

Build South Bend

Metropolitan Mayors Caucus | August 21, 2025



South Bend



SOUTH BEND, IND.
1890.



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1890.



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1890.

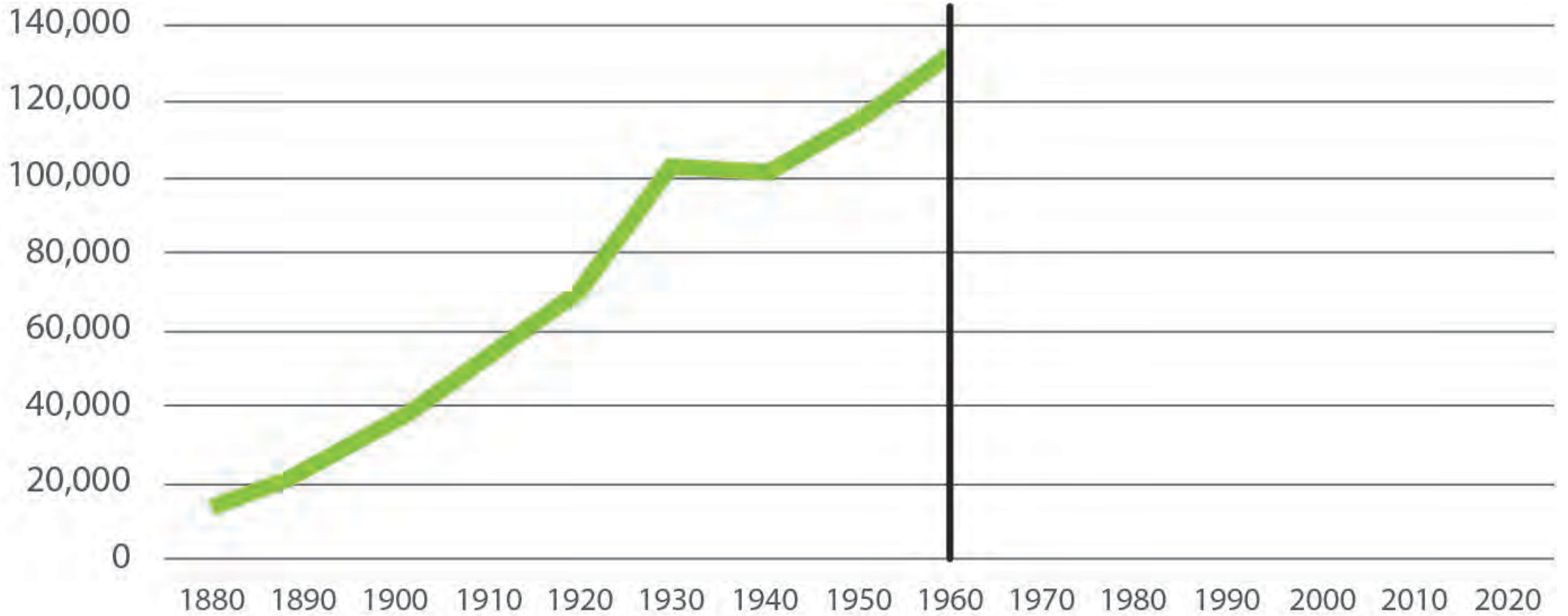


SOUTH BEND, IND.
1890.

South Bend 1928



Population – growth & industrialization









Live in the Suburbs

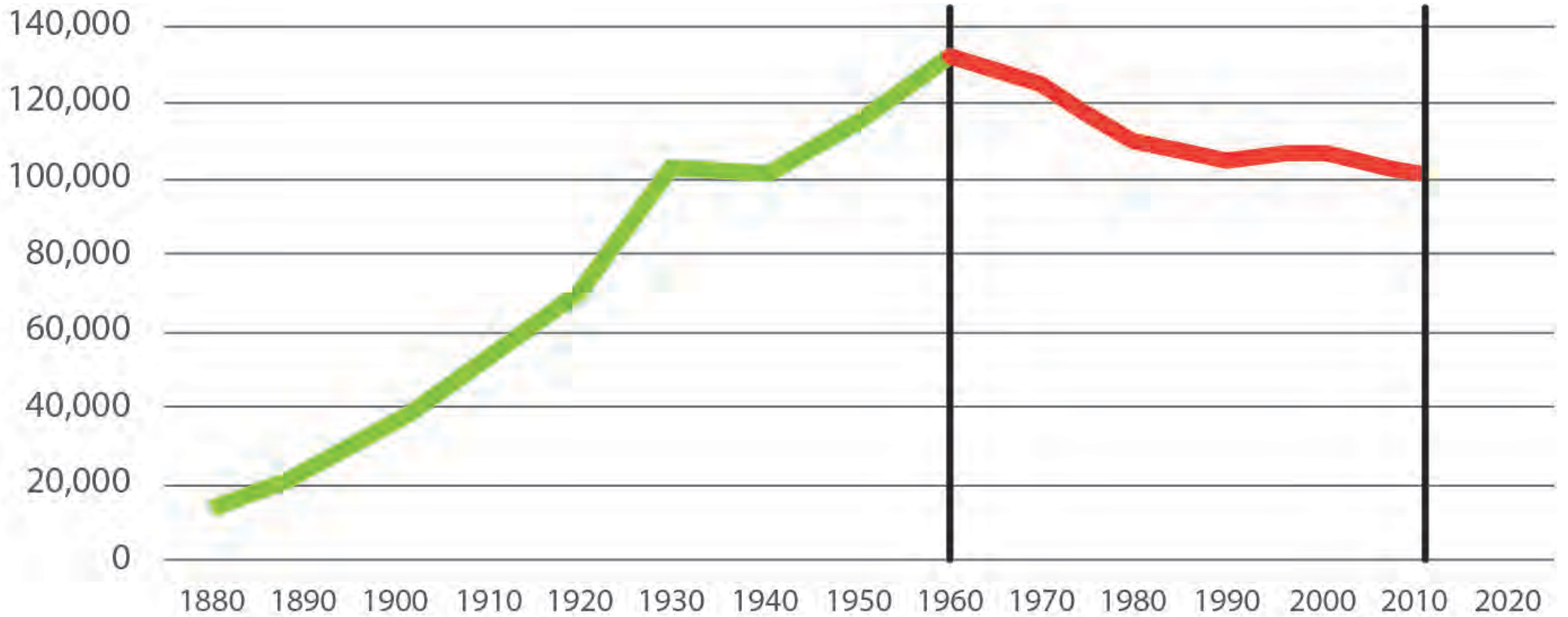
HOME

GARDE



LIFE

Population – post industrial & suburbanization



Lincoln Park

- pre 1960
- 237 houses



Lincoln Park

- 1986
- 205 houses
- 32 vacant lots



Lincoln Park

- 2023
- 97 houses
- 140 vacant lots





America's Dying Cities

Published Jan 21, 2011 at 2:15 PM EST

Updated Feb 09, 2011 at 3:22 PM EST

More than 50 years ago, South Bend, Ind., was a hub of manufacturing, largely due to the presence of the Studebaker car company. But by the early 1960s, the company had closed up shop in South Bend for good, plunging this area into a long and steep downturn that continues today, though it's a bit more muted than in previous decades. What is particularly troubling for this small city is that the number of young people declined by 2.5% during the previous decade, casting further doubt on whether this city will ever be able to recover.

Total Population (2009): 104,215

Proportion Under 18 (2009): 24.8%

Change in Total Population (2000-2009): -3.9%

Change in Residents Under 18 (2000-2009): -2.5 percentage points

Newsweek

America's Dying Cities

Published Jan 21, 2011 at 2:15 PM EST

Updated Feb 09, 2011 at 10:00 AM EST

More than 50 years ago, South Bend, Ind., was a hub of manufacturing for the Studebaker car company. But by the early 1960s, the company was in bad luck, plunging this area into a long and steep downturn that continues today. More than in previous decades. What is particularly troubling for this small city is that its population has declined by 2.5% during the previous decade, casting further doubt on whether this city will ever be able to recover.

...casting further doubt on whether this city will ever be able to recover.

Total Population (2009): 104,215

Proportion Under 18 (2009): 24.8%

Change in Total Population (2000-2009): -3.9%

Change in Residents Under 18 (2000-2009): -2.5 percentage points

Growth Mindset

Challenges – national issues | national solutions



housing supply



demographic changes



construction cost & labor

Challenges – national issues | local solutions?



suburban bias

- Understand the fiscal implications of different development patterns.



regulatory brain damage

- Regulate what really matters.
- Can you legally build the City back the way it was?
- Proactive approach.
- Make the process as easy to understand as possible.



appraisal gap

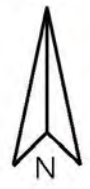
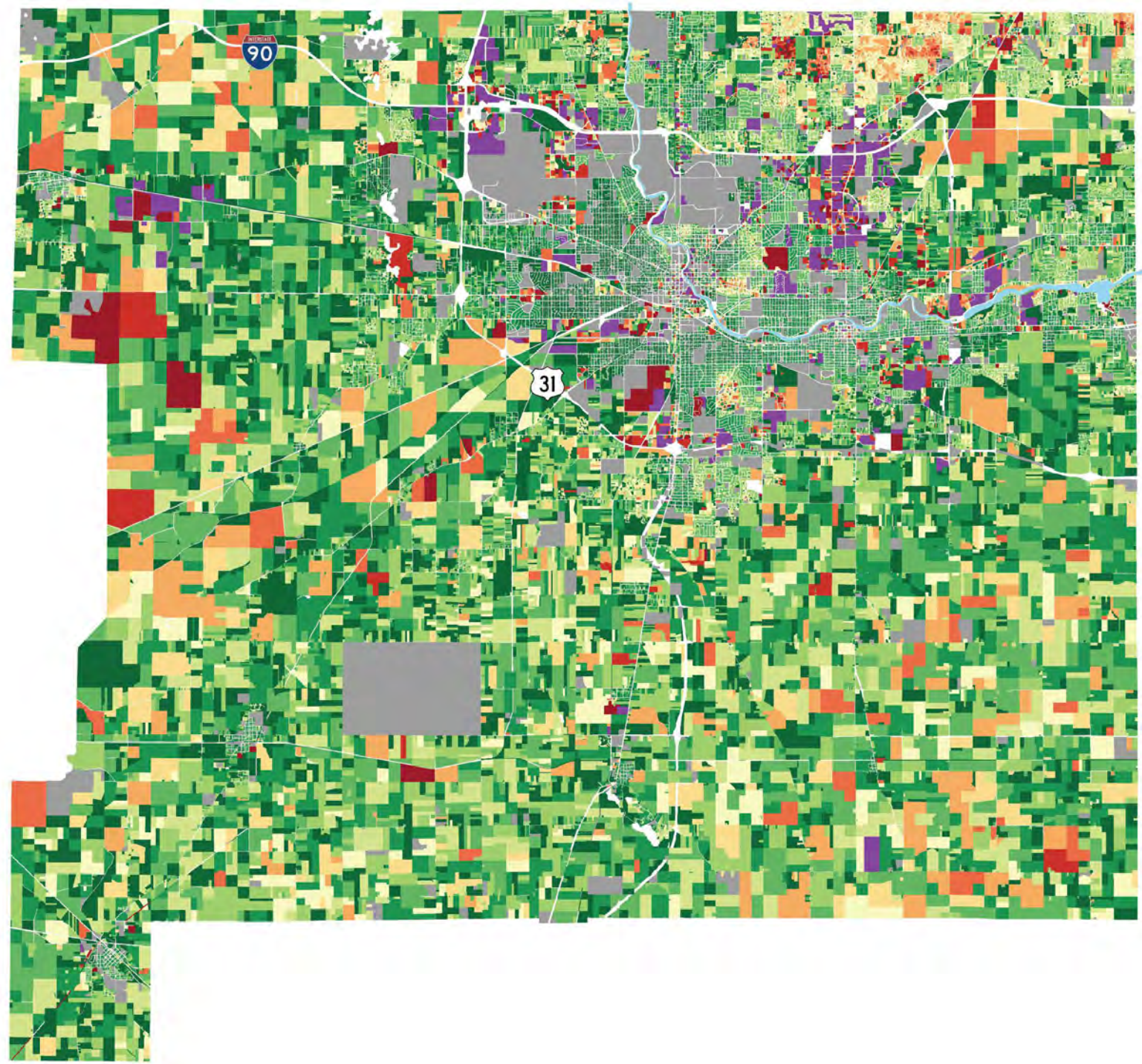
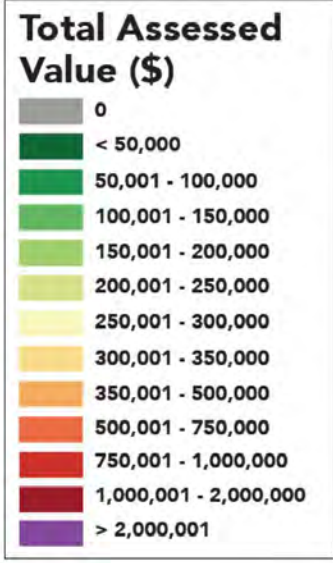
- Understanding and repair a broken housing market.
- City investment.
- Creative financing.
- Building partnerships.

2019

URBAN3

Total Assessed Value

St. Joseph County, IN



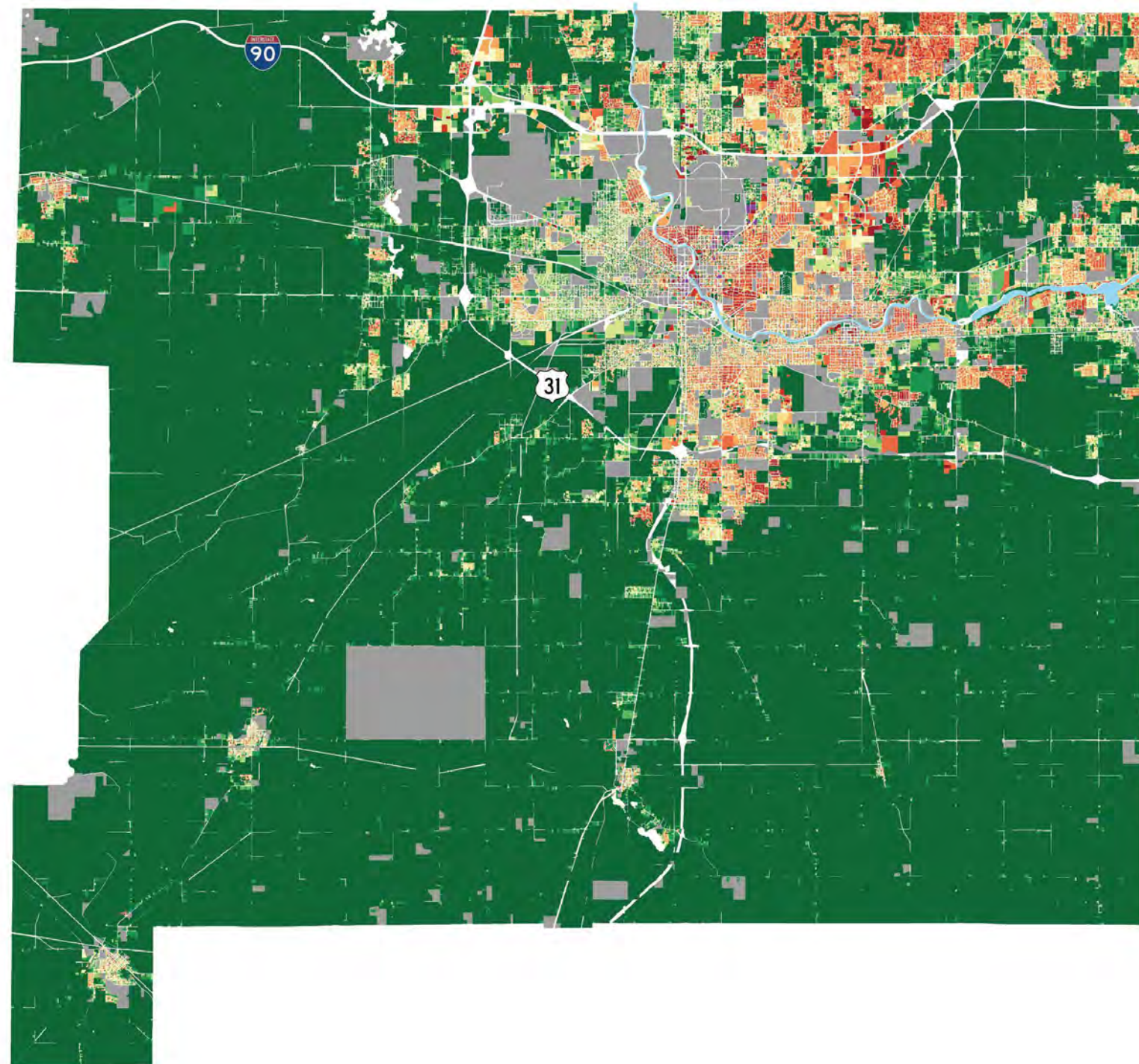
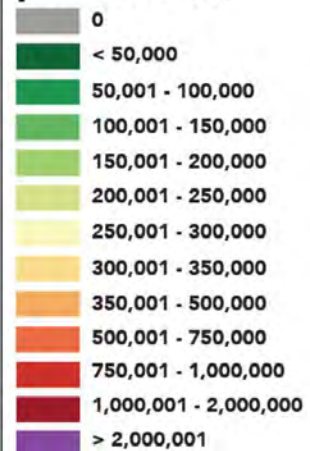
2019

URBAN3

Assessed Value per Acre

St. Joseph County, IN

Assessed Value per Acre (\$)



2019

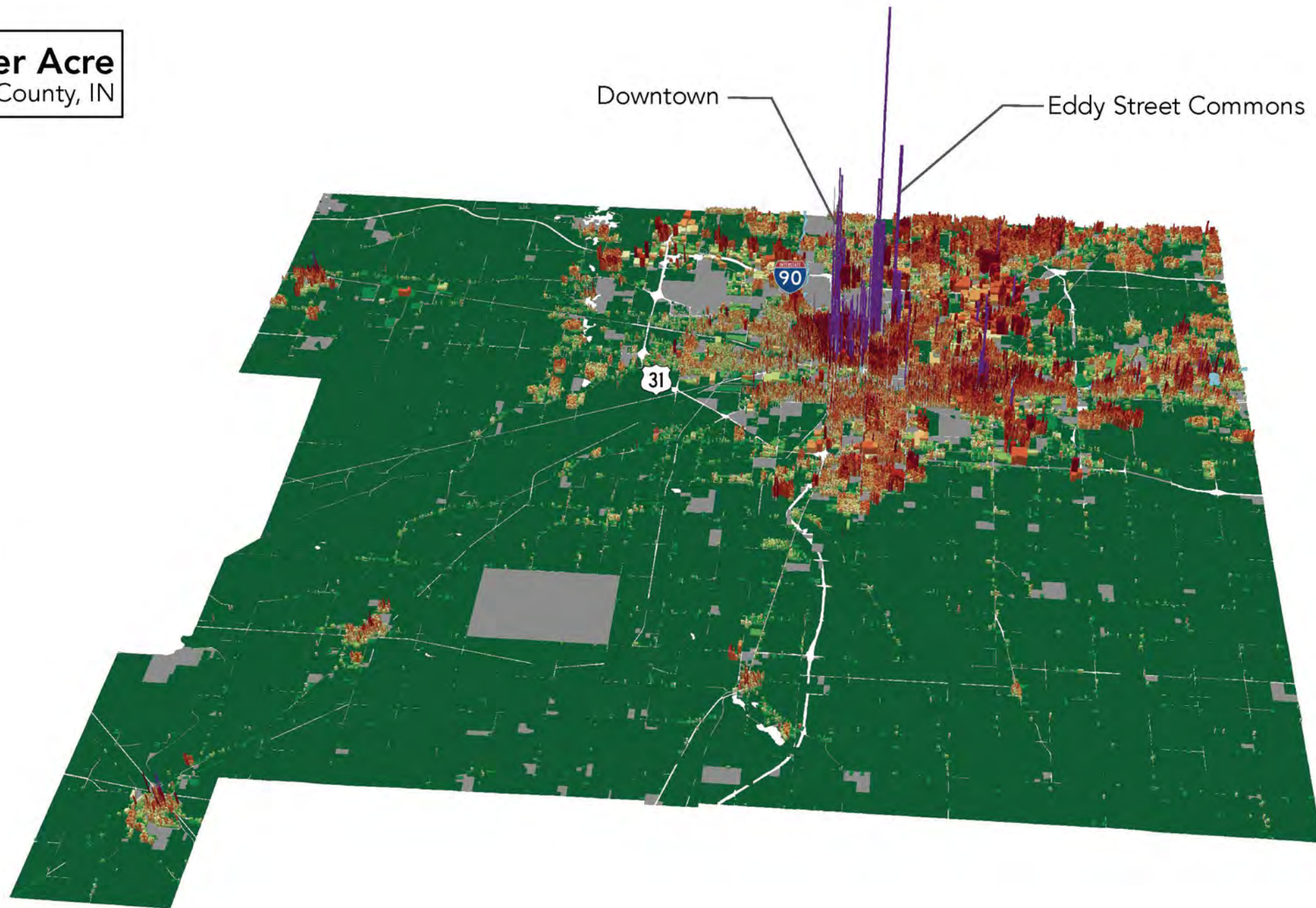
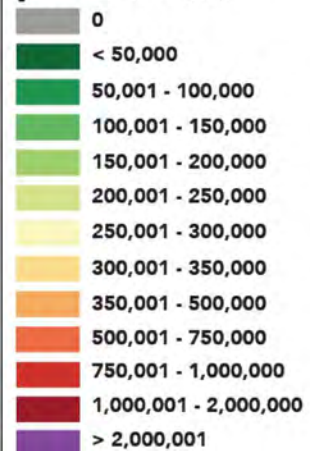
URBAN3

Assessed Value per Acre

St. Joseph County, IN

Worth \$14.4B

Assessed Value per Acre (\$)



Breakdown of ROI by Building Type

URBAN³
Study Year: 2019

LOW DENSITY

MEDIUM DENSITY

HIGH DENSITY

RESIDENTIAL



MIXED-USE









COMMERCIAL



Breakdown of ROI/Acre by Building Type

URBAN³
Study Year: 2019

	LOW DENSITY	MEDIUM DENSITY	HIGH DENSITY
RESIDENTIAL	 <p>-\$2,010</p>	 <p>\$1,613</p>	 <p>\$39,369</p>
MIXED-USE	 <p>\$21,663</p>	 <p>\$40,630</p>	 <p>\$142,762</p>
COMMERCIAL	 <p>\$1,354</p>	 <p>\$26,754</p>	 <p>\$155,229</p>

Land Control

- Properties acquired through County tax sale
- 600 vacant parcels – over 10 years



Design Testing / Code Audit



Design Testing / Code Audit

- Code 'stress test'
- Reviewed commonly requested & granted variances
- Existing code difficult to navigate & interpret
- Code not calibrated to South Bend conditions
- Fiscal impacts not considered (City or Developer scale)

Zoning Reform

- Created a new district to enable missing middle
- Permitted ADUs city wide
- Setbacks, minimum lots size
- Eliminated minimum off-street parking requirements



Zoning Reform

- Cut 250 pages from previous ordinance
- Reduced the number of land uses from 460 to 66
- Made the document easier to read and easier to administer
- Eliminated suburban bias



Section 21-02.02 SF2 Single Family and Two Family District.

Intent – The SF2 *District* is established to protect, promote and maintain the development of *single family dwellings* and *two family dwellings* in the urban core of the City of South Bend as well as to provide for limited public and institutional uses that are compatible with an urban residential neighborhood. The availability of public facilities (e.g., public water, public sanitary sewer, storm sewer, natural gas, electricity, telephone, etc.) is required for development within this *district*.

(a) *Permitted Uses.*

(1) *Primary Uses.*

- (A) *One (1) Single Family Dwelling.*
- (B) *Residential Facility for the Developmentally Disabled.*
- (C) *Residential Facility for the Mentally Ill.*
- (D) *Child Care Home* (that is used as the primary residence of the person who operates the *child care home*).
- (E) *Religious Use.*
- (F) *Public Park – Active or Passive.* (Ord. No. 9513-04)
- (G) *Private Park Passive.* (Ord. No. 9513-04)
- (H) *Schools, Public or Parochial.* (Ord. No. 9513-04)
- (I) *Neighborhood Partnership Center.* (Ord. No. 9513-04)

(2) *Special Exception Uses.*

- (A) Educational Use: Including but not limited to: *Child Care Center; Child Care Ministry; College; Pre-school; Public Library; University.*
- (B) Governmental Use: Including but not limited to: *Fire Station or Police Station.*
- (C) Miscellaneous: Including but not limited to: *Bed & Breakfast.*
- (D) Public Facilities: Including but not limited to: *Cemetery – with or without Crematory, Funeral Home, Mausoleum or Mortuary; Community Center; Funeral Home; Mortuary; Parking Lot – Accessory; Private Park – Active.* (Ord. No. 9513-04)
- (E) Recreation: Including but not limited to: *Swimming Pool - private or public.*
- (F) Residential: Including but not limited to: *Accessory Dwelling; Assisted Living; Group Home; Nursing Home; Two Family Dwelling.*

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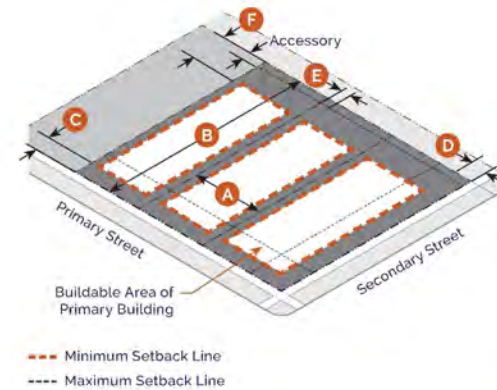
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- (F) Residential: Including but not limited to: *Accessory Dwelling*; *Assisted Living*; *Group Home*; *Nursing Home*; *Two Family Dwelling*.

21-03.04

Building Placement



(c) Building Placement				
Lot Size				
Lot Width	15' min.			A
Lot Depth	60' min.			B
Setbacks				
	Front ¹	Corner	Side ²	Rear
	C	D	E	F
Primary Building				
Residential (min.)	10'	10'	5'	20'
Residential (max.)	20'	20'	-	-
Non-Residential (min.)	10'	10'	20'	20'
Accessory (min.) ³	20'	10'	5'	5'
Lot Coverage				
Building Coverage	60% max.			

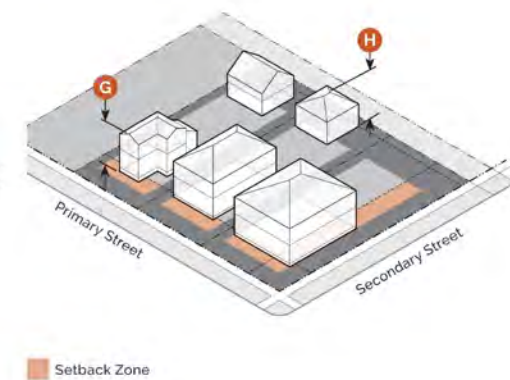
¹ Where existing buildings on a block face are in front of the minimum front setback, any new building may be built to the average of existing setbacks along the same block.

² Side setback not required between attached dwellings.

³ Accessory buildings shall only be located in an established rear yard.

STANDARD DISTRICTS U2 Urban Neighborhood 2

Building Form



(d) Building Form	
Building Height	
Primary Building (max.)	35/2.5 stories G
Accessory Building (max.) ⁴	18' H
Accessory buildings shall not be taller than the primary building on a lot.	
Facade within Setback Zone	
Primary Street (min.)	65%
Secondary Street (min.)	50%

⁴ Ancillary dwelling units may be built to a maximum height of 24' if located at least 20' from the rear lot line of an abutting property.



Indiana News

South Bend wins award for innovative zoning policy – but what does that mean?

WVPE 88.1 Elkhart/South Bend | By Jakob Lazzaro
Published October 22, 2021 at 3:55 PM EDT

▶ LISTEN • 1:08



NEXT UP: 6:30 PM Marketpla





Indiana News

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Supporting Development

Neighborhood Planning – engaging residents



Near West Side Neighborhood Priorities Exercise

Streetscape & Traffic Calming

Additional Infrastructure

Housing

Amenities

Near West Side Neighborhood Priorities Exercise

Streetscape & Traffic Calming

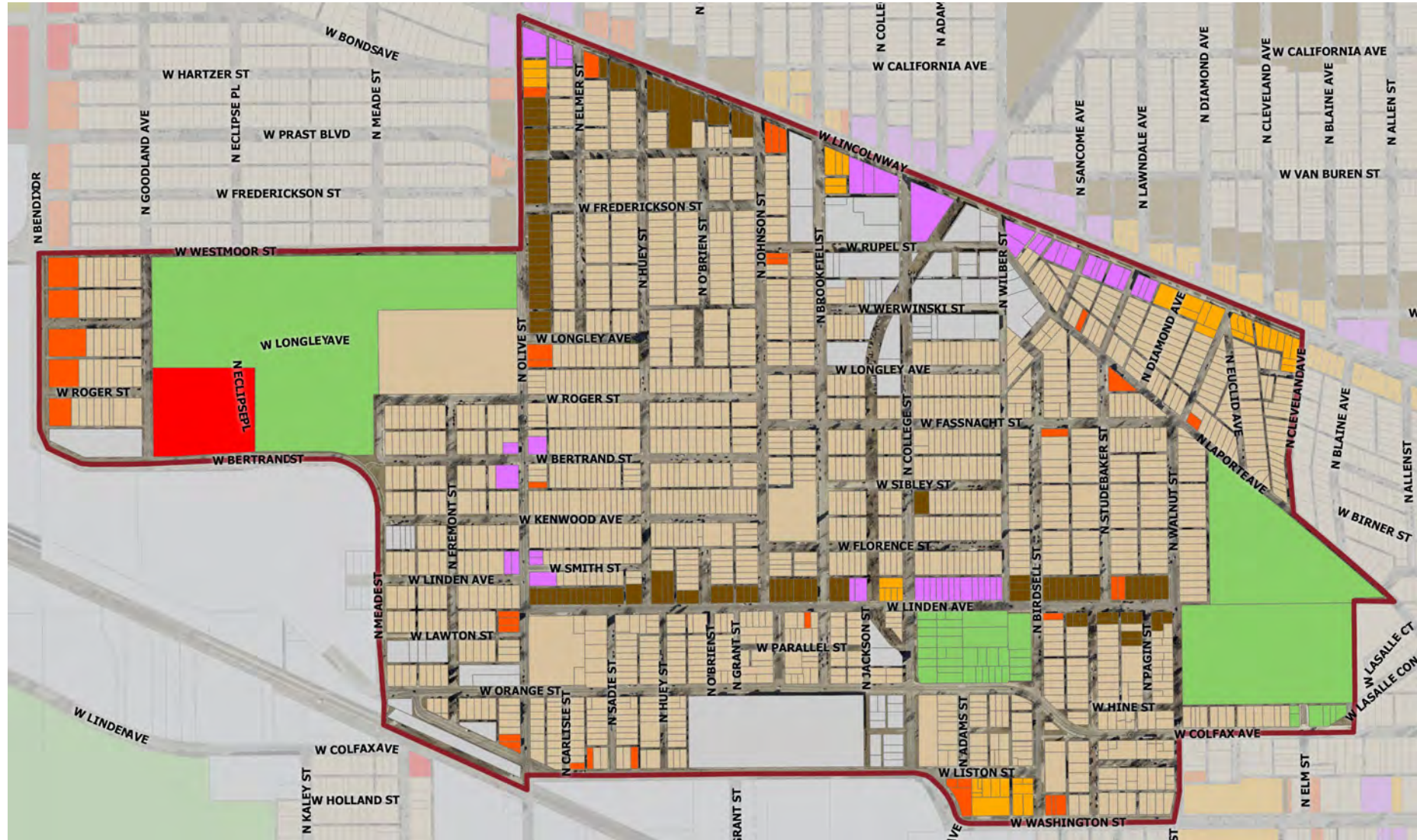
Additional Infrastructure

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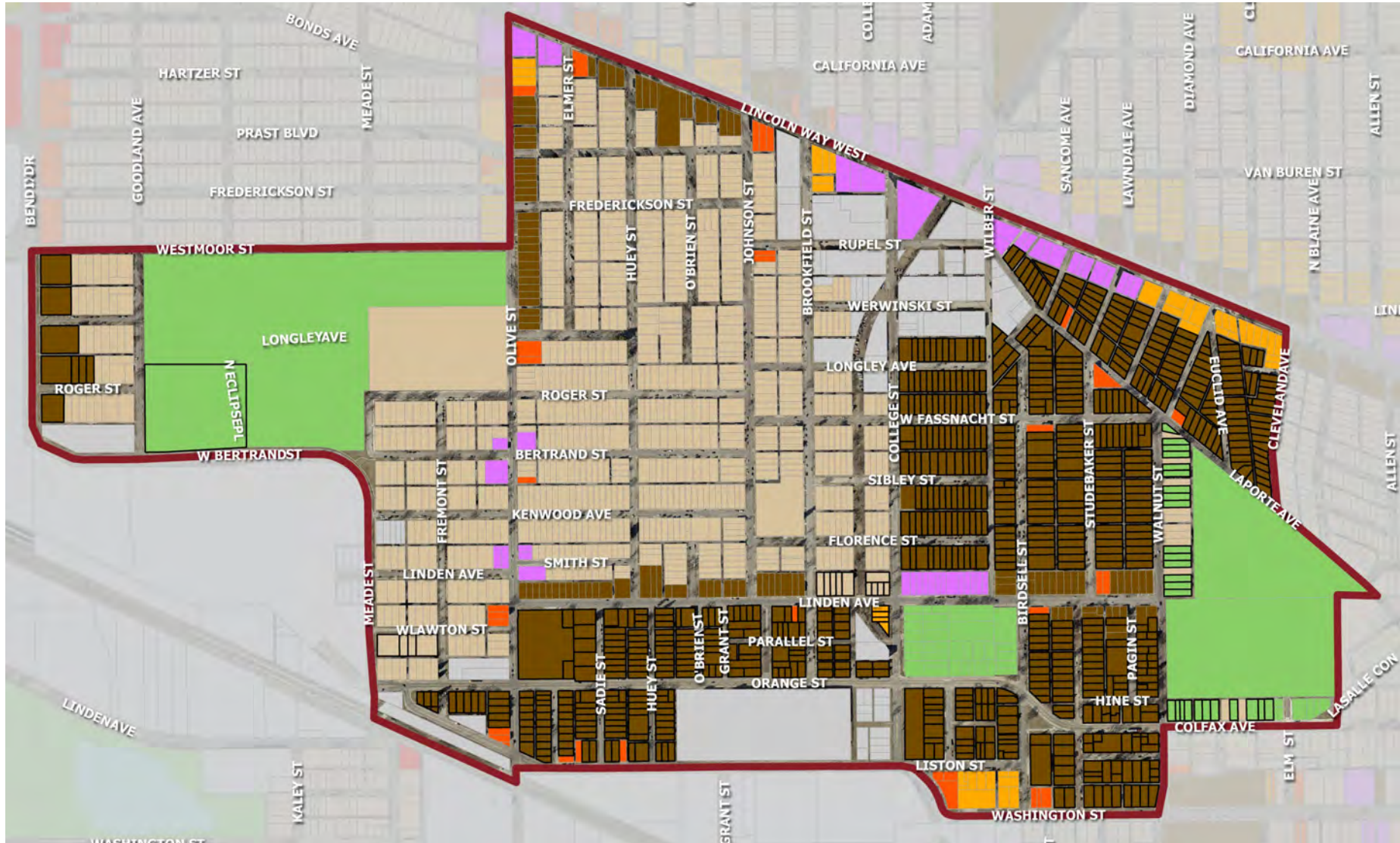
Amenities

Some of the input provided at the Priorities Workshop.

Neighborhood Planning – current land use map



Neighborhood Planning – proposed land use map



Build South Bend – Small Scale Developer Training

A Three Part Series

THE FUNDAMENTALS OF NEIGHBORHOOD DEVELOPMENT

Save the Dates!

**JAN 21****FARMING & SUSTAINABILITY**
9 AM-12:30 PM
Learn the fundamentals of dealmaking, development and more, with a special focus on sustainability.

FINANCE
9 AM-12 PM
This hands-on session will teach acquisitions, finance, using proformas, interviewing banks, and more.

MAY 06

**SEP 30****FORM**
9 AM-12 PM
Form will teach zoning, how and who to hire, designing for tenants, and much more.

For More Information, Please Visit
www.southbendin.gov/bsb

 **WORKSHOP SERIES 2023** 



Developer Bootcamps

What We Offer

TOOLS, TRAINING, AND COMMUNITY



Inc Dev grows the capacity of regular people to develop hard-working, loveable small buildings in their neighborhoods.

We offer **aspiring developers** training and mentorship to help them take the first steps toward their small-scale real estate development projects.

We coach **civic leaders** how to cultivate patient, healthy real estate development at scale accessible to locals, starting with supportive regulation.

We give you the knowledge, relationships, and momentum to turn good ideas into built work. Whether you're just getting started or scaling your impact, our programs meet you where you are.

- **Membership Program:** Join a national peer network and get access to events, office hours, and exclusive discounts.
- **Trainings & Events:** From live workshops to local field trips, our programs build real-world skills and connections.
- **Policy Support & Industry Expert Speakers:** Partner with us to bring development-ready policies, stress tests, housing toolkits, and expert speakers for public events your city.

Thursday, August 28, 2025
11:00 AM – 12:00 PM
Google Calendar · ICS

Community Development Financial Institutions (CDFIs) are powerful tools for addressing disinvestment and building stronger, more equitable communities. Whether you're a new or experienced developer, understanding how to work with a CDFI can unlock critical financing for your affordable housing, mixed-income, or mixed-use project. In this session, ANDP, a U.S. Treasury-certified CDFI based in Atlanta, and Incremental Development Alliance (IDA) Faculty will walk you through what it takes to prepare your organization and your project to access CDFI funding

Presented by Sara Haas and Eric Kronberg



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Developer Coaching

Neighborhood
Evolution

**You want your community to be o
by locals for locals?**

Neighborhood
Evolution



START A 12 STEPS TO TOWN MAKING MEET UP - A FREE GUIDE
BOOK FOR COMMUNITY CHAMPIONS

BUY OUR 12 STEPS TO TOWN MAKING WORKBOOK HERE - \$30

12 STEPS TO TOWN MAKING VIDEO SERIES - A STRONG TOWNS
COLLABORATION !

Developer Coaching

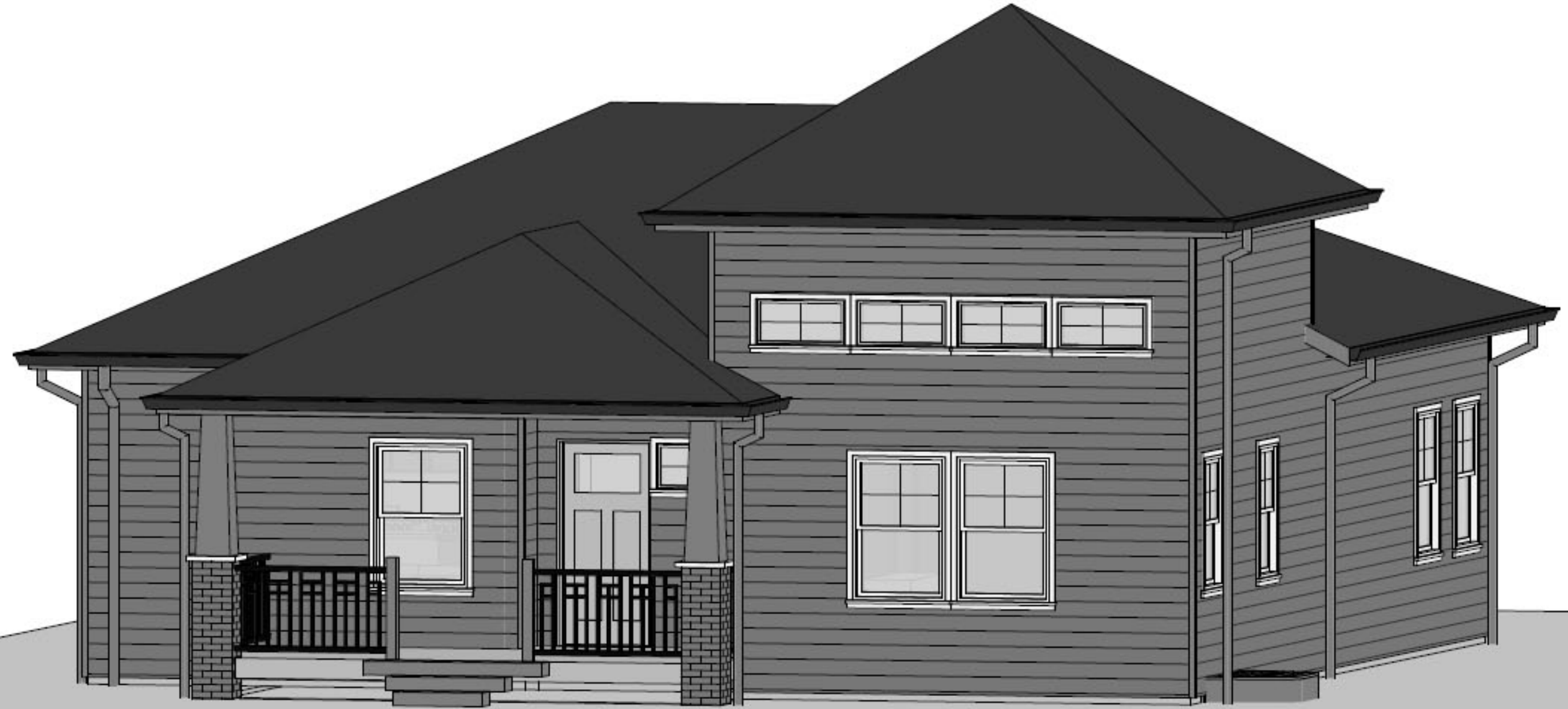


Raising Expectations

Design Matters – ingrained suburban bias



Design Matters – what we got



Design Matters – what we got ☹️



Design Matters – how South Bend was built ☺





SOUTH BEND NEIGHBORHOOD INFILL

Pre-approved, ready-to build housing

South Bend Neighborhood Infill | Pre-Approved Building Types



A typical South Bend neighborhood block showing potential development of vacant lots using the pre-approved building types.

Neighborhood Infill

The pre-approved buildings are a tool to encourage infill development on vacant lots, calibrated especially for urban neighborhoods where social and economic factors may be unfavorable to new investment.

The architecture and scale of each building is intended to fit seamlessly into existing residential neighborhoods, filling in the gaps created by vacant lots and gently increasing the density where possible. This type of development plays a critical role in supporting locally-serving retail and public transportation options while also providing key solutions for housing affordability.

Recent housing market studies reveal a growing mismatch between the available housing stock of large single-family homes and a shift in demographic trends towards smaller households that prefer walkable neighborhoods. The City recognizes that fostering more diverse housing options can play an important role in meeting these needs and creating a high quality of life for all South Bend residents.

- Small Apartment
- Stacked Duplex
- Standard House
- Narrow House
- Carriage House

South Bend Neighborhood Infill | Overview

ALLOWED SPECIAL EXCEPTION NOT ALLOWED

S1 S2 U1 U2 U3 UF NC DT



Carriage House	
Unit Configuration	1 bed / 1 bath
Unit Size	578 ft ²
Optional	Garage Below
Lot Width	34' min.



Narrow House - 2 or 3 Bedrooms	
Unit Configuration	2 bed / 1.5 bath *
Unit Size	1,120 ft ² or 1,390 ft ²
Optional	Master Suite
Lot Width	30' min.



Standard House - 3 or 4 Bedrooms	
Unit Configuration	3 bed / 2.5 bath *
Unit Size	1,632 ft ² or 1,902 ft ²
Optional	Master Suite
Lot Width	32' min.



Stacked Duplex	
Unit Configuration	(2) 2 bed / 1 bath
Unit Size	880 ft ²
Optional	Basement
Lot Width	32' min.



Small Apartment - 6 Units	
Unit Configuration	(4) 1 bed/1 bath + (2) 2 bed/1 bath
Unit Size	605 ft ² - 845 ft ²
Optional	4 units
Lot Width	50' min.

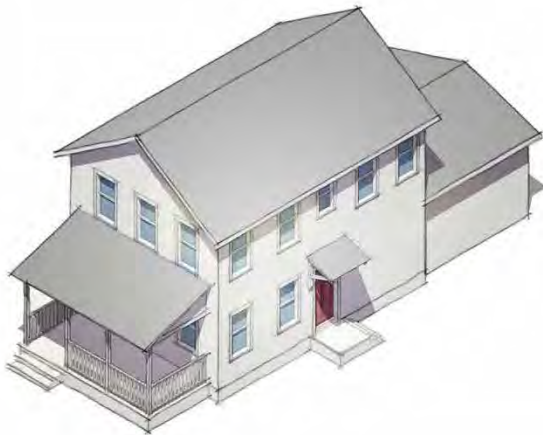
S1 S2 U1 U2 U3 UF NC DT

S1 S2 U1 U2 U3 UF NC DT

South Bend Neighborhood Infill | Narrow House (3-bedroom)

The Narrow House II

The 3-bedroom version of the Narrow House provides an efficient, yet comfortable detached, fee-simple option that allows development of the city's most skinny infill lots. It maintains the same vernacular elevation options as the 2-bedroom Narrow House, however, a 1-story rear addition accommodates a ground floor master suite. This extension could also be modified into a one-car garage, office/workshop, or attached ancillary dwelling unit.



ZONING DISTRICTS ALLOWED



Option A



Option B



Option C



Ground Floor



Second Floor

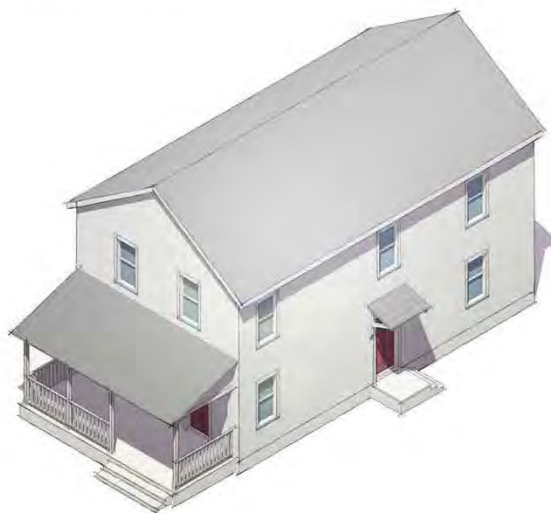
Building Type Overview	
Building Dimensions	
Building Height	2 story
Building Width	20'
Building Depth (incl. porch)	51'
Program	
Unit Configuration	3 bed / 2.5 bath
Unit Size (finished gross)	1,390 sq. ft.
Basement (unfinished)	830 sq. ft.
Porch (unconditioned)	136 sq. ft.
1st Floor	830 sq. ft.
2nd Floor	560 sq. ft.
Lot Standards	
Lot Width (min.)	30'
Lot Width (max.)	60'
Cost Assumptions	
Preliminary Construction Estimates *	\$220,000 - \$270,000
Financing Options	30-yr mortgage

* Numbers shown are for basic estimation purposes only. Pricing is based on Fall 2021 cost assumptions and are subject to future market variation.

South Bend Neighborhood Infill | Stacked Duplex

The Stacked Duplex

The Stacked Duplex provides two identical 2-bedroom units that support a slight increase of density and the development on the city's most narrow infill lots with affordable housing options. The massing and elevation options fit within the scale and vernacular character of South Bend's oldest urban neighborhoods. An optional basement could provide storage or expansion of the ground floor unit.



ZONING DISTRICTS ALLOWED



Option A



Option B



Option C



Ground Floor



Second Floor

Building Type Overview

Building Dimensions

Building Height	2 story
Building Width	22'
Building Depth (incl. porch)	48'

Program

Unit Configuration	2 bed / 1 bath
Unit Size (finished gross)	1,760 sq. ft.
Basement (unfinished)	880 sq. ft.
Porch (unconditioned)	176 sq. ft.
1st Floor	880 sq. ft.
2nd Floor	880 sq. ft.

Lot Standards

Lot Width (min.)	32'
Lot Width (max.)	70'

Cost Assumptions

Preliminary Construction Estimates *	\$320,000 - \$370,000
Financing Options	30-yr mortgage

* Numbers shown are for basic estimation purposes only. Pricing is based on Fall 2021 cost assumptions and are subject to future market variation.

South Bend Neighborhood Infill | Small Apartment



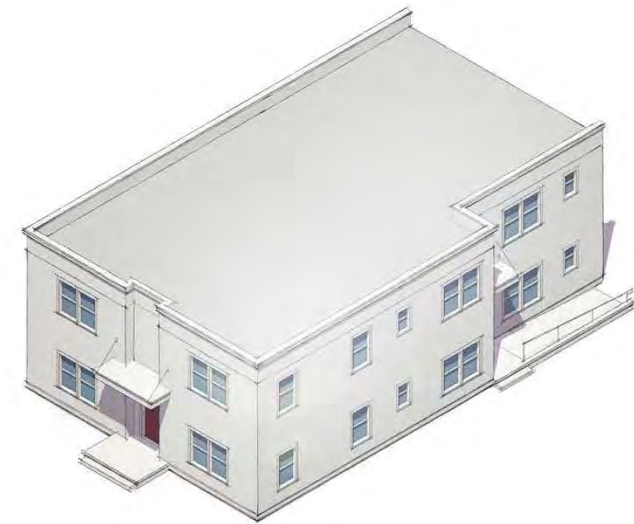
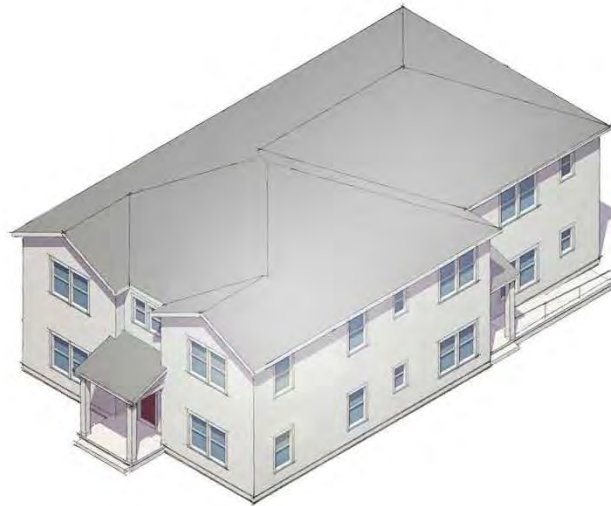
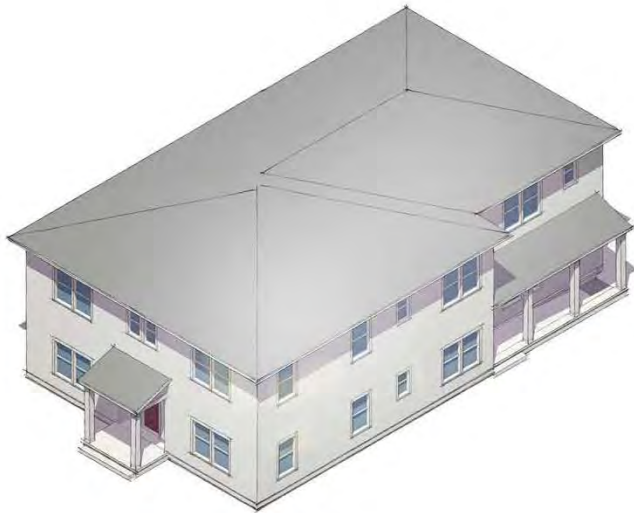
Option A



Option B



Option C



Supporting Development – infrastructure



Supporting Development – partnerships

Intend Indiana

- 92 units (over 5 years)
- 77 City owned parcels
- \$5,000,000 forgivable loan

Allen Edwin

- 17 units
- 7 City owned parcels
- \$750,000 grant

NNN

- 7 units
- 7 City owned parcels
- CDBG/HOME funds

466 Works

- 30 units (over 5 years)
- 17 City owned parcels
- \$3,500,000 forgivable loan

Advantix (LIHTC)

- 50 units
- 31 City owned parcels
- Tax abatement

SB Heritage

- 6 units
- 1 City owned parcels
- \$750,000 grant

Habitat for Humanity

- 6 units
- 6 City owned parcels
- \$426,578 grant

Property Brothers

- 10 units
- 3 City owned parcels
- \$225,000 grant
- Tax abatement

Cross Communities

- 5 units
- 5 City owned parcels
- \$500,000 grant

Supporting Development – partnerships

Intend Indiana <ul style="list-style-type: none">▪ 92 units (over 5 years)▪ 77 City owned parcels▪ \$5,000,000 forgivable loan	Allen Edwin <ul style="list-style-type: none">▪ 17 units▪ 7 City owned parcels▪ \$50,000 grant	NNN <ul style="list-style-type: none">▪ 7 units▪ 7 City owned parcels▪ CDBG/HOME funds
466 Works <ul style="list-style-type: none">▪ 30 units (over 5 years)▪ 17 City owned parcels▪ \$3,500,000 forgivable loan	Advantix (LIHTC) <ul style="list-style-type: none">▪ 50 units▪ 31 City owned parcels▪ Tax abatement	SB Heritage <ul style="list-style-type: none">▪ 6 units▪ 1 City owned parcels▪ \$750,000 grant
Habitator Humanity <ul style="list-style-type: none">▪ 6 units▪ 6 City owned parcels▪ \$426,578 grant	Property Brothers <ul style="list-style-type: none">▪ 10 units▪ 3 City owned parcels▪ \$225,000 grant▪ Tax abatement	Cross Communities <ul style="list-style-type: none">▪ 5 units▪ 5 City owned parcels▪ \$500,000 grant

223 units:

built

under construction

permitted

appox. 110 preapproved

\$11.1m:

\$50,000/unit

ex. land, federal funds, abatement

Results



726

722





Home Builders Association

Winner: Best Floor Plan

Winner: Best Curb Appeal

Winner: Best Kitchen







1017







FOR SALE
Bruce L. Gordon
574.876.3537
brucegordonhomes.com













Lincoln Park

- 2023
- 97 houses
- 140 vacant lots





Lincoln Park

- 2024
- The first new house





WATCH
CHILDREN

ROOFING
574-302-7977

Lincoln Park

- Phase 1
- 20 houses



Lincoln Park

- 5 year plan
- 92 houses



- **600 City owned vacant parcels**



- **300 parcels filled, permitted, committed**



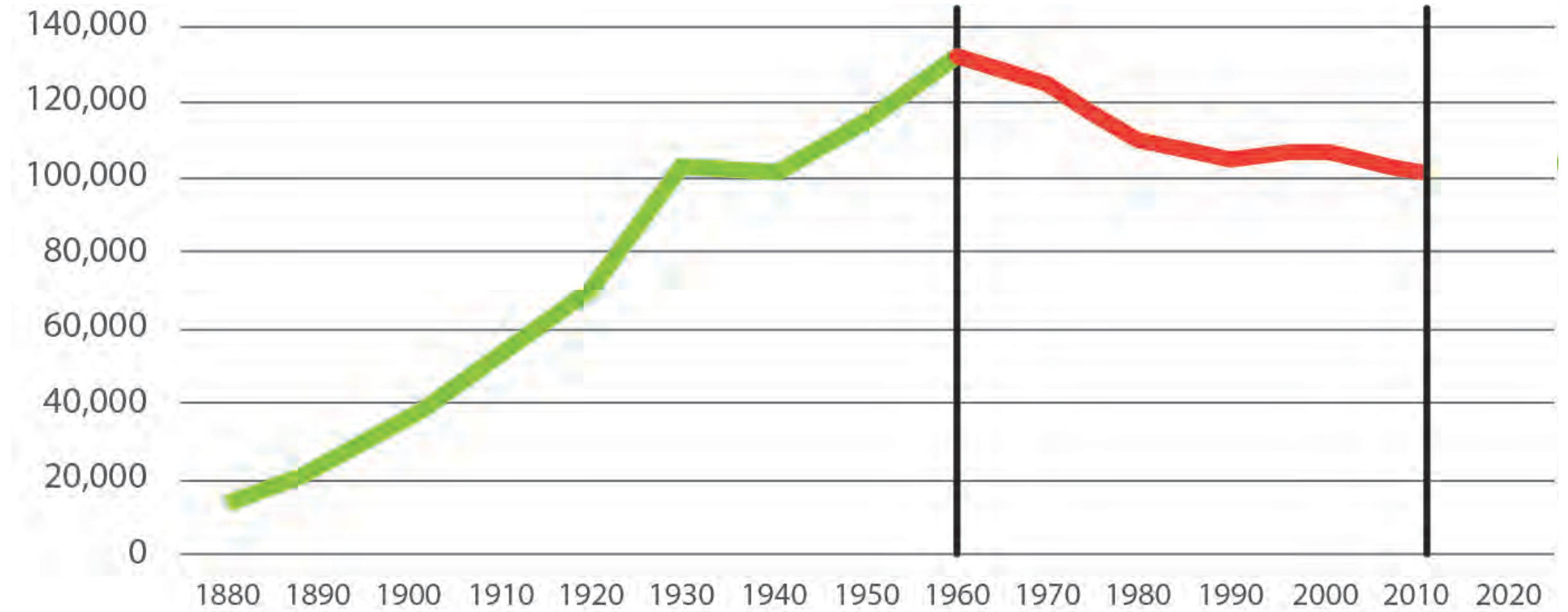
- **300 parcels filled, permitted, committed**

House Permits

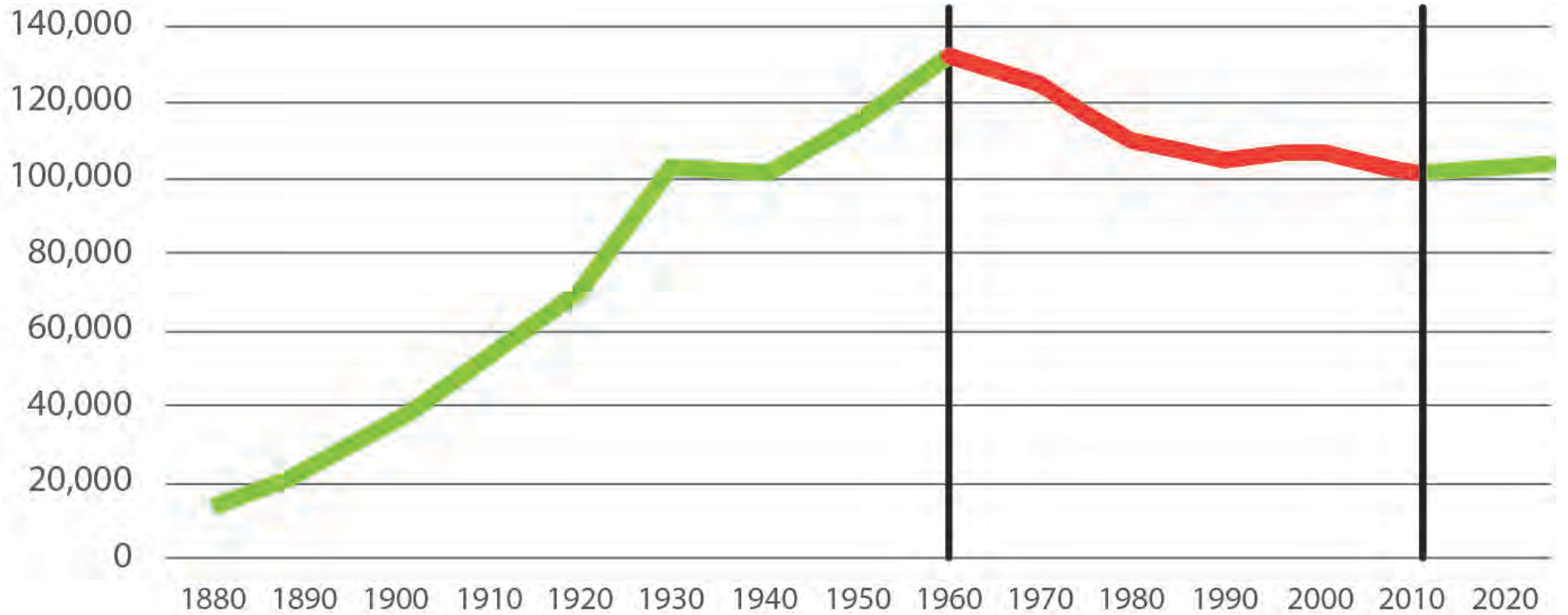
- 2007 – 2009: 27
- 2023: 38
- **2025: 38 last 15 days**



Population



Population – turning a corner





Thank you!

