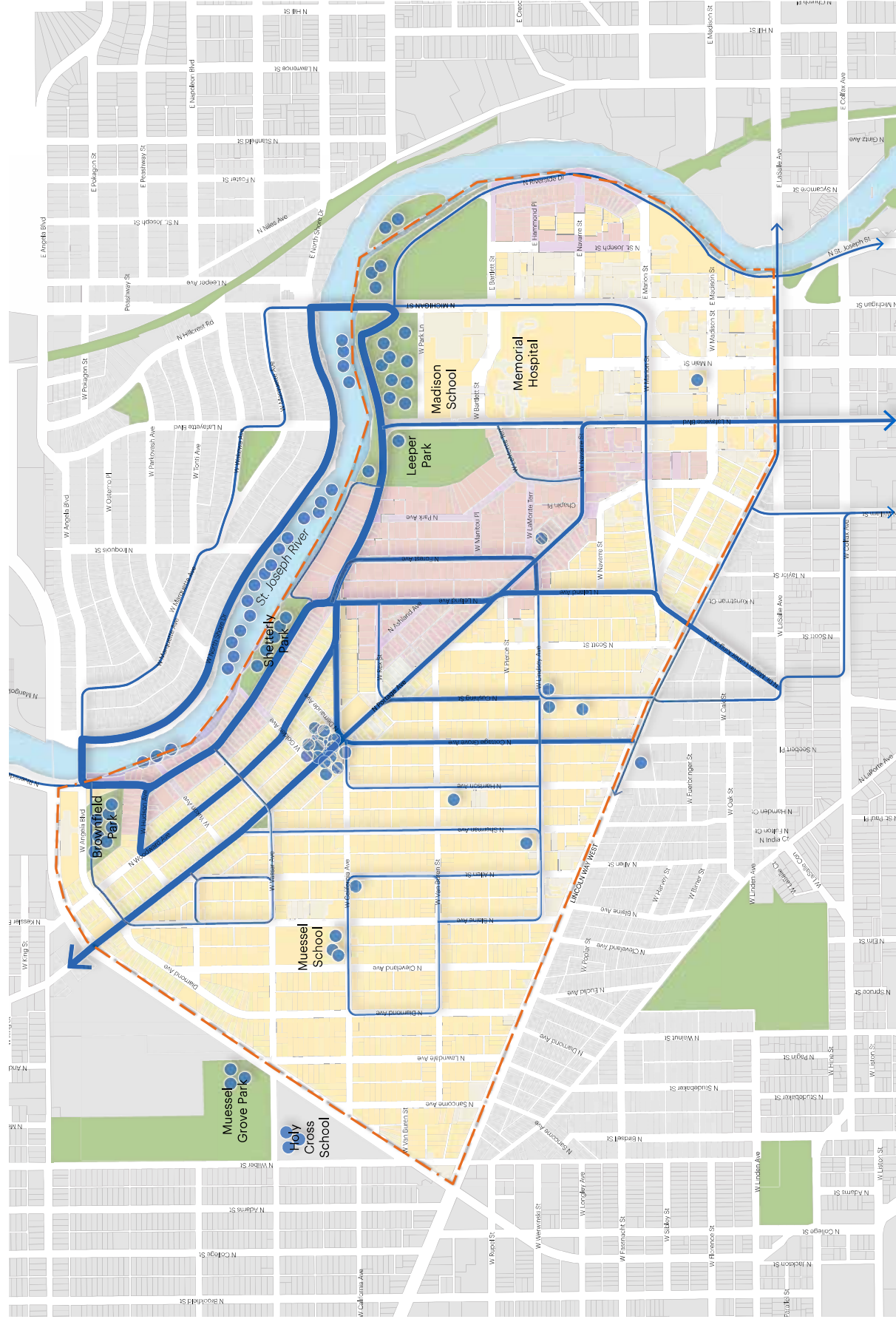


Appendix 1
Charrette Posters and Additional Comments

Tell Us What You Think: Mapping Your Neighborhood

Where do you go and what do you do? At the Kickoff Workshop and at the Chili Supper Pop-up, we asked you to write and draw your responses on a map. We have summarized the results below: the dots indicate **favorite places** and the lines indicate **routes where people like to walk and bike**. Please add your **additional responses** by drawing on the map and adding your comments below.



<p>What is your favorite place(s)?</p>	<p>What do you/others do for fun in the neighborhood?</p>	<p>Where are places you go in the neighborhood? Do you walk, bike, and/or drive?</p>	<p>Where do you go for walks? Why?</p>
--	---	--	--



South Bend, IN
Design Charrette
 March 2019

Near Northwest Neighborhood Plan

Tell Us What You Think: Mapping Your Neighborhood

What is your favorite place(s)?

- Leeper Park
- Muessel Grove Park
- Portage Meat and Market

What do you/others do for fun in the neighborhood?

- Walk, bike
- Frank's Place
- Tennis Courts, playground @ Leeper
- Go to the Local Cup

Where are places you go in the neighborhood? Do you walk, bike, and/or drive?

- Safe bike/walk connections/routes to employment centers.

Where do you go for walks? Why?

- WALKER! Incentivize or penalize owners for sidewalk repairs and impose shoveling fines.
 - Yes.
- Along river walk.

Tell Us What You Think: Neighborhood Vision

What would you like your neighborhood to be in 20 years? At the Kickoff Workshop and at the Chili Supper Pop-up, we asked you to draw and write your responses. We have summarized the results as a **word cloud** with the more common themes in bigger and bolder text. Please add your **additional responses** by adding your comments below.



What would you like the neighborhood to be in 20 years?
What are things that you want to remain? What is important for the future?

What are things that you would like to see changed?

Near Northwest
Neighborhood Plan
South Bend, IN
Design Charrette
March 2019



Tell Us What You Think: Neighborhood Vision

What would you like neighborhood to be in 20 years?
What are things that you want to remain? What is important for the future?

- More diversity in income – middle class families.
- Diversity of race and economics. A neighborhood – owned small grocery. Healthy relationships between neighborhood churches.
- Neighborhood diner (none on Portage/Elwood area).
- Stop catering to ND student grad students! Find long term residents within community – we want to live in NNN.
- Dog park. Incentivize neighbors to keep properties neat.
- Notre Dame grad students enrich our neighborhoods!
- Lead remediation safe place for kids.

What are things that you would like to see changed?

- Place for wildlife habitat in neighborhood.
- Slow down. Please put back 4-way stop @ Madison and Taylor.
- Streets paved. Quiet and respectful neighbors. No litter.
- Literal strong, sturdy foundations for houses.
- Make hospital zone more street-level friendly approachable. Connect “stranded” neighborhoods. Hospital - outward-facing ground floor retail e.g. in parking garage.
- Remove opaque walls on bus stops. 4-way stops are a good thing.
- Repair brick roads and add/rm. adjustment rings to manholes when paving.
- Pollution and sewer drains.
- Schedule water/sewer service line replacement and CSO repairs with street rebuilds.
- Change street name. Remove Diamond Blvd. Angela Blvd. all the way to LWW.
- Please fix sign at Lincolnway West. Fire House #2 street sign is in error it says “Madison Street”.
- No more vinyl siding. Historic details preserved.
- Main. Hist. Ch. Vacant lots. Nature trees. Keep

housing aff. Incl. multi houses single fam. mixed housing. Local shops.

- Cater to the real residents of South Bend. NOT just ND with large families.

Tell Us What You Think: Near Northwest Neighborhood Amenities

We listened to your thoughts about the Near Northwest Neighborhood during the Kickoff Workshop on February 6th, and we want to hear more. Please share your **additional thoughts** on what you think of the existing conditions and **what change you envision**.

■ What neighborhood amenities exist? Which are important to keep/expand? What is missing?

What we heard at the workshop

- “
- Needs: Bike paths, speed humps
 - The Coal Line Trail is going to be a great asset. Do it!
 - Recreational center
 - Neighborhood festivals, seasonal events. Summer concerts invite restaurants to lend the best, most popular staff
 - Tenant education
 - Safe walking areas important. The school is a safe area to walk around block. Need more. Sometimes a loose dog is a problem. Glad that a plan is in the works where trails set to be.
 - Parks are most important asset. Muesel Grove needs attention
 - NNN Community Center is vital place to gather. Invest in more opportunities for neighbors to access the space.
 - A police station
 - Blaine/Van Buren near Muesel School—2-way lighting, repave road, sidewalks
 - Sidewalk/path along Riverside
 - Improve sidewalks!
 - {Re: Improve sidewalks} Ditto
 - Health clubs, Ethnic Restaurants (Thai, Chinese, Mexican, Polish), Brewery and Restaurant, coffee shop, bakery
 - More popular restaurants/coffee shops, clean up streets and alleys
 - Fix brick streets with bricks
 - Vacant lots—ideas for neighborhood children/families to enjoy outdoors.
 - A better grocery store, sidewalks in good condition.
 - More to the commercial
 - Neighbor-owned and run grocery, etc.
 - More street lights, coffee shops, delis, places to grab quick, cheap food, places to come together, music, art., food, etc. Dog Park!
 - Local market
 - Vacant lots being gardenized by residents
 - {Re: Vacant lots being gardenized by residents} Yes!
 - Grocery store with fresh options that can be reached by walking
 - Access to fresh local food
 - {Re: Access to fresh local food} Ditto
 - Local food shopping
 - Café w/ normal business hours
 - More cafes, bakeries, diners, taqueria
 - Bakery
 - {Re: Bakery} Yes!
 - Greenhouse at Leeper
 - {Re: Greenhouse at Leeper} Yes!
 - Restaurants x2-x3

What do you think?



The Local Cup cafe



Future Coal Line Trail



Historic brick street

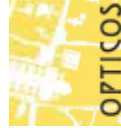


Near Northwest Neighborhood mural

Near Northwest
Neighborhood Plan

South Bend, IN

Design Charrette
March 2019



© 2019 Opticos Design, Inc.

Tell Us What You Think: What Makes a Great Public Space?

Think of the public spaces where you like to spend time. What **characteristics** make them vibrant, welcoming, restful, or exciting? What **activities** do you like to do in your favorite public spaces? What kinds of **public space improvements or amenities** would you like to see in the Near Northwest Neighborhood?



Photo Credit: LarrysCommunityGarden@Facebook



Take a sticky note and tell us your thoughts on this topic



South Bend, IN
Design Charrette
March 2019



© 2019 Opticos Design Inc.

Tell Us What You Think: Temporary Retail Ideas

What do you think about **temporary retail** in your neighborhood? Examples below are different ideas for creating this kind of activity. Indicate your preferences with dots or sticky notes.



Take a sticky note and tell us your thoughts on this topic

Near Northwest
Neighborhood Plan
Design Charrette
March 2019

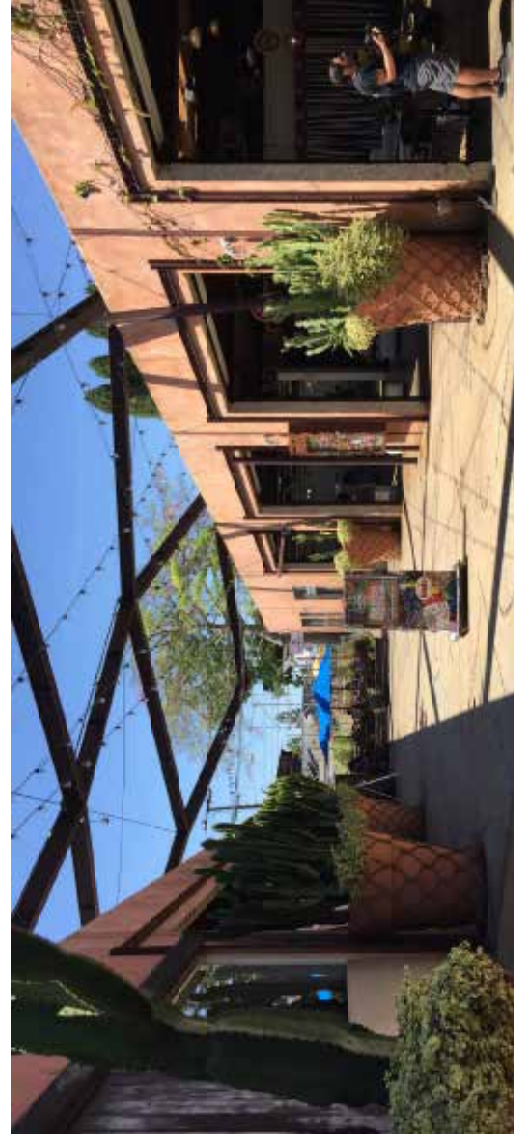
South Bend, IN



© 2019 Opticos Design Inc.

Tell Us What You Think: Tactical Urbanism Ideas

"Tactical urbanism" refers to **low-cost, temporary strategies** for neighborhood improvements. How would you like to activate the neighborhood in the short-term? Indicate your preferences with dots or sticky notes.



Take a sticky note and tell us your thoughts on this topic

Tell Us What You Think: Neighborhood Amenities

What neighborhood amenities exist? Which are important to keep/expand? What is missing?

- Re-store/indoor garage sale.
- SMART SIDEWALKS (incentivize or penalize re repair/replacement).
- Love brick streets! Love historic architecture.
- Tool library with 3-story extension ladders, scaffolding, and historic home repair classes.
- Leeper merry-go-round.
- Nice laundromat/mixed use.
- Art café needs a home. Band shell with seating.
- Think Missoula Urban Demonstration project (MUD) and Missoula Home ReSource (=ReStore on steroids).
- Traffic calming on Riverside!
 - Yes!!!
- Drive thru coffee/breakfast shop for weekday mornings and all the traffic we get going D.T. on Portage.
- Chick-Fil-A.
- Good resale shop.
- Commercial/takeover improvement on outskirts of NNW neighborhood (along Lincoln Way) not within neighborhood.
- Trader Joes grocery.
- Muessel Grove Park expansion over reclaimed I&M power and if possible purchase of capped Drewery's Property.
- Wildlife habitat.

Tell Us What You Think: What Makes a Great Public Space?

Take a sticky note and tell us your thoughts on this topic.

- Linear park – add visual interest and comfortable green space to support dense residential without own access to private space. Kid/dog facilities. Garden Plots.
- Plaza – node – gathering space. Shakespeare in the park. Concerts. Food trucks.
- Bark park. Dog park.
- Seasonal - What do we have in the winter? In the rain? Play areas, ski, snowshoe, skate.
- Artist murals on exterior brick walls.
- Add basketball courts (cheap).
- Add skateboard parks (even cement slabs).
- Census tract 6 has no park. Needs a communal kid-friendly common space. Community garden space with individual plots for local residents.
- Variety of activities to encourage use at different times of day.
- Concerts outside. Dining.
- Love these parks. But who maintains them? They are not an asset if weedy and messy.
- Wildlife habitat. Fun and play in native plants.
- Year-round bike infrastructure.
- Basketball hoops.
- Soccer fields.
- Recreation areas that promote exercise & pick up games must be well-lighted & free of geese/poop.
- Kids outside recess in the cold. That will help teach them that parks/rec. are accessible in winter.
- Event center/community center. Birthday party rental. Outdoor pool. Weekly movie for families. Library truck. Tool library. Tutoring center.
- WOW.
- A sledding hill
- Natural active play areas
- (pointing to second picture on left – with play-scape using logs) Love it natural active
 - Yes!
 - Awesome!

Public Space Types

Pocket Park

- Terrific! But who maintains them? The one pictured (pocket park at Lafayette & LaMonte Terrace) is kept-up by the hospital. That's why it's nice.

Playground

- Artistic design. MUCH better. I've seen articles that kids are more creative in an abstract playground environment. (Referring to top right playground picture.)
- PLEASE not this kind of playground. Reminds me of McDonalds. (Referring to left playground picture.)

Trail

- More trail nature.
- Neighborhood natural habitat. Natural play structure. Bird feeders. Trail with natural benches.

Tell Us What You Think: Temporary Retail Ideas

Take a sticky note and tell us your thoughts on this topic.

- Yes love idea of "pop-ups." Bring new retail to neighborhood to test out interest. Keep things fresh.
- Great
- Food Trucks!
- Love!
- Open air markets outside restaurant. Music venue.
- Food truck pods.
- Covered area for urban farmer's market vendors! It is a lot of work to set up tents.
- Yes? Opportunity to support new small business and create vibrancy/gathering place e.g. urban garden farmers market flexible.
- It's cold here in winter. Hard to keep foot traffic, Portage is busy (good #'s/bad access).
- A number of small retail space that shares a common courtyard. Food truck. Farmers market. Local Foods.
- Yes!

Tell Us What You Think: Tactical Urbanism Ideas

Take a sticky note and tell us your thoughts on this topic.

- Chalk wall or murals.
- Let artists paint murals on empty buildings.
- U-cut Christmas tree micro-farms on vacant lots.
- No-mow native/natural landscaping on vacant lots, esp. as example to showcase the option as an alternative to current 'mow' codes.
- Organize painting walls by n'hood kids – let them design and paint w/little to no supervision – chalk wall – change murals every 3-5 years.
- Permanent location for Urban Garden Farmers Market. Include pics of Urban Garden Farmers Market so people know it is across from NNN! during the summer!

Tell Us What You Think: Housing

We listened to your thoughts about the Near Northwest Neighborhood during the Kickoff Workshop on February 6th, and we want to hear more. Please share your **additional thoughts** on what you think of the existing conditions and **what change you envision**.

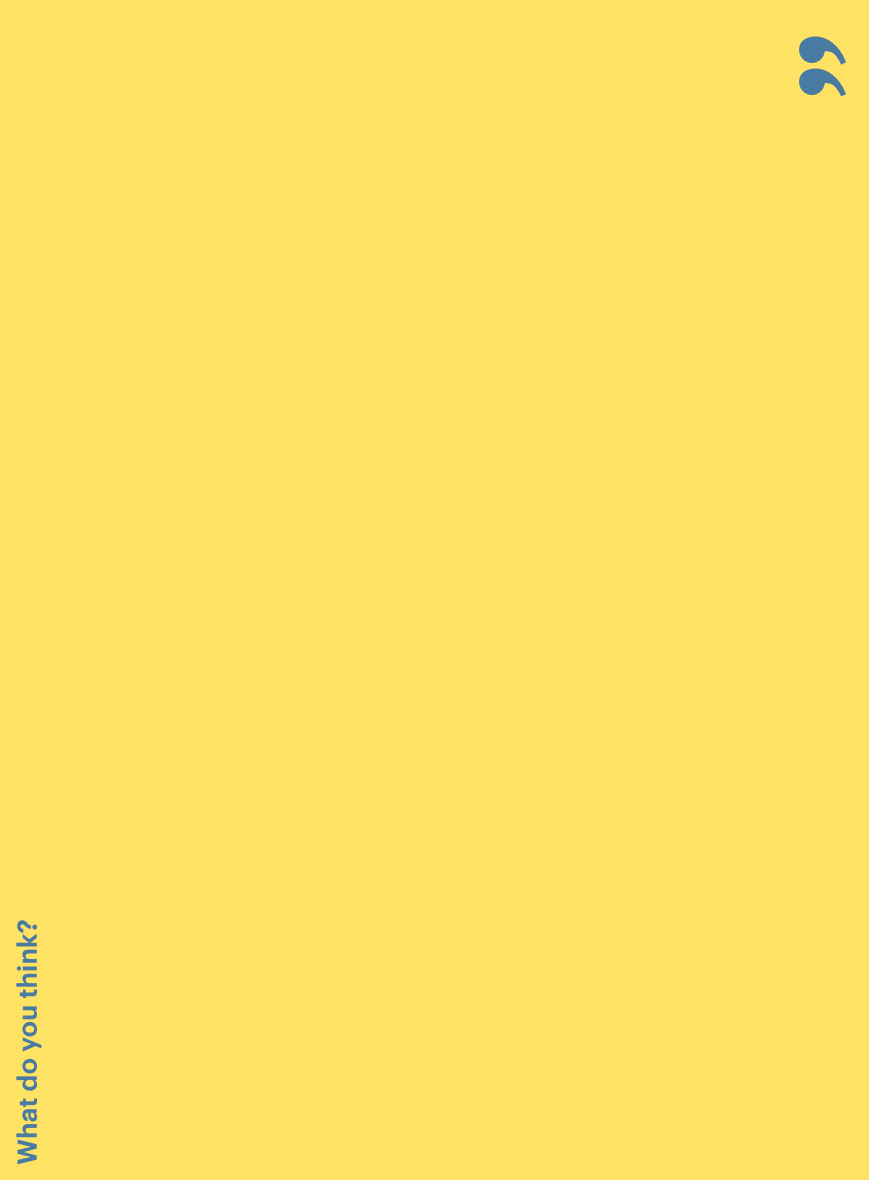
■ What is your vision for Housing in the Neighborhood?

What we heard at the workshop

- “
- In addition to the importance of helping existing homeowners, character of the neighborhood—walkability, sustainable building, & better lighting, streetscapes are important
 - Community built by this community
 - Tiny houses, single family's [sic]
 - Grant programs for upgrades and safety to older existing houses
 - Mix use of housing, single family, senior housing, 4plexes, and veteran
 - RE: Housing. Most important ARCHITECTURAL CHARACTER, no vinyl, no replacement windows, no removal of trim, no 'wrong' doors and railings
 - Duplexes, renovated homes
 - Develop new homes that are affordable without raising taxes, build garages, restore the alleys



What do you think?

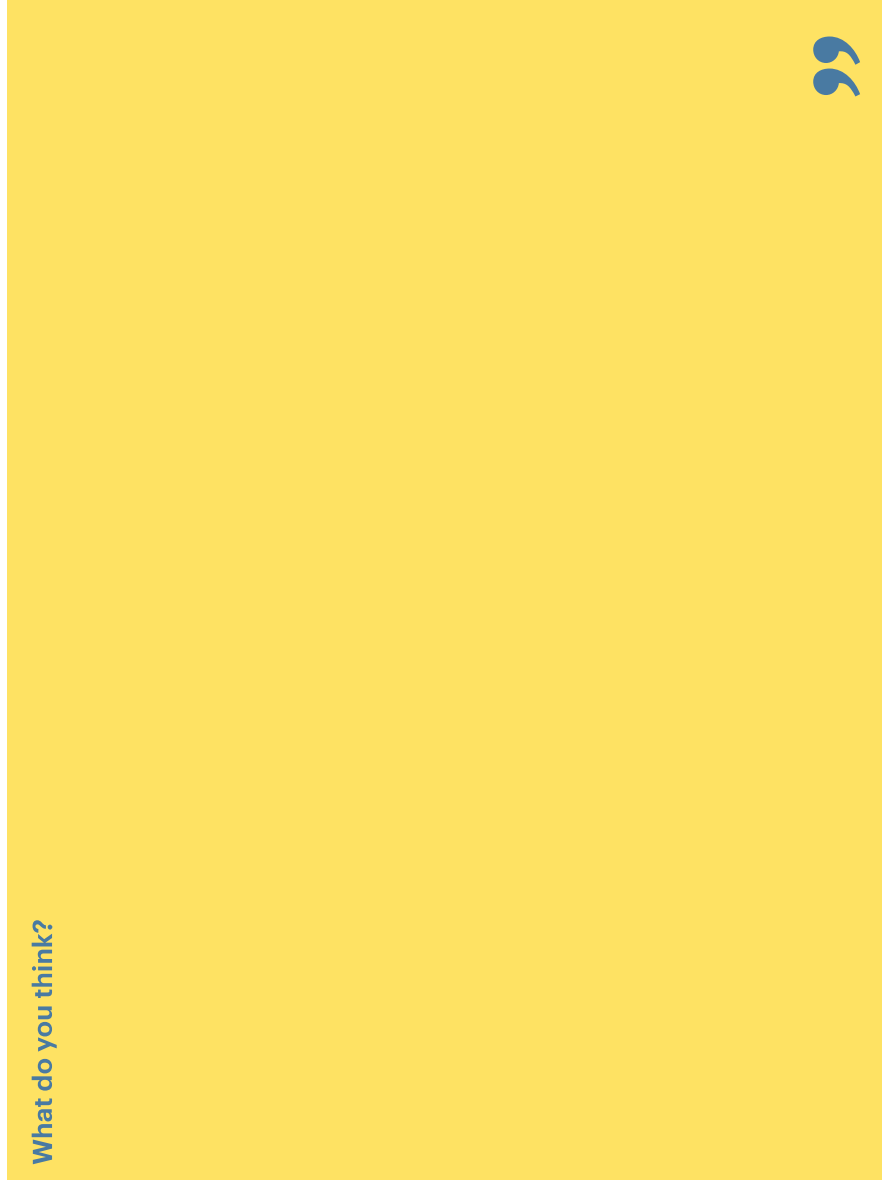


■ Which housing-related topics are most important to you?

What we heard at the workshop



What do you think?



Near Northwest
Neighborhood Plan

South Bend, IN

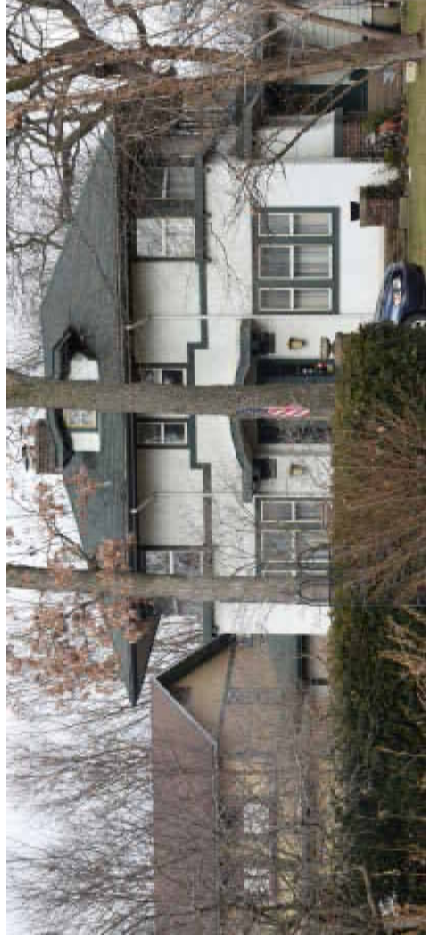
Design Charrette
March 2019



© 2019 Opticos Design Inc.

Tell Us What You Think: Architectural Character in NNN

What do you think of the **architectural character** in your neighborhood?
Indicate your preferences with dots or sticky notes.



Take a sticky note and tell us your thoughts on this topic



Near Northwest
Neighborhood Plan

South Bend, IN

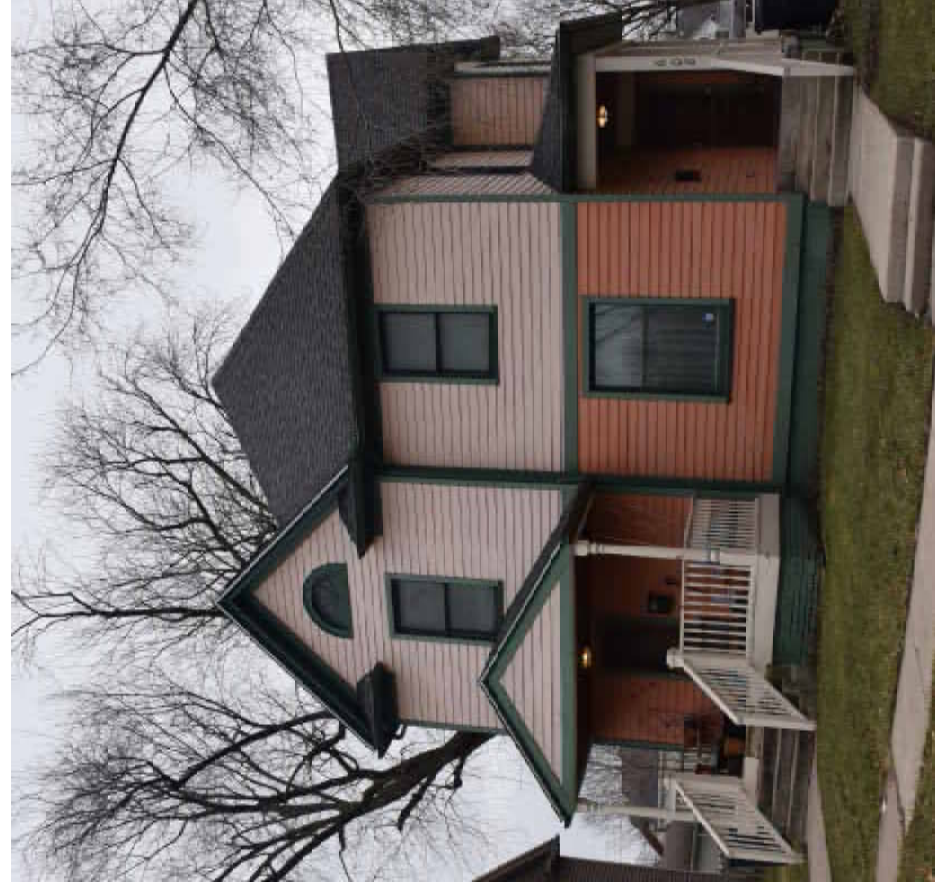
Design Charrette
March 2019



© 2019 Opticos Design Inc

Tell Us What You Think: Missing Middle Housing in NNN

What do you think of these examples of Missing Middle Housing in your neighborhood? Indicate your preferences with dots or sticky notes.



Take a sticky note and tell us your thoughts on this topic



Near Northwest
Neighborhood Plan

South Bend, IN

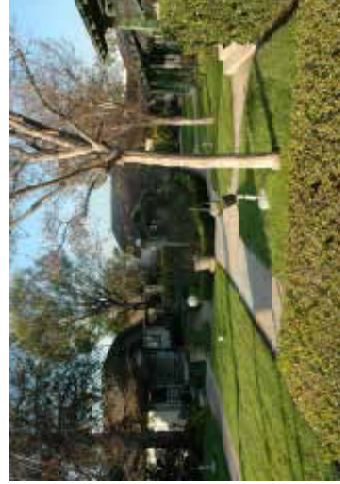
Design Charrette
March 2019



© 2019 Opticos Design Inc.

Tell Us What You Think: Cottage Court Buildings

What do you think about this building type for your neighborhood?



Take a sticky note and tell us your thoughts on this topic



Near Northwest
Neighborhood Plan

South Bend, IN

Design Charrette
March 2019



© 2019 Opticos Design, Inc.

Tell Us What You Think: Housing

What is your vision for housing in the neighborhood?

- Don't demonize renters – empowered them to be a part of the community.
 - Diddo. [sic]
 - Agree – lets choose to change the way we talk about renters. Not everyone can or wants to own a home. People who rent are our neighbors and deserve a voice and our respect.
- Force banks to maintain their vacant properties.
- 20% tax on homes vacant >2 months or where utilities [are] off and AirBNBs and other situations that distort the housing market to inflate prices/ artificially reduce stock, which screws up affordability for ownership and renters.
- Think about welcoming a retirement home into the neighborhood.
 - I agree.
- Venture capitalists and investors are doing crappy flips and low quality builds. Stop giving them incentives.
- Against tiny houses. All the rest good ideas.
- Multi-generational housing, quality and affordable (50-150k).
- Fund repairs or incentivize tool library and local, qualified contractors.
- Instead of using grants to build one home at a cost of \$200k and then selling for \$80-90k. Grant money should be used to partner with homeowners. Homeowners must match funds and agree to certain renovations. \$200 grant - affects 10 homes in NNW Neighborhood.
 - Diddo [sic]
- Tiny houses are a fad. Do not over do. Need storage for bikes – off street parking.
- Condemn homes on the market that lack utilities and have bad foundations. The housing stock prices are inflated.

Which housing-related topics are most important to you?

- High quality single occupant options with access to community and shared amenities.

- Smart use/site design of lots to reduce lawn, manage stormwater, encourage solar PV support electric car charging.
 - Diddo. [sic]
- Density step-down from nodes. (Existing commercial, busy intersection). Natural to have multi-family/mixed se next door.
- Tiny houses are stupid! We want a family community.
- Rehabilitate existing. Support existing homeowners.
- Make small businesses in carriage house. Zoning issues residential and commercial.
- Affordable housing.

Tell Us What You Think: Architectural Character in NNN

Take a sticky note and tell us your thoughts on this topic.

- Beautiful but \$\$\$ to maintain.
 - It's a myth that its more cost to do sustainable historic preservation and beauty holds and maintains value.
- I like the variety of arch. Styles. Need new constr. To fit in to the block. Also, rehab to respect orig. style.
- New const./reno. must be high energy efficiency to provide long term stability re: utilities.
- These are all great styles. I'm fine mixing in new modern design construction – seen it in Denver.
- SAVE! SAVE! SAVE! Historic Architecture and restore details.
- Incentivize neighbors to remove aluminum or plastic siding on historic homes.
- Many houses in NNN area qualify for HPC action. I helped erect landmarks at the Hist. Dists. Demolitions should be stopped. Our area has the best housing diversity.
- New construction needs to fit in. Don't do ultra modern this is a modest not super urban neighborhood.

Tell Us What You Think: Missing Middle Housing in NNN

Take a sticky note and tell us your thoughts on this topic.

- Architectural character is good should remain not destroying by our present mayor & poor action by Code Enforcement. I know several houses on any block or st. that were destroyed by poor City and NNN dis-interest and failure to work with neighbors.
- We have a fair amount of missing middle rental housing in NNN – SF homes that were converted to multi-family. We need to make sure that those units are well maintained and an asset to neighborhood.
- Garages! Families need them!
- Senior looking for accessible units on one floor; if multi-level need elevator access to upper floor.
- 2-4 plex residential form in any part of interior neighborhood.

Tell Us What You Think: Cottage Court Buildings

Take a sticky note and tell us your thoughts on this topic.

- They can be noisy.
- 6 year old thinks it would be a great place to live because of all the friends!
- Exciting opportunity! Co-op model? SB Heritage?
- Concept seems neat – should be designed to look old in keeping with n'hood character.
- Probably needs at least three lots together.
- Its all about the architectural details. Need design guidelines to make it blend with our beautiful historic architecture.
- I like this! Environmentally construction/design important. Permanently affordable?
- Avoid lawns reduce need for mowing. Use natural landscape or tidy veg. garden beds. Manage stormwater/flooding on site.
 - Yes!
- I'd rather have large condo/apt combo with underground parking and nearby neighborhood pool. 40 or 20 unit. Balconies.
- Should have some green space in center; not just a sidewalk for access (so lower left picture rather than top picture).

Tell Us What You Think: Vacant Lots

We listened to your thoughts about the Near Northwest Neighborhood during the Kickoff Workshop on February 6th, and we want to hear more. Please share your **additional thoughts** below to each of the following questions.

■ What should be done with vacant lots?

What we heard at the workshop

- “
- Farmer market
 - Affordable multifamily housing
 - New construction living space
 - Sell to neighbors and adjacent properties
 - Sell lots to abutters [sic]
 - Rebuild homes, community gardens, rest and relax areas
 - Vacant lot into a park, "Larry's Community Garden" on Facebook
 - 523 N. Scott Street, I own it, I want to buy 525 N. Scott street-Why won't the city sell it to me?
 - Close irregular allies. [sic]
 - Poplar Tree Garden
 - Clean up and build affordable housing (non-gentrified)
 - Put in a land trust
 - Creative multi-use space, outdoor theatre, gardens, parks
 - If clustered, city could purchase for parkland or greenfield development
 - Wild! flower patches, milkweed patches
 - I want to buy empty lot at 521 N. Scott St. I own 523 N. Scott
 - If you build new on vacant lots the new buildings must mesh with existing in terms of materials, scale, massing

What do you think?

- Small units
- Allow invested neighbors to purchase and use the property
- Vacant lot sell to existing homeowners, remove all taxes or code enforcements
- We own a home surrounded by vacant lots. We would purchase the lots and increase the value of our lot and home - but cost prohibited. Owners of lots has defaulted on taxes-all lots different prices get owned by 1 person-How to acquire?
- Safe and affordable housing for low income families
- Offer to neighbors for purchase at a discount
- Sell to residents to improve soil and grow food
- Empty lots are visually an eyesore and a liability for the city. Why not just approach existing homeowners and "give" them the lot or a portion of green space is always a good thing. These lots generate no income currently-why they are vacant why the need to collect taxes.
- Build a park or community green house
- Build single family homes with TIFs

”

■ If you owned a vacant lot, what would you do with it?

What we heard at the workshop

- “
- Tiny homes
 - Gardening
 - The vacant lot that was/is part of my house is landscaped well. But could allow public access as a flower garden
 - Make sure its use contributed to neighborhood fabric
 - Youth activity center
 - Trees
 - Assist people to build affordable housing they can own.
 - Plant weed!
 - Plant a garden
 - Create open space merchant stands
 - Neighborhood gardens
 - Please get garbage bags off of front porches and back to alleys
 - Green house. If I was given a vacant lot or able to acquire one inexpensively, I would create a beautify the neighborhood program where I could grow plants and donate to neighbors.
 - Plant a market garden to provide affordable food to the neighborhood
 - Vacant lots-more neighborhood plots for gardens
 - Offer to neighbor [sic] for purchase
 - Increase ownership (lots next to my house)

What do you think?

- Plant a beautiful flower garden
- Garden?
- A playground w/ a slide, swings, ducks, splash pad, and pond
- Develop into small-size zero energy homes-develop into urban garden
- Vegetable garden for neighbor use

”

Near Northwest Neighborhood Plan

South Bend, IN

Design Charrette
March 2019



© 2019 Opticos Design, Inc.

Tell Us What You Think: Vacant Parcel Ideas

What do you think about these uses for vacant lots in the NNN? Indicate your preferences with dots or sticky notes.



Art or Sculpture Park



Playground or Tot-lot



Wildflower Garden



Dog Park



Community Garden

Photo Credit: J C Overgaard



Apiary/ Honey Garden



BMX Course

Take a sticky note and tell us your thoughts on this topic

Near Northwest Neighborhood Plan

South Bend, IN

Design Charrette
March 2019



© 2019 Opticos Design, Inc.

Tell Us What You Think: Vacant Lots

What should be done with vacant lots?

- No-mow native/natural landscaping, especially to demonstrate the alternative to mowing/grass length ordinances and change public must-mow perception and attitudes.
- U-cut Christmas tree micro-farm.
- Low cost purchase other/re-plat to expand size of adjoining lots. Implement Code changes to increase min. lot size to keep blocks less dense.
- Urban farm.
 - Who maintains?
- New infill housing. Keep streetscape.
- Sell lots neigh. New constr. Wild flowers. [illegible]. Allow invested neigh offer at discount.
- Natural green space. Trees, grasses, trails.
- Goats and alpacas with school program.
- Yes! (Referring to “what we heard at the workshop” comments about offering / selling /giving lots to neighbors.)

If you owned a vacant lot, what would you do with it?

- I have developed (and purchased) 2 vacant lots into a community flower garden. I want to add art/dance/music opportunities for the local children coming to this space.
- If we in-fill it has to blend architecturally.
- Snowmen.
- Goat paddock-urban 4H and natural lawn mowing.
 - Yes! I love the idea of urban 4H. Most children in this area (Sher-Harri) don't have opportunities like this and it would be a game-changer for them.
- Trees and flowers. Parking for next dr. rental. Might build garage.
- For long term opening, plant quick growing trees and flowers.
- Vegetated green space to reduce combined sewer overflow.
- Sell vacant lots to families @ low prices to build up NNN.
- Garages and covered (public) bike storage.

- I would take a vacant lot and put a hill for sledding in winter on build natural landscapes for kids to play. No metal or plastic structures-just natural landscaping, a hill, a tunnel, benches, a water fountain. Fence it in for safety.

Tell Us What You Think: Vacant Parcel Ideas

Take a sticky note and tell us your thoughts on this topic.

- Tool library great idea!
- Increase visibility at intersection 4 everyone.
- No advertising on bus stops.
 - Yes! All of the above! These all improve quality of life in the neighborhood. We need to transform some of these lots into the above, not just build more houses.
- Goats/Alpacas.
- Shared covered parking (to reduce hit and runs of street side parked cars).
- Multi-generational housing (handicapped accessible).
- Shared covered bike parking.
- Cooperative housing development along several vacant lots.
- Open/vacant spaces could be developed into orchards (grapes, apples, pears, paw paws, etc.) and interconnected.
- Green space.
- Wildlife habitat. Garden [illegible]. Butterfly garden.
- Certain lots can be used for community purposes; however, I think most lots should replotted to expand adjoining lots. Many would be attracted to larger urban lots.
- Artists designed skateboarding park.
- Ice skating/pond hockey.
- A simple pavilion or pergola with picnic table for gathering – unity gardens must be maintained, too many weeds, not enough upkeep. Wildflowers, bees, butterflies.
- Community gardens/ag.
- Rainwater-capturing playgrounds (NYC-style).
- Nature play and learning places, org. (play areas/ rainwater capture). Wetland. Bat boxes. Woody, overgrown spaces with winding/rolling dirt bike trails or walking paths.
- Log scramble.
- Japan's Tire Park (Nishi Rokugo)
- NYC Teardrop Park with hillside slide.
- Berkley Adventure Playground. Supervised so >7

can stay 3 hours without a parent. (“junk”-/maker-space-style playground).

- The Riverside Trail is great, but it “cleaned up” the overgrown, secluded play areas of my childhood. I want my kid to have spaces where he can climb a tree and read a book privately in a public space or climb over tree roots and step on rocks along the river.
- *Picture attached of the Urban Garden Farmers Market.*

What Makes a Great Street?

Think of your favorite cities or streets that you like to walk through.

Great streets not only move people from one place to another, they provide **interesting and enticing** public spaces for businesses to **thrive** and people to feel **safe and welcome**. They are the city's biggest civic space and serve as outdoor rooms where **social interaction** occurs. The components below help create the form and character of a great street.



1 Attracts People + Businesses

The most important component of a great street is the local culture and the people who make it a unique and interesting place to be through an inviting energy and appealing shopfronts and businesses.



2 Integrates Multi-modal Design

The street design should balance all uses, including driving, transit, walking, cycling, serving, parking, and drop-offs.



3 Promotes Safety

Pedestrians and bicyclists are protected through good design and traffic calming, while transit and cars are accommodated at appropriate speeds.



5 Includes Street Trees

Street trees add shade and interest, while also providing visibility for businesses and vehicles.



6 Enhances Natural Features & Topography

A great street will work with the existing terrain and natural setting to enhance the unique qualities and identity of the place.



7 Incorporates Interesting Public Spaces

Streets can help create "outdoor rooms" that enhance adjacent buildings and generate a positive environment for a variety of activities.



8 Contributes to Good Connectivity

A great street is part of a larger pattern of streets connecting key places and activities, enabling smooth movement of traffic by providing a variety of route choices.



9 Builds in Sustainable Design

Street design can promote environmental sustainability by incorporating green features that minimize impervious cover, irrigation needs, and stormwater runoff.



10 Allows for Simple Maintenance

Street design that focuses on the quality of the space generated, rather than on expensive detailing and street furniture, can generate a well-used public space without excessive maintenance costs.

Near Northwest Neighborhood Plan

South Bend, IN

Design Charrette
March 2019



© 2019 Opticos Design Inc.

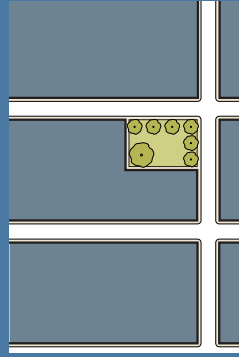
Public Space Types

Public spaces support healthy and vibrant neighborhoods.

Public spaces provide **access to the outdoors** and **gathering places** for members of the community. They should be located within **easy walking distance** of most homes as well as downtowns, and should support both **active and passive uses**. The location, distribution, size, function, and role of these spaces vary in relation to contextual considerations.

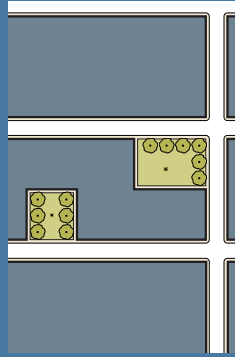
Pocket Park

Small-scale open space that serves the immediate neighborhood, available for informal activities in close proximity to neighborhood residences.



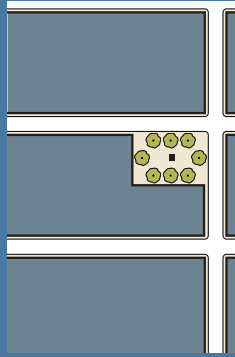
Playground

Small-scale open space designed and equipped for children's recreation.



Pocket Plaza

Small-scale open space, often located at street corners, available for civic purposes and/or commercial activity. Intended as an intimate space for seating or dining into which commercial and neighborhood activity may spill.



Near Northwest
Neighborhood Plan

South Bend, IN

Design Charrette
March 2019



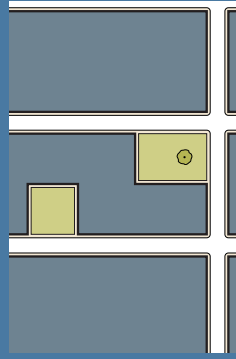
Public Space Types

Public spaces support healthy and vibrant neighborhoods.

Public spaces provide **access to the outdoors** and **gathering places** for members of the community. They should be located within **easy walking distance** of most homes as well as downtowns, and should support both **active and passive uses**. The location, distribution, size, function, and role of these spaces vary in relation to contextual considerations.

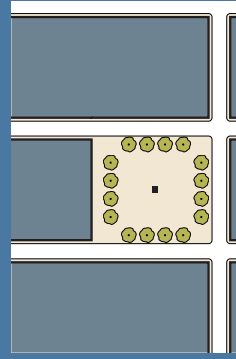
Community Garden

Small-scale open space designed as a grouping of garden plots available to nearby residents.



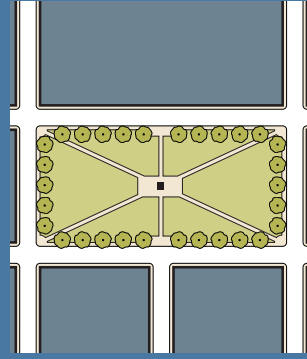
Plaza

Community-scale public spaces typically used for large gatherings, civic functions, and commercial activities, both permanent and temporary—such as farmers markets and exhibitions.



Green

Open space supporting unstructured recreation as well as programmed activities; often serving as habitat corridors, and can also be used for utilitarian functions such as flood control and stormwater conveyance.



Near Northwest Neighborhood Plan

South Bend, IN

Design Charrette
March 2019



© 2019 Opticos Design Inc.

Public Space Types

Public spaces support healthy and vibrant neighborhoods.

Public spaces provide **access to the outdoors** and **gathering places** for members of the community. They should be located within **easy walking distance** of most homes and should support both **active and passive uses**. The location, distribution, size, function, and role of these spaces vary in relation to contextual considerations.

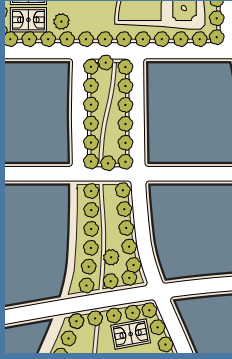
Trail

Pedestrian walkway that requires minimal upkeep while offering alternative routes for pedestrian and bike travel. Trails can be paved for more formal travel.



Linear Park

Long, narrow open space that often connects two destinations. Linear parks are great for creating pedestrian routes and can be programmed in a variety of ways, including with playgrounds, exercise stations, or resting spots.



Shared Street

A street where pedestrians, bicyclists, and motor vehicles travel in the same thoroughfare. Shared streets are designed to be curbless, since there is no distinction between a pedestrian zone and a vehicular zone. Shared streets typically incorporate features designed to control vehicular speeds and indicate a special zone, such as a distinctive paving pattern or street trees creating a winding path of travel.



Near Northwest Neighborhood Plan

South Bend, IN

Design Charrette
March 2019



© 2019 Opticos Design Inc.

Short-term and Long-term Transformations

Think Small and Think Big: Variety of Ideas Aim to Transform

Not every transformation needs to happen at the same time or at a large scale to have a big impact. In the short term, small, feasible improvements can provide enough change to transform a dilapidated building, street, or business into a lively, attractive hub for activity. These small scale transformations can also catalyze larger scale transformation.

■ Building Facade Improvements

Property owners can transform the pedestrian experience through various levels of facade improvements: opening up boarded windows, improving building signage, removing low awnings.



■ Public Realm Improvements

Improvements to the frontage area—where the building meets the sidewalk—can greatly improve the quality of the public realm: creating outdoor eating space, plantings, signage, benches, trees, paving.



■ Reclaimed Space

Simple frontage improvements and long term reuse of unused space can provide a better pedestrian experience as well as valuable outdoor space for businesses.



■ Street and Public Space Improvements

Wider sidewalks, medians, and parklets should be implemented along key corridors where pedestrian traffic is highest. These are spaces that allow pedestrians to congregate and enjoy a more comfortable and safe public realm.



■ Green Alleys

Existing alleys can be made into pedestrian-friendly paseos with parklets and studio space. These improvements attract more pedestrian activity and therefore provide additional informal monitoring of otherwise unsafe alleys.



Near Northwest Neighborhood Plan

South Bend, IN
Design Charrette
March 2019



Types of Buildings: Small Scale

Buildings are defined first by form, then by function.

Small scale buildings have a form similar to that of a single-family house. They are characterized by a **small footprint** and a height of **one to two-and-a-half stories**.

Carriage House

An accessory structure typically located at the rear of a lot providing space for a small residential unit, home office, or other small commercial or service use. This unit could be above a garage or at ground level. This type can help provide affordable housing opportunities and incubate small businesses within walkable neighborhoods.



Detached House: Small

A small, detached structure on a small lot that incorporates one unit. It is typically located within a primarily single-family neighborhood in a walkable urban setting, potentially near a neighborhood main street.



Detached House: Medium

A medium-sized detached structure on a medium-sized lot that incorporates one unit. It is typically located within a primarily single-family residential neighborhood in a walkable urban setting, potentially near a neighborhood main street.



Near Northwest
Neighborhood Plan

South Bend, IN

Design Charrette
March 2019



© 2008 Opticos Design, Inc.

Types of Buildings: Small Scale

Buildings are defined first by form, then by function.

Small scale buildings have a form similar to that of a single-family house. They are characterized by a **small footprint** and a height of **one to two-and-a-half stories**.

Duplex: Stacked

A small- to medium-sized structure that consists of two stacked dwelling units, one on top of the other, both of which face and are entered from the street. This type has the appearance of a medium to large single-family home and is appropriately scaled to fit within primarily single-family neighborhoods or medium-density neighborhoods.



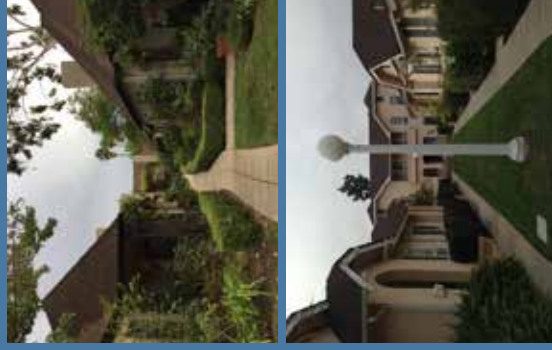
Duplex: Side-by-Side

A small- to medium-sized structure that consists of two dwelling units, one next to the other, both of which face and are entered from the street. It enables appropriately-scaled, well-designed higher densities and is important for providing a broad choice of housing types and promoting walkability.



Cottage Court

This building type consists of a series of small, detached structures, providing multiple units arranged to define a shared court that is typically perpendicular to the street. The shared court takes the place of a private rear yard and is an important community-enhancing element. It provides well-designed higher densities appropriately scaled for primarily single-family or medium-density neighborhoods.



South Bend, IN
Near Northwest
Neighborhood Plan

Design Charrette
March 2019



© 2019 Opticos Design Inc.

Types of Buildings: Medium Scale

Buildings are defined first by form, then by function.

Medium scale buildings fit into a medium- to large-scale neighborhood with **primarily residential** and **some mixed-use**, often used to transition between a single-family neighborhood and a main street. The buildings are characterized by a **medium to large footprint, two to three and a half stories** in height, and are **usually detached** from their neighboring buildings.

Fourplex

A medium structure that consists of four units; typically two on the ground floor and two above with a shared entry.



Multiplex: Small

A medium structure that consists of five to 10 side-by-side and/or stacked dwelling units, typically with one shared entry or individual entries along the front.



Multiplex: Large

A medium- to large-sized structure that consists of 7 to 18 side-by-side and/or stacked dwellings, typically with one shared entry.



Near Northwest
Neighborhood Plan

South Bend, IN

Design Charrette
March 2019



Types of Buildings: Medium Scale

Buildings are defined first by form, then by function.

Medium scale buildings fit into a medium- to large-scale neighborhood with **primarily residential** and **some mixed-use**, often used to transition between a single-family neighborhood and a main street. The buildings are characterized by a **medium to large footprint, two to three and a half stories** in height, and are **usually detached** from their neighboring buildings.

Townhouse

A small- to medium-sized structure, consisting of two to eight (usually) attached single-family homes placed side by side. This type is typically located within medium-density neighborhoods or in a location that transitions from a primarily single-family neighborhood into a neighborhood main street.



Live/Work

A small- to medium-sized attached or detached structure consisting of one dwelling unit above or behind a flexible ground floor space for residential, service, or retail uses. Both the primary ground-floor flex space and the second unit are owned by one entity.



Main Street Building

A large-sized structure, typically attached, intended to provide a vertical mix of uses with ground-floor retail or service uses and upper-floor service or residential uses.



Near Northwest Neighborhood Plan

South Bend, IN

Design Charrette
March 2019



© 2019 Opticos Design Inc.

Page intentionally left blank.

Appendix 2

Land Use Exercise

Land Use Mapping Exercise Key

Near Northwest Neighborhood Plan—March 2019



Low Intensity Residential

Single Family, ADU, Duplex



Where I like to be:

- Quieter street
- Next to buildings like me
- Heart of the neighborhood



Neighborhood Scale Multi-Family

Townhomes, Triplex, Fourplex, Fiveplex, ADU



Where I like to be:

- Scattered through neighborhood
- Near amenities like parks, mixed-use buildings, & transit opportunities
- Many places because I blend in



Medium Intensity Residential

6+ flat buildings, apartment buildings with up to 10 units



Where I like to be:

- Near bus routes, bike facilities, and walkable areas
- Near neighborhood centers
- On more traveled streets



Mixed-Use Buildings

A mix of small-scale commercial, apartments, small shops, cafes, studios or office uses



Where I like to be:

- Next to bigger buildings
- Place with pedestrian & bicyclist traffic and where cars will see me
- In, or near, neighborhood centers & along important streets



Commercial Buildings

Used for a commercial use such as offices, retail, or restaurant; they tend to be larger in scale and auto-oriented



Where I like to be:

- Place where lots of people see me, including cars driving by
- Near other commercial and larger buildings



Other Land Use

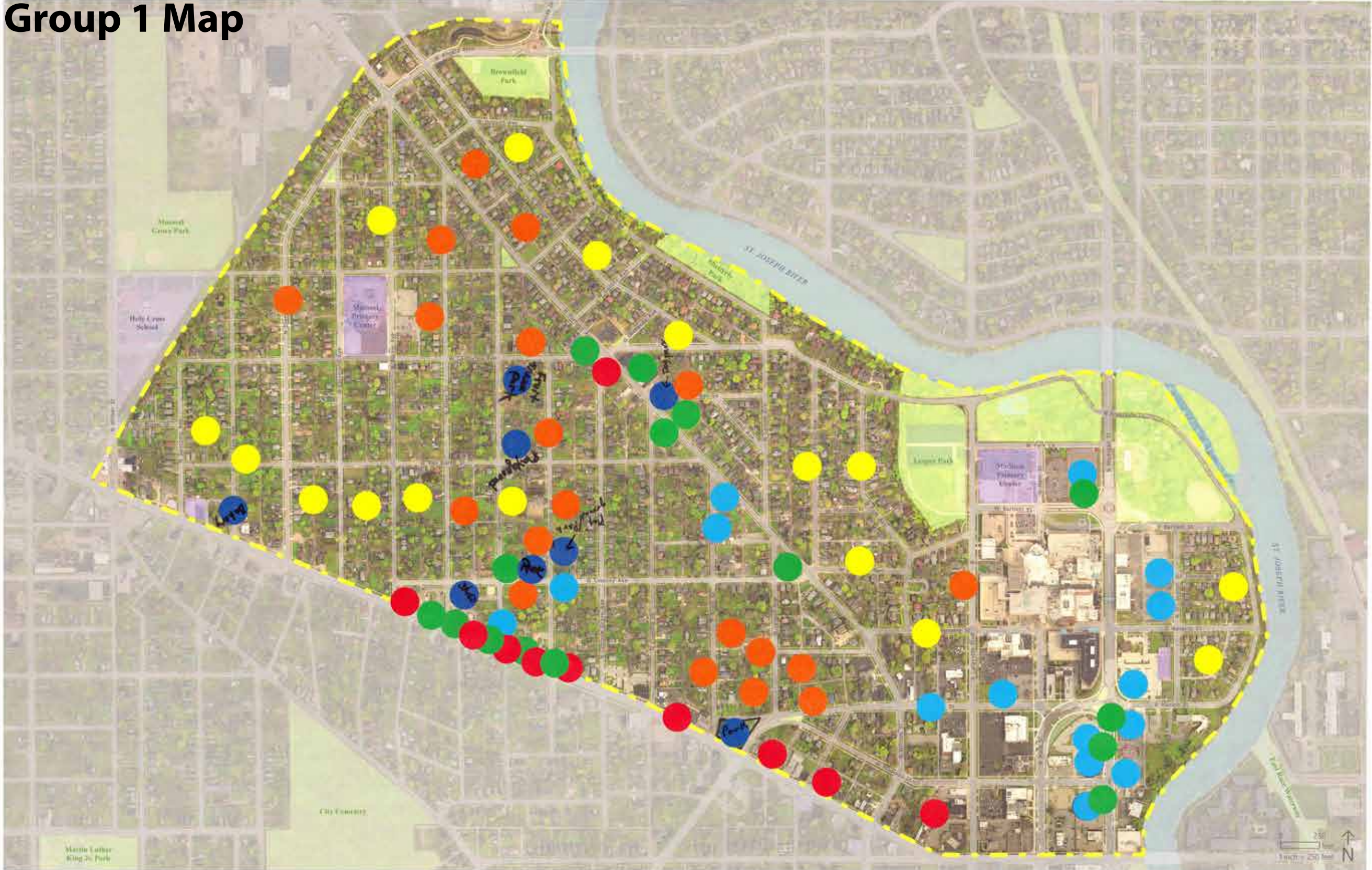
What did we miss? Are there other types of uses do you want to see in the neighborhood?

Please mark the location on the map and write what land use you would like to see.

Where I like to be:

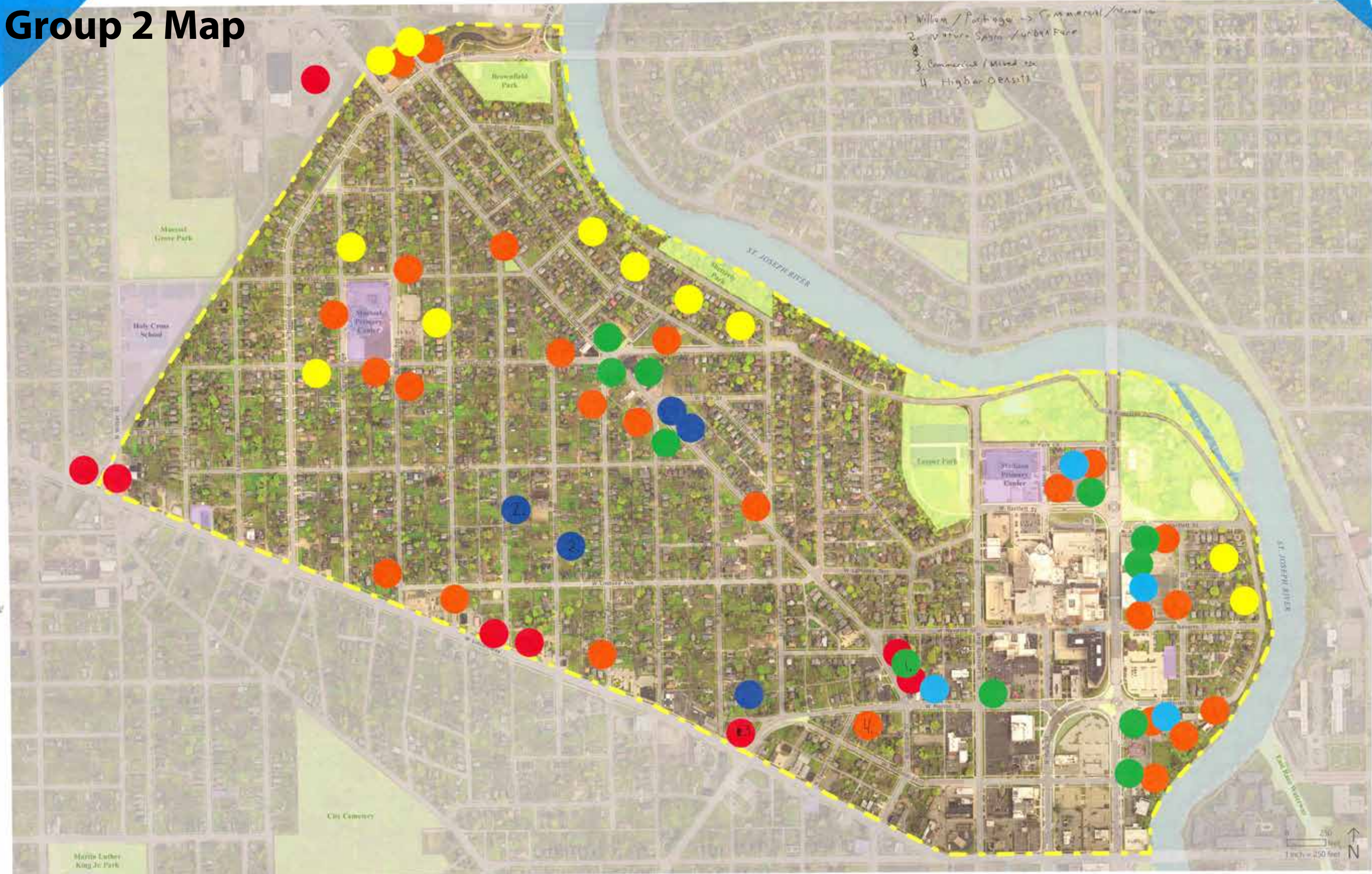
- In the near northwest neighborhood
- Close to neighbors
- Near downtown

Group 1 Map



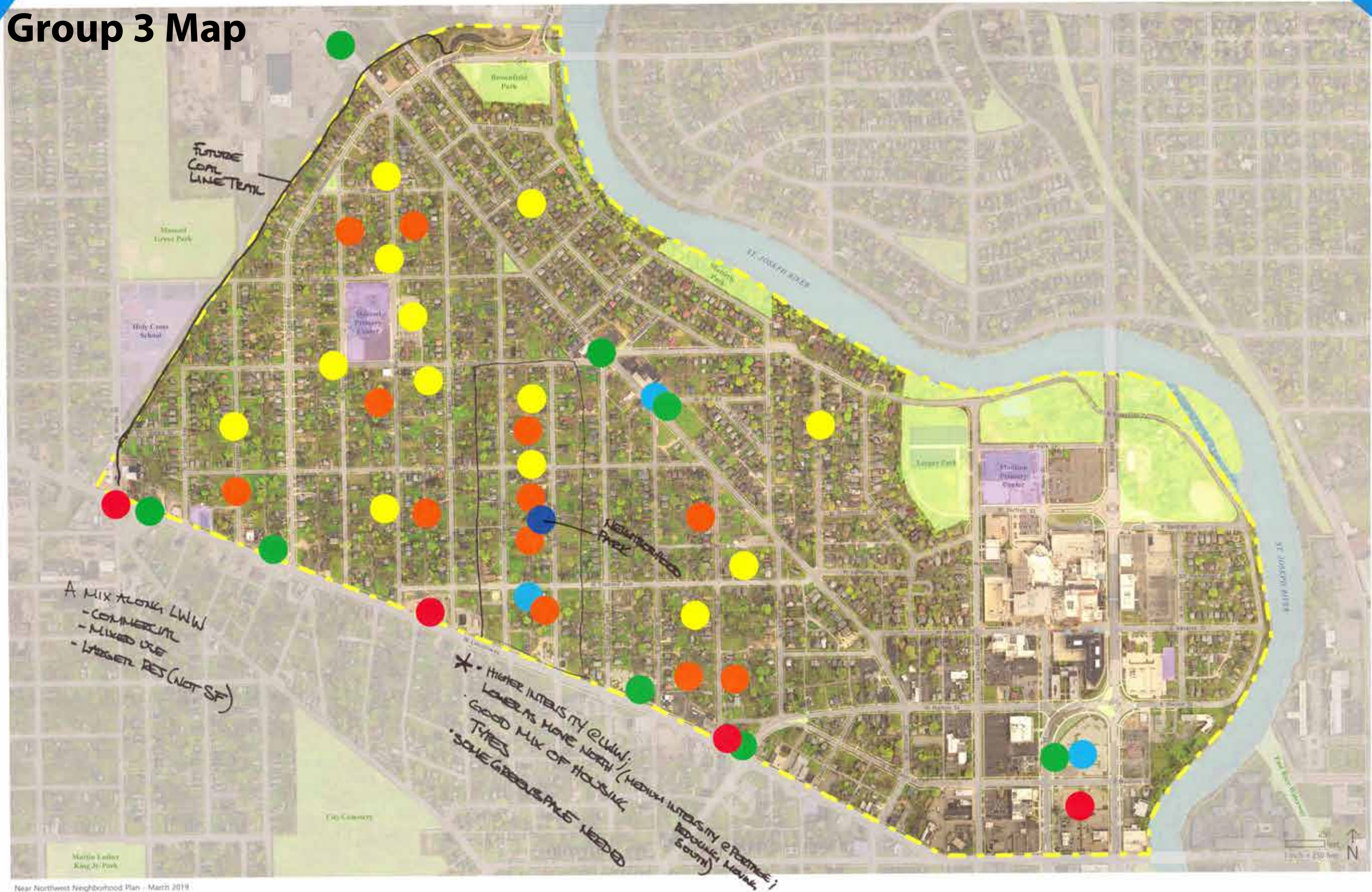
Near Northwest Neighborhood Plan - March 2019

Group 2 Map

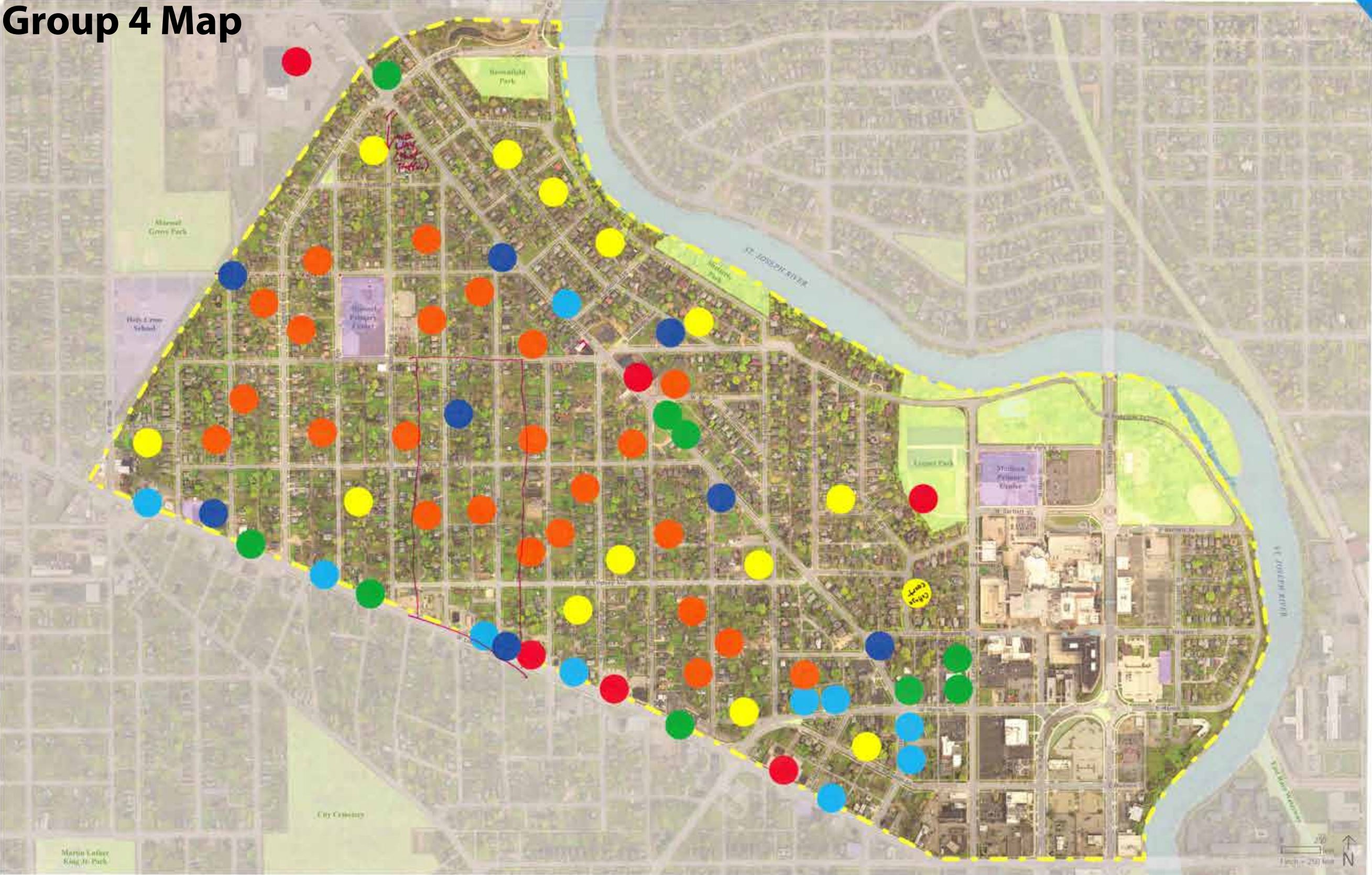


Near Northwest Neighborhood Plan - March 2019

Group 3 Map

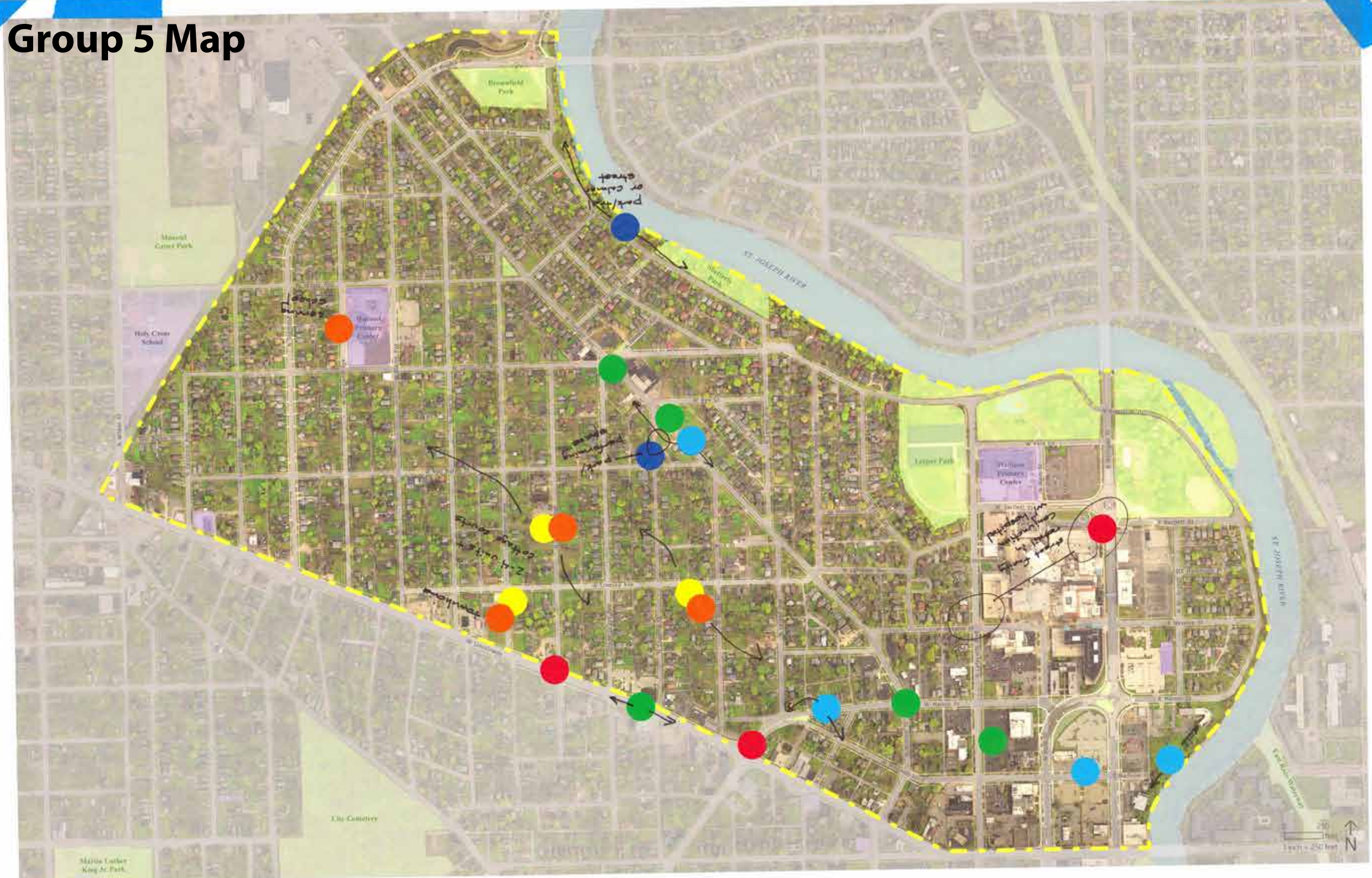


Group 4 Map



Near Northwest Neighborhood Plan - March 2019

Group 5 Map



Near Northwest Neighborhood Plan - March 2019

Page intentionally left blank.

Appendix 3 Proformas

Proformas

What is a proforma?

A proforma is a tool used to present financial information for a specific project (at a specific time). It is used to calculate costs and revenue related to a project. Using these calculations decision makers - including investors and banks - can determine if they wish to move forward with a project.

To the right is a sample proforma for building a staked duplex on a 30' wide lot where both units would be rental. Provided are notes to help explain how the figures were calculated and what they tell the user.

Duplex - Owner Occupied (30' Lot)

Residential 2 Units - Owner Occupied with Rental Unit - New Construction

Blue cells are INPUTS

Gray cells are CALCULATED

BUILDING PROGRAM AND RENTS						
Residential Unit Rents	Rent	SF	Rent per SF	Units	Total Rent	Total SF
2 Bedroom, 2 Bathrooms	\$925	800	\$1.16	2	\$1,850	1,600
Total Residential				2	\$1,850	1,600
Non Rented Space						
Porch		50		1		50
Total Non Rented Space						50
Total Monthly Rent					\$1,850	
Total Building Square Feet						1,650
Site Information						
Lot Size						3,780
Building Footprint (Ground Floor SF)				22%	850	
Site Area Net of Buildings						2,930
INCOME						
Residential Unit Income				Percent of Income	Income	
Gross Potential Income (Total Annual Rents)						\$22,200
Less Vacancy				5%		-\$1,110
Gross Operating Income						\$21,090
Operating Expenses				15%		-\$3,164
Net Operating Income (NOI)						\$17,927
COSTS						
Residential Unit Cost				Percent	Cost per SF	Cost
Building Hard Cost	SF Building				\$125	\$206,250
Site Improvements	SF Site				\$1	\$2,930
Connection Fees / Utility Installation Costs						\$12,468
Total Hard Costs						\$221,648
Soft Costs				20%		\$44,330
Land / Acquisition Costs						\$500
Total Project Costs						\$266,478
Total Cost Per Residential Unit						\$133,239
Return on Project Cost						6.7%
CONSTRUCTION LOAN						
Loan Information	Term Years	Interest Rate	Amort Years	% Down	Cost	
Down Payment				25%		\$66,619
Loan Amount						\$199,858
Loan Assumptions	3	5.0%	25			
Monthly Debt Service						-\$1,168
Total Annual Debt Service						-\$14,020
Cash Flow After Debt Service						\$3,906
Debt Service Coverage Ratio (DSCR)						1.28
Cash on Cash Return (Return on Down Payment)						5.9%
Value Per Acre						\$2,554,229

Notes on Terms and Assumptions

Selected Program of Units - Stacked Duplex

Research Area Rents and talk to local brokers or building owners to determine appropriate rental rates.

Area of building that touches the ground

Used as Input to Site Improvements SF under COSTS

Total Monthly rents X 12 months.

You need to account for some vacancy or turnover. Use a vacancy rate that is currently and historically found in the market.

This is a ballpark estimate which should be verified through a detailed budget.

Net Operating Income (NOI) is the Cash flow after Expenses. It is used to determine the value of an asset.

Hard Costs are Direct Construction Costs for labor and materials to build the building

Costs for horizontal construction, landscaping, etc

Connection Fees + Installation Labor Costs for 6" Sanitary and 1" Water Lateral in one trench, with surface repair

Calculated off the Hard Costs and Site Improvements, not offsite improvements/impact fees

Total Building Basis is the amount of dollars into the investment including acquisition and construction either per unit or PSF.

Return on Cost is a measurement of the Risk of a project. If the projected cash flow divided by the upfront cost is too low versus the expected exit cap, then the project is not a great investment.

Amount of Cash and/or Money used in the project via Qualified Expenses needed to close on the construction loan.

Loan to Cost (LTC)

Amortization is the number of years over which the loan could be paid off in equal installments. (It is not the same as the term of the loan). Term is the length of time to either pay back the loan or refinance or sell.

Annual NOI less Annual Debt Service

Debt Coverage Ratio: NOI / Debt Service. Lenders often require 1.25 DSCR or higher, depending on risk.

Annual Cash Flow after Debt Service divided by Equity (down payment)

Property Value divided by Acreage, used as a measure of tax base productivity. Calculated by creating an estimate of assessed value by taking fraction of Hard Costs and dividing by the lot size expressed in acres.

Proforma Assumptions

The following shares are the assumptions used when developing the proformas for the Near Northwest Neighborhood Plan process and this document.

Model Types

For Sale Models

One Plex – 1200 sf

Townhome – 1050 SF (built 4 together @ 1050 SF each)

Owner Occupied with Rental Unit Models

Single Family Home + Accessory Dwelling Unit – 1200 SF + 600 SF

Duplex, Stacked – 1600 SF (2 units @ 800 SF each)

For Rent Models

Duplex, Stacked – 1600 SF (2 units @ 800 SF each)

Fourplex – 3200 SF (4 units @ 800 SF each)

Cottage Court – 6 individual units @ 710 SF each

Base Assumptions

Building Code

All buildings use the International Residential Code (IRC), except the quadplex which uses the International Building Code (IBC). The major difference between the codes is that IBC buildings are generally fire sprinkled.

Fair Housing

Fair Housing requirements apply to the buildings that are more than 3 units on one legal parcel, which includes the Fourplex and the Cottage Court (6 units). <https://www.huduser.gov/portal/publications/PDF/FAIRHOUSING/fairfull.pdf>

Construction Costs

Per square foot of conditioned space:

\$125 per square foot

\$130 per square foot for the Fourplex to account for additional costs of sprinklers

Connection Fees and Utility Hookup Costs

\$12,468 - The Connection Fees + Installation Labor Costs for 6" Sanitary and 1" Water Lateral in one trench, with surface repair. This is a per building price for all the models 1-4 units in size. These mains are split off inside a structure and that cost is built into the overall construction budget. For the fourplex with a sprinkler system, it assumed only one water tap in the street is required and the sprinkler system would be fed first inside the building before servicing the domestic water line to ensure proper flow.

\$20,028 – For 6 cottage model - The Connection Fees + Installation Labor Costs for 6" Sanitary and 1" Water Lateral in one trench, with surface repair. Due to the additional underground piping to each building from the main connection box to the lot, the price is slightly higher. Additional engineering would be necessary to understand if the water pipe size from the common box to the street should be slightly larger, but that additional cost potential is relatively low as the labor is much more costly than the material.

Operating Expenses

15% for Owner Occupied with Rental Unit

25% for For Rent Models

Land Acquisition

A vacant lot with no existing available utility hookups was uniformly priced at \$500 per lot. All utilities would need to be brought from the right of way to the lot to construct a building.

Construction Loan Terms

For all the models with rental units and higher construction down payments, the cost of construction financing was set at 5% interest with a 25 year amortization. Typically payments are interest only during the draw down period until occupancy.

The For Sale models were set at 6.5% interest based on the typically lower down payment and higher risk underwriting. Those construction loans are typically immediately transferred to a permanent loan at the conclusion of construction, while rental products may have a lag period between while all units are rented

Model Name	Occupancy Type	Building Code	Permanent Loan Type
Single Family - 1200 (1du)	For Sale	IRC	30 yr mortgage, 10% downpayment
Townhomes (4du)	For Sale	IRC	30 yr mortgage, 10% downpayment
Makerplex	For Sale	IRC (with use exceptions)	30 yr mortgage, 10% downpayment, If house; Commercial loan otherwise
Duplex-stacked - 800 (2du)	Owner Occupied with Rental Unit	IRC	30 yr mortgage, 10% downpayment
Single Family + ADU - 1200+600 (2du)	Owner Occupied with Rental Unit	IRC	30 yr mortgage, 10% downpayment
Duplex-stacked - 800 (2du)	For Rent	IRC	30 yr mortgage, 25% downpayment
Fourplex - 800 (4du)	For Rent	IBC (Sprinkled)	30 yr mortgage, 25% downpayment
Cottage Court - 710 (6du)	For Rent	IRC	Commercial Loan, 7 yr term, 25 yr amort

Building type assumptions

and stabilized, during which interest and principal are paid.

Permanent Loans

There are two typical types of loans that are used to secure permanent financing. A 30 year mortgage can be used to secure a 1-4 unit building with a 30 year repayment term. Loan terms will vary based on the down payment provided, typically ranging from 3.5%-20% for owner occupied structures (the owner occupying one of the units). For an owner who is acting as a landlord and renting all the units, the typical down payment required by banks is 25%.

Cost of Investor Capital

Threshold for expected returns on capital (cash flow/refinance only, no project sale) are approximately set at 8-10%. This is at the low end of market rate returns which could easily demand 15% or higher.

Key Proforma Outputs

Total Project Costs – Total of all upfront costs to construct and finance project.

Debt Service Coverage Ratio - A concern of Banks: Ratio of how much revenue a project brings in compared to the loan payment to the bank. In general, banks like projects which revenues exceed expenses by 25% or more.

Return on Project Cost – A concern of Operating Partner/Developer: Ratio of the revenue produced divided by the cost needed to develop the building. It is primarily a measurement of the risk of a project. If the projected cash flow divided by the upfront cost is too low versus the expected exit, then the project is not a great investment.

Cash on Cash Return – A concern of Capital Partner/Investor: Calculated by taking the annual Cash Flow after Debt Service (DSCR) divided by Equity (down payment). If the DSCR is too low, one way to fix the problem is to increase the cash down payment. However, doing so will lower the Cash on Cash return as it effectively means the project is taking more cash to achieve the same outcome, thus lowering this ratio expressed as percentage. The investor is often the primary source of the down payment, so it is of interest to make the most efficient use of that resource.

Value Per Acre – A concern of Local Government: Calculated by dividing the assessed Property Value by Acreage. This is used as a measure of tax base productivity, where there is a fixed cost of infrastructure and services required to make lots livable and a city vibrant. If too little value is spread out over too much land, it can create a structural deficit whereas the tax derived from land is insufficient to maintain the infrastructure and perhaps also cover other critical safety and administrative functions.

SF House with ADU - Owner Occupied (40' Lot)

Residential 2 Units - Owner Occupied with Rental Unit - New Construction

Blue cells are INPUTS

Gray cells are CALCULATED

BUILDING PROGRAM AND RENTS						
Residential Unit Rents	Rent	SF	Rent per SF	Units	Total Rent	Total SF
1 Bedroom, 1 Bathroom ADU	\$750	600	\$1.25	1	\$750	600
2 Bedroom, 2 Bathrooms SFH	\$1,200	1,200	\$1.00	1	\$1,200	1,200
Total Residential				2	\$1,950	1,800
Non Rented Space						
Porch		50		1		50
Total Non Rented Space						50
Total Monthly Rent					\$1,950	
Total Building Square Feet						1,850
Site Information						
Lot Size						4,800
Building Footprint (Ground Floor SF)				25%	1,200	
Site Area Net of Buildings						3,600
INCOME						
Residential Unit Income					Percent of Income	Income
Gross Potential Income (Total Annual Rents)						\$23,400
Less Vacancy					5%	-\$1,170
Gross Operating Income						\$22,230
Operating Expenses					15%	-\$3,335
Net Operating Income (NOI)						\$18,896
COSTS						
Residential Unit Cost				Percent	Cost per SF	Cost
Building Hard Cost	SF Building			\$125	\$231,250	
Site Improvements	SF Site			\$1	\$3,600	
Connection Fees / Utility Installation Costs					\$12,468	
Total Hard Costs					\$247,318	
Soft Costs				15%	\$37,098	
Land / Acquisition Costs					\$500	
Total Project Costs					\$284,916	
Total Cost Per Residential Unit					\$142,458	
Return on Project Cost					6.6%	
CONSTRUCTION LOAN						
Loan Information		Term Years	Interest Rate	Amort Years	% Down	Cost
Down Payment					25%	\$71,229
Loan Amount						\$213,687
Loan Assumptions		3	5.0%	25		
Monthly Debt Service						-\$1,249
Total Annual Debt Service						-\$14,990
Cash Flow After Debt Service						\$3,905
Debt Service Coverage Ratio (DSCR)						1.26
Cash on Cash Return (Return on Down Payment)						5.5%
Value Per Acre						\$2,244,411

Duplex - Owner Occupied (30' Lot)

Residential 2 Units - Owner Occupied with Rental Unit - New Construction

Blue cells are INPUTS

Gray cells are CALCULATED

BUILDING PROGRAM AND RENTS						
Residential Unit Rents	Rent	SF	Rent per SF	Units	Total Rent	Total SF
2 Bedroom, 2 Bathrooms	\$925	800	\$1.16	2	\$1,850	1,600
Total Residential				2	\$1,850	1,600
Non Rented Space						
Porch		50		1		50
Total Non Rented Space						50
Total Monthly Rent					\$1,850	
Total Building Square Feet						1,650
Site Information						
Lot Size						3,780
Building Footprint (Ground Floor SF)				22%	850	
Site Area Net of Buildings						2,930
INCOME						
Residential Unit Income					Percent of Income	Income
Gross Potential Income (Total Annual Rents)						\$22,200
Less Vacancy					5%	-\$1,110
Gross Operating Income						\$21,090
Operating Expenses					15%	-\$3,164
Net Operating Income (NOI)						\$17,927
COSTS						
Residential Unit Cost				Percent	Cost per SF	Cost
Building Hard Cost	SF Building			\$125	\$206,250	
Site Improvements	SF Site			\$1	\$2,930	
Connection Fees / Utility Installation Costs					\$12,468	
Total Hard Costs					\$221,648	
Soft Costs				20%	\$44,330	
Land / Acquisition Costs					\$500	
Total Project Costs					\$266,478	
Total Cost Per Residential Unit					\$133,239	
Return on Project Cost					6.7%	
CONSTRUCTION LOAN						
Loan Information		Term Years	Interest Rate	Amort Years	% Down	Cost
Down Payment					25%	\$66,619
Loan Amount						\$199,858
Loan Assumptions		3	5.0%	25		
Monthly Debt Service						-\$1,168
Total Annual Debt Service						-\$14,020
Cash Flow After Debt Service						\$3,906
Debt Service Coverage Ratio (DSCR)						1.28
Cash on Cash Return (Return on Down Payment)						5.9%
Value Per Acre						\$2,554,229

Duplex (30' Lot)

Residential 2 Units For Rent - New Construction

Blue cells are INPUTS
Gray cells are CALCULATED

BUILDING PROGRAM AND RENTS						
Residential Unit Rents	Rent	SF	Rent per SF	Units	Total Rent	Total SF
2 Bedroom, 2 Bathrooms	\$925	800	\$1.16	2	\$1,850	1,600
Total Residential				2	\$1,850	1,600
Non Rented Space						
Porch		50		1		50
Total Non Rented Space						50
Total Monthly Rent					\$1,850	
Total Building Square Feet						1,650
Site Information						
Lot Size						3,780
Building Footprint (Ground Floor SF)				22%		850
Site Area Net of Buildings						2,930
INCOME						
Residential Unit Income				Percent of Income		Income
Gross Potential Income (Total Annual Rents)						\$22,200
Less Vacancy				5%		-\$1,110
Gross Operating Income						\$21,090
Operating Expenses				25%		-\$5,273
Net Operating Income (NOI)						\$15,818
COSTS						
Residential Unit Cost				Percent	Cost per SF	Cost
Building Hard Cost	SF Building				\$125	\$206,250
Site Improvements	SF Site				\$1	\$2,930
Connection Fees / Utility Installation Costs						\$12,468
Total Hard Costs						\$221,648
Soft Costs				20%		\$44,330
Land / Acquisition Costs						\$500
Total Project Costs						\$266,478
Total Cost Per Residential Unit						\$133,239
Return on Project Cost						5.9%
CONSTRUCTION LOAN						
Loan Information	Term Years	Interest Rate	Amort Years	% Down		Cost
Down Payment				30%		\$79,943
Loan Amount						\$186,534
Loan Assumptions	3	5.0%	25			
Monthly Debt Service						-\$1,090
Total Annual Debt Service						-\$13,086
Cash Flow After Debt Service						\$2,732
Debt Service Coverage Ratio (DSCR)						1.21
Cash on Cash Return (Return on Down Payment)						3.4%
Value Per Acre						\$2,554,229

Four Plex (50' Lot)

Residential 4 Unit For Rent - New Construction

Blue cells are INPUTS
Gray cells are CALCULATED

BUILDING PROGRAM AND RENTS						
Residential Unit Rents	Rent	SF	Rent per SF	Units	Total Rent	Total SF
2 Bedroom, 2 Bathrooms	\$925	800	\$1.16	4	\$3,700	3,200
Total Residential				4	\$3,700	3,200
Non Rented Space						
Porch		50		1		50
Common Area		150		1		150
Total Non Rented Space						200
Total Monthly Rent					\$3,700	
Total Building Square Feet						3,400
Site Information						
Lot Size						6,000
Building Footprint (Ground Floor SF)				28%		1,650
Site Area Net of Buildings						4,350
INCOME						
Residential Unit Income				Percent of Income		Income
Gross Potential Income (Total Annual Rents)						\$44,400
Less Vacancy				5%		-\$2,220
Gross Operating Income						\$42,180
Operating Expenses				25%		-\$10,545
Net Operating Income (NOI)						\$31,635
COSTS						
Residential Unit Cost				Percent	Cost per SF	Cost
Building Hard Cost	SF Building				\$130	\$442,000
Site Improvements	SF Site				\$1	\$4,350
Connection Fees / Utility Installation Costs						\$12,468
Total Hard Costs						\$458,818
Soft Costs				20%		\$91,764
Land / Acquisition Costs						\$500
Total Project Costs						\$551,082
Total Cost Per Residential Unit						\$137,770
Return on Project Cost						5.7%
CONSTRUCTION LOAN						
Loan Information	Term Years	Interest Rate	Amort Years	% Down		Cost
Down Payment				32%		\$176,346
Loan Amount						\$374,735
Loan Assumptions	3	5.0%	25			
Monthly Debt Service						-\$2,191
Total Annual Debt Service						-\$26,288
Cash Flow After Debt Service						\$5,347
Debt Service Coverage Ratio (DSCR)						1.20
Cash on Cash Return (Return on Down Payment)						3.0%
Value Per Acre						\$3,331,019

Six Unit Cottage Court (133' Lot)

Residential 6 Unit For Rent - New Construction

Blue cells are INPUTS

Gray cells are CALCULATED

BUILDING PROGRAM AND RENTS						
Residential Unit Rents	Rent	SF	Rent per SF	Units	Total Rent	Total SF
2 Bedroom Cottage, 1 Story	\$925	710	\$1.30	6	\$5,550	4,260
Total Residential				6	\$5,550	4,260
Non Rented Space						
Porch		50		-		-
Total Non Rented Space						-
Total Monthly Rent					\$5,550	
Total Building Square Feet						4,260
Site Information						
Lot Size						12,600
Building Footprint (Ground Floor SF)				30%		3,840
Site Area Net of Buildings						8,760
INCOME						
Residential Unit Income				Percent of Income		Income
Gross Potential Income (Total Annual Rents)						\$66,600
Less Vacancy				5%		-\$3,330
Gross Operating Income						\$63,270
Operating Expenses				25%		-\$15,818
Net Operating Income (NOI)						\$47,453
COSTS						
Residential Unit Cost				Percent	Cost per SF	Cost
Building Hard Cost	SF Building				\$125	\$532,500
Site Improvements	SF Site				\$1	\$8,760
Connection Fees / Utility Installation Costs						\$20,028
Total Hard Costs						\$561,288
Soft Costs				25%		\$140,322
Land / Acquisition Costs						\$1,000
Total Project Costs						\$702,610
Total Cost Per Residential Unit						\$117,102
Return on Project Cost						6.8%
CONSTRUCTION LOAN						
Loan Information	Term Years	Interest Rate	Amort Years	% Down		Cost
Down Payment				25%		\$175,653
Loan Amount						\$526,958
Loan Assumptions	7	5.0%	25			
Monthly Debt Service						-\$3,081
Total Annual Debt Service						-\$36,966
Cash Flow After Debt Service						\$10,486
Debt Service Coverage Ratio (DSCR)						1.28
Cash on Cash Return (Return on Down Payment)						6.0%
Value Per Acre						\$1,940,453

One Plex (30' Wide Lot)

Residential 1 Unit For Sale - New Construction

Blue cells are INPUTS

Gray cells are CALCULATED

SUMMARY			
	Per Sq Ft	Amount	% of Cost
Sales Price	\$208	\$250,000	100%
Hard Costs	(125.00)	(199,412.00)	80%
Soft Costs	(16.62)	(19,941.00)	8%
Land Cost	(0.13)	(500.00)	0%
Construction Interest	(0.42)	(5,863.00)	2%
Marketing/Closing Costs on Sale	(12.50)	(15,000.00)	6%
Overhead/Developer Fee	(7.33)	(8,794.00)	4%
Net Profit	\$46.34	\$490	0.20%
Profit Margin		0.20%	
Builder Cash Required		\$54,963	
Builder Cash Required (Net of Overhead)		\$46,169	
BUILDING PROGRAM			
Residential Units	SF	Units	Total SF
2 Bedroom / 1 Bath	1,200	1	1,200
3 Bedroom / 2 Bath	1,580	-	-
ADU	500	-	-
Total Residential		1	1,200
Unfinished Space			
Garages (One Car 260, Two Car 520)	520	-	-
Porch	100	1	100
Basement / Storage	600	1	600
Total Unfinished		2	700
Total Building Square Feet			1,900
Site Utilization			
Lot Size			3,900
Building Footprint (Ground Floor SF)		43%	1,664
Site Area Net of Buildings			2,236
CONSTRUCTION COSTS			
	Per Sq Ft	Amount	
Building Hard Cost	\$125	\$150,000	
Unfinished Space	\$40	\$28,000	
Site Improvements	\$4	\$8,944	
Utility Installation		\$12,468	
Total Hard Costs		\$199,412	
Soft Costs	10%	\$19,941.20	
Land / Acquisition Costs		\$500	
Total Hard + Soft Costs + Land		\$219,853	
CONSTRUCTION LOAN			
Loan Information		Amount	
Down Payment	25%	\$54,963	
Loan Amount		\$164,890	
Loan Assumptions	Term Months: 12, Interest: 6.50%		
Total Debt Service		\$5,863	
COSTS FOR SALE OF HOME			
Marketing / Broker Fees (% of Sales Price)	5%	\$12,500	
Closing Costs (% of Sales Price)	1%	\$2,500	
Total Home Sale Costs		\$15,000	
Total Project Costs		\$240,716	
DEVELOPER FEE			
Overhead / Developer Fee	4%	\$8,794	
Total Developer Fee		\$8,794	
Total Project Costs Plus Fee		\$249,510	
Value Per Acre			\$2,786,838

Page intentionally left blank.

Page intentionally left blank.

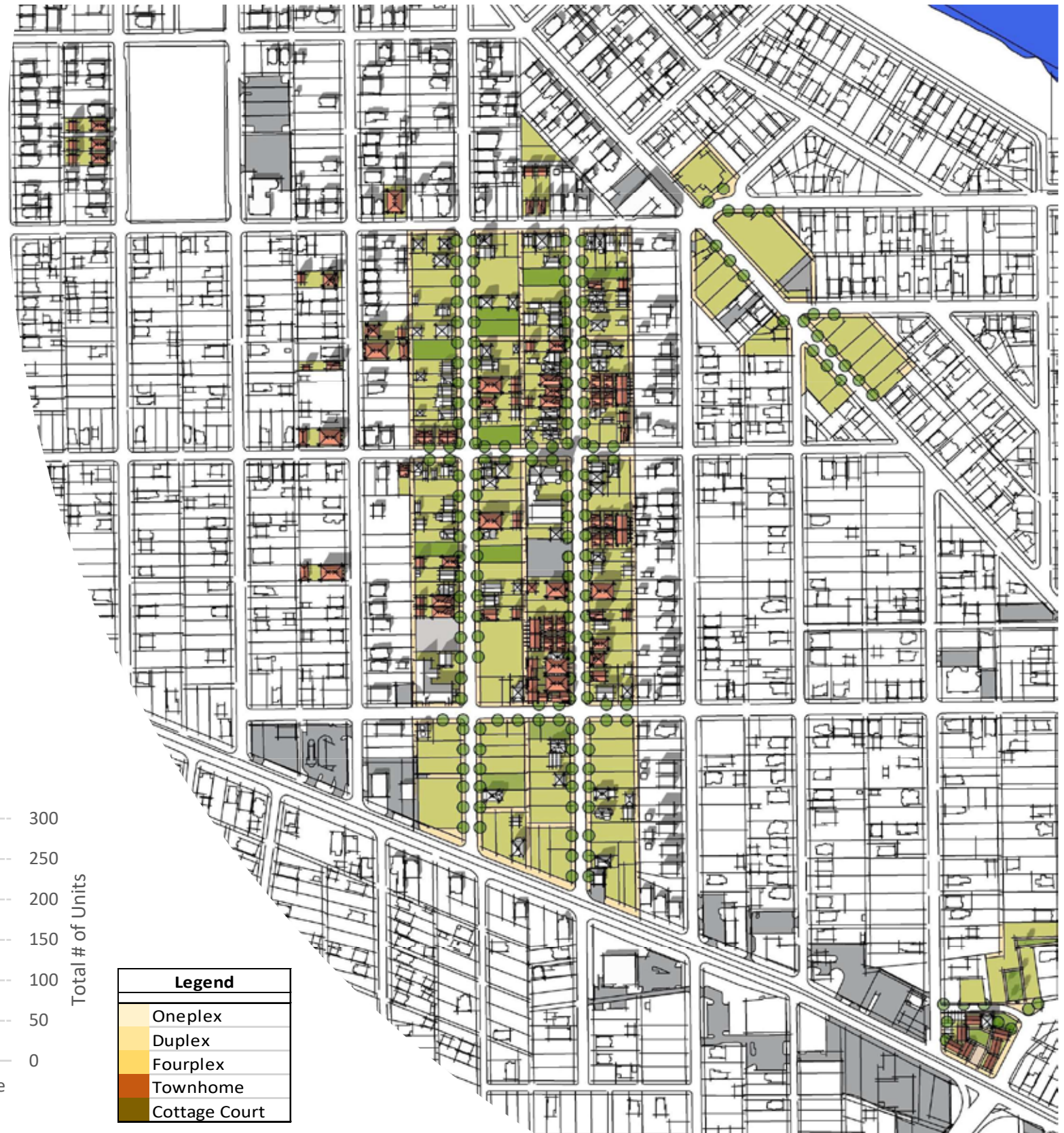
Appendix 4

Tax Revenue Analysis

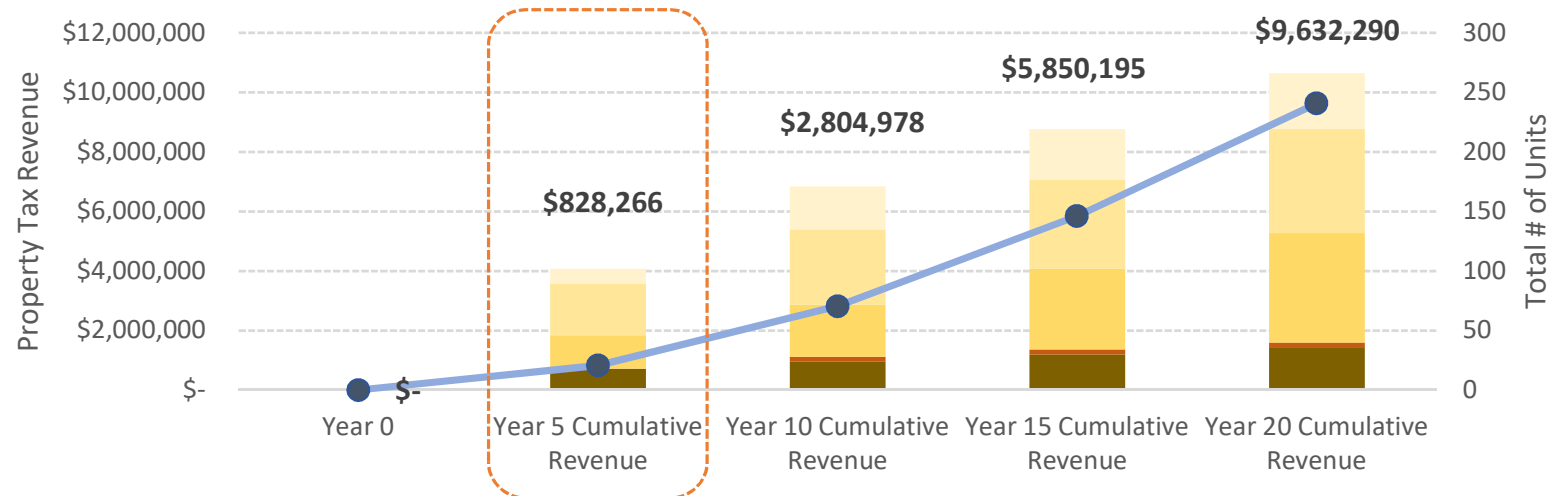
Years 0-5

38% of Total Buildout

- **New Dwelling Units:** 102
- **New Population:** 128
- **Residential Sq Ft:** 232,202
- **Total Construction Value:** \$14.4M
- **Value per Acre of Infill:** \$2.8M
- **Cumulative Property Tax Revenue (Yr 5):** \$828,266



South Bend - Sherman-Harrison
Cumulative Property Tax Revenue & Unit Count



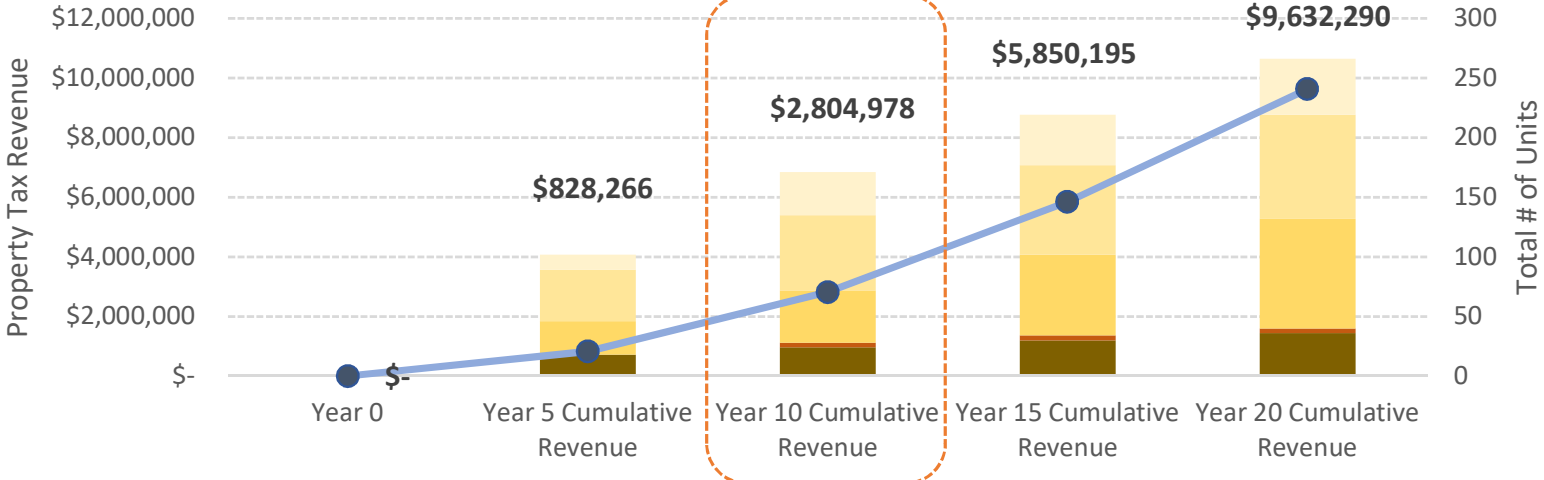
Years 6-10

64% of Total Buildout

- **New Dwelling Units:** 171
- **New Population:** 220
- **Residential Sq Ft:** 148,422
- **Total Construction Value:** \$25M
- **Value per Acre of Infill:** \$2.8M
- **Cumulative Property Tax Revenue (Yr 10):** \$2.8M



South Bend - Sherman-Harrison
Cumulative Property Tax Revenue & Unit Count



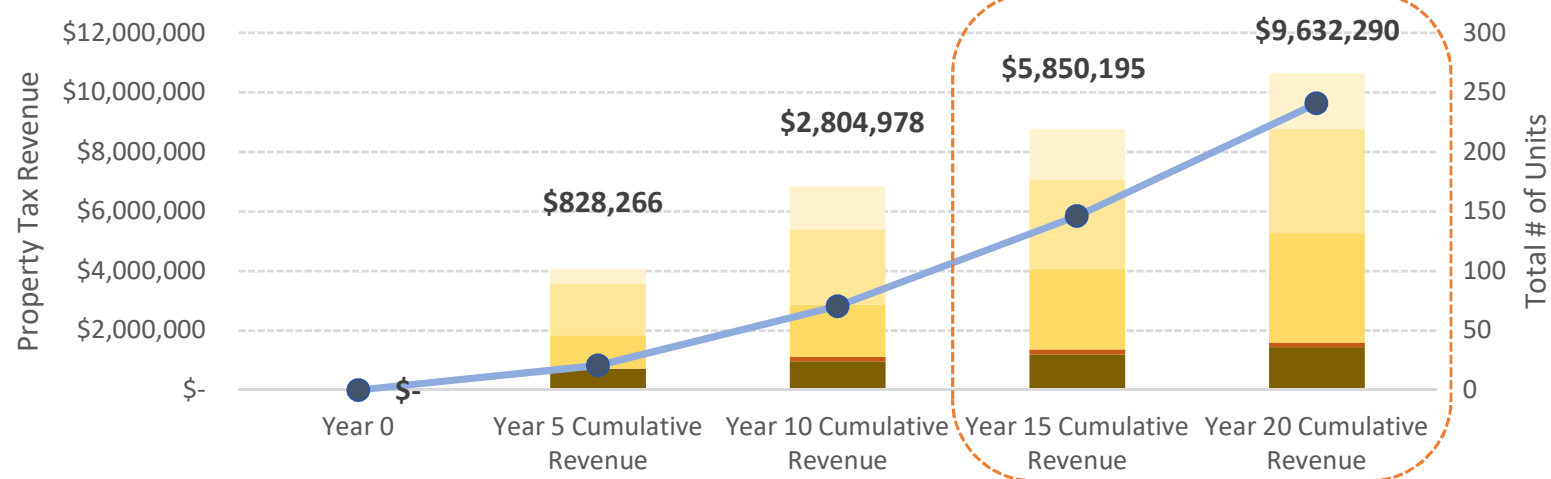
Years 11-20

100% of Total Buildout

- **Total New Dwelling Units:** 266
- **Total New Population:** 348
- **Residential Sq Ft:** 232,202
- **Total Construction Value:** \$39.2M
- **Value per Acre of Infill:** \$2.9M
- **Cumulative Property Tax Revenue (Yr 20):** \$9.6M

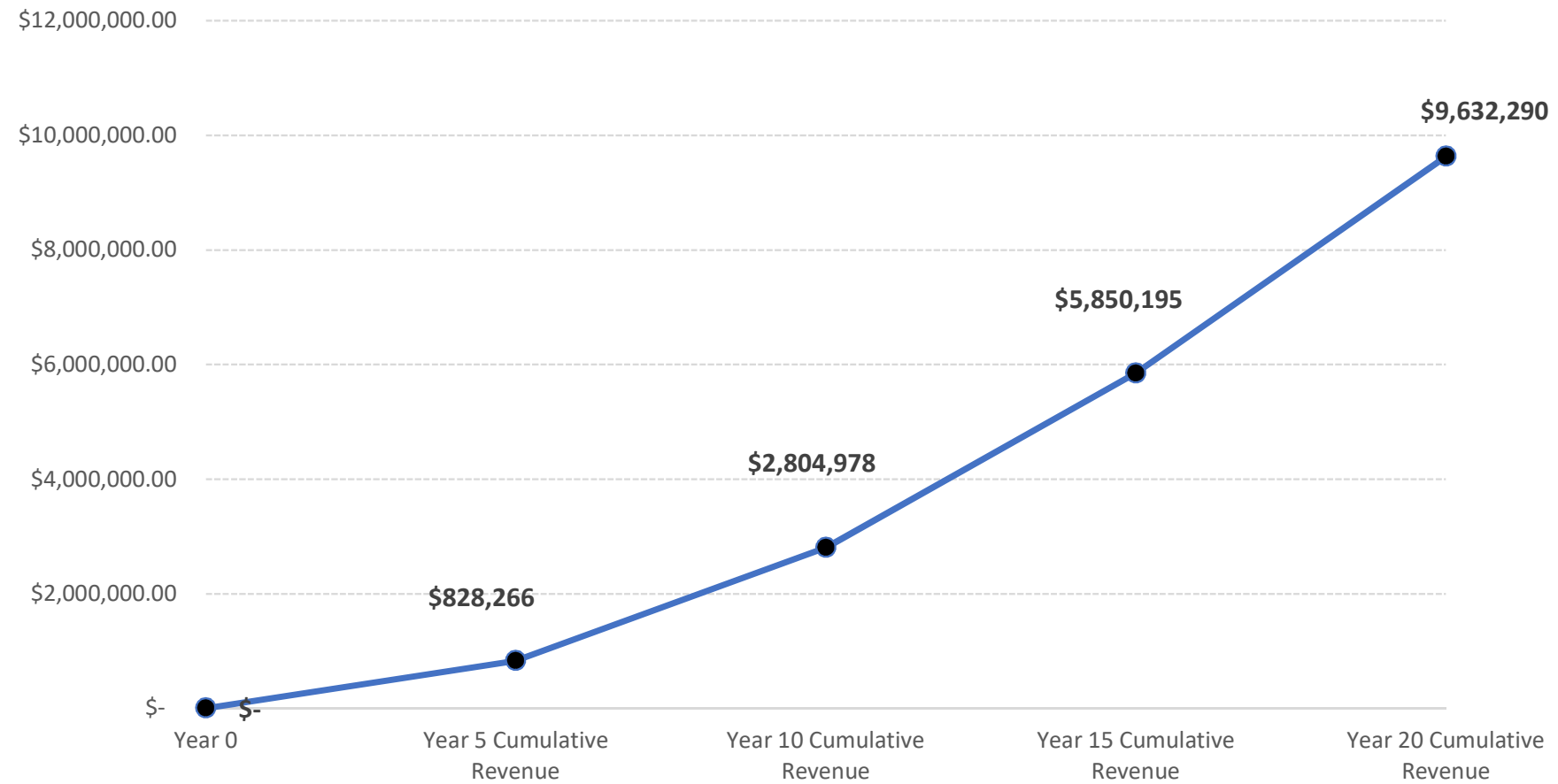


South Bend - Sherman-Harrison
Cumulative Property Tax Revenue & Unit Count



Legend	
Light Yellow	Oneplex
Medium Yellow	Duplex
Dark Yellow	Fourplex
Orange	Townhome
Brown	Cottage Court

South Bend - Sherman-Harrison Cumulative Municipal Revenue Projections



Via Cascadia Partners – Envision Tomorrow Buildout Scenario

Prototypes for Opticos Infill Plan	Units	Phase 1: Years 0-5		Phase 2: Years 6-10		Opportunity Site: LWW		Opportunity Site: Portage		Phase 3: Years 11-20	
		# LOTS	TOTAL	# LOTS	TOTAL	# LOTS	TOTAL	# LOTS	TOTAL	# LOTS	TOTAL
Makerplex	0	0	0	0	0	0	0	6	0	0	0
SF-1200 (1du)	1	7	7	13	13	1	1	3	3	3	3
Duplex-stacked-800 (2du)	2	8	16	10	20	0	0	0	0	10	20
SF+ADU-1200+600 (2du)	2	3	6	5	10	0	0	0	0	2	4
Fourplex-800 (4du)	4	7	28	4	16	0	0	6	24	7	28
Cottage Court-710 (6du)	6	3	18	1	6	2	12	0	0	0	0
Townhomes (4du)	4	0	0	1	4	0	0	0	0	0	0
TOTAL UNITS PER PHASE			102		69		13		27		55
GRAND TOTAL (Cumulative)			102		171		184		211		266

