Strategies to Encourage Residential Infill Construction in the Central City Neighborhoods of Muncie, Indiana

by James Stand for Urban Planning 406 May 1, 1991
Strategies to Encourage Residential Infill Construction in the Central City Neighborhoods of Muncie, Indiana

a thesis
submitted to the Department of Urban Planning, Ball State University
for the degree
Bachelor of Urban Planning

by James Stand

Committee Approval:

committee chairman

committee member

Ball State University
Muncie, Indiana
May 1, 1991
Thesis Abstract

Thesis Title: Strategies to Encourage Residential Infill Construction in the Central City Neighborhoods of Muncie, Indiana

Student: James Stand

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This thesis examines the problem of a lack of residential construction in the central city neighborhoods of Muncie, Indiana. The purposes are: 1) to increase awareness of the problem; 2) to demonstrate the need for affordable, infill housing, and 3) to develop strategies showing how affordable, infill housing can be built in Muncie. The research has been written as an attempt to deal with population loss and neighborhood instability in Muncie's central city neighborhoods. The information is intended to be used by home builders, city departments, neighborhood organizations, and bankers to develop and implement a housing infill and rehabilitation program in Muncie.

Background information shows that between 1960 and 1980 there was a sharp decrease in the population, number of structures built, and total housing units in the central city neighborhoods. Literature demonstrates case studies of infill housing, infill strategies, and the importance of the Community Reinvestment Act. Affordable housing was determined to be appropriate as infill because of context, need, and demand trends in Muncie. A study of demand determined a strong housing market in Muncie and a need for affordable housing in all areas.

Community information sources (home builders, neighborhood organizations, bankers, realtors, and city departments) were interviewed and it was determined that a poor image, little financial support, inappropriate zoning, and a lack of code enforcement are the biggest reasons why infill is not occurring. A study of vacant lots shows where sites are and which lots are the most appropriate for infill development. Strategies were then developed for each information group. Finally, a plan of action concludes this research by stating the need for affordable infill, and that an educated group of professionals is needed to provide this housing. While this information is applied to the particular situation of Muncie, the process developed within is intended to be used in other cities also.
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Dedication
This project is dedicated to my mother and my father, who always encouraged me to do my best.

Scope, Problem and Purpose of Research
This research examines housing in Muncie with the idea that the central city neighborhoods have been unfairly overlooked in the housing market. The central city area includes all neighborhoods within approximately fifteen blocks of the center of downtown (the corner of Walnut and Main). Established neighborhood boundaries were used when possible (see map, next page). The problem, a lack of residential construction in central city neighborhoods to replace demolished homes, has developed over a period of many years. It is a complex problem, caused by years of financial disinvestment, that is a common concern of many older inner city neighborhoods throughout the United States. This thesis examines the problem through the perspective of the key groups involved (the neighborhoods, city government, realtors, home builders, and bankers), and then recommends steps that each group can make toward the goal of affordable, infill housing. The purposes of conducting this research are: 1) to increase awareness of the problem, 2) to demonstrate the need for affordable, infill housing, 3) to determine exactly why infill is not occurring, and 4) to develop strategies that show how affordable, infill housing could be provided in Muncie. If done properly, according to ideas set in this research, affordable infill housing is a realistic low-risk possibility for development in Muncie that would benefit all groups involved, especially the neighborhoods.
Background of Problem

Historically, the central city area has been the center of both residential and commercial activity in Muncie, but recent trends have greatly diminished the population of this area. The central city area lies mostly within census tracts number one, two, three, four, and six (see map two, next page). The population within this area has declined dramatically since 1960. In 1960, the combined population of this area was over 19,000 people, by 1980 it had dropped to under 13,000 people. The average population loss between the years 1960 and 1980 was 1,400 people per census tract. The significance of this population loss is realized if one stops for a moment to think. A loss of 7,000 people, in only twenty years, is a significant loss in an area which previously contained 19,000 people (see table one). This loss of 7,000 people represents a loss of approximately 36 percent of this areas population.

Table One
Population in Selected Central City Census Tracts

<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>One</td>
<td>2,130</td>
<td>1,443</td>
<td>990</td>
<td>-53%</td>
<td>-1,140</td>
</tr>
<tr>
<td>Two</td>
<td>4,598</td>
<td>3,885</td>
<td>3,068</td>
<td>-33%</td>
<td>-1,530</td>
</tr>
<tr>
<td>Three</td>
<td>5,043</td>
<td>4,261</td>
<td>3,024</td>
<td>-40%</td>
<td>-2,019</td>
</tr>
<tr>
<td>Four</td>
<td>4,409</td>
<td>3,810</td>
<td>3,122</td>
<td>-29%</td>
<td>-1,287</td>
</tr>
<tr>
<td>Six</td>
<td>3,429</td>
<td>2,978</td>
<td>2,403</td>
<td>-30%</td>
<td>-1,026</td>
</tr>
<tr>
<td>TOTALS</td>
<td>19,609</td>
<td>16,377</td>
<td>12,607</td>
<td>-36%</td>
<td>-7,002</td>
</tr>
</tbody>
</table>


Neighborhoods in these areas are now spotted with vacant or underutilized lots, leaving many possible locations for infill housing.
Map Two
Central City Census Tracts
By looking at the number of structures built in each census tract we can see there has been little construction in this area since 1970 (see table two, below). Since the year 1970, only about 26 new housing structures have been built in this area. Most of the housing units were built before 1939.

**Table Two**

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>One</td>
<td>538</td>
<td>83</td>
<td>48</td>
<td>16</td>
<td>5</td>
<td>0</td>
</tr>
<tr>
<td>Two</td>
<td>1,106</td>
<td>193</td>
<td>92</td>
<td>5</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Three</td>
<td>836</td>
<td>300</td>
<td>99</td>
<td>31</td>
<td>4</td>
<td>0</td>
</tr>
<tr>
<td>Four</td>
<td>880</td>
<td>259</td>
<td>212</td>
<td>74</td>
<td>17</td>
<td>0</td>
</tr>
<tr>
<td>Six</td>
<td>1,015</td>
<td>156</td>
<td>86</td>
<td>43</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>TOTALS</td>
<td>4,375</td>
<td>991</td>
<td>537</td>
<td>169</td>
<td>26</td>
<td>0</td>
</tr>
</tbody>
</table>


A first look at this chart may lead one to believe that no more homes have been built due to a lack of space, but further information shows this is not true. Table three below shows that in all five census tracts, the total amount of housing units has gone down dramatically since 1960, thus leaving behind vacant spaces. By far, the greatest decline in housing units has taken place in census tract one where many homes have been replaced by parking lots or commercial buildings (see table three, below).

**Table Three**

<table>
<thead>
<tr>
<th>Census Tract</th>
<th>1960</th>
<th>1970</th>
<th>1980</th>
<th>% Change</th>
<th>Number Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>One</td>
<td>1,418</td>
<td>897</td>
<td>692</td>
<td>-51%</td>
<td>-726</td>
</tr>
<tr>
<td>Two</td>
<td>1,697</td>
<td>1,578</td>
<td>1,394</td>
<td>-18%</td>
<td>-303</td>
</tr>
<tr>
<td>Three</td>
<td>1,613</td>
<td>1,510</td>
<td>1,270</td>
<td>-21%</td>
<td>-343</td>
</tr>
<tr>
<td>Four</td>
<td>1,619</td>
<td>1,513</td>
<td>1,442</td>
<td>-11%</td>
<td>-177</td>
</tr>
<tr>
<td>Six</td>
<td>1,345</td>
<td>1,342</td>
<td>1,288</td>
<td>-04%</td>
<td>-59</td>
</tr>
<tr>
<td>TOTALS</td>
<td>7,692</td>
<td>6,840</td>
<td>6,086</td>
<td>-22%</td>
<td>-1,608</td>
</tr>
</tbody>
</table>

Overall, these central city neighborhoods lost over 1,600 housing units between 1960 and 1980, or about 80 units every year. Total units declined from nearly 7,700 to just under 6,100 units. In this same time, only 195 new structures were built (note that some of these structures may have more then one housing unit). It is easy to see that more units have been demolished than built, and the amount of housing units has gone steadily down. Few homes have been built to replace the ones demolished, leading to a loss of population and a decrease of neighborhood stability in the central city area. Furthermore, this loss of population has aided the decline of downtown's ability to be a successful retail area. Now with the background of Muncie set, the literature review will explain how this loss of housing can be dealt with.

**Review of Literature**

This literature review is divided into three main subject areas: 1) some examples of infill and affordable housing case studies, 2) an explanation of infill housing strategies, and 3) an explanation of the Community Reinvestment Act and its importance.

**CASE STUDIES:**

The book "Affordable Infill Housing" discusses case studies of five cities that, during the mid-1980's, participated in a demonstration project called the Joint Venture for Affordable Housing. Each case study shows how different methods can be used by builders and local governments to provide affordable infill housing that otherwise would not be constructed.

The central theme of the program is that builders and local officials responsible for regulatory approval can identify ways to reduce housing costs. Increasing unit densities, changing street widths, street design standards and utility system requirements, changing construction materials and methods, and improving local administrative methods were all used to reduce the developer costs. In each city, cooperation between developers and builders was a significant factor in the successful development and marketing of the project. This book provides five excellent and different examples of how developers can reduce infill housing costs.
Another example of infill housing development is taking place in Rochester, New York. (Coffey, p.20) Rochester helps developers by offering low-interest loans to build model houses on city-owned lots, and helps buyers by offering subsidies of up to $15,000 to assist in purchasing a house. This Home Expo has benefitted neighborhoods by providing new housing and encouraging neighbors improve their homes, and has benefitted the city by providing uses for formally vacant lots.

In the Home Expo, every year the city invites developers to submit plans for new houses which must be architecturally compatible with their surroundings. The winning plans are designated sites and the developer is given loans up to $45,000 per model at an interest rate of one percent. During the Home Expo homes are open for public tours and prospective buyers may bid on a house. Homes usually sell from $44,500 to $65,900, and buyers may qualify for grants, depending upon their income. These grants are paid by subsidies through the New York State Affordable Housing Program.

The Home Expo allows developers to make money in areas they usually avoid, helps the city to rid itself of vacant lots, and helps residents of modest income to buy new homes. Developers generally approve of the program because it gives them exposure, but unfortunately the program still leaves people who cannot afford to buy a new home.

According to Kenneth Bergstol, the biggest market today is in affordable housing (Donohue, p. 250). Bergstol is the vice-president of Berstol Enterprises in New City, New York. Their project, The Fairgrounds, is a 184-unit affordable townhouse project in West Haverstraw, N.Y. The 90-unit first phase sold out in three weeks, and there are 350 people on a waiting list for the 94-unit second phase. There is no advertising or design winning awards. Their success is because of value. Their three bedroom units sell for $119,900 in an area where they would normally sell for about $160,000 (25% less). They lower costs by using modular construction because it locks the cost in place, guarantees quality, and reduces needed employees. Bergstol believes that "In building affordable housing, time is the key" (Donohue, p.250). In his case, reduced time means reduced cost, and a very popular project.
Tim Leadbetter also believes the market is strongest for affordable housing. He states "The current system simply doesn't work, so the only way we're going to solve it is by developing innovative and progressive affordable housing demonstration projects" (Leadbetter, p.99). Leadbetter has created a unique project with the City of Orlando to develop 2,000 homes targeted to buyers with low to moderate incomes ($15,000 to $25,000) with prices ranging from $51,000 to $79,000.

In Phoenix, Arizona, Coventy Homes is building 170 units of luxurious but affordable new townhouses ranging from $65,950 to $115,950. This project, Renaissance Park, is the first major residential development in the center city in 40 years. The builder is able to construct this project because he acquired the land from the city for $100,000, thus reducing the per-unit cost by about $20,000. Renaissance Park is very popular with all units selling well. Primary buyers are first-time homeowners, move-ups homeowners, and older move-down owners, and none of the buyers have children.

INFILL STRATEGIES:

The book Infill Development Strategies (Real Estate Research Corporation) is a key resource that I have used throughout my thesis development. The three sections of this book which are the most important to me are: 1) infill development potential, 2) identifying infill opportunities, and 3) encouraging infill development. The first section (infill development potential) primarily discusses the characteristics of infill land and the role of the local government in encouraging the use of infill properties.

Eight important characteristics of infill land were identified and discussed: physical attributes, infrastructure conditions, zoning, location, land ownership, land availability, owner motives, and land prices and housing costs. Each of these characteristics is important because each affects the potential development opportunities of every individual undeveloped parcel of land. The book also summarizes the context and the property characteristics an optimum infill site is likely to have. The context of the optimum infill site has the following context characteristics:
1. Viable market area
2. Compatible, well-maintained surrounding properties
3. Receptive neighborhood
4. Helpful city government
5. Absence of environmental problems
6. Workable building code
7. Good public services

In addition, the optimum infill site would also have the following property (site) characteristics:

1. For sale at realistic price
2. Sufficient size for intended use
3. Perceived market for intended use
4. Adequate utilities in place
5. Street frontage
6. Regularly shaped developable parcels
7. No major topographic, drainage, or subsoil problem
8. Appropriate zoning
9. Potential development profitability comparable to alternative sites

The local government is capable of encouraging infill development that would not otherwise occur. Local public agencies are able to identify and classify vacant parcels, and make developers aware of what properties are available and which ones are attractive infill sites; thus the local government can provide developers with an informative service and at the same time encourage the development of unused land. The book also discusses tools and techniques that can be used by local governments to encourage infill development.

The second section (identifying infill opportunities) starts with an important piece of information, "effective infill policies and programs must be based on a sound understanding of the quantity of infill land, its key characteristics, and the development economics" (Real Estate Research Corporation, p.17). While the previous sections discussed key characteristics found at infill properties, this section focuses on different methods to determine how much vacant land there is, and gives examples of how these methods have been used in different communities. Many different methods of calculating vacant land are presented, and include: 1) using existing information, 2) aerial photography, 3) tax assessors' files, 4) field surveys, and 5) samples. Also this section gives details about how to determine service availability, assess physical limitations of sites, determine current zoning, survey land owners, and identify high infill potential areas.
The third section of Infill Development Strategies discusses six major methods to encourage infill development, and once again provides many case study examples. The first method discussed is to stimulate developer interest in infilling, which can be done in many ways, including: encouraging developers and builders to use city vacant land inventories, parcel files, and infill incentive programs, having planners attend meetings of local builder organizations to present information on infill opportunities, developing design competitions for proposed projects, and publishing a brochure showing projects which have been successful in other locations. A second method is to remove government obstacles such as inappropriate development standards, or improper zoning. A third method is to create neighborhood support, with the idea that if neighborhoods become interested in infill projects this will be recognized by developers. A fourth method is to address market weaknesses such as how to encourage development in low-income areas. A fifth method is to reduce property costs through land writedown, land leasing, tax incentives, density bonuses, or fee waivers. Finally, a sixth method to encourage developer interest is to increase the availability of land through eminent domain, land swapping, or land banking.

Overall this book is an excellent resource about the many various problems that can arise when trying to encourage infill development. This book was used to determine proper questions to ask developers, realtors, and government workers, to determine how to locate infill sites which have high potential, and to understand how various methods to encourage infill development in the central city area of Mancie can be used.

COMMUNITY REINVESTMENT ACT OF 1977:

The Community Reinvestment Act (CRA), enacted in late 1977, stated that banks and savings and loans have a "...continuing and affirmative obligation to help meet the credit needs of the local community in which they are chartered" (Smith, p4). A main reason for passing the CRA was that banks were exporting funds to other communities and nations, thus passing up sound local lending opportunities and hurting local communities and neighborhoods. Lobbying groups contended that federally insured depository institutions were engaging in redlining and
discriminatory mortgage lending practices that disadvantaged low-income neighborhoods. The lack of mortgage credit furthered neighborhood deterioration making more public resources needed to try to reverse the decline. Unfortunately, enforcement of the CRA was close to non-existent and banks did not comply with the act, thus the burden of enforcement fell upon community groups who had to file complaint charges against banks.

In 1990 a new act was enabled, the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA), which changed the CRA requirements. The new CRA law grades banks according to four categories: outstanding, satisfactory, need to improve, or substantial noncompliance. The law also requires public disclosure of these ratings and requires written evaluations of each institution's performance in meeting community credit needs. These written reports can be obtained by the public at the banks main office. With this new law, Congress made clear the regulations "...place special emphasis on an institutions' record of serving the housing credit needs of low and moderate income persons, small business credit needs, and rural economic development (Shafroth, p.10). FIRREA also created the Affordable Housing Program (AHP) and expanded the 20-year-old Community Investment Program. The AHP funds are provided to saving institutions which are members of the Federal Home Loan Bank System. Funds are to be used for below market-rate financing for the purchase, construction, or rehabilitation of affordable housing. The remainder of this report discusses how the government and banks are affected by the CRA and what some cities have done to encourage reinvestment in low-income neighborhoods.

Local governments are now in a stronger position to encourage lenders to invest in low- and moderate-income neighborhoods and to work with city housing programs. Cities now have information available to determine which banks are meeting community development needs and to decide which banks to deposit city funds in. According to Shafroth,

"The potential reinvestment in housing, community and economic development far exceed and potential federal assistance to the nations cities and towns and create an opportunity for key public-private partnerships to rebuild neighborhoods in every municipality" (Shafroth, p.1).
Allen J. Fishbean, a former member of the Consumer Advisory Council of the Federal Reserve Board, recommends a few ways local governments can use the new CRA to their advantage (Fishbean, p.6):

1. Expand monitoring of bank performance: cities can research and track lending patterns to check investment activity and participation in community development activities.
2. Disseminate CRA disclosure information: cities can broaden public awareness about the new bank rating requirements.
3. Support community/lender reinvestment: cities can help implement agreements between neighborhoods and banks by structuring the use of public funds to complement their agreements.

A positive CRA rating is critical to any bank. According to Shafroth, "Poor ratings could lead major depositors such as states, local governments, or unions to withdraw their business" (Shafroth, p.10). Plus, satisfactory ratings are necessary for federal approval of bank mergers, acquisitions, expansions, and siting of new branches. Banks are concerned and many are actively seeking ways to improve their CRA performance. Furthermore, any institution rated less than satisfactory may be publicly criticized by local community groups and the media. The new law provides an opportunity for changes in older city neighborhoods. Some lenders haven't yet learned that investing in communities is safer than investing in junk bonds or foreign loans, this law should help encourage lenders to support local development. Flynn states that "Lending in our urban neighborhoods is good business" and "Strengthening the federal CRA will help us build a strong partnership between local governments, lenders, and community groups" (Flynn, p.10).

Banks have already learned that community development lending can be profitable. One key is to determine what needs the community has (affordable housing is often a need) so banks can tailor their CRA programs toward those needs. There are many ways banks can work with cities to meet community needs. A recent Housing Opportunities Foundation study shows that half of all healthy thrifts have or plan to have an affordable housing program this year (1990). Meaning a program to make loans to households with incomes at or below the area median income, or properties located in designated low and moderate income neighborhoods.
The opportunity for banks to help meet the credit needs of low- and moderate-income neighborhoods, while maintaining a sound banking operation, are nearly endless. Jim Kelly, gives four key facets of what a good CRA bank policy should include (p. 15):

1. The policy should reflect a positive attitude about its willingness to provide for the entire community’s credit needs.
2. Execution is critical, so banks should never promise a program that it cannot deliver.
3. Documentation is necessary to let the community know about the program accomplishments.
4. Don’t be afraid to copy successful programs.

Kelly concludes by saying the CRA could mean modifying banks behavior to seek out loan opportunities, and that the CRA is a regulation, but is also the right way to conduct banking business today.

Some banks, already have taken steps to help the less fortunate segments of the community. Some of these actions include (Alderman, p.4):

1. Contacting government leaders, businesses, and community organizations to discuss the community’s financial needs.
2. Helping customers take advantage of federal, state, or local assistance programs.
3. Participating in or helping community programs such as CDBG’s.
4. Establishing a Community Development Corporation
5. Funding a small business investment corporation
6. Providing financing for non-profit developers of low-income housing.
7. Underwriting or investing in state and municipal bonds.

Specific examples of community development partnerships are found in Boston, York (Nebraska), Michigan, New Jersey, and in Pittsburgh. In Boston, a $400 million private investment program is revitalizing low-income and working-class neighborhoods. The program started because of a lack of federal funds and difficulty for developers to obtain financing from local banks. Reports showed banks had significant lending disparities based on race and neighborhood location. To reduce these disparities Boston will regularly examine banks records on home mortgages, affordable housing development, hiring practices, neighborhood branches, small business loans, and participation in city approved housing and neighborhood improvement programs. Evaluations are made public to inform consumers and local organizations. The city only invests funds in banks which demonstrate neighborhood commitment. In the $400 million plan, banks agreed to:
1. provide construction loans for affordable housing built by neighborhood-based organizations.
2. purchase low-income tax credits for city-sponsored housing development.
3. offer below-market rate mortgage for first-time homebuyers.
4. participate in a small business loan program for minority entrepreneurs.
5. expand number of branch banks.

According to Flynn, "A key ingredient in our success in Boston was the federal CRA and the Home Mortgage Disclosure Act" (Flynn, p.10), which gave them clout to bring banks to negotiation.

In York, Nebraska, city officials and banks have successfully been working together for years. In 1988, while revising their comprehensive plan, the city identified the need to rehabilitate low- and moderate-income properties; and obtained a $600,000 grant from HUD. Then, York’s three financial institutions matched the HUD money with an additional $600,000. This program was possible because of the public-private partnership. According to Holthus, president of the First National Bank of York, "The important thing is to begin, to decide that you’re going to work to make a difference in the community" (Holthus, p. 10).

In a Michigan community a group of lenders and nonprofit organizations were brought together by city officials to develop a 1.3 million dollar program to increase homeownership. Applicants who can demonstrate a good rental history and stable employment can apply for a below-market rate loan with only a $500 downpayment needed to acquire and rehabilitate a home. Another example of a partnership between banks and the city is found in a New Jersey community. Here the city donated land and formed a citizens committee to develop an affordable housing complex for senior citizens. Financing was provided by a savings bank and the proceeds of a tax-free municipal bond.

The city of Pittsburgh, in 1989, announced a new bank rating system because "...the city bears a responsibility to work with our lenders to benefit all of our citizens" (Masloff, p.6). Under their rating system all City of Pittsburgh bank business, representing nearly a billion dollars, will only go to banks which have a strong history of lending to low and moderate income neighborhoods. The rating system is based on a 100 point scale, with 20 points possible for
quality of service, 30 for cost of service, and 50 for lending practices in low- and moderate-income areas. Banks that earn the most points receive the highest deposits from the city. Since the announcement of the rating system, Pittsburgh’s banks have made a commitment to serving low and moderate income citizens. By mid-1990, all five major Pittsburgh banks had developed programs and set aside funds for mortgage and home repair loans.

Advantages of Infill Housing

There are many advantages of developing infill residential units in the center city. Such housing developments:

1. Would provide living alternatives for people who work downtown that would like to walk to work
2. Would compliment and strengthen existing neighborhood communities
3. Would serve as an example to reduce urban sprawl and preserve farmland
4. Would provide off-campus housing for Ball State students that is both within walking distance of downtown and Ball State
5. Would conserve energy by increasing density within the city
6. Would provide new, affordable, quality housing for moderate income families
7. Would use existing city infrastructure (roads, sewers, lights, sidewalks) and increase city property taxes.

Although infill housing would provide these many advantages, there is a strong question of whether a demand exists for infill in Muncie; therefore demand in Muncie will be examined before my research is presented. The trend of a lack of residential growth in these neighborhoods has made the need for infill housing long overdue. New Community Reinvestment Act laws placed upon banks now give cities negotiation opportunities to channel funding into low- and moderate-income neighborhood development that was not previously possible.
Methodology

In order to encourage an affordable infill housing program in Muncie, or another city with similar problems, the following ten step methodological process was developed:

1. Determine appropriate price range of new homes.
2. Study demand in the county and city
3. Study demand within the central city area
4. Establish a research goal
5. Discuss the problem with appropriate information sources
6. Determine the reasons for lack of infill construction
7. Develop a database of vacant sites
8. Use the information to develop strategies
9. Develop an implementation plan
10. Determine further study suggestions

These ten steps have been developed to use in any community which has vacant lots within the central city area, a demand for new housing, and wants to promote a compact urban form. In this study the methodology is applied to the particular situation of Muncie, Indiana. The order of these steps is not an exact order, but a general order. For example, it may be necessary to discuss the problem (step number five) with appropriate sources throughout the process, but you should begin discussion immediately after establishing a research goal.

The first step in this process is to determine an appropriate price range for the new infill homes. In Muncie, a study of affordable housing is an appropriate starting place to begin research because affordability in housing is suitable for the central city neighborhoods. Affordable housing is suitable because most homes in the central city area are affordable, thus new affordable housing would fit well into the existing context. Secondly, there is a high demand for quality, affordable housing that is not being met anywhere in Muncie. Given this context and need, affordable infill housing is indeed very suitable for this area of Muncie.

Next, it was of crucial importance to look at the demand for housing in Muncie and in the central city neighborhoods. These two steps are important because the higher the demand, the more likely an infill project would be well received by the community. Demand in Delaware County was examined by looking at employment rates, availability of homes, and home sales as compared to the United States average. Demand in the central city study area was examined
through discussions with realtors and days on market information compiled from the Muncie Multiple Listings Service.

After determining an appropriate price range and gathering information about current housing trends, the fourth step was to establish a research goal. My research goal was to develop strategies that would stimulate the construction of new, affordable infill housing in the central city area of Muncie. This goal would also be appropriate for many other communities. The fifth step was to discuss this lack of residential construction with the local city government, neighborhood associations, realtors, home builders, and bankers. I spoke with representatives of each group for two key reasons: 1) in order to get a diverse opinion because the problem affects many people in the community and 2) in order to make people more aware of the problem. Through these discussions I got a better idea of what specific problems are stopping infill development from occurring.

The sixth step was to determine the reasons for lack of infill construction. These reasons had to be determined in order to develop effective infill housing strategies later on. Possible reasons included: lack of demand, difficulty in obtaining land, high cost of land, poor infrastructure, incompatible surrounding land uses, incompatible surrounding land condition, slow project approval, lack of information on land available, poor image, lack of home builders interest, lack of financial support, inappropriate zoning, and poor code enforcement. It was determined that the main reasons why infill construction has not occurred are because of a poor image of the central city area, lack of financial support, inappropriate zoning, and poor code enforcement.

In the seventh step a database, of vacant lots in the central city area, was developed and evaluated in order to determine the potential for residential infill at each of those lots. The purpose was to show that there are a variety of sites and locations available for residential construction, but because each site is different some are more appropriate for development than others. Criteria was established for optimum infill site characteristics. Vacant properties were evaluated on seven criteria: condition of infrastructure, compatibility of surrounding land uses, condition of surrounding land uses, availability of services, trends, visibility, and proximity to natural amenities.
such as parks. This criteria came from literature review information and from the discussions with community leaders. Each criterion was ranked on a scale of one (low) to ten (high), for a total of seventy possible points. All vacant lots were located and evaluated with the sites having the highest point totals being recommended for infill construction. This database was developed for home builders, neighborhood groups, financiers, and the city government to use if infill development does occur within this study area.

The eighth step is the most important one, using all the information to develop a set of housing infill and neighborhood improvement strategies. Strategies are based upon the idea that each of the groups I spoke with has unique concerns and resources, therefore the strategies must address the situation of each group. Although separate strategies have been made for each group, they are centered around the main problems of lack of financial support, poor image, poor zoning, and lack of code enforcement. Each set of strategies gives the group several possibilities and options. In my thesis I have presented the background, compiled information, and made people aware that the problem can be dealt with; but I am not able to solve the problem by myself. At the end of these strategies is a plan for action, stating that this is a major problem that can only be handled by a professional group of people. The ninth step is using the strategies and implementing them into an infill housing program. The number of ways to implement a program is nearly endless, in this paper one possible way is suggested. My final step is less important, but still necessary. It is making recommendations for further study of this problem.
Step One-Why Affordable Housing?

First, it is necessary to define affordable housing. According to Susan Brady (p. 120), affordable housing can be defined as shelter priced within the reach of families earning $30,000 per year (the national average). At that income housing would have to fall in the $60,000 to $75,000 range to be affordable. In many markets the median home price is above $100,000, making it increasingly difficult for low- and moderate-income families to attain home ownership. To determine if housing is affordable in Muncie, we need to examine the most recent home prices that can be obtained.

Infill housing in the central city area of Muncie should be affordable for three reasons; 1) the cost of new homes in Delaware County is expensive and quickly rising, 2) realtors report a lack of homes in the affordable range, and 3) although the sale price of homes in Delaware County is relatively low, these prices can be deceiving. For this study the sale prices of new homes in all of Delaware County for the years 1987 through 1990 were compiled and examined. During this four year period a total of 124 new homes were sold. Table four below summarizes their price ranges, by year.

Table Four
Sale Price of New Homes In Delaware County: 1987-1990

<table>
<thead>
<tr>
<th>SALE PRICE</th>
<th>1987</th>
<th>1988</th>
<th>1989</th>
<th>1990</th>
<th>Total</th>
<th>Percent of total</th>
</tr>
</thead>
<tbody>
<tr>
<td>50,000 or less</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>5</td>
<td>4.0</td>
</tr>
<tr>
<td>50-75,000</td>
<td>5</td>
<td>3</td>
<td>2</td>
<td>2</td>
<td>12</td>
<td>9.7</td>
</tr>
<tr>
<td>75-100,000</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>10</td>
<td>25</td>
<td>20.2</td>
</tr>
<tr>
<td>100-125,000</td>
<td>7</td>
<td>8</td>
<td>6</td>
<td>12</td>
<td>33</td>
<td>26.6</td>
</tr>
<tr>
<td>125-150,000</td>
<td>0</td>
<td>3</td>
<td>5</td>
<td>5</td>
<td>13</td>
<td>10.5</td>
</tr>
<tr>
<td>150-175,000</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>3</td>
<td>7</td>
<td>5.6</td>
</tr>
<tr>
<td>175-200,000</td>
<td>0</td>
<td>3</td>
<td>3</td>
<td>5</td>
<td>11</td>
<td>8.9</td>
</tr>
<tr>
<td>200,000 ++</td>
<td>2</td>
<td>5</td>
<td>3</td>
<td>8</td>
<td>18</td>
<td>14.5</td>
</tr>
<tr>
<td>Yearly Totals</td>
<td>23</td>
<td>29</td>
<td>26</td>
<td>46</td>
<td>124</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: compiled from Muncie Multiple Listings Service
This chart shows that very few homes are being built for less than $75,000, and in fact most homes are being built for medium to upper income families. The chart shows 1990 as a prosperous year for the sale of new homes, with 46 units built, but a decrease in the number of units costing less than $75,000. Over the four year period, an average of only four new affordable units, costing less than $75,000, per year were sold. The number of new homes sold in the $200,000+ category alone exceeds this amount. Clearly, new home construction in Muncie is catering to the upper and middle income buyers, and leaving the low and moderate income people with few or no choices, and this trend appears to be getting worse instead of better. Furthermore, the mean and median prices of new homes has increased substantially in this period. Table five shows that the median price of new homes has increased by over $40,000 in just three years, and that the mean price has increased by over $20,000 (see table five).

Table 5
Mean (average) and Median (middle number) Prices of New Homes Sold 1987-1990

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean (average)</td>
<td>$102,280</td>
<td>129,760</td>
<td>137,377</td>
<td>144,191</td>
</tr>
<tr>
<td>Median (middle value)</td>
<td>$94,500</td>
<td>119,750</td>
<td>119,750</td>
<td>118,000</td>
</tr>
</tbody>
</table>

Source: compiled from Muncie Multiple Listings Service

A second factor supporting the need for affordable housing are reports from realtors stating there is a lack of product below $100,000. From personal discussions with three realtors, Max Gaddis, Patsy Smith, and Ann Gishler, It was found that they all agree there is a lack of quality homes for sale in the below $100,000 range. (remember, this includes all homes, not just new homes). Furthermore, Jay E. Allardt and Brian Allardt of ADM compile a yearly report of housing trends in Muncie. Their 1991 report states that "the supply of homes is relatively low, many realtors report a lack of product in certain price ranges."
A third factor studied, to determine that affordable housing is needed in Delaware County, is the median price of all homes sold in the county for the years 1987 through 1990 (this includes both new and old homes). These statistics show that although prices for all homes are relatively low, prices are increasing (see table six).

Table Six
Median Price of all units sold in Delaware County 1987-1990

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Median price of all homes sold</td>
<td>$49,543</td>
<td>49,721</td>
<td>54,822</td>
<td>57,161</td>
</tr>
</tbody>
</table>

Source: compiled from Muncie Multiple Listings Service

From 1987 to 1990, the median price of all homes sold has increased from $49,543 to $57,161. Homes in Muncie are affordable overall, but many factors are working against this affordability. To begin with, the prices of new homes are escalating. Secondly, fewer homes are being put up for sale in the county than in previous years, which means it is harder to buy a house (as explained in the demand section). Third, many of the cheaper homes are in poor condition, thus are of very low quality and need many costly repairs. Fourth, every year more of the older affordable homes are demolished, and are not being replaced with new affordable homes. In conclusion, while there are many affordable homes in Delaware County, a high number of them are in poor condition or are not for sale. Affordable homes of high quality are difficult to find and sell faster than homes of poor quality.

Step Two: Demand In Delaware County and Muncie

Now that the need for affordable housing has been shown, the demand for housing in Muncie will be examined. The demand for affordable, quality homes in Delaware County and the City of Muncie is strong. The evidence for this includes: 1) employment rates, 2) number of homes for sale, by quarter, and 3) number of existing home sales as compared to the United States.
Employment rates are a good indicator of the demand for homes, retail services, and buying power in a city. Low employment rates and a loss of jobs will generally indicate a lower demand for these goods and services. In Delaware County, the economy is becoming very strong, thus showing a need for consumer goods. Unemployment in Delaware County for December of 1990 declined to 4.7 percent, which is lower than the state average of 5.0 percent and the national average of 5.9 percent. Low unemployment means people have money to spend on goods. The Horizon '91 program has brought Muncie out of its early 1980's depression by creating and maintaining over 5,000 jobs since 1984, another sign of a healthy local economy.

The number of homes for sale also shows level of demand in an area. Given a relatively stable population, the higher the number of homes for sale, the lower the percentage of those homes will be sold. During the early 1980's the number of homes for sale in Delaware County skyrocketed because people were losing jobs and leaving the community, therefore this loss of jobs resulted in a very low demand for homes. Compared to the early and mid-eighties, the number of homes for sale in Muncie has rapidly decreased, thus creating a higher scarcity of product supply—just as the realtors have reported.

Compared to the United States, housing demand in Muncie is very high. According to the ADM study of housing trends, the number of existing home sales in Delaware County in 1990 showed an increase of 22.9 percent over 1989. Meanwhile the national average declined about 11.6 percent. Despite a national recession, the percent of home sales compared to last year is increasing in Delaware County, thus supporting their claim that there is a lack of product (homes available) in certain price ranges. In short, demand for housing in Muncie can be summarized as: 1) unemployment is lower than both Indiana and the United States, 2) the number of homes available to buy is decreasing, and 3) the number of homes sold is increasing. The result is there are fewer homes available to purchase.
Step Three: Demand in the Central City Area

Now that the demand for affordable housing in Delaware County has been shown, the next step is to state why there is a demand for affordable housing specifically in the central city area. Evidence to demonstrate that there is a demand for housing in the central city area includes: 1) reports from realtors, and 2) data from recent sales of homes within the central city area.

Through conversations with three realtors, it was found that there is a lack of quality, affordable housing in the central city area; and people looking for such a home have difficulty finding one. I also found out that within the central city area properties not in blighted areas sell quickly and are in short supply. The key phrase that must be remembered here is that homes in the central city area which are not in blighted areas sell quickly.

Statistics compiled from the Multiple Listings Service for Delaware County show that homes in the central city area generally sell faster than homes sold in the entire county. Table seven compares the median days on market for all homes sold in the entire county to homes sold just in the central city neighborhoods. Days on market is a phrase used by realtors which is the number of days it takes a home to sell once it has been placed for sale through a realty company.

Table Seven

Days on Market for Homes Sold, by Quarter, for the Years 1987-1990

<table>
<thead>
<tr>
<th>YEAR, QUARTER</th>
<th>CENTRAL CITY SAMPLE SIZE</th>
<th>CENTRAL CITY MEDIAN D.O.M.</th>
<th>ENTIRE COUNTY MEDIAN D.O.M.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1987</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1st.</td>
<td>8</td>
<td>91</td>
<td>106</td>
</tr>
<tr>
<td>2nd.</td>
<td>11</td>
<td>36</td>
<td>100</td>
</tr>
<tr>
<td>3rd.</td>
<td>12</td>
<td>78</td>
<td>79</td>
</tr>
<tr>
<td>4th.</td>
<td>11</td>
<td>32</td>
<td>84</td>
</tr>
<tr>
<td>1988</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1st.</td>
<td>15</td>
<td>80</td>
<td>96</td>
</tr>
<tr>
<td>2nd.</td>
<td>14</td>
<td>129</td>
<td>88</td>
</tr>
<tr>
<td>3rd.</td>
<td>20</td>
<td>80</td>
<td>83</td>
</tr>
<tr>
<td>4th.</td>
<td>23</td>
<td>26</td>
<td>84</td>
</tr>
<tr>
<td>1989</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1st.</td>
<td>8</td>
<td>57</td>
<td>95</td>
</tr>
<tr>
<td>2nd.</td>
<td>9</td>
<td>64</td>
<td>104</td>
</tr>
<tr>
<td>3rd.</td>
<td>20</td>
<td>70</td>
<td>75</td>
</tr>
<tr>
<td>4th.</td>
<td>13</td>
<td>136</td>
<td>86</td>
</tr>
<tr>
<td>1990</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1st.</td>
<td>7</td>
<td>71</td>
<td>104</td>
</tr>
<tr>
<td>2nd.</td>
<td>11</td>
<td>21</td>
<td>120</td>
</tr>
<tr>
<td>3rd.</td>
<td>16</td>
<td>85</td>
<td>96</td>
</tr>
<tr>
<td>4th.</td>
<td>16</td>
<td>95</td>
<td>112</td>
</tr>
</tbody>
</table>

source: compiled from Muncie Multiple Listings Service
In fourteen out of sixteen quarters, the days on market average was lower for the central city area than the entire county average. The general trend from this information shows that homes in the central city area sell faster, mainly because they are affordable.

**Step Four: Establish a Research Goal**

Based upon the need for affordable housing, and the study of demand in Muncie and the central city area, a research goal to develop strategies to stimulate new housing infill in the central city area of Muncie was established. The first step toward the realization of that goal was to discuss the housing problem with appropriate local sources.

**Step Five: Discussions with Community Information Sources**
*(to see the actual questions that were asked, see Appendix A)*

In order to determine the causes for a lack of new residential construction in the central city area, specific reasons for lack of construction in Muncie had to be determined. Realistically, one could not talk with everybody in Muncie about this problem because of a lack of time and energy. Therefore, the problem was discussed with people educated and involved with this topic in their everyday lives. It was also necessary to get a diverse opinion on the matter since the problem affects many people in the community. In order to do this people which represent different perspectives of the problem were interviewed. The people interviewed include five primary interest groups: government entities, neighborhood associations, realtors, home builders, and bankers.

In the government sector, Marta Moody of the Delaware-Muncie Metropolitan Plan Commission, Lyla Spath of the Central City Business Association, Bruce Baldwin of the Chamber of Commerce, and Alice MacIntosh from Muncie Community Development were interviewed. The purpose was to get a perspective from government employees who represent the interests of the entire city, but are especially knowledgeable of the downtown area. Three people who represent
their respective neighborhood associations located in the central city area were interviewed, they were: Bill Morgan from the East-Central Neighborhood, Bruce Rechtor from the McKinley Neighborhood, and Cathy Scott from the Old West End Neighborhood. These meetings were important in order to understand the needs, problems, and concerns of these individual neighborhoods. The neighborhood representatives agreed that inappropriate zoning, poor image of their neighborhoods, reluctance of banks to make loans, and a lack of quality, affordable homes are all major problems.

The realtors interviewed include Patsy Smith and Ann Gishler from Re/Max and Max Gaddis. The prime objective of these discussions was to get an idea of the housing market in Muncie, and what kind of a need exists for homes in the Central City area. Realtors agreed that housing sales are increasing in Muncie, with the northwest side of town being the most popular. They also agreed that there is a high demand for homes costing below $100,000, and that poor code enforcement, poor image of the central city, and poor zoning are major problems in Muncie. Home builders interviewed include: ADM, Bill Poole, and High-Tech Construction Inc. The purpose of these discussions was to determine why home builders aren't building in the central city area, and how this situation could be changed. The home builders agreed that poor image is a major problem, and that it is difficult to obtain loans from banks to build affordable homes in the central city area.

Mike Richmond of Muncie Federal and Pat Botts of Mutual Federal were also interviewed in order to see what effort banks are making to meet the loan needs of central city neighborhoods. It was found that Muncie Federal works with Community Development and has rehabilitated ten homes using a 50/50 investment split. Mutual Federal has worked on a block in the Industry Neighborhood. Neither mentioned giving loans to home builders for central city projects. With the completion of these interviews a wealth of information, from many different perspectives, regarding the problem in Muncie has been obtained. The following section is a compilation of the results.
Step Six: Determination of Reasons for Lack of Infill Construction:

In order to determine why there has been little infill construction, I examined possible reasons for lack of infill construction. The possible reasons researched include: lack of demand, difficulty in obtaining land, high cost of land, poor infrastructure, incompatible surrounding land uses, incompatible surrounding land condition, slow project approval, lack of information on land available, poor image, lack of home builders interest, lack of financial support, and inappropriate zoning and poor code enforcement. There are many possible reasons for lack of residential infill. This chapter is divided into three sections: 1) factors which support infill, 2) factors which depend completely on characteristics of the individual sites, and 3) factors which are the reasons why infill has not occurred.

Factors IN FAVOR of infill development, In Munice, Indiana:

1. Lack of Demand: Most of my discussions and market data support the fact that there is currently a demand for housing, especially if it is affordable and of good quality. Demand was previously covered in detail.

2. Difficulty in Obtaining Land: This depends upon the area looked at. Some neighborhoods have more available land than others. For example, the West End Neighborhood has very few vacant parcels, but other areas have many scattered small pieces of land available. A survey of vacant sites will show which areas have the most vacant land available. Generally there are many available building sites in the central city area available to be built upon.

3. High Cost of Land: Most agreed that land is generally inexpensive, but can differ according to location and owner of the land. Land within downtown is more expensive. Tax sale land and abandoned homes can be bought very cheaply.

4. Poor Infrastructure: Infrastructure is generally in good condition in the central city area, but sometimes varies according to specific sites. Some areas have poor curbs and sidewalks, and combination sewers can be a problem. A survey of sites will show how infrastructure varies by site.
5. Project Approval: The city of Muncie approves most projects in this area to encourage construction, and may in fact be too lenient on what projects they do and don't approve.

6. Lack of information on land available: Information on land use and availability can be found at the Central City Business Association, Planning Department, realtors, and various neighborhood organizations. My survey of sites adds to the information that is available by showing exactly where the vacant land is and how much of it there is.

Factors Which Depend Completely on the Individual Sites, and Vary Greatly Between Various Sites:

1. Incompatible Surrounding Land Uses: In many cases infill development does not fit well into the existing context because of incompatible surrounding land uses. This depends on the site in question, and varies greatly from site to site. My survey of vacant lots identifies which infill sites have compatible surroundings for infill and which sites don't.

2. Incompatible Surrounding Land Conditions: In many cases infill development does not fit well into the existing context because of surrounding land uses which are in poor condition. This also depends upon the site in question, and varies greatly from site to site. My survey of vacant lots identifies which infill sites have compatible surroundings for infill and which sites don't.

3. Lack of Home Builder Interest: When I first started this project, I perceived that since new homes were not being built that there is a lack of interest from home builders. Fortunately, this is not true because the two home builders I spoke with are very interested in infill projects, but have been blocked because of a lack of financial support. I cannot say whether other homes builders are interested or not.
Reasons Why Infill Development Has Not Occurred:

1. Poor Image: Most agreed that the neighborhoods are viewed as areas of high crime and poor quality. *Very negative image and lack of identity is a substantial problem.*

2. Poor Code Enforcement: Most agreed that a lack of code enforcement is also a problem throughout this area. For example, trash can be left lying in people's yards, and the city will not use force to clean it up.

2. Lack of financial support: Banks see this area as a high risk area, and need to be encouraged to invest more in all areas of Muncie, not just newly developing areas.

3. Inappropriate Zoning: There is too much R-5 zoning and spot zoning which discourages residential rehabilitation and construction, and makes it harder to get residential loans for homes that are within commercial zoning; while it is supposed to encourage commercial use. Zoning in all areas of Muncie is outdated and does not reflect the changes in the city that have occurred since the completion of the last Master Plan in 1974.
Step Seven: Recommendations for Optimum Infill Sites

This section looks at what sites are available in the central city area in order to determine which ones are the most attractive and suitable for infill housing. I believe that it is not viable or appropriate to remove existing structures, therefore land surveyed is vacant. Vacant land for my purpose is defined as land with no structures or parking lots on it. The only parking lots included were lots which appeared to be sparsely used. The purpose of this thesis is to encourage new construction which does not remove existing buildings, therefore demolition or removal of any homes or businesses is not suggested. Abandoned homes or homes in poor condition were also not considered for this project because there are other programs dealing with these problems.

For this study, the central city area was examined in order to locate and evaluate vacant properties. This study provides a database of what properties are available, where they are, and how suitable they are for development. Vacant properties were evaluated on a set of seven criterion:

1. Condition of infrastructure: The condition of roads, sidewalks, and curbs was examined at each site. A ranking of ten was given for infrastructure in excellent condition, while a five was given for infrastructure in good condition.
2. Surrounding land uses: The land uses of the surrounding blocks were studied to determine if the surrounding land uses are compatible with infill housing. Residential uses around the site were determined as the most compatible with industrial uses the least compatible.
3. Surrounding building condition: The condition of the surrounding buildings was studied to determine if condition of the surrounding buildings is compatible with infill housing. Blocks with a majority of deteriorating buildings were rated the lowest.
4. Availability of services: Services in the area, such as proximity to stores and Ball State University, was noted. Sites close to many services were rated highest.
5. Trends of the neighborhood: Neighborhoods and blocks with signs of rehabilitation and investment were rated the highest, while neighborhoods and blocks with few signs of investment and improvement were rated lowest.
6. Visibility of the site: Sites that were on major roads were given high rankings because an infill project on such a road would be a visible sign of investment in that neighborhood, and improve the neighborhood’s image.
7. Proximity to natural amenities: Proximity to parks, views, and rivers, were noted as were the natural features of the site.
The results here are grouped into different categories because the numbering system I used is very subjective (that is, a property I rated a 50 might have been rated a 54 by someone else, and vice versa), therefore I consider a score of 50 to be approximately equal to a score of 54. The highest possible score is seventy, and the lowest possible score is zero. Based on this premise, in the database the results of the survey were divided into the following groups:

Group   Points  Category
A   50+        Site has high infill potential, and should be considered for an infill project.
B   45-49      Site has potential, and should be considered if no sites in group A are available to be built upon.
C   40-44      Site has potential, but probably not enough ingredients to consider as a development option at this time.
D   35-39      Site has limited potential, but not much
E   30-34      Site has few good qualities for development, but not many.
F   < 30       Site has no development potential, and may never have without substantial private and public improvements.

Table eight shows how many infill sites there are in each neighborhood area, and how they rank on my scale. Overall, nearly eighty potential infill sites were located, with a few of these sites having more than one vacant lot. While the majority of the sites ranked only a D on my point scale, there are many sites which do have a lot of development potential. The majority of sites with the highest potential are located in the Riverside and East Central Neighborhoods.

Table Eight
The Number of Infill Sites in Each Neighborhood and their Point Ranking

<table>
<thead>
<tr>
<th>Group &amp; Points</th>
<th>Riverside</th>
<th>Old West</th>
<th>McKinley</th>
<th>East Central</th>
<th>Southwest</th>
<th>Industry</th>
<th>Downtown</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>A  50+</td>
<td>4</td>
<td>0</td>
<td>0</td>
<td>3</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>7</td>
</tr>
<tr>
<td>B 45-49</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>3</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>11</td>
</tr>
<tr>
<td>C 40-44</td>
<td>0</td>
<td>2</td>
<td>2</td>
<td>3</td>
<td>2</td>
<td>1</td>
<td>3</td>
<td>13</td>
</tr>
<tr>
<td>D 35-39</td>
<td>1</td>
<td>2</td>
<td>4</td>
<td>4</td>
<td>2</td>
<td>9</td>
<td>2</td>
<td>24</td>
</tr>
<tr>
<td>E 30-34</td>
<td>0</td>
<td>1</td>
<td>3</td>
<td>1</td>
<td>3</td>
<td>6</td>
<td>1</td>
<td>15</td>
</tr>
<tr>
<td>F &lt;30</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>4</td>
<td>0</td>
<td>0</td>
<td>8</td>
</tr>
<tr>
<td>TOTAL</td>
<td>7</td>
<td>8</td>
<td>12</td>
<td>16</td>
<td>11</td>
<td>18</td>
<td>6</td>
<td>78</td>
</tr>
</tbody>
</table>
Table nine shows the best infill sites for one home and the best infill sites for a cluster of homes. Although all of these sites are highly recommended for infill, a few of them particularly stand out. The sites recommended beyond all others are Riverside site numbers one, two, five and seven; and East Central site numbers six, seven, and eight (for location of all sites, see maps three and four, next two pages). While the database provides a statistical categorization of all the sites, the best way to learn about a site is to actually visit the site.

Table Nine
Best Infill Sites (database number, followed by total number of points)
(see Appendix 2 for details for all sites)

<table>
<thead>
<tr>
<th>Best Infill Sites for One House:</th>
<th>Industry:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Riverside:</td>
<td>Old West End:</td>
</tr>
<tr>
<td>#2 50</td>
<td>#1 48</td>
</tr>
<tr>
<td>#3 47</td>
<td></td>
</tr>
<tr>
<td>#5 56</td>
<td>#6 54</td>
</tr>
<tr>
<td>#6 46</td>
<td>#7 50</td>
</tr>
<tr>
<td>#7 51</td>
<td>#8 52</td>
</tr>
<tr>
<td>#10 46</td>
<td>#9 45</td>
</tr>
<tr>
<td></td>
<td>#10 46</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Best Infill Sites for a Cluster of Homes (large sites):</th>
<th>Industry:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Riverside:</td>
<td>Old West End:</td>
</tr>
<tr>
<td>#1 54</td>
<td>#8 45</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>McKinley:</td>
<td>#1 45</td>
</tr>
<tr>
<td>#3 45</td>
<td>#7 42</td>
</tr>
<tr>
<td>#12 43</td>
<td></td>
</tr>
</tbody>
</table>
Step Eight: Development of Strategies to Encourage Infill Construction at the Determined Sites

With a problem as complex as infill housing different groups have separate needs and abilities. Thus, these recommendations are divided into a set of recommendations for each group, based upon their unique concerns, issues, and resources. There are sufficient overlapping interests, that home builders, financiers, city and state government, Ball State University, the neighborhoods, and bankers all have in common, and should work together to reach these similar goals. The key interests are as follows:

1. Concern for the continued growth and development of their community.
2. Need to use resources wisely.
3. Need to provide quality, affordable housing for all low-and moderate income people.
4. Keeping money within the community, before investing outside the community.
5. Improve what already exists and not overlook the existing environment.

RECOMMENDATIONS TO HOME BUILDERS:

Key Concerns:

1. To provide quality home construction at any desired location while making a reasonable profit.
2. To build homes which give the builder recognition and pride in the community as an innovative, progressive and prosperous builder.

Key Issue: How can a home builder construct an affordable, quality central city home that will give a reasonable profit return, and sell quickly?

Recommendations:

1. Use the database of vacant sites and try to develop homes in the most attractive areas.
2. Develop homes sensitive to context because most neighborhoods support infill projects if they are sensitive to the existing homes.
3. Strive to lower costs while maintaining quality. People looking for affordable homes will expect less floor space, but will not tolerate poor quality.
4. Encourage and work with the city to develop programs to promote infill housing, as covered in the "city recommendations" section.
5. Increase knowledge through literature, I highly suggest the following readings:
   a. "Building Affordable Homes" by the U.S. Department of Housing and Urban Development (HUD). Published in 1988, this book is full of methods to reduce the cost of constructing homes.
   b. Any and all issues of Builder and Professional Builder Magazines.
6. Work with banks in developing plans to improve their CRA ratings and help banks develop programs to keep investment money inside the city of Muncie.
7. Use Ball State as a resource for information, technical, and design assistance. It is an endless source of design and construction ideas.

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RECOMMENDATIONS TO NEIGHBORHOODS:

Key Concerns:
1. To enhance the existing physical structures of the neighborhood.
2. To use vacant lots which are currently lying vacant.
3. To promote the neighborhood as an attractive place to live.

Key Issues:
1. Many residents are low- to moderate-income people who cannot afford to maintain their homes. How can these people be helped?
2. These neighborhoods have seen few new homes built in the last twenty years. What can be done to change this situation?
3. These neighborhoods have a low perceived image. How can this negative image be improved?

Recommendations: I believe these issues can be divided into two distinct categories, the landscaped environment and the built environment.

Landscaped Environment: The landscape is an important visual element because an attractive landscape will greatly enhance the image of the neighborhood, and make it a more attractive place to live, thus I suggest the following:
1. Complete a comprehensive series of landscaping programs in cooperation with Ball State University Landscape Architecture classes, and work to implement the landscaping through help from the classes or volunteer work.
2. Develop a yard improvement contest where the most attractive and improved yards win prizes.
3. Develop a yard assistance program to help people maintain the beauty of their yards.

Built Environment: The built environment includes the quality of all built structures including residential, commercial and industrial buildings. There are many programs which can help people to improve existing homes or build new homes. The key issue is that there should be a public/private cooperative planned effort to develop and implement these programs (see government recommendations, number 3). Each neighborhood also needs to determine whether its primary focus is to renovate existing homes, build new homes, or do a combination of both. I suggest a combination of both is appropriate in most neighborhoods except the Old West End which has few vacant lots (most of which are quite small), and many older, historical homes waiting to be restored.

RECOMMENDATIONS TO THE CITY GOVERNMENT:

Key Concern:
1. To promote the health and safety of all Muncie residents. The concerns of the city include many aspects of health and safety, many of which should be applied to the central city neighborhoods. These include: traffic safety and convenience, housing availability, job availability, and equal opportunity despite low and moderate income levels.

Key Point:
1. The city government has power to help provide affordable housing in areas where it is not being provided, and should use this power to benefit the entire public and help meet their housing needs.

Recommendations:
1. I strongly recommend that the City of Muncie prepare, or have prepared for them, a new master plan. The current plan is outdated and does not address the current need for affordable housing, neighborhood stability, zoning and land use changes, and environmental protection. The Central City Plan was a step in the right direction, but not
enough. A new plan could be prepared by a Ball State Urban Planning class, professors, or by a private firm such as Camiros Ltd, which recently completed a very progressive master plan for the City of Bloomington. Such a plan would be well worth its effort by providing direction in land use, transportation, growth, community values, and environmental concerns; and would provide the City of Muncie a long term vision and understanding of what it can become.

2. The City of Muncie also needs improved code enforcement. Codes, such as controlling trash in residential yards, when not enforced hurt neighborhoods tremendously by reflecting a poor image of the area. These codes must be enforced as a serious law, in order to preserve the dignity of all property owners in Muncie.

3. Develop a complete and comprehensive problem to deal with the need for infill and affordable housing. There are many ways to do this, here I suggest a few possibilities:
   a. Revise lot and building standards and zoning designations to encourage infill development and revitalization of obsolete buildings and blocks.
   b. Broaden the public purposes for which the powers of eminent domain can be used to include land assemblage for residential development.
   c. Allow private organizations, within strict guidelines set by the city, to use eminent domain to assemble land for redevelopment.
   d. Use the concept of development or enterprise zones to promote infill and redevelopment in depressed residential areas.
   e. Support the expansion of voluntary neighborhood conservation and maintenance programs involving local lending organizations, local governments, and organized resident or business groups.
   f. Create, maintain, and make available a list of land available for infill development. This is basically what I have done, but I have not included who owns the properties, which is useful information.
   g. Use tax abatements or reductions for improvements of existing homes, or to build new housing, in blighted areas.
   h. Access vacant land at current market value or value of highest and best use to encourage the sale of vacant properties.
   i. Adopt goals to stimulate compact form of the City of Muncie.
   j. Reduce excessive development standards to lower costs of building homes.
   k. Use performance standards to encourage innovative construction.
   l. Remove any arbitrary zoning and subdivision restrictions on manufactured housing, so manufactured homes are not discriminated against.
   m. Streamline regulatory provisions and procedures to reduce complexity, delay and uncertainty.
   n. Establish programs to acquire and write down sites for low-income housing.
   o. Encourage or sponsor housing demonstration projects featuring new and innovative housing.
   p. Develop a revolving loan fund.

These ideas are taken from the book, "The Affordable Community" which is an excellent resource for ideas and should be used for further reference. I suggest further study of these options by either the Chamber of Commerce, Plan Commission or the Ball State Planning Department. Each of these options has potential to increase infill and affordable housing opportunities in Muncie. I suggest that the following classes could look into these options:

Plan 401-Field Studio
Plan 405-Planning Research Studio
Plan 430-Housing and Community Development

402-Field Studio
406-Planning Thesis
453-Center City Revitalization

4. Make sure all programs are enforced so the new and revitalized homes stay in excellent condition.
RECOMMENDATIONS TO FINANCIERS:

Key Concern: Financial institutions must make loans which are of low risk, thus protecting the people who have saved and invested in their institution.

Key Issues:
1. A good investment has a low risk, but how can investing in the central city area be made less risky?
2. With the Community Reinvestment Act change of 1990, banks are under great pressure to meet community needs, and should respond to this pressure by working with the city to help community problems.

Recommendations:
1. Finance money to home builders that choose attractive sites to build on. Start with infill sites that are the most attractive because they have the lowest risk.
2. The demand for affordable, quality housing is high in Muncie and in central city neighborhoods, and this demand is increasing as employment and Ball State enrollment increases.
3. Central city homes, on the average, sell faster then the county average because they are the most affordable homes available. New homes of high quality would provide an attractive alternative in the central city area that is rare to find.
4. Investing in central city areas now will make investments more attractive in the future. By not investing, banks are hurting investments already made, and future investments which could be made.
5. Home builders in Muncie are interested in building at central city locations, and can build attractive homes for about $50,000 if given appropriate financing.
6. Banks and savings and loans, must realize that the new CRA laws give the city and its residents a great method to watch over the investment activities of all financial institutions. Banks which cooperate with the city and help to provide financial support will be well rewarded by the city and its residents.
Summary - A Plan for Action

Cities, and people, often need turning points in their history. When Muncie developed the Horizon '91 Plan they reached a conscious turning point. The city recognized the need to save and create jobs, but despite great odds have done so with tremendous success. Another turning point exists in Muncie as it does in many other cities. The city, and other key groups, must recognize the need to improve neighborhoods by creating quality affordable housing. This need has been recognized and the challenge successfully met in other cities. Muncie has faced challenges before, and should meet this challenge also.

No one person can do this alone. A dedicated, determined, intellectual, and professional group of people is needed to determine how to provide affordable housing and revitalization in the older, and low-income neighborhoods of Muncie. It must be an effort where professionals of different fields work together for the common good. I suggest that a task force composed of professional city workers, Ball State professors and students, neighborhood interests, financiers, local companies, and home builders organize and work together. Using the information and ideas I have presented, and their own expertise and knowledge the City of Muncie can provide this affordable housing in deteriorating neighborhoods.

The need is in place, resources are available, and examples have been set by other cities. In my thesis I have laid a foundation for action which may or may not be followed. As one person I am not able to meet this challenge myself, but am confident that a group can. The opportunity and the need await to be met. I will be available for contact in Muncie until May fifth, and welcome all comments and am willing to do whatever I can do further. Afterwards I can be reached in Bloomington, at (812) 332-4658 and will still be available for information or help. Following is a brief plan that I believe could be established and used in Muncie, I give this as an example of one of many plans which could be developed.
Step Nine: Implementation, a Sample Plan

This is a sample implementation plan which could be used in Muncie. This is not the only way an affordable infill housing program could be started, but it is a suggested way. This sample plan involves five steps:

1. organize
2. set goals and objectives
3. continue meeting and implement goals
4. continue to evaluate goals and set new goals

STEP ONE:

The first step is to organize a group of interested people who have knowledge concerning the topic. In order to organize a meeting, a date must be set for the meeting. This could be done through word of mouth, and a newspaper advertisement explaining the programs intent to build new, affordable housing. Through advertising, the entire community would get a chance to input their views on the topic.

STEP TWO:

The second step it to set program goals and objectives. This should be done during the first meeting, and second meeting is necessary. The goals should deal with the main problems of poor image, lack of financial support, inappropriate zoning, and poor code enforcement. With each of these goals, it is extremely important that the separate interest groups work together for the common good. To deal with these problems, I suggest four main goals:

1. provide funding for an infill and rehabilitation program
2. improve code enforcement
3. start a comprehensive neighborhood landscaping program
4. develop a new master plan and zoning map
Goal Number One: Provide Funding for an Infill and Rehabilitation Program

A housing demonstration project should be developed between the City of Muncie, local banking institutions, local home builders, and the neighborhoods. A revolving loan fund should be established by the financial institutions and the city. If five banks were to contribute $50,000 apiece, then a total of 250,000 would be available for home construction and improvements. In this way, no one banks would take all the risk of the project. Other funding sources should also be found, funding may be obtained from churches, businesses, individuals, or state or local funding. The City of Muncie could help by starting a linked deposit program. This would involve placing city funds in non-interest bearing accounts in return for lower interest rate loans for home construction, improvements, and mortgages to the new home buyers. The more sources of funding that can be created, the less risk any individual funder will have.

It is of extreme importance to choose an appropriate site(s) for new home construction. Select and obtain a site(s) which rank as either an "A" or "B" on the site survey. If possible obtain sites from groups willing to sell at a low cost, such as the city or the East-Central Reinvestment Corporation. Remember, the location, not the price, of the site is the most important factor; but the site should be obtained at lowest possible price.

At the beginning, in order to lower the risk of the project, build only a few new homes. If these homes sell quickly, then determine sites where more homes can be built in the future. The price of the new homes should be affordable, I recommend a selling price range between $40,000 and $60,000. A design competition should be held through Ball State University in order to obtain innovate and appropriate home designs.

Before the homes are completed, advertising is needed to make people aware of the project. Numerous low-cost advertising methods should be used, these include: billboards, newspaper ads, radio ads, and on-site signs. Advertising is crucial not only to make people aware of the project, but aware of when the homes will be open for the public to see and when bids for purchase will take place. Financing for home mortgages should be available at current market rates or below market rates for low-income families. All mortgage payments should go back into the revolving
loan fund for further mortgages and home improvement loans. It is likely that once this program becomes well known, many low-income families will apply for rehabilitation loans, and not enough funds will be available. In this case I recommend making rehabilitation loans to families who have a steady stream of income (although it may be a low income), and who are able to donate time to either do some of the repair themselves, or do other community activities (such as free babysitting or office-related work); or a maximum home repair loan amount could be set to correspond with the amount of funding available.

Goal Number Two: Improve Code Enforcement

Improved code enforcement is necessary as a complimentary housing program. According to Gourguechon "Home improvements coupled with rigorous housing code enforcement can be useful in stabilizing property values if applied over a long time period in a concentrated area" (Gourguechon, P. 30). A code enforcement program in Muncie should:

1. Regularly inspect the interior and exterior of all residential structures to ensure compliance with certain minimum code standards.
2. Provide financial assistance to homeowners that do not meet standards (through the revolving loan fund).
3. Respond efficiently to complaint of housing code and zoning violations.
4. Provide landscaping assistance to homeowners with poorly landscaped yards (through cooperation with the Ball State Department of Landscape Architecture classes).

A program such as this should encourage proper maintenance through stringent enforcement and help those who cannot meet the code standards. In addition it would increase neighborhood awareness about the homeowners responsibility to maintain their homes. There are many examples of code enforcement programs in the book Neighborhood Preservation, a Catalog of Local Programs (available through Ball State libraries). This book should be used as a guidebook to improved the code enforcement in Muncie.
Goal Number Three: Start a Comprehensive Neighborhood Landscaping Program

This goal is important to increase the natural beauty of the central city neighborhoods, and help the homeowner to improve and maintain the natural features of his yard. The Department of Landscape Architecture should be contacted to see if there would be interest in such a project. Developing and implementing comprehensive neighborhood landscaping would provide a challenge to any Landscape Architecture class and could also be a Landscape Architecture thesis topic.

Goal Number Four: Develop A New Master Plan and Zoning Map

A new master plan should be completed with the aid of either a professional consulting firm or the Ball State Department of Urban Planning. I suggest a process which involves a series of public meetings and input. Bloomington's new Growth Policies Plan was recently developed in three phases (Gourguechon, P. 2,7):

1. THE DISCOVERY PHASE: An opinion survey, town meetings, and a series of interviews with special interest groups (Plan Commission, Public Agencies) were used to isolate and clarify core issues and problems.
2. GROWTH AND DEVELOPMENT SCENARIOS: A series of conceptual urban growth scenarios were created, they included: an auto-oriented city, compact urban form, and small town dispersed living.
3. POLICY FORMATION: A series of planning staff workshops were held to draft policies. Seven main principles were determined:
   a. compact urban form
   b. nurture environmental quality
   c. leverage public capital
   d. mitigate traffic
   e. serve diversity
   f. conserve community character
   g. sustain economic growth

The city of Muncie is suitable for a similar planning process to take place. Many of the same policies, such as mitigating traffic, conserving community character, and sustaining economic growth, are policies suitable for Muncie. Other policies suitable for Muncie would be identified through the Discovery Phrase, and Growth and Development Scenarios. Through a master plan Muncie could identify important policies, and set strategies to develop future land-use for the city.
STEP THREE:

Step three is to continue meeting and implement the goals. Once the programs have been established it is important to set a regular meeting time so the group members can discuss problems and accomplishments of the program.

STEP FOUR:

Step four is to evaluate the original goals and set new goals. It is possible that the original goals may have to be adjusted or changed, and that ideas for new goals may arise. The evaluation of goals and ideas for new goals should also be discussed at the regular meetings. One possible new goals would be to develop a database of infill sites outside of the study area examined here, but within the city of Muncie.

Step Ten: Further Study Recommendations:

Most of my recommendations for further study have already been made in the previous section. Here I suggest a few more:

1. Conduct a survey of housing demand in the central city area.
2. Gather information on who owns the vacant sites and if they are willing to sell.
3. Develop a database of vacant sites within the rest of the city of Muncie that I did not research. This would be extremely useful in developing infill projects within the rest of the city.
References:


Brady, Susan. 1990. "Builders Scale Obstacles to Affordable Housing". Professional Builder. April pps. 120-123.


Muncie, Indiana City and County Map. Universal Map Co. East Lansing, Michigan.


Appendix A
Questions Used in Conversations with Community Information Sources

Home Builder Questions:
1. What residential construction have you completed recently?
2. What residential construction is being planned?
3. What is your criteria in deciding where to build residential units?
4. How does Ball State University effect residential development in Muncie?
5. Have you made any plans to build residential units in the central city area?
   IF NO: why not? what factors prohibit you to build in the central city area?
       a. lack of demand at infill locations?
       b. difficult to obtain land or assemble large areas of land?
       c. expensive to buy land?
       d. inappropriate zoning?
       e. poor infrastructure?
       f. incompatible surroundings?
       g. poor image of the central city area?
       h. delays in project review or approval?
       i. little information on where and what land is available?
       j. other...
       k. would you be interested in a plan which could change these conditions
   IF YES: get details of the plan...
       a. what were the reasons you have decided/may decide to build near downtown?

Downtown Contact Questions:
1. Do you agree with the Master Plan residential development recommendations/locations?
2. Why do you think few residential units have been built in the central city area?
   get specific reasons...
       a. lack of demand at infill locations?
       b. difficult to obtain land or assemble large areas of land?
       c. expensive to buy land?
       d. inappropriate zoning?
       e. poor infrastructure?
       f. incompatible surroundings?
       g. poor image of the central city area?
       h. delays in project review or approval?
       i. little information on where and what land is available?
       j. other...
       k. would you be interested in a plan which could change these conditions?
3. Would you be willing to help developers build in the central city area instead of suburban areas? why or why not?
4. Do you feel building in the central city area is important? why or why not?
Realtor Questions (revised):

**Market Questions-Delaware County:**

1. Increase or decrease in housing sales?
   - single-family:
   - rental:
2. What styles/sizes of homes are selling well?
3. What styles/sizes of homes are needed?
4. What locations are popular? Why?
5. What locations are not popular? Why?
6. Demand for housing (by prices):
   - 150,000 +
   - 100,000 to 150,000
   - 50,000 to 100,000

**Market Questions-Central City Area:**

7. What groups of people are the most interested in living near downtown?
   - Ball State University?
   - People who work downtown?
8. Is the demand for housing near downtown being met? Or do you feel that someone looking for a home in the central city area would not have much to choose from and would be unsatisfied the choices available?
   - Single-family:
   - Rental:
9. Demand for housing (by prices):
   - 150,000 +
   - 100,000 to 150,000
   - 50,000 to 100,000
10. Is the average selling time for homes in the central city area longer or shorter than the county average?
11. Is the vacancy rate for rental units high or low in the central city area?
12. Do you have, or know of any other information about housing markets (especially in Muncie that I could use)?
   - I need the Multiple Listings Service. I must have numbers to back what you are saying about demand in the central city area.
13. Why do you think few residential units have been built in the central city area?
   - get specific reasons...
   a. lack of demand at infill locations?
   b. difficult to obtain land or assemble large areas of land?
   c. expensive to buy land?
   d. inappropriate zoning?
   e. poor infrastructure?
   f. incompatible surroundings?
   g. poor image of the central city area?
   h. delays in project review or approval?
   i. little information on where and what land is available?
   j. code enforcement?
14. How would you rate the financial practices of lenders in Muncie?
Neighborhood Organization Questions:

1. What does your neighborhood group do?
2. What does your neighborhood group do to encourage residential development?
3. Are there any particular sites that you feel are good/attractive for residential development? Why?
4. Why do you think few residential units have been built in the central city area? Get specific reasons...
   a. lack of demand at infill locations?
   b. difficult to obtain land or assemble large areas of land?
   c. expensive to buy land?
   d. inappropriate zoning?
   e. poor infrastructure?
   f. incompatible surroundings?
   g. poor image of the central city area?
   h. delays in project review or approval?
   i. little information on where and what land is available?
   j. other...
5. Would you be interested in a plan which could change these conditions?

Banker Questions:

1. What is some background about the bank and your position?
2. How do you appraise the value of residential homes?
3. In the Central City area, would new home construction cause appraisal problems?
4. Has your bank made efforts to meet the loan needs of central city neighborhoods for rehabilitation of homes or construction of new homes?
5. Are you familiar with the Community Reinvestment Act laws?
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Appendix C
Letters to Ball State University CAP Professors

To Planning Professors:

During my thesis, "Strategies to Encourage Residential Infill Construction in the Central City Neighborhoods of Muncie" I studied the need for affordable, infill housing in neighborhoods near downtown. I concluded by stating there must be a dedicated, determined, intellectual effort from home builders, city departments (Community Development, Planning Department, Chamber of Commerce), banking institutions, neighborhoods organizations, and Ball State University CAP professors and students to develop infill housing and improve these neighborhoods. I developed a series of possible strategies, of which the following ones could be accomplished through Urban Planning courses:

1. Prepare a new master land use, and zoning plan, for the City of Muncie. Possibly in coordination with the Planning Commission, Chamber of Commerce and/or the residents of Muncie.
2. Develop a comprehensive infill and rehabilitation program for the central city neighborhoods (my thesis paper gives many recommendations on what could be done).
3. Work on a task force to deal with number one or two above.

If you are teaching a class this or next year, or know a student who may be interested in researching on of these topics, the I highly recommend to do it!

To Landscape Architecture Professors:

During my thesis, "Strategies to Encourage Residential Infill Construction in the Central City Neighborhoods of Muncie" I studied the need for affordable, infill housing in neighborhoods near downtown. I concluded by stating there must be a dedicated, determined, intellectual effort from home builders, city departments (Community Development, Planning Department, Chamber of Commerce), banking institutions, neighborhoods organizations, and Ball State University CAP professors and students to develop infill housing and improve these neighborhoods. I developed a series of possible strategies, of which the following ones could be accomplished through the help of Landscape Architecture courses:

1. I recommended that the neighborhoods need to improve the landscaped environment of their neighborhoods in order to make the area more attractive and improve the image, thus I make the following suggestions:
   a. Complete a comprehensive landscaping program for each neighborhood.
   b. Develop a yard improvement contest where the most attractive and improved yards win prizes.
   c. Develop a yard assistance program to help people maintain the beauty of their yards.
2. Prepare a new master land use, and zoning plan, for the City of Muncie. Possibly in coordination with the Planning Commission, Chamber of Commerce and/or the residents of Muncie.

If you are teaching a class this or next year, or know a student who may be interested in researching on of these topics, the I highly recommend to do it!