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Brownfield Redevelopment Strategies for Elkhart, IN: Technical Advisory Report on Financial, Marketing, & Economic Development Strategies

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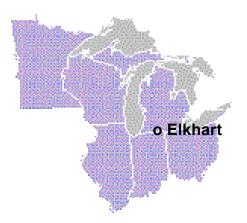
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Great Lakes Environmental Finance Center

Brownfield Redevelopment Strategies for Elkhart, Indiana



Technical Advisory Report on Financial, Marketing, and Economic Development Strategies February 17, 1997

Acknowledgments

Support from several people was essential to the success of this project. First, the United States Environmental Protection Agency provided the funding to the Great Lakes Environmental Finance Center to complete this technical advisory project. The City of Elkhart assisted in planning the January 13-14, 1997 meeting and organized the local resource team. Mayor James Perron hosted the meeting. Gary Gilot and Eric Horvath provided local coordination of the two-day workshop. Lewis Norry, President of the Norry Company (Rochester, NY), Randy Muller, Vice President, Environmental Services of Bank of America (Chicago, IL), and Donald Iannone, Executive Director of the Great Lakes Environmental Finance Center at Cleveland State University's Urban Center served as Technical Advisors to the project. Finally, John Letherman, CCIM, of FM Properties (Elkhart, IN) provided valuable real estate and market data for the project. This report was written by Paul Christensen and Kirstin Toth, with editorial assistance from Donald Iannone.

We express our sincere appreciation to these individuals and groups.

Paul Christensen, Project Director

Kirstin Toth, Project Manager

Great Lakes Environmental Finance Center

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I. EXECUTIVE SUMMARY

The Great Lakes Environmental Finance Center (GLEFC) conducted an intensive technical assistance workshop for Elkhart officials on January 13-14, 1997. This workshop represented a beginning step for the City of Elkhart to address its brownfields cleanup and redevelopment needs. Two primary issues were of concern to City officials: 1) how to create market demand for brownfields; and 2) how best to invest city funds in brownfields redevelopment.

An Advisory Team of three specialists in private development finance, distressed real estate development and marketing, and economic development strategy provided advice, and responded to issues raised during the workshop related to the redevelopment of two key brownfield sites in Elkhart: the Wilt's and East Bank properties. These two sites are located within the city's central business district, and they provide the City an opportunity to visibly demonstrate its commitment to brownfield redevelopment and to the future implementation of the City's new Comprehensive Land Use Plan.

In addition to specific recommendations related to brownfield reuse demand creation and strategic investment of City funds, the Advisory Team provided several specific recommendations on the reuse of the two sites. These recommendations are designed to encourage positive action by the stakeholders present at the workshop, especially City government officials and private developers and property owners.

The City is about to prepare a Downtown Master Plan, an outgrowth of the recent Comprehensive Land Use Plan developed for the City by Woolpert Associates (Dayton, OH) last year. This renewed focus on the central business district, coupled with an emphasis on brownfields redevelopment, will match appropriate planning and development strategies with top local economic revitalization priorities. The recommendations in this report are provided within this larger framework.

Site Recommendations

Wilt's Site

The former Wilt's Supermarket site could be a vital part of a plan to create a retail gateway to the central business district. This gateway could bolster the retail identity of the City's downtown area, and provide direction to future physical development efforts in the area. The Wilt's site could be redeveloped for a future retail uses such as a restaurant, and/or "essential amenity" opportunities, such as the development of a new post office facility. A restaurant and food district, which builds upon the area's successful Mexican restaurant and nearby Martin's grocery store, is also logical to consider. In this context of creating the retail gateway, four specific site recommendations emerged:

- Use the future Downtown Master Plan to define the retail gateway concept, and to accomplish a detailed assessment of all properties in the area on a parcel-level basis.
- 2. Determine the highest and best retail use of the targeted property. Retail enterprises which serve both the local and non-local market should be given special consideration.
- 3. Acquire complete environmental data about the Wilt's site from former and current site owners.
- 4. Undertake streetscape and building facade improvements to the Wilt's area that directly support the Retail Gateway development concept.

East Bank Site

The East Bank of the Elkhart River provides an ideal opportunity to build upon the Comprehensive Land Use Plan's recommendation to create a recreational greenway as a central business district attraction. Effective master planning will help exploit the East Bank's ideal location along the river. Six recommendations were offered by the Technical Advisory Team:

- 1. Use the master plan to integrate the East Bank and recreational riverwalk district projects.
- 2. Link other downtown site development activities to the East Bank project.
- 3. Study market demand for the site and other CBD parcels.
- 4. Evaluate the need to acquire neighboring parcels which may be required to accomplish the project.
- 5. Acquire public funding to assess the former band instrument parcel.
- 6. Determine any required zoning changes needed to achieve the future Downtown Master Plan's goals.

Broader Strategic Recommendations

The successful redevelopment of the Wilt's and East Bank sites depends upon Elkhart's ability to create and implement a new downtown redevelopment vision. The Comprehensive Plan articulates a development vision based upon the creation of specialty districts, or clusters of related attractions and businesses within the downtown development area. These activities could include artistic, cultural, professional office, restaurant, and specialty retail businesses. This idea is very consistent with downtown redevelopment activities found in several other American cities, including Cleveland, Ohio, where the cluster development model has received great attention. The cluster approach ensures that development activities are synergistic.

The Advisory Team recommends that the City give full recognition to the brownfield demand generation and public capital investment issues in approaching its downtown cluster redevelopment strategy. Five actions will make this happen:

 Brownfield issues should be viewed first and foremost as real estate redevelopment issues. The two sites evaluated by GLEFC possess contamination problems, but each appears to offer favorable redevelopment potential, based upon existing information provided at the workshop.

- 2. Available development sites in the City, including brownfields, should be inventoried in a computer database and then marketed in a strategic fashion to developers and future users.
- City sites should be ranked according to their future redevelopment potential.
 Site-specific marketing plans should be prepared for the top ranking sites.
- 4. Reduce and replace the current supply of outmoded downtown facilities through carefully planned tenant relocation, and facility demolition and/or renovation.
- 5. Make strategic investments that improve downtown safety.

City hall currently has a conservative policy toward using City funds as development incentives, which is wise in many respects. In the opinion of the Advisory Team, all economic development incentives should be "performance-based" in the future. The City should focus a very significant portion of its available incentive dollars on its highest priority development projects. A strategy to employ these funds to stimulate downtown revitalization should be considered. Moreover, the City should adopt a brownfield investment strategy which includes four components:

- Prioritize redevelopment projects by their ability to: a) contribute in a measured way to the City's tax base; b) catalyze new private investment, and c) create new high-quality jobs for residents.
- Create a brownfield outreach program to educate property owners, developers, and businesses about available financial resources provided by the City, state government, and other entities to help fund brownfield redevelopment.
- 3. Establish a grant and revolving loan fund targeted to brownfield cleanup and redevelopment.

4. Provide direct financing assistance for large catalytic development projects that involve the reuse of brownfields.

The GLEFC Technical Advisory Team recommends three further actions by the City:

- Establish an Urban Development Working Group comprised of City development, planning, environmental, public works, and finance officials to guide the initiation of the City's brownfields strategy. Start by implementing the action plan described in this report.
- 2. Establish quantifiable measures of success, like city's tax base growth.
- 3. Retain the necessary legal, financial, and technical expertise to undertake this action agenda.

II. INTRODUCTION

The Great Lakes Environmental Finance Center(GLEFC) was established in June, 1995 through a grant from the United States Environmental Protection Agency. The Center is housed within Cleveland State University's Urban Center. Five similar centers are based around the country, serving the needs of other EPA regions. The client-focused services offered by GLEFC include technical assistance, training, research, and project advisory services in solving financial, marketing and planning problems related to environmental facilities and resources. The Center created the *Community Brownfield Financing Strategy Service* to help communities across the Great Lakes region address complex environmental finance issues. The goal is to help clients devise and implement effective financing and marketing strategies for brownfield projects, as well as to identify and test the most effective redevelopment strategies by Great Lakes communities.

The technical assistance workshop for Elkhart, Indiana is the first of several consultations with Great Lakes communities to be completed by GLEFC this year. The purpose of these technical assistance workshops is to identify financial and marketing strategies supporting brownfield site cleanup and redevelopment. An Advisory Team is assembled, matching the expertise needed to solve the unique needs of each community. In Elkhart, the team members had special skills in private finance, distressed real estate development and marketing, and economic development strategy. The format of the workshop was developed in conjunction with City officials to provide an open and organized forum for the discussion and selection of appropriate strategy solutions. Two specific brownfield sites were selected by the community for examination during the workshop: the Wilt's and East Bank sites.

The workshop discussion centered around two strategic issues: 1) how to create future market demand for brownfields; and 2) how best to use city funds in the redevelopment of local brownfields. Using the Wilt's and East Bank sites to test new ideas, participants examined several important factors that influence Elkhart's general business climate and redevelopment process. Three key factors deserve special recognition: 1) the City's success in growing successful entrepreneurial industries that achieve prominence; 2) the City's track record of developing successful solutions to local environmental problems; and 3) the City's willingness to develop comprehensive planning solutions to its central business district redevelopment problems.

In his opening remarks, Mayor James Perron stated that inner city revitalization was crucial to the prosperity of the city. The cleanup and redevelopment of brownfields is essential for this revitalization to occur. Gary Gilot, Director of Public Works, estimated that a four-year supply remained of available commercial property outside of the central business district, so the downtown and urban core brownfield sites must be redeveloped for the city's economic base to expand. Mayor Perron's commitment to redevelopment is evident. The redevelopment strategies identified by the expert team can help the city succeed in its future redevelopment efforts.

III. COMMUNITY PROFILE

This profile defines the context in which Elkhart will pursue the future redevelopment of the Wilt's and East Bank sites. It has six parts: 1) Location; 2) Demographic Trends; 3) Employment and Industry Profile; 4) Commercial Real Estate Market Trends; 5) Recent Comprehensive Plan Priorities; and 6) Importance of Brownfield Issues.

A. Location

Elkhart is strategically located in Northern Indiana along Interstate 80, approximately 120 miles west of Toledo, Ohio and 100 miles east of Chicago. The city covers a 17.1 square mile area in Elkhart County. Elkhart borders the state of Michigan, which is its neighbor to the north.

The city is easily accessible by Interstate 80 from the east and west, and along U.S. routes 31 and 33 traveling north and south. The completion of a new beltway around St. Joseph and Elkhart counties is expected to enhance traffic in and around the city. Elkhart is a major rail classification/gateway center, served by Conrail and Amtrak.

B. Demographic Trends

Elkhart County's population grew by 13.7 per cent during the 1980-1990 period, to 156,198 people in 1990. Between 1990 and 1996, the county's population increased by another 7.5 per cent to 167,900. The county's population is expected to reach 180,000 by the year 2000, a growth rate of more than seven per cent since 1996.¹ The City's population grew by 5.6 percent during the 1980-1990 period, reaching 43,627 people. Between 1990 and 1996, the City added another 6.6 percent to its population base. The City's share of the county's population base has been declining since 1980. The City's

¹ "1996 Survey of Buying Power", Sales & Marketing Management, January 1997.

population was 30.1 percent of the county total in 1980, 27.9 percent in 1990, and 27.5 percent in 1996.

This population growth will produce a likely increase in commuting traffic in the City and County. According to Indiana Department of Revenue data, the net number of workers driving into Elkhart County to work from other counties, including Michigan, exceeds 33,000 people daily.² The pending completion of the beltway around Elkhart and St. Joseph counties could serve to increase this in-commuting trend.

Table 1: Elkhart City & County Popula	tion Trends ³
---------------------------------------	--------------------------

	1996 Est	1990	1980	1980-90	1990-96
				Pct Chng	Pct Chng
Elkhart	46,500	43,627	41,305	5.6%	6.6%
County	167,900	156,198	137,330	13.7%	7.5%

C. Area Tourism

The county's tourism expenditures was estimated at \$133,117,928 in 1991, accounting for 4,140 tourism jobs in various local industries supporting travel and tourism, such as restaurants, car rental services, hotels and motels, and others. When neighboring St. Joseph county is included, the region becomes the second most highly visited location in the state, second only to Indianapolis. Much of this tourism is attributed to the Amish and Mennonite communities in southern Elkhart County. More than 100 bed-and-

² Elkhart County Statistical Overview, October 1996, John K. Letherman, CCIM, FM Properties, Elkhart, IN.

³ US Bureau of the Census. *County & City Data Book: 1994.* Washington, DC: US Govt. Printing Office, 1994.

breakfast facilities are located in Elkhart County.⁴ These trends suggest that tourism is an important source of local economic development for Elkhart and the region.

D. Employment and Industry Profile

Limited employment information is available for the City of Elkhart, therefore it is necessary to rely upon county-level data to make observations about City economic performance. Table 2 presents an analysis of county employment trends by major industry during the 1980-1996 period. This analysis indicates that total employment grew very significantly during the 1980s, and while total employment continues to grow in the 1990s, this growth is much less than the previous decade. This mirrors the national job growth picture. Manufacturing jobs in Elkhart County grew significantly in the 1980s, but have slowed in the 1990s, which is consistent with the county's overall employment growth trend. Service sector jobs increased most dramatically in the 1980s, and then again in the first half of the 1990s. Retail and wholesale trade employment also grew favorably in the 1980s and the first half of the 1990s.

	1996	1990	1980	1990-96	1980-90
				% Chng	% Chng
Total Employment	119.1	101.5	67.4	17.6	50.6
Manufacturing	58.0	51.4	33.4	12.8	53.9
Service	19.9	15.6	8.9	27.6	75.3
Retail	16.7	13.4	9.7	24.6	38.1
Wholesale	6.4	5.4	3.7	18.5	46.0

⁴ Elkhart County Statistical Overview, October 1996, John K. Letherman, CCIM, FM Properties, Elkhart, IN.

⁵ Indiana Department of Workforce Development, Kathy Zeiger, Labor Market Analyst, 2/10/97.

Elkhart County is one of the largest manufacturing employment centers in the state of Indiana, second only to Marion County, where Indianapolis is located. According to the most recent U.S. Economic Census (1992), 931 manufacturing establishments are located in Elkhart County. Of these, nearly 200 manufacturers, or 21.4 per cent, are transportation equipment-related, primarily in Motor Homes, Travel Trailer & Campers and related equipment and parts. Manufacturing employment represents 48.7 per cent of all employment in Elkhart County. Musical instrument manufacturing accounts for 12 establishments, employing over 1,100 workers.⁶ Elkhart's entrepreneurial strength is evidenced by the fact that Elkhart County has more locally-owned manufacturing firms than any other county in the state.⁷

E. Commercial Real Estate Market Trends

The commercial real estate market is comprised of office, retail, and industrial segments. The industrial market is approximately 10,000,000 square feet of inventory in the central city with a 10 per cent vacancy rate, and 25,000,000 square feet in the suburban portion of Elkhart County, with 4 per cent vacancy.⁸ (Office and retail inventory data are not collected due to the relatively small size of the market.)

Of the office, retail and industrial real estate markets in Elkhart County, the industrial market is currently the most active, according to a real estate market study completed in August 1996 for a group of local financial institutions.⁹ Industrial land around Elkhart is selling for about \$30,000 to \$40,000 per acre, and the average industrial building is selling for \$20 per square foot. The highest demand for industrial space is in the 8,000-15,000 sq. ft. range. Major companies making investments in facility renovation and new

⁶ U.S. Economic Census 1992, Elkhart County , Indiana.

⁷ Elkhart County Statistical Overview, October 1996, John K. Letherman, CCIM, FM Properties, Elkhart IN.

⁸ Ross C. Miller, FM Properties, Elkhart, IN.

⁹ Real Estate Market Study, 1996, Real Estate Management Corporation, South Bend, IN. August, 1996.

construction include: Walker, Hart Housing, Nibco, Utilimaster, Kobelco, Heywood Williams Group and Gulf Stream.¹⁰

The office market vacancy rate is presently at 15 per cent, according to local real estate sources. Typical rental rates are \$12 to \$14 psf, \$10 to \$12 psf and \$8 to \$10 psf for Class A, Class B and Class C office space, respectively. The current office space demand appears to be highest in the 600 to 2,500 square feet range in Elkhart.¹¹

Elkhart's retail real estate market is most active in the smaller retail space demand category. The availability of small spaces in local shopping malls has decreased, sparking increased demand for small conveniently-located shopping center. Prime smaller parcels of land with exposure in the Cassopolis Corridor are selling for a high of \$5 to \$6 psf. Larger parcels are selling for \$2.50 psf.¹²

Office and commercial land use comprises 3.8 per cent of the City of Elkhart's current land, and industrial comprises another 12 per cent.¹³

Throughout the late 1980's and into the 1990's there has been a growing trend of retail development outside the central business district. Retail activity has clustered around the Interstate 80 toll road interchange and the South Bend-Elkhart Beltway, which has helped draw activity away from the central business district , to the detriment of downtown Elkhart.

F. Recent Comprehensive Plan Priorities

¹⁰ Ibid.

¹¹ Ibid.

¹² Real Estate Market Study, 1996, Real Estate Management Corporation, South Bend, IN. August, 1996.

¹³ Comprehensive Land Use Plan, City of Elkhart, Woolpert, November 1996.

The City recently retained Woolpert Consultants (Dayton, Ohio) to update its Comprehensive Land Use Plan. The plan was completed in November 1996. Chief concerns addressed by the plan were land use strategies addressing: 1) residential development; 2) transportation; 3) economic development; and, 4) quality of life issues. The Plan identifies four land use alternatives for consideration by the city. City officials are currently assessing what mix of these alternative land uses it should incorporate into its upcoming Master Planning process.

Land Use Alternatives:

- The first land use scenario is basically a "status quo" approach to future development. This would incorporate an approach of respecting the existing built environment and infrastructure while identifying compatible land use designations for undeveloped areas
- 2. Under the second alternative, city planners anticipate greater expansion of the industrial park and expand their use in existing industrial corridors.
- 3. The third alternative presented in the Plan strongly promotes the use of office parks for the future of business and industry being reliant upon better educated, upper management job growth. Inherent in this plan is a commitment to promote the city and lure these higher paying jobs with office park gateways and zoning efforts that will promote more positive community images.
- 4. The downtown area was addressed separately form the rest of Elkhart's land use alternatives, and focuses on an approach incorporating activities rather than traditional land-usage. The alternative recommended that Elkhart focus downtown planning efforts on defining the niche - that which will sustain long-term use and attractiveness of the central business district (CBD). The CBD could become the activity center establishing the downtown as the center for cultural and performing arts, dining and entertainment and for selected civic and governmental services. This

plan would also incorporate selective professional office and specialty retail spaces to enhance the CBD designation.¹⁴

The downtown alternative presented by the Comprehensive Plan focuses on the creation of activity centers, or identified districts that combine the best attractions for residents and visitors. Central to creating the districts is the strategic development of greenways around the CBD. According to Woolpert," ...the formalization of the greenway is important...it unifies the community on its approach to downtown, does not spread the limited resources too thin, and allows the city to focus needed development efforts on a positive cause."

The Comprehensive Plan gave little attention to brownfield redevelopment issues citing the economic difficulty in reusing industrial properties. While this is generally true, the workshop revealed an exchange of feasible ideas to get the East Bank and Wilt's sites to successful redevelopment. The GLEFC Advisory Team recommends that Elkhart use its Master Planning process to address in very specific terms, on a parcel by parcel basis, the revitalization of the downtown CBD. As discovered in the brownfields workshop, there are many actions that can be taken immediately by the City.

G. Importance of Brownfield Issues

Elkhart must develop a strategy for cleaning up and redeveloping its contaminated sites in order to: 1) avoid running out of developable land; and 2) ensure that the city develops efficiently in the future. Mayor Perron addressed the urban core renewal both in terms of reinvesting infrastructure renovations and new business development as critical to every effort made in brownfield redevelopment. By conducting the workshop and openly discussing the challenges, Elkhart demonstrated its leadership and commitment to address the brownfield redevelopment issues head-on.

¹⁴ Comprehensive Land Use Plan, City of Elkhart, Woolpert, November 1996.

The City has begun the process of identifying its contaminated sites with the help of the Elkhart EnviroCorps. A listing of the 62 parcels available for redevelopment has been prepared. The Advisory Team recommends that the City integrate this list with a larger database of available non-contaminated commercial property for development. Marketing strategies should be developed for larger sites and areas comprised of several sites. These marketing strategies should encourage the reuse of cleaned up brownfields with more attractive commercial sites.

Elkhart's economic development income tax provides investment funds to support the city's development efforts. This unique resource can be valuable to the city's future efforts to redevelop its brownfields. Use of these funds should be examined in new and creative ways. One suggestion is to earmark a portion of these funds for brownfield cleanup and redevelopment. Small grants to developers for Phase 1 and 2 assessments could be one use of these dollars. Low-interest loans for cleanup and redevelopment is a second use.

IV. WILT'S SUPERMARKET SITE

A. Background

The Wilt's Supermarket site is a 3.7 acre parcel housing a large, vacant one-story grocery store or warehouse-type building. The site is zoned B-3, the most inclusive and liberal of commercial zoning designations permitted under Elkhart zoning. The building sits on land once used as a private dump, with unknown but suspected environmental degradation. The parking lot has visible deterioration probably due to sinking of the soils. Little is known by the City about the complete environmental condition of the property.

The site is adjacent to a successfully redeveloped retail strip and restaurant known as "Easy Shopping Place," (which also sits atop the former dump). This area is considered an entree to the central business district, although currently it is viewed as being located on the fringe of the central business district. It is not integrated into a distinct land use at present.

The City has maintained and upgraded perimeter landscaping, and sidewalk and curb improvements have recently been made. The owner is a large firm located out of state and has not revealed any known environmental concerns at this time. There is currently a local developer interest in the property, but no sale has occurred pending an environmental assessment of the site.

B. Recommendations

Elkhart wants to create a retail gateway to its Central Business District (CBD). This idea was discussed at the technical assistance workshop. It is recommended to use the Wilt's site and adjacent areas to create a specialty retail district, consistent with the Comprehensive Land Use Plan's recommendations. Creating renewed interest and attractiveness of the site will set apart this area as a convenient shopping gateway when entering the CBD.

 Parcel Level Assessment: The Advisory Team believes that the Downtown Master Plan should include a parcel-level assessment of all properties in the area. A parcelby-parcel assessment is recommended, including an environmental and marketing assessment of the advantages and disadvantages of each unique parcels. For instance, acquisition of the car dealership and then combining parcels in the most logical land use could create a desirable retail "gateway." Expanding the Wilt's site to include adjacent parcels should be considered.

- Highest and Best Retail Use: The Advisory Team believes the property and future use should be retail in nature. Determine the highest and best retail use for the property. This means expanding the geographic definition of the site to include the reason a shopper or diner would frequent the location. These questions should be answered. What draws people to the adjacent shopping plaza or grocery store? What can be expanded to complement the existing retail business and residential uses in the area? What are the existing gaps in the local retail service market? Some possibilities include:
 - restaurant
 - specialty retail
 - pharmacy, to serve senior housing
 - post office, main or branch
 - other institutional service
- Acquire Complete Environmental Data: Acquire missing environmental information about the property immediately. Redevelopment planning cannot occur until the complete condition of the property is revealed. One Technical Advisor suggested that because the owner was based out-of-town and probably disinterested in the property, there may be a willingness to quickly dispose of the property. The City should request more complete environmental condition data from the owner. Two ways of getting the information were discussed, either from the owner directly or to ask the Indiana Department of Environmental Management to ask for the information. The first option of asking the owner directly is the preferred method, with a confidentiality clause to be offered as incentive to the owner to disclose.

If these methods are unsuccessful, the city should consider its own pursuit via an environmental and geo-technical assessment. Both of these studies can/should be undertaken at the same time.

- Streetscape Area: The Advisory Team recommends that the City pursue creative streetscaping of the area. Aesthetic improvements, landscaping, banners or other improvements will create the pedestrian gateway desirable to set off the CBD and retail center. Suggestions include:
 - complete the Gateway anchor
 - sell personalized bricks for a bricked walkway or street
 - upgrade bridge(s) by renovation or replacing with aesthetic additions like iron and grillwork and decorative accouterments
 - consider removing street and integrating walkway to enhance the specialty district concept

V. EAST BANK SITE

A. Background

The East Bank site is comprised of two parcels on 6. 8 acres of land along the Elkhart River. The property is situated in a desirable location alongside the "back" of the downtown business district. Buildings comprised of a warehouse/distribution facility owned by Options, Inc., and a foundry are adjacent to the location and across the river.

The City has taken a permanent easement in order to provide a public boardwalk/walkway, which is the first step in implementing the greenway concept recommended in the Comprehensive Land Use Plan. The site is currently owned by Options, Inc., which is responsible for cleanup and redevelopment, and which is a coapplicant with the City in the state's voluntary cleanup program. The greatest area of contamination is the parcel owned formerly by a band instrument manufacturer. Trichlorethylene (TCE) contamination was found on the site, along with some other metals and a possible PCB problem. The City provided a \$500,000 grant to the Riverwalk Corporation, a local non-profit group, charged with constructing the boardwalk and developing the area into a cultural area, such as with a jazzwalk theme. Construction of the boardwalk is to begin this Spring. Woolpert Consultants has been retained by the City to design and plan the complete greenway/riverwalk concept.

B. Recommendations

The Advisory Team recommends that the City deal with the site in the context of its longer term CBD redevelopment planning process. The Team further recommends that the City assess downtown pattern(s) of usage, and possible future best uses for concerned properties which support desired future downtown activity patterns. The East Bank site is a prime location to reinvigorate the specialty district concept, and, as with the Wilt's site, actions should be taken as soon as possible. These include:

- Integrate Actions Into Master Plan: Effective master planning creates the proper environment for the identification of feasible development plans for the East Bank site.
 - consider relocating industrial activities to other City locations
 - add a bandshell to the greenway/boardwalk easement
 - consider demolition of the low-end hotel, and closing the existing street
- Develop A Compelling, Integrated Site Plan: Consider the following development ideas as components of the revitalized downtown, starting with the East Bank property. Specialty districts can be created in various pockets of CBD parcels using any of the following themes or components:
 - medical center
 - themed meeting/training center, eg. for the RV industry

- museum, eg. bands, RV's
- ethnic restaurant complex
- micro-brewery
- "rendezvous" (a themed drama or historical reenactment)
- consider risk-based assessments for possible residential use
- Assess Market Forces: Begin to study market forces and identify the demand for the site. Base your Master Plan upon findings of why people are or would be attracted to the downtown.
 - update the earlier convention center study
 - conduct focus groups with citizens, businesses, or re-visit last set of focus groups/research
 - assess safety issues or perceptions and explore mounted police officers as a way to visibly address public concerns
- Acquire Property: Consider acquiring nearby residential units (3-4) on adjacent properties in order to complete greenway thoroughfare. This would permit greater access to adjacent recreational facilities and parks and provide a larger, cleaner parcel or unit of land in which to plan and develop.
- Seek Funds for Assessment: Pursue financial assistance for assessment on band instrument parcel if necessary. Given the known contamination already cleaned, and the possibility of further contaminants to be discovered, a thorough assessment will need to be completed under Indiana's voluntary cleanup program. Funding for this phase of redevelopment will come from public sector programs, such as Community Development Block Grant (CDBG) funds, the state of Indiana's Community Planning Fund or the Hoosier Development Fund. Each of these programs may be applicable to cleanup including research or assessment.

 Consider Zoning Changes: Consider a new ordinance on potable wells in order to minimize or prevent future contamination. Assess other zoning changes that would enhance the city's ability to redevelop according to the Master Plan.

VI. BROWNFIELD REDEVELOPMENT STRATEGY RECOMMENDATIONS

A. General Context

The successful redevelopment of the Wilt's and East Bank sites will depend on Elkhart's ability to create and implement a compelling new vision for the downtown area. Without this vision, carefully constructed to reflect the market environment, progress at these and other brownfield sites will be difficult and potentially misdirected.

The recently completed Comprehensive Plan proposes one such vision. It recommends creating specialized districts (e.g.: medical, cultural, retail) within a more broadly defined downtown area. The challenge remains for Elkhart to translate this broad vision into an "investment-worthy" development action strategy. Fortunately, Elkhart has already taken the first step in this direction by committing itself to developing a new Master Plan for the City. This planning process must be conducted at the "micro-level" on a parcel-by-parcel basis. Special attention should be focused on removing inappropriate or outdated facilities, creating new greenspaces and pedestrian areas, assembling smaller parcels for projects of scale, and identifying attractive new end-uses (e.g.: a micro-brewery, or a "rendezvous") to draw people to the downtown.

The Master Plan should also set "economic performance guidelines" for the area, as well as the more traditional physical development plans. These guidelines should specify a range of intended benefits produced by redevelopment projects, such as tax revenue generation, job quality levels, and real estate value appreciation. This may be difficult, but ultimately it will guarantee that the City's economic base is truly revived.

In addition, the Master Plan should explicitly address the challenges of brownfield redevelopment. The continued presence of these sites can severely hinder implementation of the Plan if environmental issues are ignored. The first step is to identify all properties with known or suspected contamination located within the planning area. State and federal regulators can provide the location of all known UST, RCRA, and CERCLA sites. These properties and others in close proximity are obviously higher risk and should be considered initially for commercial, institutional, and recreational uses. (More rigorous clean-ups standards make residential development more difficult and costly.) Other properties with a history of heavy industrial production should be viewed in a similar manner. It is important that the specialized districts envisioned in the Comprehensive Plan be configured to support successful reuse of older abandoned or underutilized sites. The key question for every potential brownfield is, "Can this site be reused in a manner that supports the new vision, and if not, should the vision be modified in an acceptable way to accommodate it"?

The Mayor should take the lead in overseeing the planning process. His commitment to the planning exercise is needed to build community consensus around the new civic vision. While the City might not be accustomed to playing such an active role in community development, its leadership is now imperative for revitalizing the downtown. Without a strategic plan in place to guide future redevelopment efforts, the Advisory Team's recommendations will remain largely ineffective.

B. Brownfield Demand Creation Strategy

Brownfield issues are first and foremost real estate reuse challenges. The same market principles of supply and demand govern brownfield reuse as they do any other real estate

development. Environmental contamination is simply an added constraint. A community can spend millions of dollars cleaning up property, but unless there is market demand for the reclaimed sites, few properties will be successfully redeveloped.

The Advisory Team therefore developed a set of five integrated recommendations to stimulate demand for Elkhart's brownfield sites. As depicted at the right, the recommendations begin with building a solid foundation of market-based information. Once estate support the remaining action-oriented re for sites like Wilt's and the East Bank Elkhart's challenges, but it is necessary t



market-based information. Once established, this knowledge base can be used to support the remaining action-oriented recommendations intended to generate demand for sites like Wilt's and the East Bank. Market research, by itself, will not solve Elkhart's challenges, but it is necessary to guide and inform the City's development plans and investment strategies.

- Analyze Local Real Estate Market As a first step, Elkhart must improve its understanding of the local real estate market at both the local and regional level. The City, in conjunction with local real estate firms, should develop a monitoring system that collects, analyzes, and updates key market indicators:
 - rental rates by class (residential, commercial, industrial)
 - inventory levels by class (in square feet)
 - vacancy rates by class
 - new development projects in progress
 - traffic counts along major streets
 - average store sales by type of retail enterprise (e.g.: restaurant, hotel, pharmacy)

Much of this information is available from government sources, private real estate firms, and trade organizations. Other data must be collected through annual surveys by the City. The City's Planning and Development Department should be responsible for collecting this information, analyzing it, and using the results as regular planning inputs. Armed with a full set of facts, Elkhart will be in a far better position to identify attractive new development opportunities and to supply the kind of data needed to convince developers to invest.

- 2. Create An Available Site Inventory Many communities have established so-called "brownfield databases" in hopes that potential developers will use them to identify attractive sites. Creating such an inventory, however, reinforces the stigma associated with these properties. It could even worsen these sites' image problem. Elkhart should create a database that contains <u>all</u> types of site that are available for development. The inventory should contain critical market information that developers need to evaluate potential investment:
 - parcel size
 - zoning
 - building characteristics, if applicable (square feet, ceiling height, type of utilities, loading docks)
 - access to highways, railroad, airport
 - current tax assessment
 - known environmental problems, if any (presence of underground storage tanks, nearby RCRA and CERCLA sites, results from Phase I and II investigations)

This type of information is also available from various public and private sources. EnviroCorps members could provide the staff work needed to build the system, input the information, and keep the system updated. A real estate consultant may be needed up front, however, to oversee the design and content of the database.

3. Develop Site Marketing Packages - With this newly acquired market data in-hand, the City can identify the highest potential properties for redevelopment. Marketing plans should be prepared to promote the future use of these sites. These marketing efforts should support the highest and best use of the properties, and they should be consistent with the City's new Master Plan.

Professional marketing packages should be distributed to targeted developers and endusers on a local, regional, state, and possibly, national level. They can include GIS maps of the site and its surroundings as well as data sets on computer disk. Each package should highlight the unique attributes of the property such as its location, access to transportation, anticipated rents, proximity to local manufacturers and suppliers, availability of trained workers, and other relevant selling features. The key to market acceptance will be versatility and feasibility. The plans should identify 2 or 3 alternative strategies for redeveloping the property. These alternatives can represent different uses, or different approaches to accomplishing the same use.

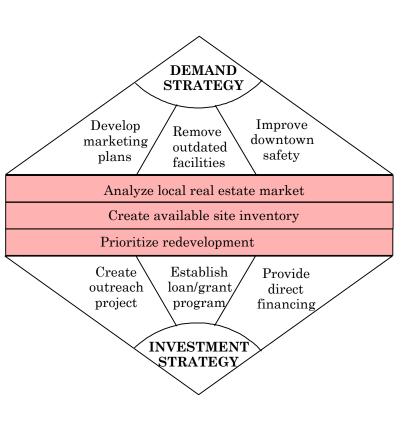
4. Reduce Supply of Outdated Facilities - Successful redevelopment often involves the relocation or demolition of outdated and underutilized facilities. This can be accomplished through such legal means as condemnation and stricter enforcement of municipal codes. To increase demand for downtown real estate, Elkhart should consider the demolition and removal of rundown, obsolete structures that stand in the way of new development. This can have two positive effects. First, it improves the aesthetic appearance of the area by eliminating unattractive buildings. Second, it reduces the available supply of space on the market, making new development more financially attractive. The City should devise specific criteria to assess existing downtown real

estate given the options to: 1) preserve it as is; 2) enhance the property through restoration; 3) find new uses tied to the Master Plan; 4) partially demolish buildings on the site; and 5) fully demolish existing structures to clear land for future uses.

5. Improve Downtown Safety - Several individuals at the workshop identified safety and security as an issue of concern in the downtown area. Whether real or perceived, this concern can stifle demand for downtown real estate if left unaddressed. To make residents feel more comfortable, the City should invest in additional security precautions such as new lighting, increased police presence, and possibly the use of video cameras. A downtown safety council could be formed to focus security resources on the most problematic areas. In addition, a Special Improvement District (SID) could be created to help fund the added security measures. If Elkhart's new community vision provides a compelling reason to go downtown, and people feel safe doing so, private developers will begin aggressively searching for real estate (including brownfields) to participate in the revitalization efforts.

C. Public Capital Investment Strategy

The second set of recommendations from the Advisory Team address how Elkhart can best use its limited financial resources to support brownfield redevelopment. The City currently follows a "minimal incentive policy" in the development arena. Elkhart does need to strategically invest in site assessment and the cleanup of its brownfields, or many of its contaminated sites will never be redeveloped. Whenever possible, public money should be leveraged with private investment capital. And like the previous demand generation recommendations, Elkhart's public investment strategy needs to be grounded on market facts and focused



on high priority projects that conform to the new Master Plan.

 Prioritize Redevelopment Projects - The Master Planning process and the proposed new site database should be used to prioritize potential redevelopment projects in the downtown area. Elkhart should select 5-7 high priority sites and devote intensive planning and development attention to them. The Wilt's and East Bank sites could be two likely candidates.

Sites should be analyzed in terms of their economic development importance to determine the City's pay-back on its potential investment. This should include an assessment of the project's:

- size and scale of development
- ability to catalyze further private investment in the area
- job creation potential

- ability to grow the City tax base
- potential risk to human health and environment if redevelopment does not occur (downside of doing nothing)

It is equally important to understand the reasons why a private developer would want to acquire and redevelop these sites. This analysis should examine:

- land values
- transportation access
- traffic patterns / counts
- functionality of existing structures (reuse potential)
- magnitude of potential environmental liability, if any

This two-part assessment will allow the City to select those projects with both the highest level of community economic impact and the greatest chance of market success.

- 2. Create a Brownfield Outreach Program What about those properties that fall outside the City's priority projects? What can Elkhart do to encourage new deals that don't involve large developers, sophisticated bankers, and the highest level of City commitment? One way is to establish a brownfields outreach and education program. This initiative would provide information and training, assemble interest groups, assist with financial packaging, and act as a liaison to state and local officials. The educational program should include:
 - a full explanation of the Indiana VCP (Voluntary Cleanup Program) and how to navigate the process
 - sources of brownfield financing (private banks, state and federal programs, local funds)
 - successful case studies of local projects (including full disclosure of the economics of the deal)

sources of outside expertise (e.g.: bankers, attorneys, environmental consultants)

This service should be provided to a broad group of local individuals and organizations. Local banks, private land owners, real estate brokers and developers, and community development agencies (both public and private) should all be encouraged to participate.

3. Establish Brownfield Grant/Loan Fund - Many brownfield projects cannot be fully financed through conventional private sources. In fact, few highly contaminated sites actually can. It is therefore important to provide an appropriate public subsidy to close the financing gaps for projects of strategic community importance. The Advisory Team recommends that either Aurora Capital or the Elkhart Redevelopment Commission (ERC) establish a special brownfield development fund to help pay for site assessments, remediation, and possibly even land acquisition.

The initial fund size should be \$500,000 given the number of brownfields that exist in Elkhart. The money can be used to extend loans, grants, recoverable grants, or a combination of all. Low-interest loans are appropriate for projects with marginal economics where alternative sources of private capital cannot be secured. Grants will be required to fund exploratory sites assessments and to fill the financing gaps of severely "upside-down" deals (i.e.: cleanup costs far in excess of development value).

Initial capitalization of the fund can come from the lead organization's existing funding sources, from part of the City's various economic development monies, or both. After a 2-year trial period, the fund's success should be evaluated in terms of the number of projects it has helped to finance and the amount of private investment it has been able to leverage. 4. Provide Direct Financing Assistance - The City should offer direct financial assistance to large, economically-justifiable redevelopment projects. This might take one of several forms. The city can play an active role in pursuing Potentially Responsible Parties (PRP's) in court to force cleanup or collect compensation for remediation costs. The City should also look into applying for various state and federal development grants for specific projects. And given its strong financial condition and sound bond rating, the City of Elkhart (or perhaps the Elkhart Redevelopment Commission) should consider issuing some form of municipal development bond in the future to support its highest priority projects. This last step should be undertaken only if the community broadly supports a project, private capital is being invested, and no other sources of public funding can be secured. The Technical Advisors realize the sensitivity of this last recommendation, but they believe the City can safely and responsibly increase their indebtedness to enable investment-worthy redevelopment projects to proceed that might otherwise not.

VII. IMPLEMENTATION PLAN

The Advisory Team identified several important support initiatives to help implement the above recommendations. The City should undertake these activities as soon as possible to ensure that resources and processes are in place to ensure successful execution of the strategy.

A. Implementation Planning Activities

 Establish an Urban Redevelopment Working Group - To help develop the new community vision and oversee the other implementation steps, Elkhart should establish a new multisector Urban Redevelopment Working Group under the leadership of Mayor Perron. This group would be comprised of various City departments (e.g.: Planning and Development, Public Works, Zoning, Law), Redevelopment Commission members, Aurora Capital representatives, and leaders from the City's business sector.

The Mayor should designate a point person from his staff (most likely from Public Works or Planning and Development) to organize the Working Group's activities and be accountable for implementing the strategic recommendations. The first year agenda for this new group should include:

- gaining consensus for the new downtown development plan
- overseeing construction of the proposed property database
- identifying 5-7 high priority projects for the community
- ensuring "significant" progress at Wilt's and/or the East Bank site
- initiating a trial brownfield outreach / education program

This Working Group should establish smaller sub-teams to focus on specific work tasks. For example, a special task force could be assigned responsibility for the new site inventory or work exclusively on redeveloping the East Bank site.

- 2. Establish Quantifiable Measures of Success An important job of the new Working Group should be helping the City establish quantifiable measures of success for Elkhart's brownfield initiatives. Possible measures include:
 - City tax base growth (return of property to productive reuse)
 - new job creation
 - improved quality of life (unemployment rate, number of parks)
 - increase in business sales volume
 - Prevention of new brownfield sites (pollution prevention)

The City should begin to measure these performance objectives at least annually. Baseline measurements should be taken now in order to compare them with future results.

3. **Retain Necessary Outside Expertise** - Elkhart needs to identify several partners with the appropriate skills and experience to assist. The City should retain a real estate professional (possibly an experienced consultant) to perform the local market analysis and to design and create the proposed site inventory.

In addition, environmental legal counsel should be sought from a private law firm, and from the Chicago office of the U.S. Environmental Protection Agency. Legal questions will arise when analyzing particular sites (e.g.: What right does the City have to review environmental reports on the Wilt's site?), and when structuring public-private participation in brownfield redevelopment deals (e.g.: Who retains environmental liability during and after project construction?).

Elkhart should also begin a dialogue with several local banks and their national headquarters staff about financing potential projects in town. It is important to establish good working relationships with the banks and to understand their investment criteria and processes relating to brownfields.

B. Suggested Work Plan

A draft work plan has been devised by GLEFC to help the City guide its implementation efforts. This work plan is summarized in the table below.

Elkhart Implementation Work Plan

Action	<u>Responsibility</u>	Timing
Demand Creation Strategy		

B1: Analyze the local market - identify / retain professional - collect market information - incorporate into Master Plan - update information over time	Mark Brinson (or designee)	1Q97 - 3Q97
B2: Create site inventory - identify / retain professional - collect site information - build the database - provide public access and keep updated	Gary Gilot with help of Enviro- Corps members	Trial database up by 4Q97
B3: Develop site marketing plans - select high priority properties - create marketing packages	Mark Brinson (or designee)	Starting in 4Q97 (after completing project prioritization)
- distribute materials (Table Continued) B4: Eliminate outdated facilities - identify target properties - take necessary actions	Mark Brinson with the help of the Law Director	Ongoing
B5: Improve downtown safety - study possible solutions - seek approval for costs - implement chosen interventions	Police Chief	Ву 1Q98
Public Investment Strategy C1: Prioritize redevelopment projects - complete Master Plan - finish local market analysis - select 5-7 priority projects	Mayor Perron, Mark Brinson (and possibly the new Working Group	By end of 3Q97
C2: Create brownfield outreach program - design program - develop materials / seminars - publicize with end-users	Gary Gilot (or designee) with help of Enviro- Corps members	Starting 4Q97
C3: Establish loan / grant program - establish funding criteria - capitalize the fund - administer the program	Head of Elkhart Redevelopment Commission or Aurora Capital	2Q97 - 1Q98 to prepare program
C4: Provide direct project financing - pursue PRP's - apply for state / federal grants - issue new development bonds	City officials	Only when appropriate project(s) identified
Implementation Activities A1: Establish new Working Group	Mayor Perron	Beginning in 1Q97

- select participants		
- convene group		
- establish 1997 agenda		
A2: Develop quantifiable goals	Point person for	2Q97 - 3Q97
 select measures of success 	new Working	
- measure baseline statistics	Group	
A3: Retain outside expertise	City officials	As needed

This work plan is intended to present a clear path for Elkhart to gain greater control over its brownfield challenges. The Advisory Team urges the city to act on every element.

Elkhart must move aggressively on the Wilt's and East Bank sites to demonstrate early success stories. This means:

- Determining the highest and best use of the sites consistent with the new Master Plan vision.
- Acquiring or performing environmental site assessments to know how significant the anticipated cleanup costs will be.
- Developing integrated site plans that tie in with city infrastructure improvements, and marketing these to potential developers / end-users.

More broadly, the City can accelerate the pace and scope of redevelopment activities on these and other brownfield sites by:

- Establishing a new Urban Redevelopment Working Group to set priorities and coordinate the various initiatives.
- Analyzing local real estate market conditions and the inventory of available sites to focus on 5-7 priority projects with a high degree of community economic impact and a strong chance of market success.
- Improving the attractiveness and safety of downtown by eliminating unsightly structures and implementing new security measures.

- Creating a brownfield outreach / technical assistance program to educate land owners, developers, and end-users on the renewed viability of contaminated sites.
- Providing funds to investment-worthy projects through a proposed brownfield loan/grant program and the issuance of new municipal bonds.

VIII. APPENDIX

Great Lakes Environmental Finance Center Community Brownfield Financing Strategy Service

City of Elkhart Workshop January 13-14, 1997

Elkhart Environmental Center 1717 E. Lusher Avenue Elkhart, IN

Workshop Agenda

Monday, January 13

7:30 - 7:45 a.m.	Coffee and Welcome	
7:45 - 8:00	Opening remarks, agenda, introductions Purpose of workshop	K. Toth
8:00 -8:30	Problem identification Central issues for advisory team to address	Community
8:30 - 9:30	Site-specific issue(s)/needs assessment Two specific sites, East Bank area and Wilt's Super	Community rmarket.
9:30- 9:45	Break	
9:45-11:30	Describe and introduce remaining sessions P. o Purpose: to tackle specific site issues around works of Creating Demand and How Best to Allocate Public	shop focus
	Session One: How to create Demand for Distress Estate. This session to be led by Lewis Norry and Iannone .	
11:30 -1:00	Lunch	

1:00 - 2:30	Session Two: How and Where to Spend Public Dollars This session is led by Randy Muller and Don Iannone .		
2:30 - 2:45 p.m.	Break		
2:45 - 4:00	Strategy Framework	Christense	n/Community
4:00	Wrap-up and next day's plan		Christensen
	Tuesday, January 14		
8:00 - 9:30 a.m.	Recommended Solutions - Putting (Larger audience here) Technic		
9:30 - 9:45	Break		
9:45 - 11:00	Community Response to presenta	tion	Christensen
11:00 - Noon	Implementation Framework - Nez Purpose is for advisory team to f concerns or objections to initial r	ully underst	

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