

# **SOUTH BEND INFILL DEVELOPMENT**

## DEVELOPMENT PROPOSALS



### **REQUEST FOR PROPOSALS**

Issue Date: November 14, 2022

City of South Bend  
Dept. of Community Investment

## **Purpose & Overview**

The City of South Bend (City) is soliciting proposals from private developers and non-profit entities for the development of NEW residential construction within the city.

The City's goal is to support a thriving housing market that offers appealing neighborhoods with diverse housing choices. To assist with meeting this goal, the City wishes to offer resources to address market challenges that may otherwise prohibit development in urban neighborhoods. The City wishes to ensure well-designed, infill housing on vacant land in the City's neighborhoods which will increase the marketability of those neighborhoods.

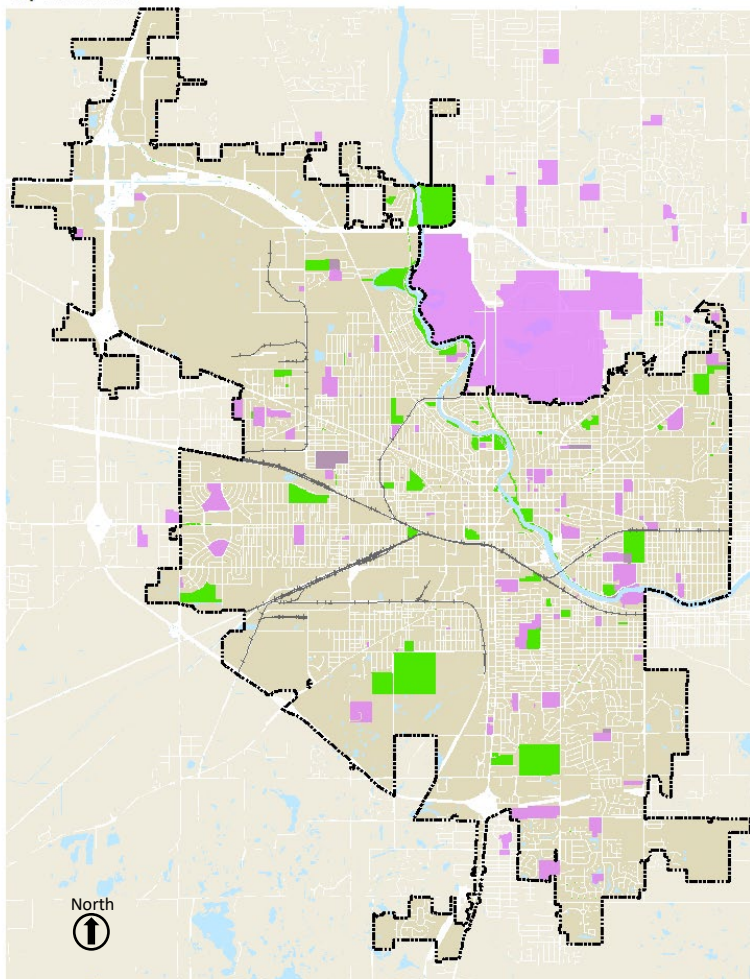
The purpose of this effort is to help support our urban neighborhoods by introducing new housing, improving the quality of life, and promoting the market potential to a broader audience. The goals of this RFP, and any awarded proposal(s), are as follows:

- Develop infill housing consistent with the Analysis of Residential Market Potential and existing neighborhood and community plans;
- Promote development of a range of housing types that enhance the appearance, value, and character of the surrounding neighborhood;
- Build a neighborhood scale product(s) that fits the character and context of the surrounding neighborhood;
- Provide a quality infill housing product which is desirable and meets the needs of area residents;
- Provide a variety of housing types at varying price points;
- Develop infill housing that is consistent with principles for an urban walkable neighborhood;
- Incorporate principles of place making, urban planning, and urban design; and
- Ensure attractive, well designed development that enhances the neighborhood and City's image.

**Available funding may be awarded to one or more successful proposals with a maximum of one award per applicant. Proposals may request up to \$750,000.**

## Project Area

The City of South Bend is located in north central Indiana and is the county seat of St. Joseph County. The city covers an area of 40 square miles. Similar to most Midwest, rustbelt cities South Bend and its neighborhoods expanded through the 1800's and early 1900's mainly due to industrial growth. However, growth slowed, and ultimately population declined, since the 1960's given the decrease in heavy industry such as Studebaker Brothers Manufacturing Company, the Oliver Chilled Plow Works, the Birdsell Manufacturing Company, and the Bendix Corporation. During this decline, South Bend's urban neighborhoods saw population loss, white flight, impacts of redlining, and other common trends that negatively impacted rustbelt cities.



*City of South Bend*

In recent years, South Bend has seen the first population growth in decades, according to the American Community Survey. There is a recognition that South Bend needs more safe, decent housing units. This effort will assist in increasing the availability of housing units in South Bend's neighborhoods. While there is not a specific target geography related to this solicitation, the city sees the value in investing in our existing urban neighborhoods which offer a variety of amenities for city residents. While neighborhoods have differing amenities, urban neighborhoods tend to be walkable and bikeable; offer proximity to parks and the bike & pedestrian trail network; access to city sewer & water services; and offer fiscally responsible and sustainable development opportunities.

The city is taking steps to encourage development within urban neighborhoods by reducing costs and barriers such as updating the zoning ordinance to allow more missing middle housing by right; modifying

the system development charge requirements, removing the cost to connect to the city sewer and water system for a property with up to five units or any number of units if developed by a non-profit or with Low Income Housing Tax Credits; offering the sewer lateral reimbursement program; and offering pre-approved residential building plans free of charge.

Additionally, the Residential Market Potential Analysis completed in 2021, states there is a potential for close to 8,000 households to move within or to South Bend annually over the next five years. Of those, 41% are younger singles & couples, 37% are traditional & non-traditional families, and 22% are empty

nesters & retirees. Of those that have the potential to move within or to South Bend their housing preferences are 48% would like rental apartments, 7% for-sale condominiums, 14% for-sale townhouses, and 31% for-sale urban houses. Based on this information, the analysis determined that the “City of South Bend could potentially support between 620 and 798 new mixed-income rental and for-sale housing units each year over the next five years.” The breakdown of unit types are as follows: 386-464 rental apartments, 58-70 for-sale condominiums, 54-81 for-sale townhouses, and 122-183 for-sale urban houses.

Proposers can self-define the geography or parcel(s) within South Bend city limits that they wish to address through this solicitation (Target Area). The Target Area should consider opportunities to build off the strength of past investment and reinforce previous work within a neighborhood and surrounding area; allowing the positive impacts of development to spread further in the community. In addition, proposed development should be consistent with existing plans that address the Target Area.

### *City Owned Properties*

The City of South Bend owns some vacant lots throughout the community. Depending on location, it may be determined that their highest and best use is new construction of housing units, with the possibility of a mixture of storefront retail, professional offices, and housing units along / near corridors. With a desire to support new housing, proposals have the option to request purchase of City-owned properties for use in the development. In addition, the City’s Redevelopment Commission currently has an open Request for Proposals for nine (9) development sites, some of which are suited for residential development. The RFP can be found at [www.southbendin.gov/newneighborhoodhousing](http://www.southbendin.gov/newneighborhoodhousing). The City will evaluate proposed use of City owned property as part of the RFP review process.

However, the Proposer may acquire and include any property located within the city as part of the project proposal. Should non-City owned properties be proposed for use in the project, the proposer is responsible for acquiring the properties. The cost and timing of acquisition should be considered as part of the project proforma and proposal as to not delay the project.

### **Project Description**

The City is working to support and strengthen our neighborhoods through the implementation of established plans. In order to support the creation of safe, decent housing resources are being made available to assist with the development of new housing units within the city.

New housing in South Bend is supported by the Analysis of Residential Market Potential that was completed by Zimmerman/Volk Associates in 2021. The Analysis examined the potential market for new and renovated housing based on the preferences and socio-economic characteristics of households in the relevant draw area. It was determined that the “City of South Bend could potentially support between 620 and 798 new mixed-income rental and for-sale housing units each year over the next five years.” This annual market potential includes roughly 40% for-sale units and 60% rental units.

Proposals for new housing may be rental and/or for-sale and may include market rate units. However, the project must include a set aside of at least 40% of the units created for income qualifying households. With at least 20% affordable to 80% area median income (AMI) households, and at least 20% of units created affordable to 120% AMI as established by HUD and changed from time to time. Affordable units will be required to have deed restrictions to preserve affordability for at least 15 years.

Proposers should consider a range of housing types that fit into the character of the neighborhood, this may include for sale and rental units, accessory dwelling units (ADUs), duplexes, and other neighborhood scale multi-family housing options. Greater consideration may be given to proposals that provide a variety of housing types and varying price points.

Sustainably designed and built housing benefit both the community and the homeowner. The homeowner enjoys lower utility bills, a more comfortable home, and better indoor air quality – benefits that last decades. The community benefits from reduced air pollution, less construction waste, and more financially stable homeowners. The City seeks homebuilder partners that value environmental stewardship and are committed to building homes with low cost of ownership.

While there is a desire for new housing, it is recognized that there can be a disparity between the construction cost of new units and the post construction appraised value within certain areas of the city. This financial gap can become an obstacle to getting new housing built. Notwithstanding this gap, there is market potential for and interest in quality housing products within South Bend's urban neighborhoods. The available funds through this RFP can help overcome the financial challenge, assisting with the development and availability of quality housing options. City funds will be incorporated into the project financials as appraisal gap subsidy. Proposers should be thoughtful about the housing product and use of funds to maximize the impact of requested resources by using them to leverage other funding sources.

Proposals may identify the use of any of the vacant lots found within the city. In addition to City owned property that may be available, Proposers can utilize non-City owned parcels as part of the project. Proposers will need to account for obtaining ownership of any parcels in the project scope, budget, and schedule.

Proposals should comply with the City of South Bend's Zoning Ordinance which has been in effect since January 2020. If the proposal is unable to meet the existing zoning requirements (i.e. need to rezone property and/or obtain a variance) a clear explanation of the rationale for these changes needs to be provided in the project scope.

The new housing should provide a quality product that is contextual. Prior to the start of construction, the City will review and approve building and site plans, ensuring they are consistent with neighborhood character, are consistent with any existing neighborhood plan and Analysis of Residential Market Potential, and will enhance the value to the neighborhood. The City recently developed pre-approved residential building plans which are available to be used in conjunction with this project. The plans include single family houses, a carriage house, a duplex, and a small apartment building (6-units). If interested in pre-approved plans, Proposers can visit [www.southbendin.gov/preapprovedplans](http://www.southbendin.gov/preapprovedplans) to get additional information and a copy of the plan catalog.

There is a desire for funds to be expended expediently. It is expected that the Proposer will begin the development process within a short turnaround from award for funding. The City will not award funds to projects that do not pursue development for an extended period of time or are speculative in nature. As part of the proposal, a realistic timeline based on the organizations capacity and required processes needs to be provided. The anticipated occupancy date(s) should be provided. If there is a valid rationale, the City will consider projects with reasonable and realistic timelines even if anticipated occupancy is at a later date.

### ***Requirements***

There are preliminary requirements that need to be met to be eligible to apply for funds. In addition, there will be conditions to the funding that will have to be met throughout the development process.

### ***Eligibility***

Proposers must meet the following eligibility requirements:

1. Must be a non-profit agency or private developer.
  - a. Non-profit proposers must be able to demonstrate proof of tax- exempt nonprofit status under Section 501(c)(3) of the Internal Revenue Code; or
  - b. Private developer proposers must be able to demonstrate it is registered to do business in the State of Indiana.
2. Applicant must have a financial process in place. Proposer will be required to submit a copy of the organization's most recent Single Audit, CPA Audited Financial Statement, or Certified Annual Financial Statement (CFA) as appropriate.
3. Must have experience managing / completing all phases of residential construction.
4. Must demonstrate capacity to satisfactorily complete the proposed activity within a reasonable timeframe.

### ***Financial & Reporting***

Proposers must have an organizational financial process in place and be able to fully comply with all financial and reporting requirements associated with the funding. The successful proposer(s) will be required to submit monthly status reports. Reports will include both a narrative of current project status – including tasks completed since the last report, tasks underway, and impacts to the timeline – and an expense report which clearly shows expenses for the previous month as well as cumulatively.

City funds will be made available through a reimbursement process. As such, the City funding will not “go in first”, so Proposers will need to verify their financial ability to sustain operations through a reimbursement process. No funds will be disbursed for an award unless pursuant to a written contract which provides for default conditions consistent with the requirements and clearly establishes remedies for instances of default.

Sales proceeds must be used for future housing development in a to be determined area approved by the City. For purposes of this RFP, sale proceeds are defined as the cash received from the sale at the time of closing minus expenses associated with the construction and sale of the property, including the developer fee (i.e. net proceeds). Since these funds are structured as appraisal gap subsidy, the sale proceeds would only occur if the unit appraised and/or sold for more than anticipated (i.e. more funding was provided than needed to cover the appraisal gap).

Funds awarded to an entity by the City of South Bend – from either federal or non-federal sources – may not be used as leveraged funds.

### ***Additional Requirements***

Proposers must agree to hold the City of South Bend, Indiana harmless and to indemnify the City for any damages or costs related to any claim, suit, or demand related to any action occurring as a result of the applicant's proposal or award of funds.

Proposers must agree to comply with federal, state, and local laws in its hiring and employment practices and policies for any activity covered by an award agreement. Proposers must agree to making a good faith effort to comply with the City of South Bend's Inclusive Procurement and Contracting

Ordinance No. 10693-19, particularly (a) in determining whether all or portions of the project work within the Project may be performed by Minority or Women-Owned Business enterprises (MWBEs) as subcontractors.

## **Instructions to Proposers**

### ***Inquiries***

Inquiries regarding any aspect of this RFP should be e-mailed to the City's Department of Community Investment by contacting Liz Maradik at [emaradik@southbendin.gov](mailto:emaradik@southbendin.gov). Telephone calls or other methods of communication will not be accepted. All inquiries must be submitted by 5:00 pm EST on December 31, 2022. Inquiries received after this time will not be addressed.

### ***Addenda***

Should it be necessary to revise any part of this RFP, provide additional information necessary to adequately interpret provisions and requirements of this RFP, or respond to written inquiries concerning the RFP, the City, at its sole discretion, reserves the right to issue an addendum to the RFP. Any and all addenda or information regarding this RFP will be sent ONLY to Proposers that have properly registered as an interested party. To register, the Proposer must email Liz Maradik at [emaradik@southbendin.gov](mailto:emaradik@southbendin.gov). The email subject line should state "South Bend Infill Development Interested Party" and the email should provide the name and contact information for a point of contact. By failing to properly register, the Proposer risks the proposal being deemed non-responsive and not being awarded. The City is not responsible, in any manner, for the completeness and responsiveness of a proposal.

### ***Contents of Proposal***

Proposers must submit information in sufficient detail to enable the City to give consideration to the proposal. If a proposal is submitted by multiple entities working as a project team, then the term "Proposer" shall refer to the project team, the role of each entity should be clearly explained throughout the proposal, and required information refer to all entities. Proposals must be in 8½" x 11" format and must include, at minimum, the following:

**Submittal Letter:** Provide a brief project narrative including an overview of the proposed development, proposed use of City funds, and how the proposal meets the intended results of the solicitation. It should identify the eligible non-profit agency or private developer submitting the proposal as well as the designated project manager with contact information (phone number and e-mail address). If there are multiple entities working as a project team, all entities should be identified, and the lead entity and its point of contact should be clearly stated. The City will directly communicate with the listed point of contact, they will be responsible for communicating with their partner agencies. The letter should be no longer than one page.

**Organizational Structure:** The Proposer must submit a copy of the organization's most recent Single Audit, CPA Audited Financial Statement, or Certified Annual Financial Statement (CFA), as appropriate. The submission should include any audit findings (if any) and indication that the findings have been cleared. The City may request additional information from the Proposer in order to verify a well-defined and clear financial process is in place. Proposals must confirm that the organization has to ability to fully comply with all financial and reporting requirements.

Non-profit proposers must provide a copy of its tax- exempt nonprofit status under Section 501(c)(3) of the Internal Revenue Code. In addition, non-profits proposers must provide an approved and signed resolution of its Board of Directors approving the proposed project and the

organization submitting a proposal in response to the RFP. Private developer proposers must provide proof it is registered to do business in the State of Indiana.

If there are multiple entities working as a project team, all entities must provide the information required under Organizational Structure.

Since funds will be dispersed on a reimbursement basis, Proposers will need to provide documentation that they have the financial ability to sustain their existing operations and the proposed project through a financial reimbursement program.

**Organizational Qualifications:** Proposals should provide a brief overview of the organization's history and goals. In addition, it should highlight any aspects in which the Proposer's qualifications are believed to be exceptional or unique. Proposals should include a description of the organization's management experience in the proposed type of construction project. This should include identifying all firms and persons that will be actively engaged on this project and their roles. Detail the qualifications, skills, background, and relevant experience of key staff (do not include resumes).

**Proposed Project Scope:** Proposals should provide a clear description of the proposed project. It should provide enough detail to show that the project is well thought out, achievable, and within the capacity of the Proposer. At a minimum, the project scope should include:

- Describe how the proposed project meets the RFP goals.
- Description of proposed building type(s). This must include information such as the number of units, unit size and number of bedrooms / baths per unit, and planned price point (market rate vs. subsidized).
- A list of all parcels to be used. If the proposal includes more than one building or parcel, then provide a clear description or simple map indicating how each property will be developed.
- The plan for obtaining property ownership, including clearly stating the City owned properties being requested for the project.
- Explain how the Proposer will ensure the building(s) design fits within the neighborhood. If the Proposer has a preliminary building design and plans and/or site layout (no matter what point in the design process), those materials should be provided. If there are no plans, precedent imagery should be included along with an explanation of site planning considerations. Precedent imagery can also supplement plans in early stages of development.
- Provide details about the project post construction such as proposed occupancy (i.e. rental, for-sale), overview of marketing plan for selling or renting unit(s), and overview of property maintenance and management plan (if maintaining ownership).

Additional information may be deemed necessary based on the proposed project. Proposers should include this pertinent information in the project scope.

**Sustainability:** Proposals should state that the homebuilder will comply with the sustainable construction requirements below, discuss any preferred practices that will be followed, and outline the homebuilder's other sustainable design and construction practices.



Sustainable Construction Requirements:

- Homebuilders under this contract MUST install appliances that are ENERGY STAR-certified for Indiana. This includes furnaces, air conditioners, water heaters, refrigerators, dishwashers, and clothes washers and dryers.
- Homebuilders are responsible for implementing the 2020 Indiana Residential Code which incorporates the 2018 International Energy Conservation Code, which includes tighter duct work, more energy-efficient lighting, and new ventilation requirements. The City may inspect construction at any point to confirm code is being met.

Preferred Practices:

- Homebuilders are encouraged to build to a recognized standard for sustainable or energy-efficient construction such as ENERGY STAR Residential New Construction Program, LEED for Homes, National Green Building Standard for Homes, or achieving a HERS Index score of 90 or below.
- Homebuilders are encouraged to protect mature trees, avoid compacting the soil, and use a high-quality fill.
- Homebuilders are encouraged to minimize and recycle construction waste.
- Homebuilders are encouraged to provide solar-ready and electric vehicle-ready homes.
- Homebuilders are encouraged to build all-electric, passive units.

**Project Budget and Funding Request:** Proposals should provide a clear understanding of the overall project budget and funding sources – including the requested City resources. It should clearly state the amount of funding requested, with a maximum request of \$750,000, and provide a description of how the City resources will assist the project and how they will be injected into the project to make it successful. It should provide information on the amount of City subsidy per unit and the intended use. The proposed budget must be adequate to sustain the proposed project and reflect a cost-effective approach.

Proposers will submit a proforma(s) outlining the project budget – including assumptions, costs, incorporation of City funds, and revenue. The Proposer’s development fee, not to exceed 10% of the project cost, should be clearly shown. Consideration should be given to property maintenance (ongoing for rental property or until sale occurs for those to be sold). The budget must indicate the ratio of City funding to private investment.

For a more complex project, the Proposer should also include a Sources and Uses Statement.

For for-sale properties, the minimum sale price is required to be the post construction appraised value of the property (rather than the purchasers financing appraisal). The sales price may not be a lower value than the market can support.

For for-rent properties, a clear explanation of expected rents shall be included in the budget. This should include a breakdown of market rate vs. subsidized units, and anticipated rents.

Since funds will be dispersed on a reimbursement basis, Proposers will need to provide documentation that they have the financial ability to sustain their existing operations and the proposed project through a financial reimbursement program.

**Project Schedule:** Provide a start-to-finish timeline for the implementation of the project, including outlining timeframes for completion of major milestones. The schedule should clearly

explain project readiness and demonstrate how the Proposer intends to complete the work within a realistic timeline.

Must explain the impact implementing the proposed project will have on the timing / organizational capacity to complete other approved or planned / proposed housing projects located in South Bend that are in the organizations pipeline.

**Project Experience:** A successful proposal must demonstrate the experience and capacity of the Proposer to complete the project. Proposals should clearly show the Proposer has experienced staff who can facilitate the completion of the project. It should also confirm the capacity of the Proposer to complete the project as described and within the outlined schedule.

Proposals should share comparable projects completed, or in process, by the Proposer during the most recent five-year period. The project(s) should be similar in scope to the Proposer's proposed project. The examples should at a minimum include project location (and name, if applicable), building type(s), state if a rental or for sale project – if rental, what is Proposer's current role with the project (i.e. do you still own property, what is nature of property management – in house or contracted), and visual(s) that depict the quality and context of the final product (can be pictures and/or web links). Comparable projects should demonstrate the Proposer's understanding of the RFP's intent and goals. Please limit to four pages.

Provide letters from, or contact information for, up to three references who can verify the capability of the Proposer to complete the proposed project. The proposal should include a brief description of the role of, and work completed by, the Proposer relative to each reference. Please limit to one page.

### ***Submission of Proposal***

For funding consideration, proposals must provide all information outlined in the Contents of the Proposals detailed on pages 6-9 of this solicitation, otherwise it will be considered incomplete. All information requested must be provided and a **separate proposal must be submitted for each distinctive potential project**.

**Proposals must be received by 5 p.m. (EST) on January 31, 2023.** NO FAX WILL BE ACCEPTED. Proposals may be submitted by any of the following methods:

#### In Person:

The **original and one (1) copy** of the proposal and its attachments may be dropped off to the City of South Bend Neighborhoods Office located on the 13<sup>th</sup> floor of the County-City Building (take a left off the elevator) in Downtown South Bend. The proposals should be in a sealed envelope labeled "South Bend Infill Development RFP" and addressed to City of South Bend Department of Community Investment c/o Liz Maradik.

#### By Mail:

The **original and one (1) copy** of the proposal and its attachments may be mailed to:  
City of South Bend Department of Community Investment  
c/o Liz Maradik  
227 W. Jefferson Blvd., Suite 1300S  
South Bend, IN 46601

The proposals should be in sealed envelope that clearly states, "South Bend Infill Development." Mail / FedEx / UPS delivery times vary, so the Proposer is responsible for ensuring the proposal reaches the office prior to the deadline.

Via Email:

A .pdf copy of the proposal and required attachments may be emailed to the City of South Bend Department of Community Investment c/o Liz Maradik at [emaradik@southbendin.gov](mailto:emaradik@southbendin.gov). The subject line of the email should read "South Bend Infill Development RFP." Depending on the size of the proposal document(s) you may choose to send the information in more than one email. All emails / portions of the proposal must arrive prior to the deadline. Submitting the proposal via Dropbox, Google Docs, other online document sharing systems will not be accepted.

No matter the method of submission, all proposals must be submitted in the legal name of the organization with whom a contract will be executed. An authorized representative of the organization who has the legal authority to enter into an agreement with the City must sign each original proposal.

Only submit materials that have been requested. For proposals submitted in person or by mail, no bindings or special coverings are desired.

**PLEASE NOTE:** Proposals that are incomplete, request activities other than outlined in this document, have an inadequate number of copies, lack required attachments, or proposals submitted after the published deadline will not be considered for funding. Changes and/or additions to the proposal after the submission will not be accepted unless specifically requested by the City.

**Criteria for Evaluation / Selection Process**

The proposed project, as well as the proposed organization's capacity to administer the project, will be reviewed and evaluated. Proposals may not receive funding if an organization cannot meet the requirements of RFP and/or demonstrate organizational capacity. Proposals will be evaluated using the Proposal Evaluation Scoring Matrix. Incomplete proposals and proposals from ineligible proposers will not be evaluated.

The City reserves the right to request additional information from any or all proposers as necessary to clarify that which is contained in the proposals. As part of the review process, representatives from proposing organizations may be asked to meet with City staff to discuss their proposals. If interviews are requested, City staff will notify the proposer(s) of the time and location of the interview once all proposals are received and processed. Further, the City reserves the right to negotiate with a proposer on terms of its proposal. The City also reserves the right to reject all proposals or to accept proposals in part.

***Anticipated Selection Process Timeline***

Request for Proposals Issued: November 14, 2022

Inquiry Deadline: December 31, 2022 at 5 pm

Proposals Due: January 31, 2023 at 5pm

Proposal Review & Shortlist Completed: February 17, 2023\*

Proposer Interviews and/or Requests for Additional Information (as needed): Week of February 27, 2023\*

Proposer(s) Selected: By Week of March 13, 2023\*

\*These are anticipated dates and subject to change based on several factors such as number of proposals, amount of additional information required, etc.

**Selection Criteria**

The following criteria and scoring will be used for reviewing proposed housing development projects; however, **the City may award funds outside this criterion at its discretion:**

<b>Criteria</b>	<b>Scoring Description</b>
<b>Organizational Structure, and Financial &amp; Reporting Capacity</b>	Lead organization has required organizational structure and financial & reporting capacity needed to successfully complete the project.  <u>Organizations without required structure or capacity are ineligible.</u>
<b>Organizational Qualifications</b>	Organization has unique or exceptional qualities / qualifications that make it ideal as a partner. Past management and key staff qualifications and background that supports the organizations' ability to complete the project as proposed.
<b>Experience and Proficiency</b>	Lead organization & Project Manager has sufficient experience in projects of similar type, size, and complexity and have successfully implement past projects.  <u>Organizations without required experience are ineligible.</u>
<b>Project Scope</b>	Proposal demonstrates an exceptional understanding of the City intent for project(s). Proposal is consistent with RFP goals and Analysis of Residential Market Potential. Desirability of the proposed project - including, but not limited to building type(s), location, design, site layout, sustainability features, number of units - compared to other submissions and/or envisioned outcomes.
<b>Project Budget</b>	Demonstrates stewardship of funding including amount of funding request relative to total budget, number of units created, and organization has the financial capacity to complete the project as proposed.  Developer fees may not be greater than 10%.
<b>Timeliness &amp; Project Readiness</b>	Well thought out proposal that provides detailed implementation strategy of how project deadlines will be met. Illustrates capacity to maintain the desired schedule.

## **Available Resources**

### **Existing Neighborhood Plans and Community Studies & Reports**

<https://www.southbendin.gov/department/community-investment/planning-community-resources/plans-studies/>

### **Housing South Bend – Kinder Institute for Urban Research Report (2022)**

<https://southbendin.gov/wp-content/uploads/2022/10/KI-Research-ReportHousing-South-Bend-FINAL.pdf>

### **Analysis of Residential Market Potential Reports – 2018 and 2021**

<https://www.southbendin.gov/department/community-investment/planning-community-resources/plans-studies/>

Found under the Studies & Reports section

### **Housing and Community Development Plan (2020-2024)**

<https://southbendin.gov/wp-content/uploads/2018/07/FINAL-2020-2024-Housing-and-Community-Development-Plan.pdf>

### **South Bend Zoning Ordinance**

[www.southbendin.gov/zoning](http://www.southbendin.gov/zoning)

### **Pre-Approved Residential Building Plans**

[www.southbendin.gov/preapprovedplans](http://www.southbendin.gov/preapprovedplans)