compulsory, common law marriages are acceptable, as is premarital sex, and a large portion of their high taxes go to social-welfare programs including free school and medical care. They place a high value on intellectual efforts and reading and listening to music are two favorite past times. One-third of the 5.2 million inhabitants own cars, with rail, ferries, and buses playing an integral role in transportation. Government is by a monarchy where the prime minister and his cabinet do most of the governing.

It is particularly important to note the socialistic nature of the country. The Danes are taught to think of society as a whole, and cohousing supports this community-oriented mentality.

This is a direct contrast to many aspects of the American culture. Americans are much more diverse in their cultural and religious backgrounds. While Danes value community support and sharing, Americans believe in individualism and self-sufficiency. One example of this attitude is the high average number of cars owned by households. In terms of household relationships, Americans continue to be more conservative than Europeans.

This is not to say that cohousing in America cannot work; it can and it does. When comparing the success of European and American cohousing, it is necessary to consider the cultural climate of each. European cohousing has been around longer and therefore has had time to integrate and work out some of the bugs that American cohousing developments may still be experiencing.
Chapter 5

Cohousing In Indiana

615 East Washington Case Study

Indiana is one of fourteen states that do not have a cohousing network in place. The 615 East Washington case study illustrates step-by-step procedures for developing a cohousing community in the historic district of downtown Muncie. This hypothetical group will be using some of the development alternatives in the last chapter to lead them through the process of cohousing in Muncie. The emphasis of this thesis has been on cohousing as an urban housing alternative and this site study supports this focus.

Louise first heard about cohousing when her mother sent her a newspaper article from a Chicago paper. She and her husband, Tom, discussed it and became excited about the possibilities. It seemed to offer a lot that they felt was missing from their daily routine. The book, CoHousing, was referenced and Louise found a copy at the Ball State library and read it. Louise and Tom began talking about cohousing with some of their friends from church. They decided to pursue cohousing in Muncie, but first they needed to get organized. Tom and Louise had a gathering at their home to further discuss what they knew. They invited their friends to bring other friends who might be interested.
Cohousing As An Urban Housing Alternative In Indiana

The first thing they did at this meeting was introduce themselves. The following is a list of who attended:

<table>
<thead>
<tr>
<th>name</th>
<th>job</th>
<th>age</th>
<th>marital status</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Amy</td>
<td>retired social worker</td>
<td>65</td>
<td>divorced</td>
</tr>
<tr>
<td>2. Tom</td>
<td>high school administrator</td>
<td>32</td>
<td>married (to Louise)</td>
</tr>
<tr>
<td>Louise</td>
<td>homemaker/teacher</td>
<td>31</td>
<td>married (to Tom)</td>
</tr>
<tr>
<td>Steve</td>
<td>son of Tom/Louise</td>
<td>6</td>
<td>-</td>
</tr>
<tr>
<td>3. Eric</td>
<td>BSU professor</td>
<td>45</td>
<td>divorced</td>
</tr>
<tr>
<td>4. Ed</td>
<td>retired accountant</td>
<td>69</td>
<td>widowed</td>
</tr>
<tr>
<td>5. Ted</td>
<td>retail manager</td>
<td>25</td>
<td>married (to Joan)</td>
</tr>
<tr>
<td>Joan</td>
<td>returning BSU grad student</td>
<td>27</td>
<td>married (to Ted)</td>
</tr>
<tr>
<td>6. John</td>
<td>factory worker</td>
<td>26</td>
<td>single</td>
</tr>
<tr>
<td>7. Karen</td>
<td>bank teller</td>
<td>34</td>
<td>single</td>
</tr>
<tr>
<td>Jessica</td>
<td>daughter of Karen</td>
<td>13</td>
<td>-</td>
</tr>
<tr>
<td>8. Terry</td>
<td>machinist</td>
<td>36</td>
<td>married (to Susan)</td>
</tr>
<tr>
<td>Susan</td>
<td>bank teller</td>
<td>36</td>
<td>married (to Terry)</td>
</tr>
<tr>
<td>Rich</td>
<td>son of Terry/Susan</td>
<td>8</td>
<td>-</td>
</tr>
</tbody>
</table>

Tom and Louise led a discussion about what they had learned about cohousing. They passed around the book and talked about the feasibility of such a project. As a group, they outlined the benefits they could see to cohousing and wondered why no one else had heard about it. There was no talk of commitment to a project, but the group dispersed agreeing to keep in touch.

They met again about two weeks later and they seemed as interested as ever about seriously pursuing a cohousing community. At Louise’s suggestion, each household contributed $4.20 to get a subscription to the national cohousing newsletter which is referenced in CoHousing. The newsletter has articles and reports from cohousing communities across the country. They agreed that was the best way to learn about other communities and where they might find help if they need it. Again, they talked personally in an effort to get to know each other. Tom and Louise, Karen and Jessica, Ed, and Amy all attend the same church in Muncie. Eric currently lives next door to Tom and Louise, John is a friend of a friend of Karen’s, Ted and Joan heard about it from a professor friend of Eric’s who
is in the same department as Joan, and Terry and Susan learned about the meeting from Karen with whom Susan works.

Though they kept in touch, they did not meet again formally for another month. At this meeting, the number of interested parties was reduced to six households when Ed and Terry and Susan dropped out. They agreed that each household was ready to commit to the group and to help out in whatever way necessary. This early commitment was understood by the group to be mostly for meetings and minimal money to cover the operating expenses of the group.

As with any cohousing community, these people are attracted to cohousing for different reasons. In determining their goals for cohousing, they discussed what they found attractive and what they each wanted individually out of cohousing. At this point, they were familiar enough with real cohousing communities to have an idea of what life in cohousing is like. Amy began the discussion by stating that her main interest was the community aspect. While retirement communities provide some community, she said, she was looking for a more cross-generational group. Tom and Louise agreed, saying that they were looking for a household arrangement where their son as an only child could be exposed to other adults and children besides the kids he meets at school. Karen explained that she needed a network or community where she could feel comfortable relying on someone else to help care for her daughter. Positive adult role models of both sexes she feels is important. She also said she was attracted by the idea of sharing costs and meal preparation—things with which she as a single mother needs help. John was attracted by the intentional community saying he has little opportunity to meet people outside work. Living with others who have different interests, such as couples with children, helps him become more rounded in his outlook. Eric is interested in the newness of cohousing and the fact that community is central to its purpose. Ted and Joan, like Karen, are interested in keeping costs down. They were also excited about the sense of community that cohousing developments foster.
Defining Goals

Their next step as a core group was to discuss and begin formulation of their cohousing goals. Looking back at their own interests and personal goals for cohousing and looking at other cohousing communities in the book and newsletter, they brainstormed this list of goals:

- affordable housing for those with lower incomes by maintaining housing at cost below market value
- child-friendly atmosphere
- socio-economic diversity of residents
- commitment to be environmentally conscious—recycling and purchasing thoughtfully
- commitment to be good neighbors wherever the actual site is - take an active interest in the neighborhood - physically integrate with surrounding neighborhood as much as possible
- strong commitment to group; good communication and personal relationships
- education, learning, and personal growth important to group

The group needed to decide what type of property they were looking for. The first basic decision was: Would the group prefer to build new or convert/remodel an existing structure? They agreed that remodeling an existing structure was more of what they had in mind. While building a new development would be exciting, they felt that by revitalizing a property as a group, they could afford to make greater improvements and, in a sense, give back more to the neighborhood. Existing structures would also be found closer to downtown and to the University and would help to limit their dependence on their cars. Building from scratch, someone argued, would offer a better opportunity to construct a site to their liking. They as a group would have the ability to choose the site layout and building design they liked best. The response was that the group might reach their goal of contributing to and integrating into a neighborhood more effectively in an neighborhood that already has a community structure within it.
Making A Financial Commitment
Up until this point, the members of the group had only contributed money to pay for the national newsletter. At the next meeting, Amy brought up the idea of collecting dues or similar amounts of money to be held for the purchase of a property, if and when they found one. Also, making a financial commitment would give the members of the group a stake in the activities and prepare them for greater financial commitments down the line. They were still unsure about whether they would build new or convert an existing building.

Locating A Property
Louise learned from another church member that the East Central Reinvestment Corporation (ECRC) was selling a large house at 615 E. Washington. It is located in the historic East Central neighborhood which has a very active neighborhood association. Every fall, the neighborhood hosts a Washington Street Festival with crafts, historic home tours, food vendors, and music performances. The property in question is located within the blocks where this annual festival takes place. The presence of an active neighborhood association, they believe, indicates that there is a strong unity among the residents. If such is the case, the neighborhood might be more accepting of a cohousing community and what it is trying to accomplish.

Tom and Louise called ECRC to inquire about the house. They were assured that while the house was not on the market, ECRC was interested in selling and willing to entertain offers. Tom asked if they could make an appointment to see the house and see for themselves if it might be large enough for cohousing before they got the whole group involved in visiting the site.

The following Tuesday, Louise and Amy went to see the house. It seemed large enough for what they would need: common kitchen, library, bedrooms already divided, and space to expand. They noticed that the house would need some investment for window work, repairs to the stairway and walls, and remodeling portions of private and common areas. The house had a nice location in the historic district with available parking
behind it and the MITS bus transfer station just seven blocks away. There was little room for gardening or play space, but landscaping would be needed. The attic and the basement could be remodeled and put to use as playrooms, guest rooms, or recreation areas. Because the building is located in the historic district, there would be strict limitations on how the group could alter the building. Amy and Louise agreed that the house was worth looking at. Even if it did not quite meet their needs, seeing it might give members of the group a better idea of what they liked and disliked. While they liked the house, the two women were concerned that a conflict might arise with their proposed use and the preservation goals of the district. At this point, ECRC had no asking price. Amy explained what they wanted the house for and asked if other members of the group could visit the house within a week.

Louise and Amy went home that night and contacted members of the group. By their Sunday night meeting, everyone had seen the house. Most comments were favorable. They were pleased with the kitchen, library, and front rooms. The attic and basement seemed to hold promise for other uses. The location was good and the prospect of working on a

615 E. Washington is a historic home within the Emily Kimbrough Historic District (photo by author).
historic building was challenging. The group was wary of the cost of the work that would have to be done. They were also discouraged by the lack of usable yard area.

Realizing that there are relatively few buildings large enough for their needs within Muncie, the group decided to have the house inspected for structural soundness. Tom asked one of his friends, an architect working in Indianapolis, to take a look at the house as a favor to Tom. There was no rush since no one else was making offers on the property. When Tom’s friend reported back that the building would be workable, they had to discuss whether or not they would make an offer for the house. A call to ECRC revealed that their mortgage is between $60-75,000 and is held by Star Bank.

**Hiring A Lawyer**

Before proceeding with any further steps, the group decided they needed to retain a lawyer. They had heard of other cohousing groups forming a non-profit housing body to reduce the risk to each individual. Ted, whose father is a lawyer, suggested that the group look into forming their own non-profit. He pointed out that they would need a lawyer eventually to help with the purchase of the property. Ted and Joan volunteered to research lawyers in Muncie. After making several calls, they found a general practice firm that was willing to work with them.

At the next meeting, Ted and Joan suggested the group retain McClellan, McClellan, Brooke, & Arnold. Because of the scope of their expected needs and the uniqueness of their proposed development, the cohousing group had little choice in selecting a law firm. It was suggested that the group look into law firms in Indianapolis or Ft. Wayne to find a less conservative firm. It was close, but the movement was voted down on the grounds of using Muncie businesses for all aspects of the project and because a local firm might be more flexible in an effort to show support for a local project.

**Purchasing The Property**

The group decided to go with American National Bank because of their
extensive mortgage department. After meeting with one of their residential mortgage specialists, they were told they would need to present their proposal to the loan committee at their Friday morning meeting. The committee is made up of at least ten members of the corporation who accept or deny mortgage applications based upon information given to them by the mortgage officers. The residential mortgage officers typically look at developments of one to four units per structure. This new type of housing arrangement was something they had no experience dealing with.

Next, after the project was approved initially, the group was required to submit a signed offer stating how much they would purchase the property for and the details about alterations and expected use of the property. This included projected costs, capital to be invested, and drawn plans. The next section describes how they found an architect and worked to develop their remodeling plans. In actuality, the steps of purchasing the property, drawing the plans, and gaining building approval would be concurrent. For the purpose of this description, each step has been described completely in one section.

Each household submitted a credit report, income information, and tax returns to establish their ability to pay. They filed as individual households with each household filling out the mortgage application that may be found in Appendix F. The credit report cost each household $45.

The committee accepted their initial plans and found each person’s credit rating in order. Next, the group paid for the bank to perform an appraisal of the property, including more detailed plans of their alterations and improvements. It was decided that the loan money for remodeling or preservation repair would also be calculated from the submitted plans and come out of their mortgage payments. Because the appraiser had nothing to compare cohousing to in this area, the appraised amount was most likely less than it would have been for a single family use. The difficulty in appraising the building also resulted in a higher cost for the appraisal. Where the appraisal would cost about $250 for a single family home, the cost to the cohousing group was $1200. The bank contacted
other banks in Minnesota and Washington to better assess the risk involved with financing cohousing. American National was then able to determine their risk and adjust their processes. Talking to others would validate the loan and the project. The responses they received were favorable, and though they were still cautious, the bank felt more comfortable about granting the loan to the cohousing group.

The bank could handle this property one of two ways. When they finance condominiums, they use what they call a horizontal property regime. Each unit is assessed separately with a share of the common areas included. If the community were to be developed as a Planned Unit Development (PUD), then the bank could lend money with the assurance that there would be some opportunity on the secondary market if the residents were unable to pay. The secondary market is made up of groups of investors who purchase packages of loans as an investment. Fannie Mae (Federal National Mortgage Assoc.) and Freddy Mac (Federal Home Loan Mortgage Corp.) are two examples of secondary market investors. When determining how much the bank will lend, they will loan the lesser amount: purchase price or appraised value. The bank decided that it would be best for both parties involved to finance the building as a condominium using the horizontal property regime.

The bank then made a determination of how much they would lend this group. When the final amount and terms were approved, the cohousing group was sent a commitment letter. The bank then begin title work to push through the purchase of the property. The cohousing group put down 25% on the investment with 20% for the fees at closing. Initially, the project was financed jointly, but will be reworked to individual mortgages after the sale is final.

Finding An Architect

After finding out what drawings they would need for their mortgage and building permit applications, the group needed to find an architect willing to work with them and to draw plans for remodeling. Eric suggested that some students from Ball State might be willing to do all but the official drawings for a lower cost. He felt that they would be more
receptive to the new idea of cohousing and community living. He then offered to contact the Department of Architecture to see if some students and maybe a faculty member could work with them. Besides finding a student with an interest in shared facilities, they would also need someone with a preservation interest or background. Finally, they would need a faculty member or other registered architect who could stamp the finished plans. John was a bit skeptical at first, fearing that students would not get the work done or would force their own plans on the group. On the other hand, everyone agreed that if the students could work for less money than a registered architect, the group should try to cut their costs at every opportunity. Amy pointed out that this was another way they could support their goal of respecting education and support the university which they feel is an integral part of the larger community they live in.

Eric called the architecture department and was given Stan Mendelsohn’s name as director of the Housing Futures Institute. After several attempts to reach him by phone, Eric finally spoke with Stan a week later. Eric explained what his group was trying to do and asked if Stan would be interested or if there were another faculty member he should contact. Stan asked some questions and sounded eager to learn more about cohousing in general. Eric mentioned their weekly meetings and suggested that Stan come to a meeting to discuss with them the possibility of student involvement in the project. Stan agreed and attended their meeting at the beginning of the following week.

While they had many things to discuss, the main focus of the meeting was to get feedback from Stan and find out how they stood in their search for an architect. They told him about the cohousing process and showed him the book. Then they updated him on their own status. He was excited about the prospect of cohousing and very interested in participating with such an unusual development within Muncie. He told them that he thought he could find a couple of students interested in the project. He agreed to act as principal architect supervising the students who would be working with the cohousing group.
Stan found three students to work on the project. He contacted two fourth year architecture students who he knew had an interest in cooperative housing communities. Then he found a second year historic preservation student to assist with the preservation aspects of the project.

The first thing Stan and his students needed was to see the house and get floor plans of it. Getting in to see the house was no problem. Together with Stan and the students, Eric made an appointment to take them through the house and point out some of the things his group had found interesting. The house is habitable, but needs quite a bit of money put into it for repairs. Substantial changes would have to be made to remodel the bedrooms into condominium-like units.

Getting floor plans was not so easy. The building department had on file plans for the two additions that had been constructed, but nothing else. The archives in the College of Architecture and Planning had two Historic American Building Surveys (HABS) on file, but neither one offered a detailed drawings of the floor plan. With the understanding that the cohousing group was going to make a bid on the property, the East Central Reinvestment Corporation allowed the students to visit several times to get the proper dimensions and information they needed. Once a rough set of floor plans was available, the students and the cohousing group could begin to evaluate the existing spaces and decide how they wanted them altered for the new environment.

**Building Permits and Preservation Approval**

The first step in obtaining building permits was to call the building commissioner of Muncie. No one in the group knew how the use of cohousing would affect the application process. John, who has some experience with construction and contracting, offered to work on this aspect of the project. He visited the building commissioner’s office at city hall and explained that he wanted to do some remodeling on a building in the historic district. When doing exterior work on a building in the historic district, the owner needs to receive a Certificate of Appropriateness (COA) before the building permit can be processed. The commissioner suggested that John go to Neighborhood Services and Community
Development to talk to the preservation officer, Scott Berger. The building commissioner, Todd Stebleton, then asked John if the building was a single family use. For residential buildings with more than two units, a State Design Release is required before permits can be issued. When the state approves a permit, they send a letter directly to the Muncie building commissioner and also to the owner stating that the proposed work has been approved. Once the building commissioner has received the State Design Release and the COA, if necessary, then he can review the permit application.

While he was still downtown, John walked across the street to the County Building to talk to someone at the Plan Commission office about the use of cohousing. He spoke with Victoria Rose who confirmed that 615 E. Washington is zoned R-5, multi-family. He explained what the group wants to do: convert a single residence (currently considered group housing: separate bedrooms with combined baths, kitchen, etc.) into six different self-contained units. Victoria confirmed that their use was permitted. The zoning ordinance allows for two to twenty-four units as permitted uses. There is another ordinance in Muncie that prohibits more than three unrelated persons to a unit; however, since the building would be considered six units, there would be no problem. Each unit would be required to have two parking spaces. With parking in back and also on the street, they would be able to meet that requirement. The set backs and yard requirements seemed to be where the cohousing group might have problems. For three units or more, there is a minimum street frontage of 100 feet (at the building line) and a minimum of 9,000 square feet for the area of the lot excluding right-of-ways. The front and rear set backs are both a minimum of 20 feet from the right-of-way to the front of the building and from the rear lot line to the rear wall of the building, respectively. The side set back for the side facing Vine Street is 20 feet from the right-of-way to the side of the building. For the other side adjoining the neighbors property, the requirement is a minimum of five feet plus two additional feet for every unit over one—the final limit being fifteen feet from the neighbors. For multiple unit buildings, the height should not exceed 45 feet. The minimum floor area for multiple units is not less than 400 square feet per unit. Lastly, the building should not be less than
24 feet in depth or width (see Appendix G for detailed information).

John was accustomed to the technical language of zoning ordinances, but was still concerned about the set backs. Victoria told him that when the building permit was reviewed, they would verify the set backs. If the building cannot meet the requirements, John and the group would have to go before the Board of Zoning Appeals (BZA) to receive variances. This news was a bit discouraging, but John's main concern was approval of the use.

That evening, the cohousing group met with Stan and the architecture students to discuss the permit processes required. Karen, for one, was put off by the amount of work. She felt discouraged by the need to apply to the state, the Preservation Commission, the building commissioner, and the BZA. The more offices they had to apply to, the more likely it would be that someone would object and slow down or stop their project. Eric pointed out that they really had no choice. The fact that there were so many chances for their project to be stopped made them more determined to develop a solid, professional plan that would gain approval.

The application fee for the State Design Release is $55 plus $.0023% the cost of construction with a minimum of $50 for a minimum total of $105. Stan was familiar with the process and explained the procedure to the group. They had started a general fund for costs such as appraisals and permitting fees. The cost of this permit would come from this source. When John reported that the use of cohousing would most likely be approved, everyone was relieved. At this point, the cohousing group discussed the need for a Certificate of Appropriateness as required by the Preservation Commission. Because they wanted to add skylights and maybe dormers, they would need to get a COA.

Certificate of Appropriateness
John's next step was to go to Neighborhood Services and Community Development and pick up the information they would need to apply for a COA. John met with Scott Berger, the Muncie Preservation Officer and staff person to the Historic Preservation Commission. Scott gave him a
copy of the Design Review Guidelines for the Emily Kimbrough Historic District and also an application for a COA. John asked Scott where the group might find contractors to repair or replace items in the house, such as the stained glass window. The Landmark Yellow Pages put together by the National Trust For Historic Preservation gives information about many aspects of preservation and includes an actual yellow pages of contractors who do specialty work.

The Preservation Commission meets every third Thursday of the month. Because many people were applying for certificates for summer projects, Scott put John on the agenda for the following month.

John and the others went to the meeting and received a certificate without any problems.

Once the plans and fees were submitted to the Indiana Department of Fire and Building Services, the Division of Plan Review looked at fire and safety codes and approved the project. It took about twelve working days for the group to receive approval for the plans. There was a positive feeling at their meeting the following week. Slowly, there were realizing their goal of cohousing in Muncie.

As soon as the group and the Muncie building commissioner received copies of the State Design Release, John and the students went to city hall and applied for permits to remodel and change the use of the building.

**The Board of Zoning Appeals**

Two days later, John received a call saying that their house did not meet current set back requirements and that he would have to go to the Board of Zoning Appeals. The BZA meets twice a month and already had a full agenda for the next two meetings. John confirmed that they would like to see the Board as soon as possible which meant in another month. The building commissioner did not think it would be a problem to receive variances for the set backs because the building pre-dates the current zoning ordinance which was written in 1973.
The cohousing group spent the next month preparing to meet the BZA and working out the details of programming and life in their community.

They were all apprehensive that night. Because of the notification process, some of the neighbors from the historic district were there to see who was moving into the house. Eric and Stan spoke to the BZA on behalf of the community. The BZA had no problems approving the variances, but got off track with a discussion of their proposed use. The Board members were mostly curious, but also a bit concerned. Marta Moody, the staff person for the BZA, pointed out that the proposed use was in accordance with the R-5 definition and that the group was not seeking a variance for use any way. Eric and Stan were able to explain cohousing in a general way, and the Board soon moved on to another case. Some of the neighbors approached the group after the meeting, but they did not offer any objections. They were interested in hearing more about cohousing and a few expressed a desire to visit the future residents after they moved in to see how it worked.

**Working With The Architect**

As stated above, these steps are not exactly in chronological order because that do not occur that way in reality. To go back in time a bit, the cohousing group met with the students with and without Stan for several weeks to finish the plans. Because the use of space and the size of the space is closely related to the routines and activities the residents plan, they needed to decide how they wanted daily life to be in order to organize the physical space. Many changes were proposed to remodel the structure to fit the group's needs. They were able to create a schedule of changes needed to get the house ready.

∞ immediate

- remodel second floor to create individual, self-contained units
- upgrade kitchen
- replace flooring in kitchen
- remodel basement for laundry and shop uses
- repair bowed wall outside library
- replace brick around fire place
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- add windows/skylights to brick addition
- near future
  - replace dormers in attic
  - remodel attic as guest rooms and children's play room
  - new carpet/flooring in common areas
- on-going/group projects
  - repair/replace balusters on staircase
  - replicate historic landscaping
  - paint/repair exterior
  - replace stained glass window above staircase

They designed the first and second floors to contain six comfortable units of varying sizes for each household involved. The addition to the east is extremely unattractive and the Historic Preservation Commission would like nothing better than to see it removed. The group felt that the space could be used and, in any case, they would not be able to afford to remove the addition and replace the floor area with an appropriate structure for some time.

Selecting A Contractor
Stan and the students finished the plans and the group began taking bids for the work. Four local contractors made proposals. With Stan's help, the group decided which company to go with. The lowest bidder did not have a good reputation and the highest bidder was much too high. The second highest bidder did not seem willing to work with the group. The fourth bidder, they felt, would work with them to help reduce their costs. This contractor could perform the whole range of work and was also a local firm.

Beginning Remodeling
The men from Woodland Construction showed up in April and began work on the house. Everyone celebrated and watched the construction eagerly. They could not believe they were going to be living in the kind of cohousing community they had only read about.
The Name
In honor of the historic district where the cohousing community is located, the group chose to call themselves the Kimbrough Cohousing Community—KimCo for short. This was another way for the group to express their commitment to their community and to the neighborhood at large.

Sell Homes
With about a month left on construction and renovation, Tom and Louise, Eric, and Amy put their homes on the market, preparing to move to 615 E. Washington.

Certificate of Occupancy
When all of the construction work was completed in November of the same year, the building inspectors returned for a final time. Satisfied with the work, they issued a Certificate of Occupancy, officially changing the use of the building from a rooming house to six individual units. The cohousing members received a copy which they framed and hung in the kitchen.

Moving Day
Moving day was exciting and more chaotic than any of them had imagined. Shortly before Halloween, three moving vans and several other cars and vans crowded the parking lot behind the house and the street in front. Some of the neighbors who had taken an interest in the project came by to look around and see how the work was progressing.

After spending all day moving and unpacking, they took a break for dinner and ordered pizzas to celebrate.

Furnishing the Common Areas
The community members thought it would be best to keep their furniture until they moved in to make sure that everyone had what they needed and to furnish the common areas. Amy donated her upright piano for the library which, from that point on, became the library/music room. Eric
had a second television set that he donated to the family room. Tom and Louise had a couch, love seat, and tables that also fit the family room. John was not planning on using his kitchen table and donated it for the community kitchen.

Active Community Management
From the first day they moved in, the residents were on their own to successfully run the first and only cohousing community in Indiana. They celebrated Thanksgiving with a big dinner, inviting friends and relatives to join them.

They decided to still meet every other week until the meal schedule and funding organization worked out. For their common dinners, they agreed to start with four dinners a week—Monday through Thursday. Every night two adults would be responsible for preparing dinner. With ten people, eight of them adults, it would not be too difficult for two people to prepare dinner once every two weeks.

In continuing community spirit, they designated the “on-going” preservation projects on page 64 as community projects designed to give the group a continued purpose.

Getting Indiana Into Cohousing
The first step to establishing cohousing is to develop interest and to get interested people working together. This is done using a cohousing network. A good example of starting a network may be found in Chapter 4 with the story of Monterey Cohousing Community in St. Louis Park, Minnesota. Currently, there is no cohousing network in Indiana. Because Indianapolis is the largest city in the state, a network would most likely begin there. From a base in Indianapolis, other networks in Gary, Ft. Wayne, Evansville, or Muncie might evolve later. For the purpose of this thesis, Indianapolis will be the focus for a new network.

Leading A Network
It takes a very dedicated, progressive, and hardworking group of people
to run a network. It is necessary to informally find individuals who are interested in getting a network started. The other option would be to find a redevelopment corporation or other housing body to begin the search. Initially, these individuals or this group would advertise with classified ads in Indianapolis newspapers inviting interested parties to slide presentations explaining cohousing. Flyers posted in public places and in housing literature will also reach potential cohousers. Feature articles in the newspapers and TV coverage will further educate the general public about cohousing.

Spreading The Word
It might take a while for people to understand cohousing. Advertising efforts do not reach everyone at once or interested people may not be able to attend the first few meetings. It is a good idea to get a subscription to the national cohousing newsletter as well as one from an adjoining state’s network, Chicago, for example. Purchasing the second edition of the cohousing book is helpful. The Cohousing Company offers many tools for presentations—a current list of their products is found is Appendix A. It will take time and money to get started.

At first, articles from the national newsletter and general information about cohousing will orient new members. As membership grows, meetings and social events to bring members together will be important elements of the newsletter. The network will also concern itself with educating local banks about cohousing and trying to locate viable properties for sale.

Meetings and social events are critical for keeping the network alive and for forming core groups. As mentioned before, core groups are the people with similar goals for cohousing that are actively working to find a site and commit to this way of life. Again, it may take months for solid core groups to form. People need to be comfortable with each other before they can consider living together.

Evolution of Core Groups
Once a core group is established, they assume much responsibility. The
core group will also want to be in touch with the housing market seeking a building or property that meets their collective goals. They will meet often, and potentially lose and gain members, before their goals are established and they can work together. They concentrate their efforts in order to more effectively find property and realize their vision.

Conclusion
The process of cohousing involves using skills that few have developed well: the ability to work in a group. Many meetings were held by the Kimbrough Cohousing group before they produced their community goals. It has been the American tradition to be independent and resourceful. Cohousing works the opposite way; the more a group works together, the greater the benefits everyone receives.
Chapter 6

Conclusion

Cohousing is by nature a grass-roots, resident initiated housing option and it is not for everyone. It takes effort, money, vision, patience, hard work, and a genuine affection for people to work through the process. Cohousing offers many benefits to all ages, incomes, and marital statuses. In this way, cohousing meets many needs that other existing housing options do not. For this reason, cohousing should be seriously considered in Indiana as well as other states and communities to meet the needs of people who have few other options.

With the spread of cohousing, however, more people are realizing their dissatisfaction with their current housing situation and becoming aware of other opportunities. Cohousing is growing in the United States, but there are also many examples of grass roots community efforts that are not cohousing.

Cohousing is developed differently than any other type of housing in the United States because the residents initiate the housing themselves. Though the individual housing units tend to be smaller than single family homes, they are quite comfortable. Devoting space indoors and out for common areas creates more usable space than may be found in many single family developments.

The process of cohousing is not easy, but the end result is rewarding. In a society where instant gratification and convenience are the norm, cohousing is a reminder what can be accomplished by ordinary people working in a group.

With the case study of 615 E. Washington, it has been demonstrated that
it is theoretically possible to develop cohousing in Indiana within existing zoning and permitting processes.

**Other Areas To Pursue**

Cohousing is still new in America and there are many other aspects and applications to explore. It would be worthwhile to examine closely how cohousing might fit into future health care plans or with other institutional/rehabilitative uses. Using cohousing to help house the homeless or welfare recipients is another potential. Also, cohousing as housing for those on welfare or with extremely low incomes might be a reasonable adaptation.

The option of forming a non-profit organization as a structural umbrella for the core group was not explored fully in the development alternatives and case study in this thesis. States will differ on the procedure for incorporating and this status may have some affect on the cohousing development process.
Appendices
Appendix A

Where To Go For Help

First, read the books that are available.

**Cohousing: A Contemporary Approach To Housing Ourselves**  
by McCamant and Durrett, 1989, Ten Speed Press

McCamant gives a good, clear overview of cohousing. Anyone interested in getting into cohousing or beginning a network should read this first to better understand the complexity of organizing cohousing. The second edition came out in January of 1994 and focuses more attention on American cohousing communities.

**Collaborative Communities**  
by Dorit Fromm, 1991, Van Nostrand Reinhold

Both books are referenced in the text of this thesis.

The CoHousing Network publishes *CoHousing*, a national newsletter with all kinds of information related to cohousing. Network connections, interviews, guest speaker presentations, and ads for architects, contractors, and facilitators are all contained in this newsletter that is well worth the money. To obtain a subscription, write or call:

The CoHousing Network  
PO Box 2584  
Berkeley, CA 94702  
(510) 528-2212 (bus.)/(303) 494-8458 (ed.)

The cost is $25 for a 1-year subscription (four issues). Checks are made payable to: The CoHousing Network.

The CoHousing Company, owned by Kathryn McCamant and Charles Durrett, authors of *CoHousing*, also may help networks and communities just beginning. They offer a variety of services and resources including video tapes, slide packets, sample documents, group contact lists, and regional information. They are also available for speaking engagements and will assist in directing interested parties to others who may be
helpful. For more information, write or call:
The CoHousing Company
1250 Addison St. #113
Berkeley, CA 94702
(510) 549-9980
Appendix B

European Cohousing Communities

Dorit Fromm, in Collaborative Communities, lists 100 Danish cohousing developments, 51 Dutch developments, and 33 Swedish developments in Appendix E (278). Because this thesis focuses only on Danish cohousing, only the communities referenced in McCamant's CoHousing are listed here. (See the map on the following page.)

<table>
<thead>
<tr>
<th>Danish Cohousing</th>
<th>city</th>
<th>island</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bondebjerget</td>
<td>Odense</td>
<td>Isle of Fyn</td>
</tr>
<tr>
<td>Drejerbanken</td>
<td>Skalbjerg</td>
<td>Isle of Fyn</td>
</tr>
<tr>
<td>Jerngarden</td>
<td>Aarhus</td>
<td>Jutland</td>
</tr>
<tr>
<td>Mejdal I</td>
<td>Holstebro</td>
<td>Jutland</td>
</tr>
<tr>
<td>Mejdal II</td>
<td>Holstebro</td>
<td>Jutland</td>
</tr>
<tr>
<td>Jernstoberiet</td>
<td>Roskilde</td>
<td>Zealand</td>
</tr>
<tr>
<td>Jystrup Savværket</td>
<td>Jystrup</td>
<td>Zealand</td>
</tr>
<tr>
<td>Sun and Wind</td>
<td>Beder</td>
<td>Zealand</td>
</tr>
<tr>
<td>Tornevangsgarden</td>
<td>Bikerød</td>
<td>Zealand</td>
</tr>
<tr>
<td>Trudeslund</td>
<td>Bikerød</td>
<td>Zealand</td>
</tr>
</tbody>
</table>

For further information, contact:

Lansforeningen af Bofællesskaber
Hans S. Andersen
Trudeslund 2
3460 Bikerød
Denmark

Danish Building Research Institute
Cohousing Information
Postboks 119
DK-2970 Hørsholm
Denmark
Danish cohousing is found near large cities all over the country. The development alternatives in this thesis are located on the map: 1) Trudeslund; 2) Jerngarden; and 3) Drejerbanken.
Appendix C

American Cohousing Communities

At the date of this thesis, there are 134 cohousing networks in 36 states with nine established cohousing communities. The following is a list of occupied communities as indicated in *CoHousing*, fall 1993.

<table>
<thead>
<tr>
<th>Name</th>
<th>City</th>
<th>State</th>
</tr>
</thead>
<tbody>
<tr>
<td>Muir Commons</td>
<td>Davis</td>
<td>California</td>
</tr>
<tr>
<td>N Street</td>
<td>Davis</td>
<td>California</td>
</tr>
<tr>
<td>Doyle St.</td>
<td>Emeryville</td>
<td>California</td>
</tr>
<tr>
<td>Nyland</td>
<td>Lafayette</td>
<td>Colorado</td>
</tr>
<tr>
<td>Monterey</td>
<td>St. Louis Park</td>
<td>Minnesota</td>
</tr>
<tr>
<td>Commons On The Alameda</td>
<td>Santa Fe</td>
<td>New Mexico</td>
</tr>
<tr>
<td>Winslow</td>
<td>Bainbridge Island</td>
<td>Washington</td>
</tr>
<tr>
<td>Sharingwood</td>
<td>Snohomish</td>
<td>Washington</td>
</tr>
</tbody>
</table>

There are other communities in the process in Atlanta, Georgia; Dallas, Texas; and Southampton, Pennsylvania.

Cohousing communities are located primarily in the Western United States.

Contact the CoHousing Company or CoHousing Network to find out where the closest network is based.
Appendix D

Development Process Steps

The steps of the development process, as summarized by Dorit Fromm in Collaborative Communities (161), are as follows:

- Formation (and Information)
- growing a group
- discussing goals
- running meetings
- making decisions
- orienting new members

- Structuring the Development
  committee tasks
  membership agreements
  schedule and budget
  consultants and/or developers

- Site Search
  selecting a site
  cost considerations
  development requirements
  general plan and zoning issues

- Legal and Financial Options
  membership fees
  money for development
  financing options
  types of ownership

- Design
  design strategies
  achieving consensus
  elements of the design program
Cohousing As An Urban Housing Alternative In Indiana

Building
bids
construction
sweat equity

Issues of Community Life
before moving in
conflicts
conflict resolution and empowerment
Appendix E

Cohousing Road Map

source: The Cohousing Company

CoHousing? Now that’s an interesting idea!
explore interest through the CoHousing book, introductory
presentation, talking with friends, attending meetings of a
CoHousing group
take getting started workshop
A. develop an umbrella group
set up working structure of umbrella organizing group
work on group process skills—take “Creating a CoHousing
Road Map” workshop
explore shared values
assess financial capability—Do you know what you can
afford? Have a mortgage broker pre-qualify members.
B. identify site criteria—There may be criteria for several
different sites within the Umbrella group
C. identify core group—Who do you share common goals
with?
site search: work with developer and real estate broker
pick site
site evaluation—have developer negotiate land purchase
contract and do preliminary feasibility studies
core group coalesces around site, some members continue
with Umbrella group
D. land development—Have developer prepare to submit for
planning approvals.
E. participatory pre-design programming: meet with a facili-
tator to identify goals, needs, and design criteria
F. group works with architect on schematic design
D1. planning approvals granted
close escrow on site
G. group reviews design development and selects finishes
architect complete construction documents

H. developer secures construction loans
I. submit for building permits
groups works out management policies
J. finalize construction contract
group organizes groundbreaking celebration
K. developer finalizes construction loan
L. start construction
N. group finds furnishing for common house
sell your other house
M. close escrow for individual mortgage loans
O. MOVE IN
active community management begins
finish landscaping
Appendix F

Sample Paper Work

The following are copies of the applications necessary to develop cohousing in Muncie, Indiana.

The applications are labeled as follows:

1 through 4  Mortgage
5 through 8  State Design Release
9            Certificate of Appropriateness
10           Building Permit
11           Demolition Permit
Uniform Residential Loan Application

This application is designed to be completed by the applicant and the lender in accordance with the terms and conditions of the loan. The applicant must provide all necessary information to ensure the accuracy of the application. Any虚假 or misleading information may result in the denial of the loan application.

1. TYPE OF MORTGAGE AND TERMS OF LOAN

| Mortgage Amount | Interest Rate | Term of Loan | Other | Security
|-----------------|---------------|--------------|-------|---------|
| $100,000        | 4.5%          | 30 years     | No     | Loan

2. PROPERTY INFORMATION AND PURPOSE OF LOAN

<table>
<thead>
<tr>
<th>Subject Property Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>Purpose of Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td>123 Main St</td>
<td>Any</td>
<td>Any</td>
<td>Any</td>
<td>Home Purchase</td>
</tr>
</tbody>
</table>

3. Borrower Information

<table>
<thead>
<tr>
<th>Borrower's Name</th>
<th>Home Phone (incl. area code)</th>
<th>Age</th>
<th>Years School Completed</th>
</tr>
</thead>
<tbody>
<tr>
<td>John Doe</td>
<td>555-1234</td>
<td>30</td>
<td>12</td>
</tr>
</tbody>
</table>

4. EMPLOYMENT INFORMATION

<table>
<thead>
<tr>
<th>Name &amp; Address of Employer</th>
<th>Self Employed</th>
<th>Yes or no</th>
<th>Self Employed</th>
<th>Yes or no</th>
</tr>
</thead>
<tbody>
<tr>
<td>123任何 St</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

5. Income Verification

<table>
<thead>
<tr>
<th>Income Source</th>
<th>Amount Earned</th>
<th>Verification Method</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wages</td>
<td>$50,000</td>
<td>Pay Stub</td>
</tr>
</tbody>
</table>

6. Financial Information

<table>
<thead>
<tr>
<th>Debt to Income Ratio</th>
<th>Debt to Income Ratio</th>
<th>Debt to Income Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.40</td>
<td>0.40</td>
<td>0.40</td>
</tr>
</tbody>
</table>

7. Borrower's Signature

<table>
<thead>
<tr>
<th>Borrower's Signature</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>John Doe</td>
<td>04/01/2023</td>
</tr>
</tbody>
</table>
## Appendix F

### V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

<table>
<thead>
<tr>
<th>Description</th>
<th>Monthly Income</th>
<th>Combined Housing Expense Information</th>
<th>Present</th>
<th>Proposed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Base Empl. Income</td>
<td>$</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Benefits</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commissions</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dividends/Interest</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net Rental Income</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other income</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>$</td>
<td>$</td>
<td>Total</td>
<td>$</td>
</tr>
</tbody>
</table>

Note: Any income, child support, or separate maintenance income need not be reported if the Borrower (S) or Co-Borrower (C) does not wish to have it considered for repaying the loan.

<table>
<thead>
<tr>
<th>Item</th>
<th>Monthly Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$</td>
</tr>
</tbody>
</table>

### VI. ASSETS AND LIABILITIES

**ASSETS**

<table>
<thead>
<tr>
<th>Description</th>
<th>Cash or Market Value</th>
<th>Liabilities and Promissory Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash offered toward purchase held by</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>List checking and savings accounts below</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Name and address of Bank, S.I., or Credit Union</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Account no.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Name and address of Bank, S.I., or Credit Union</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Account no.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Name and address of Bank, S.I., or Credit Union</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Account no.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Name and address of Bank, S.I., or Credit Union</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Account no.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Stock &amp; Bond (Company name, number, &amp; description)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Account no.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Life insurance net cash value</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>Face amount</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Subtotal Life Insurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Real estate owned (enter market value or schedule of real estate owned)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Valued interest in investment fund</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home worth of business assets (enter appraisal or assessment)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Automobile owned (make and year)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Account no.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Liability to Child Support/Pension Payments Owed to</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Assets =</td>
<td></td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>Liability &amp; Promissory Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name and address of Company</td>
<td>$ Payable in</td>
</tr>
<tr>
<td>Account no.</td>
<td></td>
</tr>
<tr>
<td>Name and address of Company</td>
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<td>Name and address of Company</td>
<td>$ Payable in</td>
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<td>Account no.</td>
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</tbody>
</table>
Cohousing As An Urban Housing Alternative In Indiana

APPLICATION FOR RELEASE OF DESIGN CONSTRUCTION
State Form 77288 (R1135-91)
Approved by State Board of Accounts 1981

FILING REQUIREMENTS

Under the provisions of Indiana Code 22-15-3-1, any plans, specifications, or changes thereof, for all Class 1 Structures * to be built, added to, altered, moved into or within the State of Indiana, or for which a change in use is planned, including factory built structures and site improvements, shall be submitted to the State Building Commissioner for a statewide building code compliance review before construction begins. THIS DOES NOT APPLY to one and two family dwellings, with their appurtenant structures, nor to buildings located on farm premises which are intended to serve farming functions (not including retail sales). Local authorities should be consulted regarding such structures. This Application for Construction Design Release must accompany the submission and must be complete and legible. Division staff should be consulted for procedures on remodel projects, code variance reviews, partial submissions, master plan approvals and manufactured buildings.

* "Class 1 Structure" means any part of the following:

1. A building or structure that is intended to be or is occupied or otherwise used in any part by any of the following:
   a. The public
   b. Three or more families
   c. One or more persons who act as the employees of another

2. A site improvement affecting access or egress by the physically handicapped

3. Any class of buildings or structures that the commission determines by rules to affect a building or structure described in 1, exceed buildings and structures in I.C. 23-12-1-4 subsections (c) through (i).

DOCUMENTS REQUIRED FOR FILING

1. Two Applications for Construction Design Release (original and one copy), together with correct filing fees. (See fee schedule)

2. Three complete sets of plans and specifications, including automatic distribution to the State Board of Health and the return of one set to the applicant for the site. Additional sets required if staffed sets needed for local officials.

   a. Site plan showing dimensioned location of building to all property lines and to all existing buildings on the property, as well as width of any streets or easements bordering the property

   b. Foundation and basement plans and details

   c. Dimensioned floor plans for all floors

   d. Fire and life safety plan showing physically by legend the location and rating of building elements such as area separation walls, smoke barriers, fire-resistive corridor walls, stair enclosures, shaft enclosures, and horizontal exits

   e. Wall elevations of all exterior walls

   f. Sections and elevations showing dimensions, materials, and heat transfer factors (R-values)

   g. Structural plans and elevations showing size and location of all members, truss designs showing all connection details, and all stress calculations, if specifically requested

   h. Room finish schedule showing finishes for walls, ceilings and floors in all rooms, stairways and corridors

   i. Door schedule showing material, size, thickness and fire-resistive rating for all doors

   j. Construction specifications may be on plans for multi-story projects

   k. Electrical plans, diagrams, details of service entrance, and power and lighting information required for energy conservation

   l. Plumbing plans showing location of fixtures, views, drains and piping systems

   m. Mechanical plans showing location and size of ductwork, equipment, fire dampers and smoke dampers and equipment schedules showing capacity

<table>
<thead>
<tr>
<th>FILING FEE</th>
<th>AREA OR COST</th>
<th>FEES / UNIT = SUBTOTAL</th>
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<tbody>
<tr>
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SPECIAL FEES (Specify Type)

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TOTAL OF ALL FEES SUBMITTED

SUPPLEMENTAL APPLICATION FORMS

The following supplemental application forms shall be provided when the special type or kind of release is sought or required. Refer to forms and the General Administrative Rules for further details or call (317) 232-1430.
2. CERTIFICATE OF COMPLIANCE
(To Be Completed By Submitter)

<table>
<thead>
<tr>
<th>FOR OFFICE USE ONLY</th>
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<tbody>
<tr>
<td>SBC project number</td>
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<td>Faxing date</td>
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**PROJECT LOCATION (Must Be Complete and Accurate)**

<table>
<thead>
<tr>
<th>Name of project</th>
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<tr>
<th>City and county</th>
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<table>
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<tr>
<th>Address (Site location, number and street)</th>
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<table>
<thead>
<tr>
<th>Suite or floor of applicable:</th>
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<tr>
<td>Facility use</td>
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<tr>
<th>Closest intersecting street or road</th>
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<table>
<thead>
<tr>
<th>Direction FROM interaction TO project</th>
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<thead>
<tr>
<th>North</th>
<th>South</th>
<th>East</th>
<th>West</th>
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</table>

**OWNER'S CERTIFICATE (Must Be Executed)**

As owner of the project for which this application is being filed, I hereby certify:

1. the description of use and information contained on this application is correct;
2. the structure will not be occupied or used until all known code violations are corrected;
3. the project will be constructed in accordance with the released documents and applicable rules of the Commission;
4. the Architect(s)/Engineer(s) listed below have been retained to design and inspect the structure in accordance with state laws;
5. the inspecting Architect/Engineer will be retained under completion of the structure; and
6. any changes to the released documents will be filed with the Office of the State Building Commissioner.

<table>
<thead>
<tr>
<th>Authorized signature</th>
<th>Name of owner</th>
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<thead>
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<th>Address (number and street)</th>
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<table>
<thead>
<tr>
<th>Title</th>
<th>Telephone number</th>
<th>City, state, ZIP code</th>
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**DESIGN ARCHITECT/ENGINEER CERTIFICATE**
(Must Be Executed for all new buildings or additions exceeding 30,000 Gross Cubic feet or any alteration affecting Structural Safety)

As the design professional for the project for which this application, plans and specifications are being filed, I hereby certify:

1. I am qualified and competent to design such buildings, structures, and systems;
2. I and/or my employees have a working knowledge of the applicable rules of the Commission for such buildings, structures, or systems;
3. the plans and specifications to be filed in conjunction with this application (A) were created by me and/or my employees, (B) are under my dominion and control, and (C) comply with applicable rules of the Commission; and
4. the project data contained on this application are correct and correspond with the plans and specifications to be filed in conjunction with this application.

<table>
<thead>
<tr>
<th>Responsibility for the following systems</th>
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<tbody>
<tr>
<td>[ ] Site</td>
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<table>
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<tr>
<th>Signature</th>
<th>Name of firm (if applicable)</th>
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<tr>
<th>Licensing registration number</th>
<th>Architect</th>
<th>City, state, ZIP code</th>
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<tr>
<td></td>
<td>Engineer</td>
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<tr>
<th>NOTE: These signature blocks before reproduction shall appear on each page of all drawings and specifications. All correspondence will be to design Architect/Engineer if none then to owner.</th>
</tr>
</thead>
</table>

**INSPECTING ARCHITECT/ENGINEER CERTIFICATE**
(Must Be Executed If Design Architect/Engineer Certificate Is Required)

As the inspecting professional for the project for which this application is being filed, I hereby certify:

1. I have been retained to provide reasonable and periodic site inspection of the construction through to completion, to determine general compliance with the released documents and applicable rules of the Commission;
2. I am qualified and competent to inspect such buildings, structures and systems;
3. I will cause all noted deviations from released documents and code violations to be corrected or notified to the owners and authorities having jurisdiction of the specific deviations; and
4. I will cause a Statement of Substantial Completion to be submitted to the Office of the State Building Commissioner upon completion of the project.

<table>
<thead>
<tr>
<th>Signature</th>
<th>Name of firm (if applicable)</th>
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<th>Address (number and street)</th>
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<th>Architect</th>
<th>City, state, ZIP code</th>
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<tbody>
<tr>
<td></td>
<td>Engineer</td>
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</table>

* If multiple Design/Inspection Professionals are involved in this certification process, submit an additional page with the appropriate information.
## 3. PROJECT DATA

### PROJECT DESCRIPTION (Must Be Complete)

**Scope of work**
- [ ] New building
- [ ] Addition
- [ ] Renovating

**Building permit is being issued by**
- [ ] City
- [ ] County
- [ ] None
- [ ] Public
- [ ] Private

**Fire suppression system in building**
- [ ] Yes
- [ ] No

**Plenum or attic where**
- [ ] Yes
- [ ] No

**Building type and occupancy**
- [ ] Building height (stories)

**Serving the department address (Number and street)**
- [ ] City
- [ ] Township

**Does project include (check if Yes)**
- [ ] Elevator or lift
- [ ] Combustible fibers storage
- [ ] Fireworks storage
- [ ] Explosives storage
- [ ] High voltage storage
- [ ] Boiler or pressure vessel
- [ ] Hazardous or flammable materials storage

### FLOOR AREAS

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<tr>
<th>Total existing, if applicable</th>
<th>Total existing, if applicable</th>
<th>Total existing, if applicable</th>
<th>Total existing, if applicable</th>
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### ESTIMATED COSTS

<table>
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<tr>
<th>Total building area square feet</th>
<th>Total project cost</th>
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### GENERAL INFORMATION

- [ ] Yes
- [ ] No

**Has other work at this location ever been done?**
- [ ] Yes
- [ ] No
- [ ] Unknown

**Does project include use of a separately fast or modular part?**
- [ ] Yes
- [ ] No

**Number of persons employed (Max 8)**

**Number of persons (Public)**

### ENERGY DESIGN DATA

- [ ] North
- [ ] Central
- [ ] South

**Type of heating fuel**
- [ ] Natural gas
- [ ] Electric

**Number of tenants**

**No. of electric meters**

**No. of gas meters**

**BTU/HRS/Day (Gases) kW**

### SEISMIC DESIGN

- [ ] Yes
- [ ] No

**Does this project satisfy ESSENTIAL FACILITY GROUP or HOSPITALIC?**
- [ ] Yes
- [ ] No

**Have seismic design procedures been followed?**
- [ ] Yes
- [ ] No

### HANDICAPPED ACCESSIBILITY

- [ ] Yes
- [ ] No

**Does handicap parking spaces and signage been provided?**
- [ ] Yes
- [ ] No

**Does access within building comply with Table 32-A 1 B C ?**
- [ ] Yes
- [ ] No

**Does toilet rooms and equipment meets handicap accessibility code?**
- [ ] Yes
- [ ] No

**Does access to building meets handicap accessibility code?**
- [ ] Yes
- [ ] No

**Is building designed for access capability?**
- [ ] Yes
- [ ] No

### HEALTH CARE FACILITIES

- [ ] Yes
- [ ] No

**Has nursing home**
- [ ] Yes
- [ ] No

**Has industrial care**
- [ ] Yes
- [ ] No

**Has outpatient surgery**
- [ ] Yes
- [ ] No

**Has hospital**
- [ ] Yes
- [ ] No

**Has emergency care**
- [ ] Yes
- [ ] No

**Has intermediate care**
- [ ] Yes
- [ ] No

**Is skilled care**
- [ ] Yes
- [ ] No

**Has other specialty**
- [ ] Yes
- [ ] No

### NOTE

- USE SEPARATE SHEET IF ADDITIONAL SPACE IS REQUIRED

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**Page 7**

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**90**
4. PROCESSING DATA

<table>
<thead>
<tr>
<th>PLAN REVIEW USE ONLY</th>
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<td>Specifications</td>
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<tr>
<td>Put-up (Name)</td>
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<td>Telephone number</td>
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Local official address (number and street):

City, State, ZIP code:

General comments:

Code review official:

Release status:

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<tr>
<th>PARTIAL</th>
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<tbody>
<tr>
<td>RELEASE DATES</td>
</tr>
</tbody>
</table>

Foundation
Mechanical
Plumbing
Electrical
Partitions
Submitted by

Architectural Other
Construction start date Actual occupancy date Certificate of Occupancy issued?

Standard Release date Issuing jurisdiction Date issued
Cohousing As An Urban Housing Alternative In Indiana

SUBMIT TO:
Historic Preservation & Rehabilitation Commission
Office of Community Services Department
220 East Jackson Street
Muncie, Indiana 47302
(317) 747-4825

FOR OFFICE USE ONLY
Date Received
Approved
Approved with Conditions
Disapproved

COAA FILE No. HPD

APPLICATION FOR CERTIFICATE OF APPROPRIATENESS
As required by City of Muncie Ordinance No. 35, 1101-102

Check one or more of the following:
- Proposed Construction
- Reconstruction
- Alteration
- Demolition
- Relocation

PROPERTY ADDRESS
ZONING DISTRICT

PROPERTY LOCATION

LEGAL DESCRIPTION
Lot 60 Block 13 Subdivision of Mount Pleasant Park

DESCRIPTION OF STRUCTURE

PROPOSED USE

OWNER OR LESSEE
Name (Please type or print):
Address:
City
State
Zip Code

ARCHITECT, ENGINEER OR LAND SURVEYOR
Name (Please type or print):
Address:
City
State
Zip Code

APPLICANT
Name (Please type or print):
Address:
City
State
Zip Code

CONTACT PERSON
Name (Please type or print):
Address:
City
State
Zip Code

Telephone

OWNER AUTHORIZATION
The owner of this building, the undersigned, agrees to conform to all applicable ordinances under the jurisdiction of the Historic Preservation Rehabilitation Commission. For the purpose of the work indicated, I authorize the person indicated in Affidavit to apply for the permit.

Signature
Address

AFFIDAVIT
I,日期
hereby state under oath that the information submitted is true and complete and contains a correct description of the building or structure, lot and proposed work.

PERSON MAKING THIS STATEMENT
- Owner
- Attorney
- Agent
- Architect
- Engineer
- Contractor

(SIGNATURE OF APPLICANT)

SUBSCRIBED and Sworn to before me this day of , 19

NOTARY PUBLIC
Resident of
County

YES NO

For new construction:
Submit plans and specifications
Indicate any proposed changes of these items
If yes, please give detailed written description below
Include samples of materials, pictures, drawings, paint chips, etc.

WRITTEN DESCRIPTION
In order for the Historic Preservation Rehabilitation Commission to make a judgement about the appropriateness of the proposed work, please provide a written description, maps, drawings, specifications, photographs etc., which clearly communicate your ideas. An application guideline has been attached to assist you in this preparation. The guideline is suggestive and flexible and not intended to be an obstacle. Attach additional pages as required.

Description of work to be done:
OFFICE OF THE BUILDING COMMISSIONER, CITY OF MUNCIE, INDIANA
Application for Improvement Location Permit

Application Number
Building Permit Number
Project Owner
Location of Project
Mailing Address
General Contractor
Address
Elect. Contractor
Address
Mech. Contractor
Address
Plumb. Contractor
Address
Type of Project:
New Construction
Addition
Remodel/Repair
Roof
Proposed Use: (check one)
Commercial
Industrial
Residential
Accessory Bldg
Estimated Construction Cost
Type of Material
Zoning
Zone
Height
Setbacks: Front
Rear
Units (Number)
Floor Area
Side Yard Rl.
Side Yard Lt.
Lot Size
State Release Required
yes
no
Release /
Department of Natural Resources
Project located in floodplain
yes
no
Base flood elevation
Flood protection grade
(2 feet above base flood elevation)
Applicant
Address
Phone
BOND FOR DEMOLITION OF BUILDING

KNOW ALL MEN BY THESE PRESENTS: That I, ___________________________,
as surety, am held and firmly bound unto the City of Muncie, Indiana in the following sum, to-wit: $5,000.00,
for the payment of which will and truly to be made, I bind myself, my heirs, Executors, and Administrators, jointly and severally, firmly
by these presents.

The condition of the above obligation is such that whereas the said ___________________________ does propose demolition of a building upon
real estate owned by ___________________________, address ___________________________, in the City of Muncie, Indiana and said Bond
is for the purpose, that he will truly and faithfully perform all obligations imposed upon him by the Building Code of 1968, Section 132.55 regarding the demolition of buildings, and shall he will, truly, faithfully execute and perform these obligations subsequently to the execution of this Bond, then this obligation should be void and to be of no effect; otherwise to remain in full force and effect.

IN WITNESS WHEREOF, I have hereunto set my hand and seal
this _____ day of ________________, 19__.  

__________________________________________

Subscribed and sworn to before me this _____ day of ________________, 19__

__________________________________________
Notary Public
Delaware County

My commission expires April 25, 1997
Appendix G

Zoning Information For Case Study

The graphic below illustrates the set backs required by the R-5 multi-family zone. The following five pages contain the section in the Muncie zoning ordinance that describes the R-5 zoning.
ARTICLE XVII R-5 RESIDENCE ZONE

PERMITTED USES

No building, structure or land shall be used or occupied and no building or structure shall hereafter be erected, constructed, reconstructed, moved, expanded or enlarged except for the following uses:

1. Single unit dwellings as regulated in Article XVII, Sections 3 through 9.

2. Two unit development through, and including, twenty-four unit development as regulated in Article XVII, Sections 3 through 9 and, where applicable, subject to the approval of the State Administrative Building Council.

3. Buildings or structures owned, leased or used by a municipal, township, county, State or Federal government, provided said buildings or structures meet the provisions of Article IX, Section 9 and the provisions of Article XVII, Sections 3 through 9.

4. Public schools, colleges and universities and private academic schools, all subject to the provisions of Article IX, Section 9 and the provisions of Article XVII, Sections 3 through 9.

5. Nursery Schools and child care centers subject to the provisions of Article XXXI, Section 12(C) and provided all buildings or structures placed thereon shall meet the provisions of Article XVII, Sections 3 through 9.

6. Building or structures used for religious assembly subject to the provisions of Article IX, Section 8 and the provisions of Article XVII, Sections 3 through 9.

7. Signs and outdoor advertising as regulated in Article XXX, Section 3.

8. Temporary buildings used during construction, and including storage of building materials and equipment, for a period not to exceed the duration of such construction.

9. Accessory uses and structures as regulated in Article IX, Sections 14.
ARTICLE XVII
Section 2     SPECIAL USES SUBJECT TO APPROVAL BY THE BOARD OF
ZONING APPEALS

The following uses shall be allowed when approved by the Delaware-Muncie Metropolitan Board of Zoning Appeals under the established procedures in Article XXXI, Section 2, and subject to the provisions herein specified:

1. Multi-unit developments of twenty-five, or more, units subject to the performance standards contained in Article XXXI, Section 13. All uses and buildings or structures placed thereon shall meet the provisions of Article XVII, Sections 3 through 9.

2. Group housing subject to the performance standards contained in Article XXXI, Section 11. All uses and buildings or structures placed thereon shall meet the provisions of Article XVII, Sections 3 through 9.

3. Charitable institutions provided buildings or structures placed thereon meet the provisions of Article IX, Section 8 and the provisions of Article XVII, Sections 3 through 9.

4. Hospitals provided that the premises upon which they are built shall be a minimum ten (10) acres in area, and all uses and buildings or structures placed thereon shall be at least one hundred (100) feet from any side and rear property line and shall meet the provisions of Article XVII, Sections 4 and 8.

5. Cemeteries provided the site for a cemetery is a minimum of ten (10) acres in area, and all buildings placed thereon shall be at least one hundred (100) feet from any side and rear property line and shall meet the provisions of Article XVII, Sections 4 and 8.

6. Home occupations subject to the performance standards contained in Article XXXI, Section 8, and provided all uses and buildings or structures placed thereon shall meet the provisions of Article XVII, Sections 3 through 9.

7. Planned Unit Development (PUD) subject to the performance standards contained in Article XXXI, Section 6. All uses and buildings or structures placed thereon shall meet the provisions of Article XVII, Sections 4 and 8.
ARTICLE XVIII
Section 2
(Cont)
8. Nursing homes. All buildings placed thereon shall be at least one hundred (100) feet from any side and rear property line and shall meet the provisions of Article XVII, Sections 4 and 8.

ARTICLE XVII
Section 3
LOT WIDTH, FRONTAGE AND AREA

A Single and Two Unit Residential Lots: The width and street frontage of single and two unit residential lots shall be a minimum of fifty (50) feet at the building line and there shall be a minimum of six thousand five hundred (6,500) square feet in area, exclusive of right-of-ways. Whenever public sewer and/or water facilities are not available and no unit sanitary sewer is available, the Board of Health requirements for lot area shall prevail, but shall be not less than six thousand five hundred (6,500) square feet in area, exclusive of right-of-ways. The lot area shall be used to determine the amount of lot coverage allowed in accordance with Article IX, Section 3.

B Multiple Unit, of Three or More, Residential Lots: The width and street frontage of multiple unit residential lots shall be a minimum of one hundred (100) feet at the building line and there shall be a minimum of nine thousand (9,000) square feet in area, exclusive of right-of-ways. Whenever public sewer and/or water facilities are not available and no unit sanitary sewer is available, the Board of Health requirements for lot area shall prevail, but shall be not less than nine thousand (9,000) square feet, exclusive of right-of-ways. The lot area shall be used to determine the amount of lot coverage allowed in accordance with Article IX, Section 3. Of the open space provided by the lot coverage requirement, one hundred (100) square feet per unit shall be set aside for open recreational or landscaped area and not used for off-street parking purposes.

C Non-Residential Lots: Non-residential lots shall meet the provisions of Article XVII, Section 3(A) herein.
ARTICLE XVII
Section 4
FRONT YARD SETBACK - ALL lots

There shall be a front yard setback of a minimum twenty (20) feet in depth measured from the right-of-way line to the front wall of the building.

ARTICLE XVII
Section 5
SIDE YARD SETBACK - INTERIOR LOTS

A  Single Unit Residential Lots: There shall be two (2) side yard setbacks of an interior lot, each being a minimum five (5) feet in width measured at right angles to the side property line.

B  Two Unit and Multiple Unit Residential Lots: For residences of more than one unit, there shall be two (2) side yard setbacks of an interior lot, each being a minimum of five (5) feet in depth, plus an additional two (2) feet per side yard for each unit above one (1) unit up to a maximum of twenty-five (25) feet per side yard.

C  Non-Residential Lots: Non-residential lots shall meet the provisions of Article XVII, Section 5(A) herein.

ARTICLE XVII
Section 6
SIDE YARD SETBACK - CORNER LOTS

A  Single Unit Residential Lots: There shall be two (2) side yard setbacks of a corner lot. The side yard adjoining the street shall be a minimum of twenty (20) feet in depth measured from the right-of-way line to the side wall of the building. The side yard adjoining the adjacent property shall be a minimum of five (5) feet in width measured at right angles to the side property line.

B  Two Unit and Multiple Unit Residential Lots: For residences of more than one unit, there shall be two (2) side yard setbacks of a corner lot. The side yard adjoining the street shall be a minimum of twenty (20) feet in depth measured from the right-of-way line to the side wall of the building. The side yard adjoining the adjacent property shall be a minimum of five (5) feet, plus an additional two (2) feet for each unit above one (1) unit, up to a maximum of twenty-five (25) feet.
ARTICLE XVII
Section 6
(Cont) C  Non-Residential Lots: Non-residential corner lots shall meet the provisions of Article XVII, Section 6(A) herein.

ARTICLE XVII
Section 7  REAR YARD SETBACK - ALL LOTS
There shall be a rear yard setback of a minimum twenty (20) feet in depth measured from the rear property line to the rear wall of the building.

ARTICLE XVII
Section 8  HEIGHT
No single unit residential building or structure shall exceed thirty (30) feet in height. For two unit, multiple unit and nonresidential structures, no building or structure shall exceed forty-five (45) feet in height.

ARTICLE XVII
Section 9  MINIMUM FLOOR AREA AND BUILDING WIDTH
The minimum floor area of any single unit dwelling shall be not less than seven hundred and twenty (720) square feet, exclusive of garages, carports, open porches or breezeways. The minimum floor area of any two unit dwelling shall be not less than six hundred (600) square feet per dwelling unit. The minimum floor area of any multiple unit dwelling shall be not less than four hundred (400) square feet per dwelling unit. For single unit, two unit and multiple unit dwellings, the dimensions of the dwelling shall be not less than twenty-four (24) feet in width nor less than twenty-four (24) feet in depth.
Works Cited


Cohousing As An Urban Housing Alternative In Indiana


Bibliography


