

# Pre-Approved Building Plans

small housing

CASE STUDY | DECEMBER 2023



Photo credit: City of South Bend

## 1. Background

The City of South Bend recognized that the community needed to have more housing, and at the same time, bring neighbourhoods back to life. There were around 400 vacant lots in one of the city's neighbourhoods (Near Northwest Neighbourhood) alone. These vacant lots are partly the result of the "1000 houses in 1000 days" initiative that was launched by former Mayor Pete Buttigieg in 2013, with an intent to address 1000 abandoned houses through demolition and repairs. Approximately 40% of the houses were repaired and 60% were demolished, leaving vacant lots.

### Policy/program

Pre-Approved Building Plans

### Municipality

South Bend, Indiana (2021 population: 103,353)

### Gentle Density Types Involved

- Secondary suites
- Duplexes (allowed by special exception)
- New zoning district to allow for missing middle housing (up to six units)

In June, 2022, current Mayor James Mueller announced the New Neighborhood Homes Initiative. The main goal of this initiative is to build more homes that South Benders can afford and to ensure well-designed infill housing on vacant land that will increase the marketability of those neighborhoods. Recent housing market studies also revealed a growing mismatch between the available housing stock of large single-family homes and a shift in demographic trends towards smaller households that prefer walkable neighborhoods. The City recognized that fostering more diverse housing options could play an important role in meeting those needs and creating a high quality of life for residents.

The New Neighbourhood Homes Initiative's first steps included policy changes for utility connection fees and a new reimbursement program for the costs of physical connections to water and sewer services. The City also wanted to help developers who wanted to build in the city but didn't have the experience, and also wanted to provide guidance so that development wouldn't change the character of the neighbourhoods. The initiative included four components:

- An Infill Development [Request for Proposals](#) for private or non-profit developers to develop new infill housing. Up to \$750,000 in funding was offered to support the development.
- A Scattered Site Property [Request for Proposals](#) for seven City-owned properties zoned for residential or industrial uses.
- [Sewer Lateral Reimbursement Policy](#), which reimburses property owners up to \$20,000 in qualifying expenses for new sewer lateral connections. To be eligible, an applicant must have plans to construct a new residential or neighborhood scaled multi-family residential structure within a qualifying zoning district. This is a significant cost savings as many of the sewer lines are old and costly to connect to.
- Pre-approved Building Plan Sets at no cost to assist small to middle scale housing development in South Bend neighborhoods.

The City had also just completed a zoning ordinance update to increase allowable density throughout the city. Suites are allowed in all lots and duplexes are allowed by special exception; the zoning update also created a new zoning district to allow for missing middle housing (up to six units). The zoning ordinance update was done incrementally by neighbourhood and through “quick fixes” that were brought forward over a period of two and a half years; the whole zoning update was approved at once.

<sup>1</sup> <https://www.strongtowns.org/journal/2022/10/6/pre-approved-house-designs-jump-start-infill-development-in-south-bend>

## 2. Key Players

### Municipality

- Department of Community Investment
  - » Building
  - » Planning and Community Resources
  - » Engagement and Economic Empowerment
- Public Works

### Stakeholders

- South Bend is home to about 100 small scale developers; although each developer works independently, collectively they are the largest developer in the city. Many are women and people of colour, and most did not come from wealth or connections. Most of them operate in the city's historically poor and redlined neighborhoods and came to be developers out of a love of the community and a deep desire to see it recapture its past vitality.<sup>1</sup>
- The City was also supported by the [Incremental Development Alliance](#), a national non-profit organization that provides new developers with training and mentorship. The South Bend Townmakers organization was formed out of the group of small scale developers, who instigated the idea for the latest two plans (cottage, side-by-side).
- Designers ([J Griffen Design LLC](#))



Photo credit: RFP Concept, City of South Bend

# 3. Description of policy/program/project

The City commissioned three designers with whom they had a long-standing relationship, and who worked on the zoning ordinance update and therefore had a good understanding of the City's neighbourhoods and sense of place, to develop a set of building plans, which were then approved for use by the City. The pre-approved building plan sets, provided in a "Sears Catalog" style available for download, offer a range of contextually appropriate plans for new construction infill projects. These plans meet the zoning ordinances and are contextually sensitive in design. The high-quality architectural plans come with contingent building and site development approval. Each plan has been vetted for South Bend including consideration for current zoning regulations, typical lot configurations, common construction techniques and market conditions. Homes must be built to match the building design, including all architectural details, with minor variations permitted. Use of these plans will avoid the need of hiring an architect and provide access to speedy and simple building and development approval. The City, in return, will get a predictable form of development that is aesthetically compatible and can be replicated at scale.

The pre-approved building plan sets include:

- [Pre-approved plan catalog](#)
- [Exterior inspection checklist](#)
- [Pre-approved plan application](#)

The pre-approved building types and corresponding permit sets were designed by the three designers, who hold joint authorship and own the copyright. The City was granted a royalty-free, non-exclusive and irrevocable license from the designers to reproduce and use the pre-approved building plans for development projects within the City. There is no cost to download and use the detailed site plans and drawings; however, a developer must request permission from the City by providing the address of the lot. Development of the designs included related work and costs including:

- Housing studies
- Neighbourhood master plans
- Incremental developer training
- Proforma and construction estimates

Pre-approved plans include the following building plan types:

- Carriage house
- Cottage
- Narrow house I (2 BR)
- Narrow house II (3 BR)
- Standard house 1 (3 BR)
- Standard house II (4 BR)
- Stacked duplex
- Small apartment (6 units)
- Side-by-side duplex

Users have permission to redraw or modify the Plans, subject to City approval, thereby creating a derivative work of the Plans. Users will provide the City a copy of the final modifications made to the Plans prior to the issuance of a permit. Modified Plans should clearly be marked as "modified" on any Plans that are submitted to the City. Users accept full and complete liability for the accuracy and overall integrity of any derivative works created from the Plans. Exterior dimensions should not be increased or decreased; some design deviations (to reduce construction costs and/or to increase value) are allowed by administrative approval. Each design includes three façade options, a building type overview, interior design and dimensions. The intent of the flexibility and variation in style is to provide a wide array of buildings to meet the needs of different applicants in every neighbourhood.

A completed application form needs to be submitted in order to obtain a building permit prior to construction. The Building Department will review completed applications within two business days. Once construction begins of a pre-approved building, on-site review of selected details and building elements will be required concurrently with the required building inspections.



# 4. Outcomes

The pre-approved design catalogue was developed in 2022. Since then, one home has almost been completed and another one is being built next door. A stacked duplex is being started next year. There was a lot of initial excitement when the program was launched and interested homeowner/developers are starting to get financing in place. As this program is in its infancy, and South Bend only receives applications for a few infill permits each year, the City anticipates the interest in this program to gradually pick up.



# 5. Lessons learned

## Facilitators

- The pre-approved building plans, along with a series of small development [workshops](#) sponsored by the City's [Engagement and Economic Empowerment](#) department, support small scale developers to build infill homes more easily within a neighbourhood context.
- The City and designers worked closely with the group of developers on the scope of the pre-approved plans to ensure design and costing resulted in efficient, inexpensive and quality buildings.
- While approval processes are already quite fast in South Bend, a pre-approved design offered certainty that it would be accepted, as long as it was shown to fit within the zoning.
- Using a free pre-approved design also eliminated the costs of hiring an architect or designer, which helped improve affordability of development.

## Challenges

- The designer and the City calibrated the building types and checked that all the designs complied with the zoning code (in the zones that they were allowed) for most of the lot sizes that existed in these neighborhoods. However, in the few instances when there was a lot that was highly irregular in size or configuration, the pre-approved plan needed to be reviewed and adjusted to ensure it would still comply with the zoning requirements.



# 6. Next Steps

The City is now working on a low-income tax credit funded initiative (a national program that provides a tax credit to developers for delivering housing targeted at lower income families), which will be used to build 50 single family and duplex affordable units using pre-approved plans. These homes will be lease-to-own and pegged to 30-80% of Area Median Income.

The City would like to add more product types and continue to grow the housing design catalogue.



Photo credit: City of South Bend

# 7. Resources

- | [Pre-approved plan catalog](#)
- | [Exterior inspection checklist](#)
- | [Pre-approved plan application](#)
- | [Incremental Development Alliance](#)
- | [Sewer Lateral Reimbursement Policy](#)
- | [South Bend Zoning Ordinance \(form-based code\)](#)