

DEAN'S CHARRETTE #6

Elkhart, Indiana

Restoration, Regeneration, & Reconnection of the Benham Neighborhood

Abridged Final Report

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The University of Notre Dame School of Architecture's Housing and Community Regeneration Initiative is a "Think-and-Do Tank" that provides assistance to municipalities and nonprofit organizations to improve economic development by reimagining the built environment. Our work targets immediate local impact as well as national and global influence through three interrelated activities: actionable projects, research, and education. Faculty, students, and collaborating professional teams carry out these activities under the leadership of the school's dean, Stefanos Polyzoides, and the initiative's director, Marianne Cusato.

The work undertaken within the Housing and Community Regeneration Initiative is based on the principles of New Urbanism and a belief that as stewards of our built environment we can facilitate a strong social infrastructure and leave a better world for future generations by developing and promoting human-scale walkable communities.



Walsh Family Hall of Architecture, University of Notre Dame.

ABRIDGED REPORT

This report is a shortened version of the full report.

Details about the charrette (design) process, in-depth history, engineering studies, street section proposals, design proposal phasing, historic preservation resources, and landscaping have been omitted for brevity.

For the full version, please contact the City of Elkhart or the Greater Elkhart Chamber of Commerce.

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EXECUTIVE SUMMARY

The Benham neighborhood in Elkhart, Indiana, is a community with a rich history, struggling present, and hopeful future. Located directly south of downtown Elkhart, this historically Black neighborhood is separated from the rest of the city on three sides by railroad tracks. Once a thriving community, Benham was incrementally dismantled through a series of destructive urban interventions starting in the 1950s and culminating in the 1980s, when the City of Elkhart used eminent domain to raze the single-family homes west of Benham Avenue through Urban Renewal in the name of “progress.”

This “progress” never came, and today Benham West, once a culturally rich section of the neighborhood comprised of more than 130 homes, is an empty field surrounded by a fragmented, disconnected, and disinvested neighborhood. Walking through the neighborhood is an inconsistent experience. Benham Avenue feels unsafe to cross on foot due to traffic speeding to and from downtown through the underpass at the railroad. Washington Gardens, a public housing community, is architecturally and urbanistically disconnected from the rest of the community, creating a stigma for the residents that leaves them isolated. Many of the single-family homes that do remain east of Benham Avenue are in disrepair and surrounded by vacant and abandoned land.

Despite the history and the current conditions, the spirit of Benham West lives on through the “Elders,” the displaced residents who continue to tell their story and fight for the restoration of their community. This spirit also lives on through the remaining residents of the neighborhood who are engaged in the public process. These residents helped to shape the vision for the newly opened Tolson Center for Community Excellence and have actively participated in this study.

About This Study

The Greater Elkhart Chamber of Commerce engaged the University of Notre Dame School of Architecture’s Housing and Community Regeneration Initiative to restore Benham West, regenerate the surviving com-

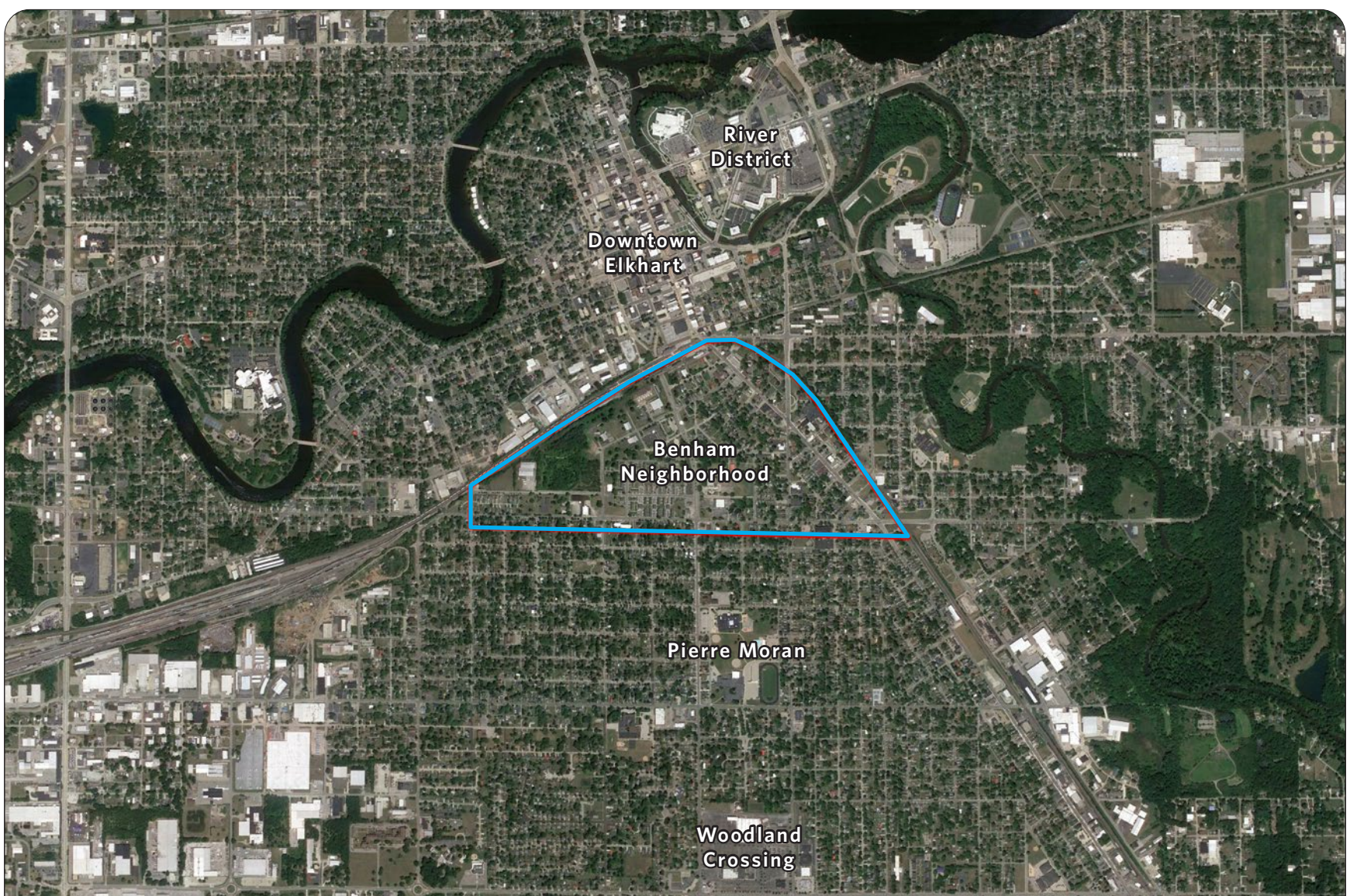
munity, and reconnect activity within the neighborhood as well as to the city beyond. This study builds on the efforts of the 2021 Elkhart “WE THRIVE” Economic Development Plan and a collaboration between city staff, local stakeholders, and members of the public working together to shape a collective vision for the city.

A Vision for Benham

The study operates at two levels. The first seeks specific strategies to activate the public realm at street level, making it easier and safer to walk in the neighborhood while defining public gathering places or neighborhood centers. The second is an exploration of how to connect isolated pockets of activity throughout the city, especially how to reconnect Washington Gardens back into the neighborhood. The proposals in this report identify successful places within the city’s urban fabric, note opportunities to continue the current growth and activity, and provide specific strategies to celebrate and expand upon the best parts of Benham. They consider already existing patterns of building use, density, pedestrian movement, car movement, and green space to recommend both short-term and long-term goals to reinforce existing momentum in the city.

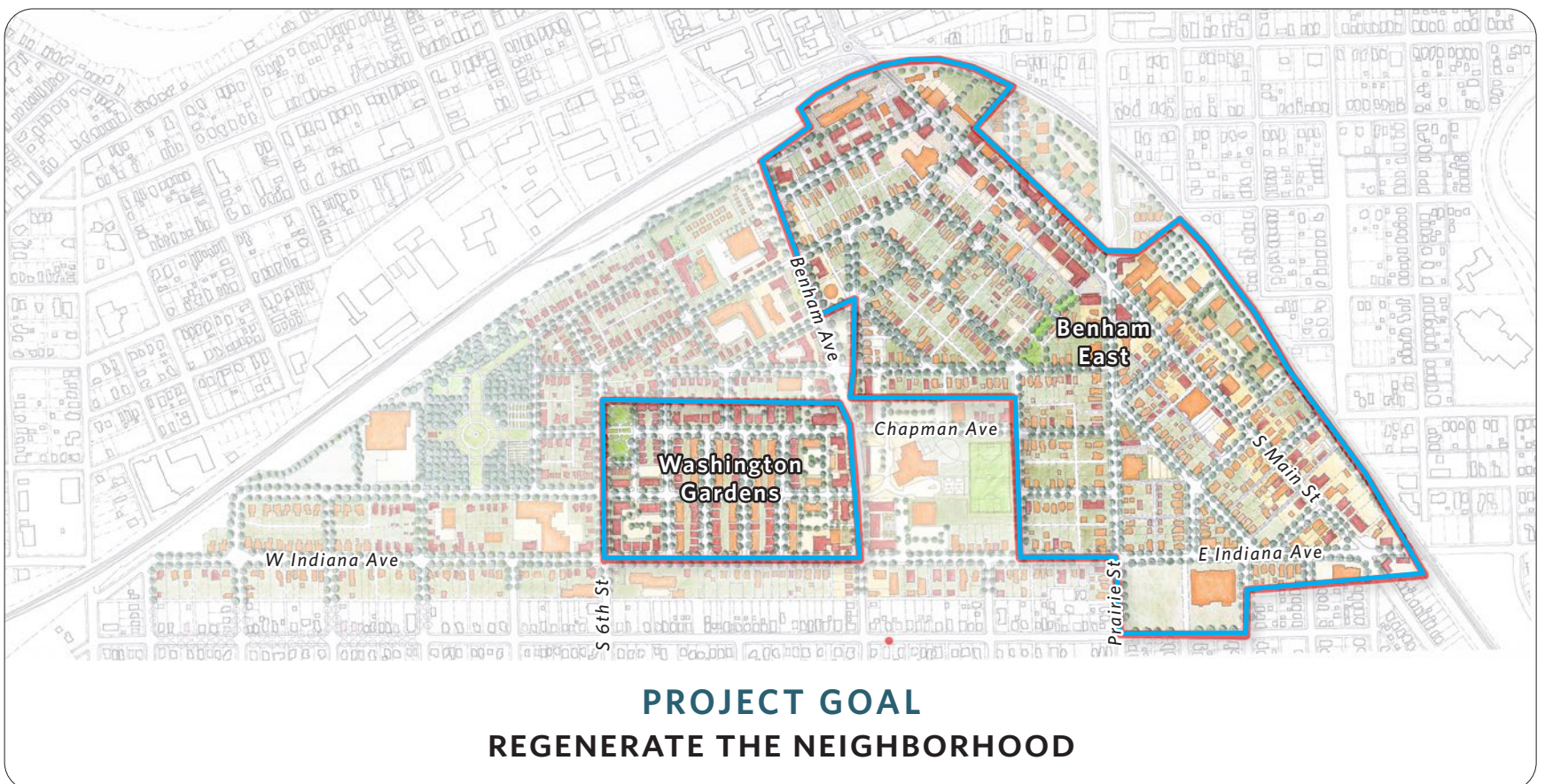
The vision set forth in this document supports existing plans in action. While wide-ranging in scope, the advice offered can be taken as a single body of work or as independent proposals, with the common understanding that existing areas of activity must prioritize and enable pedestrian movement—both between areas and as a holistic strategy.

The framework to repair and reconnect Benham is underway and will require key vision holders within the city, at the Chamber of Commerce, and especially from community residents. Plans to regenerate downtown will put economic pressure on the Benham neighborhood, and new residents will bring new economic opportunities to the area. This growth will only be “progress” if it creates a future that includes the existing residents of the Benham neighborhood.



PROJECT SITE

The Benham neighborhood is directly south of downtown Elkhart, Indiana. The west, north, and east sides of the neighborhood are bounded by the railroad tracks. The south side of the neighborhood is bounded by Indiana Avenue.



HISTORY

Elkhart, Indiana, was founded in the 1830s by settlers from New England on land inhabited by the Potawatomi tribe of Native Americans. In 1851, the Michigan Southern and Northern Indiana Railroad Company built the first railroad in Elkhart, which connected Mishawaka to the southwest and Goshen to the southeast. In the 1910s, Black residents from the southern states started moving to Elkhart to take jobs created by a railroad union strike.

The migrating Black workers and their families developed a thriving village immediately south of downtown Elkhart and the train tracks. This was a walkable community with blocks of single-family homes framing pedestrian-friendly streets that connected civic institutions and beloved commercial establishments. Neighbors knew neighbors and together developed a rich culture.

Dismantling of the community began in the 1950s with the construction of the Benham Avenue underpass, which routed traffic from downtown under the railroad and through the community. The impact was immedi-

ate as the wide lanes of fast-moving vehicles replaced homes and divided the community in two. In the 1960s, the Housing Authority built Washington Gardens, a housing complex that dismantled many houses in the village, replacing them with barracks-like buildings that were disconnected and isolated from the rest of the neighborhood.

In 1981, through federal funding and eminent domain, the City of Elkhart took the remainder of the village from Benham West and thoroughly eradicated it. Urban Renewal was justified by promoting progress, but it is clear today that it was the erasure of culture and community. In the name of progress, entire communities were eradicated, and the members of these communities were dispersed and relocated elsewhere. Several of the Elders and surviving residents who grew up in Benham West recounted their memories in a recent documentary, *What Happened at Benham West: African American Stories of Community, Displacement and Hope*, and a forthcoming book. Today, it stands as a historically Black neighborhood with a majority of Black residents and a growing Latino community.



FIGURE 1: Main Street, Elkhart, Indiana, Circa 1910
Historic photo showing intact mixed-use buildings lining South Main Street. The scale of these buildings creates pedestrian-friendly streets because the original designs pre-date the car. Image source: Elkhart County Historical Society



FIGURE 2: 1950s Aerial of the Behnam Neighborhood South of the Railroad, Elkhart, Indiana
Aerial view of the Benham Neighborhood before Benham Avenue was rerouted to go under the railroad and the underpass was constructed. Note that almost every lot has a home. Image source: Elkhart County Historical Society

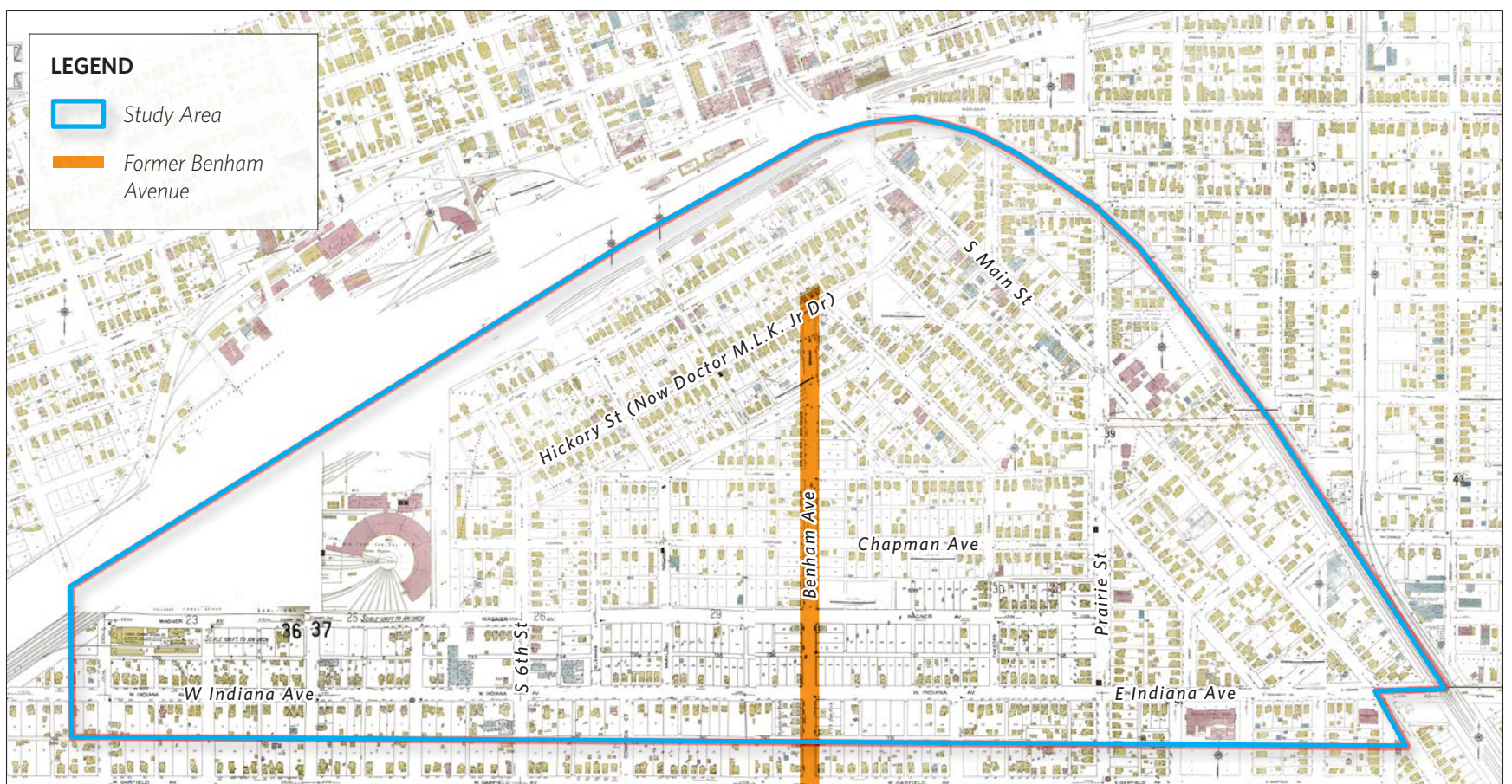


FIGURE 3: 1927 Sanborn Fire Map of Elkhart
The Benham neighborhood with the original urban fabric comprised mostly of single-family homes. Note that Benham Avenue does not connect into downtown.



FIGURE 4: Aerial Photo Showing the Impact of the Benham Avenue Underpass, Circa 1963

Aerial view of Benham looking north toward downtown after Benham Avenue was rerouted and the underpass was constructed. Note the impact to the adjoining blocks: homes are starting to be removed and not replaced, leaving vacant land. Image source: Elkhart County Historical Society



FIGURE 5: Aerial Photo Showing the Elkhart Housing Authority's Washington Gardens Apartments, Circa 1975

Aerial view of Benham looking south at Washington Gardens. Note the disruption of architectural and urban form compared to the rest of the neighborhood. The design of this community is not only physically isolated from the rest of the neighborhood, but also visually and socially disconnected, which creates a stigma for the residents that perpetuates the cycle of poverty. Image source: Elkhart County Historical Society

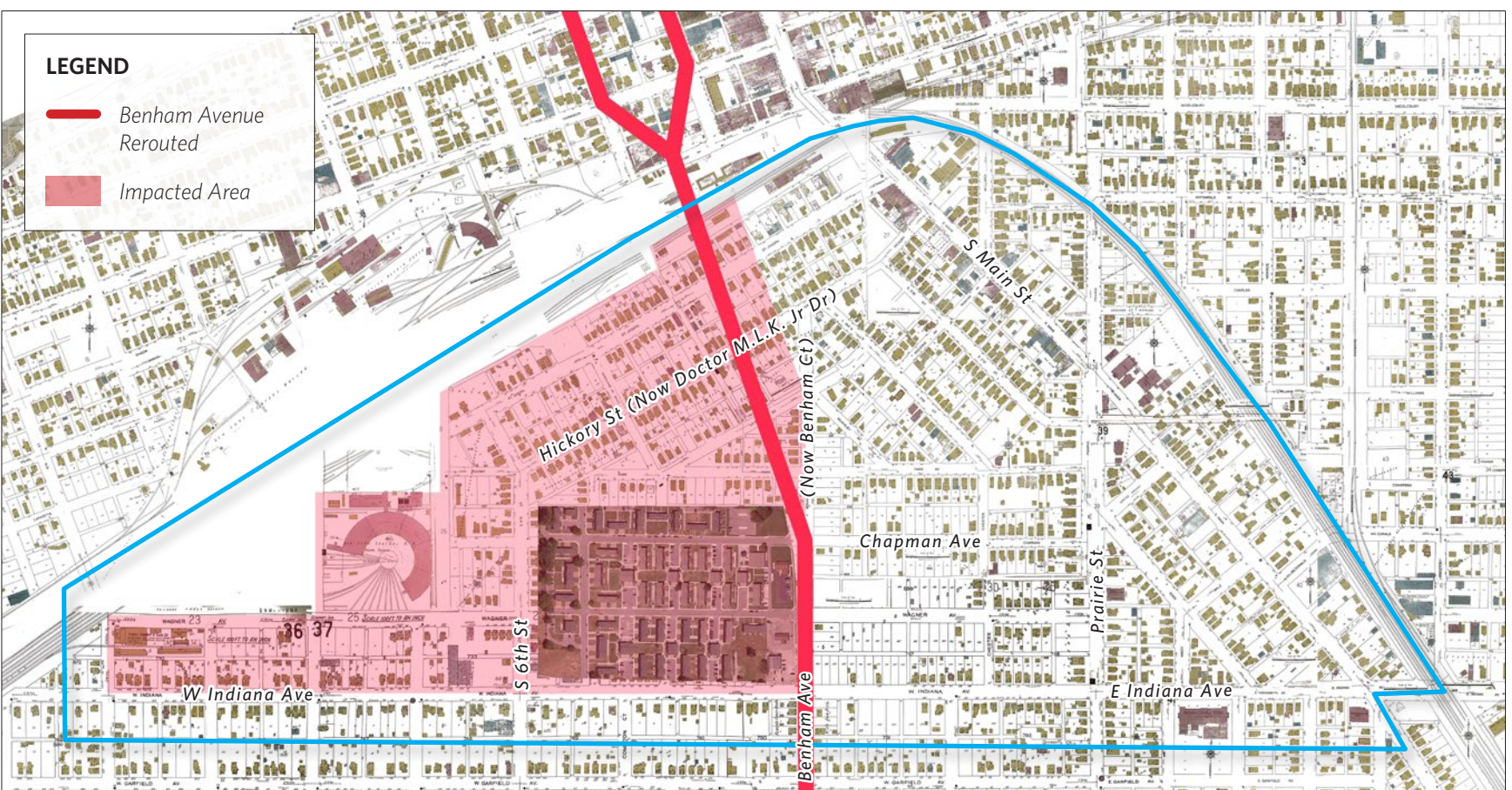


FIGURE 6: 1927 Sanborn Fire Map Highlighting the Portion of Benham West Impacted by the Housing Authority and Urban Renewal

The isolation created by the Benham Avenue underpass contributed to the isolation of Benham West from the rest of the community and deterioration of its homes. Instead of investing in improvements to the community, the City of Elkhart used eminent domain to demolish more than 130 homes in Benham West. The design of Washington Gardens breaks the street pattern of the community, further contributing to disconnection within the neighborhood.

EXISTING CONDITIONS

The sequence of destructive urban interventions highlighted in the previous section have left the Benham neighborhood fragmented and in disrepair. The “progress” promised in the 1970s and ’80s did not materialize. What was once Benham West is now an open field. The homes and businesses of this community were erased from existence, but not from memory.

Despite divestment and disrepair, the community’s resilience remains. Engaged residents have not stopped pressing for improvements. The first step in the regeneration of the Benham neighborhood started with the construction of the Tolson Center for Community Excellence. This new facility in the heart of the community features recreational activities and spaces for community events, classes, and gatherings aimed at increasing community engagement and support. The design of the facility and programming for activities are the product of active community participation.

The hope for this community is that the Tolson Center for Community Excellence will catalyze the restoration of Benham West and the regeneration of Benham East and Washington Gardens. The City of Elkhart, which owns several grouped and scattered parcels of land throughout the Benham neighborhood (Figure 8) will play a central role in these efforts.

The condition of privately owned properties that have been evaluated recently (Figure 9) must also be addressed in regeneration strategies. Any plans for the repair and improvement of these homes must consider the needs of the existing residents, especially renters and fixed-income homeowners, to minimize displacement.

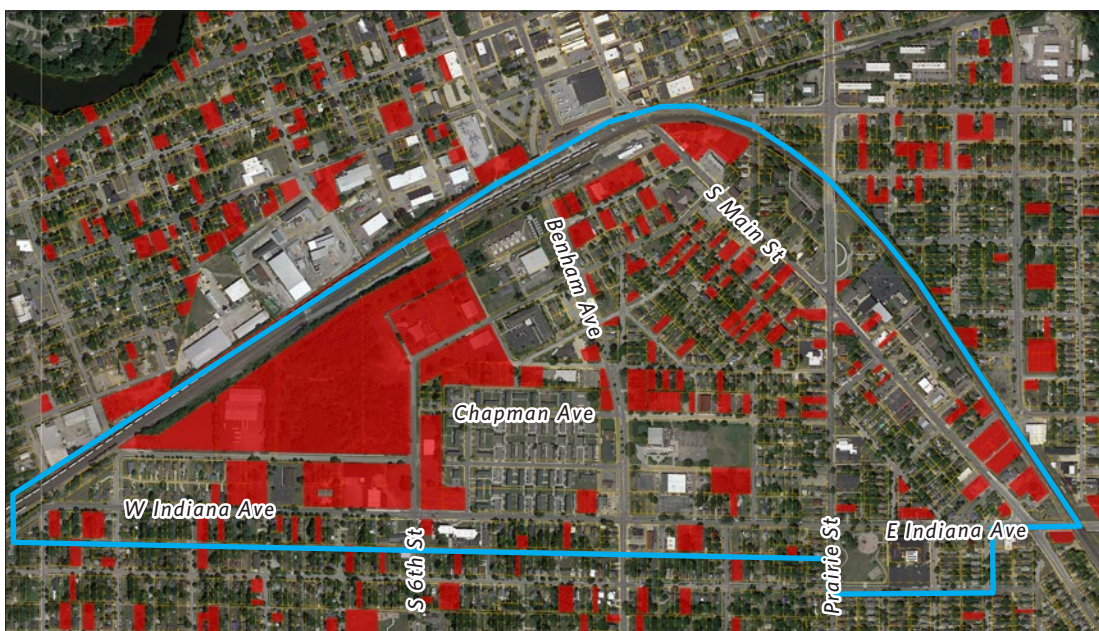


FIGURE 7: Aerial Photo of the Benham Neighborhood Today Showing Vacant and Underutilized Land

The series of events highlighted on page 5 impacted the remaining neighborhood fabric east of Benham Avenue and beyond. The lots highlighted in red above are either vacant, abandoned, or underutilized.



FIGURE 8: Diagram Showing City-Owned Property

The City of Elkhart owns several large parcels of land throughout the Benham neighborhood. These properties offer an opportunity to begin the regeneration of the community.

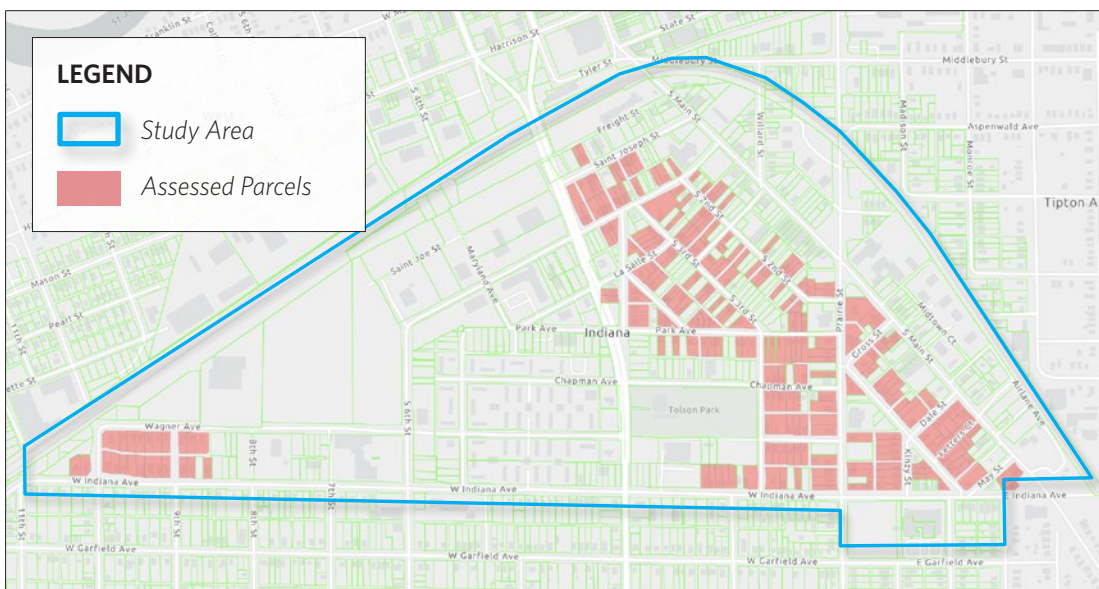


FIGURE 9: Diagram Showing Parcels Studied in a Recent Housing Condition Assessment

Parcels highlighted in this map represent homes that were evaluated in the assessment. This diagram does not provide information about the conditions of these properties. Each property was photographed and had its architectural and structural conditions evaluated on a 4-point scale. For the full results of the study, contact the City of Elkhart, Development Services Department. Non-highlighted parcels were not a part of the assessment because they did not meet the base criteria, e.g., commercial property or vacant land.

KEY CATALYST PROJECTS DRIVING ELKHART'S FUTURE

The City of Elkhart has been engaged in more than a decade and a half of data gathering and strategic revitalization projects intended to make the city both economically diverse and a great place to live.

This report stands in a long line of consecutive catalyst projects supported by public investment — focused first in the downtown core. These projects have since generated the economic and political momentum to spur private investment needed to create opportunities in the surrounding neighborhoods.

The approach detailed in this report for revitalizing the Benham neighborhood is heavily informed by the work that came before it, and when implemented, will support the goals of those efforts in turn.

By leveraging specific urban design strategies, the interventions detailed in this report will activate the public realm, connect the neighborhood, and celebrate the best parts of Benham **as informed by the following objectives from previous catalyst projects:**

Elkhart 2040 Plans (2020 + 2021)

- “Add over 1,000 workforce housing units in specific neighborhood hubs” – including live-work housing.
- “Initiate mixed-use development projects to engage investors and developers to close the housing shortage gap.”

Living Road Map for South Central Elkhart (2022)

- “Participants . . . want to live in a vibrant neighborhood that has a higher percentage of owner-occupied properties.”
- “The Built & Natural Environment Group focused on improving infrastructure, green space, and sustainability,” including “better connections/crossings.”

City of Elkhart Housing Strategy (2019)

- All of the objectives within “Focus Area 1: Housing Supply” and “Focus Area 2: Policy and Regulations”



FIGURE 10: Cover of the Elkhart 2040 Economic Diversification Plan (2020)

This plan serves as a community vision for shared prosperity that builds upon existing economic momentum.



FIGURE 11: Cover of the Elkhart 2040 Implementation “WE THRIVE” Plan from 2021

The premise of this initial 2021 implementation plan is based on The Elkhart 2040 Diversification Plan (top), Parts I and II, which clarify the data, framework, and projects targeted to achieve a rapid and deliberate path for economic growth.



FIGURE 12: Current Masterplanning Initiatives in Elkhart

Elkhart’s masterplanning initiatives “stitched” together include, in chronological order, the Lerner Theater Renovation (2008); the River District (2017) which includes a new Health and Aquatics Center, a “Complete Streets” makeover, parking plan, and future Downtown Amphitheater to connect with the Lerner Theater. The recently completed Tolson Center for Community Excellence (2023) in the Benham neighborhood (south of Downtown) is the latest catalyst to spur new opportunities in Elkhart.

KEY FINDINGS

The following Key Findings draw on information collected through stakeholder feedback sessions, meetings with the city staff and elected officials, meetings with the Greater Elkhart Chamber of Commerce team, as well as site tours and analysis by the professional team.

These six findings form the foundation of this report. Findings outline the challenges and opportunities facing the Benham neighborhood and are presented with the goal of offering a holistic view of the existing conditions. This report’s proposed vision and action plan offer policy recommendations and design solutions that seek to address the findings on these two pages.



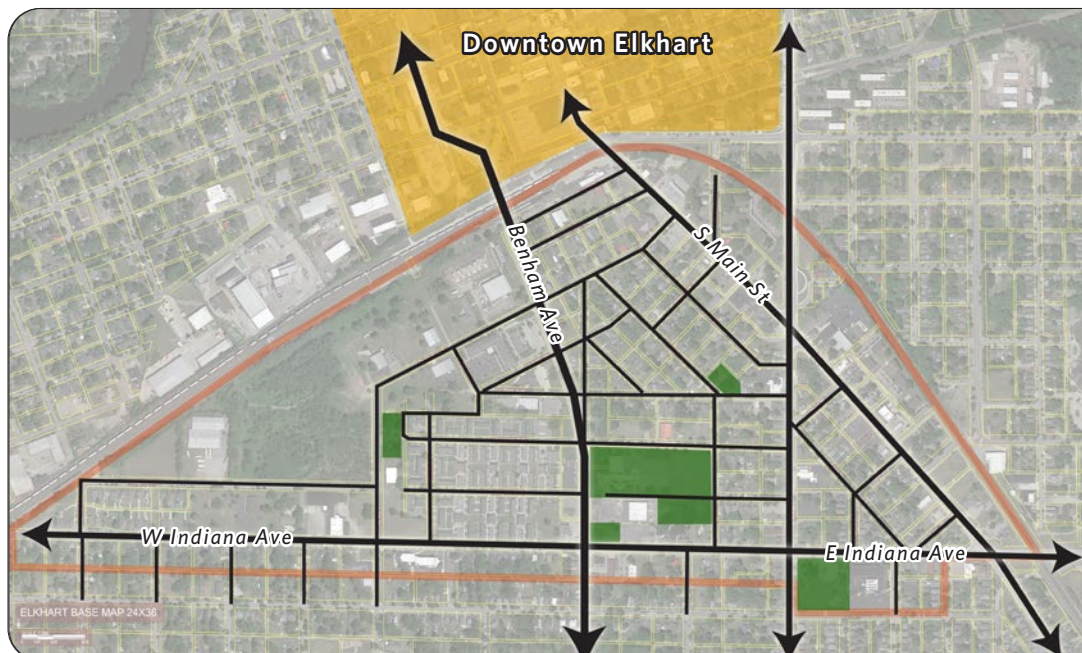
KEY FINDING 1: THE COMMUNITY IS CURRENTLY FRAGMENTED

The Benham neighborhood is currently fragmented in four disparate areas: the Village (the former Benham West that was dismantled during Urban Renewal); the Housing Authority (disconnected and feels “other”) and Tolson Center area; commercial and mixed-use strips (primarily along South Main Street); and Benham East (the remaining neighborhood housing). While these areas are close in proximity to each other, large areas of vacant land and inhospitable streets discourage walkability and isolate residents.



KEY FINDING 2: A STRONG CENTER IS NEEDED

A strong center is needed to unify the isolated fragments of the Benham neighborhood. The natural place to focus this center is along Benham Avenue. A redesign of the street is already underway by the City of Elkhart. The new street will include a multimodal trail to provide safer pedestrian access to downtown. To activate the center, new buildings are needed along Benham Avenue to frame the new street and form an outdoor room.



KEY FINDING 3:

THE COMMUNITY IS DISCONNECTED

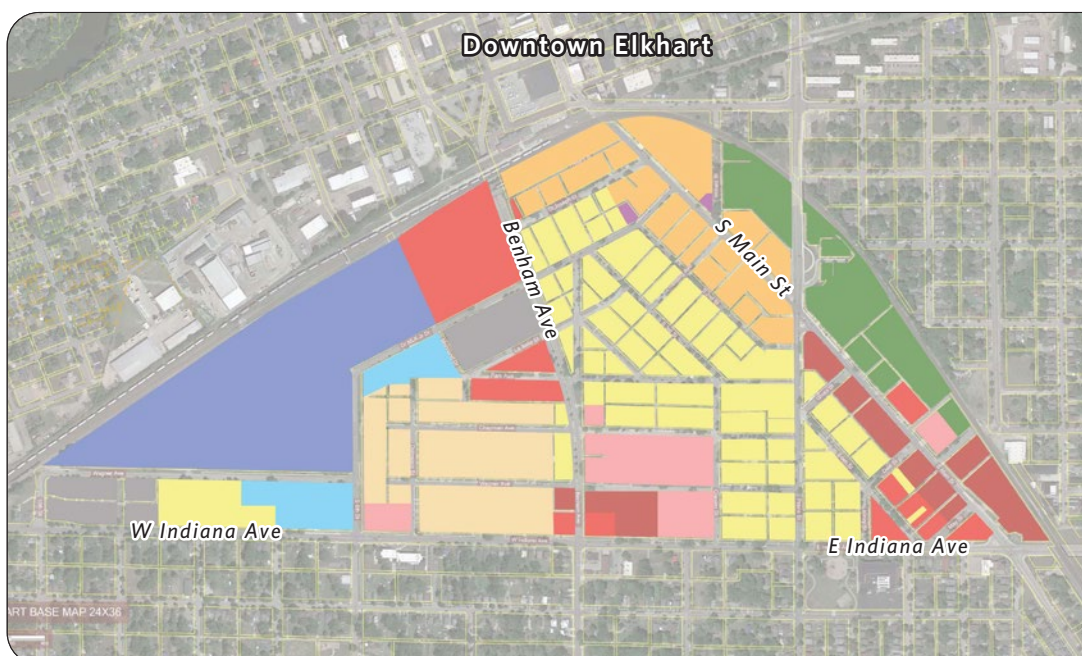
The Benham neighborhood is currently disconnected both internally and externally. Internally, while it is possible to walk from one side of the neighborhood to the other in less than 20 minutes, the experience of doing so doesn't currently feel safe. Externally, Benham is disconnected from the rest of the city primarily by the railroad tracks. Cars speed through the neighborhood with little incentive to drive slowly, which makes it unsafe for pedestrians. Safe street designs are needed to reconnect the community both internally and externally.



KEY FINDING 4:

DILAPIDATED PROPERTIES NEED INVESTMENT

Decades of disinvestment have left the homes that remain in Benham in disrepair. Dilapidated rental properties, often owned in large portfolios by absentee landlords, create unsafe streets and housing conditions that are unhealthy for residents. Repairing blighted conditions is essential to regenerate Benham, but it must be paired with a housing strategy that offers safe and secure homes for those who require housing at a lower price point, as well as support for fixed-income homeowners.



KEY FINDING 5:

EXISTING ZONING INHIBITS GROWTH

New growth in Benham is inhibited by the current zoning code and map. The neighborhood is currently comprised of ten different zones, none of which offer the right tools for future growth because they are based on outdated methods of regulating new development. The best way to address this is by updating the current use-based zoning code to a form-based zoning code.



KEY FINDING 6:

AN ENGAGED COMMUNITY WITH STRONG LEADERSHIP WILL BRING SUCCESS

The Benham neighborhood is fortunate to have a strong community identity. Engaged residents have become active stakeholders in helping to shape their own future. These residents are supported by the surviving Elders who were displaced during the destruction of Benham West and strong leadership of the vision-keepers of the Benham plan.

VISION & ACTION PLAN OVERVIEW

The vision presented in this study draws on three foundational questions:

1. *Who are we solving for?*
2. *What does success look like?*
3. *What are the steps needed to realize this vision?*

The overview on the following pages draws on the information we received through stakeholder listening sessions, meetings with the Chamber of Commerce and City, feedback during public presentations, and our professional assessment of the existing conditions in the city.

VISION GOALS FOR KEY CONSTITUENTS

PROTECTION FOR EXISTING LOW-INCOME RENTERS

Investment in this community paired with enhanced code enforcement will increase rental prices. While these improvements will be positive for the overall community, we must recognize that the current price point for neglected properties is essential for many hard-working residents of Benham. ***Plans to remove inhumane housing conditions must be paired with a comprehensive housing strategy to provide safe and secure housing options for the most vulnerable members of the Elkhart community.***

PROTECTION FOR EXISTING FIXED-INCOME HOMEOWNERS

Higher property values will result in higher property taxes. This will directly impact existing fixed-income homeowners. This hardship can result in delayed maintenance to properties, forgoing basic purchases, and displacement. ***To avoid displacement, a comprehensive housing strategy must recognize this inevitable tax increase and prepare a plan to support these residents through grants in the short-term and policy protections in the long run.***

ATTRACTING NEW RESIDENTS AT ALL PRICE POINTS

A thriving city requires a growing tax base. ***Attracting new residents will require providing housing options at all price points, affordable to high-end, that meet the needs of all life phases, from young people just starting out to retirees in their golden years.*** Meeting this mix of needs will require the construction of Missing Middle Housing types such as duplexes, multiplexes, and townhomes.

SUPPORT FOR EXISTING BUSINESSES & ATTRACTING NEW BUSINESSES

Existing businesses are essential to the activation of Benham. ***Plans for regeneration must support the needs of local businesses to foster a culture of entrepreneurship and innovation.*** Additionally, population growth will generate demand for new local businesses. New businesses will create new jobs, which in turn will attract new residents, creating a virtuous cycle.

INCREASED MOBILITY WITHIN THE NEIGHBORHOOD

Some children growing up in Benham gauge success by how far they will eventually move away from home. Other children are trapped in a cycle of poverty and have a difficult time envisioning a path to a better life. Transforming Benham into a thriving community must include a strategy that encourages youth to stay local and offers a path for residents currently living in poverty, especially those in Washington Gardens, to have increased mobility within the neighborhood.

HONORING BENHAM WEST'S ELDERS

The surviving "Elders" of Benham West represent the living history of this community. The proposed vision outlined in this report is only possible because the Elders carried the story of this place forward and have continued to advocate for restoration of their beloved community. This work honors what these residents lost and takes inspiration from the gift of hope they have given to the community.

VISION GOALS FOR REGENERATION

ACTIVATION OF THE PUBLIC REALM IN BENHAM

The public realm is the area of a city within the public right-of-way. This area can either be a space that we travel through or a place we experience from within. ***Creating an active public realm requires the implementation of safe and walkable streets that are framed by active businesses and lead to public gathering places.*** An activated public realm will attract families with children and elderly residents who do not currently feel safe on streets with truck traffic.

MAINTAINING OPEN SPACE

As new housing and mixed-use development is built on empty lots and underutilized land throughout the city, community members may feel like they are losing precious open space. ***The regeneration plan and housing strategy must include a comprehensive open space masterplan that ensures all homes are within walking distance of a range of outdoor parks and play areas.***

PROVIDE HOUSING OPTIONS AT ALL PRICE POINTS

Housing need is not one-size fits all. The need for small, medium, and large square footages often does not align with their respective price points. Larger homes are often required at lower prices, whereas smaller, higher-priced units can be desirable for those choosing to downsize and have less square footage to maintain. ***A healthy community requires a housing strategy capable of meeting this increasingly diverse spectrum of need.***

CREATING A SAFE COMMUNITY WITH REDUCED CRIME

Safety is the cornerstone of a thriving community. Crime will be reduced by disincentivizing absentee landlords from allowing their dilapidated rental properties to foster crime. While this is a necessary action, it is critical to recognize that the price point of a home does not create crime, and having to live in slum conditions due to income does not make you a criminal. Neglect and disinvestment create the circumstances for crime. Lack of opportunity creates criminals. ***Crime reduction will require replacing slum housing with safe housing at an affordable price point for the renter. These new units will result in the stabilization of a vulnerable population rather than the displacement of crime.***

PROTECTION OF HISTORIC BUILDINGS, INCLUDING HOMES

Historic homes, even those in disrepair, are an asset to the neighborhood because they preserve the remaining character of the historic community. When possible, these buildings should be renovated. Available resources to help facilitate the stabilization and restoration of historic buildings, including homes can be found in the full version of this report.

ECONOMIC OPPORTUNITY FOR ALL CITY RESIDENTS

Benham will inevitably grow and develop. The question is, who will benefit? Will children growing up in this neighborhood today want to return and raise their own families here? Will they be able to afford to do so? Will fixed-income residents be able to stay? Will retired residents who've dedicated their lives to the community see themselves in its future? The answer to these questions will come down to the amount of economic opportunity each group feels they can access in Benham and throughout Elkhart. Growth plans must include everyone.

ILLUSTRATIVE PLAN OVERVIEW

This study proposes a vision and action plan for the restoration, regeneration, and reconnection of the Benham neighborhood that both attracts new residents and supports existing residents of the community. This action plan is comprised of four primary layers:

1. **Regulatory Framework** — Primarily the zoning ordinance that guides the form and use of development throughout the city.
2. **Connectivity** — The network of streets that links the Benham neighborhood to the greater City of Elkhart and provides connectivity within the community.
3. **Community Design Proposals** — Design concepts and proposals that can work individually or together to regenerate the community.
4. **Open Space & Urban Landscape** — Masterplan and details for an open space network that facilitates connection to nature.

These four layers are intertwined and work together to create a complete community.

The zoning ordinance defines the form of development and sets the hierarchy of scale throughout the neighborhood. The adjustments proposed in this study are designed to coordinate with the revisions currently underway to the city-wide zoning code. These proposed zoning changes are essential because they remove the regulatory barriers that currently inhibit development. The proposed community design concepts will not be possible without zoning reform that includes a wide range of housing types, including duplexes and small apartment houses.

Reconnecting the fragments of this neighborhood will require the redesign of the street network to prioritize pedestrians and multimodal transportation. To achieve this goal, streets and public spaces must become intentionally defined outdoor rooms and hallways. These rooms and hall-

ways require walls, in the form of new buildings that contain the space, and furniture, in the form of urban landscape that protects pedestrians from moving cars and harsh sunlight.

The designs proposed throughout this report, as noted above, depend on revising to the zoning code to allow a wider range of housing types. They also depend on both repairing and restoring the street and open space network.


Urban landscaping is one of the strongest ways to make linear connections through a neighborhood and increase connectivity. Tree-lined streets provide shade and create corridors of movement. Safe streets are enabled by and enable this comprehensive landscaping approach. Street and landscape are both reflected in the proposed community design interventions. On a broad scale, the proposed design interventions identify a network of places that will draw activity through the entire city. They also provide concrete suggestions for engaging the public realm at specific locations.

While each layer is tied together, the elements of the proposed plan can be adopted independently, in select combinations, or as a whole. Action item goals, defined by the Key Findings, allow immediate actions to be implemented while more complex projects, such as the street construction, will take years to complete. Although the plan can be envisioned as an ideal future for Benham, it is likely that the neighborhood's needs will evolve over time. Rather than prescribe the be-all and end-all solution to all challenges facing the city, we offer a set of flexible strategies that can grow and evolve as the community evolves. The following pages of this study look at the Benham neighborhood layer by layer, zooming in per section from a neighborhood overview to specific strategies for different areas of focus.




FIGURE 13: Proposed Plan of the Benham Neighborhood

LAYER 1
REGULATORY FRAMEWORK




Primarily the zoning ordinance that guides the form and use of development throughout the city. Refer to pages 14-19.

LAYER 2
CONNECTIVITY




Connectivity between Benham and the rest of the city as well as within the neighborhood. Refer to pages 20-21.

LAYER 3
COMMUNITY DESIGN PROPOSALS



Design concepts and proposals that can work individually or together to regenerate the community. Refer to pages 22-39.

LAYER 4
OPEN SPACE & URBAN LANDSCAPE



Masterplan and details for an open space network that facilitates connection to nature. Refer to the full version of this report.



EXISTING & PROPOSED CODE

Zoning reform is critical to the successful restoration of the Benham neighborhood. The current zoning code divides Benham into ten zones. Unfortunately, despite these numerous options, the current zones encourage the wrong scale of growth in this neighborhood while also creating a regulatory barrier that leaves many of the empty parcels unbuildable (Figure 17 on page 16).

Use-Based v. Form-Based Codes

While use-based and form-based codes both regulate land development, use-based zoning codes separate places by activity, which means residents often must drive to other zones for shopping, services, and other daily needs. Form-based codes on the other hand, facilitate the creation of memorable places, emphasizing the scale and character of a community's streets, blocks, and buildings by type (Figure 14). While design-centered, form-based codes still allow for the essential separation of uses such as keeping heavy industry away from residential areas.

Enacting Zoning Reform

A citywide zoning code reform is underway, and this effort must streamline the numerous use-based zones into fewer form-based zones to ensure success. The adjustments proposed in this study are intended to complement these existing zoning revisions.

Navigating code reform at the citywide level requires creating a culture of code reform. Cities that have the most success in changing from use-based zoning to form-based zoning start with easy, commonsense wins to establish a culture of change, then pass citywide reform that simplifies zones. The process does not end with the citywide change; it continues with refinements at the neighborhood level over time as the new code is tested through use.

Enacting zoning reform can be a complex political process. It is natural for communities to be concerned about increased density and the inclusion of building types with multiple units. For most Americans who own a home, their property is the largest portion of their net worth. Adding new housing types elicits fears of increased crime, overcrowding in schools, increased traffic congestion, and blight conditions in general. These fears are deeply rooted and should not be ignored, but they can be dispelled through built examples that prove these concerns to be unfounded. The list of talking points on page 42 demystifies many of the common misconceptions about the inclusion of increased density and the inclusion of affordable housing in communities.

KEY FINDINGS

1 Benham Has Ten Zones that Encourage Overscaled Growth

The current code, written to divide places based on their uses in the aftermath of Urban Renewal, will not revitalize the neighborhood according to the community's vision.

2 The Current Zoning Code Makes Building on Narrow Historic Lots Illegal

The current zoning code makes building on lots narrower than 45 feet illegal, which means most vacant lots cannot be rebuilt.

RECOMMENDATIONS

1 Enact a Form-Based Zoning Code for the Benham Neighborhood with Fewer Zones

Simplify the current use-based zoning code to a form-based code and consolidate the neighborhood's zones into three. Codify building forms that reflect the historic scale and character of the neighborhood.

2 Enable Construction on Narrow Historic Lots

Revise provisions that exclude building on narrow lots.

Missing Middle Housing types, which include small cottages, duplexes, and small apartment houses, are often the types that create the most fear in existing communities. Yet, these are the very housing types that will provide the necessary housing options to keep Elkhart's children in the community, as well as attract and retain a skilled workforce to the city.

If the city does not have the political support to include Missing Middle Housing types in all neighborhoods throughout the city, Benham should be used as a case study to prove the value these building types generate. If Missing Middle Housing types are only possible through a variance, the code will remain a regulatory barrier that stunts growth in this neighborhood. Without these types being available by right, the full regeneration potential of the Benham neighborhood will not be realized.

To be successful, the Benham neighborhood needs three new zones: Residential Small, Residential Medium, and a Neighborhood Center (Figure 14 and Figure 16).

	Residential Small	Residential Medium	Neighborhood Center
Typical Lot Width	< 50'	50' – 65'	Varies
Attached or Detached Buildings	Predominately detached buildings, closely spaced	Predominately detached buildings, closely spaced	Attached, closely spaced
Building Height	Up to 2.5 stories	Up to 3 stories	2–4 stories
Building Placement	Buildings moderately set back from the street in line with existing front facades	Buildings set moderately to close to the sidewalk in line with existing front facades	Buildings set close to the sidewalk
Frontage	Porches or stoops required and may encroach into the setback zone consistent with existing context	Porches, stoops, dooryards, or courtyards required	Shop fronts, stoops, dooryard or courtyards required
Parking Placement	At the side or rear	At the side or rear	At the rear
Use Type	Residential, up to 3 units per lot	Predominately residential, up to 12 units per lot	Mixture of storefront retail, professional offices, and multifamily residential mixed vertically or horizontally

FIGURE 14: Diagram of Proposed Zones

This summary table describes the three proposed zones at a high-level. The diagrammatic illustrations at the top of each column demonstrate the intended scale and character of each zone.

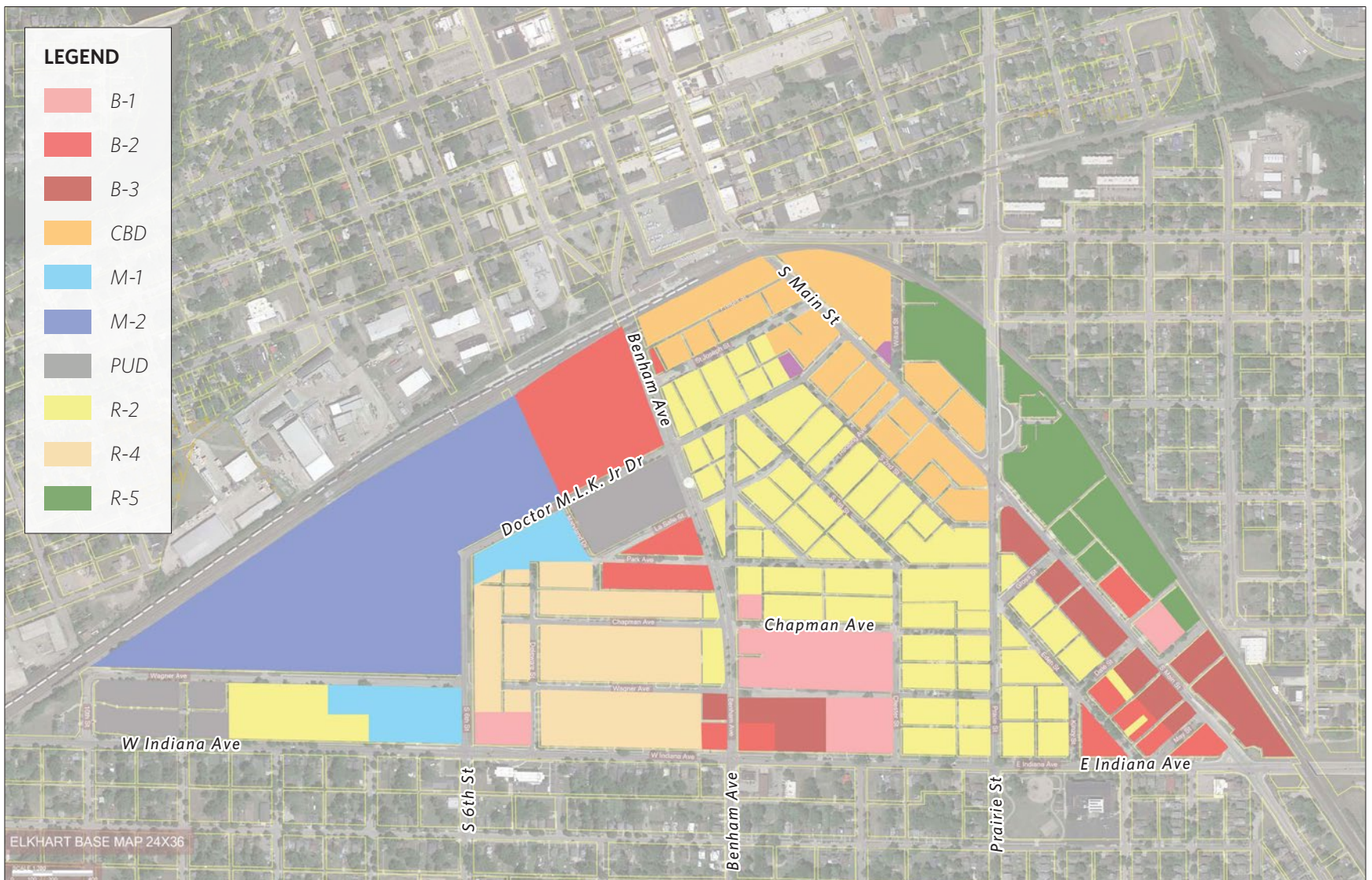


FIGURE 15: Map of Existing Use-Based Zoning

The Benham neighborhood currently has ten zones which codify and separate areas by use. Minimum requirements in R-2 (residential) zones prevent neighborhood revitalization by restricting building on narrow lots. Other zones, such as the large M-2 area in Benham West, allow only heavy industrial uses; these uses have compromised the community's ability to live safely where proud residences once stood.

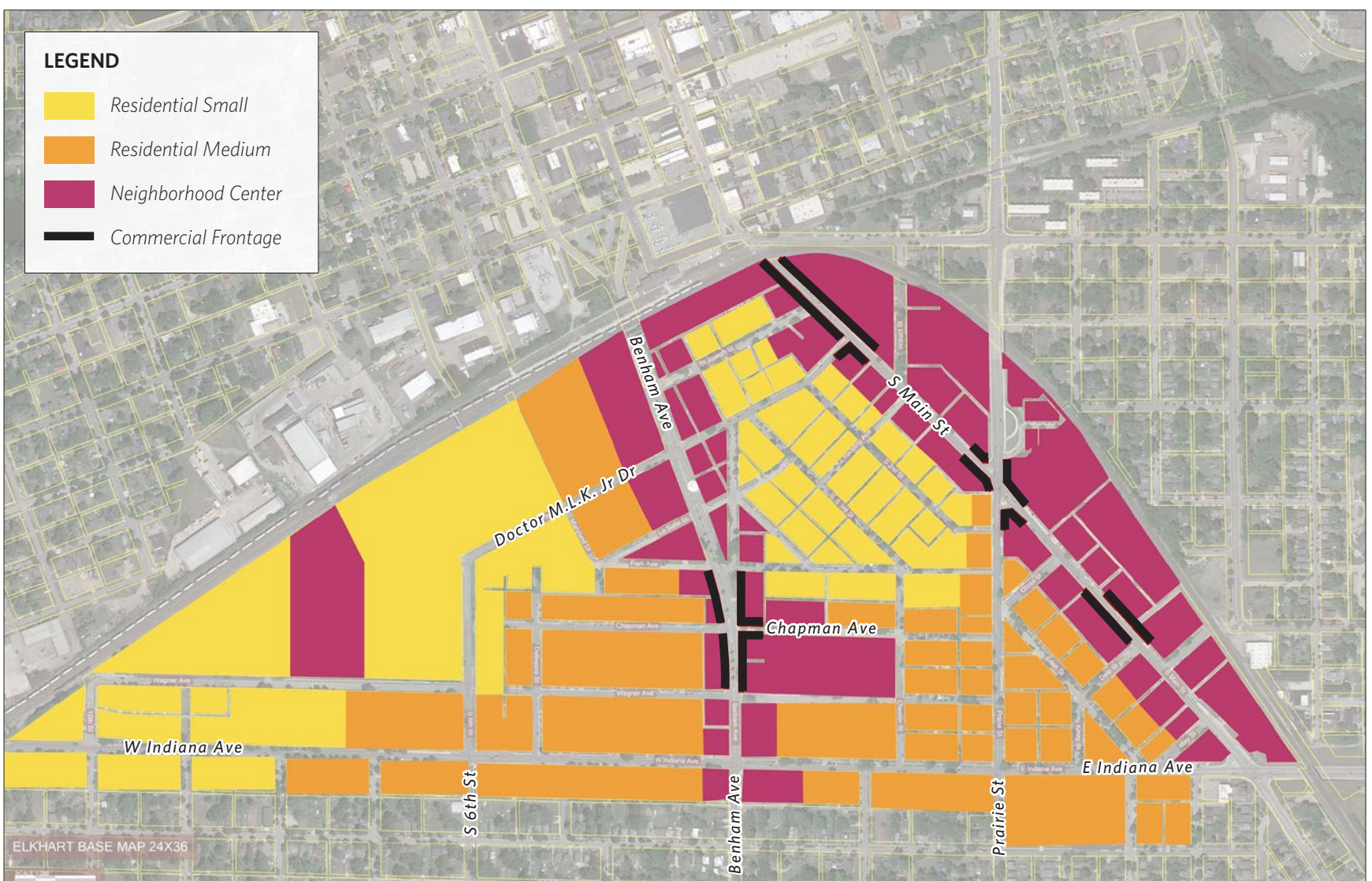


FIGURE 16: Map of Proposed Zoning

The proposed form-based zoning code for the Benham neighborhood consolidates the neighborhood's zones into three. These three zones are informed by the scale and character of historic neighborhood centers and residential areas in the community. The zoning plan ensures there is always a neighborhood center within a 5-minute walk of residences.

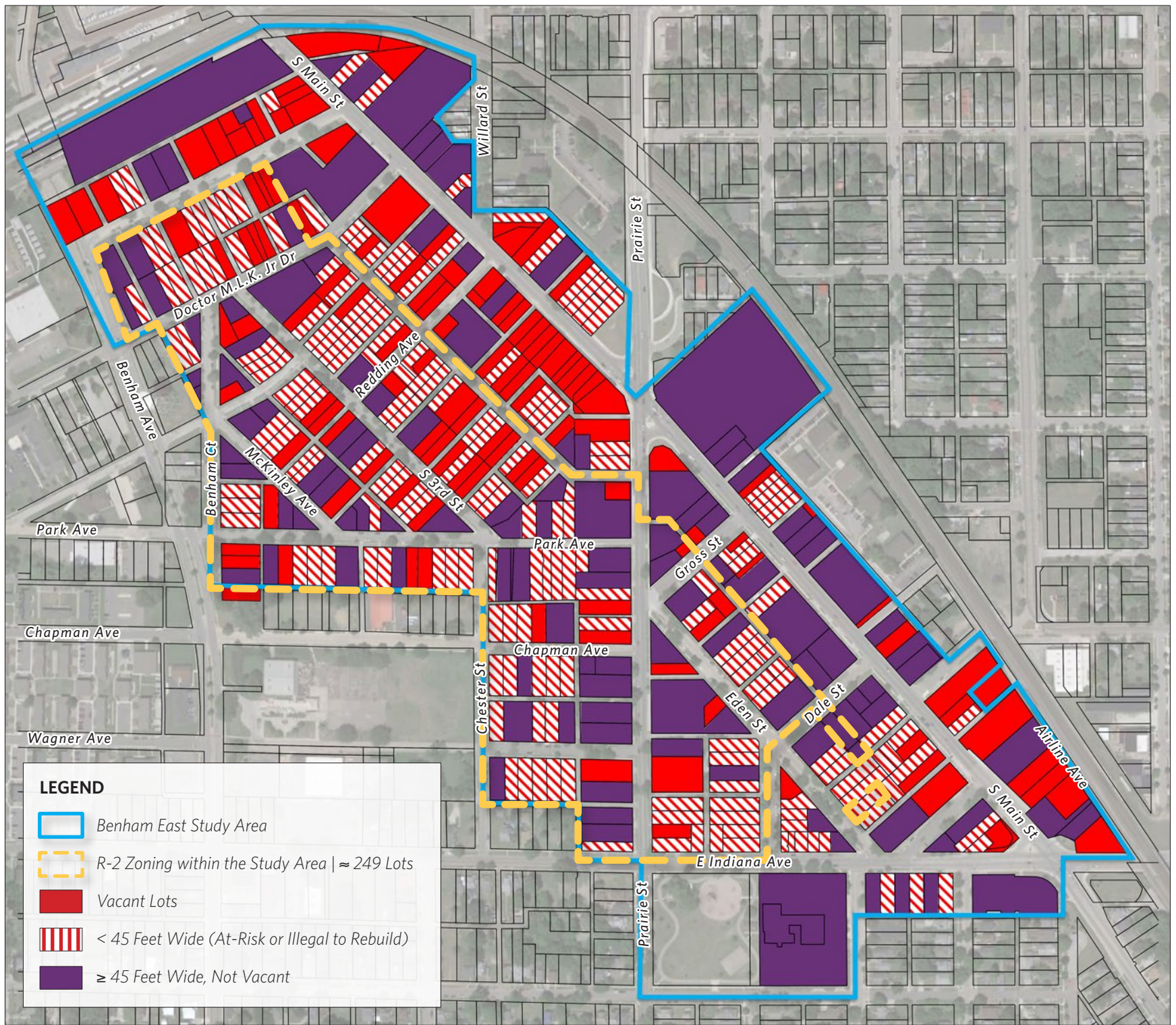


FIGURE 17: Diagram of Benham East Showing Vacant Land and At-Risk Properties Due to Current Zoning Restrictions

If divestment continues and the current zoning regulations for R-2 residential areas remain the same, lots shown in red will remain vacant and lots with red stripes may become vacant in the future. Note: some lots with frontages of 45 feet or wider are vacant and are shown in red instead of purple.

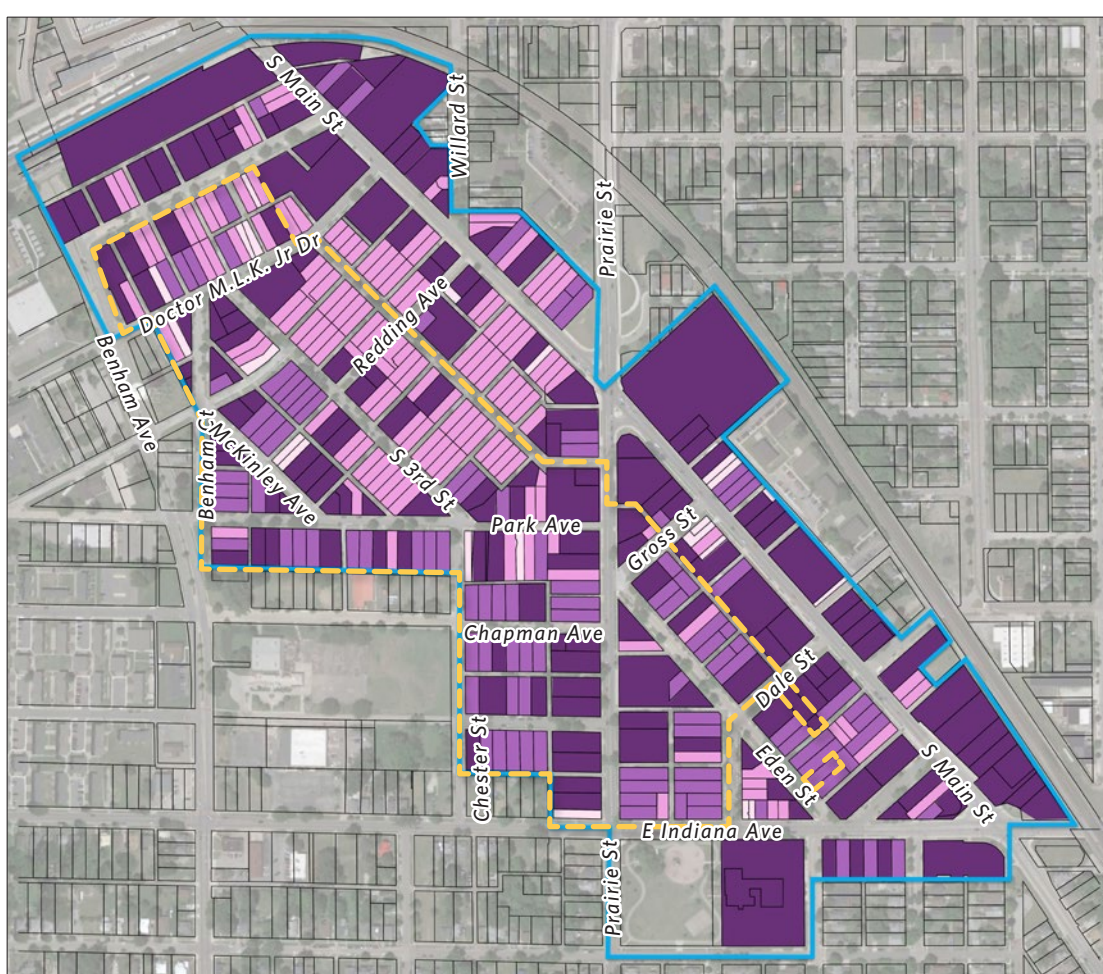
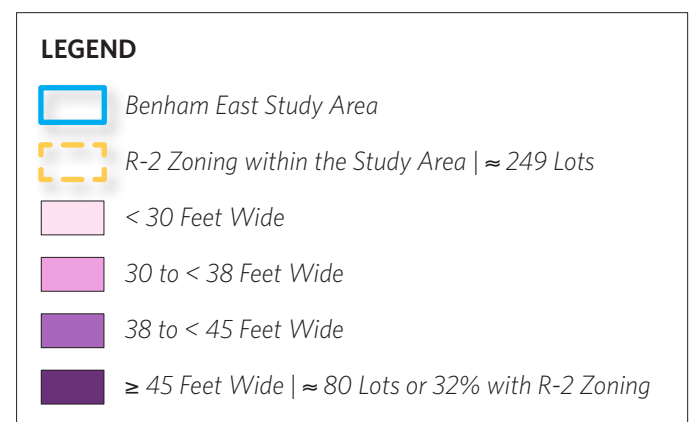


FIGURE 18: Lot Width Survey of Benham East

The lot width thresholds in this survey were chosen to reflect lots that are adversely impacted by minimum lot frontage requirements in the current zoning code for R-2 residential areas. Further study is needed to determine whether or how overall lot size (factoring area minimums) impacts these lots. Only lots 45 feet or wider are eligible for rebuilding. **Therefore, it is possible to rebuild approximately 80 out of 249 (32 percent) of residential lots in the study area. It is currently illegal to rebuild on the remaining 68 percent of lots.**



Lot Size	Frontage	Setbacks			Maximum Structure Height	Maximum Lot Coverage for Structures
		Front Yard	Side Yards	Rear Yard		
Established lot size; or 7,200 square feet if no established lot size. Established lot size shall never be less than 5,800 square feet.	Established frontage; or 60 feet if no established frontage. Established frontage shall never be less than 45 feet.	Established setbacks; or 20 feet if no established setback	7 feet	30 feet **see below	35 feet (amended per Ord. No. 4985 9/22/2006)	40% total for all structures

FIGURE 19: Current Zoning Code — R-2 Lot Configurations

<p>5.2 Permitted Uses</p> <p>A. Any use permitted in the R-1, One-Family Dwelling District</p> <p>B. Single family detached residences located on a permanent foundation with a minimum width of 24 feet and a minimum of nine hundred fifty (950) square feet of dwelling unit space, in which case the ground floor shall consist of no less than 600 square feet of such dwelling unit space. The primary façade of the structure shall face a public street. (as amended per Ordinance No. 4542 dated December 4, 2000 & as amended per Ordinance 4762 on August 1, 2003).</p>
<p>3. All residential detached principal buildings shall have a minimum width of twenty-four (24) feet and a minimum of nine hundred fifty (950) square feet of habitable space.</p>

FIGURE 20: Current Zoning Code — R-1 & R-2 Building Requirements

<p>Accessory Structure: (appurtenant structure) A structure which is subordinate to the principal structure and is located on the same zoning lot. The use of the accessory structure is incidental and accessory to that of the principal structure. Accessory structures should constitute a minimal initial investment, may not be used for human habitation, and be designed to have minimal flood damage potential.</p>
<p>Guest House: Living quarters within a detached accessory building, located on the same zoning lot with the principal building, for use by temporary guests of the occupants of the premises. Such quarters shall not be rented in any manner or otherwise used as a separate dwelling unit.</p>
<p>11. No accessory structures shall be used for permanent or temporary habitation.</p>

FIGURE 21: Current Zoning Code — Accessory Structures and Guest Houses

<p>D. Schedule of Off-Street Parking Space Requirements</p> <p>Accessory off-street parking spaces shall be provided as required for the following uses:</p> <table border="1"> <thead> <tr> <th>Type of Use</th> <th>Space Requirements</th> </tr> </thead> <tbody> <tr> <td>Residential Uses</td> <td></td> </tr> <tr> <td>Single- two-, multi-family, and townhouse dwelling</td> <td>2 spaces per dwelling unit</td> </tr> </tbody> </table>	Type of Use	Space Requirements	Residential Uses		Single- two-, multi-family, and townhouse dwelling	2 spaces per dwelling unit
Type of Use	Space Requirements					
Residential Uses						
Single- two-, multi-family, and townhouse dwelling	2 spaces per dwelling unit					

FIGURE 22: Current Zoning Code — Residential Parking Requirements

R-2: CURRENT MINIMUM LOT REQUIREMENTS

Key Finding: The current zoning code makes building on lots with frontages less than 45 feet and areas smaller than 5,800 square feet illegal. This provision excludes 68 percent of R-2 lots in Benham East (Figure 18 on page 16).

Furthermore, the minimum requirements for new lots (7,200 square feet and a 60-foot frontage) prevents the creation of new neighborhoods based on Benham’s historic scale and character. These requirements also prevent the affordability and attainability made possible by smaller lots.

Recommendation: Reduce the minimum lot frontage to 30 feet to consider narrow historic lots. Adjust or eliminate the area requirement accordingly to consider shallow lots. Allow construction on lots narrower than 30 feet by review on a case-by-case basis.

R-2: PERMITTING BUILDING USES

Key Finding: Single family detached houses in R-2 have a minimum width requirement of 24 feet, which — when considering 7-foot side setbacks on either side — makes building on any lot narrower than 38 feet illegal. This scenario doesn’t consider the sideyard space needed to meet the on-site parking requirement, which must be placed in either the sideyard or rear yard, so adequate sideyard vehicle passage must be provided. Therefore, it’s likely that a 45-foot lot frontage is needed to offer enough driveway and bufferyard space between the building and adjacent lot on one side of the building.

Recommendation: Allow buildings with a minimum width of 16 feet on lots narrower than 38 feet (Refer to Figure 25 on page 19 for an example lot configuration).

R-2: ACCESSORY DWELLING UNITS (ADU’S)

Accessory Dwelling Units — those available for habitation — provide families with opportunities to grow together and share expenses; they provide homeowners with an opportunity to generate additional revenue to better afford the cost of living; and they provide potential renters with affordable living choices in community-oriented neighborhoods.

Key Finding: The current code prevents the community from experiencing these benefits.

Recommendation: Allow Accessory Structures to become habitable and rentable Accessory Dwelling Units.

R-2: RESIDENTIAL PARKING REQUIREMENTS

Key Finding: On-site parking is required in either the sideyard or rear yard of R-2 lots. Given the minimum building widths and side setbacks noted above, providing additional width for vehicular parking on the side or passage to the rear would prevent many narrow historic lots from code compliance.

Recommendation: Eliminate the on-site parking requirement and consider eliminating parking requirements altogether.

If maintaining a parking requirement, consider reducing it and/or allowing nearby on-street parking to contribute to and meet the requirement.

Important: This will only succeed after measures are put in place for residents to feel safe walking in the neighborhood.

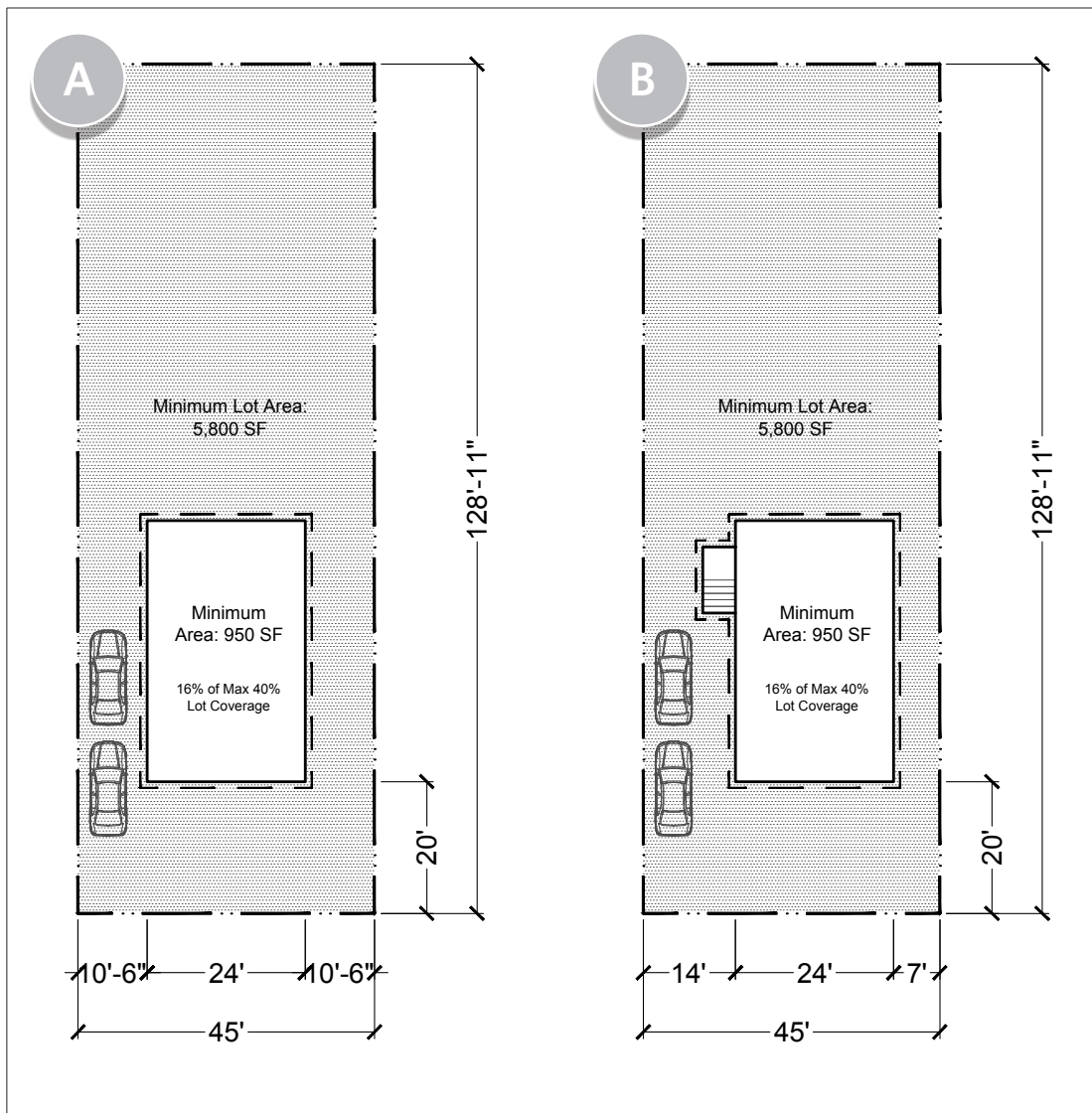


FIGURE 23: Lot Diagrams — R-2 Lot Configurations with Minimum Frontage Width
 These are two potential lot configurations given the current R-2 zoning regulations.

**R-2 TECHNICAL DIAGRAM:
 EXISTING 45' MINIMUM
 FRONTAGE LOT CONFIGURATIONS**

The current zoning code allows lots with a minimum width of 45 feet and a minimum total area of 5,800 square feet.

Diagram A: Because two on-site parking spaces are required either in the sideyard or rear yard, centering a building with a minimum width of 24 feet may restrict sideyard parking or passage depending on whether driveway requirements will allow passage within a 10'-6" side setback.

Diagram B: If parking in a narrow side setback is not possible, only this "building off-center" approach will allow sideyard parking. If there is a side entry porch, it will prevent vehicle passage to the rear yard.

All of the diagrams to follow have kept the minimum building area of 950 square feet, assuming a one-story configuration.

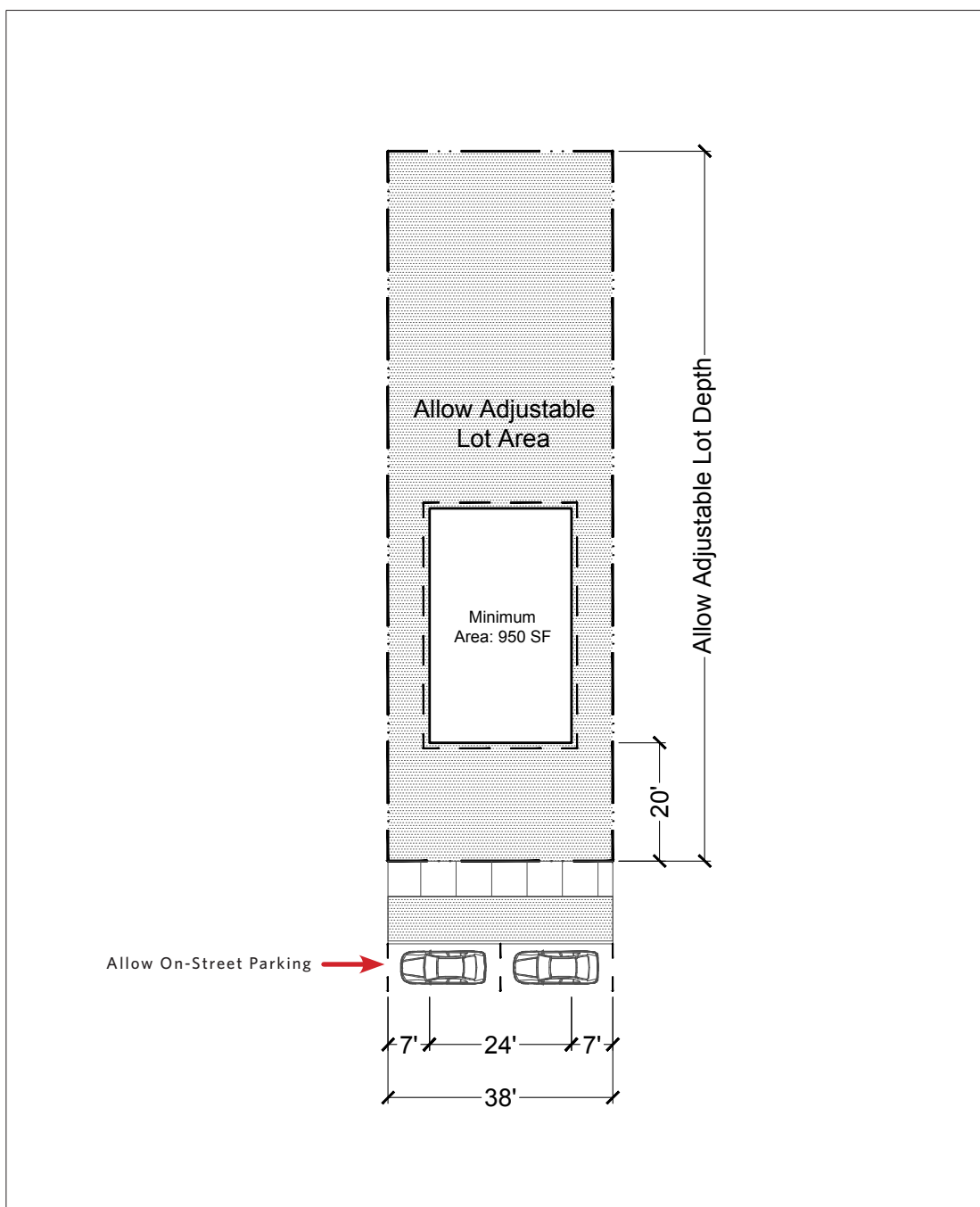


FIGURE 24: Lot Diagrams — R-2 Lot Configurations on Narrow Historic Lots with Reduced Minimum Frontage Width of 38 Feet

Constructing houses on historic narrow lots is currently illegal due to the mandatory on-site parking requirements as well as the combination of side setback and building width requirements.

**R-2 TECHNICAL DIAGRAM:
 ALLOWING NARROW HISTORIC
 LOTS WITH 38' TO <45'
 FRONTAGE**

As determined by the lot width analysis map in Figure 18 on page 16, approximately 169 (68 percent) R-2 zoned lots have a frontage width of less than 45 feet, and approximately 13 are narrower than 30 feet.

According to the existing zoning code for R-2, new construction on these lots or repair that violates the provisions for nonconforming structures is illegal.

As a result, historic lots narrower than 45 feet in R-2 districts that have no buildings or that have buildings beyond repair cannot be revitalized.

If the minimum building width of 24 feet and minimum side setbacks of 7 feet are to be maintained, lots as narrow as 38 feet become legal.

Note that lot size is regulated by both frontage width and lot area minimums in the current zoning code. In order to reduce the allowable lot frontage, reduce the minimum lot area requirement proportionally to prevent inadvertently requiring excessively deep lots or eliminate area requirements altogether.

Further study is needed to determine whether current lot area/depth requirements conflict with actual lots in the neighborhood.

With this configuration, sideyard parking will not be possible. Consider allowing on-street parking or reducing minimum building width requirements to accommodate sideyard parking.

Lots with frontage widths of 38 feet can accommodate up to two on-street parking spaces.

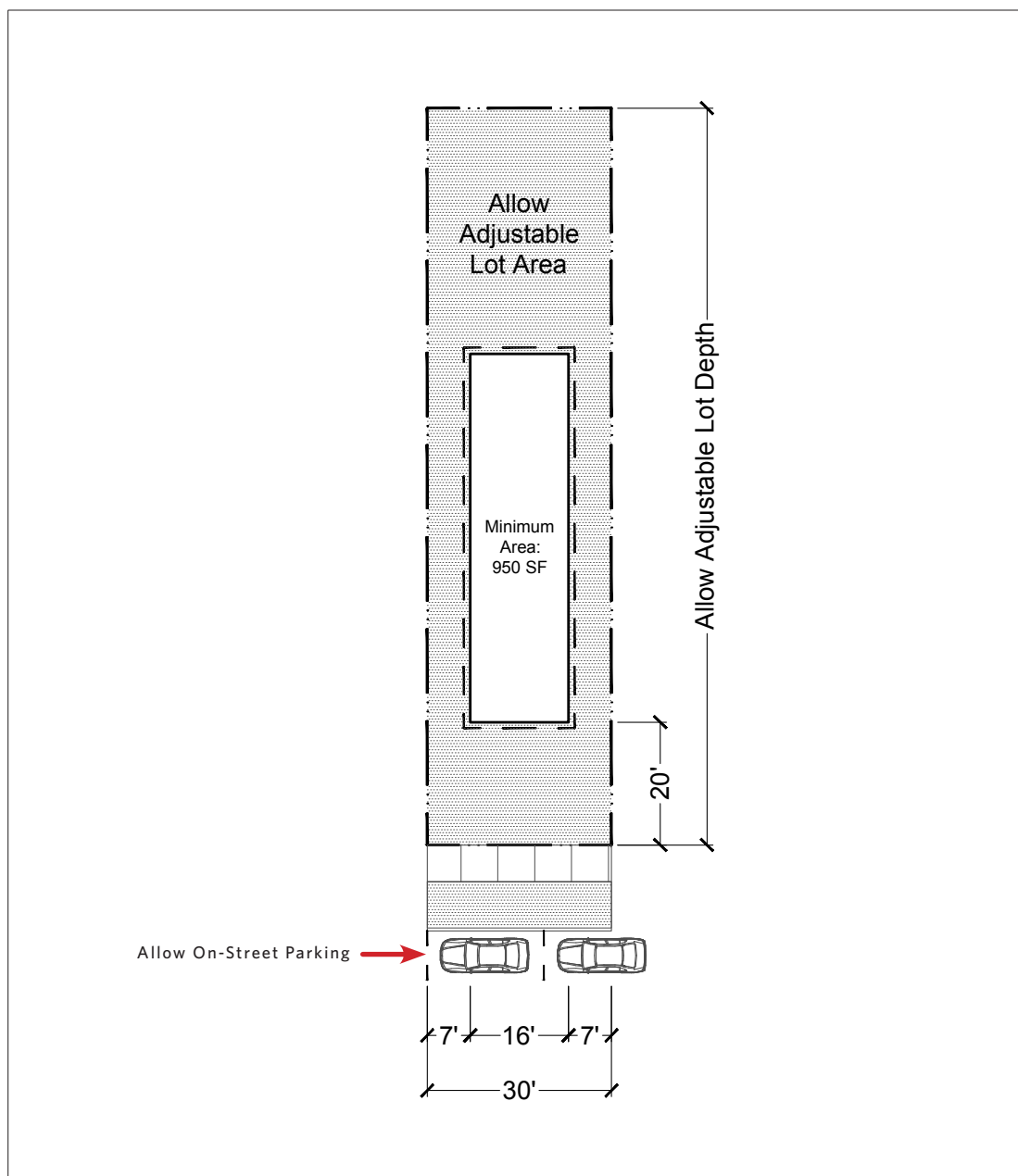


FIGURE 25: Lot Diagrams — R-2 Lot Configurations on Narrow Historic Lots with Reduced Minimum Building Width of 16 Feet

Allowing a reduced minimum building width of 16 feet allows side setbacks to be respected on lots as narrow as 30 feet.

R-2 TECHNICAL DIAGRAM: ALLOWING NARROW HISTORIC LOTS WITH 30' TO <38' FRONTAGE

To accommodate lots in this range, reduce the minimum building width requirement to 16 feet.

Remember: the intention of this effort is to allow for the repair and revitalization of narrow historic lots in the East Benham. Therefore, it is critical that the legalization of building construction be prioritized over on-site parking requirements.

By eliminating on-site parking requirements, the front yard can be allocated to human scale walkways, gardens, and other amenities that contribute to the beautification of the neighborhood.

If maintaining a parking requirement, consider reducing the requirement and allowing nearby on-street parking to contribute to it. On-street parking contributes to the safe street principles detailed on page 21, and provisions for additional on-street parking have been made in the street section proposals in the full version of this report.

Eliminating parking requirements altogether will reduce the friction involved in getting approvals to revitalize the neighborhood. Consider allowing on-street parking in addition to eliminating the requirement.

Lots with frontage widths of 30 feet can accommodate up to 1.5 on-street parking spaces.

SUMMARY OF CODE RECOMMENDATIONS

OVERALL CODE Enact a form-based zoning code that allows revitalization and reflects the historic scale and character of the neighborhood.

LOT FRONTAGES Change the previous minimum 45-foot lot frontage width to allow for lots as narrow as 30 feet. Adjust or eliminate conflicting minimum lot area requirements accordingly.

For lots narrower than 30 feet, consider reviewing submittals on a case-by-case basis. Work together with the community to define these requirements and support property owners in the review process.

BUILDING WIDTHS Change the previous minimum building width to allow for buildings as narrow as 16 feet on lots narrower than 38 feet.

ACCESSORY DWELLING UNITS (ADU'S)

Allow Accessory Structures to become habitable and rentable Accessory Dwelling Units.

PARKING Eliminate the on-site parking requirement and consider eliminating parking requirements altogether. If maintaining a parking requirement, reduce requirements and allow nearby on-street parking to contribute to or meet the requirement. As the community becomes safer and more walkable over time, fewer spaces will be needed per residence. Limited off-street parking may be needed in this transition period.

CONNECTIVITY

Since the imposition of the Benham Avenue underpass in the 1960s (Figure 4 on page 5), the Benham neighborhood has become an area to travel through on the way to and from downtown, rather than as a destination of its own. This wide street with heavy vehicular traffic bisects the neighborhood, creating fragmentation and making it unsafe for pedestrians.

As downtown is regenerated and the River District continues to thrive to the north and plans for development at Pierre Moran and Woodland Crossing to the south process, a restored Benham will be ideally located as a central destination within Elkhart. The restoration of this neighborhood will require the streets to be redesigned in a way that connects rather than divides. With the redesigned streets, retail will once again become viable in Benham and pedestrians will be able to safely reinhabit the streets.

Beyond connections to the greater city, the regeneration of Benham will require the restoration of the street grid within the community. Figure 27 illustrates the existing street network. While the street network east of Benham Avenue remains intact, the street grid to the west of Benham Avenue has been broken up into large mega-blocks at Washington Gardens or removed altogether due to Urban Renewal in areas of Benham West. The restoration of the street network, shown in blue in Figure 27, will connect Washington Gardens to bring it out of isolation and allow a framework for the restoration of Benham West. With Benham Avenue redesigned and the street grid restored in Benham West, new connections east to west through the community can be reestablished. This new network will unite the fragments and allow Benham to operate as a complete community once again.

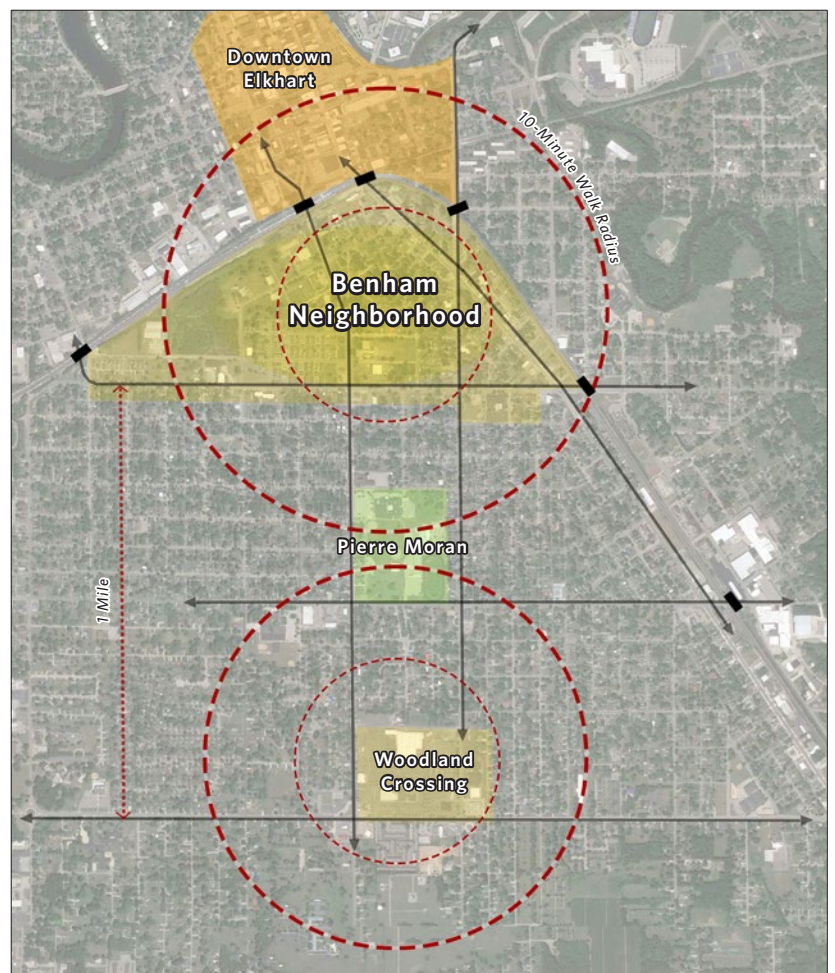


FIGURE 26: Diagram of Neighborhood Centers in Elkhart
The Benham neighborhood is ideally located to become a neighborhood growth node within Elkhart.

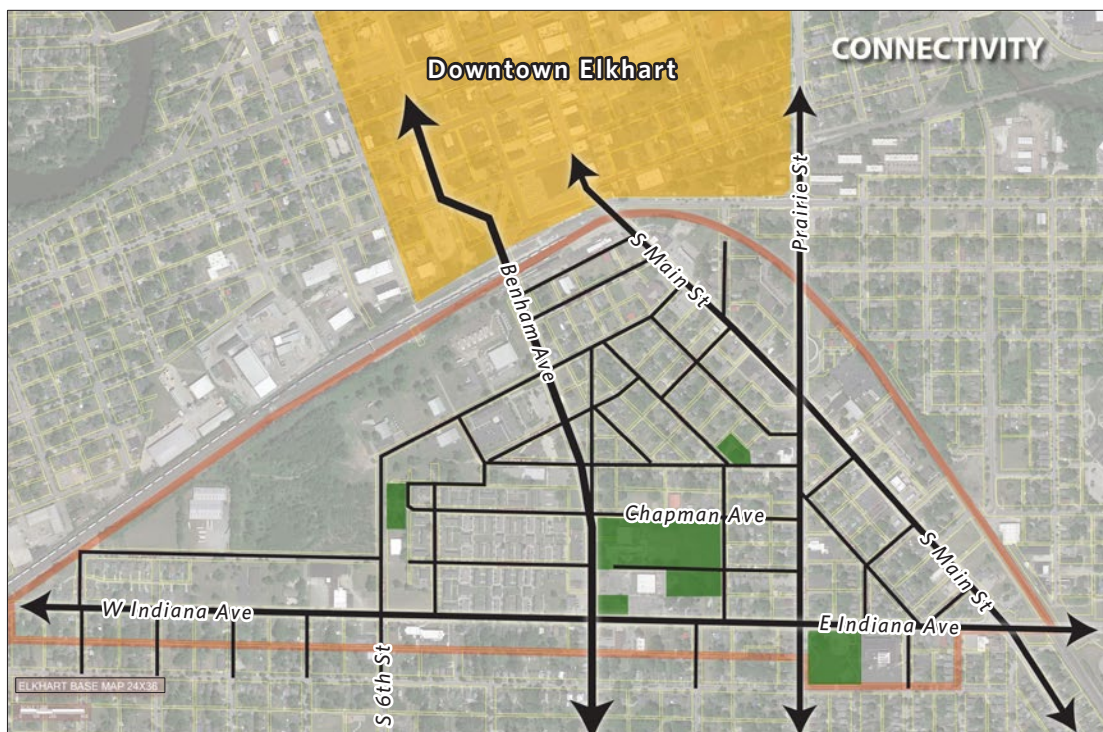


FIGURE 27: Diagram of Existing Street Network

Large blocks west of Benham Avenue, especially at Washington Gardens, contribute to the fragmentation of the neighborhood and make it difficult and undesirable for pedestrians to walk in the community.

LEGEND

- ↔ Existing Street Network
- Park/Open Space

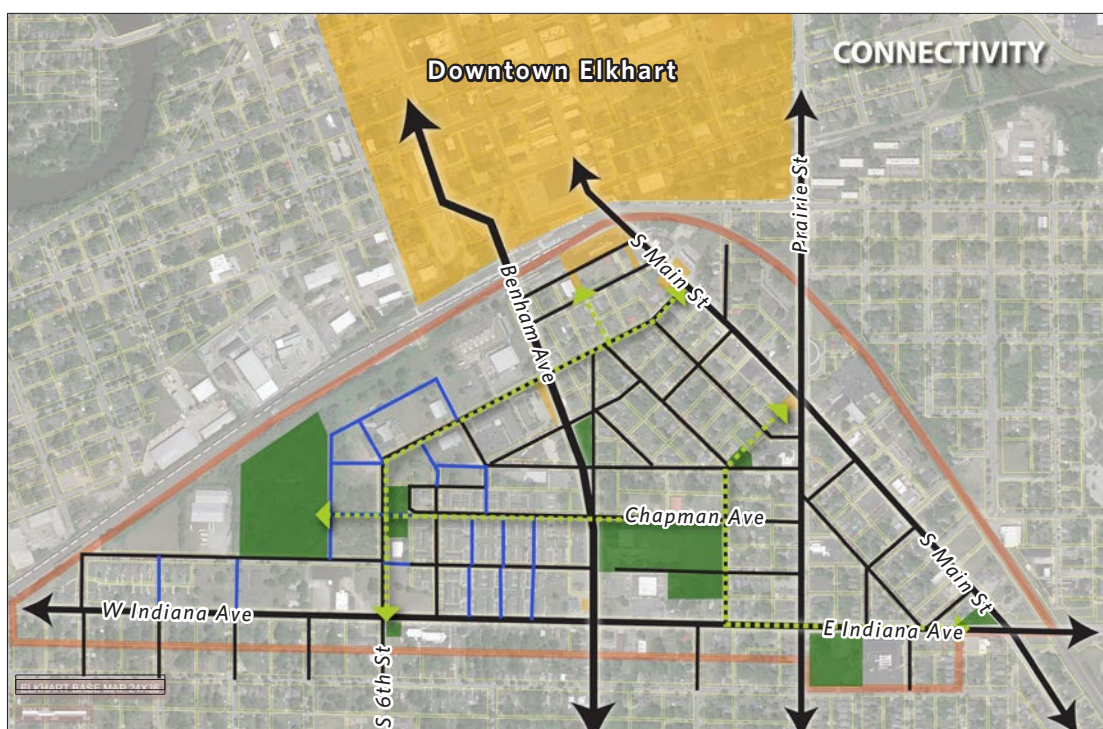


FIGURE 28: Diagram of Proposed Grid Repair to the Street Network

Repair the street grid using the historic street grid on the 1927 Sanborn Fire Map as a reference (Figure 3 on page 4). Long blocks are broken up with cross-block connections, especially at Washington Gardens (Figure 40 on page 28).

LEGEND

- ↔ Existing Street Network
- Park/Open Space
- Reconnected Street Grid
- Greenway/Streetscape Improvements

STREETS

Streets are the primary component of the public realm. A well-designed street network establishes strong connections between different locations in the city, thus creating a cohesive neighborhood feel. The strength of this network depends on the design of the streets. Successful street designs not only service vehicular traffic, but also welcome pedestrians, creating spaces for people to exercise, dine, shop, and simply enjoy being outdoors. Failure to account for these uses creates an unpleasant experience for pedestrians and is detrimental to the economic success of the community in the long run.

A safe street design provides a buffer between moving vehicles and pedestrians. This buffer is created by placing the sidewalks behind parked cars and street trees. Reducing the number of lanes and narrowing the remaining lanes will slow traffic with minimal impact to travel times.

Pedestrians are further protected through corner bump-outs at the sidewalk that reduce the width pedestrians must cross at busy intersections.

Existing and proposed street sections throughout the Benham neighborhood can be found in the full version of this report. Streets vary in width and design depending on location and hierarchy within the street network, but all are based on the same safe street principles. Fewer, narrow travel lanes slow traffic, and pedestrian safety requires protection from moving vehicles.

The appropriate street trees need to be selected by a professional arborist with consideration for the depth and connectivity of tree roots to ensure that trees can thrive longterm and that sidewalks are not disrupted as they mature.

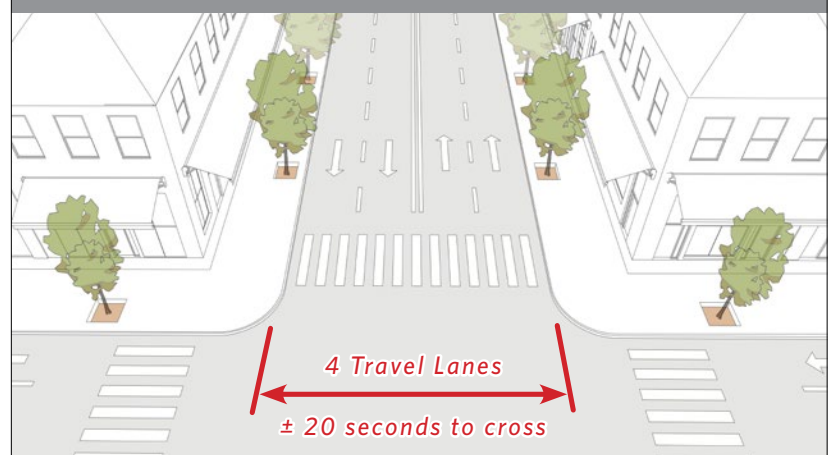
KEY FINDINGS

- 1 Safe Streets Require Fewer and Narrower Lanes**
Reducing the number and width of lanes will slow traffic enough to make streets safer without causing delays.

RECOMMENDATIONS

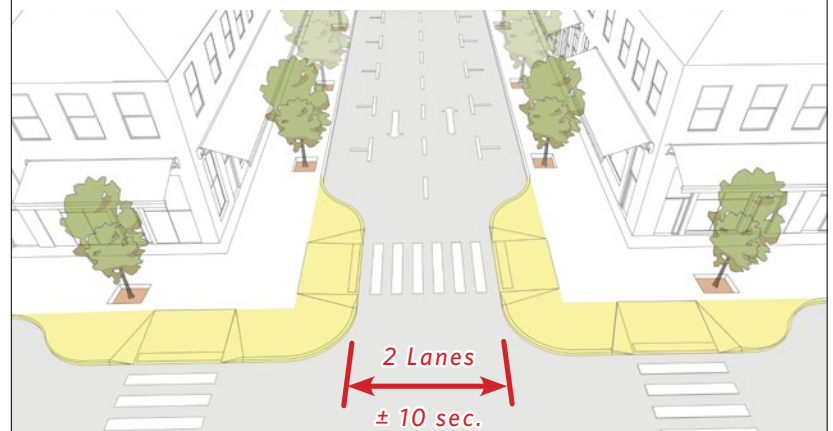
- 1 Protect Sidewalks Behind Street Trees and Street Parking**
Pedestrian activity and street life flourish when protected from automobiles.

CORNER BUMP-OUTS AT INTERSECTIONS



Before: Intersection without bump-outs.

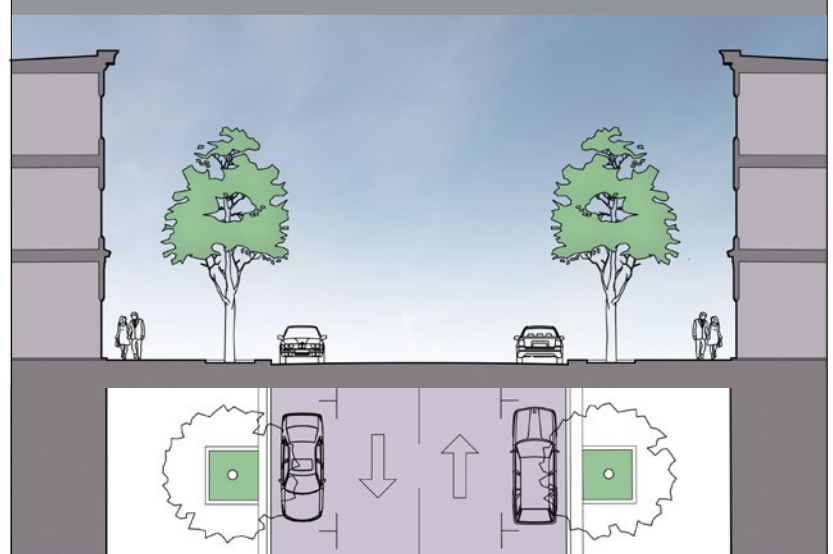
In this example, drivers are encouraged to drive at higher speeds, and pedestrians have to cross four travel lanes.



After: Intersection with bump-outs (in yellow) with on-street parking.

In this example, drivers are encouraged to slow down at intersections, and pedestrians only need to cross half of the distance.

SAFE STREET PRINCIPLES



Example Two-Lane Street Section with Wide Sidewalks and Parking

Safe street designs are identified by three characteristics: naturally-slowed traffic, a barrier between moving vehicles and pedestrians, and building frontage that creates a feeling of containment. Traffic is naturally slowed by reducing vehicle travel to one lane in each direction. Pedestrians are protected by on-street parking and street trees. Buildings frame the street, engage pedestrians, and create the walls of an outdoor hallway that makes drivers more cautious.

COMMUNITY DESIGN PROPOSALS OVERVIEW

The plan to the right demonstrates a long-term comprehensive vision for the Benham neighborhood. This plan is composed of a series of individual yet interwoven proposed design interventions. Each proposal serves the dual goal of repairing and/or restoring a disinvested piece of the neighborhood fabric while at the same time reconnecting the fragments throughout the community.

The proposed designs include plans for city-owned land as well as privately owned parcels. As much as possible, existing buildings, shown in orange, are maintained in the design proposals. In several cases, however, because the existing structures are underutilized or in dilapidated condition, we have proposed replacing them with new development. These changes are not proposed lightly, especially when designs incorporate private property. Therefore, careful study is recommended for each property as the plan moves forward. Strong community relationships must be built to ensure the plan's execution remains true to its vision and stays sensitive to the needs of community members.

The goal for these strategies is to catalyze further investment and development throughout the Benham neighborhood. Fully realizing the potential of this community will require a combination of public, private, and often nonprofit investment. The hope is that public investment will spur private growth. As such, concepts can be implemented all together or as individual pieces depending on available funding and public interest.

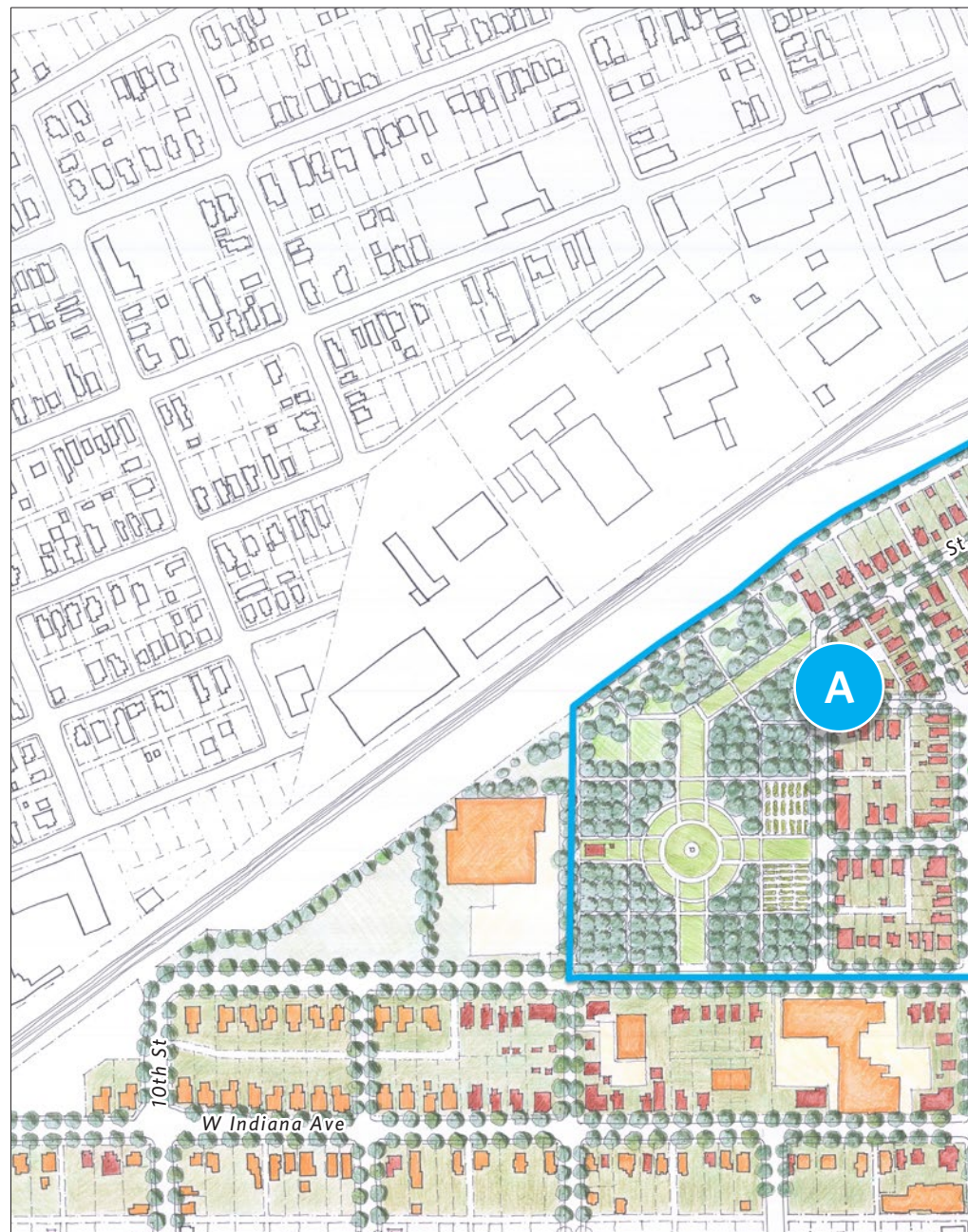


FIGURE 29: Proposed Masterplan Showing Community Design Proposals

A

BENHAM WEST RESTORATION

This proposal illustrates the restoration of the neighborhood fabric lost to Urban Renewal. It looks to the original street network to create a new community of single family and multifamily homes. Refer to pages 24-25.

D


SOUTH MAIN REGENERATION

The proximity to downtown and the redevelopment of the 1000 block of South Main creates the opportunity to replace the retail and mixed-use development that was lost in this location. The proposed infill for this area includes a recreation of the cherished Kelby Love mural. Refer to pages 32-35.



B


ELKHART HOUSING AUTHORITY



The current conditions at Washington Gardens, an Elkhart Housing Authority development, feel isolated and carry a stigma of being “other.” This proposal reconnects the streets and redesigns the buildings to erase the visual barriers between public housing and the surrounding privately owned residences. Refer to pages 26–29.

C


BENHAM NEIGHBORHOOD CENTER



A neighborhood center is needed to tie the fragmented zones of this community together. This center falls naturally along a redesigned and defined Benham Avenue, building on the success of the newly opened Tolson Center for Community Excellence. Refer to pages 30–31.

E

HISTORIC PRESERVATION



Many of the surviving homes east of Benham Avenue are historic structures. Most are in severe disrepair. Creating a new historic district in this area will unlock resources that will help residents stabilize and renovate these historic structures. Refer to pages 36–37.

F

INFILL HOUSING SOLUTIONS



Zoning reform will open the possibility of building on the numerous empty lots east of Benham Avenue. While single family homes will be part of this development, a full toolkit of housing options is needed to meet market needs. These housing solutions can be used throughout all proposed designs in this study. Refer to pages 38–43.

BENHAM WEST RESTORATION

The restoration of Benham West is the catalyst that sparked this study. The loss of this community is a scar on the City of Elkhart that cries for repair. One of the most powerful aspects of this potential development is that some of the “Elders” — the residents displaced in the 1970s and 1980s — still live in Elkhart. After decades of broken promises, it is time to restore their community and bring inclusive prosperity to this neighborhood.

The first step in restoring Benham West was to seek as much information as possible to document the community before the destruction. The team studied the original street network and building configuration through the 1927 Sanborn Fire Map (Figure 3 on page 4). We then compared the historic design to the existing conditions. Unfortunately, not only were the homes lost, but the street grid was also removed. Further, while much of the land remains undeveloped, some of the land has been developed with low-density industrial buildings, a mid-rise apartment building for seniors, and a homeless shelter.

Building on an understanding of historic and existing conditions, the first design move was to reconnect the street grid. Restoring St. Joseph Street to its original location will require relocating the low-density industrial buildings to another site in the city. It will also require coordinating with Faith Mission of Elkhart, the homeless shelter, to discuss consolidating their facilities. With the street grid reestablished, lot lines were drawn as close to the historic lot lines as possible, and new infill is proposed to define the urbanism around the senior housing and homeless shelter. This will integrate these facilities into a larger community so they will no longer be isolated and on their own.

While the restoration of Benham West will be complex process, there has never been a better time to make the bold move of repairing this community. A timely restoration will allow the Elders to participate in the healing of this beloved neighborhood.



Location Map: Benham West

KEY FINDINGS

- 1 Benham West Has a Historic Block Structure and Street Grid to Serve as a Guide**
Using the Sanborn Fire Insurance Maps as a reference for the neighborhood's block and street structure ensures the restoration of Benham West's former walkability and character.
- 2 Remediation Needed of Contaminants at the Roundhouse Site**
Appropriate safety measures should be taken before development occurs on this site.

RECOMMENDATIONS

- 1 Repair the Street Grid Based on Historic Documents**
Restore the block structure and housing that was lost to Urban Renewal.
- 2 Prioritize a Temporary Park at the Roundhouse Site to Respond to Residents' Safety Concerns**
Before proceeding, consult necessary state and federal agencies to ensure public safety from in-ground toxins. Ensure park design is temporary and will allow for future development of this site once the area is fully remediated.



FIGURE 30: Aerial Rendering of Existing Conditions, Facing North

This view shows the existing conditions in the Benham neighborhood highlighting the ongoing impact of the construction of the underpass, the building of Washington Gardens, and the removal of Benham West. All the single-family homes west of Benham Avenue have been removed. In their place are a homeless shelter, light industrial uses, an assisted living facility, and vacant land.

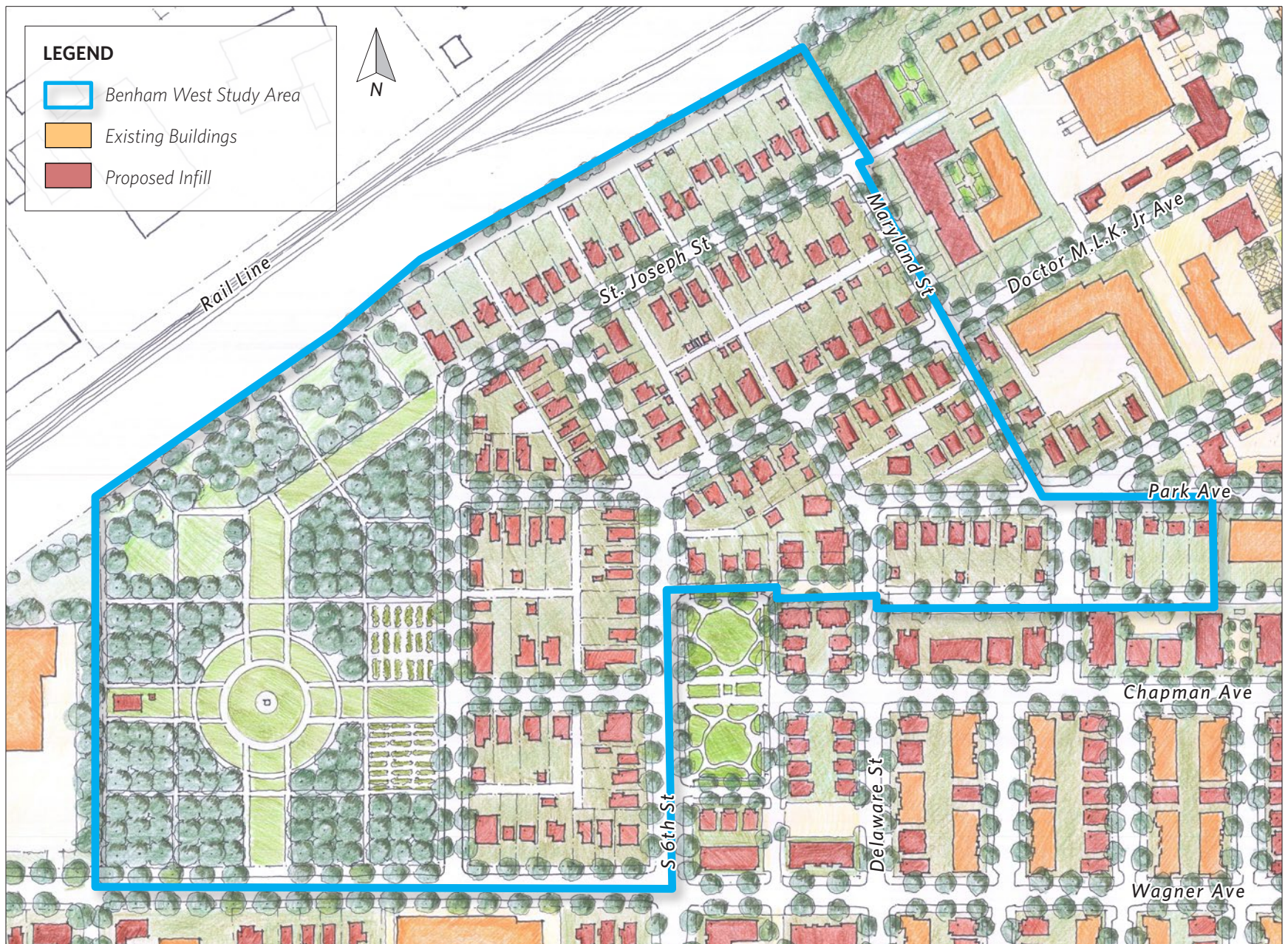


FIGURE 31: Illustrative Masterplan for Benham West — Mid-Term

Residential revitalization can safely occur to the east of the former roundhouse site. A temporary park is developed at the former roundhouse site until all brownfield remediation is complete and living on the land is once again safe.

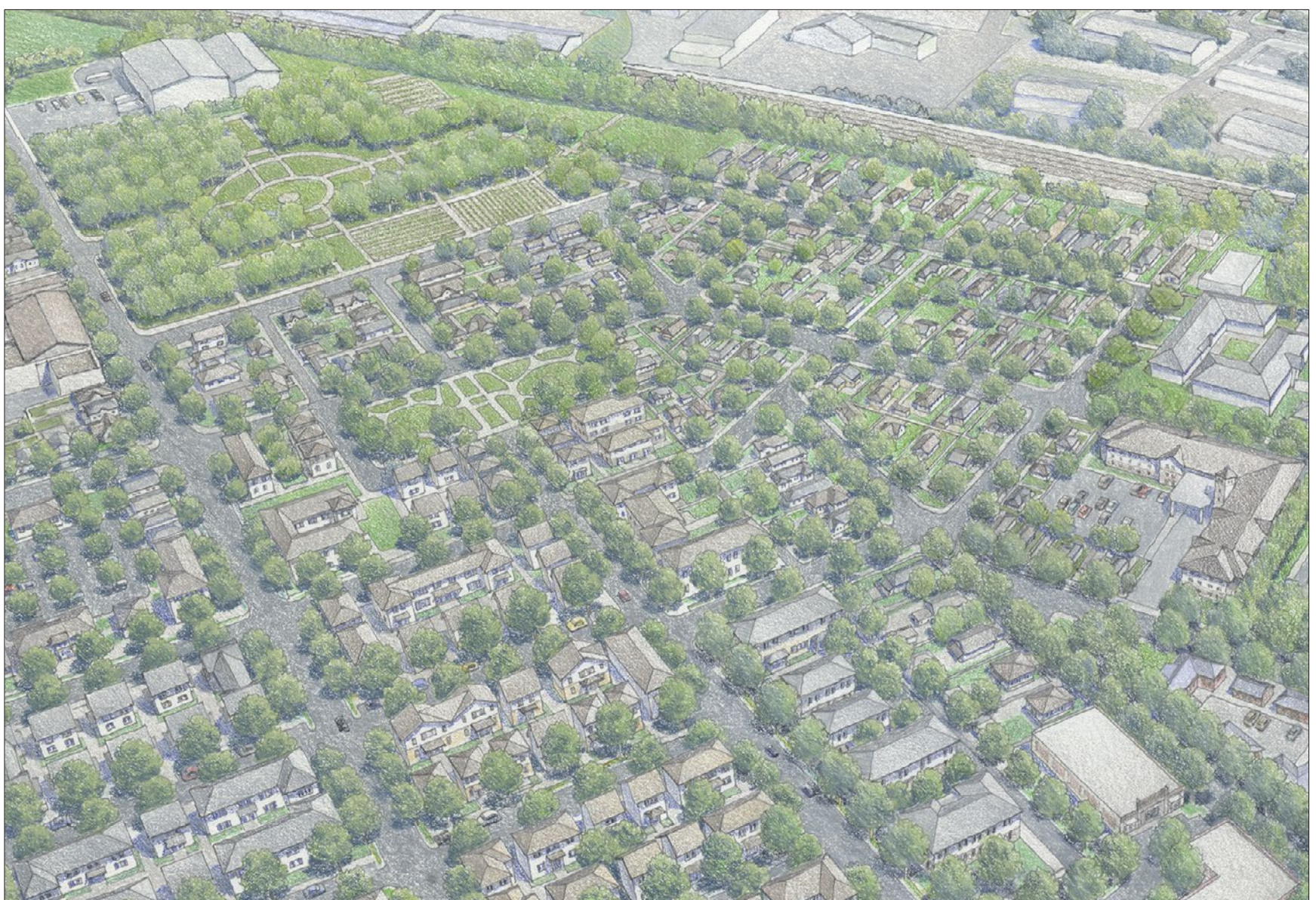


FIGURE 32: Aerial Rendering of Proposed Redevelopment, Facing Northwest — Mid-Term

ELKHART HOUSING AUTHORITY

Design Goals:

- *Create a safe community* — Slow traffic and reduce crime through street design and building design.
- *Reconnect to Benham West* — End the isolation of Washington Gardens by restoring the street grid.
- *Create pride of place* — When the community no longer feels like it is “other,” residents will be proud to call it home.
- *Provide residents a path for housing mobility* — Investment leads to hope. Hope leads to growth and opportunity.
- *Be a neighborhood catalyst* — Become the spark for the restoration and regeneration of Benham West.

Important — Guarantee Completion

Ensure available funding, a clear timeline, and community buy-in before any demolition occurs to avoid repeating past harms.



Location Map: Elkhart Housing Authority



Historic photo, circa 1975, of the Elkhart Housing Authority Washington Gardens community. Note the lack of trees and overall foreign nature of the development patterns. This housing feels like it was dropped from outer space. Nearly fifty years later, this development still does not have trees and is isolated from the surrounding community. Image source: Elkhart County Historical Society

KEY FINDINGS

- 1 Housing Authority Existing Conditions are Disconnected**
Streets without trees, a disconnected street grid, and awkward building design isolate the Housing Authority from the larger community.
- 2 Outdoor Space is Unusable Because Public and Private Areas are Undefined**
Fronts and backs of housing units are indistinguishable and face undefined open space. This configuration makes outdoor space feel uncomfortable and dangerous.

RECOMMENDATIONS

- 1 Strategically Remove Units to Reconnect the Street Grid**
Reconnect the street grid by removing center block units. Replace units on an adjacent site. Make sure streets are built with sidewalks and street trees.
- 2 Define Outdoor Space with Fences, Porches, and Street Trees**
Differentiate fronts and backs of buildings and create defined private areas at each unit.
- 3 Replace and/or Reskin Existing Units that Line Streets**
When practical, replace existing units. In other cases, renovate and reskin the existing units with porches and new windows to engage the street and feel more connected to the greater community.
- 4 Provide Community Support During the Transition**
Ensure that impacted residents and their neighbors can equitably contribute to the vision for the neighborhood and its transition so they have a say in how their experience will play out. Provide support for safety, moving, and renovations.

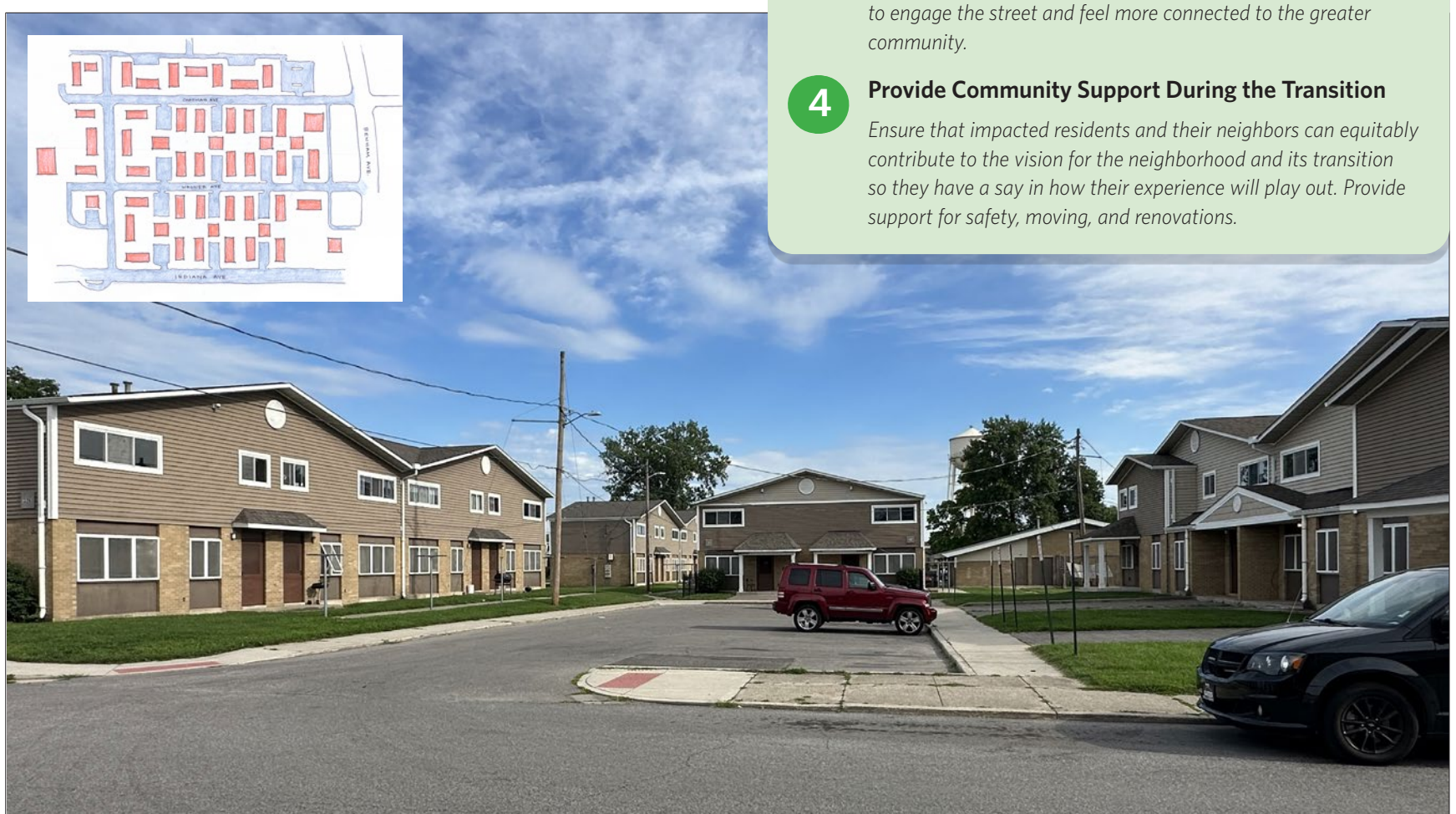


FIGURE 33: Existing Conditions of an Elkhart Housing Authority Parking Pod

The mid-block duplex at the end of the parking pod prevents the street grid from connecting to the larger community. Lack of street trees and awkwardly designed buildings create a community that looks out of place. The thumbnail in the upper left-hand corner of the image shows a plan view of the mid-block duplexes interrupting the street grid (blue).

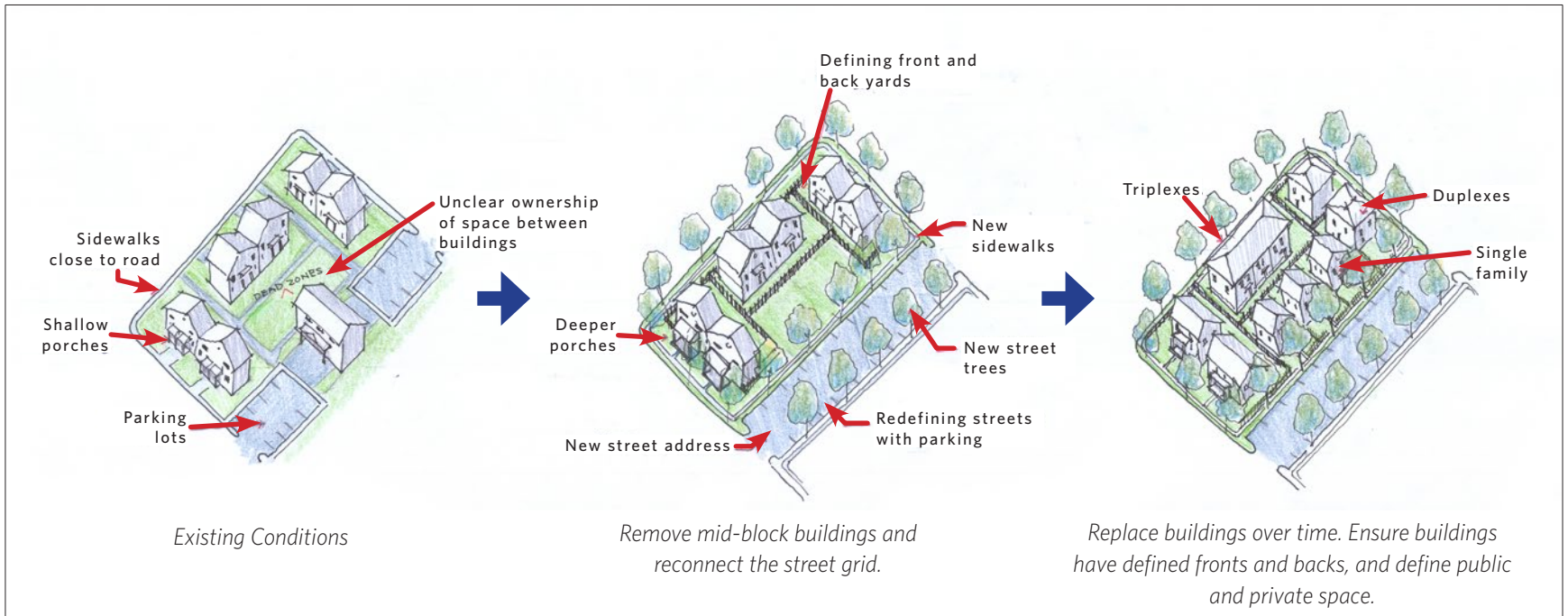


FIGURE 34: Housing Authority Phasing Diagrams

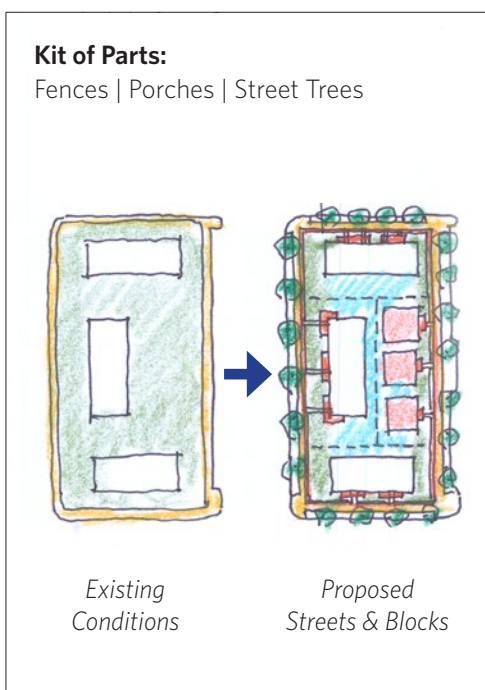


FIGURE 35: Before & After Block Structure Diagram
Use fences, porches, and street trees as space-defining elements around buildings.

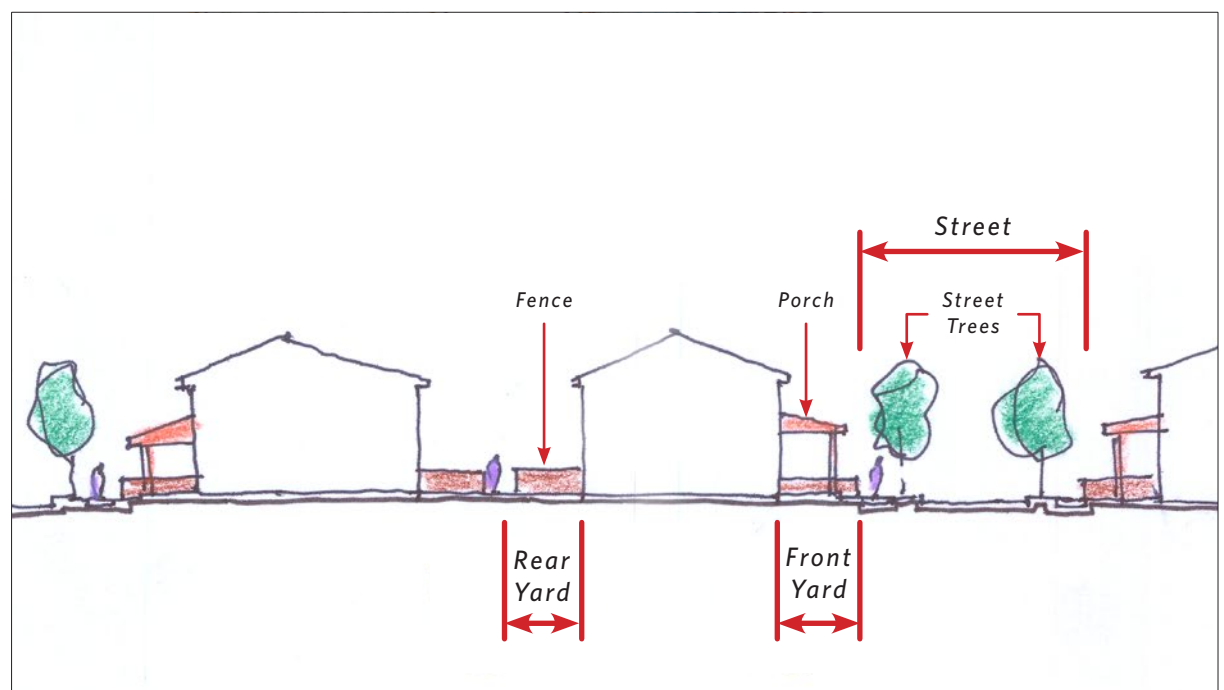


FIGURE 36: Section Through the Proposed Block and Street Structure
This diagram illustrates the distinction between clearly-defined public spaces (streets) and private spaces (front yards and rear yards). Defined outdoor space creates safer streets, a stronger sense of property stewardship, and a sense of place.



FIGURE 37: Rendering of Proposed Conditions of a Former Elkhart Housing Authority Parking Pod
Reskinned Housing Authority units face a new street that connects to the greater community. Parking is re-oriented along the street. Trees are planted to define the space and provide safety and comfort. The thumbnail in the upper left-hand corner of the image shows the reconnected street grid in blue.

STEP 1: BUILD REPLACEMENT UNITS ON CITY-OWNED LAND

Build 16–32 replacement units on city-owned land. Guarantee affordability of these units for impacted residents.

Guarantee Completion

Ensure this plan has funding, a clear timeline, and community buy-in before proceeding further. Once demolition occurs, stopping construction before the entire plan is realized would be a repeat of past harm. This must be avoided at all costs.

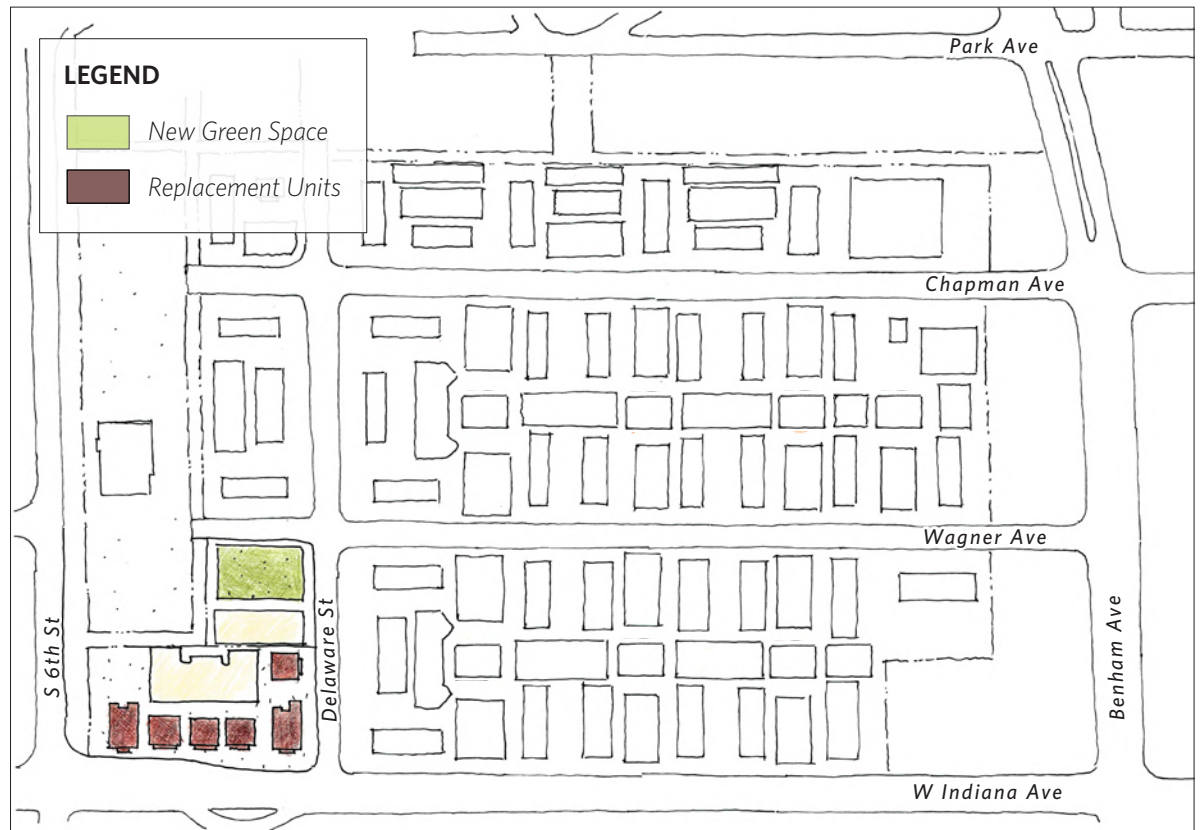


FIGURE 38: Diagram Showing Replacement Units to Build on City-Owned Land

STEP 2: IDENTIFY BUILDINGS IMPEDING THE CONNECTED STREET GRID

Most of the existing housing units in Washington Gardens can be adapted and reused except for the mid-block buildings preventing the street grid from connecting to the community.

Identify the mid-block units and relocate residents to the new units built in Step 1 on nearby city-owned land to minimize the impact to residents from these units.

Resident Buy-In Needed

Whenever relocation is proposed, ensure that impacted residents and their neighbors can equitably contribute to the vision for the neighborhood and its transition so they have a say in how their experience will play out. This can be done by convening a resident-led association that can support residents through the full neighborhood transition and beyond.



FIGURE 39: Diagram Highlighting Units for Demolition at the Ends of Parking Pods

STEP 3: RECONNECT THE STREET GRID

Reconnect street grid to break up long blocks.

Build new duplex units facing new streets.

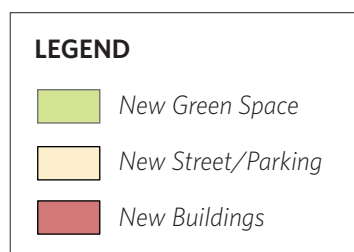


FIGURE 40: Diagram Showing New Streets and New Duplex Units Facing Them



STEP 4: BUILD INFILL UNITS ALONG THE NEW STREETS

Residents can move into completed infill units while existing units are phased out and replaced or renovated.

Start to repair and reconnect the street grid to engage the Housing Authority with the larger neighborhood street network.

Begin defining public and private space in alignment with the diagrams on page 27 as blocks and streets are completed.

LEGEND

- New Green Space*
- New Street/Parking*
- New Buildings*

FIGURE 41: Diagram Showing New Infill Units



STEP 5: BUILD A COMMUNITY CENTER

Continue building new units. Phase in over time to replace units as needed.

Finish connecting the street grid to the larger community. Build complete streets with street trees and sidewalks.

Build a new community park.

Build a new clubhouse/community building.

LEGEND

- New Green Space*
- New Street/Parking*
- New Buildings*

FIGURE 42: Diagram Showing New Community Building and Park



STEP 6: COMPLETE THE NEIGHBORHOOD

All streets to be complete streets with street trees and sidewalks.

Replace units as possible over time.

Reskin existing units if the condition of the unit makes it possible to maintain over time.

LEGEND

- New Green Space*
- New Street/Parking*
- New Buildings*
- Existing Buildings*

FIGURE 43: Detail Plan of the Revitalized Washington Gardens Neighborhood

BENHAM AVENUE

The recently opened Tolson Center for Community Excellence sits at the heart of the Benham neighborhood. This facility is a catalyst in the community. To build on its success, we propose to create an urban neighborhood center along Benham Avenue to unite the fragments of the community together.

With high-speed traffic and a lack of crosswalks, Benham Avenue is not currently designed for the pedestrian experience. A redesign of the street is already underway. This redesign will include a multimodal trail that connects to downtown. It also reduces the number of travel lanes, which have been made narrower (refer to the full version of this report for street sections). We recommend bump-outs and crosswalks at the corners to make it easier for pedestrians to walk comfortably east-west through the neighborhood (page 21).

To define a neighborhood center, the redesigned street needs to be paired with urban infill that provides spatial containment and enclosure, or the walls of the outdoor room. This infill will come in the form of two- to three-story liner buildings that define the urban edge. These buildings can be used for offices to support the social services offered at Faith Mission, the Housing Authority, and the Tolson Center for Community Excellence. While some neighborhood-targeted retail may be possible here, we strongly recommend that commercial development be focused on South Main Street rather than Benham Avenue.



Location Map: Benham Avenue

KEY FINDINGS

- 1 Benham Avenue is Currently Unsafe for Pedestrians**
Fast-moving vehicle traffic and lack of spatial definition at the edges of the street detract from Benham Avenue feeling like a complete and connected neighborhood center.

RECOMMENDATIONS

- 1 Continue the Redesign of Benham Avenue**
Follow through with the current redesign to reduce travel lanes and add crosswalks. Add bump-outs and buffer pedestrians with on-street parking.
- 2 Urban Infill Along Benham Avenue**
Where possible, consider opportunities for urban infill and landscaping along the street to provide spacial containment and a sense of place.



FIGURE 44: Aerial View of Proposed Infill Along Benham Avenue

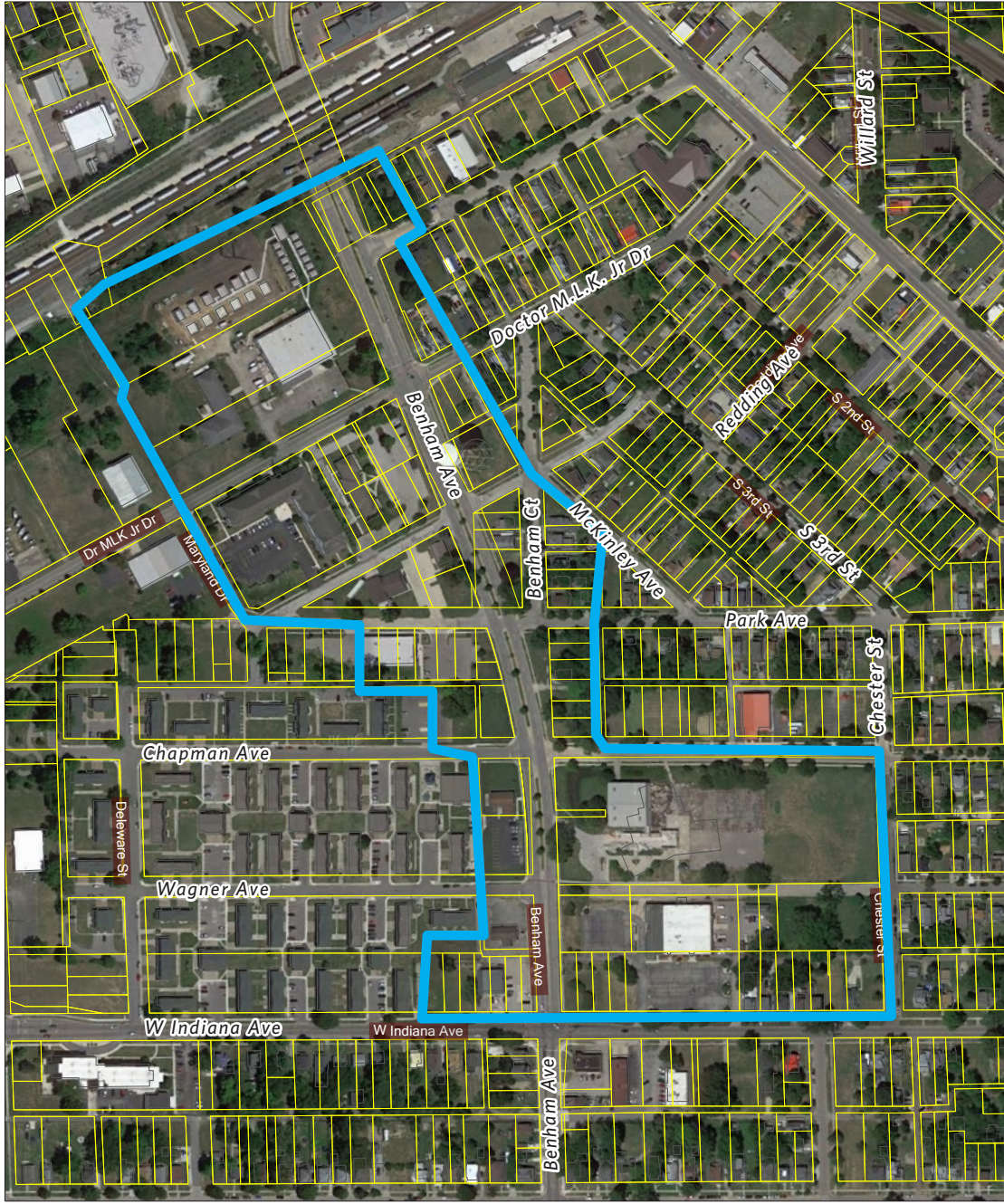


FIGURE 45: Existing Conditions at Benham Avenue

The existing conditions on Benham Avenue are defined by a fast-moving wide street lined primarily by surface parking lots. The street bisects the neighborhood, and the conditions make the street unsafe for pedestrians.

LEGEND

- Benham Avenue Study Area

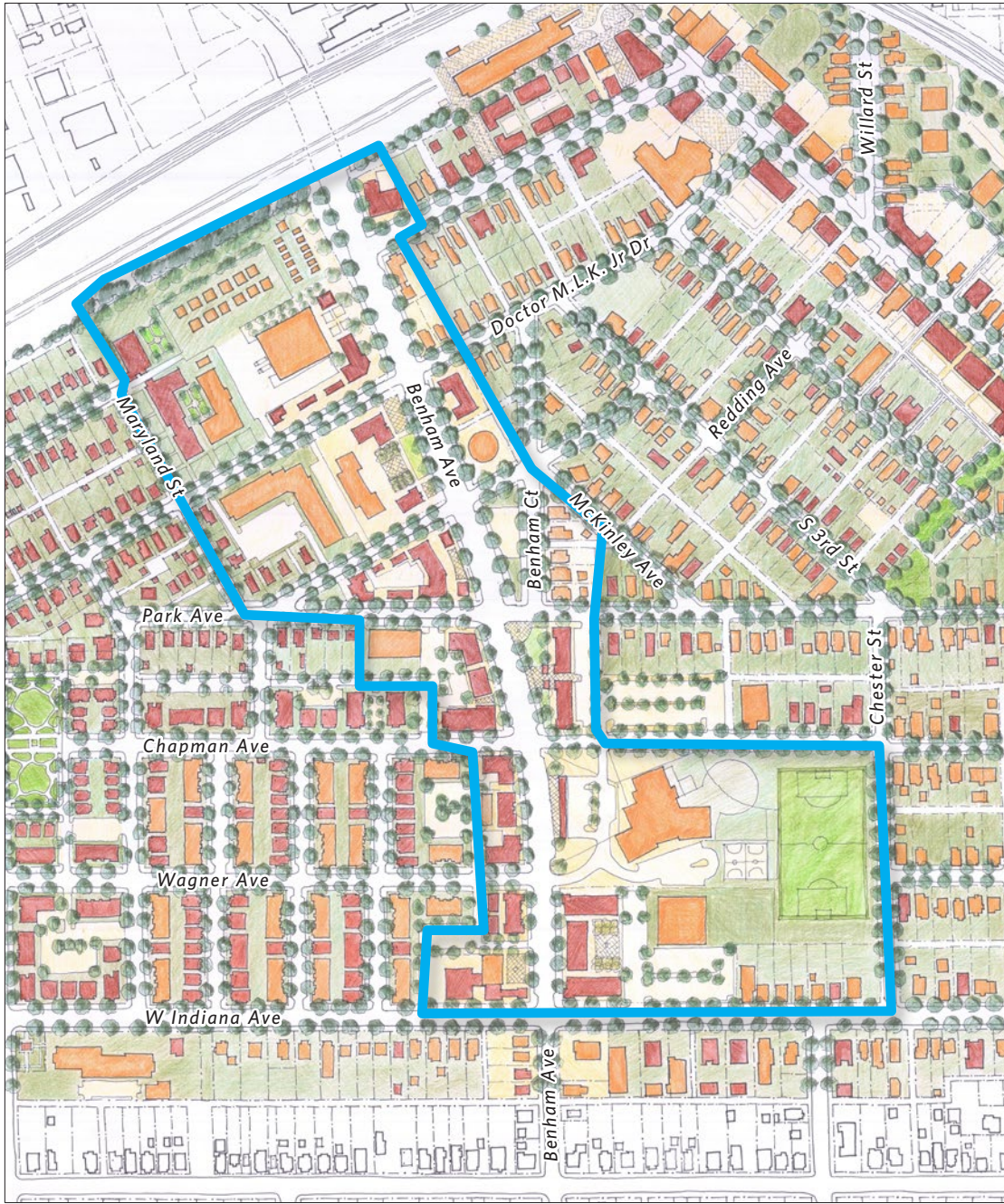


FIGURE 46: Masterplan Detail at Benham Avenue

The proposed redesign for Benham Avenue starts with a redesign of the street (Refer to the full version of this report for street sections). The next step is lining the street with buildings to contain the space. These two moves work together to define an outdoor room to slow traffic and make the street safe for pedestrians.

LEGEND

- Benham Avenue Study Area
- Existing Buildings
- Proposed Infill

SOUTH MAIN STREET

South Main Street was historically an extension of Main Street from Downtown Elkhart. The street was once a thriving retail corridor and is still home to several local churches, such as St. Vincent de Paul Catholic Church and St. James African Methodist Episcopal Church. Unfortunately, like the rest of Benham, this street has lost most of its historic buildings. Today, aside from the few remaining churches, South Main Street is lined with a mix of poorly maintained boarding houses, low-scaled development, and abandoned buildings.

The intersection of South Main Street and Prairie Avenue is of great cultural significance to the Benham neighborhood. It is the former location of the beloved mural by African American artist Kelby Love. Unfortunately, due to the condition of the structure and the use of latex paint, the mural was unable to be saved. The City of Elkhart was able to take a high-resolution scan of the mural so it can be recreated when the buildings are replaced.

The primary urban consideration for the redevelopment of South Main Street is to maintain open space at the intersection with Prairie Avenue for the Kelby Love mural.

The primary architectural consideration for the redevelopment of the 1000 block, as well as for future infill development along this corridor, is the scale of the buildings (above). It is likely that new development will be built block by block rather than in smaller increments. Despite the large footprint of the buildings, all efforts should be made to design buildings that are human-scaled and draw from traditional urban precedent, rather than being suburban in nature.



Location Map: South Main Street

KEY FINDINGS

1 South Main Street is the Benham Neighborhood's Historic Commercial Center

South Main Street has lost most of its historic buildings. It is likely that new development will be built block by block rather than in smaller increments.

RECOMMENDATIONS

1 Create an Urban Plaza at the Corner of South Main Street and Prairie Avenue

This defined space will serve as a neighborhood center for East Benham and provide a space for the recreated Kelby Love mural.

2 Encourage Human-Scaled Infill

Ensure that architectural design proposals for infill along South Main Street reflect traditional urban precedents and adhere to the recommended form-based zoning code.

PRIORITY 1: RESTORE THE MURAL

Recreate the Kelby Love mural printed from the high-resolution photograph. Specify long-lasting paint to ensure longevity of the art.

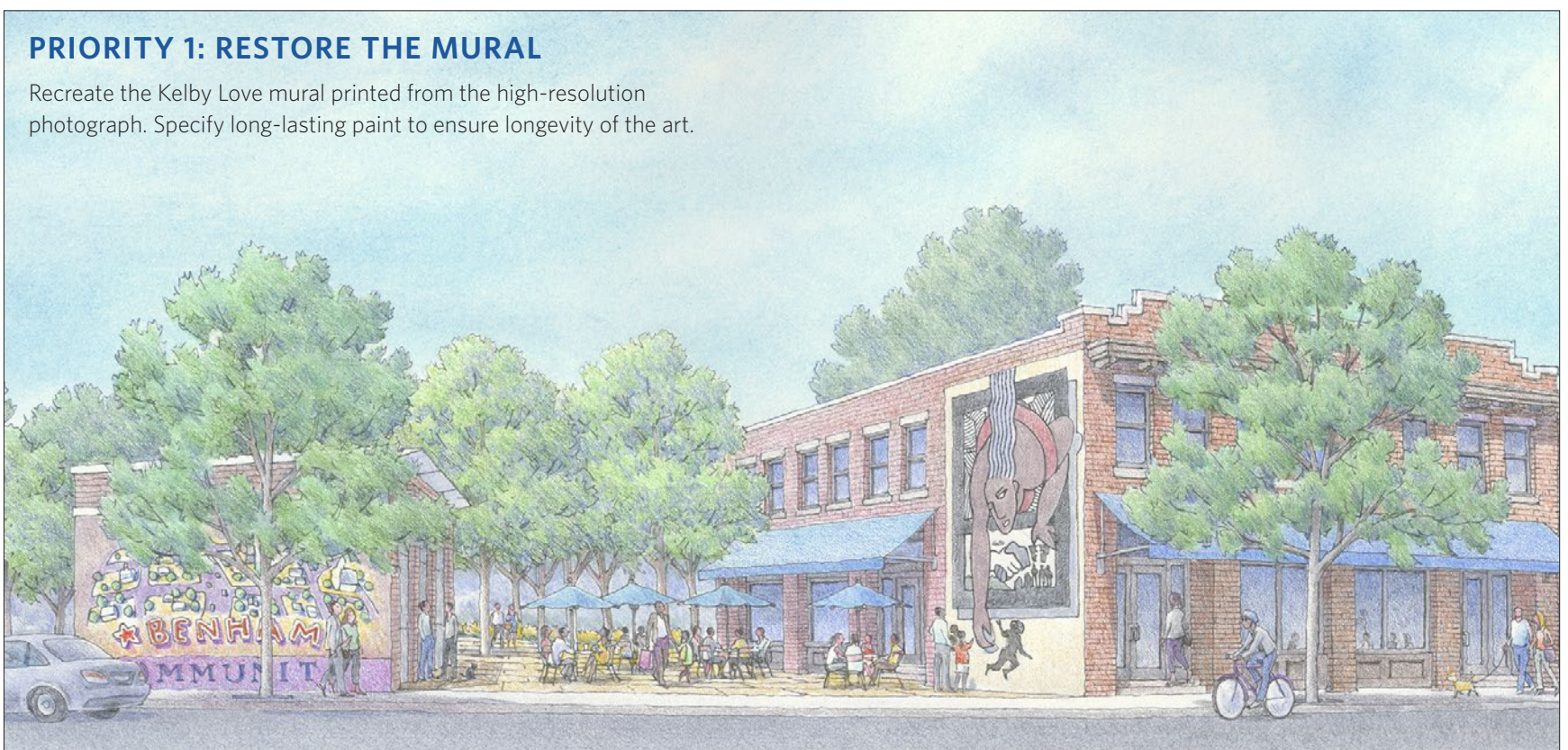
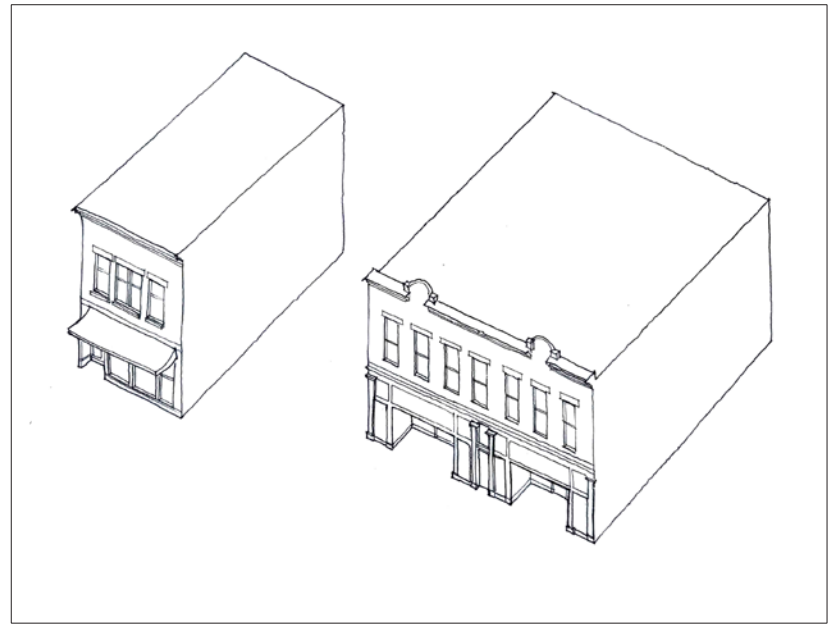


FIGURE 47: Rendering of the Proposed Public Plaza at South Main Street and Prairie Street with a Recreation of the Kelby Love Mural (Right)



PRIORITY 2: CREATE THE PLAZA

Create a new plaza at the intersection of South Main Street and Prairie Street. Frame the plaza with buildings that encourage community engagement such as an art gallery or coffee shop.

Connect the plaza to a sequence of park spaces along the retention area leading to the playground on South 3rd Street and Park Avenue. The park sequence will create an additional pedestrian connection from the plaza into the East Benham neighborhood.

PRIORITY 3: DESIGN “MAIN STREET” QUALITY BUILDINGS

Design the character and scale of the buildings to have a “main street” quality. Refer to pages 34–35 for photographs of precedent buildings and storefront design principles; and Figure 14 on page 17 for a framework zoning code to enable these designs.

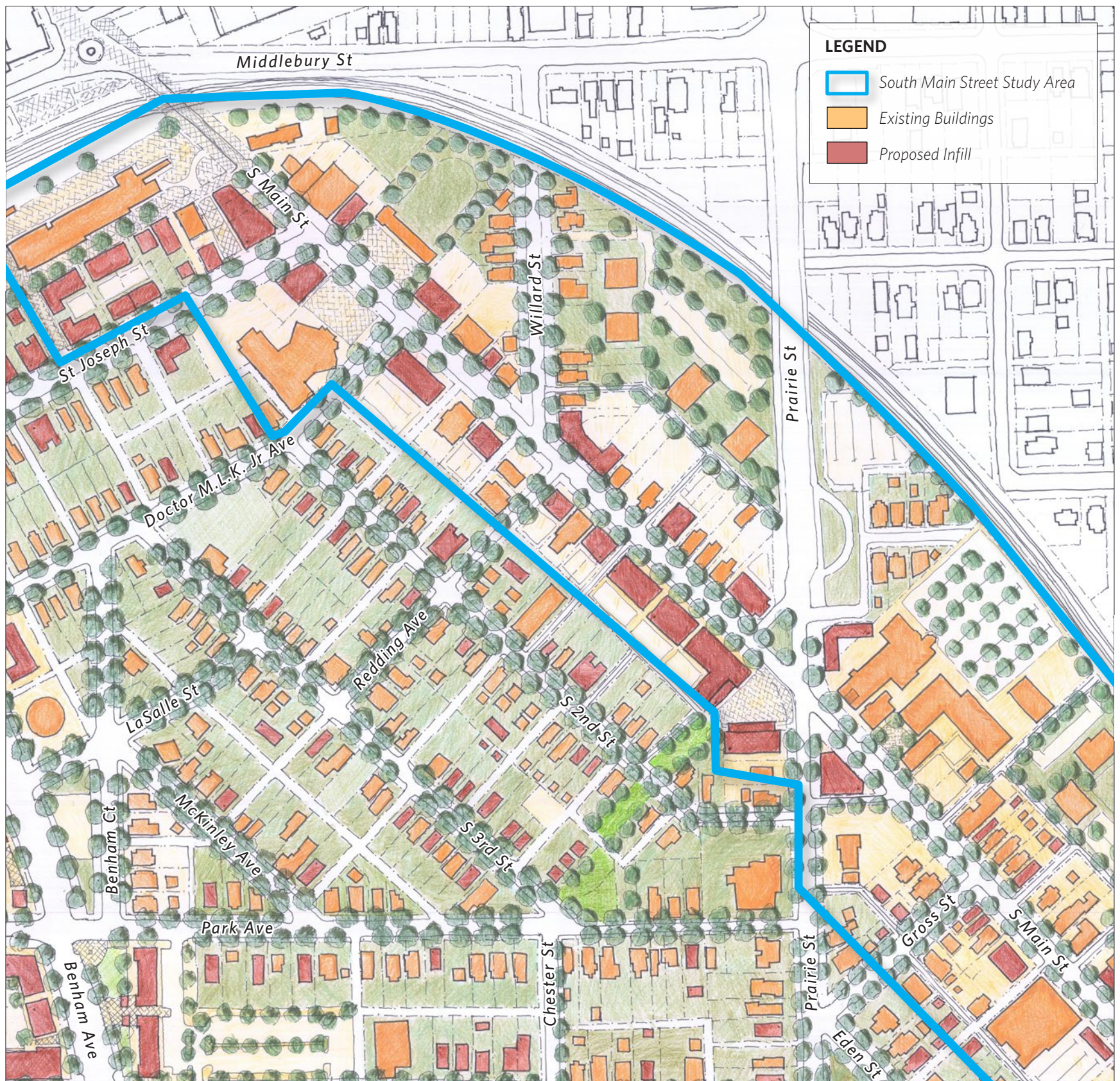
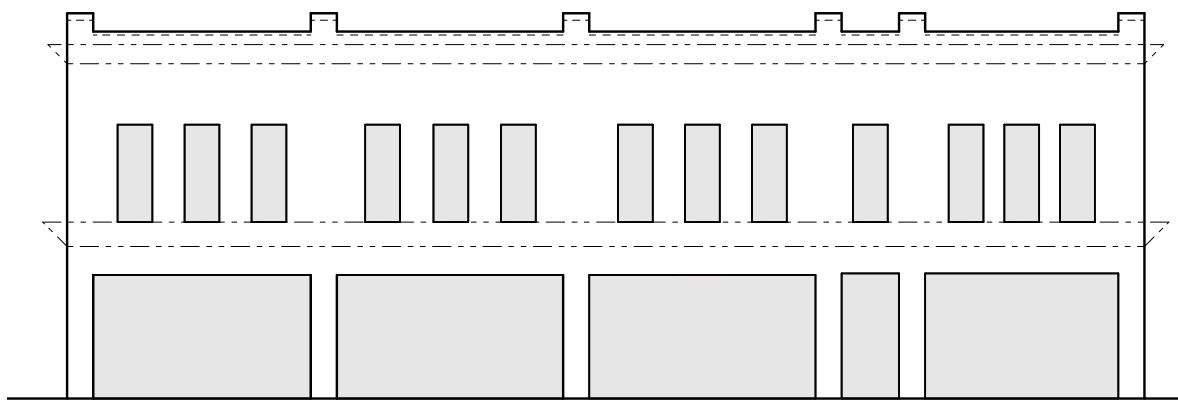


FIGURE 48: Masterplan Detail at South Main Street



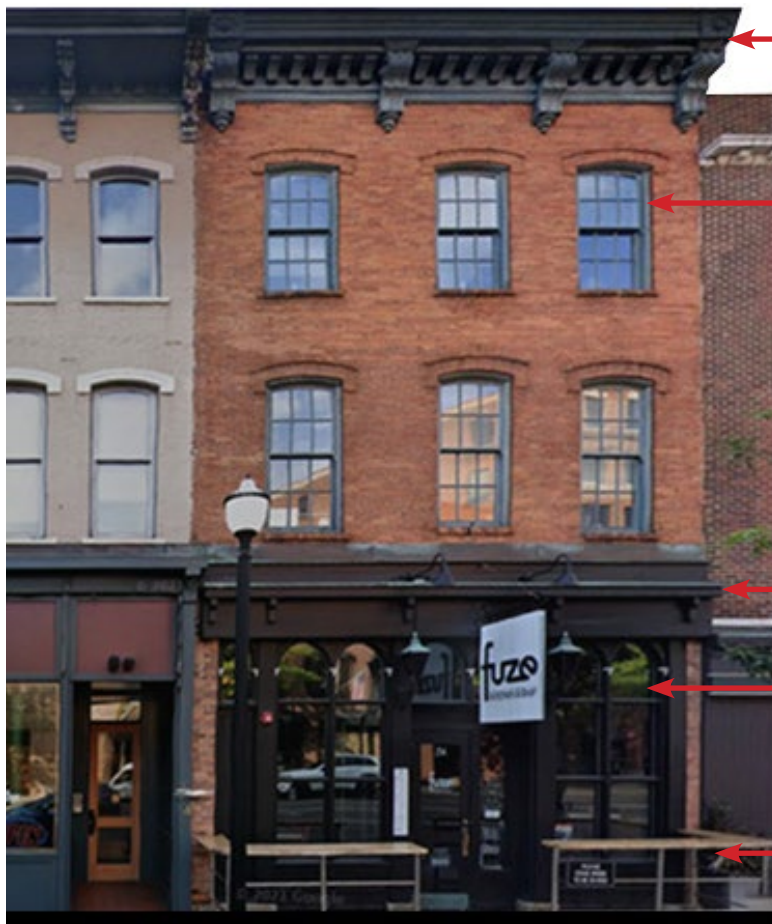
Inspiration for fabric buildings on South Main Street in Elkhart.



Wall-to-Opening Study of the fabric buildings shown above.

FIGURE 49: The Typical Wall-to-Opening Ratio Among Typical Fabric Buildings Along South Main Street Is 60:40

Openings include windows and storefronts. Openings are evenly spaced and vertically aligned when possible. Ratios between 60:40 and 70:30 are characteristic of historic buildings due to the way traditional building materials perform. Including this ratio as a guideline in an architectural code can encourage architectural designers to adhere to historic building forms even when using modern materials.



Building Cornice

The decorative building top is also practical: it keeps water away from the building's face and provides a transition between the materials used on the finish wall and the roof.

Windows — Punched Openings

Fabric buildings (defined in the caption below) typically have a simple wall plane with punched openings and double hung windows.

Storefront Cornice with Signage

The storefront cornice divides the retail portion of the building and the residential or office upper floors while also providing a place for store signage. If using an awning, attach it below the storefront cornice so signage remains visible. Also if using an awning, specify a deep one, minimum 8".

Shop Display Windows

Display windows come in all configurations but will typically have a low panel for protection from foot traffic, a large display area, and transom windows above.

Outdoor Seating

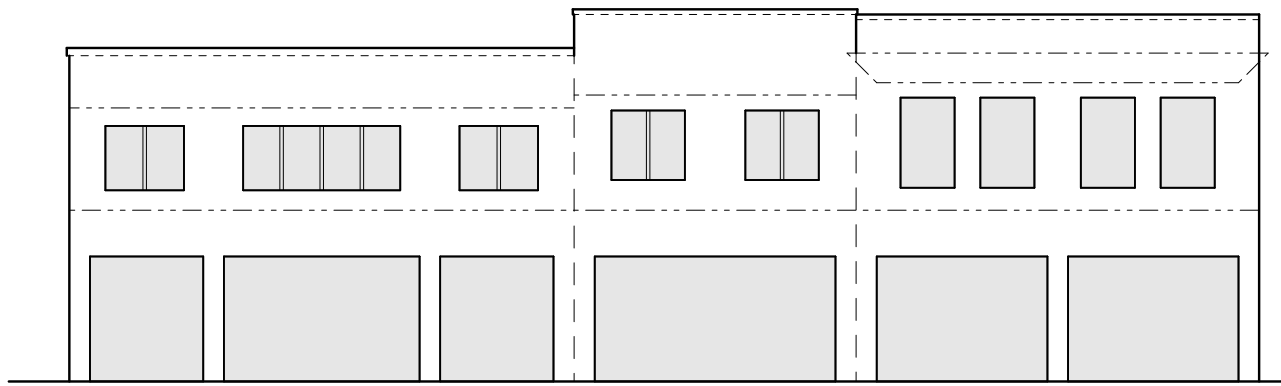
Storefronts scaled to people attract people. For restaurants, this presents the opportunity for outdoor dining and seating areas.

FIGURE 50: Key Design Elements of Mixed-Use Fabric Buildings

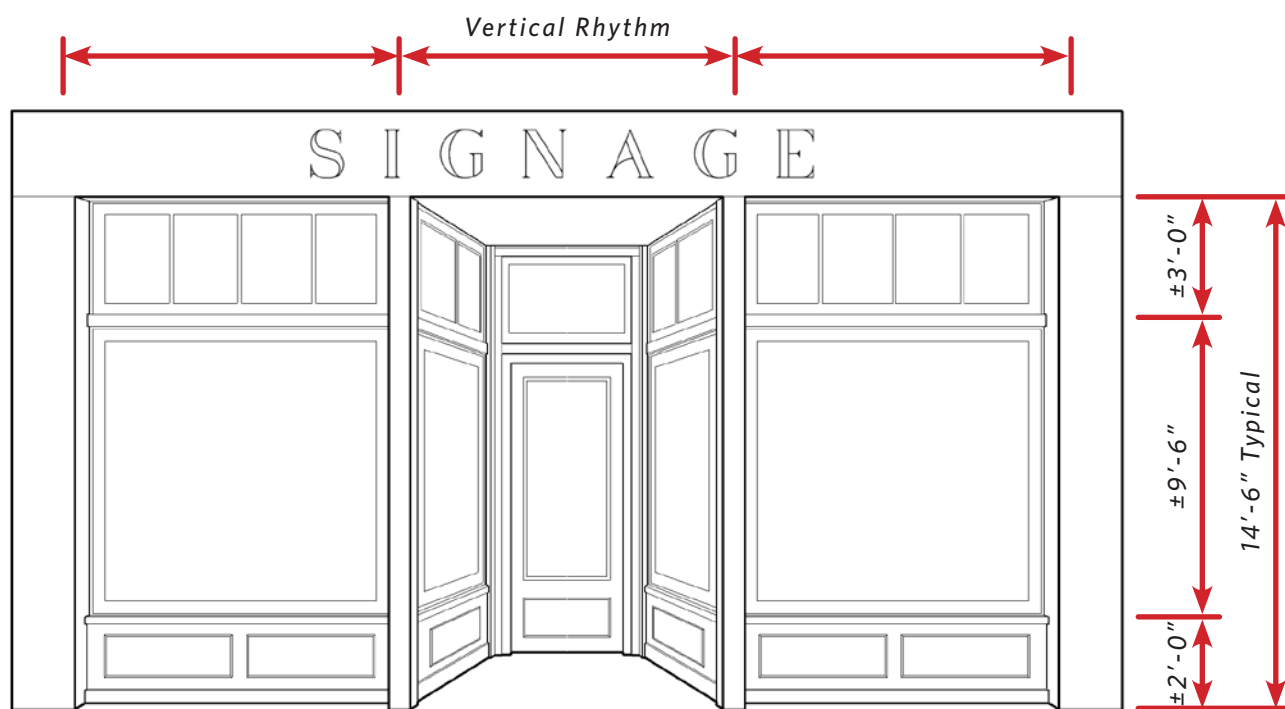
Fabric buildings work together to define the character of the public realm. The coordinated nature of these buildings relieves the pressure on each individual design to be the center of attention. Rather, the best fabric buildings are simple forms with great proportions. The details that matter most are the details you can touch and feel at the level of the storefront.



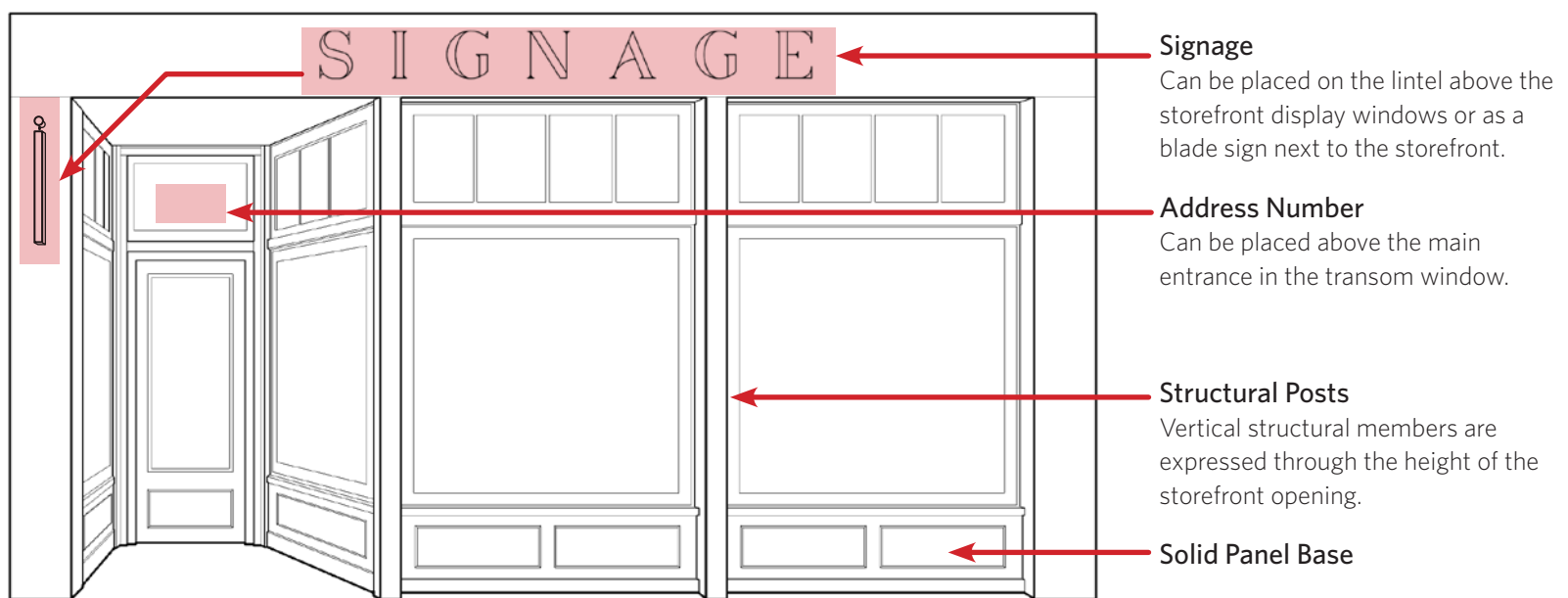
Inspiration for fabric buildings on South Main Street in Elkhart.



Wall-to-Opening Study of the fabric buildings shown above.



Storefront with Central Entry



Storefront with Entrance Off-Center

FIGURE 51: Examples of Storefront Design Details Based on Local Precedents

Storefront design configurations are limitless but draw from a basic kit-of-parts: low panel or base, display windows, door (often recessed) transom windows above, and mullions or frame between glass panels. The richness of a pedestrian experience depends on the scale and detailing of these elements since it is the portion of the building that meets the ground where people walk.

HISTORIC PRESERVATION

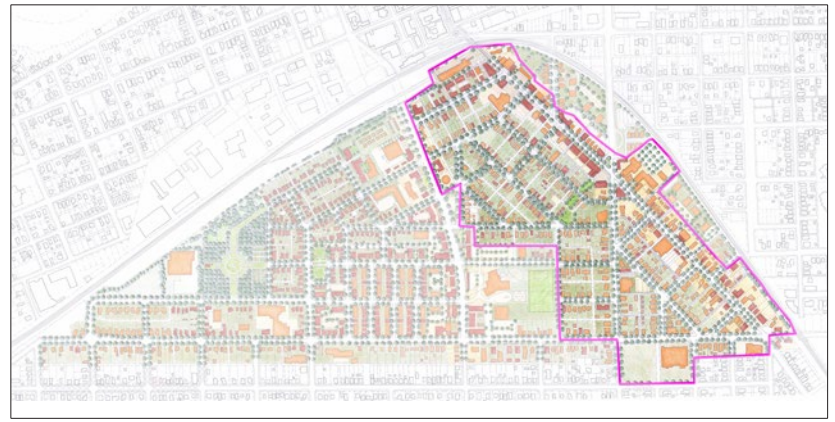
The surviving historic buildings east of Benham Avenue illustrate a variety of styles and home sizes prevalent in the first half of the twentieth century. This variety reflects the economic diversity of the former community. While Benham East survived Urban Renewal, the buildings are in disrepair due to nearly a hundred years of disinvestment.

Despite the conditions, it is in the community’s best interest to stabilize and restore these buildings rather than tear them down and build from scratch. Why is this? It is significantly more expensive to build new homes in today’s construction market. More importantly, losing these buildings will make it harder to restore the neighborhood. The current value of these buildings is depressed, but their existence is the only thread that ties to the original character of the greater Benham community.

Saving these buildings will require resources. Many of the homes are either owned by residents on a fixed income or they are part of blighted rental portfolios. We recommend creating a new historic district — the Benham East Historic District — to enable the community to access resources that can catalyze restorative development and protect the existing urban fabric. It is easy to assume that labeling a neighborhood as a historic district will be limiting. However, by becoming a historical district, the neighborhood will qualify for federal resources that will make it easier to revitalize the area.

The proposed Benham East District is comprised of 413 individual lots. An estimated 248 lots (60 percent) are contributing to the proposed statement of significance (as part of establishing the historic district). Eighty-two lots (20 percent) contain structures considered non-contributing, meaning they fall outside the statement of significance; all of which were constructed after the Second World War. Eighty-three lots (20 percent) are empty.

The historic survey does not consider the current condition of the structures or their current use. Importantly, the identification of a structure as non-contributing does not indicate that it is not a valuable community asset, nor does it schedule the building for demolition or removal. It simply states that the structure does not fall under the justification parameters to establish the district.



Location Map: Proposed Historic Preservation District

KEY FINDINGS

- 1 Benham East is Home to the Majority of the Neighborhood’s Historic Housing Stock**
Losing these buildings will make it harder to restore the neighborhood. Financial support and incentives are needed.

RECOMMENDATIONS

- 1 Establish a Benham East Historic District**
Doing so will provide the community with access to resources to protect and restore historic homes.
- 2 Strengthen the Historic Preservation Board**
Strong leadership and active participation of board members is needed to successfully manage the new district and support residents with the resources they need.

The establishment of a new district and management of potential resources depends on the active participation of a strong historic preservation board. Review of the entire citywide preservation strategy and governance is recommended to ensure the city is able to access and fully utilize the numerous resources available.

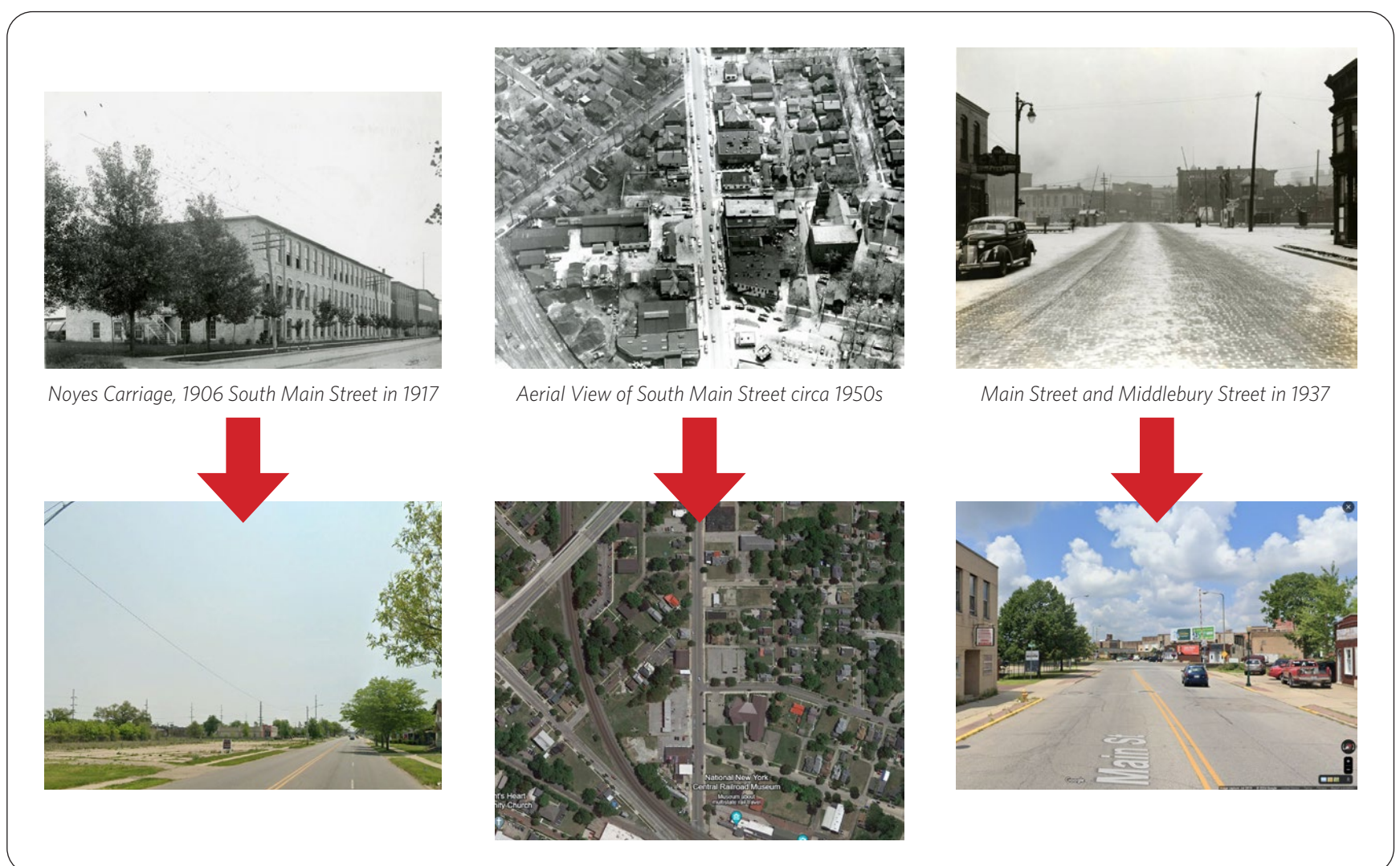


FIGURE 52: Historic Places of East Benham — Before and After

These photos depict how the lack of historic preservation can alter or destroy the historic fabric of the city. Historic photos courtesy of the Elkhart County Historical Society. Current photos: Google, 2019–2024

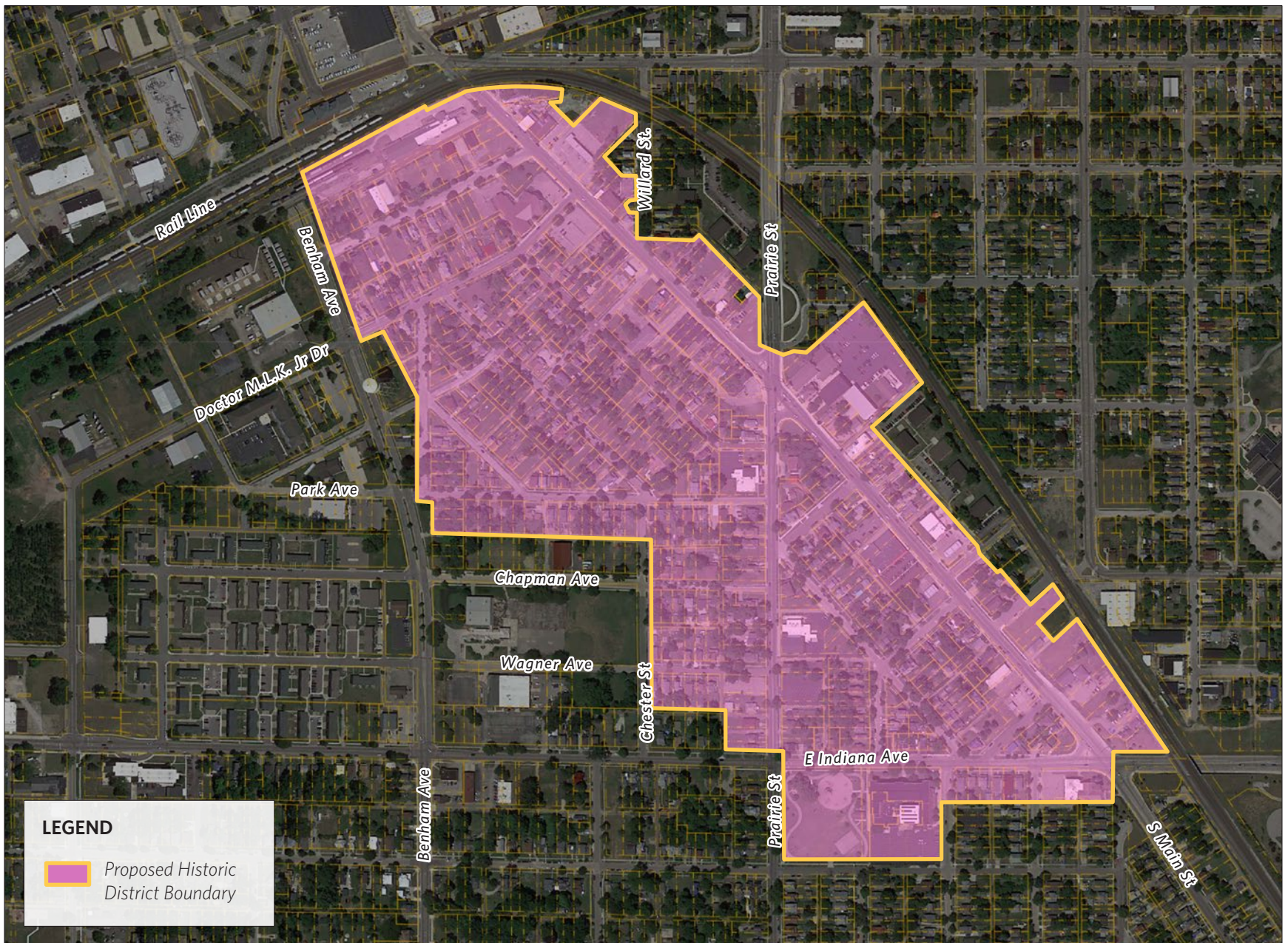


FIGURE 53: Proposed Boundary of the Benham East Historic District

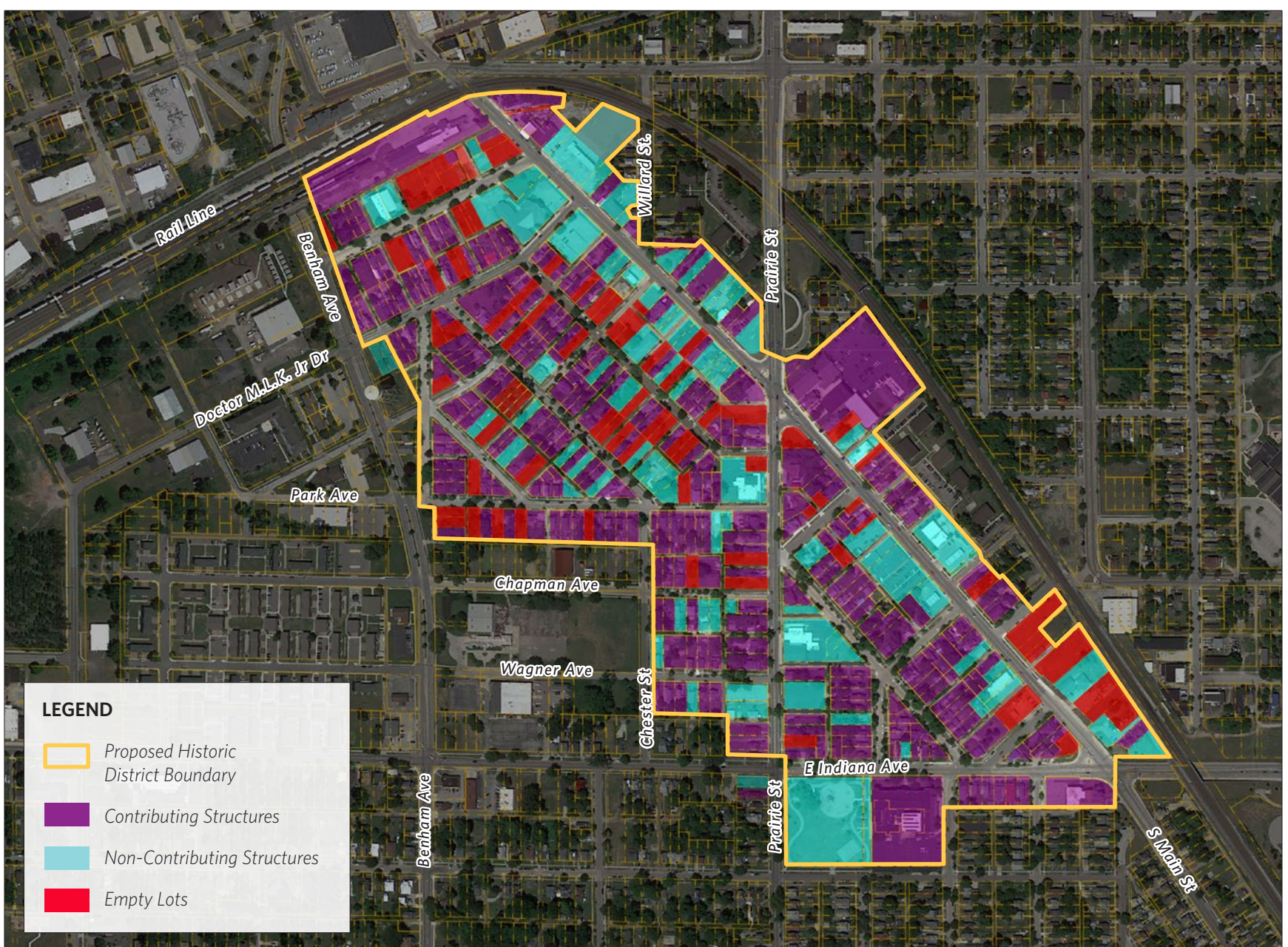


FIGURE 54: Survey of Contributing and Non-Contributing Structures within the Proposed District

The identification of a structure as non-contributing does not indicate that it is not a valuable community asset, nor does it schedule the building for demolition or removal. It simply states that the structure does not fall under the justification parameters to establish the district.

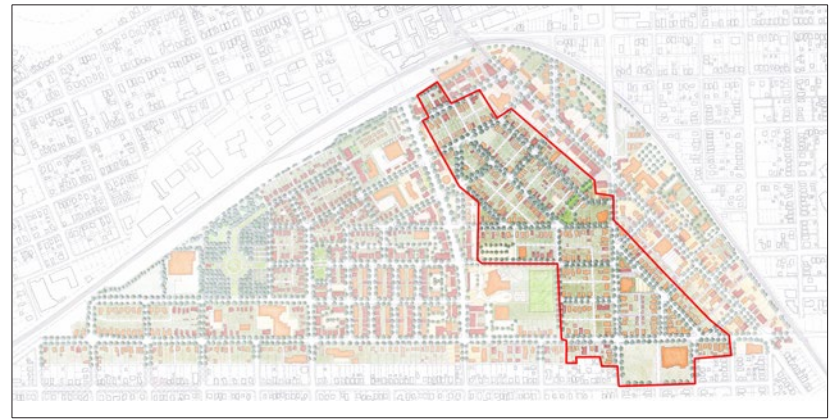
INFILL HOUSING

The neighborhood between Benham Avenue and South Main Street currently has many “missing teeth” – or vacant lots. This is due to both historic divestment which has limited the flow of capital into the community and a zoning code that makes it illegal to build on most of the lots (Figure 17 on page 16). While some of the homes in this community are well maintained, many have been lost to time and neglect.

The first step in regenerating this portion of Benham will be to stabilize the historic structures. This can happen through creating a historic district (Figure 53 on page 37) and enhanced code enforcement for rental properties. As existing buildings are stabilized, attention can turn to infilling homes on the vacant lots. This will require a revision to the zoning code (Figure 14 on page 14) and the creation of a new building culture focused on building homes designed for urban neighborhoods.

These new homes should be scaled and detailed to match the existing single-family homes in the community, but they do not necessarily have to be single family homes. Such housing types include duplexes, triplexes, and fourplexes, otherwise identified as Missing Middle Housing.

Multiple lots can be combined to create cottage courts, another form of Missing Middle Housing where detached structures are arranged around a shared court visible from the street. There is also value in developing flexible and adaptable floor plans for the neighborhood that work with the new zoning proposal. Additionally, the planting of street trees as homes are being constructed will add to the neighborhood’s safety and pedestrian experience.



Location Map: Benham Avenue

KEY FINDINGS

1 Benham East’s Surviving Homes and Infrastructure Provide a Strong Foundation for Neighborhood Regeneration

Benham East has its historic neighborhood fabric intact, with enough infill opportunities to offer the community a wider range of housing options at many price points.

RECOMMENDATIONS

1 Ensure New Homes are Scaled to Match Historic Homes in the Community

Preserve the historic neighborhood character with human-scale housing options that reflect the sizing and architectural syntax of historic homes in the neighborhood.

2 Allow and Encourage Missing Middle Housing Types

Update the zoning code to allow duplexes, triplexes, and fourplexes that reflect the sizing and syntax of historic homes in the neighborhood so they “blend in” with their surroundings.



FIGURE 55: Photo of Existing Conditions on 2nd Avenue Showing Numerous Empty Lots



FIGURE 56: Proposed Masterplan for Infill Housing in Benham East



FIGURE 57: Rendering of 2nd Avenue with Proposed Infill Housing

NEIGHBORHOOD HOUSING TOOLKIT

A mix of regulatory, financial, and cultural barriers push the price of housing out of reach for an increasing range of people at multiple price points. Housing affordability issues are not limited to the lowest price points. Housing insecurity, defined as spending more than one-third of your income on housing, impacts middle-income people from all walks of life. No single solution will simplify the complexity of building a new home or reduce the cost. Instead, solutions must address a range of barriers that limit the production of safe and dignified housing for a mix of incomes.

FINANCIAL BARRIERS

“GAP” BETWEEN INCOME & HOUSING COST

Stagnant Wages — “From 1970–2021, the median U.S. income increased 7.7 times, the median rent by 11 times, and the median home sales price by 18 times. The fastest increase came in recent years, especially during the wild pandemic housing market.”
Source: *The Hustle* via *The Week*.

Cost of Construction — Cost of construction has skyrocketed due to the skilled labor shortage, supply chain issues, and rising land costs.

Market Forces — Market forces push housing costs up, which leads to gentrification.

Appraisal Gap — The appraised cost of a home often does not align with market value or actual cost. A high appraisal can inflate values, while a low appraisal can limit lending options.

INTEREST RATES

Rising interest rates should reduce the cost of commodity building materials, but the gain will be counterbalanced by the higher cost of capital and its impact on overall affordability.

MODERN REDLINING

Location-Based Lending — Banks still limit lending in communities with the greatest need, partially due to the appraisal gap and partially due to lack of confidence that conditions will stabilize. These limits often override the applicant’s ability to afford the loan.

“High-Risk” Lending — The people who need capital the most are often those born into a cycle of poverty. They may have a bad credit history or may not have enough for a down payment. Disturbingly, these same people often pay more for rent than they would if they had a mortgage.

Total Cost of Ownership — Missing Middle Housing types such as duplexes and accessory dwelling units offer homeowners the opportunity to offset their mortgage with a rental unit on site. Unfortunately, most lenders do not recognize the benefit of an income-producing unit on the same property, limiting access to homeownership.

REGULATORY BARRIERS

ZONING CODES

Exclusionary zoning, minimum requirements for parking, minimum square footage requirements, and minimum setbacks embed extra expense in the cost of construction and eliminate the housing types required to meet today’s need.

CULTURAL BARRIERS

NIMBYISM & FEAR

The idea that building type (duplex vs. single family) and ownership structure (rent vs. own) causes higher crime rates and lower property values demonstrates the confusion between correlation and causation.

Regrettably, this misunderstanding — or bias — is also a major contributor to unmet housing needs. This happens because, without a clear understanding of why crime is high and property values are low in disinvested communities, fear takes over and otherwise kind people become exclusionary and protectionist.

SLUMLORDS

Predatory landlords that let their properties fall into disrepair increase crime and perpetuate the myth that all residents of affordable housing are criminals. This myth makes Missing Middle Housing solutions more difficult to regulate and finance.

LOST CULTURE OF BUILDING

We stopped building in urban neighborhoods decades ago and, in doing so, lost the culture of how to run businesses that construct buildings scaled and detailed to contribute to walkable urban neighborhoods.

TOOLS FOR OVERCOMING FINANCIAL BARRIERS

DE-RISK THE DEAL

It's understandable, especially after the Great Recession of 2008, that lenders are cautious about who they finance. Unfortunately, without financing for new businesses to construct infill housing and first-time homeowners to make purchases, the housing crisis will remain. Wraparound financial services are required to support start-up businesses (help with business formation, accounting, insurance, contracts, etc.) and homeowners (personal financial education).

SCATTERED SITE TIF

A TIF, or Tax Increment Financing, is a financial tool that cities use to support the development or redevelopment of a designated area. It involves a city using the additional property taxes paid as a result of new development in a TIF district to pay for part of the development costs. By employing a Scattered Site TIF, individual properties that qualify can be added to the TIF, thus allowing a city to be intentional about the types and/or locations of properties eligible to utilize TIF incentives. This can be a helpful TIF structure to support neighborhood infill, especially for neighborhoods wanting to revitalize derelict or vacant properties.

AFFORDABLE HOUSING TRUST FUND

An Affordable Housing Trust Fund (AHTF) is a tool used to support the production and preservation of quality affordable housing in a community. The fund can provide a variety of loans and grants such as affordable housing development loans, homebuyer assistance grants, landlord incentive grants, and rental assistance grants. As such, an AHTF can support developers, landlords, and residents of affordable housing by providing funds not only for rental units but also for homeownership.

ESTABLISH A HOUSING NONPROFIT

A new housing nonprofit is needed to help with both supply and demand. Regarding supply, an entity can purchase slumlord portfolios as they come on the market as well as build new Missing Middle Housing units. On the demand side, once dilapidated properties are stabilized and renovated, the rent will no longer be affordable. Subsidies will be necessary to avoid displacement of residents. Subsidies may take many forms, including but not limited to rental assistance, down payment assistance, and second mortgages.

PLAN FOR TOTAL COST OF OWNERSHIP

Total cost of ownership takes into consideration the operating cost of the home, as well as the potential for the home to provide additional income. Poorly constructed homes cost less to build up front but will be expensive to heat and cool over time. Spending a little more up front will pay back dividends over time as monthly costs to condition the home can be substantially reduced. Further, duplexes and accessory dwelling units can provide an income stream that offsets the homeowners' monthly expenses. Lenders often look at the entire cost of a property without considering the potential for income and then disqualify the applicant. New lending models are needed to cover Missing Middle Housing types. This will not only offer a path to homeownership for first-time buyers, but it will also add additional housing units into the market.

TOOLS FOR OVERCOMING REGULATORY BARRIERS

UPDATE THE ZONING CODE

Comprehensive zoning reform is required to reduce the cost of construction by allowing denser housing options that are appropriately scaled to complement existing single-family neighborhoods. Refer to pages 14–19 for recommended revisions to the City of Elkhart's zoning regulations.

TOOLS FOR OVERCOMING CULTURAL BARRIERS

DEMYSTIFY NIMBY CONCERNS

While NIMBY fears are irrational, they feed on primal defense mechanisms and turn otherwise rational and open people into protectionists who fear that their property will lose value, their children will be unsafe, or schools will become overcrowded. Refer to page 42 for information, lived experience, and talking points to allay these fears.

GOLD STAR LANDLORD PROGRAM

A Gold Star Landlord Program provides incentives to landlords to engage in great rental practices. Landlords opt in to the program by agreeing to certain standards of quality in the management of their rental properties and in their relationships with their tenants. In return, Gold Star Landlords are given access to a variety of tools and financial incentives such as free advertising, application priority, affordable housing funding, and many other resources for success.

PRE-APPROVED BUILDING PROGRAM

A Pre-Approved Building (PAB) Program offers building designs and plans to the community that are pre-approved or pre-reviewed for construction. This program is especially effective for communities wanting to support quality neighborhood infill as well as to reintroduce new middle-scale housing into existing neighborhoods. Pre-approved plans streamline the permit process, reduce the cost of development, and ensure that the character and quality of new housing aligns with what the community wants. In addition, PABs help to democratize neighborhood development, providing a tool that local residents can easily access to develop and revitalize their own neighborhoods.

INCREMENTAL DEVELOPMENT

Incremental Development is the small-scale, many-hands approach to developing and revitalizing neighborhoods, mainly by local residents and entrepreneurs over time. This approach to neighborhood development is incredibly important to building local wealth over the long-term as well as to empowering local residents to be changemakers in the revitalization of their own neighborhoods. For incremental development to occur, it is essential for a city to provide the tools, resources, networking, and support needed to cultivate a community of local small-scale developers.

A DEEPER DIVE

DEMYSTIFYING AFFORDABLE HOUSING & “DENSITY”

DOES AFFORDABLE HOUSING CREATE CRIME?

No, the construction of new affordable housing does not increase crime. In fact, the opposite is true. Several recent studies, including a 2022 study in Orange County, California, conducted by University of California’s Livable Cities Lab, found that affordable housing reduces most types of crime, especially violent crime. These findings confirm findings from a 2013 Princeton University study, “Do Affordable Housing Projects Harm Suburban Communities? Crime, Property Values, and Taxes in Mount Laurel, NJ,” which also found that construction of new affordable housing DOES NOT increase crime.

WILL AFFORDABLE HOUSING LOWER MY PROPERTY VALUES?

No, affordable housing does not lower property values — in most cases it raises property values. The studies noted above from the University of California’s Livable Cities Lab (LCL) and Princeton University both found no evidence to support claims that new affordable housing lowers property values. Rather, new affordable housing can stabilize and potentially raise property values depending on the conditions of the community where it is built. The LCL study cites two additional studies, one based in Alexandria, Virginia, and the other in Chicago, that showed affordable housing raised property values.

DOES DENSITY CAUSE OVERCROWDED NEIGHBORHOODS & TRAFFIC CONGESTION?

No, density does not cause traffic congestion. A thriving downtown without truck traffic will attract more businesses to the center of Elkhart. Business will need customers. The closer these customers are to downtown, the better. Increased density through properly maintained duplexes and small multiplexes will reduce traffic because these residents will be able to walk to meet some of their daily needs. Right now, cars are needed for almost all trips outside the home in Elkhart. A regenerated downtown will change this formula, but it will need more households to make the economics work.

WILL INFILL HOUSING CAUSE OVERCROWDING IN SCHOOLS?

No, infill housing does not cause overcrowding in schools. The opposite is true. Very often the people attracted to live in smaller infill housing are young couples, single professionals, and elderly individuals. These are all groups of people with fewer children per household. This is not to say families with children will not move into these homes, but they will only be one group within a range of residents served by the new construction. And it’s important to remember that all residents, with or without children, pay taxes that support local schools. So, smaller households benefit local schools.

DOES NEW AFFORDABLE HOUSING CREATE SLUM CONDITIONS?

No, new affordable housing does not create slum conditions. Slum conditions are a result of decades of disinvestment and poor transportation policy, along with weak code enforcement and lack of hope. Recreating these outcomes with new construction would take decades. It’s important to uncouple the conditions of blighted buildings from the people who live in them because they are caught in a cycle of poverty. Blighted housing conditions can be avoided by offering stable and secure housing with wraparound services designed to break the poverty cycle, as well as robust code enforcement that stops blighted conditions from taking hold.

WHAT IS THE RELATIONSHIP BETWEEN BUILDING TYPE, OWNERSHIP STRUCTURE, AND CONDITION OF A PROPERTY?

None. Single family homes that are owner occupied can become blighted in the right conditions. At the same time, rental duplexes can be luxury housing in perfect condition. The conditions of a property are independent from the ownership structure or building type. Uncoupling these factors frees up a community to deploy the full toolkit of housing options needed to address critical housing shortages. Refer to page 41 for details.

CODE ENFORCEMENT

A code is only effective if standards are clearly communicated and enforcement is consistent. Start by setting up a clear and efficient system to identify and process code violations, then ensure that dedicated staff is in place to oversee and manage code violations. Refer to the full version of this report for tools that leverage the synergies of preservation standards and code enforcement in historic districts.

TOOLS FOR SUPPORTING AFFORDABILITY AND MINIMIZING DISPLACEMENT

HOME REPAIR GRANT PROGRAM

A Home Repair Grant Program is a grant that is given to property owners, typically with a qualified income, to upkeep the health and safety of their homes. These grants are typically allocated for structural repairs or new roofing, not for cosmetic purposes.

GRANTS TO OFFSET PROPERTY TAXES

Regeneration of dilapidated properties throughout the Benham neighborhood will result in higher property values, which will raise property taxes. Grant programs will be necessary to assist fixed-income homeowners who will otherwise be displaced. Several counties in the state, including neighboring St Joseph County, have approved property tax relief for seniors to minimize displacement. In parallel, state lawmakers are exploring similar statewide laws. We recommend following these trends closely and advocating for tax relief for fixed-income seniors to minimize displacement.

HISTORIC PRESERVATION TAX CREDITS

Historic preservation tax credits are a way for homeowners to pay lower taxes for preserving their historic homes. Historic buildings contribute to the local character of the community, and tax credits give opportunities to local homeowners located within historic districts. Refer to the full version of this report for details.

CASE STUDY:

HOW TO “DEAL STRUCTURE” AN AFFORDABLE OWNERSHIP PROJECT

Affordable homeownership is out of reach for an increasing number of Elkhart residents. The following structure provides a bridge that covers the gap between the cost of housing and a resident’s ability to pay. A key feature of this model is that the gap funding is not a windfall; rather, it is an investment. Once the property is sold, the equity is split proportionally between the homeowner and the impact investor. Residents earn equity proportional to their ability to contribute, which allows them to begin to build generational wealth. The impact investor earns a return on their investment. These funds are either recycled back into the program to support future residents or returned to the impact investor.

A key element of this program is that developments are mixed income; this is for social as well as economic reasons. Higher-end units help to offset the costs of subsidized units, but further, residents of the subsidized units are not separated into marked spaces that isolate and treat them as “other.” Breaking the cycle of poverty requires erasing the stigmas associated with low-income housing.

INCREASE SALES PRICE WITHOUT INCREASING MONTHLY PAYMENT

DEAL STRUCTURE

- The general rule is that the **homebuyer pays 30%–35% of household income** for “Total Housing Cost”
- **Total Housing Cost** includes utilities, property taxes, and maintenance costs plus P&I on first mortgage
- Lower utility costs
- Pay property taxes on affordable sales price
- Buy down interest rate in first mortgage
- **Developer puts in junior mortgage to make up gap**

ADVANTAGES OF A JUNIOR MORTGAGE

- Counts as down payment for a mortgage lender
- Is an appreciated asset that can be repaid
- Allows long-term affordability protections
- Allows long-term oversight of the property

Content provided by Charles Loveman of Heritage Housing Partners

IMPLEMENTATION & NEXT STEPS

NEXT STEPS

IMMEDIATE RECOMMENDATIONS

- **Coordinate Separate Initiatives Currently Underway (Critical):** Break down silos and create a culture of communication between city departments. Immediate coordination is needed between all active projects in this neighborhood, including but not limited to:
 - The RFP for the 1000 Block of South Main Street
 - Washington Gardens redevelopment plans
 - Development of the new zoning code
 - Engineering for streetscape redevelopments throughout the Benham neighborhood

Without intentional coordination, well-meaning individual efforts will work against each other to undermine the vision for this neighborhood and result in wasted investment of taxpayer dollars.

- **Form a Vision Team:** Establish a team of vision keepers to provide leadership and coordination for the restoration, regeneration, and reconnection of the Benham neighborhood. This team should include representation from the City of Elkhart, representatives of the community, as well as members with expertise in Missing Middle Housing development, economic development, fundraising, and community organizing.
- **Form an Action Team:** Establish a team that will execute the vision established by the Vision Team. This team must include representation from key departments within the city, including planning, engineering, and public works.
- **Develop an Accountability Plan:** Map out and detail the groups, point people, and processes needed to ensure the faithful follow-through and evolution of the proposals in this report.
- **Establish a Housing Nonprofit & Acquire Properties in Benham West:** Build and maintain open lines of communication with property owners. Establish a housing nonprofit (page 41) and acquire properties as they become available. Work with Faith Mission to help consolidate their footprint so Benham West can be restored (refer to the full version of this report).

SHORT-TERM RECOMMENDATIONS

- **Update the Zoning Code for the Benham Neighborhood (Critical):** Revise current provisions that exclude building on narrow lots. Elaborate on the form-based zoning recommendations (page 14). Enact a new form-based zoning code for the Benham neighborhood or consider enacting a blanket variance that aligns with the revitalization of Benham's historic scale and character.
- **Preserve the South Main Plaza Site:** This defined space will serve as a neighborhood center for East Benham and provide a space for the recreated Kelby Love mural (pages 32-33).
- **Begin Design Development for the Benham Neighborhood:** While this report focuses primarily on conceptual design, more detailed design work is needed to inform the engineering and lot-by-lot phasing of each portion of the Benham Neighborhood. Clarify all neighborhood development plans and coordinate all responsible departments to maximize focus and effort. Detailed plans are needed for Benham West (street network, platting blocks and lots, architectural syntax, and review of engineering drawings), Washington Gardens (street network, replatting, building adaptive reuse, building design, detailed phasing), the Benham Avenue Corridor (coordinated infill plan), East Benham (coordinated infill plan), and South Main Street (RFP guidance and 1000 block massing studies).
- **Establish a Washington Gardens Community Group:** Get buy-in and input from Washington Gardens residents on the phasing plan for this portion of the neighborhood. This group will be an essential support network for Washington Gardens residents as they're impacted by construction and the potential of relocation in the coming years.
- **Secure Funding for the Complete Housing Authority Regeneration:** Because this portion of the plan involves demolition and displacement, guarantee that funds are available to complete the entire effort to avoid repeating past harms of broken promises and permanent displacement.

- **Establish the East Benham Historic District:** Remove current historic preservation board members who do not satisfactorily perform their duties and put stronger members in place. Establish the East Benham Historic District (page 37). Pursue funding for preservation in the district. Make funding and educational programs available to the community (refer to the full version of this report for details).
- **Convert the Former Roundhouse Site into a Temporary Park:** As a matter of safety and crime reduction for nearby residents, prioritize the establishment of this site as a safe, clean, and monitored public park while plans for remediation and Benham West restoration solidify (refer to the full version of this report for details).

MID-TERM RECOMMENDATIONS

The following are subject to change based on the findings of the Benham neighborhood's design development phase as noted in the short-term recommendations.

- **Proceed with Benham Avenue Thoroughfare Construction:** Repair the rift that has been cut through the neighborhood by the current Benham Avenue. Emphasize safety by prioritizing pedestrian-first crossings along east-west connections and around the Tolson Center. Coordinate the timing of road construction with infill opportunities.
- **Incentivize Renovations & New Home Construction on East Benham:** Force the stabilization and renovation of blighted housing in Benham East through code enforcement and preservation resources. At the same time, incentivize the development of new Missing Middle Housing on vacant lots.
- **Coordinate South Main Street Thoroughfare with the 1000 Block Redesign:** Ensure that these two efforts work together and don't conflict with one another.
- **Build Quality Replacement Units for Washington Gardens Residents:** For all impacted residents, including those choosing to remain in Washington Gardens and those moving out, provide supplemental financial support for housing and/or costs as the neighborhood evolves through its planned trajectory. Ensure that residents who plan to stay aren't adversely impacted by increased housing costs during this transition.
- **Build the Street Grid and Supporting Infrastructure for Future Residences in Benham West:** Proceed with the remaining steps of the Benham West Mid-Term Plan (refer to the full version of this report for details), considering revisions that arise during design development.
- **Remediate the Former Roundhouse Site:** Once fully remediated, this site will serve as a neighborhood center for the long-term expansion of Benham West (refer to the full version of this report for details).

LONG-TERM RECOMMENDATIONS

- **Restore Benham West:** Develop mixed-income Missing Middle Housing to restore Benham West.
- **Develop Infill Along Benham Avenue:** Work with property owners along Benham Avenue to line Benham Avenue with new buildings that frame the street and enhance pedestrian safety.
- **Develop the Former Roundhouse Site:** As Benham West fills out, continue the development of housing into the portions of the former roundhouse site that are able to be remediated (refer to the full version of this report for details).



Proposed Public Plaza at South Main Street and Prairie Street with a Recreation of the Kelby Love Mural.

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