



DEVELOPING THE DIFFERENCE

A Housing Strategy for Northeast Indiana

DECEMBER 2024



MKM
architecture + design

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"I believe that the community - in the fullest sense: a place and all its creatures - is the smallest unit of health and that to speak of the health of an isolated individual is a contradiction in terms."

- Wendell Berry

EXECUTIVE SUMMARY

The northeast Indiana region is growing more affluent and diverse every year. As its stable and thriving economy continues to draw substantial businesses and people of varied life stages to the region, the area looks to need more than 25,000 new homes to be built over the next five years. It's a catalytic opportunity that offers the ability to transform each community across a variety of categories. It's a conversation that starts with housing.

When a region explores any strategy at this scale it can be difficult to know where to start. It can also be easy to get sidetracked and start focusing on random initiatives or creating distracting task forces. However, the focus here is simple.

Over the next five years, northeast Indiana has the opportunity to transform its communities through the construction of more than 25,000 new homes. The shape, size, and location of these new homes will define the effectiveness of each community for the next fifty years – presenting an opportunity that the region cannot afford to underestimate. So where should the effort focus its energy? At the level of the neighborhood.

When talking about economic development of this scale it's easy to start to explore ways to create the perfect neighborhood. Leaders understandably want to provide a framework that could encourage a perfect response – a strategy defined by the "bricks and mortar" reality it creates. But that's not where this opportunity should focus its response.

This isn't an exercise in creating the perfect neighborhood. It's a conversation exploring how best to support the perfect neighbor – and there's an enormous difference between the two approaches.

Our homes serves as a platform for how we explore the world around us. It's our point of departure, our access point, to our communities. Where we live changes how we live. And how we live shapes how well we live. It's a fundamental equation that starts with housing.

As the region looks at this extraordinary opportunity, its more important than simply exploring effective ways to build new homes. It's a chance to reshape how people see the world – to empower them to feel as though they belong to something bigger than themselves. This is an opportunity for an entire region to recalibrate the ability of their imperfect neighborhoods to create perfect neighbors, and it's a discussion that could reshape our economy. It's the beginning of a conversation that will start with housing.

As modern communities continue to struggle with growing health disparities and social inequality, the role housing plays in effective community development is rapidly changing. Where we live changes how we live. How we live ultimately shapes how we see the world around us. It's a discussion that starts with housing.

Over the next decade, northeast Indiana will see explosive growth in the demand for housing across a variety of different consumer groups. This study looks to provide a collection of criteria to define a framework on how that opportunity should be approached. It's a discussion that will need to be continued by local stakeholders as they implement a strategy that will be managed at the local level in order to be sustainable.

It's a conversation that starts with housing.

PLANNING APPROACH



The housing strategy for northeast Indiana is an outgrowth of a collection of data sets ranging from comprehensive market analysis to housing typologies.

The report was compiled by MKM architecture + design, an architecture and planning firm dedicated to enhancing community health and well-being through design. The planning team included a multi-disciplinary team of architects, planners, realtors, economists, and housing specialists with decades of experience exploring disruptive innovations within the housing market.

Over a six-month period, the team's multi-pronged approach looked at a variety of considerations through multiple lenses:

- **Market Analysis**
- **Stakeholder Engagement**
- **Regulatory Requirements**
- **Community Context**

In addition to gathering specific information, significant research was shared on the socio-economic importance of the "home" and its impact on one's sense of belonging within a larger community. This research guided the planning team to understand both the brick-and-mortar needs of future housing and the societal needs of equity and accessibility that should could be dramatically impacted through this projected growth. All of these inputs were woven together to formulate the recommendations and framework on this report.

INPUTS



MARKET ANALYSIS

Projections of current and future housing needs throughout the region at a variety of price points and consumer cohorts.



STAKEHOLDER ENGAGEMENT

Conversations with developers, realtors, and other housing professionals outlining the opportunities and challenges of housing within the region.



REGULATORY REQUIREMENTS

Analysis of typical jurisdictional requirements throughout the region regarding the development of new and existing housing stock.



COMMUNITY CONTEXT

Review of growing demographic needs throughout the region and its impact on the demand for specific housing typologies.

"I believe that the community - in the fullest sense: a place and all its creatures - is the smallest unit of health and that to speak of the health of an isolated individual is a contradiction in terms."

- Wendell Berry

LEVERAGING OPPORTUNITY

The northeast Indiana region is growing more affluent and diverse every year. As its stable and thriving economy continues to draw substantial businesses and people of varied life stages to the region, the area looks to need more than 25,000 new homes to be built over the next five years. It's a transformational opportunity that offers the ability to transform each community across a variety of categories. It's a conversation that starts with housing.

Northeast Indiana is growing at a rapid rate. More importantly, as the region looks towards the future, it's clear that housing will play an enormous role in economic development across its eleven counties. However, as the area looks to leverage that opportunity, it's unclear precisely how that strategy may be realized.

While conventional housing strategies will certainly continue, the primary question will be — To what scale should new models be incentivized?

As the region looks to understand the shifting demographic preferences and evolving consumer trends for existing and future residents, it becomes increasingly clear that the variety of housing types need to expand. Specifically, it will look for a more diverse collection of offerings that not only react to a more active and communal lifestyles but offer a variety of housing choices within existing neighborhoods.

Through a comprehensive analysis, this report looks to combine the defined housing demand with the assumed target audiences to outline a series of key housing typologies that should be considered to accommodate the growing consumer base. As local leaders look to understand strategies to leverage this opportunity to influence economic growth, their approach to housing will play an integral role in how their communities will perform in the coming decades.

REGIONAL DASHBOARD

The northeast Indiana consists of 11 counties and is home to over 800,000 residents. Each year there is an increasing need for diverse housing throughout the region.

The 11 counties that make up the Northeast Indiana Region (NEIR) are: Allen, Adams, DeKalb, Huntington, Kosciusko, LaGrange, Noble, Steuben, Wabash, Wells, and Whitley county. Allen County is home to the city of Fort Wayne and comprises nearly half of the region's population.

Recent residential market studies summarize various unit types and target markets that compose the regions existing and potential market. Unit types identified in the reports include; multi-family, single-family attached, and single-family detached residences. The target markets identified to occupy these housing types are; non-traditional and traditional families, empty nesters and retirees, and young singles and couples.

Where does the potential market for a new housing in the region come from?

- **60%: Intra-County Households**
- **16%: Inter-County Households**
- **3%: Elkhart, Marion, Grant, and St. Josphe Counties**
- **21%: Balance of the US**

<https://www.census.gov/quickfacts/fact/table/US,IN/HSD310222>
<https://neindiana.com/industries/>

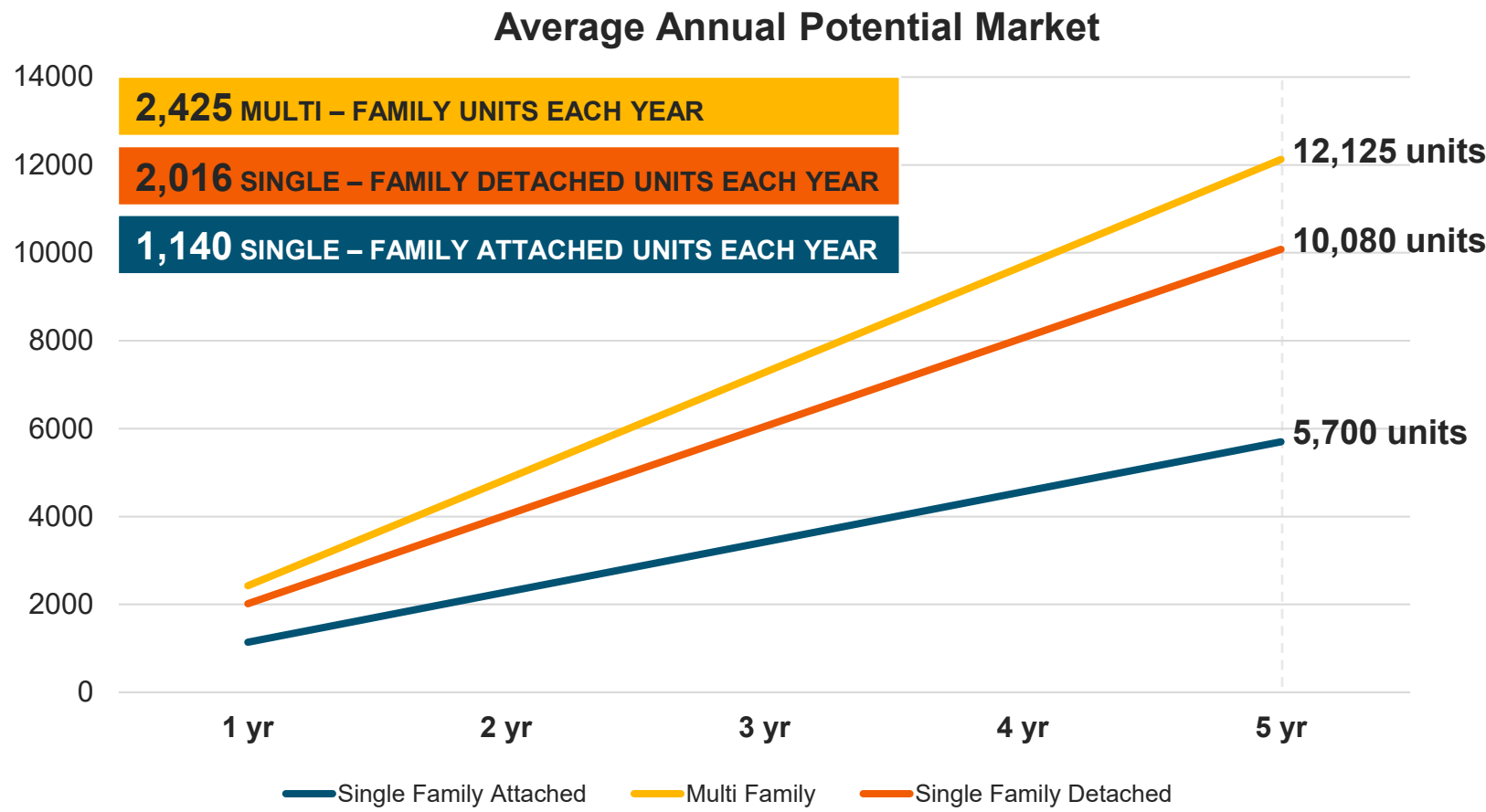


POPULATION		
COUNTY	POPULATION	AVG PERSONS PER HOUSEHOLD
Allen	394,545	2.5
Kosciusko	80,364	2.85
Noble	47,430	2.52
DeKalb	44,198	2.33
LaGrange	40,907	2.52
Huntington	36,781	3.17
Adams	36,288	2.64
Steuben	34,917	2.40
Whitley	34,742	2.34
Wabash	30,670	2.47
Wells	28,555	2.45
TOTAL:	809,397	2.56 pph

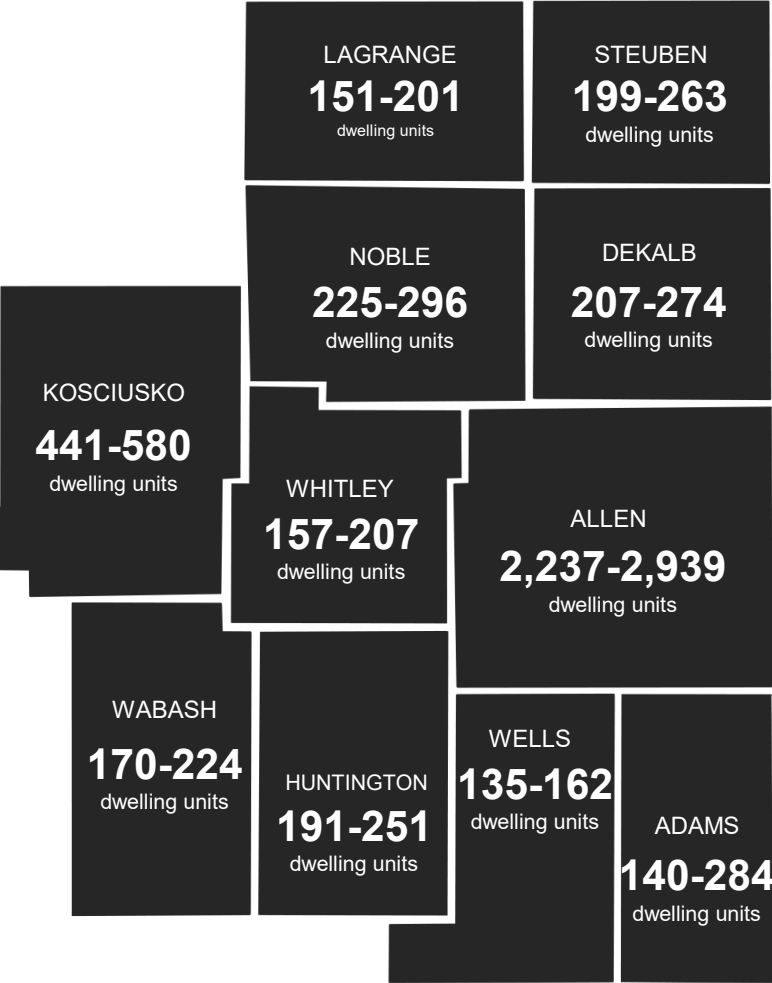
UNDERSTANDING THE REGIONAL ECONOMY

Northeast Indiana has the potential to absorb 43,525 new and existing housing units annually each year for the next five years. The impact of these units can be optimized through diverse unit types.

Single-family attached units make up the smallest portion of the potential housing market, yet this amount is significant and supports a specific people group and life stage. Young singles and couples commonly seek this housing type for their affordability, scale and convenience. Additionally, single-family detached housing can support multi-generational families or extended family needs. This attached housing style can help older adults ages in place with the comfort of family while maintaining privacy. Single-family detached units dominate the average potential market and generally serves traditional and non-traditional household types. Multi-family units also control a large portion of the potential market for new and existing housing units in northeast Indiana. Multi-family developments that exist at a variety of scales can blend with existing neighborhood structures and diversify neighbors while maintaining structural formality and cohesiveness. The blend of housing unit types across the region over the next five years will be important to accommodate shifting demographic and lifestyle needs.



UNDERSTANDING THE REGIONAL ECONOMY



UNDERSTANDING THE REGIONAL ECONOMY

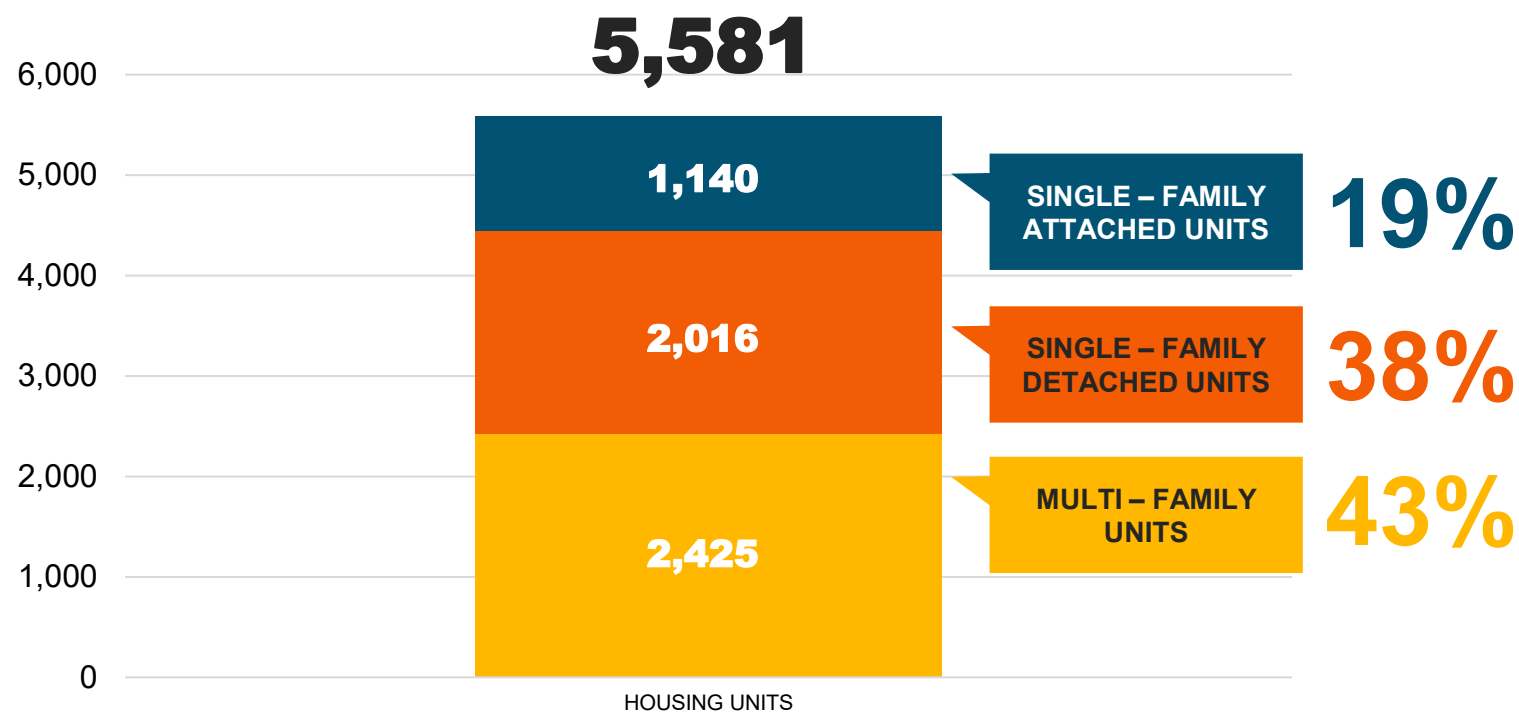
The northeast Indiana region is growing more affluent and diverse every year. A stable and thriving economy continues to draw substantial businesses and people of varied life stages to the region – resulting in the need for the region to build more than 25,000 homes over the next five years.

According to the Northeast Indiana Regional Partnership, there are 6 particularly thriving drivers of the regional economy. Defense and aerospace contractors, distribution and e-commerce companies, food and agriculture, medical device manufacturing, specialty insurance businesses, and vehicle manufacturing are large contributors the regions employment opportunities and economic development.

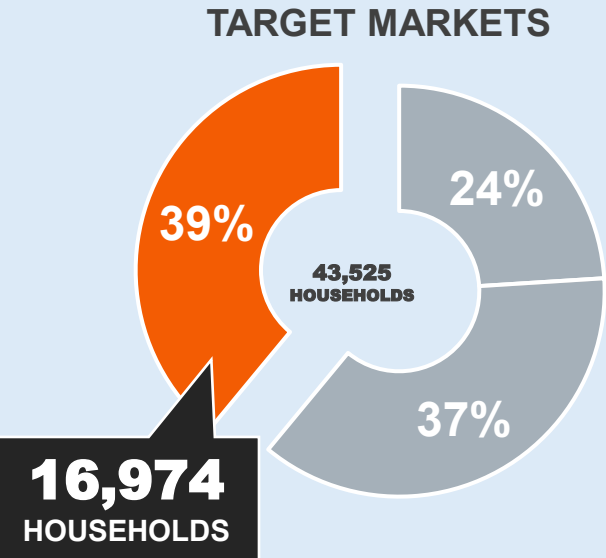
The regions diverse and strengthening economy continues to draw more people to the area including top talent from universities throughout the Midwest. As a result, the average annual potential housing market is expected to steadily increase over the next 5 years.

It is also a demand that will likely attract a diverse collection of current and future demographics; most notably: (1) Non-Traditional & Traditional Families, (2) Young Couples & Singles, and (3) Empty Nesters & Retirees.

Average Annual Potential Market for New Housing Units



NON-TRADITIONAL & TRADITIONAL FAMILIES

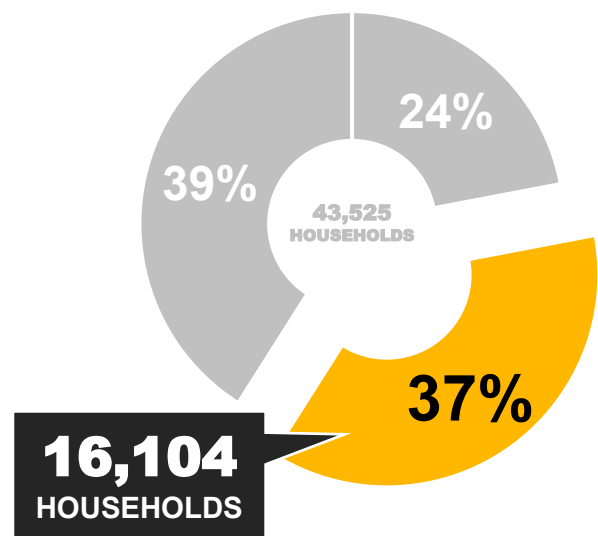


The families that represent this potential market are equally likely to be non-traditional (e.g., single parents or unrelated couples of the same sex with one or more children, adults caring for younger siblings, to grandparents with custody of grandchildren) as traditional families (i.e., married couples with children). In general, the family households have considerably higher incomes than the younger households.



YOUNG SINGLES & COUPLES

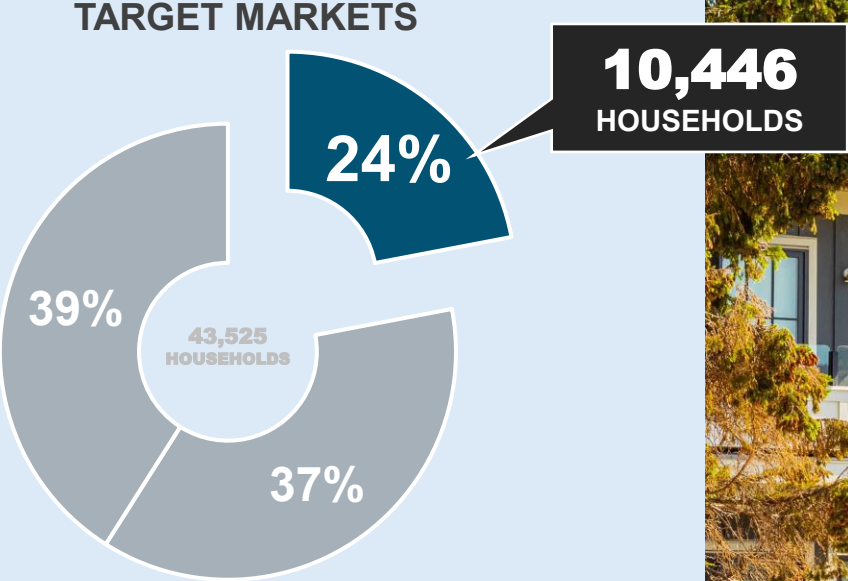
TARGET MARKETS



Due to a combination of economic issues—most notably stagnating wages, lack of mortgage down-payment funds, and high student debt—as well as lifestyle preferences, a higher percentage of Millennial households, even the most well-off, are choosing to be renters than was typical in predecessor generations at the same age.



EMPTY NESTERS & RETIREES



Many older households are among the more affluent households in the region while heads of these households are still working in professional and executive positions or are business owners. There are also a significant number of older households who are struggling to pay rents on incomes derived from Social Security payments and minimal savings. Like the Millennials, a growing number of empty-nest households are choosing to rent rather than buy as they approach retirement; they prefer the flexibility of renting and appreciate the relative liquidity of the proceeds from a house sale when those proceeds are not reinvested in real estate.



IDENTIFYING HOUSING CHALLENGES

In response to the existing realities of conventional development practices within the region, a series of common challenges arise when exploring a new approach to housing throughout northeast Indiana.



INEFFECTIVE REGULATIONS

In many communities throughout the region, regulatory requirements are no longer sensitive to the challenges and demands of the localized housing market and often limit the variety and location of dwelling units within specific neighborhoods.



RISING DEVELOPMENT COSTS

As construction costs continue to rise, so does the cost of housing. Even within rural communities, the growing cost of building materials has dramatically impacted the cost of housing throughout the region over the last decade.



INADEQUATE TYPOLOGIES

While many communities are experiencing substantial changes to their demographic makeup (age, race, etc.), the housing stock has not been able to evolve as quickly – with many communities unable to offer the same variety of housing choices other competing markets can.



LIMITED FINANCING OPTIONS

In addition to rising housing costs, there currently is a limited amount of financial assistance for homeowners within the region (i.e., first-time home buyers) and a common reluctance by financial intuitions to finance housing typologies that differ from what is currently available within the market.

DEFINING SOCIAL CHALLENGES

There's a rapidly shifting idea of what the American Dream is. More and more people are deciding to live in non single-family houses in exchange for being in a walkable, urban community with services and amenities. They are willing to trade down to a smaller unit to have that lifestyle.



SOCIAL INEQUALITY

Low-income families are often forced to live in substandard housing, which can have severe health and safety implications since they can't afford dignified housing. Living in overcrowded or substandard housing can lead to increased rates of respiratory issues and other health problems, as well as a higher risk of fires and other disasters. This not only affects the health of individuals but also strains the healthcare system, leading to higher costs for everyone.



POLITICAL BARRIERS

In most communities, political barriers from development incentives to government regulations limit the ways in which housing can be developed. For example, many local officials have wide discretion to implement regulatory and assistance programs that affect the construction and occupancy of ADUs. Consequently, local political will is typically a precondition for any ADU reform.



CHRONIC ISOLATION

Segmented development patterns have dramatically increased isolation within many communities. As populations continue to age and look for more dense housing options, the isolation imposed by conventional development strategies will need to be addressed in the coming years to combat the market competition of urban villages for both new and existing neighborhoods.



CHANGE IS CHALLENGING

Current residents often don't welcome an increase in housing units. The concerns can range from fears that, with a rental, an absentee landlord won't maintain the property, to a belief that the added or smaller housing will negatively impact real estate values. Even the threat of community opposition can keep developers and public officials from considering multi-unit buildings in places where the local code requires a public meeting for a zoning variance.

"There is no logic that can be superimposed on the city; people make it, and it is to them, not buildings, that we must fit our plans."

- Jane Jacobs

DEFINING A FRAMEWORK

This is an enormous opportunity for northeast Indiana. It's a chance to reshape how its communities function, how they behave, and how they define effective placemaking.

In response to the housing demand defined by recent analysis, it's critical that the region understand the transformational nature of this opportunity and work collectively to define a clear framework for how these housing strategies can be realized.

While the discussion will focus on providing metrics around qualifying effective community development, it will also offer a conversation surrounding how a comprehensive housing strategy can impact the overall health and well-being of each community. As specific incentives are defined, a collection of key criteria should be defined to summarize the universal focus of creating engaging and meaningful neighborhoods for diverse audiences. These criteria should include a sensitivity towards:

1. AVOID THE CREATION OF MONOCULTURES: One of the most problematic realities of modern development patterns rests in its persistence in creating monocultures – places that offer a predictable and monotonous collection of similar (if not identical) places and people. Effective development will be largely measured by its willingness to avoid these scenarios and embrace the creation of diverse, interactive, and engaging neighborhoods.

2. EMBRACE REACTIVE REGULATION: Often the regulatory requirement governing development patterns are seen as rigid and uncompromising. In doing so, they are often outdated and indifferent to the evolving needs of current and future citizens. Future development patterns will require a more fluid approach to the management of effective growth.

3. PROMOTE THE NEEDS FOR NEIGHBORHOOD INVESTMENT: Financial feasibility is a primary concern for providing effective housing within a community. However, this cannot be simply defined as a transaction solely concerned with the purchase of a home. It should be seen as an investment within a neighborhood – a commitment to a specific place and people that are actively working together. It's at this scale these transactions should be promoted and sold to future audiences.

4. REMEMBER THAT PLACES ARE FOR PEOPLE: When discussing economic growth, especially as it relates to housing, it's critical to understand that the primary role of the built environment is to provide a social platform for people of all ages and abilities. While offering effective typologies that reflect the financial capacity of the market is important, the more critical responsibility of effective placemaking is in providing places that allow people to cooperate with each other.

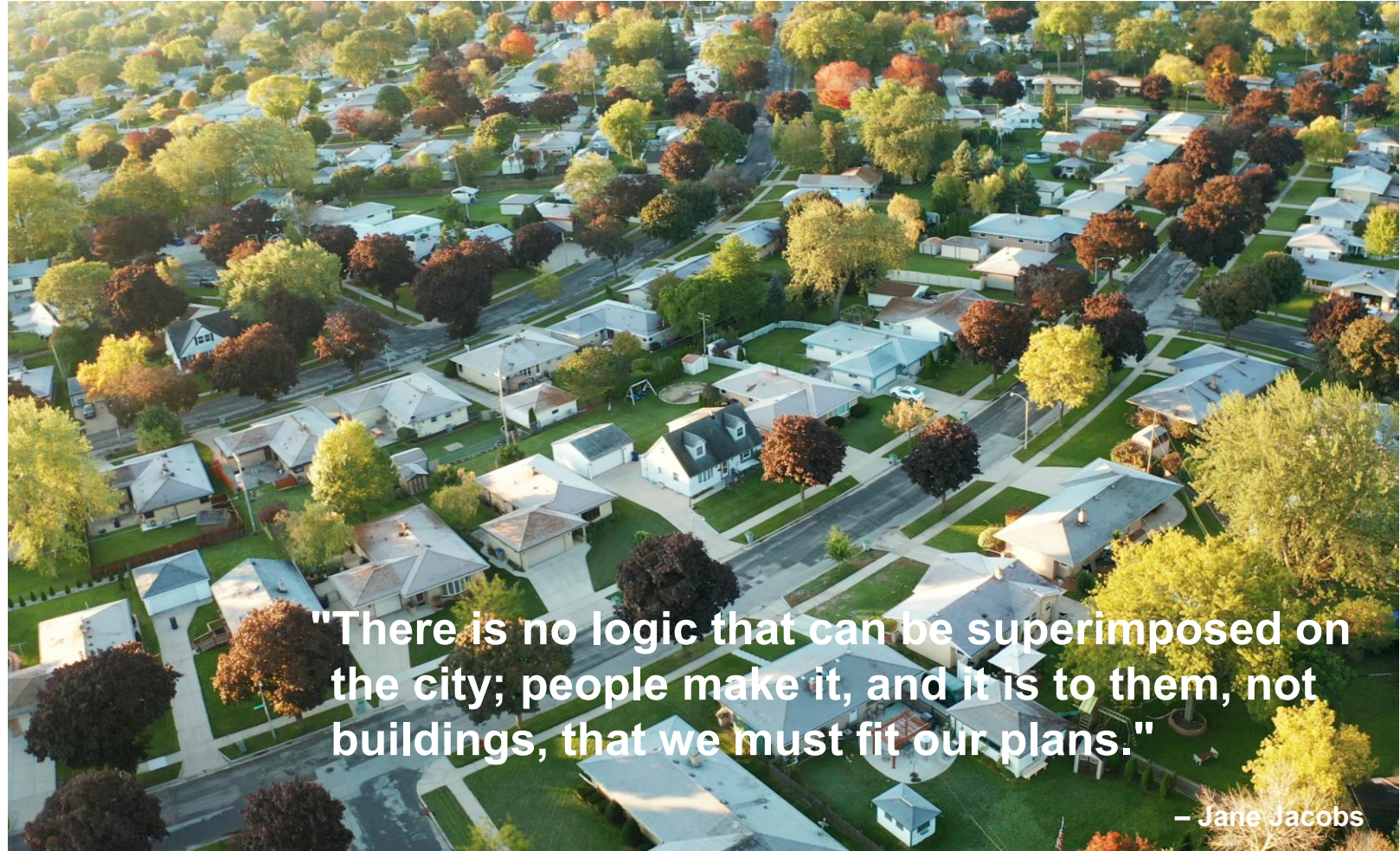
DEFINING EFFECTIVE PLACEMAKING

Qualifying effective placemaking requires communities to look at more than just exploring ways to satisfy housing demand – it relies on a commitment to explore how community development can systemically improve the quality of life for the people it looks to support and serve.

“Placemaking inspires people to collectively reimagine and reinvent public spaces as the heart of every community. Strengthening the connection between people and the places they share, placemaking refers to a collaborative process by which we can shape our public realm market; maximize shared value. More than just promoting better urban design, placemaking facilitates creative patterns of use, paying particular attention to the physical, cultural, and social identities that define a place and support its ongoing evolution.”

- Project for Public Spaces
www.pps.org

This effectiveness will not only be measured by economic growth, but by the health and well-being of the residents living within the region. A new housing options are introduced into the market; their success will ultimately be evaluated by their ability to increase the quality of life offered to a diver collection of residents.



"There is no logic that can be superimposed on the city; people make it, and it is to them, not buildings, that we must fit our plans."

– Jane Jacobs

COMMUNITY HEALTH & WELL-BEING

A housing strategy of this scale offers a unique opportunity for the region to understand the connection between placemaking and well-being is important for creating neighborhoods that are equipped to serve Hoosiers for coming generations.

Over the last several decades, a growing body of literature has emphasized the importance of “place” to people’s health, with a frequently cited finding suggesting that a person’s zip code can be a larger determinant of his or her health than any other factor, including genetics. Numerous studies have shown that differences in how low and high-income neighborhoods are designed can contribute to health disparities. Research shows that low-income groups, as well as racial and ethnic minorities, have limited access to well-maintained parks or safe recreational facilities, and that low-income urban neighborhoods are more likely to lack features that support walking, such as clean and well-maintained sidewalks, trees, and attractive scenery. Low-income areas are also significantly more likely to lack access to supermarkets and places to obtain healthy, fresh food than wealthier areas.

As the region looks at the opportunity presented by the current housing demand, it faces a unique responsibility to consider how such growth could serve as a mechanism to expand and improve effective placemaking in the communities throughout northeast Indiana. It’s a discussion that will need to promote and embrace a series of key guiding principles.



"It takes a community to create a place, and a place to create a community."

– Fred Kent

GUIDING PRINCIPLES

To define a new approach to housing within the region, a series of key principles will be needed to guide development patterns that meet the evolving needs and shifting priorities of the growing number of people wanting to live within northeast Indiana.



DIVERSE

Housing that openly welcomes people of all ages, abilities, and backgrounds as vital members of the neighborhood.



EQUITABLE

Housing that allows people the ability to access a wide variety of opportunities and experiences.



INCLUSIVE

Housing that empowers people to cultivate a reputation through incentivizing social interaction.



RECIPROCAL

Housing that encourages people to develop cooperative relationships with family, friends, and neighbors.

DIVERSITY & ACCEPTANCE

In the critical path of community development, the need to create an environment that embraces and supports a diverse collection of people is paramount. This requires neighborhoods to have a diverse and nimble collection of housing options to support as wide of a variety of people as possible.

Future development strategies should prioritize housing that...

- Ensure neighborhoods are clearly defined and offer a dense collection of diverse user groups and housing typologies
- Policies and regulation that allows a wide variety of housing typologies within close proximity of each other to maximize diverse user groups and schedules
- Housing products that can easily evolve over time, transforming to support shifting demographics and changing needs
- Housing products that “front face” semi-private space (i.e., porches) to encourage unplanned social interaction and the introduction of new members.



EQUITY & ENGAGEMENT

While vehicular access is still a critical consideration, effective community development should be measured by the agency it provides pedestrians to engage with others throughout the built environment. Strategies ranging from Universal Design to Visitability illustrate the need for a comprehensive approach to incentivizing development practices that can support people of all ages and abilities.

Future development strategies should prioritize housing that...

- Prioritize Universal Design standards and best practices as a standard practice for all future housing
- Policies that incentive accessible residences (i.e., Visitability) and the interaction between neighborhoods regardless of age or ability
- Aligns itself along pedestrian-focused roads that embrace their role as social corridors designed to serve a variety of different modes of transportation (i.e. complete streets)



INCLUSIVITY & TRUST

Inclusive placemaking strategies are critical to effective community development. Beyond the home, people rely on the ability to use the built environment to establish trust among neighbors.

Future development strategies should prioritize housing that...

- Prioritizes the intersection between semi-private (i.e., front porches) and public spaces (i.e., shared commons) to develop bonded relationships between neighbors.
- Encourages “eyes on the street” to reduce crime and develop a shared sense of ownership for the neighborhood.
- Incentivizes proximity to localized commercial venues (especially “third places” like public libraries) to empower residents to interact with each other within vibrant public places.
- Leverages pedestrian-focused development strategies to encourage street activity and social interaction



RECIPROCITY & CONTRIBUTION

The frequency and quality of social interaction (especially as it relates to developing social capital) is critical to enhancing place attachment and communal connections. Planning strategies should prioritize dense, walkable networks designed to highlight pedestrian activity and opportunities for cooperation.

Future development strategies should prioritize housing that...

- Offers semi-private places that respect the cognitive limitations of residents (i.e., socialization within 20 feet).
- Creates neighborhoods that offer a variety of housing types and daily schedules to increase the activity throughout the course of a typical day
- Prioritizes access to social infrastructure for people of all ages and abilities (libraries, retail, grocery, etc.)
- Develops, where possible, shared infrastructure (commons, garden shed, etc.) for cooperative management
- Provides access to communal public space for group activities



KEY DEVELOPMENT GOALS FOR FUTURE HOUSING

As the region looks to define a new approach to housing within the region, it will be important for each community to understand that, while juggling the complexity of modern housing development, a short list of key development goals should be embraced.



AVOID THE CREATION OF MONOCULTURES

One of the most problematic realities of modern development patterns rests in its persistence in creating monocultures – places that offer a predictable and monotonous collection of similar (if not identical) places and people. Effective development will be largely measured by its willingness to avoid these scenarios and embrace the creation of diverse, interactive, and engaging neighborhoods.



EMBRACE REACTIVE REGULATION

Often the regulatory requirement governing development patterns are seen as rigid and uncompromising. In doing so, they are often outdated and indifferent to the evolving needs of current and future citizens. Future development patterns will require a more fluid approach to the management of effective growth – discussions that will look to marry *people* and *places* as the primary ingredients for sustainable economic development.



PROMOTE THE NEED FOR NEIGHBORHOOD INVESTMENT

Financial feasibility is a primary concern for providing effective housing within a community. However, this cannot be simply defined as a transaction solely concerned with the purchase of a home. It should be seen as an investment within a neighborhood – a commitment to a specific place and people that are actively working together. It's at this scale that these transactions should be promoted and sold to future audiences.



REMEMBER THAT PLACES ARE FOR PEOPLE TO COOPERATE

When discussing economic growth, especially as it relates to housing, it's critical to understand that the primary role of the built environment is to provide a social platform for people of all ages and abilities. While offering effective typologies that reflect the financial capacity of the market is important, the more critical responsibility of effective placemaking is in providing places that allow people to cooperate with each other.

“The physical arrangement of a city has a profound impact on how we perceive and navigate through it.”

- Kevin Lynch

VALUABLE TYPOLOGIES

Everything starts with housing. And as the region looks to define the state of housing it offers throughout the eleven counties, the shape, size and proximity of new housing will play a critical role in the success of communities moving forward.

While housing can be realized in an infinite number of ways, there is largely three categories that can be explored when defining an effective housing strategy:

1. **MULTI-FAMILY:** Multi-family housing, also known as multi-dwelling unit (MDU), is a classification of housing where multiple separate housing units for residential inhabitants are contained within one building or several buildings within one complex. Units can be next to each other or stacked on top of each other. Common forms include apartment building and condominiums.

2. **SINGLE-FAMILY ATTACHED:** A single-family attached home is a residential building that shares walls with adjacent dwelling units including, but not limited to duplexes, triplexes, and fourplexes and can be offered in a variety of shapes and sizes (brownstones, townhomes, etc.).

3. **SINGLE-FAMILY DETACHED:** A single-family detached home, also called a single-detached dwelling, is a free-standing residential building. This typology is usually occupied by just one household or family and consists of just one dwelling unit or suite.

As the region looks to reframe its approach to housing, these three categories will offer a framework for what iterations may provide the most impact within the various communities.

RETHINKING HOUSING TYPOLOGIES

As identified in the recent market demand analysis, the housing needs felt throughout the region can be categorized into three key typologies for future development – with each type having slight variations aimed at serving different audiences.



MULTI-FAMILY

Multi-family housing, also known as multi-dwelling unit (MDU), is a classification of housing where multiple separate housing units for residential inhabitants are contained within one building or several buildings within one complex. Units can be next to each other or stacked on top of each other. Common forms include apartment buildings and condominiums.



SINGLE-FAMILY ATTACHED

A single-family attached home is a residential building that shares walls with adjacent dwelling units including, but not limited to duplexes, triplexes, and fourplexes and can be offered in a variety of shapes and sizes (brownstones, townhomes, etc.).



SINGLE-FAMILY DETACHED

A single-family detached home, also called a single-detached dwelling, is a free-standing residential building. This typology is usually occupied by just one household or family and consists of just one dwelling unit.



MULTIFAMILY HOUSING

MULTIFAMILY HOUSING

Multifamily housing in an underutilized strategy within the region, especially within rural settings, and one that will need to be prioritized to meet the growing demand.

Common issues with conventional Multifamily Housing:

- Often relies on development incentives (i.e., Low Income Housing Tax Credit) that communities often misunderstand and/or protest.
- Limited site control often prohibits development of a feasible scale (i.e., minimum of 40+ units).
- Infrastructure costs (i.e., water tap fees) are often much higher in rural communities.
- Oversized parking lots make the creation of pedestrian-focused environments difficult.
- Difficult to retrofit within existing neighborhoods.



MULTIFAMILY HOUSING

With the growing demand throughout the region, the most desired housing product will be a multifamily product – a typology that offers a wide variety of scales to provide housing for different consumer groups.

While a variety of multi-family housing products can be offered, conventional development patterns largely rely on a singular focus around multi-unit apartment buildings. As demand continues to grow, this product will need to be balanced with a collection of multi-family housing typologies that offer more diverse and smaller-scale development options.



MULTIPLEX

A small-to medium-sized attached structure that consists of 5-12 dwelling units with a shared central entry located on the street side of the building and off-street parking located off the rear lane or alley.



APARTMENTS

A medium-to large-sized attached structure that consists of 20-40 dwelling units with a shared central entry located on the street side of the building and off-street parking located in adjacent parking lane(s).



LIVE-WORK

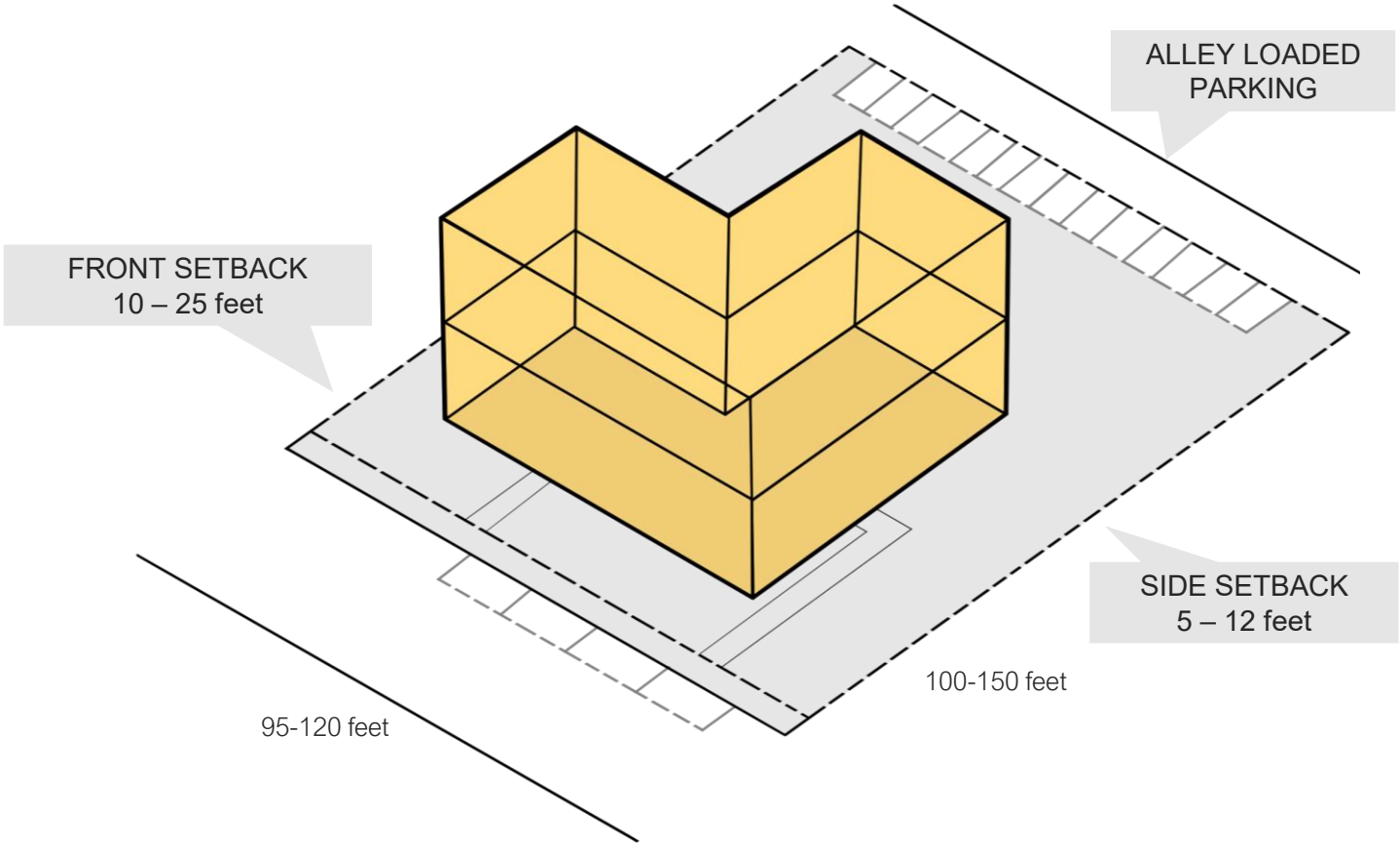
A small (2 to 3-story), attached structure that consists of commercial or retail component with one or two dwelling units above.

MULTIFAMILY

Multiplex



A small-to medium-sized attached structure that consists of 5-12 dwelling units with a shared central entry located on the street side of the building and off-street parking located off the rear lane or alley.



Ideal Specifications

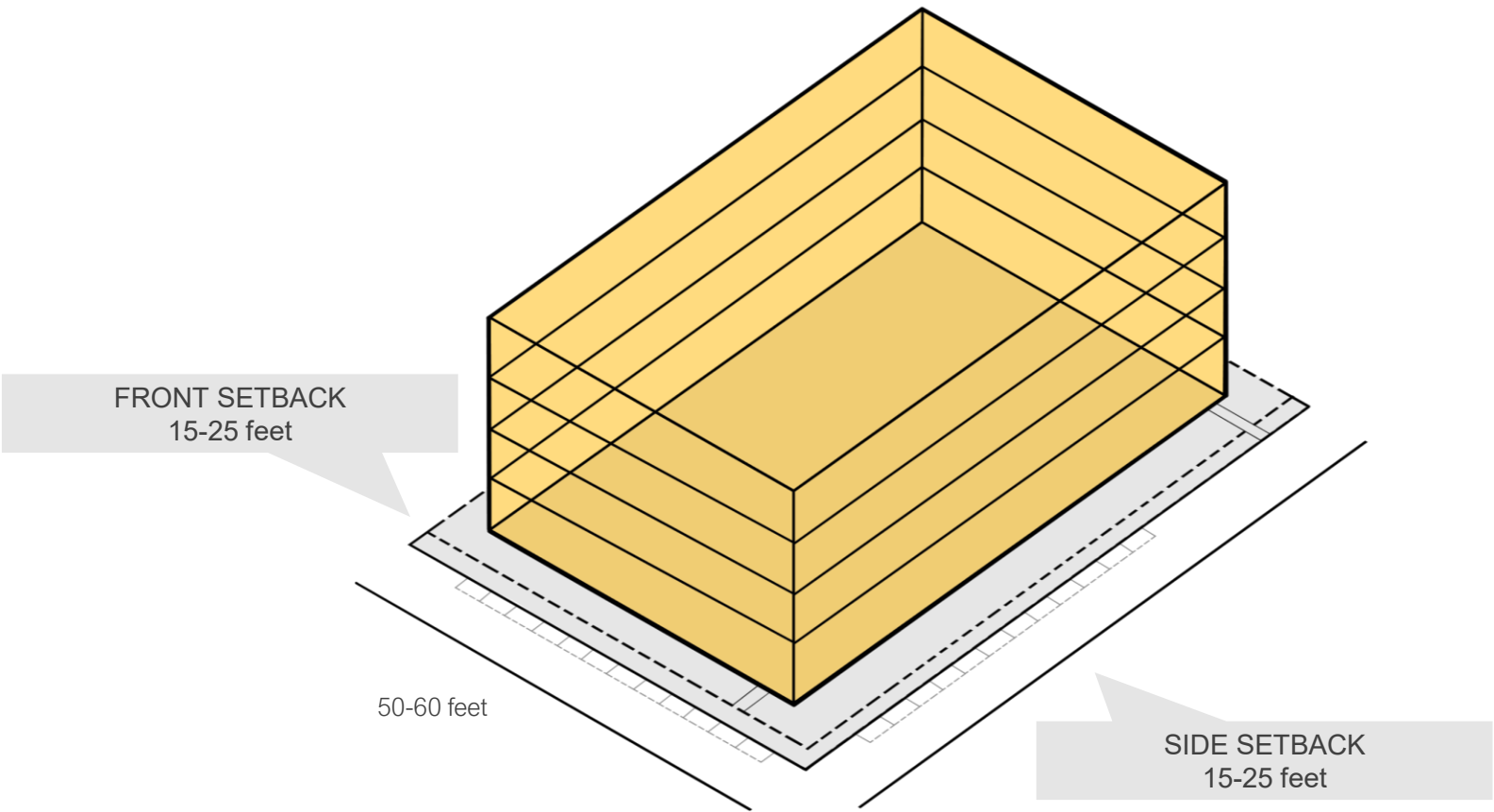
UNITS		PARKING		BUILDING SIZE	
Number of Units	5 – 12	Parking Ratio	1 – 1.5 per unit	Width	50 – 80 ft.
Typical Unit Size	500 – 1,200 sq. ft.	On-Street Spaces	3 – 4	Depth	35 – 75 ft.
DENSITY		Off-Street Spaces	1.25 per unit max	Height (to eave)*	25 – 40 ft.
Net Density	24 – 48 du/acre			Floors	2 – 2.5 stories

MULTIFAMILY

Apartments



A medium-to large-sized attached structure that consists of 20-40 dwelling units with a shared central entry located on the street side of the building and off-street parking located in adjacent parking lane(s).



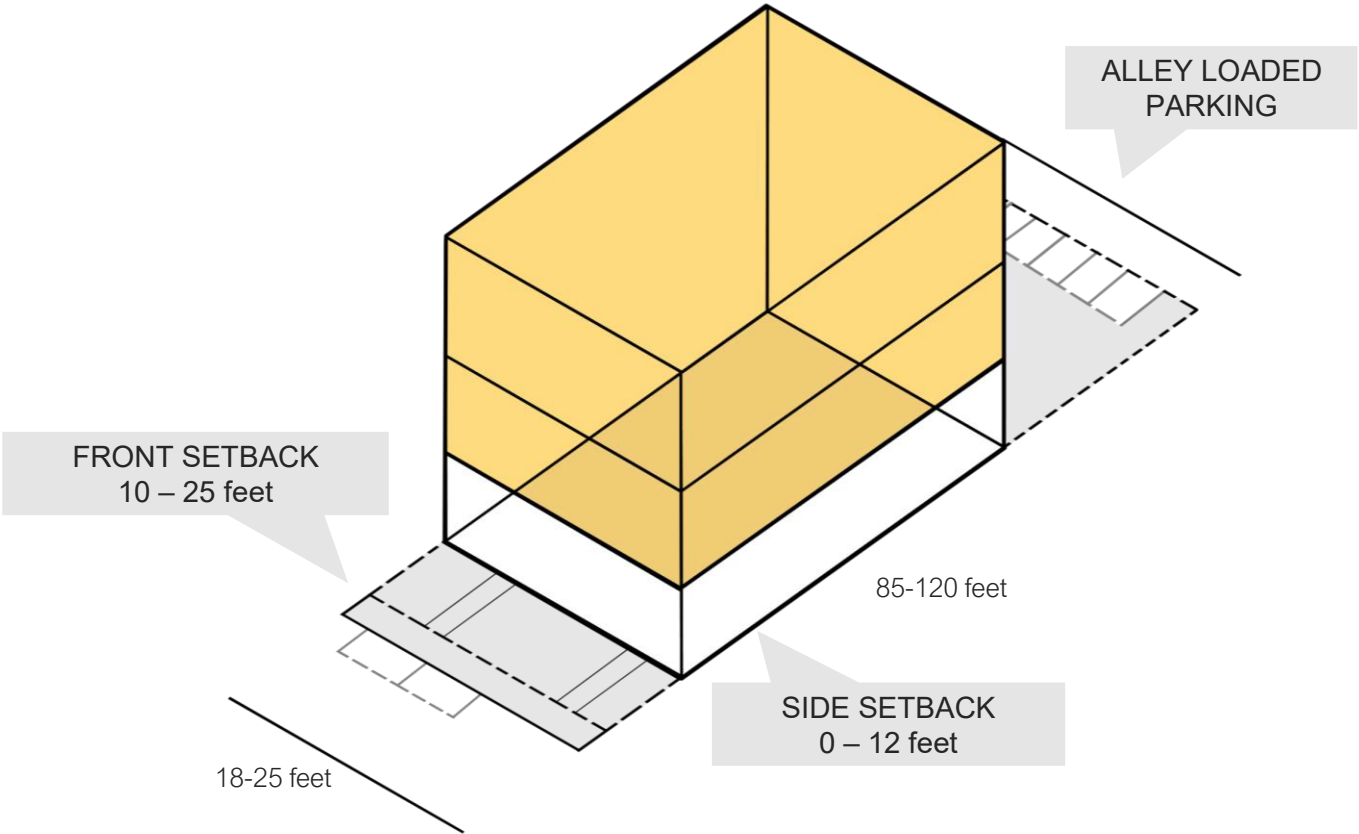
Ideal Specifications					
UNITS		PARKING		BUILDING SIZE	
Number of Units	20-40	Parking Ratio	1 – 1.5 per unit	Width	50 – 60 ft.
Typical Unit Size	500 – 1,200 sq.ft.	On-Street Spaces	3 – 4	Depth	TBD
DENSITY		Off-Street Spaces	1.25 per unit max	Height (to eave)*	25 – 55 ft.
Net Density				Floors	2 – 4 stories

MULTIFAMILY

Live-work



A small (2 to 3-story), attached structure that consists of commercial or retail component with one or two dwelling units above.



Ideal Specifications

UNITS		PARKING		BUILDING SIZE	
Number of Units	1-2	Parking Ratio	1 – 3 per unit	Width	18 – 25 ft.
Typical Unit Size	1,000 – 3,000 sq.ft.	On-Street Spaces	1 – 2	Depth	35 – 55 ft.
DENSITY		Off-Street Spaces	2 per unit max.	Height (to eave)*	25 – 40 ft.
Net Density	15 – 30 du/acre			Floors	2 – 3.5 stories



A black and white photograph of a row of single-family attached houses. The houses have multiple stories, gabled roofs, and large windows. In the foreground, there is a concrete sidewalk and a white picket fence. The houses are built close together, sharing side walls.

SINGLE-FAMILY ATTACHED HOUSING

SINGLE-FAMILY ATTACHED HOUSING

Single-family attached housing often is used to create developments exclusively leveraging duplex models; however, the typology offers a large variety of options that can increase diversity within existing neighborhoods.

Common issues with conventional Single-Family Attached Housing:

- Single-story duplex with front-facing garages often limit social interaction or engagement between residents.
- Financing options are often limited when exploring owner-occupied attached housing options (i.e., condos)
- Current zoning ordinances within many communities make attached units beyond conventional duplexes difficult and often impossible.



SINGLE-FAMILY ATTACHED HOUSING

Single-family attached housing provides a unique ability to provide smaller scale options that also offer supportive living environments to encourage cooperative care models and added diversity within otherwise gentrified neighborhoods.

While there is a growing demand for attached housing, the existing market has little offerings beyond the conventional duplex model. As housing continues to grow within the region, this product will need to explore innovative ways it can nestle itself within existing neighborhoods as an important strategy for redevelopment and an effective way to introduce diversity.



DUPLEX

A small (1 to 2-story), detached structure that consists of two dwelling units arranged side-by-side, each with an entry from the street. This type has the appearance of a small-to-medium single-unit house and may include a rear yard.



TOWNHOMES

A small-to medium-sized attached structure that consists of 2 to 16 multi-story dwelling units placed side-by-side. Entries are on the narrow side of the unit and typically face a street or courtyard. The street façades have entrances and avoid garages.



FOURPLEX

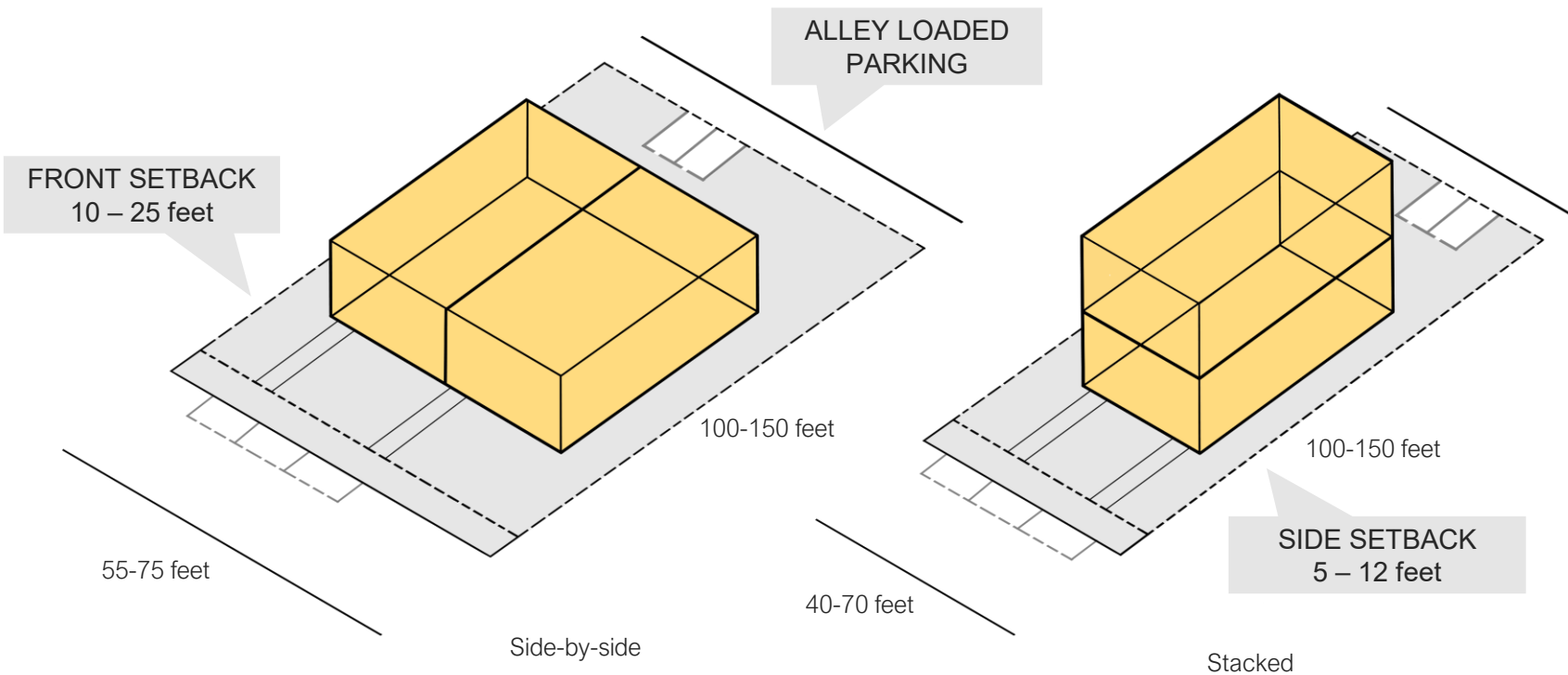
A small-to medium-sized attached structure that consists of 4 dwelling units placed side-by-side. Entries are on the narrow side of the unit and typically face a street or courtyard. The street façades have entrances and avoid garages.

SINGLE-FAMILY ATTACHED

Duplex



A small (1 to 2-story), detached structure that consists of two dwelling units arranged side-by-side, each with an entry from the street. This type has the appearance of a small-to-medium single-unit house and may include a rear yard.



Ideal Specifications

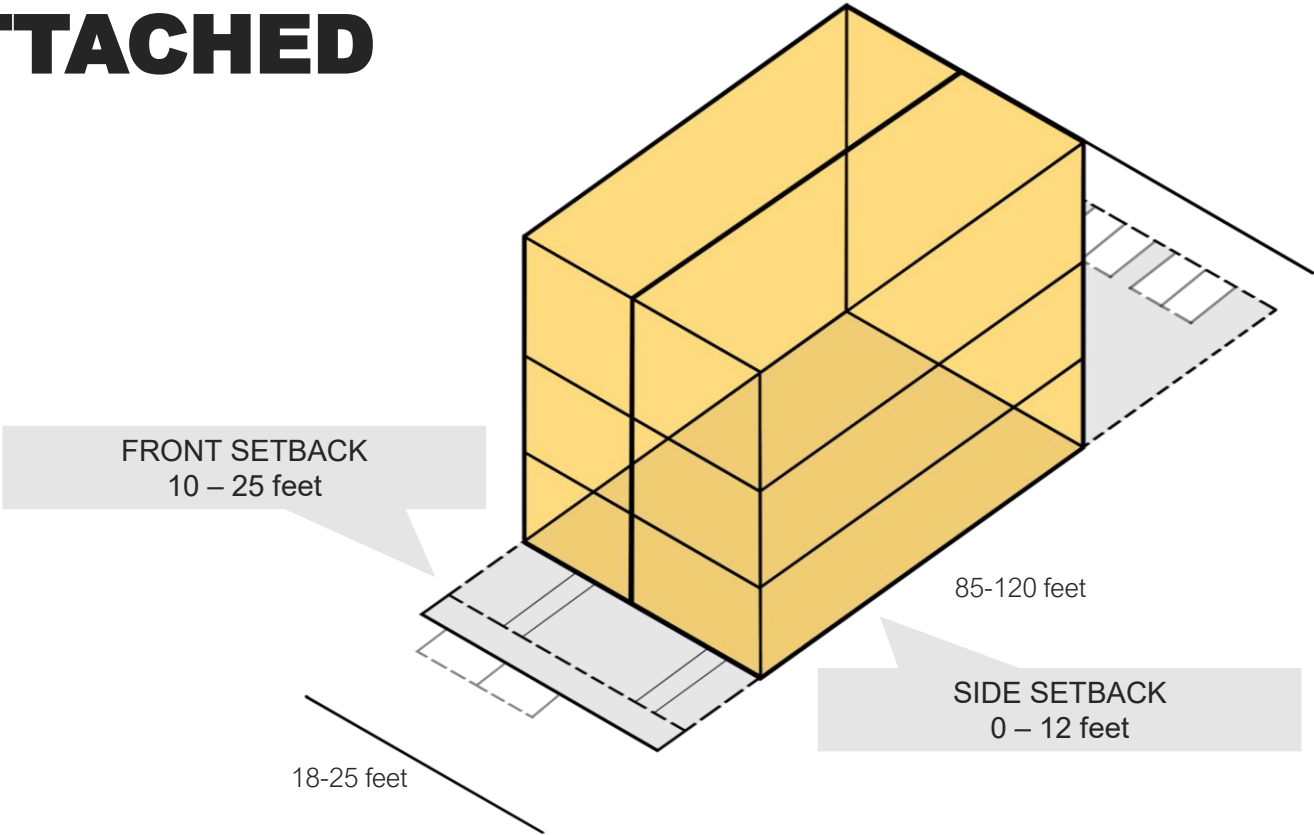
UNITS		PARKING		BUILDING SIZE	
Number of Units	2	Parking Ratio	2-4 per unit	Width	28 – 55 ft.
Typical Unit Size	600 – 2,400 sq.ft.	On-Street Spaces	2 – 3	Depth	28 – 60 ft.
DENSITY		Off-Street Spaces	1 per unit max	Height (to eave)*	14 – 24 ft.
Net Density	8 – 19 du/acre			Floors	1 – 2 stories

SINGLE-FAMILY ATTACHED

Townhouses



A small-to medium-sized attached structure that consists of 2 to 16 multi-story dwelling units placed side-by-side. Entries are on the narrow side of the unit and typically face a street or courtyard. The street façades have entrances and avoid garages.



Ideal Specifications

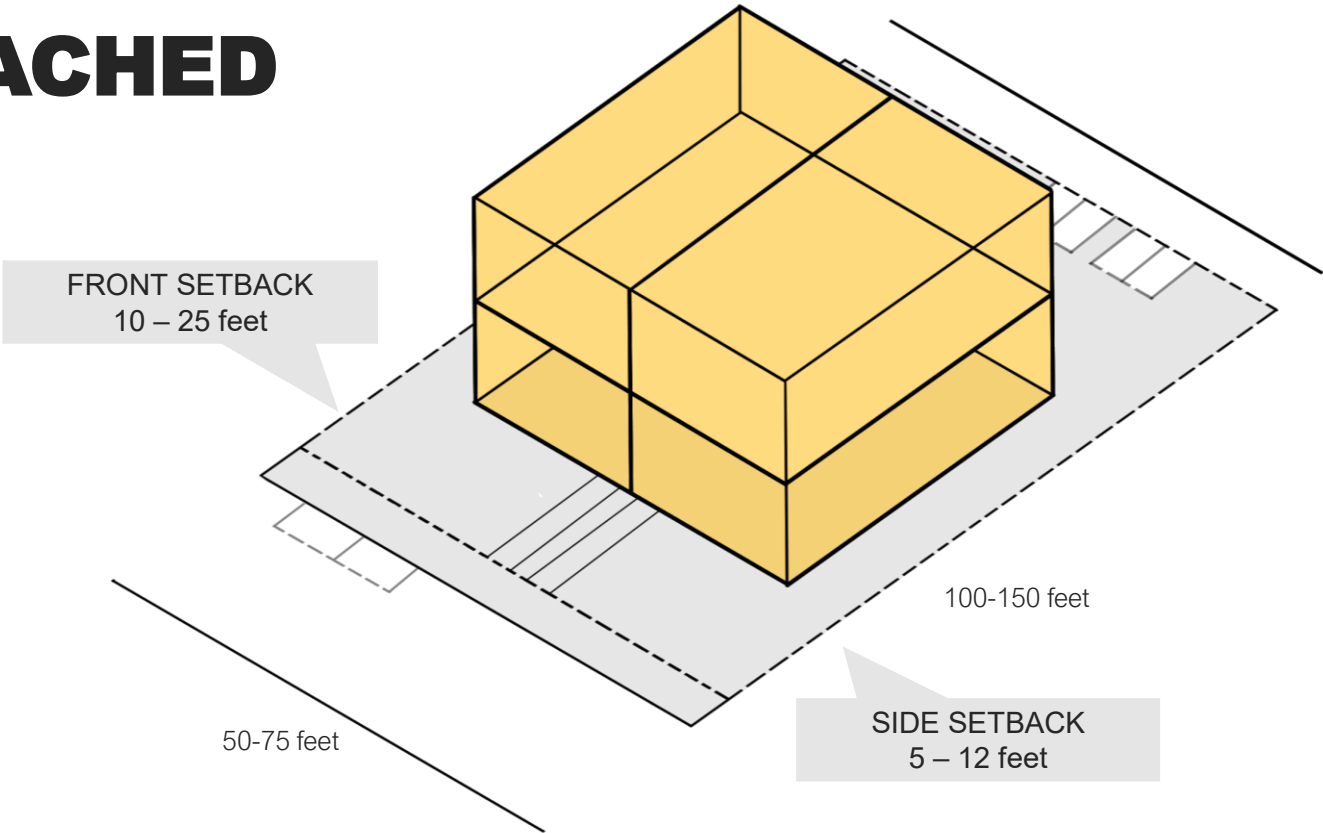
UNITS		PARKING		BUILDING SIZE	
Number of Units	1	Parking Ratio	1 – 3 per unit	Width	18 – 25 ft.
Typical Unit Size	1,000 – 3,000 sq.ft.	On-Street Spaces	1 – 2	Depth	35 – 55 ft.
DENSITY		Off-Street Spaces	2 per unit max	Height (to eave)*	25 – 40 ft.
Net Density	11 – 25 du/acre			Floors	2 – 3.5 stories

SINGLE-FAMILY ATTACHED

Fourplex

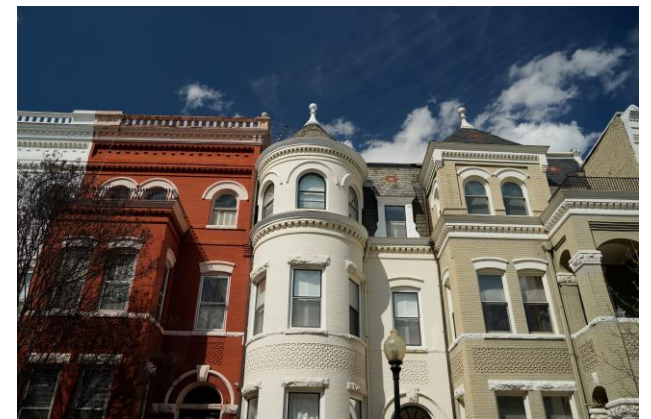
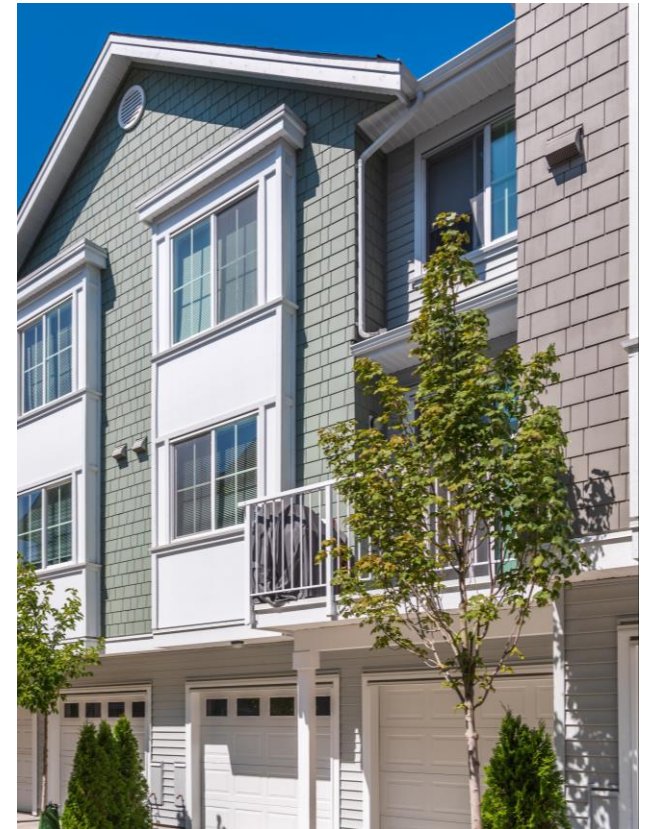


A small-to medium-sized attached structure that consists of 4 dwelling units placed side-by-side. Entries are on the narrow side of the unit and typically face a street or courtyard. The street façades have entrances and avoid garages.



Ideal Specifications

UNITS		PARKING		BUILDING SIZE	
Number of Units	4	Parking Ratio	1 – 2 per unit	Width	34 – 56 ft.
Typical Unit Size	500 – 1,200 sq. ft.	On-Street Spaces	2 – 3	Depth	32 – 60 ft.
DENSITY		Off-Street Spaces	1.5 per unit max	Height (to eave)*	20 – 28 ft.
Net Density	18 – 35 du/acre			Floors	2 – 2.5 stories



A black and white photograph of a man with a beard carrying a young girl on his shoulders. They are both smiling and looking towards the right. In the background is a large, two-story house with a brick exterior and several dormer windows. The scene is set outdoors with some landscaping visible in the foreground.

SINGLE-FAMILY DETACHED HOUSING

SINGLE-FAMILY DETACHED HOUSING

Single-family detached housing is the most common product throughout the region; however, the growing demand will require a more progressive look at what options existing within this product type.

Common issues with conventional Single-Family Detached Housing:

- Large lot widths make walkability difficult (especially when units require three-car garages).
- Long, segmented street design makes pedestrian access to neighborhoods and communal amenities cumbersome
- Monolithic material palettes offer a muted experience that creates wayfinding difficulty



SINGLE-FAMILY DETACHED HOUSING

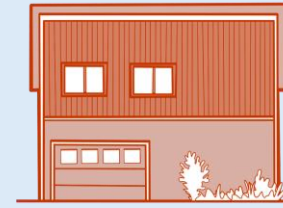
For generations, single-family detached housing has been the most popular model built throughout the region; however, emerging preferences will demand a more nuanced and diverse approach to how this housing product is realized moving forward.

While the most popular model in current development practices throughout the region, this typology will need to understand a more nuanced approach to how it can offer an expansion of choices for larger audiences – individuals looking for something more reflective of the quality of life they are looking to invest in.



STARTER HOME

A detached structure that consists of (1) one dwelling unit with a primary entry from the street façade and garage access from the side or rear of the structure.



BACKYARD COTTAGE

An accessory dwelling unit (ADU) located to the rear of a larger dwelling unit with access from a rear alley or street.



POCKET NEIGHBORHOODS

A small, cottage-style detached dwelling unit that surrounds a shared common lawn or public space with vehicular access from a rear alley or street.

SINGLE-FAMILY DETACHED

Starter Home



A detached structure that consists of (1) one dwelling unit with a primary entry from the street façade and garage access from the side or rear of the structure.

FRONT SETBACK
5-15 feet

30-60 feet

60-80 feet

SIDE SETBACK
5 – 15 feet

Ideal Specifications

UNITS	
Number of Units	1
Typical Unit Size	1,120 – 1,290 sq.ft.
DENSITY	
Net Density	3-5 du/acre

PARKING	
Parking Ratio	2-4 per unit
On-Street Spaces	1-2 per unit
Off-Street Spaces	1-2 per unit

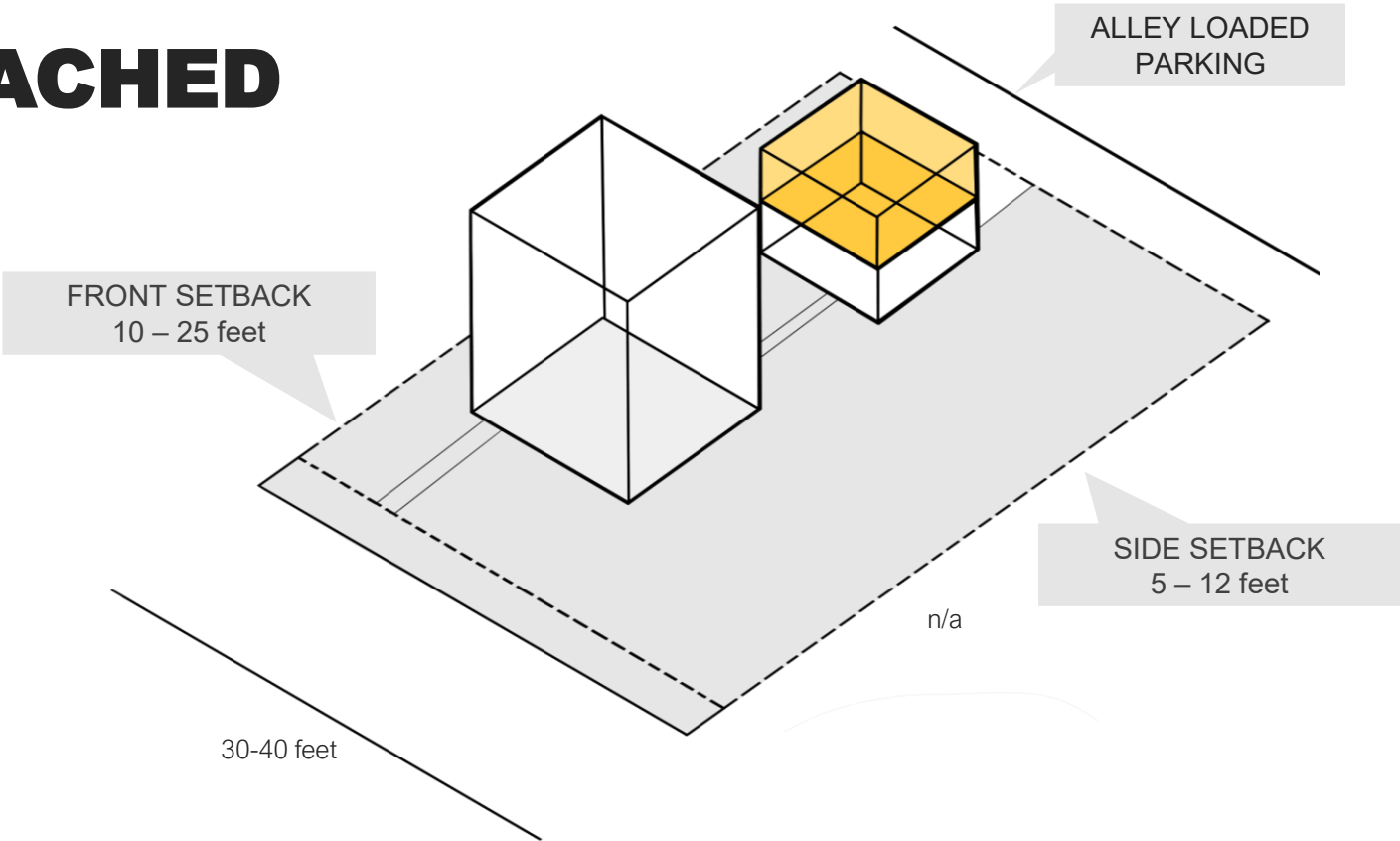
BUILDING SIZE	
Width	50 – 80 ft.
Depth	35 – 75 ft.
Height (to eave)*	25 – 40 ft.
Floors	1 – 2.5 stories

SINGLE-FAMILY DETACHED

Backyard Cottage



An accessory dwelling unit (ADU) located to the rear of another dwelling unit with access from a rear alley or street.



Ideal Specifications

UNITS		PARKING		BUILDING SIZE	
Number of Units	1	Parking Ratio	0-1 per unit	Width	20-40 ft.
Typical Unit Size	800-1,000 sq.ft.	On-Street Spaces	0-1 per unit	Depth	20-40 ft.
DENSITY		Off-Street Spaces	0-1 per unit	Height (to eave)*	25 – 40 ft.
Net Density	3-5 du/acre			Floors	1-2 stories

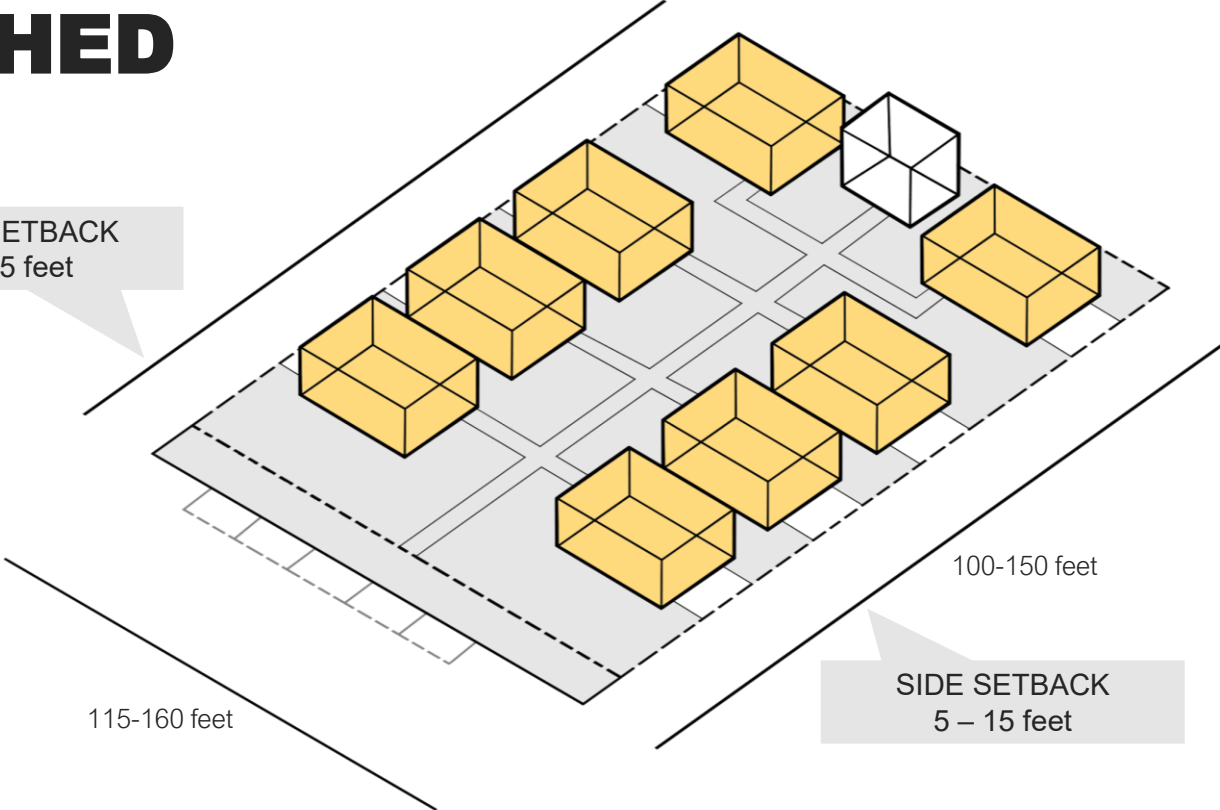
SINGLE-FAMILY DETACHED

Pocket Neighborhoods



A small, cottage-style detached dwelling unit that surrounds a shared common lawn or public space with vehicular access from a rear alley or street.

FRONT SETBACK
10 – 25 feet



Ideal Specifications

UNITS	
Number of Units	5 - 10
Typical Unit Size	500 - 800 sq.ft.
DENSITY	
Net Density	12-20 du/acre

PARKING	
Parking Ratio	1 – 2 per unit
On-Street Spaces	0-1 per unit
Off-Street Spaces	1 per unit max

BUILDING SIZE	
Width	18 – 24 ft.
Depth	24 – 36 ft.
Height (to eave)*	12 – 18 ft.
Floors	1 – 1.5 stories



“We are searching for some kind of harmony between two intangibles: a form which we have not yet designed and a context which we cannot properly describe.”

- Christopher Alexander

DENSITY MATTERS

What type of housing is essential to the discussion. But where the housing is positioned is even more important. Density matters when creating effective neighborhoods.

In considering the various new housing typologies that could be introduced into the market, the density of these interventions becomes equally important. Vibrant neighborhoods are reliant on density. Proximity of amenities encourage social interaction and increase livability across the lifespan. The complexity is in defining how that density can be achieved.

In new developments, the methodology can be straightforward. Housing requires access to shared amenities, especially at the scale of the pedestrian. Housing must be provided in such a fashion that it can offer pedestrian access to a rich network of social infrastructure (schools, libraries, cafes, etc.) and development incentives should be leveraged to encourage the access to these amenities.

However, retrofitting existing neighborhoods with a denser existence is more complicated. Neighborhoods that were created with little emphasis on proximity or walkability not only offer a lower quality of life for residents, they present a unique challenge in their future state.

This becomes even more complicated when the desire is to also increase the diversity of housing types within the existing neighborhood. However, there are options.

In either scenario, the focus will rest on exploring effective ways to increase density and diversity within modern neighborhoods by considering new and innovative practices ranging for zoning ordinances to housing size.

PURPOSEFUL PLACEMAKING

Density matters. The relationships we cultivate through the success of our neighborhoods has an enormous impact on the success of our communities. However, sometimes it's difficult to measure these moments. Then again... sometimes it's not.

One of the easiest ways to measure a neighborhood's ability to create social capital for its residents is to consider its success in offering a successful "Trick or Treating" experience. All good Halloween neighborhoods offer:

- Homes with front porches located close to shared public sidewalks
- Dense collection of homes on each block
- Neighbors that know each other (and each other's children)
- Streets that are designed for pedestrians and, as a result, promote slower vehicular traffic

It's not rocket science. These neighborhoods are easy to find. The complexity exists in understanding how to incentivize their creation (within new and existing developments).

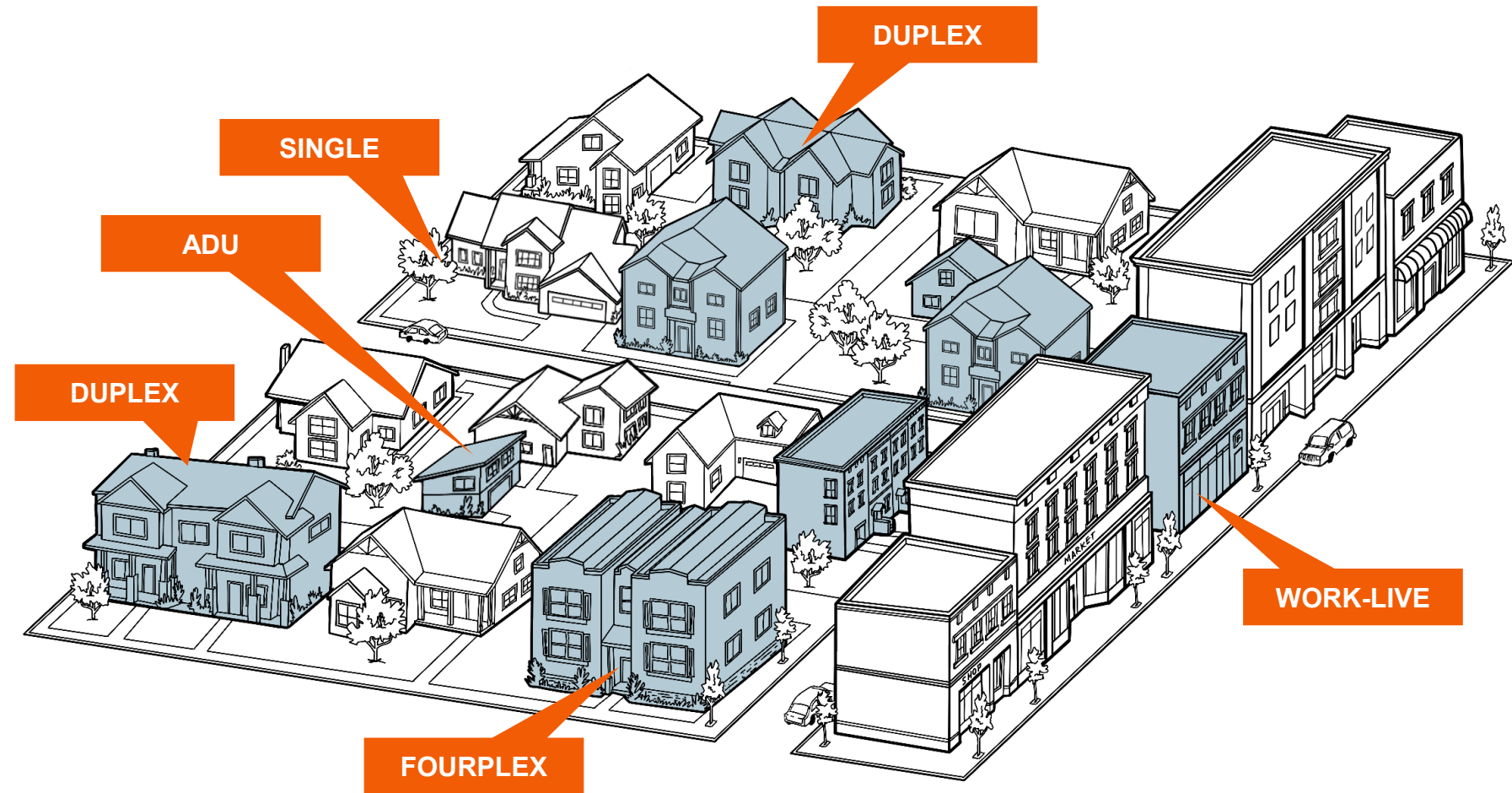


DEFINING PROXIMITY FOR EFFECTIVE HOUSING

The success of a vibrant neighborhood is not simply reliant of providing a variety of housing types, but a neighborhood that utilizes these strategies and products to create diverse and dense collections of people and places focused on cooperating with each other.

The diversity of housing is critical to the neighborhoods ability to be inclusive to a wide collection of residents. More importantly, the collection of different housing options and residents, strengthen the connections between a wider audience of people.

As the region looks at the variety of new housing typologies it might introduce within each community, there should also be careful consideration exploring how these developments can shape the composition of these neighborhoods – inviting more diverse housing, more diverse people, more diverse incomes, and more diverse schedules throughout the day. This is a recipe for vibrant neighborhoods and the first step towards a cooperative platform interested in the quality of life it offers its members.



A PATH FORWARD

The northeast Indiana region is growing more affluent and diverse every year – an exciting trend that will require each community to prioritize a more progressive and nuanced approach to the development of housing over the next decade. It will be a transformational opportunity that require a new approach to defining effective housing.

This opportunity isn't simply about building more homes. It's about understanding how the growing housing demand can present a chance to reshape the region's communities – to transform them in ways that ensure that they are better equipped to effectively serve the residents of northeast Indiana for generations to come.

This is a chance to recalibrate existing neighborhoods and redefine the success of future developments by incentivizing them to appreciate the need to serve a wider audience – one that is committed to understanding how to offer affordable housing AND an elevated quality of life for people of all ages, abilities, and backgrounds. This is about more than just housing. *It's about people.*

As the region continues to explore how this opportunity might transform communities, there are several “next steps” that should be considered as it looks to define effective housing practices within northeast Indiana. These include:

- Explore innovative ways to connect development incentives (i.e. TIF) with objective metrics that qualify effective development practices (i.e., AARP Livability Index)
- Consider revising existing zoning ordinances to ensure they support neighborhood diversity and combat the creation of monocultures.
- Identifying catalyst sites for large-scale housing initiatives within each community.
- Actively educate developers on innovative infill strategies for existing neighborhoods and consider investing in the creation of plans for common prototypes for a variety of key housing types for permitting and construction.
- Create a regional Task Force to explore innovation strategies for financing (downpayment assistance, condo financing, etc.) and appraisal practices to encourage diverse housing typologies within existing communities.

“Cities have the capability of providing something for everybody, only because, and only when, they are created by everybody.”

- Jane Jacobs



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