

WEST WASHINGTON-CHAPIN

DEVELOPMENT AREA

DEVELOPMENT PLAN

SOUTH BEND, INDIANA

WORKING COPY

Resolutions Adopting and Amending the Plan & Date Adopted

818	10-23-87
824	12-11-87
908	2-23-90
922	3-9-90
990	5-10-91
1243	5-6-94
1399	1-2-96
1436	6-7-96
1669	2-19-99
2000	10-3-03
2063	7-16-04
2383	11-2-07
2580	5-1-09
2852	3-22-11
2876	6-14-11

WEST WASHINGTON-CHAPIN DEVELOPMENT AREA
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SOUTH BEND, INDIANA

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INTRODUCTION

The plan that follows represents a general concept for the development and revitalization of the West Washington-Chapin Development Area. It is also the initial step in the development of a Comprehensive Neighborhood Plan for this area.

This Plan is the result of many months of discussion between the residents and business people of the neighborhood and representatives of the City of South Bend and the Redevelopment Commission. The partnership that has evolved from these discussions, the determination of the residents, and the commitment of the City of South Bend will all help to ensure the success of this General Development Plan and the more detailed Comprehensive Plan still to come.

The West Washington-Chapin Development Area consists of approximately two hundred acres and extends west from the South Bend Central Business District. One of the original neighborhoods of the City, the area has a mixture of residential, commercial, and both light and heavy industrial land use. The City's first National Historic Register District is also within the neighborhood. See Map 1.

As with many inner-city neighborhoods throughout the United States, conditions within the Washington-Chapin neighborhood have deteriorated in recent years. This is particularly evident along the two major commercial strips of the neighborhood located along the 1100 through 1400 blocks of West Washington Avenue and the 100 through 300 blocks of South Chapin Street.

The condition of the neighborhood, whether good or bad, also affects the areas surrounding the neighborhood. Considering that the West Washington-Chapin Development Area is next to the South Bend Central Business District the revitalization of the West Washington-Chapin Development Area gains even greater significance considering the amount of public and private money that has been invested in the City's Central Business District. Improvement of the West Washington-Chapin Development Area can strengthen these investments as well as encourage further activities in the Downtown.

Residents and business owners of the neighborhood joined together to form a non-profit corporation early in 1987 called the West Washington-Chapin Revitalization Project, Inc. The group consists of representatives of the several other non-profit corporations that are active within the neighborhood as well, as many concerned residents. The City of South Bend through its Division of Planning and Business Assistance, the South Bend Redevelopment Commission and the West Washington-Chapin Revitalization Project, Inc. jointly decided to proceed with the preparation of this Development Plan as one means of addressing some of the problems of the neighborhood.

When adopted, this Plan will provide the mechanism to deal with many of the physical problems and general lack of reinvestment the neighborhood has experienced. The Development Plan establishes specific development issues that will need to be addressed in the Comprehensive Plan. The Plan also establishes a means of directing development to ensure that it occurs in an orderly manner, is compatible with existing neighborhood uses and is of the highest quality possible.

With the adoption of this Plan, the residents of the neighborhood and the City of South Bend will be able to take the preliminary steps to make the area a vital residential, commercial, and industrial neighborhood.

HISTORY OF PROJECT AREA

The West Washington-Chapin Development Area is located in what is commonly known as the Near West Side Neighborhood in South Bend, Indiana. The Neighborhood is located immediately west of the South Bend Central Business District. See Map 2. One of the earliest additions to South Bend's original 1831 plat, the neighborhood became the site for large homes of many of the community's early industrialists, such as the Studebakers, Olivers, O'Briens, and Birdsell, during the latter part of the 19th Century. With large factories constructed within or very near the neighborhood, the Near West Side also became the location for more modest housing for the many workers employed within these factories.

The South Bend community was thriving at this time, having become a major industrial center. By the late 19th Century several commercial districts had developed within the neighborhood along West Washington, Chapin and Western Avenues. Most shopkeepers owned their own businesses and lived in apartments above their stores.

Over time the Near West Side Neighborhood changed. Following the Depression and World War II, the neighborhood experienced significant physical and economic decline. Problems of crime, neglect and negative image increased. Property values declined. Gradually upper middle and middle income residents moved out creating a predominantly low income neighborhood.

In recent years, however, some reinvestment has occurred in both the residential and commercial areas of the neighborhood. Attracted by the opportunity of rehabilitating an older home, a number of families and professional offices have moved back into the West Washington historic District. The City's Bureau of Housing has administered residential loan programs within the neighborhood over the last twelve years. In addition, South Bend Heritage Foundation, a Community Development Block Grant sub-grantee and a non-profit corporation that has been active in the neighborhood over the last fourteen years in both residential and commercial building rehabilitation, has administered a commercial loan program which has focused on the West Washington Commercial District since last year. Both efforts have done much to encourage additional investment.

Despite these efforts and those of Federal programs through the 1960's and 1970's, problems remain, particularly within the commercial districts along West Washington and Chapin Street. Of the 32 commercial structures on West Washington, 22 are now vacant. Of the 15 commercial structures along Chapin Street, 6 now stand vacant. Based on 1980 census information and recent field surveys, 16 percent of the residential structures throughout the neighborhood are vacant.

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DESCRIPTION OF PROJECT

A. Development Boundaries

See Exhibit D for the most recent boundaries.

B. Development Plan Goals

In order to reinforce and revitalize the area, the following goals and objectives have been established:

1. Create a new, positive identity for the area and provide a pleasant urban environment by eliminating blighting influences and land-use chaos.
 - a. Promote commercial and industrial development within designated land use areas.
 - b. Improve and expand the supply of all housing especially for low and moderate income families by rehabilitation and construction on vacant lots.
 - c. Promote the welfare, safety, and overall improvement of the quality of life within the neighborhood.
2. Stimulate private sector participation and investment consistent with overall goals and objectives.
3. Increase the real property tax base of the area.
4. Encourage participation of neighborhood residents and business people, especially the West Washington-Chapin Revitalization Project, Inc., in the planning and redevelopment processes.

C. Types of proposed Redevelopment Activities

Realization of the Development Area objectives will be accomplished by a combination of public and private actions. These actions could include, but are not limited to, the following: provision for public facilities and improvements, assembly of parcels for development through property acquisition, relocation, clearance, vacation and dedication of public rights-of-way, and any other activity pertaining to planning and implementing an urban redevelopment plan.

REDEVELOPMENT STRATEGY

A. Land Use

As discussed earlier in this Plan, the West Washington-Chapin Neighborhood has a variety of land uses present. These are: single family and multi-family residential uses; commercial uses, including retail stores and professional offices; and both light and heavy industrial uses. For the purposes of this general plan only broad categories of land use will be identified. As the more detailed Comprehensive Plan is developed for the neighborhood the proposed areas of specific land uses can be refined. This will be particularly important as the plan relates to both existing and proposed changes in the zoning of the neighborhood. The proposed land use for the West Washington-Chapin Development Area is shown on Map 4.

Residential:

Map 4 identifies areas of Housing Conservation. These areas are reserved for residential use. While the term "Conservation" implies rehabilitation of housing stock, the intent of this Plan is to reserve land and encourage new residential construction as well. Indiana State law will not allow the use of funds raised through a Redevelopment Bond issue to be used to renovate a privately-owned home. The Redevelopment Commission can, however, encourage the appropriate Federal, State, and Local governmental agencies as well as non-profit corporations to continue to develop and implement programs that will strengthen the housing stock and make affordable housing readily available within the neighborhood. Such activities could include: the rehabilitation of existing housing through the use of revolving loan funds now in place or, as specific needs of groups of residents become apparent, the development of new programs, or through the construction of new housing that is compatible with the existing character of the neighborhood.

Commercial:

Commercial development will be limited to West Washington Avenue and South Chapin Street within the "C" zoning boundaries as designated on the official zoning map for the City of South Bend in effect at the time this Development Plan is adopted. The feasibility of Commercial Development within each designated area needs to be studied as well as potential types of development identified.

Industrial:

Industrial development will be limited to areas currently zoned "D" and "E" south of Orange Street as designated on the official zoning map for the City of South Bend in effect at the time this Development Plan is adopted.

B. Public Works

No specific public works projects are identified at this time. Engineering studies will be completed within both target areas as well as the entire Development Area to determine specific public works needs and to prioritize the projects. Initial public works activities will be focused on Target Area A and later on Target Area B within the Development Area Boundary as Redevelopment and other funds become available. Public improvements could include resurfacing of streets, sidewalk, curb and gutter repair, and improved street lighting and signage.

REDEVELOPMENT STRATEGY

A. Land Use

Commercial:

Commercial development will be limited to South Chapin Street and Western Avenue within the "C" zoning boundaries as designated on the official zoning map for the City of South Bend in effect at the time this Development Plan is adopted or amended. Commercial development is the recommended land use within Expansion Area No.2. Refer to Map Four, Development Plan, and to Map Six, Expansion Area No.2. The feasibility of commercial development within each designated area needs to be studied as well as potential types of development identified.

C. Recommendations for Further Study

Development of a Comprehensive Plan for the neighborhood requires, at the minimum, that the following studies of the Development Area be completed:

1. The preparation of a market study that a) examines the feasibility of commercial development along both West Washington and South Chapin Street, b) identifies specific commercial uses that have the greatest potential for success and c) indicates both short term and long term steps that need to be taken by the City, Neighborhood, and private business and financial sectors to ensure that development occurs.
2. The preparation of a Public Works Study that a) surveys the conditions of all streets, curbs, gutters, sidewalks, lighting, and signage within the Development Area, b) places the resulting identified projects in order of greatest need, and c) affixes a cost estimate to each of these projects.
3. The study of current zoning within the Development Area that a) determines whether or not the zoning supports the intent and spirit of the Development Plan and b) makes recommendations for changes if necessary.
4. A study that identifies other economic Development strategies for the Development Area that will improve the economic advantages of the residents as well as improve the quality of life for the overall neighborhood.
5. A study that investigates various means of promoting safety and welfare within the neighborhood.

D. Schedule for Implementation

Immediately after the adoption of this Development Plan, the staff of the Redevelopment Commission in conjunction with neighborhood residents of the West Washington-Chapin Development Area will develop a schedule for implementing the initial recommendations of the Plan as well as preparing a more detailed Comprehensive Plan for the Area. This schedule will be based on the practical estimate of the time and both human and financial resources that will be needed and available to bring this project to a successful conclusion.

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WEST WASHINGTON-CHAPIN DESIGN REVIEW COMMITTEE

In order to achieve a high level of design and insure a feeling of continuity throughout the development area, a West Washington-Chapin Design Review Committee is hereby established. The following paragraphs explain the makeup and duties of that committee.

A. Establishment of Committee

A West Washington-Chapin Design Review Committee of eight (8) members shall be established. Members shall be the Executive Director of the Department of Economic Development, the City Engineer, the Director of the St. Joseph County Area Plan Commission, the City Building Commissioner, and four (4) members recommended by the West Washington-Chapin Revitalization Project, Inc. and appointed by the Redevelopment Commission.

The Chairman of the Design Review Committee will serve a one year term. The first person to chair the committee will be one of the four neighborhood representatives on the Design Review Committee. Upon completion of this term one of the governmental representatives will fill the position. The position will then alternate between being held by a neighborhood representative one year and a governmental representative the next for the duration of the West Washington-Chapin Development Plan.

B. Terms

Members of such Committee shall serve without pay for two year terms. Appointed members shall serve at the pleasure of the Redevelopment Commission. Vacancies occurring through death, resignation or other causes, shall be filled for the unexpired term in the same manner as original appointments.

C. Rules

The Committee shall adopt such rules and procedures as are necessary to conduct its business, including the dates and times of meetings and hearings.

D. Powers and Duties

The Committee shall function in an advisory capacity to the Redevelopment Commission. It shall review the plans and specifications for all projects within the redevelopment Area, other than single family residential structures that involve new construction, exterior renovation or site work. This review will include design, site planning, open space and other applicable considerations, and for compliance with the standards set forth in the West Washington-Chapin Design Guide lines. In exercising these duties the Committee shall follow the procedures and act within the limitations established in subsequent sections.

E. Design Guidelines

The Redevelopment Commission shall, by Resolution, adopt a set of Design Guidelines for use by developers as they are planning their project. The West Washington-Chapin Design

Review Committee will base their recommendation to the Redevelopment Commission on how well the proposals have followed these guidelines.

The Design Guidelines may be reviewed and revised as necessary by Redevelopment Commission action.

F. Building Permits

No permit shall be issued by the South Bend Building Department for the construction of any building in the West Washington-Chapin Development Area area or the reconstruction, alteration, or rehabilitation of any building in the Area, other than a single family residential structure, unless the application for such permit shall bear an endorsement by the Committee that such proposed construction is appropriate and conforms to the standards set forth in the West Washington-Chapin Design Guidelines.

G. Review

All proposals filed with the Design Review Committee for review and approval shall be accompanied by architectural plans and/or engineering drawings and specifications for the work involved. Such plans shall be reviewed for compliance with the standards and objectives of the Development Plan and Design Guidelines. Upon receipt of the plans the staff of the Department of Economic Development will review them, prepare a staff report, and schedule a meeting of the Design Review Committee with the developer. At this meeting the Design Review Committee will review plans and the staff report with the developer and either approve the plans as submitted, ask for additional information, approve the plans as modified, or reject the plans. The developer will be notified in writing of modification in plans or specifications that are necessary to receive approval. Approval by the Design Review Committee does not constitute approval of any federal, state or local building, zoning or other requirements but is solely pertaining to the Design Guidelines over which the committee has advisory jurisdiction for the Commission. The Committee shall have the right to waive the review process for any project.

H. Amendments to Disapproved Developer's Plan

Within thirty days after disapproval of a Development plan, the developer may file with the Committee an amendment to such changes made necessary to meet the modifications requested by the Committee. Review procedures for an amended plan shall be the same as for an initial submission.

I. Prevention of Speculation

Contracts for the purchase of property owned by the Redevelopment Commission will provide that the redeveloper agree that his purchase of the property is for the purpose of redevelopment and not for land speculation. Prior to the completion of his redevelopment project, the redeveloper may not sell, lease, or otherwise transfer such land (or improvements) without the prior written consent of the City of South Bend, Department of Redevelopment.

J. Adequacy of Zoning and Other Codes and Regulations to Project Area

Any proposed new land uses or changes in land uses in the West Washington-Chapin Development Area will be subject to the established provisions of the South Bend Zoning Ordinance. All such uses will also be subject to the requirements of the Building Code and similar regulations. These codes and regulations in conjunction with the land use provisions, building requirements and restrictions as well as the design and development objectives established by the Plan will adequately protect the Development Area.

K. Signs

All proposals for signs within the Development Area shall be reviewed by the Committee and evaluated as to their compliance with the standards established in the Design Guidelines.

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WEST WASHINGTON-CHAPIN DEVELOPMENT PLAN

RESOLUTION NO. 1243

AMENDMENT E

In order to achieve a high level of design and insure a feeling of continuity throughout the development area, a West Washington-Chapin Design Review Committee (the Committee) is hereby established. The following paragraphs explain the makeup and duties of that committee.

A. Establishment of Committee

A West Washington-Chapin Design Review Committee of eight (8) members shall be established. Members shall be the *Director of Redevelopment*, the City Building Commissioner, and *six* (6) members recommended by the West Washington-Chapin Revitalization Project, Inc. and appointed by the Redevelopment Commission.

The Chairman of the Design Review Committee will serve a one year term. The first person to chair the Committee will be one of the six (6) neighborhood representatives on the Design Review Committee.

B. Terms

Members of such Committee shall serve without pay for two year terms. Appointed members shall serve at the pleasure of the Redevelopment Commission. Vacancies occurring through death, resignation or other causes, shall be filled for the unexpired term in the same manner as original appointments.

C. Rules

The Committee shall adopt such rules and procedures as are necessary to conduct its business, including the dates and times of meetings and hearings.

D. Powers and Duties

The Committee shall function in an advisory capacity to the Redevelopment Commission. It shall review the plans and specifications for all projects within the Development Area that involve new construction, exterior renovation or site work. This review will include design, site planning, open space and other applicable considerations, and for compliance with the standards set forth in the West Washington-Chapin Design Guidelines. In exercising these duties the Committee shall follow the procedures and act within the limitations established in subsequent sections.

PROJECT PROPOSALS

A. Property Acquisition

Although there is no property acquisition identified in this plan, it is anticipated that some property acquisition, could occur in the future.

When this occurs, the South Bend Department of Redevelopment Commission will either:

1. Demolish the structure or structures thereon, if any, and dispose of the land for redevelopment at its fair market value, excepting those cases when land is sold or leased to another public body for uses in accordance with the Development Plan; or
2. Rehabilitate or partially rehabilitate the structure prior to selling or leasing the property to a purchaser or lessee for uses in accordance with the Development Plan.
3. Sell or lease the property to purchaser or lessee usually at its fair market reuse value, excepting those cases when property is sold or leased to another public body for uses in accordance with the Plan.

B. Property Rehabilitation

All properties in the Area shall comply with the standards set forth in all applicable statutes, codes and ordinances, as amended from time to time, relating to the use, maintenance, facilities, and occupancy of existing property, including, but not limited to, Chapters 6,8,9, and 21 of the South Bend Municipal Code.

All properties within the Area shall be maintained so that the appearance of the premises and all buildings thereon shall reflect a level of maintenance in keeping with the standards of the Area and the requirements of the South Bend Municipal Code.

C. Developer's Obligations

The land acquired by the Redevelopment Commission will be disposed of subject to an Agreement between the Commission and the Developer. The Developer will be required by the Agreement to observe the land use and building requirements and objectives of this Plan and to carry out all development within an agreed time period. The Agreement and Deed contain other provisions required by the Commission and the United States Department of Housing and Urban Development.

In addition, the following provisions, plus other appropriate provisions, will be included in the Agreement:

1. An approved plan for the project and a time schedule for start and completion of the project.
2. That the purchase of the land is for the purpose of redevelopment and not for speculation. Purchase contracts will provide that the Developer agree that purchase of the property is for the purpose of redevelopment and not for speculation.

Prior to the completion of the redevelopment project, the Developer may not sell, lease, or otherwise transfer such land (or improvements) without the prior written consent of the South Bend Redevelopment Commission.

3. That the land will be built upon and improved in conformity with the objectives and provisions of the Plan.

4. That the building of improvements will be commenced and completed within a specified period of time.

5. That the Developers, their successors or assigns, agree that there will be no discrimination against any person or group of persons on account of race, creed, color, sex, age, in the use of the property.

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STATUTORY AUTHORITY

The controls, regulations and land use restrictions contained in this Development Plan are for the specific purposes of implementing the Washington-Chapin Development Plan pursuant to Indiana Code 36-7-14-1 et. seq.

PROCEDURE FOR CHANGES IN THE APPROVED WASHINGTON-CHAPIN DEVELOPMENT PLAN

The South Bend Redevelopment Commission may amend the West Washington-Chapin Development plan by procedures under Indiana Code 36. 7 .14 .1. et. seq. Any amendment to the approved Development Plan will be brought to the West Washington-Chapin Revitalization Project, Inc. for its review, comment and recommendation prior to action by the South Bend Redevelopment Commission.

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THIS PLAN WAS INCORPORATED INTO
THE WEST WASHINGTON-CHAPIN DEVELOPMENT AREA
DEVELOPMENT PLAN BY
SOUTH BEND REDEVELOPMENT COMMISSION
RESOLUTION NO. 908

AMENDMENT B
COMPREHENSIVE NEIGHBORHOOD PRESERVATION
AND DEVELOPMENT PLAN FOR THE
NEAR WESTSIDE NEIGHBORHOOD
SOUTH BEND, INDIANA

April, 1989

Prepared by:
Trkla, Pettigrew, Allen & Payne, Inc.

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THE VISION FOR THE NEAR WESTSIDE NEIGHBORHOOD

The Near Westside Comprehensive Neighborhood Preservation and Development Plan (the Plan) is a set of planning and development recommendations to guide the long-term revitalization of one of the oldest neighborhoods in South Bend.

OVERALL GOALS

- *Image and Identity.* To establish a positive community image based on a high-quality environment and a convenient and attractive setting for living and working for people of all races and socio-economic groups.
- *Housing.* To provide decent, affordable housing in an attractive living environment for all ages and income groups.
- *Safety and Security.* To assure safety and tranquility for all persons living, working and visiting in the area.
- *Jobs and Economic Development.* To stimulate commercial and industrial redevelopment to provide jobs, and local goods and services, supportive of the residential character of the area.
- *Community Facilities and Services.* To ensure the provision and delivery of high-quality services and facilities throughout the Near Westside including human, governmental, business and social services.

WEST WASHINGTON/CHAPIN REVITALIZATION PROJECT RESOLUTION

At the conclusion of the planning process, and as evidence of its commitment to an aggressive revitalization program for the neighborhood, the West Washington/Chapin Revitalization Project Board has passed the following resolution.

Whereas the WWCRP Board is committed to all areas of revitalization of the WWCRP neighborhood and whereas the WWCRP Board is concerned about the health and welfare of the neighborhood people, therefore be it resolved to:

1. Insure that a plan is developed to make WWCRP project a drug free area (zone, etc.);
2. Develop a comprehensive plan to insure the safety of all WWCRP area residents, businesses and visitors;
3. Develop a plan for providing support services to programs for dysfunctional families;
4. Increase the economic opportunity for people who live in the neighborhood as it relates to the redevelopment project by being involved in jobs that are created;
5. Promote the establishment of clinics to provide medical services, drug and alcohol abuse treatment, child and elderly care in the neighborhood;
6. Seek the funding, through grants, loans and developers to build and/or refurbish existing dwellings for low and moderate income families;

7. Promote the development of a plan to provide quality education opportunities through school and neighborhood based programs;
8. Seek revision in traffic flow restrictions to prohibit truck traffic (which runs on Walnut and Washington).

NEIGHBORHOOD ASSETS

The revitalization effort will seek to build upon the following neighborhood assets:

- The history and heritage of the area as a neighborhood of diverse economic, social and ethnic groups.
- The affection and positive feelings that existing and former residents have for the area.
- The numerous churches representing all denominations.
- The Natatorium which once served as the premier recreational facility in the City.
- The West Washington Historic District and the diversity of architecture.
- The availability of affordable housing.
- The closeness of downtown South Bend.
- The commitment to utilize and expand the Oliver House as a major museum facility.
- Recent and on-going investment in historic preservation and restoration, and in residential rehabilitation.
- The commitment of neighborhood residents and the strong "sense of community" that currently exist.
- The many existing and highly organized neighborhood groups including the West Washington/Chapin Revitalization Project, Inc., South Bend Heritage Foundation, block clubs, and social service organizations.
- The availability of land for new housing construction, and new commercial and industrial development.

PROJECTS AND ACTIONS

The revitalization program is designed to address the full range of economic and physical conditions affecting the living and business environments, and the general quality of life within the neighborhood. It includes the following projects and actions to be undertaken on a continuing basis:

- Removal of seriously blighted buildings and redevelopment Elimination and prevention of crime as the highest priority project of the City and neighborhood.
- Continuation and intensification of public relations efforts to promote a positive image and identity for the neighborhood.
- Continuation and expansion of neighborhood clean-up and property maintenance efforts.
- Maintenance of sound housing, marketing of vacant buildings, rehabilitation of deteriorating buildings, and marketing vacant sites for new housing.
- Removal of seriously blighted buildings and redevelopment of sites for new housing and neighborhood commercial uses.
- Expansion and development of establishments providing opportunities for job training and employment.
- Maintenance of existing neighborhood facilities and upgrading of streets, sidewalks and utilities serving the area.
- A highly focused and immediate action program will be implemented in the Washington Street and Chapin Street target areas. These efforts will begin in the Washington Street area and will include acquisition of blighted properties, relocation of businesses and residents, and demolition of buildings for redevelopment of assembled sites in accordance with the Plan. The objective is to have new housing and commercial space available for initial occupancy within 18 months following approval of project financing.
- Completion of the Chapin Street revitalization project will follow Washington Street as a target area for priority action.

The WWCRP, SBHF, neighborhood residents and organizations and the City of South Bend will work together and with the private sector to insure that the Vision for the Near Westside Neighborhood becomes a reality.

INTRODUCTION

This report presents the Comprehensive Neighborhood and Development Plan for the Near Westside Neighborhood of South Bend, Indiana. It includes recommendations for land-use, circulation, public improvements, reuse and rehabilitation of existing buildings, and new development projects. It also includes an implementation strategy for carrying out plan and project recommendations.

The planning project was initiated in the Spring of 1988 by the City of South Bend, through its Department of Economic Development, together with the West Washington/Chapin Revitalization Project, Inc. (WWCRP), a not-for-profit planning and advisory group, and South Bend Heritage Foundation (SBHF), a not-for-profit neighborhood development organization. The City retained the consulting firm of Trkla, Pettigrew, Allen & Payne, Inc. to assist in this joint effort. The firm of Applied Real Estate Analysis (AREA) provided assistance in assessing market potentials. A study committee, comprised of representatives of WWCRP, the South Bend Heritage Foundation, and City representatives, was formed to assist in the planning process.

Background of the Study

The Near Westside of South Bend is one of the City's oldest neighborhoods. The population of the neighborhood is predominantly minority and lower income. Like many inner city neighborhoods, during the past several decades the Near Westside has experienced economic disinvestment, racial change, physical decline, and a significant crime problem. However, it has several assets upon which the revitalization effort can build. Adjacent to downtown, it contains a National Register Historic District, many active churches, strong neighborhood organizations, and a deeply rooted sense of community as well as history. Near Westside residents are enthusiastic about their ability to build upon their community's assets and reverse the symbols of decline. Figure 1 depicts the location of the Near Westside in South Bend.

The Planning Program

The comprehensive planning program for the Near Westside entailed a three-phase process organized around a series of working conferences or workshops with members of the planning task force. The first phase consisted of reviewing previously prepared reports and plans, conducting field reconnaissance surveys, and interviewing "key persons" in the community to obtain their first-hand perceptions and views. Phase 1 began with an "issues workshop" during which members of the task force identified and ranked concerns for further consideration during the planning process. It concluded with a workshop that set forth goals and objectives for the comprehensive plan. The second phase entailed the preparation of alternate development scenarios, along with identification of programs, strategies and resources for plan implementation. Phase II concluded with the task force's review of the alternatives and selection of a concept and strategy. The third phase of the program consisted of preparation of the draft plan, refined through a working conference and public meeting, resulting in this final report.

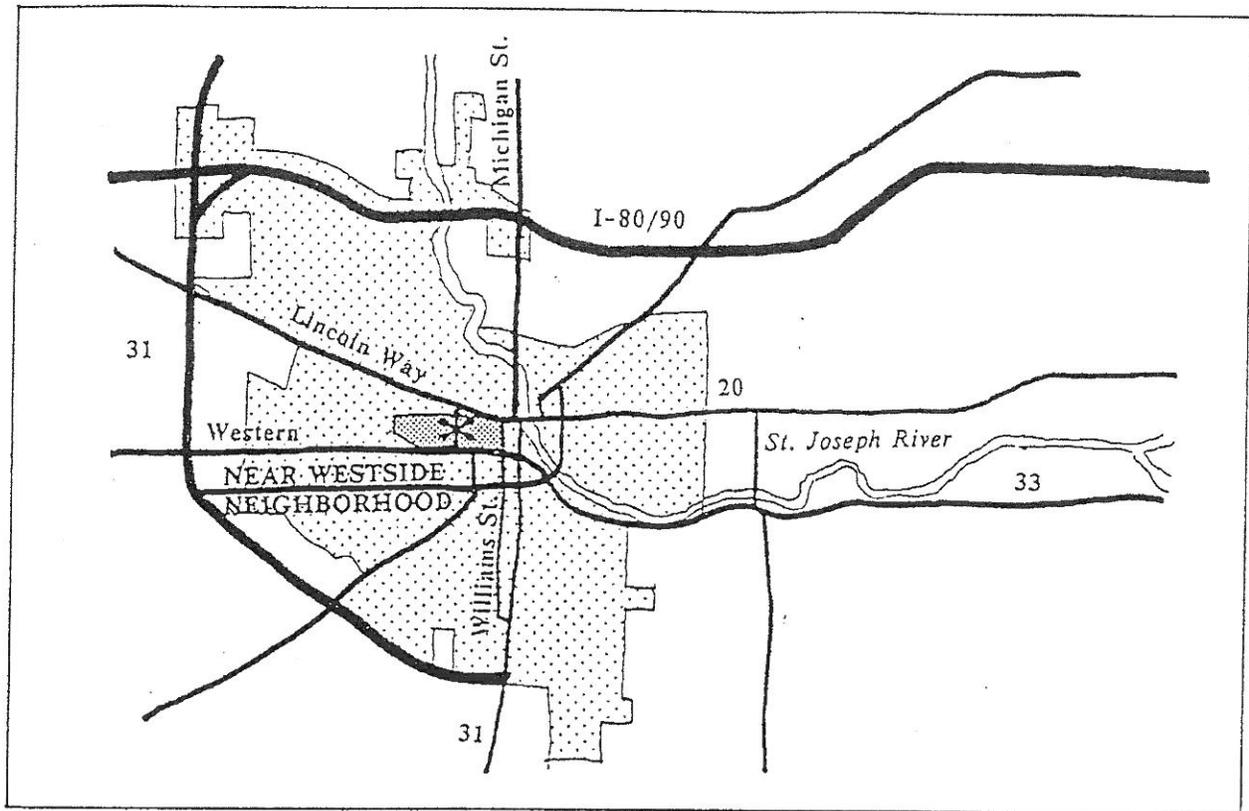


Figure 1
 NEIGHBORHOOD SETTING
 Near Westside Neighborhood
 PRESERVATION & DEVELOPMENT PLAN
 South Bend, Indiana

City of South Bend • West Washington-Chapin Revitalization Project • South Bend Heritage Foundation

Wyle Pentecost Allen & Payne • Applied Real Estate Analysis

CONDITIONS, TRENDS AND BACKGROUND

To plan effectively for the revitalization of the Near Westside Neighborhood, it is important to understand its past and to evaluate trends underway. This section includes:

- Review of studies, plans and reports
- Key Person Interviews
- Community Issues Workshop
- Field Reconnaissance and Analysis
- Market Assessment
- Adaptive Re-use Analysis

Review of Existing Studies, Plans and Reports

The consultant reviewed numerous documents and materials provided by the City and South Bend Heritage Foundation (SBHF), and others obtained independently. These include, but are not limited to the following:

- Community Development Block Grant Program reports and budgets 1982-89;
- Market Studies prepared by the Chesapeake Group, Inc. for the Lincolnway West and Western Avenue retail corridors;
- Model Cities Program, South Bend, Indiana 1968-1974, Impact and Analysis," by Cynthia Miller Haines;
- City of South Bend Summary Report -Indiana Historic Sites and Structures Inventory, 1982 as amended;
- Downtown Development Plan -Phase I, Zuchelli-Hunter and Associates, et.al.; and
- Demographic reports from the U.S. Census Bureau and Urban Decision Systems, Inc.

These resources provided useful background information and helped confirm assumptions about the Near Westside.

Key Person Interviews

Residents of the community, including those who are active in neighborhood organizations as well as those who are not, business owners and former residents can provide valuable insight into the problems and opportunities that exist for the Near Westside community. As part of Phase I of the Comprehensive Development Strategy for the Near Westside of South Bend, the consultant interviewed a dozen "key people" to obtain their perceptions about existing conditions, concerns and issues. The individual interviews took place in May 1988, and the responses to a series of Questions are summarized below. The responses represent the personal views and perceptions of a limited number of people, and should neither be interpreted as findings of fact, nor as the conclusions or recommendations of the consultant.

1. *Why do you believe Near Westside residents choose the area as a place to live? Is the historic district designation beneficial to the neighborhood, and if yes, would expansion of it help the neighborhood?*

Respondents differentiated between long-term, lower income residents who either chose the area for its affordability or proximity to transportation lines, and those who have rehabilitated historic houses. Among the former, several respondents commented that people, especially senior

citizens, feel "stuck" because they cannot obtain a reasonable price for their houses if they can sell them. With regard to the historic district designation, responses were mixed: some of those interviewed saw it as an overall benefit, but acknowledged that the benefits have not accrued to the low income residents, while several others expressed concern that displacement gentrification could result. Most expressed no opinion about expansion of the district.

2. *What is the overall role and function of the Near Westside relative to the City as a whole?*

Most respondents noted that the Near Westside is the oldest South Bend neighborhood, and that it plays an important role in its history. Several indicated that the area represents the center of the Black community of South Bend, and formerly, the Polish community. Others suggested that the area is not important to the City, which has other priorities.

3. *What role could the Near Westside play?*

Respondents were very optimistic about the future role of the area, suggesting that it could serve as a model of racial and economic integration, and as a model of urban revival. Several offered specific suggestions, such as: public institutions should be located on Washington Street; the area should provide a mixture of housing, industry and neighborhood commercial land uses; and, that downtown could expand westward.

4. a. *How do you believe others perceive the Near Westside?*

Those interviewed unanimously believe that non-residents perceive the Near Westside negatively, primarily as a high crime, poor, Black area. To that list others added that the area is perceived as being a bad investment, that it is the "dumping ground" for the City's social ills, and that the news media help perpetuate the negative image.

b. *Do you think the South Bend area has enough people who would want to live in a neighborhood like the Near Westside if something positive happens?*

The second part of the question triggered a range of responses from mildly pessimistic to mildly optimistic, but all agreed on the need to change the image of the area, and on the need for a commitment of resources. Several respondents indicated that middle and upper income people would not choose the area as long as land is generally available in South Bend, while others expressed concern about displacement of the poor.

5. *Is there a sense of pride among residents of the Near Westside?*

The majority of those interviewed responded with an unqualified, "yes." However, several thought that neighborhood pride is limited to a small number of long-time or especially dedicated residents.

6. *What are the Near Westside's primary assets and advantages?*

The neighborhood's proximity to downtown was the asset most frequently cited, followed by the historic district or houses available for rehabilitation, the area's institutions, and its sense of community.

7. *What are its problems or liabilities?*

The majority of those interviewed cited crime, or the perception of it, as the greatest liability facing the area. Other responses included: the city abandoned the neighborhood years ago; lack of parks or recreation for youth; the City does not promote its housing rehabilitation programs here; redlining by financial institutions; inconsistent building code enforcement by the City; unemployment and associated loitering.

8.
 - a. *What kind of businesses are needed in the neighborhood?*
 - b. *Do you think there is a market for them?*

Respondents were fairly consistent with regard to the types of businesses they would like to have in the area: a quality grocery, drug store, dry cleaners, laundromat and hardware store were most frequently noted, followed by services such as a shoe repair and gasoline station. While most indicated a strong preference for neighborhood-based commercial development, several of those interviewed suggested that retail could serve as a draw to the area for non-residents.

With respect to the market, most gave a qualified "yes," with the qualification being: reduce crime. Several of those interviewed carefully differentiated between what they thought the area needs and their perception that the market may not exist.

9. *Do you see a potential for new housing in the area? If yes, what type?*

Almost all of the respondents saw potential for new housing for lower to moderate income families on infill lots, along with rehabilitation. Although several suggested that higher income people would not choose the area, while others expressed concern about gentrification, there was one suggestion that a limited amount of upscale housing be constructed near the historic district. Most indicated a preference for single-family or rowhouses, with a mix of rental and for-purchase. One respondent, however, questioned the need for any new housing, given the number of boarded-up units in the area.

10. *What role should the City play to revitalize the Near Westside?*

The majority of those interviewed responded that the City should play a strong leadership role and commit fiscal resources. However, how they perceive the City's commitment differed sharply: several respondents expressed their desired commitment from the City based on parity with other neighborhoods, while others commented that the City must make a strong commitment for comprehensive action. One respondent suggested that the City provide the funding, but that the neighborhood determine the program. Finally, several commented that the City must enforce the law in the neighborhood to the same extent that it does in other parts of the City.

11. *Other Comments*

Those interviewed received the opportunity to make additional comments, which included: concern that long-term residents are not abandoned; redlining remains a problem; confidence in the new coalition with the City; a desire to restore the Sandock Building and the Natatorium; despite numerous programs, the area's crime and other problems have gotten worse; displacement has not occurred in the area, but is perceived to be a problem.

Community Workshop

The South Bend Project Initiation Workshop was conducted by the consultant team on May 5, 1988. Participants included the project director, key personnel from the consultant team, staff working directly on the assignment, and members of the Study Committee.

The purposes of the workshop were to review the overall project objectives, refine the work program, resolve any questions regarding contract interpretations, and establish a firm basis for all participants to work together in completing the assignment.

To identify first-hand impressions about the strengths and weaknesses of the Near Westside Neighborhood, a bus tour was given prior to the meeting. While touring, the consultants took field notes of participants' on-site observations and perceptions. In addition, a four-part questionnaire was distributed to each individual at the meeting.

In the questionnaire, each participant was asked to:

- 1.) identify the five most important issues facing the Near Westside Neighborhood; the degree of consensus among group members was assessed;
- 2.) identify the one issue he/she thought no one else would mention so that sensitive or otherwise overlooked issues could be elicited;
- 3.) identify three major assets of the area for determining strengths to be built upon in the development program; and
- 4.) rank the three most important issues facing the area from a master list compiled with participants' review and comment.

The results of the questionnaires and the discussion from the workshop were tabulated. The general categories of issues identified are similar to those which emerged during the key person interviews. These categories appear as prioritized by the workshop participants:

1. Crime
2. Residents' apathy and sense of pessimism/hopelessness
3. No capital for projects
4. Lack of investment incentives
5. Poor perception of community by residents and non-residents
6. City administrators' lack of commitment to the area
7. Unemployment in the area
8. Drug sales and use
9. Deterioration of the area's environment
10. Need for clean-up and maintenance
11. Red-lining by loan agencies
12. Harmful effects of zoning ordinances on area
13. Small business failings and closings in the area
14. Falling property values
15. No resident support for education
16. Dismal marketability of area

Field Reconnaissance Surveys and Analysis

The consultant team used base materials prepared by the City and conducted field reconnaissance surveys

to ascertain the land-use relationships and locations of vacant parcels and buildings within the study area. Also, an urban design analysis and an analysis of land-use conflicts and zoning conflicts were undertaken. The results of these analyses are recorded on a set of presentation maps used in working sessions with the study committee. They depicted graphically the area's physical strengths, which include a number of rehabilitated houses and offices and its excellent street network, along with its weaknesses, which include the number of deteriorating structures, vacant structures and lots and incompatible land-uses, such as where industry abuts a block of single-family houses. (See Figure 2, *Existing Land-Use*). A summary of reconnaissance survey and analysis findings is as follows:

1. *Residential Areas*

Residential areas extend from Scott and Taylor Streets on the east to Cherry and Birdsell Streets on the west and include the residential properties west of Birdsell and north of Washington Street. The area is predominantly single-family in character with two-family residential uses distributed throughout the area. Multi-family residential buildings exist in scattered locations. The residential area includes and is well served by several churches, the Hansel Community Center, and by other public and semi-public uses. Recreational facilities within the neighborhood are limited to two small tot lots. The Natatorium located on Washington Street was once the premier recreational facility for the City, but it has been closed for several years.

Recent surveys indicate that the area contains a total of 656 residential buildings. Of these, 154 are basically sound and well maintained, 276 are deteriorating and in need of minor repair, 173 are deteriorating and in need of major repair, 35 are structurally sub-standard and rehabilitation may not be economically feasible, and 20 are vacant and boarded-up. Although a limited number of scattered vacant parcels exist within the Historic District, a large number of vacant sites ranging in size from single lots to one-quarter and one-half block areas are distributed throughout the remainder of the area.

Significant public and private investment will be required to improve building and environmental conditions in the area.

2. *Mixed-Use Residential and Commercial Area*

The area located at the eastern end of the neighborhood between Scott and Williams Streets serves as a transition area between the intensely developed downtown area to the east and the predominantly low-density residential conservation area to the west. This area currently contains a wide range of residential, commercial, public and institutional uses. Growth and development of downtown related uses may lead to replacement of lower intensity uses within this area in the future. Historic District guidelines should be prepared to control the use and design of new development.

3. *Commercial Areas*

Commercial areas on Washington Street and on Chapin Street should be strengthened as retail and service centers serving the day-to-day needs of neighborhood residents. These areas are

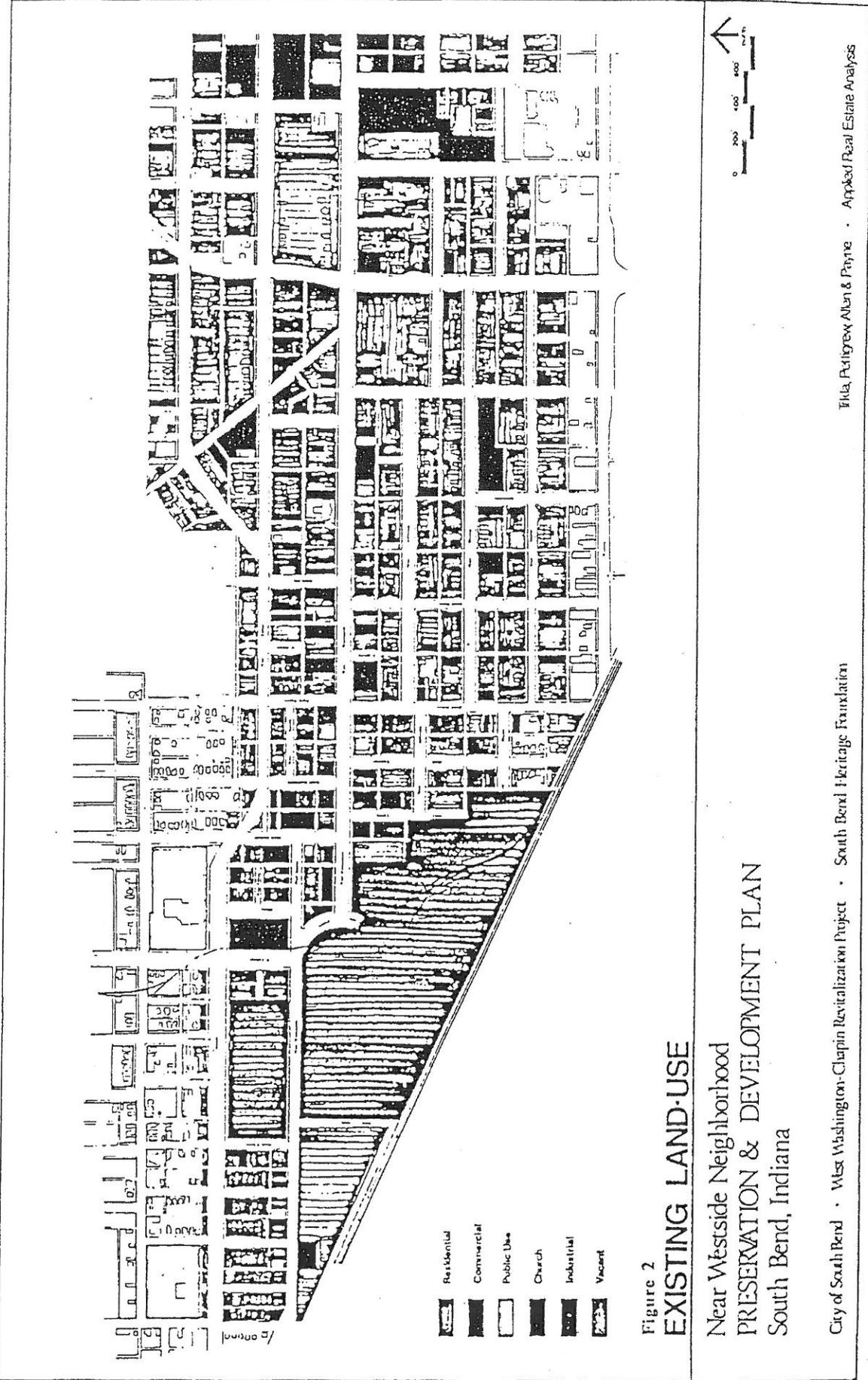


Figure 2

EXISTING LAND-USE

Near Westside Neighborhood
 PRESERVATION & DEVELOPMENT PLAN
 South Bend, Indiana

City of South Bend • West Washington-Clappin Revitalization Project • South Bend Heritage Foundation

Fickla, Politzgrew Allen & Payne • Applied Real Estate Analysis

currently characterized by wide-spread deterioration of buildings. Moreover, close to one-half of the buildings in each area are vacant. The total estimated floor area of commercial buildings (Washington Street - 107,000 square feet and Chapin Street - 58,000 square feet) far exceeds existing and future demand of such space.

The Concept Plan calls for a new neighborhood commercial center to be located at the northeast corner of Washington and North Walnut Streets, restoring this corner as the commercial hub of the neighborhood. Existing buildings would be cleared from the site to ready it for redevelopment. Along both Washington and Chapin Streets, the concept plan calls for new consolidated parking areas to serve the adjacent businesses.

Existing Land Use

4. *Industrial*

This district is reasonably well defined by existing industrial development. The area includes newer planned facilities such as the O'Brien Paint Company located north of Washington Street, and a new construction company at the west end of Washington Street. It also includes older industrial buildings that range in age, height, size, type of construction and condition. In general, the older facilities are characterized by building obsolescence and a non-competitive arrangement of site access, parking, service and environmental improvements. Contemporary industrial development in the area south of Washington Street will require removal of many of the smaller free-standing buildings in poor condition and replatting of the assembled areas for development as a planned industrial park.

The Concept Plan for the industrial portion of the New Westside suggests reassembled parcels of 1-1/2 to 2 acres, along with rehabilitation of major industrial buildings. This area is located within an established Urban Enterprise Zone and Tax Abatement Impact Area, and a full range of business development incentives is available to help the area compete with newer industrial parks.

5. *Public*

The public areas identified as part of the plan include the existing Martin Luther King Jr. Recreational Center and the City fire station. No other major public recreational uses are proposed. However, the Plan suggests a major gateway feature at the corners of Western Avenue and Chapin Street.

Market Assessment

An important objective during Phase I of the assignment was to examine the market potential for development alternatives within the study area. It is essential that proposed development strategies, especially short-range, action-orientated projects, are workable given current and projected market conditions. To fulfill this objective, AREA prepared a market overview. The complete market overview, attached as Appendix A to this document, is based on a review previously prepared materials, field examination of the area and competitive market areas, and interviews with real estate practitioners. Its key conclusions are as follows:

1. Residential Market

- The real estate category with the strongest potential is residential real estate. The study area is very attractive for low- and moderate-income families seeking to purchase a first home. The area is also attractive for low- and moderate-income renters.
- Further investments in both renter- and owner-occupied housing rehabilitation would benefit the area by making it more attractive and preserving the housing stock. Given the incomes of area owner-occupants and renters, continued availability and possible expansion of public rehabilitation financing programs will be needed to encourage housing rehabilitation.
- Within the study area's historic district, investment continues in substantial housing improvements. Encouragement of housing rehabilitation by young families seeking affordable older homes will further stabilize the Near Westside Neighborhood and strengthen the demand for resales of renovated homes.
- The feasibility of building new rental or owner-occupied housing in the study area is limited. Given local construction costs, it is unlikely that new housing can be built with acceptable sales prices or rent levels unless major public subsidies are provided. New market-rate units with rents or purchase prices adequate to cover all development costs would not be marketable in the study area in the near future.

2. *Retail Market*

- Retail development potential in new or rehabilitated buildings within the study area exists primarily along major thoroughfares such as Lincolnway and Western Avenue. There is little support for additional retail establishments in the study area's former commercial concentrations along Washington and Chapin Streets.
- Given the negative image of these two former commercial concentrations and the competition for limited study area expenditures, other types of neighborhood improvements, such as housing improvements, will be required before additional retail development will have adequate support.

3. *Other Commercial and Light Industrial Uses*

- Demand continues for office space in converted older homes even though interest in converting historic homes to offices has decreased somewhat due to changes in the federal tax laws.
- A small quantity of light industrial space should be marketable in the western section of the study area in new and/or rehabilitated buildings, especially if the rental costs or purchase prices can be kept well below those in newer industrial areas.

Adaptive Re-Use Analysis

The Washington Street area contains 34 commercial buildings, of which 16 are vacant; and the Chapin Street area contains 10 commercial buildings, of which 5 are vacant. All of the vacant buildings are in

deteriorating condition. Successful neighborhood revitalization will require elimination of existing blighted conditions through rehabilitation or redevelopment.

In addition to understanding the market forces that affect the potential for commercial revitalization of the study area, it is also important to assess the economic feasibility of rehabilitating older commercial structures, or adaptive re-use of other structures for commercial activity. The commercial building at the northwest corner of Washington and Walnut was selected for a representative rehabilitation cost analysis. The detailed findings of that analysis appear as Appendix C to this report, while a summary is as follows:

- The sample building is the west storefront unit of a three-storefront building of two stories height. The second floor of the unit contains *two* apartments. In brief, the unit requires an investment of approximately \$21,250 for basic exterior repairs, plus \$17,330 for minimal interior renovation to the commercial space, for a minimum total cost of \$38,580. These are repairs necessary to put the exterior of the house and storefront space into basic code compliance. Repairs to the apartments would cost an additional \$36,000 bringing the repair costs to \$74,580.
- The consultant also prepared a set of rehabilitation options that would upgrade, as well as, repair, the building. The options would cost an estimated \$23.00 per square foot, in addition to the approximate \$25.00 per square foot for the basic repairs. In addition, the consultant estimated costs for repairing the other two units of the building, which bring the estimated cost for rehabilitating the entire three-unit building to \$219,340. As costly as this may seem, at current construction costs, the cost for replacing the building would approach \$432,000.
- Although a detailed review of current market units has not been made, the minimum costs required to support rehabilitation are believed to exceed rent levels for available space in the neighborhood. The general lack of demand for commercial space suggests that rehabilitation of vacant commercial buildings will not be economically feasible.

Existing Zoning

Existing zoning for the neighborhood includes a range of residential, commercial and institutional districts. Residential zoning includes three districts, A, A1, and B. The A district is most restrictive and permits single-family and related neighborhood uses. A1 districts expand the types of permitted uses to include two-family residences, and the B district permits apartment houses, boarding and lodging houses, tourist homes, and professional type office uses. The A1- Residential district is most consistent with existing residential uses in the neighborhood.

Commercial zoning includes two districts. The C1 district permits retail and service uses that are more typically associated with neighborhood service and convenience. A much broader range of commercial uses are permitted in the C district, including such auto-oriented uses as gasoline stations, auto accessory stores, and automobile sales rooms. The C-Commercial district is no longer appropriate for the Washington Street and Chapin Street commercial areas.

Industrial zoning includes the D, light industrial district, and the E, heavy industrial district. Future development within the industrial districts will most likely be of a type found within newer, light industrial areas.

Issues that should be addressed early in the implementation process include the need for changes in zoning district boundaries as may be required to conform with the Development Plan for the Near Westside Neighborhood and to discourage incompatible land-use relationships.

PLANNING GOALS AND OBJECTIVES

Achieving agreement on planning goals and objectives is an important part of the comprehensive planning process. Goals and objectives provide the mechanism for transforming collective community values into operational statements for future decisions regarding land use, transportation, community facilities and other component parts of the Plan.

The goals and objectives presented here have been reviewed and endorsed by the task force. The public at large has also reviewed them, and had opportunity for input at several public meetings. The goals and objectives that follow have been revised or re-ordered to reflect the comments of the participants in the planning process.

Definition of Goals and Objectives

To be effective, a comprehensive plan must respond to the unique needs, values and desires of the local community. A statement of goals and objectives helps codify the community's aspirations by transforming collective values into operational statements which will be used to guide decisions and actions.

Goals and objectives each have a distinct purpose in the planning process:

- Goals describe the desired end state toward which the community is aiming. Goals are broad and long-range in scope. Goals represent an end to be sought, although they may never be fully achieved. Goal setting, however, represents an important first step toward implementation.
- Objectives establish direction for reaching goals by suggesting the more specific kinds of action needed to achieve them. They provide more precise and measurable guidelines for implementing the plan.

Together, they indicate the direction in which the community wants to go and what it wants to become in the future.

The following goals and objectives are organized into six categories: image and identity, housing, community services, community facilities, transportation and economic development.

IMAGE AND IDENTITY

GOAL: To establish a positive community image based on a high-quality environment and a convenient and attractive setting for living and working for people of all races and socio-economic groups.

Objectives

1. Create a positive image of the area through regular press releases to regional media.

2. Promote the historic role of the neighborhood through tours, publications, etc.
3. Establish ongoing programs with lenders, real estate professionals and others to promote the positive aspects of area.
4. Assure safety and tranquility for all persons living and working in the area.
5. Ensure that the physical environment is well-planned in terms of land utilization transportation, and community facilities.
6. Deal effectively with all aspects of blight and blighting conditions which negatively affect the area.
7. Build upon the economic, ethnic and racial diversity of the community.

HOUSING

GOAL: To provide decent, affordable housing in an attractive living environment for all age and income groups.

Objectives

1. Provide a balanced housing supply that meets the range of income, family size, and ownership-tenant requirements of the neighborhood.
2. Achieve an economic mix of housing which stimulates investment and demand while meeting the needs of low and moderate-income families.
3. Bring about the rehabilitation of the largest practical number of existing deteriorating housing units.
4. Stimulate the development of new housing on vacant lands and replace badly deteriorated units where necessary.
5. Provide the widest range of assistance, particularly to low and moderate-income families, to achieve the housing goals of the community.
6. Encourage, to the extent possible, home ownership in the area.
7. Eliminate irresponsible absentee ownership in the community.

SAFETY AND SECURITY

GOAL: To assure safety and tranquility for all persons living and working in the area.

Objectives

1. Establish a working relationship between police and community to formulate and implement a safety and security program.
2. Eliminate locations within the neighborhood which encourage nuisance and/or criminal behavior.
3. Work with police to establish a special enforcement program on commercial blocks.
4. Give special attention to, and develop special programs for meeting the needs of the young people of the neighborhood.

JOBS AND ECONOMIC DEVELOPMENT

GOAL: To effect community and industrial redevelopment to provide jobs and local goods and services compatible with the residential character of the area.

Objectives

1. Promote the retention and expansion of viable existing firms and institutions located in the development area which enhance the neighborhood.
2. Encourage the location of new employers in the neighborhood.
3. Encourage the establishment of new businesses and institutions in the community.
4. Stimulate the increased employment of neighborhood residents in local businesses and institutions.
5. Provide the necessary job training programs to residents which qualify them for upgrading or new job openings, particularly for the structurally unemployed.
6. Encourage residents to patronize local businesses and institutions.
7. Provide for the development of neighborhood commercial and commercial service businesses to serve the area.
8. Provide a sound physical relationship between residential and non-residential uses in the area.

COMMUNITY FACILITIES AND SERVICES

GOAL: To ensure the provision and delivery of high-quality services and facilities throughout the Near Westside area.

1. Ensure that the neighborhood is adequately served with parks, playgrounds and public safety facilities.
2. Encourage local pride in existing and proposed community facilities to ensure their long-term maintenance and quality.
3. Encourage the upgrading and replacement of deteriorated and/or deteriorating public improvements and facilities.

4. Ensure that the neighborhood is served by good and well maintained streets, alleys, sidewalks, curbs, gutters, parkways and street lighting.
5. Ensure that public safety services are provided equitably to the Near Westside.

DEVELOPMENT PLAN

This chapter describes the basic development plan that has been prepared to serve as a guide for the maintenance and revitalization of the Near Westside area. It includes recommendations for specific improvements to key blocks on West Washington and Chapin Streets that establish a framework for ongoing activities and longer-term projects.

A range of features and conditions establish an overall framework within which development planning for the future must occur. These include certain *fixed areas* where the pattern of existing uses and the general condition of buildings is well established and will continue to exert a major influence over their surroundings in the future. They also include important *opportunity areas*, including vacant and underutilized land, which may have significant potential for new growth and development.

Together, fixed areas and opportunity areas provide a framework for development planning within the Near Westside Neighborhood. They determine what kind of new growth and development will be possible, where it can be located, and how it should be interrelated. They define and limit the range of choices and possibilities which can be addressed as a part of concept planning.

The Development Plan presents the mix of new construction and rehabilitation projects selected by the WWCRP Task Force. It includes specific recommendations for the Washington Street and Chapin Street subareas, and provides a set of future tasks for revitalization of the neighborhood's industrial sector.

Principles and Standards

The following principles and standards should be used to guide improvement and development with the Near Westside neighborhood:

- Existing housing rehabilitation efforts should be continued and intensified to upgrade existing building conditions to reasonable standards and to improve living conditions for people now living in the area.
- Vacant lands should be assembled for new development consistent with land-use plan recommendations.
- Rehabilitation and/or land assembly efforts in the neighborhood should be supported with public improvements, as required.
- The area should be improved aesthetically through landscaping, sodding and/or seeding of barren areas, and periodic neighborhood clean-ups to remove trash and debris.
- In-fill construction and rehabilitation should contribute to retaining and strengthening the architectural character of existing buildings.

- Commercial developments should be sensitive to the adjacent and surrounding residential uses in terms of scale, mass and intensity of use. Special standards should be prepared for setbacks, lighting, parking, landscaping and signage to ensure quality design appropriate to the setting, and to help create a image and identity for the area.
- Adequate off-street parking and loading facilities should be provided for all new commercial and multi-family residential developments.

Development Concept

The development concept for the Near Westside neighborhood closely follows the existing development pattern within the neighborhood, and is generally consistent with the City's approved development Plan for the area. The plan contains five land-use categories: (1) residential housing conservation, (2) mixed-use residential and commercial, (3) commercial, (4) industrial, and (5) public. The development concept plan is illustrated as Figure 3.

1. Residential-Housing Conservation Areas

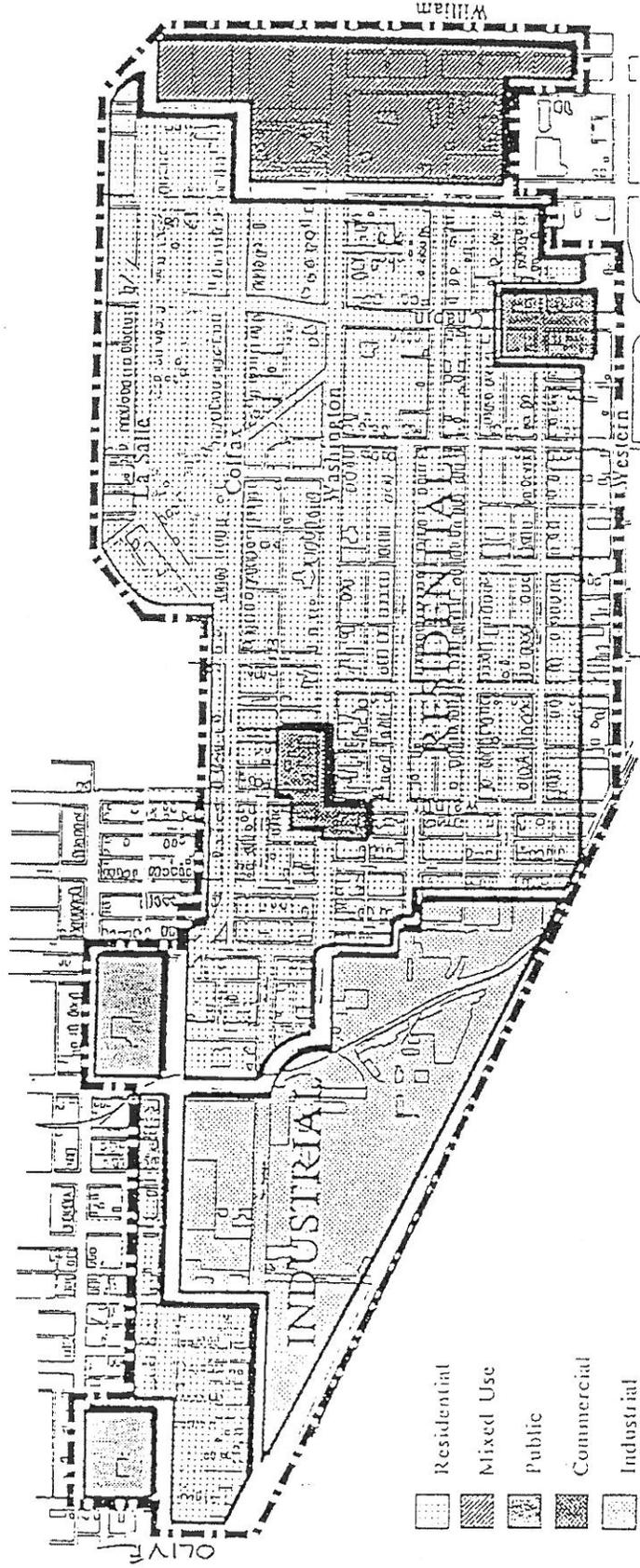
This district is intended to serve as the protected living environment. The area is predominantly single-family in character with two-family residential uses distributed throughout the area. Multi-family residential buildings exist in scattered locations. The residential area includes and is well served by several churches, the Hansel Community Center, and by other public and semi-public uses. Recreational facilities within the neighborhood are limited to two small tot lots. The Natatorium located on Washington Street was once the premier recreational facility for the City, but it has been closed for several years.

Recent surveys indicate that the area contains a total of 656 residential buildings. Of these, 154 are basically sound and well maintained, 276 are deteriorating and in need of minor repair, 173 are deteriorating and in need of major repair, 35 are structurally sub-standard and rehabilitation may not be economically feasible, and 20 are vacant and boarded-up. Although a limited number of scattered vacant parcels exist within the Historic District, a large number of vacant sites ranging in size from single lots to one-quarter and one-half block areas are distributed throughout the remainder of the area.

The Concept Plan proposes new houses and apartment buildings on Chapin and Washington blocks to help strengthen the existing residences, and to re-establish the population density and neighborhood vitality lost in recent years. It also calls for an on-going program to rehabilitate essentially sound buildings.

2. Mixed-Use Residential and Commercial Development

The area located at the eastern end of the neighborhood between Scott and Williams Streets should continue to serve as a transition area between the intensely developed downtown area to the east, and the predominantly low-density residential-housing conservation area to the west. The area currently contains a wide range of residential, commercial, public and institutional uses. Growth and development of downtown related uses may lead to replacement of lower intensity uses within this area in the future. New development should be sensitive to and guided by Historic District guidelines.



--- Neighborhood Boundary

Figure 3
 DEVELOPMENT PLAN
 Near Westside Neighborhood
 PRESERVATION & DEVELOPMENT PLAN
 South Bend, Indiana

3. *Commercial Areas*

Commercial areas on Washington Street and on Chapin Street should be strengthened as retail and service centers serving the day-to-day needs of neighborhood residents. These areas are currently characterized by wide-spread deterioration of buildings. Moreover, close to one-half of the buildings in each area are vacant. The total estimated floor area of commercial buildings (Washington Street - 107,000 square feet and Chapin Street - 58,000 square feet) far exceeds existing and future demand for such space.

The Concept Plan calls for a new neighborhood commercial center to be located at the northeast corner of Washington and North Walnut Streets restoring this corner as the commercial hub of the neighborhood. Existing buildings would be cleared from the site to ready it for redevelopment.

Along both Washington and Chapin Streets, the concept plan calls for new consolidated parking areas to serve the adjacent businesses.

4. *Industrial*

This district is reasonably well defined by existing industrial development. The area includes newer planned facilities such as the O'Brien Paint Company located north of Washington Street, and a new construction company at the west end of Washington Street. It also includes older industrial buildings that range in age, height, size, type of construction and condition. In general, the older facilities are characterized by building obsolescence and a non-competitive arrangement of site access, parking, service and environmental improvements. Contemporary industrial development in the area south of Washington Street will require removal or many of the smaller free-standing buildings in poor condition and replatting of the assembled areas for development as a planned industrial park.

The Concept Plan for the industrial portion of the Near Westside suggests reassembled parcels of 1-1/2 to 2 acres, along with rehabilitation of major industrial buildings. This area is located within an established Urban Enterprise Zone and Tax Abatement Impact Area, and a full range of business development incentives is available to help the area compete with newer industrial parks.

The Concept Plan suggests that the to-be-assembled parcels be developed as a modern industrial park served by an internal circulation system. A landscaped perimeter along West Washington and North Birdell Streets would buffer the area from the adjacent residential blocks.

5. *Public*

The public areas identified as part of the plan include the existing Martin Luther King Jr. Recreational Center and the City fire station. No other major public recreational uses are proposed. However, the Plan suggests a major gateway feature at the corners of Western Avenue and Chapin Street.

Target Area Development Plans

Highly focused and concentrated action is recommended for the Washington Street and Chapin Street target areas. The Washington Street area occupies a strategic and highly visible location within the neighborhood, and is characterized by the most serious problems of blight, obsolescence and dilapidation.

Successful redevelopment of this area will have a major and beneficial impact on the image and reputation of the neighborhood as a whole. The Chapin Street area is also characterized by numerous vacant and deteriorating buildings. Efforts to revitalize this area have been initiated by the South Bend Heritage Foundation, the St. Joseph Health Care Group, and the City of South Bend through its Department of Economic Development. These efforts should be supported and expanded as part of the early action program for the neighborhood.

Washington Street Development Plan

The Washington Street Development Project Area encompasses the north and south Washington Street block faces, extending back to their respective alleyways, between Chestnut Street on the west and North Elm Street on the east. The area presently includes numerous vacant and under utilized commercial structures near the intersection of Washington and Walnut. It also includes residential structures at each end, some of which have historical significance. The objective of this plan is to expand housing and condense the commercial area along this street.

The development concept for the area, which is illustrated in Figure 4, calls for the development of approximately 20,000 square feet of neighborhood commercial space at the intersection of Walnut and Washington together with off-street parking. The remainder of the area would be developed with one and two family residential development. The market overview analysis indicates that growth in the residential population of the neighborhood is necessary before market support for commercial use may exist. Implementation alternatives to be considered include reserving land or buildings for future commercial use, or expanding the area of new residential development to encompass the commercial site.

Under the concept, the northeast corner of the Washington/Walnut intersection would be developed as a neighborhood commercial center. The center would include a 10,000 square foot anchor tenant such as a food store or drug store. The center would also include another 10,000 square feet devoted to neighborhood retail and service uses such as doctor's offices, community agencies, bakery, cleaners, ice cream shops, etc. Parking for almost sixty cars would be accommodated on the site.

The remainder of the redevelopment program would focus on the rehabilitation of existing commercial and residential structures and the development of new residential units. Approximately 50 to 70 residential units would be constructed throughout the seven block faces. They would be either one or two-family units; they would occupy traditional 40 x 150 foot lots, or be constructed as attached units; and they would re-establish a neighborhood character and streetscape for the area through the introduction of elements found in traditional neighborhoods including elevated porches, fences, gates, windows and a distinction between public and private space.

Property acquisition for purposes of rehabilitation and incorporation as part of new development is proposed for property located at the northwest and southwest corners of Washington and Walnut Streets, on the north side of Washington Street at the eastern end of the block between Spruce and Elm Streets, and on the south side of Washington Street encompassing land used for industrial purposes. If it is not

Appendix B
Demographic Data

BENCHMARK: POPULATION PROFILE
WASHINGTON-CHAPIN DEVELOPMENT AREA

APPENDIX B
URBAN DECISION SYSTEM, INC. WEST
6/23/88 Page 1
ST. JOSEPH
CO., IN.

	STUDY AREA	SOUTH BEND, IN	ST. JOSEPH CO., IN.	
POPULATION	1992 Projection	1847	240097	
	1987 Estimate	2051	241227	
	1980 Census	2432	241617	
	1970 Census	3304	245045	
	% 80-87 Change	-15.6%	-7.4%	-0.1%
	% 70-80 Change	26.3%	-15.1%	-1.3%
	In Group Qtrs 1987	2.6%	2.1%	4.6%
HOUSEHOLDS	1992 Projection	880	90019	
	1987 Estimate	958	89031	
	1980 Census	1080	86204	
	1970 Census	1269	75666	
	% 80-87 Change	-11.2%	-4.3%	3.3%
% 70-80 Change	-14.8%	-1.3%	13.9%	
RACE 1987	White	41.9%	77.7%	89.0%
	Black	56.6%	21.2%	9.9%
	Amer. Indian	0.4%	0.3%	0.3%
	Asian/Pacific Islander	0.4%	0.5%	0.6%
	Other	0.7%	0.3%	0.3%
SPANISH ORIGIN 1987	4.7%	3.4%	2.0%	
SEX & MARITAL STATUS 1980	Males	44.8%	47.2%	48.4%
	Single	43.0%	29.5%	30.5%
	Females	55.2%	52.8%	51.6%
	Single	27.9%	22.2%	23.3%
AGE 1987	0 - 5	11.5%	9.6%	9.0%
	6 - 13	10.5%	9.6%	10.7%
	14 - 17	4.5%	4.5%	5.1%
	18 - 20	3.6%	3.3%	5.0%
	21 - 24	7.5%	7.3%	7.3%
	25 - 34	16.6%	19.5%	18.1%
	35 - 44	5.7%	8.4%	11.4%
	45 - 54	6.6%	8.5%	9.5%
	55 - 64	9.8%	11.2%	10.0%
	65+	23.7%	18.0%	13.9%
	Median Age, Total	32.4	33.0	32.1
	Median Age, Males	28.6	34.1	30.7
	Median Age, Females	41.3	34.9	33.6
HOUSEHOLD	1-Person	51.8%	27.4%	24.7%
	2-Person	21.1%	33.8%	32.9%
	3-4 Person	21.1%	33.8%	32.9%
	5+ Person	8.6%	9.0%	10.0%

		STUDY AREA	SOUTH BEND, IN	ST. JOSEPH CO., IN
		AGGREGATE	Total (\$Mil)	15.4
INCOME 1987	1160.5 Per Capita	2907.5 \$ 7531	\$11439	\$12053
HOUSEHOLD INCOME 1987	\$ 0 - 4,999	24.9%	7.7%	6.0%
	\$ 5,000 - 9,999	21.3%	11.7%	10.2%
	\$ 10,000-14,999	16.5%	13.2%	11.7%
	\$ 15,000-19,999	10.1%	12.1%	11.1%
	\$ 20,000-24,999	10.1%	12.1%	11.1%
	\$ 25,000-29,999	5.2%	11.1%	11.4%
	\$ 30,000-34,999	4.0%	8.0%	8.9%
	\$ 35,000-39,999	2.9%	6.2%	7.0%
	\$ 40,000-49,999	4.0%	8.3%	9.7%
	\$ 50,000-74,999	2.9%	7.7%	9.2%
	\$ 75,000+	0.8%	3.3%	4.3%
	Median HH Income	\$ 11158	\$ 22506	\$ 25249
	Avg HH Income	\$ 25767	\$28842	\$32242
AVERAGE HOUSEHOLD SIZE 1987		2.09	2.48	2.59
NONFAMILY HOUSEHOLDS 1987		56.3%	31.9%	28.2%
FAMILIES 1980		493	29205	63321
	With Children	54.3%	49.0%	51.7%
	Married Couples	51.4%	83.3%	
	Married with Children	43.1%	44.9%	49.4%
FAMILIES 1987		418	27232	63959
AVERAGE FAMILY SIZE 1987		3.31	3.08	3.13
FAMILY INCOME 1987	\$ 0 - 4,999	11.2%	4.1%	3.3%
	\$ 5,000 - 9,999	17.2%	8.0%	6.9%
	\$ 10,000 - 14,999	18.3%	10.3%	8.9%
	\$ 15,000 - 19,999	13.6%	11.5%	10.1%
	\$ 20,000 - 24,999	10.2%	11.4%	10.7%
	\$ 25,000 - 29,999	7.1%	13.0%	
	\$ 30,000 - 34,999	5.5%	9.5%	10.2%
	\$ 35,000 - 39,999	4.5%	8.4%	
	\$ 40,000 - 49,999	6.3%	10.4%	12.0%
	\$ 50,000 - 74,999	5.0%	11.2%	
	\$ 75,000+	1.2%	4.4%	5.3%
	Median Fam Income	\$ 16217	\$ 26790	\$ 28855
	Avg Fam Income	\$ 24397	\$ 33760	\$ 37002
		STUDY AREA	SOUTH BEND, IN	ST. JOSEPH CO., IN
VEHICLES AVAILABLE 1987	No Vehicles	48.9%	15.0%	10.7%
	1 Vehicle	34.9%	43.5%	38.9%
	2+ Vehicles	16.2%	41.5%	50.4%
	Total Autos	701	55092	138872
	Avg Vehicles/Hshold	0.73	1.38	1.56

BENCHMARK: POPULATION PROFILE
WEST WASHINGTON-CHAPIN DEVELOPMENT AREA

URBAN DECISION SYSTEM, INC.

6/23/88

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	STUDY AREA	SOUTH BEND, IN	ST. JOSEPH CO., IN
LABOR FORCE	Males 16+	487	66297
	In Labor Force	61.4%	75.8%
	Females 16+	488	49475
	In Labor Force	46.9%	51.2%
	Unemployed	16.8%	7.9%
OCCUPATION	Managerial/Executive	5.1%	10.1%
	Professional	10.7%	11.8%
	Technical	1.8%	2.9%
	Clerical	15.0%	17.0%
	Sales	8.9%	10.9%
	White Color	41.4%	52.7%
	Craftsmen	7.9%	12.7%
	Operatives	18.9%	15.9%
	Services	27.0%	13.9%
	Laborers	4.7%	3.8%
	Farm Workers	0.0%	1.0%
	Blue Collar	58.6%	47.3%
	SCHOOLING	Population 25+	1447
High School Only		30.6%	13.6%
College 1-3 Years		10.5%	12.9%
College 4+ Years		7.3%	14.6%
MEDIAN SCHOOL YEARS	11.75	12.41	12.44
HOUSING UNITS	Total Units	1222	91165
	Owner Occupied	30.5%	69.9%
	Renter-occupied	57.9%	24.7%
	Vacant/Year-Round	11.6%	5.3%
	Vacant Seasonal	0.0%	0.1%
	Condominiums	12	473
	Mobile Homes	1	1744
	Stability (5-Yr)	58.8%	56.5%
MEDIAN VALUE	\$ 14020	\$ 26094	\$ 31903
MEDIAN RENT	\$ 115	\$ 160	\$ 171
UNIT PER STRUCTURE	1 Unit	44.2%	81.1%
	2 Units	7.4%	3.7%
	3-4 Units	10.5%	3.5%
	5+ Units	37.9%	11.6%
UNITS BY YEAR BUILT	1975-80	7.8%	8.7%
	1970-74	2.7%	8.8%
	1960-69	19.6%	14.4%
	1950-59	5.2%	19.5%
	←----49	64.7%	48.6%

**SOUTH BEND – NEAR WEST SIDE NEIGHBORHOOD
CONDITION AND RE-USE ANALYSIS OF THE 1305 WASHINGTON BUILDING**

Description of Building

The sample building analyzed for this study is the west storefront unit of a three-storefront building, two stories in height located at 1305 Washington. The second floor of the unit surveyed contains two apartments; presumably the other two units contain an equal number of dwelling units. The building is constructed with masonry and frame exterior walls, masonry with stucco covered foundation walls, wood floors and roof with built-up roofing, including a clay tile mansard decorative canopy around the east and south faces of the building. Each unit of the building is under separate ownership. The entire 3-unit building measures approximately 80 feet x 60 feet.

Condition of Unit Surveyed

Exterior

The exterior masonry walls are in reasonably good condition except along the west side, where much deterioration, loose masonry, open stud and joist pockets exist resulting from damage to this side of the building when an adjacent and abutting building was removed. Additionally, a frame wall section on the second level was severely damaged by a fire which originated in the middle unit, leaving it severely damaged. This wall is part of the second level light well opening or court area, allowing windows for light on the interior second floor rooms. The fire damage involves the entire section of the rear of the second floor requiring replacement of wall framing, siding and windows, including frames in the kitchen, living room, and rear bedroom.

The roof is leaking over a limited area, requiring spot repairs. Most windows are completely damaged with a combination of missing window units and sash sections, and most of the glass is out in the remaining windows. The rear porch is poorly constructed and requires a perimeter railing. The canopy over the rear stairway leading to the second level of the porch is of poor construction and is covered with tar paper.

Interior

The first level is a vacant store with rough flooring, which is worn, including a large heaved section which resulted from water damage from the fire. Floor to ceiling height is approximately 12 feet. The stamped metal ceiling is damaged in places including a hole toward the rear. Poorly constructed 7 foot partitions exist in the center of the floor dividing this space. Electrical service is poor with only a 60 AMP service and 4 circuits. Lighting includes a limited number of old, rusty fluorescent fixtures. All the storefront windows are out and the storefront walls, supports, bulkhead and door require rebuilding and/or replacement. The condition of the walls is poor with peeling and cracked plaster. The second floor is in a gutted condition, including significant plaster damage with missing sections of plaster and exposed lath, and peeling, cracked and missing paint on all interior walls and ceilings. Doors are damaged and missing in most rooms. Windows are missing, damaged or deteriorated.

Mechanical, Systems

The building contains a few radiators but has no heating unit in any level including the basement. The electrical system is inadequate in service fixtures and outlets. Both apartments have only a single receptacle outlet in combination with a wall fixture. There are no wall switches nor light fixtures in any ceilings and the service box in the hallway was removed. Wiring is a combination of old Romex and BX.

The plumbing appears to be in reasonably good condition with respect to the main drain lines. However, many of the water supply lines require replacement and all bath and kitchen plumbing fixtures require complete replacement.

Renovation Requirements and Cost Estimates

Option I

Option I is the minimum treatment required to the 1305 portion of the structure as the initial step to utilize this portion of the 3-storefront building. The repairs and improvements are limited to: a) making the building weather-tight, b) returning the first floor store area to a condition suitable for tenant use and c) treating the exterior (particularly the front facade) to a repaired and restored condition to match the adjacent storefronts, if these represent the original facade of the structure.

Reconstruction requirements and related cost estimates for Option I are as follows:

Work Items	Estimate
(Exterior)	
o Roofing repairs	\$3,500.00
o West wall repair, painting, cover with appropriate material	4,200.00
o Replace damaged and missing windows and frames on second floor	3,950.00
o Repair and restore fire-damaged frame exterior wall on second level (east side)	1,950.00
o Replace storefront windows and entry door, repair/rebuild- storefront, Bulkheads	3,030.00
o Remove unacceptable green paint from front facade, restore masonry, repaint window frames and trim	2,920.00
o Rebuild rear porch, replace rear entry door and door and canopy to second level rear entrance	1,700,000
Exterior Subtotal	\$21,250.00
(Interior) (Options for numbered items are presented below.)	
o Removal existing partitions in center area of store	\$475.00
1) Repair water damaged section of flooring, cover with new flooring (tile or carpet or new wood)	2,650.00

2) Repair metal-stamped ceiling, repaint, including metal cove molding	1,025.00
3) Repair plastered walls, patch and repaint	3,200.00
o Install new (min. 150 AMP) electrical service, circuits, switches, outlets and new lighting to code	3,500.00
o Replace plumbing fixtures in rear bathrooms (commode, sink/lav medicine cabinet, repair and paint walls and ceiling, replace entry door. Install underlayment and new floor covering.	1,080.00
4) Install furnace and heating system	5,400.00
<hr/>	
Interior Subtotal	\$17,330.00
Total Estimate	\$38,580.00

Optional treatments on items listed:

1) Floor covering choices and costs are:	
- sheet goods	\$2,590.00
- linoleum or vinyl tile	\$1,525.00
- carpeting	\$2,500.00
- wood flooring (finished)	\$3,350.00
- refinish existing	\$1,275.00
2) Install drop ceiling for 10' floor to ceiling height instead	\$3,500.00
3) Install furring and new drywall on walls instead, taped, spackled and painted	\$3,050.00
4) Heating options:	
- Electric base board units	\$3,680.00
- Furnace and forced air ductwork	\$5,400.00
- Overhead suspended heaters	\$4,200.00

Summary of re-use cost - Option 1

As indicated, the minimum cost required for Option I, based on the exterior improvement and the renovation of the storefront space is estimated to be \$38,580, or approximately \$25.00 per square foot. This cost could be slightly increased or reduced depending on the options selected for items such as floor covering, ceiling treatment, wall repair versus covering with drywall and type of heating. The heating cost in Option I is based on a system which could be extended and added onto in order to provide heat to the second floor apartments, should this second floor space be considered for rehabilitation and occupancy in the future.

Option II

For the purpose of anticipated cost and the objective of creating full occupancy of the 1305 portion of the building in the future it will be necessary to completely renovate the two apartments on the second floor which are currently vacant and in a deteriorated condition. To return the two dwelling units to a habitable condition would require the following improvements:

- o Remove existing furnishings and debris
- o Install new electrical service, wiring, outlets, switches and fixtures to code.
- o Repair all walls, ceilings, install drywall in rooms impacted by fire damage, paint all walls, ceilings and trim.
- o Replace all interior doors, install new hardware.
- o Install new kitchens and baths including all fixtures, vanities, base and wall cabinets, tub walls, flooring, counter tops, sinks.
- o Extend heating systems to both units, provide separate zone heat, thermostats.
- o Install new floor covering in all rooms and hallway
- o Install combination storms screens on second floor windows

Estimated cost for the improvements is 536,000 or approximately \$23.00 per square foot.

Summary of entire building

By using the estimated costs for the improvements indicated in Options I and II we can determine the probable costs of renovation for the entire 3-storefront building as indicated in the table below.

	Estimated Cost			
	<u>1305 Unit,¹</u>	1303 Unit	<u>1301 Unit</u>	Total 3-Unit <u>Building</u>
Exterior	\$21,250	\$17,050 ³	\$17,050	\$55,350
Interior ²	17,330	17,330	17,330	51,990
Second Fl. (Apts)	<u>36.000</u>	<u>40.000⁴</u>	<u>36.000</u>	<u>112,000</u>
Total	\$74,580	\$74,380	\$70,380	\$219,340

- 1) Used surveyed unit for sample costs.
- 2) Interior work for, first floor (storefront) space only.
- 3) Excluding cost of west wall improvements required on 1305 unit.
- 4) Higher cost reflecting extensive fire damage in 1303 unit.

New Construction Replacement Cost Comparison

Small urban stores @ \$45.00/SF x 4500	\$202,500
One and two-bedroom apartments on upper floor @ \$51.00/SF	<u>229,500</u>
Total cost to replace 3-unit building	<u>\$432,000</u>

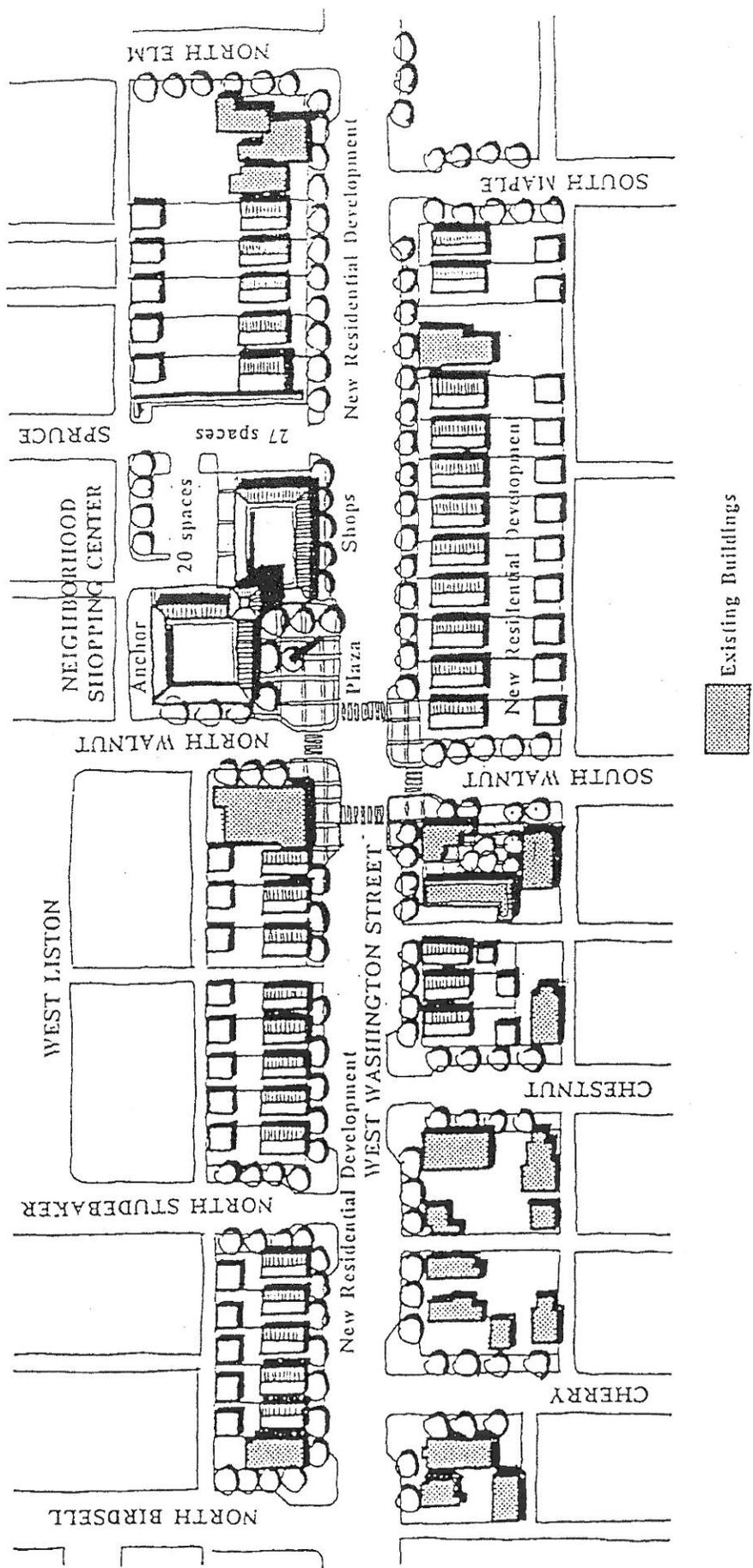


Figure 4
 WASHINGTON STREET DEVELOPMENT PLAN
 Near Westside Neighborhood
 PRESERVATION & DEVELOPMENT PLAN
 South Bend, Indiana

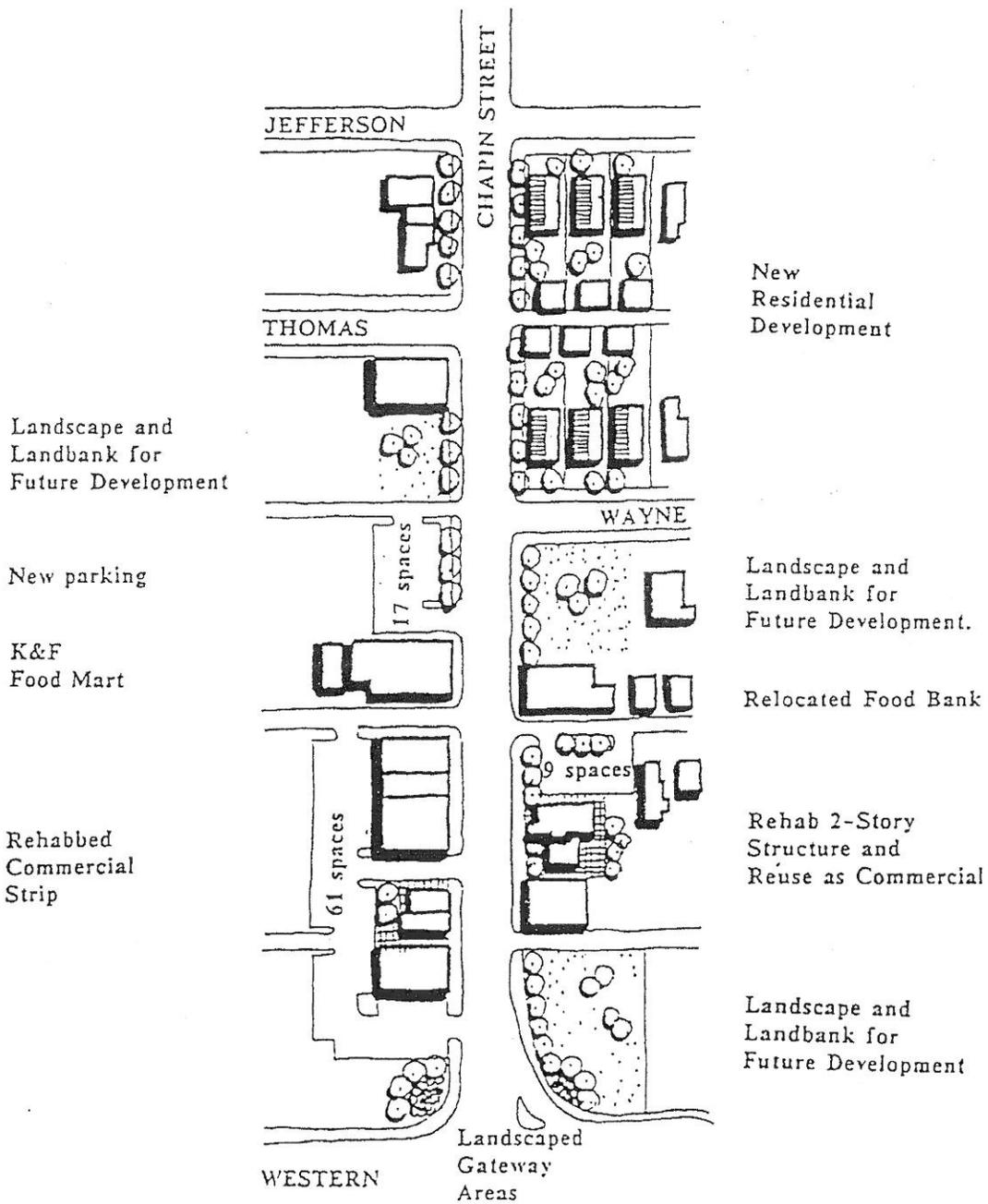


Figure 5
 CHAPIN STREET DEVELOPMENT PLAN
 Near Westside Neighborhood
 PRESERVATION & DEVELOPMENT PLAN
 South Bend, Indiana

City of South Bend • West Washington-Chapin Revitalization Project • South Bend Heritage Foundation

Tkka, Penigrew Allen & Payne • Applied Real Estate Analysis

feasible to rehabilitate existing buildings on these sites, or to incorporate them with new development, the buildings should be demolished and the sites redeveloped for residential uses.

Under this program entire blockfronts would be redeveloped, particularly the two blocks on the south side of Washington Street between Chestnut and Maple. The remaining eastern end of the block between Walnut and Elm Street on which the commercial center would be developed, could also be the site of new residential development.

In addition to the plaza/park, other public improvements would be made in the area including sidewalk, curb and roadway reconstruction, parkway landscaping, pedestrian lighting and alleyway resurfacing.

Chapin Street Development Plan

The Chapin Street Development Project Area is a three block corridor which connects Washington Street to Western Avenue. The corridor currently includes a number of one- and two-story, largely vacant commercial storefronts, plus a sprinkling of residential buildings, most of which are multi-family. The objective of this plan is to create a secondary neighborhood commercial area (Washington and Walnut being the primary neighborhood commercial area) focused on the intersection of Chapin and Napier.

Initially, the development concept for the corridor, which is illustrated in Figure 5, calls for the rehabilitation of 11 structures. An off-street parking program would also be undertaken. The remaining structures would either be renovated or redeveloped as residential or commercial projects when market conditions warrant.

Under the Chapin corridor concept, the largest concentration of commercial space would be on the west side of Chapin between Western and Napier. The South Bend Heritage Foundation is already involved in a joint venture redevelopment of this block. When completed, approximately 8,000 square feet of commercial space will be available. Parking for 61 cars could be provided behind the development. K&F Food Mart should be rehabilitated, and the vacant lot immediately north of the food store could accommodate 17 off-street parking spaces. The Food Bank of Michiana would be relocated to the building on the south end of the block and the current building and the deteriorated single-family structure should be removed. The Soul Food restaurant and grocery store on the east side of Chapin Street should be rehabilitated. The two-family residential structure should be acquired and rehabilitated for a commercial use compatible with the area. Finally, six new residential structures would be constructed on the block between Jefferson and Wayne. The existing gas station would be removed.

The program for the remainder of the three-block corridor should focus on (a) removing blighting influences such as junkyards, abandoned cars, etc; (b) rehabilitating the remaining buildings including the vacant tavern at the corner of Thomas and Chapin; (c) cleaning up and landscaping all vacant parcels as an initial effort to improve the appearance of the corridor while creating land for future development. This strategy would include the vacant block south of the gas station and the vacant parcel south of the tavern on Thomas; and (d) other public improvements, including sidewalk repair, alley resurfacing, parkway trees, pedestrian street lighting between Thomas and Western and a landscaped gateway feature on both northern corners of Western and Chapin.

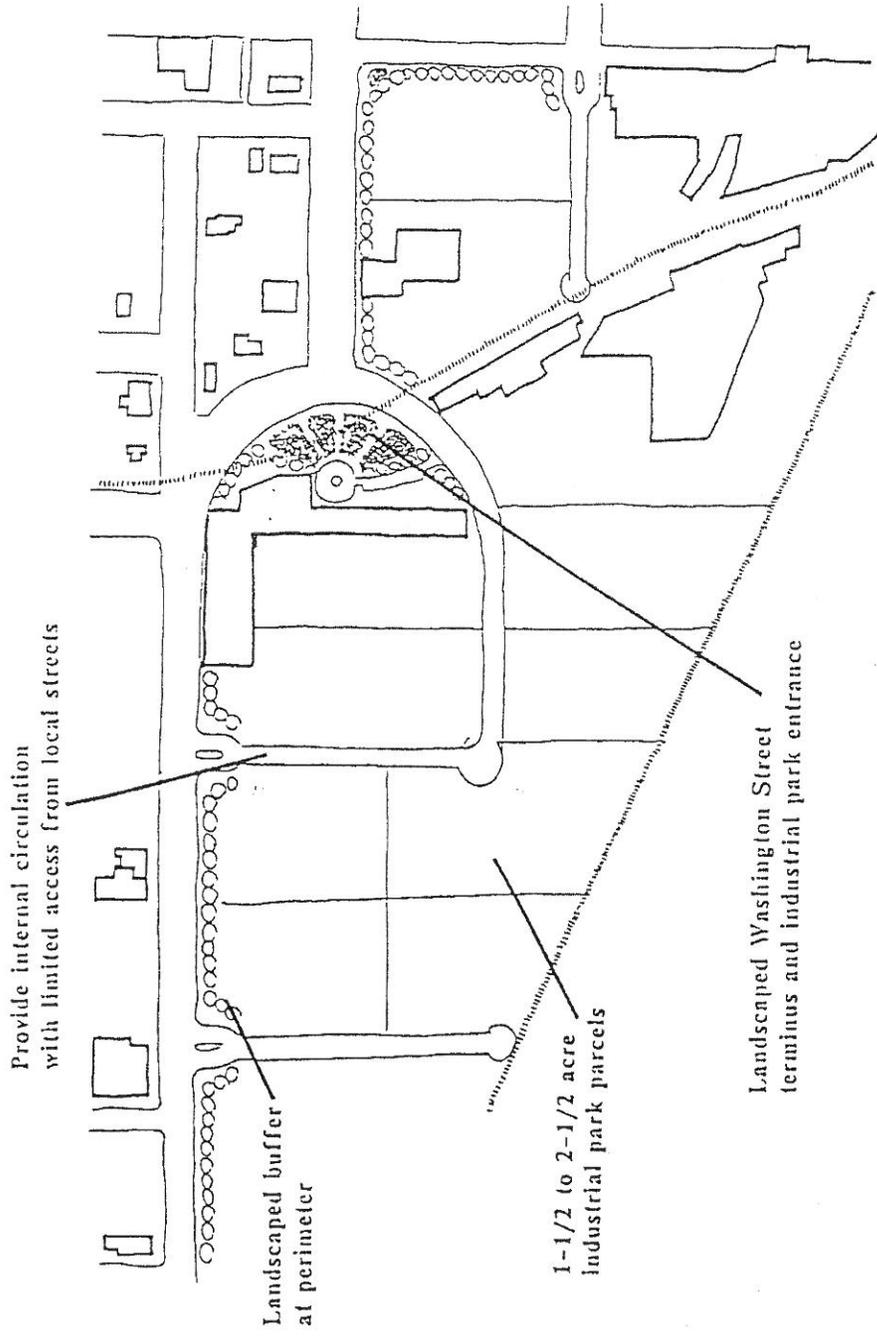


Figure 6
 INDUSTRIAL AREA DEVELOPMENT PLAN
 Near Westside Neighborhood
 PRESERVATION & DEVELOPMENT PLAN
 South Bend, Indiana

Industrial Area Development Plan

New development as part of the Washington Street project will provide job opportunities during construction. However, the major source of employment is the underutilized industrial area located south of Washington Street. Preliminary estimates indicate that development of an industrial park in this area could accommodate approximately 130,000 square feet of new industrial space. If this area could be successfully marketed over a ten year period utilizing both Enterprise Zone and Tax Increment Financing incentives, an average of 13,000 square feet of new space per year may provide job opportunities for 8 to 12 persons, depending on the type of industrial use. (See Figure 6, Industrial Area Development Plan)

REVITALIZATION STRATEGY AND IMPLEMENTATION PROGRAM

The Near Westside Concept Plan establishes a basic framework for the future growth and revitalization of the area. Key to the success of this revitalization effort, however, is the basic strategy or "game plan" for using limited resources to achieve the highest level of impact.

It is unrealistic to assume that the revitalization of the Near Westside area can take place overnight. Thus, it is essential that the timing and sequence of project activities and the use of resources be orchestrated in a manner that will achieve the Near Westside area's revitalization objectives.

A major goal of the revitalization strategy is to create an environment for reinvestment in the study area, with rehabilitation, renovation and new construction. These are the investments that create positive and lasting values. This can be achieved if the strategy builds upon the existing assets or strengths of the area, including its proximity to downtown, the historic district, its institutions and organizations, its strong sense of history and community, and its good transportation linkages.

The strategy must also focus on removing obstacles to reinvestment. This means overcoming negative influences, such as blight, obsolescence and dilapidation. Finally, the limited resources must be used to obtain the greatest return. Leveraging public and/or private investments to achieve a "multiplier" effect should be pursued wherever possible.

The revitalization strategy should have the support of all who will contribute to, benefit from, or have a stake in the successful revitalization of this neighborhood. It must be an agreed-upon strategy that brings the public and private sectors together into a partnership venture. This provides the basis for a coordinated management of complementary public and private actions to revitalize the Near Westside area.

The recommended strategy is comprised of a number of interdependent and complementary components. Principal among these are the strategies for new neighborhood-scale residential and commercial development, continued housing rehabilitation, and the stimulation of new, in-fill one- and two-family dwellings. These and other supporting elements are described later in this chapter.

The strategy also includes a number of long-term, ongoing projects and activities that require the commitment and cooperation of neighborhood residents, the City of South Bend, city-wide and neighborhood-based organizations, as well as the private sector. Specifically, the roles of each of the major actors should be as follows:

- *WWCRP.* The membership of the WWCRP should play an important role in planning for the revitalization of their neighborhood. There are numerous activities the group could plan and implement. These include but are not limited to: expanding participation in the WWCRP as an open forum for residents to air their concerns and bring forth new ideas, implementing neighborhood clean-up and beautification projects, assisting in encouraging neighborhood-based economic development, expanding the neighborhood watch program, and serving as a conduit for communication between the neighborhood and the City.
- *SBHF.* With its considerable experience in the neighborhood and, other parts of the City, SBHF should lend its expertise to projects requiring land assembly, rehabilitation, and new construction, and play an important role in future planning and development.
- *The City of South Bend.* The City's role is vital on a continuing and active basis, as only the City can approve and coordinate public improvements in conjunction with other projects, and because the City is the source of various public funds that can be channeled to the neighborhood. It is crucial that the City make a multi-year funding commitment to the long-term improvement of the Near Westside.
- *Other Organizations.* Other organizations that serve the greater South Bend area may be able to lend support and expertise to Near Westside programs. Some, such as New Hope Housing, are identified elsewhere in this document. The City should work with WWCRP to identify public, private, and non-profit organizations that could potentially play a role in the Near Westside Area.

Revitalization Program Scope

The recommended revitalization program is comprehensive in that it addresses the full range of economic and physical conditions affecting the living and business environments, and the general quality of life within the neighborhood. The program is balanced between targeted area redevelopment and revitalization, and area-wide improvement. It is based upon a commitment of all participants to a long-term improvement program designed to produce positive and lasting gains on a year-to-year basis. The recommended program responds to existing conditions and needs of the neighborhood, planning goals and objectives endorsed by the neighborhood planning task force, and the overall development concept.

The scope of the revitalization program includes recommended zoning proposals, the continuation and expansion of ongoing programs, and early action redevelopment proposals for the Washington Street and Chapin Street areas.

Zoning

WWCRP and the City of South Bend should cooperate in the preparation and adoption of zoning district map changes required to conform with and support the recommended Development Plan for

the Near Westside Neighborhood. The following zoning district map changes are prepared to ensure compatible and mutually supportive land-use relationships within each district and between all districts.

Residential Housing Conservation Areas. The predominant land-use in this area should be single-and two-family residential. The A1- Residential district is recommended for these areas. If new multi-family residential is desirable, the area east of Chapin Street should be considered as a B Residential district.

Mixed-Use Residential and Commercial Development. This area is characterized by a wide range of residential, commercial, public and institutional uses and is influenced by the Central Business District to the east. In general, zoning changes within this area should be scheduled to coincide with specific development proposals consistent with the transitional character of the area. However, the opportunities of current industrial zoning should be re-evaluated.

Commercial Areas. The Washington Street and Chapin Street areas are currently zoned C-Commercial. These areas are no longer appropriate for the broad range of commercial uses permitted in this type of district. The C-1 Commercial district is recommended for these areas in conformance with the area limits suggested in the Development Plan.

Industrial Areas. With the exception of existing industrial uses located south of Washington Street and currently used for heavy industrial purposes, the D-Light Industrial district is recommended.

Ongoing Programs

The recommended revitalization program includes projects and actions that are neighborhood-wide in scope and benefit, and should be undertaken as the continuation or expansion of ongoing programs already established by the City of South Bend and available to the Near Westside Neighborhood. These efforts are designed to stabilize existing conditions, and property values, to provide a safe environment for existing residents, and to provide the locational advantages and the affordability and historic qualities of the neighborhood.

Image and Identity

- Marketing and Public Relations

Existing marketing and public relations efforts should be continued and intensified. The purpose of this program is to promote a positive image and identity for the Near Westside, and should address primarily the greater South Bend community. The program should comprise several facets, including: a) development of a promotional brochure describing housing opportunities; b) distribution of it to relocation centers, Realtors, Chambers of Commerce and other groups that promote investment in South Bend; c) regular communication with other promotional groups; and d) press releases and follow-up for special events and activities in the Near Westside.

- Anti-Redlining

This program should encompass two primary activities. The first would consist of special outreach efforts to lending institutions and possibly, insurance companies to apprise them of positive changes in the Near Westside, share promotional materials, and so forth. The

second would require an ongoing monitoring of loans made within the area, in accordance with the provisions of the Community Reinvestment Act. Members of WWCRP could be trained in evaluation techniques.

- o Neighborhood Clean-ups and Property Maintenance

A neighborhood clean-up and property maintenance program has been initiated through the community organization and participation process, and should be continued on a regular basis. Clean-up efforts should be matched by assistance from the City of South Bend, local institutions and businesses, and private benefactors to remove trash and debris from vacant lots, get barren areas sodded and/or seeded, cut weeds, remove junk cars, repair and paint damaged fences, encourage landscaping, etc. The clean-up and maintenance program should be established as an ongoing activity designed to improve the image and appearance of the area, and to promote community pride and participation.

Housing

- o Maintain Sound Housing

Continued high level of maintenance of basically sound buildings is required to stabilize residential property values and to prevent the creation or spread of deterioration. The City should develop a targeted code enforcement program to address problem properties and owners.

- o Market Vacant Buildings

Housing abandonment and demolition has resulted in the loss of a substantial number of residential buildings in the past. The extent to which this trend can be stopped and reversed will affect the potential for revitalization of the neighborhood and the amount of time required to return the area to a long-term sound condition. Every effort should be made to protect existing vacant buildings from further deterioration, and to market these properties for rehabilitation and re-use. Vacant buildings that are seriously deteriorated and represent a threat to health and safety should be demolished.

- o Rehabilitate Deteriorating Buildings

Existing housing rehabilitation efforts should be continued and intensified to upgrade existing buildings to a long-term sound condition and to improve the living conditions residing in the area. As previously noted, recent surveys indicate that approximately 450 residential buildings are in need of minor or major rehabilitation. Many of the buildings are owned and occupied by low- and moderate-income households with limited ability to finance needed home improvements. The low value of buildings, together with the high cost of rehabilitation presents financial feasibility questions in many cases.

- o Market Vacant Sites for New Housing

New housing on vacated parcels is needed to augment the supply of housing available to low- and moderate-income families, to restore the continuity of residential frontages, and to strengthen the appearance and quality of the area as a complete neighborhood. It is

essential, however, that the design of new residential units be of reasonably good quality and be complementary to the neighborhood. Development of affordable housing will require creative financing arrangements.

o Market Small Vacant Parcels to Adjacent Property Owners

Many small, vacant parcels located between older houses may not be large enough for new infill housing. These sites tend to be overgrown with weeds and littered with trash and debris. Lack of maintenance of these sites contributes to the poor image and appearance of the neighborhood. A marketing program designed to encourage and facilitate purchase of these sites by adjacent property owners for clean-up and use as private yard areas should eliminate the problems of poor maintenance.

Safety and Security

o Eliminate Crime

Elimination and prevention of crime as the highest priority project of the City and neighborhood will require consistent and continuous efforts by law enforcement officials.

o The Neighborhood Watch Approach

Neighborhood Watch is one of the most effective and least costly responses to crime. The success of block watches is based on the assumption that people in an area are more immediately aware of suspicious activity than the police. A block watch involves neighborhood phone trees, meetings, and education. Neighbors report any suspicious activity in the area by calling local emergency numbers. In addition, they call two neighbors on a specified phone tree who also call authorities. The criminal activity is reported by more than one resident to ensure prompt police action and provide "safety in numbers". An important component of any block watch is the distinctive "neighborhood watch" sign that is prominently displayed in the neighborhood to alert criminals or troublemakers that the neighborhood sticks together and reports crimes.

Often, block watch meetings involve speakers who offer safety tips on protecting homes, autos, businesses, and personal belongings. Block Watch participants may coordinate public improvement projects to pick up litter, or plant flowers and shrubs, etc. Many Watch groups have not only seen crime reduced, but have discovered that caring about and sharing in the community's well-being—its image, its streets and parks, its local services, and recreation opportunities—offer far-reaching rewards.

o The Individual Strategies Approach

The individual strategies approach seeks to prevent people and property from becoming victims of specific crimes and to reduce opportunities for crime to occur. Its focus is victimization prevention. What the average citizen fears most are threats to self, and family and violations of property. Some examples of programs include:

- o For People
 - Child Protection

- Education -Elderly Escort Services
- Latchkey Programs
- Safe Houses
- Self-Protection Classes

- o For Property
 - Operation ID
 - Community Clean-up
 - Arson Prevention
 - Anti-Vandalism Campaigns

Often, victim assistance programs are coordinated with other programming efforts. These programs are typically made available through the local police department.

Jobs and Economic Development

- o General City Economic Development

Programs designed to encourage and facilitate economic development within the Near Westside Neighborhood have been established by the City of South Bend, or are currently available through programs funded and administered at the state or federal level. Incentives available include a wide-range of job and business training programs, tax abatement programs, and loan programs for new construction and infrastructure. These programs are of potential benefit to the neighborhood and City as a whole, and should be promoted aggressively on an ongoing basis.

Community Facilities and Improvements

- o Maintain Existing Facilities

Continued high level of maintenance of existing parks, streets, sidewalks, the Hansel Center, and other neighborhood facilities is required to stabilize property values and to prevent the creation or spread of blighting conditions.

- o Street Resurfacing Sidewalk Replacement and Curb and Gutter Replacement

Improvements within public rights-of-way are in basically good condition in major sections of the neighborhood. However, upgrading of street surfaces, curbs and gutters, and sidewalks is needed where deteriorating conditions still exist. Implementation of a public improvements program will upgrade environmental conditions and support buildings and property maintenance.

Action Plan

Financial resources currently available to the City of South Bend are not sufficient to permit scheduling of all improvement projects and activities required to address existing neighborhood needs and to achieve long-range revitalization objectives. Therefore, the implementation program must be staged to include early action on high priority projects for which funding can be secured, while continuing to pursue commitments for future projects.

Recommended early action projects and activities include the following:

- Acquisition of blighted property on Washington Street, relocation of businesses and residents, and demolition of buildings for redevelopment of assembled sites in accordance with the Development Plan. Funding for this project is expected to be approved as part of a Section 108 Loan request which is still pending with the Department of Housing and Urban Development (HUD).

The recommended time table for implementing the Washington Street Redevelopment project will begin immediately upon notification of HUD approval of the City's Section 108 loan application.

- Property acquisition appraisals, negotiation with property owners, closing on property acquisition, relocation of existing businesses and households, and demolition of buildings and site preparation will require 9 to 12 months to complete. This time frame could be extended if acquisition cannot be concluded without full use of the City's eminent domain powers.
- Efforts by the City, WWCRP and SBHF to finalize feasibility, studies and to prepare design plans for new housing should be concluded during the same 9 to 12 month period as land assembly and site preparation. Conveyance of acquired property for the start of construction on new housing should be scheduled no later than the completion of site preparation. Construction of the new housing (depending on phasing) should require 9 to 12 months.

The objective of the recommended time table is to have new housing available for initial occupancy within 18 months following approval of the Section 108 Loan Application.

- Projects which may be funded as part of the City's Community Development Block Grant (CDBG) program. These include all of the programs currently administered by the City, including residential rehabilitation site improvements, etc. Because CDBG funds are subject to annual appropriation, decisions on projects to be implemented are made on a one-year-at-a-time basis. WWCRP should work with the City to insure that progress continues to be made each year toward rehabilitation of buildings and the elimination of vacant, seriously deteriorated buildings.
- To the extent that the City's general purpose revenues and staff resources will permit, an expanded program of crime prevention should be implemented. To be successful, the crime prevention program must be developed on a cooperative basis with the active involvement and support of the City's Police Department, all citizen-based organizations, and residents of the neighborhood.

Successful completion of the Washington Street redevelopment project will have a major beneficial impact on the neighborhood. New housing should result in a major increase in real estate values that should, in turn, begin to provide the City with incremental real estate tax revenue.

The existing assessed value of property within the Washington Street area is \$99,520. Construction of 40 residential units and the construction or rehabilitation of approximately 20,000 square feet of commercial building space will result in an increase in assessed value estimated at \$800,000. At the current tax rate for the area, the increase in assessed value would result in an annual increase in property tax revenue estimated at \$108,000. The incremental tax

revenue can be used to finance additional improvement projects in the neighborhood. Preliminary estimates of the cost of property acquisition, demolition and site improvements for the Washington Street area range from \$385,000 to \$675,000. Funds to be available as part of the Section 108 loan may be available for use in initiating the Chapin Street project.

Completion of the Chapin Street revitalization project should follow Washington Street as a target area for priority action. Although funding for Chapin Street may be provided as part of tax increment financing, consideration should be given to the feasibility of financing improvement projects from future bond issue proceeds.

Development Plan Project Financing

Implementation of neighborhood development projects will require a concentrated, cooperative effort by the public and private sectors of the community. It will require a programmed infusion of public and private capital. Either sector working alone cannot bring about the overall revitalization called for in the plan. Public and private interests must perform their separate roles in a cooperative and mutually supportive way.

Economic Development

Many elements of the development plan, including residential and commercial development, must be carried out by private investors. While the timing and sequence of these projects will be determined largely by the financial position of individual private investors, and by the local and national economy, South Bend can undertake certain actions to stimulate and direct investment.

Public funds could finance those projects which the private sector does not or cannot address by itself. Public projects could be undertaken that would improve the overall downtown environment and indirectly promote new private investment. In certain cases, public land could be offered at attractive prices to encourage desired types of new activity.

At present, there are a number of public programs available to communities in the State of Indiana that address economic development. Funding sources include the federal and state governments, and the programs may be administered at the federal, state or local level, depending on the specific program. There are four major categories of economic development programs: 1) financial incentives, which help businesses lower their operating costs; 2) technical assistance, directed toward businesses and local governments 3) tax incentives, also intended to lower the costs of doing business; and 4) promotion/coordination activities.

Within the category of financial assistance, there are very few programs available to local governments that can be used for land acquisition or public improvements in conjunction with economic development, i.e., job creation.

Although these programs can contribute to a community development strategy, they are limited by their specific scope, by the amount of funds available to a community during a specific time period, and by the timing of their availability (annual application submission, etc.). With the current menu of development assistance programs, very few offer local governments the flexibility to address their unique community development problems with regard to dollars and activities.

To the extent that programs and resources are available, the City, WWCRP, and the SBHF should cooperate in establishing and marketing a "package" of technical and financial assistance programs

that can be made available to individuals, businesses, groups of businesses, and to private developers considering rehabilitation of existing buildings as new development in the commercial target areas, and in the industrial area.

Community Development

The City of South Bend receives an annual entitlement of Community Development Block Grant (CDBG) funds through the U.S. Department of Housing and Urban Development (HUD). CDBG funds can be used for a wide range of projects and activities designed to benefit low and moderate-income families or aid in the prevention or elimination of blight. In South Bend, these funds are used to support housing rehabilitation, economic development, and public works projects in several areas of the City. In general, the annual funding limitations of the programs, together with the need to support projects on a City-wide, distributed basis, precludes the type of multi-year funding commitment required for an effective neighborhood revitalization program. The amount of CDBG funds obligated to the neighborhood since December of 1987 totals more than \$300,000. A portion of this was used to leverage Section 312 Housing Rehabilitation funds totaling close to \$250,000. The City's Department of Economic Development has appropriated another \$160,000 to the Near Westside Neighborhood for housing rehabilitation and other neighborhood improvement programs. These figures do not reflect the staff time involved in coordinating the various programs and projects within the neighborhood. New sources of funding as well as ways to better leverage the limited funds available are needed to further support the City's commitment to multi-year funding of the neighborhood revitalization efforts. The City is permitted to borrow against CDBG funds for specific one-time projects as part of the Section 108 loan program. In 1988 the City applied for HUD approval of a \$600,000 loan to be used to fund property acquisition, relocation and demolition projects and activities within the West Washington-Chapin Development Area. The Washington Street Target Area has been selected as the first priority area for the Section 108 loan funds. Those funds not needed for the Washington Street project, if any, are proposed to be allocated for similar activities in the Chapin Street area.

CDBG funding for residential rehabilitation and other improvements in the neighborhood will be dependent on future allocations from the City's funding. WWCRP, other neighborhood organizations, and residents must be prepared to document and advocate a reasonable and fair share of funding for the neighborhood on a year-to-year basis.

Tax Increment Financing (TIF)

In December, 1987, the City of South Bend designated the West Washington-Chapin Development Area (the Near Westside Neighborhood) as a tax allocation area. As part of a TIF program, increases in property tax revenue resulting from new private investment in the designated neighborhood can be used by the South Bend Redevelopment Commission to finance a variety of redevelopment costs related to neighborhood revitalization and other incentives to stimulate private investment in rehabilitation and new construction. The TIF financing technique for the neighborhood uses the total of all assessed values in the area as of March 1, 1987 as the base value from which increases in property tax revenue are calculated each year. Although it is not realistic to assume any significant increase in revenues over the next few years, the potential for tax increment revenue could become an important source of funds in the future if efforts to encourage and attract new private investment are successful.

Preliminary Estimates of Development Project Scope and Costs

The scope of redevelopment summarized on the following pages is intended as a preliminary indication of the workloads, cost, and potentials of each of the major development areas identified in the Plan. The actual scope of each redevelopment project will depend on specific development proposals and public/private resources available to support implementation of the development projects. Estimates are based on the following:

1. Recommended program actions in the areas of image and identity, safety and security, and general economic development involve the continuation or expansion of programs already established by the City and available to the neighborhood. Other than expanded administrative efforts, no new costs are anticipated.
2. Estimates for housing program actions are based on surveys conducted by the City and the consultant, and on experience of the City and the consultant on similar projects.
3. Estimates for property acquisition relocation and demolition as part of the recommended development plan for the Washington Street and Chapin Street areas are based on current real estate property assessment records, and City and consultant experience on similar projects.
4. Estimates for community facilities and improvements are based on recent cost experience of the City, and the consultant's review of existing conditions.

Estimates shown on the following pages provide an indication of the funding required to undertake all of the neighborhood improvement projects and activities identified as needed. The revitalization and development program will require a long-term, multi-year commitment. Estimates are presented to illustrate the annual funding and performance levels to successfully undertake and complete the program within five and ten-year time frames. These estimates should be used as a general guide during the implementation phase, and adjusted to allow for inflation and for the cost of administration.

The five year completion schedule would require annual funding estimated at \$1,670,000 to \$2,137,000. A ten-year completion schedule would require annual funding estimated at \$835,000 to \$1,069,000. The early commitment of Section 108 Loan funds together with CDBG funds that may be allocated for neighborhood improvement projects, will provide total funding close to that required for annual performance at a ten-year implementation program pace. Although it may be desirable to achieve more rapid progress at higher levels of funding, it would not be realistic to raise expectations based on a time frame of less than ten years. If the annual performance of the ten year program can be maintained, highly visible progress will be evident in just a few years.

HOUSING
SCOPE AND GROSS COST ESTIMATE

<u>Activity/Program</u>	<u>Scope</u>	<u>Cost</u>
Maintain Sound Buildings	154 Buildings	No public cost
Purchase and Rehabilitate Vacant Buildings	20 Buildings \$30,000-\$50,000	\$600,000
Rehab Deteriorating Buildings	276 Buildings \$10,000-\$15,000 240 Buildings \$25,000-\$30,000	\$138,000 to \$2,070,000 \$4,500,000 to \$5,440,000
Market Vacant Sites For New Housing	256 Parcel	--
Market Small Vacant Sites To Adjacent Owners	11	No Public Costs

ANNUAL PERFORMANCE AND GROSS COST ESTIMATE
BASED ON 5-YEAR PROGRAM

<u>Activity/Program</u>	<u>Scope</u>	<u>Cost</u>
Maintain Sound Buildings	Ongoing	No Public Cost
Purchase and Rehabilitate Vacant Buildings	4 Buildings	\$120,000
Rehab Deteriorating Buildings	55 Buildings 48 Buildings	\$276,000 to \$414,000 \$900,000 to \$1,080,000
Market Vacant Sites For New Housing	55 Buildings	--
Market Small Vacant Sites To Adjacent Owners	2 Parcels	No Public Cost

ANNUAL PERFORMANCE AND GROSS COST ESTIMATE
BASED ON 10 YEAR PROGRAM

<u>Activity/Program</u>	<u>Scope</u>	<u>Cost</u>
Maintain Sound Buildings	Ongoing	No Public Cost
Purchase and Rehabilitate	2 Buildings	\$60,000
Rehab Deteriorating Buildings	27 Buildings 24 Buildings	\$138,000 to \$207,000 \$450,000 to \$540,000
Market Vacant Sites For New Housing	26 Buildings	--
Market Small Vacant Sites To Adjacent Owners	1 Parcel	No Public Cost

JOBS AND ECONOMIC DEVELOPMENT

<u>Activity/Program</u>	<u>Cost</u>
A. Washington Street Acquisition, Relocation, Demolition	\$450,000 to \$870,000
B. Chapin Street Acquisition, Relocation, Demolition	\$65,000 to \$128,000

ANNUAL PERFORMANCE AND GROSS COST ESTIMATE BASED ON 5-YEAR PROGRAM

A. Washington Street Acquisition, Relocation, Demolition	\$87,000 to \$174,000
B. Chapin Street Acquisition, Relocation, Demolition	\$13,000 to \$25,000

ANNUAL PERFORMANCE AND GROSS COST ESTIMATE BASED ON 10-YEAR PROGRAM

A. Washington Street Acquisition, Relocation, Demolition	\$43,500 to \$87,000
B. Chapin Street Acquisition, Relocation, Demolition	\$6,500 to \$12,800

COMMUNITY FACILITIES AND IMPROVEMENTS

<u>Activity/Program</u>	<u>Scope</u>	<u>Cost</u>
Maintain Existing Facilities	Ongoing	
Street Resurfacing,	2,970 LF	\$ 88,000
Sidewalk Replacement,	26,225 LF	\$420,000
Curb and Gutter Replacement	22,825 LF	\$365,000
Playground Construction	1-2 \$50,000-\$75,000	\$100,000 to \$150,000
Natatorium		No Estimate

ANNUAL PERFORMANCE AND GROSS COST ESTIMATE BASED ON 5 YEAR PROGRAM

Maintain Existing Facilities	Ongoing	
Street Resurfacing,	600 LF	\$17,600
Sidewalk Replacement,	5,245 LF	\$84,000
Curb and Gutter Replacement	4,565 LF	\$73,000
Playground Construction	2	\$100,000-\$150,000
Natatorium		No Estimate

ANNUAL PERFORMANCE AND GROSS COST ESTIMATE BASED ON 10 YEAR PROGRAM

Maintain Existing Facilities	Ongoing	
Street Resurfacing,	300 LF	\$8,800
Sidewalk Replacement,	2,713 LF	\$42,000
Curb and Gutter Replacement	2,283 LF	\$36,500
Playground Construction	2	\$100,000-\$150,000
Natatorium		No Estimate

Market Overview for South Bend's Near Westside Neighborhood

The purpose of this interim report is to summarize the findings and conclusions of Applied Real Estate Analysis (AREA), Inc., regarding real estate market demand and development opportunities in South Bend's Near Westside Neighborhood. Although the scope of services of this assignment does not permit in-depth market analyses of each potential land use in the study area, we have attempted to identify key trends and conditions affecting revitalization of the area. This market overview is based on a review of previous reports and documents describing the study area and its surroundings; a field examination of the study area and competitive residential, retail and other commercial market areas; and interviews with local realtors familiar with the area.

A. Major Findings

The Near Westside Neighborhood has a number of strengths as well as some problems affecting real estate development and revitalization potential in the area. The key problems and opportunities, and the general market trend, in the area are as follows:

1. Study Area Strengths

- o The Near Westside is close to downtown South Bend. As a result, the area has benefited from increased commercial development activity which has spilled over into the study area where investors have purchased large, old homes and rehabilitated them for office space.
- o The Near Westside's historic district has also attracted homebuyers who have purchased and renovated housing. Historic dwellings moved to the neighborhood have filled vacant lots and further enhanced the area's character.
- o Public and private investment in key projects such as the Colfax Cultural Center and Tippecanoe Place have improved the area's appearance and image.

*A more detailed summary of comments by the local realtors is attached to this memorandum.

- o The area's population is fairly stable in terms of length of residence in the study area. According to the U.S. Census, in 1980 approximately two-thirds of the Near Westside's population lived in the same house in which they had resided in 1975. In comparison, approximately 60 percent of the City of South Bend's total population did not change residences between 1975 and 1980.

2. Study Area Problems

- o The Near Westside is perceived to have a high crime rate, especially by people living outside the area.
- o The Area's commercial districts along Washington Street near Walnut Street, and Chapin Street just north of Western Avenue are no longer active and consist largely of vacant or underutilized buildings.
- o The area's housing stock continues to deteriorate, especially in the areas south of Washington Street and west of the historic district.
- o The area's population continues to decline. According to the U.S. Census, the area lost approximately 31 percent of its population between 1970 and 1980 reaching a total of about 6,563 in 1980.* The area also lost a significant number of households during that period. The total number of households decreased by 27 percent to 2,733 households in 1980.

3. Residential Market Trends

- o Residential demand in the area appears to be strong. The area is highly desirable by first-time home buyers, especially young black families seeking affordable housing. The incomes of most persons currently attracted to most housing in the area are however low, making the costs of financing housing purchases and ongoing maintenance important concerns for them.

* Data area available by census tracts which are not coterminous with the study area boundaries. The census tracts included are tracts 19, 20 and 21.

- o A significant amount of investment has occurred in the Near Westside's historic district. The level of demand for housing in this area is however difficult to measure, since few rehabilitated houses have been resold. Realtors whom we interviewed question whether or not study area homeowners who have made major housing improvements would be able to fully recover their investments if they attempted to sell their homes.
- o Demand for rental units also appears to be strong in the study area in part because of the area's affordable housing. According to one realtor, with the exception of the historic district, rental rates are approximately 10 to 25 percent lower in the study area than in other neighborhoods closer to the St. Joseph River.
- o As in most of South Bend, the vacancy rate for rental housing in the Near Westside is very low. Realtors estimate a citywide rental vacancy rate of three percent.

4. Retail Market Trends

- o The study area's former commercial districts along Washington Street at Walnut, and along Chapin Street retain few active retail uses. These uses consist primarily of small taverns and eating places.
- o Many structures in the commercial districts are vacant or partially vacant and have a negative impact on the surrounding area.
- o The commercial districts have a negative image due to perceived high crime levels, physical deterioration of buildings, and loitering around the few remaining establishments.
- o Retail concentrations located outside the study area serve the Near Westside population, especially for comparison retail goods.*

* Comparison retail goods include those items such as clothing, appliances and furniture for which shoppers are willing to travel long distances in order to compare prices. In contrast, convenience retail goods include items such as food for which shoppers are not willing to travel long distances.

5. Market Trends for Other Commercial Uses

- o The overall office market in South Bend appears to be fairly strong. In downtown, good quality rehabilitated office space rents for about \$11.00 to \$13.00 per square foot, including most maintenance and operating expenses. Top quality new space rents for \$13.50 to \$15.50 per square foot.
- o The Near Westside's Washington Street area has benefitted from positive trends in the adjacent central business district. Strong demand exists for office space in renovated former mansions in the historic district.
- o The trend of converting large old houses into professional office space may have peaked, however, largely because of changes in federal tax laws that have made the conversions less cost effective.
- o Demand for office space in the study area but outside the historic district is very limited at this time.

6. Light Industrial Space Trends

- o The overall market for light industrial space appear to be active in the South Bend area with new and vacant existing good quality space being absorbed as it becomes available.
- o Rental rates range from \$1.50 to \$2.00 per square foot for space in older, existing buildings to \$5.00 to \$6.00 per square foot in new industrial parks. In both cases, tenants pay all operating and maintenance expenses.
- o The City of South Bend has a large supply of vacant and underutilized space in deteriorating former manufacturing buildings near downtown, especially the former Studebaker facility. As in most cities across the country, demand for vertical usually antiquated industrial space is very limited.
- o The western section of the Near Westside study area near Washington and Cherry streets is already the focus of planned privately-sponsored light industrial development. The project includes a 750,000 square foot building and vacant land. Preliminary plans include rehabilitation of the existing structure and new building construction.

B. Key Market Conclusions and Recommendations

Based on this real estate market overview, we have reached several preliminary conclusions regarding the study area's key revitalization opportunities and constraints. During later phases of this assignment, these market-related conclusions will be combined with other factors affecting the area such as its physical condition and layout to develop an overall revitalization strategy. The key market conclusions are as follows:

1. Residential Market

- o The real estate category with the strongest potential is residential real estate. The study area is very attractive for low- and moderate-income families seeking to purchase a first home. The area is also attractive for low- and moderate-income renters.
- o Further investments in both renter- and owner-occupied housing rehabilitation would benefit the area by making the area more attractive and preserving the housing stock. Given the incomes of area owner-occupants and renters, continued availability and possible expansion of public rehabilitation financing programs will be needed to encourage housing rehabilitation.
- o Within the study area's historic district, investment continues in substantial housing improvements. Encouragement of housing rehabilitation by young families seeking affordable older homes will further stabilize the Near Westside Neighborhood and strengthen the demand for resales of renovated homes.
- o The feasibility of building new rental or owner-occupied housing in the study area is limited. Given local construction costs, it is unlikely that new housing can be built with acceptable sales prices or rent levels unless major public subsidies are provided. New market-rate units with rents or purchase prices adequate to cover all development costs would not be marketable in the study area in the near future.

2. Retail Market

- o Retail development potential in new or rehabilitated buildings within the study area exists primarily along major thoroughfares such as Lincolnway and Western Avenue. There is little support for additional retail establishments in the study area's former commercial concentrations along Washington and Chapin streets.

- o Given the negative image of these two former commercial concentrations and the competition for limited study area expenditures, other types of neighborhood improvements, such as housing improvements, will be required before additional retail development will have adequate support.
3. Other Commercial Light Industrial Uses
- o Demand continues for office space in converted older homes even though interest in converting historic homes to offices has decreased somewhat due to changes in the federal tax laws.
 - o A small quantity of light industrial space should be marketable in the western section of the study area in new and/or rehabilitated buildings, especially if the rental costs or purchase prices can be kept well below those in newer industrial areas.

Summary of Interview Findings

AREA has conducted interviews with several (six) real estate professionals who are familiar with the Near Westside Neighborhood. Briefly, the key comments made by the interview respondents are as follows:

Economic Conditions Affecting the Near Westside

1. During the early 1980's, real estate values declined in South Bend due to local as well as national economic trends. In recent years, these values have stabilized. While no substantial appreciation in real estate has occurred, the construction industry is currently "booming."
2. Local investment is occurring after a period when very little investment was occurring locally.
3. Many persons interviewed feel optimistic about the recent economic conditions in South Bend, and feel that the Near Westside neighborhood is in a position to benefit from these conditions.

Overall Characteristics of the Study Area

1. Residents of the study area are perceived by some persons interviewed to be immobile. The majority of residents in the area are black, Hispanic or Polish.
2. There are no strong racial tensions in the Near Westside Neighborhood, nor in South Bend, but one person, stated that the city has come a long way to reach this point over the past 10 years.

Residential Market Trends

1. The amount of rental housing is significant in the study - area, and contributes to physical deterioration of the housing stock. According to one respondent, almost half of all investment in the area is by speculators. Also, the existence of multifamily zoning has also contributed to physical deterioration of the area's housing stock.
2. The rental vacancy rate is quoted by many to be; as low as 3%.
3. Housing values have been stable in the study area.
4. Several realtors state that there are not many homes for sale in the area, and those few that realtors are aware of remain on the market for much longer than homes in other South Bend market areas. A partial explanation of the realtors perception of lack of homes for sale is that many are privately transferred and do not appear in the multiple listing service.
5. Many of the homes that appear on a listing service are architecturally appealing and are located within the Historic District. These homes are often sold to homebuyers who are willing to invest in rehabilitation. The number of these homebuyers is limited. Since few substantially rehabilitated historic homes have been resold, the demand for these homes and the potential resale prices have not been determined. Most families (or couples) who are interested in purchasing large, older homes with character, and who have the financial resources to do so buy homes across the river in the East Jefferson area where the purchase of a home is perceived as a good investment.
6. Financing for many smaller homes on the Near Westside is provided by FHA or VA loans.
7. The Near Westside is perceived by some realtors as an excellent starter home area, especially for young black couples. There, they can get the most home for their money. Other higher priced starter home areas include (in order of the amount of investment required, low to high):
 - a. Miami Street area (south).
 - b. Fellows and Rush area (southeast).
 - c. River Park (off of Mishawaka).
 - d. Clay Township (Granger, Arlington Heights, Swanson, Georgetown communities).
 - e. Scottsdale area.

Some minority families are discouraged from seeking homes to purchase. Their perception is that financing is not available to them. Many people who might buy a home in the area actually rent there now. Related to this, while apartments are currently on the market throughout the city, it is difficult to find a vacant home for rent.

9. The study area is perceived to be gentrifying only within and adjacent to the Historic District. Other gentrifying areas in the city of South Bend include:
 - a. Park Avenue - 15 years ago this neighborhood was much like the Near Westside is today. Now it is no longer affordable to many home-buyers.
 - b. Monroe - a targeted redevelopment area.
The market for essential goods (groceries) is dominated by Kroger's and Martins grocery stores.

Retail Market Trends

1. The market for essential goods (groceries) is dominated by Kroger's and Martins grocery stores.
2. Residents of the study area go to the two malls (especially University Park Mall) to do their comparison shopping, as do most South Bend residents.
3. The Hispanic community within the study area frequent a commercial area south of the study area.
4. One respondent suggested that a laundry-mat and a church-owned service could be successful if located near the clinic on Chapin.

Other Commercial Market Trends

1. Spot-zoning for and non-conforming use of commercial buildings exist in the study area, contributing to physical deterioration of commercial buildings.
2. The trend of house-moving and commercial office rehabilitation has reached its peak. The lack of tax incentives has contributed to this condition.
3. The commercial use of historic buildings creates an investment dilemma for those interested in revitalizing the area. Overall, while the demand has been strong for office space for small offices, the conversion of previously residential structures to commercial uses leaves the area vacant during the weekends and at night. One respondent feels that this contributes to the perception that the Near Westside neighborhood is not secure.

Revitalization Potential and Needs

1. The majority of persons interviewed feel that if crime was put "in check" that many persons from the remainder of South Bend would frequent or perhaps invest in the study area. Crime does seem to be limited to both break-ins in commercial properties and drug-related violence on the streets. One factor contributing to the present perception of crime is the presence of loitering individuals on the streets outside of taverns. One respondent suggested that a local drinking ordinance might alleviate some of the loitering.

2. Past investment in and ongoing use of the Colfax Cultural Center, Tippecanoe Place, and homes that have been moved into the area have a positive impact on the Near Westside area and improve its ties to downtown.
3. General improvements and development efforts downtown are also perceived as having a positive impact on the study area. Projects mentioned include the Century City convention/conference complex, rehabilitated industrial buildings for commercial use, and a planned new residential development along the river.
4. Some respondents feel that all available land downtown has been developed, and that the Near Westside is an ideal "spillover" area. The demand for Class B-rehabilitated office space seems to be high, and the existence of some commercial office space in the Near Westside could provide the encouragement new investors need to come into the area. Also, the positive economic trends, throughout the city may provide the climate to make investment possible in commercial office space.
5. Some respondents believe that the Near Westside neighborhood could also provide both retail and recreational activities for downtown employees whose demand for these items is currently unmet. These must be within walking distance of downtown. Suggested retail establishments include a convenience grocery, a dry-cleaners and a hair salon.
6. In reference to housing in the study area, one respondent feels that realtors are contributing to the negative impression of the Near Westside by not marketing it universally. This individual expressed a clear need for a city- or county-run Fair Housing Agency. The primary task of this agency would be to educate realtors about all perceptions versus realities of various areas within South Bend, including the Near Westside neighborhood.

APPENDIX A

Revised Legal Description with Reduction Areas #2 and #3 Omitted – West Washington-Chapin Development Area

A PARCEL of land being a part of the City of South Bend, Portage Township, St. Joseph County, Indiana and being more particularly described as follows, viz:

A Parcel of land being a part of Section 10, and a part of Section 11, Township 37 North, Range 2 East, City of South Bend, Portage Township, St. Joseph County, Indiana, and being more particularly described as follows:

COMMENCING at the point of intersection of Western Avenue and William Street; thence North along the centerline of William Street to the Easterly projection of the North right-of-way line of Wayne Street; being the point of beginning; thence westerly along said easterly projection and along the north right-of-way line of Wayne Street projected to the intersection of the west right-of-way line of Taylor Street; thence North along the West right-of-way line of Taylor Street to the intersection of the South right-of-way line of Wayne Street; thence West along the South right-of-way line of Wayne Street to the intersection of the East right-of-way line of Scott Street; thence South along the East right-of-way line of Scott Street to the intersection of the easterly projected South right-of-way line of Napier Street; thence West along the South right-of-way line of Napier Street to the intersection of the centerline of the first 14.0 foot North-South alley; thence South along the centerline of said 14.0 foot alley to the projected Southerly right-of-way line of the first 14.0 foot East-West alley; thence West along the projected and South right-of-way line of said alley to the intersection of the East property line of St. Joseph County Tax parcel 18-3051-2012, Block 71(now noted as Block W88-Parcel 5); thence South along said East property line of said Parcel 5 and projected to the intersection of the centerline of Western Avenue (State Road 2); thence West along the centerline of Western Avenue to the intersection of the North right-of-way line of the Conrail Railroad property (formerly known as the Penn Central Railroad); thence Northwesterly along the North right-of-way line of said Conrail Railroad property to the intersection of the West right-of-way line of the first 14.0 foot North-South alley West of Chestnut Street; thence North along the West right-of-way line of said alley to the intersection of the South right-of-way line of said alley to the intersection of the South right-of-way line of the first 14.0 foot West-East alley north of Napier Street; thence West along the South right-of-way line of said alley projected to the intersection of the West right-of-way line of Cherry Street; thence North along the West right-of-way line of Cherry Street to the intersection of the South right-of-way line of Jefferson Boulevard; thence West along the South right-of-way line of Jefferson Boulevard to the intersection of the West right-of-way line of Cherry Street; thence North along the West right-of-way line of Cherry Street to the North right-of-way line of the first 16.0 foot West-East alley South of Washington Street; thence West along the North right-of-way line of said alley projected to the intersection of the West right-of-way line of the first 14.0 foot North-South alley West of Cherry Street; thence North along the West right-of-way line of said alley to the intersection of the South right-of-way line of Washington Street; thence West along the South right-of-way line of Washington Street projected to the intersection of the Southwest right-of-way line of Washington Street; thence Northwesterly along the Southwest right-of-way line of Washington Street to the intersection of the South right-of-way line of Washington Street; thence West along the South right-of-way line of Washington Street to the North right-of-way line of said Conrail Railroad Property; thence Northwesterly along said North right-of-way line projecting beyond Olive Street, intersecting with A\ projected

centerline of the first North-South 14.0 foot alley, West of Olive Street (now noted as Block W12-Parcel 1); thence North along the projected and centerline of said North-South 14.0 foot alley to the intersection of the North right-of-way line of Orange Street; thence East along the North right-of-way line of Orange Street to the intersection of the East right-of-way line of Olive Street; thence North along the East right-of-way line of Olive Street to the intersection of the South right-of-way of Linden Street; thence East along the South right-of-way line of Linden Street to the intersection of the West right-of-way line of Sadie Street; thence South along the West right-of-way line of Sadie Street to the intersection of the North property line of Lot 77 of Arnold's Second Addition to the City of South Bend (now noted as Block W2-Parcel 21); thence East along a projected line of Said Lot 77, also being along the North line of Lot 56 of said Arnold's Second Addition (now noted as Block W3-Parcel 1); thence continuing East along the North Line, of Lots 34,33 and 12 of Oak Grove Addition (now noted as Block W3-Parcel 2, Block W4-Parcel and Parcel 2) to the intersection of the West right-of-way line of O'Brien Street; thence North along the West right-of-way line of O'Brien Street to the intersection of the projected North property line of Lot 2, of Oak Grove Addition; thence East along the projected and North line of Lot 2 (now noted as Block W5-Parcel) to the East right-of-way line of Grant Street; thence South along the East right-of-way line of Grant Street to the approximate mid-point of Lot 19 of College Grove Addition (now noted as Block W6-Parcel 1); thence East along a line and approximate mid-point of Lot 19 to the East right-of-way line of Johnson Street; thence North along the East right-of-way line of Johnson Street to the centerline of the first alley North of Orange Street; thence East along the alley centerline to a North-South alley; thence North along said alley centerline to the North line of Lot 20, College Grove Addition; thence East along the North line of said (Lot 20, and projected to the East right-of-way line of Brookfield Street; thence South along the East right-of-way line to a point being the approximate mid-point of Lot 21 (now noted as the North line of Block W8-Parcel 1); thence East along an approximate mid-point line and projecting East to the intersection of the West right-of-way line of College Street; then North along the West right-of-way line of College Street to the intersection of the South right-of-way line of Linden Street; thence East along the South right-of-way line of Linden Street; to the intersection of the East right-of-way line Birdsell Street; thence South along the East right-of-way line of Birdsell Street to the intersection of the North property line of Lot 25 of Arnold & Pugin's Subdivision (now noted as Block W21-Parcel 1); thence East along the North property line of said Lot 25 to the intersection of the centerline of the first 14.0 foot North-South alley; thence South along the centerline of said alley to the intersection of the centerline of the first East -West 16.5 foot alley; thence East along the centerline of said alley to the intersection of the West right-of-way line of Studebaker Street; thence North to the intersection of a projected North right-of-way line of Hine Street; thence East along the projected and North right-of-way line of Hine Street to the intersection of the East right-of-way line of Walnut Street; thence South along the East right-of-way line of Walnut Street to the intersection of the South property line of the City Cemetery; thence East along the South property line of said Cemetery to the intersection of the East property line of said Cemetery; thence North along the East property line of said Cemetery to a point approximately 39.0 feet North of the Northwest Corner of Lot 6 of Kuespert & Sommer's Addition (now noted .1S Block W44-Parcel17); thence Northeasterly along .1 projected line and parallel with the Northwesterly line of Kuespert & Sommer's Addition to the intersection of the centerline of LaPorte A venue; thence Northwesterly along the centerline of LaPorte Avenue to the intersection of the projected centerline of the first 14.0 foot East-West alley lying North of LaSalle Court; thence East along the centerline of said alley to the intersection of the West property line of Lot I, part of the original Lot 1 of Chapin's Subdivision of bank out lots 1 and 2; thence South along the West property line of said Lot I to the Northwest corner of Lot 3 of Horatio Chapin Subdivision (now

noted as Block W52-Parcel 6); thence Southeasterly along the North property line of Lots 3, 5, 7, 9 and 11 (now noted as Block W52- Parcels 6, 7, 8, 9 and 10) to the intersection of the centerline of William Street; thence South along the centerline of William Street to the point of beginning.

EXCEPTING THE FOLLOWING described tract of land being a part of the City of South Bend, Portage Township, St. Joseph County, Indiana and being more particularly described as follows:

Beginning at the intersection of the East right-of-way line of Williams Street and the South right-of-way line of Washington Street; thence West along the said South right-of-way line to the East right-of-way line of Chapin Street; thence Westerly to a point located on the West right-of-way line of Chapin Street and 5 feet South of the South right-of-way line of Washington Street; thence South, a distance of 235 feet; thence West, a distance of 122.84 feet; thence South, a distance of 55 feet; thence West to the first North-South alley West of Chapin Street; thence South to a point 38.71 feet North of the North right-of-way line of Jefferson Boulevard; thence East to the West right-of-way line of Chapin Street; thence South to the North right-of-way line of Thomas Street; thence West along said North right-of-way line of Thomas Street to a point 105.58 feet East of the East right-of-way line of Laurel Street; thence North a distance of 67.25 feet; thence West, a distance of 105.58 feet to said East right-of-way line of Laurel Street; thence North along said East right-of-way line to a point 39.6 feet North of the North right-of-way line of Jefferson Boulevard; thence East to the West right-of-way line of the first North-South alley lying East of Laurel Street; thence North along said West right-of-way line to the North right-of-way line of the first East-West alley lying North of Jefferson Boulevard; thence West, a distance of 4 feet; thence North, a distance of 295 feet to the South right-of-way line of Washington Street; thence East along said South right-of-way line to the West right-of-way line of Chapin Street; thence North to the North right-of-way line of Washington Street; thence East along said North right-of-way line to the East right-of-way line of Williams Street; thence South to the place of beginning containing 9.97 acres more or less.

The Total acreage after said exception is 278.4 acres more or less.

Appendix B

West Washington-Chapin Development Area List of Properties to be Acquired

Resolution #	Date	Property Address / Block #	Parcel #s / Key #	Owner's Name
908	2/23/90	W65	1, 2	James Pegues
908	2/23/90	W38	1, 2	Chicago Metropolitan Assurance
908	2/23/90	W58	33, 32	Marian Newbill
908	2/23/90	W32	17, 16	Andrew & Dorothy Plummer
908	2/23/90	W32	13, 14	Wiley Hoover
908	2/23/90	W58	28	Felix L. Owsley, Sr.
908	2/23/90	W64	8, 7, 6	J & G Realty & Insurance
908	2/23/90	W32	20	Willie Payne, Jr.
908	2/23/90	W37	12	William Toles
908	2/23/90	W58	31, 30	James L. Cronk
908	2/23/90	W58	42	Gladys Cronk
908	2/23/90	W58	35	Dubelyu Corporation
908	2/23/90	W58	34, 29	Craven Corporation
908	2/23/90	W32	18	Craven Corporation
908	2/23/90	W37	11	Craven Corporation
908	2/23/90	W64	5, 3, 1, 2	John & Sedaria Brinson
908	2/23/90	W32	21	John & Sedaria Brinson
908	2/23/90	W64	13, 12, 11	Slutsky-Peltz Plumbing & Heating Co.
908	2/23/90	W64	10	Sam & Agnes Slutsky
908	2/23/90	W64	9	Agnes Slutsky
908	2/23/90	W58	37, 38	Dispensational Trust Church of Jesus Christ
908	2/23/90	W38	11	Alma Lax
908	2/23/90	W32	19	Civil City of South Bend
908	2/23/90	W58	26	Delores Butler
908	2/23/90	W38	9	Amy Jackson
908	2/23/90	W58	36, 19, 20	South Bend Heritage Foundation, Inc.
908	2/23/90	W58	41	Patricia B. Clark & Paul Clark

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West Washington-Chapin Development Area List of Properties to be Acquired

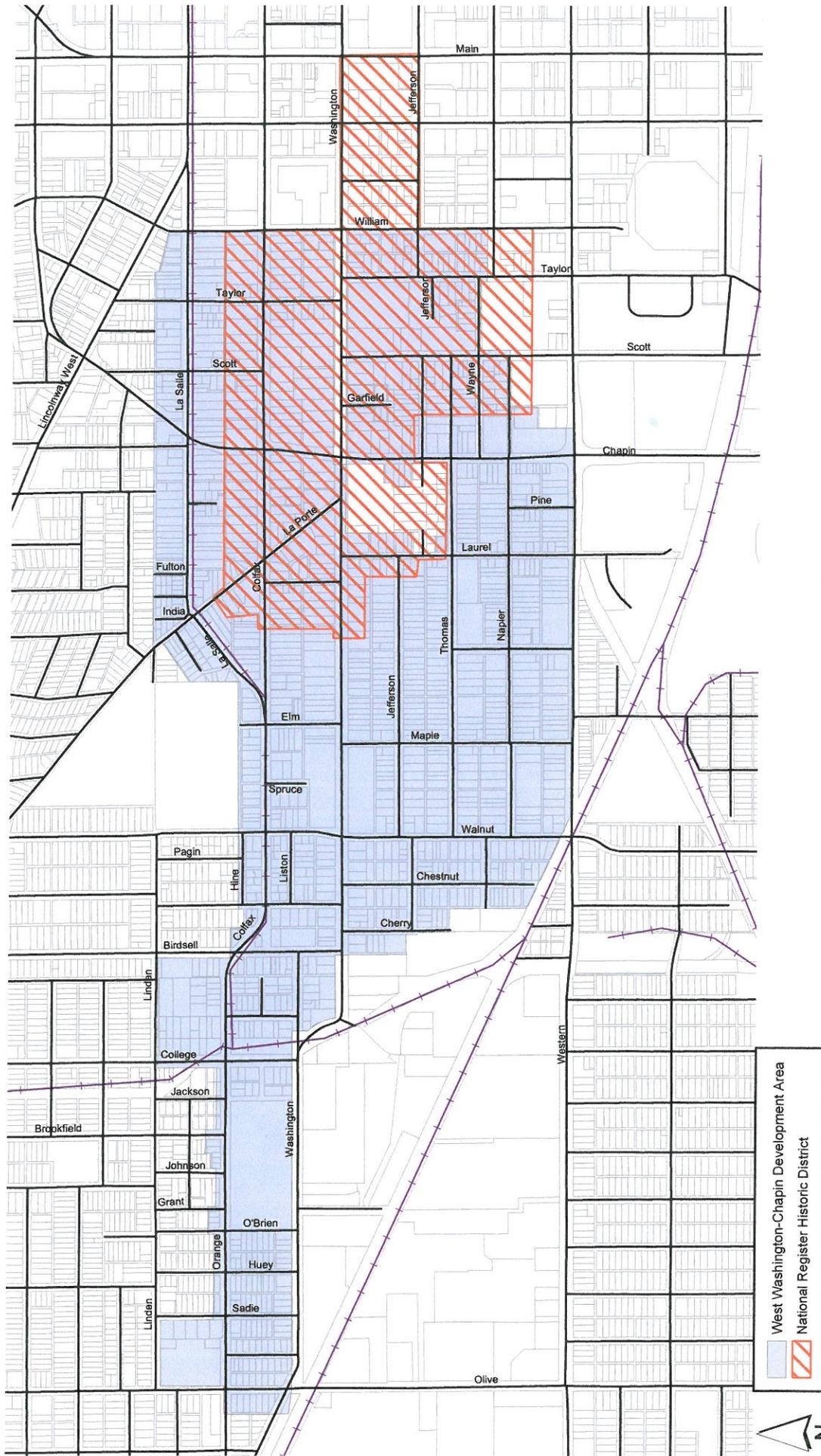
Resolution #	Date	Property Address / Block #	Parcel #s / Key #	Owner's Name
908	2/23/90	W58	39	Louvenia C. Cain
908	2/23/90	W32	15	Frances Watson & Clarence Larkins
908	2/23/90	W32	22	Hoosier Lawn & Garden
908	2/23/90	W64	4	HOD Carrier's & Laborer's Union
908	2/23/90	W58	40	James S. & Ruby D. Hockaday
908	2/23/90	W38	10	Bobby & Deborah J. Newbill
990	5/10/91	W74	5, 12	Larry Williams
990	5/10/91	W75	1	Robert and Amy Baker
990	5/10/91	W75	2	City of South Bend
990	5/10/91	W75	3	Adeline Moody
990	5/10/91	W75	31	L H Leasing Corporation
990	5/10/91	W75	15, 16	Irvin and Dora Goldberg
990	5/10/91	W80	16	St. Joseph County
990	5/10/91	W80	17	Malcom and Bernice Baker
990	5/10/91	W81	1	Food Bank of Michiana
990	5/10/91	W81	3	Lucy Gray
990	5/10/91	W86	1	St. Hedwig Catholic Church
990	5/10/91	W86	2, 3	John Bivens
990	5/10/91	W86	5	Debelyu Corporation
1243	5/6/94	W58	7	St. Joseph County
1243	5/6/94	W75	17	Housing Development Corporation
1243	5/6/94	W80	16	Dubelyu Corporation
1243	5/6/94	W80	17	Professional Realty Association, Inc.
1243	5/6/94	W80	30	Dubelyu Corporation
1243	5/6/94	W80	28, 29, 30, 31, 32, 33	Keith & Francis Nowicki
1243	5/6/94	W81	2, 4, 5	Department of Redevelopment
1243	5/6/94	W81	6, 7	St. Hedwig Church
1243	5/6/94	W87	10	Herbert Warner

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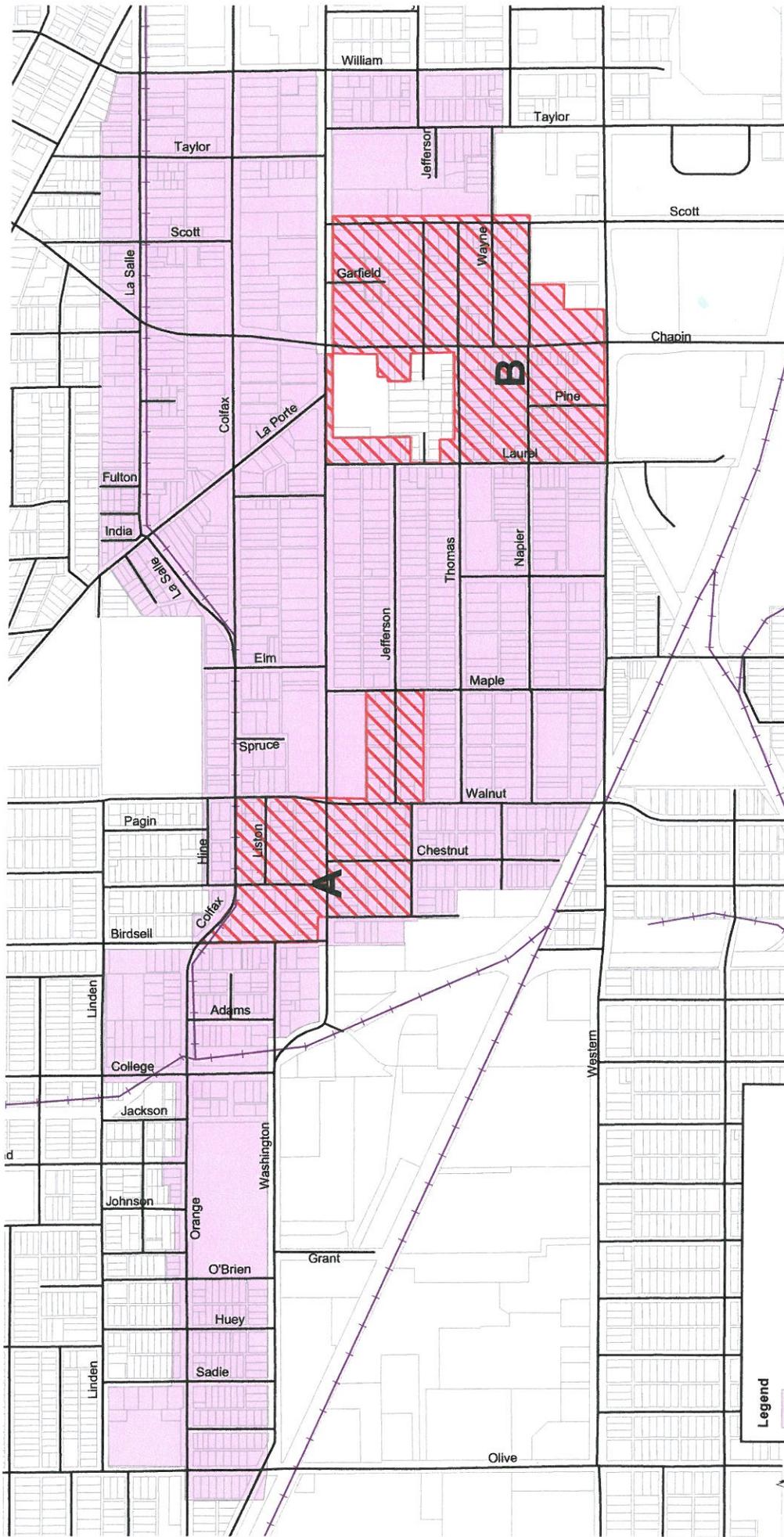
Resolution #	Date	Property Address / Block #	Parcel #s / Key #	Owner's Name
1243	5/6/94	W87	11, 12	Olga M. Pawlowski
1243	5/6/94	W87	13, 14	Board of Public Works
1243	5/6/94	W88	1, 2, 3, 4	Board of Public Works
1399	1/2/96	W63	13	City of South Bend
1436	6/7/96	W81	26	Steven G. Smith
1669	2/19/99		18-3069-2706 – 2710	Barbara Luckett
2063	7/16/04	416 W. LaSalle 422 W. LaSalle 428 W. LaSalle	18-1023-0993 – 0994 18-1023-0992 18-1023-0990	McCune, James F.
2063	7/16/04	1510 W. Washington 1520 W. Washington	18-3077-3062 18-2002-001703 18-2002-001705	Oil Express
2587	7/14/09	1045 W. Washington	18-1041-1803	South Bend Heritage Foundation Properties LLC (Hansel Center)
2852	3/22/11	601-605 W. Washington St.	18-2024-105602	Washington Street Partnership
2852	3/22/11	109-111 N. Taylor St.	18-1024-105601	NJS Inc.
2876	6/14/11	803 W. Washington St.	18-1025-106201	Indiana Land Trust 308/08 & John Freidline

Map 1 West Washington-Chapin Development Area



Prepared by South Bend
Community & Economic Development
Resolution No. 2383
11/2/07

Map 3 West Washington-Chapin Development Area Target Areas

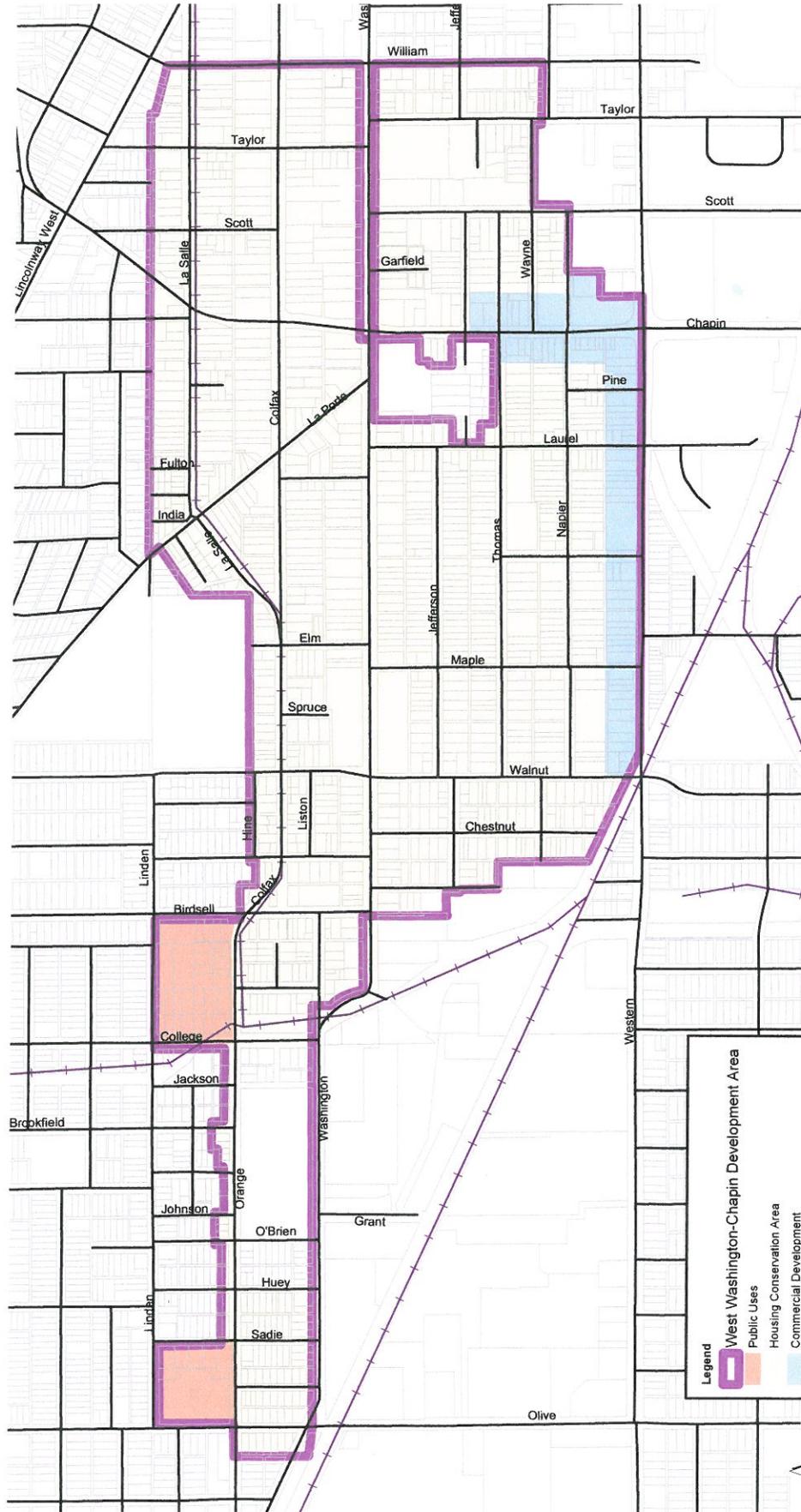


Legend

- West Washington-Chapin Development Area
- Target Areas

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Resolution No. 2383
11/2/07

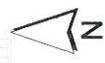
Map 4 West Washington-Chapin Development Area Land Uses



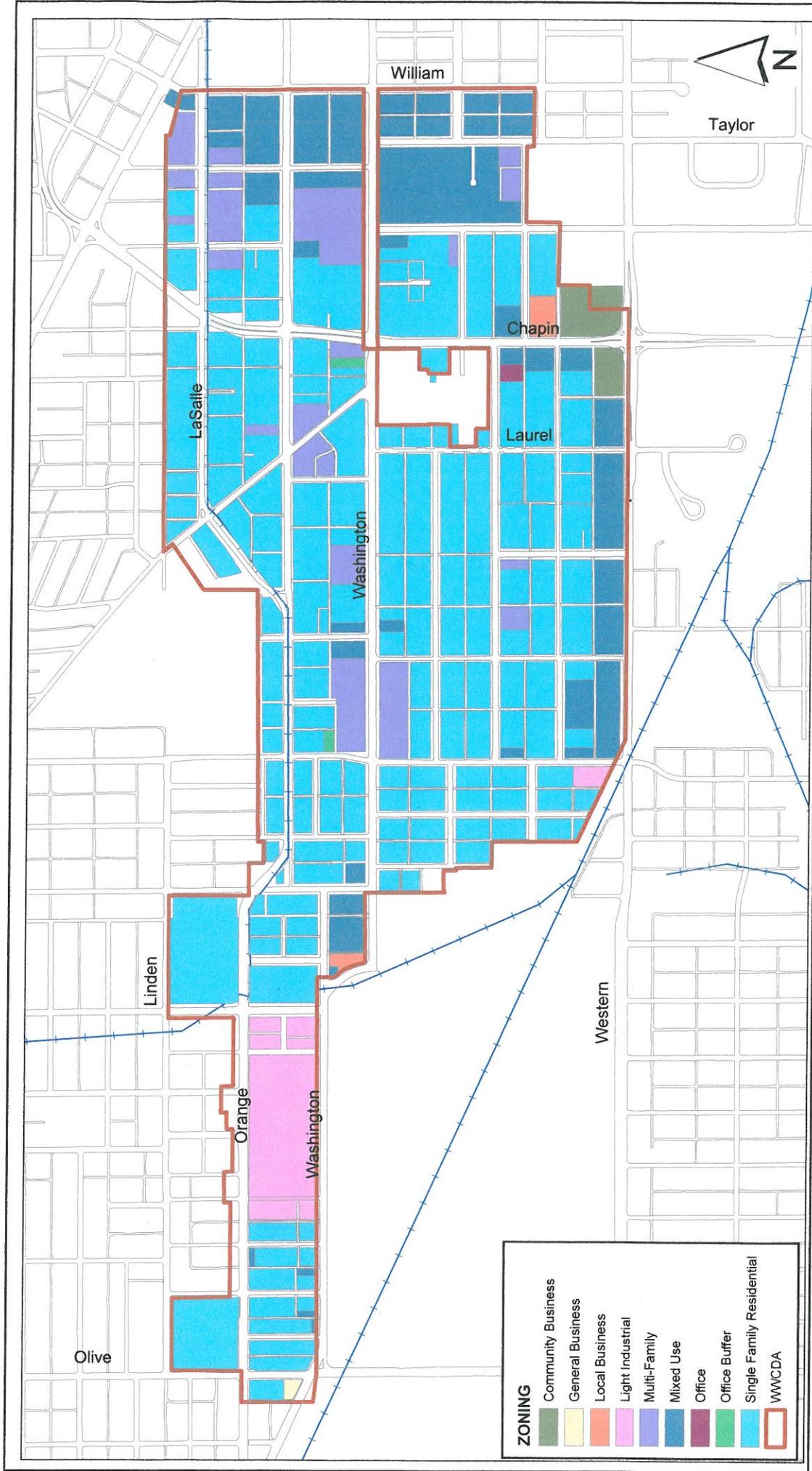
Legend

-  West Washington-Chapin Development Area
-  Public Uses
-  Housing Conservation Area
-  Commercial Development

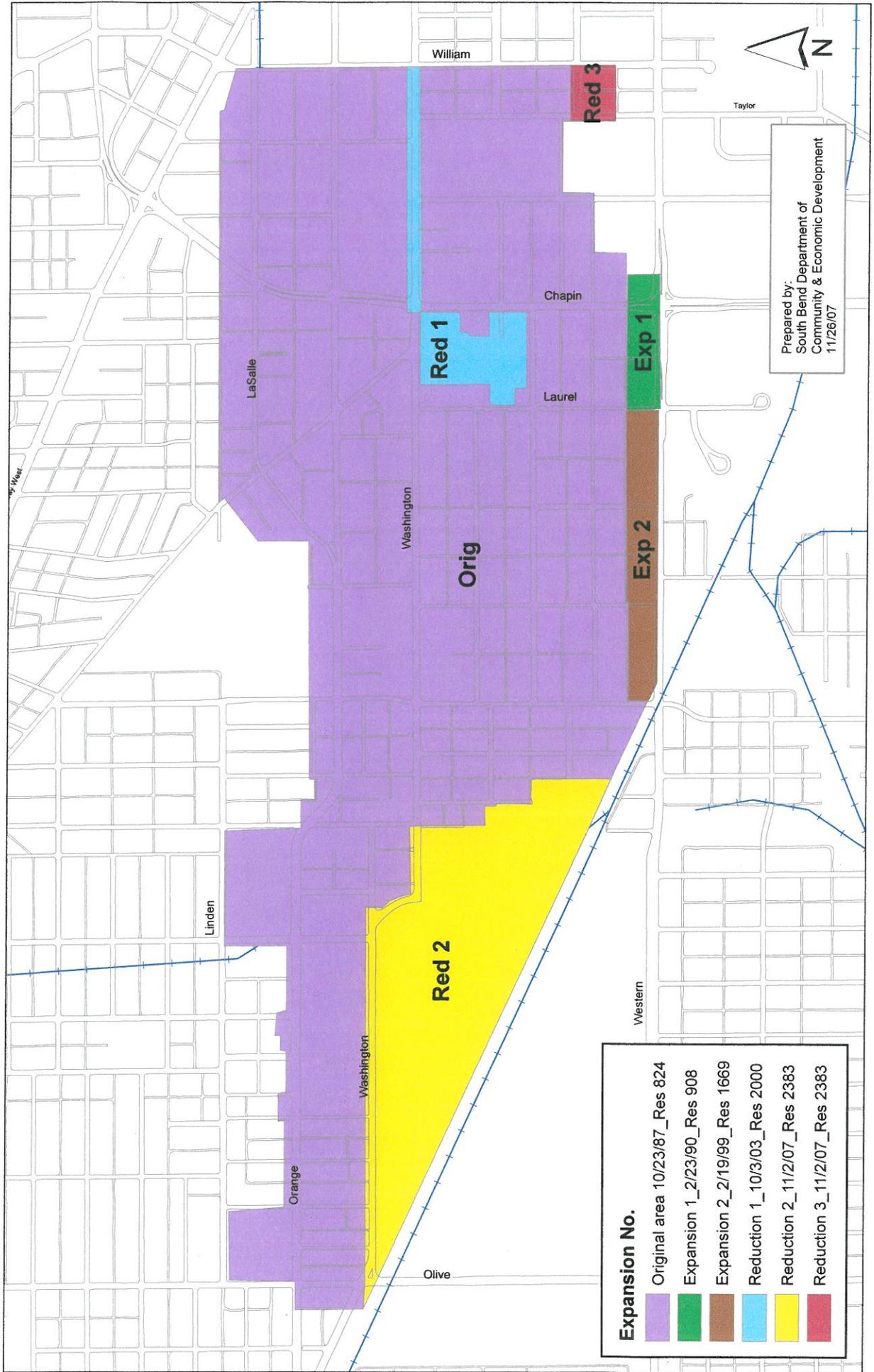
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 Resolution No. 2383
 11/2/07



Map 5 West Washington-Chapin Development Area Zoning



Map 6 West Washington-Chapin Development Area Expansion/Reduction History As of 11/2/07



Prepared by:
South Bend Department of
Community & Economic Development
11/26/07