

MCKINLEY TERRACE NEIGHBORHOOD STUDY

JULY 2022



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Department of Community Investment, Mayor James Mueller,
and prepared by:



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1 INTRODUCTION

WHAT IS THE MCKINLEY TERRACE HOUSING STUDY?

The McKinley Terrace Neighborhood Study was developed to inform the City of South Bend about the McKinley Terrace area conditions and guide future planning efforts and investment in the area. The information and analysis in this housing study includes the following:

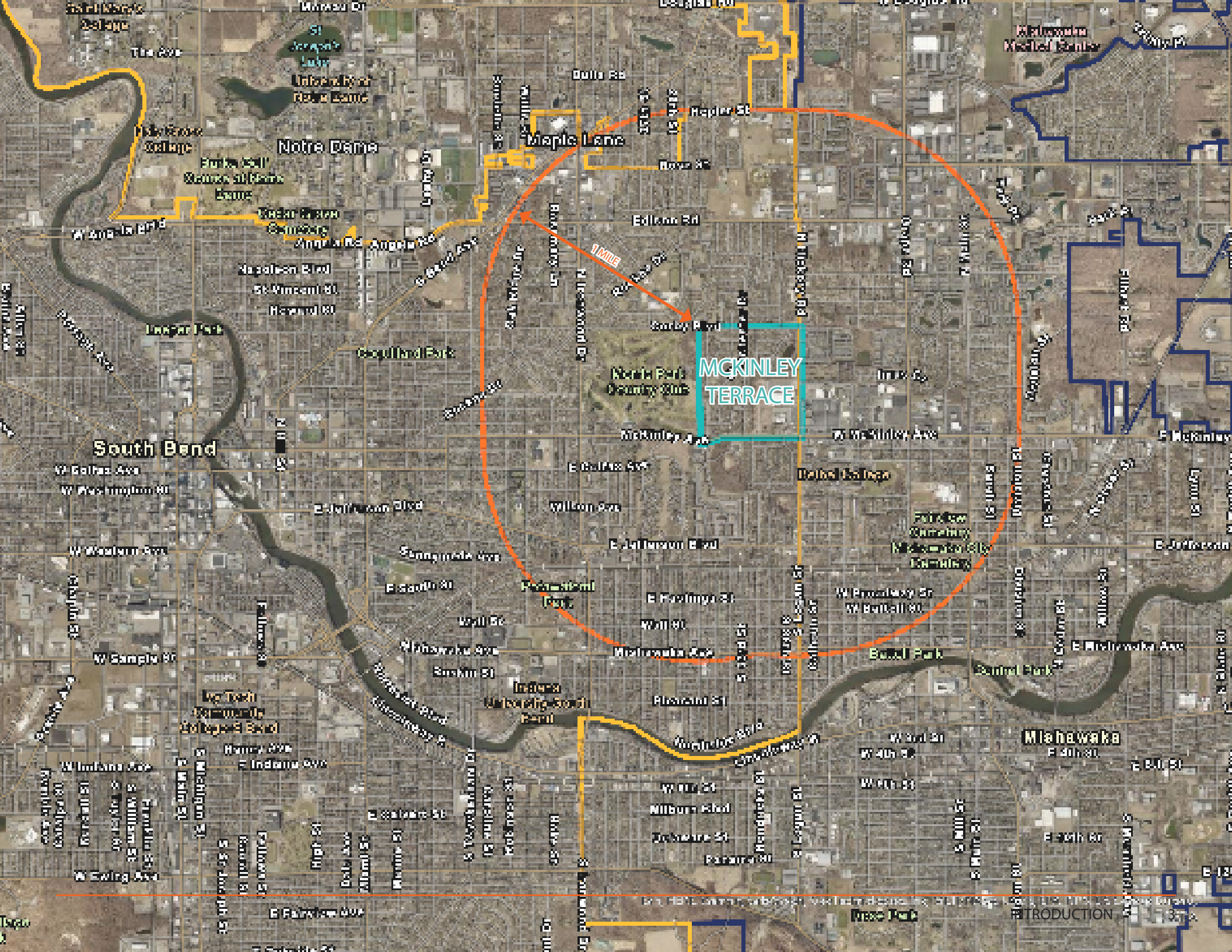
- Public Engagement,
- Neighborhood Assets and Anchors,
- Existing Land Use,
- Housing,
- Business & Employment,
- Transportation,
- Demographics,
- Proposed Youth Service Bureau / Thrive South Bend Development Plan, and
- Future Planning Recommendations.

This study was requested recognizing changing conditions in the area around the McKinley Terrace Area and the potential for development of a large vacant parcel now owned by Youth Service Bureau (YSB). An updated understanding of McKinley Terrace will ensure that future development occurs in a manner that is compatible with the existing neighborhood and meets the needs and desires of current and future residents.

WHERE IS MCKINLEY TERRACE?

McKinley Terrace is located on the far east side of the City of South Bend on the border with the City of Mishawaka. The land on which the neighborhood currently exists was annexed into the City in 1911, well before McKinley Terrace existed. Development of the neighborhood as it is known today occurred in the 1950s.

During the public engagement process, attendees were asked to identify what they felt were the boundaries of the McKinley Terrace Neighborhood, which helped identify the planning area used in this Plan. Residents identified the boundaries of McKinley Terrace as Morris Park Country Club to the west, Corby Boulevard to the North, Hickory Road to the east, and McKinley Avenue to the south.



1 MILE

MCKINLEY TERRACE

North Park
County 3005

South Bend

Notre Dame

Ball State

Mishawaka

Tracy Park

PRODUCTION

37%

2

UNDERSTANDING MCKINLEY TERRACE

PUBLIC ENGAGEMENT

Public engagement for this plan was intended to understand what strengths and opportunities there are in and around McKinley Terrace and to define what the residents believe their neighborhood boundaries are. This step was important as McKinley Terrace is not as formally defined as other neighborhoods in South Bend.

Public engagement involved a virtual open house and in-person open house. The public engagement sessions included 2 primary opportunities for feedback. First, neighbors were asked to help define their neighborhood and list neighborhood assets and opportunities for future improvements. The second component of the open house provided residents the opportunity to review and comment on the proposed YSB/South Bend Heritage Thrive development plan.

NEIGHBORHOOD ASSETS & OPPORTUNITIES

Neighbors identified the following as the key **strengths and assets** of the McKinley Terrace Neighborhood:

- Long term stability and resiliency of the neighborhood;
- Diversity of neighborhood residents;
- Affordability of homes;
- Location/proximity and access to desired services; and
- Sorin Park.

Neighbors identified the following as the **opportunities for improvement** within the neighborhood:

- Traffic concerns, specifically speed and visibility on portions of Manchester Drive and Preston Drive;
- Road conditions (City is planning to improve Preston Drive in 2023);
- Sidewalks in poor conditions;
- Could use street trees;
- Street lighting could be improved;
- Opportunities for in-fill housing within the neighborhood (limited, but present); and
- Need for activities for older youth as Sorin Park skews to younger children.

Overall, McKinley Terrace neighbors recognized the long term strength and stability of the neighborhood. During the in-person meeting, it was noted that the City of South bend often directs resources into addressing issues in neighborhoods with greater distress and needs. However, it also makes fiscal sense for the City to make incremental investments in older, stable neighborhoods before they become more distressed.

PHYSICAL CONTEXT

ANCHORS & ASSETS

1 Sorin Park is located in the heart of McKinley Terrace and provides a playground for the use of neighborhood families. The park is approximately 0.5 acres.

2 McKinley Elementary located just west of Ironwood Road along McKinley Avenue provides K-5th grade public education for the families of McKinley Terrace.

3 Edison Middle School located northwest of McKinley Terrace provides 6-9th grade public education for the families of McKinley Terrace.

4 New Vision Christian Academy provides K-12 private education for the families of McKinley Terrace.

5 Bethel University is located just to the southeast of McKinley Terrace and provides opportunity for private higher education.

6 Jewish Federation of St. Joseph Valley is to south across McKinley Avenue and provides programming, education, and gathering spaces for the Jewish community in the area.

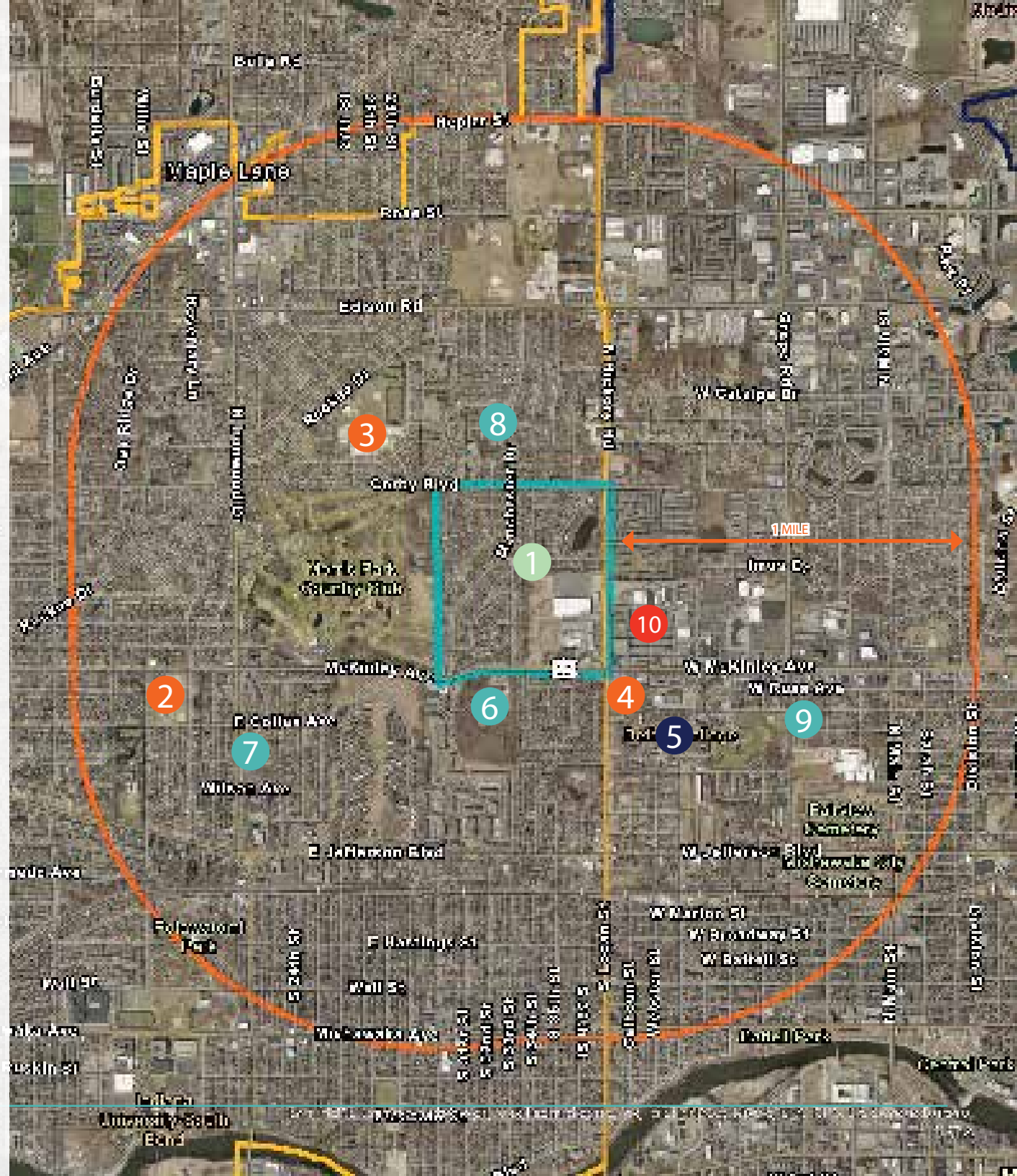
There are three places of worship in the area that serve neighborhood residents:

7 Evangel Heights United Church of Christ

8 Good Shepherd Lutheran Church

9 College Park Missionary Church

10 Commercial nodes in the area provide essential everyday services to the residents of McKinley Terrace. A major asset to the neighborhood is the Kroger at Town & Country Shopping Center which provides easy access to food by all modes of transportation.



PHYSICAL CONTEXT

LAND USE

Current land use within McKinley Terrace is primarily single-family residential.

Commercial uses and services are concentrated along McKinley Avenue and Hickory Road. These are typical strip mall development and suburban commercial. The large commercial building is a self-storage facility.

The large institutional use is the South Bend Elks Lodge #235.

The vacant parcel in the center of the neighborhood is currently used for access to the self-storage facility and is currently owned by Youth Service Bureau. More information about this parcel of land can be found in Section 3, page 23.

LEGEND

- Single-Family Residential
- Office
- Medical
- Commercial
- Parks & Recreation
- Institutional
- Vacant



PHYSICAL CONTEXT

HOUSING

McKinley Terrace is an comprised of 395 single-family homes, mostly built in the 1950s. There are other housing options in the form of apartments and condos surrounding McKinley Terrace.

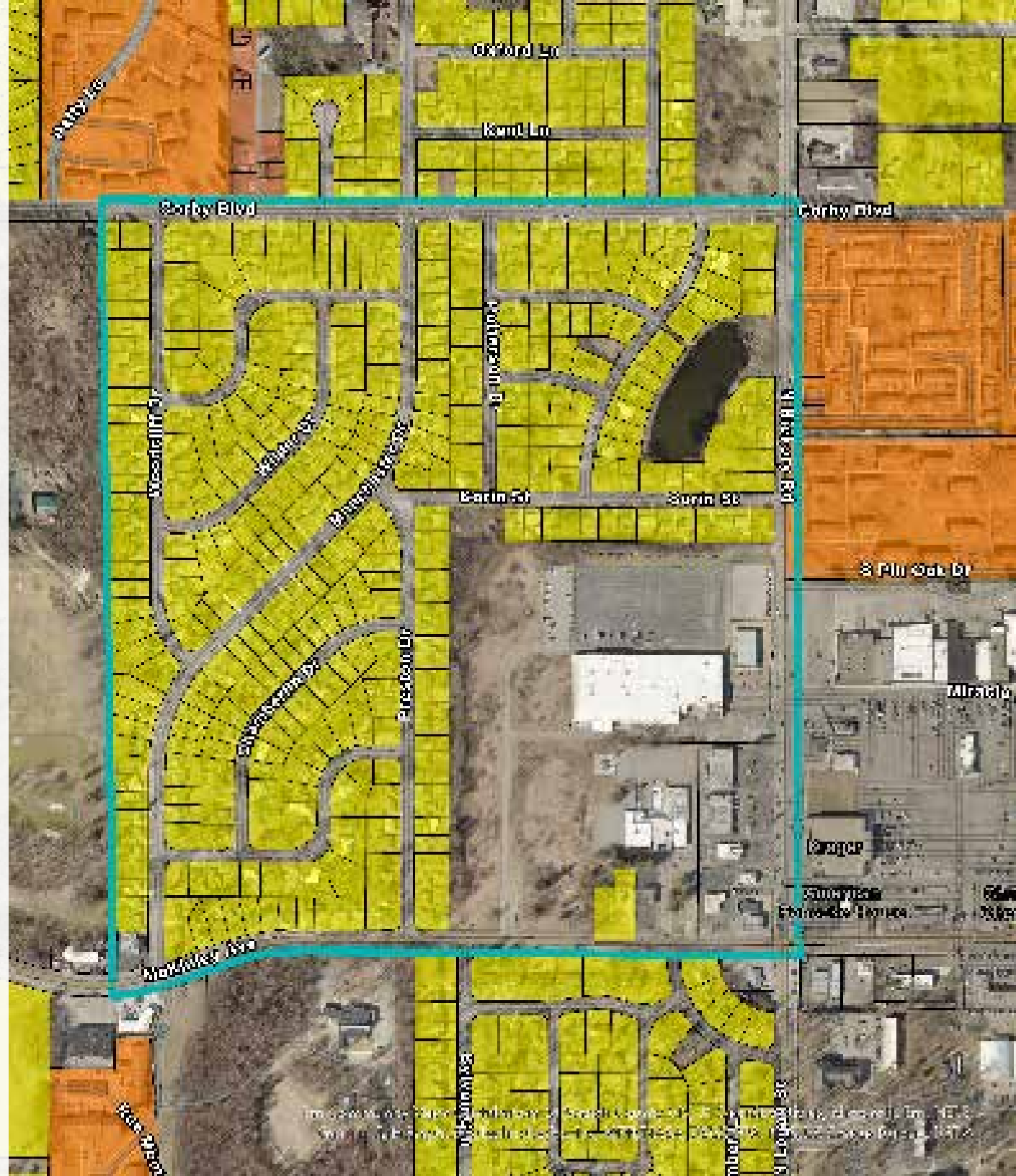
LEGEND

- Single-Family Residential
- Multifamily Residential
- Condo Residential



\$89,968
Median Home Price in
McKinley Terrace

4.8 units/acre
Residential Density
within McKinley
Terrace



PHYSICAL CONTEXT

ZONING





S1 Suburban Neighborhood 1 zoning district provides some flexibility in housing options including accessory dwelling units (ADUs) which are allowed by-right in this district. Two-family homes (duplexes) are allowed by special exception, which requires a public hearing before approval.

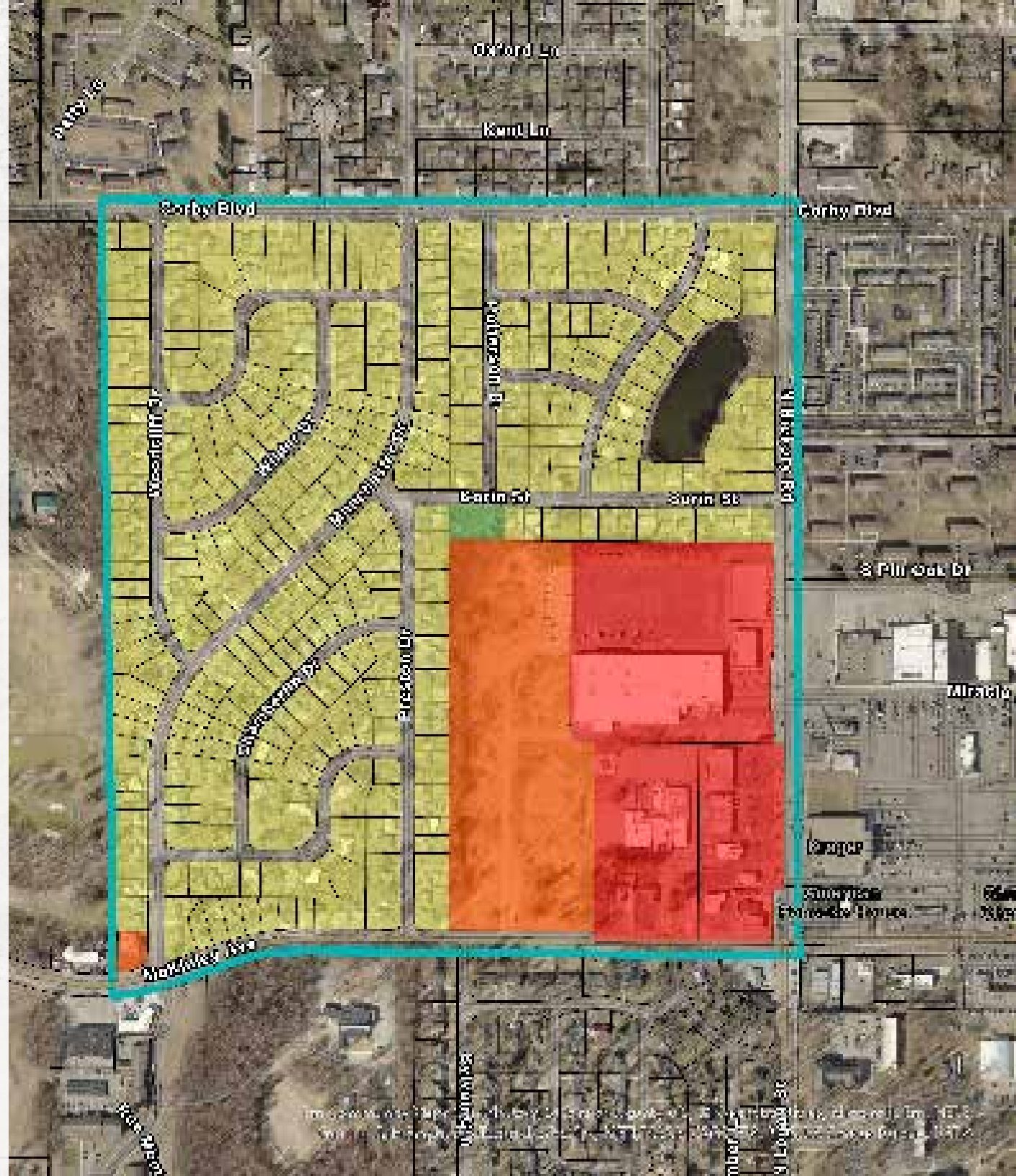
UF Urban Neighborhood Flex zoning district, as the name suggests, provides more opportunity for new residential with anything from single-family to multi-family allowed by-right. This district also allows for complimentary commercial uses and services that serve surrounding residential neighborhoods. The YSB site was previously zoned PUD, but with the adoption of the new zoning ordinance PUD no longer exists. Uses and development standards of the PUD will still be honored by the City.

C Commercial is a district used for typical commercial uses.

OS Open Space is used for public parks, such as Sorin Park.

LEGEND

-  S1 Suburban Neighborhood 1
-  UF Urban Neighborhood Flex
-  OS Open Space
-  C Commercial



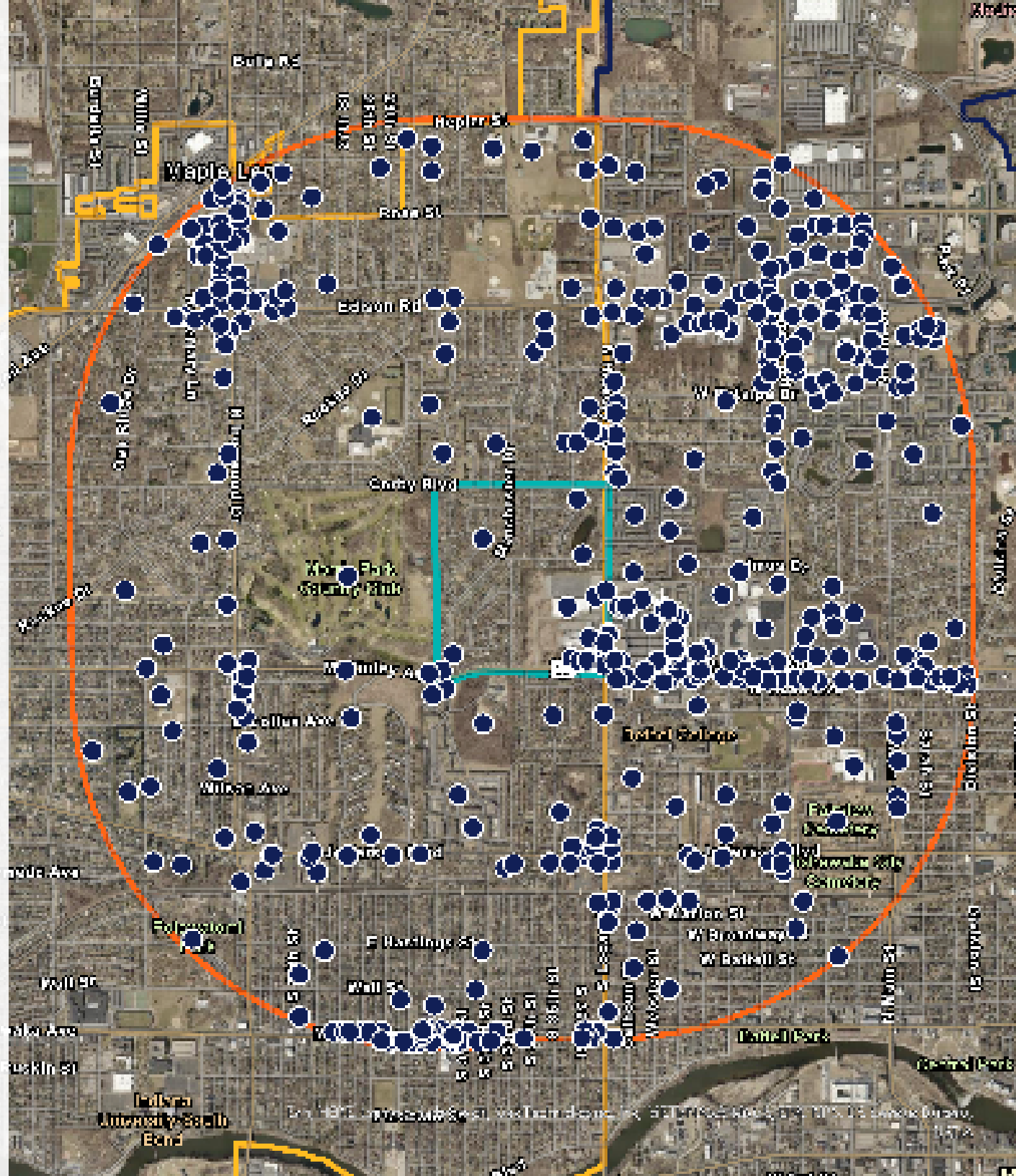
PHYSICAL CONTEXT

BUSINESSES & EMPLOYMENT

The McKinley Terrace Neighborhood is centrally located within close proximity to a number of significant retail and job centers, including downtown South Bend, Downtown Mishawaka, and the Mishawaka Grape Road/Main Street regional retail corridor.

809
Businesses within 1 Mile

10,014
Employees within 1 Mile



PHYSICAL CONTEXT

VEHICULAR TRANSPORTATION

McKinley Terrace is bound by three major streets described below. The descriptions include average annual daily traffic (AADT) counts.

Corby Boulevard is the east-west street that marks the northern boundary of the neighborhood. Corby is a two-lane collector street with parking and sidewalks on both sides of the street.

~5,000 AADT

Between Hickory & Ironwood

Hickory Road is the north-south street that marks the eastern boundary of the neighborhood and is also the boundary with the City of Mishawaka. Hickory Road is a collector street with four lanes and a center turn lane. There are sidewalks on both sides of the street, but no parking

~12,000 AADT

Between Hickory & Ironwood

McKinley Avenue is the east-west street that marks the southern boundary of the neighborhood. McKinley Avenue is an arterial street with four lanes and a center turn lane. There are only sidewalks on the north side of the street, which are in poor condition and not well maintained. This makes the effective width of the sidewalk in some places only suitable for one person to travel and unsuitable for persons with limited mobility. The sidewalk also ends just east of the South Bend Self Storage McKinley Avenue entrance.

~14,000 AADT

Between Hickory & Ironwood



PHYSICAL CONTEXT

VEHICULAR TRANSPORTATION

Streets within McKinley Terrace are typical local neighborhood streets that are 30' wide. Parking and sidewalks are present on both sides of the street throughout the neighborhood.



Sorin Street

PUBLIC ENGAGEMENT

During the public engagement there were safety concerns were raised about Manchester Drive which is the only street in McKinley Terrace that provides a direct north-south connection between McKinley Avenue and Corby Boulevard. Upon further investigation, the planning team discovered the following statistics related to accidents in the neighborhood:

- Out of the 30 accidents that occurred between 2015 and 2019 within the neighborhood itself (not including Corby Boulevard, Hickory Road, and McKinley Avenue), 17 of those occurred on Manchester Drive resulting in 5 injuries.
- The intersections of Manchester Drive and the streets the bound the neighborhood on the north and south also provide to be dangerous. During that same time period, 18 accidents occurred at the intersection of Corby Boulevard and Manchester Drive, resulting in three injuries. The intersection of McKinley Avenue and Manchester Drive saw 43 accidents, resulting in 14 injuries.



Manchester Drive

PHYSICAL CONTEXT

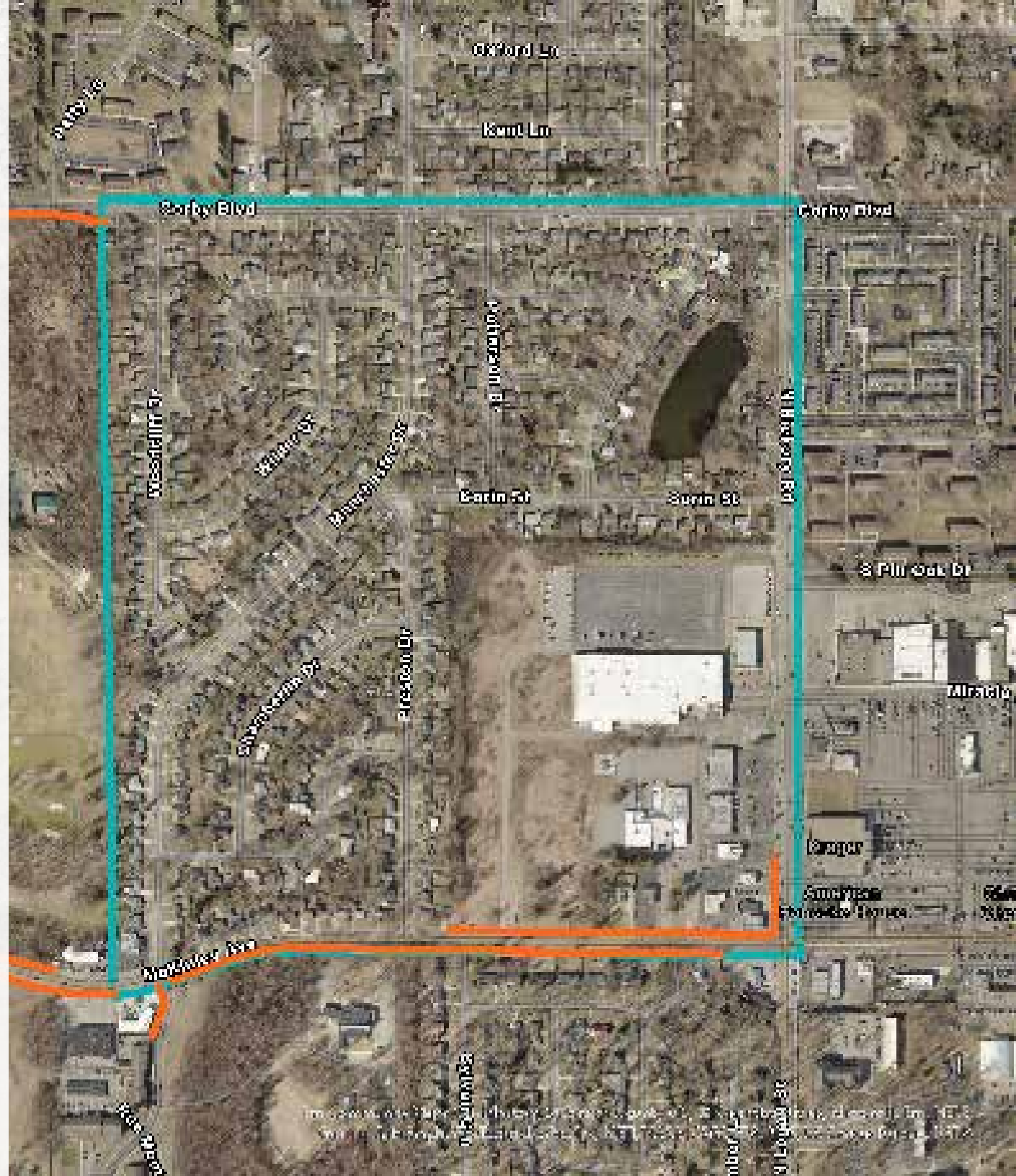
ACTIVE TRANSPORTATION

Sidewalk Gaps - Sidewalks are present throughout McKinley Terrace, but there are significant gaps in the sidewalk network surrounding the neighborhood. Due to the layout of the street network and conditions of the sidewalks along McKinley Avenue, walking to the commercial services and transit options along Hickory Road for residents of the neighborhood proves to be a difficult task. There is a small neighborhood commercial node at Manchester Drive and McKinley Avenue that is more accessible by biking or walking.

LEGEND

— Sidewalk Gaps

Bike Network - There is currently no dedicated bicycle infrastructure through, around, or that connects to McKinley Terrace. MACOG has a complete street upgrade planned for Logan Street (Hickory) in the 2045 Transportation Improvement Plan. There is opportunity given the traffic counts and road width to explore the addition of bicycle infrastructure along Corby Avenue and McKinley Avenue.



PHYSICAL CONTEXT

TRANSIT

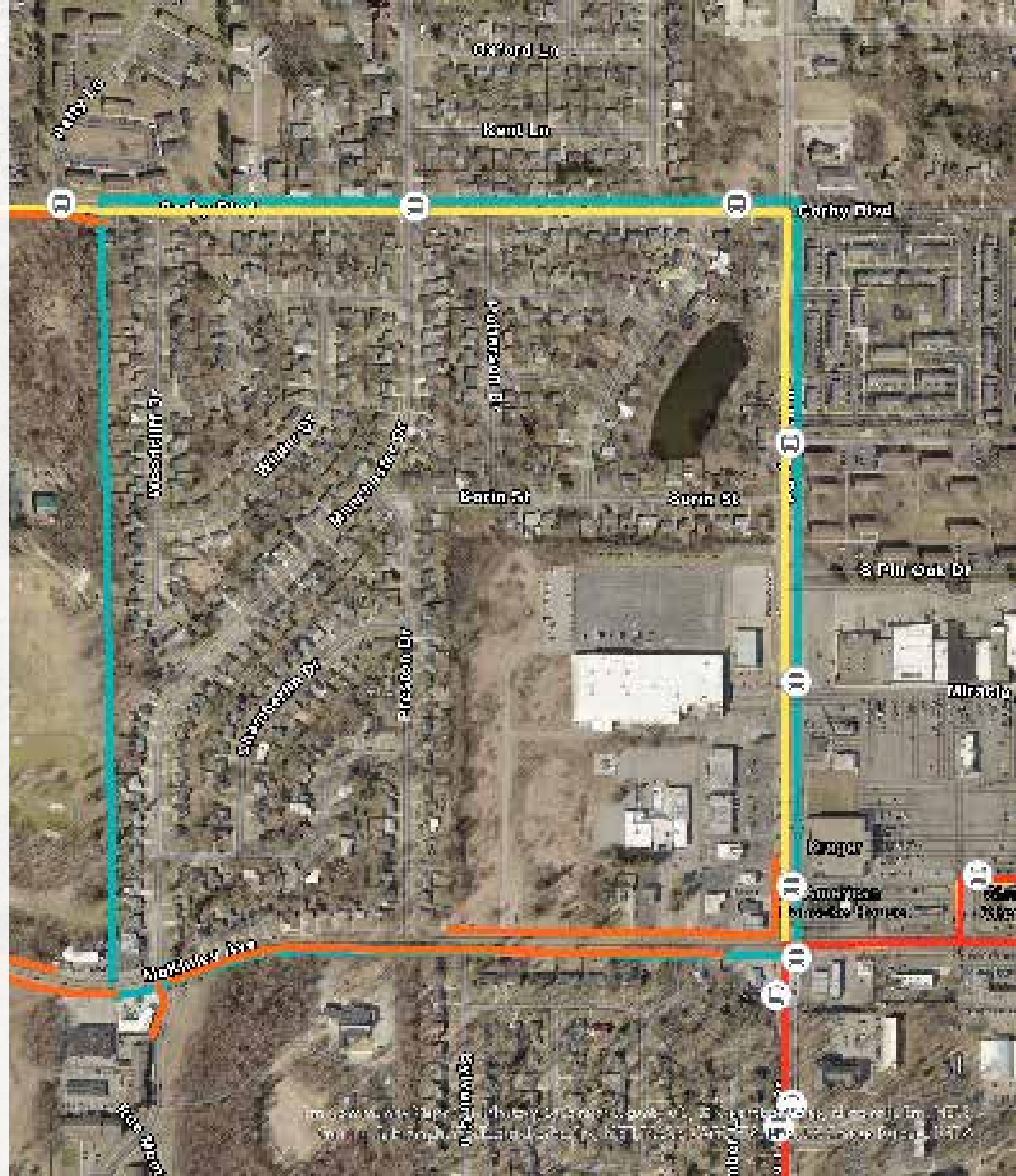
Route 13 provides service to Notre Dame and Downtown South Bend. The line around McKinley Terrace is only one direction, towards Downtown, which makes it difficult to access the services in the area using transit or use transit to reach the neighborhood from South Bend.

Route 15B provides service to Downtown Mishawaka, Grape Road, and University Park Mall. This route is both directions and has a set of stops at the intersection of McKinley Avenue and Hickory Road. Unfortunately, sidewalk conditions along McKinley Avenue make it difficult to use that street to access these stops.

Overall, the neighborhood is well served, though people with limited mobility may have trouble accessing South Bend transit. The sidewalk gaps can make it difficult to reach transit stops. Mishawaka is better served by transit than South Bend. Access to Mishawaka could be improved with pedestrian and bicycle infrastructure improvements on McKinley Avenue. Access to South Bend could be improved with bidirectional service and pedestrian and bicycle infrastructure improvements.

LEGEND

- Sidewalk Gaps
- Transpo Route 13
- Transpo Route 15B
- Transpo Stop



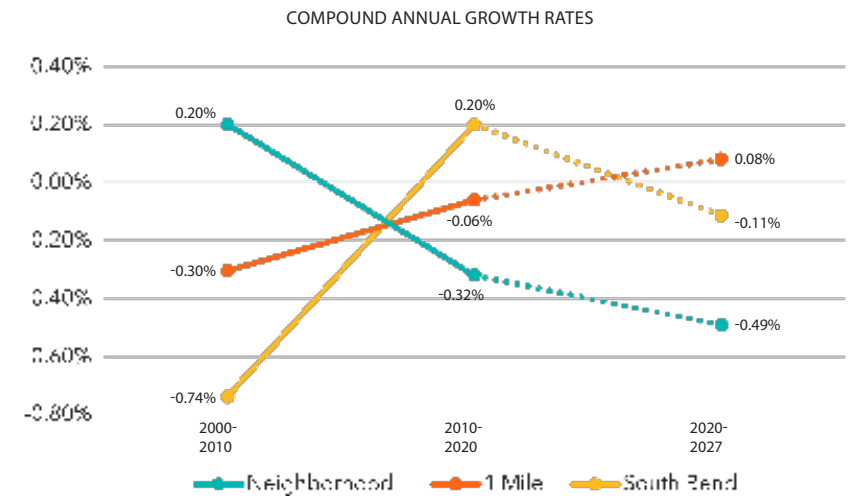
DEMOGRAPHIC CONTEXT

Demographic analysis helps to understand who makes up the McKinley Terrace Neighborhood. To guide future planning efforts it is essential understand the residents of the neighborhood and how they fit in the context of the surrounding area and South Bend. Demographic analysis was done by comparing the neighborhood to the mile surrounding it and South Bend. Esri was used as the source for the information in this section.

POPULATION

Population has been declining in McKinley Terrace since 2010 and is projected to continue to decline into 2027 to 799 residents. Compound annual growth rates have been declining since 2000 and projected to continue to decline.

SITE	2000 POPULATION	2010 POPULATION	2020 POPULATION	2027 POPULATION
Neighborhood	837	854	827	799
1 Mile	24,513	23,778	23,646	23,781
South Bend	109,230	101,434	103,453	102,635



AGE

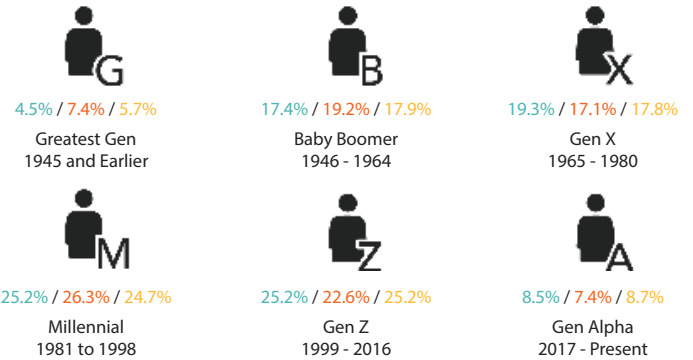
The median age is lower than the surrounding area but higher than South Bend. Higher rates of Gen X and Millennials along with affordable home prices is most likely drawing first-time buyers and young families to the neighborhood.

2020 MEDIAN AGE

36.2
Neighborhood

36.9
1 Mile

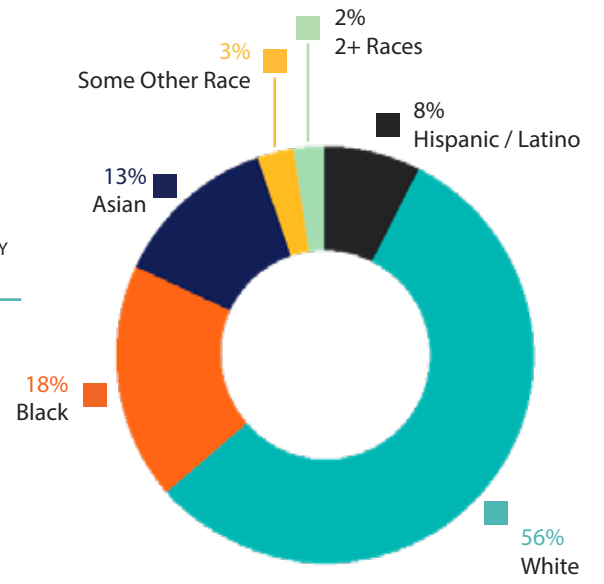
35.5
South Bend



DIVERSITY

McKinley Terrace is more diverse than the surrounding area, with an Esri Diversity Index of 64. To the right is the breakdown of diversity in McKinley Terrace.

SITE	2020 DIVERSITY INDEX
Neighborhood	64
1 Mile	59
South Bend	74



DEMOGRAPHIC CONTEXT

EDUCATION

2020, 25 Years and Over

McKinley Terrace has a greater percentage of its residents than that of South Bend with some college, Bachelors, or higher degrees. At the same time, there is a higher percentage of residents with no high school diploma than that of South Bend. This indicates there is a large spectrum of education attainment in the neighborhood.

SITE	No High School Diploma	High School Graduate	Some College	Bachelors/ Masters/PhD
Neighborhood	16%	27%	30%	28%
1 Mile	9%	30%	28%	32%
South Bend	13%	33%	27%	27%

INCOME

McKinley Terrace has the lowest Median HH Income of the comparison set and has the highest percentage of incomes under \$40,000. However, the average HH income of just over \$61,000 is roughly equal to the average HH Income for both the City of South Bend and the City of Mishawaka. This points to the neighborhood having a diversity of income levels represented, with almost 50% of residents earning less than \$40,000 per year, while nearly 20% of residents have an income over \$100,000 per year.

SITE	2020 MEDIAN HOUSEHOLD INCOME	2020 AVERAGE HOUSEHOLD INCOME
Neighborhood	\$40,850	\$61,174
1 Mile	\$42,550	\$52,828
South Bend	\$42,657	\$62,356



UNEMPLOYMENT RATE

The unemployment rate of the neighborhood is comparable to the surrounding area and the City of South Bend.

2022 UNEMPLOYMENT RATE		
Neighborhood	4.0%	1 Mile
		4.2%
		3.0%
		South Bend

YOUTH SERVICE

3 BUREAU

DEVELOPMENT PLAN

YOUTH SERVICE BUREAU DEVELOPMENT PLAN

PLAN COMPONENTS

The Youth Services Bureau (YSB) has taken the lead to develop the 15.5 acre site that was donated to the organization. The site has been identified as the preferred location for the new Center for Youth Success building, the primary driver for the development of the site. YSB has initiated a partnership with the South Bend Heritage Foundation, who will develop 54 units of affordable rental housing utilizing approximately 4.5 acres of the site. Also, the overall development plan creates additional building lots for future commercial and office development.

South Bend Heritage Foundation - Thrive affordable rental residential development located on the north side of the site includes:

- 54 Units of Affordable Housing;
- 13 Units for YSB Clients;
- 13 Units for <30% AMI; and
- 28 Units for 30-60% AMI.

Youth Service Bureau - Center for Youth Success will be the new main office for the Youth Service Bureau along with the following services:

- New 20,000 sq. ft. facility that will expand YSB's capacity for serving the needs of homeless youth;
- 16 emergency shelter beds (8 is current capacity);
- Improved drop-in center over current facility;
- 4 transitional dorm-style rooms;
- 4 transitional rooms for mothers and children; and
- On-site 24/7 security and supervision.

Additional commercial and office development lots are intended for uses that will contribute to and be complementary with the YSB project, Thrive project residents, and the McKinley Terrace neighborhood, including mental and financial health counseling services, medical services, and retail services.



YOUTH SERVICE BUREAU DEVELOPMENT PLAN

PLAN COMPONENTS

YSB has incorporated a number of key development design themes to enhance compatibility and mitigate potential conflicts of the proposed development within the existing neighborhood. These concepts include:

- Emphasis on shared open and recreational green space, including the creation of a Central green, a reconfigured and expanded Sorin Park, and the integration of open landscaped stormwater retention areas that provide passive recreation opportunities.
- Multiple options for easy connectivity to primary collector and arterial streets, and access to commercial and service destinations in and around the neighborhood, including planning for new routes through adjacent sites.

LEGEND

- Vehicular and Non-Vehicular Connections
- Non-Vehicular Only Connections



YOUTH SERVICE BUREAU DEVELOPMENT PLAN

COMPATIBILITY WITH THE EXISTING NEIGHBORHOOD

The components of and overall design for the proposed development allow for a logical transition from the higher intensity uses related to the adjacent strip retail commercial and self-storage uses adjacent to the east of the site to the McKinley Terrace single-family residential neighborhood. The proposed office and commercial uses proposed within the development are intended to be focused on supporting the surrounding neighborhoods. The densities of Thrive housing project will include townhouse, duplex and quad-plex housing types built to a scale that is consistent with the McKinley Terrace neighborhood. Overall, residential densities within the proposed development site are at or below the McKinley Terrace neighborhood densities. Similarly, when comparing the median household incomes of the McKinley Terrace neighborhood and surrounding areas, these income levels are comparable to the 50-80% AMI income thresholds that establish eligibility for being a Thrive resident.



\$40,850

McKinley Terrace
Median Household
Income



\$31,900 - \$51,000

Income of Potential
Thrive Residents
(Family of 3,
50%-80% AMI)



4.8 units/acre

Residential Density
within McKinley
Terrace



12 units/acre (Only Thrive Portion)

3.6 units/acre (Entire Site)
Residential Density of Thrive
Housing Project

MARKET DEMAND & ABSORPTION

In 2021, Zimmerman/Volk completed an update to the City of South Bend's residential market potential study. This study identifies the future supply, demand, absorption and potential gaps in future housing of varying types and market segments. This up-date to the study has identified that over 7,900 households have the potential to move either within or into the City of South Bend each year over a five-year period starting in 2021. It is anticipated that just under half of these households (3,800) would be in the market for new and existing rental housing options.

The study predicts that the City of South Bend will capture 10-12% of the potential new/renovated multi-family rental housing market as outlined above, which would result in a forecasted absorption of between 380-460 units per year over the next 5 years. Finally, the study further defined these households based on income bands that relate to the City's FY 2020 affordable housing income limits and projects the following potential housing demand and absorption by income band. As you can see in the chart below, there is more than sufficient absorption to accommodate the 54 units proposed in the South Bend Heritage Thrive development.

INCOME BAND	ANNUAL # OF HOUSEHOLDS	ANNUAL UNIT ABSORPTION
<30% AMI	905	90-108
30-60% AMI	750	75-90
60-80% AMI	445	44-53
80-100% AMI	370	37-44

YOUTH SERVICE BUREAU DEVELOPMENT PLAN

PUBLIC ENGAGEMENT

Within both the virtual and in person open houses, concerns were raised related to the low-income focus of the Thrive development. This was based on a lack of understanding related to the project, and negative perceptions based on the nearby Corby Homes development and the Pin Oak multi-family apartments. There was a recognition among attendees of both sessions that rising housing costs have made affordable housing more difficult to find. As neighbors were educated about South Bend Heritage, their mission, their existing developments and their commitments to the development in terms of staffing, tenant eligibility and property maintenance, there was a greater feeling of acceptance for the project.

Additional specific concerns related to the development included:

- Connectivity of the development to the existing neighborhood through an extension of Patterson Drive. Concerns were that the density of the development would create additional traffic impact within the neighborhood, who already has concerns about existing traffic levels; and
- Proximity of Thrive homes to Preston Avenue homes. Neighbors expressed concerns that the back yards shown in the site plan drawing are small. Also, the neighbors asked about trees or fencing between the project and the existing homes on Preston.



Youth Service Bureau, Proposed Center for Youth Success

At the conclusion of both sessions, there was a greater feeling of acceptance for the proposed development. This was enhanced by the strong reputations of both the YSB and South Bend Heritage to implement the project with minimal impact on the surrounding neighbors, along with the levels of community need that will be addressed through the project components.

YOUTH SERVICE BUREAU DEVELOPMENT PLAN

TRAFFIC ANALYSIS

One of the primary concerns raised during the public engagement sessions is the impact of the traffic generated by the proposed development. Specifically, the connection of the development to Sorin Street via an extended Patterson Drive was highlighted as providing the shortest route out of the development for the South Bend Heritage Thrive portion of the development. Abonmarche used traffic trip generation data based on the ITE (Institute of Traffic Engineers) Trip Generation Manual.

The existing McKinley Terrace neighborhood consists of 395 single-family housing units. According to the ITE model, each single-family residence generates just over 9.5 vehicle trips, resulting in a total of 3,780 daily vehicle trips. The South Bend Heritage Thrive portion of the project is proposing 54 units of rental housing, consisting of attached townhouse, duplex and quad-plex configurations. The ITE manual has 2 classifications to account for the proposed housing types included in the Thrive development, Condo/Townhouse residential and PUD residential. Our traffic analysis utilized 54 units at each classification for comparison purposes. The ITE model accounts for 5.8 trips per day for each unit using the Condo/Townhouse classification, and 7.5 trips per day for each unit using the PUD residential classification. Based on this model, we can predict that the Thrive project will generate between 315-410 additional vehicle trips per day. This represents approximately 8-10% of the total number of existing trips being generated in the neighborhood.

The proposed development has been designed to provide multiple connection options for access into and out of the site. The extension of Patterson Drive from Sorin Street, is one of 3 options provided, including a direct access onto McKinley Rd., and access through the adjacent commercial property to Hickory Rd. It should be noted that McKinley Road is classified as a minor arterial, and Hickory Road as a major collector, with AADT volumes over 12,000 vehicles per day. These options are typically preferred by traffic trying to quickly access their destination by providing higher speed limits and fewer stop signs/stop lights than local neighborhood streets. Based on these preferences, we would predict that 50% of the Thrive generated traffic would utilize the McKinley Road access that provides the most direct access to the East and West destinations (South Bend, Mishawaka), as well as destinations to the south via Logan and Ironwood. We would anticipate the 30% would utilize Sorin to go east to access Hickory Road, while the final 20% might utilize Patterson to access Corby Road. The table below shows the project traffic volumes based on these assumptions:

ROUTE	# OF ADDED VEHICLES
McKinley Ave.	157-205
Sorin St.	95-123
Patterson Dr.	63-82

Given the propensity of the new trips being generated to find the quickest access to the larger collector and arterial routes, these projected traffic volumes can be classified as having a negligible impact within the total trips traffic volumes generated on the roads within the overall neighborhood.

4 RECOMMENDATIONS

RECOMMENDATIONS

NEIGHBORHOOD INVESTMENT PLANNING

Understanding that the community engagement scope within in this planning process was limited, it is recommended that the City of South Bend work with neighborhood residents to undertake the development of a neighborhood investment plan that will include an expanded community engagement process. Items to be considered within the investment plan include:

- Public right-of-way investments, including street trees, streetlights and sidewalk conditions;
- Sorin Park improvements; and
- Traffic calming opportunities on Manchester Road.

PHYSICAL CONNECTIVITY

Expand opportunities for vehicular/Non-vehicular/Transit connectivity by doing the following:

- Install sidewalks on both sides of McKinley Avenue;
- Install the active transportation infrastructure noted in the South Bend Bicycle Plan along McKinley Avenue, connecting existing infrastructure on Colfax to the MACOG proposed complete street on Logan Street;
- Explore the possibility of a road diet on McKinley Avenue to provide pedestrian and vehicular access to Kroger, the commercial services east of the neighborhood, and transit options that are focused at the intersection of McKinley Avenue and Hickory Road;
- Explore active transportation infrastructure connecting McKinley Terrace along Corby to the wide shoulders on Rockne Road;
- Develop future connections east to Hickory Road connecting the YSB/Thrive site;
- Engage MACOG and Transpo to provide sheltered stops for both the 13 and 15B routes at the intersection of McKinley Avenue and Hickory Road; and
- Explore South Bend/McKinley Terrace gateway opportunities at key intersections.

RECOMMENDATIONS

SOCIAL CONNECTIVITY

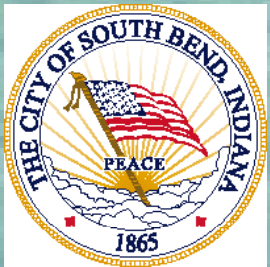
Create opportunities for McKinley Terrace residents to engage with YSB/Thrive clients through volunteering and engagement. This could include:

- Open House events at YSB to create awareness of volunteer opportunities;
- Integrated neighborhood events at the expanded Sorin Park; and
- Programmed events and activities at Central Green Park.

EXPANDED HOUSING OPPORTUNITIES

Create opportunities for McKinley Terrace residents to engage with YSB/Thrive clients through volunteering and engagement. This could include:

- The YSB and Thrive project will provide new housing opportunities for a diversity of income levels for the McKinley Terrace neighborhood by utilizing the flexibility of the UF Urban Neighborhood Flex District;
- Utilize the new accessory dwelling unit (ADU) housing type allowed in the S1 Suburban Neighborhood 1 District to provide new rental opportunities or housing for family members; and
- Explore redevelopment of Elks and self-storage as expanded housing development. Can be mix of rental- and owner-occupied and market rate and affordable units.



 **ABONMARCHE**