



ELKHART HOUSING STRATEGY: PHASE I REPORT

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EXECUTIVE SUMMARY

enFocus, Inc. was contracted by the City of Elkhart to creatively and strategically meet the housing shortage present in the city and downtown area. By assessing housing demand and supply (existing and planned-to-be-built), it was determined that there exists a need for 426 multi-family for rent, 55 multi-family for sale, 88 single-family attached for sale, and 258 single-family detached for sale dwelling units over the next five years in Downtown Elkhart.

The objective of this project is to identify, design and implement strategies to within the State and Division neighborhood as a pilot within the City of Elkhart. This will be completed by developing tools to reduce current barriers in the housing market by focusing on the needs of all stakeholders, including residents and potential residences, developers, financial institutions, employers and the City of Elkhart. A pilot program utilizing selected strategies will be implemented within the State and Division neighborhood.

This document provides several recommended strategies to promote housing development within the City of Elkhart:

1. Promote and Strengthen Neighborhoods
2. Utilize Creative Financing Tools and Analysis
3. Establish Partnerships with Common Goals
4. Develop A Comprehensive Urban Plan
5. Implement Policy Changes That Favor Development
6. Upgrade Existing Infrastructure to Enhance Neighborhoods

To create these strategies, enFocus conducted a housing supply-demand gap analysis, interviewed housing experts, researched peer cities, and conducted geospatial, population, and financial analyses. This document presents best practice research to promote housing development within two subsections: innovative housing practices and neighborhood engagement.

The next steps for the project will be to select which strategies out of the 49 will be used for the pilot program within the State and Division neighborhood. This will be completed systematically with the use of a weighted matrix. The highest scoring tools will be further developed and designed with the goal of being implemented to tackle the demand for 4,980 housing units that Elkhart needs.

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INTRODUCTION AND METHODS

In meeting the housing demand, the first step was to research best practices relating to development including housing policy, design, financing, and neighborhood marketing. To frame this research, enFocus identified several peer cities (Appendix B). Then, an expert committee of developers, city officials and bank representatives met in August 2018, where feedback was gathered about the barriers to development within the City of Elkhart. The expert committee provided firsthand feedback about development from multiple perspectives. Following this meeting, 15 interviews were held either in person or over the phone with people from different development-related sectors. Specific details about each interview can be found in Appendix A.

After this discovery phase, current state maps and census data were used to conduct geospatial and population analyses. Using the findings of *An Analysis of Residential Market Potential for the Downtown Elkhart Study Area* (Zimmerman/Volk Associates, 2017)¹ the enFocus team was able to complete a housing inventory and gap analysis.

This document includes the recommendations resulting from the synthesis of the aforementioned interviews, best practice research, and current state analysis.

HOUSING INVENTORY

This section quantifies the results of the GIS map analysis and City of Elkhart Permit data and compares those findings with the average housing market potential put forth by the Zimmerman and Volk study referenced earlier.² In addition to the study, the Elkhart River District Implementation Plan was used to quantify construction projects that have started or are in the pipeline. When conducting the geospatial analysis, it is worth noting that the boundaries for Downtown Elkhart in these maps were set specifically by Zimmerman and Volk (2017).

Tables 1 and 2 are divided by housing type and calculate the foreseen gap by comparing demand and current development plans. This gap between housing supply and potential demand will dictate which strategies are identified and selected for the promotion of future development. There is a discrepancy between the demand for and current supply of multi-family for-rent dwelling units in the city. Thus, initiatives targeting zoning, marketing, and attracting multi-family developers could be prioritized. The 2019 River District Implementation Plan suggests 560 dwelling units be constructed in the plan.³ As of today, only one project by Flaherty & Collins, called Stonewater at the Riverwalk, is currently under construction in the Downtown Elkhart area. They are not within the State and Division neighborhood but are approximately ½ mile north of it.⁴ Those apartment units were taken into account in Tables 1 and 2.

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Table 1. Housing type inventory utilizing City of Elkhart GIS Data for Downtown City of Elkhart. Zimmerman and Volk (2017) recommend concentrating on higher density housing Downtown, indicated by the red outline.⁵

Housing Type in Downtown Elkhart	Current Number of Households	Annual Average Market Potential	Average Projected 5-Year Market Potential	5-Year Historically Predicted Construction	Planned Commercial Construction in 2019	Gap Needed to be Fulfilled in Remaining Parts of City
Multi-Family for Rent (lofts/apartments, leaseholder)	7	128	638	5	207	426
Multi-Family for Sale (lofts/apartments, condo/co-op ownership)	0	11	55	0	0	55
Single-Family Attached for Sale (townhouses/live-work, fee-simple/condominium ownership)	0	18	88	0	0	88
Single-Family Detached	49	52	258	0	0	258
Total	56	208	1,038	5	207	826



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Table 2. Housing type inventory utilizing City of Elkhart GIS Data for the entire City of Elkhart.

Housing Type in City of Elkhart	Current Number of Households	Annual Average Market Potential	Average Projected 5-Year Market Potential	5-Year Historically Predicted Construction	Planned Commercial Construction in 2019	Gap Needed to be Fulfilled in Remaining Parts of City
Multi-Family for Rent (lofts/apartments, leaseholder)	145	395	1,975	0	207	1,768
Multi-Family for Sale (lofts/apartments, condo/co-op ownership)	150	33	165	0	0	165
Single-Family Attached for Sale (townhouses/live-work, fee-simple/condominium ownership)	257	54	270	5	0	265
Single-Family Detached	10,151	160	800	85	0	715
Total	10,703	642	3,210	90	207	2,913

STRATEGY AND APPENDIX OVERVIEW

The City of Elkhart has a population of 53,000, while Elkhart County as a whole has approximately 205,000 inhabitants. Elkhart City is home to a business district and to a heavy manufacturing history characterized by the Recreation Vehicle (RV) Industry. When conducting best practice research, peer cities of similar size and historic background were analyzed (Appendix B).

There are over 40 recommendations below that were gathered from interviews, analyses and best practice research. Those 40 recommendations were grouped into 6 focus areas based on area of impact and potential end-user. For example, Strategy #1: Promote and Strengthen Neighborhoods, includes tools that are implemented at the neighborhood scale and primarily refer to neighborhood safety and perception. The

following strategies can be used to understand what area resources should be focused to produce the greatest impact.

The six focus areas are:

1. Promote and Strengthen Neighborhoods
2. Utilize Creative Financing Tools and Analysis
3. Establish Partnerships with Common Goals
4. Develop A Comprehensive Urban Plan
5. Implement Policy Changes That Favor Development
6. Upgrade Existing Infrastructure to Enhance Neighborhoods

More detailed information can be gathered from the appendices. Appendix A compiles the interview information including name of the interviewer, organization, date, and main messages. Appendix B presents both peer city and model city research, including notable programs and assets of each city. Appendix C conveys the detailed process of acquiring the housing type data from the City of Elkhart GIS data. Appendix D has the current state maps that were used to inform the strategies such as current zoning, land use, and vacant properties in the City of Elkhart. Appendix E graphically displays the expert committee feedback data on the 35 tools that were presented at the meeting on November 13, 2019. Finally, Appendix F provides a sample of the market analysis and comparison that will occur in the following phases of this project that will inform the most appropriate dwelling units to be built in the future.

STRATEGIES AND BEST PRACTICE RESEARCH

STRATEGY #1

PROMOTE AND STRENGTHEN NEIGHBORHOODS

1.1 CURRENT OPPORTUNITIES AVAILABLE

Incentives for development need to be available for those both supplying the housing and occupying it. These incentives need to be accessible to those that can and should utilize them. Currently existing initiatives in Elkhart and Indiana that strengthen neighborhoods are:

1. Lacasa promotes educational programs like first time homeownership.⁶

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2. Local Initiatives Support Coalition (LISC) transforms distressed neighborhoods into healthy and sustainable communities through grants, technical assistance, and community engagement.⁷
3. Indiana Landmarks has a frequently asked questions (FAQ) website on fixing historic homes and different grants for which to apply.⁸
4. The City of Elkhart provides a compiled list of housing services and programs for its residents that's accessible online in one location.⁹
5. The City of Elkhart produced a Home Matters publication that highlights three Downtown neighborhoods of Elkhart: SoMa District, River Vista, and South-Central Elkhart and the assets within them that are used for neighborhood marketing practices.¹⁰

Limitations with the currently existing programs are:

- The programs and classes for homeownership through Lacasa are taught in Goshen, IN.
- LISC is a growing organization with the two closest offices to Elkhart, in Indianapolis, IN and Kalamazoo, MI.
- The Indiana Landmarks FAQ is straight-forward but does not include pictures. Indiana Landmarks is actively updating their website and seeking new ways to present this information.¹¹
- The list of housing services provided by the City of Elkhart are underutilized. Between 2013-2018, there have been 6 owner-occupied rehabilitation inquiries and 18 purchase assistance inquiries.¹² In all, between 1995 and 2018, approximately \$140,000 in housing and rehabilitation loans and grants were given to homeowners in State and Division.¹³
- The Home Matters publication was a single-use publication that was not replicated.

1.2 RECOMMENDATIONS

The following list of recommendations gather best practice research and interview materials to bridge the gap between existing programs and future results. Some recommended strategies to strengthen neighborhoods are to:

1. Provide small development classes for residents (in-person and online) that assists in site selection, site design, and financing. Dispel the myth that one needs to be a millionaire to renovate property.^{14,15}
2. Increase public accessibility to existing housing programs, such as in financing, home repairs, and home ownership.

3. Create a vacant properties task force and increase the visibility of code enforcement to the public.^{16,17}
4. Declassify petty crimes from violent crimes (e.g. stolen trashcan requiring police report).
5. Increase the visibility and perception of the City of Elkhart school system. Advertise community engagement programs with high school students such as Elkhart Catalyst.¹⁸
6. Promote community policing initiatives and improved resident relationships with the Elkhart police department.^{19,20}
7. Provide a crime heat map to dispel myths or perceptions of crime for the neighborhood.^{21,22,23}
8. Provide an inventory of all the assets of a neighborhood (restaurants, entertainment, and art).²⁴

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²⁰ Brad Hunsberger (Lacasa Inc., VP of Real Estate Development), interviewed by Lara Grotz and Michael Shoemaker, September 6, 2018, Goshen, IN

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²² Steve Gruber (Arts on Main, Director and Resident of State & Division Neighborhood), interviewed by Lara Grotz and Michael Shoemaker, September 19, 2018, Elkhart, IN

²³ Eric Trotter (City of Elkhart, Senior Planner), interviewed by Lara Grotz and Michael Shoemaker, October 12, 2018, South Bend, IN

²⁴ Steve Gruber (Arts on Main, Director and Resident of State & Division Neighborhood), interviewed by Lara Grotz and Michael Shoemaker, September 19, 2018, Elkhart, IN



STRATEGY #2 UTILIZE CREATIVE FINANCING TOOLS AND ANALYSIS

Financial analysis allows developers and planning officials to calculate opportunities and risk. The National Association of Homebuilders offers a land development checklist of the process that developers should go through prior to purchasing a lot.¹ Project financing and determining the development costs are key considerations within that checklist.

2.1 CURRENT OPPORTUNITIES AVAILABLE

Currently existing tools and financial resources in Elkhart and Indiana are:

1. Brightpoint, a nonprofit based in Fort Wayne, IN that rehabilitates homes with loans.²
2. Builders of Hope, a faith-based nonprofit organization, that has volunteer contractors who are paid for by grants.³
3. REAL services provide funds to rehabilitate homes for the elderly.⁴
4. Home Matters by City of Elkhart provides low-income grants to repair homes.⁵
5. The City of Elkhart provides housing purchase assistance for homes within Neighborhood Revitalization Strategy Areas (NRSA) of the city.⁶
6. The Economic Development Corporation (EDC) of Elkhart County highlights tax abatements and vacant property tax phase-in for new construction on their website.⁷
7. Indiana Landmarks provides grants that save, restore, or rehabilitate historic places in Indiana.⁸
8. Habitat for Humanity provides an affordable mortgage payment plan for low-income new home purchasers.⁹
9. The Elkhart Housing Authority has a Section 8 homeownership program by providing a housing choice voucher (HCV).¹⁰

Limitations with the currently existing programs are:

- Brightpoint includes Elkhart County in their scope of housing vouchers but not Elkhart City.
- Builders of Hope only works with resident homeowners to fix homes. Like Habitat for Humanity, they rely heavily on volunteer work and funding from donors.
- Habitat for Humanity specializes in developing a large parcel of land – generally not infill. But they have constructed infill in the past.¹¹

- As mentioned in an earlier section, the grants available by the city are not well known and between 1995 and 2018, have been utilized by 8 households in State and Division.¹²
- The EDC resources require skilled individuals to be able to determine what a tax abatement is and if their property is eligible. Further, the EDC presents commercial properties – not residential properties on their website.
- The Section 8 Housing Voucher only applies to rental properties and is not applicable to purchasing homes.

To summarize, there are existing financial tools available for developers in the City of Elkhart, but the requirements are very specific and require a person to know that the incentives exist in the first place. Further, many assistance programs or tax credits require the homeowner or developer to provide the capital upfront, still requiring the homeowner to find capital to initiate the investment.

2.2 RECOMMENDATIONS

Understanding the challenges of knowing who is eligible and what is eligible, financial tools that can revitalize neighborhoods and utilize city-owned properties are:

1. Utilize the homebuyer funds provided the City of Elkhart towards the purchase and rehabilitation of homes within the NRSA area.¹³
2. Provide soft second mortgage loans to assist in purchase and rehabilitation of homes within the NRSA area.^{14,15,16}
3. Engage local business owners and investors about fundraising for capital funding and becoming stakeholders in local development.^{17,18}
4. Establish a renter equity program, an innovative wealth creation system for low-income renters, in strong renter neighborhoods.¹⁹
5. Create a construction plan with current construction and planned construction in accordance with the market analysis. See Appendix E.
6. Provide market analysis tools that assess the economic feasibility of development projects.
7. Publish quarterly, a clearinghouse for monthly rental incomes around the city.^{20,21}
8. Establish an affordable housing trust fund for buying and rehabilitating homes.²²
9. Utilize the Neighborhood Loan Program through Centier Bank, which has a 0% down payment, waived mortgage fees, and a mortgage that's below market rate.²³
10. The City of Elkhart provides gap financing to make up the difference between a low appraisal and construction cost for a new development in a low-income area.^{24,25}

11. Adopt non-conforming appraisals to set new comparables in the area for a site-built home in an up and coming neighborhood such as State and Division in Elkhart City.²⁶ Can also utilize commercial appraising if mixed use property.
12. Utilize the CDC/504 loan program to finance renovations or improvements to an existing property through the Community Development Corporation of Northeast Indiana where the commercial lender provides 50% of the project total, the CDC provides 40%, and the individual contributes 10%.²⁷
13. Employ a nonprofit organization, such as Indiana Landmarks, as a contractor and lender for a historic home renovation.²⁸
14. Work with Indiana Landmarks to come up with a framework for selling vacant lots \$1 to encourage redevelopment.²⁹
15. Hire historic appraisers to be used in historic neighborhoods, such as State and Division, who will examine the specialized reconstruction means and materials suitable of historic infill and rehabilitation and will accurately adjust a standard appraisal.³⁰

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STRATEGY #3

ESTABLISH PARTNERSHIPS WITH COMMON GOALS

One person or organization will not be capable of meeting the potential growth target for the City of Elkhart. Best practice research in aspirational communities shows that it will require innovation and people working together that share the same goal to address the housing shortage.

3.1 CURRENT OPPORTUNITIES AVAILABLE

Currently existing partnerships in Elkhart and the state of Indiana are:

1. Elkhart County Lacasa has "Own Your Home NOW" which helps homeowners obtain a mortgage through partnering with First Federal Savings Bank.¹
2. The South Central Elkhart Improvement Coalition was a neighborhood partnership of different peoples and careers that pursued asset-based community development.²
3. Community Investment Fund of Indiana (CIFI) provides development services and loans in qualified investment areas and to low income individuals that lack access to financial products or services throughout the state.³
4. Kingdom Impact Christian Cultural Church in Elkhart has established a community economic development corporation (CEDC) that provides programs like economic empowerment and housing education.⁴
5. The Corporate Partnership for Economic Growth (CPEG) formerly engaged business leaders with growth opportunities in Northern Indiana.⁵

Limitations with the currently existing programs are:

- Lacasa, though it has homes in Elkhart City, primarily reaches Goshen residents due to geographical location.
- The South-Central Elkhart Coalition has a Facebook group but the media presence and ways to get involved could be improved.
- Community Investment Grants in Elkhart City are limited to non-profit tax-exempt public charities that identify as 501 (c)(3) but schools, municipalities, libraries, and Chamber of Commerce may apply.
- South Bend has various partnerships between community development corporations (CDCs) and banks that could be replicated in Elkhart, but it is unknown if there are CDCs in Elkhart with the same model.
- CPEG is no longer active and thus does not engage business leaders in Northern Indiana with investment opportunities.

3.2 RECOMMENDATIONS

Taking into account currently existing programs and including interview information, recommendations of partnerships in the City of Elkhart can be facilitated by:

1. Host community events where residents can get to know the city staff and develop relationships.⁶
2. Create communication channels with realtors to convey and verify common neighborhood goals, identity, and assets.⁷
3. Create a community development corporation (CDC) in Elkhart City. A CDC would differ from an economic development corporation (EDC) in that the CDC would focus on housing development and programs that support the community within a specific neighborhood whereas the EDC would support economic opportunities.
4. Establish a private nonprofit development corporation (e.g. 3CDC Cincinnati Central City Development).
5. Delegate a housing manager that can bridge the gap between homebuyers and low-income tax credit investors, TIF money, Federal Home Loan Bank grants, and mortgages to develop or rehabilitate homes.^{8,9}
6. Host and “housing summit” and create packages between investors, lenders, homebuilders, and residents that will support rehabilitation and purchase of homes or a new infill construction projects in target neighborhoods that could be offered by the City of Elkhart.¹⁰

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STRATEGY #4 DEVELOP A COMPREHENSIVE DESIGN PLAN

4.1 CURRENT OPPORTUNITIES AVAILABLE

A comprehensive development plan is useful for articulating opportunities for new development and directing developers' efforts when applicable. The first step in developing a design plan is to understand the current housing type. Currently existing design assistance strategies in Elkhart and the state of Indiana are:

1. The City of Elkhart Planning department provides a historic design manual in electronic form of State and Division that enforces the historic guidelines of the neighborhood.¹
2. Notre Dame architecture students completed a studio project in the form of a pattern book that identified the historic architecture of the neighborhood.²
3. In Indiana, all residences must be constructed to follow safe building codes. These laws can make it more expensive to renovate existing historic homes. Thus, Indiana state law allows these laws to be interpreted by local amendments in order to make retrofits more cost effective while still meeting safe building code standards.³

Limitations with the currently existing programs are:

- The historic design manual has not been uploaded to the new City of Elkhart website and thus is not accessible by the public.
- The architectural studio project information was not distributed to housing developers.
- The building code is written in a way that leaves remodeling and building code up for interpretation.^{4,5}

4.2 RECOMMENDATIONS

Strategies to determine a common vision for an urbanizing community are:

1. Increase the density of Downtown dwelling units by setting forth a minimum residential density guideline of units/acre for new construction or providing density bonuses in the development code for projects that provide affordable housing units.^{6,7}
2. Improve walkability of neighborhoods and access to public transit through initiatives like Transit-Oriented Development (TOD), which increases the density of housing near public transportation and neighborhood assets.⁸

3. Design an architectural comprehensive plan at the neighborhood scale that takes into account walkability, safety, and housing type.^{9,10,11}
4. Generate a housing distribution map that identifies the current diversity of housing types in the city.
5. Provide pre-approved historically accurate blueprints paid for by the City of Elkhart. This would streamline the permitting process and save both time and money for prospective developers.
6. Design a fast-tracked review and permitting process of housing projects in order to reduce delays to developers.

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STRATEGY #5 IMPLEMENT POLICY CHANGES THAT FAVOR DEVELOPMENT

5.1 CURRENT OPPORTUNITIES AVAILABLE

Local policies can either promote or hinder different types of development. Zoning reflects what the local government intends for that parcel of land. Currently existing policies in Elkhart and Indiana that encourage flexible and intentional development are:

1. Arts Overlay Zone (AOZ) facilitates home and land improvements while encouraging artistic and creative uses. Utilized in Evansville, IN zoning (Chapter 18.115).¹
2. Several states, including Indiana, at a code official's discretion, provide exemptions from building code requirements for structures designated as historic by local, state, or federal government.²
3. Moving Forward program started in 2015 funds two developers a year (\$750,000) annual credits to build sustainable, low income rental housing. State of Indiana IHEDA program.³
4. Existing tax abatement policy put forth by local and state law.
5. Existing home receivership infrastructure put forth by local and state law.

Limitations with the currently existing programs are:

- Enacting a zone change should be a last resort as it permanently changes the existing by-law.
- Code requirements are not standardized in the City of Elkhart. And, similar to the flexible building code, the zoning requirements are be listed in the Yale Law Journal not in an accessible website. Thus, there isn't a standard certification process to ensure consistent inspections.
- The Moving Forward Program only funds two developers a year and historically, the respondents have been in Southern Indiana.⁴
- Though preexisting, both the tax abatement and home receivership programs have not been utilized in Elkhart City due to lack of staff.

5.2 RECOMMENDATIONS

Interviews conducted in this study indicated that the R-2 rezoning is a challenge to multi-family construction and is an added financial and time burden to development.⁵ Following a population and market analysis, if it is deemed that Downtown needs to increase density, then plan about rezoning key neighborhoods, such as State and Division.

Acknowledging that rezoning opposition will occur, strategies to encourage rezoning and revitalize a growing Downtown are:

1. Illustrate the zoning code of Downtown areas that are seeking to become denser to facilitate population growth.
2. Encourage several stakeholders in a neighborhood to engage in public discourse about their vision of the neighborhood. Hire an architect to create a neighborhood-level comprehensive plan so that this vision can be shared with private, nonprofit, and small developers.⁶
3. Utilize Form-Based Coding (FBCs) that remove barriers and incentivizes Missing Middle housing types in appropriate locations of a community. Missing Middle Housing is a term given to the range of multi-unit or clustered housing with single-family homes that help meet the demand for walkable urban living.^{7,8}
4. Provide clear, accurate information about proposed housing projects as a part of a public and regulatory outreach campaign. Further, build financial and investor support for multi-family rental housing.⁹
5. Implement housing receivership to address abandoned and/or aged properties.¹⁰
6. Implement a tax abatement program that exempts the value of all improvements to real estate (including city-owned properties) in Elkhart City.^{11,12}
7. Provide precedents of tasteful multi-family zoned neighborhoods to the common council and the general public.^{13,14}
8. Start a land bank to acquire, manage, maintain, and repurpose vacant or abandoned lots.¹⁵
9. Standardize interpretation of laws or building codes used by local inspectors.¹⁶

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STRATEGY #6 UPGRADE EXISTING INFRASTRUCTURE IN NEIGHBORHOODS

6.1 CURRENT OPPORTUNITIES AVAILABLE

It is much more resource intensive to deliver utilities to a property than developing in areas where those resources are already established. Existing tools that can bridge the gap between new construction and existing infrastructure in Elkhart are:

1. Elkhart has CDBG Funds that can be used for local government and private development projects.
2. Existing taxpayer base that covers critical infrastructure upgrades.
3. Developers, with or without knowledge of underground conditions, cover infrastructure upgrades through the property acquisition process.

Limitations with the currently existing programs are:

- These CDBG funds can be used under specific circumstances and it could be useful to understand the full application of them.
- Property taxes are normalized by houses per acre. Housing and property taxes are high passion topics of debate in Elkhart City. Solely relying on property tax rates to fix infrastructure can amplify racial and housing inequality.¹

6.2 RECOMMENDATIONS

Strategies to encourage development that utilizes an existing infrastructure network are:

1. Utilize a portion of the Elkhart planning website specifically for prospective developers. Include tabs such as neighborhood plans, census and demographics, frequently requested maps (such as utilities), and abandoned/vacant buildings.²
2. Apply Community Development Block Grant (CDBG) funding towards public facilities upgrades, such as an aging water main near a blighted vacant site which would invite investors or development.³
3. Start a sewer credit program that may offer reductions on sewer hookup fees for new development and redevelopment projects.⁴
4. Assist future developers in how to assess a site for potential and to mitigate risk, such as identifying a broken water main.^{5,6}
5. Create a map of vacant and tax sale properties to show both the city and developers future land that can be invested in and developed.

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NEIGHBORHOOD ENGAGEMENT BEST PRACTICE RESEARCH

Community engagement works best when trust is built between the party conducting the survey and the participating body. Before hosting various events, it is key to perform due diligence and to understand the community in which you’re serving. The following steps and methods outlined below were gathered from Community Places’ Community Planning Toolkit (2014)¹ and the Housing and Urban Development (HUD) Citizen Participation and Consultation Toolkit (2014).² Table 3 summarizes what methods work best for the target group that one is seeking to engage with.

Table 3. Community engagement decision matrix.

Target Group Features	All Age Groups?	Large Space Required?	Large City Staff Time Burden?	Childcare Required?
Creative Engagement	●	●	◆	●
Community Mapping	◆	●	♣	●
Model Construction	◆	♣	♣	●
Public Meeting	◆	●	♣	●
Workshops and Focus Groups	◆	◆	●	●
Forums	◆	♣	◆	●
Web-Based Engagement	●	◆	♣	◆
Future Search	◆	●	●	●
Open Space Technology	◆	♣	◆	●
Citizen’s Juries	◆	◆	◆	●
Roundtable and Consensus Building	◆	●	♣	●
Citizen’s Panels	◆	◆	◆	●
Street Stalls	●	♣	♣	♣
Community Surveys	◆	◆	●	◆

Key	Yes	●
	Maybe	♣
	No	◆

STEPS TO PLAN AND ASSESS BEST METHODS OF ENGAGEMENT

Step 1: Identify stakeholder interests in the neighborhood. These might include:

- Local residents or area-based groups
- Communities of interest
- Faith-based groups
- Racial, ethnic, and cultural groups
- Local community and voluntary groups
- Web-based or virtual groups
- For-profit and non-profit developers
- Community development organizations
- Transportation department and planners
- Chambers of Commerce and Economic Development Commissions
- Neighboring jurisdictions
- Key institutional employers (hospitals, schools, universities)
- Non-profit organizations that represent populations including:
 - Low-and moderate-income
 - Non-English speaking
 - With disabilities
 - Special needs
 - Public housing residents

Step 2: Identify Prior Citizen Participation and Activities and Future Goals

- Create a list of past engagement activities and the qualitative and quantitative outcomes.
- Assess goals in the past and identify new goals for the future that were not met in the past, noting any major strengths and weaknesses.

Step 3: Identify barriers present in the neighborhood. These might include:

- The capacity of different stakeholders (identified above) to participate
- “Hard to reach” groups (i.e. younger people, older people, minority groups, or socially excluded groups)
- Contested or divided communities
- Rural isolation
- Gaps in information
- Literacy and numeracy levels

Step 4: Identify design issues to consider

- Engagement methods and language
- Need for independent facilitation
- Location and accessibility of venue
- Number and type of engagement events
- Transportation requirements
- Childcare needs
- Format, content, and publicity materials
- Use of interpreters or signers

METHODS OF COMMUNITY ENGAGEMENT^{1,2}

CREATIVE ENGAGEMENT

Engaging a community through arts is interactive and can be utilized by all age groups. Examples of art engagement can utilize photography, songs, or clay.

COMMUNITY MAPPING

Community mapping is a concrete way to gather the likes and dislikes of a specific area. Participants can use post-its to identify their preferred land use, transportation options, and favorite areas of the city.

MODEL CONSTRUCTION

Model construction is a way to conduct urban planning while utilizing the community's feedback. Participants will be asked specific questions about what idea they would like implemented and where. Urban planners and facilitators then gather the feedback to generate a model that is accessible to the public.

PUBLIC MEETINGS

Public meetings allow large numbers of people to attend and participate. Successful public meetings have facets of the agenda that include small group discussions. A drawback of public meetings is that they are formal and might inhibit a community member from speaking.

WORKSHOPS AND FOCUS GROUPS

Workshops and focus groups are relaxed meetings held to discuss information and share opinions. Workshops and focus groups are appropriate for encouraging discussion with smaller groups or interest groups. They are flexible and can be used with a wide range of themes, individuals, and settings.

FORUMS

Forums are typically comprised of civil, political, professional, economic or social groups. They are regular events held in the community that can be issue or area-based.

WEB-BASED ENGAGEMENT

Web-based engagement is a method of reaching community members through online blogs, social media, ratings, voting, and digital surveys. This form of engagement allows community members to decide where, when, and how they would like to contribute to public discussion.

FUTURE SEARCH

A future search is a two to three-day conference regarding the development of a vision for a neighborhood or a city. There is generally a formula for this type of engagement, and it requires time, money, and coordinators to organize the event.

OPEN SPACE TECHNOLOGY

Open space technology is a fluid engagement method. There are generally no experts present and there isn't a fixed agenda – rather the participants suggest topics to discuss. It is called open space because the participants sit in a circle facing each other as a way to break down barriers between people.

CITIZEN'S JURIES

Citizen's juries are a small group of community members who represent their neighborhood or city to a sponsoring body. This strategy is very policy-based and requires highly skilled citizens to analyze complex issues in their community.

ROUNDTABLE AND CONSENSUS BUILDING

Roundtables bring together six to eight community members per table to discuss topics as equals. Topics are generally brought to the event and prepared ahead of time. This type of engagement aims to create win-win scenarios.

CITIZEN'S PANELS

Citizen's panels are made up of thousands of community members that volunteer to represent their local community. They present their opinions over surveys several times a year. The aim is for the panel to represent the general public, so it is recommended that the makeup be diverse.

STREET STALLS

Street stalls are outdoor displays that are used to creatively and casually capture views of large numbers of people walking by the stall. Generally, these engagements are interactive and engaging. A drawback of street stalls is that they are weather dependent and require significant advance preparation.

COMMUNITY SURVEYS

Community surveys provide quantitative data from a large number of people. Community surveys used to be verbal and paper-based, but now, it is common to conduct quick surveys over SMS text or phone apps. A drawback is that the typical response rates are low.

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CONCLUSION

enFocus, Inc. was contracted by the City of Elkhart to quantify and suggest methods to meet the housing shortage present in the city and downtown area. This document suggests 49 innovative tools to utilize in the City of Elkhart to promote housing development in order to meet the 4,980 market need over the next 5 years.

This document provided several recommended strategies to promote housing development within the region. From best practice research and interviewed from local stakeholders informed these six focus areas:

1. Promote and Strengthen Neighborhoods
2. Utilize Creative Financing Tools and Analysis
3. Establish Partnerships with Common Goals
4. Develop A Comprehensive Urban Plan
5. Implement Policy Changes That Favor Development
6. Upgrade Existing Infrastructure to Enhance Neighborhoods

This document concludes Phase I of the enFocus contract with the City of Elkhart. Phase II is the neighborhood assessment. The neighborhood assessment will home in on the State and Division neighborhood and quantify the type of housing that is specifically needed relative to the 2017 Zimmerman and Volk Elkhart market study. Further, a feasibility matrix will be used to narrow the 49 strategies down to four to five tools that are most effective in the State and Division neighborhood. Factors that the feasibility matrix takes into account are ease of implementation, time of implementation, cost of implementation, and political capital required.

Phase III is the neighborhood engagement phase where we will utilize resident feedback to understand barriers to housing in the State and Division neighborhood. The final phase, Phase IV, will be the design and implementation phase of the housing strategies.

Even though this document is an exhaustive list of tools and recommendations that the City of Elkhart can utilize, we will continue to add, refine, and develop the toolbox to best fit the City of Elkhart’s needs.