DEAN'S CHARRETTE #6

Elkhart, Indiana

Restoration, Regeneration, & Reconnection of the Benham Neighborhood

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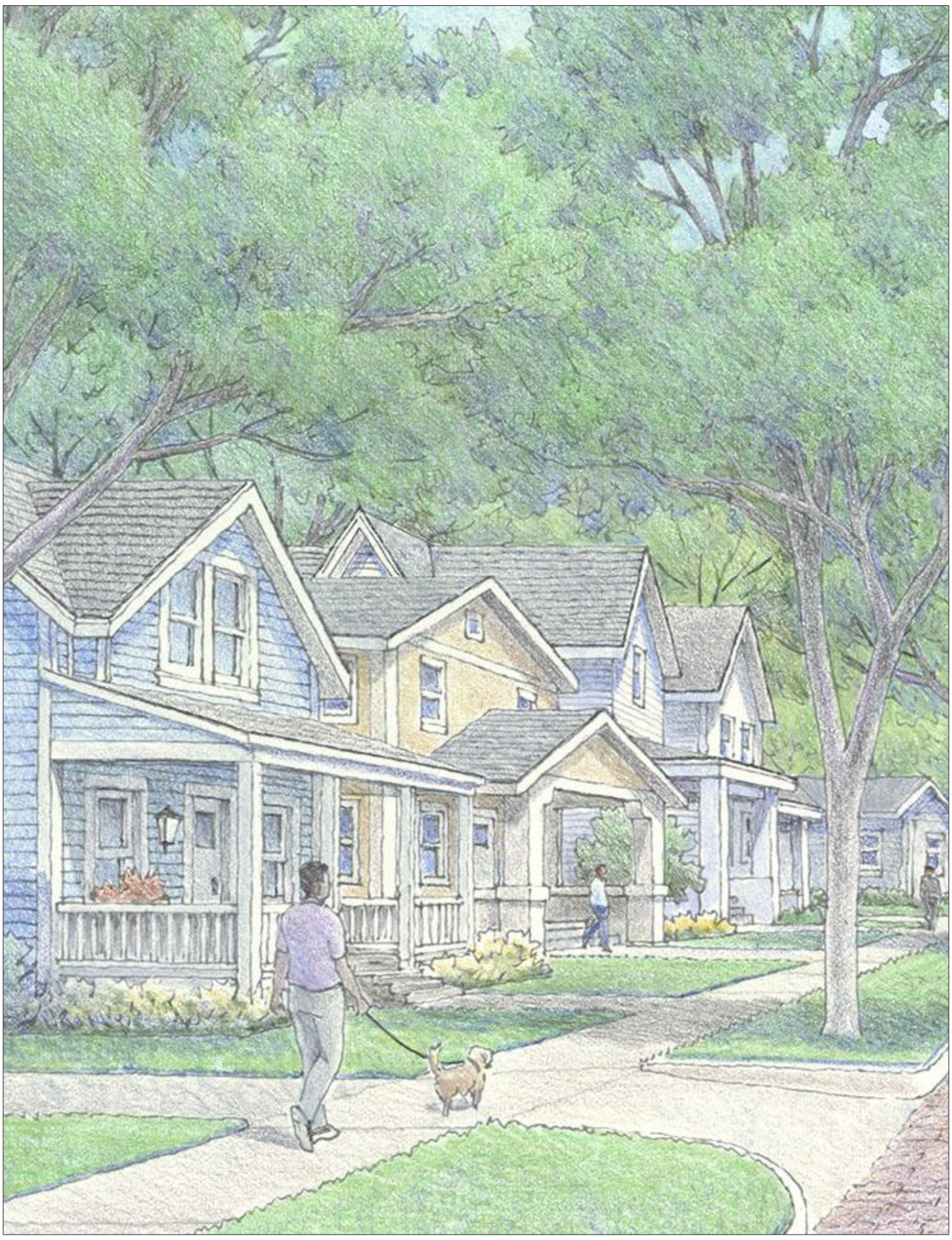
Final Report

July 2024



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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.

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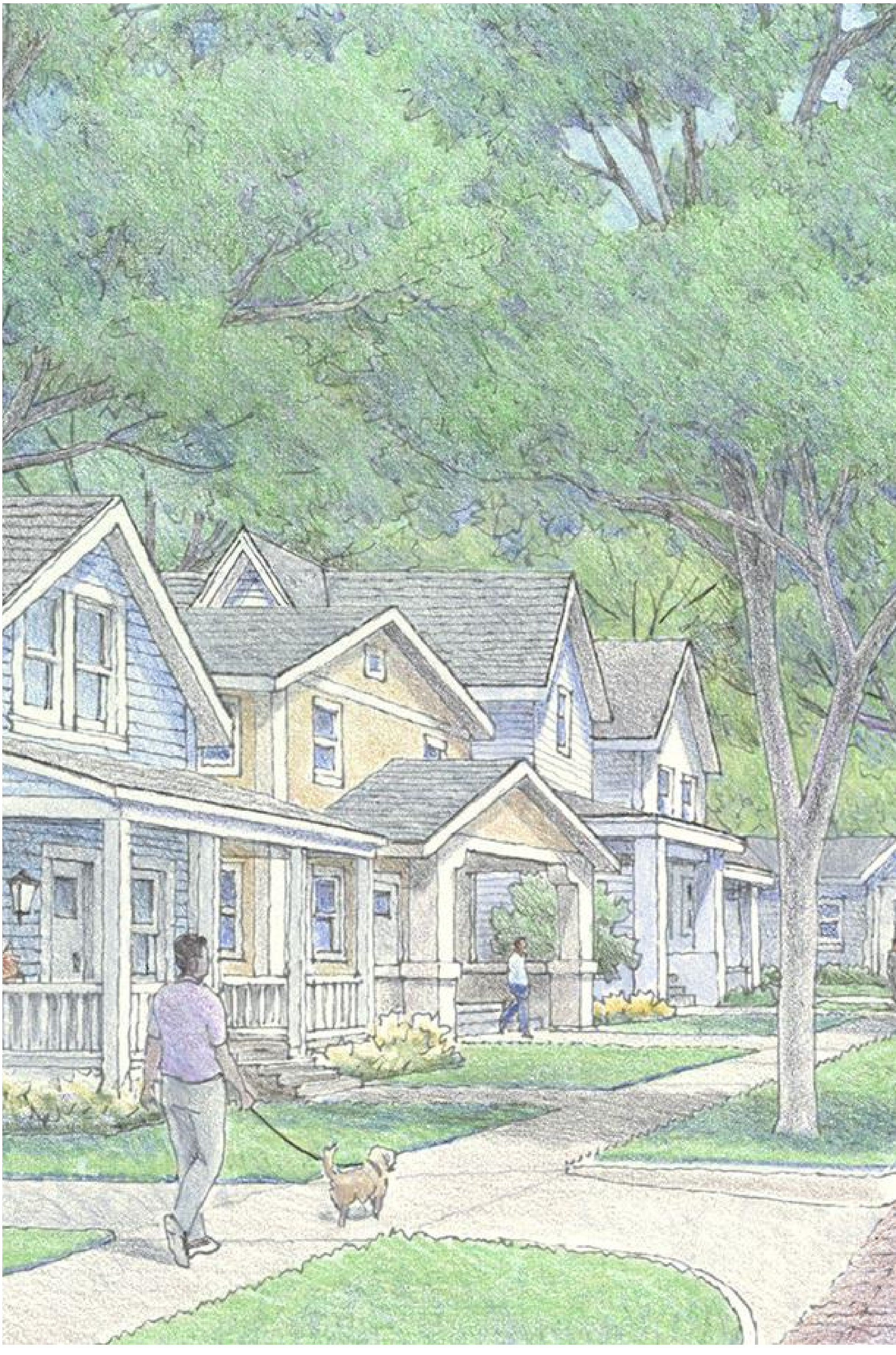


PART 1: INTRODUCTION

EXECUTIVE SUMMARY

PROCESS

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

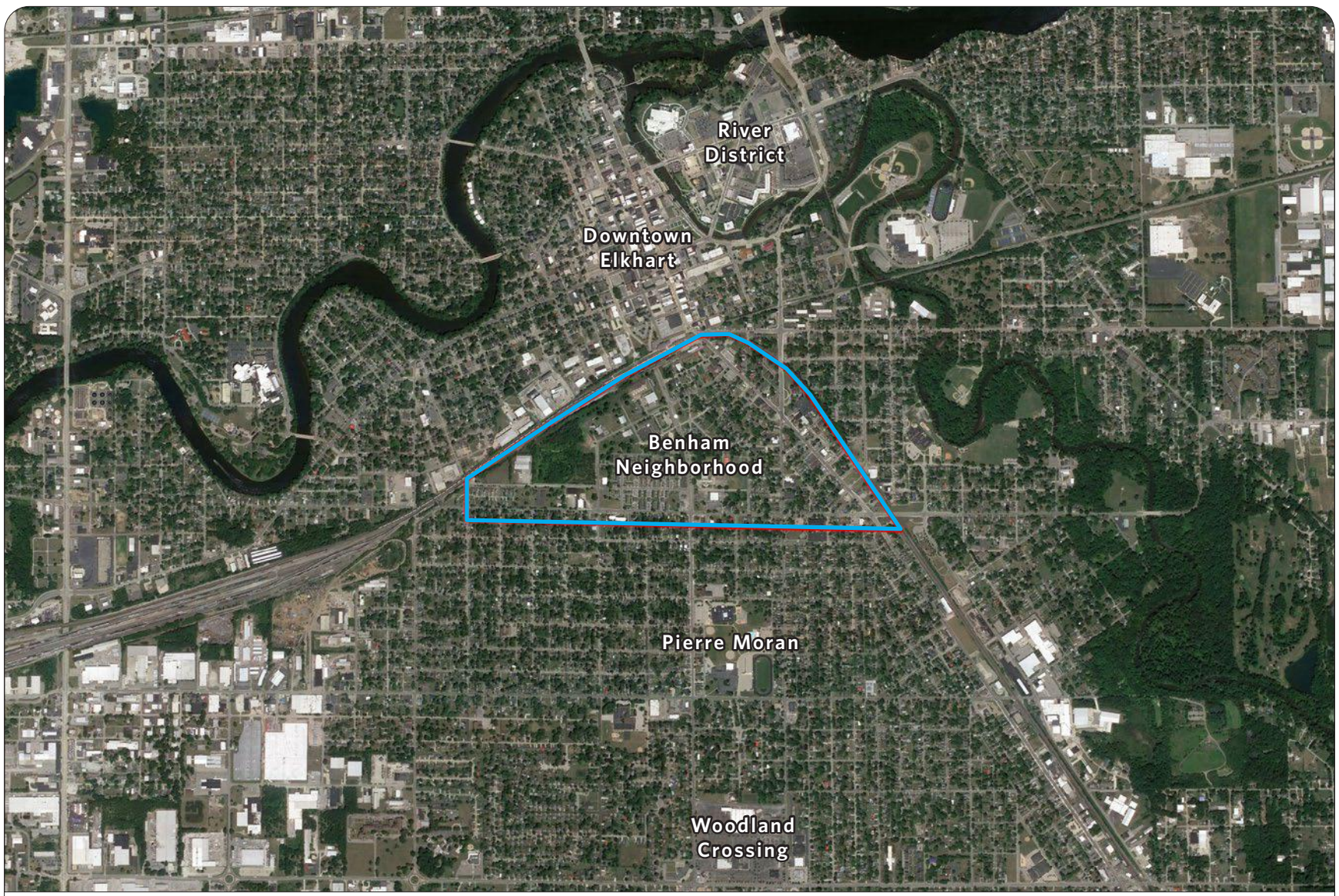
The Greater Elkhart Chamber of Commerce engaged the University of Notre Dame School of Architecture's Housing and Community Regeneration Initiative to restore Benham West, regenerate the surviving community, and reconnect activity within the neighborhood as well as to the city beyond. This study builds 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.

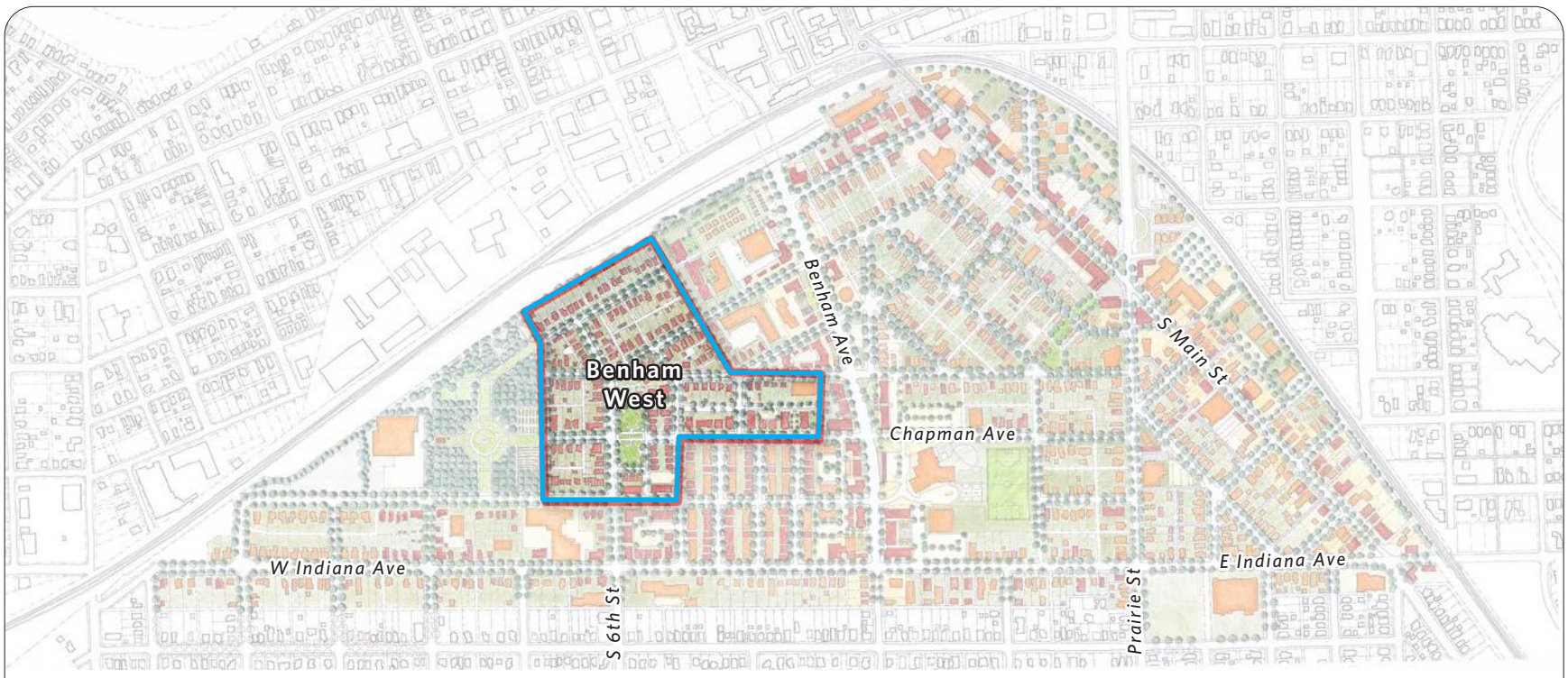
The vision set forth in this document supports existing plans in action. While wide-ranging in scope, the advice offered can be taken as a single body of work or as independent proposals, with the common understanding that existing areas of activity must prioritize and enable pedestrian movement—both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

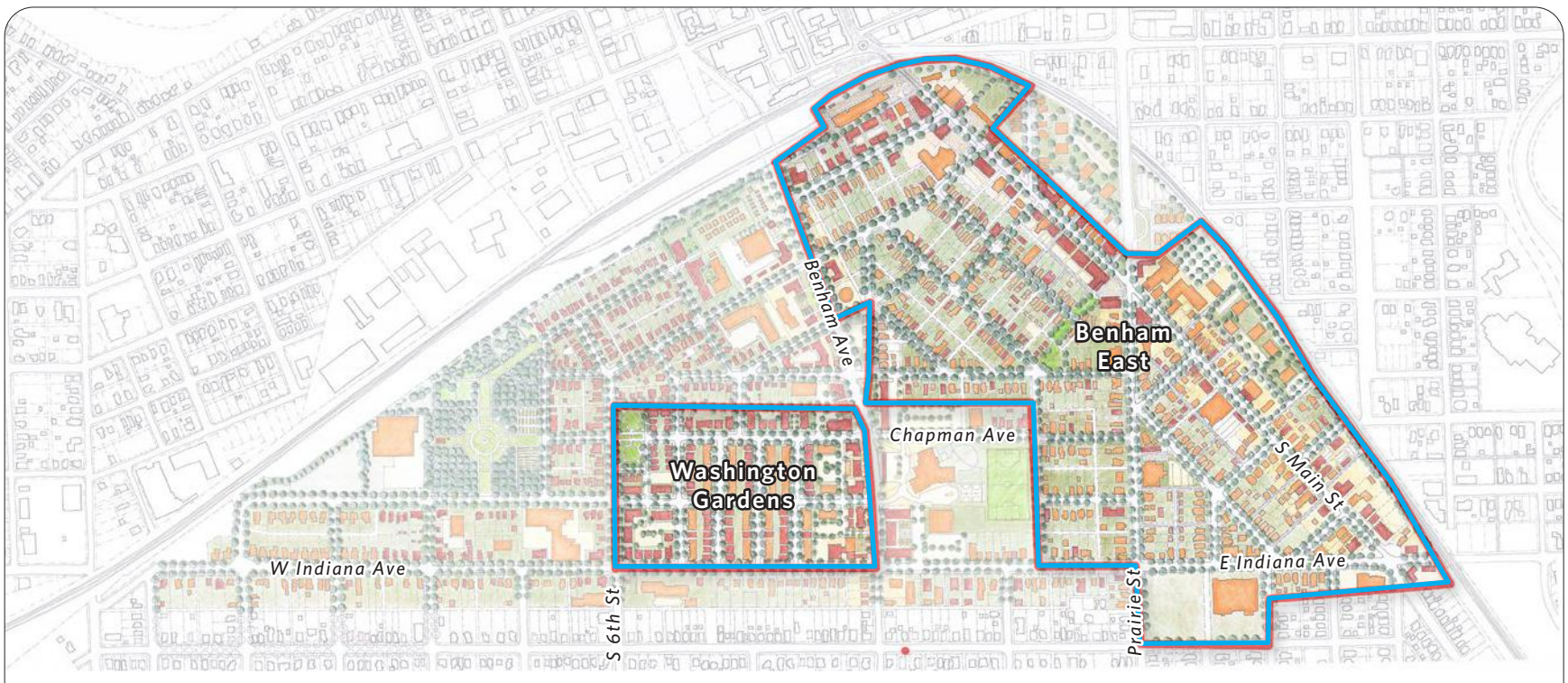


PROJECT SITE

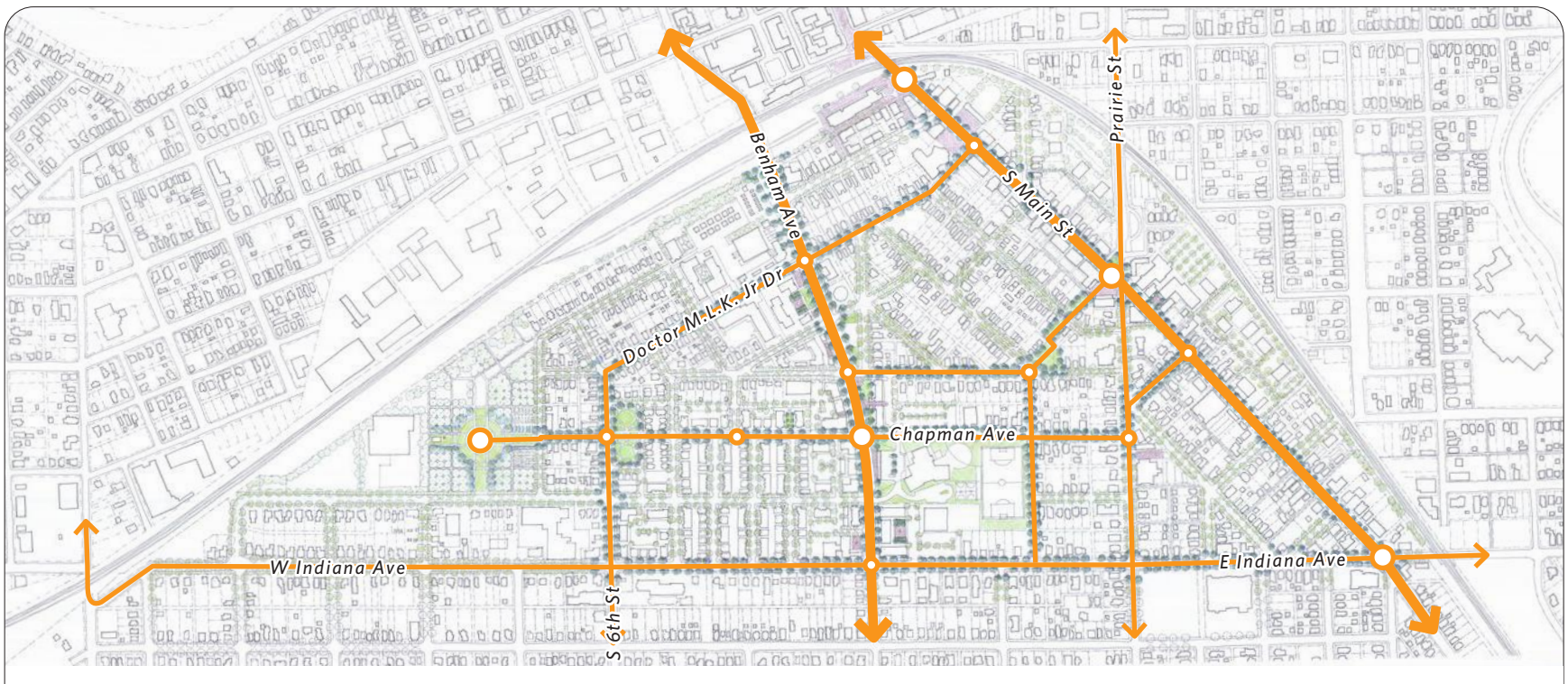
The Benham neighborhood is directly south of downtown Elkhart, Indiana. The west, north, and east sides of the neighborhood are bounded by the railroad tracks. The south side of the neighborhood is bounded by Indiana Avenue.



PROJECT GOAL
RESTORE BENHAM WEST



PROJECT GOAL
REGENERATE THE NEIGHBORHOOD



PROJECT GOAL
RECONNECT THE COMMUNITY

Charrette team photo at Hotel Elkhart in Elkhart, IN.

PROCESS

The results of this study were developed using the charrette process. A charrette is a method of design collaboration developed by New Urbanist practitioners over several decades. At the heart of the process is the idea that complex design questions are best answered by assembling an interdisciplinary team of experts and stakeholders to participate in an intense workshop setting that generates a continuous loop of design collaboration and immediate feedback.

The charrette for this study was held on-site in Elkhart, Indiana, from August 13–16, 2023. The interdisciplinary team included faculty and students from the University of Notre Dame School of Architecture, College of Engineering, and Fitzgerald Institute of Real Estate, as well as leading industry professionals, representatives of the City of Elkhart, the Greater Elkhart Chamber of Commerce, residents of the Benham neighborhood, numerous visiting guests, and local stakeholders.

Dean's Charrettes are educational charrettes — a unique variation of the typical process. While the work and findings are professionally led, we employ the forum to educate the students who are working side-by-side with faculty and visiting industry guests, as colleagues. Throughout the process, students experience the dynamics of a real-world project, employ skills learned in the classroom, and have one-on-one tutorials with practicing experts in the field. This study started with a site analysis and community listening sessions, which led to a four-day intensive charrette followed by the production of the final report. During the four days of design, the team explored the neighborhood, discussed overall strategies and goals in collaboration with city staff, and engaged in smaller-team design sessions. To conclude the week, the team presented its work to the mayor, members of city council, and Benham residents at the Hotel Elkhart in downtown Elkhart. A detailed description of this sequence is outlined in the timeline below.

The goal of the charrette is to offer concrete recommendations that can be implemented, while remaining general enough to stay relevant as local conditions shift over time; it also aims to strike a balance between short-term and long-term goals. While the holistic strategies presented through this process represent a general recommendation for how to move forward strategically, many of the specific concepts proposed are only the beginning of a long and evolving process.

PRE-CHARRETTE

PREP MEETINGS & LISTENING SESSIONS

In preparation for the charrette, members of the design team met frequently with the Elkhart Chamber of Commerce and city staff to identify the needs of the city and create a detailed scope of work. Prep work culminated in two stakeholder listening sessions, led by Mayor Rod Roberson, and the preparation of several analytical diagrams. The team also watched the *What Happened at Benham West* documentary.

DAY ONE

SITE TOUR AND INITIAL CONCEPTS

Day One began with a walking tour of the Benham neighborhood. In the afternoon, the design team returned to the studio to start the design process. The team divided into smaller groups to focus on several target areas, including Benham West, Washington Gardens, infill housing, preservation, Benham Avenue restoration, and South Main Street regeneration. Day One concluded with a public presentation to share initial findings.

DAY TWO

DEVELOP CONCEPTS

On Day Two the team incorporated community feedback into the design proposals. The day wrapped up with another public presentation of the project, now with detailed proposals.

THE CHARRETTE PROCESS

Site & Program Assessment
Work with city staff to clearly understand the issues the design seeks to solve.

Community Engagement
Conduct community listening sessions and work with city officials and local stakeholders to understand the needs and hopes of the community.

Tour and Analyze the Site
Know the context for the project at a much deeper level by fostering a connection between team members and the area of study through multiple general and specific site visits as well as the production of analytical drawings, thus establishing a tangible approach to design questions.

Iterations & Collaborations
Work as a team to generate design concepts and ideas, then continually revise these concepts in response to feedback.

Continuous Feedback Loops
Meet frequently, both internally with the design team and externally with stakeholders, to garner feedback regarding the designs.

Short & Intense Timeline
Maximize work product by using the short timeline and continuous feedback loop to produce a large volume of high-quality work in only a few days.

Education & Experiential Learning
Create a forum for students to engage with faculty and industry experts in a professional setting. This "teach by doing" method exposes students to experiences not possible in a classroom setting.

Professional Collaborations
Engage with industry experts and professionals to provide expertise in a range of disciplines, including architectural design, urban planning, traffic engineering, architectural illustration, and finance.

PRODUCTION & COORDINATION DAY

On Day Three the team continued developing the design concepts, again making refinements based on community feedback. After additional coordination the team began production of final presentation drawings.

DAY THREE

FINAL PRESENTATION

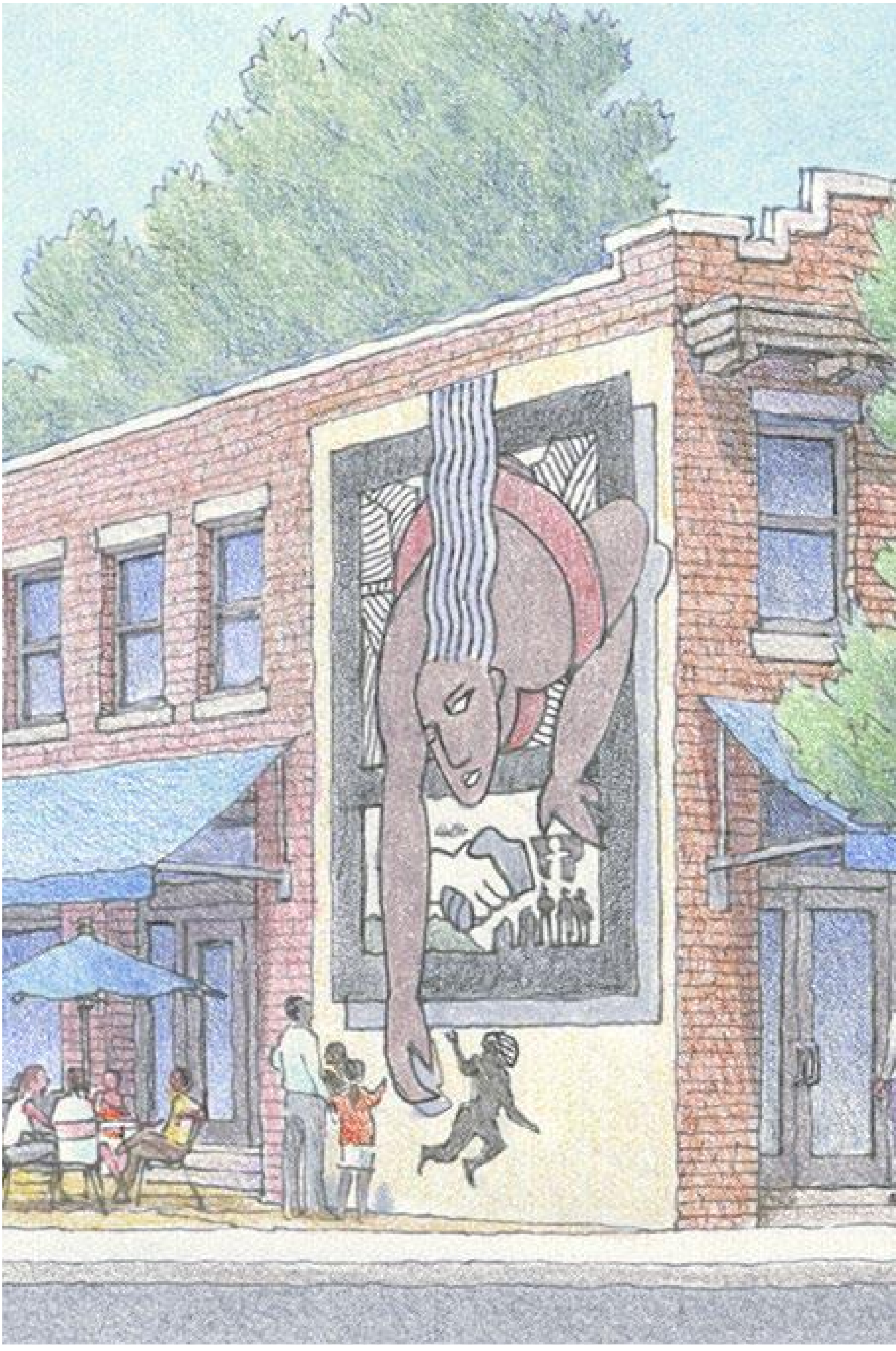
The fourth and final day of the charrette involved finalizing drawings, scanning, organizing, printing, and otherwise preparing for the final presentation. The team presented work to a large audience, including the mayor, city staff, the Chamber of Commerce, local business owners, community residents, Benham West Elders, and a range of local stakeholders.

DAY FOUR

ISSUE REPORT & FOLLOW-UP

The final steps of the process are the production of this final report, as well as follow-up with staff from the city and the Chamber of Commerce to discuss the vision and next steps for implementation.

POST-CHARRETTE



PART 2:
CONTEXT

HISTORY

EXISTING CONDITIONS

CIVIL ENGINEERING

KEY CATALYST PROJECTS DRIVING ELKHART'S FUTURE

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 immediate 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.

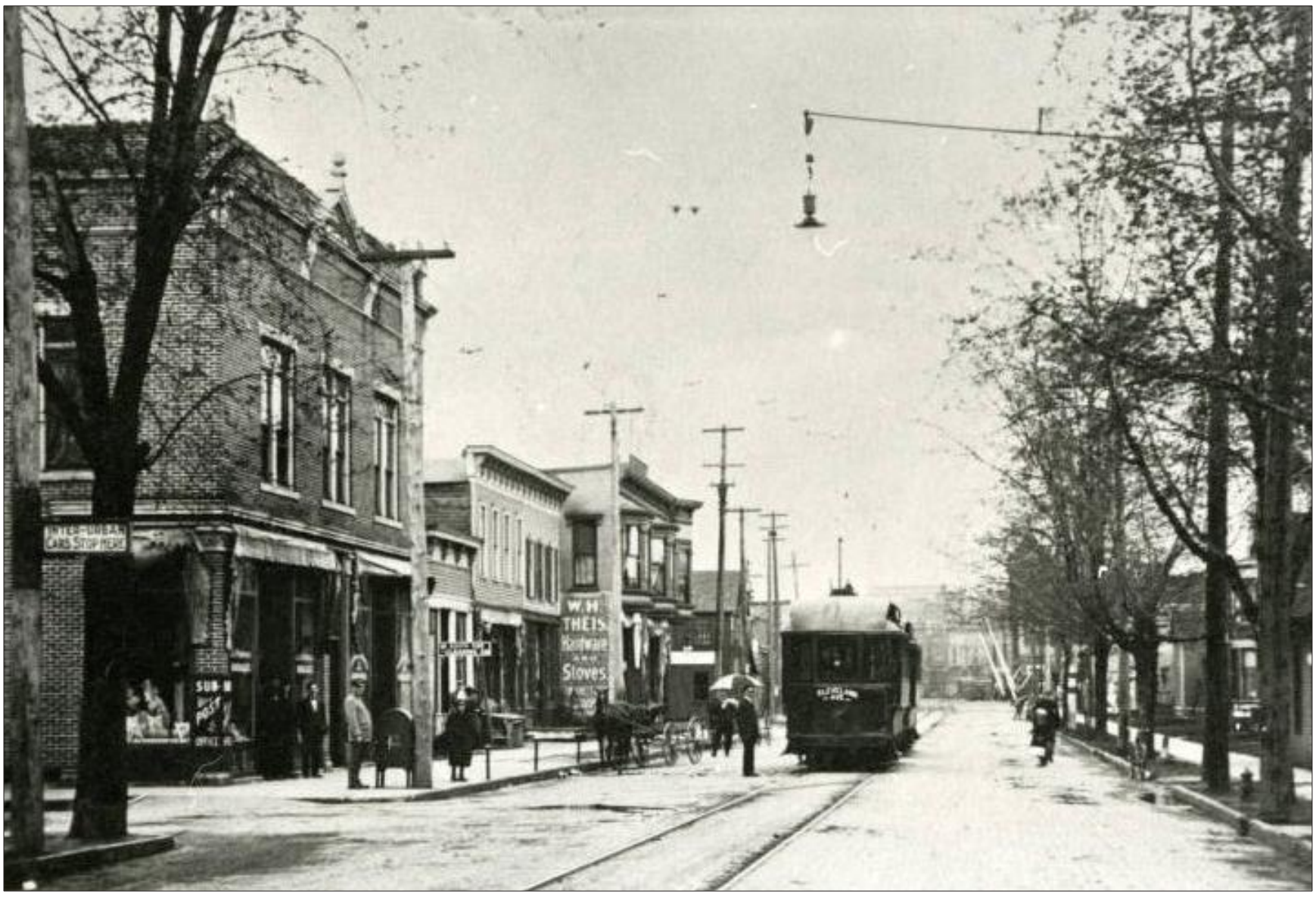


FIGURE 1: Main Street, Elkhart, Indiana, Circa 1910
Historic photo showing intact mixed-use buildings lining South Main Street. The scale of these buildings creates pedestrian-friendly streets because the original designs pre-date the car. Image source: Elkhart County Historical Society

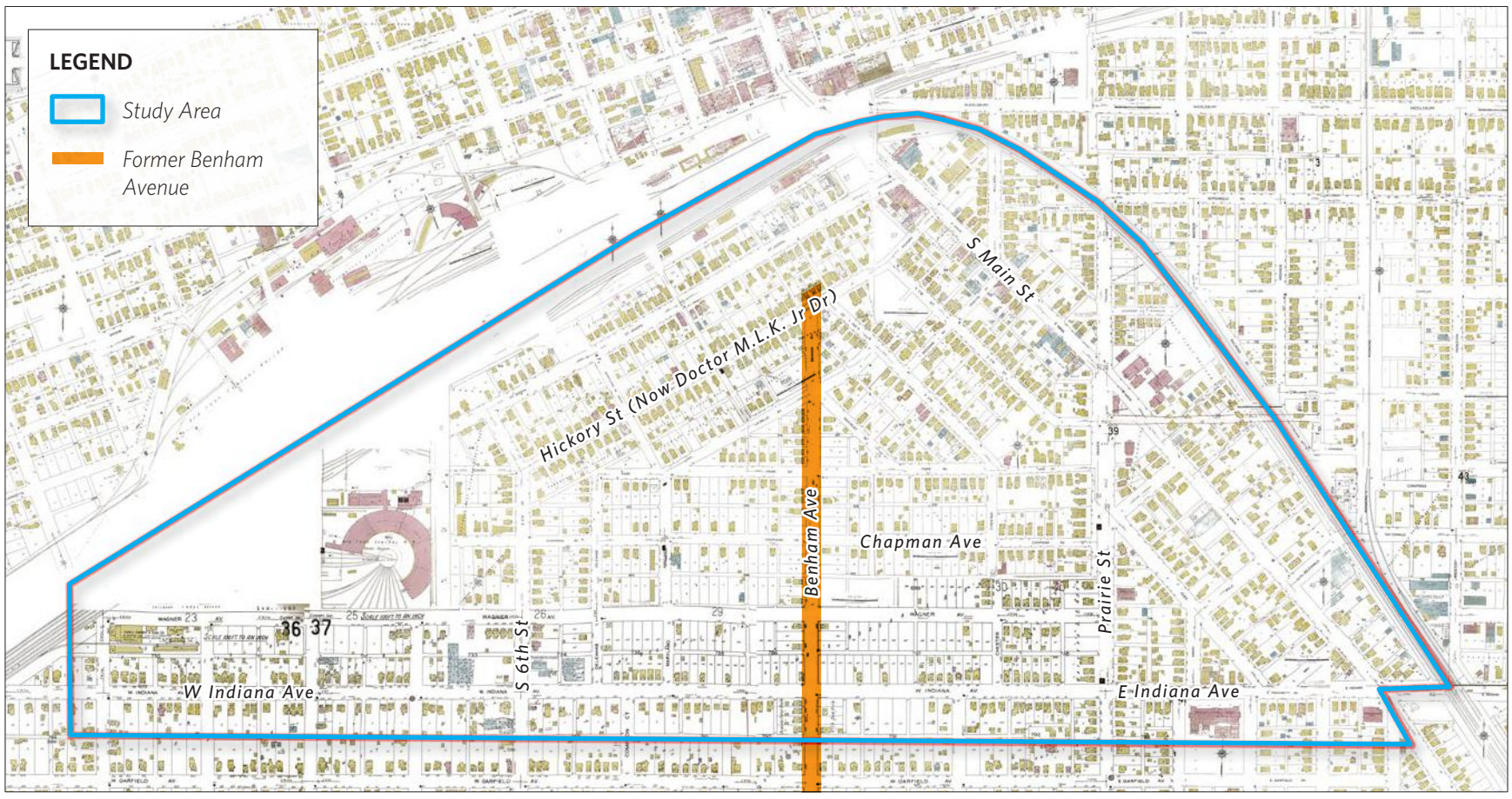


FIGURE 2: 1927 Sanborn Fire Map of Elkhart

The Benham neighborhood with the original urban fabric comprised mostly of single-family homes. Note that Benham Avenue does not connect into downtown.

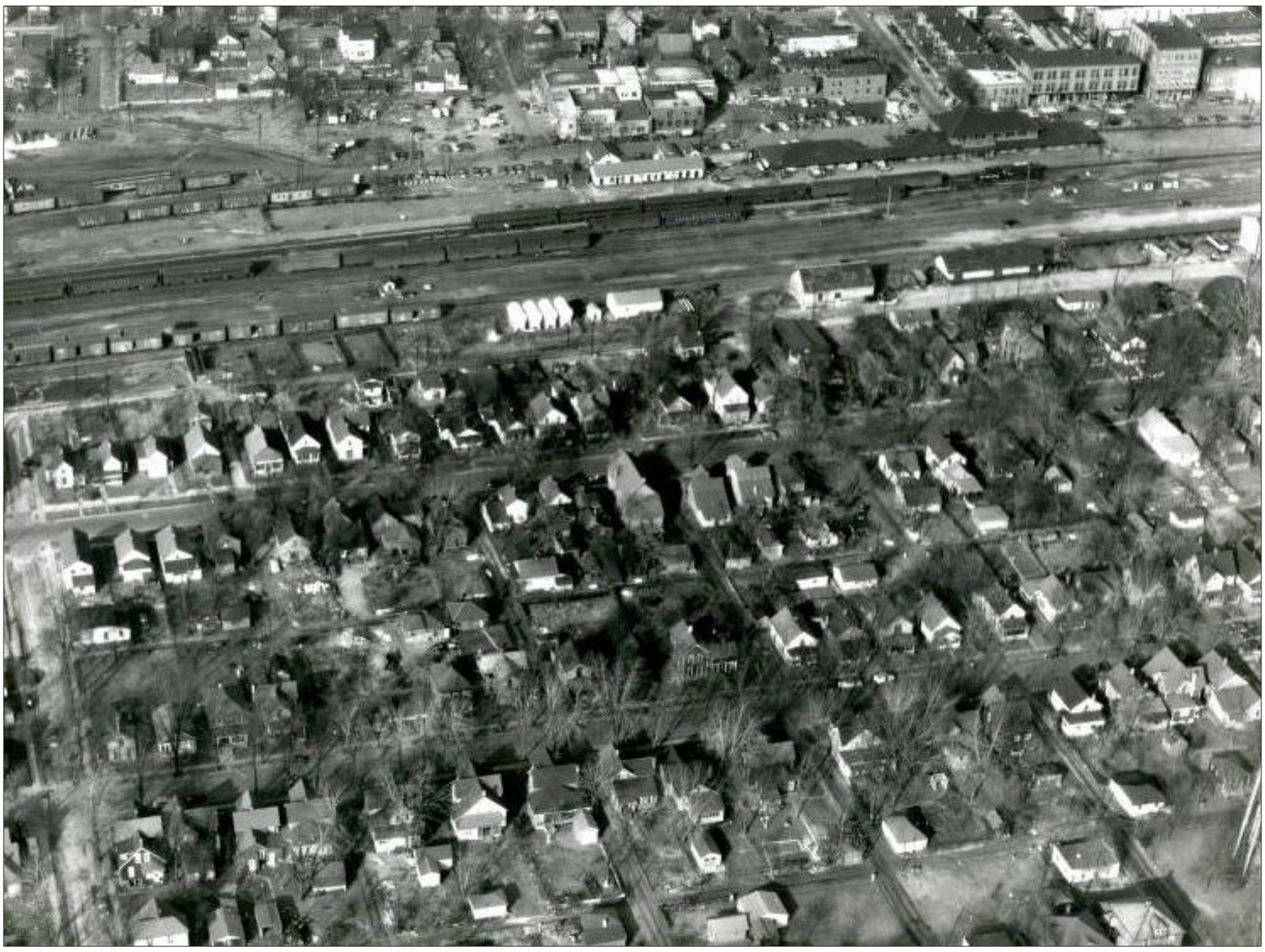


FIGURE 3: 1950s Aerial of the Behnam Neighborhood South of the Railroad, Elkhart, Indiana

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

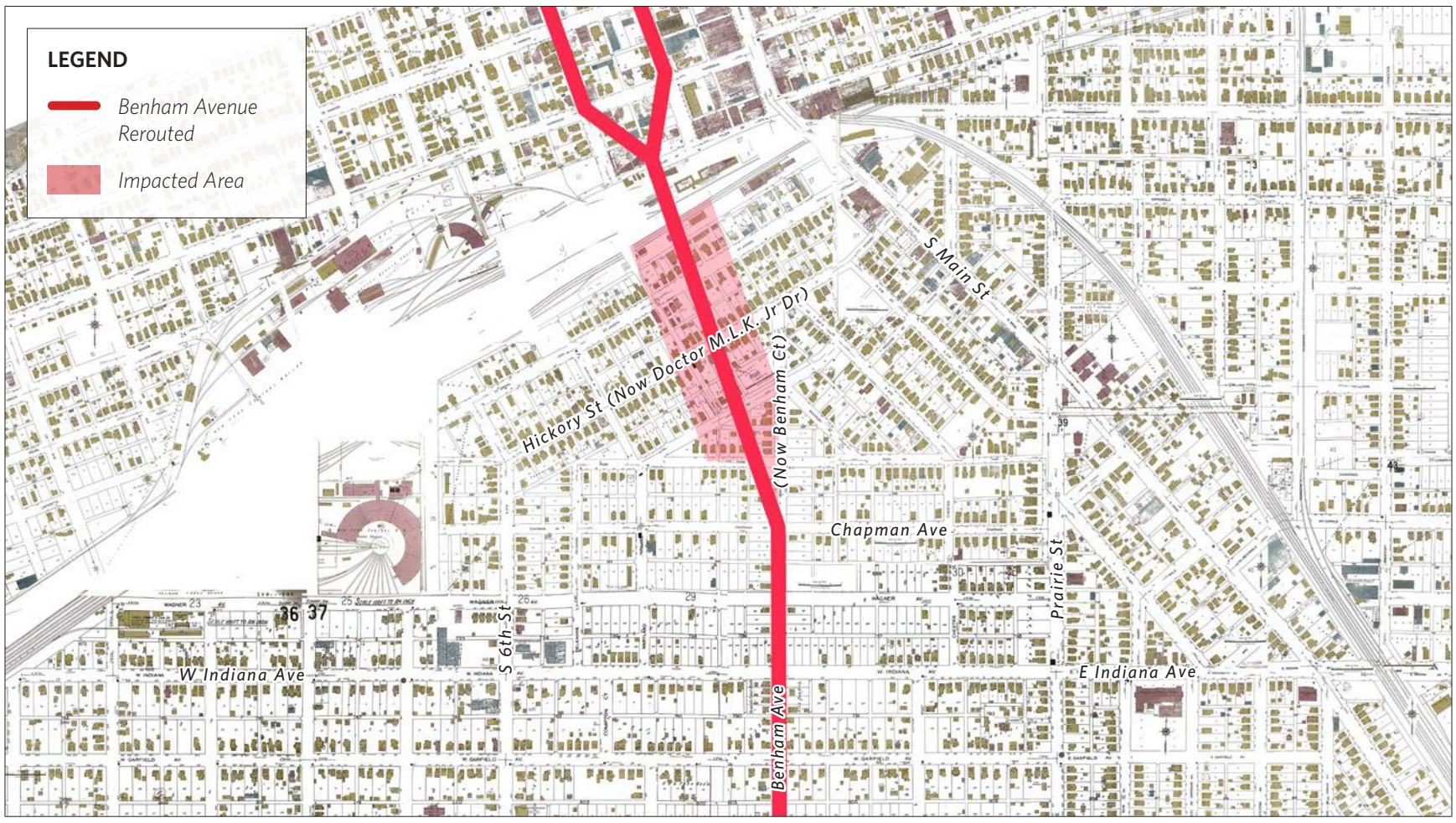


FIGURE 4: 1927 Sanborn Fire Map Highlighting the Urban Renewal Intervention of the Benham Avenue Underpass

Rerouting Benham Avenue to connect under the railroad to downtown was highly destructive to the neighborhood fabric. The impact to the community extended beyond the homes removed for the new street and underpass; the destruction extended into the adjoining blocks.

FIGURE 5: 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

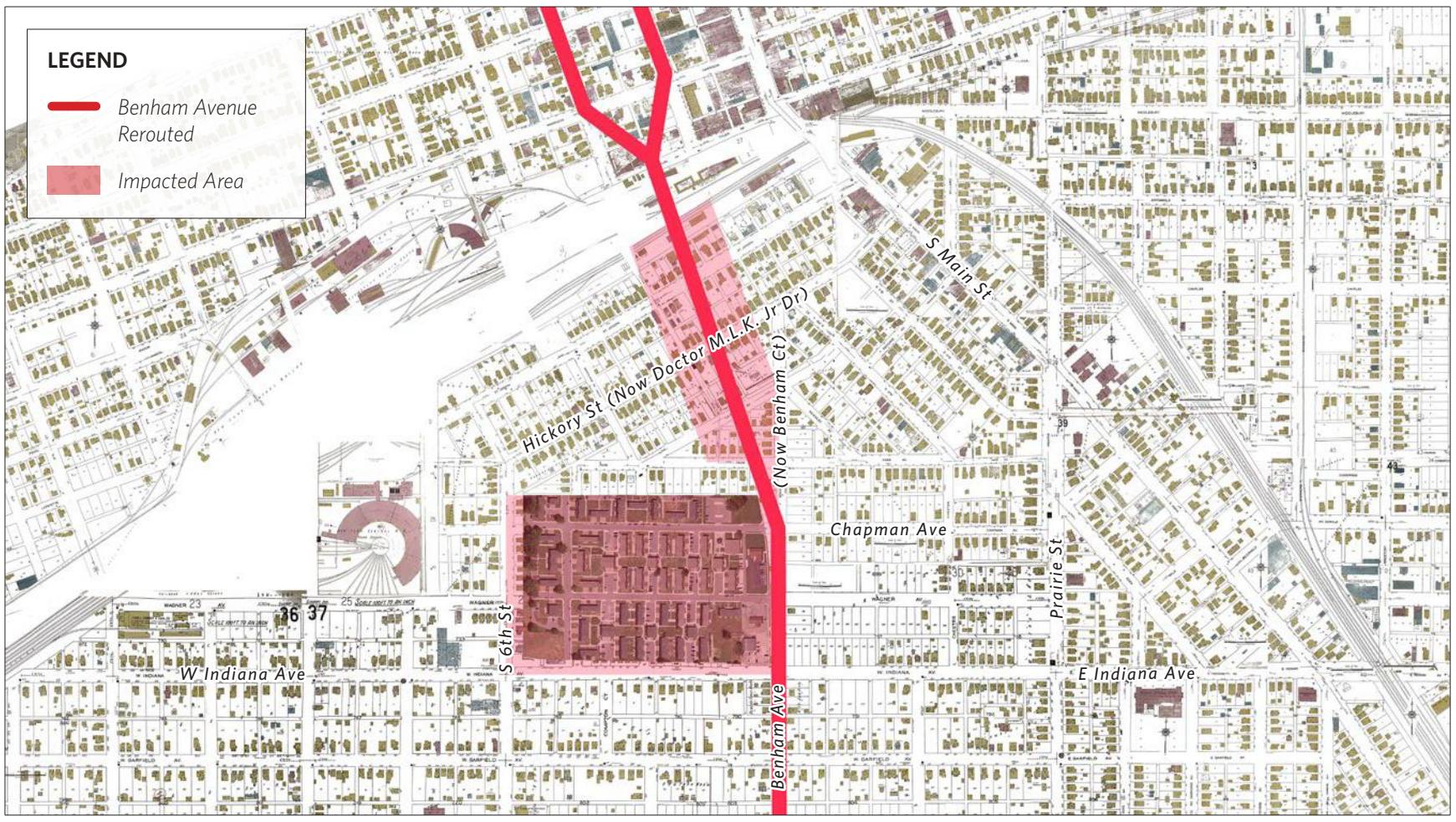


FIGURE 6: 1927 Sanborn Fire Map with an Overlay of Elkhart Housing Authority's Washington Gardens Apartments

The design of Washington Gardens breaks the street pattern of the community. This intervention paired with the redesign of Benham Avenue isolated Benham West from the rest of the neighborhood.

FIGURE 7: 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

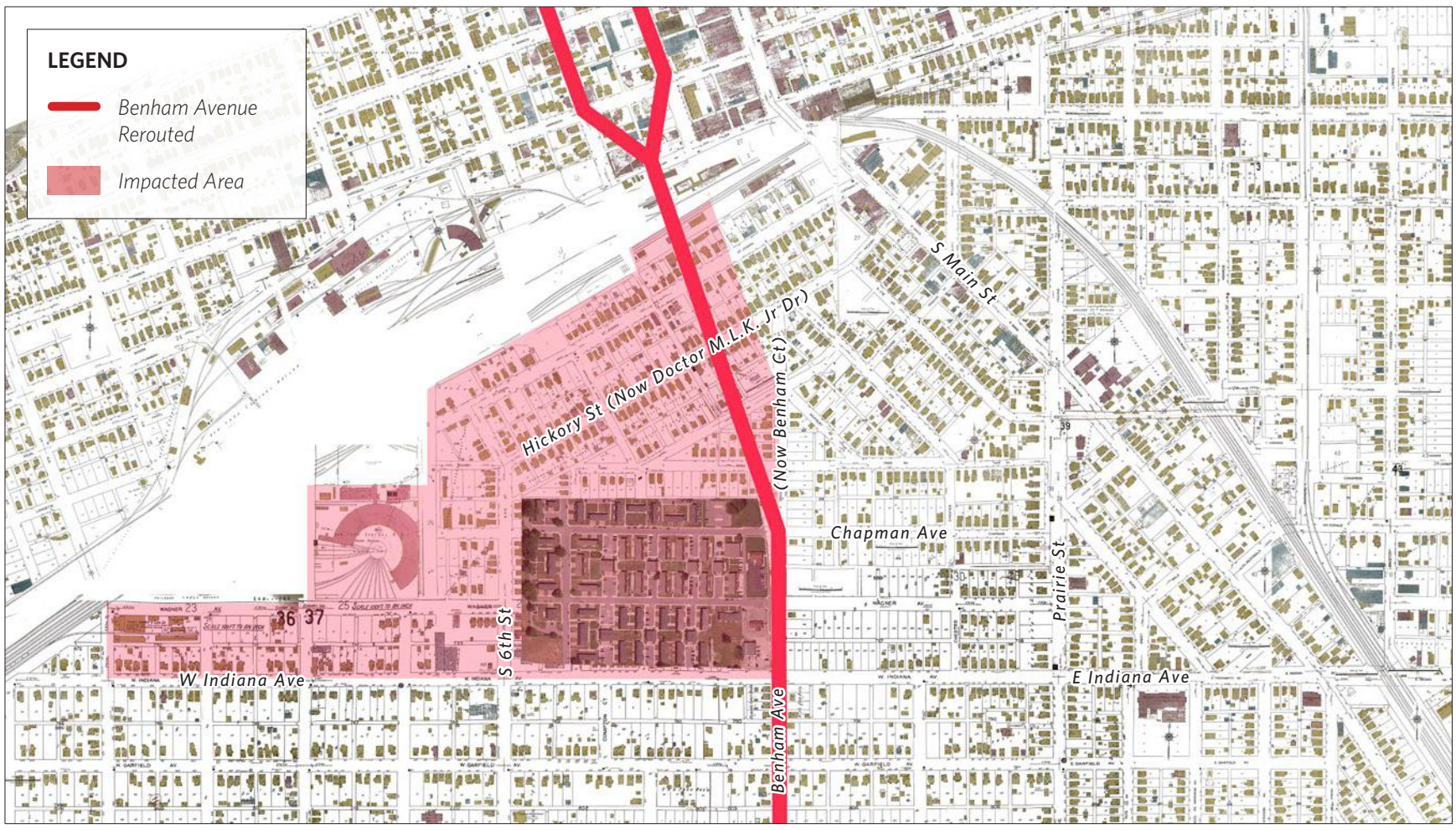


FIGURE 8: 1927 Sanborn Fire Map Highlighting the Urban Renewal Removal of Benham West

The isolation created by the Benham Avenue underpass and construction of Washington Gardens contributed to the deterioration of the homes in Benham West. Instead of investing in improvements to the community, the City of Elkhart used eminent domain to demolish more than 130 homes in Benham West.

FIGURE 9: Aerial Photo Showing the Conditions After the Demolition of Benham West

This view shows the existing conditions in the Benham neighborhood, highlighting the ongoing impact of the underpass, 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 buildings, an assisted living facility, and vacant land. Image source: Google Earth

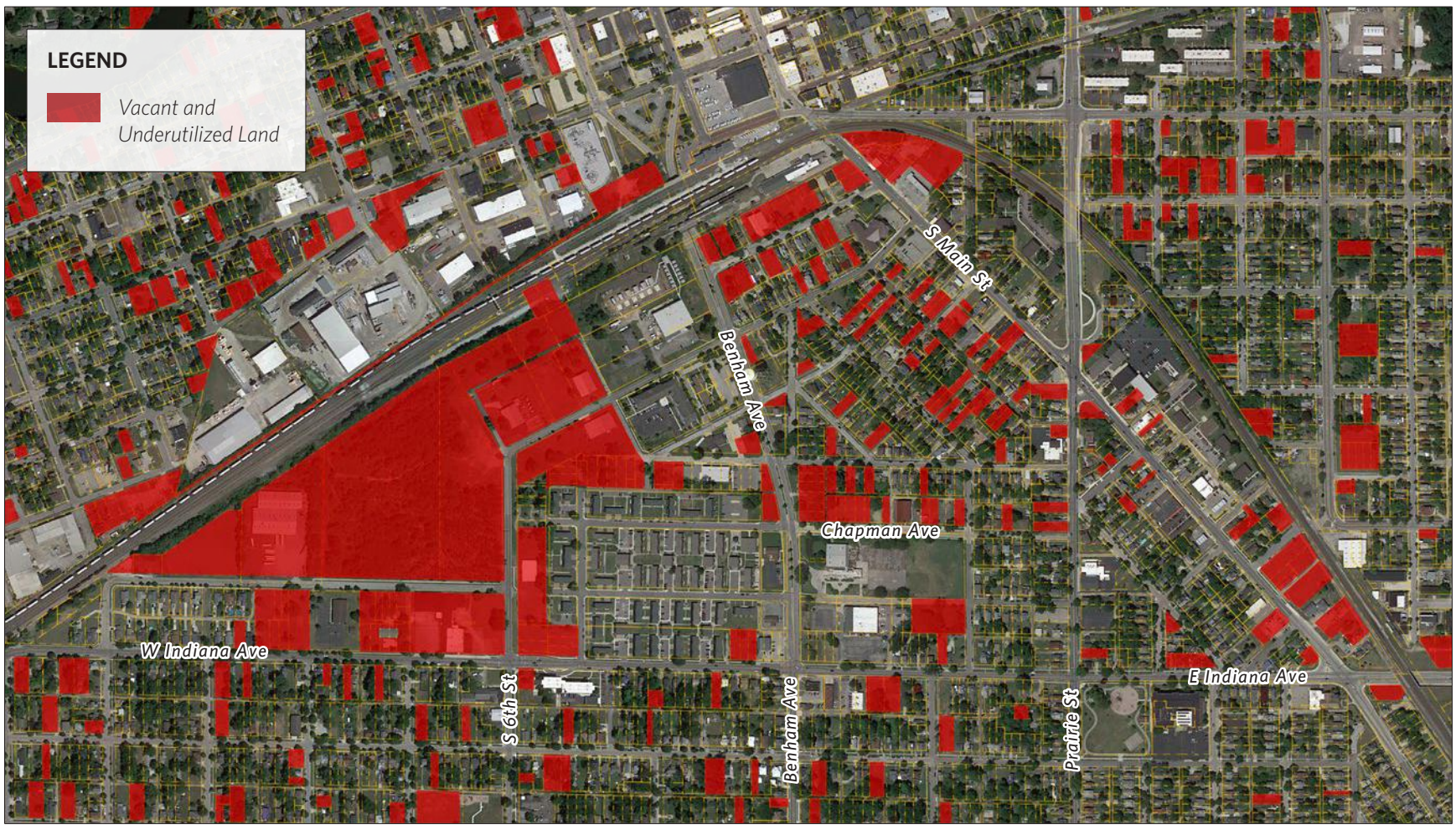


FIGURE 10: Aerial Photo of the Benham Neighborhood Today Showing Vacant and Underutilized Land

The series of events highlighted in Figures 4–9 impacted the remaining neighborhood fabric east of Benham Avenue and beyond. The lots highlighted in red above are either vacant, abandoned, or underutilized.

FIGURE 11: Aerial Photo Showing the Vacant and Underutilized Land East of Benham Avenue

While the homes east of Benham Avenue were not part of the Urban Renewal destruction, the social and economic impact can still be felt today. Many of the homes have been lost, and the remaining homes are in varied states of disrepair. The lots highlighted in red above are either vacant, abandoned, or underutilized. Image source: Google Earth

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 programing 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 13) will play a central role in these efforts.

The condition of privately owned properties that have been evaluated recently (Figure 14) 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 12: Figure Ground Diagram of the Benham Neighborhood
This diagram highlights the loss of urban definition in the block structure within the Benham neighborhood compared with the adjoining neighborhoods. This loss of definition is caused by vacant land.

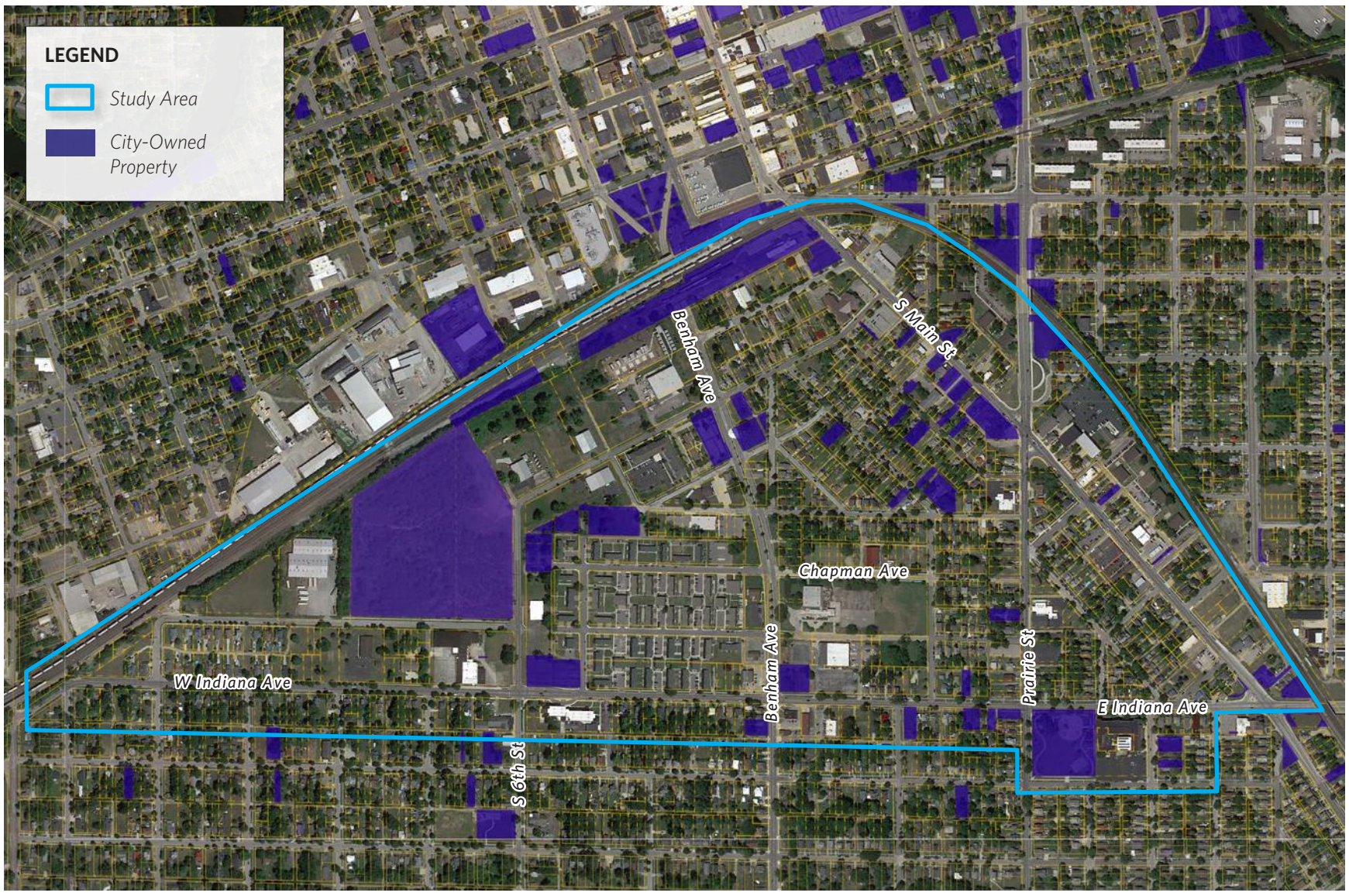


FIGURE 13: Diagram Showing City-Owned Property

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.

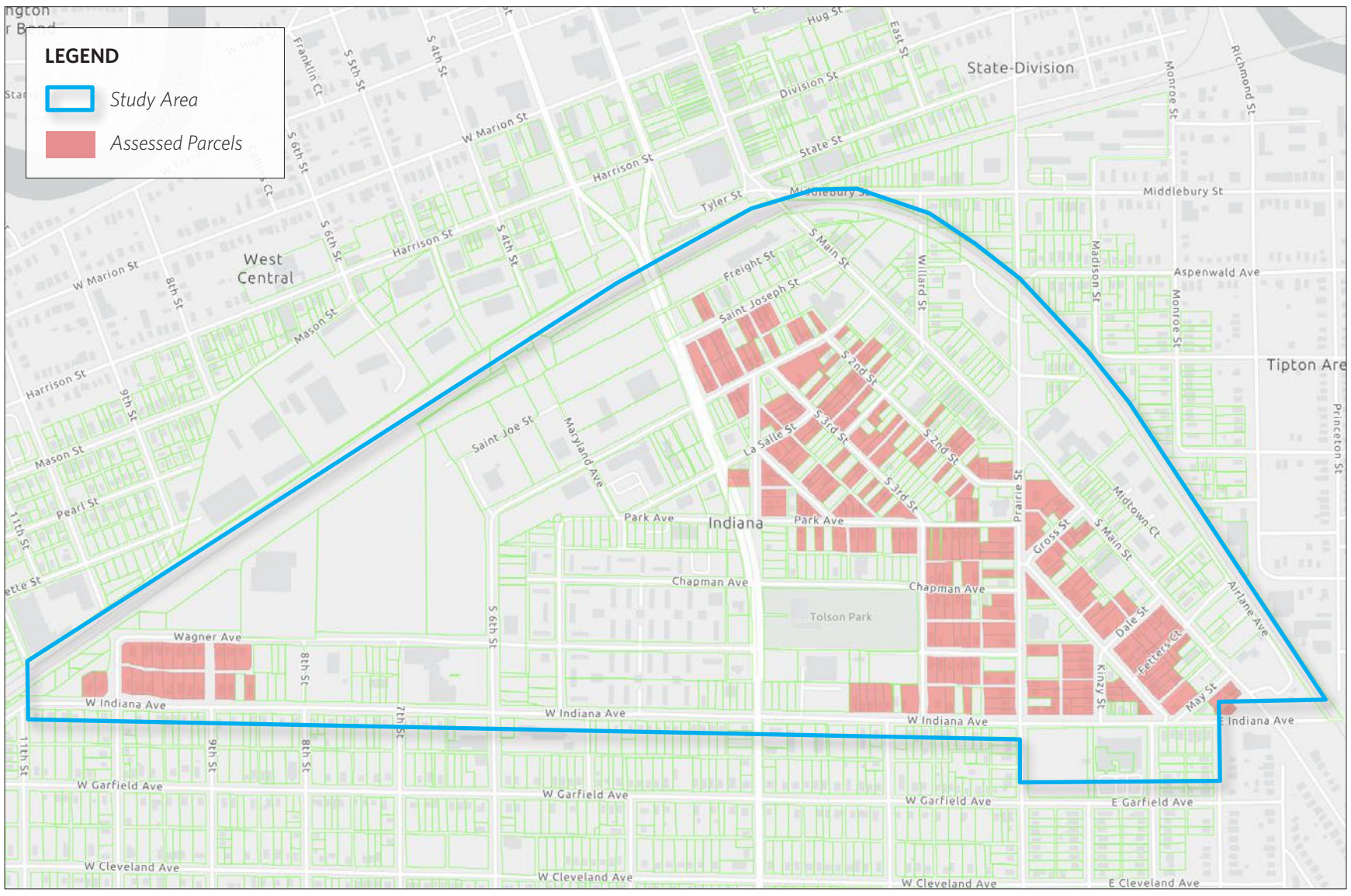


FIGURE 14: Diagram Showing Parcels Studied in a Recent Housing Condition Assessment

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 evaluted 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.

CIVIL ENGINEERING

The restoration of Benham West and regeneration of the entire neighborhood will require careful study of several brownfield sites, community drainage, soil conditions, and existing underground infrastructure.

Brownfield Sites

The western portion of the Benham neighborhood once housed the roundhouse for the railroad where trains were serviced. It appears from lidar mapping that the roundhouse turntable is still intact on the site. The soil sample report indicates that the site has different levels of contamination. The area closest to the train tracks is highly contaminated and unsuitable for development, while the sections closer to Benham West have had some remediation. With continued investment of environmental measures, this area may become available for future development. The cost of remediating this land will not be insignificant. The development of housing throughout Benham will take decades; only after the rest of the community is complete will it make sense to consider building on this land.

Existing Underground Infrastructure

Unfortunately, while the water and sewer network that once served the homes in Benham West is still underground, the infrastructure is outdated and unable to be reused. The one element that can be reused is the trench, which will hopefully reduce the cost of installation of the new infrastructure. Figure 16 and Figure 17 illustrate the existing water and sewer networks.

Drainage & Water Retention

Water drainage and retention will become an issue as the vacant land in Benham is built out, especially east of Benham. The civil engineering team identified locations for potential retention swales that can be integrated into the urban landscape (Figure 15).

Photo of the railroad roundhouse in 1928.
Image source: Elkhart County Historical Society

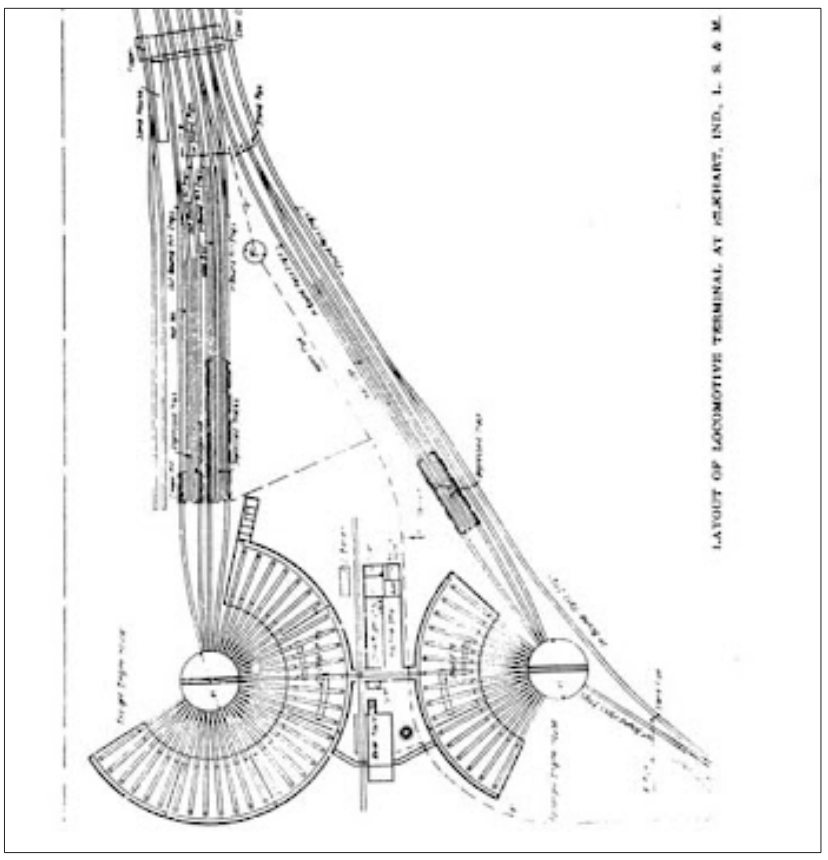


Illustration of the railroad roundhouse. Image source: University of Michigan

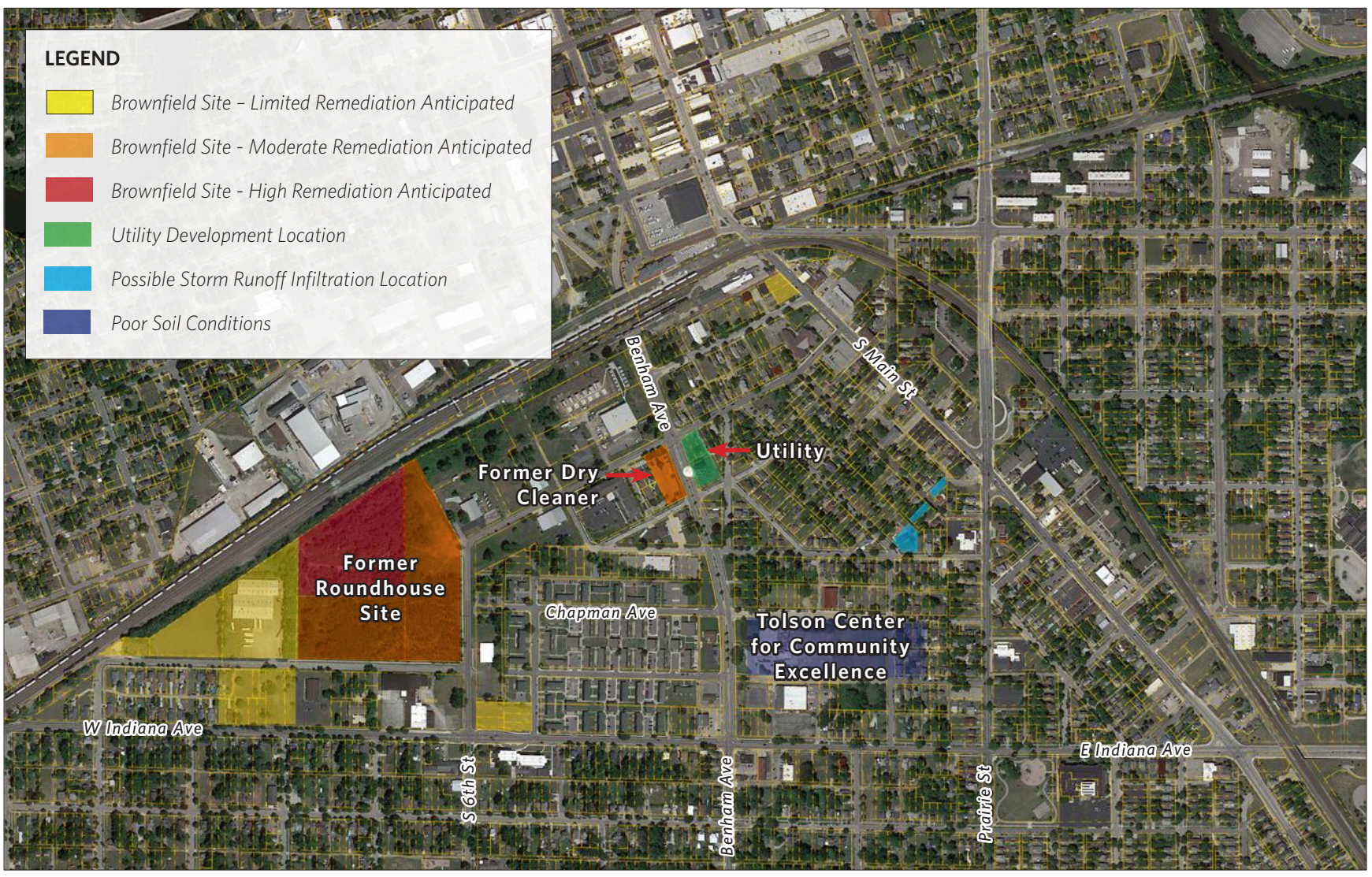


FIGURE 15: Diagram of Civil Engineering Analysis of the Benham Neighborhood
Several environmental conditions on site must be considered when planning future development in the Benham neighborhood. The former railroad roundhouse site will require varied levels of remediation. Work in these areas should proceed only after the rest of the neighborhood is built out. Development plans also need to consider soil conditions, utility locations, and possible storm runoff infiltration locations. Further study of all elements is recommended.

FIGURE 16: Water Network Structure
The existing and abandoned water system, indicated in blue, will need to be replaced to serve new construction. Existing trenches can be reutilized as part of a new system.

FIGURE 17: Existing Sewer Network
The existing and abandoned sewer network, indicated in green and orange, will need to be replaced to serve new construction. Existing trenches can be reutilized as part of a new system.

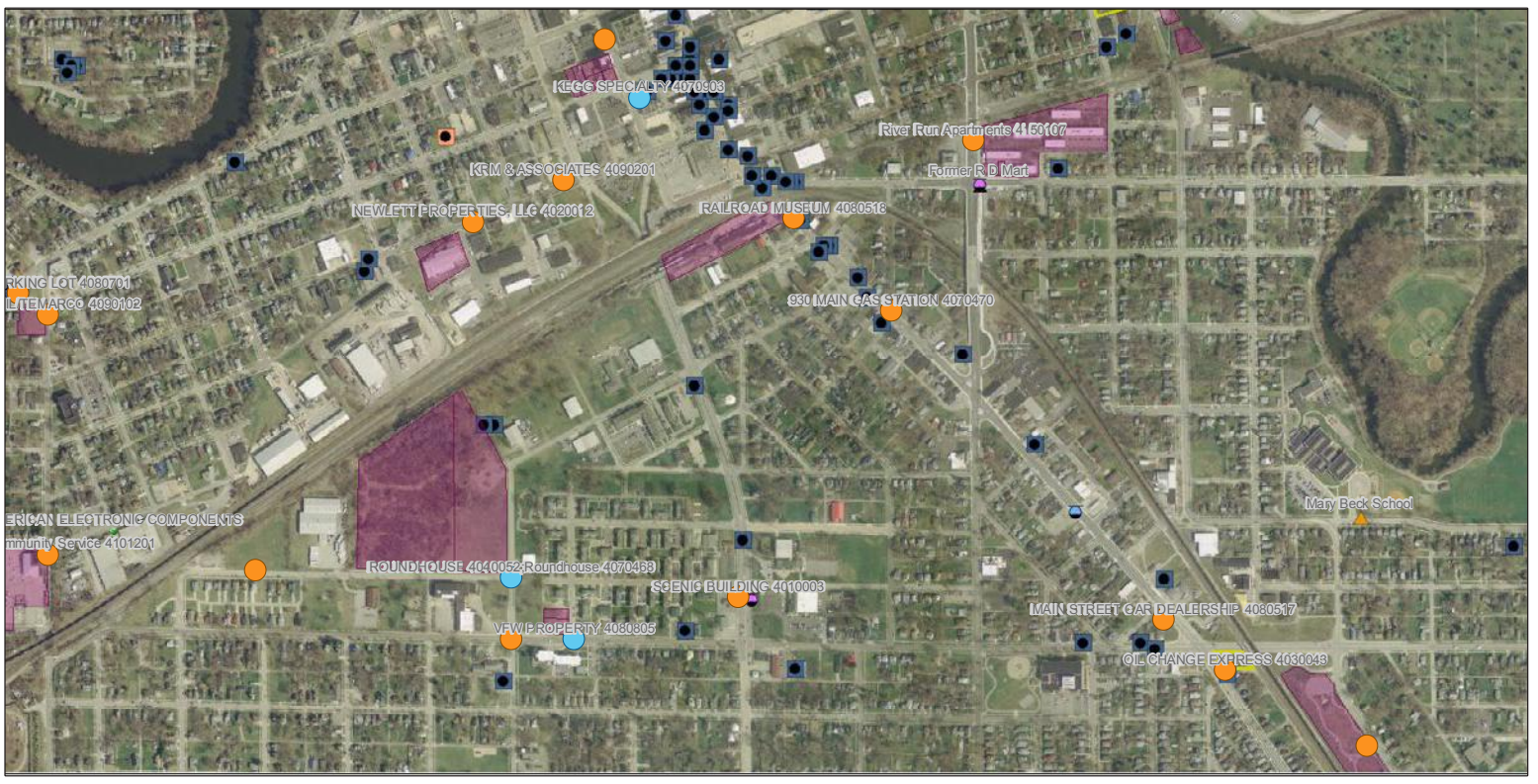


FIGURE 18: Potential Contaminated Sites
Redevelopment in Benham will need to be coordinated with further study of contaminated sites, both relating to the railroad facilities as well as at the location of the former dry cleaner on Benham Avenue. Contact the City of Elkhart for details regarding contaminated sites.

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"

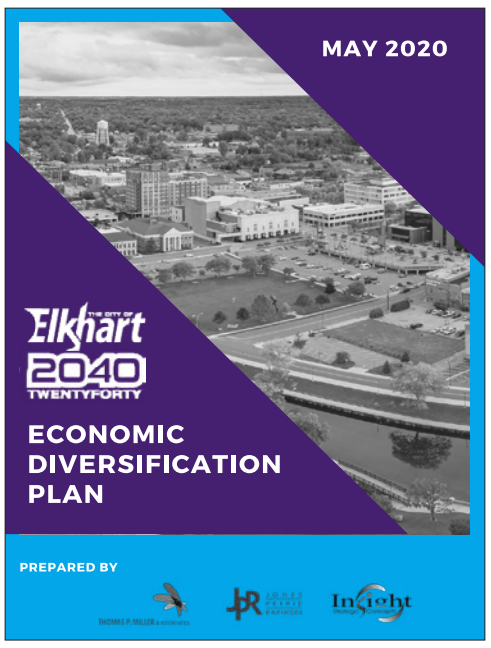


FIGURE 19: Cover of the Elkhart 2040 Economic Diversification Plan (2020)

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

FIGURE 20: 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.

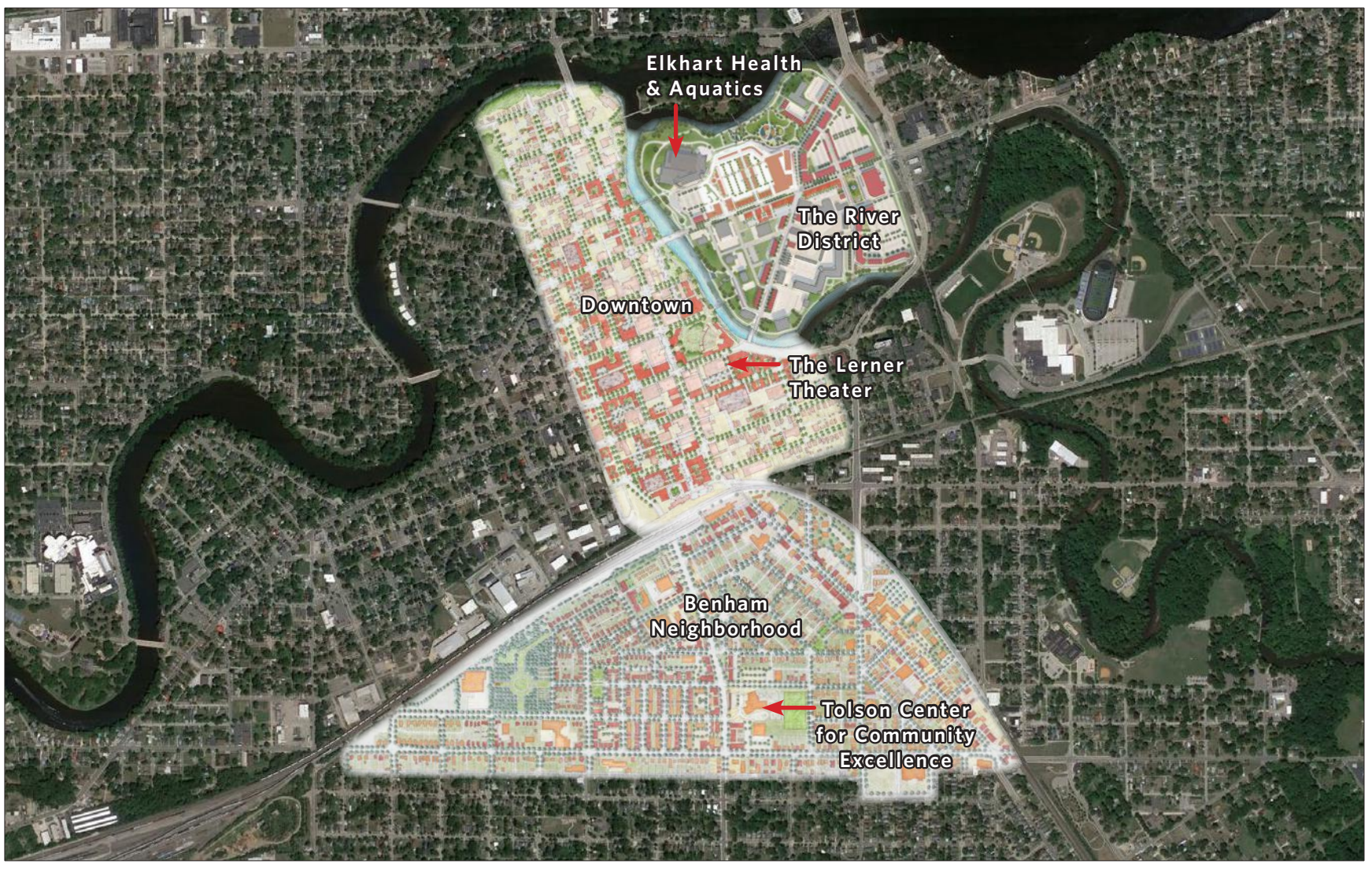


FIGURE 21: Current Masterplanning Initiatives in Elkhart

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.

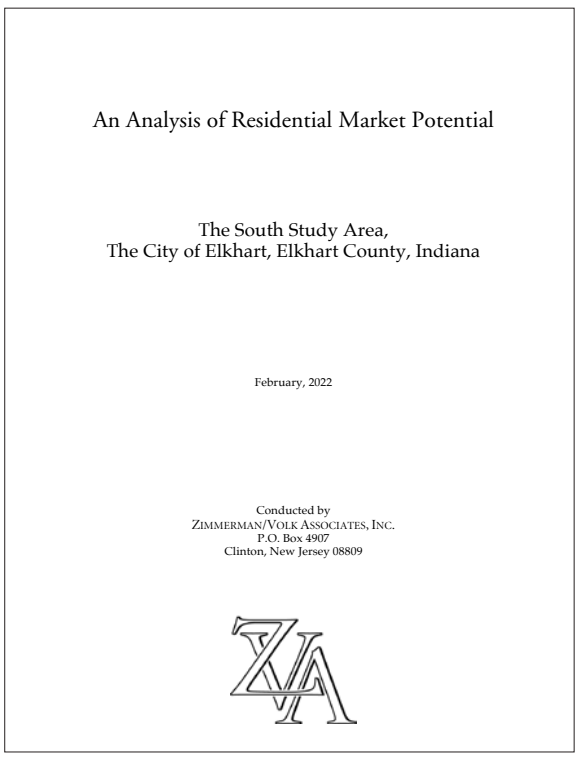


FIGURE 22: East Bank Residential Market Study (2022)

Purpose: to determine the annual market potential and optimum market position for newly introduced rental and for-sale housing units that could be developed over the next five years.

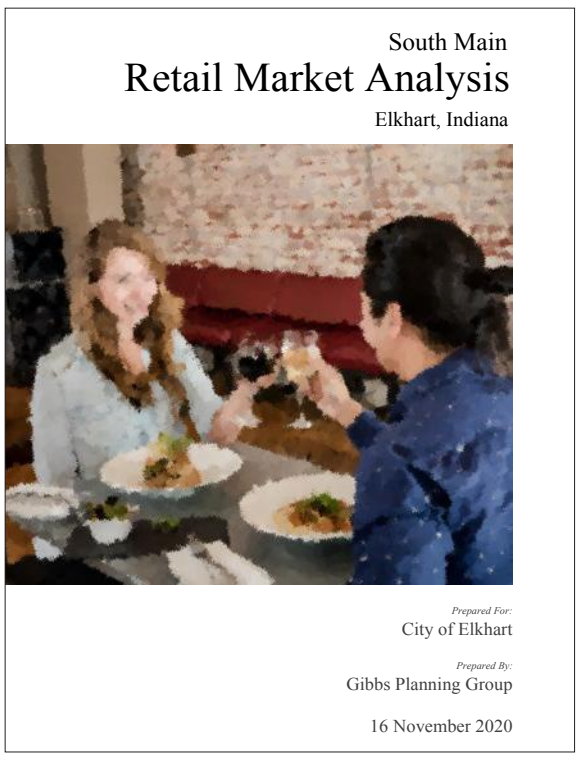


FIGURE 23: Retail Study (2020)

Purpose: to determine the square footage that can be absorbed successfully into South Main as well as the potential revenue this retail can generate.

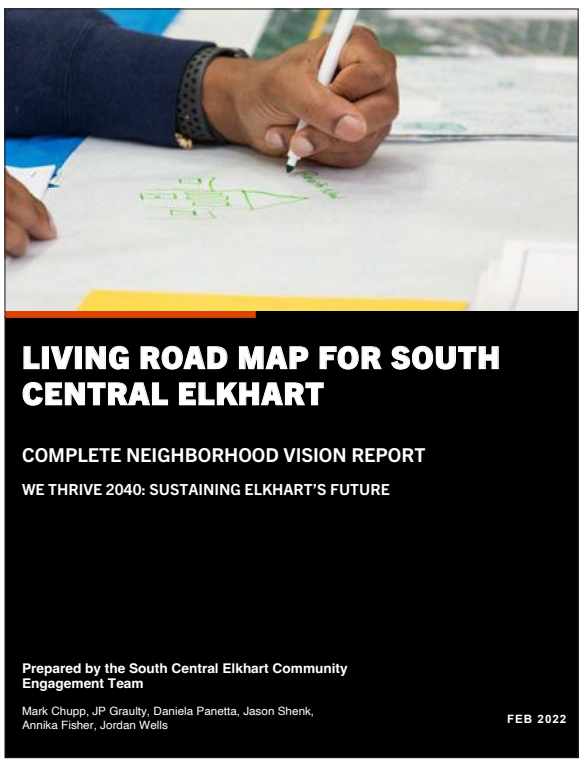


FIGURE 24: Living Road Map for South Central Elkhart (2022)

Purpose: to design and facilitate a community engagement process for developing a vision and a set of priorities for a Complete Neighborhood in the Benham Neighborhood.

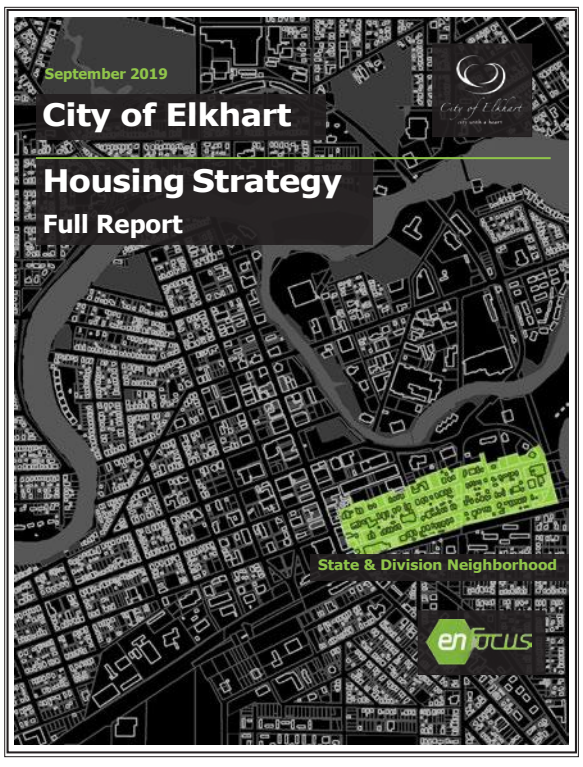


FIGURE 25: City of Elkhart Housing Strategy (2019)

Purpose: to identify, design, and implement strategies to promote the creation of new housing units in the City of Elkhart.

FIGURE 26: Elkhart Remediation Plan

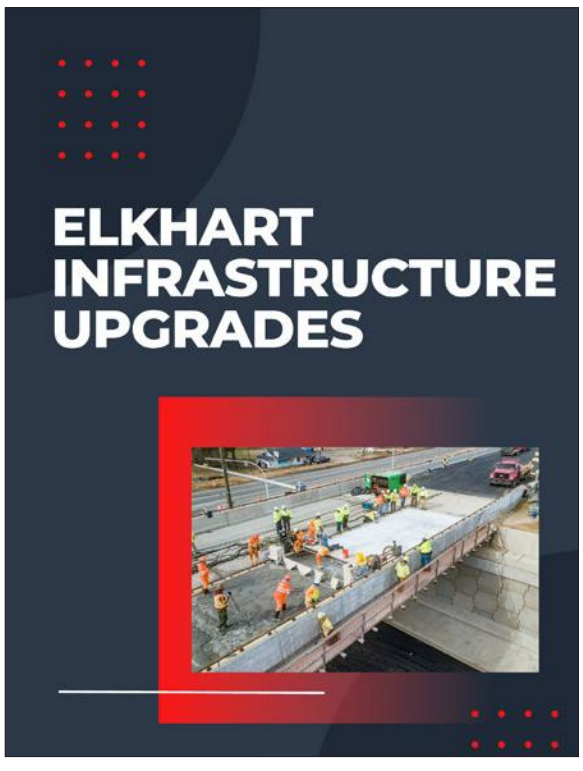
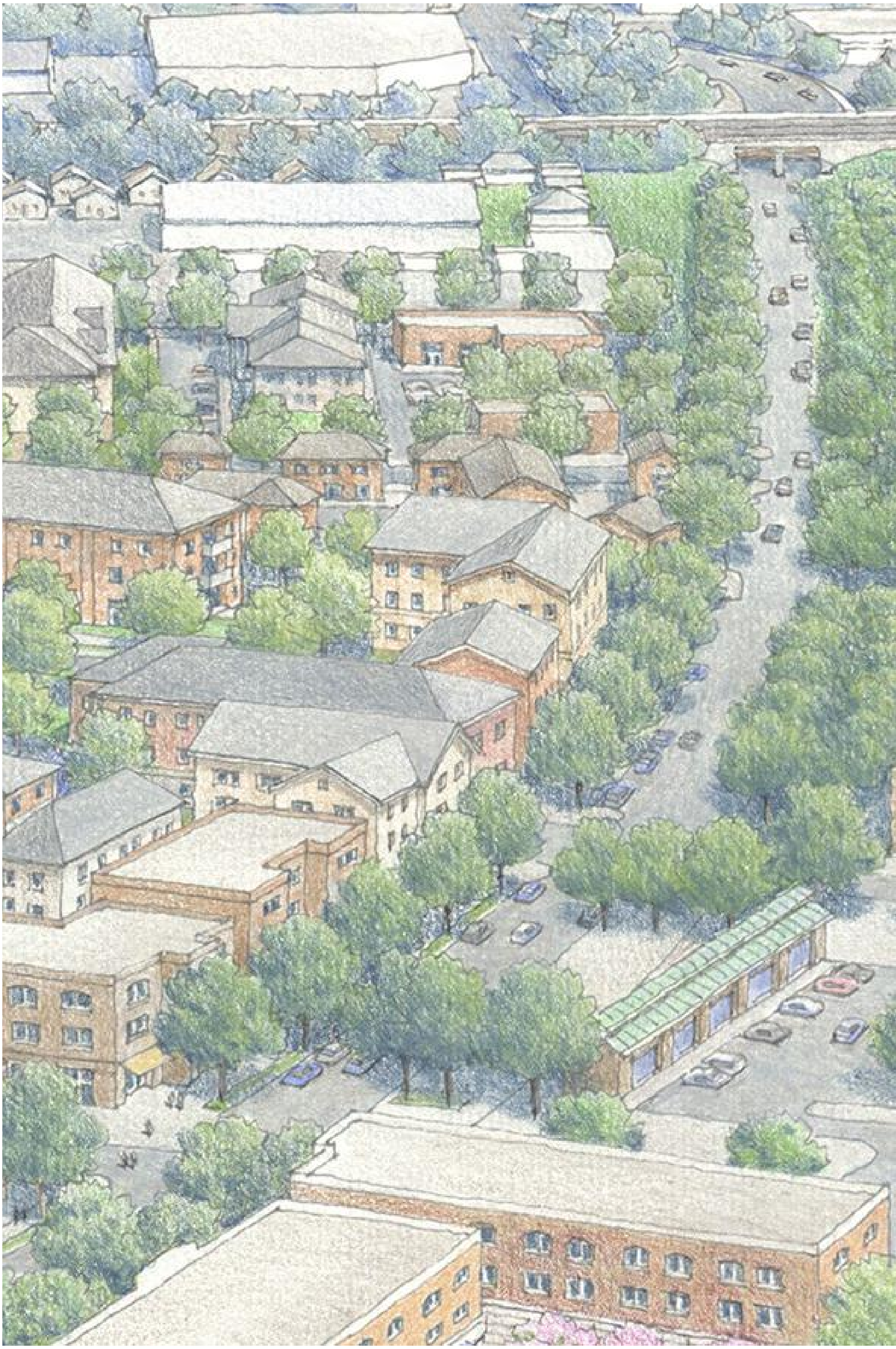
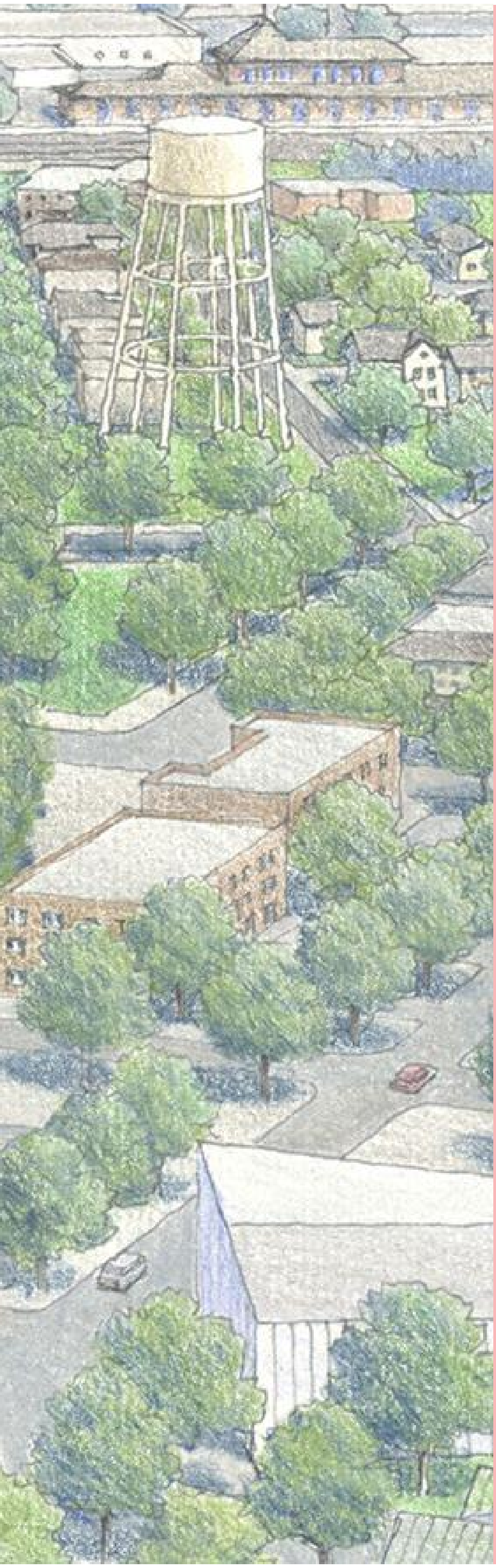


FIGURE 27: Elkhart Infrastructure Upgrades Plan



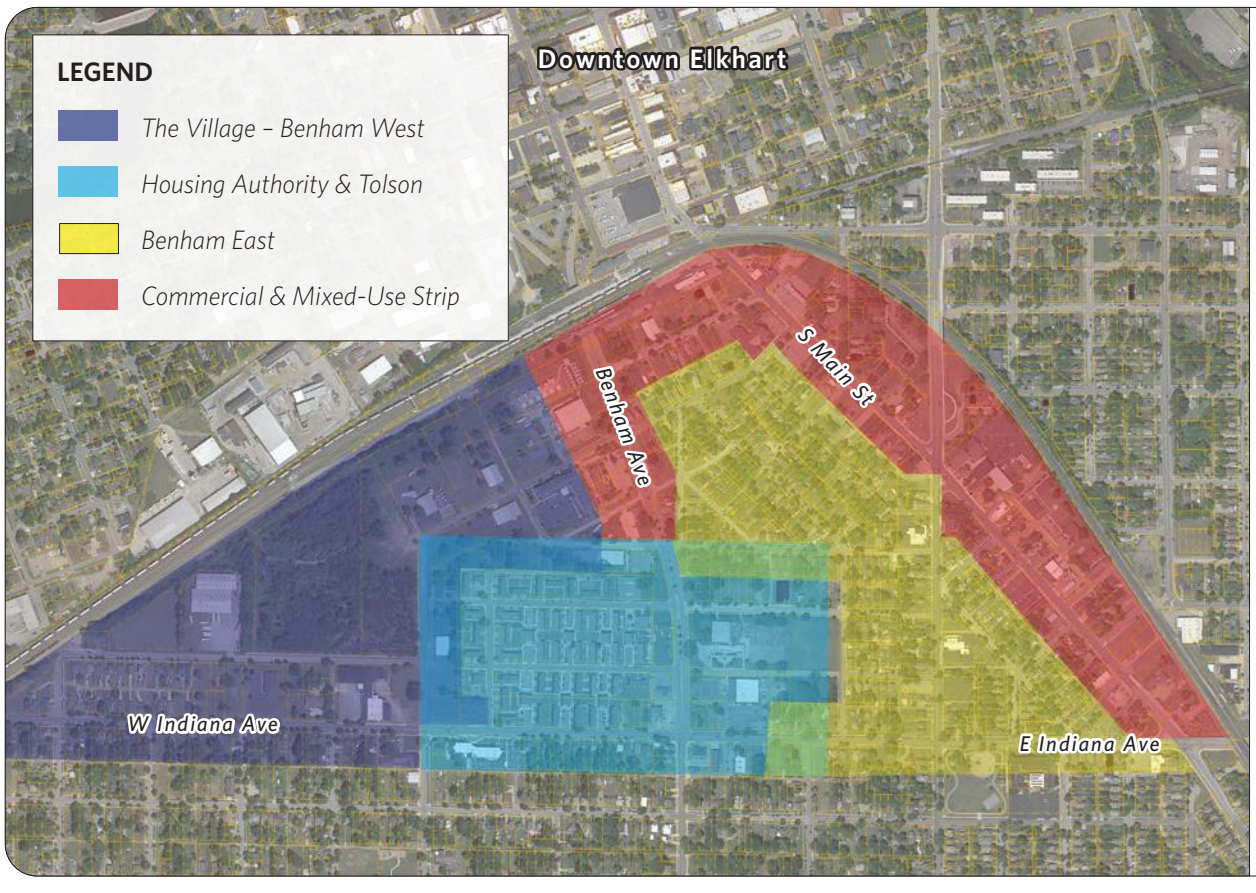


PART 3:
KEY FINDINGS

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:

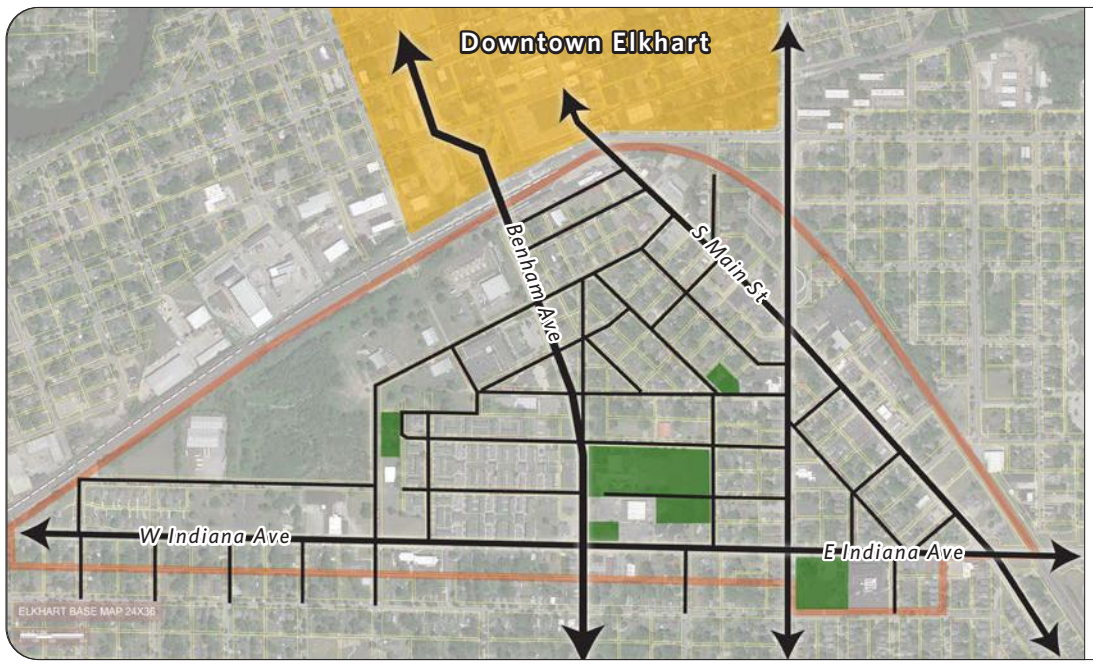
THE COMMUNITY IS CURRENTLY FRAGMENTED

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:

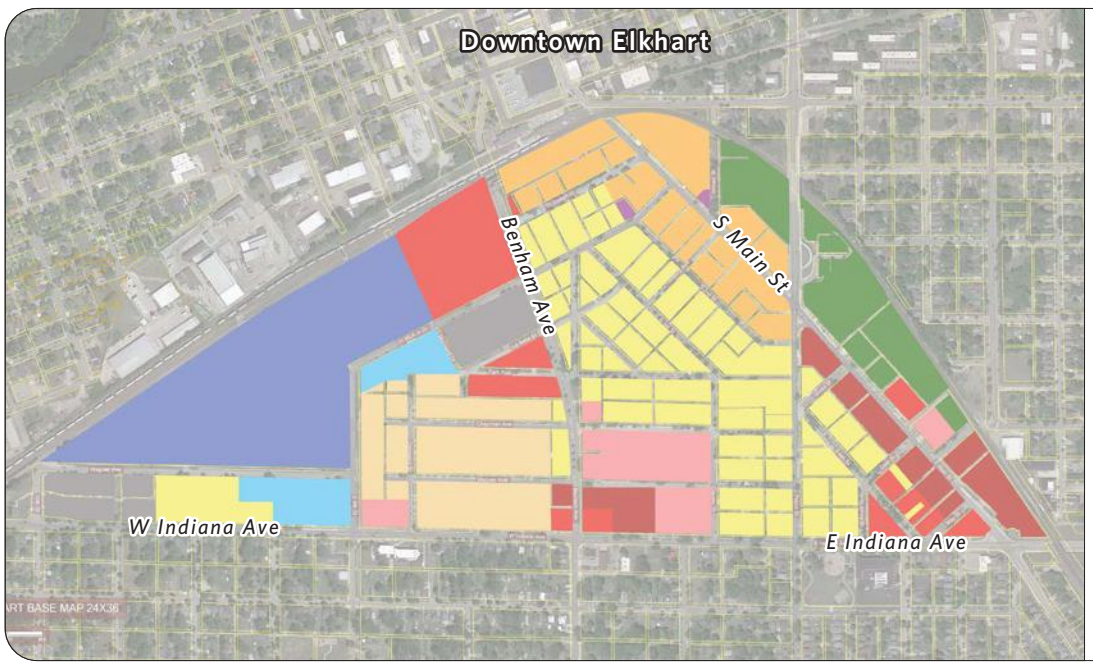
THE COMMUNITY IS DISCONNECTED

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. Pages 78–80 outline available resources to help facilitate the stabilization and restoration of historic buildings, including homes.

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 hallways 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.

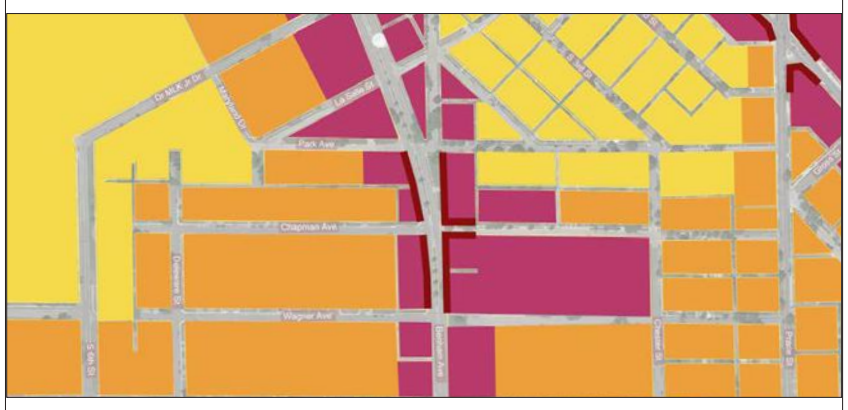
Urban landscaping is one of the strongest ways to make linear connections through a neighborhood and increase connectivity. Tree-lined streets provide shade and create corridors of movement. Safe streets are enabled by and enable this comprehensive landscaping approach. Street and landscape are both 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 28: 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 32-39.

LAYER 2

CONNECTIVITY

Connectivity between Benham and the rest of the city as well as within the neighborhood. Refer to pages 42-49.

LAYER 3

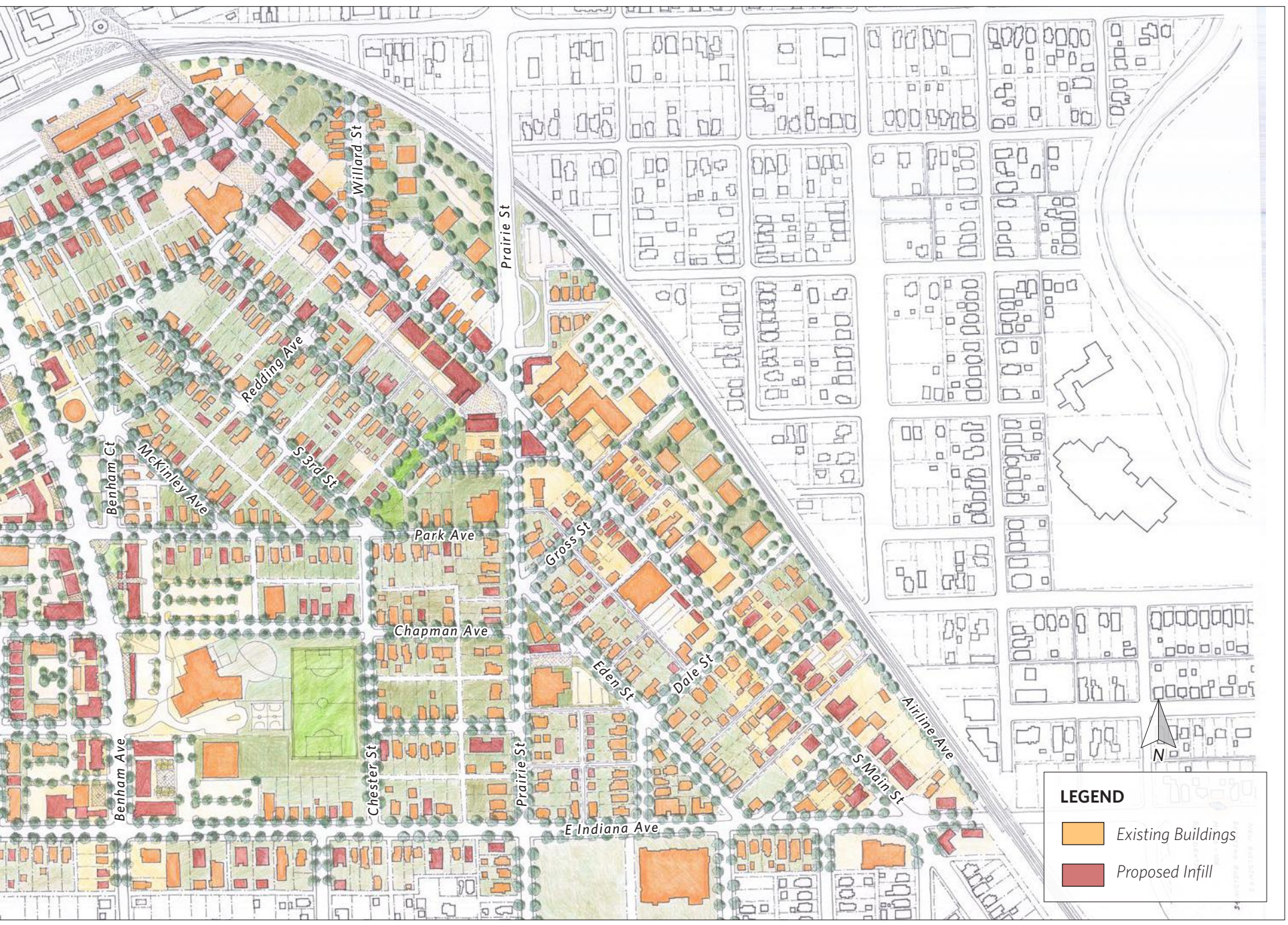
COMMUNITY DESIGN PROPOSALS

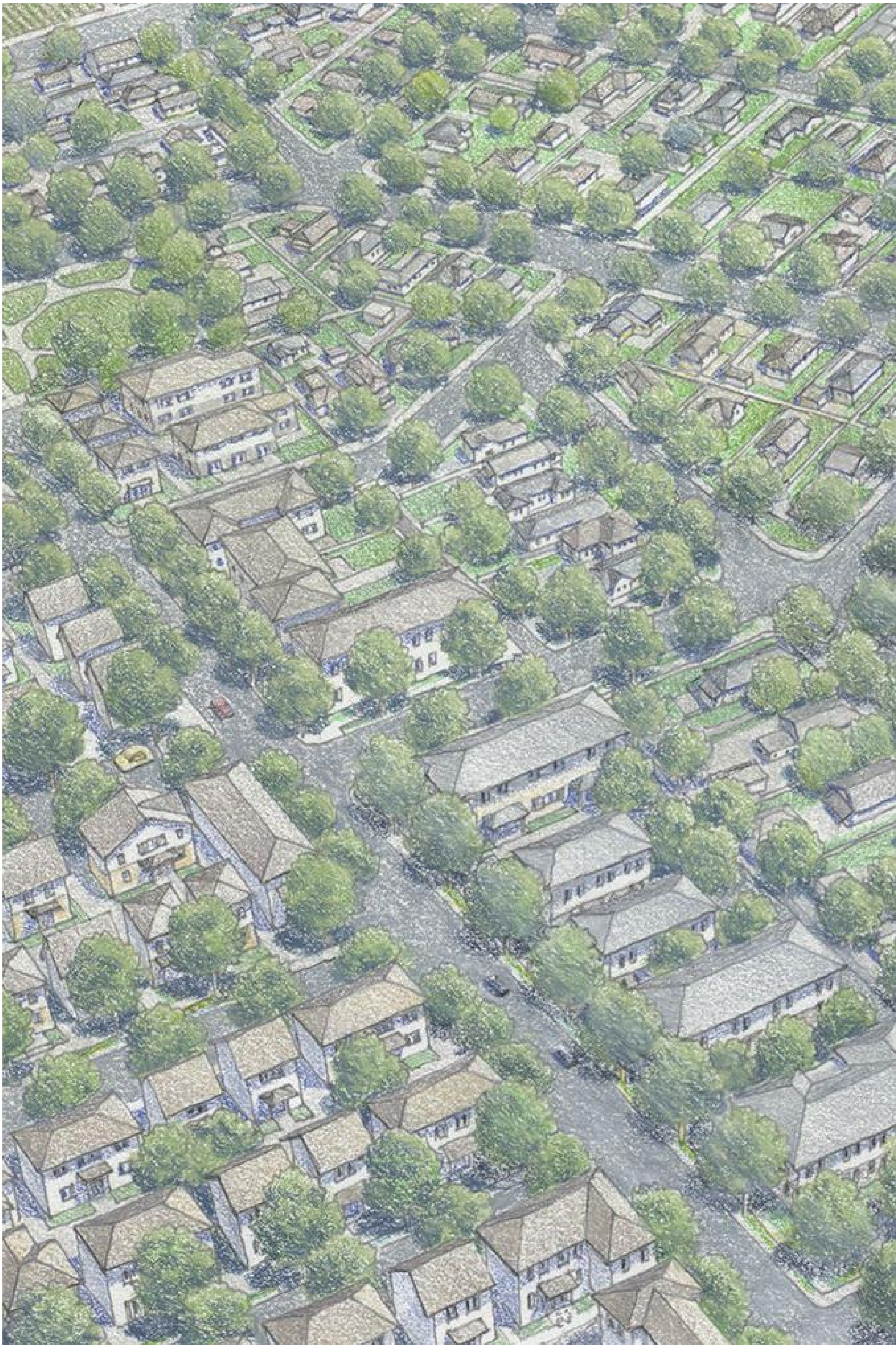
Design concepts and proposals that can work individually or together to regenerate the community. Refer to pages 52-89.

LAYER 4

OPEN SPACE & URBAN LANDSCAPE

Masterplan and details for an open space network that facilitates connection to nature. Refer to pages 92-101.





PART 4:

REGULATORY FRAMEWORK

EXISTING & PROPOSED CODE

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 40 on page 37).

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 29). 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-base 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 86 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 29 and Figure 31).

	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 29: Diagram of Proposed Zones

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

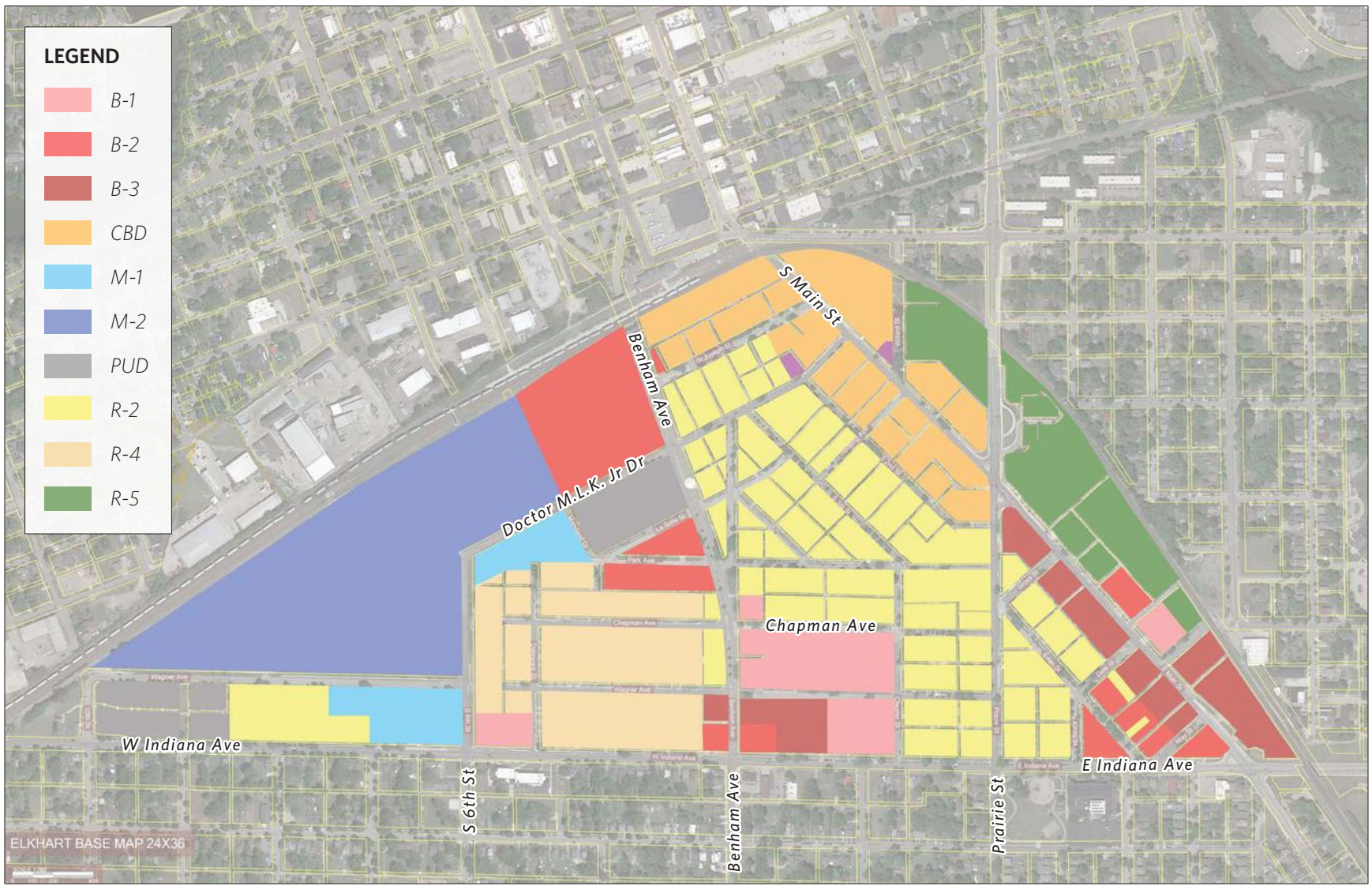


FIGURE 30: Map of Existing Use-Based Zoning

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.

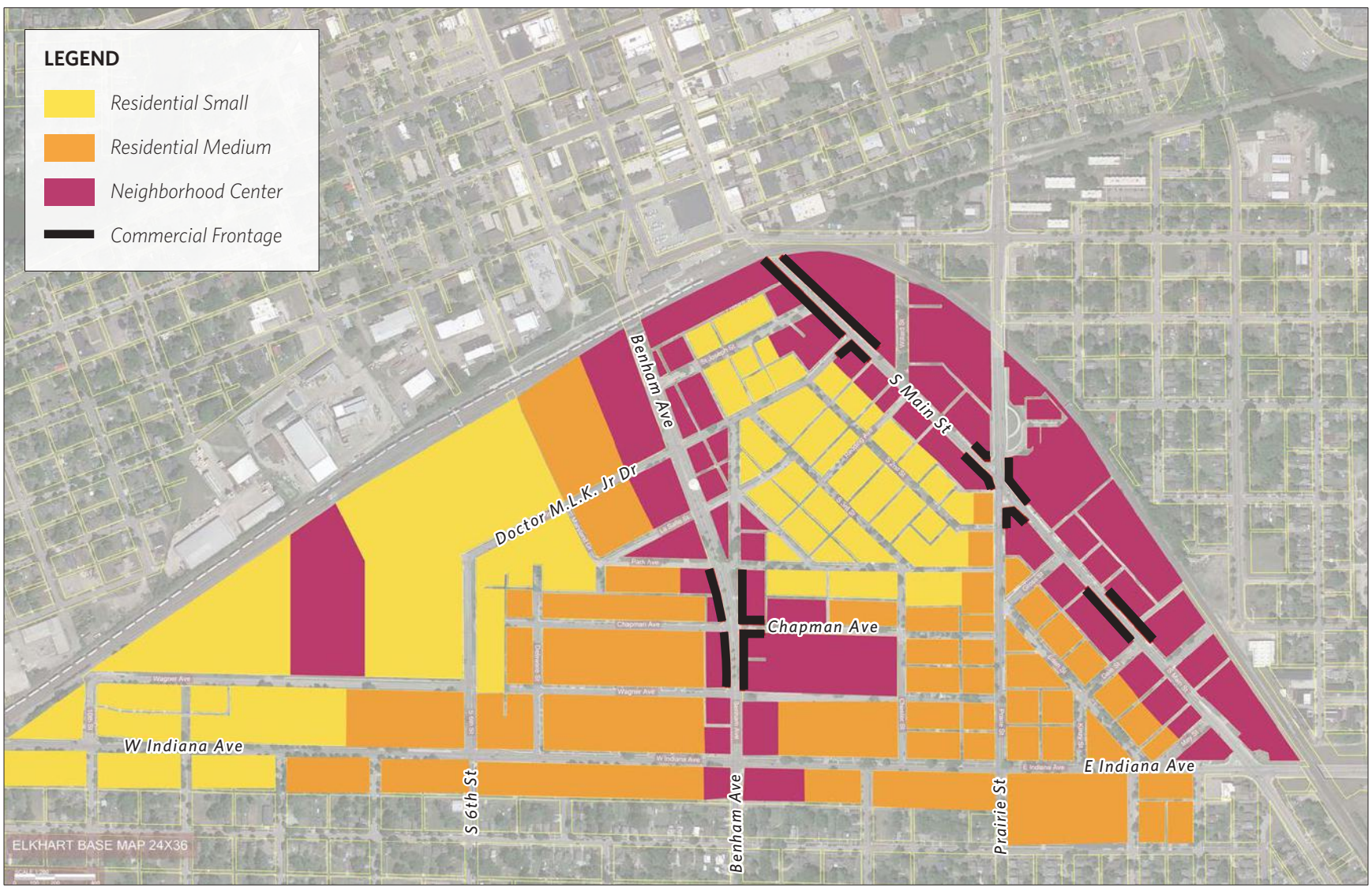


FIGURE 31: Map of Proposed Zoning

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.

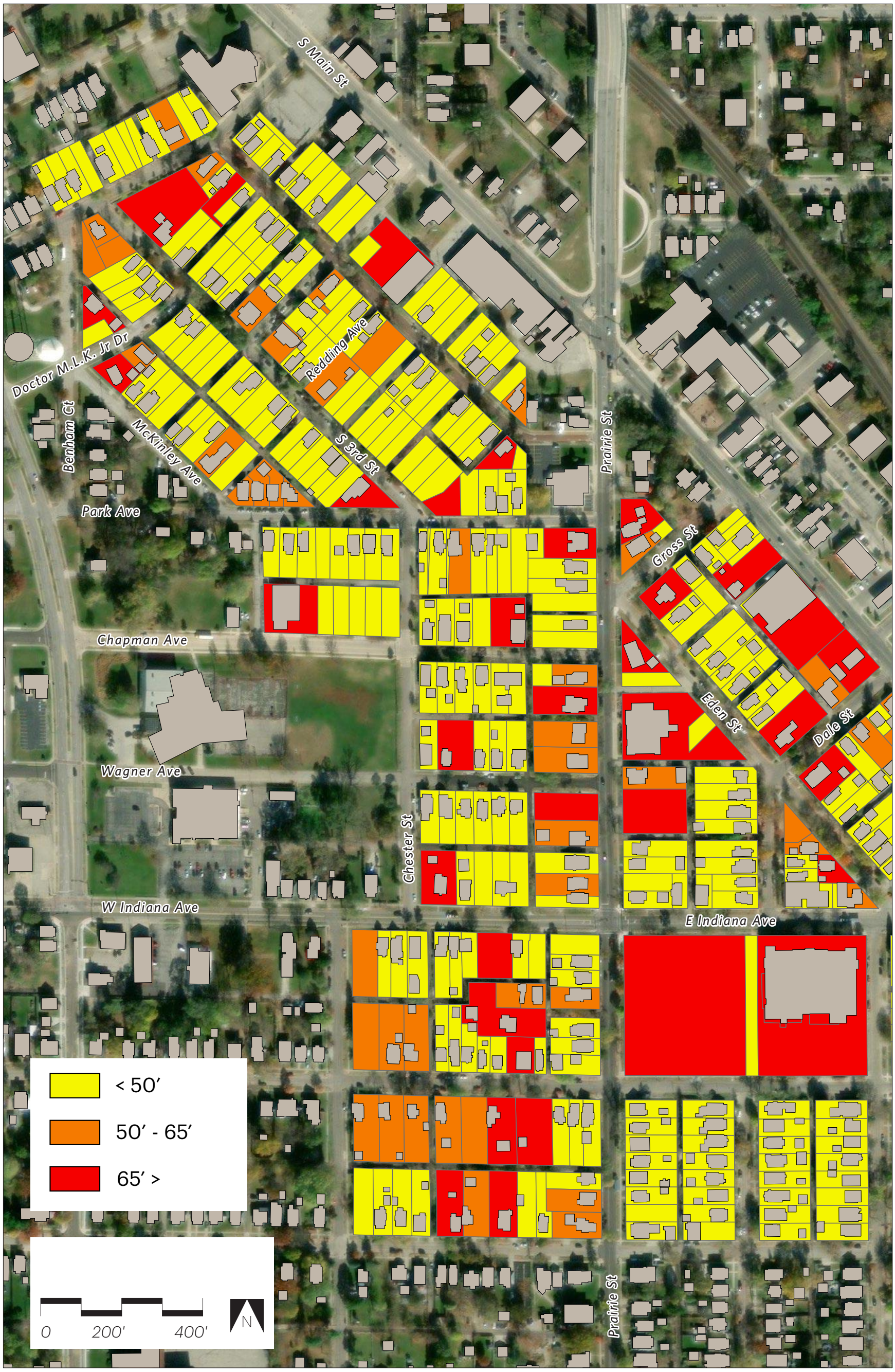


FIGURE 32: Diagram of Benham East Showing Lot Widths According to Thresholds in Zoning Recommendations

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 33: Current Zoning Code — R-2 Lot Configurations

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 37 on page 36).

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.

5.2 Permitted Uses

A. Any use permitted in the R-1, One-Family Dwelling District

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).

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.

FIGURE 34: Current Zoning Code — R-1 & R-2 Building Requirements

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 43 on page 39 for an example lot configuration).

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.

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.

11. No accessory structures shall be used for permanent or temporary habitation.

FIGURE 35: Current Zoning Code — Accessory Structures and Guest Houses

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.

D. Schedule of Off-Street Parking Space Requirements

Accessory off-street parking spaces shall be provided as required for the following uses:

Type of Use	Space Requirements
Residential Uses	
Single- two-, multi-family, and townhouse dwelling	2 spaces per dwelling unit

FIGURE 36: Current Zoning Code — Residential Parking Requirements

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.

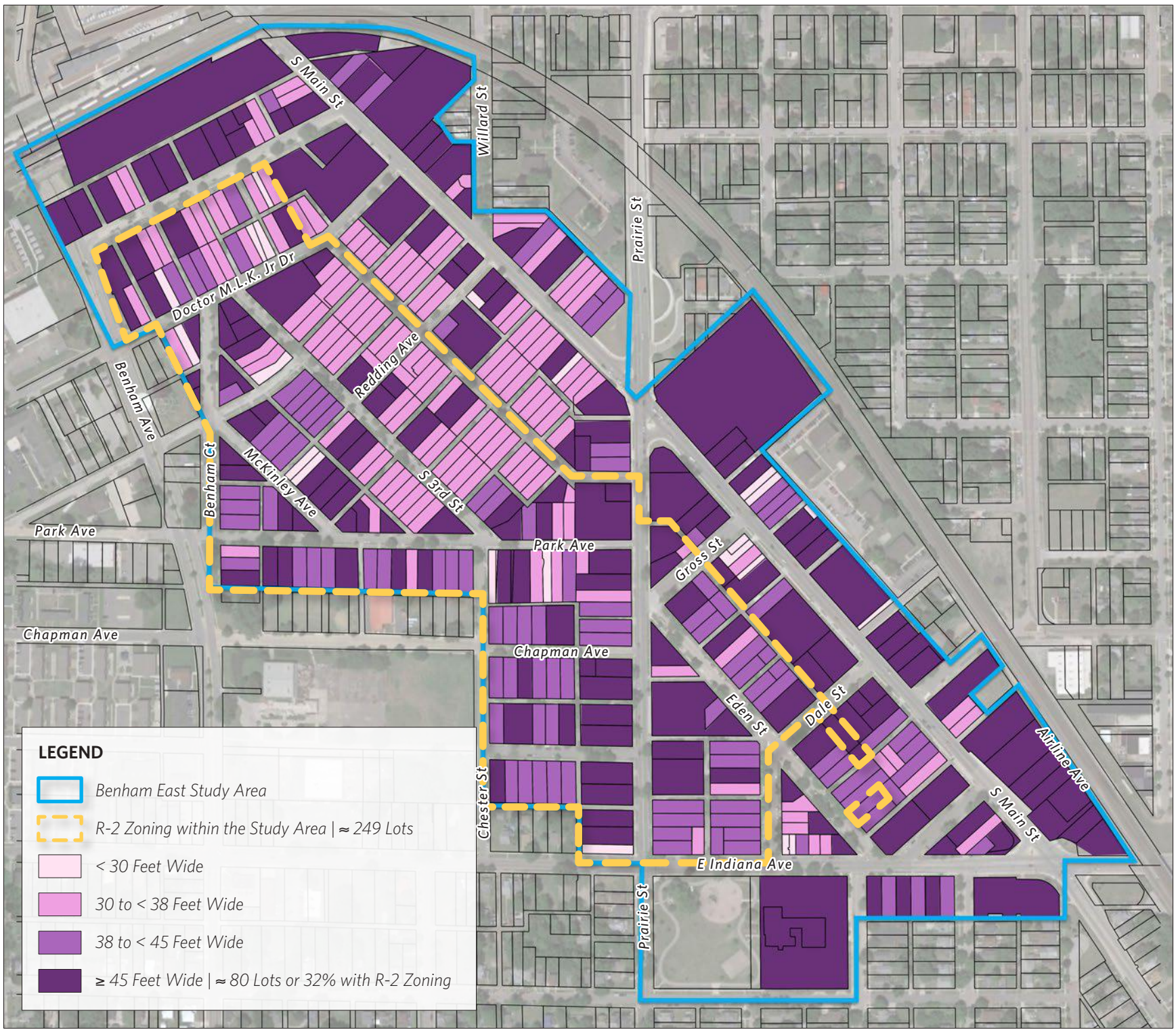


FIGURE 37: Lot Width Survey of Benham East

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.**

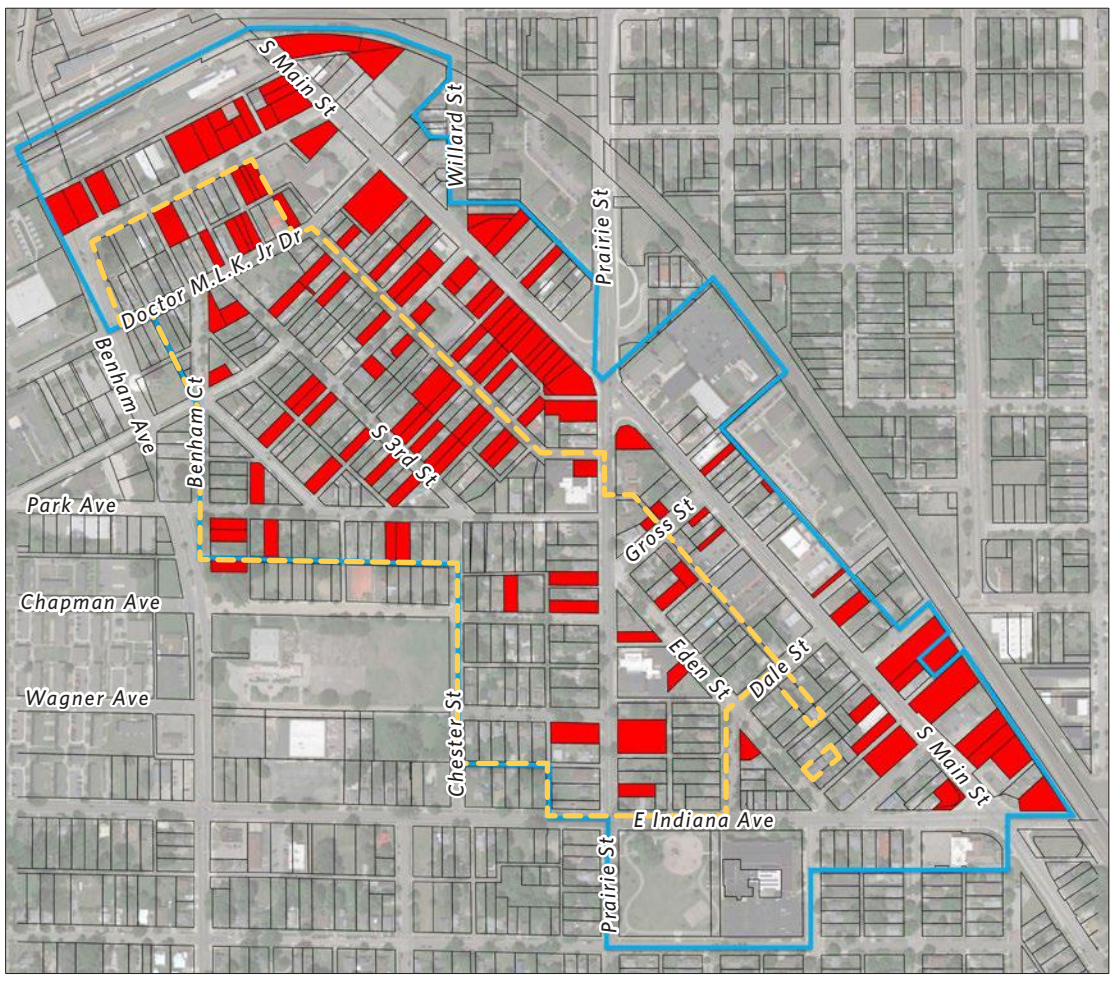


FIGURE 38: Vacant Land Diagram of Benham East

There are an estimated 54 vacant lots out of 249 R-2 zoned lots in the study area (22 percent). Lot vacancy correlates with narrower lot widths because the current zoning code for residential areas restricts building on them.

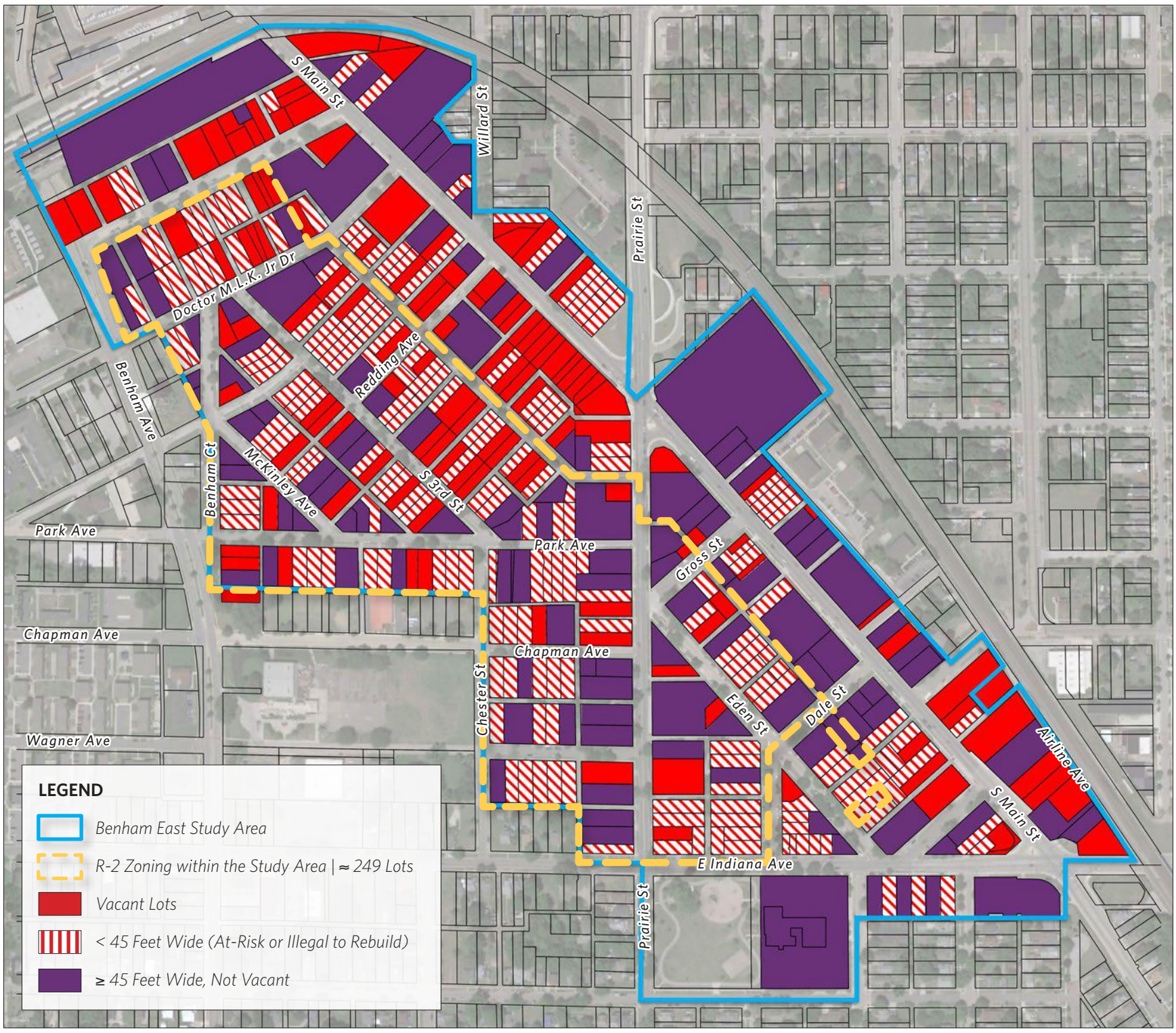


FIGURE 39: Diagram of Benham East Showing Vacant Land and At-Risk Properties Due to Current Zoning Restrictions

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.

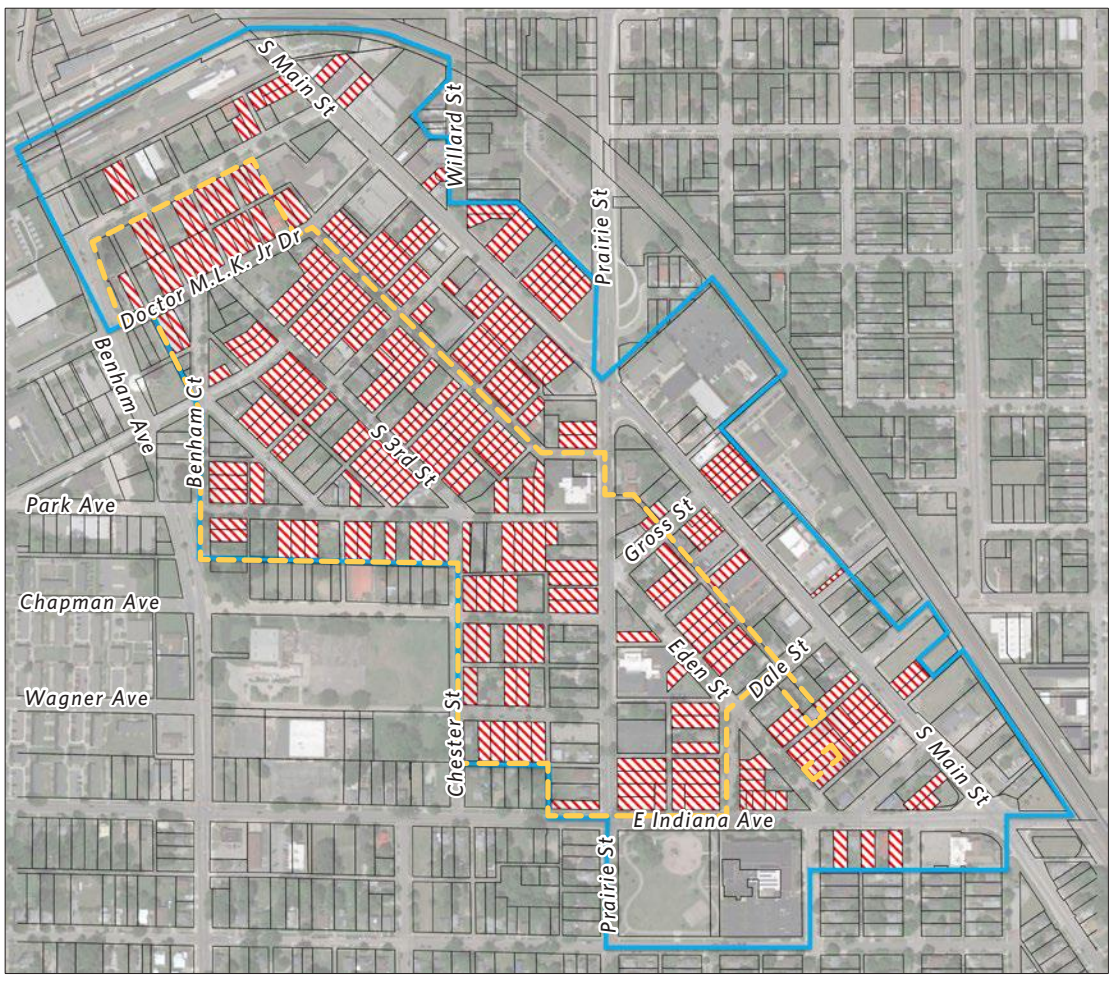


FIGURE 40: Diagram of Benham East Showing Properties Currently Illegal to Rebuild

There are an estimated 169 at-risk lots (68 percent) including vacant lots narrower than 45 feet. If structures on these lots are condemned or demolished, it would be illegal to rebuild due to minimum lot width requirements in the current zoning code for R-2 residential areas.

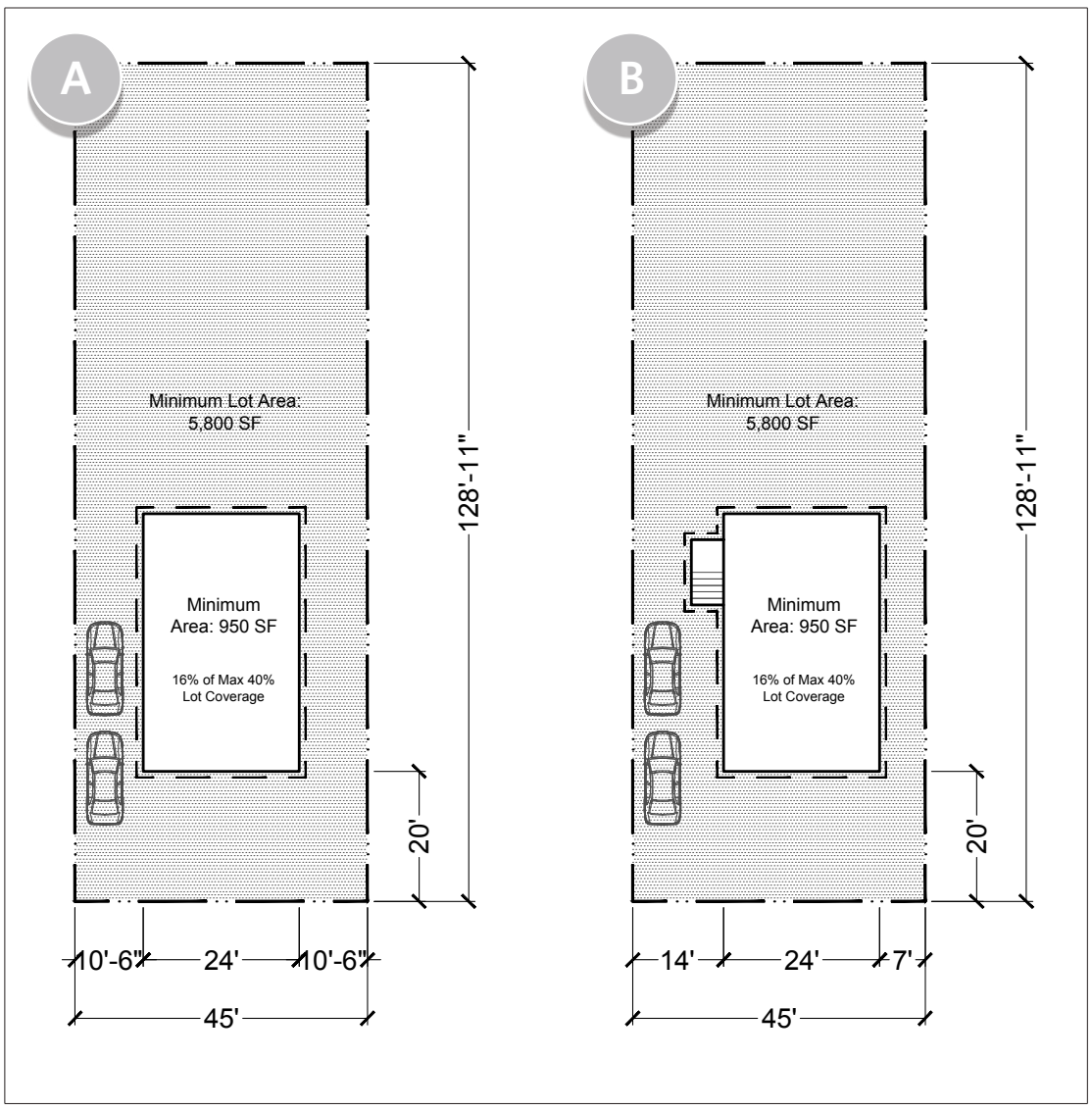


FIGURE 41: Lot Diagrams — R-2 Lot Configurations with Minimum Frontage Width
These are two potential lot configurations given the current R-2 zoning regulations.

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.

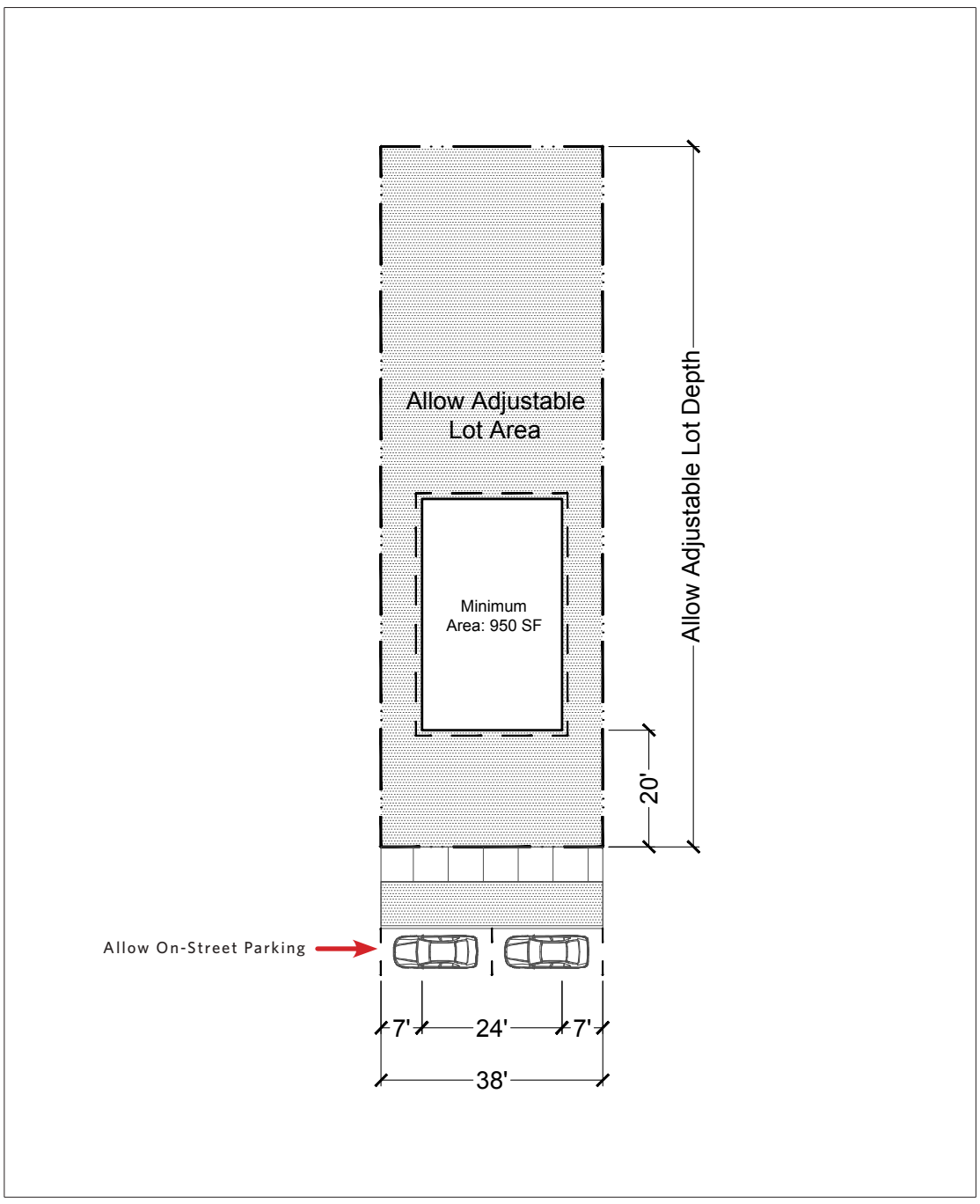


FIGURE 42: Lot Diagrams — R-2 Lot Configurations on Narrow Historic Lots with Reduced Minimum Frontage Width of 38 Feet
Constructing houses on historic narrow lots is currently illegal due to the mandatory on-site parking requirements as well as the combination of side setback and building width requirements.

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

As determined by the lot width analysis map in Figure 37 on page 36, 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.

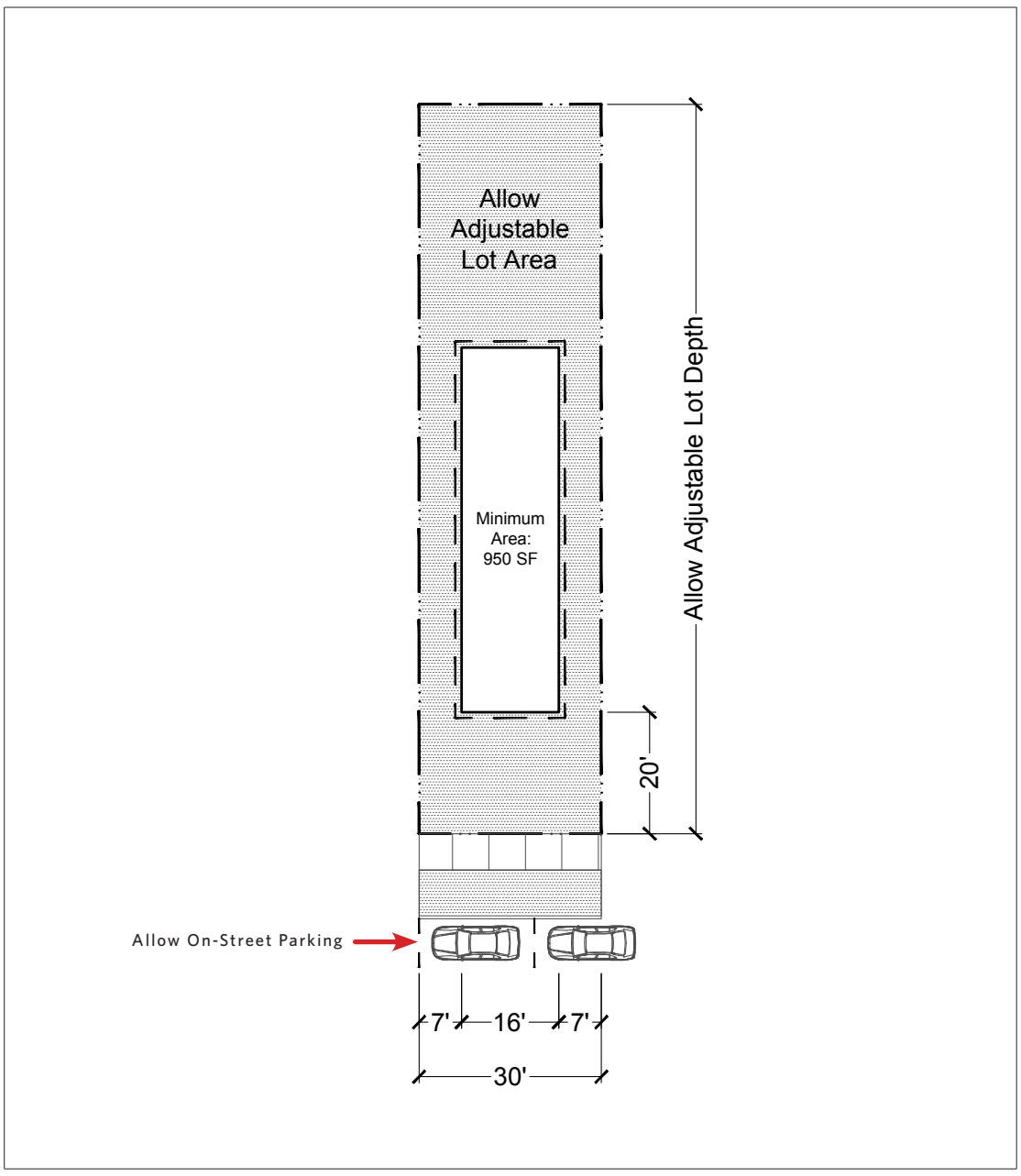


FIGURE 43: Lot Diagrams — R-2 Lot Configurations on Narrow Historic Lots with Reduced Minimum Building Width of 16 Feet

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 44, and provisions for additional on-street parking have been made in the street section proposals that follow on pages 44–49.

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.

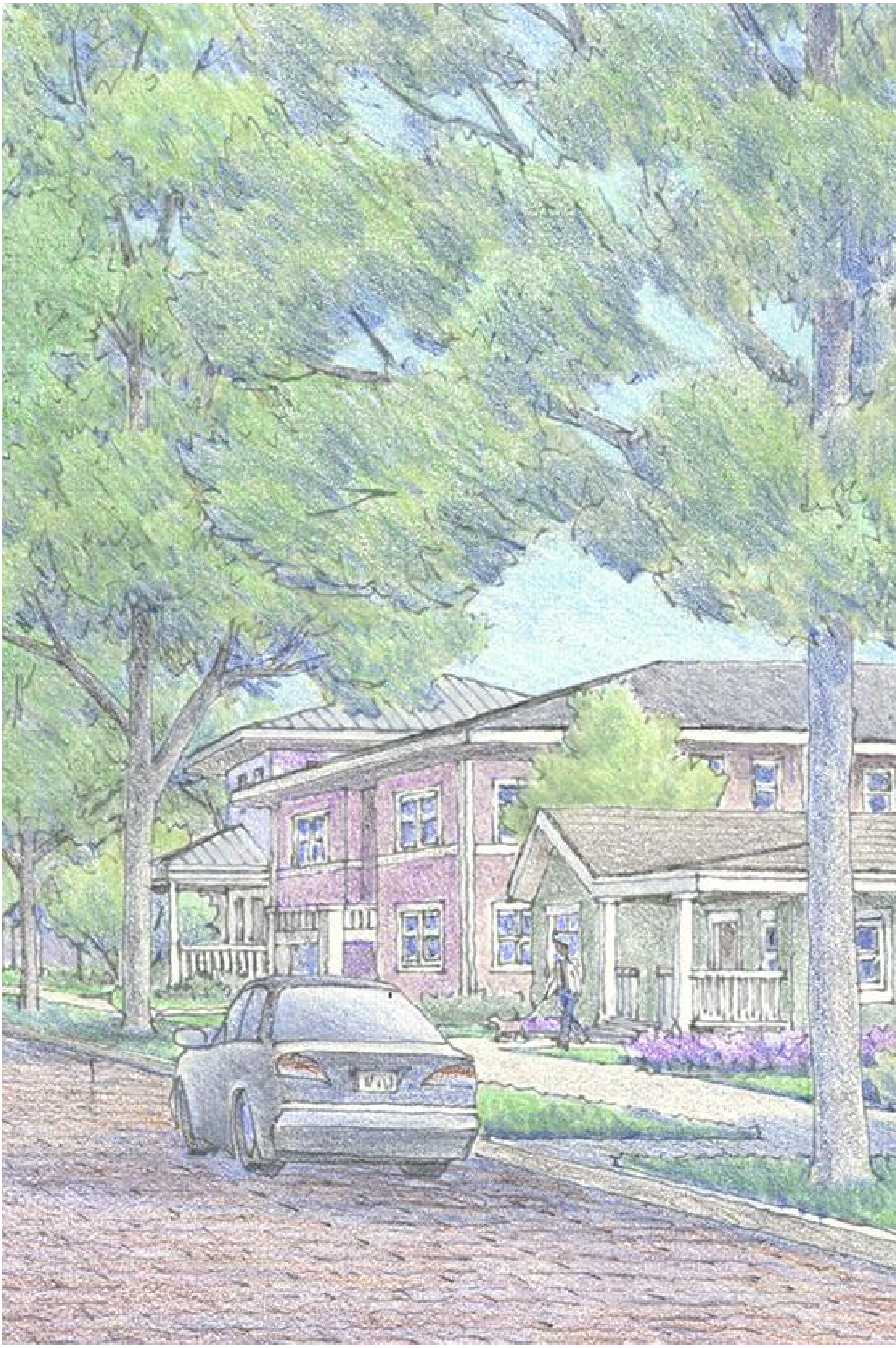
LOT FRONTAGES Change the previous minimum 45-foot lot frontage width to allow for lots as narrow as 30 feet. Adjust or eliminate conflicting minimum lot area requirements accordingly.

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.



PART 5:

CONNECTIVITY

CONNECTIVITY OVERVIEW

STREET SECTIONS

CONNECTIVITY OVERVIEW

Since the imposition of the Benham Avenue underpass in the 1960s (Figure 4 and Figure 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 45 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 46, 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.

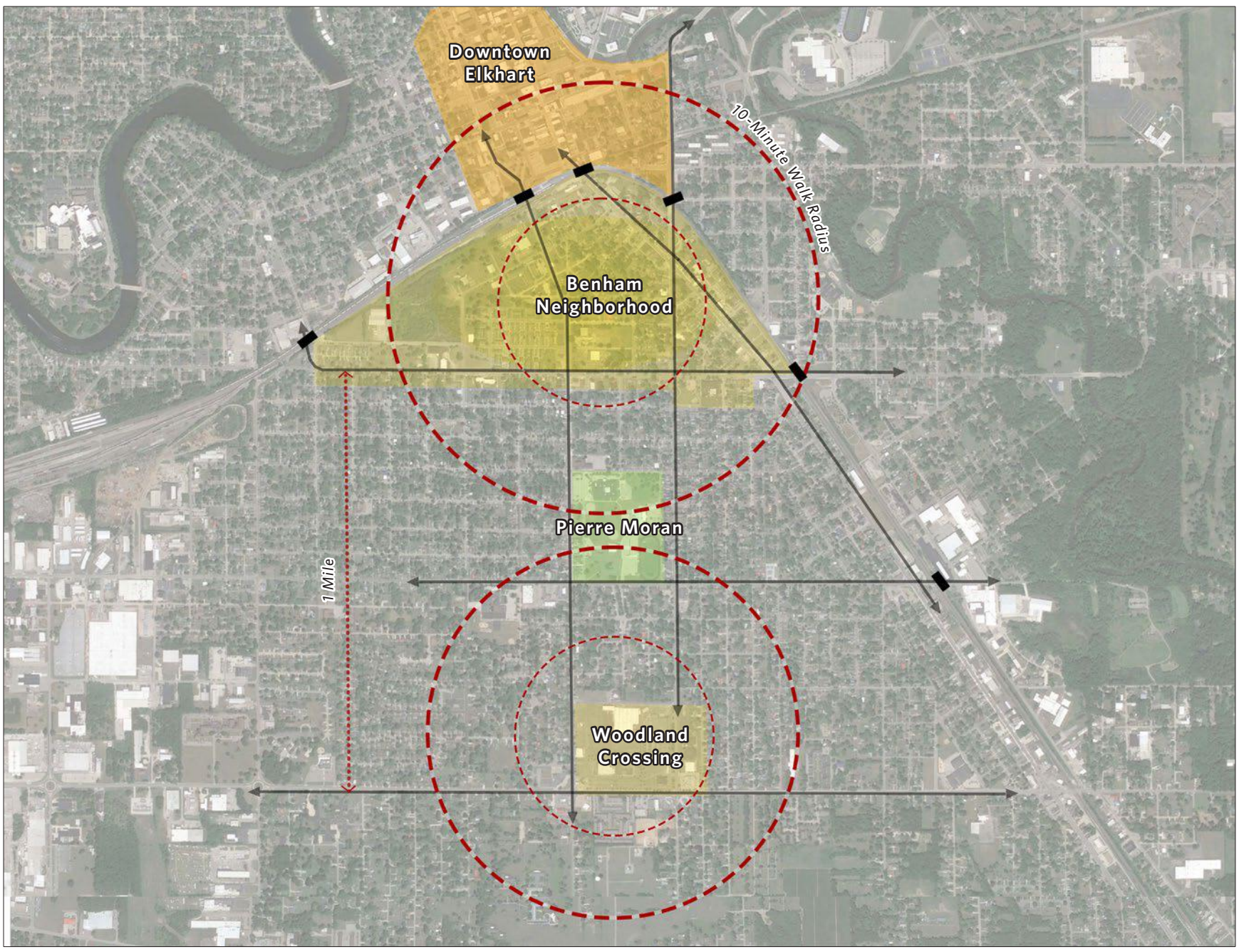


FIGURE 44: Diagram of Neighborhood Centers in Elkhart
The Benham neighborhood is ideally located to become a neighborhood growth node within Elkhart.

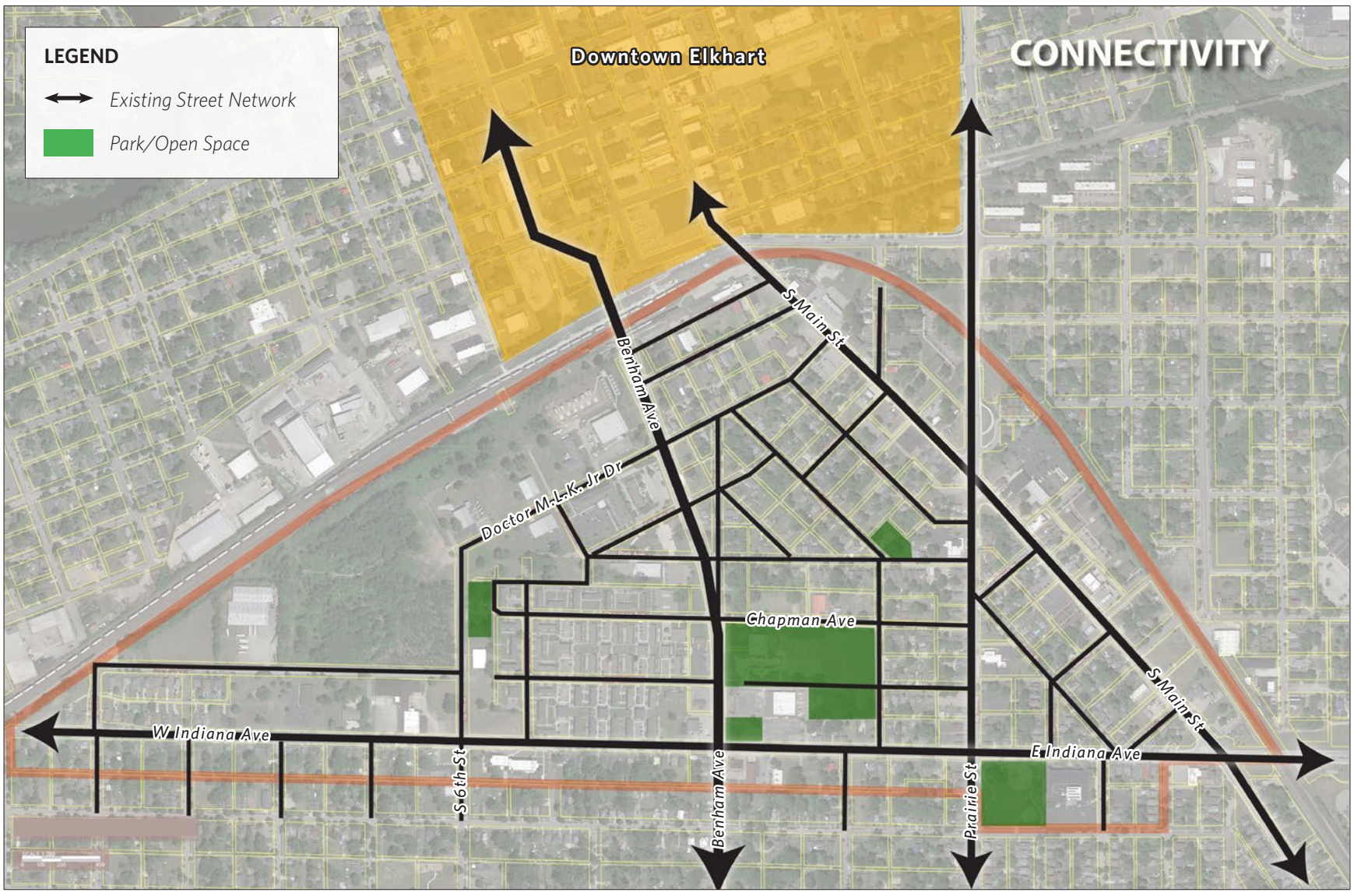


FIGURE 45: Diagram of Existing Street Network

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.

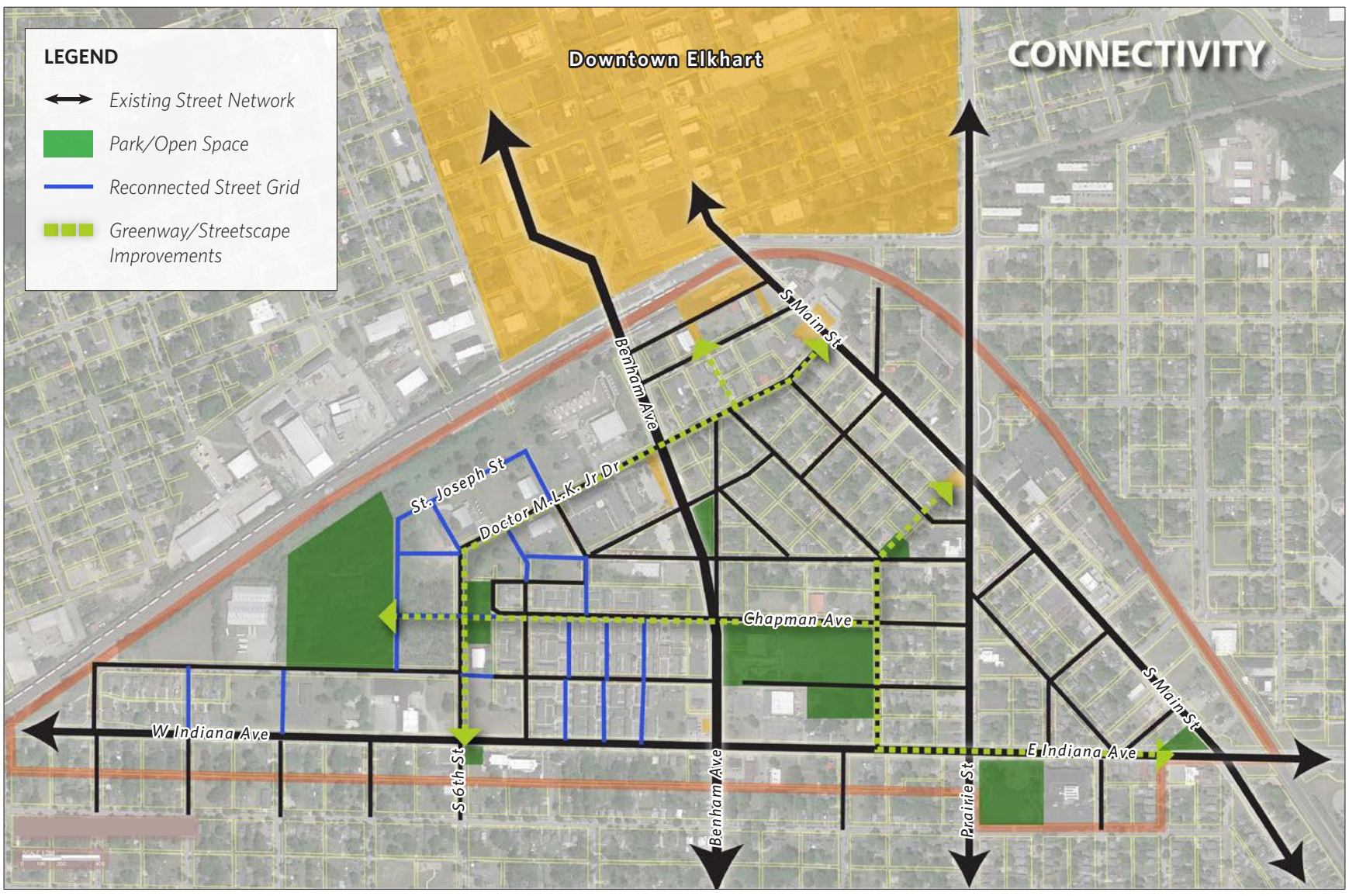


FIGURE 46: Diagram of Proposed Grid Repair to the Street Network

Repair the street grid using the historic street grid on the 1927 Sanborn Fire Map as a reference (Figure 2 on page 11). Long blocks are broken up with cross-block connections, especially at Washington Gardens (Figure 73 on page 62).

STREET SECTIONS

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.

The following pages illustrate existing and proposed street sections throughout the Benham neighborhood. 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

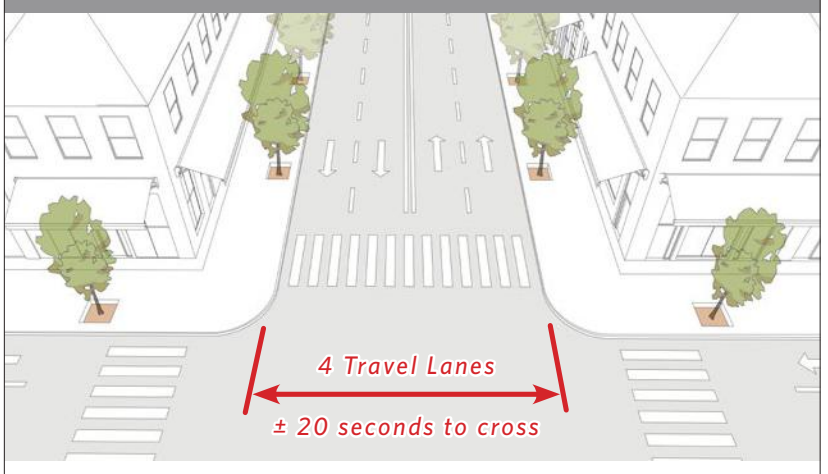
Reducing the number and width of lanes will slow traffic enough to make streets safer without causing delays.

RECOMMENDATIONS

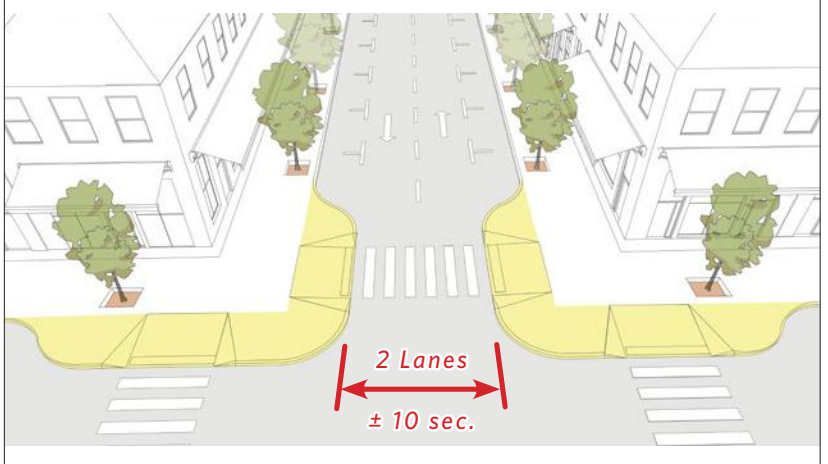
1 Protect Sidewalks Behind Street Trees and Street Parking

Pedestrian activity and street life flourish when protected from automobiles.

CORNER BUMP-OUTS AT INTERSECTIONS

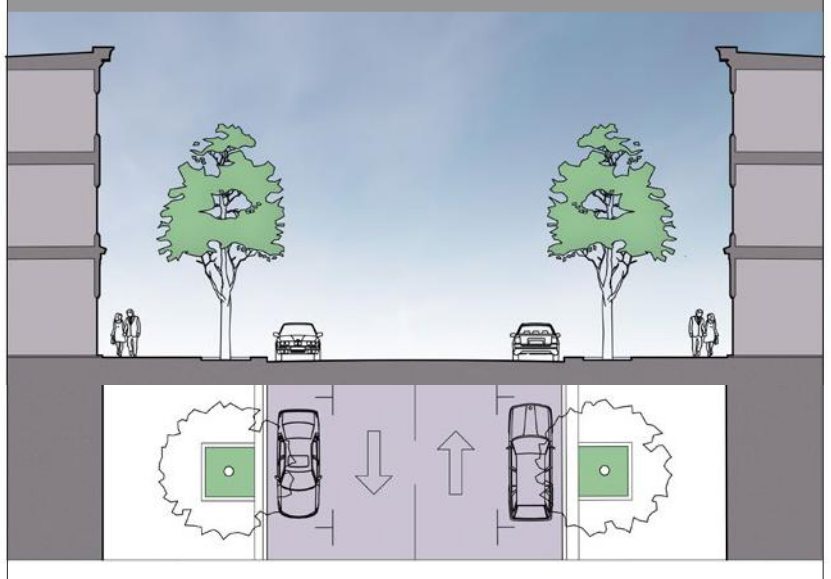


Before: Intersection without bump-outs.
In this example, drivers are encouraged to drive at higher speeds, and pedestrians have to cross four travel lanes.



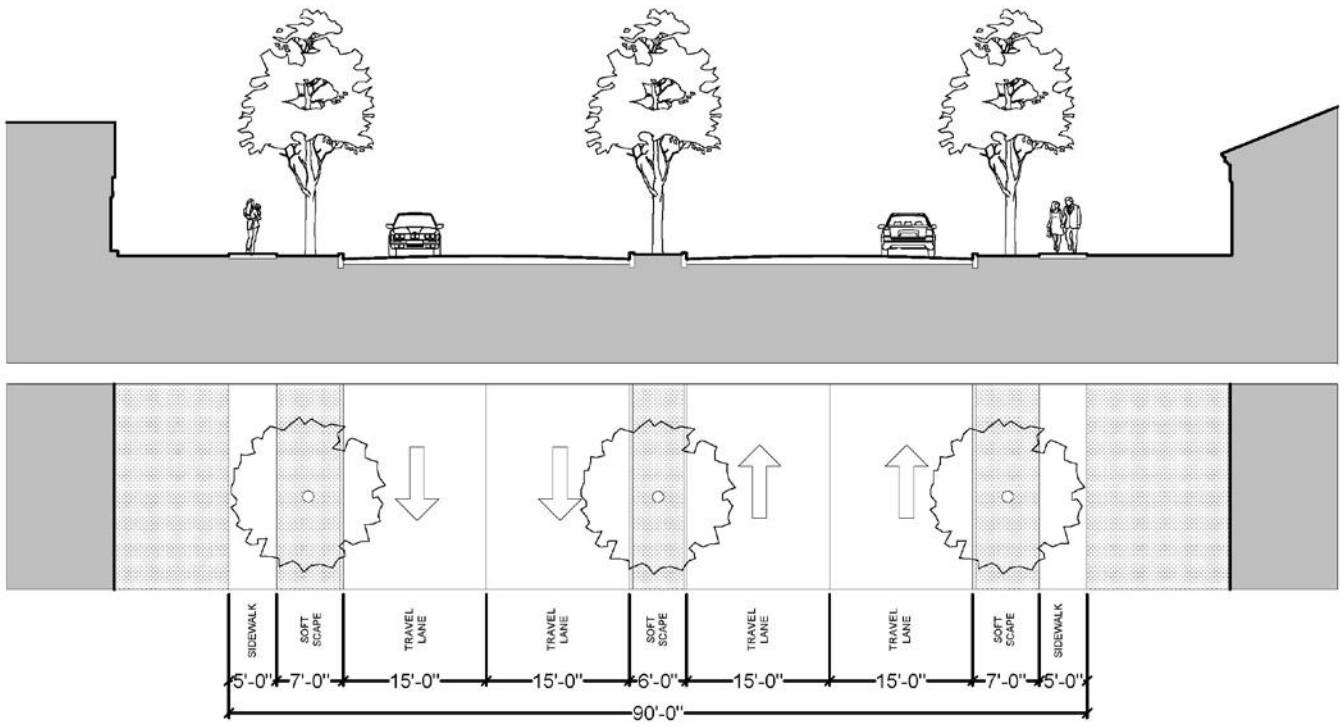
After: Intersection with bump-outs *(in yellow) with on-street parking. In this example, drivers are encouraged to slow down at intersections, and pedestrians only need to cross half of the distance.*

SAFE STREET PRINCIPLES

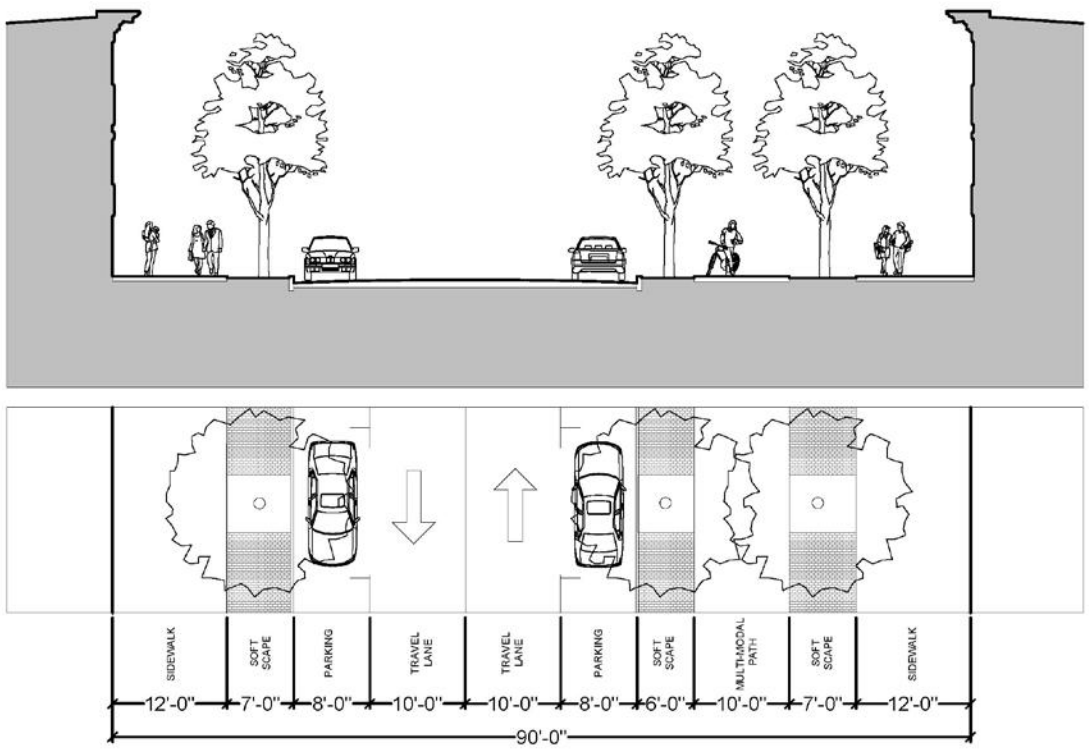


Example Two-Lane Street Section with Wide Sidewalks and Parking
Safe street designs are identified by three characteristics: naturally-slowed traffic, a barrier between moving vehicles and pedestrians, and building frontage that creates a feeling of containment. Traffic is naturally slowed by reducing 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.

BENHAM AVENUE



Benham Avenue — Existing Conditions



Benham Avenue — Proposed Conditions
Study of proposed design necessary in consultation with City of Elkhart

BENHAM AVENUE

Benham Avenue — Existing

Travel Lanes:	Four travel lanes, two in each direction
Median:	Treed center median
Parking:	None
Trees:	In planting strips and median
Sidewalks:	Protected behind trees

Benham Avenue — Proposed

Travel Lanes:	Two travel lanes, one in each direction
Median:	None
Parking:	Parallel parking
Trees:	In planting strips
Sidewalks:	Protected behind parallel parking and trees
Trail:	Two-way multimodal path on one side

View of Benham Avenue at Chapman Avenue facing north. Image © Google 2024

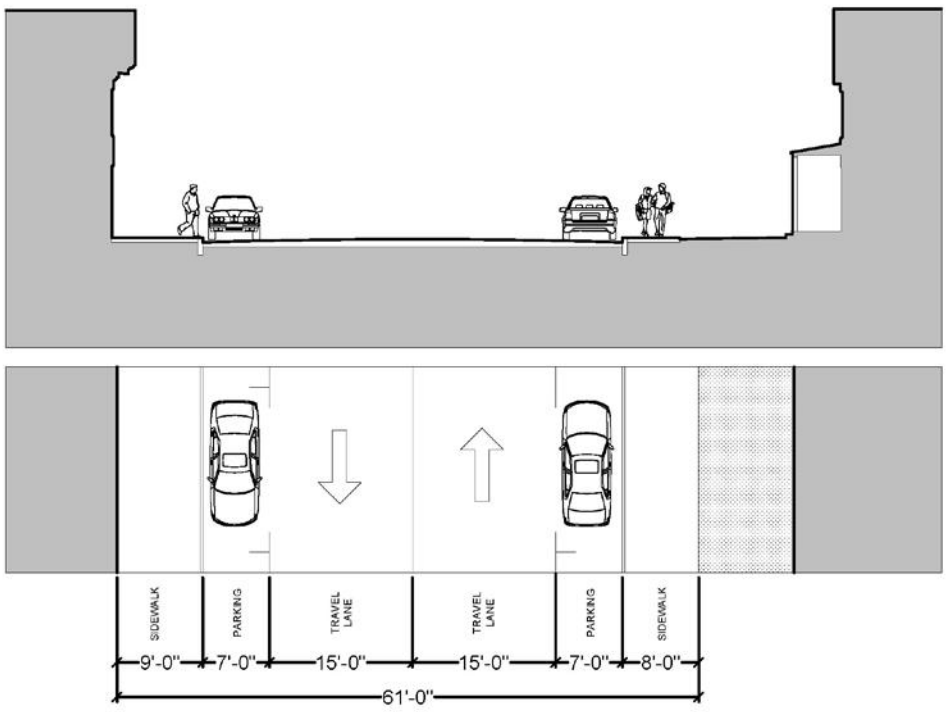
LEGEND

Benham Avenue

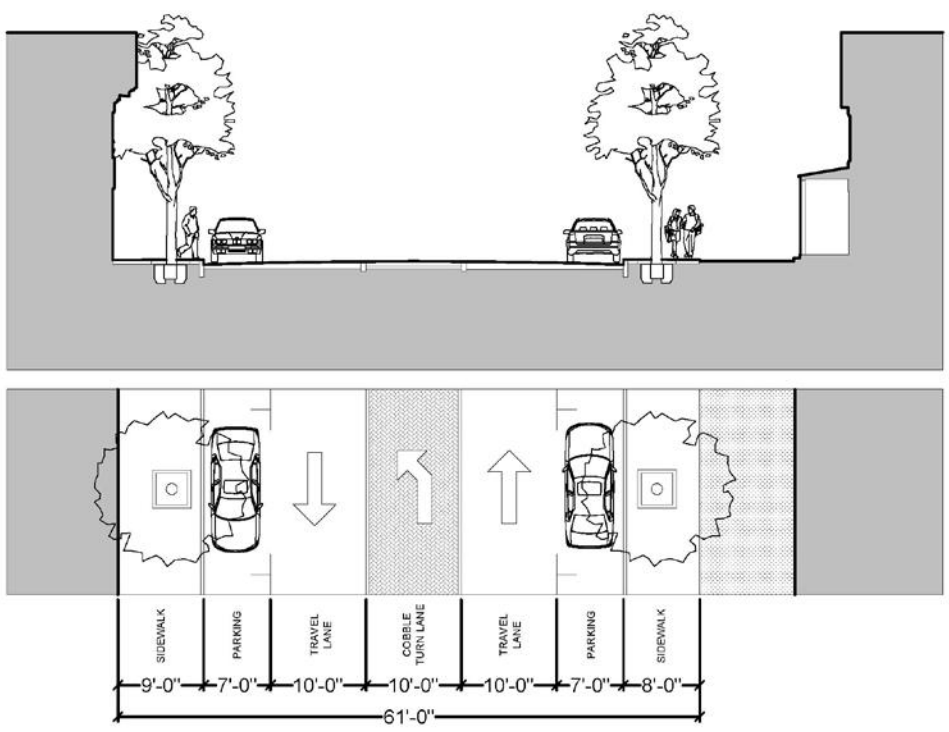
Street Photo Location

FIGURE 47: Benham Avenue — Street Sections

SOUTH MAIN STREET



South Main Street — Existing Conditions



South Main Street — Proposed Conditions

SOUTH MAIN STREET

South Main Street — Existing

Travel Lanes:	Two travel lanes, one in each direction
Median:	None
Parking:	Parallel parking on street
Trees:	None
Sidewalks:	Protected behind parallel parking

South Main Street — Proposed

Travel Lanes:	Two travel lanes, one in each direction
Median:	Cobblestone with center turn lane
Parking:	Parallel parking
Trees:	In sidewalk
Sidewalks:	Protected behind parallel parking and trees

View of South Main Street at McDonald Street facing northwest. Image © Google 2024

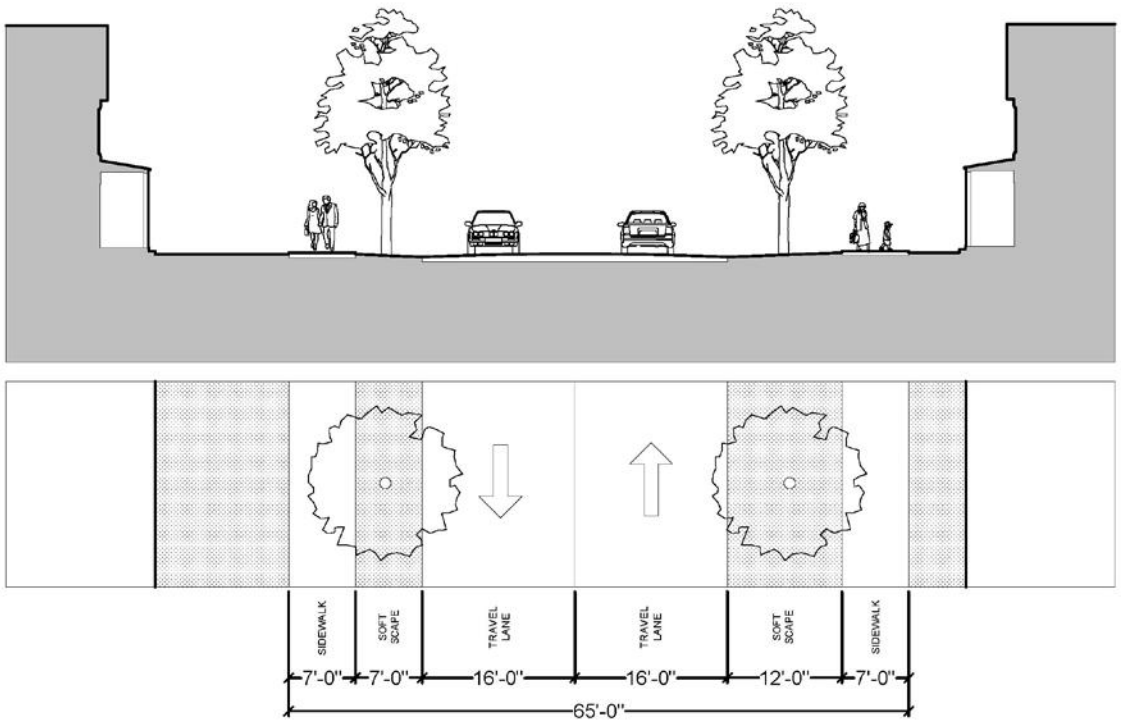
LEGEND

South Main Street

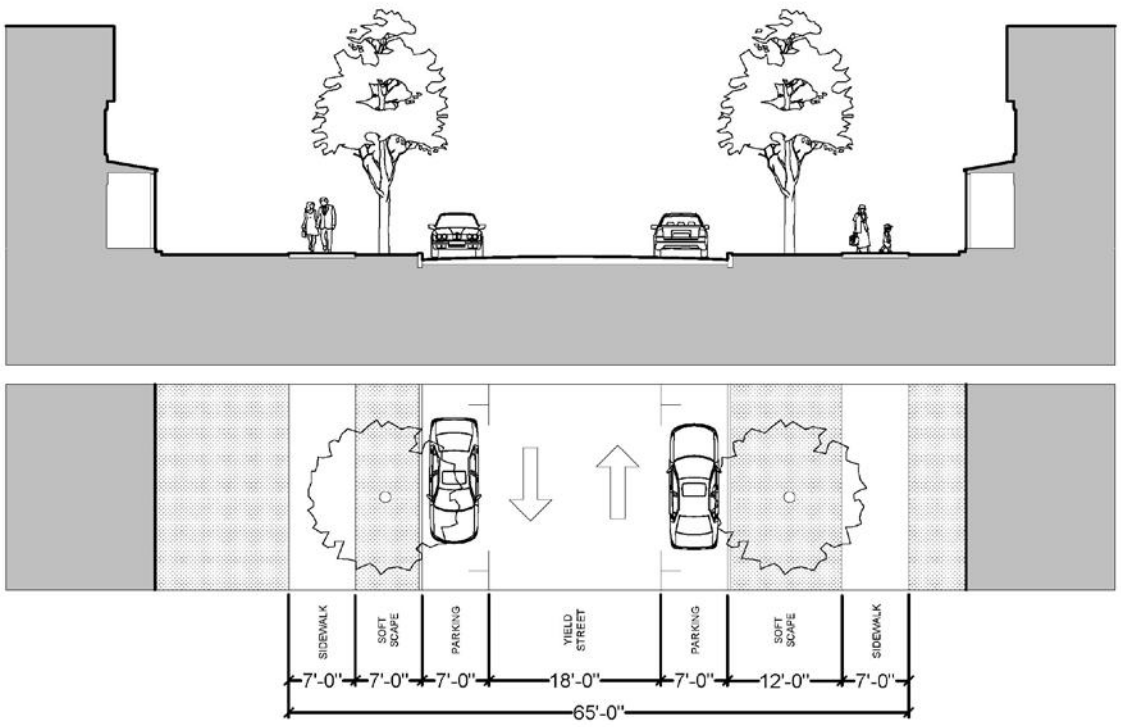
Street Photo Location

FIGURE 48: South Main Street — Street Sections

PRAIRIE STREET



Prairie Street — Existing Conditions



Prairie Street — Proposed Conditions
Study of proposed design necessary in consultation with City of Elkhart

PRAIRIE STREET

Prairie Street — Existing

Travel Lanes:	Two travel lanes, one in each direction
Median:	None
Parking:	None
Trees:	In planting strips
Sidewalks:	Protected behind trees

Prairie Street — Proposed

Travel Lanes:	Two travel lanes, one in each direction
Median:	None
Parking:	Parallel parking
Trees:	In planting strips
Sidewalks:	Protected behind parallel parking and trees

View of Prairie Street at East Indiana Avenue facing north. Image © Google 2024

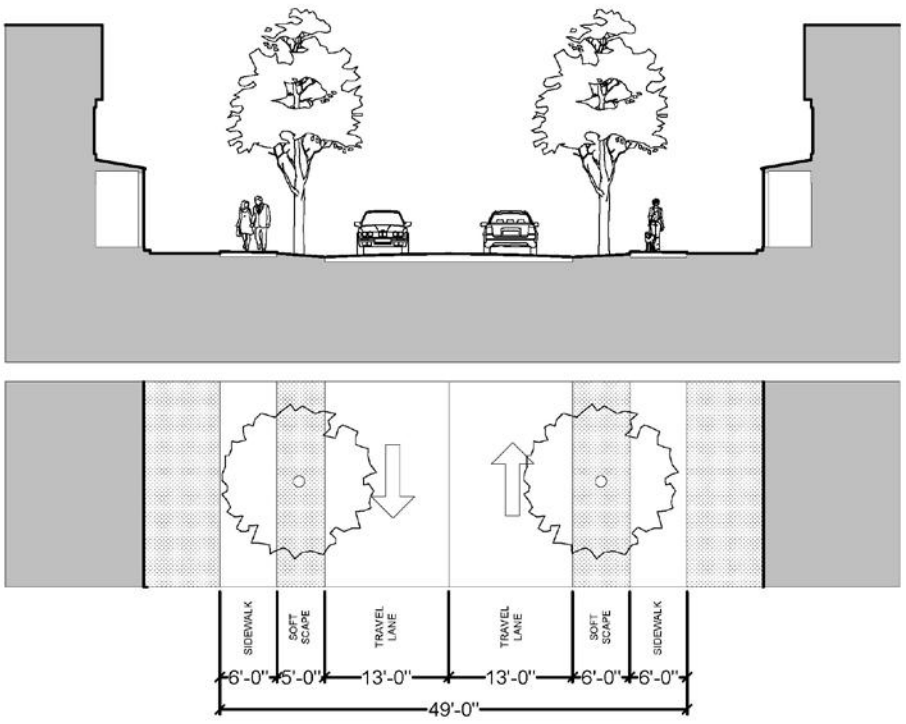
LEGEND

Prairie Street

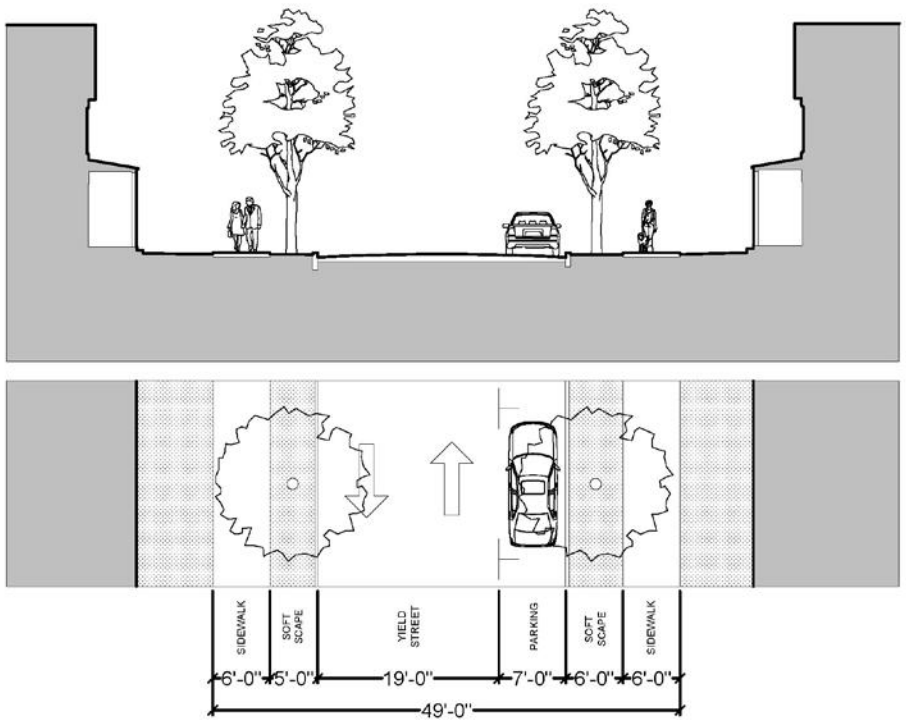
Street Photo Location

FIGURE 49: Prairie Street — Street Sections

SOUTH 3RD STREET



South 3rd Street — Existing Conditions



South 3rd Street — Proposed Conditions
Study of proposed design necessary in consultation with City of Elkhart

SOUTH 3RD STREET

South 3rd Street — Existing

Travel Lanes: Two travel lanes, one in each direction
Median: None
Parking: Parallel parking on street
Trees: None
Sidewalks: Protected behind parallel parking

South 3rd Street — Proposed

Travel Lanes: Two-way yield street
Median: None
Parking: Parallel parking on one side
Trees: In sidewalk
Sidewalks: Protected behind parallel parking on one side and trees on both sides

View of South 3rd Street at Park Avenue facing northwest. Image © Google 2024

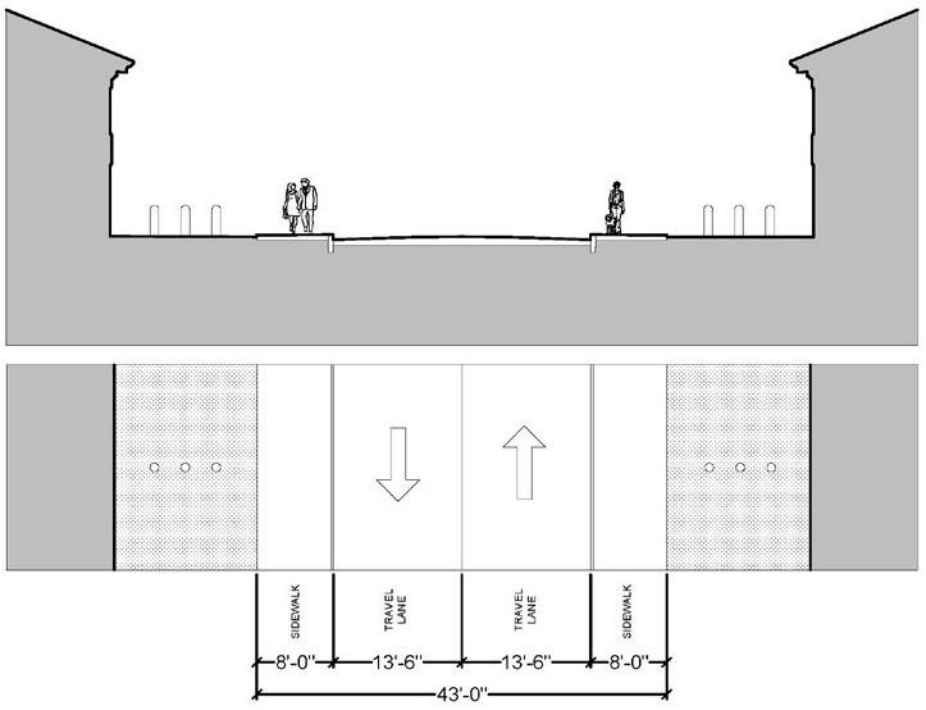
LEGEND

South 3rd Street

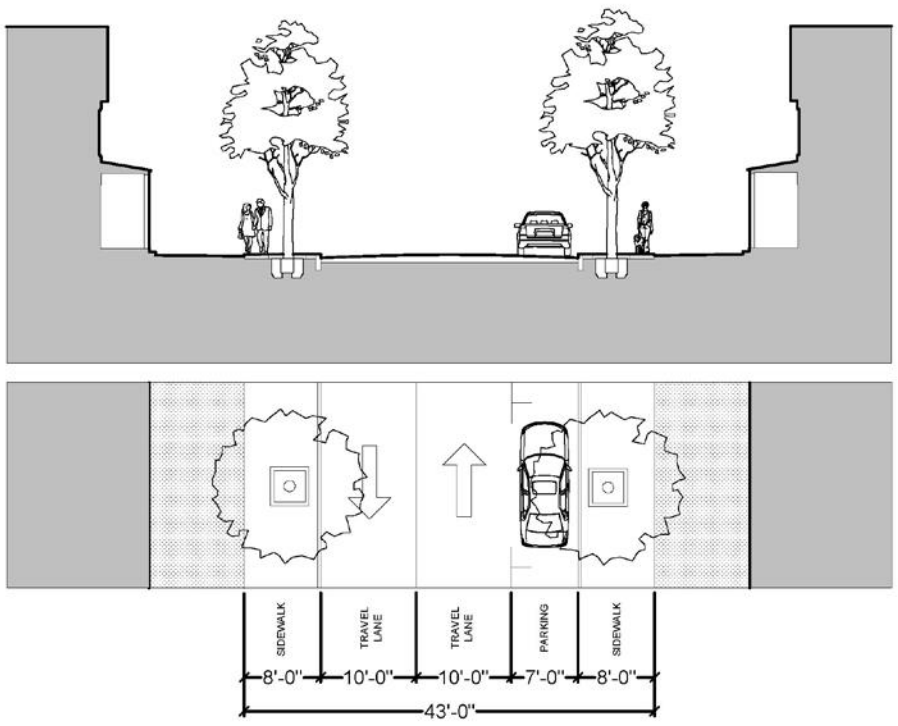
Street Photo Location

FIGURE 50: South 3rd Street — Street Sections

CHAPMAN & WAGNER AVENUES



Chapman & Wagner Avenues — Existing Conditions



Chapman & Wagner Avenues — Proposed Conditions

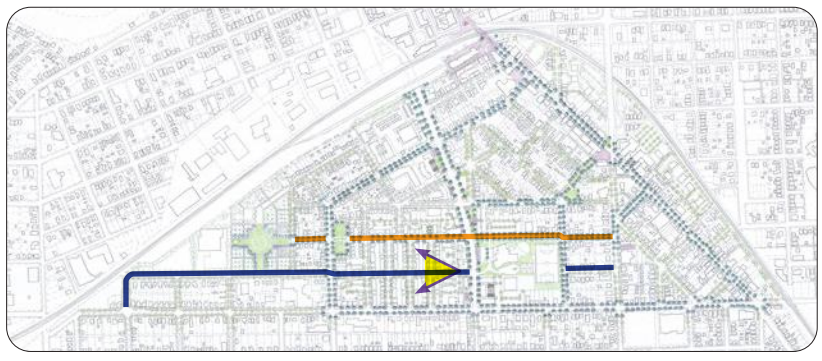
CHAPMAN & WAGNER AVENUES

Chapman & Wagner Avenues — Existing

Travel Lanes: Two travel lanes, one in each direction
Median: None
Parking: None
Trees: None
Sidewalks: Not protected

Chapman & Wagner Avenues — Proposed

Travel Lanes: Two travel lanes, one in each direction
Median: None
Parking: Parallel parking on one side of the street
Trees: In sidewalk
Sidewalks: Protected behind parallel parking on one side and trees on both sides



View of Wagner Avenue at Benham Avenue facing west. Image © Google 2024

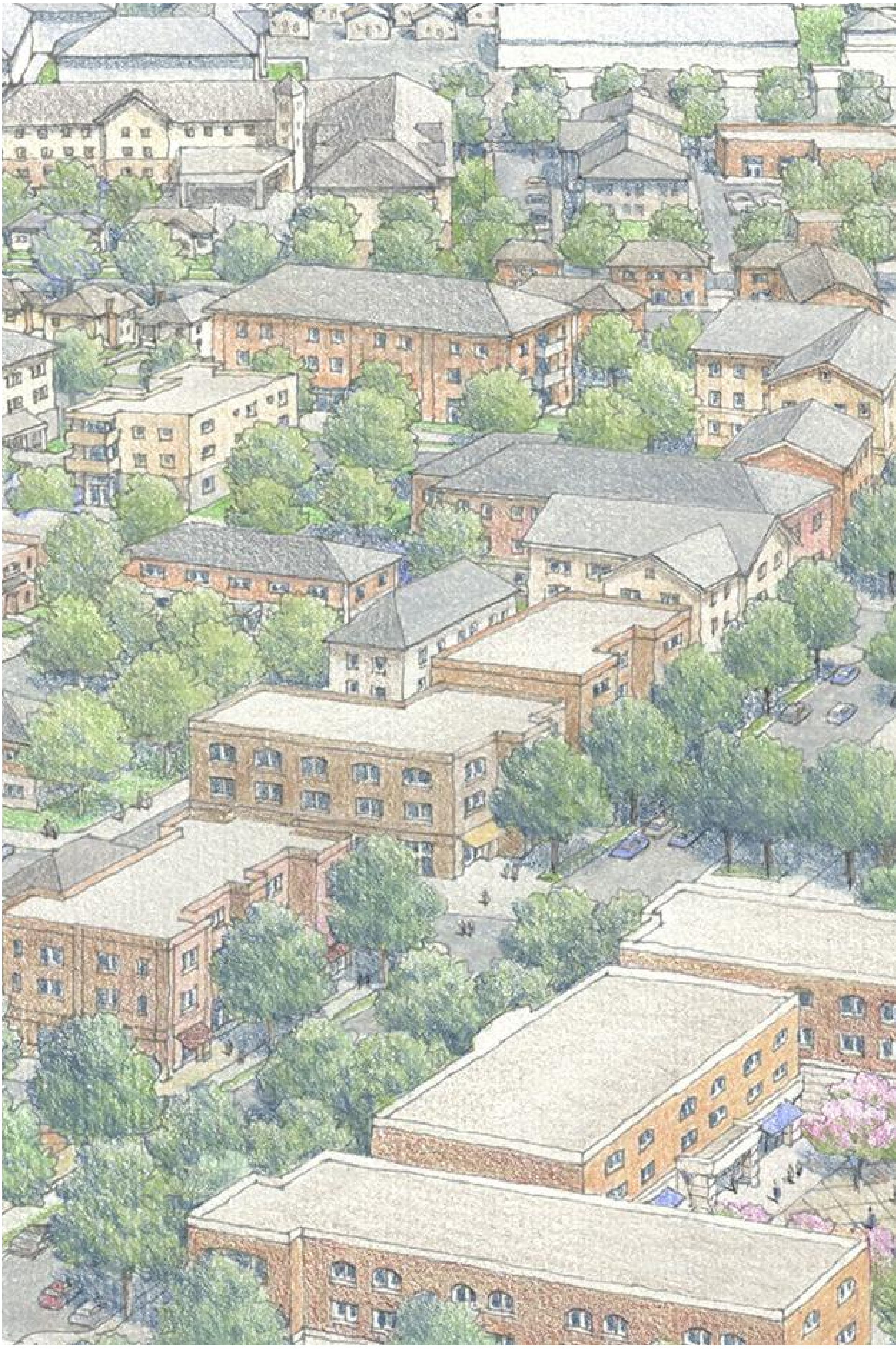
LEGEND

Chapman Avenue

Wagner Avenue

Street Photo Location

FIGURE 51: Chapman & Wagner Avenues — Street Sections



PART 6:
COMMUNITY DESIGN PROPOSALS

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.

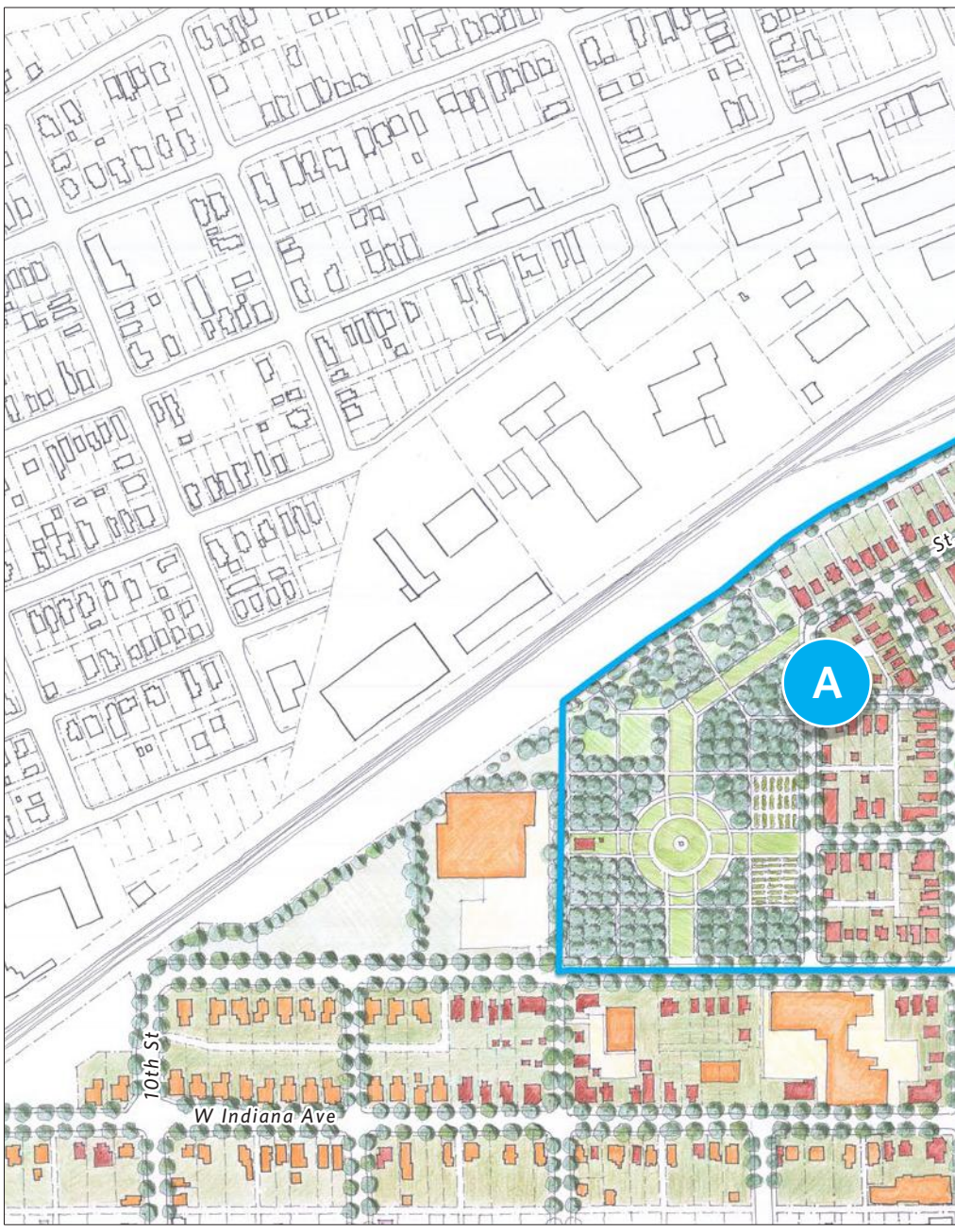


FIGURE 52: Proposed Masterplan Showing Community Design Proposals

A

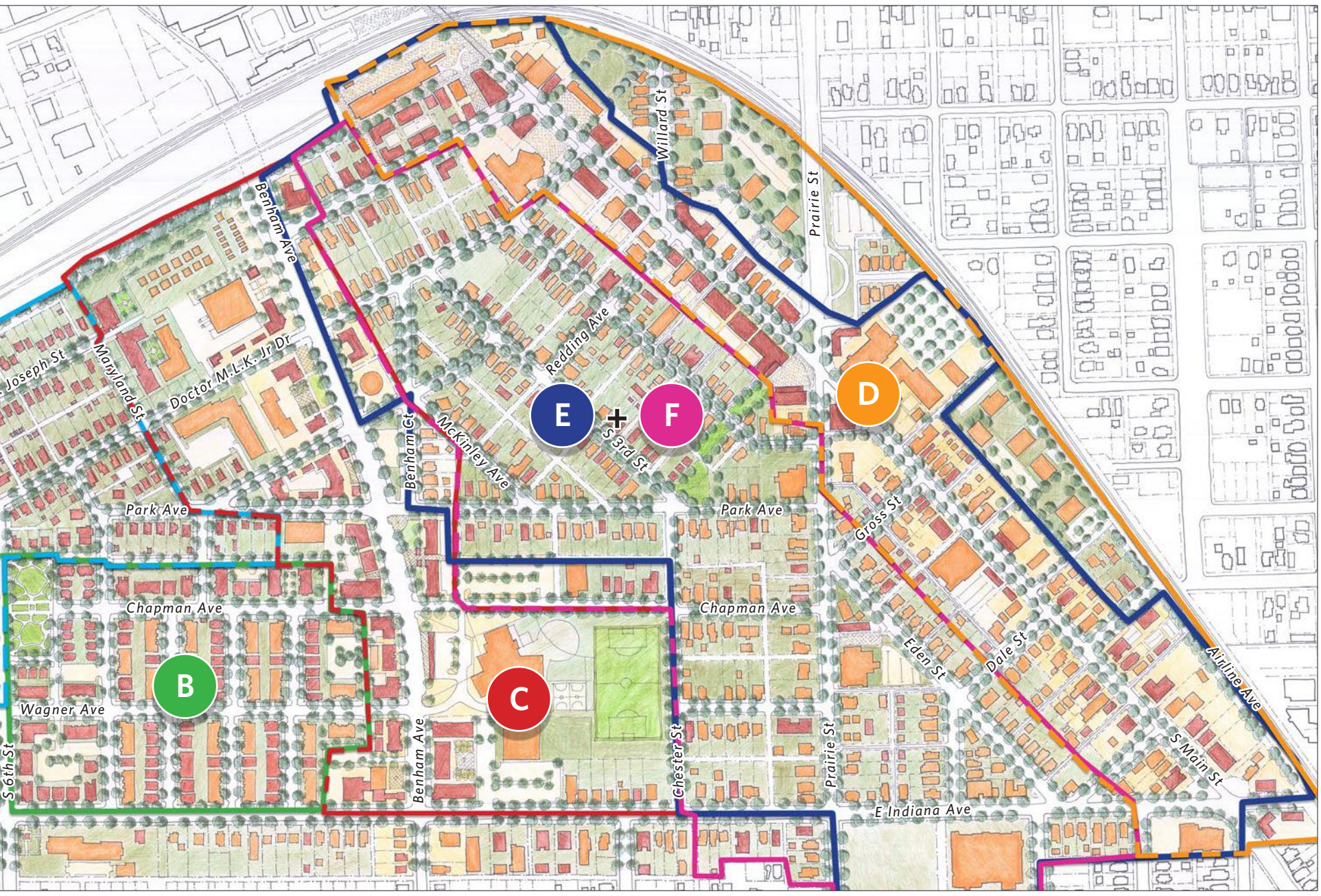
BENHAM WEST RESTORATION

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 54-59.

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 68-73.



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 60-63.

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 64-67.

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 74-79.

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 80-89.

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 2 on page 11). 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.

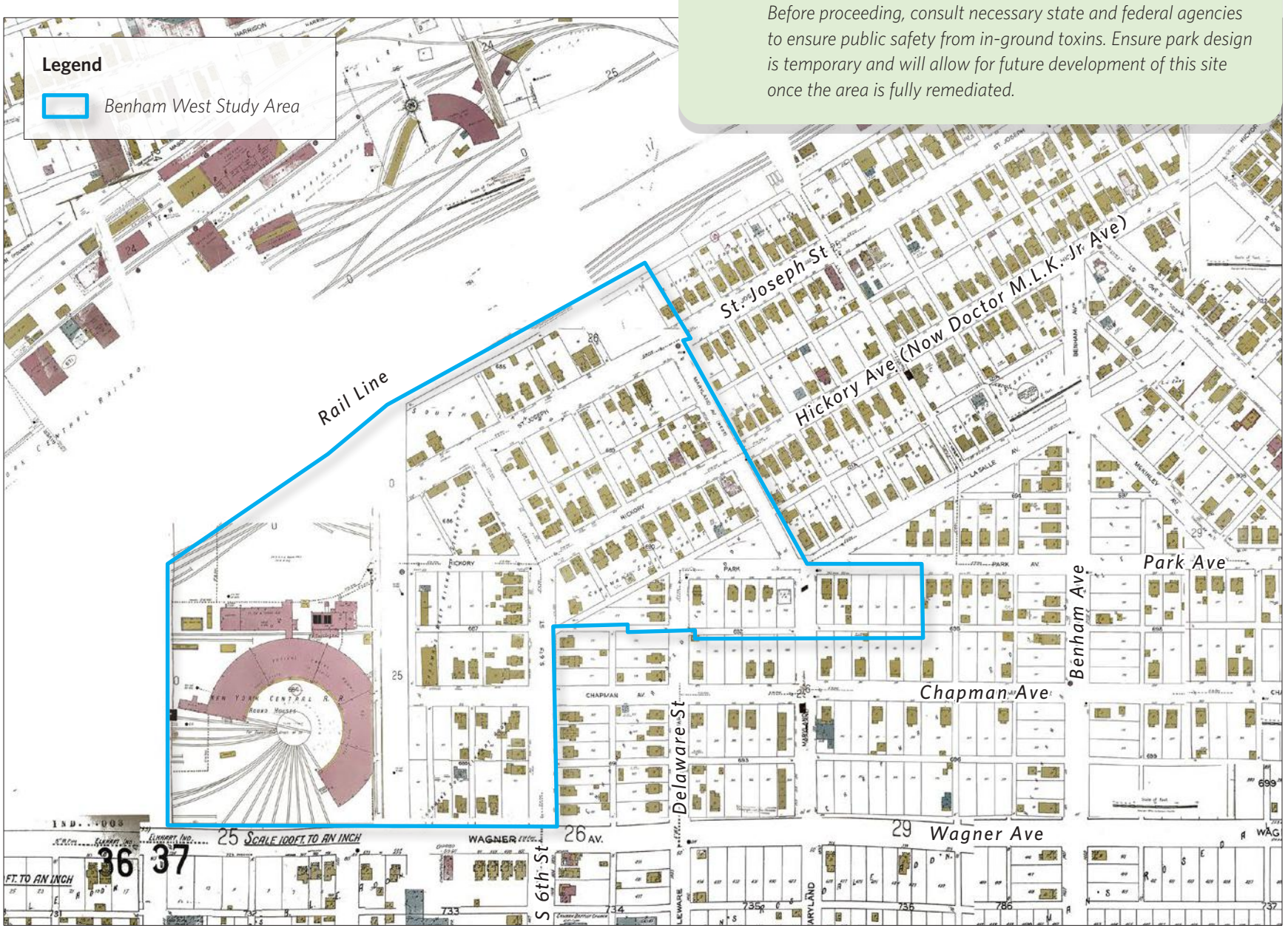


FIGURE 53: 1927 Sanborn Fire Map of Elkhart Focusing on Benham West
This portion of the neighborhood used to have a cohesive network of streets, blocks, and homes.

FIGURE 54: 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.

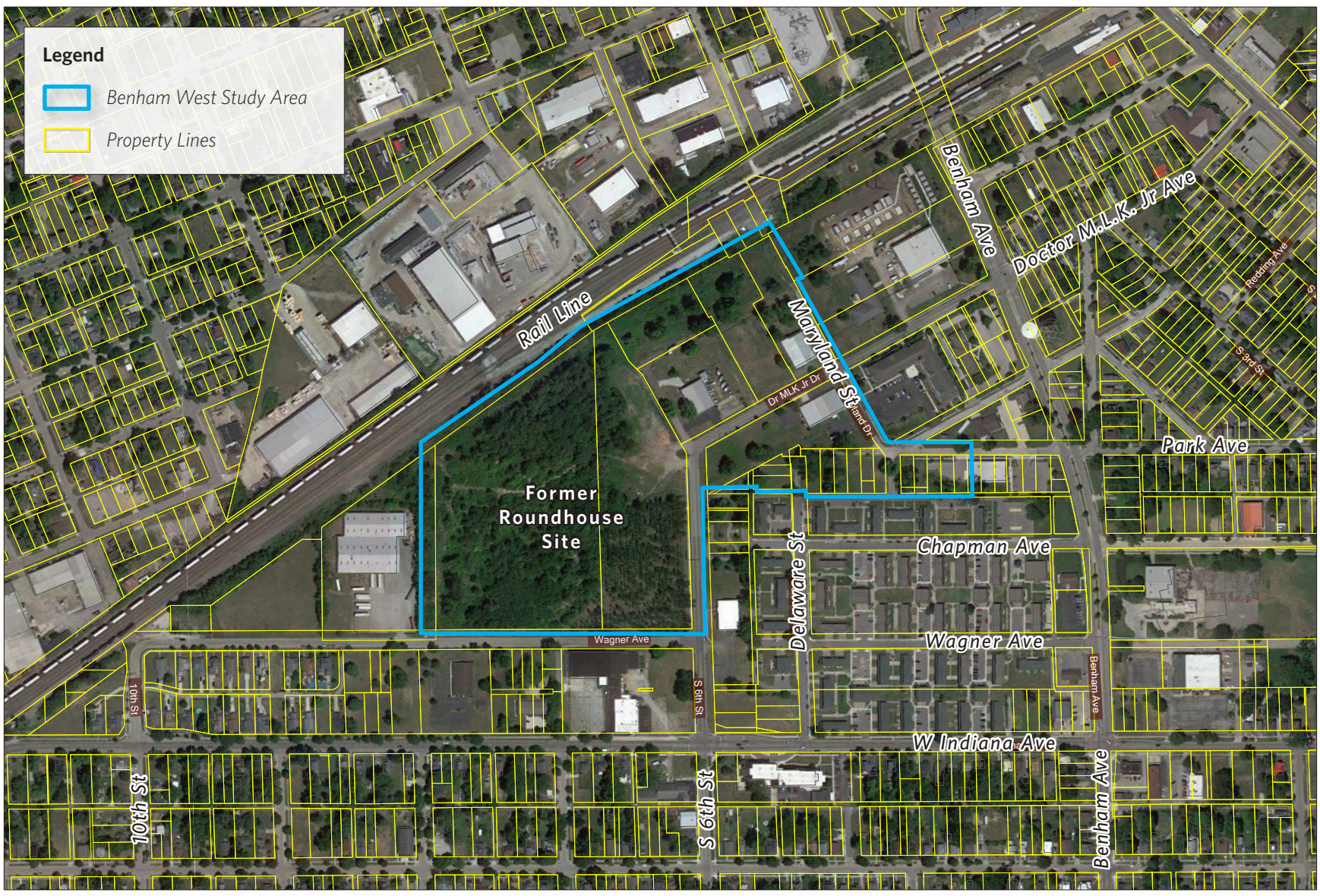


FIGURE 55: Existing Conditions

Existing conditions in Benham West showing property lines in yellow.

Mid-Term Benham West Plan

LAYER 1 — REPAIR THE STREET GRID

Refer to the Sanborn Fire Insurance Map (Figure 2 on page 11) as a model for the neighborhood's block and street structure to ensure the restoration of Benham West's former walkability and character.

Fair Exchange for Impacted Property Owners

This effort is guided by principles to repair past harm. Special sensitivity is advised when laying out new streets, alleys, and connections in the neighborhood. Receive consent from and provide an equitable exchange for property owners who will be impacted by the street grid restoration.

Legend

- *Benham West Study Area*
- *New Streets*
- *New Alleys*

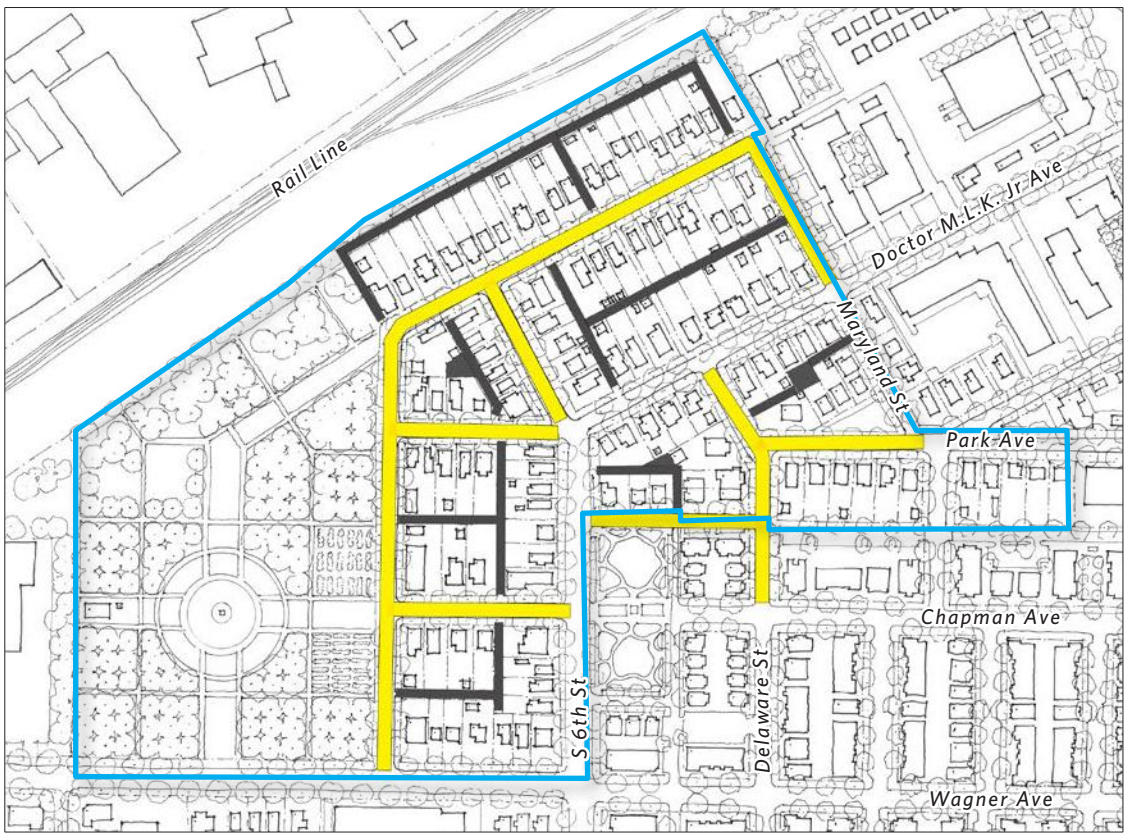


FIGURE 56: Proposed New Street and Alley Diagram of Benham West

Mid-Term Benham West Plan

LAYER 2 — CREATE THE BLOCK AND LOT STRUCTURE

Restore the blocks and lots in alignment with pre-Urban Renewal conditions. Detailed replatting of Benham West is needed.

Conflicts in the Current Zoning Code

The current minimum requirements for residential zones conflict with the actual sizing of narrow historic lots in the neighborhood (Figure 33 on page 35). Zoning revisions will be needed for this area. Adhere to the form-based code recommendations (Figure 29 on page 32).

Legend

- *Benham West Study Area*
- *Wide Lot Opportunities*
- *Narrow Lots*

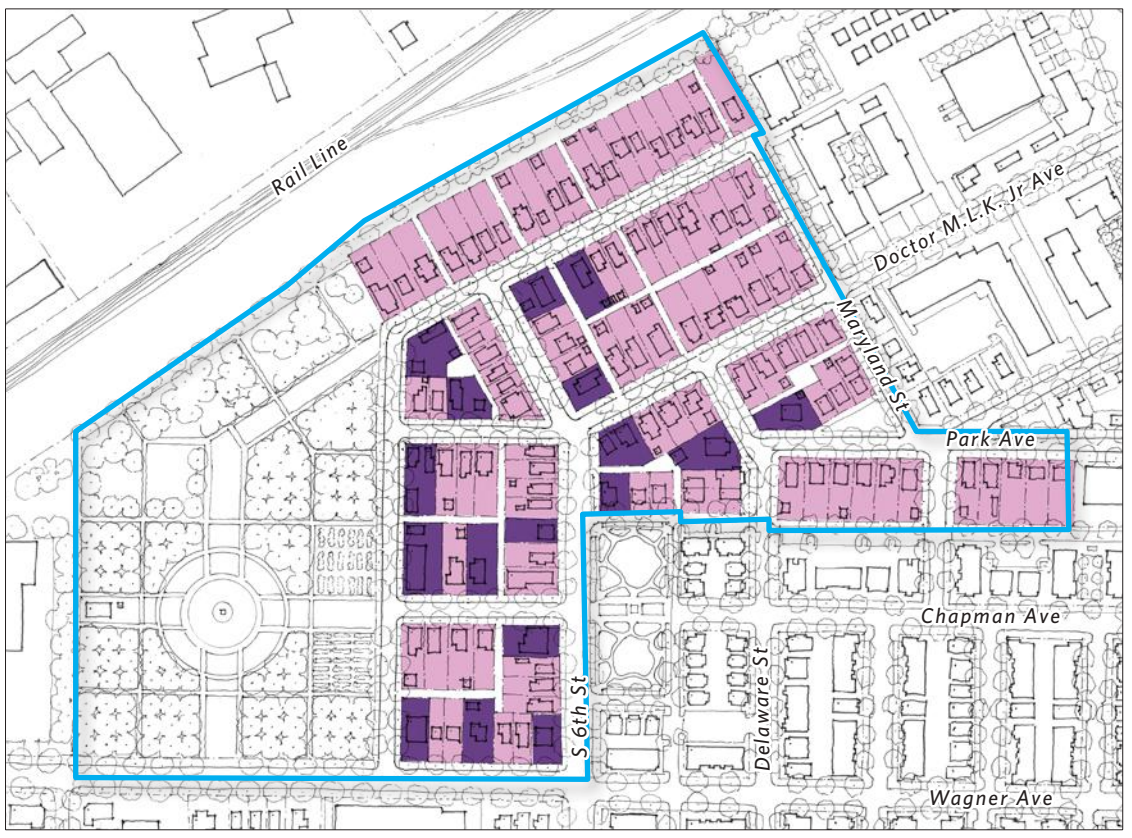


FIGURE 57: Proposed Block and Lot Diagram of Benham West

Mid-Term Benham West Plan

LAYER 3 — DESIGNATE THE PARKS, OPEN SPACE, AND STREET LANDSCAPING

Connect the redevelopment to a sequence of open spaces with tree-lined streets. Refer to pages 92–101 for the neighborhood-wide open space plan and urban landscape details.

Important for Community Safety

Prioritize the development of a temporary park at the former roundhouse site to respond to concerns from Washington Gardens residents about criminal activity that incubates there. Consult the necessary state and federal agencies before proceeding to ensure public safety from in-ground toxins. Ensure the park design is temporary and will allow for future development once the area is fully remediated.

Legend

- *Benham West Study Area*
- *Parks & Open Space*

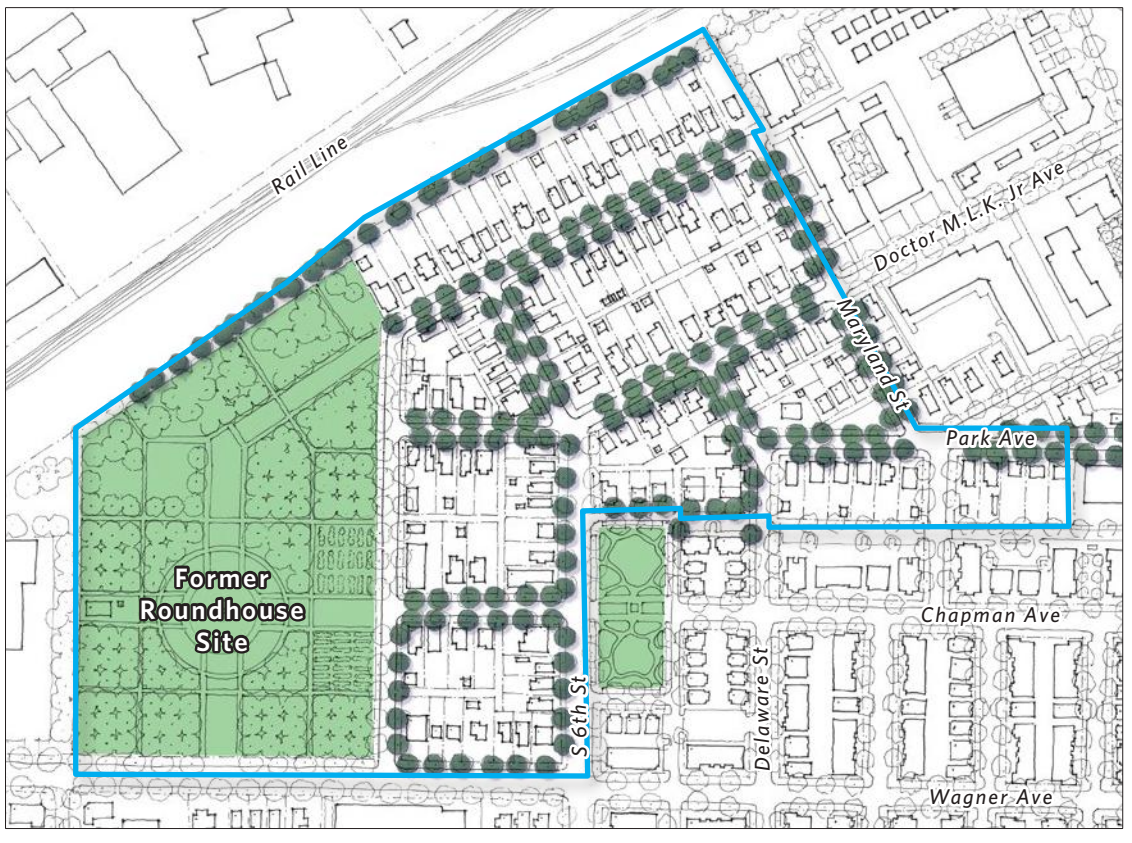


FIGURE 58: Proposed Parks and Open Space Diagram of Benham West

FIGURE 59: Aerial Rendering of Proposed Redevelopment, Facing Northwest — Mid-Term

FIGURE 60: 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.

Long-Term Benham West Expansion

LAYER 1 — REPAIR THE STREET GRID

Once the former roundhouse site has been completely remediated and is safe for habitation, begin construction on the Benham West Expansion.

Follow the steps for the diagrams shown on page 56.

Legend

New Streets

New Alleys

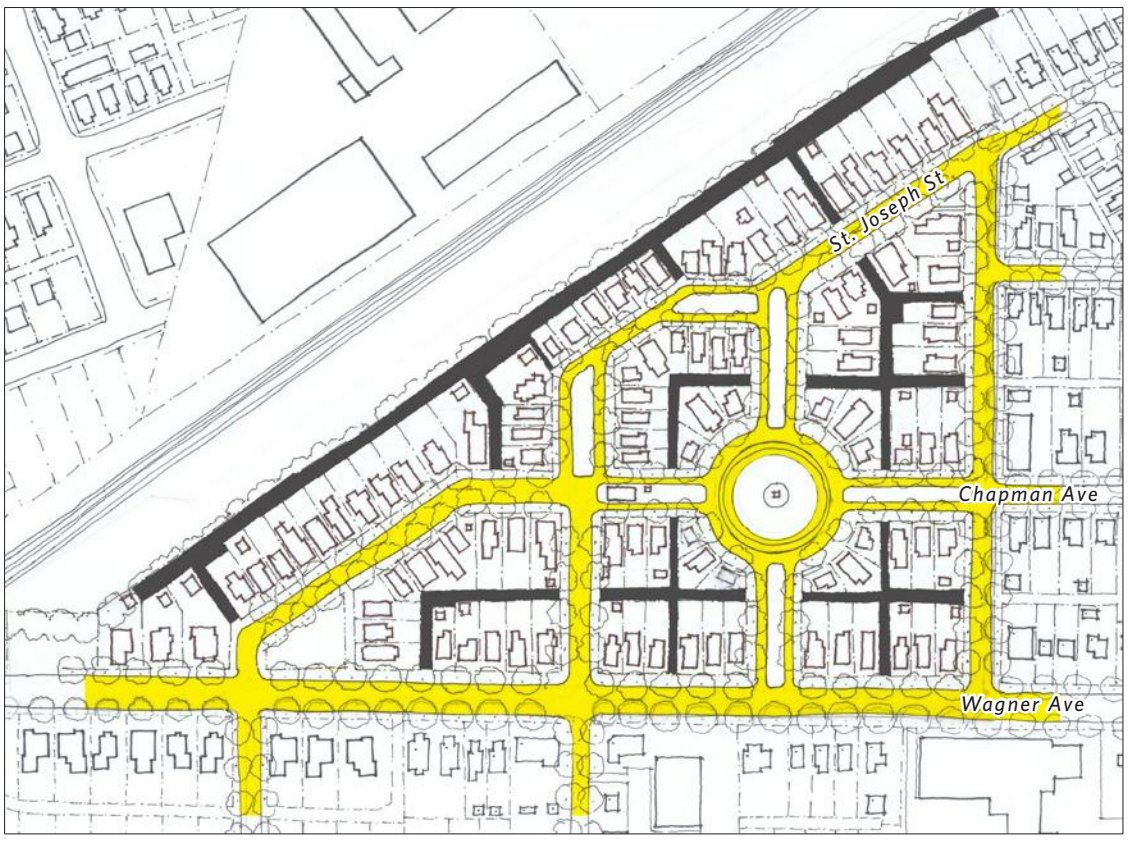


FIGURE 61: Proposed New Street and Alley Diagram of Benham West — Long-Term

Long-Term Benham West Expansion

LAYER 2 — CREATE THE BLOCK AND LOT STRUCTURE

Follow the steps for the diagrams shown on page 56.

Legend

Wide Lot Opportunities

Narrow Lots

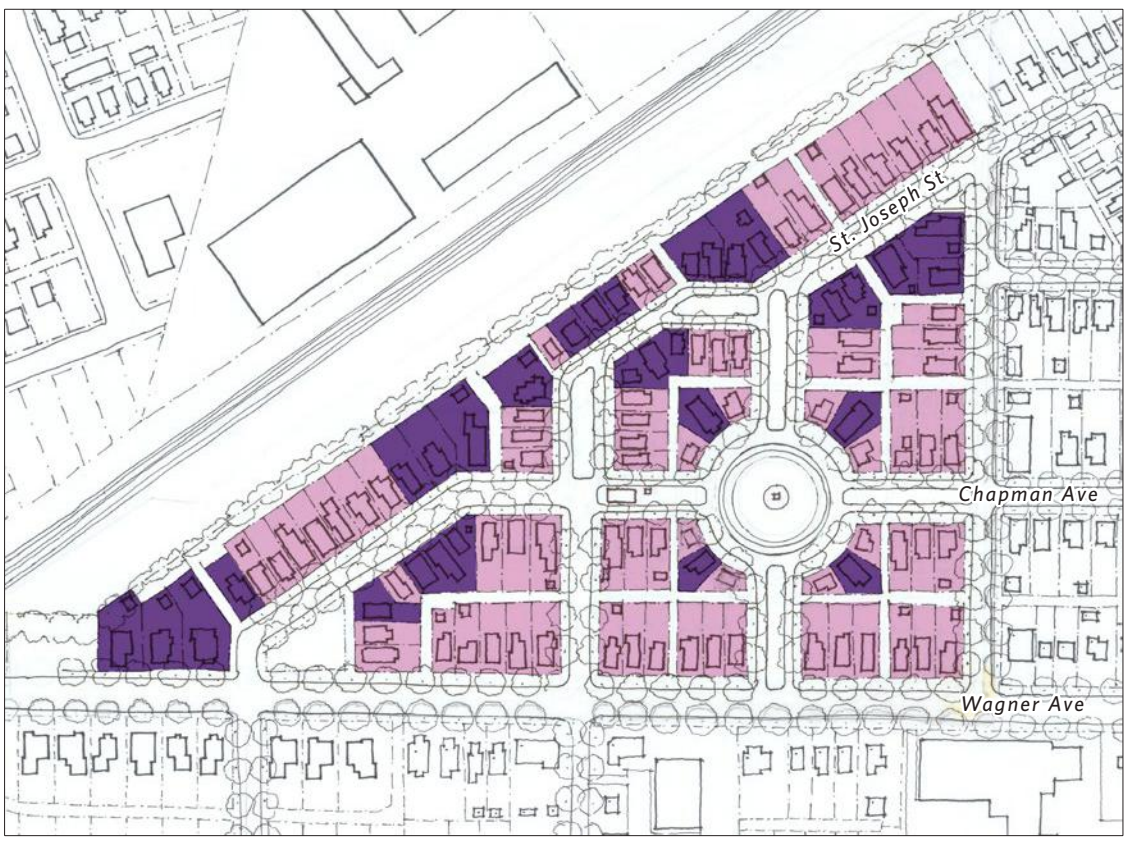


FIGURE 62: Proposed Block and Lot Diagram of Benham West — Long-Term

Long-Term Benham West Expansion

LAYER 3 — DESIGNATE THE PARKS, OPEN SPACE, AND STREET LANDSCAPING

Follow the steps for the diagrams shown on page 56.

Preserve the center of the temporary park at the former roundhouse site as a neighborhood center and public park.

Legend

Parks & Open Space

FIGURE 63: Proposed Parks and Open Space Diagram of Benham West — Long-Term

FIGURE 64: Illustrative Masterplan for Benham West — Long-Term
Once all remediation is complete, repair Benham West's neighborhood fabric at the former roundhouse site, leaving the center of the temporary park as a permanent park fronted by homes to foster safety.

FIGURE 65: Detail Plan of Benham West's Long-Term Expansion Along the Railroad and the Western End of Wagner Avenue
Consult with the community and historic documents to determine new place and street names where needed.

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.

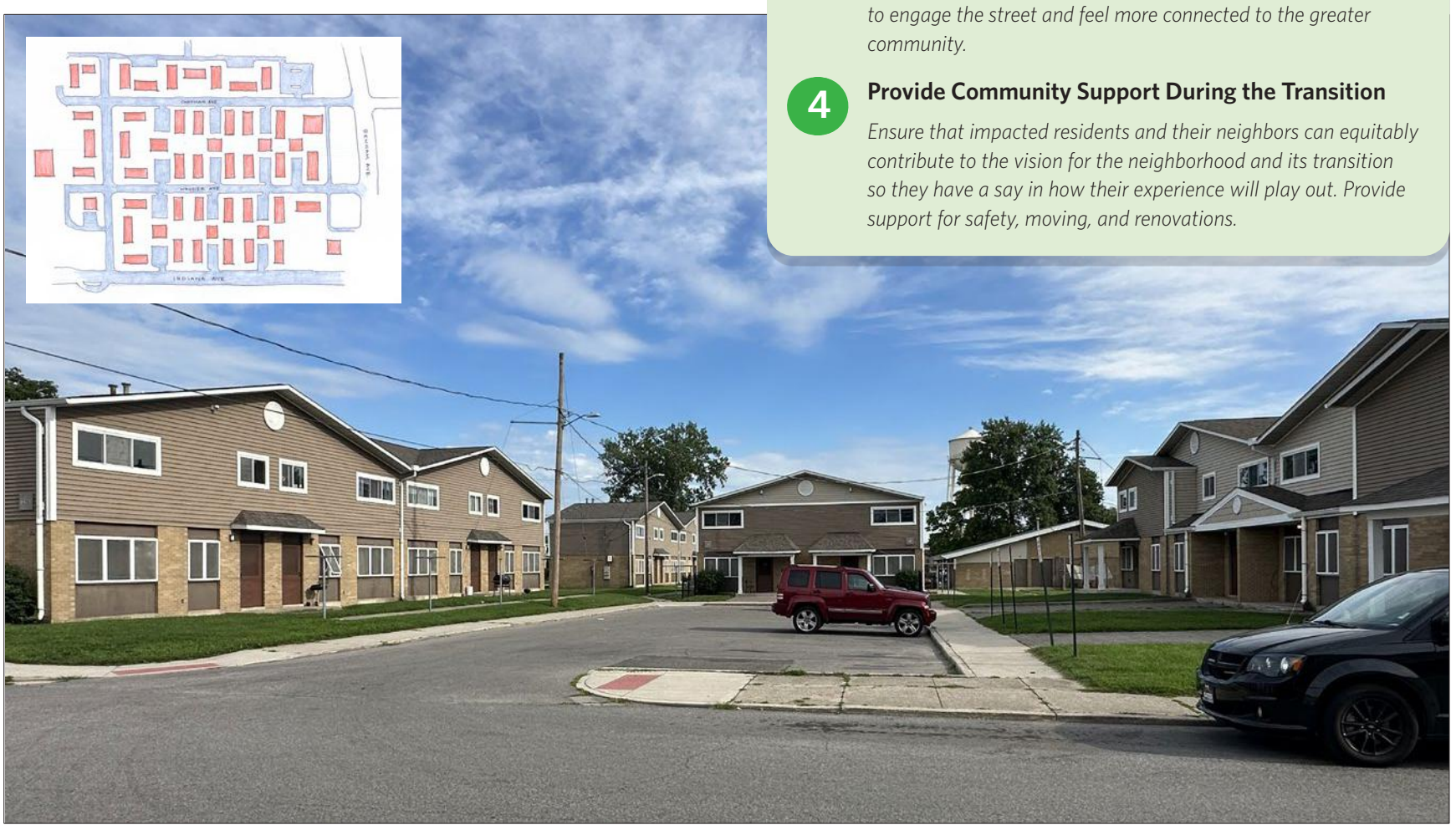


FIGURE 66: Existing Conditions of an Elkhart Housing Authority Parking Pod

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).

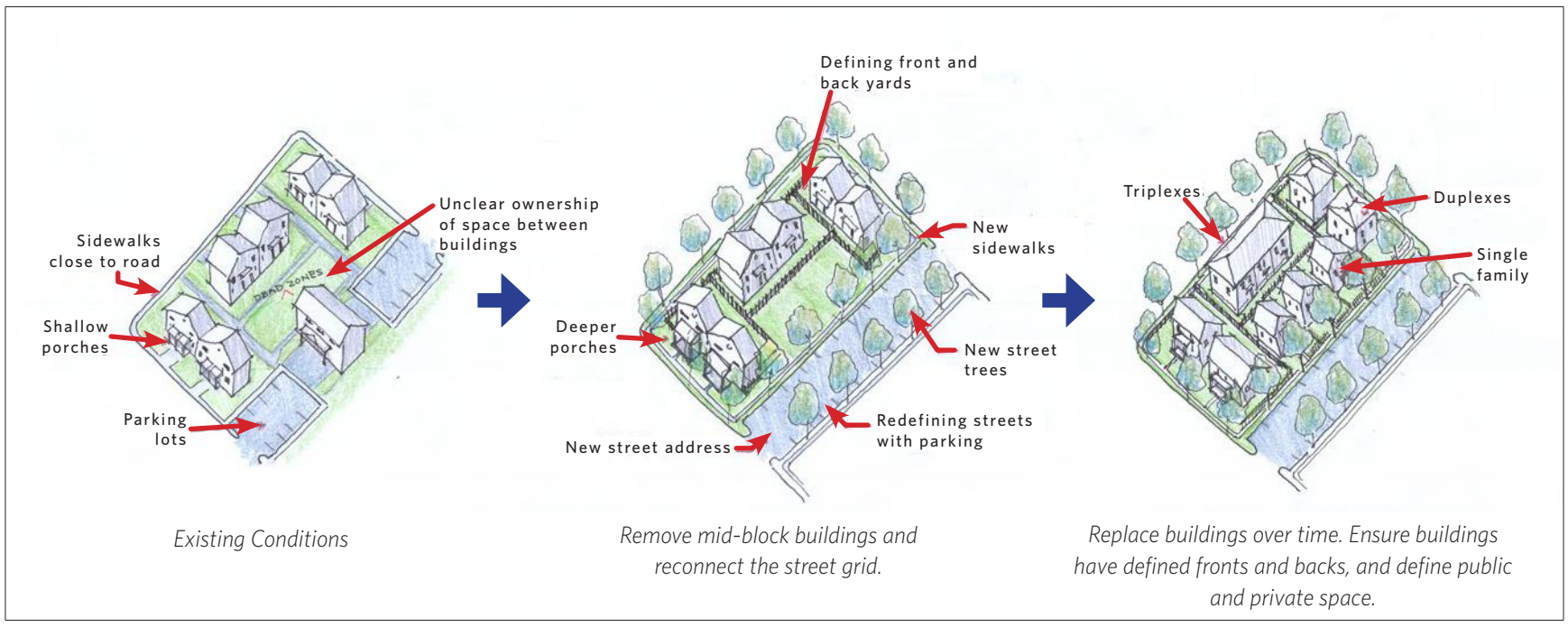


FIGURE 67: Housing Authority Phasing Diagrams

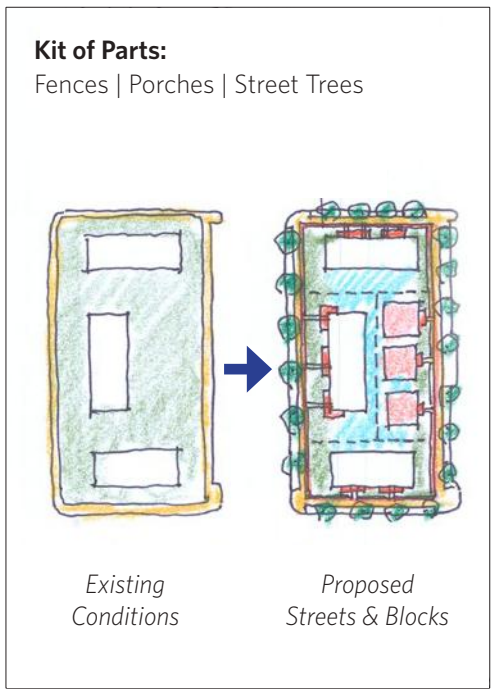


FIGURE 68: Before & After Block Structure Diagram
Use fences, porches, and street trees as space-defining elements around buildings.

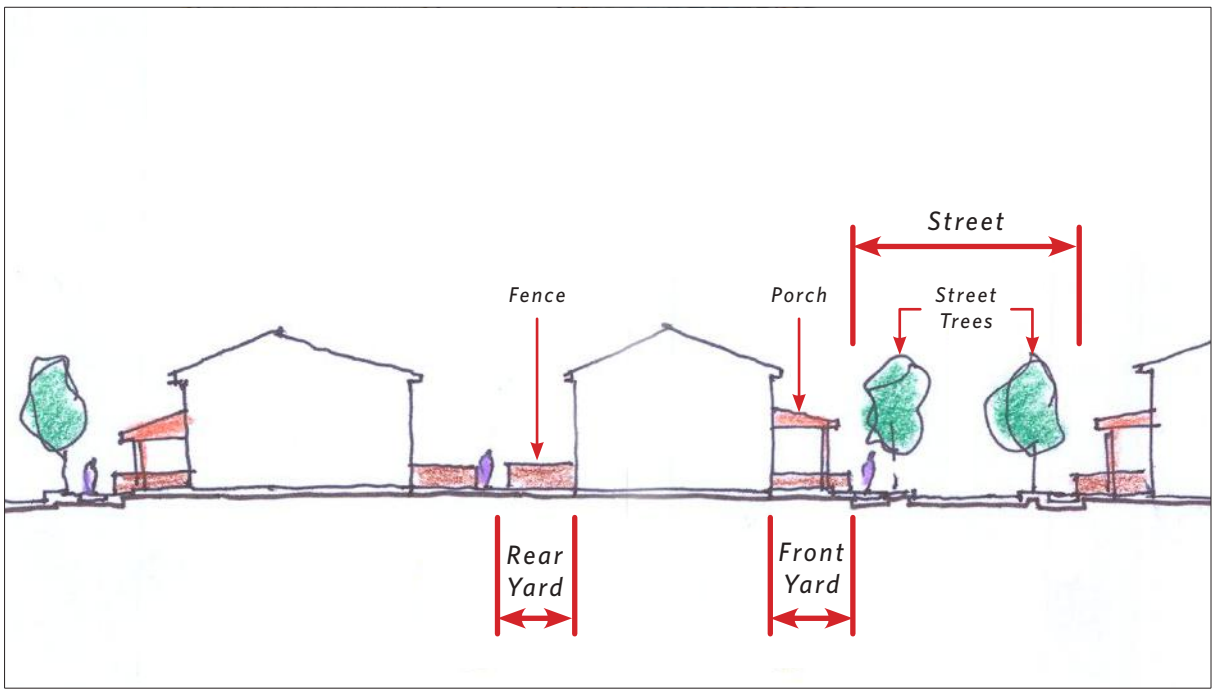


FIGURE 69: Section Through the Proposed Block and Street Structure
This diagram illustrates the distinction between clearly-defined public spaces (streets) and private spaces (front yards and rear yards). Defined outdoor space creates safer streets, a stronger sense of property stewardship, and a sense of place.

FIGURE 70: 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.

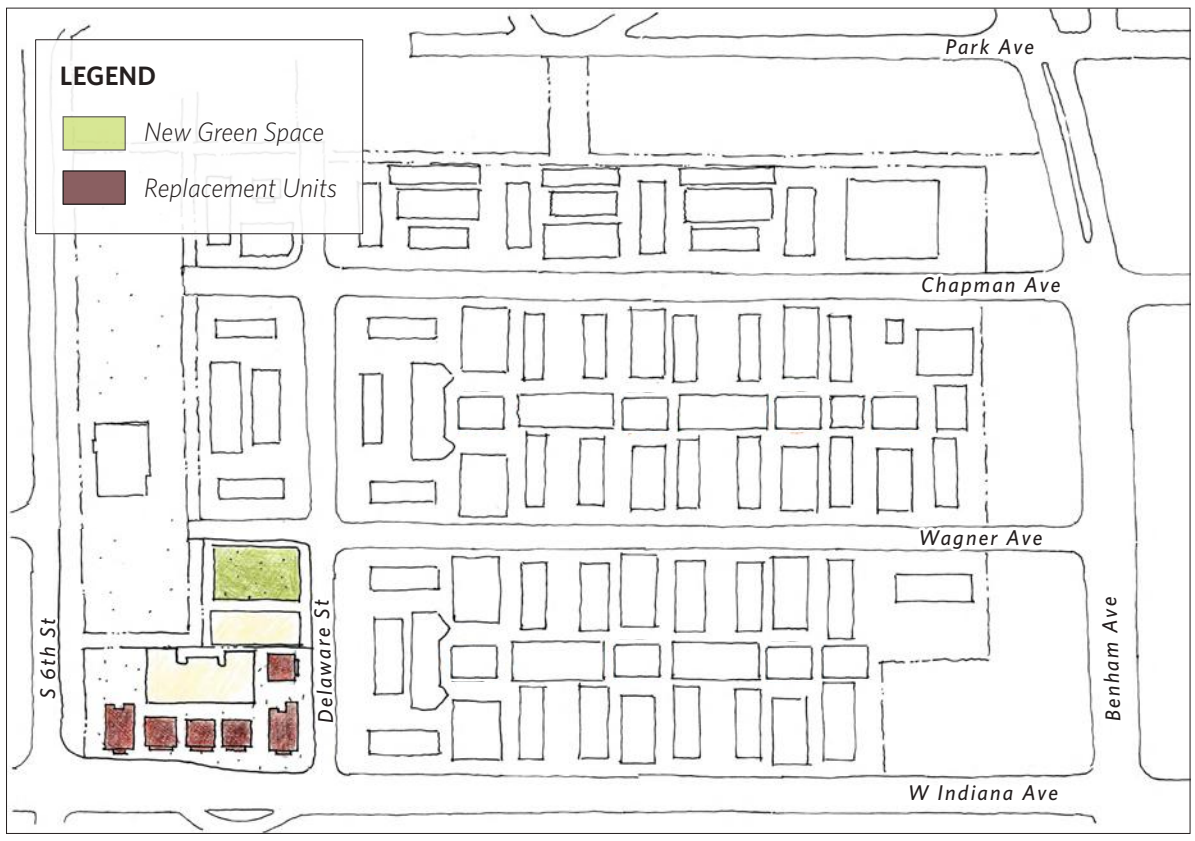


FIGURE 71: Diagram Showing Replacement Units to Build on City-Owned Land

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 72: 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.

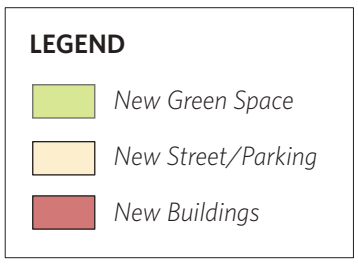


FIGURE 73: Diagram Showing Showing New Streets and New Duplex Units Facing Them

FIGURE 74: Diagram Showing New Infill Units

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 61 as blocks and streets are completed.

LEGEND

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

FIGURE 75: Diagram Showing New Community Building and Park

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*

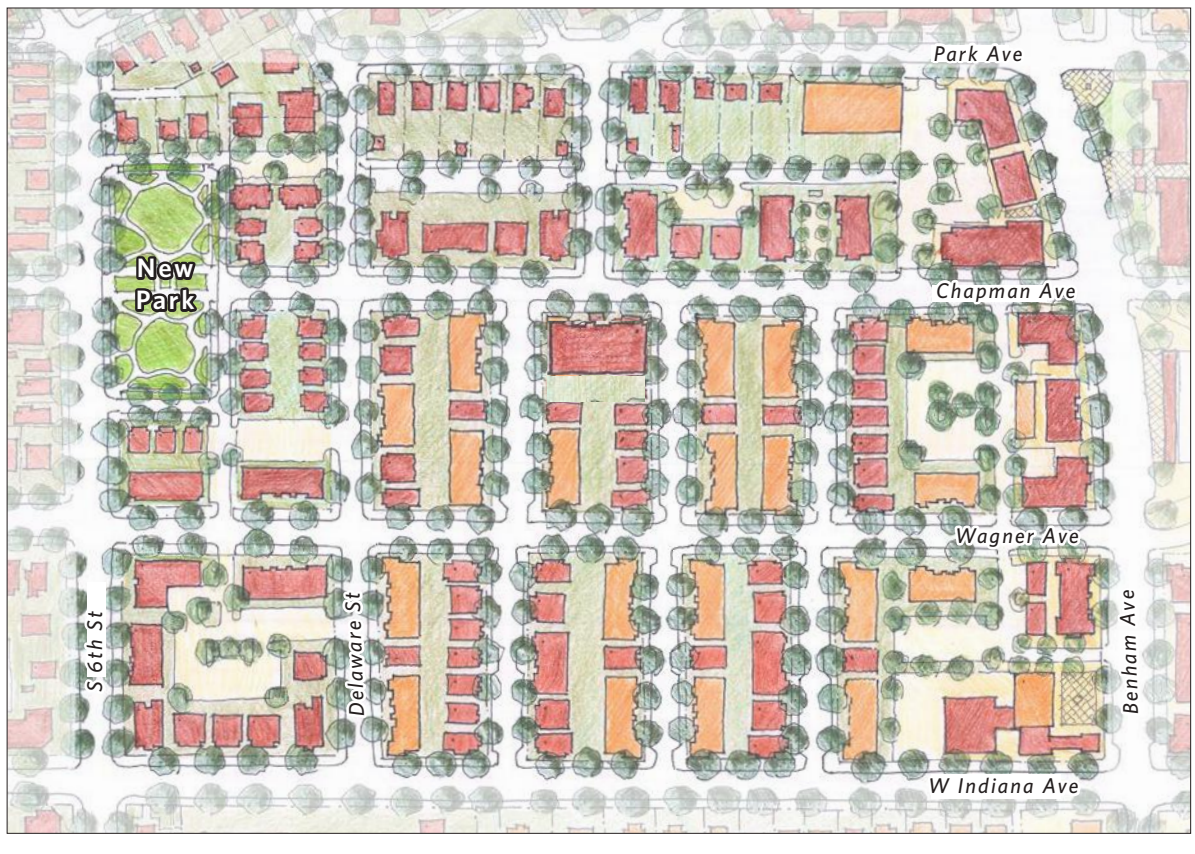


FIGURE 76: Detail Plan of the Revitalized Washington Gardens Neighborhood

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*

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 (Figure 47 on page 45). We recommend bump-outs and crosswalks at the corners to make it easier for pedestrians to walk comfortably east-west through the neighborhood (page 44).

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 77: Aerial View of Proposed Infill Along Benham Avenue

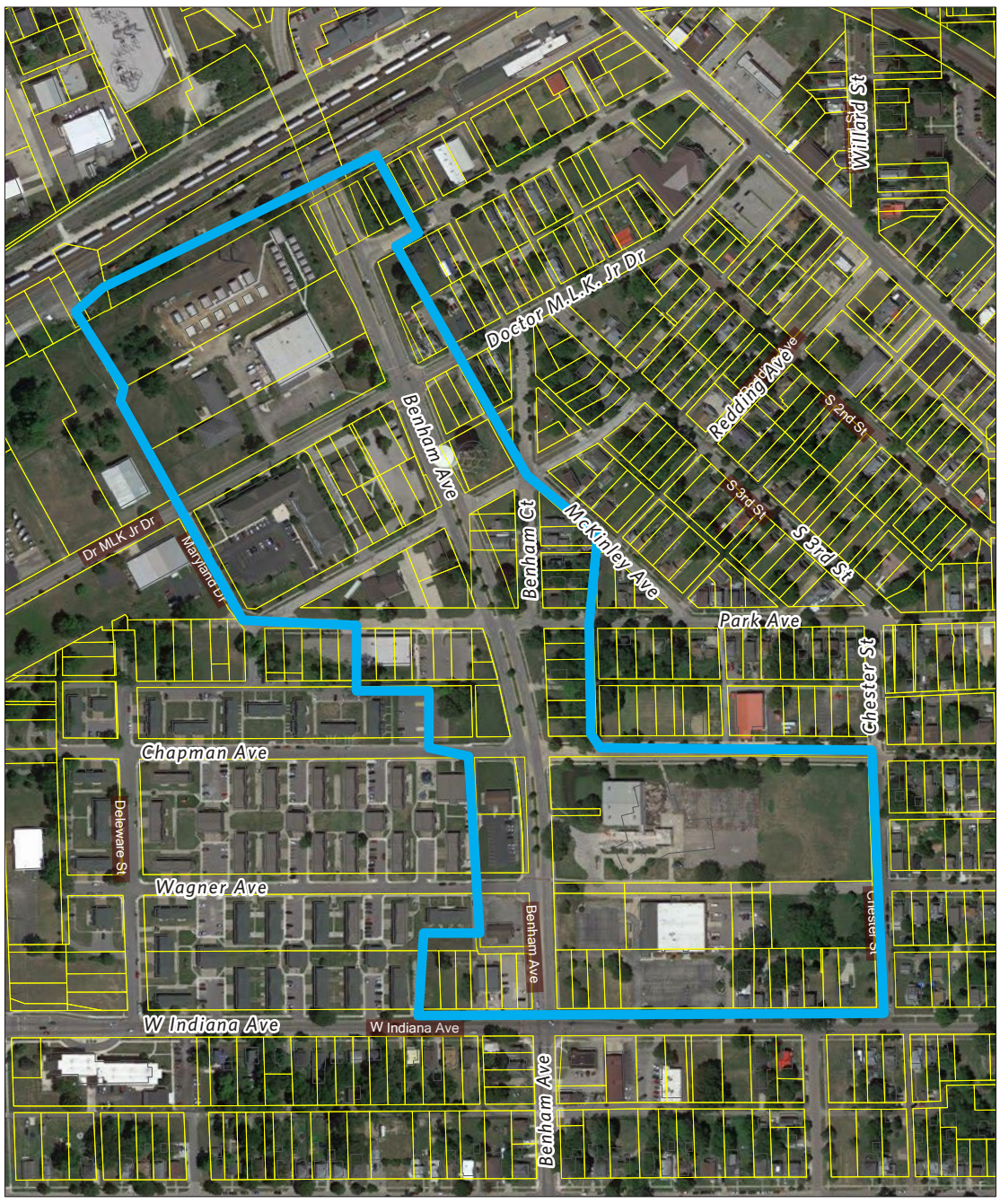


FIGURE 78: Existing Conditions at Benham Avenue

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

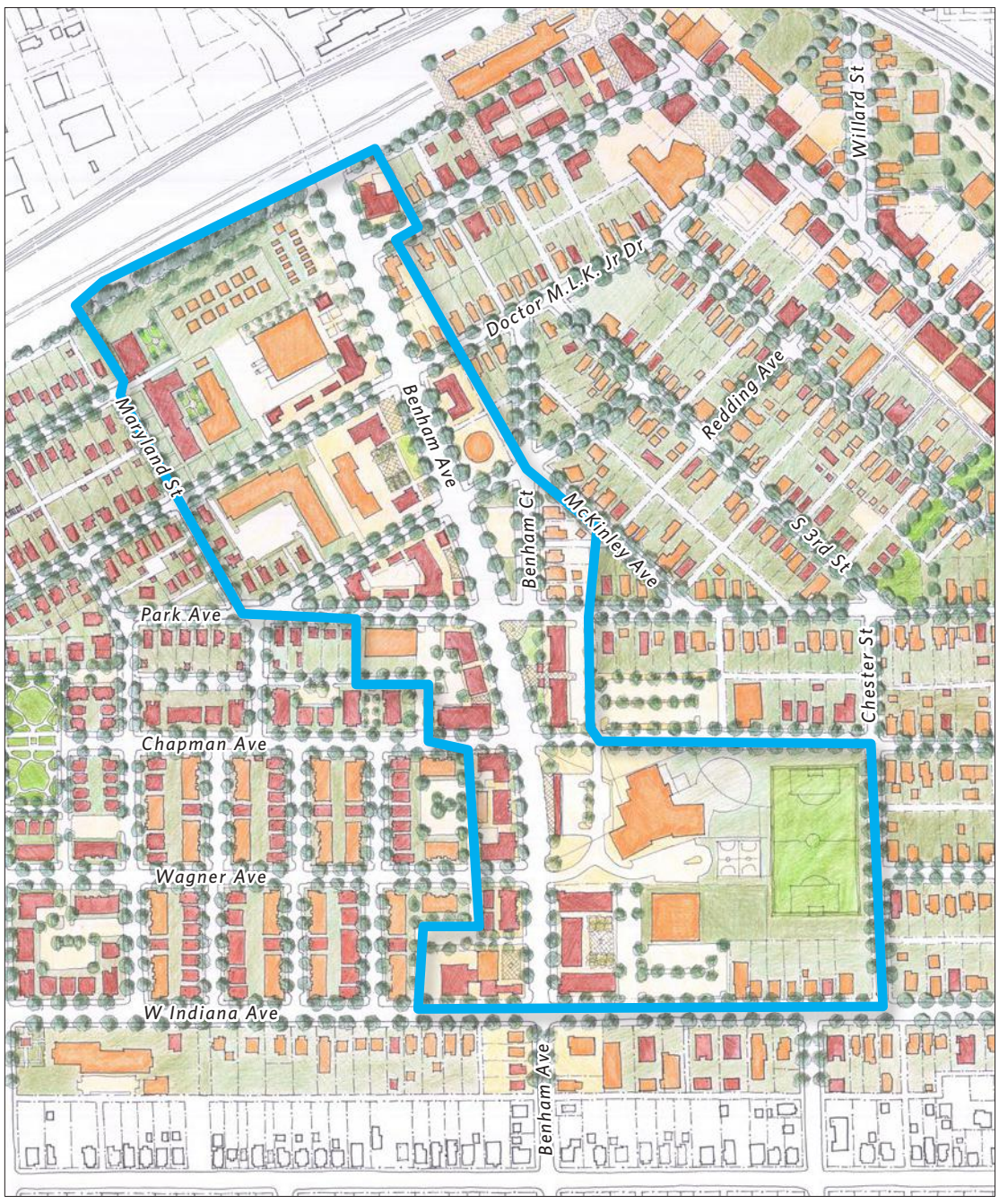


FIGURE 79: Masterplan Detail at Benham Avenue

The proposed redesign for Benham Avenue starts with a redesign of the street (Figure 47 on page 45). 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

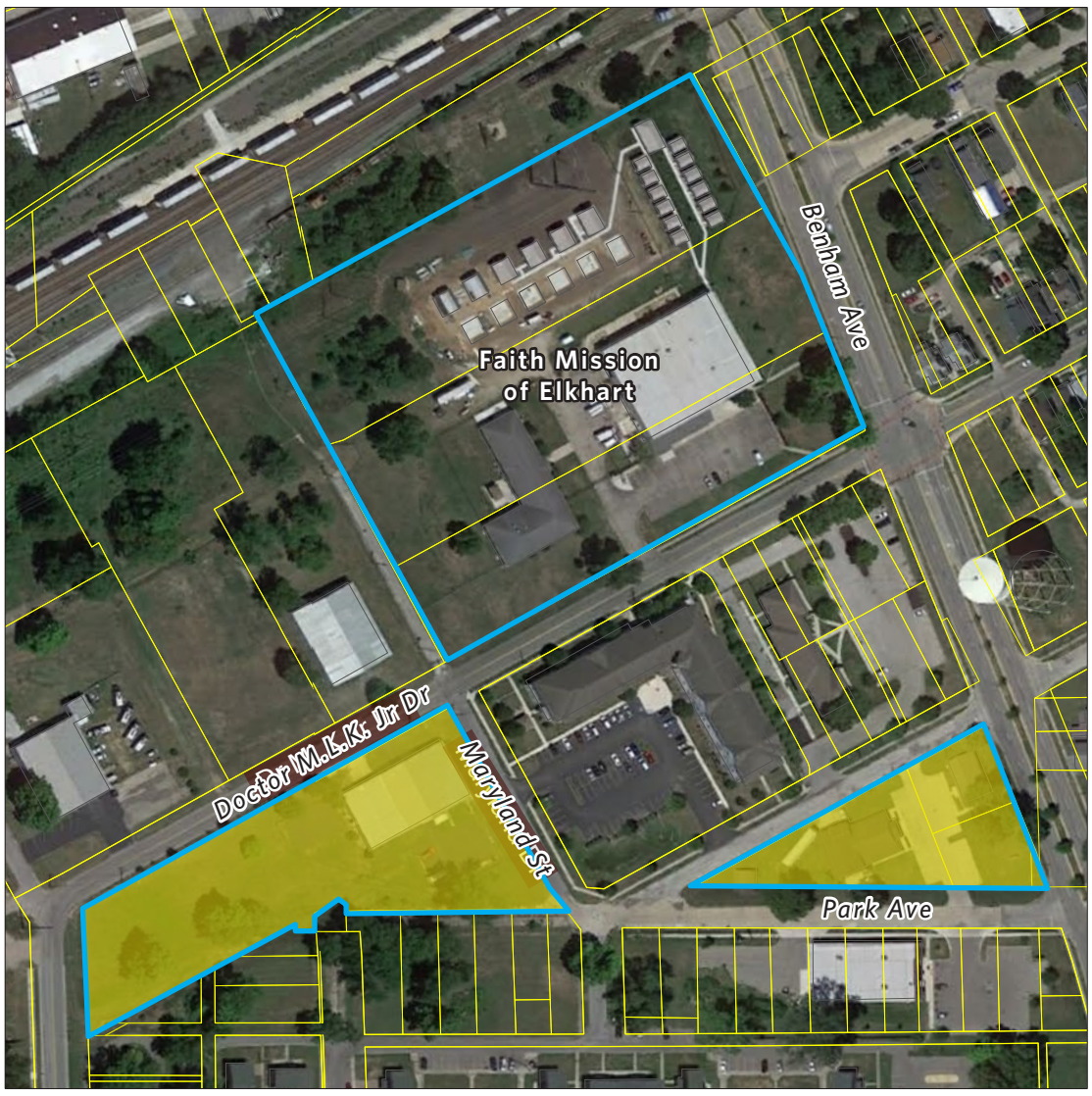


FIGURE 80: Diagram Showing Property Owned by Faith Mission of Elkhart

The organization is offering to develop underutilized parcels to the south and west of its main campus as part of an effort to restore Benham Avenue and Benham West.

LEGEND

Faith Mission Property

Faith Mission Property for Future Development

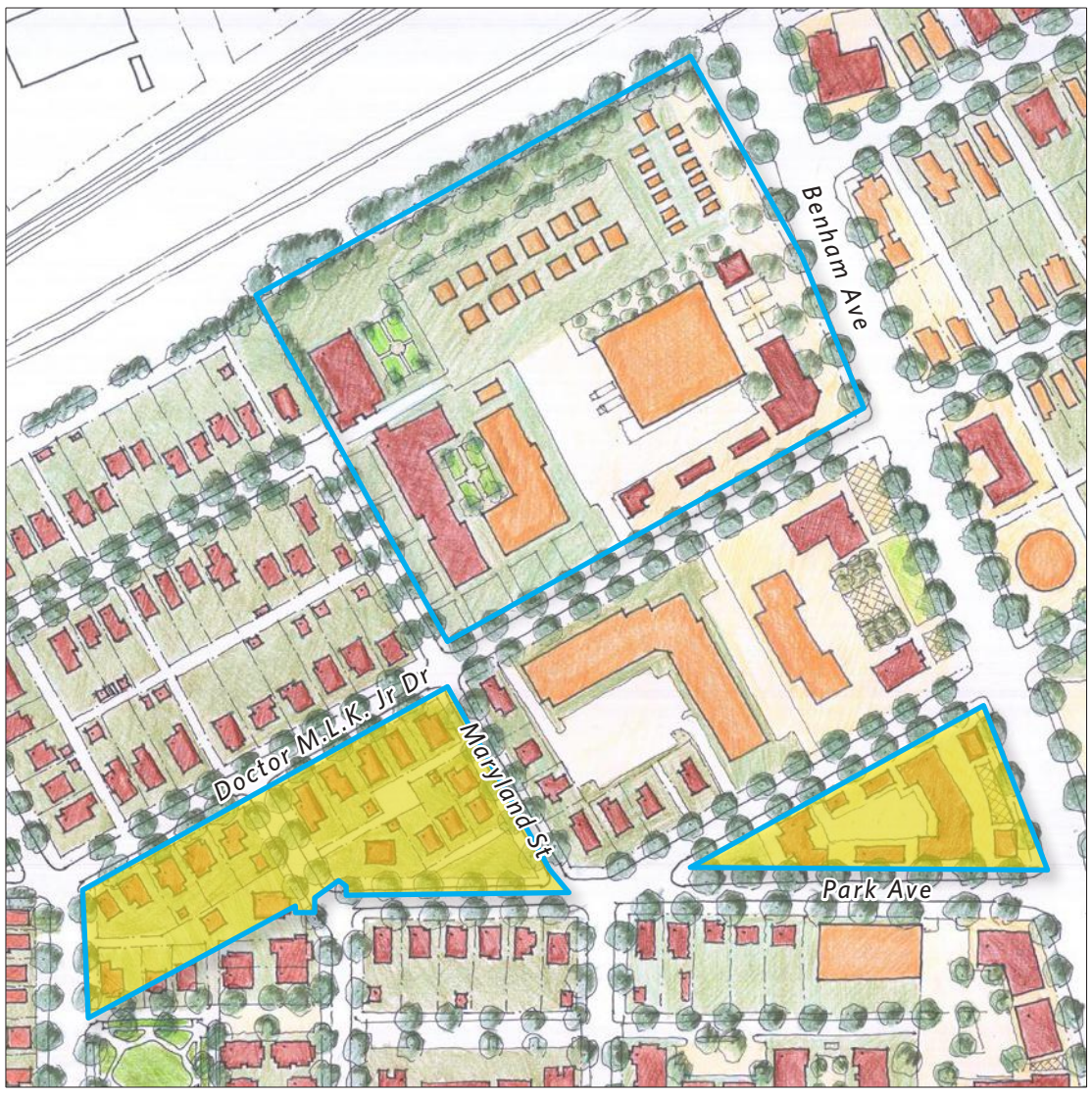


FIGURE 81: Detail Plan of Faith Mission Property Development

The potential development will contribute approximately 18 residential lots to Benham West and provide a multifamily or mixed-use opportunity along Benham Avenue. As a result of the development, the organization will reconfigure its campus and build new structures with frontages along the new streets.

LEGEND

Faith Mission Property

Faith Mission Property for Future Development

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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 (page 69).

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.

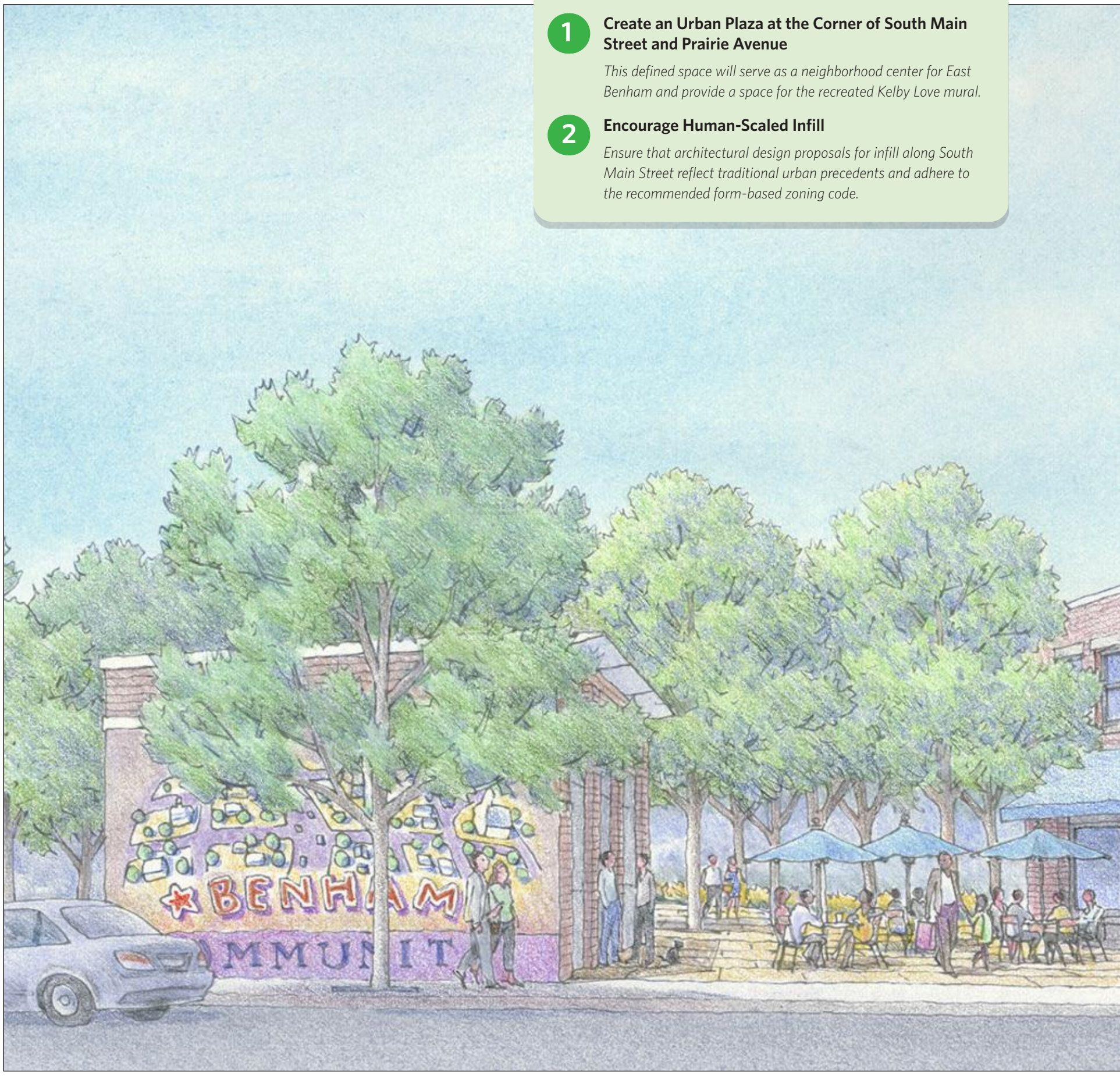


FIGURE 82: Rendering of the Proposed Public Plaza at South Main Street and Prairie Street with a Recreation of the Kelby Love Mural (Right)

PRECEDENT: Example of the scale and character for the new mixed-use buildings on South Main Street.

PRECEDENT: Example of the scale and character for the new mixed-use buildings on South Main Street.

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.

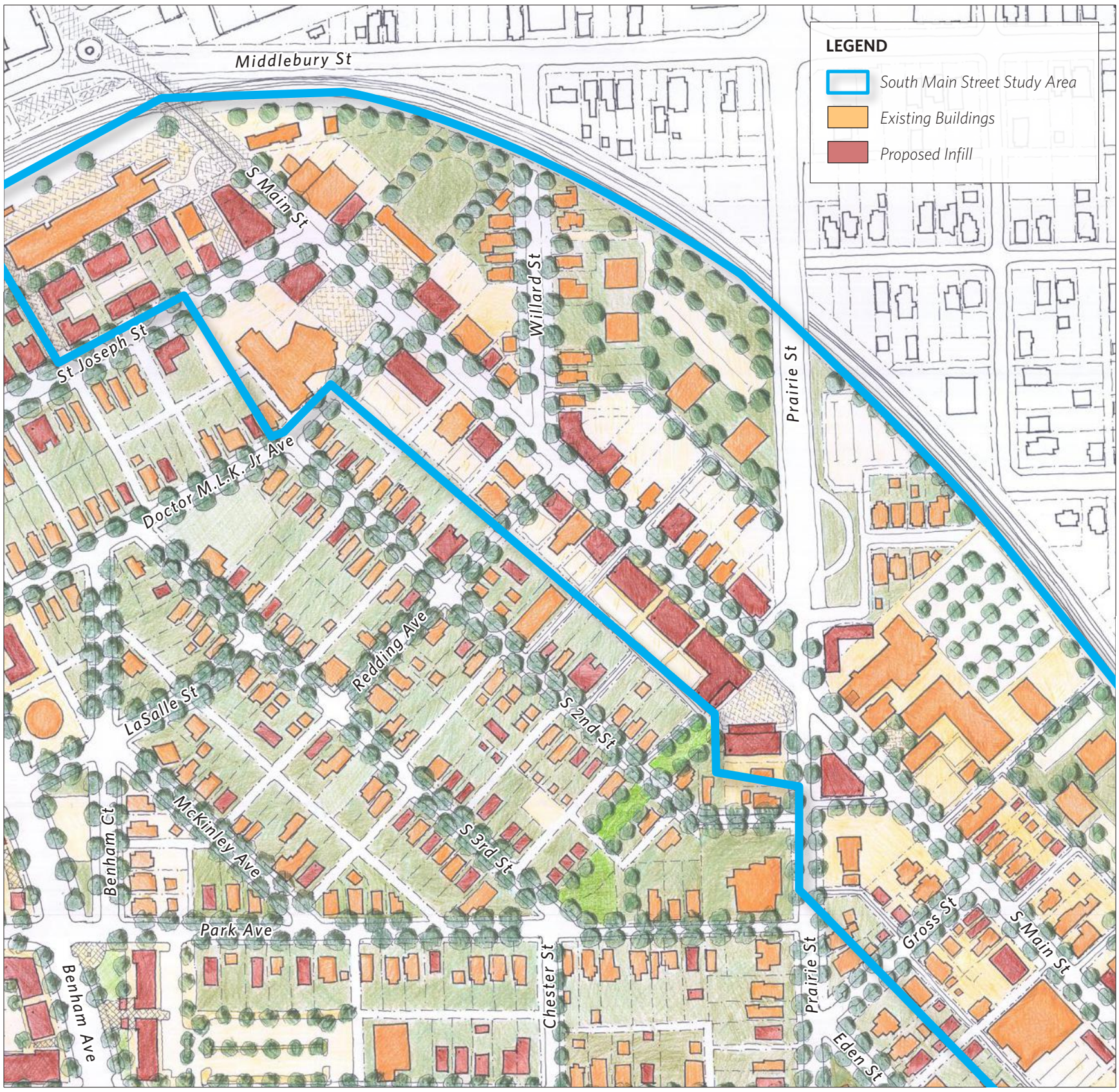


FIGURE 83: Masterplan Detail at South Main Street

	Neighborhood Center
	
Typical Lot Width	Varies
Attached or Detached Buildings	Attached, closely spaced
Building Height	2–4 stories
Building Placement	Buildings set close to the sidewalk
Frontage	Shop fronts, stoops, dooryard or courtyards required
Parking Placement	At the rear
Use Type	Mixture of storefront retail, professional offices, and multifamily residential mixed vertically or horizontally

FIGURE 84: Proposed Zoning Code Snapshot for South Main Street

New buildings lining South Main Street should be designed to fit within a form-based zoning code in coordination with comprehensive zoning reform for the entire city.

The proposed zone for this corridor, with the working title Neighborhood Center, should be 2–4 stories with buildings set close to the sidewalk and parking at the rear.

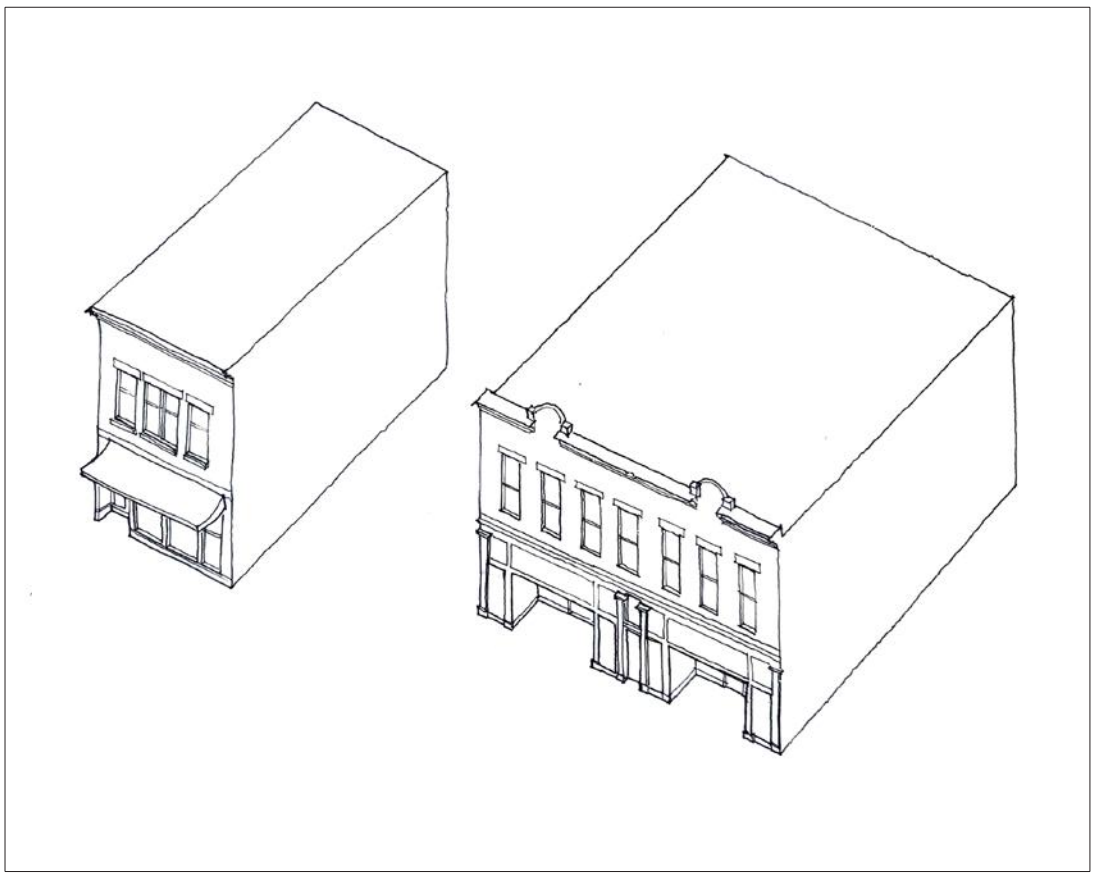
PRIORITY 1: RESTORE THE MURAL

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

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.

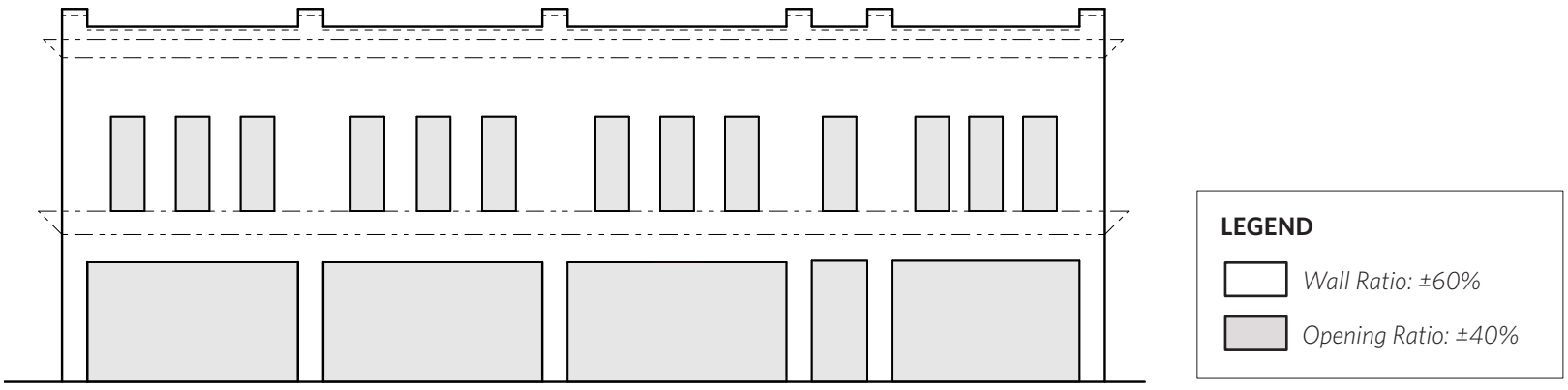
Connect the plaza to a sequence of park spaces along the retention area leading to the playground on South 3rd Street and Park Avenue. The park sequence will create an additional pedestrian connection from the plaza into the East Benham neighborhood.



PRIORITY 3: DESIGN "MAIN STREET" QUALITY BUILDINGS

Design the character and scale of the buildings to have a "main street" quality. Refer to Figure 85 on pages 71 and 73 for photographs of precedent buildings; Figure 86 on page 72 and Figure 87 on page 73 for storefront design principles; and Figure 29 on page 32 for a framework zoning code to enable these designs.

Inspiration for fabric buildings on South Main Street in Elkhart.



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

FIGURE 85: 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.

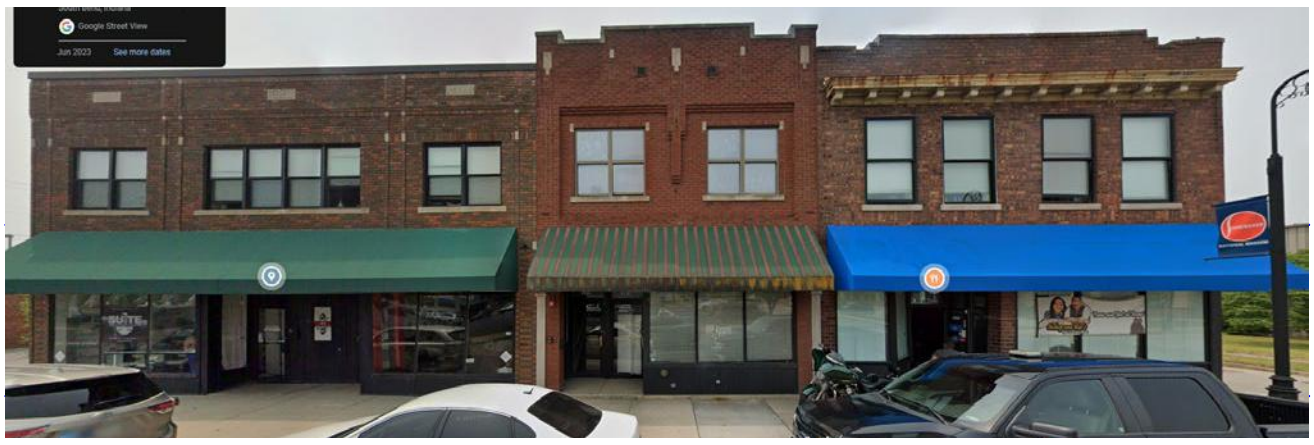
Storefront Cornice with Signage
The storefront cornice divides the retail portion of the building and the residential or office upper floors while also providing a place for store signage. If using an awning, attach it below the storefront cornice so signage remains visible. Also if using an awning, 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.

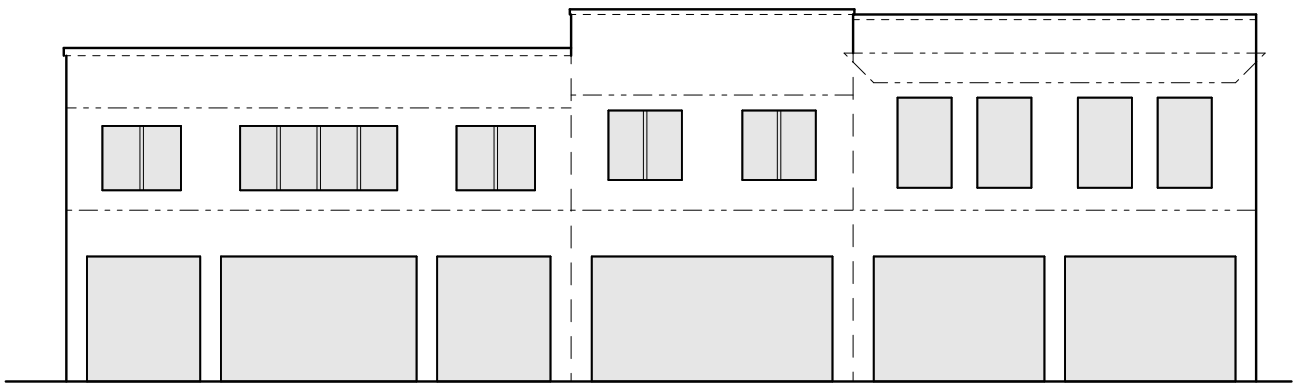
Outdoor Seating
Storefronts scaled to people attract people. For restaurants, this presents the opportunity for outdoor dining and seating areas.

FIGURE 86: Key Design Elements of Mixed-Use Fabric Buildings

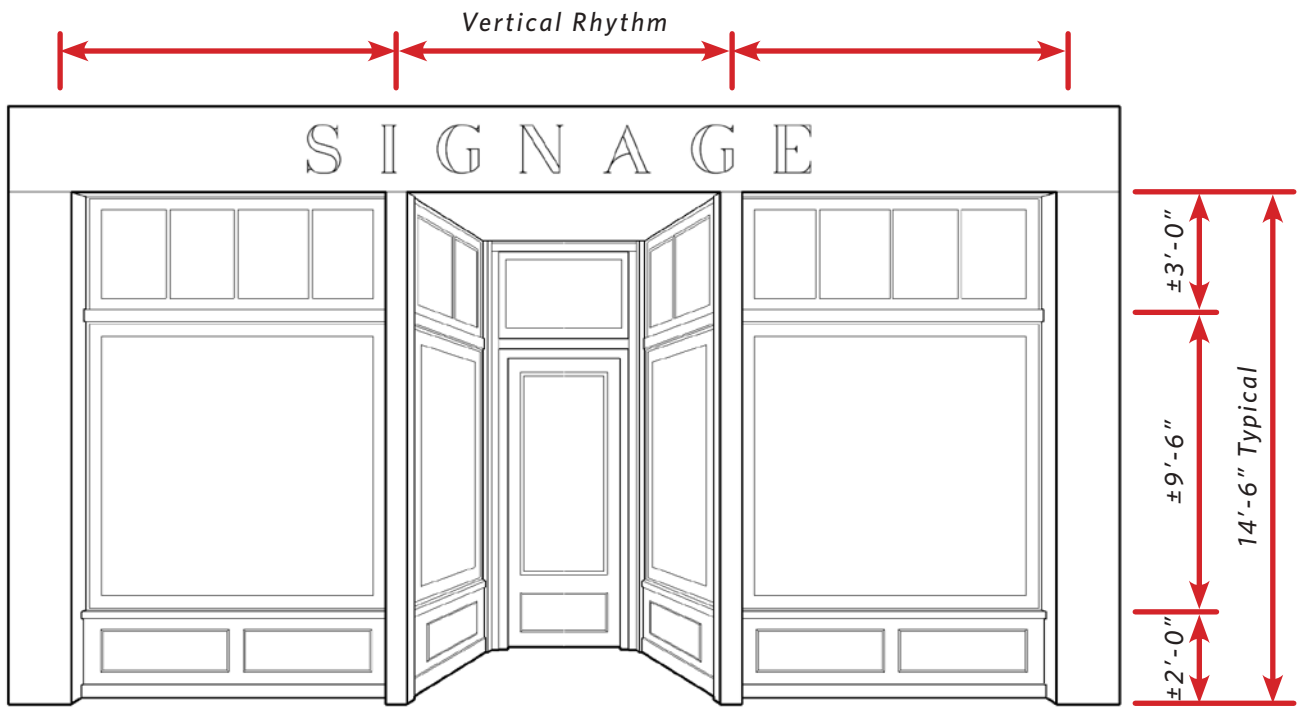
Fabric buildings work together to define the character of the public realm. The coordinated nature of these buildings relieves the pressure on each individual design to be the center of attention. Rather, the best fabric buildings are simple forms with great proportions. The details that matter most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



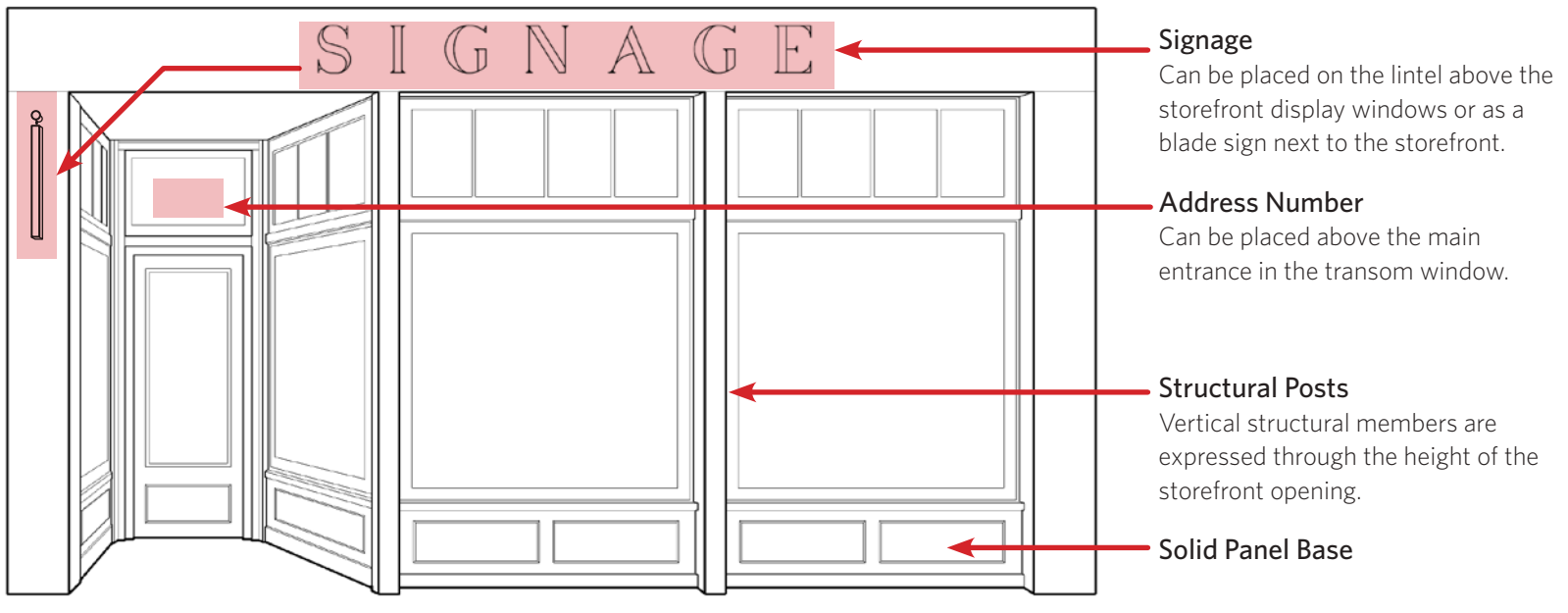
Inspiration for fabric buildings on South Main Street in Elkhart.



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



Storefront with Central Entry



Storefront with Entrance Off-Center

FIGURE 87: 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.

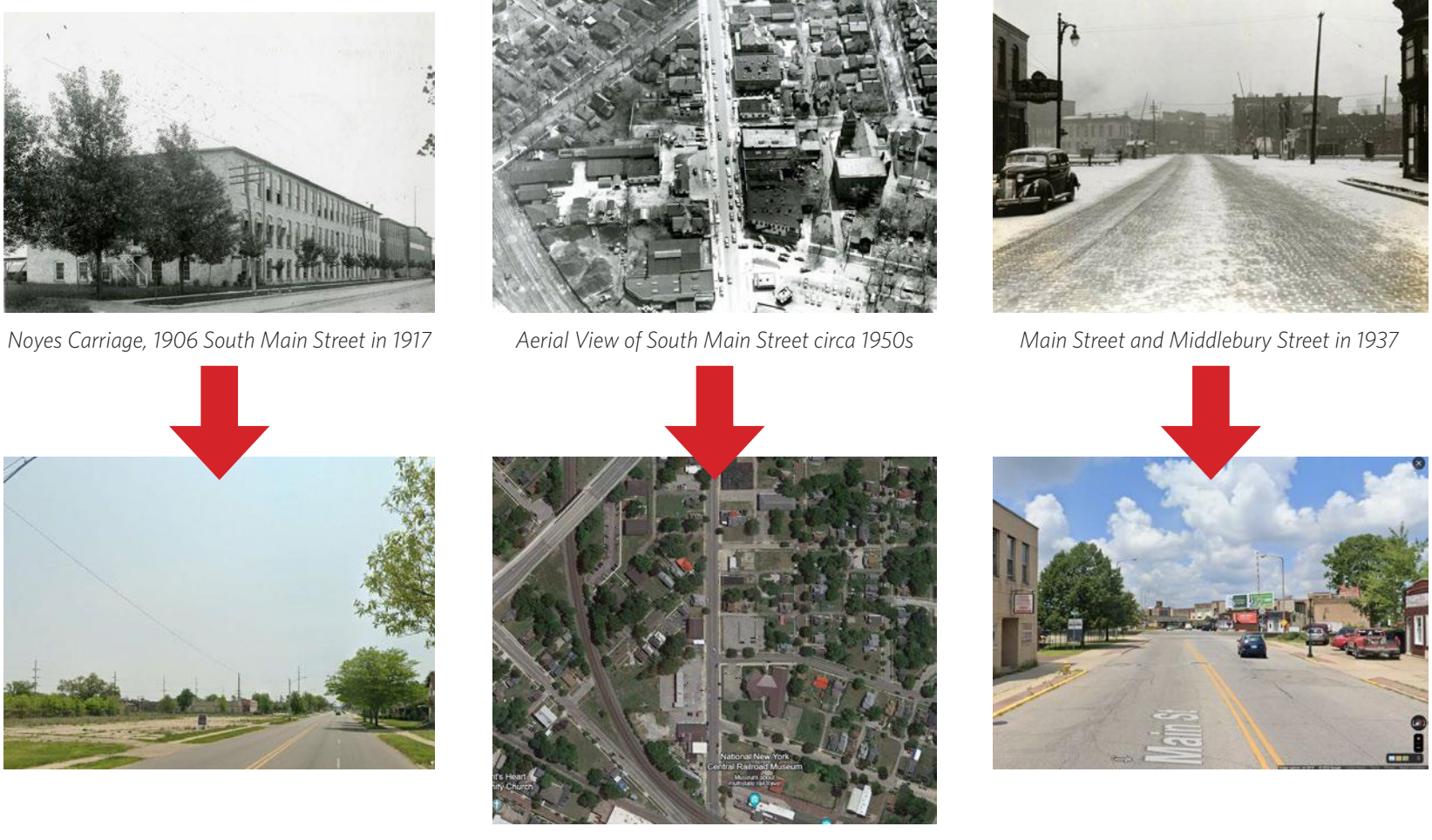


FIGURE 88: Historic Places of East Benham — Before and After

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

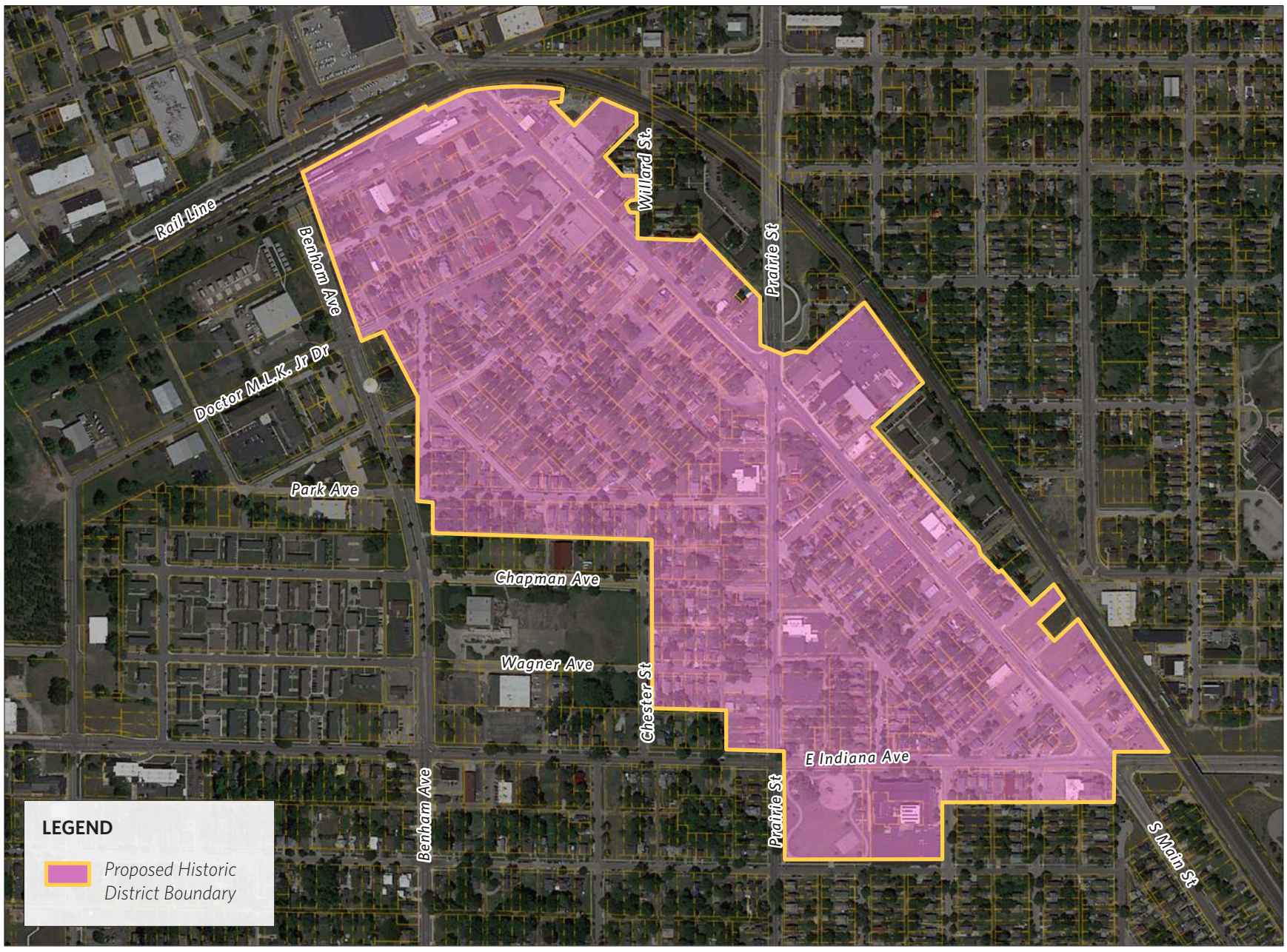


FIGURE 89: Proposed Boundary of the Benham East Historic District

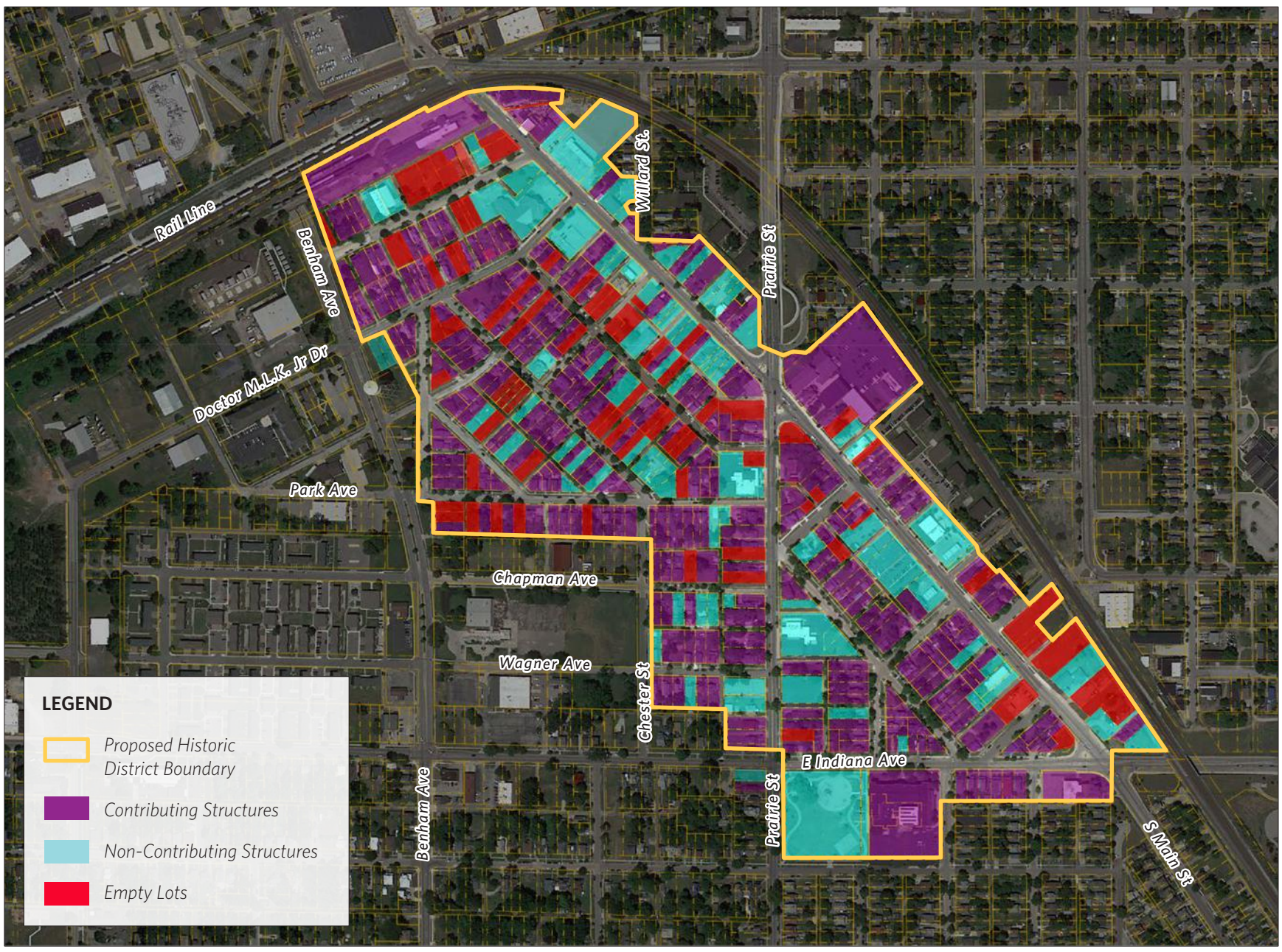


FIGURE 90: Survey of Contributing and Non-Contributing Structures within the Proposed District

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.

UNLOCKING PRESERVATION RESOURCES

Historic preservation works on three separate yet interwoven levels: local, state, and federal. Local protections, overseen by the City of Elkhart Historic & Cultural Preservation Commission, protect the public good and set the standards for what a property owner can and cannot do to their building. State and federal designations offer resources and incentives for owners to help maintain historic properties.

The resources outlined in this report provide a snapshot of available funding sources and incentives to support the maintenance of a historic property. Conducting educational programs, outlined on page 78, will help members of the public as well as city staff to navigate the process and unlock the range of funding opportunities.

Creating a culture of preservation starts with education. Educational programs can take the form of workshops to help property owners navigate the process of securing financial resources, grant funding, and tax incentives from the state and federal governments to preserve their buildings.

Educational programs can also teach homeowners and local trade professionals how to work on historic structures through hands-on courses. Offering training on basic repairs and more complex projects, like reglazing windows, will facilitate an engaged public that is educated about the requirements and priorities for maintaining historic structures. This engagement will generate support for protection of at-risk historic buildings.

STATE & LOCAL RESOURCES

STATE OF INDIANA

Residential Historic Preservation Tax Credit

An adjusted gross income tax credit is available for the rehabilitation of historic residential property. The qualified expenditures for preservation or rehabilitation of the historic property must exceed $10,000. The tax credit is equal to 20 percent of the qualified expenditures that the taxpayer makes for the preservation or rehabilitation of the historic property. A taxpayer qualifies for the credit if all of the following conditions are met:

- The historic property is located in Indiana, is at least 50 years old, and is owned by the taxpayer.
- The historic property is listed in the Indiana Register of Historic Sites and Structures.
- A proposed preservation or rehabilitation plan complies with the Secretary of the Interior's Standards for the Rehabilitation of Historic Properties.
- The preservation or rehabilitation work that is subject to the credit substantially complies with the preservation or rehabilitation plan consistent with Secretary of the Interior's Standards for the Rehabilitation of Historic Properties.
- The preservation or rehabilitation work is completed in not more than two years, or five years if the preservation or rehabilitation plan indicates that the preservation or rehabilitation is initially planned for completion in phases.
- The historic property is principally used and occupied by the taxpayer as the taxpayer's primary residence.
- The qualified expenditures for preservation or rehabilitation of the historic property must exceed $10,000. The tax credit is equal to 20 percent of the qualified expenditures that the taxpayer makes for the preservation or rehabilitation of the historic property. The following costs do not count as qualified expenditures:
  - Acquiring a property or an interest in a property;
  - Paying taxes due on a property;
  - Enlarging an existing structure;
  - Paying realtor's fees associated with a structure or property;
  - Paying paving and landscaping costs;
  - Paying sale and marketing costs.

Indiana Residential Historic Rehabilitation Tax Credit

A property owner who rehabs a primary residence may qualify if the house is at least 50 years old and listed in the Indiana Register of Historic Places either individually or as part of a district.

INDIANA LANDMARKS

Black Heritage Preservation Program

The Black Heritage Preservation Program bolsters efforts to recognize Black heritage by identifying places that should be listed in the National Register of Historic Places and seeking to expand the definition of those eligible for designation to include places where little or no physical evidence remains.

The Black Heritage Preservation Program offers grants ranging from $500 to $40,000 for restoration and preservation of sites important to Black heritage in Indiana. The program also offers grants ranging from $250 to $10,000 for interpretive projects that document and bring public attention to heritage and history that is no longer evidenced by physical sites.

Elkhart Historic & Cultural Preservation Commission

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Elkhart, IN 46516
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LOCAL RESOURCES

Facade and Economic Development Grant

Consider establishing a facade grant program to incentivize local businesses to renovate storefronts. Programs can be structured as cash payments or tax benefits.

RESOURCES BY THE NUMBERS

Historic Preservation Fund Grant Program Impact

INDIANA DISTRICT 2

- **Federally Certified Completed Projects:** 38
- **Housing Units Created or Rehabilitated:** 428
- **Low/Moderate-Income Housing Units Created:** 305
- **Qualified Rehabilitation Expenses:** $91,331,883
- **Additional Project Costs:** $15,651,798
- **Federal Tax Credits Provided:** $18,266,377

STATEWIDE IMPACT SINCE PROGRAM INCEPTION

- **Federally Certified Completed Projects:** 487
- **Housing Units Created or Rehabilitated:** 7,112
- **Low/Moderate-Income Housing Units Created:** 3,706
- **Qualified Rehabilitation Expenses**: $1,315,432,236
- **Additional Project Costs**: $265,504,392
- **Total Project Investments:** $1.58 Billion

FEDERAL RESOURCES

FEDERAL RESOURCES

Historic Preservation Fund Grant Program (HPF)

The HPF Grant Program provides the ***Federal Historic Rehabilitation Investment Tax Credit.*** This credit is administered by the National Park Service and the Internal Revenue Service in partnership with the State Historic Preservation Office, which, in Indiana, is the Division of Historic Preservation & Archaeology (DHPA). The Federal Historic Rehabilitation Investment Tax Credit offers a 20 percent income tax credit on qualified expenses for the rehabilitation of historic, income-producing buildings.

Property must be income-producing for at least five years following rehabilitation. This may include, but not be limited to, proposed uses such as hotel, restaurant or bar, retail, office, rental residential, industrial, or agricultural. Owner-occupied residential properties do not qualify for this program but may be eligible for the Residential Historic Rehabilitation Tax Credit.

- ***Eligibility Requirements:*** Eligible applicants include registered not-for-profit organizations, county and municipal government agencies, and colleges and universities. Historic buildings or structures to be documented or rehabilitated with grant funds must already be listed in the National Register of Historic Places at the time of application.
- ***Match Requirements:*** All grant awards must be matched with funds from any non-federal source. The applicant must document that it has the required matching funds on hand and available within its own accounts at the time of application. The short program cycle does not allow time to raise the matching funds during the grant period.
- ***Match Ratios:*** Most sub-grants have a 50/50 grant-to-match ratio; however, certain applicants and project types are eligible for more advantageous funding ratios. Communities that are federally designated as Certified Local Governments (CLGs) get a 60/40 grant-to-match ratio for any type of project.
- ***Grant Award Amounts:*** The maximum grant award is normally $50,000.

The project must meet the "substantial rehabilitation test." The cost of a project must exceed the greater of $5,000 or the building's adjusted basis. The National Park Service provides the following formula to calculate the adjusted basis:

A - B - C + D = adjusted basis
A = purchase price of the property (building and land)
B = the cost of the land at the time of purchase
C = depreciation taken for an income-producing property
D = cost of any capital improvements made since purchase

Community Development Block Grant

Community Development Block Grants are issued by the U.S. Department of Housing and Urban Development for historic preservation, including the rehabilitation, preservation, or restoration of historic property. This is the basic authorization for preservation but does not limit the scope of other activities that may include or support preservation. Funds can be used for land acquisition, planning, technical assistance, and code enforcement.

The Low-Income Housing Tax Credit (LIHTC)

The Low-Income Housing Tax Credit (LIHTC) program is the most important resource for creating affordable housing in the United States today. Created by the Tax Reform Act of 1986, the LIHTC program gives state and local LIHTC-allocating agencies the equivalent of approximately $9 billion in annual budget authority to issue tax credits for the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households.

Low-Income Housing Tax Credit Qualified Census Tracts must have 50 percent of households with incomes below 60 percent of the Area Median Gross Income (AMGI) or have a poverty rate of 25 percent or more. Difficult Development Areas (DDA) are areas with high land, construction, and utility costs relative to the area median income.

EDUCATIONAL PROGRAM SNAPSHOT

PRESERVATION 101

The following are examples of courses to help property owners navigate the process of gaining approvals for and funding a preservation project.

1. What Historic Preservation Is (and What It's Not)

- Basic terminology
- Introduction to the Secretary of Interior Standards
- Resources available for historic preservation projects
- Dispelling the myths and rumors

Presented by: Indiana Landmarks, University of Notre Dame

2. How Do Tax Credits Work?

- Steps for applying for a tax credit
- What is a certified rehabilitation expense?
- What you can and can't do
- Documenting the progress
- Applying your credit

Presented by: Indiana Landmarks

3. Understanding the Review Process

- What is the role of the Historic Preservation Commission?
- What is a COA, and when do I need to apply?
- Administrative approval vs. board approval
- Materials to avoid
- What about my interior?
- Can I add onto my building?

Presented by: Historic & Cultural Preservation Commission

4. Realtor Workshop

- How old buildings work
- Selling points of historic homes
- When not to panic at an inspection report
- Why design review is your client's best friend
- Economics of historic districts

Presented by: Indiana Landmarks

HOMEOWNERS ACADEMY

The Homeowners Academy is a series of one- and two-day workshops introducing historic property owners to proper repair techniques on historic structures as well as best practices to assess the ability of contractors to perform services that the property owner cannot do themselves. Discussion topics include the following:

- Window glazing and weather-stripping
- Masonry repointing
- Basic plumbing repair
- Understanding your electrical system
- Plaster repair
- Doors and hardware
- Fireplaces and how they work
- Roofs and gutters
- Hazardous materials and historic homes
- Painting your historic home
- Seasonal maintenance checklist
- Where's that water coming from?

CODE ENFORCEMENT & ADDITIONAL TOOLS

STIMULATE CODE ENFORCEMENT

PROBLEM: Historic buildings falling into blight conditions due to neglect from absentee landlords.

NEED: Safety and health protections for residents and blighted homes.

SOLUTION: Add new tools to the toolkit, including: "Mayor's Worst Properties" list, a rental registry, and the addition of code enforcement staff. Blighted buildings compromise the residents' health and life safety. Often the same buildings have frequent violations. Strengthening the city's code enforcement system will help to mitigate these issues. Tools include:

- ***Create the Mayor's Worst Properties List*:** Name and shame owners that endanger residents' health and degrade the city.
- ***Create a Rental Registry:*** A rental registry will allow the city to better monitor the condition of rental properties and flag violations before they become blighted or cause harm to occupants.
- ***Hire Additional Staff:*** Keeping track of housing conditions requires a constant presence in the impacted neighborhoods. Consider hiring new code enforcement team members who will be shared with the preservation staff.

ADDITIONAL TOOLS

Revolving Fund

A revolving fund provides funds for a city or nonprofit organization to purchase and stabilize historic properties. Once stabilized, the properties are sold to a preservation-minded entity or individual that must return the property to use within an agreed time frame. Once sold, funds are reinvested in additional properties. If the new owner does not renovate the building in the agreed time, the property reverts to the nonprofit or city.

Receivership

If a property owner refuses to remediate code violations for life safety or preservation, or if they fall behind on taxes, a city can put liens on the property. Over time, if debts remain unpaid, the city can put the property in receivership. Once all legal issues are resolved, the city or an appointed nonprofit will stabilize the structure and then, similar to the revolving fund described above, sell the property to a preservation-minded entity assigned with the task of bringing the property back into use.

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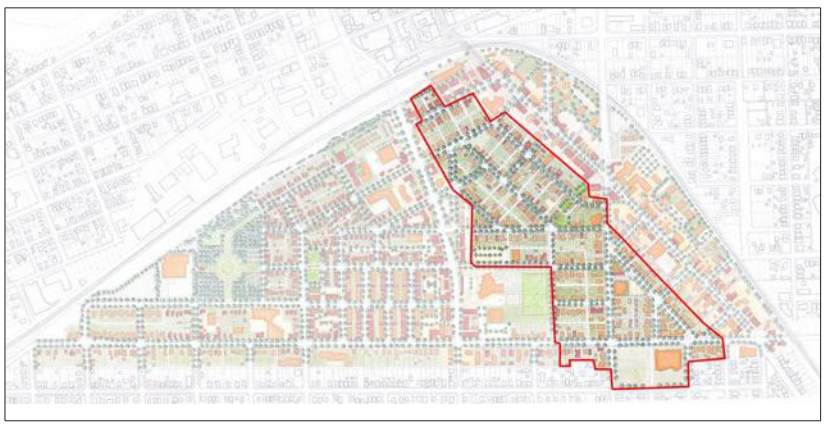
INFILL HOUSING

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 40 on page 37). 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 (pages 76–77) 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 29 on page 32) 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

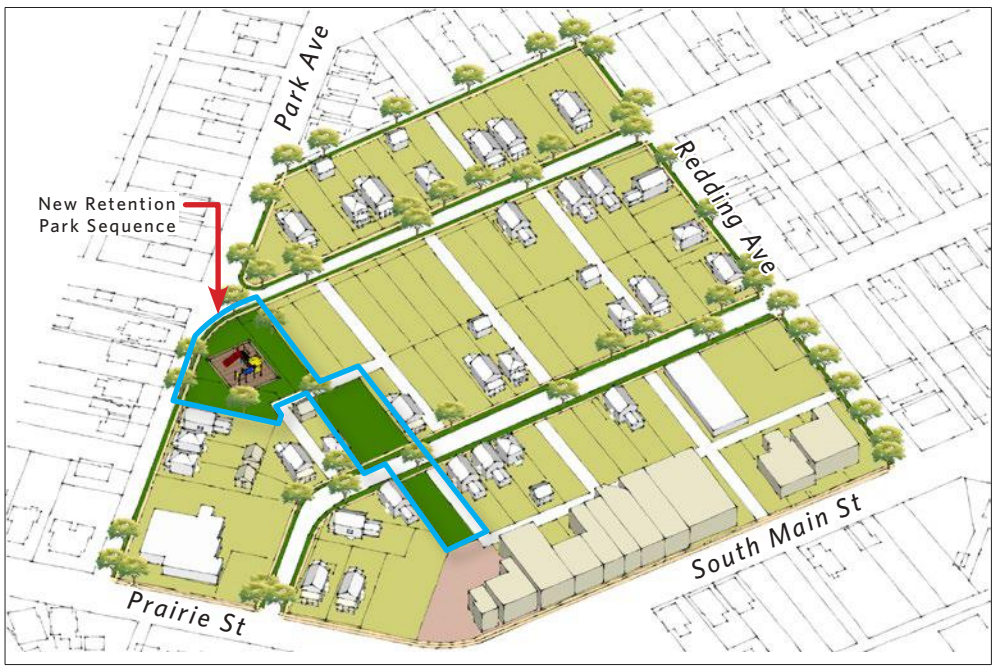
Update the zoning code to allow duplexes, triplexes, and fourplexes that reflect the sizing and syntax of historic homes in the neighborhood so they "blend in" with their surroundings.

FIGURE 91: Photo of Existing Conditions on 2nd Avenue Showing Numerous Empty Lots

FIGURE 92: Vacant Land Diagram Showing Vacant Properties in Benham East

FIGURE 93: Rendering of 2nd Avenue with Proposed Infill Housing

FIGURE 94: Proposed Masterplan for Infill Housing in Benham East



STEP 1: CONSTRUCT THE PARKS

Construction of a sequence of retention parks linking Park Avenue to South Main Street.

STEP 2: MIXED-USE BUILDINGS AROUND THE PLAZA

Build new mixed-use buildings at the 1000 block of South Main Street to define the plaza at the intersection of South Main Street and Prairie Street. Begin infill housing in the surrounding blocks.

STEP 3: INFILL HOUSING

Continue to infill housing units. Continue to infill with mixed-use buildings along South Main Street as lots become available.

STEP 4: COMPLETE THE INFILL

Complete the construction of mixed-use infill along South Main Street, as well as building housing units on the remaining empty lots.

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 32–39 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 86 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 85 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 page 78 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 pages 76–77 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

HOUSING VARIETY: MISSING MIDDLE HOUSING TYPES

It is clear from initial housing studies that Elkhart needs a greater variety of housing options. This includes a diversity of price points but also a diversity of housing sizes to accommodate the variety of households that exist in Elkhart now and that will exist in the near future. One of the best ways to provide for this variety while maintaining the character of existing neighborhoods is by allowing a diversity of middle-scale housing types, often referred to as "Missing Middle Housing." These types (illustrated below) are house-scale and fit well into single-family neighborhoods while they provide a gentle increase in the number of housing units and variety.

CARRIAGE HOUSE

A Carriage House is an accessory structure typically located at the rear of a lot. It typically includes a small residential dwelling, home office space, or small business space located above a garage or at the ground level.

COTTAGE

A Cottage is small single-family house. It can be grouped with other cottages on a site — in either a detached or attached fashion — to form a Cottage Court. Cottage Courts frame pocket parks and offer a small community within a larger community.

NARROW HOUSE

A Narrow House is a small- to medium-sized detached single-family house that is designed to fit on narrow lots. Narrow lots are those that are typically less than 35 feet wide for alley-loaded lots and less than 40 feet wide for front-loaded lots.

STANDARD HOUSE

A Standard House is a medium- to large-sized detached single-family house. The homes are designed to fit on typical urban lots from 35 to 60 feet wide.

FRONT-TO-BACK DUPLEX

A Front-to-Back Duplex consists of two attached dwelling units arranged front-to-back on a single lot. The front unit is typically accessed from the front of the building, while the rear unit is typically accessed from the side or rear. This duplex type can often be designed to fit on narrow lots.

STACKED DUPLEX

A Stacked Duplex is a detached building that consists of two dwelling units arranged one on top of the other. The bottom unit occupies the ground floor (and possibly the basement), while the upper unit occupies the second floor. This duplex type can resemble a Narrow or Standard House.

SIDE-BY-SIDE DUPLEX

A Side-by-Side Duplex is a detached building that consists of two dwelling units arranged side-by-side. Both units are typically accessed from the front and can have either a shared or separate porch or entry. This duplex type is often wider and can be designed to resemble a single-family house.

APARTMENT HOUSES (3,4,6 UNITS)

An Apartment House is a medium-sized structure that consists of three to six dwelling units, typically with a shared entry. This type has the appearance of a large single-family home and is appropriately scaled to fit within primarily single-family or medium-density neighborhoods.

PART 7:
OPEN SPACE & URBAN LANDSCAPE

URBAN LANDSCAPE OVERVIEW

STREET TREE SPECIFICATIONS

HARDSCAPE & PLANTING DETAILS

URBAN LANDSCAPE OVERVIEW

The transformation of the public realm in the Benham neighborhood offers opportunities for pedestrians to engage in a greener, more natural park environment while engaging with the built environment. Streets will become an integral part of a network linking existing and new destinations into a seamless landscape framework.

Successful urban landscape is considered on three layers: the overall neighborhood-wide strategy, tree specification, and hardscape and planting details.

Urban landscaping is one of the strongest ways to make connections through a neighborhood. Tree-lined streets provide shade, create corridors of movement, and reinforce parks to provide protected places to gather. Safe streets are enabled by, and enable, a comprehensive landscaping approach. On a broad scale, the proposed design interventions identify a network of opportunities that will draw activity through the entire city while also providing concrete suggestions for engaging the public realm at specific locations.

Green Space Strategy

Key elements of the neighborhood landscape urbanism strategy include:

- ***Sequence of Parks*** — The open space strategy for Benham weaves a network of parks throughout the community so every home will be within an easy walk to multiple outdoor green spaces.
- ***Streets as Parks*** — The application of landscape techniques creates a green network of connectivity, turning streets into linear gardens and providing enhanced mobility and livability.

LAYER 1

GREEN SPACE STRATEGY

The open space vision for the Benham neighborhood weaves a network of parks and open space throughout the city with streets that act as linear gardens (below).

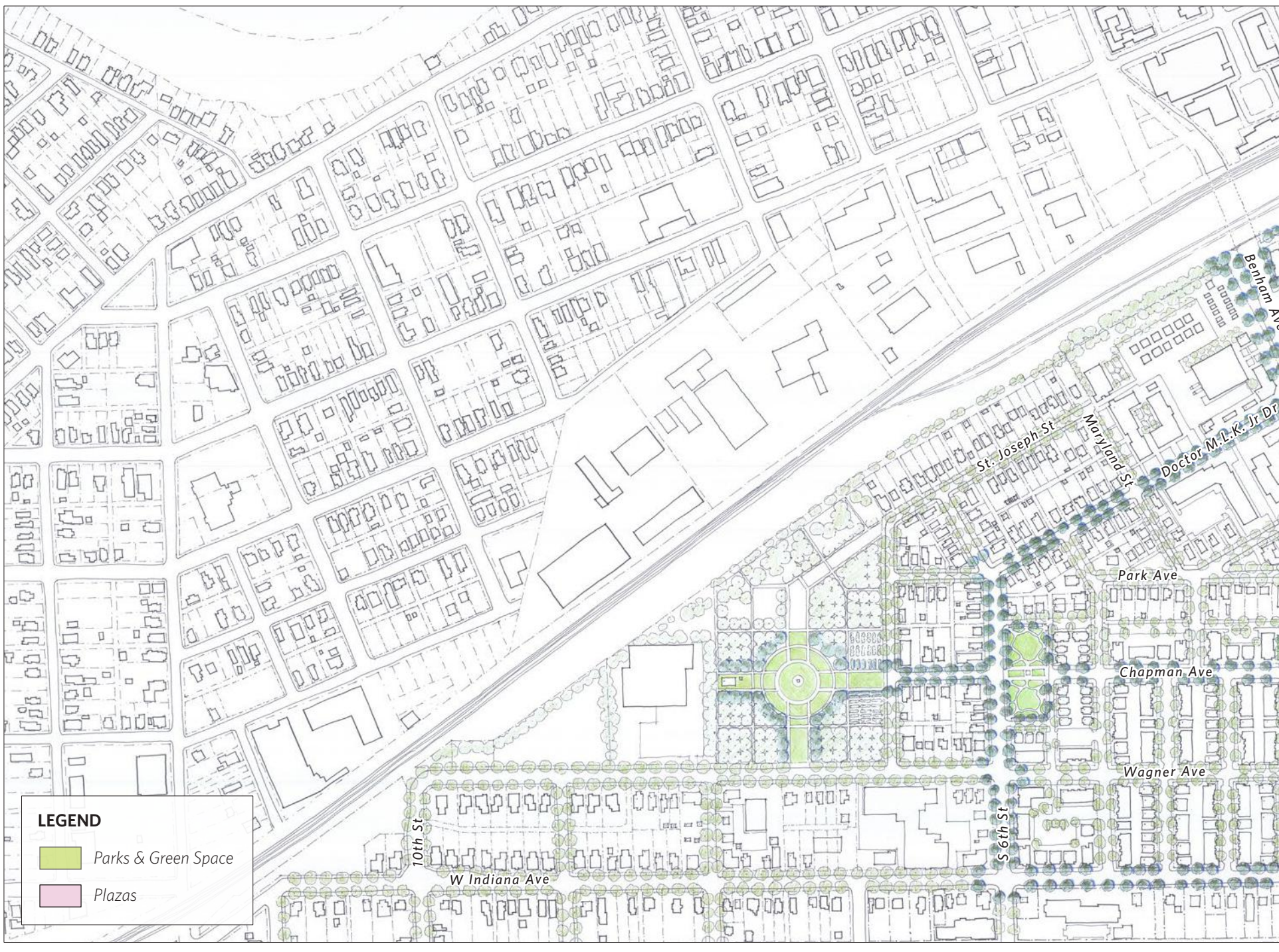


FIGURE 95: Proposed Open Space Plan of Elkhart, Indiana

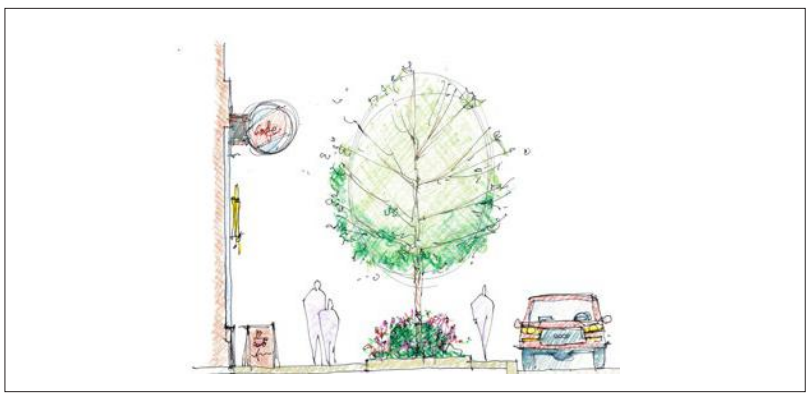
LAYER 2

TREE SPECIFICATIONS

The tree canopy provides a sense of enclosure that fully activates the public realm. Specifications are calibrated by several considerations, including existing conditions and street typology. Refer to pages 94–97.

LAYER 3

HARDSCAPE & PLANTING DETAILS



Longevity of a tree depends on care and consideration for many factors, especially the ability of the root structure to connect into a continuous root zone below grade. Refer to pages 98–101.

STREET TREE SPECIFICATIONS

The presence of nature in the city provides rich psychological and practical benefits. Street trees contribute to the quality of the public realm by moderating the heat island effect produced by streets; they encourage walkability on urban sidewalks and produce a landscape continuity from the edge of street to the front yards of houses and other buildings. The form of each street is characterized by its own unique streetscape. The shape and particular horticultural characteristics of trees are the key ingredient in differentiating the form of one streetscape from another. Street trees are chosen and planted in patterns that provide streets with a unique identity and a sense of composed ensemble. The correct planting of trees and their relationship to the hardscape around them is a major factor in ensuring that street trees thrive over time.

Tree Canopy

Enhancing the tree canopy is vital to creating healthy cities and promoting wellness. Streets with a uniform tree canopy provide shade, now one of the most important elements in current urban landscape typologies and habitat.

The aim of urban trees is to provide a continuous high canopy and, when the street has been successfully narrowed, to provide an arch of branches across the asphalt. This park layer gives the look of a prosperous and beautiful neighborhood in its varied seasonal dress, a demonstration of care that brings in families and children to the society of the sidewalks.

Tall, canopied trees mitigate summer heat at a time of increased warming and moderate glare and gusts in winter. A canopy also provides year-round privacy for upper stories, as even bare branches provide psychological space.

This vertical landscape "meets" the vertical building and requires only a small horizontal landscape. But this part is vital if the investment is to produce the desired result. To achieve this result and avoid losing the tree investment within a generation, it is important to modify current practices, especially when it comes to providing a deeply ditched and amended planting strip. The life and health of a tree is in its roots — and so is its death or stunting.

RECOMMENDATIONS

1 Prioritize Saving Existing Trees

As much as possible while planning for and implementing the Complete Streets redevelopment projects, preserve and protect existing street trees.

2 Aim for One Tree Type Per Street

Specify only one tree type per street to strengthen the tree network. When interspersing new trees with existing trees, use a Thornless Honeylocust as infill.

3 Use Different Tree Species Throughout the City

On streets without existing trees, vary the specification from street to street — not within the street — to add biodiversity to the overall network.

Planting Palette

The planting palettes include specifications for canopy trees, understory trees, and ground plane plantings. Large canopy trees, coupled with understory trees, provide habitats at different levels, adding diversity to urban ecosystems.

To achieve the important objective of a mature canopy of street trees in downtown Elkhart, the urban trees list must be tested and further developed by field checking successful mature group survival in the streets of the climactic region. Field observation must supersede all other sources of information. Concentrate on floodplain trees that grow as "single stands" or in ecological communities so that roots may graft, lending support and developing defenses as a single unit. Interspersing different species leads to unit defenselessness. This can be observed in local planting strips where only congruent clusters prosper.

Be aware of the limitations of the literature. Even if it is reliable, it may not be accurate in its calibration of urban conditions or for distinguishing secondary scourges in the continuing siege of the American biome by the Eurasian one.

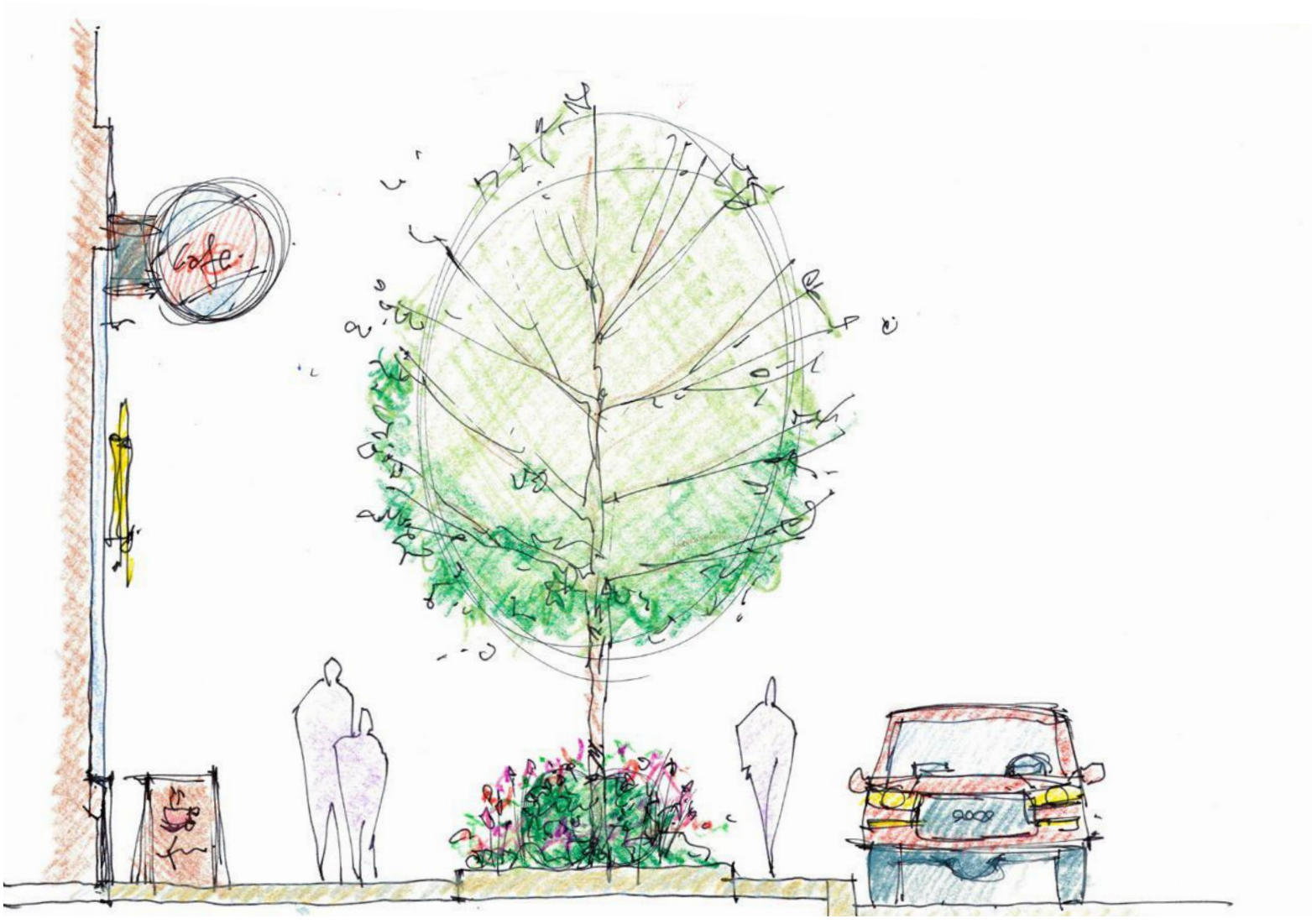


FIGURE 96: Street Tree in Context
Street trees and urban landscape soften and frame the pedestrian experience. The selection of a tree palette and specification of planting details will determine the success of this critical layer of the public realm.

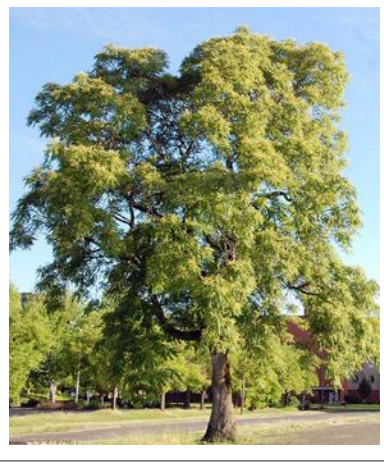
			
Bald Cypress *(Taxodium distichum)*	*London Plane Tree* *(Platanus x acerifolia)*	*Sycamore — American Plane Tree* *(Platanus occidentalis; not London or hybrids) — white bark*	*Tulip Tree* *(Liriodendron tulipifera)*
			
'Princeton Sentry' Ginkgo *(Ginkgo Biloba)*	*Green Ash 'Patmore'* *(Fraxinus pennsylvanica)*	*Norway Maple* *(Acer platanoides)*	*Resistant American Elm* *(Ulmus americana)*
			
Thornless Honeylocust *(Gleditsia triacanthos inermis)* *Typical Infill Tree*	*Black Tupelo* *(Nyssa sylvatica)*	*Japanese Elm* *(Ulmus davidiana var. japonica 'Accolade')*	*Red Maple* *(Acer rubrum 'Red Sunset' or 'October Glory')*
			
Autumn Blaze Maple *(Acer x 'freemanii')*	*Sweetgum* *(Liquidambar styraciflua)*	*Upright Oak* *(Quercus robur 'Fastigiata')*	*Tree of Heaven* *(Ailanthus altissima — male only)* *Elkhart Avenue*

TABLE 1: Street Tree Palette Images
Typical selections of an urban street tree palette for Indiana's region and climate.

TABLE 2: Street Tree Types for Wide Canopy/Allee — Avenues

Street Tree Type	Scientific Name	Notes	Location
Bald Cypress	Taxodium distichum	Distinctive aesthetic	Option for wide typical streets
London Plane Tree	Platanus x acerifolia	Wide planting strip; 45'–60' o.c.	Option for wide typical streets
Sycamore — American Plane Tree	Platanus occidentalis (not London or hybrids)	Wide planting strip; 30'–44' o.c. (T5 transect zone)	Option for wide typical streets
Tulip Tree	Liriodendron tulipifera	Deep planting strip	Option for wide typical streets

- For use Urban Edge and Downtown zones
- Planting hole with root network required
- Shared space, cobble over uncompacted mixed backfill between trees — ideal condition

TABLE 3: Street Tree Types for Typical Street Tree Canopy/Allee — Streets

Street Tree Type	Scientific Name	Notes	Location
'Princeton Sentry' Ginkgo	Ginkgo biloba	T6 transect zone	Option for typical streets
Green Ash 'Patmore'	Fraxinus pennsylvanica	Allee; 24'–36' o.c. (T4 transect zone)	Option for typical streets
Norway Maple	Acer platanoides (species)	Allee; 20'–40' o.c.	Option for typical streets
Resistant American Elm	Ulmus americana	Medium-wide planting; 36'–45' o.c.	Option for typical streets
Thornless Honeylocust	Gleditsia triacanthos inermis	Allee; 30'–40' o.c. Do not substitute with a London Plane Tree	Option for typical streets

- For use in Downtown and Neighborhood Edge zones
- Planting hole with root network required
- Shared space, cobble over uncompacted mixed backfill between trees — ideal condition

TABLE 4: Street Tree Types for Small Tree Canopy — Infill, Alleys, and Small Streets

Street Tree Type	Scientific Name	Notes	Location
Black Tupelo	Nyssa sylvatica	Alley; 20'–40' o.c. (until mature)	Option for typical streets/alley
Japanese Elm	Ulmus japonica 'Accolade'	Small street	Option for typical streets/alley
Kentucky Coffeetree	Gymnocladus dioicus	Alley or infill	Option for typical streets/alley
Red Maple	Acer rubrum 'Red Sunset' or 'October Glory'	Park, narrow street; preferred infill tree	Option for typical streets/alley
Sweetgum	Liquidambar styraciflua	Tough tree; use on narrow urban sidewalks with tree grates, female seedless	Option for typical streets/alley
Upright Oak	Quercus robur 'Fastigiata'	Use with narrow urban sidewalks	Option for typical streets/alley

- For use in Downtown and Neighborhood Edge zones
- Planting hole with root network required
- Shared space cobble over uncompacted mixed backfill between trees — ideal condition

TABLE 5: Street Tree Types for Isolated Planting Holes

Street Tree Type	Scientific Name	Notes	
Seedless Sweetgum	Liquidambar styraciflua 'Rotundifolia'	Planting Hole; 24' o.c.	Option for typical streets
Tree of Heaven	Ailanthus altissima (male only)	Planting Hole; 45'–56' o.c. (only T6 transect zone)	Option for typical streets

- For use when root network is not possible, and the only option is to use an isolated planting hole.

TABLE 6: Street Tree Types for Neighborhood Streets

Street Tree Type	Scientific Name	Notes
Autumn Blaze Maple	Acer x freemanii	Allee; Park 30'–40' o.c.
Northern Red Oak	Quercus rubra	36'–45' o.c. (T3 transect zone)

- For use in Neighborhood Edge and Neighborhood zones, not for use in urban conditions
- Planting hole with root network required
- Wide grass planting strip between trees, not hardscape

TABLE 7: Tree Types for Parks

Street Tree Type	Scientific Name	Notes
Locust	Robinia pseudoacacia	No cultivars except rare
Eastern Redbud	Cercis canadensis	
Heritage Birch	Betula nigra	
Ivory Silk Tree Lilac (ornamental)	Syringa reticulata	
Autumn Blaze Maple	Acer x freemanii	Allee; Park 30'–40' o.c; Wide grass planting strip

Ground Planting Palette for Parks

Groundcovers, Grasses, and Perennials — Park

- Liriope (ornamental)
- Purpleleaf Wintercreeper (ornamental)
- St. John's Wort Varieties (ornamental)
- Aster
- Blue Star Creeper
- Catnip
- Coneflower
- Black-eyed Susan
- Iris
- Karl Foerster Reed Grass (ornamental)
- Dwarf Fountain Grass (ornamental)
- Little Bluestem
- Prairie Dropseed
- Little Spire Russian Sage

Shrubs for Structure and Year-Round Aesthetic — Park

- Viburnum
- Ilex Varieties
- Itea Varieties
- Rockspray Cotoneaster
- Lo-Hugger American Cranberry
- Gro-low Sumac

HARDSCAPE & PLANTING DETAILS

The lifespan and health of a street tree will depend on how it is planted. Beware that conventional practices very often will stunt the growth and limit the longevity of a tree. Investing in best practices up front, while carrying a higher initial expense, will pay dividends in the long run by minimizing the need to frequently replace dead trees as well as in the contribution to the public realm made by a large mature tree canopy. Longevity of the tree depends on care and consideration for many factors, especially the ability of the root structure to connect into a continuous root zone below grade.

Planting Ditches

Tree balls should be subsurface, as they always have been. Perched root balls on top of compacted or badly drained planting strips often fail after the first year. In this regard, do not accept any tree with a root ball that was not root pruned before one growing season and that has not been kept continuously humid during transport. These details should be added to the standard contract. A lot can go wrong.

Planting preparations must be modified to ensure root grafting by ditching all new and compacted planning strips three feet deep and replacing the backfill with a mixture of one-third coarse sand (not mason's sand) at the bottom, shading to one-third fully composted organic material or topsoil toward the top. Backfill and amendment must be well mixed. The use of any form of peat or black swamp soil would be disastrous, as it would rob the planting ditch of nitrogen after the first year. Mixing with genuine topsoil is acceptable. Remember to inoculate the mix with commercial fungi additives or merely by adding local well-rotted leaves from a healthy natural tree stand.

Relatively uncompacted pre-existing planting strips (or sections thereof) may only require surface de-compaction. Use the same mix of sand and compost in the hand or rototill. Grass seed (or other short ground cover in grated planting holes) is always necessary to avoid surface hydrological impermeability.

In all cases, the volume directly underneath the planted root ball should be either the original soil or well compacted so as to support the tree.

These practices redirect investment into the preparation of the soil with a care that matches other investments in the hardscape. But beware of default settings. To a surpassing extent, practices and decisions in the landscape industry are driven by short-term financial considerations.

Hardscape and Roots

Using the same mix of coarse sand and full compost under sidewalks adjacent to planting holes is an inexpensive way to connect roots to setbacks and dooryards. This tactic explains the happy existence of large trees in old towns. Compact the sand and compost under the brick, cobble, or sidewalk pores, as it will take years for the roots to replace the organic matter.

Adjacent sidewalks should be fiberglass-reinforced with wire mesh and rebar held two-thirds of the way up during the pour, a position aimed at flexibly containing root pressure from below.

Inexpensive wholesale industrial filter cloth can be used to line the planting strip or serve as the base for the concrete pour and cobbled or bricked planting strips. Using these materials is the low-tech way to achieve the same root constraint that much more expensive materials achieve, but it requires crews that are experienced in judgment. It's possible to use the same technique to connect grated tree planting holes, but this requires special coordination to allow oxygenation and water; trees in Paris are planted with simple air tubes and traditionally have deliberate drip leaks provided for them behind the curb.

RECOMMENDATIONS

1 Tree Roots Must Connect for the Tree to Mature

The root structure of the tree must connect into an interwoven network in order for the trees to survive until maturity.

2 Soil Cells Allow Roots to Connect Below Ground

Soil cells allow tree roots to connect between trees. Verify the warranty before purchasing.

3 Lower-Cost Alternatives to Soil Cells

Soil cells may be cost prohibitive to use in all cases. A lower-cost alternative strategy is to dig a continuous ditch between trees and edge with industrial filter cloth. Backfill with a mix of fully composted compost and coarse sand. Bridge between the trees with a 5" structural sidewalk with rebar and mesh set high, not low, over uncompacted compost combination.

4 Protect Streets from Salt with an 18" Splash Strip

Install a splash strip, minimum of 18", between the tree well and curb to protect the street from salt spray as cars park, as well as to provide people with a place to stand as they enter and exit their cars.

Root Zone Soils

Expanded Root Zone Soils allow street trees to reach a mature size. The recommended detail here is to provide continuous root zone soils linking individual tree plantings. Use of new technologies such as Silva Cells or similar products to gain additional root zone soil volume will provide proper aeration and moisture to maximize tree growth.

Stormwater

In areas where water collection and flooding occur, stormwater tree planters can be used to collect and cleanse stormwater from streets and sidewalks. Using this streetscape typology, 40 percent — and in some cases 100 percent — of runoff can be captured. Porous pavers can also be added to sidewalks and parking lanes to further capture stormwater.

Planting Techniques

Two types of details can be used for street tree plantings:

Flush Tree Planting Islands: Using tree grates or ground plane plantings. The use of tree grates should be limited to intensely used streets. If tree grates are not used, ground plane plantings can be protected with low fencing or careful placement of street furnishings.

Curb Planters: Providing a landscape curb around street tree planting zones helps control foot traffic and protect ground plane plantings, thereby reducing root zone compaction. When this technique is used, the edge along the street curb should allow for a minimum 18" paved splash strip that provides pedestrian access and protects the plantings from salt spray during the winter months. This technique has been proven to enhance tree growth and survivability.

For each type of planting, the above-mentioned enhanced root zone soils zone methods will improve the survivability and growth of the trees so that they will reach a maturity that provides enough canopy to reduce the urban heat zones.

Splash Strips

Salt spray from parking cars will damage a tree. Install a splash strip, 18" minimum, between the edge of the tree opening and the curb. This protects the tree from salt and provides a solid surface for people to stand while entering and existing parked cars.

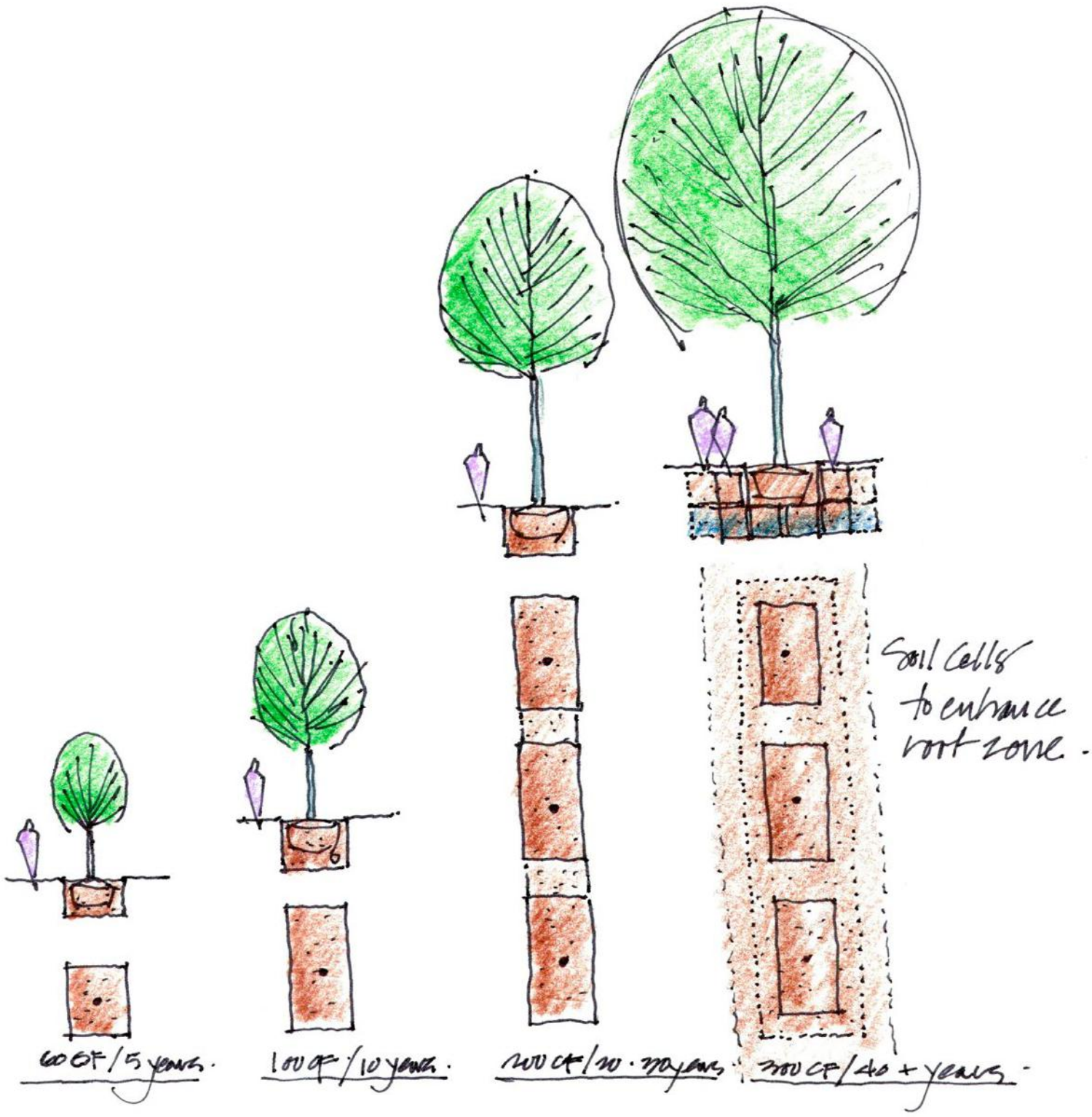


FIGURE 97: Tree Longevity Related to Root Structure
Trees planted in isolated tree holes will have stunted growth and a short life. Larger ditches and greater connectivity between tree roots will result in the highest return on investment in terms of lifespan, size at maturity, and contribution to the public realm.

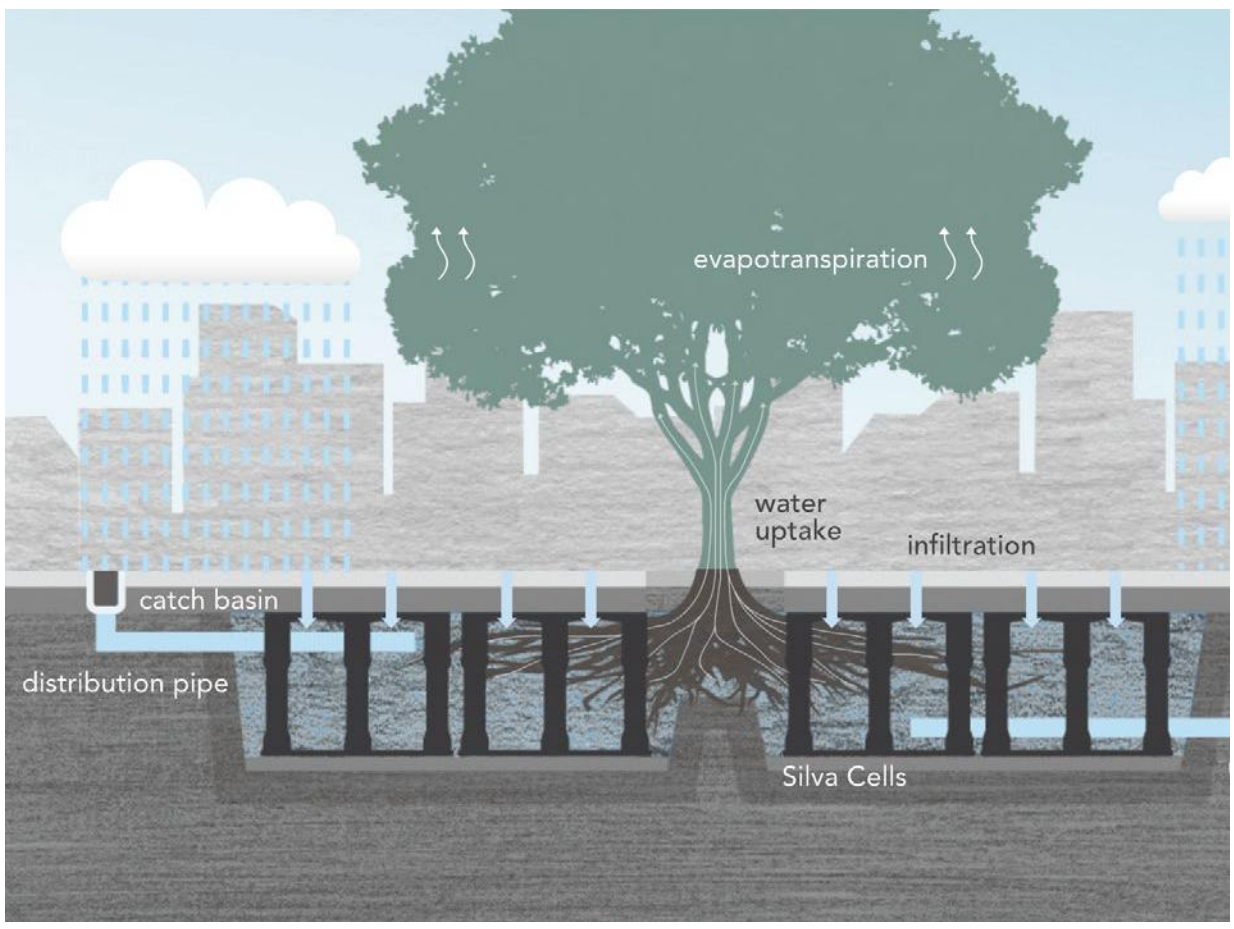


FIGURE 98: Soil Cell Examples — Tree Root Structure
Soil cells hold back the earth and allow the tree root structure to connect into an interwoven network that supports larger tree growth and contributes to the city's stormwater management system. Images courtesy of DeepRoot Silva Cell

FIGURE 99: Street Tree Planting Details with Structural Sidewalk — Plan

Plan view with structural sidewalk allowing root zone. Note the tree wells are set 18″ away from the curb to protect from salt spray and provide a place for people to stand when entering and exiting parked cars. Sidewalk material changes between trees. Trees are surrounded by plantings and ground coverings.

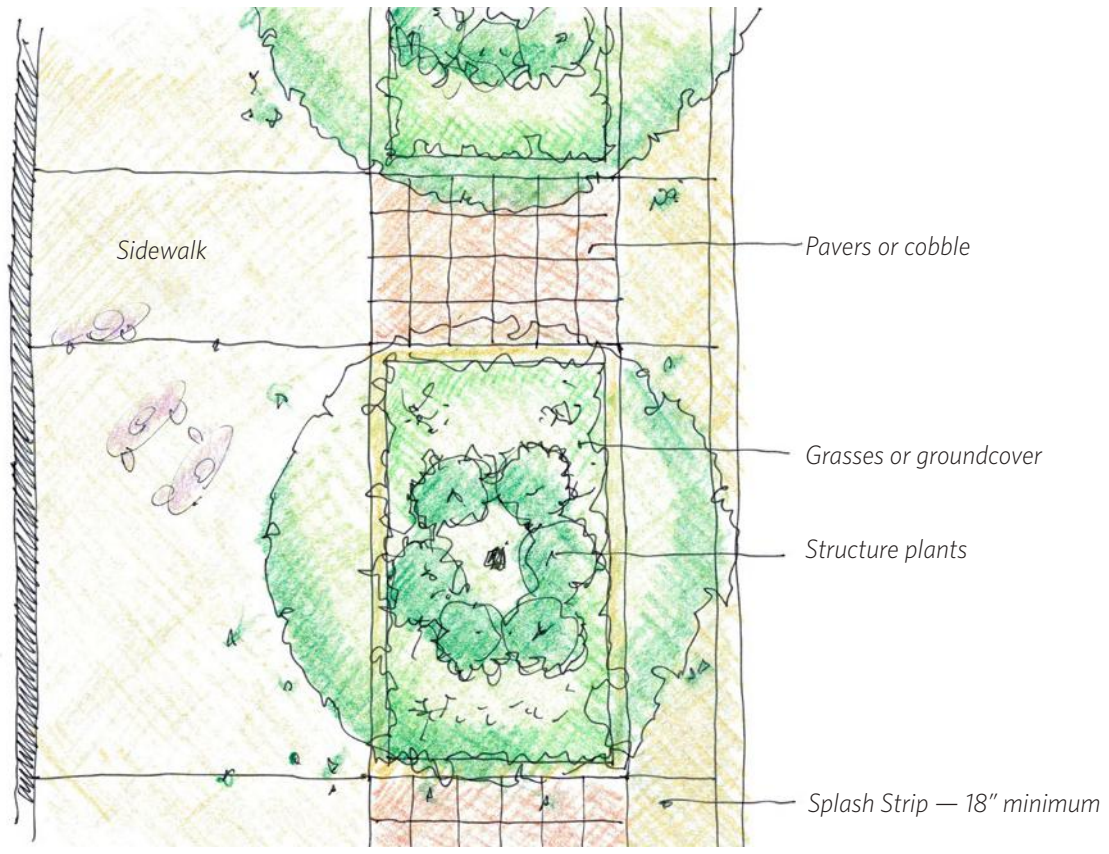


FIGURE 100: Street Tree Planting Details with Soil Cells — Plan

Soil cells facilitate root structures between trees. In urban conditions, pair with tree grates. Continue to set tree wells back 18″ from curb to protect them from salt spray. Use benches and urban landscape features to enhance engagement with the public realm.

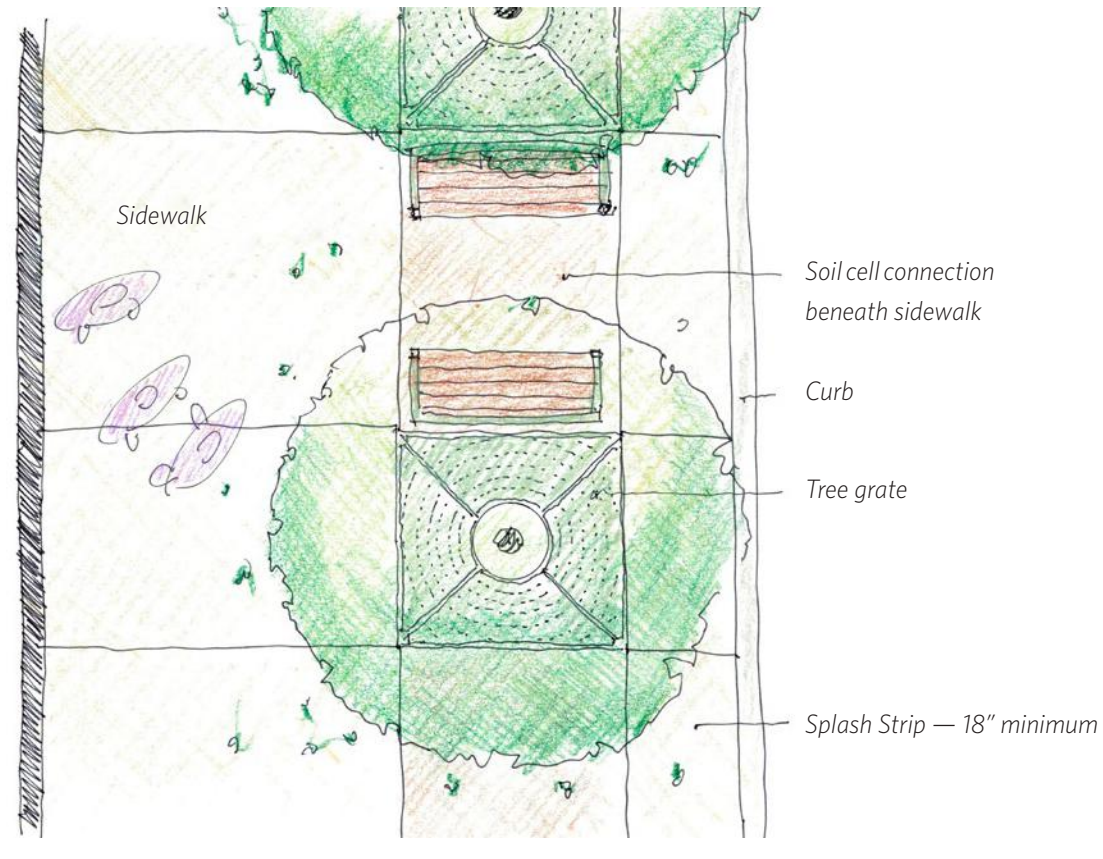


FIGURE 101: Street Tree Planting Details with Soil Cells & Bump-outs — Plan

Bump-outs into the street provide additional sidewalk area for outdoor dining and seating. The example illustrates the bump-out paired with a soil cell system. Tree wells remain set back 18″ from the street to protect from salt spray. In this example, ground cover is shown covering the tree well area. Tree grates are typically reserved for the most urban conditions due to cost. Ground cover, as shown, is used in all other areas.

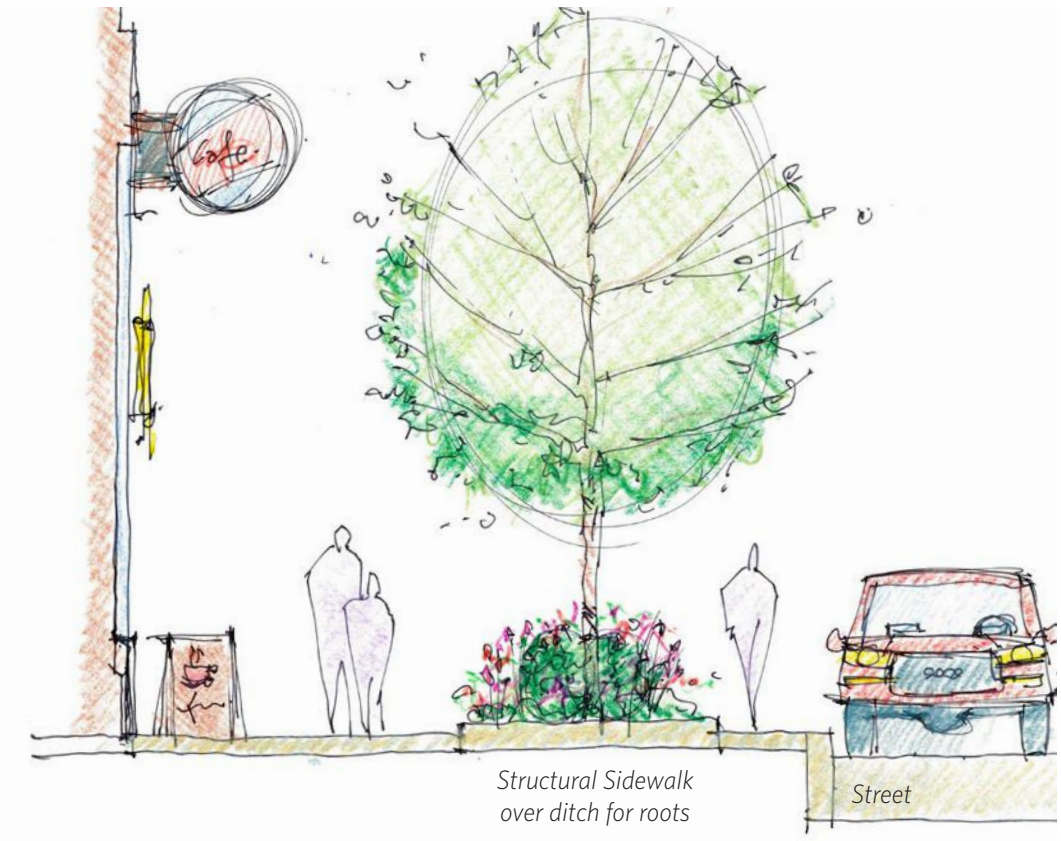


FIGURE 102: Street Tree Planting Details with Structural Sidewalk — Section

Section view with structural sidewalk allowing root zone. Dig a continuous ditch between trees and edge with industrial filter cloth. Backfill with a mix of fully composted compost and coarse sand. Bridge between the trees with a 5" structural sidewalk with rebar and mesh set high, not low, over uncompacted compost combination.

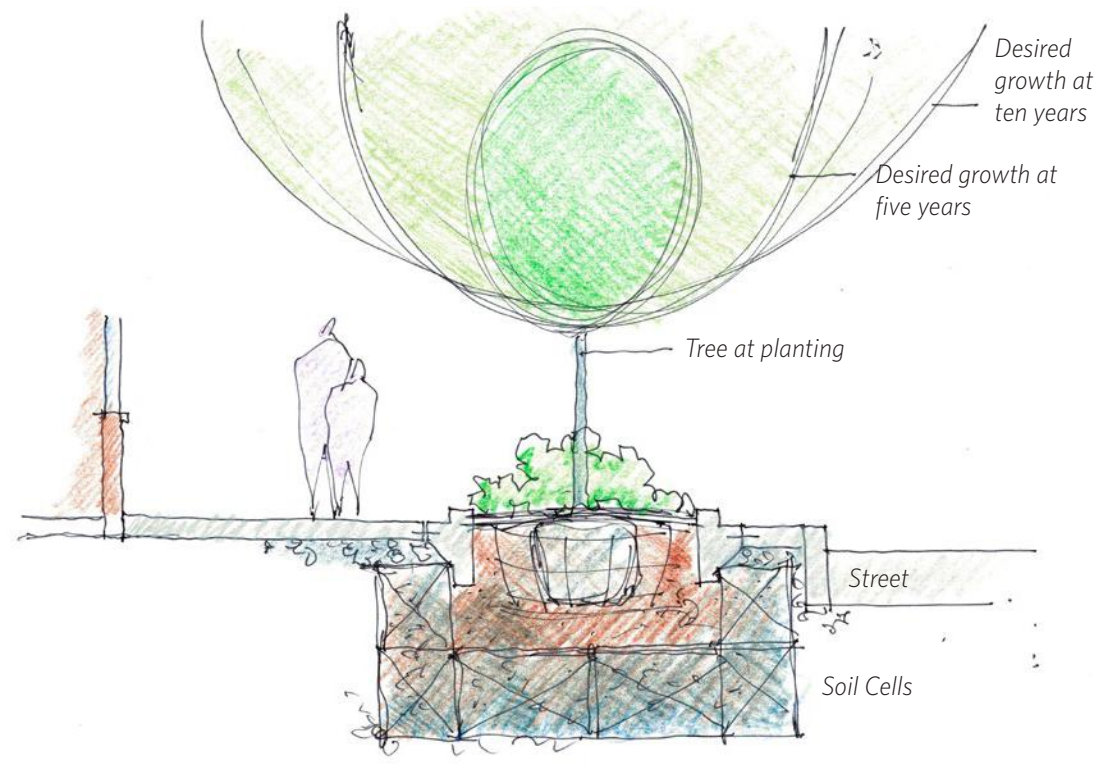


FIGURE 103: Street Tree Planting Details with Soil Cells — Section

Soil cells protect the root structure as it grows and allows a root system to become intertwined between adjacent trees (pages 100–101). The size of the root ball will depend on the species and maturity of the tree. The potential for growth over time will depend on how the tree is planted. This image shows a progression of healthy growth by maturity.

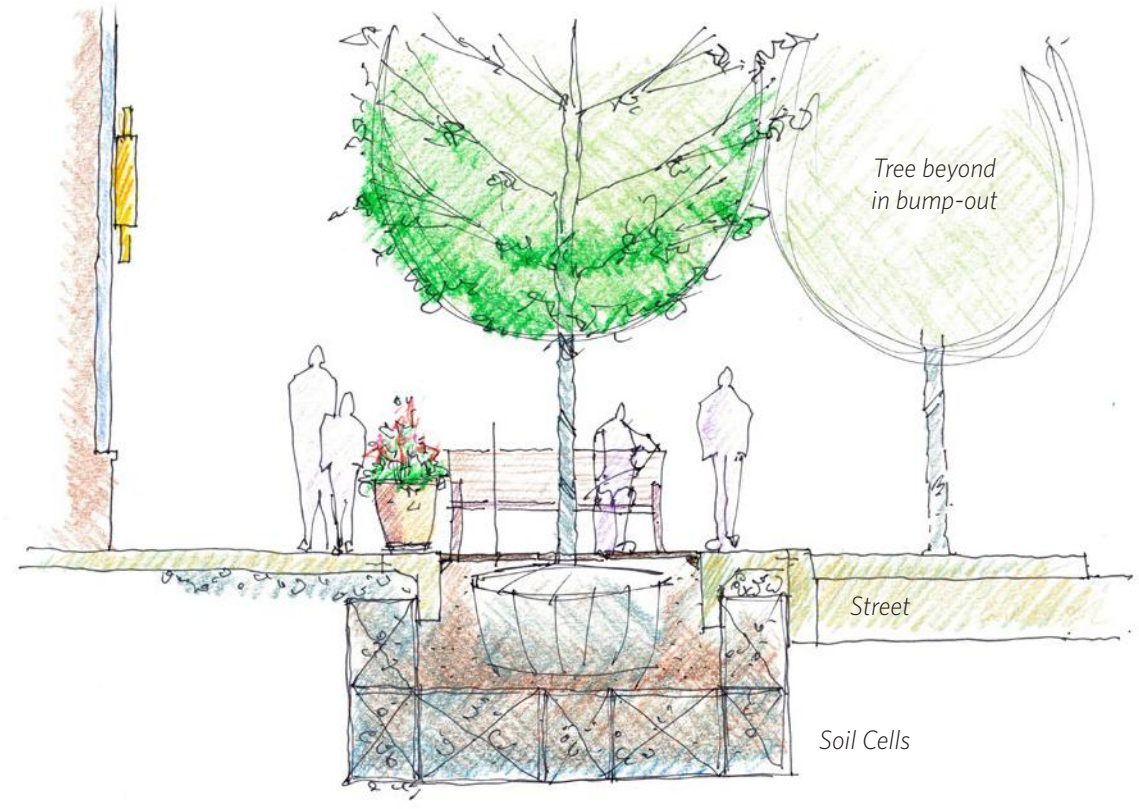
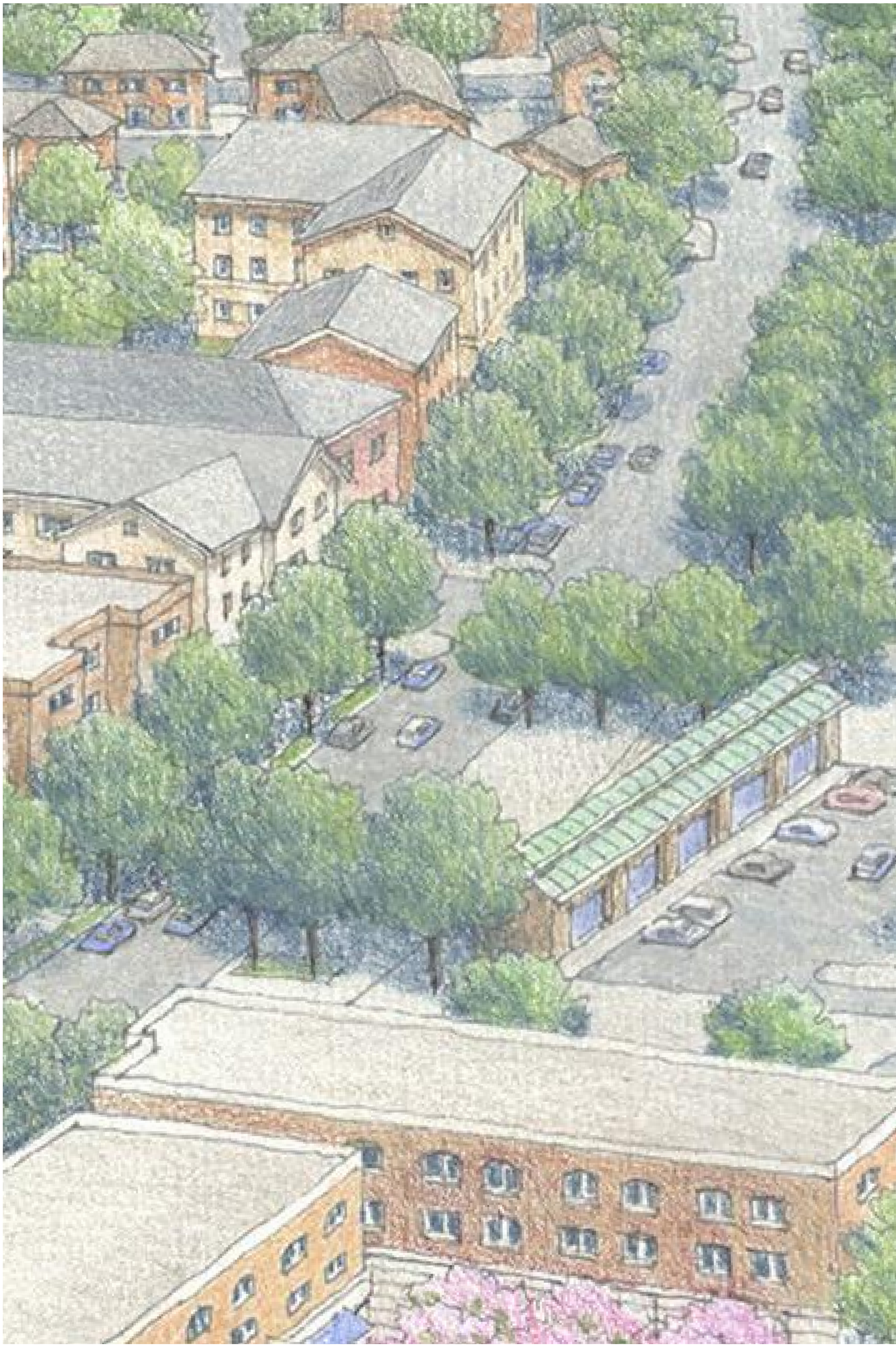


FIGURE 104: Street Tree Planting Details with Soil Cells & Bump-outs — Section

Create the largest tree well possible within budget considerations and available sidewalk depth to give the tree the longest lifespan. This illustration also shows tree bump-outs that extend into the street between on-street parking. Tree bump-outs can be paired with multiple forms of tree planting details.



PART 8:
IMPLEMENTATION STRATEGIES & NEXT STEPS

IMPLEMENTATION & NEXT STEPS

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 87) and acquire properties as they become available. Work with Faith Mission to help consolidate their footprint so Benham West can be restored (page 66).

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 32). 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 68–71).
- ***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 77). Pursue funding for preservation in the district. Make funding and educational programs available to the community (pages 76-78).
- ***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 (page 56).

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 chosing 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 (page 56), 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 (pages 58–59).

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 (pages 58–59).

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