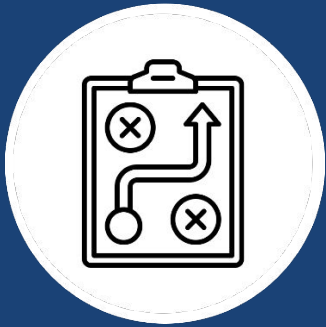


2024

# Regional Housing Study Implementation Plan



These recommendations focus on ways MACOG and its regional partners can promote more effective housing policy and production moving forward.

# Implementation plan

MACOG is uniquely positioned to establish a leadership role around housing planning, policymaking, and organization at multiple scales, from local technical support to regional program administration. Its regional partners such as the South Bend-Elkhart Regional Partnership and local Community Foundations can help integrate housing priorities into regional economic development initiatives and channel funding toward housing production projects and programs. This section provides recommendations to help MACOG and its partners shape and expand their housing roles in the region along with performance metrics to measure and track progress.

## Implementation plan

# Manage a regional land bank and housing investment fund

**Lead (support) agency:** MACOG (Community Foundations)

**Next milestone:** Refer to progress already made, Lilly grant application

Especially within some of the region's more established cities and neighborhoods, there are concentrations of vacant, abandoned, and derelict (VAD) properties that are negatively impacting local communities and creating burdens for municipalities left taking ownership and management responsibilities while losing tax base. A land bank could provide the mechanism to help transform these properties from sources of blight to vehicles for homeownership. Operating regionally and staffed by MACOG, a land bank could leverage economies of scale on multiple fronts, from administrative capacity to portfolio volume to funding support, maximizing positive impact in communities large and small across St. Joseph, Elkhart, and Marshall Counties. Coupling the land bank with a regional housing investment fund would add capacity and flexibility to utilize more public, private, and philanthropic funding sources and support more projects.

The Regional Housing Collaborative, a proposed land bank and housing investment fund that follows this model, should consider the following:

- **Bundle parcels for development** so builders can apply economies of scale to make land bank projects competitive with other opportunities from a construction and cost efficiency standpoint. Consider batches of about 10 that are proximate to each other.
- **Prepare sites as shovel-ready** to reduce developers' cost, complexity, and time investment. Before marketing a property, perform site preparation tasks such as demolition, clean up, utility hook-ups, and title cleaning so developers can focus on efficient and affordable construction.
- **Balance funding between new construction and renovation** to introduce more units with less funding. The total units created or impacted can be measured in terms of program investment per unit. Renovation investments can total a fraction of new construction investments, helping stretch supporting funds' resources across more units.
- **Distribute parcels across the local builder community** taking advantage of each builder's strengths to extend the land bank's mission and purpose. For example, allocate portions to nonprofit developers like Habitat for Humanity to leverage their resources and capabilities around affordable homeownership.
- **Introduce revolving funds** that support homebuyers but also cycle back into the program as houses are sold by their first owners. For example, sell homes at appraised value and provide a low interest secondary mortgage to income qualified buyers that must be repaid when they sell the home later. Recycle these proceeds back into the revolving fund for the next new homebuyer.
- **Track program performance and economic impact** as the program launches and grows to measure economic effectiveness and inform policy, procedure changes, and funding allocations over time as needed to help insure investments translate into desired outcomes.

## Implementation plan

# Integrate housing strategy with NIRDA initiatives

**Lead agency:** South Bend Elkhart Regional Partnership

The Northern Indiana Regional Development Authority (NIRDA) was formed in 2015 to spur investment in quality-of-life projects for Elkhart, Marshall and St. Joseph Counties and the municipalities within the region. NIRDA is focused on the long-term prosperity of the region and is focused on raising per capita income of its residents. Focusing efforts on five key areas, or pillars, will help the region match national per capita income by 2025:

- Educating a world-class workforce
- Recruiting and retaining great talent
- Attracting and growing new economy companies in complement to our remarkably strong manufacturing industries
- Helping entrepreneurs thrive
- Promoting inclusion and sparking opportunities for women and minorities

The housing strategies outlined in the South Bend-Elkhart region's READI 1.0 and 2.0 plans aim to address the region's growing housing needs while supporting broader economic goals, particularly increasing per capita personal income and attracting talent. Key initiatives focus on developing workforce housing near employment centers, encouraging infill development in underutilized urban areas, and promoting mixed-use developments that enhance the live-work-play environment. Through public-private partnerships and regulatory updates, the region seeks to create more affordable and accessible housing options, ensuring alignment with economic development and population growth.

READI 2.0 further builds on these strategies by emphasizing sustainable housing initiatives, rural housing development, and innovative housing models to address diverse housing needs. The region is focused on ensuring that housing supports not only population growth but also talent attraction by offering affordable, accessible, and connected housing options. By fostering collaboration between cities, counties, and developers, the South Bend-Elkhart region aims to ensure a holistic approach to housing that aligns with its North Star goal of increasing per capita personal income through the attraction and retention of a highly skilled workforce.

## Implementation plan

# Elevate housing attainability as a Community Foundation priority

**Lead agencies:** Community Foundations

The Community Foundations of Elkhart, Marshall, and St. Joseph Counties are partners in the development and delivery of this Regional Housing Strategy in part to help inform how they may integrate housing-related priorities and initiatives into their future funding and other programs. The following are potential strategies and initiatives these Community Foundations should consider adapting into their current and upcoming work:

- Establish local funds to help catalyze housing production (especially in concert with the proposed regional land bank and affordable housing investment fund).
- Establish a Marshall County Housing Authority - or connect Marshall County housing stakeholders with counterparts in adjacent counties to help expand capacity.
- Help establish and scale Community Development Corporations (CDCs).
- Assist in pursuing philanthropic resources for affordable housing initiatives.
- Provide convening power and creditably among non-profit developers, public agencies, and elected officials.

## Implementation plan

# Convene a regional housing dialogue

**Lead (support) agency:** MACOG (Community Foundations)

As the region's overarching planning agency, MACOG is uniquely positioned to provide a broad perspective on the housing discourse across municipalities and counties that compliments its members' and partners' more local purviews. MACOG should build on the foundation this study has established to serve as ongoing convener of dialogue and collaboration around housing issues, opportunities, and policymaking for region.

This role could include activities such as:

- **Routine check-ins with members and partners** regarding local housing opportunities and challenges.
- **Proactive networking** to keep regional stakeholders connected and in dialogue with each other.
- **Roundtables and speaker events** convening stakeholders, experts, and decision makers around housing-related topics of widespread interest or concern.
- **Community outreach and messaging** to build widespread awareness and knowledge about housing topics to support informed public discourse.
- **Digital engagement** through social media, news, and other channels.
- **Regional Housing Study maintenance** providing periodic updates and timely resources for members, partners, and stakeholders.



## Implementation plan

# Provide ongoing technical assistance

**Lead agency:** MACOG

**Next milestones:** Develop a technical assistance program; Develop a monitoring and evaluation framework for the Housing Study

In its role as regional planning agency, MACOG should build on this study to establish a suite of housing-related technical assistance services and resources to offer member communities as they address housing issues and opportunities in their local planning, policy making, and investment activities.

Technical assistance offerings could include:

- **Housing plans** providing community-wide long-term visioning, goal setting, and policy recommendations focused on housing.
- **Master plans** assessing specific opportunity sites within communities and providing development options and action steps to advance implementation.
- **Policy advisement** supporting housing plans and housing elements of comprehensive plans.
- **Regulatory review** auditing zoning codes and approvals processes for opportunities to streamline
- **Data analysis and mapping** to inform plans as well as opportunity-specific investigations and due diligence.
- **Fundraising support** such as assistance identifying grant opportunities and development applications.

## Implementation plan

# Expand in-house housing capacity and policy integration

**Lead agency:** MACOG

Explore opportunities to expand MACOG's in-house housing policy and planning expertise and capacity, considering ideas such as:

- **Hire a housing expert** with development/finance experience to support smaller municipalities that can't keep this capability in house (suggested by stakeholder interview)
- **Align MACOG's transportation, infrastructure, and brownfields functions with housing goals** to support a holistic planning perspective around housing production (especially in particularly complex areas/sites where coordination is needed across these perspectives to unlock housing opportunities) - maybe there's a shortlist of priority sites that hit all of these notes and thus would benefit from MACOG shepherding.



## Implementation plan

# Assemble and manage a regional housing database

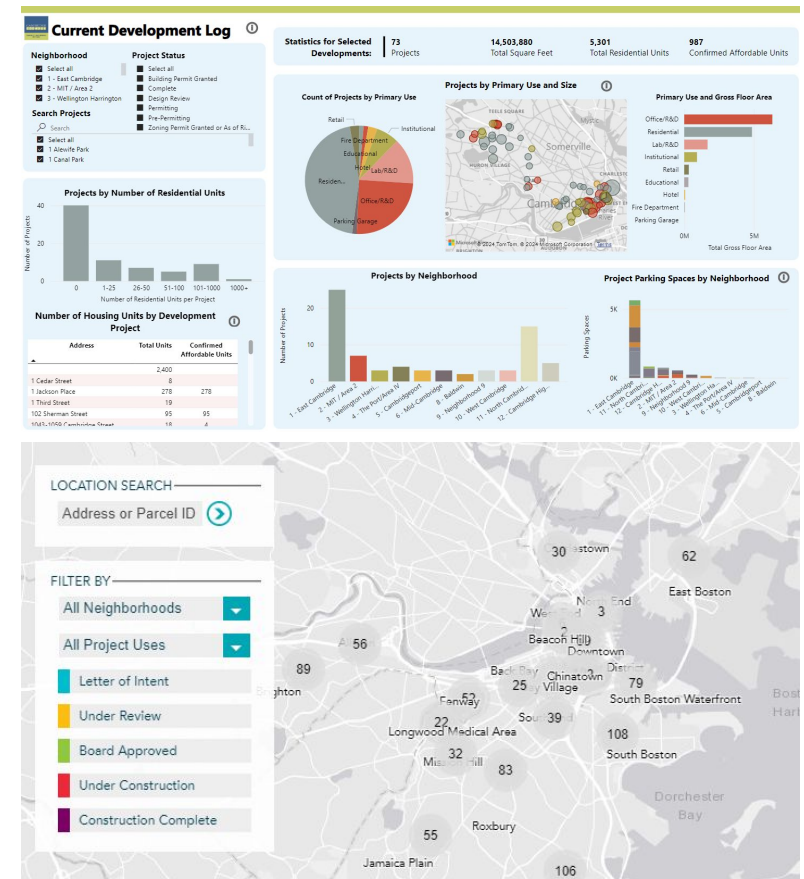
**Lead agency:** MACOG

**Next milestones:** Launch a regional housing data collection initiative, working with local municipalities and housing stakeholders to aggregate housing data.

Related to the housing database strategy in the previous section, MACOG could develop and manage a regional housing database accessible by area municipalities, counties, stakeholders, and others that offers perspective and analytical support for planning and policy making across the region. In addition to gathering compiling existing data from member communities and partner organizations, MACOG could take a leading role in the development and maintenance of new regional datasets that support and build on those maintained by individual counties and municipalities. In addition to providing a valuable resource for analysis and planning, the database could help MACOG and area stakeholders quantitatively track progress toward regional housing goals and objectives over time.

The regional database could include the following:

- **Housing supply inventory** with details such as year built, unit mix, tenure, property value, and current rents.
- **Opportunity site inventory** including estimates of development capacity, site constraints and challenges, and the community's vision for its future, especially if a major component of local housing planning.
- **Pipeline development tracking** with details such as anticipated unit count, bedroom mix, affordability allocation, and timeframe.
- **Infrastructure capacity mapping** with focus on areas identified for housing development, especially where new capital investment may be needed to unlock opportunities.



Example dashboards from Cambridge (top) and Boston visualizing development databases. There are few examples of places that combine all of the elements listed at left, but it is possible given technology available and some communities are working toward this goal.