Effective Date: October 1, 2008

THE HENDRICKS COUNTY

QUALITY GROWTH STRATEGY

# RESIDENTIAL SUBDIVISION DESIGN GUIDELINES



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# INTRODUCTION

The goal of these residential design guidelines is to produce quality, well-designed neighborhoods and homes in which Hendricks County residents can live "the American Dream". The guidelines serve to implement the goals and policies contained in the "Building Neighborhoods" chapter of the Hendricks County Quality Growth Strategy Comprehensive Plan. Themes repeated by County residents during the Comprehensive Plan process produced the following goals:

- Enhance neighborhood image by adopting design guidelines for sustainable, pedestrian-scale neighborhoods which would address amenities such as architectural features, building materials, pedestrian links, lighting, street trees and signage.
- Consider the desired quality of life when investing in infrastructure such as streets, lighting, signs, support neighborhood connectivity and walkability, protect and preserve wooded areas, and provided visually and physically accessible open space.

The following standards are encouraged to ensure that a quality visual environment and a sense of place are created, and to encourage a diversity of housing choice and opportunity.

# HOW TO USE THIS DOCUMENT

The purpose of the Residential Subdivision Design Guidelines is to support and further implement the intent of the Residential Design Standards in Chapter 8 of the Hendricks County Zoning Ordinance, adopted effective date of October 1, 2008, and to provide developers and builders with a better understanding of the County's expectations for well-designed neighborhoods and homes.

Within these guidelines, there are standards that are required and standards that are recommended. Some of standards found in the Zoning Ordinance are repeated in this document, designated in bold type. In some categories, the applicant may be required to choose a certain number of items from a list to satisfy the requirement. In recognition that not all design criteria may be workable or appropriate for each proposed project, the Planning and Building Director and the Plan Commission may interpret the recommended items with some flexibility as they are applied to specific proposals and the Plan Commission may, in its discretion, authorize and approve modifications from the additional requirements and standards.

The overall objective will be to ensure that the main principles of the Design Guidelines are followed in each case.

#### See Also:

Hendricks County Zoning Ordinance, Section 8.1 Residential Design standards

# **APPLICABILITY**

These Design Guidelines should be used for residential development requiring a major primary and secondary plat or development plans. Development proposals for projects containing three (3) dwelling units or less are exempt from these standards. However, such projects will be reviewed by County staff for general compliance with these standards. Applicants should discuss specific zoning code requirements with the Planning and Building Department. Existing residential structures that expand or are altered by more than thirty-five (35) percent of the building's existing square footage are also subject to the standards. Subdivisions designated and planned as Estate or Conservation Subdivisions are each subject to design guidelines contained in separate documents and adopted separately from this ordinance.

Set forth below are key steps in the development process and points at which the design standards should be consulted and applied:

- Locate the property and identify the applicable zoning district.
- Discuss the proposed project with county staff (informal discussion only).
- Prepare the Development Plan and building design using the minimum design standards in conjunction with relevant chapters of the Zoning Ordinance and other applicable development regulations and policies.
- Complete the developer's checklist to ensure conformance with the design standards.

See Also:

Design Guidelines specific to Conservation and Estate Subdivision contained in separate documents.

# Alternative Compliance

Upon request by an applicant, the Director may approve alternatives that may be substituted in whole or in part for a specific requirement that meets the standards of these guidelines.

# **GOALS**

These Design Guidelines attempt to accomplish the goals to:

- Guide the development of housing in order to create a stronger sense of community.
- Preserve the sense of small-scale, residential communities surrounded by rural open space.
- Provide high quality housing for all sectors of the housing market.
- Encourage greater variety in housing types, development styles, site planning and density mixes in order to provide more diversity and visual interest in the county's residential development, while preserving the predominantly single-family residential character.
- Encourage the development of neighborhoods that provide a high quality living environment and generate civic pride.
- Encourage a harmonious development pattern that respects and responds to the character of the surrounding built and natural environments.

Right: Visually and physically accessible open space enhances and provides value to the entire community.



# RESIDENTIAL SITE DEVELOPMENT

# Context for New and Infill Development

New development should not be so different in character that it is visually incompatible with existing development. Elements that can contribute to the creation of a distinct image include the architecture, street layout and design, landscaping, integration of open space and entry treatment. Building design should compliment surrounding development.

#### Guidelines:

• In areas that possess strong existing development character, the building design should respect the predominant characteristics of neighborhood development, such as height, massing, setbacks, materials and architectural style.

#### Vehicular Circulation

Streets play a primary role in establishing the foundation for neighborhoods. The site design of a neighborhood should promote connectivity between neighborhoods, allow access to local destinations without requiring residents to use major arterials and should minimize the potential for through traffic.

#### Guidelines:

• "Complete streets" should be provided that include sidewalks on both sides, tree lawns, provisions for bicycles, and pedestrian scale lighting.

#### **Pedestrian Circulation**

### **Ordinance Requirements:**

• Sidewalks, a minimum of five (5) feet in width, shall be included on both sides of the street in accordance with the Subdivision Control Ordinance (SCO).

# **Guidelines:**

- Sidewalks or multiuse paths should also be provided on the perimeter of a subdivision, and in areas to connect to, through and around community recreational facilities or open space.
- Sidewalks should be separated from the travelway by a landscape strip to provide safety for pedestrians. A determination shall be made by the Director regarding infill lots.

See Also:

Chapter 5: Infill Development Standards of the Hendricks County Zoning Ordinance

# Common Open Space

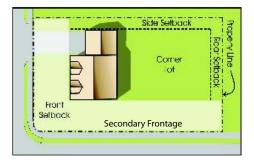
Open space areas should visually unify a development and provide enhanced pedestrian circulation within the development. Neighborhood open space should be located to maximize its visual and functional benefits.

# **Ordinance Requirements:**

• Common open space shall be provided in conformance with Section 7.18 Open Space Requirements of the Zoning Ordinance.

#### **Guidelines:**

- Common open space areas should be sited to take advantage of views out from the site and help preserve views to significant architectural and landscape features within the site.
- Neighborhood open space should also tie into county-wide or regional open space systems including public parks, bicycle, pedestrian and equestrian pathways.



#### Corner Lots

#### **Guidelines:**

 To alleviate blank expanses of siding facing the street, residences built on corner lots should include a minimum of three (3) windows on the side of the home facing the street (secondary frontage).

Above: A home on a corner lot.

#### **Driveway Width**

Driveways should provide adequate access to off-street parking, but the amount of pavement should be minimized so as not to dominate the lot frontage.

#### **Ordinance Requirements:**

- For single- and two-family residential uses the minimum driveway width shall be twelve (12) feet.
- Driveways shall taper to a maximum width of twenty (20) feet at the property line.

#### **Guidelines:**

 Pervious hard surface pavement is recommended as a viable option for residential off-street parking.

# Anti-monotony

Monotonous housing development creates a lack of character and an inability to easily distinguish one neighborhood from another. A string of homes with same-model elevations should be avoided.

Landscaping can be used to create diversity and distinction between houses of similar design. A variety of landscaping height, various placements of landscaping elements within the yard, grading, and other landscaping elements can break up monotony and add to a neighborhood's character. Refer to the <u>Landscape Features</u> section on page 14 of these guidelines.

# **Ordinance Requirements:**

- Mirror images of the same configuration/elevation do not meet the requirement.
- No house shall be of the same front elevation design as any other house within two (2) houses to each side of the subject lot nor directly across the street.
- No single front elevation design may be applied to more than twenty-five percent (25%) of the front elevations within any single phase of a development.

#### **Guidelines:**

 All homes built to the front setback should be varied to avoid a canyon-like street pattern. These setback variations need to be at least three (3) feet to be effective.



Above: Monotonous Residential Housing Developments



Above: The rear elevation of theses residences lacks character as viewed from thoroughfares.

# RESIDENTIAL ARCHITECTURE

#### Front Facade

Residential front facades play a significant role in creating the image of a neighborhood and contribute to defining the character. Facade components should correspond to the scale of the human form. A facade is composed of several architectural elements which are each addressed below.

# **Ordinance Requirements:**

- Each front elevation shall include architectural elements from the following list that total a minimum of four (4) points. Unless specified, all features are worth one (1) point:
  - Front porch, minimum eight (8) feet in width and four (4) feet in depth supported by columns and with a rail (2 points)
  - o A separate overhead door for each single garage bay

- Side-loaded or court-entry garage (2 points)
- o Brick, stone or textured concrete masonry on one hundred percent (100%) of the front elevation (excluding openings)
- o Turret
- Two (2) or more roof planes visible (change in elevation or direction of roof ridge) on the front of the house
- o Veranda/balcony
- o At least four (4) feet of relief at one or more points along the front or rear elevations
- o Bay, dormer or oriel windows
- o Decorative geometric front, rear and side gable roof vents or windows
- o Architectural details such as quoins, pilasters, cornices, and dentil molding

#### Side and Rear Facade

Rear facades that can be colorless and devoid of features and do not contribute to the streetscape.



Above: A photo that illustrates the benefit of subdivision perimeter screening. In the absence of screening, architectural features on the rear can provide relief.

#### **Ordinance Requirements:**

The side and rear elevations of a home which abut a right-of-way or private street, excluding alleys, and can be viewed from that street shall have at least two (2) of the following features on all sides:

- Minimum thirty percent (30%) masonry as the exterior building material
- Full first-floor masonry wrap
- Pop-out room a minimum of three (3) feet by ten (10) feet such as sun room or breakfast nook (on viewable sides)
- Screen porch (on viewable sides)
- Bay or oriel windows (on viewable sides)
- Shutters and window grids
- Cantilevered second story (on viewable sides)
- Raised wood deck, a minimum of eight (8) feet by ten (10) feet (on viewable sides)

#### Roofline

The form, color and texture of the roof should be an integral part of the building design and compatible with both the natural and built settings. Roofline variations may be used to demarcate primary entrances.

# **Ordinance Requirements:**

• Eaves shall be a minimum of twelve (12) inches on all sides to create shadows on the facade and shade in hot summer months.

#### Guidelines:

Select at least one of the following items that add character and richness to the facade.

- · Reverse gable;
- · Change in elevation of roof ridge /change in direction of roof ridge
- Two (2) or more dormers
- Roof overhangs should be detailed as follows:
  - Brackets and corbels or other overhang supports are encouraged in order to add a finer level of detail to the building.
  - Soffits should be designed as a visible feature and incorporated into the overall architectural design.
- Roof forms to be employed include: hipped roofs, gabled roofs, varying roof pitches, side-to-side gables, front-to-back gables or various combinations.
- Flat roofs are generally discouraged unless part of a distinct architectural style.



Left: Roof planes changing elevation and direction







Left: Windows on street side

Right: Full masonry wrap and pop-out room



#### **Exterior Materials**

The combination of materials on a building facade should be durable and appropriate to its style and design.

#### **Ordinance Requirements:**

Exterior materials shall be unit masonry (brick, stone, textured and colored split-face concrete masonry units), wood, fiber cement board siding, stucco, composite lap siding (lap siding shall have a maximum nine (9) inch exposed board surface), or heavy-gauge vinyl. Vinyl siding shall be approved and endorsed as meeting or exceeding ASTM D3679 by the Vinyl Siding Institute (VSI) through the VSI siding certification program. The minimum thickness of vinyl siding shall be 0.044 inches.

#### **Guidelines:**

- Materials and detailing should be used on all sides of the building, not just on the front facade. Natural materials are encouraged for the primary siding of buildings such as:
  - o Unit masonry such as brick, natural stone, and stucco.
  - Full size brick veneer is preferable to thin brick tile. Brick veneers should be mortared to give the appearance of structural brick. Brick veneer applications should use wrap-around corner and bullnose pieces to minimize a veneer appearance.
  - Stone and stone veneers. Stone accents should be used only as a base or as a special decorative material.
  - Wood. Horizontal sidings such as clapboard and tongue-in-grove, vertical siding such as board and batten and other horizontal sidings such as smaller wood shingles and shakes may be suitable.
- Lap siding should have a maximum nine (9) inch exposed board surface which more realistically reflects the character of wood boards. When two or more materials are used the heavier material should be used on the base.
- Trim elements should be used, and traditional Craftsman styling such as timber detailing and exposed bracing are recommended.
- T1-11 siding is prohibited unless done in a board and batten style.
- Fiber cement board siding, composite lap siding, or heavy-gauge vinyl can be used in place of wood.
- Vinyl siding should be approved and endorsed as meeting or exceeding ASTM D3679 by the Vinyl Siding Institute (VSI) through the VSI siding certification program. The minimum thickness of vinyl siding should be 0.044 inches. Rain gutters should be designed so as to be of a scale and material that is compatible with the roof and eaves.
- High quality materials such as crafted wood, stainless steel, copper and other ornamental metals are highly recommended.

# Material Placement

#### **Guidelines:**

- All homes should employ the use of masonry (brick, stone, stucco) on a minimum fifty percent (50%) of the front elevation, excluding doors, windows, and other openings.
- If the building mass and pattern of windows and doors is complex, simple wall surfaces are recommended. If the building volume and the pattern of wall openings are simple, additional wall texture and articulation should be employed. For the purposes of this guideline, the degree of structure complexity may be determined by the Director.
- Base treatments should be provided, if architecturally appropriate, to visually establish a human scale for passersby. Base treatments should extend around all visible sides of a building, created by any of the following treatments:
  - o A visibly thicker and continuous base portion of the wall along the ground where the wall above the base sets back.
  - o A material and/or color change of the base wall relative to the building wall above. The base material should generally be heavier than portions of the building above by employing darker colors and/or more substantive materials.
  - A horizontal architectural feature at or below the first story mark, such as an intermediate cornice line or protruding horizontal band.

#### Color

#### Guidelines:

- Building color should be used to add visual character and interest to the streetscape and to highlight features of the home.
- The color of building materials should be drawn from nature and be compatible with adjacent homes in the neighborhood.
- Monotonous color palettes should be avoided.
- Accent colors should be used to enhance details such as trim.
- Primary colors should be limited to accent or trim colors and should generally be compatible with the surrounding neighborhood.



Above: Vibrant color and a brick waterfall base create interest in this cottage style residence



Above: Decorative Window Molding and Gable

# Door, Window and Corner Trim

# **Ordinance Requirements:**

• All windows, doors and corners should have a nominal one (1) inch by four (4) inch wood or vinyl surround.

#### **Guidelines:**

- All windows within a building and across a facade should be related in design, operating type, proportions and trim. Windows should be individually defined with detail elements which visually establish human scale and proportion and contribute to the success of the overall design. Each home should incorporate at least two (2) points from the list below. Unless specified, all features are worth one (1) point:
  - Shutters
  - o Transom windows
  - Bay or oriel windows
  - Decorative moldings
  - Cornices
  - Kevstones
  - Headers and lintels
  - Mullions, to break the scale of the facade into smaller components.
  - o Reflective glazing is prohibited
  - o Clear glass is recommended
  - For privacy and aesthetic variety to glass, fritted glass, spandrel glass and other decorative treatments are recommended. If tinted glass is to be used, light tints and green, gray or blue hues are recommended.
  - Unless appropriate to an architectural style, windows should not be flush with walls. Glass should be inset from the exterior wall and/or frame surface to add relief to the wall surface.
  - o If aluminum sliding windows are used, select heavier window products with visually thicker (1.5 Inches or greater) extrusions and frame members.

#### Illumination

Residential lighting can be a deterrent to unwelcome neighborhood activity. It also enhances street safety.

#### **Ordinance Requirements:**

- Exterior lighting shall be designed as an integral part of the building and landscape design.
- Development and architectural plans shall include the location of fixtures, their design and the nature and level of the illumination they will provide as required in Section 7.11 of the Zoning Ordinance.

#### Guidelines:

- · Decorative light fixtures, are strongly encouraged.
- Lighting should generally be designed to include cut-offs to minimize the lighting of the night sky.
- Each residence should have at least one (1) building-mounted light fixture.
- If a subdivision is developed without streetlights, then either coach lights mounted on garages or yard post lights should be provided.

#### **Entries**

#### **Guidelines:**

- A clearly defined entry should be incorporated into the facade. At a minimum, the entry should incorporate features totalling a minimum of two (2) points from the list below. Unless specified, all features are worth one (1) point.
  - Porches a minimum depth of four (4) feet and at least eight (8) feet in length, and that includes posts and railings (2 points)
  - o decorative trim/molding
  - keystone
  - portico or shed roof accent over entry
  - o pent roof
  - o transom window
  - door sidelights
  - covered front stoop



Above: Enhanced entry

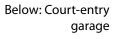
# Garages

Neighborhoods are considered more appealing and lively when the dwelling portions of the house interact with the street. Garage prominent homes do not contribute to the liveliness of a streetscape. To this end, the following guidelines are intended to reduce garage prominence along the front facade.

# **Guidelines:**

Effective Date: October 1, 2008

- Each home should have sufficient enclosed attached or detached garage storage space for each anticipated operable vehicle, usually a minimum of two automobiles.
- Street-facing garage doors should not constitute more than forty-five percent (45%) of the front facade of the ground floor living area. Alleys and corner lots are exempt from this requirement.
- Three-Car Garages. If included, a third bay should have a separate door and should be recessed four (4) feet from the other bays.





- Decorative garage doors or windows in garage doors;
- Front-loaded garages that protrude between eight (8) and twelve (12) feet forward of the dwelling area should have at least one (1) window installed in the garage wall that is perpendicular to the facade of the dwelling.
- Front-loaded garages that protrude between twelve (12) and sixteen (16) feet forward of the dwelling area should have at least two (2) windows installed in the garage wall that is perpendicular to the facade of the dwelling.
- Garages that protrude more than sixteen (16) feet should be side-loaded or court entry and window(s) should be installed in the facade that faces the street.

# LANDSCAPE FEATURES

# Planting Design

Landscaping should be an integral part of the overall site design and should be utilized to better integrate a development into its setting by:

- Enhancing pedestrian scale
- Screening views of unsightly elements, such as utility boxes
- Softening hard edges
- Enhancing the environment
- Defining specific areas and enhancing architectural features

#### **Ordinance Requirements:**

- Single-family dwellings shall be landscaped in conformance with Section 7.5(G)(4) of the Zoning Ordinance.
- Perimeter treatments for residential subdivisions shall be in conformance with Section 7.5(G)(1 and 2) of the Zoning Ordinance.
- Landscaping for residential streets shall be in conformance with Section 7.5(H) of the Zoning Ordinance.



- Significant existing landscape elements should be preserved and incorporated into landscape plans.
- Native plant materials and other plant species which are well adapted to local climatic conditions should be considered for new plantings. Native plant material is often more resistant to disease and more able to tolerate low water conditions.
- Retention ponds edges should be planted with appropriate trees, shrub, perennial and emergent vegetation to filter runoff, limit waterfowl and enhance water quality.
- Drainage swales that are incorporated into landscape designs are strongly recommended to reduce water quality impacts associated with site runoff.



# Irrigation

#### **Guidelines:**

- Irrigation that efficiently provides water should be considered in required landscaped areas to ensure plant survival. Irrigation systems with water sensors ensure that systems do not operate when there is adequate moisture in the soil. Drip irrigation may also be appropriate in non-turf situations.
- Systems should be designed to minimize water run-off onto sidewalks or streets.
- Backflow prevention devices should be screened from public view by the use of landscaping and other such screening devices.

#### Other

A sidewalk extending from the front door to the public sidewalk is highly encouraged.
Hardscape areas are encouraged to utilize permeable materials. Tinted, textured
or stamped concrete and unit pavers contribute to the richness and diversity of the
streetscape.

# **ACCESSORY STRUCTURES**

This section provides standards for the cohesive design of all accessory structures in the residential areas.

# Storage Structures

The design of accessory structures, such as carports, detached garages and sheds should draw upon the architectural character of the primary residence. See also Section 7.12 Accessory Use and Structure Standards of the Zoning Ordinance.

#### Mailboxes

The design of the mailboxes and mailbox enclosures within subdivisions should be consistent with the architectural style of the development and should match the colors and materials of other on-site buildings.

#### Walls and Fences

The design of fences, walls and other structural landscape features should be compatible with and complementary to the architecture and the surrounding setting.

Fences constructed of predominantly natural materials, such as wood and stone, are preferred; however, the use of masonry, vinyl, and textured or color-tinted concrete is acceptable.

Chain link fences in rear yards may be used but should use vinyl coated mesh.

Barbed wire, razor wire or similar wire or security fences should not be used except as permitted in agricultural zoning districts with agricultural uses.

All fences, walls and other related features should be accompanied by landscaping to better integrate the structure within the site and to reduce its visual impact. Landscaping and design elements should be used to break up long expanses of uninterrupted walls, both horizontally and vertically.

See also Section 7.6 Fences, Walls, and Hedges of the Zoning Ordinance.

# **Entry Signs**

Signs at subdivision entries often set the tone for the entire development.

# **Ordinance Requirements:**

- The name should be incorporated into a structure that is complemented with landscaping in all cases and lighting as is appropriate, as required by the Hendricks County Zoning Ordinance.
- The materials should be natural and not reflective.

#### Guidelines

• Water features and other architectural features should be considered.





Left: Subdivision Entry Signs

See Also:

Chapter 9: Sign

Standards of the

Hendricks County Zoning Ordinance

# Procedure For Modification Of Residential Design Guidelines





# PROCEDURE FOR MODIFICATION OF RESIDENTIAL DESIGN GUIDELINES

The Plan Commission may, in its discretion, authorize and approve modifications from the standards as specified in the <u>Hendricks County Residential Subdivision Design Guidelines</u>, as amended.

# Application

- At the time of filing a development plan or plat, consistent with this ordinance or the Subdivision Control Ordinance, the applicant must submit a detailed written statement documenting all modifications requested as part of the application and reasons for the modification request(s) consistent with the decision criteria outlined in this section. The modification requests may be modified and added to by the applicant at any time prior to public notice of the subdivision request being provided.
- The applicant shall describe the requested modifications and shall submit proposed findings of fact in support of each requested modification. The applicant shall bear the burden of establishing a sufficient factual basis for each requested modification.
- The applicant may be asked to submit additional information as required to evaluate the application.
- The Planning and Building Department and the Technical Advisory Committee shall review the application and supporting documents for conformity with the Ordinances.

#### Plan Commission

Upon completing the review, the requested modification(s) shall be heard at the Plan Commission in conjunction with the Primary Plat or Development Plan.

- Responsibility. The applicant shall be responsible for publishing and mailing public notice, and returning proof of mailed published notice pursuant to the Plan Commission Rules of Procedure.
- Limitations. Only those modifications specifically described in the public notice may be considered by the Plan Commission.
- Conditions. Modifications may only be granted in a public hearing, and shall be considered at the time of the primary plat review by the Commission. The Commission may make reasonable conditions an element of any modification approval.
- Granting Of Modifications. The commission may grant such modifications to the
  requirements and standards of the Residential Subdivision Design Guidelines as will
  not be contrary to the public interest, where owing to extraordinary conditions, fully
  demonstrated by the applicant on the basis of facts presented, strict compliance
  with the provisions of this ordinance would result in unnecessary hardship or misuse
  of property.
- Criteria For Modifications. In the exercise of its authority under this section, the Plan Commission shall grant modifications only upon finding all of the following:

# Procedure For Modification Of Residential Design Guidelines



RESIDENTIAL SUBDIVISION DESIGN GUIDELINES

- o The modification will not be detrimental to the public health, safety, or general welfare.
- o The modification will not adversely affect adjacent property.
- o The modification is justified because of exceptional topographic or other physical conditions unique to the property involved and is not to correct mere inconvenience or financial disadvantage.
- o The modification is consistent with the intent of this and other applicable ordinances and the Comprehensive Plan.
- o The condition necessitating the modification was not created by the owner or applicant.
- o The modification will not conflict with the powers and duties of the Board of Zoning Appeals as defined by this ordinance.
- o The practical difficulties cannot be overcome through reasonable design alternatives.

#### Decision

- The Plan Commission shall:
  - Approve the petition;
  - Approve the petition with conditions and/or commitments;
  - Deny the petition; or
  - Continue the petition to a definite future meeting date.
- In approving modifications, the Commission may impose such conditions as will, in its judgment, substantially secure the objectives of these regulations.
- · With respect to each requested modification and each imposed condition, the Commission shall prepare and approve written findings of fact.
- The Commission's decision to grant or deny a modification or to impose a condition is discretionary.

#### Commitments

- · Acceptance. In conjunction with the approval of a residential design guidelines modification, the Plan Commission may permit or require the petitioner to make written commitments concerning the use or development of the parcel.
- Recording. The petitioner shall record the commitment instrument in the Hendricks County Recorder's office within thirty (30) days of the approval of the modification. The petitioner shall deliver a copy of the recorded commitment instrument to the Planning and Building Department before submitting a secondary plat application. Any conditions imposed by the Commission as part of the modifications approval shall be included in writing on the recorded plat of the subdivision.
- Enforcement. Commitments are enforceable by the County.

#### Modification or Termination

A commitment made under this section may be modified or terminated only by a decision of the Plan Commission made at a public hearing.