



STAFF REPORT

CITY OF COLUMBUS PLAN COMMISSION (August 13, 2025 Meeting)

Docket No. / Project Title: RZ-2025-007 (Dover Development)
Staff: Melissa Begley
Applicant: Dover Development, LLC
Property Size: 8.48 Acres
Current Zoning: CN (Commercial: Neighborhood)
Proposed Zoning: RM (Residential: Multi-Family)
Location: On the south side of Rocky Ford Road between Middle Road and Trestle Drive (2601 Rocky Ford Road), in the City of Columbus

Background Summary:

The applicant has indicated that the proposed rezoning is for the purpose of developing an assisted living and memory care facility.

Key Issue Summary:

The following key issue(s) should be resolved through the consideration of this application: Should the existing CN zoning and the possibility for future neighborhood-serving commercial uses be preserved on this property?

Preliminary Staff Recommendation:

Unfavorable recommendation to the City Council, the proposed rezoning does not represent responsible growth and development, and does not represent the most desirable use for this property, both of which are better serviced if the property retains its CN zoning.

Plan Commission Options:

In reviewing a request for rezoning the Plan Commission may (1) forward a favorable recommendation to the City Council, (2) forward an unfavorable recommendation to the City Council, (3) forward the application to City Council with no recommendation, or (4) continue the review to the next Plan Commission meeting. The Plan Commission may recommend that conditions or commitments be attached to the rezoning request. The City Council makes all final decisions regarding rezoning applications.

Decision Criteria:

Indiana law and the Columbus Zoning Ordinance require that the Plan Commission and City Council pay reasonable regard to the following when considering a rezoning:

The Comprehensive Plan.

Preliminary Staff Comments: The Comprehensive Plan advocates “allowing various housing types” and “developing new housing where adequate public services can be provided economically”. It also identifies the need to maintain and enhance neighborhood-scale business areas, with special attention to the unique character of each area, further stating that neighborhoods can be enhanced by convenient shopping areas, provided that these are of a type, size and design consistent with their surroundings.

The current conditions and the character of current structures and uses in each district.

Preliminary Staff Comments: The area is a mix of residential uses of varying densities with high-density apartments and mobile / manufactured home communities to the north and large single family residential neighborhoods to the south, west and northwest. There is a large lot residential home, a former farm, at the northwest corner of Middle Road and Rocky Ford Road and a fitness center (Columbus Fit and Royalty Athletics) to the east. Farther to the east there are open farm fields which are predominantly located in the floodway and 100-year floodplain. The area, however, lacks convenient, walkable access for residents to commercial goods and services.

The most desirable use for which the land in each district is adapted.

Preliminary Staff Comments: Housing is a desirable use. Neighborhood scale commercial uses, which are designed to fit within an existing residential area and are pedestrian friendly within a walkable area, are also desirable. The property has the access to public utilities and high-volume streets that could accommodate either use. However, the area lacks convenient access to commercial goods and this property is one of few available, CN-zoned locations that could serve the surrounding concentration of residential neighborhoods with those convenient, walkable commercial goods and services.

The conservation of property values throughout the jurisdiction of the City of Columbus.

Preliminary Staff Comments: The property values throughout the City of Columbus should not be impacted in a negative way if the request to rezone to RM (Residential: Multi-Family) is approved. The potential RM zoning district uses are consistent with others in the area.

Responsible growth and development.

Preliminary Staff Comments: With the close proximity to surrounding residential neighborhoods and high volume streets, this area would be appropriate for multi-family residential. However, the area is lacking convenient access to commercial goods and services and this site, currently zoned CN, provides the opportunity to introduce these neighborhood-serving commercial uses. Rezoning the site to RM would both introduce additional residents into an underserved area and permanently remove the opportunity to provide the needed goods and services.

Current Property Information:	
Land Use:	Single-Family Residential, Agricultural Farm Field
Site Features:	Single-Family Dwelling
Flood Hazards:	500-year floodway fringe (on the eastern portion of the property)
Special Circumstances: (Airport Hazard Area, Wellfield Protection Area, etc.)	Airport Hazard Area Horizontal Zone
Vehicle Access:	Rocky Ford Road (Minor Arterial, Residential, Suburban) Middle Road (Collector, Residential, Suburban)

Surrounding Zoning and Land Use:		
	Zoning:	Land Use:
North:	RM (Residential: Multi-Family) RMH (Residential: Manufactured Home Park)	Embarq Apartments Candlelight Village Mobile Home Park
South:	RT (Residential: Two-Family)	Cedar Ridge Single-Family Residential Subdivision
East:	CN (Commercial: Neighborhood)	Columbus Fit/Royalty Athletics
West:	RS3 (Residential: Single Family 3)	Heathfield Single-Family Residential Subdivision

Zoning District Summary (Existing / Proposed):		
	Existing Zoning: CN	Proposed Zoning: RM
Zoning District Intent:	To provide convenience goods, services, and amenities within close proximity to residential areas. This district is also intended to enable the development of small-scale, mixed-use neighborhood centers. The commercial centers are generally to be located at major intersections, should be pedestrian oriented in the City of Columbus jurisdiction, and should provide ample buffering from adjacent residential uses. Further, this district should be protected from non-neighborhood serving land uses and businesses.	To provide areas for a variety of multi-family uses, such as two-family dwellings, apartment homes and complexes, and condominiums in areas with compatible infrastructure and services. Development in this zoning district should be serviced by sewer and water utilities. This district should be used in limited locations with highly developed infrastructure, immediate access to Arterial or Collector Roads, and direct connections to public open space and convenience goods. This district may be used to provide a transition from regional commercial areas to moderate density single-family residences.

Permitted Uses:	Residential Uses - Dwellings, secondary (on upper floors of other uses). Park Uses - Nature preserve / Conservation area Commercial Uses - Personal service uses - Restaurant	Residential Uses - Multi-family dwelling - Two-family dwelling - Nursing home / Assisted living facility - Retirement facility Park Uses - Nature Preserve / Conservation Area
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	Retail uses (small scale)	Park / Playground
Water and Sewer Service:	Required	Required
Lot and/or Density Requirements:	Minimum Lot Area: 5,000 sq. ft. Maximum Lot Area: 5 acres (217,800 sq. ft.) Maximum Lot Coverage: 75%	Maximum Gross Density: 25 dwelling units per acre Minimum Lot Area: Non-residential Use: 5,000 square feet Residential Use: 1,500 square feet per dwelling unit (with a minimum of 6,000 square feet if fewer than 4 units) Maximum Lot Coverage: 65%
Setbacks Required:	Side Yard Setback: Primary Structure: 5 feet Accessory Structure: 5 feet Rear Yard Setback: Primary Structure: 5 feet Accessory Structure: 5 feet Maximum Front Yard Setback: Arterial Street or Road: 10 feet* <i>*The maximum front setback shall not apply to primary structures on properties which include outdoor dining, assembly, or similar space which conforms to the maximum 10 foot setback when that outdoor space is immediately adjacent to the primary structure</i>	Side Yard Setback: Two-family Structure: 5 feet Multi-family Structure: 10 feet Non-residential Structure: 10 feet Accessory Structure: 5 feet Rear Yard Setback: Primary Structure: 10 feet Non-residential Structure: 10 feet Accessory Structure: 5 feet Front Yard Setback: Arterial Street: 10 feet Collector Street: 10 feet* Local Street: 10 feet* <i>*25 feet for any auto service bay, auto fuel canopy, or other similar vehicle access points to structures.</i>
Height Restrictions:	Primary Structure: 35 feet Accessory Structure: 25 feet	Primary Structure: 50 feet Accessory Structure: 25 feet

Floor Area Requirements:	Minimum Ground Floor Living Area: Not applicable Minimum Living Area / Dwelling: 500 square feet	Minimum Ground Floor Living Area: Not applicable Minimum Living Area / Dwelling: Two-Family: 1,000 square feet Multi-Family: 500 square feet
Primary Permanent Signs:	Wall Signs: 2 permitted, up to 8% of the street-facing wall area or 200 square feet, whichever is less. Freestanding Signs: 1 per public street frontage, up to 6 feet in height, up to 50 square feet.	Freestanding Signs: 2 permitted for each vehicle entrance to the property from a public street or road, up 6 feet in height and to 32 square feet in area.

Interdepartmental Review:	
City Engineering:	No comments received.
City Utilities:	No concerns.
Fire Department:	No comments.

Comprehensive Plan Consideration(s):

The Future Land Use Map indicates the future use of this property as residential.

The following Comprehensive Plan goal(s) and/or policy(ies) apply to this application:

1. **POLICY A-2-11:** Encourage all new development to be in scale (height, area, mass, setback, etc.) with its surroundings, determined on a neighborhood-by-neighborhood basis.
New development should be designed in a manner that is sensitive to the surroundings.
2. **POLICY A-2-18:** Maintain and enhance neighborhood-scale business areas, with special attention to the unique character of each area.
Neighborhoods can be enhanced by convenient shopping areas, provided that these are of a type, size and design consistent with their surroundings.
3. **GOAL D-1: Develop new housing where adequate public services can be provided economically.**
4. **POLICY D-1-1:** Promote orderly housing expansion in locations where the city's infrastructure and services have the capacity to accommodate the growth.
New neighborhoods should have adequate infrastructure and services. Road networks should be safe, there should be adequate sewage disposal and a safe drinking water supply, there should be adequate police and fire protection and trash pick-up. The city should guide new development to areas where these services will be available at reasonable cost.
5. **POLICY D-1-3:** Encourage development adjacent to already developed areas.
Compact development contiguous to already developed areas is the most economical and convenient urban form, and the city should encourage that type of development.
6. **GOAL D-2: Encourage development of a sufficient supply of diverse housing types, sizes, and price ranges in the community.**
7. **POLICY D-2-2:** Allow for various housing types.

A diverse population needs diverse housing. The city should encourage a variety of housing types, including single-family detached houses, townhouses, and apartments.

8. **POLICY E-3-1:** Allow the free market and private investment decisions to govern the quantity of each type of business and the variety of goods and services available, within the framework of an overall land use plan.

The city should not make decisions about the number of certain businesses that are needed. The market, not the government, should decide whether another restaurant, another filling station, or another clothing store is needed. These businesses, however, must be located in areas where the plan indicates that they are appropriate and compatible with surrounding land uses.

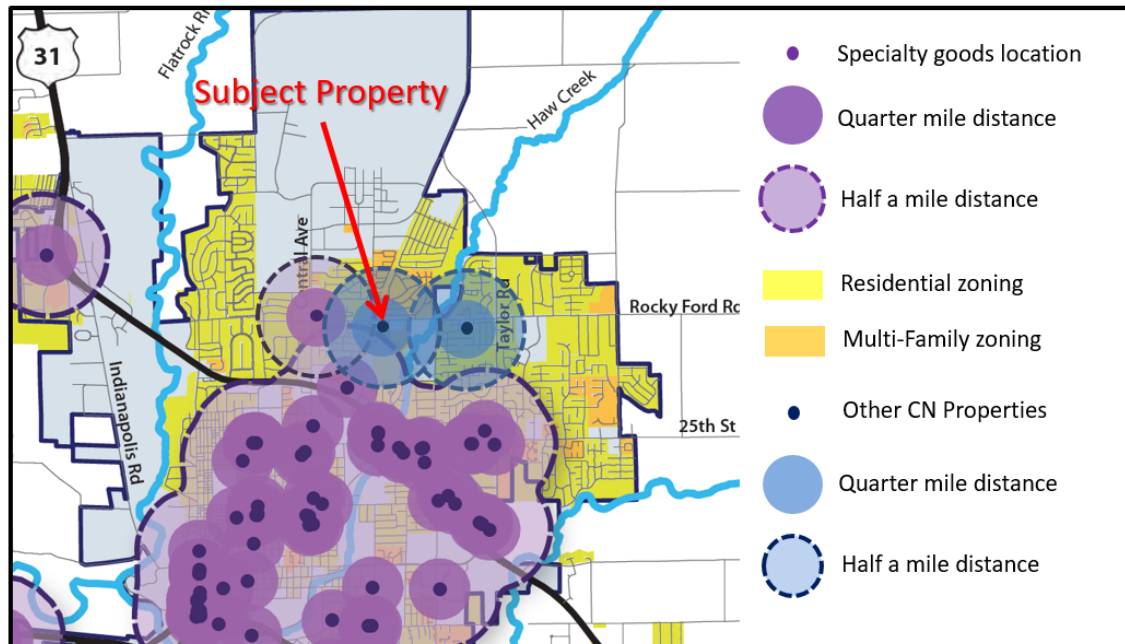
This property is located in the Western Rocky Ford Neighborhood character area. The following Planning Principle(s) apply to this application:

1. Multifamily housing should be considered where the street system is adequate to accommodate the traffic without lowering the level of service.
2. Commercial development should be restricted to arterial streets.
3. Future commercial development should be in suburban business centers or neighborhood business centers, not individual commercial parcels in strips along roadways.
4. On streets other than National Road and Central Avenue, commercial development should be primarily neighborhood-type uses, to serve residents of the area rather than the community as a whole.

Planning Consideration(s):

The following general site considerations, planning concepts, and other facts should be considered in the review of this application:

1. The applicant is proposing to rezone the subject property from CN (Commercial: Neighborhood) to RM (Residential: Multi-family) for the purposes of developing an assisted living and memory care facility.
2. In 2017, the Planning Department completed a "Neighborhood Commercial Access & Design Study". The purpose of the study was to explore the benefits of neighborhood commercial uses and to identify how these benefits can be offered to Columbus residents while minimizing the disadvantages often associated with living near commercial uses. As part of the study, existing locations of necessity goods (grocery stores and pharmacies), personal service uses (hair/nail salons, massage, or tanning salon services), restaurants, and small scale specialty goods (meat markets, bakeries, book stores, and flower shops) were mapped with a quarter-mile and half-mile radius identified around each site. A quarter mile is considered a 5-minute walking distance and a half-mile is considered a 10-minute walking distance. One of the conclusions of this study was that the neighborhoods in the northeast quadrant of the City are underserved. The subject property is one of few available, CN-zoned locations that could serve these neighborhoods with convenient, walkable commercial uses.
3. Based on the Neighborhood Commercial Study, the map below indicates the areas that have access to specialty goods within a quarter mile and a half a mile



4. There is a significant concentration of housing in this immediate area with a high-density apartment complex and two mobile / manufactured home communities to the north and large single family residential neighborhoods to the south, west and northwest.
5. The subject property was identified on the Infill Sites Profile document that was created in 2012 and updated in 2022. The document highlights vacant properties throughout the City and provides a summary and site analysis for each property as an aid for potential developers. The site analysis summary concluded that this site would offer the potential for neighborhood commercial development due to its proximity to the intersection of Rocky Ford Road and Middle Road.
6. The nearest existing commercial area is .5 miles to the west of this neighborhood at the intersection of Rocky Ford Road and Central Avenue. This area is zoned CN and current businesses include Kovenor's Korner Ice Cream Store, Culligan Water Treatment Systems, Columbus Family Medicine, and Kindercare Child Daycare Center. The nearest concentration of convenience goods are approximately .75 miles south at the intersection of US 31 and Middle Road, which includes fast food restaurants, Rural King, the Kroger Marketplace, etc.
7. The area is provided with access to the city-wide bicycle & pedestrian network through a shared use path along Middle Road and a shared use path and bicycle lanes along Rocky Ford Road. The Bicycle & Pedestrian Plan also recommends a shared-use path along Trestle Drive (which would connect through a new, future neighborhood to the Everroad Park neighborhood).
8. The area is served by the ColumBUS Transit System. Route 1 runs along Middle Road and Rocky Ford Road.
9. The nearest public parks to the area include Blackwell Park (.87 miles), Hamilton Center/Lincoln Park (1.1 miles), Par 3 Golf Course (1.23 miles).
10. A portion of the property is located within the Flood Zone X (500-year floodway fringe). Any future development will be required to meet the standards for development in a special flood hazard area, as described in Section 4.7 of the Zoning Ordinance. These standards include, but are not limited to, constructing the lowest floor of all structures at or above the flood protection grade.
11. Section 8.2 (Table 8.3) of the Zoning Ordinance requires that a Buffer Yard Type C be installed when development of a property zoned RM (Residential Multi-family) is adjacent to RT (Residential: Two-Family) as would be the case along the south property line if this parcel is rezoned. A Buffer Yard Type C (Section 8.2(E)) includes a minimum width of 15 feet in addition to the minimum 10-foot setback otherwise required by the ordinance (for a total buffer width of 25 feet), and also requires 50 landscaping points per 50 linear feet of buffer yard frontage (this equates to two large trees or 7 shrubs every 50 feet).

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City of Columbus - Bartholomew County Planning Department
Zoning Map Amendment (Rezoning) Application

Submit applications and materials by e-mail to planning@columbus.in.gov. If questions, please call: 812.376.2550.
Submittal Instructions available at <https://www.columbus.in.gov/planning/applications-forms/>.

To be Completed by the Planning Department

Application Received on (date): 7/11/25 by (initials): JAM
Jurisdiction: ☒ Columbus ☐ Bartholomew County ☐ Joint District
Case Reference No.: CRZ-2025-007
Property Owner Name(s) (from GIS): Jefferson F Crump & Tessa Grace Fullmer

To be Completed by the Applicant

Current Zoning District: CN Requested Zoning District: RM

Rezoning Purpose:

Please describe the reason(s) for the proposed rezoning.

The proposed development is for an Assisted Living & Memory Care facility. This use is not listed as a permitted use in the CN district, however Assisted Living is a permitted use in the RM district.

Representative Information (if other than the applicant):

Complete this section if a surveyor, attorney, or other person will act on behalf of the applicant and all correspondence regarding the application should be directed to them (if not, please indicate "none" for the Representative Person's Name below).

Representative Person's Name: Russ Pozen

Representative's Company Name: DVG Team Inc

Mailing Address: 1155 Troutwine Road Crown Point IN 46307
(number) (street) (city) (state) (zip)

Phone No.: (219) 281-4068 E-mail Address: rpozen@dvgteam.com

All correspondence will be by e-mail unless another method has been agreed upon by the Planning Department.

Applicant Information:

*Please identify the property owner, land development company, institution, business, or other entity seeking the rezoning and intending to use the property involved for their purposes if rezoned. Do **NOT** list here a surveyor, attorney, or other representative (see Representative Information section above).*

Applicant Name: Dover Development

Applicant Type: ☐ Individual(s) ☐ Partnership ☐ Corporation ☒ LLC ☐ Estate ☐ Trust ☐ Other

Applicant Contact Person Name: Nick Dwyer

Please include a contact person name if the applicant is a land development company, institution, business, or other type of entity.

Mailing Address: 300 Hunter Avenue, Suite 200 St. Louis MO 63124
(number) (street) (city) (state) (zip)

Phone No.: 314.884.8968 E-mail Address: ndwyer@dover-development.com

All correspondence will be by e-mail unless another method has been agreed upon by the Planning Department.

Property / Location Information:Total Number of Parcels Included: 3Total Rezoning Area Size: 8.48 acres or _____ square feet (if less than 1 acre)Property Address (if an address has been assigned): 2601 ROCKY FORD ROAD, COLUMBUS, IN 47203
(number) (street) (city)or Parcel Number(s): 03-96-08-320-000.200-005; 03-96-07-410-000.100-005; 03-96-07-410-000.200-005or General Location: SW corner of the intersection of Rocky Ford Road and Trestle Drive up to Middle Road
(a street corner, subdivision lot number(s), etc.)

Copy of Deeds Attached

*A legal description is required for all rezoning requests; please attach a deed for every property to be included in the rezoning area.***Rezoning Criteria:**

Indiana law establishes the following criteria for local communities when considering a rezoning request. Explain how this request addresses each criterion. Please feel free to attach a separate page with further responses if necessary.

1. The Comprehensive Plan.For the City of Columbus Plan visit <https://www.columbus.in.gov/planning/comprehensive-plans/>For the Bartholomew County Plan visit <https://www.columbus.in.gov/planning/comprehensive-plans/comprehensive-county-plans/>

See Attached

2. The current conditions and the character of current structures and uses in each district (both the existing & proposed zoning districts).

See Attached

3. The most desirable use for which the land in each district is adapted.

See Attached

4. The conservation of property values throughout the jurisdiction.

See Attached

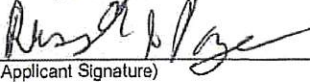
5. Responsible growth and development.

See Attached

Representative or Applicant Signature / Acknowledgement:

If a representative has been designated on page 1, that representative must sign below. If no representative is designated, the applicant, as indicated on page 1, must sign below. Acceptable signatures include traditional "wet" by hand signatures, electronically verified signatures, or digital signatures using a script font or signature stamp.

The undersigned acknowledges that the information included in and with this application is completely true and correct to the best of his/her knowledge and belief.



(Representative or Applicant Signature)

Russell J. Pozen

(Representative or Applicant Printed Name)

7/11/2025

(Date)

Director of Engineering

(Title / Position, if Applicable)

Property Owner Signature(s):

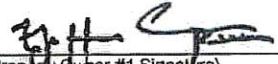
*Applications submitted without all property owner(s) or their legally authorized representative(s) signatures will **NOT** be processed. Acceptable signatures include traditional "wet" by hand signatures, electronically verified signatures, or digital signatures using a script font or signature stamp. The property owner does **NOT** include a tenant or contract buyer.*

*The Planning Department is **NOT** responsible for verifying the authenticity of signatures, confirming the signer's authority, or for any misrepresentation by those signing.*

Those who have signed below acknowledge that the information included in and with this application is completely true and correct to the best of his/her knowledge and belief. The undersigned authorizes the filing of this application and allows the Planning Department staff to enter this property to analyze this request. Further, the undersigned understand that a public notice sign may be placed and remain on the property until the processing of the request is complete.

For Property Owned by an Individual or Individuals:

If the property is titled/owned individually or jointly held by multiple individuals (such as a married couple, tenants-in-common, or jointly with rights of survivorship, for example), each living individual must sign below. Those signing below due to power of attorney for an owner must attach documentation of that power of attorney.

 _____ (Property Owner #1 Signature)	F. Jefferson Crump III _____ (Printed Name)	26 JUN 2025 _____ (Date)
 _____ (Property Owner #2 Signature)	Tessa Grace Fullmer _____ (Printed Name)	7 Jul 2025 _____ (Date)
 _____ (Property Owner #3 Signature)	Spencer Kye Fullmer _____ (Printed Name)	7 Jul 2025 _____ (Date)
_____ (Property Owner #4 Signature)	_____ (Printed Name)	_____ (Date)

For Property Owned by a Partnership, Corporation, LLC, Estate, Trust, or other Entity:

If the property is titled/owned by a trust, corporation, estate, institution, business, or other entity, an appropriate representative of that entity must sign below and indicate his/her title, position, role, or other legally authorized capacity in which they are signing on behalf of that entity.

Description of Signer's Ownership Role or Representation: _____

(Signature) (Printed Name) (Date)

This aerial map shows a residential neighborhood with a yellow-outlined area labeled "Site". The site is located east of Rocky Ford Rd and north of Middle Rd. Surrounding streets include Trestle Dr, Cedarwood Dr, Middle Rd, Wyndham Pl, Edgely, Downing Pl, Berkshire Pl, Broadmoor Ln, Downing St, Fairfax Dr, Fairfax Ct, Rockwood Dr, Holly Way, Walnut Grove Ct, Grange Ct, Crump Ln, Ashwood Dr, and Roquois Tr. A yellow line also runs along the northern boundary of the site, near Trestle Dr. The map includes a scale bar (0 to 100 feet) and a north arrow. A small inset map in the top right corner shows the location of the site within a larger regional context.

City of Columbus, Indiana Plan Commission

REZONING APPLICATION

Petitioner: Dover Development

Owner: Jefferson F. Crump, Tessa Grace Fullmer, and Spencer Kye Fullmer

Site Location: 2601 Rocky Ford Road (SE corner of the intersection of Rocky Ford Road and Trestle Drive)

Site Tax Key Numbers: 03-96-08-320-000.200-005; 03-96-07-410-000.100-005; 03-96-07-410-000.200-005

Existing Zoning District: CN - Commercial: Neighborhood

Proposed Zoning District: RM – Residential: Multi-Family

Public Hearing Date: August 13, 2025

The proposed Cedarhurst Development is located at the southwest corner of Rocky Ford Road and Trestle Drive in Columbus, IN 47203. The site is currently zoned CN – Commercial: Neighborhood. However, it is located in an area of the City that is heavily residential. This includes Canterbury Apartments (RM Zoning), Cedar Ridge Subdivision (RT), The Woods and Heathfield Subdivisions (RS3), Cedar Ridge (RT), and Candlelight Village (RHM).

Dover Development is proposing to construct an Assisted Living & Memory Care Facility. This use is not a permitted use in the CN (Commercial Neighborhood) district. However – Assisted Living is a permitted use in the RM (Residential: Multi-Family) district.

The development of the property will allow the property to be used in a manner consistent with the surrounding areas and will provide a buffer to nearby single-family homes. The proposed site location is in an area that is typical for this type of development and is easily identifiable and accessible for travelers along Rocky Ford Road. Development such as that proposed is in furtherance of appropriate development along the Rocky Ford Road corridor and will result in additional investment and assessed valuation for the area.

The approval of the proposed rezoning request will allow the development of the site in an attractive and high-quality manner consistent with market conditions, current design standards, and existing surrounding uses.

Rezoning Application:

1. The Comprehensive Plan.

The various elements of the City of Columbus Comprehensive Plan were reviewed in conjunction with this rezoning request.

- The Community Values section of the goals and policies element notes that "*Decent, safe and sanitary housing, available to all community residents is an important element of a quality community. A healthy community has a diversity of residents, in terms of skills, income range, and ethnic background. This population diversity can be achieved only if there also is housing diversity.*"

Part of the diversity of the citizens of Columbus is age. Decent, safe, and sanitary housing should be available to all community residents. This should include seniors that require professional assisted living and memory care support.

- Policy D-1-1: *Promote orderly housing expansion in locations where the city's infrastructure and services have the capacity to accommodate growth.*

The proposed development is surrounded by adequate existing infrastructure including roadways and public sanitary and potable water facilities and is consistent with the orderly expansion of housing in the area.

- Policy D-1-3: *Encourage development adjacent to already developed areas.*

The areas surrounding the proposed development are already highly developed. The attached City of Columbus, Indiana Infill Site Profile indicates the surrounding land uses are 92% Residential, 4% Commercial, and 4% Undeveloped. Furthermore, one of the most suitable land uses identified was multi-family residential.

- Policy D-2-6: *Encourage development of a sufficient supply of housing in all price ranges so that all citizens of the community can enjoy decent, safe, and sanitary housing in desirable neighborhood settings.*

As noted above, citizens that require assisted living or memory care professional services are a part of the community. Cedarhurst will provide these quality services to address the needs of this sector of the population.

- Policy J-10-1: *Create a positive business climate characterized by flexibility. The needs of businesses are continuously changing, and the city needs have sufficient flexibility in its regulatory system to respond to these changes and to encourage and nurture new businesses.*

Dover Development has specifically identified the 3 parcels located at the southwest corner of Rocky Ford Road and Trestle Drive as an ideal site to develop for a Cedarhurst Senior Living Facility. The size and location of the properties are ideal for the development and market demands. These parcels were originally zoned for commercial use in the 1970s in consultation with the then owner (the father of the current owner) and have not been

developed commercially since that time. These parcels have been for sale for an extended period of time and no buyers have shown serious interest in developing the property in a manner consistent with the current CN zoning classification.

- Goal S-L-5: *Improve the psychological and social well-being of the community.*

The Cedarhurst assisted living and memory care facility meets these criteria by providing these services to an ever-increasing market demand. Furthermore, Policies S-L-5-1 & S-L-5-2 will be achieved by providing high quality landscaping to reduce vandalism to the property and improve the quality of the environment for its residents and employees.

- The attached Future Land Use Map from the Comprehensive Plan identifies the proposed development area as residential.
- Page 41 of the Land Use Plan Section within the Comprehensive plan identifies "*A nursing home and an assisted living facility are located on Central Avenue, north of Rocky Ford Road.*"

This document refers to the Silver Oaks Health Campus, also located within the Western Rocky Ford Neighborhoods. The addition of the Cedarhurst development would be consistent with an existing use within the overall neighborhood.

- The attached Thoroughfare Map from the Comprehensive Plan identifies the development area as suburban/urban.

The proposed use is consistent with similar developments within the suburban/urban area such as the Silver Oaks Health Campus (2011 Chapa Dr), Keepsake Village of Columbus (2564 Fox Pointe Dr), and Four Seasons Retirement Center (1901 Taylor Rd).

- The City View District Plan Element (although located southwest of Downtown) notes that two of the key takeaways from the Steering Committee were "*Empty Nester Housing*" and "*Senior & Assisted Living*".

Although this is in a different geographic part of the committee, it is clear that the residents of Columbus feel there is a need for additional developments such as Cedarhurst that fill this gap in community housing and services.

2. The current conditions and the character of current structures and uses in each district (both the existing & proposed zoning districts).

The current zoning of the subject 3 properties is CN (Commercial Neighborhood). However – the parcel in the northwest corner of the site is a single-family residential use and the 2 larger remaining parcels are vacant land, currently being farmed. The adjacent CN-zoned properties are either not developed or not developed as CN is currently defined in the zoning ordinance. Namely, the property across Trestle Drive is a large scale recreation facility. The remaining nearby properties are residential in nature.

The proposed zoning of the subject 3 properties is RM (Residential: Multi-Family). Nursing homes / assisted living facilities such as Cedarhurst are a permitted use in RM zoning. This proposed zoning type is the best fit for the development and creates a residential zoning district similar to the vast majority of adjacent residential zoning. The proposed building will have a high-quality residential appearance, maintaining a consistent appearance with the adjacent residential properties to the south. An example building rendering from another Cedarhurst project is attached. This area is served by sewer and water utilities and highly developed infrastructure. Rezoning as RM would provide a buffer to nearby single-family homes

3. The most desirable use for which the land in each district is adapted.

The City Planning Department's attached infill site profile identifies the most suitable land uses for the site as either single-family residential, multi-family residential, or commercial neighborhood. Rezoning the property to multi-family residential for an assisted living and memory care facility is consistent with the desired land use identified by the City. Furthermore, the attached future land use map from the Comprehensive Plan identifies this area as residential. The proposed rezoning and development is also consistent with this.

The Property is located in the Western Rocky Ford Neighborhoods of the Land Use Plan Element of the Comprehensive Plan, which describes this area as primarily residential. The Plan Element calls for the consideration of multifamily housing where the street system is adequate to accommodate traffic without lowering the level of service. The current infrastructure is more than sufficient to handle the development of the Property, while preserving the residential nature of the neighborhood.

4. The conservation of property values throughout the jurisdiction.

The existing subject properties include a single residential-family home and vacant land. The proposed rezoning and development with a high-quality and aesthetically pleasing assisted living and memory care facility will only increase the values of adjacent properties throughout the jurisdiction and encourage additional development in the vicinity.

5. Responsible growth and development.

The requested rezoning and associated development of the subject properties into the Cedarhurst Assisted Living and Memory Care Facility provides appropriate and responsible growth and

development within the City of Columbus. The City's infill site profile has identified the subject parcels as either single-family residential, multi-family residential, or commercial neighborhood as the most suitable land use. The same profile notes 92% of the adjacent area is already developed residential.

Furthermore, documentation from the City's comprehensive plan notes that the City aims to have a diverse, wide range of housing available to its residents of all socioeconomic backgrounds. The proposed development serves a specific market need for the community. The rezoning of the subject properties and associated development will improve the quality of life, health, and general welfare of the community's population that can benefit from the proposed assisted living and memory care housing and services.

Lastly, the City of Columbus Housing Study dated September 2024 was reviewed. Excerpts from the study are attached. Key information from this Study is outlined below and indicates there is a need for this type of development within the community.

- *"Over 10,000 households in Columbus could be over 55 and over 4,300 over 75 by 2035...For older adults in Columbus, the result is an incremental deterioration of housing conditions, unsafe housing for accessibility, and perhaps eventually looking to move to another community with better, maintenance free, single floor housing options."*
- *"Older Adults Want Options for Housing...This generates a demand for single-level units with shared space, community facilities, and provided maintenance. Addressing this market provides a setting that meets the needs of a substantial population and opens existing homes suitable for younger households."*
- *"The lowest price point ownership units cannot be built in the market today and must come through filling vacant units and opening up options in the existing housing stock".*
- *"Often the best source of affordable housing is in the existing housing stock in older neighborhoods."*

Private assisted living developments such as this allow for additional affordable housing to become available for the community.

- *"A portion of the development program must also include housing units that are appropriate and desirable for older residents in Columbus."*
- *"By providing attractive independent living options, a quality entry-level or family-sized home may be made available to the market as seniors, retirees, or empty-nesters often move out of traditional single-family dwellings."*
- Page 36 of the Study outlines incentive programs for housing developments. The Developer is not asking for any incentives and expect to have a six-figure tax bill along with a ±\$2M in annual payroll, creating significant job opportunities and additional tax revenue.

ATTACHMENTS

- City of Columbus, Indiana – Infill Site Profile
- City of Columbus, Indiana Future Land Use Map (From Comprehensive Plan)
- City of Columbus, Indiana Thoroughfare Map (From Comprehensive Plan)
- Example Building Rendering
- City of Columbus, Indiana Housing Study Excerpts
- Preliminary Site Plan

CITY OF COLUMBUS, INDIANA - INFILL SITE PROFILE

site type:

UNDEVELOPED

location:

**Rocky Ford Road
& Middle Road**

of parcels:

3

property size(s):

A:
7.90 Acres

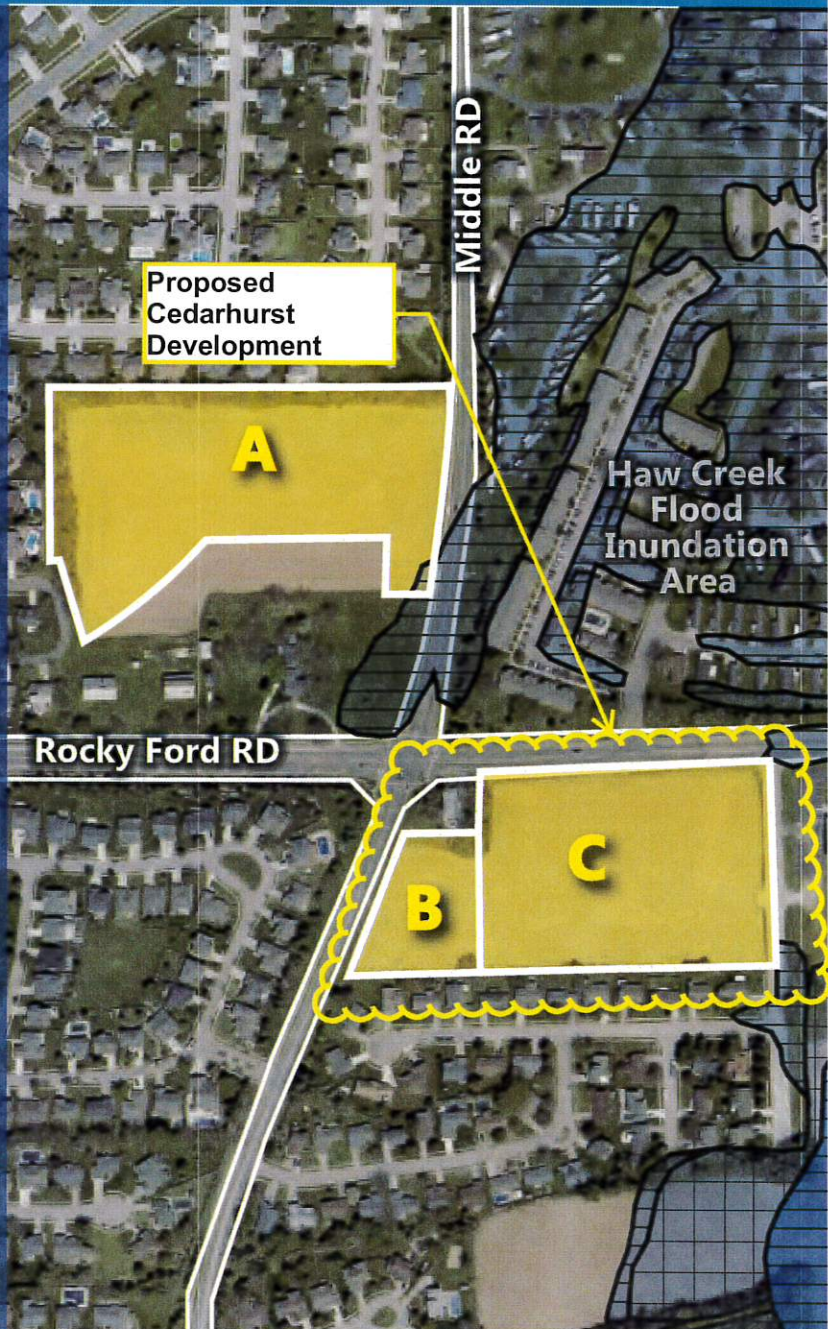
B:
1.55 Acres

C:
6.11 Acres

zoning:

A:
RS3
Residential:
Single-Family 3

B+C:
CN
Commercial:
Neighborhood Center

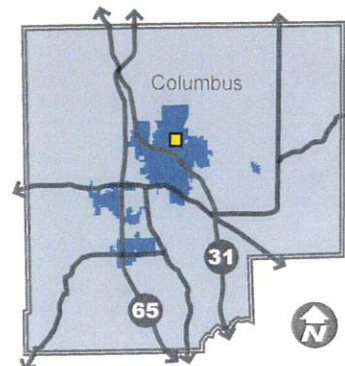


additional details:

A **Property Owner:**
Jefferson Crump
PO Box 1061
Columbus, Indiana 47202
Floodplain:
Hawcreek Supplemental
Floodplain

B **Property Owner:**
Jefferson Crump, et al.
PO Box 1061
Columbus, Indiana 47202
C **Floodplain:**
None

vicinity map:



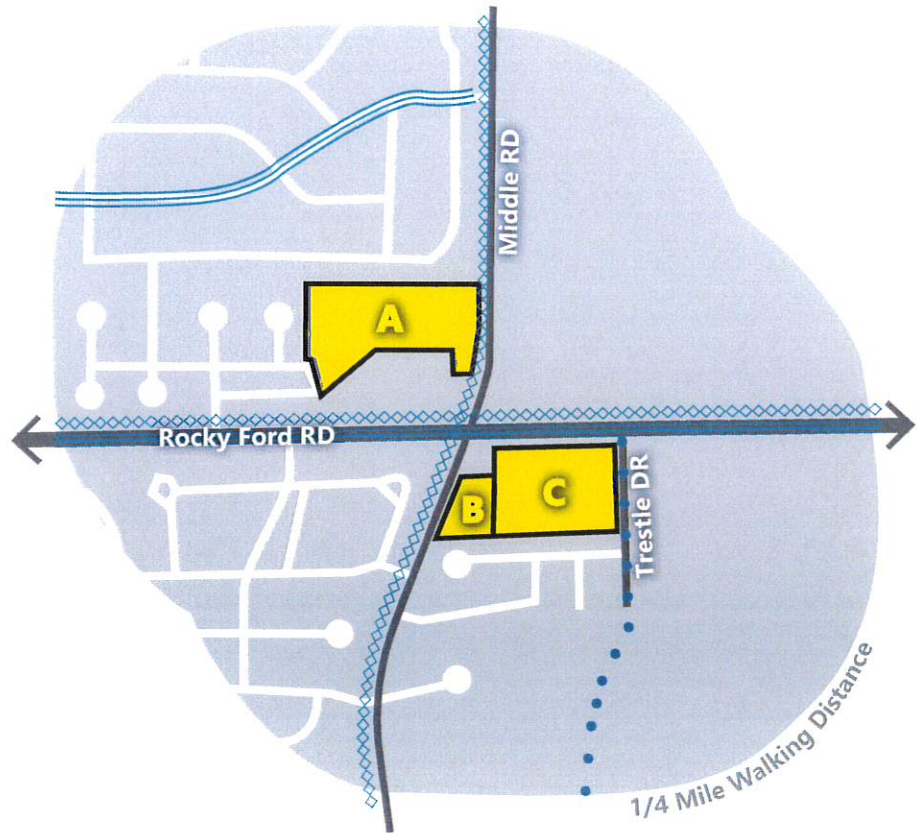
site analysis summary:

The site is located in the northern neighborhoods of Columbus along Rocky Ford Road. According to the Comprehensive Plan, in the Western Rocky Ford Neighborhoods character area:

Multi-family housing should be considered where the street system is adequate to accommodate the traffic without lowering the level of service.

The properties are surrounded by single-family residential development, but also have good access and visibility to arterial and collector streets. Potential multi-family or commercial uses should be designed to minimize negative impacts to the surrounding neighborhoods.

Property (A) is suitable for residential development, while **Property (B)** may offer the potential for neighborhood commercial development due to its proximity to the intersection of Rocky Ford Road and Middle Road.



site analysis details:

Comprehensive Plan Future Land Use(s)	Residential	Access to Bike & Pedestrian Network	Shared Use Path Bike Lanes Shared Use Path (Future) Bike Lanes (Future)
Surrounding Land Uses	92% Residential 4% Commercial (4% Undeveloped)	Road Access	Middle RD Collector, Residential, Suburban Rocky Ford RD Minor Arterial, Residential, Suburban Trestle DR Local, Residential, Suburban
Access to Public Facilities	None	Street Connectivity	102 MED Intersections Square Mile



questions:

Want to know more about the analysis or find more site profiles? Please refer to the full **INFILL SITE PROFILES** document by visiting the official website for the **INFILL SITE PROFILES** at:

www.columbus.in.gov/planning/infillandgrowth

most suitable land uses:



Single-Family Residential



Multi-Family Residential



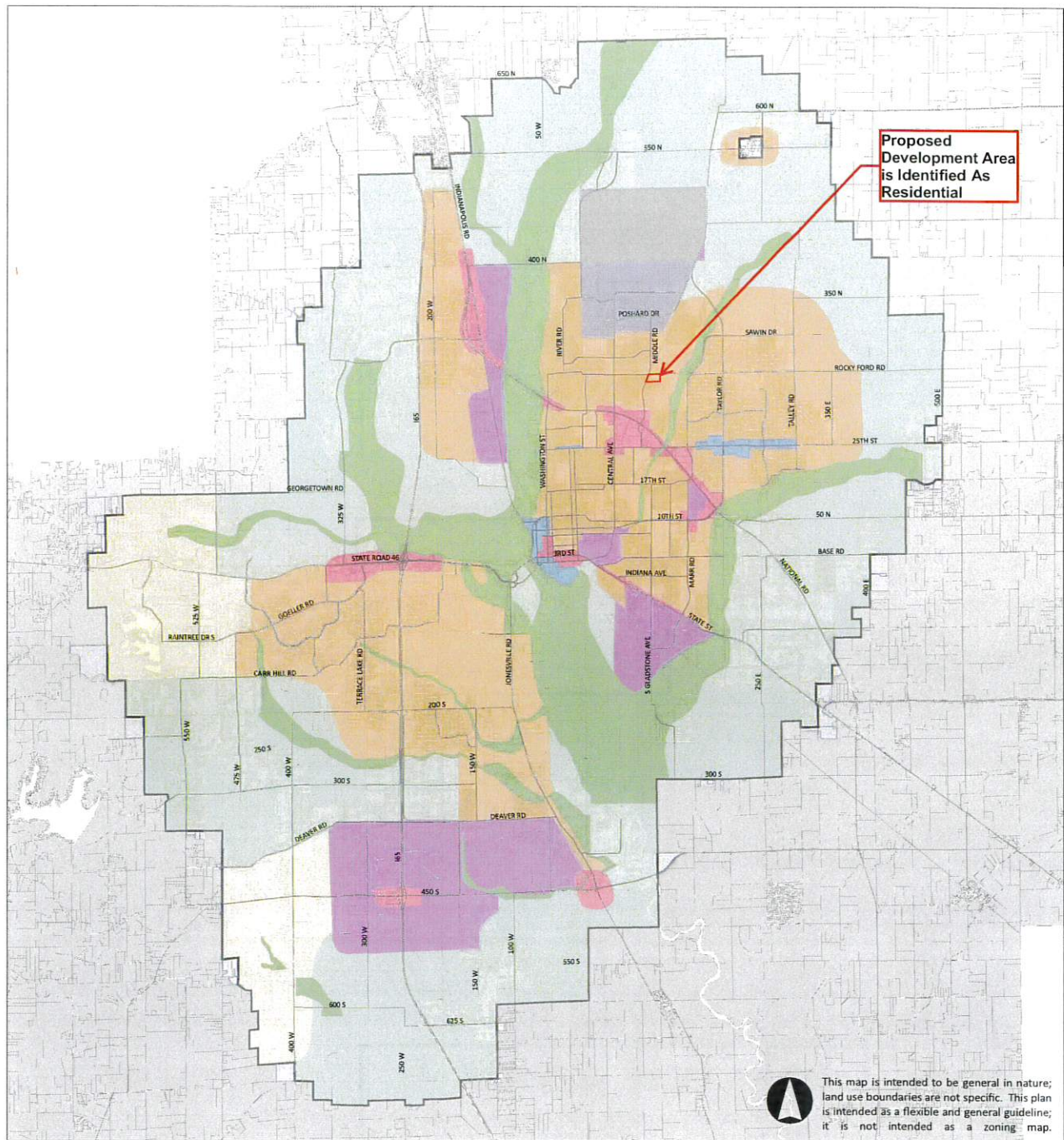
Neighborhood Commercial



General Commercial



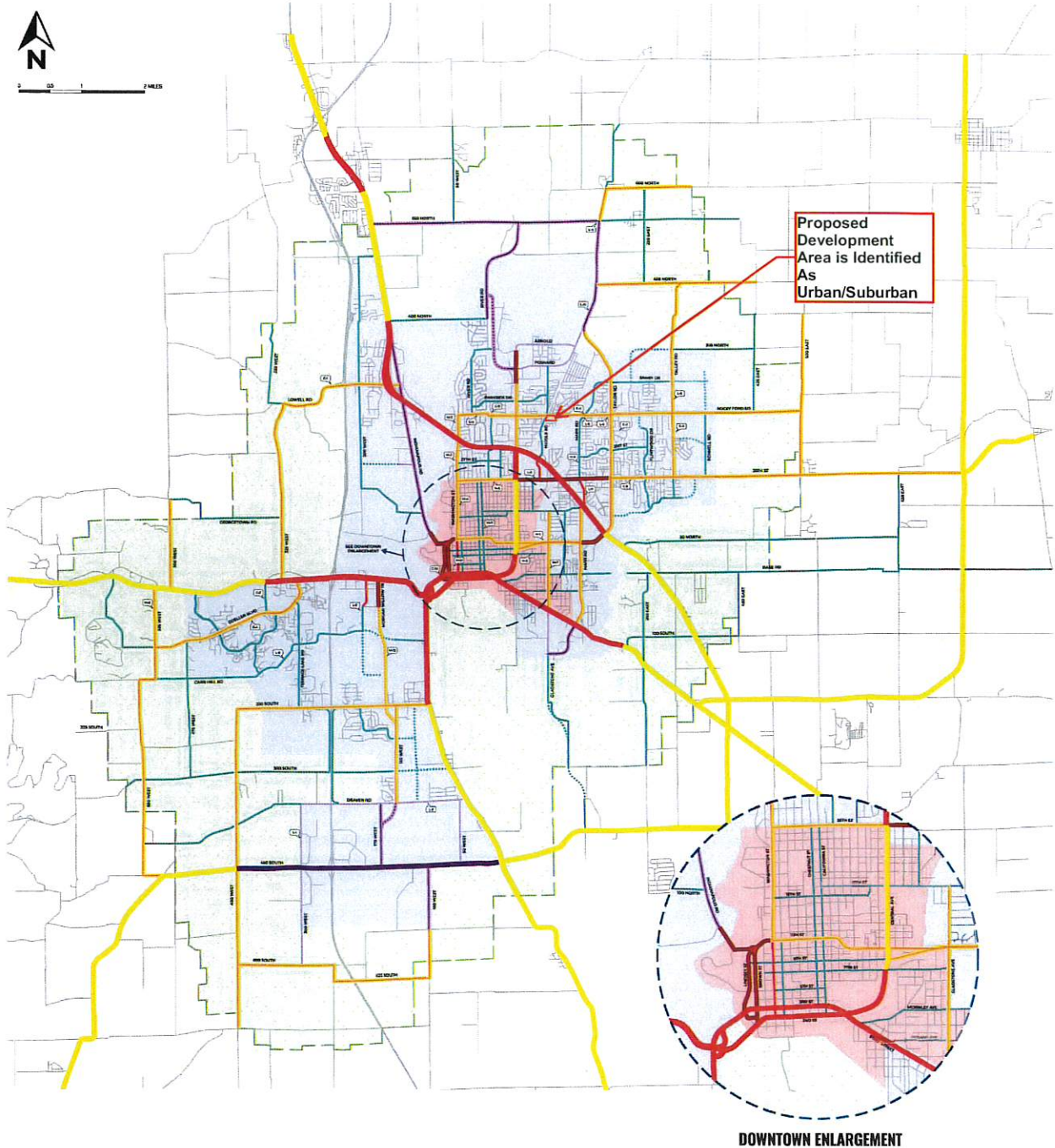
Public Facilities



Future Land Use Map

City of Columbus Comprehensive Plan





USER NOTE:
To determine the complete street classification all three (3) of the following factors must be identified:

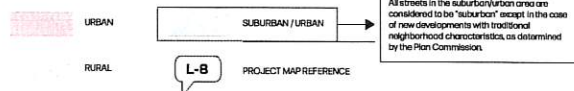
1. Functional Classification (Principle Arterial, Collector, etc.)
2. Land Use (Residential, Commercial, or Industrial)
3. Development Character (Urban, Suburban/Urban, or Rural)

*All streets in the suburban/urban area are considered to be "suburban" except in the case of new developments with traditional neighborhood characteristics, as determined by the Plan Commission.

EXAMPLE:
Underway Street in downtown Columbus is a "Minor Arterial, Commercial/Urban" street.

LEGEND

PRINCIPLE ARTERIAL STREETS	MINOR ARTERIAL STREETS	COLLECTOR STREETS
RESIDENTIAL EXISTING RESIDENTIAL PROPOSED	RESIDENTIAL EXISTING RESIDENTIAL PROPOSED	RESIDENTIAL EXISTING RESIDENTIAL PROPOSED
COMMERCIAL EXISTING COMMERCIAL PROPOSED	COMMERCIAL EXISTING COMMERCIAL PROPOSED	COMMERCIAL EXISTING COMMERCIAL PROPOSED
INDUSTRIAL EXISTING INDUSTRIAL PROPOSED	INDUSTRIAL EXISTING INDUSTRIAL PROPOSED	INDUSTRIAL EXISTING INDUSTRIAL PROPOSED
LOCAL STREETS (LAND USE DETERMINED BY IMMEDIATE CONTEXT)	CITY OF COLUMBUS PLANNING JURISDICTION	

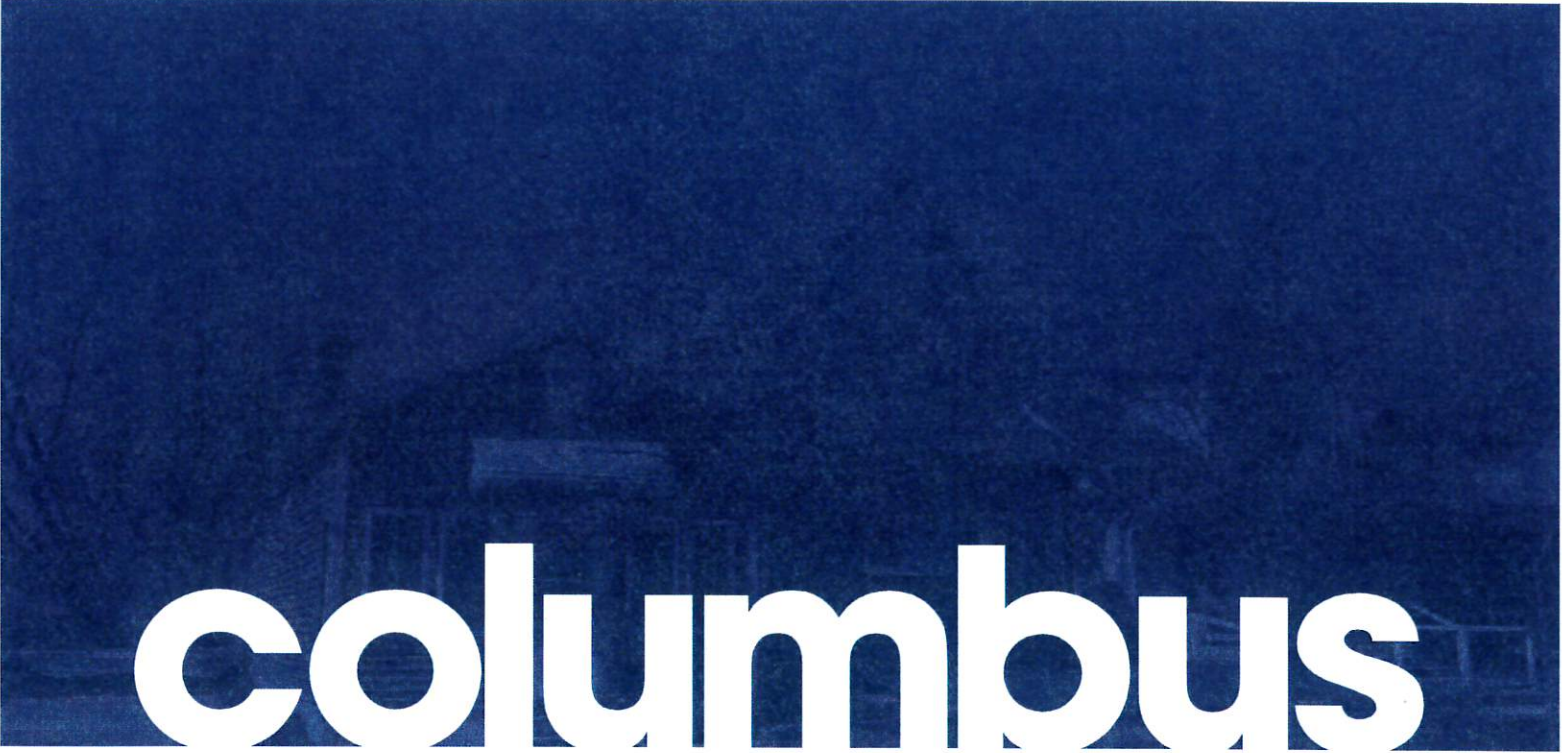


THOROUGHFARE MAP

ADOPTED: NOVEMBER 10, 2010
UPDATED: MAY 4, 2021 and JUNE 6, 2023



**EXAMPLE RENDERING
FROM OTHER LOCATION**



columbus

HOUSING STUDY



SEPTEMBER 2024

SUMMARY FINDINGS

THE POPULATION IS AGING AND NEEDS PLACES TO MEET THEIR LIFE NEEDS

WHAT THIS MEANS FOR COLUMBUS

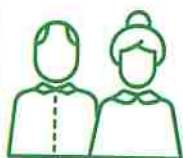
Over 10,000 households in Columbus could be over 55 and over 4,300 over 75 by 2035. The lack of varying housing types results in many individuals staying in homes they do not prefer (or need) or entering homes that do not fit their stage of life or lifestyle. For older adults in Columbus, the result is an incremental deterioration of housing conditions, unsafe housing for accessibility, and perhaps eventually looking to move to another community with better, maintenance free, single floor housing options.

PRESERVING THE EXISTING HOUSING STOCK IS NECESSARY TO MAINTAIN ATTAINABLE HOUSING AND NEIGHBORHOOD STABILITY

WHAT THIS MEANS FOR COLUMBUS

Over a quarter of Columbus' housing stock was built before 1960. Core neighborhoods have median home values under \$200,000 and even under \$125,000. Below average conditions are much more prevalent in older neighborhoods around downtown. The ability of lower-income households and seniors to keep up with these challenges threatens the stability of some neighborhoods.

ASSETS TO LEVERAGE TO MEET GOALS



Older Adults Want Options for Housing

Like many communities, Columbus has a large population of aging and older adults. Conversations and survey results seem to indicate that many of these people want to remain in the city. This generates a demand for single-level units with shared space, community facilities, and provided maintenance. Addressing this market provides a setting that meets the needs of a substantial population and opens existing homes suitable for younger households.



Strong Support and Investment in Planning

The City of Columbus continues to take proactive planning steps to evaluate available housing sites, provide appropriate resources, and enforce codes. Many recent sub-area plans throughout the city provide context-sensitive actions for neighborhoods. These efforts will allow more immediate implementation of strategies in this housing study.



Stable Schools and Enrollment Projections

Many school districts, including the Bartholomew Consolidated School Corporation (BCSC), face challenges in maintaining enrollment amidst smaller family sizes and adequate local housing options. However, the BCSC district's enrollment has been and is forecast to be stable through 2032. Some of the forecast predicates on having adequate housing options for families.



Large Group of Community and Employer Partners

Housing is at the top of the community's mind. Every group vested in the city's future understands there needs to be action on additional housing policy. Major employers express interest from a recruitment and retention standpoint, while nonprofit service providers have an interest as they see their resources dwindle but requests for housing assistance increase. Many willing partners are available to help implement the strategies recommended in this housing study.

DEVELOPMENT PROGRAM

Housing Demand Program

The housing demand program for Columbus delves into price points and the proportion of units that will be owner-occupied and renter-occupied to translate overall demand into a practical program for what types of housing can be built.

First, Figure 1.3 distributes the forecasted demand by price point based on the 2022 distribution of household incomes in Columbus. This would be the demand needed to match new unit price points to the affordability levels of existing household incomes in Columbus. However, the program will need to be met through other methods, considering the feasibility of building new units at the lowest price points (next page).

FIGURE 1.3: HOUSING DEMAND BY PRICE POINT

End of Period	2025	2030	2035	2022-2035
Total Need	539	1,477	1,613	3,628
Total Owner Occupied	296	812	887	1,995
Under \$87,500				13%
\$87,500-\$150,000				9%
\$150,000-\$225,000				18%
\$225,000-\$300,000				14%
\$300,000-\$450,000				23%
\$450,000+				24%
Total Renter Occupied	242	665	726	1,633
Under \$500				26%
\$500-\$700				10%
\$700-\$1,000				13%
\$1,000-\$1,500				17%
\$1,500-\$2,000				16%
\$2,000				18%

Source: RDG Planning & Design

Housing Development Program

Second, Figure 1.4 on the next page reallocates the forecasted demand from 2022 household income levels to a development program that assumes:

- **The lowest price point ownership units cannot be built in the market today and must come through filling vacant units and opening up options in the existing housing stock.**
- **Some of the low and mid-price point owner and renter options will open up by adding units at higher price points.** This move-up effect comes from residents who have settled in a home and would move if something was available that better meets their preference. This program assumes 30% of these tier price points opening up from higher priced unit production.
- **The lowest-priced rental and owner units come largely from public subsidy programs and existing units.**
- **The middle price point still cannot often be produced by the private market alone based on material costs, workforce delays, and financing costs in 2024.** A combination of public and/or nonprofit tools must be paired with the private market to reach these price points.
- **The price ranges should be considered higher with inflation over time or rises in local incomes.** Consider the Midwest Housing Consumer Price Index.

The following other assumptions create the program:

- **Rental Units**
 - › There is a strong demand for lower priced rental options. Most low-income residents will live in rental units. Opportunities to create rental units priced under \$500 are still a demand category to offer in Columbus. Some of this may be from students or seniors who have low incomes but have other ways to live in higher priced rentals.
 - › A greater portion of the city's future demand for renter-occupied options (55%/45%). This does not mean all of these rental units are in apartment complexes.
 - › On the high market rate rental spectrum, increases in mortgage rates in 2023 adds several hundred dollars to monthly ownership costs. This will drive households to rent longer or choose to rent over owning when first moving to Columbus. These households can likely afford higher rents when the ownership market is much more out of reach, which increases the demand for high-market rentals.

The following descriptions provide context on providing housing that each income level can feasibly afford in Figure 1.4.

Low and Affordable Ownership. Often the best source of affordable housing is the existing housing stock in older neighborhoods. Many higher-income households compete for the same housing stock as lower-income households. The low-income ownership market demand can be met, in part, by providing opportunities for moderate-income households to move up in the market.

Low and Affordable Rental. Production of rental units under \$500 (and even up to \$700) will need assistance programs like low-income housing tax credits and project-based Section 8, but some may result from market adjustments due to new higher-quality rental units creating competition in the market. It will also be essential to preserve the units existing in this price range today.

Moderate Market Ownership. It will be challenging for the private market to produce housing in this price range in Columbus. Most will need to come from the existing market when individuals move to other product types that free up homes in this price range. Others can be produced through assistance programs like Habitat for Humanity or through a filter effect created by the production of move-up housing.

Market and High Market Ownership and Rental. The private market has successfully produced market-rate housing, although not at the level needed. The development community should be encouraged to continue its work in market-rate housing development. These developments should be encouraged to employ innovative practices to create high-quality neighborhoods and new housing products.

FIGURE 1.4: HOUSING DEVELOPMENT PROGRAM BY PRICE POINT

End of Period	2025	2030	2035	2022-2035
Total Need	539	1,477	1,613	3,628
Total Owner Occupied	296	812	887	1,995
Low: Less than \$125,000	Not easily produced by the market, comes from existing housing stock through move ups.			
Affordable: \$125k-\$249,999				18%
Moderate Market: \$250k-\$299,999				24%
Market: \$300k-\$449,999				29%
High Market: Over \$450,000				29%
Total Renter Occupied	242	665	726	1,633
Low: Less than \$500				18%
Affordable: \$500-\$1,000				22%
Moderate Market: \$1,000-\$1,500				21%
Market: \$1,500-\$2,000				18%
High Market: Over \$2,000				22%

30% of lower price point demands are met from new units at higher price points that lead to movement out of units. Thus, a lower percentage of new development at these price points. Many new units at lower price points have to come through public subsidy programs, rehab, and occupying vacant units in the existing housing stock.

Source: RDG Planning & Design

Owner Units

- › There is demand for wealth building ownership options at lower price points.
- › Some of the percentage for lower price points are seniors with low fixed-incomes but living in higher priced, paid off units.
- › Higher incomes in the community show in the demand for high priced owner options.

OLDER ADULT HOUSING

A portion of the development program must also include housing units that are appropriate and desirable for older residents in Columbus, as mentioned in discussions and the market analysis data. "Senior housing" does not only mean nursing homes and assisted living facilities, but includes any housing that matches the needs of an aging population. These units would be low maintenance and designed with accessibility in mind, often referred to as Universal Design, allowing seniors to remain in their home communities for longer.

Today's Older Adult Market

Figure 1.6 shows an existing inventory of older adult communities in Columbus. The figure excludes in-home service units or individual Universally Designed units. Many of the facilities are nursing homes and assisted living communities with specialized medical and assistance services.

FIGURE 1.6: INVENTORY OF SPECIALIZED OLDER ADULT COMMUNITIES, 2024

Facility Name	Address	Age	Type	Approx. # of Units
All Saints Community	5400 Yellowwood Drive	62+	Independent Living, Low Cost	40
Armory Apartments	646 Franklin Street	55+	Independent Living, Low Cost	25
Athens Crossing	3505 Athens Way	55+	Independent Living	20
The Belmont Health and Rehab	540 Belmont Dr	-	Nursing Home	180
Booth Manor-Salvation Army	300 South Gladstone Avenue	62+	Independent Living, Low Cost	16
Central Park Place	1500 13th Street	55+	Independing & Assisted Living, Low Cost	100
Fairington Apartments	2351 Fairington Court	62+	Independent Living, Low Cost	140
Four Seasons Retirement Center at BHI	1901 Taylor Road	62+	Assisted Living	105
Hickory Creek at Columbus	5480 East 25th Street	62+	Nursing Home	20
Keepsake Village	2564 Fox Pointe Drive	-	Nursing Home/Memory Care	44
Parkside Court Columbus	3660 Central Avenue	55+	Independent & Assisted Living	60
Silver Oaks	2011 Chapa Street	-	Assisted Living/Nursing Home/Memory Care	76
Town & Garden Apartments	428 Pearl Street	55+	Independent Living, Low Cost	10
Traditions of Columbus	4300 West Goeller Boulevard	-	Assisted Living	70
Traditions of Columbus	4300 West Goeller Boulevard	55+	Independent Living	48
The Villas Apartments*	4101 Waycross Drive	62+	Independent & Assisted Living	96
Villas at Stonecrest	3990 Naples Drive	55+	Independent Living	108
Vivera Senior Living of Columbus	1971 State Street	62+	Assisted Living	182
Willow Crossing	3550 Central Avenue	-	Nursing Home/Rehabilitaiton Care	80

Source: RDG Planning & Design

*Closing in April 2025

Future Older Adult Market Trends

By providing attractive independent living options, a quality entry-level or family-sized home may be made available to the market, as seniors, retirees, or empty-nesters often move out of traditional single-family dwellings. Figure 1.7 outlines a forecast population change for the 55 and older age groups by 2035. The population is forecast using natural change with a migration factor equivalent to what was experienced since 2010.

Some key findings for older adult housing needs in Columbus include:

- **A projected increase in people 65 years of age and older, accounting for a higher percentage of the population.** A larger increase is in people 75 years of age and older. The growth is primarily the result of the Baby Boomer generation aging into their later years.
- **Many respondents over 55 in the workforce and community survey indicate they want to remain in Columbus or need more appropriate housing options to do so.**
- **The growth in future older adult households equating to around 10,000 units for these households.**
 - › The forecast number of households includes all living needs including independent living, low maintenance, Universal Design, and a combination of approaches to reach accessibility needs internal and external to housing units.
 - › Moderate to lower priced owner and rental options across these housing types, or assistance with at-home renovations, is a key demand for these households. Over one third of household making under \$75,000 in Columbus are over 65 years old.
 - › These household's existing homes may be suitable for years to come. Others might need to be retrofitted. Some, especially those 75 and older, will be searching for other options (43% in 2022 were living with a disability). The older cohorts will look for assisted living, nursing homes, or family living arrangements.

FIGURE 1.7: OLDER ADULT POPULATION AND HOUSEHOLD FORECAST

	2035 Projection (natural change)	2010- 2020 Migration Factor	2035 Population with Migration	People Per Household	Households
55-64	5,609	-0.4%	5,577	2.00	2,789
65-74	4,685	5.4%	5,071	1.75	2,898
75+	4,924	6.2%	5,393	1.25	4,314
Total 55+	15,218	-	16,041	-	10,001

Source: RDG Planning & Design

Older adults able to age-in-place increase the demand for in-home services and the need to renovate existing homes to accommodate for changes in mobility. National market trends indicate aging Baby Boomers are more likely to use in-home services and might reduce the need for assisted living and skilled nursing units.

Across the nation, almost 5.5% of those in the 60-78 age bracket live in assisted living facilities or nursing homes. Some estimates suggest that up to 8% of those over 55 will transition to older adult communities by 2035.

Source: Consumer Affairs. "Assisted living statistics (2024)" ConsumerAffairs.com).

FINANCING TOOLS APPROACH

Many potential tools are available and suggested for each goal in the following sections. These tools fall into three broad categories: producer, operational, and resident.

Producer Tools

Producer tools focus on reducing obstacles and risks to housing development. They fill gaps in revenues or financing, addressing feasibility problems (illustrated in this study on page 47). They may include direct monetary or tax incentives for specific housing goals and priorities. Producer tools and techniques further fall into several types;

- **Tax Based.** Uses tax policy to provide significant capital assistance for projects.
 - › Tax Increment Financing (TIF) allocates the added taxes created by a redevelopment project to retire debt for site preparation, public improvements, and infrastructure development. In Indiana, HOTIF can be used for residential projects with certain restrictions.
 - › Low-Income Housing Tax Credits (LIHTC) provides federal income tax credits to investors in rental housing developments that serve low-income residents. A nonprofit CDC without tax liabilities does not directly benefit from tax credit programs.
- › Historic Tax Credits provide Federal income tax credits to qualified investors in projects involving buildings listed on or eligible for listing on the National Register of Historic Places and rehabilitated in compliance with the Secretary of the Interior's Standards for Rehabilitation.
- › Depreciation allows an income tax deduction for the theoretical diminishing of a building's value through aging.
- › Tax abatement or deferrals eliminate or reduce local municipal taxes for a period or allow payment later.
- **Development Based.** Development tools include direct funding or cost reduction for construction or the creation of development entities to execute projects. Such as:
 - › Reduction or waiver of permit fees.
 - › Direct production subsidies, including grants or subordinated loans.
 - › Real estate acquisition and reductions of sales price to a developer.
 - › Direct employer assistance or investment in new housing.
 - › Rehabilitation loans and grants, especially for non-resident owners of properties.
- **Infrastructure Based.** Infrastructure tools develop public improvements to support new development projects. Public infrastructure development might focus on opening larger development areas consistent with the comprehensive plan.
- › Special assessment districts use special assessments on property to retire revenue bonds that provide front-end financing. This reduces the front-end exposure of public improvement costs, deferring them to the eventual property owners. Special assessments do not reduce the ongoing cost of housing to residents, but they make it easier for developers to develop subdivisions.
- › Joint public/private financing includes a possible mechanism to provide some level of return to the City based on its percentage of contribution to public infrastructure.
- › Pioneer public financing uses bond funds or other general fund sources to build infrastructure in key areas before anticipated development.
- **Legislative Based.** Legislative tools provide statutory incentives or requirements to reach desirable housing goals.
 - › Zoning incentives and bonuses will typically involve modifications of development regulations to encourage certain kinds of development. In some places, these incentives may include expedited process, code relief, or other "accelerants."
 - › Zoning changes can permit higher density or different forms of development like auxiliary dwelling units and duplexes on residential lots.
 - › Development targets that mandate or have minimum requirements for affordable housing.

