



Chapter 2

Process and Methodology

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Process Overview

This project was an update of the 1996 plan. It was a joint effort undertaken by the City of Elkhart's Planning & Development Department Staff and the CHA Consulting Planning and Urban Design Team. Due to financial considerations, the project was phased over a three year period in order to allow City Staff and RW Armstrong to create a joint plan that will be implemented after its adoption.

Phase 1 – Visioning (2009). In this Phase the team kicked off the project and explained to the public and steering committee the format, phasing and duration of the project. The team also focused on identifying existing resources that needed to be included in the process, documenting issues and opportunities within the community and crafting a vision statement and goals. The phase ended with a public open house.

Phase 2 – Guiding Principles & Physical Planning (2010/2011). Phase 2 built on the efforts of Phase 1 and the input generated at the Community Open House. The Steering Committee further refined the draft vision statement and the livability indicators evaluated and ranked at the Open House. The vision and livability indicators from Phase 1 became the foundation for guiding principles. Guiding principles from Phase 2 set the direction for the remainder of the planning process, identified and confirmed the focus areas and plan priorities, and developed goals and objectives that became the organizing elements for the final plan recommendations.

Phase 3 – 2013 Adoption (2011/2012). Phase 3 concluded the *Comprehensive Plan Update* planning process. The focus of this final phase was the completion of plan recommendations, implementation tools, and preparation of the final document. The City's Planning & Development Department along with the CHA Consulting Team prepared the final document and presented it to both the Plan Commission and City Council in 2013.

Key Events

The project kicked off in June of 2009 with a Steering Committee meeting of 13 people including representatives of the City Council, Plan Commission, Community Development Department, Engineering Department and interested citizens. The first meeting focused on planning process and discussing issues and opportunities within the City of Elkhart.

In August 2009, the planning team interviewed 13 community leaders and stakeholders with knowledge of Elkhart's real estate market, economic development efforts, educational system, utilities, civic organizations, social services, and city government.

These interviewees discussed with the planning team community assets and needs, vision for the future, development opportunities, physical and social liabilities, economic challenges, neighborhood concerns and initiatives, design and aesthetics, social inequities, suggestions for improvement, and civic engagement.

Also in August, 2009 the planning team facilitated a Planning Vision Workshop with City department directors to introduce the Comprehensive Plan Update planning process and ascertain the capital improvement projects, plans, and efforts that are concurrent to the Update planning process. Through this discussion, department directors briefed the planning team and their peers on the current events of their departments. Additionally, department directors were asked to identify key findings, issues, and in-process items that are relevant to the development of the Comprehensive Plan Update.

In January 2010, the planning team hosted a public Open House to introduce the Comprehensive Plan Update planning process to Elkhart community residents and stakeholders. This Open House allowed them to review the work completed to date, validate initial findings, and provide input regarding community values. The information collected then assisted in the definition of plan recommendations and strategies throughout the continued planning process. The Open House’s informal format was organized around four stations.

In September 2010, a second Steering Committee meeting, was held. This meeting focused on revisiting the project purpose and process as well as Phase I findings, reviewing the Open House results, discussing the plan’s vision and goals, reviewing physical and market conditions, and planning for next steps.

The third Steering Committee meeting was held in December 2010. The focus of this meeting centered on refining the future plan frameworks for land use, environment & design, economic development, and corridor character, evaluating recommendations, and determining recommendation implementation tools, responsibility, level of importance, and level of difficulty.

In February 2011, the planning team facilitated a public Open House to provide an opportunity to introduce Phase 2 of the *Comprehensive Plan Update* planning process to Elkhart community residents and stakeholders and allowed them to review the work completed to date, validate initial findings, and provide input regarding community values that will assist in the definition of the plan recommendations and strategies throughout the continued planning process.

Other Planning Initiatives

The 1996 *Comprehensive Land Use Plan* included a series of goals and objectives pertaining to residential development, economic development, transportation systems, and quality of life. These goals and objectives provided the framework for the plan's recommendations and action plan. The action plan outlined 12 general strategies and six downtown strategies for implementation. These strategies were reviewed by the planning team and the Steering Committee; they will be used as a checklist throughout the development of the *Plan Update*.

General Strategies

1. Plan Commission Review and Hearing
2. City Council Review and Hearing
3. Adopt the Land Use Plan
4. Revise/Update the City and County Zoning/Subdivision Codes
5. Elkhart County Zoning and Subdivision Regulations
6. Property Maintenance Code Updates
7. Focused Funding
8. Marketing/Public Relations Campaign
9. Sign Code Updates
10. Gateway Projects
11. Neighborhood ID Program
12. Capture Intermodal Opportunities
13. Update the Water/Sewer Master Plan

Downtown Strategies

1. Establish Special Overlay Zoning Districts
2. Increase Home Ownership in Inner-City Neighborhoods
3. Maintain the Single Family Character of Neighborhoods
4. Develop a Master Plan for the Downtown Area
5. Expand Responsibilities of Redevelopment Commission
6. Evaluate the Need and Location for a Civic Center

It is important to note that the 1996 *Plan* geographic boundaries included the City of Elkhart as well as Baugo, Cleveland, Concord, Osolo, and Washington (portion) townships, so some recommendations include action by Elkhart County government. The 2009-2012 *Plan Update* only includes the Elkhart City limits in its study area boundaries. In 2006, the Elkhart County Advisory Plan Commission and the Elkhart County Board of Commissioners

prepared the *Elkhart County Comprehensive Land Use Plan* for the unincorporated areas in the County's 16 townships.

In addition to the 1996 *Comprehensive Land Use Plan* and the 2006 *County Comprehensive Land Use Plan*, the following documents were also reviewed as part of the *Update* planning process:

- *Master Plan for Water Supply & Distribution 2001-2015* (2002)
- *The Horizon Project: Today's Vision for a Dynamic Elkhart County Tomorrow* (2003)
- *Elkhart Downtown Action Agenda* (2004)
- *Elkhart Municipal Airport Layout Plan Report* (2006/2007)
- *Elkhart County Northwest Gateway Area Plan* (2008)
- *SR 19 Corridor Vision/Northpointe Neighborhood Conceptual Redevelopment Strategy* (2008)
- *City of Elkhart Long-Term Control Plan* (2009)
- *Comprehensive Five Year Park Master Plan 2009-2013* (2009)
- *2010 - 2015 Elkhart Consolidated Housing Plan* (2010)

Demographic Overview & Community Profile

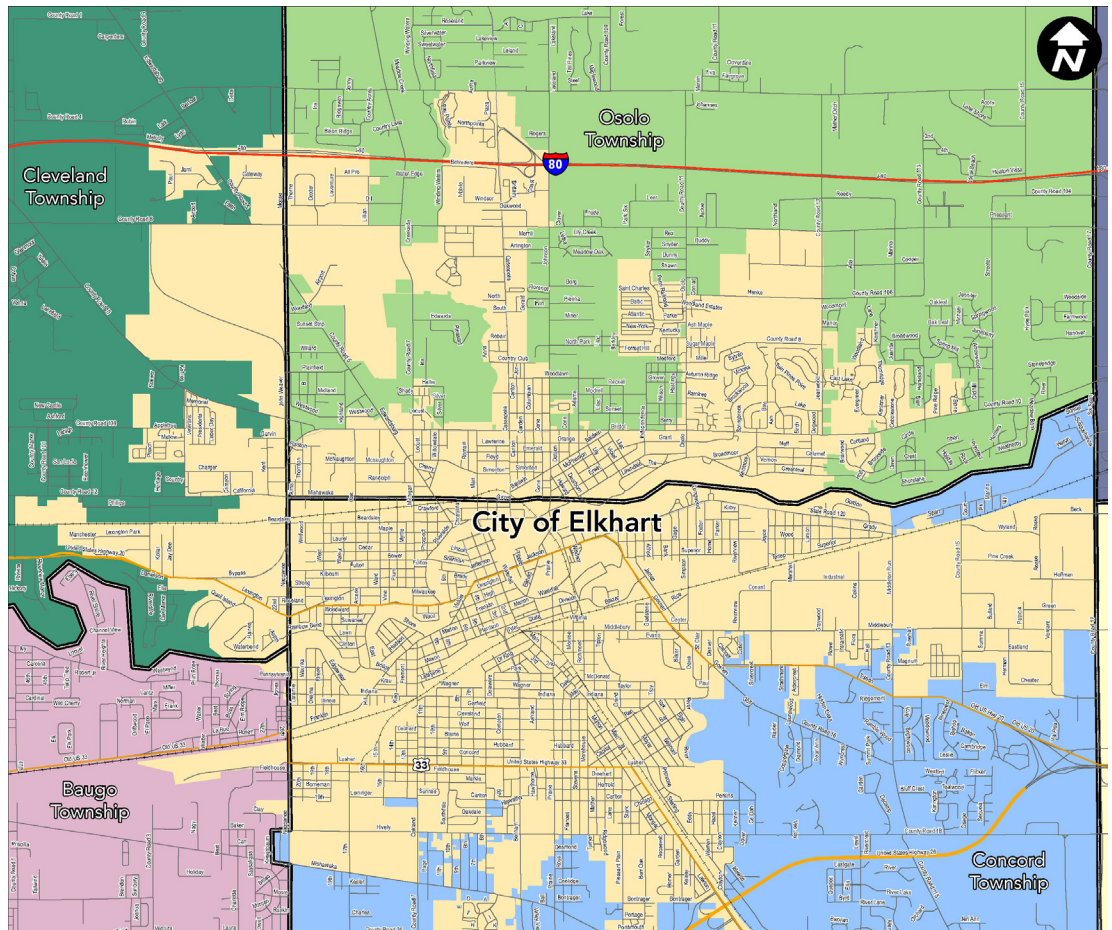
Several demographic profiles have been completed throughout the Comprehensive Plan Update's planning process, from mid-2009 through 2012. As such, while some of the information presented is dated, what is important to this process are the trends related to the demographics. For a comprehensive plan, the greatest indicators that would influence land use decisions are population, households, and employment numbers. The population figures indicate whether the City is growing or declining. From this information, we can then determine if the City has enough land to support the population trends or if more land is needed through redevelopment or annexation. The number of households indicates approximately how many housing units are needed and if the City has enough units and land to support the trend. Finally, employment figures reveal whether the local economy is growing or declining - and at times a particular sector can be identified. This leads to ensuring that enough land is devoted to certain employment uses whether it be retail, office or industrial. For this process, these indicators have been updated through 2012 data.

Population

The City of Elkhart is Elkhart County's largest incorporated municipality with more than 26 percent of all County residents (2011). Most of the City lies within Concord Township. As of 2011, 51,320 people, comprising 19,261 households, live in the City of Elkhart. The City of Elkhart has maintained steady growth through the 20th Century, but has been growing at a slower

pace than the county as a whole since 1940. Between the years 1960 and 2000, the City grew by 11,600 residents with a majority of that population increase occurring in the 1990s when there was nearly a one percent annual growth rate throughout the decade. The population growth of the 1990s is attributed to the influx of Hispanic residents recruited by the recreational vehicle industry. The City was experiencing a modest population through most of the 2000s. However, the 2009 economic downturn created a one-year population loss of nearly four percent between 2009 and 2010. The 2011 population count includes a small recovery from the late decade loss. (Sources:

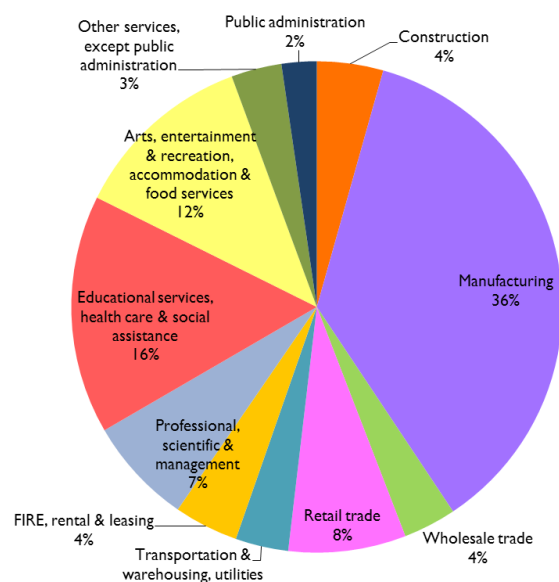
US Census Bureau, American Community Survey, STATS Indiana, Indiana Business Research Center)



Income, Education & Employment

Income levels in the City of Elkhart are slightly lower than Elkhart County's income levels. The average annual household income for the City of Elkhart is \$45,580 (2008-2010 American Community Survey, 3-Year Estimates). This average is less than the Elkhart County average of \$54,539 per year (2010 American Community Survey, 1-Year Estimate). Slightly more than six percent of the households in the City have an annual income of \$100,000 or more, while more than 38 percent have an annual household income of less than \$25,000. The City of Elkhart's median annual household income (meaning that half the population is earning more than this amount, half is earning less) is \$33,217 (2008-2010 American Community Survey, 3-Year Estimates). The per capita, or per person, income is \$17,879 (2006-2010 American Community Survey, 5-Year Estimates). Elkhart County's median household income is \$47,258 and the per capita income is \$22,187 (2006-2010 American Community Survey, 5-Year Estimates).

Figure 2.2: Elkhart's Employment Industries



Nearly 74 percent of residents (age 25 and older) living in the City of Elkhart have a high school diploma. In comparison, 80 percent of Elkhart County and more than 86 percent of Indiana residents have graduated high school. Fourteen percent of the City of Elkhart population has a Bachelor's degree or higher. More than 18 percent of Elkhart County residents and more than 22 percent of Indiana residents have a Bachelor's degree or higher (2006-2010 American Community Survey, 5-Year Estimates).

Elkhart County is a regional employment destination for Michiana. With Elkhart as the County's largest city, many of these jobs are located within the Elkhart city limits including several of the County's largest employers. The City's economic base, historically, has been the manufacturing of recreational vehicles, boats, musical instruments, electronic components, and pharmaceuticals. Thirty-six percent of the employed Elkhart population works in manufacturing. The chart below illustrates the industries employing Elkhart's workforce (2009-2011 American Community Survey, 3-Year Estimates).

Elkhart County's September 2012 unemployment rate (not seasonally adjusted) is 8.4 percent. This is above the state and national averages of 7.5 percent and 7.6 percent respectively. This 8.4 percent is an improvement from the September 2011 unemployment rate of 11.4 percent.

Housing

There are 22,948 housing units in the City of Elkhart. More than 53 percent of these units are single-family, detached homes. More than seven percent are mobile homes and the remaining approximate 39 percent are multi-family structures (2006-2010 American Community Survey, 5-Year Estimates). In 2008, approximately 53 percent of the total housing units were owner occupied, with approximately 47 percent renter-occupied and 16 percent vacant. It can be assumed that these percentages have remained relatively unchanged over the last four years. In Elkhart County, more than 71 percent of housing units are owner occupied (2008). Median home values are lower in the City of Elkhart than the median home values in Elkhart County, \$90,900 and \$128,000 respectively. Both areas experienced increases in home values from 2000 to 2009 and values are forecasted to increase modestly until 2014. However, these forecasted increases do not fully reflect the economic downturns of the late 2000s or

the burst of the housing bubble. The City of Elkhart experienced nearly an eight percent increase in housing units from 2000 to 2009. It is forecasted that the number of housing units in this area will increase an additional two percent between 2009 and 2014 (2006-2010 American Community Survey, 5-Year Estimates and ESRI forecasts for 2009 and 2014).

Sixteen percent of Elkhart's housing stock is vacant. A majority of the City's vacant homes are located in the neighborhoods, shown in red in the map below, west of downtown. Approximately 20 to 25 percent of residences located in downtown are vacant. Areas with the highest occupancy rates are neighborhoods near the northern City limit, adjacent to County neighborhoods.

Table 2.1: Elkhart's Owner-Occupied Units by Value

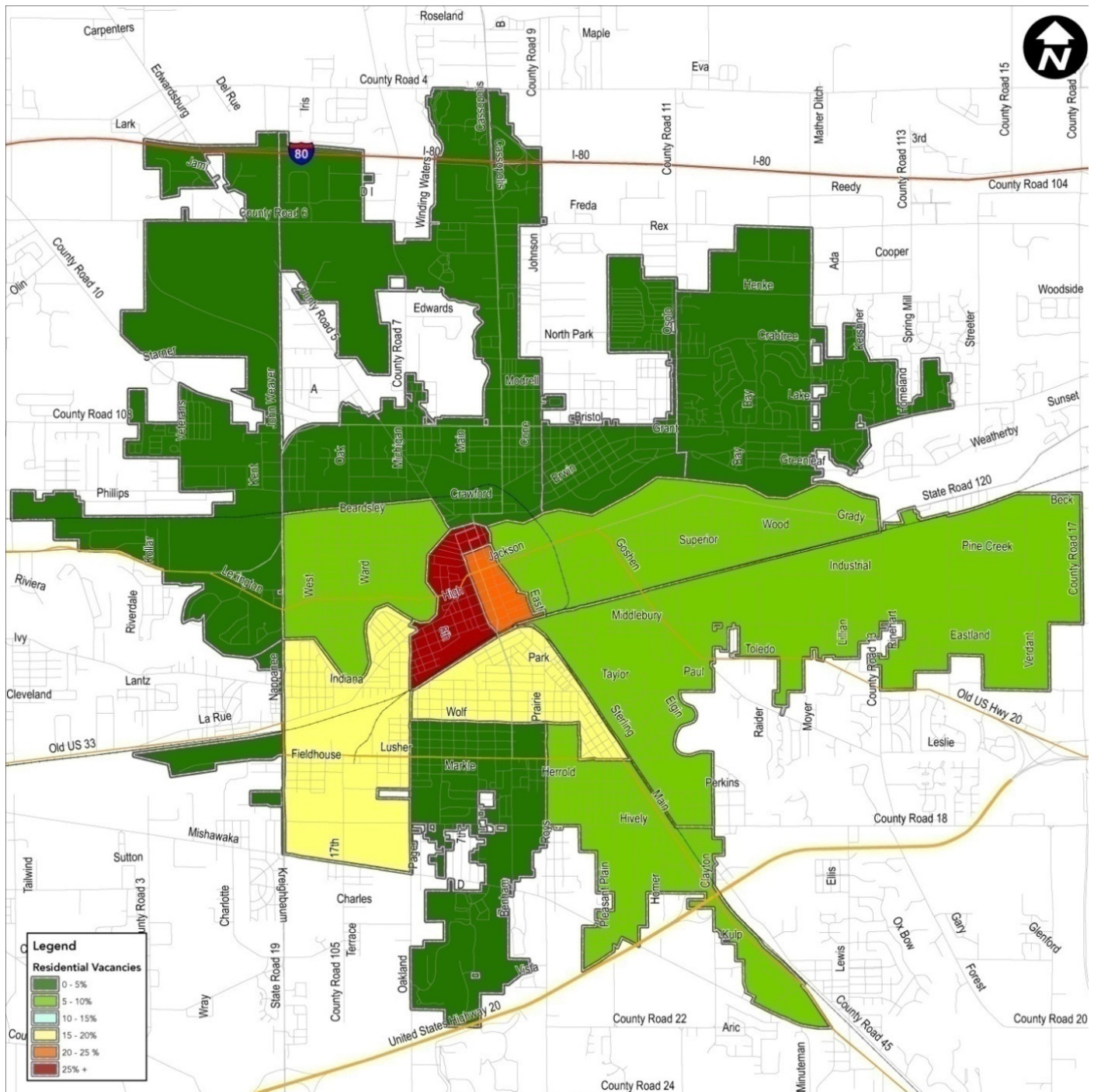
	Census 2000		2009		2014	
Price Range (dollars)	Number	Percent	Number	Percent	Number	Percent
Under \$50,000	2,180	20.1%	1,362	11.4%	1,275	10.5%
\$50,000- \$99,999	6,321	58.4%	5,555	46.3%	4,982	41.2%
\$100,000- \$149,999	1,482	13.7%	3,171	26.5%	3,671	30.3%
\$150,000- \$199,999	449	4.1%	1,174	9.8%	1,325	11.0%
\$200,000- \$299,999	194	1.8%	455	3.8%	584	4.8%
\$300,000- \$499,999	112	1.0%	142	1.2%	140	1.2%
\$500,000- \$999,999	32	0.3%	88	0.7%	78	0.6%
\$1,000,000+	54	0.5%	38	0.3%	42	0.3%
Total	10,824	100.0%	11,985	100.0%	12,097	100.0%
Median Value	\$74,250		\$93,267		\$98,127	
Average Value	\$89,756		\$111,212		\$116,134	

Source: ESRI Forecasts for 2009 and 2014; US Bureau of the Census, 2000 Census of Population and Housing
Data Note: Detail may not sum to totals due to rounding

Age of Population

How the population ages can indicate the future need of potential housing units in the City of Elkhart. The table below provides a summary of the change in population categories over a 24 year period from 1990 until 2014. The 55-64 age group has increased significantly in size over this time frame, while the number of children in the community has decreased slightly. The overall population for young professionals and the elderly, those over 75, has and will continue to show a decrease through 2014. Given the decline in these population groups, the demand for small, one to two bedroom rental units, condominiums, and apartments may be affected since these housing types are often popular among young professional and older age groups.

Figure 2.3: City of Elkhart Residential Vacancy Rate



Source: United States Postal Service, December 2009

Change in Residency

The 2004 Housing Needs Assessment for Elkhart County identified several unique housing situations and needs for many definable sub-populations based on the 2000 census information. Many of these groups are concentrated in Elkhart City. Among these populations, the need for secure and appropriate housing is a serious concern for both children and the elderly. Parental resources, lack of access to adequate health care, and lack of adequate public resources often threaten children with homelessness. The elderly, often on fixed incomes, are strained to afford necessities, often have health problems, may be disabled, and are increasingly the victims of crime. Independent living for the elderly is becoming much more difficult for the aging population.

Table 2.2: Elkhart Age Population Trends

Age Category	1990		2000		2008		2009		2014		1990-2014 Change
	Number	% Total	Number	% Total	Number	% Total	Number	% Total	Number	% Total	
0 - 4	4029	9.2%	4,869	9.4%	5,307	10.1%	4,784	8.9%	4,810	8.8%	19.38%
5 - 9	3295	7.6%	4,164	8.0%	4,333	8.3%	4,278	7.9%	4,360	8.0%	32.32%
10 - 14	2838	6.5%	3,736	7.2%	3,135	6.0%	3,894	7.2%	4,064	7.4%	43.20%
15 - 19	2794	6.4%	3,426	6.6%	2,901	5.5%	3,691	6.9%	3,647	6.7%	30.53%
20 - 24	3444	7.9%	4,321	8.3%	3,110	5.9%	3,800	7.1%	3,915	7.2%	13.68%
25 - 34	8146	18.7%	8,877	17.1%	9,536	18.2%	7,961	14.8%	7,809	14.3%	-4.14%
35 - 44	6046	13.9%	7,589	14.6%	7,405	14.1%	7,529	14.0%	7,307	13.4%	20.86%
45 - 54	3920	9.0%	5,720	11.0%	6,714	12.8%	6,863	12.8%	6,609	12.1%	68.60%
55 - 64	3362	7.7%	3,599	6.9%	4,708	9.0%	5,173	9.6%	5,706	10.4%	69.72%
65 - 74	3200	7.3%	2,705	5.2%	2,407	4.6%	2,961	5.5%	3,699	6.8%	15.59%
75 - 84	1855	4.3%	2,127	4.1%	2,015	3.8%	1,975	3.7%	1,905	3.5%	2.70%
85+	698	1.6%	741	1.4%	927	1.8%	903	1.7%	881	1.6%	26.22%

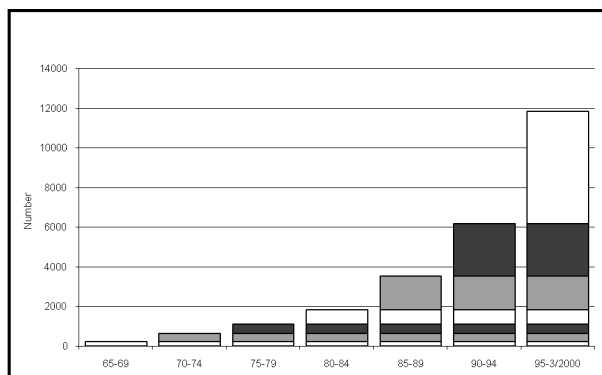
Source: US Census 1990 & 2000, 2006-2008 American Community Survey, ESRI (2009-2014 Forecasts)

Table 2.3: Elkhart Population Characteristics

Age	1990	2000	2008	2009	2014	Percent Change
Preschool (0-4)	4,029	4,869	5,307	4,784	4,810	19.4%
School Age (5-19)	8,927	11,326	10,369	11,863	12,071	35.2%
Millennium (20-29)	11,590	13,198	12,646	11,761	11,724	1.2%
X Generation (30-49)	6,046	7,589	7,405	7,529	7,307	20.9%
Baby Boomers (50-64)	7,282	9,319	11,422	12,036	12,315	69.1%
Elderly (65)	5,753	5,573	5349	5,839	6,485	12.7%

Source: US Census 1990 & 2000, 2006-2008 American Community Survey, ESRI

Figure 2.4. Increase in Foreign Born Residents



Source: US Census 2000

Homelessness in the City of Elkhart is also a significant issue. The homeless may be transients, victims of abuse, victims of eviction, or members of any of the area's special populations whose circumstances have changed radically. Family Services of Elkhart County estimated the homeless population in 2003 at 800.

Table 2.4: Elkhart County Change in Residence (1995-2000)

Type of Change or Move	Number		Percent	
	County	City	County	City
Total Population, 5 years and older	168,052	46,709	100.00%	100.00%
In Same House as 1995	86,250	20,707	51.32%	44.3%
In Different House than 1995 in Elkhart County	81,802	23,544	48.68%	50.4%
Same City or Town	19,650	NA	11.69%	NA
Different City or Town	32,083	NA	19.09%	NA
Relocated from Different Indiana County	10,254	2,831	6.10%	6.1%
Relocated from Different State	14,787	5,576	8.80%	11.9%
From Puerto Rico, U.S. Islands, or Foreign Country	5,035	2,458	3.00%	5.3%

Source: US Census 2000

Households

The 2008 American Community Survey reports 71,191 households in Elkhart County and 20,073 households in the City of Elkhart. Some of the housing needs of these household groups can be inferred from characteristics identified in the Census. In other cases, appropriate housing is based solely on income and availability. Some statistics and examples are shown below. There is an increase in the number of Female Head of Households (27 percent change), Female Householder with children under 18 (31 percent), and non-family households (48 percent). This change indicates the potential needs for specific types of housing units including apartments, condominiums, duplexes, and affordable one to four bedroom homes.

The table below demonstrates that there are several factors influencing housing choice and ultimate occupancy of a particular housing type.

Persons per Household

The 2008 American Community Survey reports 71,191

Table 2.5: Elkhart City Household Characteristics (1990-2008)

households in Elkhart County and 20,073 households in the City of Elkhart. Overall, the number of households has increased over time and is expected to continue to increase. In examining the persons per household trends from 1990 until 2008, the City of Elkhart's persons per household has not changed. However, in 2009, the number of persons in a household has decreased and is expected to hold steady through 2014. This trend is due to two occurrences, one being that the number of households has increased faster than the population. The second occurrence is due to a national trend of smaller households. With the number of households increasing faster than population, there will be a need for more housing units. However with a smaller family size, households will not need as large of a unit as in previous decades.

Household Type	1990	2000	2008	Percent Change	Housing Characteristics
Family Household	17523	20107	20073	15%	Apartment, condominium, 1-4 BR home
Family Households with Children Under 18	5941	7015	7070	19%	Apartment, condominium, 1-4 BR home
Married Couple Families	8248	8477	7901	-4%	Apartment, condominium, 1-2 BR home
Female Householder	2491	2905	3163	27%	Apartment, condo, rental, public housing
Female Householder with Children Under 18	1762	2076	2304	31%	Apartment, condo, small single family, rental, public housing
Non-Family Households	6201	9560	9180	48%	Apartment, condominium, 1-4 BR home
Householder Living Alone	5113	6265	5843	14%	Apartment, condominium, 1-2 BR home
Living Alone 65 or Older	1932	2338	1869	-3%	Apartment, condominium, 1-2 BR home
All Household: Over 65	3735	4113	3818	2%	Apartment, condo, small single family
All Household: Under 18	5941	7015	7070	19%	Apartment, condominium, 1-4 BR home

Source: US Census Bureau, 1990 & 2000 & 2006-2008 American Community Survey

Housing Tenure

The composition of homeowners versus renters, reported in the 2000 Census and updated in the 2008 American Community Survey, suggests a trend that as people age and gain more income they are more likely to move into home ownership.

Home ownership trends in the City of Elkhart change with the age of the householder. As shown in the following graph, the percent of homeownership increases through the 45 to 64 years age bracket and remains steady through age 74. Homeownership then tapers off past age 75. The trend illustrated in Figure 6 below indicates that householders become more able to purchase homes through age 65 (the “working years”), stay in their homes to about age 74, then gradually move out of homes and into rental, assisted living, or other types of housing. The trend also suggests that approximately 14 percent of householders never become homeowners and live in rental housing for their entire lives.

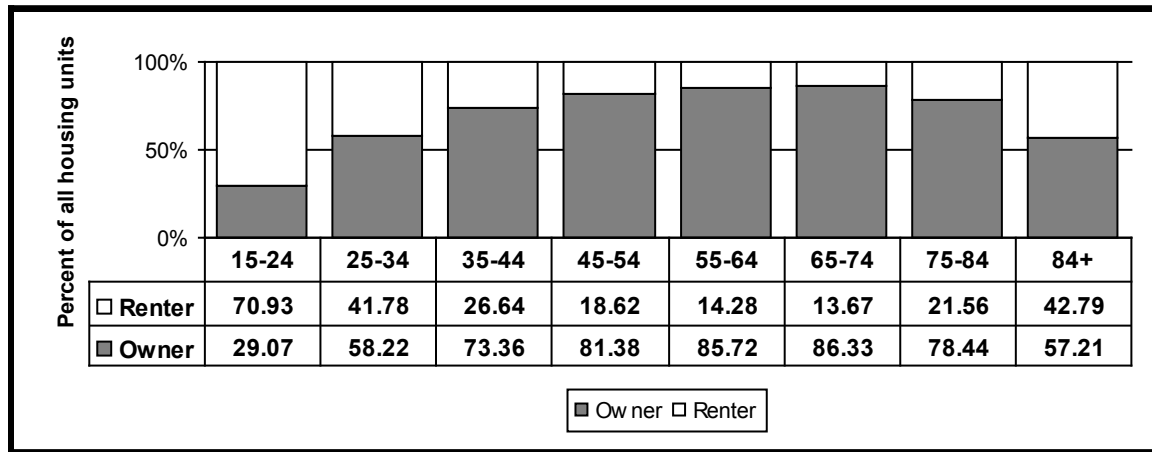
Table 2.6: Persons Per Household Trends

	1990	2000	2008	2009	2014
Elkhart City	2.5	2.6	2.6	2.3	2.3
Elkhart County	2.8	2.8	2.8	2.8	2.7

Source: US Census Bureau, 1990 & 2000, 2006-2008 American Community Survey, ESRI, 2009 & 2014 Forecasts

The distribution of owners and renters, according to household size, presents another view of the housing picture. The largest category of homes is two person households with approximately 5,800 housing units. The smallest category is seven person households with approximately 560 households. Overall, there have been significant changes in the size of households from 2000 to 2008. Both one and two person, owner occupied households have shown decline, while three person and five person, owner occupied households have seen significant growth. This is counter to the trend in persons per household, but could indicate that there are more non-family households living together and more than just two person households. This trend could be due to the current economic climate and the impact the market has had on income. Additionally, this could also signify that once the housing market rebounds, smaller, owner occupied housing units might be needed. In renter occupied housing units, most categories from three person to more than seven person households have declined. The impact of the decline in larger, renter occupied households results in a need for an increase in smaller rental units. The other housing situation that has occurred in Elkhart is that many older rental units have been divided into smaller units. Local housing officials report that apartments and homes once designed for single families have been divided into as many as eight single units.

Figure 2.5: Owners & Renters by Age Group



Source: US Census 2000

According to 2008 American Community Survey, there were 10,856 (54 percent) owner-occupied housing units in Elkhart and 9,217 (46 percent) renter-occupied units. At the time of this survey there were 2,981 vacant housing units, an increase from 1,616 units noted in the 2000 Census. Relative to the entire county the City of Elkhart, with 26.5 percent of the population, has only 22.5 percent of all owner-occupied housing units, but 50.8 percent of all rental units. In actual numbers, there are more households of all sizes among owner-occupied units than among rental units. The difference is especially marked among households with two, three, and four members. Nationally, one third of all households are renters.

Income & Housing

Patterns are also present in income and household size in the City of Elkhart. In households earning less than \$10,000 per year, there are disproportionately more three and four person households among renters than among owners. In this bracket, there are also more two person owner households than renter households. In the \$10,000 to \$19,000 income bracket, there is an increasing percentage of three, four, and five person households among renters as compared to owners. In the \$20,000 to \$29,000 income bracket, there is a predominance of larger households, and a significant number of single person households.

Income and household size comparisons indicate a significant presence of three to five person household groups with incomes under \$30,000 in the rental market. The total number of households in this group according to the 2000 Census is 2,807. These household heads are likely hindered from becoming homeowners due to their inability to support all household members and mortgage payments on their annual income. In these situations, it is likely that the housing costs of these households is above

the accepted standard of 30 percent of income, as defined by the National Low Income Housing Coalition, for many members of this under \$30,000 per year income group. Household sizes for both the \$30,000 to \$39,000 and \$40,000 to \$49,000 brackets have similar renter / owner patterns with small differences in the three and four person household sizes.

Rental housing in Elkhart is a unique situation. In the past, some units in the inner city areas of Elkhart have been and continue to be converted from owner occupied single-family units to rentals for one or more families. These conversions are not legal, and therefore, as the housing market picks up again the City needs to be cognizant of this and enforce the policy. It is not uncommon

Table 2.7: Elkhart Owner & Renter-Occupied Units by Household Size

Size of Household	Owner-Occupied Units			Renter-Occupied Units		
	2000	2008	Percent Change	2000	2008	Percent Change
1 person	2,632	2,397	-9%	3,443	3,446	0%
2 person	3,726	3,388	-9%	2,273	2,420	6%
3 person	1,693	1,967	16%	1,448	1,378	-5%
4 person	1,365	1,388	2%	1,150	1,071	-7%
5 person	751	1,030	37%	583	527	-10%
6 person	312	306	-2%	244	191	-22%
7 or more persons`	258	380	47%	194	184	-5%

Source: U.S. Census 2000 & 2006-2008 American Community Survey

Table 2.8: Elkhart Low & Moderate Income Population (2008)

Range	Households At/Under Median Income Level (\$38,462)			Families At/Under Median Income Level (\$42,520)		
	Number	Percent		Number	Percent	
		Group	Accum		Group	Accum
Under \$10,000	1,979	9.8%	9.8%	701	5.5%	5.5%
\$10,000-\$14,999	1,276	6.3%	16.1%	604	4.7%	10.2%
\$15,000-\$24,999	3,263	16.2%	32.3%	1,669	13.1%	23.3%
\$25,000-\$34,999	2,890	14.4%	46.7%	1,863	14.7%	38.0%
\$35,000-\$40,999	989	4.9%	51.6%	653	5.1%	43.1%
Subtotal	10,397	51.7%		5,490	43.3%	
Elkhart City Total	20,073	100%	100%	12,692	100	100%

Source: 2006-2008 American Community Survey

to find these dwellings housing as many as three, four, or more separate households. In these same areas there are a number of duplexes and other multi-family dwellings that have also been re-subdivided to accommodate more renters. Duplexes in Elkhart have been subdivided into as many as six or eight units.

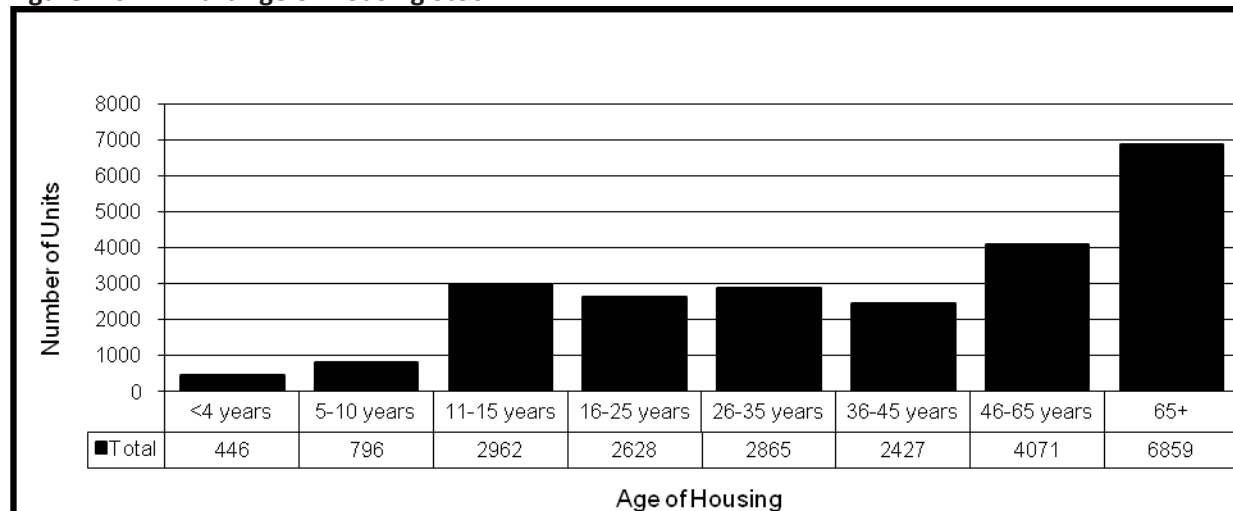
Finally, in reviewing income versus the type of household, several conclusions can be identified. All in all, approximately 50 percent of households and approximately 43 percent of families are under the median household and family income. This means there is a need for affordable housing as the number of households and families at or below the median income level has increased since 2000. Couple that with the increase in the number of persons in an owner occupied household, this means that affordable, larger housing is needed.

Age of Housing Stock

The history of housing construction in the City of Elkhart shows that there has been a relatively steady relationship between the construction of owner-occupied housing and rental housing. The decade of the 1990's indicates that rental housing construction had declined. However, the conversion of single-family to multi-family housing was increasing in this same time period.

Approximately 20 percent of Elkhart's housing stock was constructed prior to 1941. Housing construction progressed at an increasing rate from that time until about 1970. With most of the housing stock aging and conditions declining overall in the City, the relationship is more pronounced in some neighborhoods than others. Given the age of Elkhart's housing stock, maintenance and upkeep comprise a large percentage of households' housing costs. This means that more income is required to keep aging homes

Figure 2.6: Elkhart Age of Housing Stock



Source: 2006-2008 American Community Survey

in suitable condition for owners and renters. With the increase of households and families at or below the median income, the aging housing stock could pose a problem for suitable, affordable housing in the future. For more information on the condition of housing, see Chapter 4.

Census data indicates that the majority of housing units, both rental and owner-occupied, are between 16 and 45 years old. A large number of homes are also more than 66 years old.

Rent

Rental patterns in Elkhart vary widely from those of state averages. The supply of low rent housing is consistently lower than that of the state for all rentals under \$400 per month. Census figures indicate an ample supply of rental housing in the medium price market between \$400 and \$650 per month. In Indiana, the Fair Market Rent (FMR) for a two-bedroom apartment is \$697 per month. In the Elkhart-Goshen Metropolitan Statistical Area (MSA), the two-bedroom FMR is \$731 per month. (Source: National Low Income Housing Coalition, 2009).

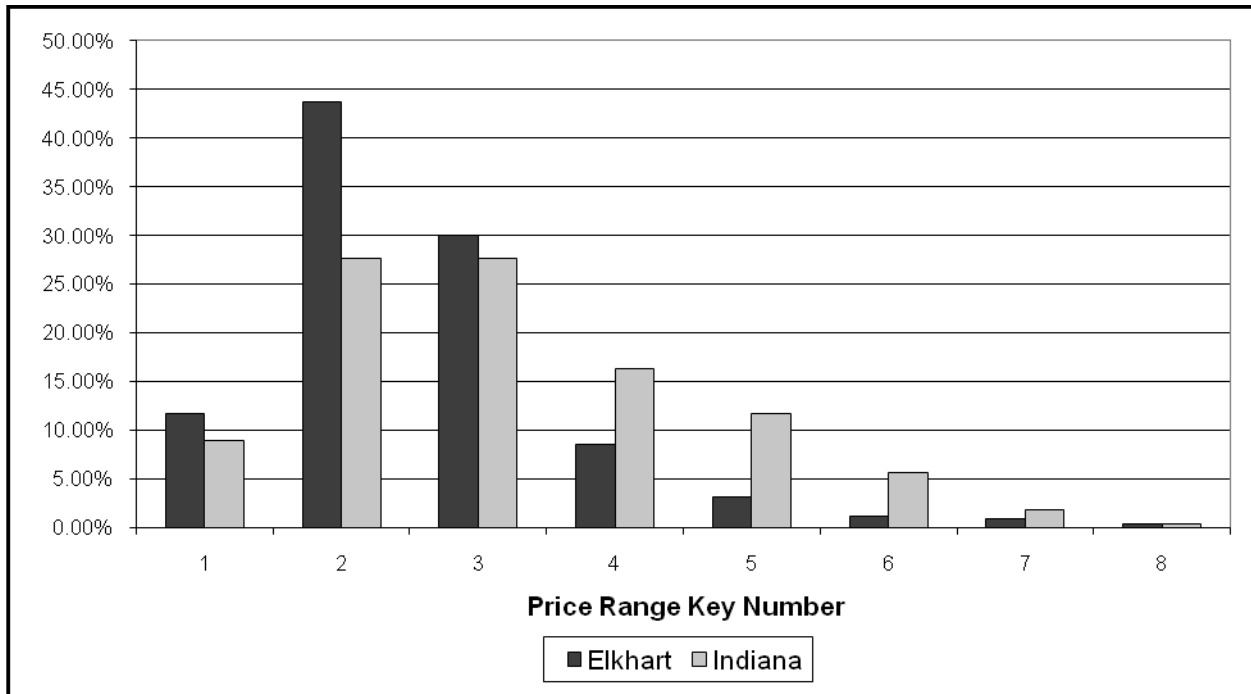
Ownership by Value

The distribution of the housing stock by unit value presents another view of the City of Elkhart. The value of the majority of units that are available in the City is less than \$150,000. The greatest number of units available in the City is valued between \$50,000 and \$99,999. Though data indicates the available presence of housing units valued under \$50,000, it is likely that the units are in sub-standard condition. Dwelling units that sell in this very low price range in Elkhart are usually older homes with many deficiencies and needed major repairs. The availability of homes valued up to \$150,000 is high compared to the state.

Overcrowding

In general, the City of Elkhart is not experiencing overcrowding in owner occupied or renter-occupied single and multi-family

Figure 2.7: Percent of Housing Stock by Unit Value



See Table 2.9 for key to price ranges. Source: 2006-2008 American Community Survey

housing. Ninety-eight percent of single-family, owner-occupied
Table 2.9: Elkhart & Indiana Housing Value Range & Distribution

	Price Range (dollars)	Elkhart City		Indiana		% Variance from State
		Number	%	Number	%	
1	Under 50,000	1,266	11.7%	159,937	9.0%	2.7%
2	50,000-99,999	4,746	43.7%	488,701	27.6%	16.1%
3	100,000-149,999	3,284	30.0%	490,266	27.6%	2.35%
4	150,000-199,999	934	8.6%	288,660	16.3%	-7.7%
5	200,000-299,999	340	3.1%	206,909	11.7%	-8.6%
6	300,000-499,999	137	1.2%	99,208	5.6%	-4.4%
7	500,000-999,999	104	0.9%	32,075	1.8%	-0.9%
8	1,000,000+	45	0.4%	7,145	0.4%	0%
	Total	10,856	100.00%	1,772,901	100.00%	0.00%

Source: 2006-2008 American Community Survey

housing and 96 percent of renter-occupied, single-family housing are not experiencing overcrowding. However, there is some indication of moderate and severe overcrowding in owner-occupied multi-family housing which is at 8.6 percent and 16.5 percent, respectively. For renter-occupied housing units, multi-family units are experiencing moderate overcrowding. The increase in the number of persons occupying rental units is indicative of local economic conditions where more people (related or unrelated) live in one unit to share living expenses. This trend could suggest that there is a shortage of quality, multi-family renter and owner occupied housing.

Table 2.10: Overcrowding by Housing Tenure*

	Owner Occupied Housing			Renter Occupied Housing		
	I Family	2+Family	Non-Family	I Family	2+Family	Non-Family
Total Housing Unit	14,150	454	5,305	6,085	190	5,280
No Overcrowding	98%	75%	100%	96%	55%	100%
Moderate	1.9%	8.6%	0%	3.3%	44.7%	0%
Severe	0%	16.5%	0%	0.33%	0%	0%

Source: Comprehensive Housing Affordability Strategy (CHAS), 2007, provided by HUD

* CHAS information for the City of Elkhart is a compilation of data for Concord & Osolo Township

Number of Bedrooms in Housing Units

While the data indicates there is not a housing shortage overall, another component to assessing the availability of housing in Elkhart is by reviewing the number of bedrooms offered in various housing. As indicated in the number and type of households, the greatest numbers of households are three and four person households. This indicates that the City of Elkhart needs to have more housing units offering three and four bedroom. As illustrated in the table below, in 2008, approximately 65 percent of the housing stock had either two or three bedrooms. This number has risen slightly from 2000. However, there is not a tremendous amount of four and five bedroom housing units in the City of Elkhart. This is a normal trend seen in

Table 2.11: Number of Bedrooms in Elkhart

	1990	% of Total	2000	% of Total	2008	% of Total
None	296	1.5%	508	2.3%	590	2.6%
1	3,270	17.1%	4,027	18.6%	4,347	18.9%
2	6,621	34.6%	7,312	33.8%	7,341	31.8%
3	6,516	34.0%	7,446	34.4%	7,967	34.6%
4	2,162	11.3%	1,940	9.0%	2,146	9.3%
5 or More	282	1.5%	415	1.9%	663	2.9%

Source: 1990 & 2000 Census; 2006-2008 American Community Survey; ERSI (2009 – 2014 forecasts)

many communities across the US as the majority of homes that have four and five bedrooms are significantly more expensive and not considered to be affordable by a majority of households in a community. This is no different in Elkhart, where those houses that have four and five bedrooms range in the upper tiers of home values and are not affordable for households at or below the median household or family income.

Housing Type

The number of units indicates the availability of various types of housing within the City. The number of units available by housing type is important, especially as housing sizes are fluctuating due to the recessed economy and based on the life cycle of people residing in the community. Overall, the number of housing units has increased in the City of Elkhart. Additionally, there has been a significant increase in unit vacancies, six percent increase from 2000 to 2008. A possible explanation is related to a declining economy and increase in the number of persons living together out of necessity.

In reviewing the number of housing units, the majority are single family units, representing approximately 55 percent of all units. What is also noticeable is the slight increase in the total number of three to four units and five to nine units. Again, this trend could be due to market demand with more people living together and the need for this type of housing in Elkhart.

Table 2.12: Number of Units in Elkhart

	1990	% of Total	2000	% of Total	2008	% of Total
Total Housing Units	19,147	100%	21,648	100%	23,054	100%
Single Family	11,373	59%	12,233	57%	12,660	55%
2 Unit	1,263	7%	1,094	5%	1,289	6%
3 to 4 Unit	1,689	9%	2,153	10%	2,798	12%
5 to 9 Unit	1,133	6%	1,595	7%	2,150	9%
10 to 19 Unit	1,148	6%	1,024	5%	1,138	5%
20 or More	1,613	8%	2,031	9%	1,640	7%
Mobile Home	756	4%	1,518	7%	1,379	6%
Boat, RV, Van, Etc.	172	1%	-	0%	-	0%

Source: 1990 & 2000 Census; 2006-2008 American Community Survey; ERSI (2009 – 2014 forecasts)

Table 2.13: City of Elkhart Ownership

	1990	% Total	2000	% Total	2008	% Total	2009	% Total	2014	% Total
Total Units	19,147	100%	21,688	100%	23,054	100%	23,332	100%	23,813	100%
Owner	9,800	51%	10,824	50%	10,856	47%	11,982	51%	12,094	51%
Renter	7,719	40%	9,343	43%	9,217	40%	8,893	38%	9,144	38%
Vacant	1,628	9%	1,616	7%	2,981	13%	2,457	11%	2,575	11%

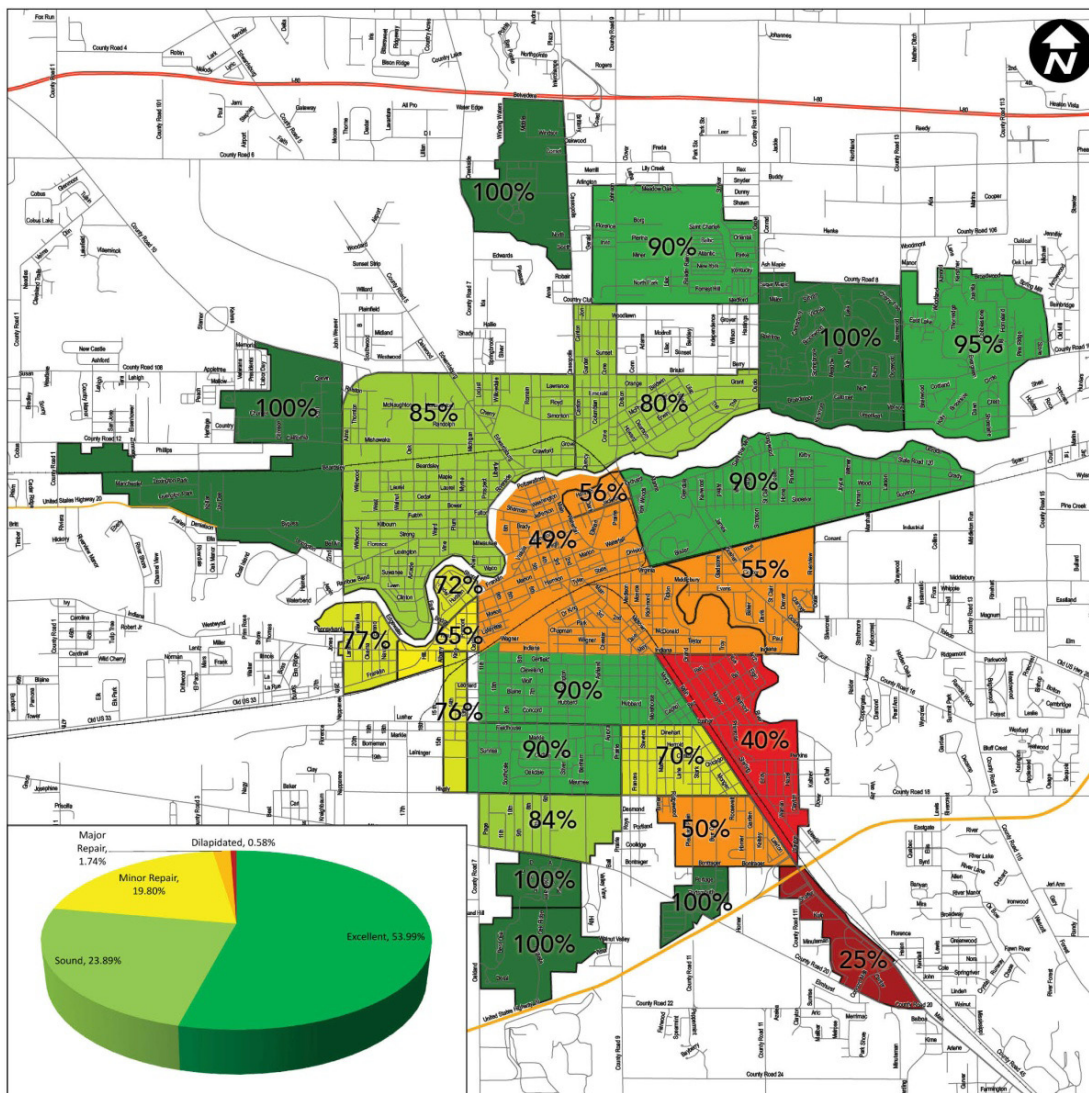
Source: 1990 & 2000 Census; 2006-2008 American Community Survey; ERSI (2009 – 2014 forecasts)

Housing Conditions

A housing conditions survey was conducted throughout the residential neighborhoods in the City of Elkhart for the purpose of assessing the physical appearance and state of repair within the City's housing stock. The survey was conducted between April and November of 2009. In this survey, evaluations of 1,440 structures, combined with general neighborhood assessments, provided the basis for the "Overall Building Condition" map below. This map was displayed during the Community Open House, described later in this document, and summarizes the findings of the housing conditions survey.

When reading the map, areas with a green shade have the lowest concentration of homes that need improvement and areas with an orange or red shade have a higher concentration of homes in need of repair or improvement. Nearly 54 percent of housing units are in "excellent" condition, nearly 24 percent are in "sound" condition, approximately 20 percent are in need of "minor repair," less than two percent are in need of "major repair," and approximately one-half of a percent are considered "dilapidated." In general, housing units in the neighborhoods north of the St. Joseph River are in sound or excellent condition. The percentage assigned to neighborhoods, groups of neighborhoods, or sub-areas throughout the City indicate the percentage of homes that are in good condition. The areas in need of the most repair are the ones along South Main Street including downtown and near downtown neighborhoods.

Figure 2.8: Overall Building Condition



Housing Values

Housing values in the City of Elkhart, as in any market, are established by the many variables affecting overall supply and demand. Current housing values for the City of Elkhart, as reported in the 2008 American Community Survey, are illustrated in the table below.

If you take the median family income in 2008, a family in Elkhart could generally afford a house that is valued approximately \$106,300 – \$127,500. The median housing value is \$93,900, with the majority of housing units available in 2008 in the under \$150,000 categories.

By and large, Elkhart has an adequate supply of affordable housing. Housing values are, in general, increasing and are forecasted

Table 2.14: Trends in Housing Values

Value	2000	% of Total Units	2008	% of Total Units	2009	% of Total Units	2014	% of Total Units
<\$50,000	2,180	20.1%	1,266	11.7%	1,362	11.4%	1,275	10.5%
\$50,000 – \$99,999	6,321	58.4%	4,746	43.7%	5,555	46.3%	4,982	41.2%
\$100,000 – \$149,999	1,482	13.7%	3,284	30.3%	3,171	26.5%	3,671	30.3%
\$150,000 – \$199,999	449	4.1%	934	8.6%	1,174	9.8%	1,325	11.0%
\$200,000 – \$299,999	194	1.8%	340	3.1%	455	3.8%	584	4.8%
\$300,000 – \$499,999	112	1.0%	137	1.3%	142	1.2%	140	1.2%
\$500,000 – \$999,999	32	0.3%	104	1.0%	88	0.7%	78	0.6%
>\$1,000,000	54	0.5%	45	0.4%	38	0.3%	42	0.3%
Total Units	10,824	100.0%	10,856	100.0%	11,985	100.0%	12,097	100.0%
Median Value	\$74,200		\$93,900		\$93,267		\$98,127	

Source: 1990 & 2000 Census; 2006-2008 American Community Survey; ERSI (2009 – 2014 forecasts)

Table 2.15: Elkhart & Indiana Housing Value Range & Distribution

	Price Range	Elkhart City		Indiana		% Variance from State
		Number	%	Number	%	
1	Under \$50,000	1,266	11.7%	159,937	9.0%	2.7%
2	\$50,000 - \$99,999	4,746	43.7%	488,701	27.6%	16.1%
3	\$100,000 - \$149,999	3,284	30.0%	490,266	27.6%	2.35%
4	\$150,000 - \$199,999	934	8.6%	288,660	16.3%	-7.7%
5	\$200,000 - \$299,999	340	3.1%	206,909	11.7%	-8.6%
6	\$300,000 - \$499,999	137	1.2%	99,208	5.6%	-4.4%
7	\$500,000 - \$999,999	104	0.9%	32,075	1.8%	-0.9%
8	\$1,000,000+	45	0.4%	7,145	0.4%	0%
	Total	10,856	100.00%	1,772,901	100.00%	0.00%

Source: 2006-2008 American Community Survey

to increase through 2014. However, a significant percentage of Elkhart's housing units are decreasing in value as a result of the City's and region's recent economic downturns, high unemployment rate, and reduced household incomes. In theory, these conditions increase the affordable housing stock. However, the income rates used to determine affordability also decrease to reflect these changing economic conditions. In reality, the affordable housing inventory remains stagnant or decreases as a result of the local economy. Additionally, as household sizes and values change, the type of housing offered at certain price points may create shortages in certain sized housing units which could then lead to overcrowding.

Property Values

Property values cover as broad a range as in most Midwestern communities. The range extends from properties with little or no value to as high as \$1,000,000 per home. Compared to state averages, the City of Elkhart has a strong supply of homes priced for low and moderate income residents. The availability of lower valued homes has actually increased in the City of Elkhart since 2000, when a shortage of lower valued homes was noted. However the acceptability and livability of homes, including mobile homes at the lower end of the scale, is reduced at the extreme lower values.

Though the data also suggests some constriction in the housing market in homes priced between \$125,000 and \$500,000, recent building activity suggests that there is ample room for most middle income residents to move into new housing.

Given the demand for housing in Elkhart, the condition of many structures is not consistent with sale prices on the open market. Homes offered for sale by charitable organizations, such as Habitat for Humanity and LaCasa of Goshen, are typically in superior condition.

Gross Rent

The cost of rental housing can be assessed by reviewing the gross rent for rental units. The table below illustrates the change in gross rent from 2000 to 2008. Overall, there has been an increase in monthly rental costs throughout the 2000s. A concern in this trend is that the number of units available in the \$300 to \$499 and \$500 to \$749 price ranges decreased from 10 percent (of all rental units) in 2000 to six percent (of all rental units) in 2008. Another area of concern is that there was a 14 percent increase in the number of units available in the \$750 to \$999 range. The affordable units in 2000, those available to the very low and low income households, have increased their rental prices. Therefore, these units are now affordable to a smaller group of potential

Table 2.16: Gross Rent

Monthly Rental	2000	% of Total Units	2008	% of Total Units
<\$200	783	8%	367	4%
\$200 – \$299	338	4%	365	4%
\$300 – \$499	2,647	28%	1,659	18%
\$500 – \$749	4,273	46%	3,669	40%
\$750 – \$999	873	9%	2,093	23%
>\$1,000	186	2%	789	9%
No Cash Rent	243	3%	275	3%
Total Units	9,343	100%	9,127	100%
Median Value	\$537		\$627	

Source: 1990 & 2000 Census; 2006-2008 American Community Survey; ERSI (2009 – 2014 forecasts)

Table 2.17: Total Number of Constructed Buildings

	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Single Family	62	65	42	43	45	45	58	15	11	386
2 Family	0	5	1	0	1	0	0	2	0	9
3 & 4 Family	0	0	3	0	0	0	0	2	0	5
5 or More Family	2	2	1	4	0	0	0	0	0	9
Total	64	71	47	47	46	45	58	19	11	409

Source: 1990 & 2000 Census; 2006-2008 American Community Survey

Table 2.18: Total Number of Constructed Units

	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Single Family	62	64	42	43	45	45	58	15	11	385
2 Family	0	10	2	0	2	0	0	4	0	18
3 & 4 Family	0	0	9	0	2	0	0	8	0	19
5 or More Family	42	72	36	36	0	0	0	0	0	186
Total	104	146	89	79	47	45	58	27	11	608

Source: 1990 & 2000 Census; 2006-2008 American Community Survey

Table 2.19: Residential Real Estate Activity (2009 - 2010 Elkhart County)

Month	# New Listings		# Sold Listing		Median Price		Days on Market		% Sale to List	
January	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010
	238	253	71	94	\$74,000	\$82,000	92	118	93.05	94.26

Source: Statistics contained in this report were obtained from the MLS of Elkhart County, Inc. and the US Department of Labor Statistics. ECBOR and the MLS of Elkhart Co. are in no way responsible for the accuracy of the data. Data maintained by the Board or MLS may not reflect all real estate activity in Elkhart County. Data updated as of 2/11/10.

renters and are not addressing the housing needs of the very low and low income households.

Estimated New Residential Construction

In the 2000s, the residential construction market has seen significant highs and lows. The changing economy has affected the new residential construction industry throughout the United States and is exacerbated in the City of Elkhart. The table below indicates a strong building program in Elkhart in the early 2000s, especially in the multi-family market. At the close of the 2000s, construction of multi-family units slowed and construction of single-family units nearly stopped.

Housing Values & Availability

The following table compares the sales and listing of residential homes from the multiple listing service (MLS) for Elkhart County, representing Elkhart County townships. Data compares information from January 2009 to January 2010.

Issue Identification

SWOT Analysis

A SWOT analysis is a planning tool that helps identify positives and negatives both inside and outside of a community. The results of this exercise provide a broad description of the major issues affecting the City of Elkhart. These comments will be used to develop strategies that employ strengths to capitalize on opportunities and minimize weaknesses by avoiding threats.

The chart on the next page is a summarized list of the SWOT identified by City of Elkhart department directors.

Definitions

Strength – Positive characteristic or influence that originates within the City.

Weakness – Negative characteristic or influence that originates within the City.

Opportunity – Influence from outside the City that may result in a positive impact.

Threat – Influence from outside the City that may result in a negative impact.

Strengths	Weaknesses
• Parks, recreational amenities, cultural events, and leisure activities • Quality of life • Interest and investment in downtown revitalization • Strong sense of community • Entrepreneurial spirit • Skilled workforce for manufacturing industry • Proximity to larger cities and markets (Chicago, Detroit, Indianapolis, Cleveland) • Low cost of living • Natural amenities (lakes, rivers, Lake Michigan, dunes) • Competitively priced commercial, industrial, and residential real estate • Good schools and access to higher education	• Blight and poorly maintained properties and neighborhoods • Difficult to “sell” Elkhart with its aging and unkempt physical conditions – challenging conditions to attract professionals • Unemployment • Low education attainment • Code enforcement and building conditions • Sub-standard and unkempt rental housing – creates negative connotation for all rental housing units • Empty commercial/industrial buildings • Manufacturing-centric economic base • Skilled workforce for manufacturing industry, unskilled/uneducated workforce for other employment sectors • Crime and misconception of crime • Narrow minded constituency more concerned about cost than quality • Few stable neighborhoods

Opportunities	Threats
• Well-connected to major transportation links that can provide access throughout the state, region, and country • Reuse of manufacturing facilities to diversify the economy • Skilled and willing workforce • Availability of federal stimulus funds providing support for capital improvement projects without relying entirely on local tax revenue • Leverage national media attention to attract new investment to the area • Industry diversification due to economic downturn • IUSB-Elkhart and new Ivy Tech campus offering increased educational opportunities • Nanotechnology Center at University of Notre Dame • Strong and well-funded community-wide economic development organizations • Commitment to job creation and retention from elected officials	• Recession that continues to adversely affect downtown redevelopment activities and downtown businesses • Continued absentee property owners and property foreclosures • Unfavorable local and national economic conditions • Insufficient tax revenues to support essential City services, caused by reduction in property taxes • Continued high unemployment • Continued lack of industrial diversification • Neighborhood deterioration • Large percentage of single-family homes that are rental units

Opportunities and Constraints

An “Opportunities & Constraints” diagram serves as a graphic summary of the information gathered during windshield surveys, document review, stakeholder interviews, department directors’ workshop, and the kick-off Steering Committee workshop. It was displayed at Open House for public review and comment. Identified opportunities include:

1. *River and streams – recreational and aesthetic benefits.* Opportunities for downtown development along the Elkhart River has had a positive impact on the image of the area and provides a unique amenity not available elsewhere in the City. In general, homes along the St. Joseph River have a higher value than others in the City.
2. *Key entrances into the community.* A significant amount of investment and attention has been focused on the Northpointe Gateway, at the Toll Road/Cassopolis Street intersection. Additional key entrances include State Road 19, Old US 33/South Main Street, and County Road 17 at the US 20 Bypass. Internal gateways include Old US 20 at the City limits, Old US 33 at Nappanee Street/State Road 19, and Jackson Boulevard at Middleton Run Road. These identified gateways are opportunities to reinforce a sense of welcome and the Elkhart community image.
3. *Diverse housing stock and residential base.* Opportunities exist for several types of households and stages in life.
4. *Access to shopping.* The Michiana region is well supplied with retail options, particularly in Mishawaka along Grape Road. Most Elkhart residents can arrive at a regional retail center within a 15 to 25-minute drive and neighborhood convenience retail, for everyday goods and services, are more abundant throughout the City. Key retail nodes and corridors are along Cassopolis Street, Bristol Street, and the Concord Mall.
5. *Strong park system.* The City of Elkhart boasts an extensive system of 36 parks offering a variety of amenities, activities, and programming. There is some momentum to create a linear park (i.e. pedestrian and bike multi-use path) to link all of these park destinations.
6. *Robert Young Rail Yard – second largest freight classification yard in the world.* The rail yard presents both economic development and transportation opportunities and reinforces Elkhart’s rail heritage.
7. *Corporate and charter air travel.* Like the rail yard, the Elkhart Municipal Airport is an economic development and

transportation opportunity. The airport has plans to expand to the west and increase capacity, in particular corporate and private flights.

8. *Commercial and light industrial flexible space.* Due to the recent economic downturn, many industrial buildings are available for sale or lease. The 1996 *Comprehensive Plan* planned for industrial growth along County Road 17 on the City's eastside and near the Toll Road/CR 17 intersection. Elkhart has a supply of industrial buildings and land that are currently available for tenants.
9. *Historic downtown with development potential.* Downtown revitalization has been an ongoing activity for the last ten years. With new investment, new restaurant openings, and the completion of the Lerner Theatre renovation, community interest in the health and vitality of downtown continues.
10. *Toll Road access.* Elkhart's location along Interstate 80/90 (Indiana Toll Road) presents economic development opportunities, in particular with logistics and distribution.
11. *Proximity to large markets.* I-80/90 (Toll Road) provides access to large markets, such as Chicago (110 miles west), Toledo (135 miles east), Detroit (200 miles northeast), and Cleveland (240 miles east). The US 20 Bypass offers access to Indianapolis (160 miles south).

Identified constraints include:

1. *River and streams – limits north-south vehicular and pedestrian movement.* Elkhart's natural features are considered both an opportunity, as mentioned above, and a constraint in that they limit physical access which influences transportation routes and land use patterns. This influence can be an advantage to some areas and a disadvantage to other areas.
2. *Irregular City boundaries.* Elkhart's city limits are confusing for residents as well as difficult for emergency service providers. The City's inconsistent boundaries require frequent interaction and cooperation between City and Elkhart County government and can impede potential economic development and investment transactions due to convoluted approval processes from multiple jurisdictions.
3. *Deteriorating housing stock/foreclosures.* This is a common concern throughout the country and can adversely affect redevelopment activities and adjacent properties.
4. *Robert Young Rail Yard – eyesore and safety hazard for vehicular and pedestrian movement.* Like Elkhart's natural features, its rail yard is both an opportunity and a constraint. The presence of the rail yard diminishes the visual and perceived

environmental quality of properties adjacent to it and, it is located near a prominent gateway into the City.

5. *Struggling downtown businesses.* The challenges of downtown businesses are exacerbated by the overall decline in the national retail industry and weak consumer confidence, which is tied to a high unemployment rate and general uncertainty in the market.
6. *Norfolk South rail line – limits vehicular and pedestrian movement.* Similar to rivers and streams, rail lines limit physical access which influences transportation routes and land use patterns. Commercial and industrial land uses are better suited for rail line adjacency in comparison to residential land uses.
7. *Conflicting land uses.* Elkhart has a relatively high percentage of industrial and heavy commercial uses. The City also has a history of annexing income producing properties as they require City services. This has led to a conflicting land use pattern as some industrial uses have expanded into residential areas.

Planning Themes

Throughout the planning process, similar issues and opportunities were identified as noted above. These could be organized around four main planning themes which were then used to organize material for public meetings to get feedback. The themes including the following:

1. Community Livability
2. Land Use
3. Mobility
4. Housing Needs Assessment

Community Livability

What is community livability? Community livability refers to subjective indicators used to measure a place's quality of life as experienced by residents, employees, customers, and visitors. Indicators include safety and health, education, environmental conditions, social interactions, recreation and entertainment, aesthetics, and unique cultural and natural resources. Community livability directly benefits people who live in, work in, or visit an area. A place with a perceived high quality of life, or a livable community, can attract businesses, residents, and investment. Livability is largely affected by conditions in the public realm, places where people interact with each other and their community, including commercial districts, schools, parks, streets, transportation hubs, and other public gathering spaces.

The livability vernacular was introduced as it relates to the community vision statement. Members of the public and steering committee evaluated, on a grading scale of A through F, the current condition of 22 livability indicators within the City of Elkhart. Participants were also asked to designate the level of importance for each of the 22 indicators, in terms of which indicators should be included in the final plan vision statement.

Overall, the City of Elkhart was rated at a “C+” level across all 22 livability indicators. Indicators with a “C” grade are considered to have a moderate presence with average quality, but there exists a need for improvement. Some livability indicators fared better than the average grade, such as vocational skills education curriculum and housing for diverse ages and stages of life, both of which scored a “B+” and are highlighted in green. Public transportation, highlighted in red, received the lowest grade of all indicators with a “D.”

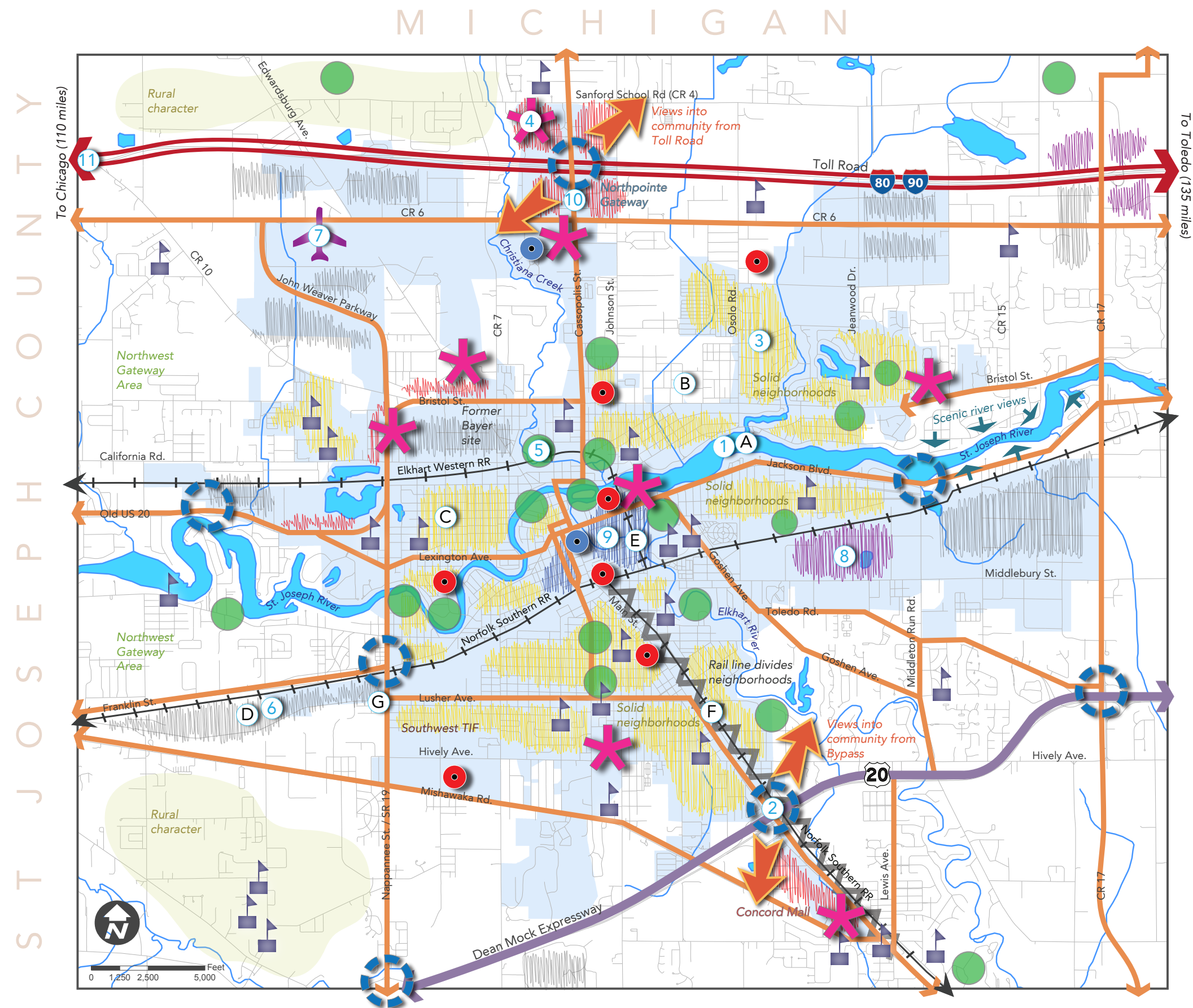
Given these 22 livability indicators, the level of importance (highly important, important, somewhat important, or not important) was identified for each indicator. The top five ranked most important livability indicators included:

1. Walkable downtown
2. Diverse economy
3. Safe neighborhoods
4. Vibrant downtown
5. Public transportation

The indicators considered less important included:

1. Regional cooperation with surrounding Michiana communities
2. Preservation of historic buildings
3. Recreational fields and programs
4. Community heritage
5. Rental housing options

Community gardens, park maintenance, green building, alternative energy, sustainable businesses, and downtown parking were all additional indicators listed by participants with some level of importance to Elkhart’s livability.



City of Elkhart Comprehensive Plan Opportunities & Constraints

Key

- Indiana Toll Road
- US 20 Bypass
- Major Arterial
- Rail Line
- Gateway
- Retail Node
- Park
- School
- Elkhart City Limits
- Regional Airport
- Fire Department
- Police Department
- Office
- Industrial
- Residential
- Downtown Elkhart
- Commercial
- Views

- Opportunities**

 - 1 Rivers and streams - recreational and aesthetic benefits
 - 2 Key entrances into the community
 - 3 Diverse housing stock and residential base
 - 4 Access to shopping
 - 5 Strong park system
 - 6 Robert Young Rail Yard - second largest freight classification yard in the world
 - 7 Corporate and charter air travel
 - 8 Commercial and light industrial flexible space
 - 9 Historic downtown with development potential
 - 10 Toll Road access
 - 11 Proximity to large markets (Chicago, Toledo, Detroit, Indianapolis)
- Constraints**

 - A Rivers and streams - limits north-south vehicular and pedestrian movement
 - B Irregular City boundaries
 - C Deteriorating housing stock / foreclosures
 - D Robert Young Rail Yard - eyesore and is a safety hazard for vehicular and pedestrian movement
 - E Struggling downtown businesses
 - F Norfolk Southern rail line - limits vehicular and pedestrian movement
 - G Conflicting land uses



Importance Rank	Livability Indicator	Average Letter Grade
1	Walkable downtown	B
2	Diverse economy	C-
3	Safe neighborhoods	B-
4	Vibrant downtown	C+
5	Public transportation (e.g. bus, rail)	D
6	Attractive neighborhoods	C+
7	K-12 public & private schools	C+
8	Continuing education opportunities	B
9	Riverfront development	B
10	Bikeways & trails	D+
11	Community events	B
12	Vocational skills education curriculum	B+
13	Parks	B
14	Sidewalks	C
15	Entry-level jobs	C-
16	Housing for diverse ages & stages of life (e.g. students, elderly, families, etc.)	B+
17	Homeownership options	B-
18	Regional cooperation with surrounding Michiana communities	C-
19	Preservation of historic buildings	C
20	Recreational fields & programs	C+
21	Community heritage	C+
22	Rental housing options	C+
23	Other: community gardens, gardens, park maintenance, green buildings, alternative energy, sustainable businesses, downtown parking	
Overall grade - across all indicators		C+

Land Use

Land use as a theme illustrates the location and type of desired growth for a community. It manages and promotes responsible, high quality growth. It physically states the development vision while promoting economic development and identifying infrastructure improvements. Land Use station displays were organized around the three components of land use planning:

- Location—positioning of new development or redevelopment within a community
- Quantity – amount of new development or redevelopment that can be supported by a community
- Quality – the type and character of growth

Location. A map displaying Elkhart’s existing land use pattern and a description of Elkhart’s existing land use conditions is provided in Chapter Four. From the existing land use map, a future land use framework was created and presented. Descriptions of both the existing land use pattern and future land use framework are provided later in Chapter Four.

Residential

Apartment	Condominium/ Townhouse	Duplex	Single-Family Home
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Office/Commercial

Office Park	R&D Campus	Free Standing	Converted Single-Family Home
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Retail

Regional Shopping	Community Shopping	Neighborhood Convenience	Niche/Specialty
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Industrial

Heavy Industrial	Light Industrial	Warehousing	Heavy Commercial
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Quantity. In the four land use categories of residential, office/commercial, retail, and industrial, four types of specific uses were organized and arranged from “most intensive use” to “least intensive use.” In discussions, citizens and the steering committee were asked to indicate their preferred (indicated in **bold** below) development or redevelopment type (left to right – most intensive use to least intensive use).

In the categories of **residential, office/commercial, and industrial development, moderately intensive uses are appropriate for identified new development and redevelopment locations** throughout the City. These types of moderately intensive office/commercial and industrial land uses support the community’s desire for additional employment opportunities and a more diversified economic base. The more favored **condominium/townhouse** residential development supports the desire for additional housing options for those interested in a lower maintenance home, in particular young professionals and empty nesters. This type of dense residential development is **appropriate for more urban, walkable environments**, such as downtown.

The Michiana region is served well with retail options, particularly in Mishawaka along Grape Road. Most Elkhart residents can arrive at a regional retail center within a 15 to 25-minute drive. Recognizing this, as well as the challenges faced by Concord Mall on Elkhart's southside, the less intensive **niche/specialty** and **neighborhood convenience** types of retail are most **appropriate for identified new development and redevelopment locations**. Niche/specialty retail is most commonly found near other niche/specialty retail and restaurants in compact, walkable environments, such as downtown or neighborhood business districts. Neighborhood convenience centers offer everyday goods and services (e.g. dry cleaning, banking, coffee) that consumers want within a short walking or driving distance from their homes.

Quality. The quality subtheme has 15 land use characteristics to help the City identify the types of quality uses desired by citizens and the steering committee. The listed land use characteristics pertained to the quality of life as influenced by land uses. The top five ranked most important land use characteristics included:

1. Downtown revitalization
2. Multi-mode transportation system
3. Protection of environmental resources
4. Choice in housing options
5. (tie) Choice in employment options
5. (tie) Public gathering spaces

When comparing the quality of life land use characteristics with the vision for community livability indicators, there are some parallels, including the importance of downtown, diverse employment opportunities, and a balanced transportation system that considers multiple modes of transportation.

Land Use Quality of Life	
Importance Rank	Land Use Characteristic
1	Downtown revitalization
2	Multi-mode transportation system
3	Protection of environmental resources
4	Choice in housing options
5 (tie)	Choice in employment options
5 (tie)	Public gathering spaces

Vision for Community Livability	
Importance Rank	Livability Indicator
1	Walkable downtown
2	Diverse economy
3	Safe neighborhoods
4	Vibrant downtown
5	Public transportation (e.g. bus, rail)

Mobility

Mobility reinforces the importance of a transportation system that balances the needs of all potential users and the influence of transportation facilities on adjacent land uses.

Elkhart Community Schools recently increased its student walk zones as a means to reduce busing and school district transportation costs. The walk zone for elementary and middle school students is a one-mile radius of the school. The high school walk zone is a two-mile radius of the school. There are some exceptions to these zones, especially in the less developed areas of the City. Facilities, such as sidewalks, marked crossings, and buffering from moving vehicles are fundamental components of a safe pedestrian route to school. To illustrate the walk zone coverage for all elementary, middle, and high schools, three maps were displayed to Open House participants demonstrating that nearly all of the City limits are included in a school walk zone. This leads to a conclusion that pedestrian facility installation should be a priority in all designated school walk zones. Additionally, a one-mile radius from all City parks was also mapped to show their walk zones, as parks are often destinations for pedestrians.

Citizens were asked about their likely walking and biking habits if they had a safe means to access a facility (e.g. sidewalk, multi-use path, and/or bike lane). One hundred percent of Mobility station respondents indicated that if given the opportunity and safe access, they would walk to work/school, shopping, or recreational destinations. Respondents were willing to walk the farthest for recreation (46 percent would walk more than 15 minutes to reach a recreation destination). More than 38 percent would walk five to ten minutes for work; 46 percent would walk five to ten minutes for shopping.

More than 88 percent of respondents would bike to work/school, shopping, or recreational destinations given the opportunity and safe access. Like walking, respondents were willing to bike farther for a recreation destination (60 percent would bike more than five miles). More than 57 percent of respondents would bike more than five miles for work/school.

An important consideration in land use and transportation planning is the reciprocal relationship between these two functions. Transportation systems and their adjacent land uses shape the character of an area, or community, and have a direct effect on its perceived quality of life. This is particularly important when recruiting new investment to the City and in sustaining the existing investment and residential base.

The purpose of identifying the character or “personality” for the major and minor arterials in the City is to assign an image

to these corridors that will lead to technical recommendations pertaining to land use and transportation policy. These character classifications will assist the City, property owners, and developers in understanding the desired development aesthetic within the City of Elkhart. Five corridor classifications have been developed for the City of Elkhart and are as follows:

- *Commuter Route.* A corridor with primary access to destinations or other major transportation routes, characterized by mixed land uses.
- *Neighborhood Link.* Local street primarily serving local users, adjacent residential land uses.
- *Scenic Drive.* Attractive corridor with adjacent natural features, extensive landscaping, or aesthetic views.
- *Commercial Corridor.* Road or street characterized primarily by a concentration and distribution of retail/commercial uses.
- *Industrial Corridor.* Road or street characterized primarily by industrial uses and substantial truck traffic.

Neighborhood Link and Commuter Corridor were the prevailing assigned corridor classifications for many of Elkhart's Corridors. Cassopolis Street, Bristol Street, and downtown streets were identified as Commercial Corridors. Middlebury Street, County Road 17, South Main Street, Old US 33, Toledo Road, and sections of Lusher and Hively avenues were designated as Industrial Corridors. Only Jackson Boulevard, between Goshen Avenue and Middleton Run Road, was labeled as a Scenic Drive. The resulting recommendations can be found in Chapter Eight.

Housing Needs Assessment

A housing needs assessment was undertaken to provide information for both the Comprehensive Plan and the *Five Year Housing Assessment Update* and the *Consolidated Plan*. The initial findings including the graphically summarized, color-coded "Overall Building Condition" map depict the variations in conditions of residential structures in Elkhart's neighborhoods, as illustrated in the above demographic section. The conditions assessment is a result from a generalized, subjective evaluation of neighborhood residential units. Housing in the neighborhoods north of the St. Joseph River was largely evaluated as sound or excellent condition. Housing in the neighborhoods south of the river, particularly south of the Norfolk Southern rail tracks, was evaluated as in need of repair, with some notable exceptions.

The results of the analysis showed that elderly housing was determined to be the highest rental need, while housing for veterans and persons with addictions was determined to be the lowest rental needs. The identified highest homeownership need

and, incongruously also one of the lowest identified housing needs, was households with annual household incomes of \$0 to \$29,650. Homeownership opportunities for homeless and developmentally disabled were identified as no need.

Recognizing that neighborhood needs and conditions vary across areas throughout the City, specific improvements have been identified for each neighborhood. Suggested improvements included sidewalk replacement/installation, street trees, site redevelopment, connections to public utilities, etc. The City's neighborhoods were divided into six districts, similar to the City's code enforcement districts, in order to record participant input. Maps illustrating all mentioned improvement needs throughout all six districts are included in the appendix of this memorandum.

Area 1 (northwest section). The majority of identified needed improvements are concentrated along the Elkhart & Western rail line. Noted desired improvements included street trees, housing stock improvement and renovation, and redevelopment of vacant sites, among others.

Area 2 (northern section). Cassopolis Street, near the Toll Road interchange, received the most comments in this area. Noted desired improvements included street trees, housing stock improvement and renovation, and infrastructure improvements. Open House participants also indicated that sidewalks and buffering between land uses would improve Bristol Street, between Osolo Road and Jeanwood Drive, and the addition of landscaping along Greenleaf Boulevard would increase its visual appeal.

Area 3 (downtown and near downtown). Ten of the 11 presented improvement activities were identified as needed in the downtown and near downtown neighborhoods. Needs along Franklin Street included landscaping, housing stock improvement and renovation, redevelopment of selected sites, street trees, and utility connections. Waterfall Drive has redevelopment opportunities along with a need for landscaping.

Area 4 (St. Joseph River south). Middlebury Street received nearly all noted improvements for this area. In particular, street trees, landscaping, housing stock improvement and renovation, sidewalk replacement/installation, and open space/community gathering facility, were mentioned.

Area 5 (southwest section). The neighborhood immediately south of the Norfolk Southern rail line, both east and west of Benham Avenue, received the highest concentration of comments in this area. Noted improvement needs include sidewalk replacement/installation, housing stock improvement and renovation, and street trees.

Area 6 (southeast section). Open House participants indicated that housing stock improvement and renovation, landscaping, and buffering between land uses are needed along South Main Street.

