

# 3. Housing and Neighborhoods

---

## Introduction

The demand for housing is a direct result of the changing characteristics of the population. For instance, as pointed out in the Housing Chapter of the Existing Conditions Report, the traditional family (a household headed by two-parents) is no longer the norm in this community. Singles without children or empty nesters, whether young or old, are a growing segment of the population. They have distinctively different housing needs than families with children. They require units with convenience, easy maintenance and immediate access to goods and services. They are also interested in neighborhoods that provide a wide range of housing and other amenities, allowing them to move up or down in housing type and size without moving out of the neighborhood to find suitable housing. This, and many other factors, will have a profound impact on meeting housing needs in the future.

## Overview

This chapter outlines the recommendations for addressing housing needs of a diverse population within Allen County's and Fort Wayne's neighborhoods. It is organized into the following sections:

- Policy Foundation of the Plan;
- Key Findings;
- Housing Growth Potential;
- Goal; and
- Objectives and Strategies.

## Policy Foundation of the Plan

The foundation of the Plan was shaped by an extensive community involvement and planning process (see Executive Summary). Each element of the Comprehensive Plan has three key layers of policies: goals, objectives and strategies. Goals are broad policy statements that describe a desired outcome in general terms. Objectives indicate policy directions. Strategies are organized by objective and indicate more specific policy directions necessary to initiate an objective. As a part of the Plan implementation phase, it is intended that a detailed matrix be developed that outlines the action steps necessary to implement the strategies.

Other plans and studies completed prior to the preparation of the Plan and relevant to the Housing and Neighborhood Chapter include:

- Downtown BlueprintPLUS, completed in 2005;
- Allen County/Fort Wayne Historic Preservation Strategy, completed in 2005;
- Hometown Master Plan, completed and adopted in 2005;
- City of Fort Wayne Housing Strategy, completed and adopted in 2003;
- Airport Expressway Amendment to the Southwest Allen County Study, adopted in 2001; and
- Southwest Allen County Study, adopted in 1986.

The housing-related goals and recommendations of the plans listed above can be found in the Appendix.

## Key Findings

As part of this planning process, an extensive analysis of existing conditions and trends was conducted. Listed below are a summary of the key findings related to housing in Allen County and

Fort Wayne. For a more detailed explanation of these findings, see the Housing and Neighborhoods Chapter of the Existing Conditions Report.

### **Increase in Number of Nonfamily Households**

From 1970 to 2000, the number of nonfamily (no spouse or dependent children living with householder) households in the County increased by 26,206 and represented 33 percent of all households, compared to 19 percent in 1970. The growth of nonfamily households accounts for 61 percent of the total increase in households during this 30-year period. Nonfamily households will continue to grow faster than family households so long as life expectancy is high and housing remains affordable to individuals in their early twenties.

### **Homeownership Rates**

Homeownership rates vary dramatically within the County, from below 50 percent in parts of the central City to 90 percent in the post-1950 areas and rural areas. There has been a trend of declining homeownership rates within the 1950 Fort Wayne boundary while homeownership is stable or on the rise in the rest of the County. The area affected by declining ownership is similar to the area experiencing increased vacancy and declining home values.

### **More Houses than Households**

Between 1990 and 2000, the number of new building permits for housing in Allen County exceeded the number of new households by 35 percent. In other words, for every additional household, builders produced 1.35 new housing units. Under healthy growth conditions, more homes are built than households are created to live in them. If the surplus in housing becomes too severe, however, it produces two conflicting effects: 1) It facilitates the “up and out” homebuyer preference with improved home quality located farther from the center of the City; and 2) it contributes simultaneously to rising vacancy rates, increased abandonment and declining home values.

### **Increase in Female-Headed Households**

Between 1990 and 2000, both the County and the City experienced a significant increase (nearly 37 percent) in female-headed households with child(ren)/no spouse. In Allen County, there were 2,974 more single mothers by 2000. Of that total, 81 percent of them lived in the City of Fort Wayne. Between 1970 and 2000, the number of households headed by single mothers in Allen County has increased from 3,641 to 10,036. This represents a significant and growing component of the local housing market.

### **Housing Growth Potential**

In the Land Use Chapter, estimates of developed area needed to support future growth or growth potential are presented for three major land use categories: residential, commercial and institutional, and industrial. These estimates are based on both population and employment projections for Allen County for the next 20 years.

For the purposes of this chapter, the housing projections account for additional demand, as well as the number of residential units that will need to be replaced over the next two decades. It is projected that Allen County will need to build an additional 25,790 housing units requiring an additional 12,108 acres of land at current densities.

There are a variety of ways in which many of the 25,790 housing units projected over the next 10 years could consume less than the estimated 12,108 acres of land. One example is developing underdeveloped and vacant sites within the existing urbanized areas. These sites could be developed

at densities comparable to surrounding development which is often higher than housing being developed at the fringe, and conserve even more land.

## Goal

The following goal for housing and neighborhoods was formulated by the Comprehensive Plan Committee based upon citizen input:

*Neighborhoods that are stable and diverse, providing a wide range of housing options, linking residents to a variety of land uses which meet the needs of the community.*

## Objectives and Strategies

Outlined below are objectives and strategies to guide decision making related to housing and neighborhoods in Allen County and Fort Wayne.

### **OBJECTIVE H1.**

#### **ESTABLISH A PROCESS FOR INCREASED COMMUNICATION AND EDUCATION.**

Intergovernmental cooperation in land use planning gives Fort Wayne and Allen County communities the opportunity to promote common goals, plan for major developments that will impact a wider area, collaboratively preserve open space, participate in tax revenue- and fee-sharing, and potentially permit transfers of development rights across municipal boundaries. Such cooperative efforts can also be used to advance the creation of mixed-used districts.

##### **H1.A Organize community forums to address housing strategies and opportunities.**

Community forums would provide an excellent opportunity for education and information-sharing regarding programs, policies and trends that support a diverse housing market. It could also spur collaboration among stakeholders.

##### **H1.B Provide ongoing educational outreach regarding housing market and development trends.**

Fort Wayne and Allen County can play an important role in building public awareness about national trends that may impact the local housing market, the benefits of managing growth and promoting infill, and the advantages of various lifestyles (urban living, smaller cities and towns, rural, downtown, etc.).

### **OBJECTIVE H2.**

#### **PROMOTE ATTRACTIVE NEIGHBORHOODS.**

Residents of Allen County are interested in creating and maintaining attractive neighborhoods that foster pride. A recent communitywide survey further documented the high priority Allen County residents place on community appearance. The following strategies suggest tools and programs that will aid in the realization of this objective.

##### **H2.A Continue to develop tools and establish guidelines that will ensure that new development complements existing neighborhood character and historic buildings, and creates an accessible, pedestrian-friendly environment.**

Tools such as architectural design guidelines can serve to preserve small-town character, ensure that new development complements historic buildings, and create an accessible, pedestrian-friendly environment. Besides addressing fundamental issues such as building height, width and setbacks, design guidelines can also focus on elements such as signage, materials selection, streetscape improvements and landscaping.

## **H2.B Promote street tree plantings, community gardens and similar public landscape features.**

Greening efforts can have profound and positive effects on a community and the environment. Tree planting improves public spaces and increases property values, while providing shade and reducing water runoff. Pocket parks and community gardens can transform vacant lots into community assets, offering green space and recreational opportunities for neighborhood residents.

## **H2.C Promote beautification efforts to define streetscapes in order to create a distinct sense of place and destination within communities and neighborhoods.**

The establishment of streetscape guidelines and beautification programs can help communities maintain a distinct character and ensure that new development respects existing historic and natural elements. Regulations regarding building scale and design, sidewalk and bicycle lane specifications, street lighting, landscaping, public art and placement of utilities can help a community define its corridors and create a unique sense of place.

### **OBJECTIVE H3.**

#### **BUILD ON THE ASSETS AND STABILIZE EXISTING NEIGHBORHOODS.**

By reinvesting in downtowns, town centers, older suburbs and other interior neighborhoods, communities can reinvigorate their cores and begin to reverse the development trends that contribute to the loss of farmland, abandoned urban housing, longer commutes and higher levels of pollution. The following strategies suggest mechanisms, opportunities and programs to help build and stabilize our existing neighborhoods.

#### **H3.A Develop mechanisms to allow for residential adaptive reuse in existing neighborhoods.**

By encouraging residential adaptive reuse through more flexible zoning regulations, jurisdictions can generate more housing, diversify housing stock, offer compatible mixed-use opportunities, preserve historic character, and restore underutilized or deteriorating buildings to a useful purpose. Many different kinds of buildings can be converted to residential use, including old school buildings, hotels, hospitals, warehouses and factories. Reuse of abandoned or underutilized buildings can augment local tax rolls. Historic preservation tax credits and programs can sometimes be used to help fund conversions of historically or architecturally significant buildings. The Downtown BlueprintPLUS vision for downtown Fort Wayne specifically promotes adaptive reuse via loft conversions along Harrison Street North, and suggests incentives for encouraging such reuse.

#### **H3.B Identify appropriate locations for compatible infill housing that would replace vacant or underutilized sites in existing neighborhoods.**

Architecturally compatible infill housing development provides communities with an alternative to continually growing outward. By focusing investment and energy on the downtowns of existing towns and cities, infill developments can often catalyze revitalization in neglected cores. Infill housing development can lead to higher densities, better access to jobs through proximity to mass transit, greater affordability and more tax dollars for local governments. Several strategies can be used to spur infill development, including upgrading core infrastructure and amenities, such as parks; and zoning changes to permit mixed-use development and higher-maximum dwelling unit densities.

**H3.C Identify older and abandoned structures in need of preservation, stabilization, repair or demolition.**

Fort Wayne and Allen County should consider a program to identify older and abandoned properties, and work toward their improvement.

**H3.D Market local neighborhood improvement success stories and communicate techniques.**

By publicizing and promoting neighborhood success stories, Fort Wayne and Allen County communities can recognize local leaders and accomplishments, encourage continued revitalization efforts, and develop a mechanism for sharing expertise and innovations across jurisdictions.

**H3.E Promote preservation and restoration of historic structures.**

Public education and information sharing is particularly important for owners of historically significant homes who want to rehabilitate their properties while maintaining the original historic/architectural character of the building. Booklets, pamphlets, brochures or even Web sites can provide this information in a form that can be distributed to local historic preservation boards and advocacy groups.

**H3.F Market redeveloped residential properties.**

Homebuyers sometimes need education and assistance in order to obtain financing to meet their needs. By offering specific financial incentives, such as low interest loans for investment in redeveloped properties, homeownership rates can be increased and neighborhoods can be revitalized.

**H3.G Evaluate the impacts of current code enforcement policies and practices on neighborhood stabilization.**

Fort Wayne and Allen County communities should review their code enforcement policies and practices. In doing so, successful policies can be identified and promoted, as well as problem areas pinpointed where code enforcement needs to be reassessed or reinforced.

**OBJECTIVE H4.**

**PROVIDE HOUSING CHOICE WITHIN NEIGHBORHOODS.**

As demographics shift and family structures change, communities need housing options that can accommodate a variety of household sizes. Housing choices should also be available in a range of locations, types, and prices to meet the needs of all local residents. The following strategies suggest ways to diversify the local housing stock through incentives and the introduction of a larger variety of housing types.

**H4.A Create programs which provide incentives to developments which provide a diverse supply of housing.**

Communities should encourage diverse housing development. A diversity of housing types include new and rehabilitated detached and attached single family, duplexes, multiple family, cooperatives and condominiums. Incentives can be used to target specific types of development and enhance housing options in many communities.

**H4.B Explore options for allowing multigenerational housing.**

Many terms are used to describe multigenerational housing, including granny flats, garage apartments, carriage house apartments and ancillary units. Accessory apartments and additional

single-family structures can take a variety of physical forms and offer many benefits. These varied options merit examination.

**H4.C Encourage private builders to work in partnership with not-for-profit organizations to develop innovative housing designs that promote architectural-diversity and affordability within neighborhoods.**

Private and not-for-profit housing developers can form partnerships to create new and rehabilitated housing developments and projects that contain both affordable and market-rate units, with both types of housing seamlessly meshed. Such partnerships can allow a project to access tax credits and support for federal and state housing funds, while creating more income-diverse and inclusive communities.

**OBJECTIVE H5.  
PROVIDE CONNECTIVITY.**

Fort Wayne and Allen County communities can promote connectivity through a number of different approaches. The strategies outlined below focus on providing alternatives to automobile transportation, and linking neighborhoods, schools, shopping and other amenities through greenways and trails. The strategies also offer policy reforms that can improve the local jobs-housing balance, and suggest methods for cooperative transportation management among multiple jurisdictions.

**H5.A Provide incentives for locating development along and in the vicinity of existing or proposed bus routes.**

Modified parking requirements and other incentives can be used to encourage denser, mixed-use developments near transit stops. Over time, this pattern of development can reduce reliance on automobile travel, contribute to the creation of more vital and diverse communities, and improve transportation options for residents of all ages and incomes.

**H5.B Establish plans for transit and transportation-related enhancements to make communities safer, to reduce congestion and to reduce motorized-vehicle conflicts with pedestrians and bicycles.**

Fort Wayne and Allen County communities should work together to establish plans for transportation-related enhancements, with a focus on transit, pedestrian movement and bicycle lanes. A sound multimodal-transportation plan will promote connectivity and improve transportation safety.

**H5.C Support transit-oriented development and other transportation programs that connect people to jobs and services while reducing traffic congestion, air pollution and other transportation related costs.**

Transit-oriented developments along with other similar programs can save individuals money on gas, parking fees and car repairs while also benefiting the broader community by reducing congestion and air pollution.

**H5.D Promote and comprehensively plan for greenways, bikeways, and trails within new and existing developments.**

Communities can encourage nonvehicular transportation by promoting the provision of walkways and bikeways in new and existing developments. When new developments are constructed near existing or planned greenways and trails, developers can be encouraged to protect, improve or even contribute additional lands to these resources.

**H5.E Encourage parks, walkways and open spaces that link to and between neighborhoods, schools, shopping and other amenities.**

Greenways, parks and open space should be connected throughout Fort Wayne and Allen County communities, in order to increase connectivity between communities, provide recreational opportunities and promote habitat conservation for wildlife. By linking these types of public landscapes, Fort Wayne and Allen County communities can preserve their natural and cultural heritage, and support healthy communities.

**H5.F Encourage the location of sidewalks along arterial and collector roadways.**

In order to safely connect neighborhoods to schools, shopping, and other amenities, areas should be identified where sidewalks would significantly benefit the community. Programs can be developed which would improve existing arterial and collector roadways to accommodate sidewalks at priority locations.

**OBJECTIVE H.6.**

**PROMOTE MIXED USES ALONG WITH PROXIMITY OF USES.**

The strategies that follow outline several different methods for creating mixed-use communities and promoting proximity of different uses, especially of housing with commercial and civic uses. The strategies suggest tools, programs and general initiatives that can contribute to the growth of more vibrant, mixed-use neighborhoods throughout Allen County. These strategies for promoting a mix of uses are compatible with those contained in the Downtown BlueprintPLUS.

**H6.A Encourage the retrofit of underperforming shopping centers, indoor malls and strip malls into mixed-use areas.**

Declining shopping centers, indoor malls and strip malls are problematic in communities across the country. Some communities are reinventing them by retrofitting these old malls. These projects may involve converting large retail spaces into multifamily housing, or even reinstituting old street grids that could become home to mixed-use developments and walkable neighborhoods.

**H6.B Enable and develop incentives for compatible mixed-use, transit-accessible developments.**

Compatible mixed-use developments strive to create walkable, diverse neighborhoods with a variety of housing types intermingled with educational facilities, civic buildings and commercial establishments. Transit-accessible developments focus on promoting pedestrian and mass transit movement around mixed-use nodes where transit is available. The incorporation of compatible mixed-use and transportation-accessible elements into existing neighborhoods and downtowns can encourage the stabilization and enhancement of existing housing in mature neighborhoods, historic areas and downtowns.

**H6.C Investigate techniques used in the development of successful mixed-use developments and districts.**

Traditional zoning ordinances that strictly regulate zoning districts and seek to keep uses completely separate set up a number of barriers to mixed-use development. Investigating techniques used in the development of successful mixed-use developments and districts may help reveal where zoning regulations may be amended to encourage this type of development.

**H6.D Plan with various stakeholders to coordinate the future locations of public facilities such as schools, libraries and services to strengthen mixed-use areas.**

By working together to assess future needs for public facilities, Fort Wayne and Allen County communities can strategically strengthen developed areas and stimulate growth to occur in closer proximity to public services and amenities.

**OBJECTIVE H7.**

**PROMOTE AND ENCOURAGE DOWNTOWN HOUSING.**

Fort Wayne’s Downtown BlueprintPLUS shows that there is an emerging, national market for more compact forms of housing, particularly within urban neighborhoods and downtowns. This market is being fueled by the convergence of the two largest generations in the nation’s history: 82 million “baby boomers” born between 1946 and 1964, and 78 million “millennials” born between 1977 and 1996. According to housing market studies conducted by Zimmerman/Volk Associates, this convergence will peak in the next decade and continue through the year 2020. This trend would indicate considerable demand for downtown housing which should be promoted and encouraged in downtown Fort Wayne, as well as the downtown areas of other Allen County communities.

**H7.A Support Downtown BlueprintPLUS recommendations related to housing development in downtown Fort Wayne.**

The Downtown BlueprintPLUS presents a vision to guide public policy and private investments in downtown Fort Wayne, to identify and prioritize catalyst projects that can leverage public funds and encourage private investments, and to ensure that the downtown returns to its historic role as the vital and vibrant center of the region. The challenge for downtown Fort Wayne is to proactively pursue implementing a mix of entertainment, hotels, housing, restaurants and offices, creating the conditions for a high-quality, urban living alternative not found elsewhere in the region.

**H7.B Facilitate the development of new downtown housing.**

Communities should make it a priority to enable and facilitate downtown housing by creating and/or continuing to market existing incentive programs, investigating emerging trends and best practices, facilitating the location of mixed uses – such as allowing apartments over commercial buildings or creating live-work units, and considering flexible parking standards to promote infill housing opportunities.