

Housing & Neighborhoods

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6.1 INTRODUCTION

Valparaiso prides itself on being an independent, successful Northern Indiana community, though a portion of its citizens commute to the Chicago area on a daily basis. The new developments that have been established over the past several years in and around the City have generally addressed the housing needs of the higher income, professional individuals and families, and have added valuable, attractive homes to the community. However, the housing stock that is available for people working in the local service industry, for the elderly, and for special purposes has remained relatively stagnant.

The purpose of this chapter is to address Valparaiso's existing and future housing needs and priorities in the context of its existing housing stock and projected population growth. From the onset of this planning process, housing and neighborhood conditions have been a high priority as residents discussed the need to attract more families to the area, and to address poor housing conditions and neighborhood integrity.

As discussed in *Chapter 2, Land Use and Character*, Valparaiso has a relatively large proportion of its housing stock that was built in the mid-to late 1800's. The City also has a good share of Porter County's historic sites. These areas are a unique part of the City's fabric, and help to form a strong identity, yet they are at risk for decline. Therefore, to bolster the historic housing stock, preserve community character, and defend neighborhood integrity, it will be increasingly important for the City to reinvest in housing and its older neighborhoods.

An anchor for these older neighborhoods is the schools that have become integral to them. The campuses are within walking distance for the children they serve, and they bring neighbors together due to their intimate settings.



Valparaiso offers both an abundance of older homes in historic neighborhoods, as well as quality new development.



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A theme that presented itself early in this comprehensive planning process is to earn a reputation as a “City of neighborhoods”, not simply a collection of subdivisions. Turning this vision into a reality will require deliberate action on behalf of the City, community leaders, neighborhood advocates, and the development community.

General Principles

The following principles are applied to the housing strategy:

- Diverse housing types and price points to accommodate a broad demographic and socioeconomic composition;
- Preservation and prioritization of the existing neighborhoods and housing stock over peripheral greenfield development;
- Active support of the older, well-established neighborhoods with incentives for rehabilitation and reinvestment;
- Quality neighborhood design that emphasizes continuity and system-wide connectivity;
- Complementary land use patterns that preserve character and values, while promoting a balanced mix of residential, civic, and commercial functions; and
- Compliance with the Indiana Building Code regarding the needs of persons with disabilities, e.g. “visitability” standards (see further details regarding these requirements on Page 6-20).

Any long-term strategy and solutions will require partnerships and funding initiatives between homeowners, lenders, developers, the social service community, and the City.

6.2 HOUSING ISSUES

Neighborhoods

Characteristics that make Valparaiso a unique community include the neighborhoods that make up the City. Valparaiso is comprised of a series of distinct, unique neighborhoods -- from the long-established Central, Blalock, and Memorial Neighborhoods to the more recently developed areas and outlying subdivisions. Each of these neighborhoods has a unique character. When taken in total, they are the foundation of a great community.

Although there is little formal neighborhood structure, most of the neighborhoods vary greatly. They differ in the era in which they were developed, the architectural styles of housing, their densities, and neighborhood character. For example, the Central Neighborhood north of downtown is characterized by an older housing stock, with many distinct homes. The tree-lined, gridiron streets are significant to the character of this neighborhood. On the other hand, the neighborhoods north of Vale Park

Road are characterized by single-family, detached housing on large lots with less mature landscaping. A major asset within the older established neighborhoods is the abundance of homes that are of architectural or historical significance.

The most recent inventory of Valparaiso's historic structures was conducted in 1990-91 by the Historic Landmarks Foundation of Indiana (a nonprofit organization that was renamed "Indiana Landmarks" in 2009) as a part of a countywide survey. In Valparaiso, this study identified and rated 209 structures based on their historic significance, architectural merit, setting, and structural integrity. Of the 209 cited structures, 69 were regarded by the evaluators as being "notable" (defined as one worthy of attention or notice, and remarkable) or "outstanding" in historical/architectural merit. The remaining 140 structures were considered important and "contributing" to the overall aesthetic qualities and character in order to bring about value and distinctiveness of a neighborhood or potential historic district.

The City's most dense concentration of referenced homes is in the Washington Street Historic District, which extends north of downtown to Pine Street and from Lafayette Street to Franklin Street. Of the homes within this relatively small area, 83 were included in the inventory. Another larger area of referenced homes is cited as the Banta Neighborhood, which is located east of the Washington Street Historic District. This area contains 51 of the structures listed in the inventory, with 13 of them rated by the evaluators as "notable." (see **Map 6.1, Historic Districts**)

The City recognizes that the 1990-91 historical structure inventory is incomplete and out-of-date. A new inventory needs to be conducted: one that reaffirms the standards for evaluation, broadens the geographic scope to include individual sites, utilizes existing neighborhood boundaries, and looks realistically at the protective measures that are currently available. There was discussion within the context of this Comprehensive Plan Update that an array of implementable measures should be considered to ensure that identified neighborhoods, along with other specific, standalone historic sites, retain their uniqueness. They should be recognized for their contribution to the continued success of these neighborhoods and for the City as a whole. These policies and actions are laid out at the end of this chapter.

Housing Conditions and Age

Valparaiso's blend of historic homes in pre-World War II neighborhoods and newer homes on curvilinear streets with an abundance of open, green space is a testament to the community's values. Although the demolition of historic buildings may only be delayed by 45 or 60 days depending on whether they are rated as "outstanding" (O) or "notable" (N) in the Porter County Interim Report – The Indiana Historic Sites and Structure Inventory, the fact that a large portion of the historic community remains intact reflects the community's respect for and recognized value of these areas. The high quality

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Uses of the Porter County Historic Sites and Structures Inventory Include:

- 1) Administering state and federal programs for historic preservation;
- 2) Nominating places of historic significance to the National Register of Historic Places;
- 3) Planning and executing governmental development projects;
- 4) Promoting citizen awareness of the cultural heritage that are within their communities; and
- 5) Providing a permanent historical record.



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of the newer developments reflects not only the citizens, but also the developers' support of good standards. This mixture results in a City that is highly "imageable", meaning that the community as a whole is distinguished from others, and smaller enclaves of areas are distinguishable from one another.

However, homes that are generally older than 20 years begin to need significant repairs. A little over 88 percent of the City's housing stock is over 20 years old, as displayed in **Table 6.1, Age of Homes**. By 2030, only the homes that will have been constructed since 2010 will be less than 20 years old – 100 percent of homes on the ground today will likely warrant significant repairs or rehabilitation.

Table 6.1, Age of Homes

Year Structure Built	Number of Units	% of Total	Cumulative (%)
Total	13,234	100.0	--
2005 or later	488	3.7	100.0
2000 to 2004	1,073	8.1	96.3
1990 to 1999	2,863	21.6	88.2
1980 to 1989	1,372	10.4	66.4
1970 to 1979	2,532	19.1	56.2
1960 to 1969	1,205	9.1	37.1
1950 to 1959	1,416	10.7	28.0
1940 to 1949	396	3.0	17.3
1939 or earlier	1,889	14.3	14.3

Source: U.S. 2008-2010 American Community Survey 3-Year Estimates

There are areas of the City that are a priority for property maintenance efforts, particularly within the historic areas, and especially in the residential area south of Lincolnway / SR-130, where the proportion of rental homes is the highest. As the community's housing stock ages, individual neglect may have the effect of neighborhood deterioration. Therefore, it is important for the City to take proactive steps to prevent worsening conditions, and to focus on areas that are already subject to decline.

Homeowner/Renter Occupancy

University communities normally experience higher percentages of renter occupancy of dwelling units due to the transience of nonresident students. Valparaiso is no exception to this occurrence. Provided in **Table 6.2, Renter Occupancy for Comparable University Communities**, is a comparison of Valparaiso's renter occupancy rate with other similar-sized communities having comparably-sized baccalaureate/graduate institutions.

These statistics indicate that Valparaiso's proportion of rental units falls within the normal range found in smaller university communities, but that its rate of renter occupancy is significantly higher than the statewide figures for Indiana, Illinois, and Michigan, and the U.S. The economic difficulties borne

by the 2008-2010 financial crises strongly affected the demand for owner-occupied housing. This has resulted in the following general consequences or trends:

Table 6.2, Renter Occupancy for Comparable University Communities

Community	University	Population	University Enrollment	% Students (Enrollment/Population)	% Renter Occupied
Valparaiso, IN	Valparaiso University (Private)	31,730	4,056	13%	45%
Carlisle, PA	Dickenson College (Private)	18,682	2,414	13%	50%
Cleveland, TN	Lee University (Private)	41,285	4,377	11%	51%
Florence, SC	Francis Marion University (Public)	37,056	4,032	11%	40%
Klamath Falls, OR	Oregon Institute of Technology (Public)	20,840	3,783	18%	52%
Wilkes-Barr, PA	Wilkes University (Private)	41,498	5,926	14%	51%
Indiana					30%
Illinois					33%
Michigan					28%
United States					35%

- Home construction activities fell dramatically. Many subdivisions and planned developments have not yet been completed or were abandoned entirely.
- Housing prices stopped increasing and in many cases have fallen. As displayed in **Figure 6.1, Average Home Prices in Valparaiso Since 2003**, the average home price in Valparaiso increased from \$140,000 to \$180,000 between 2003 and 2008, but has fallen to the \$160,000 to \$170,000 range since 2010.
- As the slow recovery proceeds and with an oversupply of single-family housing in many areas, homebuilders have shifted their products to rental housing in order for their businesses to survive.
- Unemployment, the downward pressure on wage levels, and stricter lending requirements have hindered opportunities for young families to purchase their first homes.
- Many pension fund and retirement investment values plunged and then partly recovered. There is however, growing concern that many retiring

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Figure 6.1, Average Home Prices in Valparaiso Since 2003



Source: www.zillow.com



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baby-boomers will be underfunded and unable to afford continued home ownership and maintenance in the future.

During the comprehensive planning process, Valparaiso residents and public officials raised concerns regarding the City's relatively high proportion of rental housing and expressed a strong preference for owner-occupied housing. Additionally, it was observed that a significant number of the existing rental housing developments are at least 20 years old and are or will be approaching a time when major refurbishment will be needed to maintain quality.

Steering Committee members also expressed concern regarding the potential of increasing the number of single-family residence conversions from owner-occupancy to student rentals. While it may be difficult, or even inappropriate, to stem the current trends toward increased rental housing, the City can take steps to ensure that the quality of rental housing is maintained and improved:

- Some of the site standards for new housing developments, including rental housing, were improved with the update of the Unified Development Ordinance in 2010. These standards, along with the requirements for landscape buffering, should not be compromised.
- The placement of multiple-family rental and condominium developments should avoid major City gateways or entrance corridors, busy intersections, or highly constrained auto-urban sites.
- Many communities have adopted regulations and programs that provide for the regular inspection of all rental units. These measures have been effective in maintaining a minimum standard for rental housing and have acted as a deterrent to cheaply executed conversions.
- While there have been no new conversions of single-family homes to student rentals permitted in established neighborhoods, particularly since the adoption of the UDO in October 2008, those that pre-existed the UDO may be deterred through the strict enforcement of off-street parking requirements, prohibitions of overnight on-street parking, enforcement of the definition of "family" as specified in the UDO, and the application of building design standards. In the case of existing conversions, the City may consider a rental housing conversion program (refer to the case study example on Page 6-21)¹, a code enforcement advocacy program whereby the City partners with the property owner to identify amenable solutions for off-street parking and other code violations, or, in certain instances, applying UDO provisions to mitigate the nonconformity.

¹ The City of Carbondale, Illinois instituted a Single Family Housing Conversion Program whereby the City offers a one-time incentive of \$5,000 for the conversion of a rental home into owner occupancy for a required period of time.

- State law provides allowance for use variances with a determination of approval subject to certain, specified standards. There are allowances for the Board of Adjustment to impose reasonable conditions as part of its approval. Therefore, subject to legal counsel, the City may consider the reasonable conditions that may be imposed to lessen or even mitigate the impacts of the use that is subject to a variance, as well as the grounds for which a use variance may or may not be permitted or denied.
- The development of upper-floor rental and condominium units should be encouraged above downtown storefronts and new mixed-use buildings.

Schools in Established and Historic Neighborhoods

Valparaiso public schools have a very good reputation in the region, a factor that has contributed greatly to the City's steady, sustained growth. Valparaiso Community Schools (VCS) currently operates eight elementary schools, two middle schools, one high school, and one vocational / technical school. Five of the elementary schools – Central, Cooks Corner, Memorial, Northview, and Parkview Elementary, as well as Ben Franklin Middle School - are located within the City's established or historic neighborhoods. The fact that these schools are within easy walking distance and are thoroughly integrated into the fabric of their neighborhoods has been a considerable draw for current residents to these residential areas and to Valparaiso overall.

For many reasons, the City has a vested interest in keeping schools within its existing neighborhoods. The schools' presence in the neighborhoods establishes a strong sense of community. Due to the fact that many of the children walk to school, there is less automobile, school bus, and other school-related traffic within these neighborhoods.

However, according to VCS leadership, the schools' popularity, their age, growth of the City, and changes in school building standards have resulted in overcrowded conditions in these facilities. The issues are compounded by the age of these structures and their sites' limitations for facility expansion, which are constraints likely to limit their reuse as well. The future of neighborhood schools in Valparaiso is being addressed by an ongoing comprehensive facilities evaluation and plan by VCS. As this study is completed, there will be further dialog among school officials and the community regarding the future of neighborhood schools in some of the City's established neighborhoods.

In recent years planners and citizens, nationwide, have taken increased interest in what has long been portrayed by academic research: people's attachment to a place is important to their engagement in their community and that schools are an integral part of a neighborhood's cohesiveness and identity. This holds true in Valparaiso. Also, there is research that correlates

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Benjamin Franklin Middle School is one of the schools nestled in a neighborhood.



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the value of homes with the presence of neighborhood schools.² This too, is an important consideration for the integrity of the adjacent neighborhoods and the value of area homes.

During the course of the comprehensive planning process, residents of the central area neighborhoods, as well as members of the Steering Committee and Plan Commission, stated a strong preference for maintaining the neighborhood school concept and the deep concern about the future status of the older and smaller neighborhood elementary schools. They expressed the opinion that all options for preserving neighborhood schools need to be considered by VCS officials and the City before any significant actions are taken, and that further study of changing demographics and the patterns and directions of community growth is warranted. Among the options is the redevelopment of existing sites to increase school building capacity. Such options would involve the cooperation and support of the residents and the general population of the City, as well as flexibility in the application of development standards, e.g., setbacks or parking requirements. As VCS moves forward in implementing future capital improvements, it is important to maintain a balance between optimized school operations with the community's desires to strengthen neighborhood cohesiveness and identity.

If, after all options have been considered, a determination is made to vacate any existing neighborhood school, it is important that its site is reused beneficially. A site and building deemed unworthy as a school could be equally and perhaps more unsuitable for another use. With this being the case, these neighborhoods would be confronted by the prospect of a vacant, deteriorating, and, in many cases, an unusable building. This would harm property values and eliminate a long-standing anchor around which these neighborhoods were built. Any plans to vacate existing school sites should be accompanied by a viable reuse strategy.

An excellent example of the adaptive reuse of a former Valparaiso school is the Village Park Enrichment Center, which opened in 1978 in the former Banta Elementary School structure. Managed in partnership between the Valparaiso Department of Parks and Recreation and Pines Village Retirement Communities, the center offers an extensive list of activities for mature adults, including a fitness center, spaces for music and dancing programs, lunches, health screenings, educational programs, and many other social activities.

Other potential adaptive reuses for former school buildings could include professional offices, art studios and galleries, music and dance studios with performance space, or as school corporation administrative activities. Unless well-designed, reuse of these sites for non-institutional purposes can be problematic, causing negative impacts on the existing residential uses and

² "How much is a Neighborhood School Worth?" William T. Bogart and Brian A. Cromwell, October 8, 1998, revised June 2, 1999.

Case Study: New Chicago Elementary School

The former New Chicago Elementary School in North Memphis, TN was built during the early 1960s and remained operable until the late 1980s. Through the partnership of Greater Community Projects, Inc., Church of God in Christ Greater Community Temple (GCT), and the City of Memphis and First Tennessee Housing Corporation (FTHC), the school was converted into Chicago Park Place — a mixed-use structure with 39 affordable rental units for seniors, a police mini-precinct, and a community center. The Salem Community Activities Center, Inc. offers a variety of services including a food pantry, karate classes, after-school tutoring program, volleyball and basketball leagues, GED classes, and also serves as an entertainment venue for parties and weddings.

Source: Federal Reserve Bank of St. Louis. "Back to School: Communities Ace Adaptive Reuse Test." Bridges. Winter 2000.

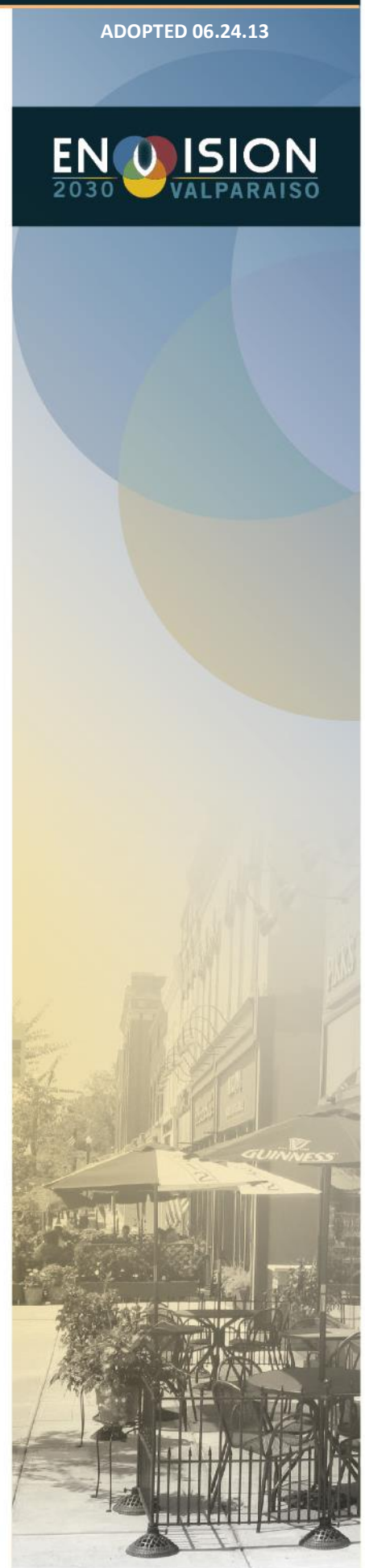
neighborhoods. It is also important that the intensity of use of the building and site is comparable or lower than that of a public school, unless situated within a commercial area and fronting a major street. Additionally, it is desirable to continue the use of any playgrounds or athletic fields as a community asset.

In the event that the suitable reuse of a school building cannot be secured, the site should be considered for clearing by VCS and made available either as open space or for construction of another building and occupancy that fits into the scale and context of the surrounding neighborhood. The City might also explore the opportunities to use vacated building sites as urban garden plots for use by nearby residents.

City/School Corporation Partnering Opportunities

For the purpose of addressing the neighborhood schools issue, the City would benefit from building and maintaining a strong relationship with Valparaiso Community Schools (VCS). However, there are advantages for cities to partner with school districts in general. Public perception is that cities somehow govern schools, or at least are highly influential regarding school location policies. This perception is likely due to several factors:

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Indiana cities that lost population over the past decade include:

	<u>% Decline</u>
Anderson	-6.0
Gary	-21.9
Hammond	-2.7
Kokomo	-1.4
Richmond	-5.9
South Bend	-6.1

Source: U.S. Census Bureau, 2010

- Cities and school corporations are public, tax collecting entities. They are thus, both seen as local governments.
- Both cities and school corporations collect property taxes, which in most cases are consolidated in tax bills. This creates an inaccurate assumption that the funds end up in the same coffers, which are then administered through a common entity.
- City and school corporations make land use policy decisions that influence the character and urban form of a city.
- City planning documents often make recommendations regarding the siting of schools. Typically these include:
 - Elementary schools should be located within neighborhoods, along collector streets, with good pedestrian access.
 - School playgrounds, athletic fields, and other outdoor recreation areas should be located in concert with park facilities for mutual benefit.
 - Middle schools and high schools should be located along roadways that can handle the traffic impacts, such as major collectors and arterials.
 - Traffic impacts should be mitigated through sound site development, off-site improvements, and day-to-day operational practices.

School corporations commonly make policy decisions that result in the siting of new schools with little (or no) input or influence by city officials. In many cases, however, the independent decision-making of school corporations could result in increased costs. For example, school officials may not avail themselves of city assistance early enough in the site selection and planning process. This could result in premature site investments and building design costs, leading to the need for costly site changes or even redesign. For instance, the site location may not have taken into consideration that utilities are not yet available; the platting of the property might involve a roadway that is shown on the City's thoroughfare plan; or the fire department might not be able to adequately serve the site. Building codes, which apply regardless of site development exemptions, might also overwhelm a budget, whereas earlier coordination may have led to discussion of options prior to design. Therefore, there is potential benefit to the school administrators by working in closer coordination with the City.

The City may also benefit by partnering with the school corporation. Public concern will continue to press regarding school siting issues. Also, while most schools are successful in managing on-site traffic to address safety and convenience, off-site traffic management tends to fall to the City. Also, when a school is removed from an existing neighborhood, there is evidence that



doing so causes a reduction in home property values in the area that was originally served by the school. In a study examining the relationship between local public schools and home prices, it was found that disrupting neighborhood schools reduces home values by as much as 9.9 percent.³

There is evolving public dialogue regarding the advantages and disadvantages of public school policies. The citizens of Valparaiso have been active in the public process that VCS has made available. These ongoing discussions present an opportunity for City officials to formalize and strengthen their relationship with VCS.

Housing Advocate Agencies

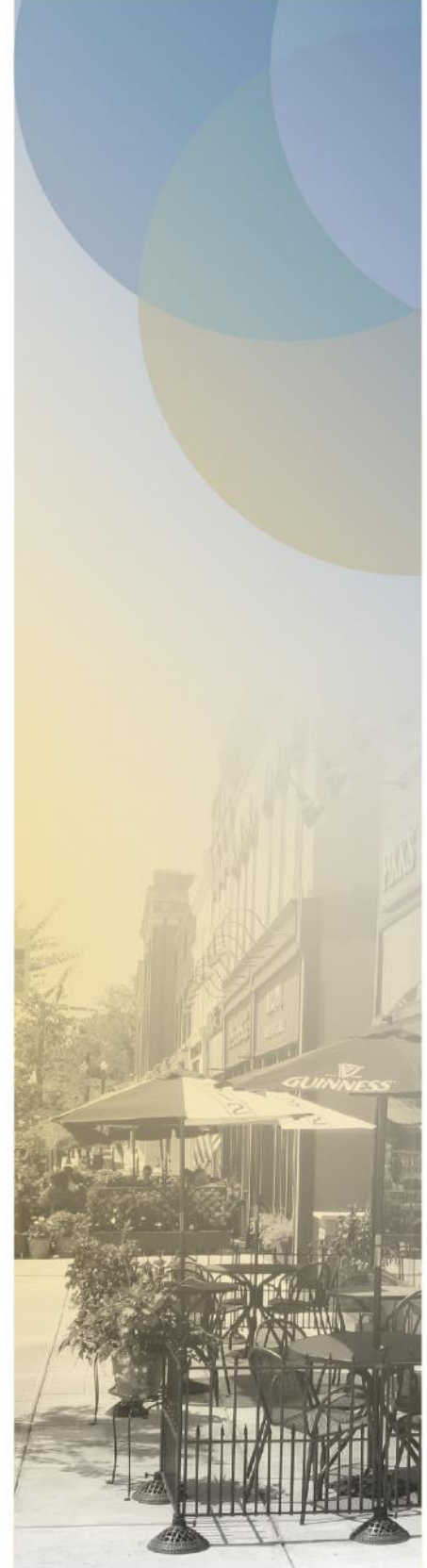
Of many cities in Indiana, Valparaiso is in a relatively stable, strong position. It's one percent average annual increase in population, though moderate, exceeded the County and State growth rates during the past decade. The City has not followed the trend of many other cities in the State that are losing population (see inset to left). Other advantages of Valparaiso include its lower unemployment rate than that of the County and State, as well as a lower percentage of population living in poverty. However, there remain needs within the City.

There are several organizations that provide affordable and special needs housing to help prevent/end homelessness in the City and County. Representatives from these agencies participated in the preparation of this plan and provided the following information and input:

Project Neighborhoods. This group is organized by several individuals that have provided housing, at 60 to 65 percent of market value, in the area for over 40 years. It has no "system" per se, nor staff to support it. It works largely with volunteer groups and hopes to keep housing costs for individual dwellings at or below \$500.00 per month. The group is funded through donations, which provide the collateral for bank loans that are repaid by the residents of the homes.

Opportunity Enterprises. This organization serves people with developmental disabilities and is funded through Medicaid and donations. Although this non-profit agency has grown, its clientele is growing as well, especially in an environment of an aging population. A lack of affordable housing in the City has made it increasingly difficult for the organization to keep pace with the growing need, often resulting in living situations where three or more people must live together to make the dwelling affordable for the individuals.

³ "How Much is a Neighborhood School Worth?" William T. Bogart and Brian A. Cromwell, October 8, 1998, revised June 2, 1999



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This is an example of a Habitat for Humanity, Porter County, home nearing finished construction.



Campbell Street Café is exemplary of a Suburban Commercial use that is designed to blend in with the neighborhood.

Porter Starke Services. This not-for-profit provides mental health services. Not all of its clients are in need of housing, but those that need housing assistance present challenges due to financing restrictions. The number of people that are in need of such services has grown, due to state-run hospital closings, and other nursing-style facility closings, as well. Once a facility closes, the patients are relocated to their County of origin. This state-wide policy sometimes results in an unexpected influx of clients.

Porter Starke follows a policy of first placing individuals in group housing, and then transitioning them to become more independent. The transition typically occurs to an apartment. Currently, the agency houses about 60 individuals, but it projects that the number of people in need of group and then affordable apartment housing will double by the year 2017.

Habitat for Humanity. Porter County is an affiliate of Habitat for Humanity, International, which has been building homes since 1976, largely in the United States, but also in many countries around the world. The organization coordinates donations of money and labor to build affordable homes for families that participate in the construction of their homes. The families then finance their houses through non-profit mortgages.

The local affiliate has been operating since 1998, and has built 16 homes. Nine of the homes are within Valparaiso. The agency's success is that none of its clients have defaulted on their mortgages. On average, such payments are roughly two-thirds of the private market per square foot.

The local organization is aiming to extend better outreach to families that may qualify for a Habitat home. At this time, the group is seeking to increase its clientele through better communication.

Generally, the City is an advocate for the provision of affordable homes, particularly on infill lots. In fact, the City has partnered with local and regional agencies to meet the community's affordable housing needs, including discounts or waivers of permit costs and liens. Of course, such discounts and waivers are on a case-by-case basis and subject to a good and reasonable proposal on behalf of agency requests. By way of example, from January 2011 to its expiration on October 31, 2012, the City waived all permit and tap fees for single- and two-family dwellings.

Housing Opportunities. This is the housing agency that serves Northwest Indiana. It works to provide housing choices to low-income families, prevent foreclosures and homelessness, and works to transition individuals and families from homelessness into housing. Funded primarily through the Department of Housing and Urban Development (HUD), the agency provides rent and utility assistance to those who qualify. In Valparaiso, the organization has eight transitional housing units and 14 permanent rental units. Ten of the 14 units are available for families, and four are available for

individuals. The agency also assists its clients to find dwellings that are privately owned. Doing so, however, has become challenging in Valparaiso due to relatively high rents, and also reluctance to rent to low-income families. These factors have led to the placement of several families in cities outside of Valparaiso.

Pines Village Retirement Communities. This organization focuses on housing for the elderly. It operates two campuses in Valparaiso. Pine Village has 111 “apartment-style” rental units. The Meridian is a suburban-style development with 63 occupied cottages and duplexes. The agency also manages two places that offer activities to the elderly – a senior center on Beech Street and the Campbell Street Café, located within The Meridian.

All units are considered independent living, with assistance as needed for low-income aging in place. The agency has identified a need for independent housing for the elderly, as well as assistance to elderly citizens that are living in traditional homes they can no longer maintain.

The Meridian Woods development is a 39 acre planned unit development (PUD). Currently, 21 acres are undeveloped, which includes current plans for a 110 unit, two-story apartment building with below-ground parking. Additionally, there are 11 unbuilt duplex lots plus three other parcels yet to be developed.

All of the above organizations have accomplished successful projects, and quite often work in partnership with one another. However, the key participants agreed that there is a lack of central, organized leadership to coordinate these much-needed and growing efforts.

No Place Like Home – Porter County, Indiana, Plan to End Homelessness

The City recently partnered with the above agencies, plus 16 others, to study housing needs in Porter County. The resulting 10-year plan, completed in January 2012, was the “No Place Like Home, Porter County, Indiana, Plan to End Homelessness”. The study found that homelessness is growing, which is caused by several factors. For instance, the study found that there are 44 percent more individuals living below poverty since 1989, there is a lack of affordable housing (i.e., demand exceeds the supply of transitional, emergency, and permanent affordable housing), and rents have steadily increased. The median annual earnings and household income have also declined in Porter County since 2000.⁴

There is a group of leaders dedicated to the cause of affordable housing that formed the Coalition of Affordable Housing (the “Coalition”) in 1999. The Coalition focuses on issues unique to Porter County. It is working to better

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The Coalition for Affordable Housing participating agencies include:

- Catholic Charities
- City of Valparaiso
- Community Services of Starke County
- Department of Veterans Affairs
- First Contact
- First United Methodist Church of Valparaiso
- Gabriel’s Horn
- Geminus Head Start
- HealthLinc Community Health Center
- Horizon Bank
- Housing Opportunities
- Mental Health America of Porter County
- New Creation Business Advocates
- Pines Village Retirement Communities
- Porter County Aging and Community Services
- Porter County Red Cross
- Porter-Starke Services
- Rebuilding Together
- Salvation Army of Porter County
- The Caring Place
- United Way of Porter County
- Veterans Administration

Source: No Place Like Home, Porter County, Indiana Plan to End Homelessness

⁴ No Place Like Home, Porter County, Indiana, Plan to End Homelessness



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coordinate efforts and to reduce redundancies, confusion, and time spent addressing individual cases.

Strategies of the housing plan are expressed through “best practices,” meaning that they have been found to be effective in other communities. These include:

- *Housing first* – Providers focus on placing homeless individuals and families in a dwelling, and then turn their focus to the issues that resulted in homelessness in each individual case.
- *Housing with supportive services* – Housing is combined with health and other service needs to keep individuals and families housed.
- *Discharge planning* – Providers work with institutionalized persons to plan for housing prior to their discharge.
- *Critical care intervention* – Providers tailor a comprehensive plan for persons to be released from an institution.
- *Income security* – Individuals are provided with information regarding Social Security and/or food stamps, and with training opportunities.
- *Coordinated system of care*– Individuals are assigned specific programs tailored to their individual needs.

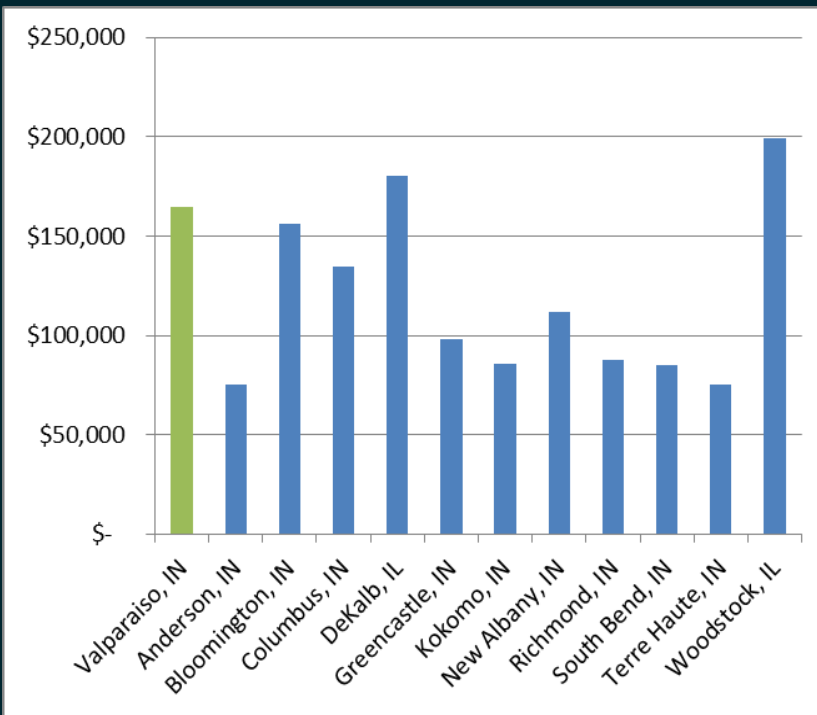
The housing plan reported that Valparaiso had the third highest percentage of people below poverty of all the incorporated areas in Porter County. Poverty is defined by an annual income of \$17,374 for a family of three and \$22,314 for a family of four, according to the U.S. Census. The estimated income considered to be “self-sufficient” in the Porter County is \$39,803 for a family of three and \$47,395 for a family of four. According to the analysis, it is those who live above the poverty line, but not to the level considered “self-sufficient”, that has grown significantly over the past 10 years. In 2009, almost 30 percent of the County population earned less than \$35,000.⁵ The City itself fared better than the County with only 22.3 percent of its families earning less than \$35,000 annually (see **Table 6.3, Family Income Levels, 2010**)⁶. However, this means that nearly one in four families in the City is in need of affordable housing.

Table 6.3, Family Income Levels, 2010

Family Income	% of Total	Cumulative Total (%)
Less than \$10,000	5.9	5.9
\$10,000 to \$14,999	1.3	7.2

⁵ No Place Like Home, Porter County, Indiana, Plan to End Homelessness

⁶ U.S. Census Bureau, 2008-2010 American Community Survey 3-Year Estimates

Figure 6.2, Median Value of Owner-Occupied Homes

Source: U.S. Census, 2010

Table 6.3, Family Income Levels, 2010

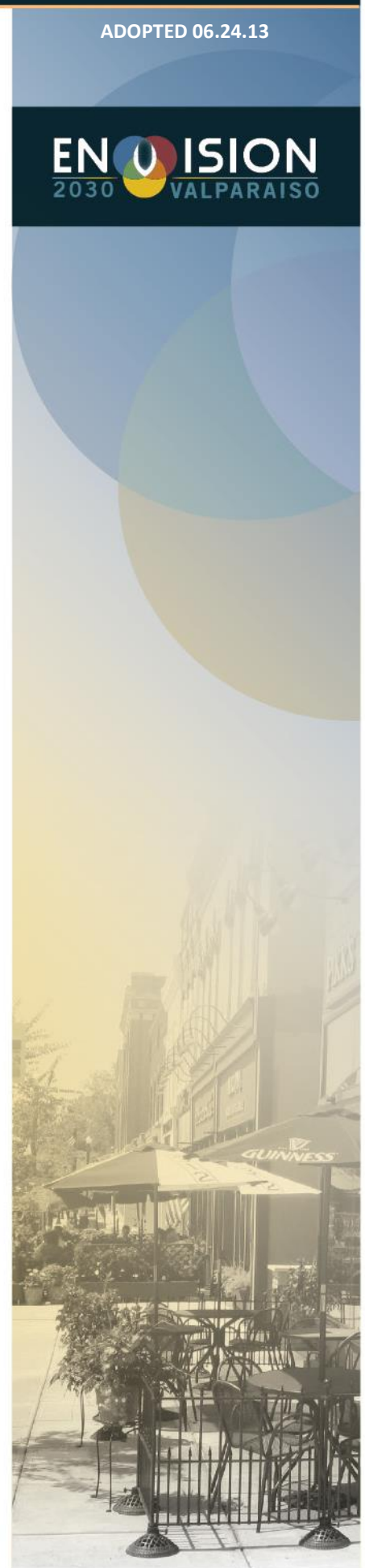
\$15,000 to \$24,999	7.3	14.5
\$25,000 to \$34,999	7.8	22.3
\$35,000 to \$49,999	14.4	36.7
\$50,000 to \$74,999	22.9	59.6
\$75,000 to \$99,999	13.5	73.1
\$100,000 to \$149,999	17.6	90.7
\$150,000 to \$199,999	5.1	95.8
More than \$200,000	4.4	100

Source: 2008-2010 American Community Survey, 3-Year Estimates

A perception of many people who provided input to this plan and particularly those that contributed to this chapter is that housing is more expensive in Valparaiso than in other cities. The housing plan compared rents as a percentage of income in 2000 and 2009 and found that the cost burden in Valparaiso had increased significantly. Paying more than 30 percent of household income for rent is considered cost burdened. One third of Porter County's renter households are considered cost burdened.⁷ Within the City, 47 percent of renting households are cost burdened.⁸

⁷ No Place Like Home, Porter County, Indiana, Plan to End Homelessness

⁸ U.S. Census Bureau, 2008-2010 American Community Survey 3-Year Estimates



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ElderStyle is a public-private partnership formed in 2007 between the Valparaiso Department of Parks and Recreation and Pines Village Retirement Communities that integrates efforts to support healthy living and to create a network of community choices that will enable older adults to live well. The ElderStyle Initiative engages multiple sectors—city departments, service providers, businesses, health care professionals, nonprofit organizations, and faith communities—to build a network and coordinate with local community resources that will create vibrant and healthy community environments

Source: ElderStyle Initiative Strategic Plan, Valparaiso, Indiana



Owner-occupied housing is more costly in Valparaiso than other cities in Indiana. Displayed in **Figure 6.2, Median Value of Owner-Occupied Homes** is the median value of owner-occupied homes for college/university communities in Indiana and nearby states. Other than DeKalb and Woodstock, Illinois, Valparaiso's median value of owner-occupied units is the highest of these communities. Analysis of Valparaiso's values in relation to the comparison cities indicates that it is relatively costly to own a home in Valparaiso.

The above findings point to a trend whereby an increasing percentage of the population are unable to keep pace with rising rents and home costs. As a result, as the housing plan concluded, there is a growing risk of homelessness. It is therefore, reaching a point for which the City must raise its awareness and focus on the growing housing issues in the community.

Housing for the Elderly

More than one-half of the nation's Baby Boomers has reached or surpassed the age of 50.⁹ In order to accommodate the needs of an aging population, all levels of government must be involved. Northwest Indiana Community Action (NWI-CA) conducted a needs assessment in 2011, which included a survey of older adults. It found that 30 percent of older adults surveyed believe that housing is a core life need. It also reported a survey by the American Association of Retired People (AARP), which concluded that more than eight out of 10 elderly people would prefer to "age in place." Four out of five seniors plan to remain in Northwest Indiana. The Community Assessment Survey for Older Adults (CASAO) found that older adults were less likely to rate elderly services as "excellent" or "good" when compared with national averages. This indicates that there are needs that are not being met. As Valparaiso's population ages, these needs will increase unless they are addressed in the near term.

The CASAO survey also found that roughly one in four older individuals have experienced difficulty in finding proper housing. About the same percentage of the elderly spend more on housing than is considered acceptable by the Federal Department of Housing and Urban Development (HUD) standards. Almost one-half of survey respondents reported having problems maintaining their homes. This is particularly critical for Valparaiso due to its aging housing stock.

The City's Department of Parks and Recreation recently partnered with The Pines Retirement Communities to address the needs of the growing elderly population. The partnership is referred to as "ElderStyle", which works to address the needs of the City's elderly citizens, including those that remain significantly active. The group oversaw the creation of the ElderStyle

⁹ Community Assessment Survey for Older Adults, Northwest Indiana Community Action, 2011

Initiative Strategic Plan, which includes goals and strategies to meet a broad range of the existing and anticipated needs of the elderly population. In the area of housing, it focuses on providing appropriate and affordable housing, as well as continued support for “aging in place”. The plan also stressed the importance of reducing barriers and reducing threats to safety, fostering change, and providing support resources.

The private market has been addressing the needs of the elderly through several development styles, ranging from single-family homes to mid-rise, multi-family buildings (see **Table 6.4, Elderly Housing Types**). The difference between these and non-age-restricted developments is negligible from a zoning perspective. However, there are several implications to be considered. For example, the level of medical care that is needed in these developments ranges from none to daily, skilled nursing care. As the required level of care increases, there are impacts to mitigate, such as required parking, site access, and traffic circulation.

6.3 LEADERSHIP IN HOUSING

Several of the housing officials and advocates that participated in this plan have projected their best estimates for housing needs for certain housing types. As cited and summarized in this chapter, there have been several studies conducted to assist these organizations and the City in determining the necessary focus. However, currently there is not a centralized housing authority. Furthermore, there has not been a study conducted to project specific housing needs in terms of the types and numbers of dwelling units.

Housing organization representatives are committed to increasing the quality of living for their respective clientele. Their efforts are making differences in the lives of many at-risk citizens. Some of these groups partner with one another, largely on a case-by-case basis. The work that is conducted by these organizations could be significantly enhanced by a public or non-profit agency assuming a leadership role in providing housing for people at lower, or increasingly declining, income levels. The two most significant action items recommended in this chapter include:

6.1. Consider assigning staff to:

- Coordinate the work of all agencies that are involved in providing housing.
- Provide leadership and oversight of a Comprehensive Housing Plan (see 6.b, below).
 - Work with departments of the City, such as Planning, Building, Engineering, and Administration (specifically, the Neighborhood Coordinator) to:
 - Keep them informed of housing issues in the community;

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 The logo for ENOVISION 2030 VALPARAISO features the word "ENOVISION" in a bold, sans-serif font. The letter "O" is replaced by a stylized circular graphic composed of overlapping blue, green, and yellow segments. Below "ENOVISION" are the years "2030" and the word "VALPARAISO" in a smaller, all-caps font.

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- Participate in the development of the Capital Improvement Program (CIP) to ensure that connectivity and access are further enhanced within the City;
- Coordinate efforts to implement the policies and actions of this chapter; and
- Promote public awareness programs that inform homeowners and renters of ways to reduce utility costs with alternative energy and conservation practices.



Table 6.4 - Elderly Housing Types

Common Use Nomenclature	Other Associated Nomenclature	Level of Care ¹	Typical Housing Type	Zoning Regulation Implications	Example
Retirement Community	Active Adult Community; Age-Restricted Housing	None	Single family residential	May need special permission for recreational uses	
Co-housing	N/A	None	"Clustered" housing, or multiplex	1) Need allowances for shared facilities ("Common House") 2) Parking is in a separate lot (versus individual, on-site drives/garages)	
Independent Living	Congregate Care	1	Cottage or apartment	Tend to offer increased open space	
Board and Care Facility	Adult Residential Facility; Group Homes; Micro-Community	1	Typically in an existing single family home	May have statutory protection to a certain maximum number of persons per household	
Assisted Living	Residential Care for the Elderly; Personal Care Home	1	Range from single family to apartments	Could consider reduced parking requirements	
Alzheimer Care Facility	Memory Care; Dementia Care	2	Tend to be multiplexes	Could consider reduced parking requirements	
Nursing Home	Skilled Nursing Facility	3	Tend to be multiplexes	Could consider reduced parking requirements	
Continuing Care Retirement Community	Fee for Service Continuing Care Retirement Community	Jan-32	Mix of unit types	1) May need to be a Planned Development due to mix of housing 2) Could consider reduced parking requirements	

¹ Levels of care:

Level 0 – No special or additional care needed

Level 1 – Occasional daily routine services that do not require skilled medical personnel such as laundry, entertainment/companionship, transportation, toileting, bathing, grooming, dressing.

Level 2 – Skilled nursing care is required but constant care/supervision is not.

Level 3 – 24 hour, seven days a week care is required, and care is given by a registered nurse, licensed vocational nurse, and/or certified nurse's aide.

2 "Aging in place" concept, with services geared to individual needs.

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The HOME Investment

Partnerships Program (HOME) is a type of Federal assistance provided by the U.S. Department of Housing and Urban Development (HUD) to states in order to provide decent and affordable housing, particularly housing for low- and very low-income Americans. It is the largest Federal block grant to states and local governments designed exclusively to create affordable housing for low-income families, providing over \$2 billion each year. The program is commonly referred to as the **Home Investment** or **Home Partnership** Program, and is often operating in conjunction with other housing and urban development programs, such as the CDBG program.

Source: Wikipedia

6.2. Develop a Comprehensive Housing Plan that will:

- Incorporate all of the housing-related portions of the CASAO survey, as well as the No Place Like Home and ElderStyle plans;
- Align the policies and actions of this Comprehensive Plan Update;
- Perform a detailed demographic analysis that projects the dwelling unit types and related services by specific housing needs;
- Provide specific implementation strategies (including funding options) to meet targeted housing needs. These should include methods for seeking Federal funding through the HOME Investment Partnership Program (HOME) administered through HUD.
- Specify the conditions by which multi-family housing may be acceptable and appropriate, including site selection and location criteria, separation and buffering policies, and building and site design standards.
- Develop an inventory of undeveloped and underdeveloped sites that provide suitable locations for higher-density housing. Particularly:
 - Identify sites that are suitable for special needs housing due to their proximity to services for the elderly, disabled, and other citizens of special needs.
 - Target small homes within the community (i.e., units of less than 1,200 square feet), and clusters of such dwellings, for preservation and rehabilitation, as needed, to maintain the affordability of the local housing stock.

6.4 HOUSING POLICIES AND ACTIONS

Affordable and Diverse Housing

Policies

- 6.a. Encourage a variety of alternative housing styles to be developed through application of Division 3.600 of the Unified Development Ordinance (UDO).
- 6.b. Encourage vertical, mixed-use buildings (residential use on upper floors above ground-level retail, office, or services) in Downtown.
- 6.c. Continue to incorporate and zone adequate land to accommodate low-density residential development that will maintain a rural or suburban character. Otherwise, those seeking larger-lot living arrangements will look to property and developments in the outlying, unincorporated areas, which may contribute to a sprawling development pattern and reduced tax base.
- 6.d. In concert with cluster and conservation development, encourage mixed housing types.

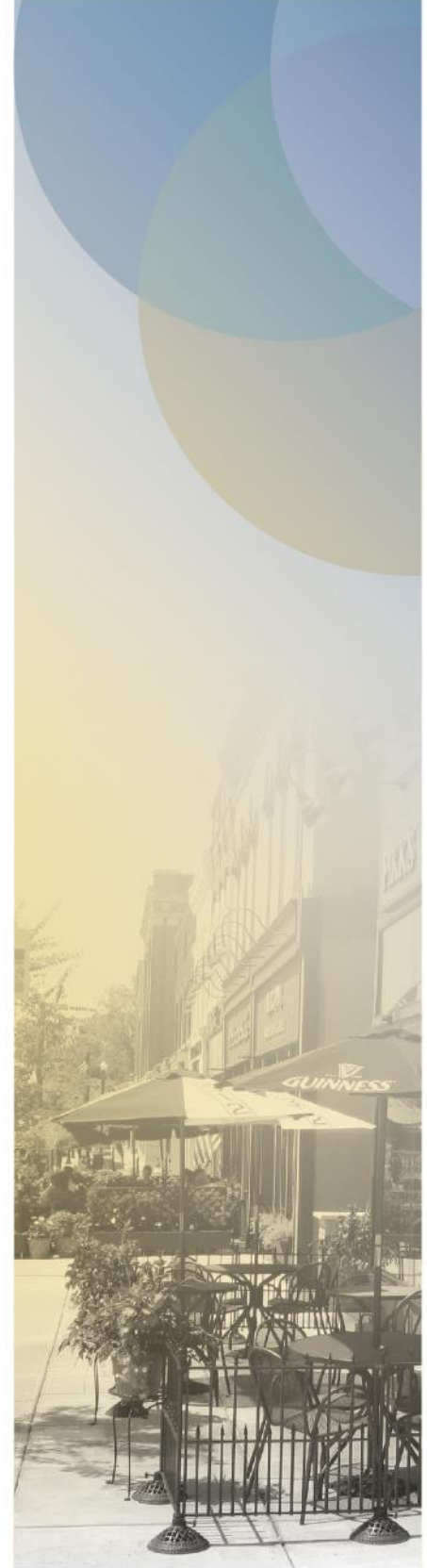


- 6.e. Support the UDO's provisions for lot averaging to promote a broader variety of unit sizes with different price points. These regulations establish an average, rather than a minimum, lot size whereby lot sizes are required to vary in width, with a certain percentage being narrower and the remaining being wider than the average. The smaller, narrower lots may be used for market rate housing.
- 6.f. Locate affordable housing developments near areas with the highest level of services (e.g. schools, parks, transit routes).
- 6.g. Integrate affordable housing units within new multi-family developments to ensure better long-time maintenance of these units.
- 6.h. Use housing as a marketing and economic development tool to attract prospective employers and residents.
- 6.i. Use the UDO provisions to guide the types, patterns, and designs of housing developments that complement market demand while preserving and enhancing community character.
- 6.j. Downtown housing should complement its commercial, entertainment, and open space amenities.

Actions

- 6.3. Consider financial, regulatory, and other incentives (discounted permit costs, lien waivers, etc.) to encourage affordable housing.
- 6.4. Study the parking needs of different types and sizes of housing, research typical parking ratios used in other communities, and consider whether the current parking requirements warrant amendment. Such amendment may require parking deferral whereby space is reserved should additional parking be needed in the future.
- 6.5. Continue to conform with the requirements of the Indiana Building Code¹⁰ concerning the percentage of multi-family units required to be ADA accessible.
- 6.6. Coordinate with the Valparaiso Area Chamber of Commerce to monitor housing-related inquiries and concerns of major employers, small businesses, and economic development prospects. Of particular interest is the socioeconomic profile and potential home purchasing power (or rental needs) of workers in the area's businesses and industries.
- 6.7. Identify and recruit development companies with a track-record of building quality housing in small-lot, attached, and higher-density formats, as well as in mixed-use, downtown, and transit-oriented development settings.
- 6.8. Partner with major employers to ensure existing and prospective employees have access to affordable housing.

¹⁰ 675 IAC 13 (*Indiana Building Code*)



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- 6.9. Evaluate and mitigate any regulatory or procedural impediments to affordable housing.
- 6.10. Consider the integration of a certain percentage of affordable housing units in new multi-family developments to meet increasing, long-term needs.
- 6.11. Partner with the social service community to pursue funding for first-time homebuyers, low-income families, and persons with disabilities.
- 6.12. Continue to conform with the Indiana Building Code concerning “visitability” standards.¹¹
- 6.13. Utilize the UDO housing palette associated with each residential district, to facilitate more than one housing type.

Neighborhood Protection

Policies

- 6.k. The City will consider adoption of measures that protect the residential and historic character of established neighborhoods and protect structures of recognized historical or architectural significance
- 6.l. The City will strengthen its partnership with Valparaiso Community Schools (VCS) to:
 - Accomplish the policies and actions of this plan;
 - Provide options to increase the potential for neighborhood schools to be remodeled and expanded in their existing locations;
 - As warranted, assist VCS in the development of new school sites to identify potential roadblocks and inform the corporation of site development and subdivision regulation requirements in the planning stages of the school site; and
 - Locate recreational facilities that will complement new and existing school locations, and to provide pedestrian linkages.
- 6.m. The City will encourage and support the adaptive reuse of decommissioned school sites in a manner that minimizes adverse impacts on the surrounding neighborhoods.
- 6.n. The City will continue to reinvest and revitalize public infrastructure, which lays the foundation for well-maintained and cohesive neighborhoods.
- 6.o. The City will strive to eliminate neighborhood blight and unsightly conditions through proactive programming and public assistance in order to improve the quality of life of owners and neighbors.

¹¹ 675 IAC 27 (Indiana Visitability Code, for 1-2 family), 675 IAC 13 (Indiana Building Code, for multi-family)

- 6.p. Code enforcement will be used as an effective tool for maintaining the health, safety, and appearance of neighborhoods.
- 6.q. Partnerships with and among local organizations and government entities will be formed to solve housing problems that incur financial burdens.

Actions

- 6.14. Create an initiative to utilize tax increment financing (TIP) as local funding for community and economic development/redevelopment activities in established neighborhoods, and especially Downtown.
- 6.15. Together with the current rental registration requirement, consider a bi-annual rental inspection program that will enable the City to identify and enforce property maintenance standards. This type of program is important not only for the safety of occupants, but it also serves to maintain property values and helps to stabilize mature or at-risk neighborhoods.
- 6.16. Promote neighborhood pride and stimulate resident involvement in improvement activities, including:
 - Seasonal “clean up, fix up” events.
 - “Neighborhood Pride” days focusing on beautification.
 - Annual “amnesty pickup” of large refuse items with the assistance of City crews and volunteers.
- 6.17. Form a target-area capital investment program focused on infrastructure improvements within at-risk neighborhoods. This is to provide a dedicated source of annual funding for use in making infrastructure improvements and thus, leveraging private reinvestment through rehabilitation, redevelopment, building additions, and/or infill development.
- 6.18. Work with local lenders to form low-interest loan pools for housing rehabilitation. If local lenders keep these loans in their portfolio instead of selling them to secondary markets, they may be able to “stretch” some of the lending requirements, such as loan-to-value ratios and closing costs.
- 6.19. Seek the participation of churches, civic organizations, schools, and businesses in neighborhood improvement and revitalization efforts.
- 6.20. Develop and fund a program that provides incentives to transform converted multifamily structures back into single-family occupancy.
- 6.21. Create incentives for homeowners in historic neighborhoods to protect and enhance the historic character of the neighborhood to promote increased property values. Such incentives may include fee waivers, assistance in securing low interest loans, grants or subsidies for energy efficient and historically conforming renovations, and/or a freeze on the

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Case Study: Rental Housing Conversion Program, Carbondale, IL

Recognizing the importance of home ownership within the community to strengthen and revitalize established residential neighborhoods, the City of Carbondale adopted an ordinance creating the Single Family Housing Conversion Program, which is designed to stimulate and encourage the conversion of single family houses that have been registered rentals to owner-occupied housing. The City's commitment includes:

- A \$5,000 grant given to approved home buyers of a single family home that has been registered with the City's Mandatory Rental Housing Inspection Program for more than two years. The home must also be located in a residential zone within the corporate limits of the City.
- The City will waive all applicable permit fees for home improvements for two years after the purchase.
- The City will provide the homeowner with a housing inspection by a Building and Neighborhood Services Housing Inspector.

Source: Carbondale, IL.
www.ci.carbondale.il.us



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pre-renovation taxable value for a period of five or 10 years.

Neighborhood Preservation

Policies

- 6.r. The City will aim to stabilize and improve housing and property conditions to improve livability, foster an improved sense of community, maintain property values, and boost the City's image and marketability.
- 6.s. The City will continue to recognize its historic residential and commercial areas and individual sites as highly significant assets to its fabric and image.
- 6.t. Neighborhood schools will continue to be supported by the city in recognition of their significant contribution to the quality of life of those who live around them.
- 6.u. The City will continue to value the integrity of important historical resources.

Actions

- 6.22. Consider a full range of options to protect historic areas and determine which is the most suitable for each individual neighborhood or area. Ensure the process for making such determination is of the highest level of inclusiveness. Begin the process with public education efforts to reveal the importance of protecting historic areas and the associated benefits to property values. Target participation by the owners of the properties that will be the most impacted by any standards, guidelines, or policies that are adopted (those who own the historic properties or properties that are within the historic areas). Options to consider include:
 - Update the 1990-91 historical structures study, using evaluation criteria that are consistent with City and neighborhood goals and objectives.
 - Review the Banta historic district amendment that was repealed for potential redrafting to a level that is more viable and accepted by the community. This option may be the most restrictive, and one that could be used to inhibit demolition of buildings that have been identified as fully protected through the amendment adoption process.
 - Explore an ordinance developed in partnership with homeowners that sets building standards referencing architectural styles that exist in the district. This option would not prohibit demolition, but could set standards for additions, infill development, and rebuilt

structures to be compatible with the distinctive image of its surrounding area.

- Initiate a technical support program for those seeking to renovate, rebuild, or build on vacant lots within the historic area. This would involve educational materials and promoting the City's values prior to, and during, the building permit process.

Quality Neighborhood Design

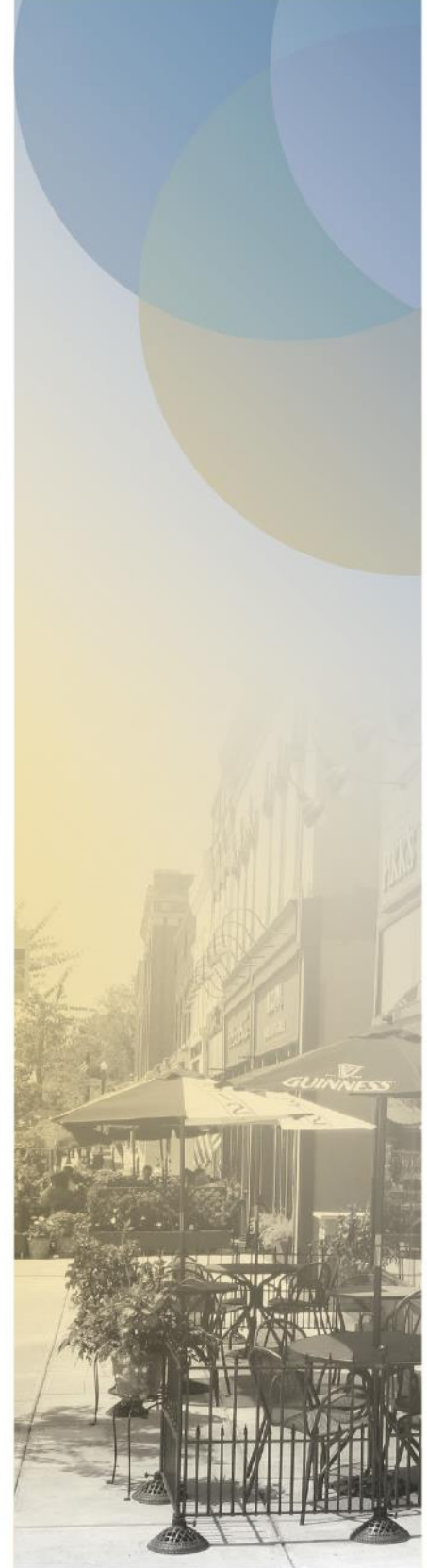
Policies

- 6.v. The City will continue to utilize the UDO to protect the integrity of neighborhoods from incompatible architecture, building quality, landscaping, and uses.
- 6.w. The design of neighborhoods should be site specific and accommodating to each housing type - while concurrently maintaining visual and functional standards that complement surrounding land uses.
- 6.x. Street, sidewalk, and trail networks should maximize connection points to the existing street pattern and the City's trail system.
- 6.y. Tree preservation and open space will be used to enhance neighborhood character thereby warranting protection in the design of subdivisions.

Actions

- 6.23. Actively enforce the UDO's street tree requirements, tree preservation provisions, and landscape buffering requirements.
- 6.24. Enforce the UDO requirement for trails and sidewalks that provide linkages between existing pathways.
- 6.25. Provide regular maintenance of pedestrian amenities, including crosswalks and signals, replacing obsolete traffic signs, and synchronizing traffic signals.
- 6.26. Use the earlier recommended suitability guidelines to site higher-density housing near major roadways, and with adequate separation and buffering from low-density housing areas. This may be done by providing for increased density in transition areas near arterial streets.
- 6.27. Create a checklist of quality of design criteria for use in evaluating proposed developments. This list should include:
 - A focal point, whether a park or central green, school, community center, place of worship, or suburban commercial activity.
 - Equal importance of pedestrian and vehicular circulation. Street design which accommodates, but also calms, necessary automobile traffic. Sidewalks along or away from streets, and/or a network of

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off-street trails, provide for pedestrian and bicycle circulation (especially for school children) and promote interconnectivity of adjacent neighborhoods.

- A variety of dwelling types to address a range of needs among potential residents (based on age, income level, household size, etc.).
- Access to schools, recreation, and daily conveniences within close proximity to the neighborhood, if not within or at its edges (such as along bordering major streets).
- An effective, well-connected street layout that provides multiple paths to external destinations (and critical access for emergency vehicles) while also discouraging non-local or cut-through traffic.
- Appealing streetscapes, whether achieved through street trees or other design elements, which “soften” an otherwise intensive atmosphere and draw residents to enjoy common areas of their neighborhood. This should include landscape designs consistent with local climate and vegetation.
- Compatibility of fringe or adjacent uses, or measures to buffer the neighborhood from incompatible development.
- Set-aside of conservation areas, greenbelts, or other open space as an amenity, to encourage leisure and healthful living, and to contribute to neighborhood buffering and definition.
- Use of local streets for parking to reduce the lot area that must be devoted to driveways and garages, and for the traffic calming benefits of on-street parking.
- Respect for historic sites and structures, and incorporation of such assets into neighborhood design.
- Encouragement to integrate mixed uses, to provide commercial and other amenities within walking distance.

