

# **SOUTH WHITLEY Comprehensive Plan**

## **Whitley County, Indiana**



July 2014



## TABLE OF CONTENTS

<b>1</b>	<b>ACKNOWLEDGEMENTS</b>	
<b>2</b>	<b>BACKGROUND</b>	<b>1</b>
2.1	WHAT IS A COMPREHENSIVE PLAN	2
2.2	GOALS/OBJECTIVES	2
2.3	BRIEF HISTORY OF SOUTH WHITLEY	5
2.4	LEARNING	6
<b>3</b>	<b>PLAN ELEMENTS</b>	<b>13</b>
3.1	FUTURE DEVELOPMENT OF JURISDICTION	15
3.2	LAND USE DEVELOPMENT	20
3.3	CONNECTIVITY AND PUBLIC WAYS	38
<b>4</b>	<b>IMPLEMENTATION MATRIX &amp; PRIORITIES</b>	<b>51</b>
<b>5</b>	<b>APPENDIX</b>	<b>63</b>



**South Whitley Town Council**

Bill Boggs - President  
Tony Starkey - Vice President  
Steve Smith - Member

**South Whitley Plan Commission**

Karen Jordan, Chairman  
Joe Kessie, Vice Chairman  
Bill Boggs  
Tom Dome  
Wendy Bills  
Anna Simmons  
Steve Smith  
Tony Starkey  
Wayne Swender

**Steering Committee**

Dave Wilkinson - Town Council Representative  
Joe Kessie - Plan Commission Representative  
Terry Eberly - Chamber/EDC Representative  
Mark Mynhier - South Whitley Main Street Representative  
Lynn Frantz - Citizen  
Ronda Sroufe - Citizen  
Jeff Mize - Industry Representative  
Jim Yeager - Township Representative  
Darci Kessie - Public Institution Representative  
Rob Barton - Private Institution Representative  
Wayne Swender - Education Representative

**Special Thanks:**

Special thanks to all citizens, stakeholders, property owners and business owners, who have provided their thoughts and valuable insights through their participation in the public process for this Comprehensive Plan.



## 2 | BACKGROUND

## BACKGROUND

### 2.1 WHAT IS THE COMPREHENSIVE PLAN

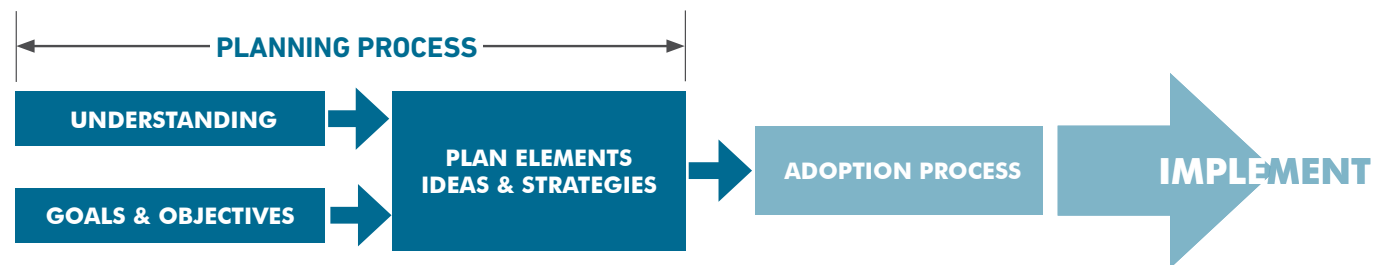
The Comprehensive Plan is a document created by the Town of South Whitley and adopted by the Town Planning Commission and Council to guide the future growth and development of the Town. The Comprehensive Plan sets the course for actions, policies and improvements that will preserve the character of South Whitley and make it a desirable place to live, work, and visit. This can be accomplished by preserving and enhancing the qualities of the Town that the residents, businesses, and property owners consider important. The Comprehensive Plan identifies a set of goals, ideas and strategic recommendations to direct decisions regarding future growth, land use, and connectivity improvements.

### 2.2 COMPREHENSIVE PLAN GOALS

- » To build upon previous studies and efforts
- » To comply with Indiana State statutes for comprehensive planning To provide long-range yet specific direction to:
  - » Preserve South Whitley's character and quality of life
  - » Guide economic development, growth and future land use
  - » Guide public investment in connectivity, roads, open spaces, parks, schools, community facilities, utilities
- » To develop a roadmap for implementing recommendations

»

## PROCESS FOR DEVELOPING THE PLAN



## DID YOU KNOW

1837  
original settlement

1,751  
population [2010]

0.91 sq miles  
town area

- » **affordable** quality of living
- » **small town** character nestled in agricultural heartland
- » **walkable** destinations within town limits
- » updated **infrastructure** system



## TOWN CHARACTER

### Indiana Statute For Comprehensive Plan

[IC 36-7-4-502]

The following are three (3) statements that will guide the plan elements of South Whitley's Comprehensive Plan.

1. A statement of objectives for the future development of the jurisdiction.
2. A statement of policy for the land use development of the jurisdiction.
3. A statement of policy for the development of public ways, public places, public lands, public structures, and public utilities.

Detailed statements are included in the Plan Elements section.

### CLOSE TO NATURE



### RURAL COUNTRYSIDE



### URBAN CORE

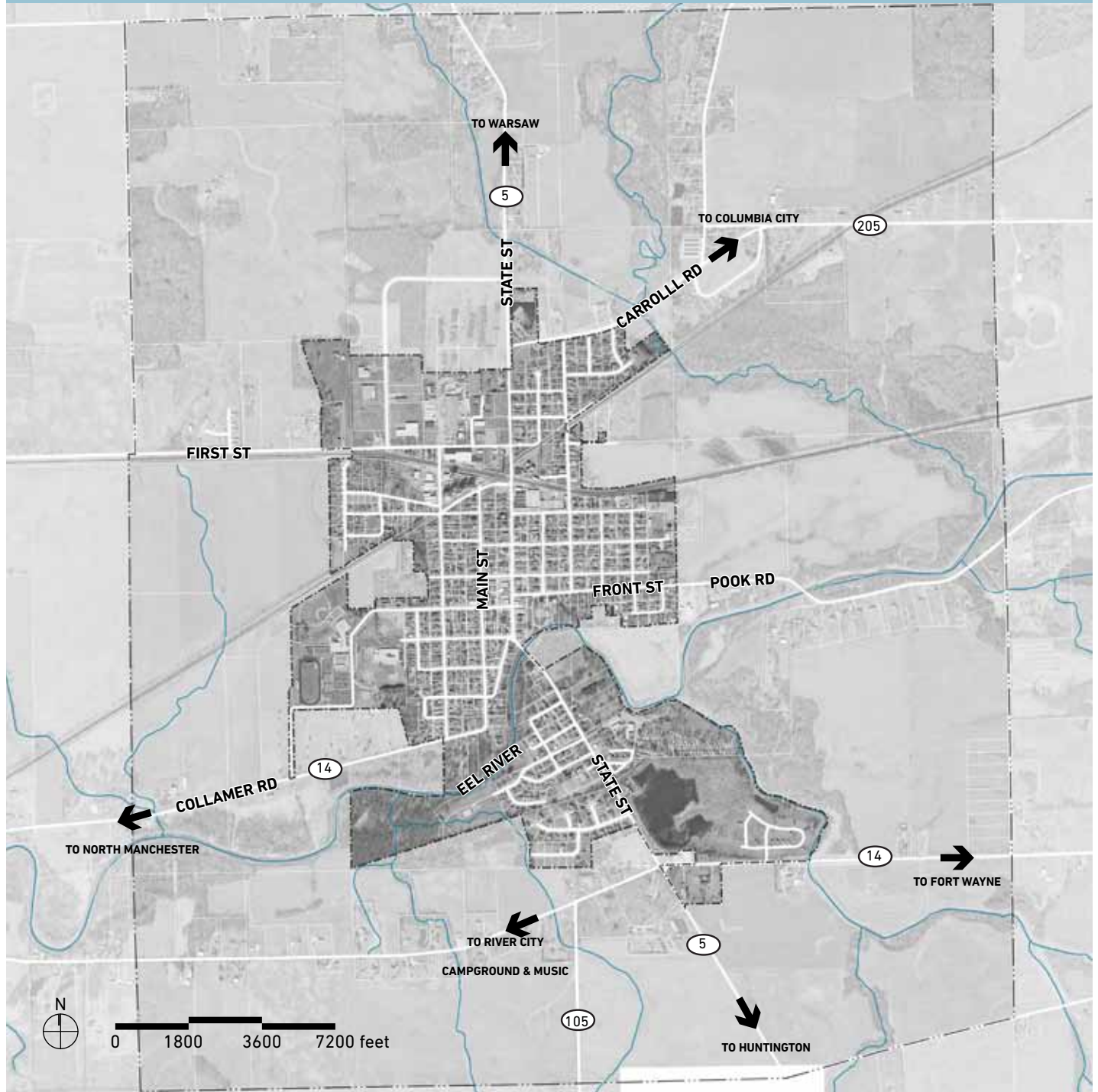


### QUALITY OF LIVING





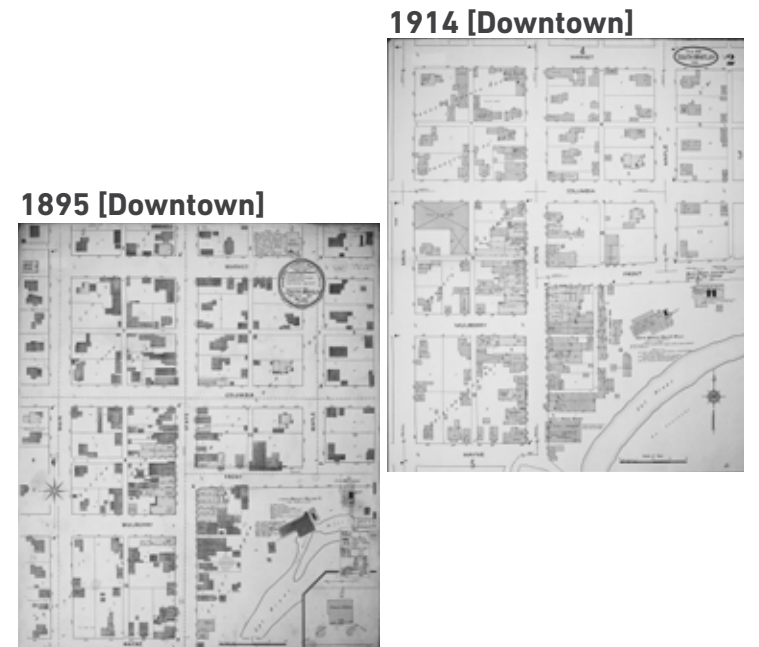
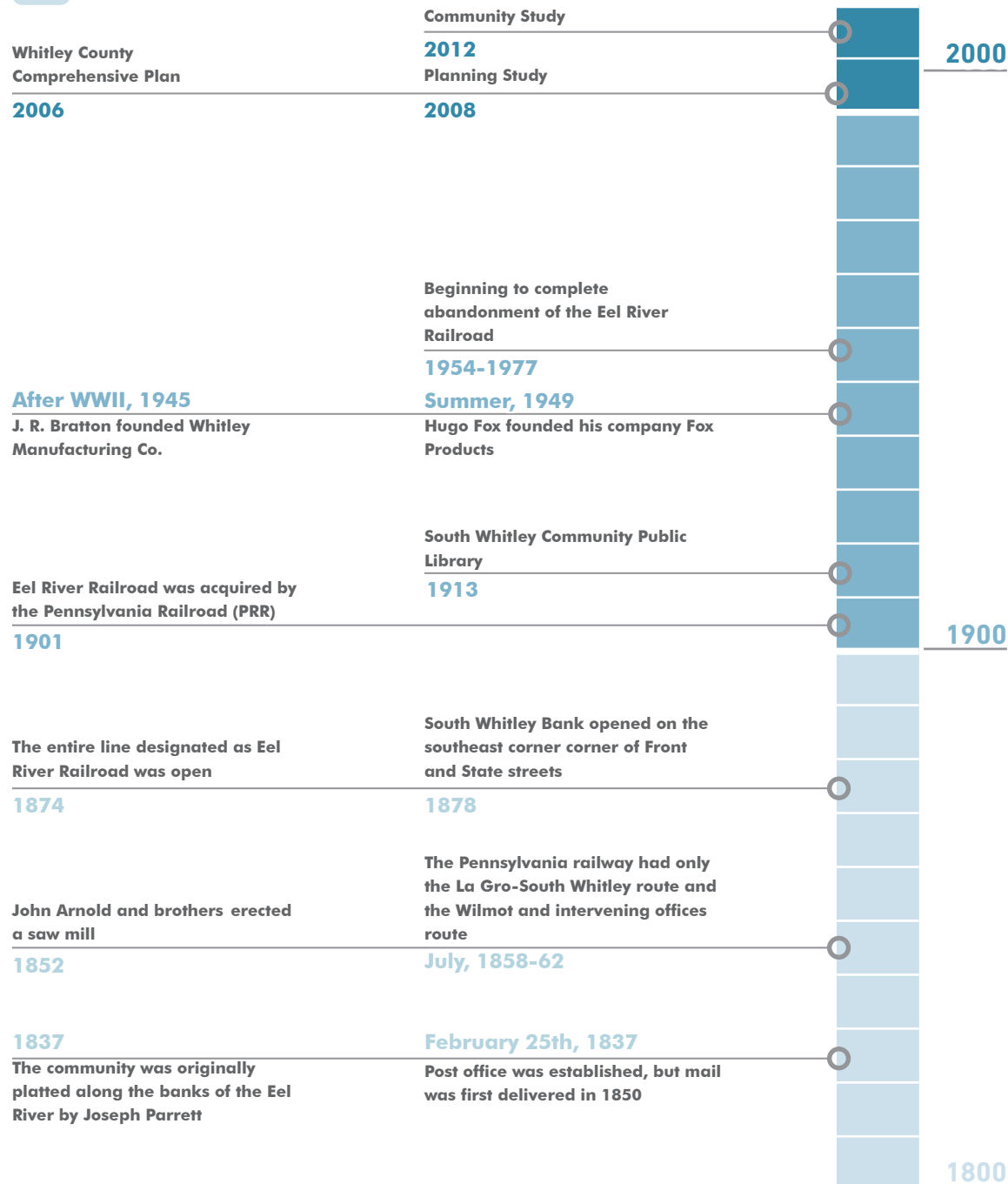
## STUDY BOUNDARIES



-  South Whitley Jurisdictional Area [Study Boundary]
-  Town of South Whitley
-  Railroad
-  Rivers/ Creeks



## 2.3 BRIEF HISTORY OF SOUTH WHITLEY



2.4 LEARNING

RELEVANT PLANS AND STUDIES

2008 Planning Study

2012 Community Study

COMMUNITY FEEDBACK



EMERGING THEMES

- » Preserve small town character
- » Need for future community brand
- » Improve gateways to Town
- » Promote healthy lifestyle [sidewalks, recreational trails, recreational opportunities along Eel River, bike routes]
- » Promote opportunities for entertainment and recreation
- » Performing arts, display artwork in empty storefronts, club/classes, parks
- » Development and new business ideas
- » Engage Amish community, neighborhood services, healthcare services, bookstore, retirement/assisted living facility, tourism related hospitality
- » Improve appearance of downtown buildings and sites
- » Add planters, trees
- » Promote arts through events

EMERGING THEMES

- » Keep small town atmosphere but be progressive
- » Make it a more desirable, attractive, affordable community
- » Promote, attract and retain [small] businesses
- » Promote maintenance of projects
- » Challenge - funding to implement ideas
- » Address empty storefronts and appearance
- » Encourage Amish community presence in downtown
- » Address barriers to renovate deteriorated buildings
- » Diversify parking options
- » Identify and encourage gathering spaces
- » Improve gateways
- » Promote school district
- » Capitalize on artistic population

## MARKET UNDERSTANDING

### SMALL TOWN, RURAL CHARACTER

### AFFORDABLE QUALITY OF LIVING

### DECLINING POPULATION

### YOUNGER DEMOGRAPHIC

### WELL-POSITIONED INFRASTRUCTURE

## EMERGING THEMES

- » Leverage the great assets and amenities of the community to enhance quality of life and attract visitors
- » Promote more local shops and destinations; involve local entrepreneurs, farmers, Amish population, and stakeholders for bringing local products to marketplace
- » Encourage convenience and value retail, local hardware/home improvement store, specialty food stores, fresh foods, etc. To provide needed market demand
- » Provide local and state incentives to businesses
- » Create a unique character/niche for downtown to attract residents and visitors
- » Announce the entry to the community and downtown
- » Promote downtown living above retail/restaurant spaces
- » Clearly indicate existing parking (both off-street and on-street) within commercial areas via marked, well-lit environment and assisted by cohesive signage and wayfinding. Provide additional convenient parking, based on needs
- » Connect destinations by sidewalks and trails to create a pedestrian and bike-friendly environment
- » Provide opportunities for gardening, fishing
- » Coordinate efforts on marketing, PR and advertisement
- » Continue high quality customer service

## MARKET UNDERSTANDING



### Existing Conditions

#### » Small Town, Rural Character

- » Population: 1,751 (2010 Census)
- » Town covers an area of approximately 0.91 sq. miles
- » Presence of rural/agricultural area, residential areas, and downtown with local shops and restaurants

#### » Affordable Quality of Living

- » Median home value is \$87,943, which is much less than that of the region (\$127,278)
- » Median household income is \$50,136, which is comparable in the region
- » Property tax rate is 2.69%, which is comparable to neighboring cities/towns
- » Most residents live within walking distance of downtown, parks, riverfront, school, library and other amenities
- » Apart from North Manchester, South Whitley has the lowest home value to household income ratio, which means comparatively better affordability in the region

#### » Regional Positioning

- » Well-positioned within north central Indiana region and close proximity to Fort Wayne - the largest employment and business center in the region.
- » Higher affordability index compared to the region
- » School district ranking is at par with the region [refer to the map on the page 11]

#### » Declining Population

- » There were 3 different times from 1900-2010 that the population reached peak and then declined in subsequent years
- » Peak population was 1782 as per 2000 census
- » The population was 1751 as per the latest 2010 census
- » As per census estimates the growth rate for population and household is -0.21%, while it is +0.5% in the County and in the region (15-min drivetime)

#### » Younger Demographic

- » Median age was 37.6 as per 2010 census. This is much less than that of the County (40.1) and for the region (15-minute drivetime area) (38.4)

#### » Well-Positioned Infrastructure

- » Roads and utilities are readily available for redevelopment and context-sensitive developments
- » Recently completed downtown streetscape
- » On-going implementation of trail system

## MARKET UNDERSTANDING | SEGMENT FOCUS



### WHAT IS A CONSUMER SEGMENT

Describing consumers based only on tabular demographic data obscures the rich diversity of attitude and behavior in the marketplace. Segmentation systems operate on the theory that people with similar tastes, lifestyles, and behaviors seek others with the same tastes—“like seeks like.” These behaviors can be measured, predicted, and targeted. Segmentation explains customer diversity, simplifies marketing campaigns, describes lifestyle and life stage, and incorporates a wide range of data. ESRI’s Tapestry Segmentation (used here) system combines the “who” of lifestyle demography with the “where” of local neighborhood geography to create a model of various lifestyle classifications or segments of actual neighborhoods with addresses—distinct behavioral market segments.



### PREVALENT CONSUMER SEGMENTS | SOUTH WHITLEY

**RUSTBELT TRADITIONS 50.3%**

PRIMARILY A MIX OF MARRIED-COUPLE FAMILIES, SINGLE PARENTS, AND SINGLES LIVING ALONE

Half of the employed residents work in white-collar jobs | Service industry predominates, followed by manufacturing and retail trade | Residents of these neighborhoods live in modest, single-family homes | Relatively low median home value is because nearly two-thirds of the housing was built before 1960



**HEARTLAND COMMUNITIES 49.7%**

RETIREES, MARRIED-COUPLE FAMILIES, SINGLES LIVING ALONE, MINIMAL DIVERSITY

Occupations ranging from management positions to unskilled labor jobs; many are employed in service industries | Higher high school completion than the US level; lower percentage than US in college education | Primarily in small towns | Low-density single-family neighborhoods with older homes in urban clusters and rural, nonfarm areas





**CURRENT AND POTENTIAL DEMOGRAPHIC SEGMENTS**

	<b>CURRENT RESIDENTS</b>	<b>TOURIST/VISITORS/ TRAVELERS</b>	<b>FUTURE RESIDENTS</b>
<b>SIZE</b>	1751 RESIDENTS 730 HOUSEHOLDS	>11,600 POPULATION & 4,200 HOUSEHOLDS IN 15-MINUTE DRIVETIME; ALSO LAKE TRAFFIC AND FROM FORT WAYNE	NEGATIVE GROWTH PROJECTION BUT OPPORTUNITY TO ATTRACT RESIDENTS WITH COMMUNITY ENHANCEMENTS
<b>NEEDS</b>	ENHANCED COMMUNITY CONNECTIVITY RECREATION ARTS /ENTERTAINMENT / FESTIVALS NEIGHBORHOOD-SERVING & BOUTIQUE RETAIL RESTAURANTS	HOSPITALITY RECREATION BOUTIQUE RETAIL AMISH RETAIL RESTAURANTS	DOWNTOWN HOUSING OPTIONS CONVENIENCE & VALUE GOOD SCHOOLS RECREATION ARTS /ENTERTAINMENT / FESTIVALS

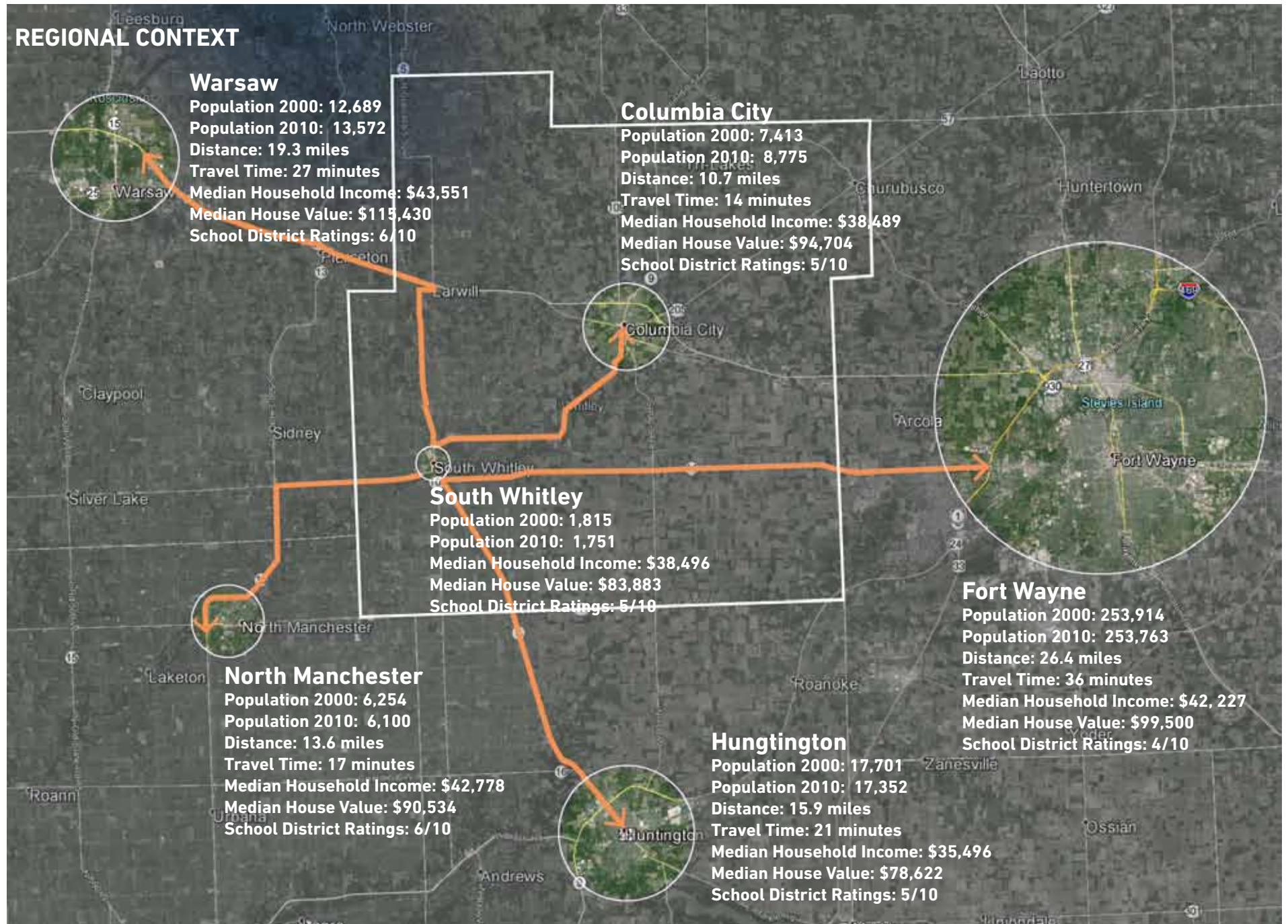
**COMMON THEMES | CONSUMER AND DEMOGRAPHIC SEGMENTS**

- » Pride in homes and communities
- » Good schools
- » Community connectivity
- » Live - modest low density single-family neighborhoods
- » Spend - families and home improvement
- » Shop - supercenters, bargains, convenience and value
- » Play (Recreation) - bowling, fishing, hunting, gardening
- » Attend/Listen/Watch - auto races, country music shows
- » Arts, entertainment, festivals



# MARKET UNDERSTANDING

## REGIONAL CONTEXT





## 3 | PLAN ELEMENTS

## PLAN ELEMENTS

### 3.1 FUTURE DEVELOPMENT OF JURISDICTION

3.1.1. Enhance Town Identity, Positioning And Preserve The Small-Town Feel

### 3.2 LAND USE DEVELOPMENT

3.2.1. Promote Inward-Focus Growth And Development That Is Context Sensitive To Existing Character

3.2.2. Promote A Vibrant And Compact Downtown To Serve As Lively And Active Center For Shops, Food And Recreation

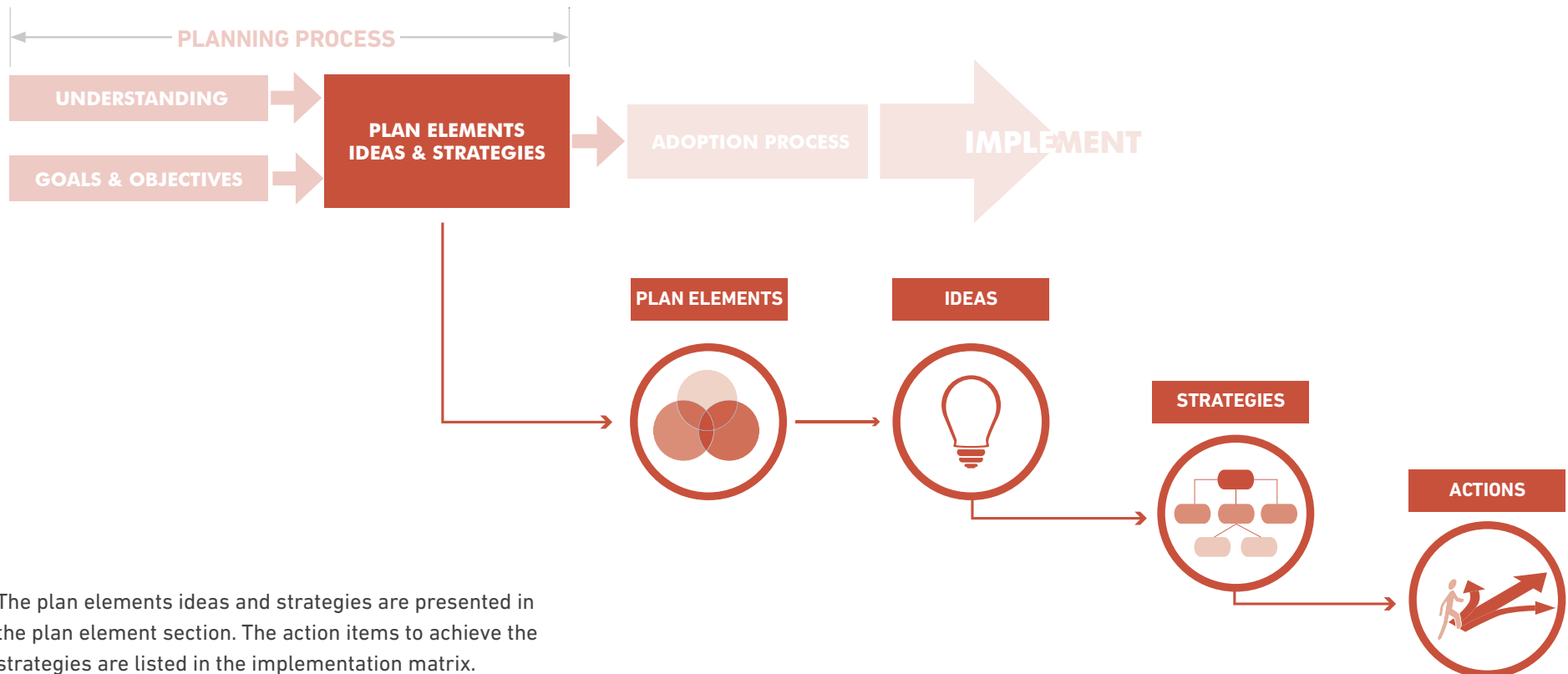
3.2.3. Engage The Community In A Collaborative Process For Redevelopment And Maintenance; Forge Partnerships For Investments To Create A Great Community

### 3.3 PUBLIC WAYS, PLACES, LANDS, STRUCTURES, UTILITIES

3.3.1. Promote Better Connection Between Residential Neighborhoods To Downtown, Schools, Civic, Amenities; Improve Walkable And Bikeable Connections

3.3.2. Preserve Historic Resources And Promote Housing Diversity

3.3.3. Leverage Existing Infrastructure and Utility Improvements



The plan elements ideas and strategies are presented in the plan element section. The action items to achieve the strategies are listed in the implementation matrix.

## SMALL TOWN CHARACTER



Agrarian Landscape



Picturesque Rural Residential



Strong Neighborhoods



Compact, Historic Downtown

### 3.1 FUTURE DEVELOPMENT OF JURISDICTION

#### 3.1.1 ENHANCE TOWN IDENTITY, POSITIONING AND PRESERVE THE SMALL-TOWN FEEL

##### Existing Conditions

South Whitley's identity is characterized by its small-town atmosphere: the scenic landscape of lush green and rural farmlands when entering Town, its picturesque natural features including Eel River and Hagan Park, a close-knit residential community, its economic engine of industries such as Ag-Plus and Shindigz, the quaint and historic downtown with shops and restaurants. South Whitley is friendly and welcoming with an excellent quality of life. It is very walkable – the downtown and different destinations are connected with the residential neighborhoods, schools, civic amenities, industries as well as the farmlands on the fringes and are within 10-15 minutes of walking radius. It possesses amenities of larger cities within a small-town feel – the downtown, the affordable residential mix, the thriving industries, good schools, great library and civic amenities, and excellent recreation facilities.

Its proximity to Fort Wayne and Columbia City creates an opportunity for South Whitley to become that small town, affordable-living community that is close to larger business centers.

It is also important to understand the Town from its visual cues. These can be threshold points and landmarks such as the edge of farmland and beginning of residential areas, water tower, gateway signage (at the intersection of SR 5 & 205 for example) that help in visual identity of a place and point of reference in defining a community. Discernible edges also help to accurately gauge the limit of development.

The Town of South Whitley is well identified by its water tower and gateway signage. However, there is absence of identity reinforcement from Town boundary to Downtown. Within the Town boundary, the occurrences, pace and rhythm of directional signs to key destinations are intermittent and somewhat lacking, resulting in lack of continuity in defining those destinations and corresponding routes.

##### Ideas and Strategies

#### a) Brand South Whitley [authentic small-town community] – encourage visitors passing through to stop, stay and explore the assets of the community

Sense of place and identity distinguish towns and cities from one another. It is important to develop an improved brand that correlates with South Whitley. This should be developed in conjunction with the signage and wayfinding endeavor to create holistic community brand. In South Whitley, the Plan recommends:

- » Embrace natural elements that define the area in and around South Whitley
- » Look toward successful messaging and branding already present in Town for contextually-appropriate character



Example of branding for the City of Auburn, IN



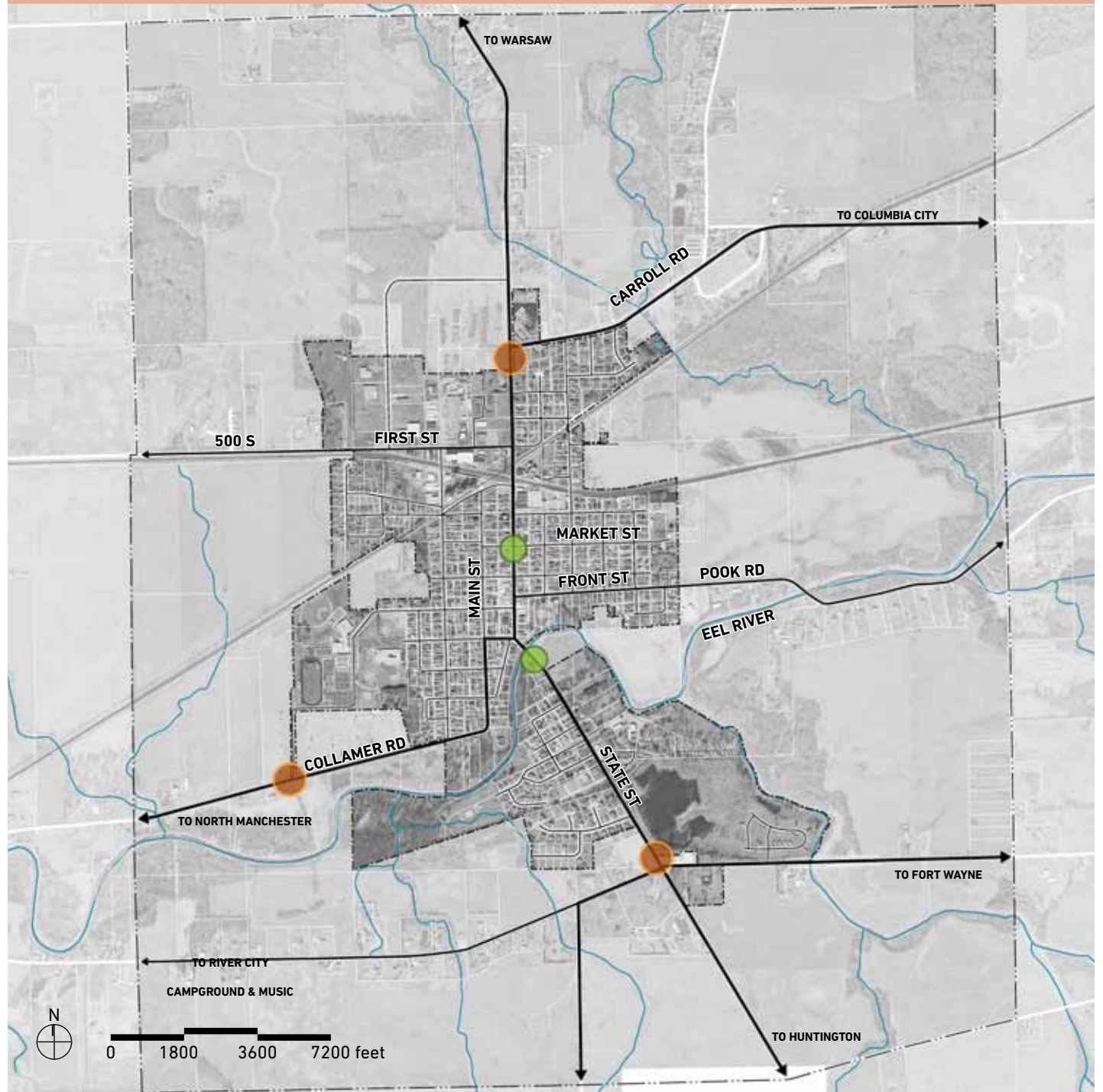
## PLAN ELEMENTS

3.1 FUTURE DEVELOPMENT OF JURISDICTION

3.2 LAND USE DEVELOPMENT

3.3 PUBLIC WAYS, PLACES, LANDS, STRUCTURES, UTILITIES

## ENHANCE TOWN IDENTITY



- Town Thresholds
- Downtown Thresholds
- Town of South Whitley
- +++++ Railroad
- Rivers/ Creeks

## IDENTITY & SIGNAGE



## BEST PRACTICE



Petoskey, MI

### b) Create distinct gateways to Town [gateway signage]

Entry points to the Town and Downtown represent important opportunities to send a message to your visitors. These points are your visitors' first impression of South Whitley, and first impressions often set a tone for expectations. Locating these opportunities to create a first impression is an important first step. We recommend the following locations to announce the Town and Downtown entries and identity to your visitors.

Town Markers:

- » Rt 5 and Rt 205 [north and east]: This entry point is challenged due to trailer storage on the west side of the road. A simple, but robust landscape backdrop is necessary to mitigate this view. Plant material, evergreen trees and natural meadow, can be planted along the slope of the trailer storage area. In order to create a long-term effect, the trees can be installed in numerous quantity at a small (1-2 year seedlings) size.
- » Rt 5 and Rt 105/14 [south]: This threshold is currently marked with a sign on the northwest corner of the intersection. A robust and informal planting of deciduous shade and flowering trees around the sign would help "ground" this sign and give it context. Similarly, a simple, natural groundplane treatment, such as meadow, would also help to establish a setting for this marker.

» Rt 14 near cemetery [west]

» Downtown Markers:

- » Rt 5 just south of river and
- » Rt 5 & Market Street

These markers along with enhanced landscaping treatments will help better define and reflect the identity of South Whitley.

### c) Create cohesive and context-sensitive elements of identity and wayfinding

Beyond Town entry points, the arrival experience Downtown is an important sequence that sets a second impression. On their way to South Whitley, visitors arrive from all points through natural and rural environments. At town entry points, that character changes to a more developed, and varied, landscape. The following is the Plan overall recommendation for South Whitley:

- » Create a cohesive streetscape of sidewalks, trees, and downtown-standard light fixtures
- » Create a cohesive family of signage and wayfinding system – from Town logos, to gateway signs, road signs, directional system/kiosks, parking signs, etc.
- » Work with an environmental graphics consultant to develop the signage and identity elements.

### d) Preserve the agrarian character and promote context-sensitive infill

The on-going development initiatives and the implementation of the specific recommendations of this Plan Element - Future Development of Jurisdiction, that promotes context-sensitive growth should be guided through land use and zoning regulations. This will not only help to preserve the diversification of the rural economy of South Whitley but also the rolling landscape at the gateways of the Town. The preservation of farmland and environmentally sensitive areas [such as wetlands, areas within floodplain] can be achieved via land use controls such as transfer and/or purchase of development rights.

Transfer of Development Rights (TDR): TDR allows landowners to transfer the right to develop one parcel of land to a more suitable parcel of land within the same jurisdiction. This technique is particularly important to provide density bonuses to developers who wants to develop infill sites within urban core or downtown.



# IDENTITY & SIGNAGE



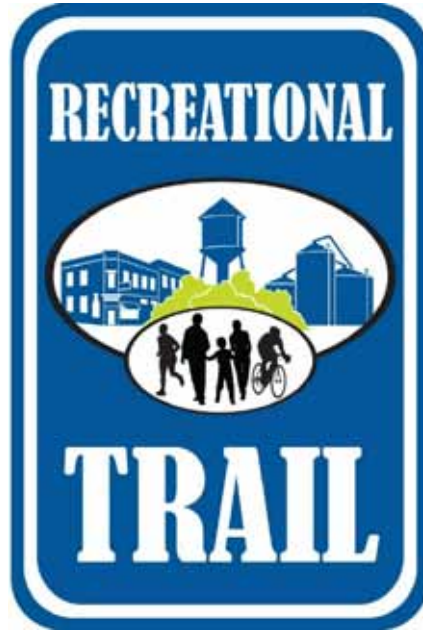
Family of identity elements on New Albany Business Campus, OH



# IDENTITY & SIGNAGE



South Whitley water tower with branding elements



South Whitley Recreational Trail sign



Downtown signage idea



Small tree planting and meadow installation



Downtown signage idea

## PLAN ELEMENTS

### 3.2 LAND USE

#### 3.2.1 PROMOTE INWARD-FOCUS GROWTH AND DEVELOPMENT THAT IS CONTEXT SENSITIVE TO EXISTING CHARACTER

##### Existing Conditions

As a relatively developed community, South Whitley's land use patterns are largely established and well documented by the Future Land Use Map created in 2006. The community's historic core is the downtown which is surrounded by transitional and medium density residential. Industrial developments occurred along the active railroad while rural, low density residential and farmlands encircle the community.

##### Land Use Categories:

- » Agricultural:
  - » Areas whose principal use is farming and single family residences on large-sized lots which provide adequate space for private water and sewerage facilities.
- » Low Density Residential:
  - » Although very suitable for agricultural uses in many locations, is designed to also permit low density single-family residential development, and is adaptable to urban and suburban locations.
- » Medium Density Residential:
  - » Designed to accommodate one-family and two-family dwellings in areas where other multi-family housing would not be desirable. This district may also be used to provide a transition area between single-family residential areas and more intensively used areas.
- » Commercial:
  - » Intended to preserve and promote the development of efficient commercial facilities and encourage a compatible relationship between commercial facilities and other land uses and thoroughfares

### AGRICULTURAL



### RESIDENTIAL



### COMMERCIAL



### NATURAL AREAS



### INSTITUTIONAL



### INDUSTRIAL





» Light Industrial:

- » Provides areas for manufacturing, fabricating, processing, distributing, and storage of materials or products which are not injurious, noxious or offensive to the health and safety of humans, animals, or vegetation due to the emission of smoke, dust, gas, fumes, odors, or vibrations beyond the limits of the premises on which that industry is located.

» Heavy Industrial:

- » Provides areas for manufacturing, processing, heavy repair, dismantling, storage or disposing of raw materials, manufactured products, or wastes which are not injurious to the health or safety of humans or animals, or injurious to vegetation, and which are not considered a nuisance.

## Ideas and Strategies

### a) Balance growth and preservation of assets/ community resources as per the future land use plan

The Land Use Plan addresses issues in the community that relate to uses of land and where specific uses should be located.

South Whitley's Future Land Use map already prescribes a good growth policy. It is recommended that any land use decisions adhere to the overall vision of the Future Land Use Plan. Also, any additional growth and development should be handled responsibly – infill in current developed areas are recommended before developing higher density uses in the fringes of Town that encroaches onto prime farmland and environmentally sensitive areas. Infill within already developed areas makes the most of existing infrastructure. The Town/Whitley County could also maintain an inventory of land targeted for infill or redevelopment to help developers identify available sites.

In some cases, some residential areas can be planned in the fringe areas and such development should be context-sensitive to the character of the rural and fringe areas.

### b) Promote conservation development

While the Future Land Use Plan from 2006 will guide the balanced growth and development within the community, some outlying areas [currently shown as low density residential] can accept responsibly developed single-family home lots. Such development is recommended to follow the Conservation Subdivision model.

The Conservation Subdivision Model provides the same yield of homesites integrated with preservation of open space and environmentally sensitive areas. The open spaces or balance of development area of homesites can be permanently protected via a land trust and can be added to an interconnected network of community green spaces. Another advantage of the Conservation Subdivision Model is that the siting of the homes are so arranged that they are usually not backing up to another home [in their backyard] thus improving the viewsheds and consequently saleability of the homesites. It also helps the developer and Town with reduced development cost of extending utility lines to consolidated homesites.

Steps for Designing Conservation Subdivision:

1. Identify land for permanent protection [wetland, creeks, wooded lots, prime farmland, floodplain, hydric soil areas, etc] in the development area
2. Locate sites for individual houses – the maximum number should be calculated via yield plan as per current traditional zoning standards
3. Connect the houses with streets and trails
4. Draw in lot lines

Such conservation subdivision model should be applied to 3 specific areas in South Whitley as shown on the map on page 24. It will help the development of the residential areas in those areas that will be context-sensitive to existing character – it will preserve farmlands, wooded lots, buffer along streams/creeks/rivers, wetlands, and other environmentally sensitive areas. It will also help to connect the greenspaces, natural areas and potential trails along the interconnected green network.

## Conservation Subdivision Steps

### 1 | Identify land for permanent protection



### 2 | Locate sites for individual houses



### 3 | Streets and trails



### 4 | Draw in lot lines

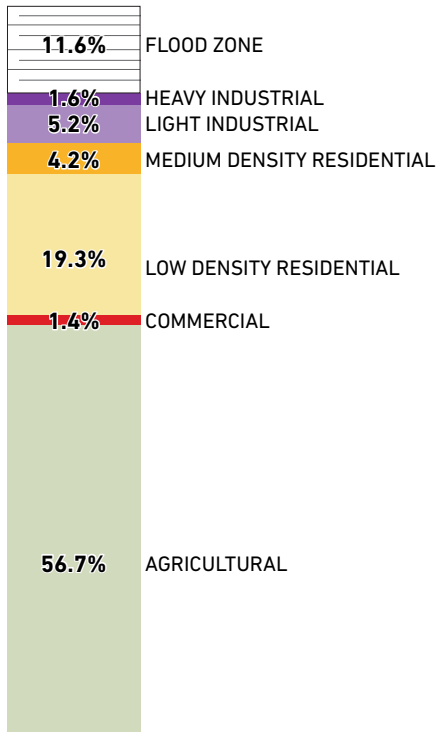


## PLAN ELEMENTS

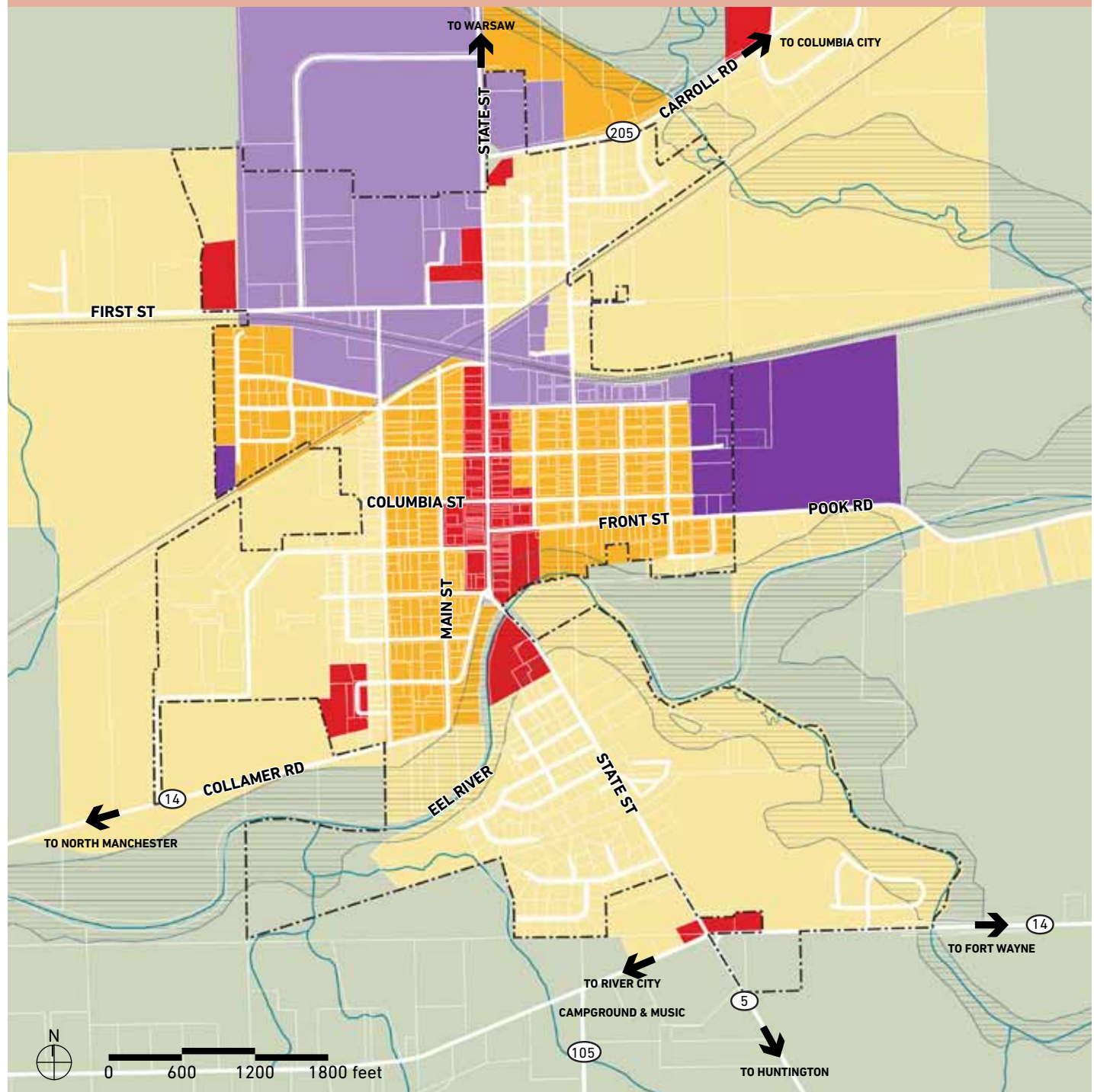
3.1 FUTURE DEVELOPMENT OF JURIDICTION

3.2 LAND USE DEVELOPMENT

3.3 PUBLIC WAYS, PLACES, LANDS, STRUCTURES, UTILITIES



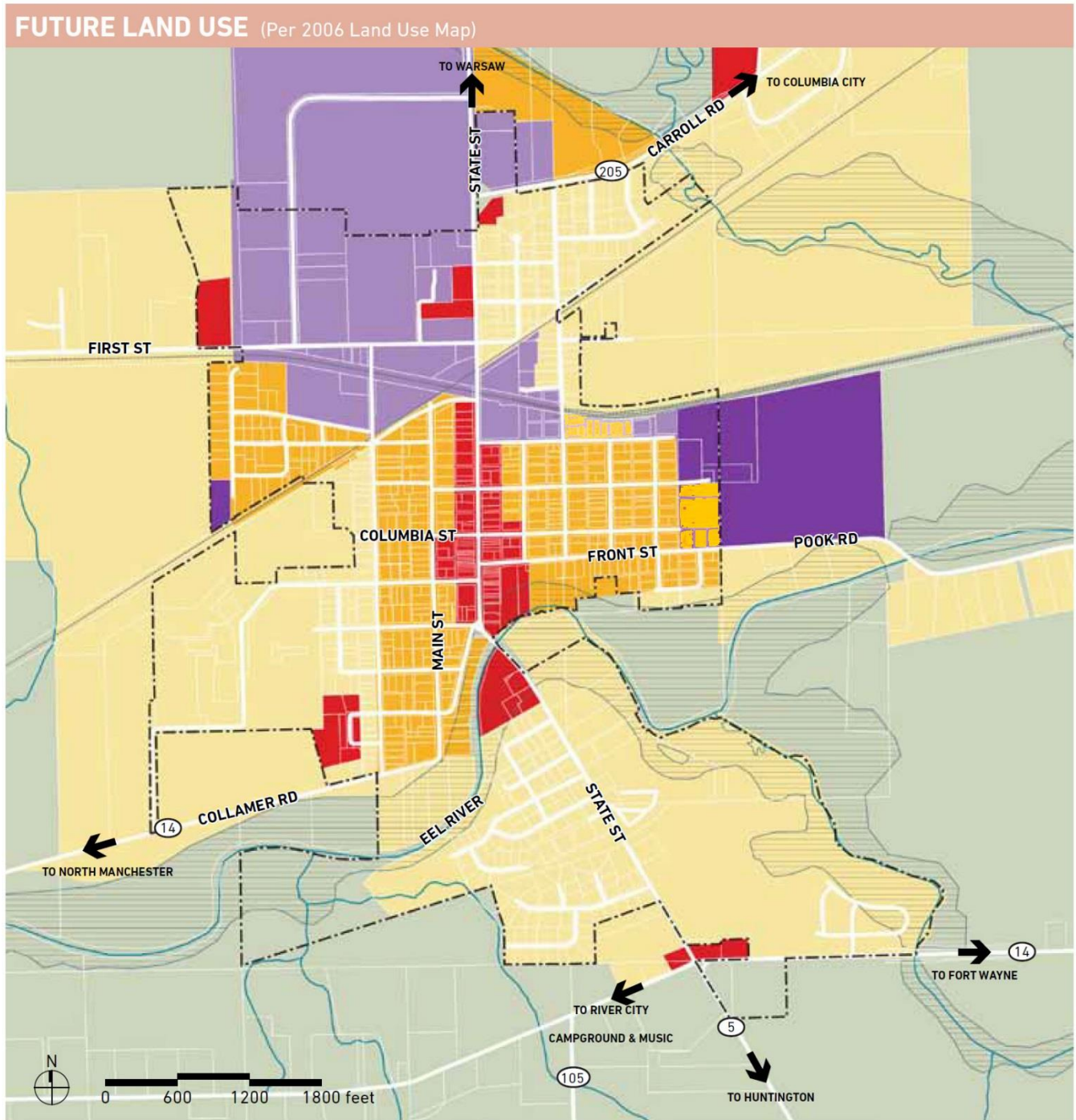
## FUTURE LAND USE (Per 2006 Land Use Map)





# EXHIBIT A

## PROPOSED AMENDED FUTURE LAND USE MAP



**SOUTH WHITLEY TOWN COUNCIL**  
**RESOLUTION # 12-12-2017-01**

**A RESOLUTION AMENDING THE FUTURE LAND USE MAP  
OF THE COMPREHENSIVE PLAN OF THE TOWN OF SOUTH WHITLEY**

**WHEREAS**, the South Whitley Advisory Plan Commission (the "Plan Commission") initiated a proposal to amend the 2014 Comprehensive Plan of the Town of South Whitley, Indiana, by changing uses indicated in the Future Land Use map from Light Industrial and Heavy Industrial to Medium Density Residential; and

**WHEREAS**, the Plan Commission held a public hearing, as prescribed by law, and have reported to the Town Council of the Town of South Whitley, Indiana, (the "Town Council") its findings and recommendations in writing concerning the proposed amendment to the Comprehensive Plan; and

**WHEREAS**, the Town Council, upon certification by the Plan Commission of its favorable recommendation, considered and examined the proposed amendment to the Comprehensive Plan giving regard to the promotion of public health, safety, morals, convenience, order, or the general welfare and the efficiency and economy in the process of development, and any other items as required by Series 500 of the Indiana Planning and Zoning Statute (I. C. 36-7-4-500 et seq.); and

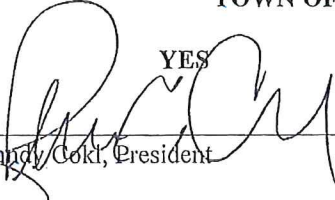
**WHEREAS**, the Town Council deems it in the best interest of the community that such amendment be adopted;

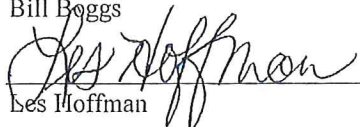
**NOW BE IT RESOLVED BY THE TOWN COUNCIL OF THE TOWN OF SOUTH WHITLEY, INDIANA**, that the 2014 Comprehensive Plan of the Town of South Whitley, Indiana, be amended in that the Future Land Use map is hereby changed as depicted in Exhibit A.

**PASSED** by the Town Council on the 12<sup>th</sup> day of December, 2017, by a vote of 2 in favor and 0 against.

**TOWN OF SOUTH WHITLEY, INDIANA, TOWN COUNCIL**

**YES**

  
\_\_\_\_\_  
Randy Cokl, President


Bill Boggs  
  
\_\_\_\_\_  
Les Hoffman

**NO**

\_\_\_\_\_  
Randy Cokl, President

\_\_\_\_\_  
Bill Boggs  
\_\_\_\_\_  
Les Hoffman

**ATTEST:**




  
\_\_\_\_\_  
Janet Howard, Clerk-Treasurer  
Town of South Whitley, Indiana

## PLAN ELEMENTS

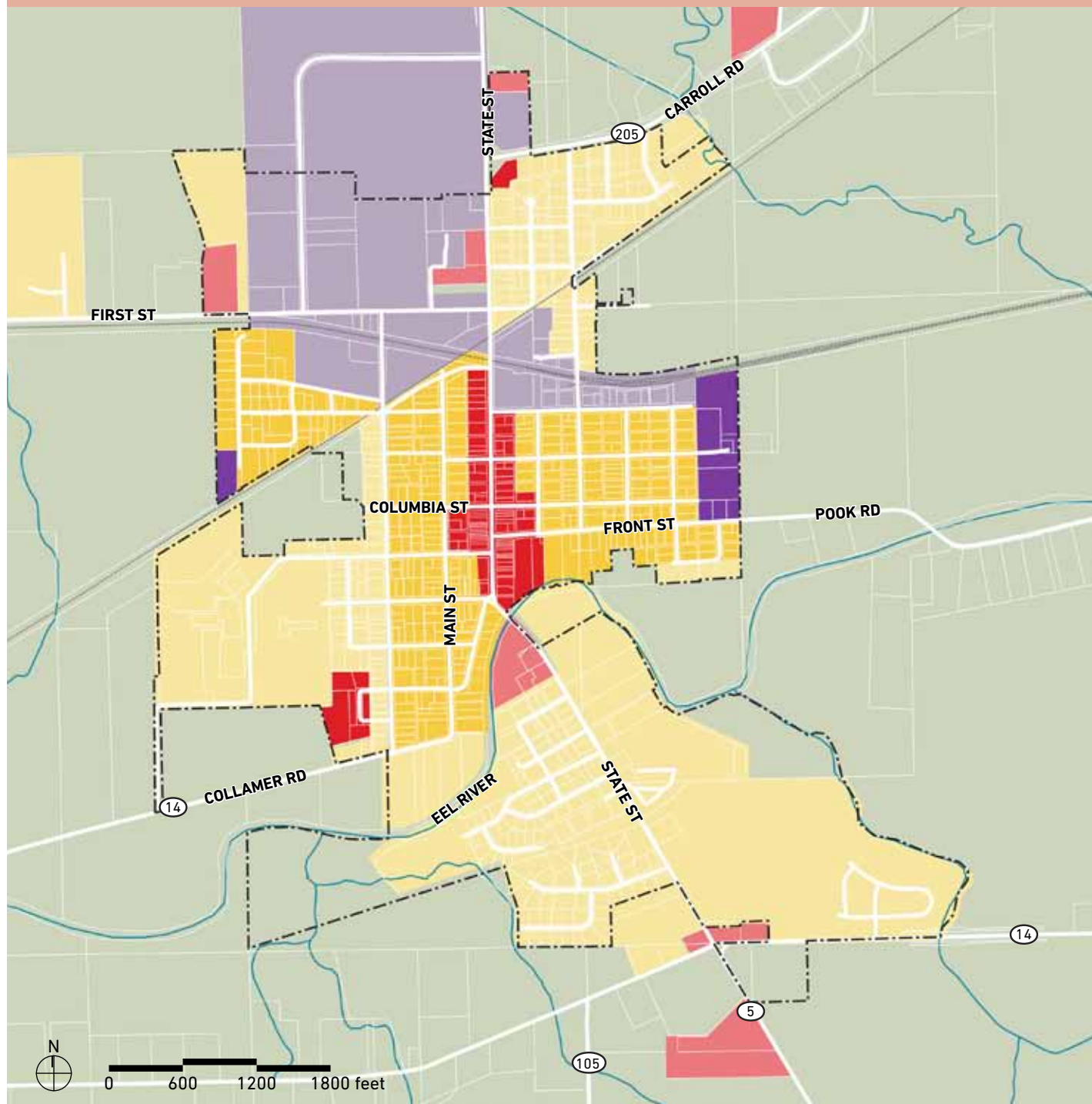
3.1 FUTURE DEVELOPMENT OF JURISDICTION

3.2 LAND USE DEVELOPMENT

3.3 PUBLIC WAYS, PLACES, LANDS, STRUCTURES, UTILITIES

-  R-1 Residential
-  R-2 Two-Family/ Multi-Family
-  LB Local Business
-  GB General Business
-  I-1 Light Industrial
-  I-2 Heavy Industrial
-  Agricultural

## EXISTING ZONING





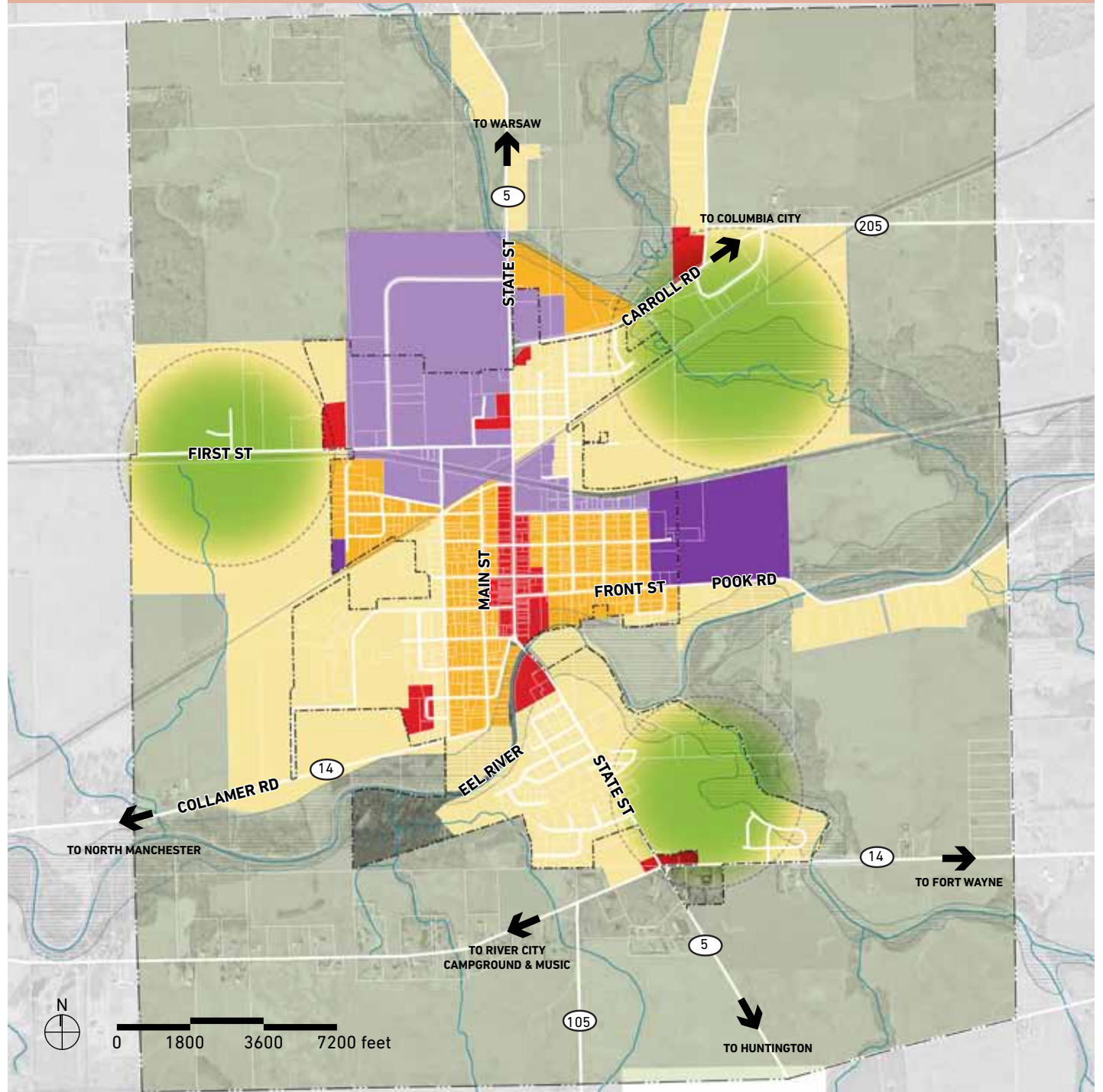
## PLAN ELEMENTS


3.1 FUTURE DEVELOPMENT OF JURISDICTION

3.2 LAND USE DEVELOPMENT

3.3 PUBLIC WAYS, PLACES, LANDS, STRUCTURES, UTILITIES

## PROMOTE CONTEXT SENSITIVE GROWTH



 CONSERVATION SUBDIVISION  
3 areas are recommended to be developed in Conservation Subdivision Model



## SUBDIVISION COMPARISON

### TRADITIONAL

VS

### CONSERVATION SUBDIVISION



#### Traditional Subdivision

- » All land is divided into homesites
- » Regulates: density, minimum lot dimensions, road layout, provision of infrastructure, provision of open space

#### Conservation Subdivision

- » Rearranging density on each development parcel so that only half (or less) of the buildable land is consumed by homesites and streets
- » Similar yield to conventional subdivision
- » No changes in zoning/regulations

## BEST PRACTICE | Conservation Development, Prairie Crossing, IL

- » Combines responsible development and preservation of open land
- » Clustered homesites
- » Ten miles of trails wind through a landscape of farm fields, pastures, lakes and ponds, native prairies and wetlands
- » Over 60 percent of the 677-acre site is protected open land that is actively used by people and wildlife
- » Project is economically feasible and have carefully budgeted for long-term success



## PLAN ELEMENTS

### 3.2.2 PROMOTE A VIBRANT AND COMPACT DOWNTOWN TO SERVE AS LIVELY AND ACTIVE CENTER FOR SHOPS, FOOD AND RECREATION

#### Existing Conditions

Downtown South Whitley has several assets – it has that wonderful small-town feel with a combination of retail, restaurants, cultural and institutional destinations. It has a good mix of historic built-form and new developments, and excellent natural resource of the Eel River and the adjacent parklands. More than anything else, the Downtown is walkable and is within 10-minute walking radius from every place within Town limits – this is a great strength of South Whitley and sets it apart from surrounding towns and cities.

Physically, the core downtown stretches from the bridge over Eel River on the southside to Market Street on the northside along State Street and encompassing an area roughly 1-2 blocks east and west. The Downtown is anchored by Brownstone, Moyer’s, South Whitley Community Public Library, Post Office, Bank and the Town Hall building. Retailers and restaurateurs benefit from the visitor traffic generated by these facilities and it is important to recognize the value these facilities bring to the “Town Center” experience. The intersection of State Street and Front Street serves as the focal point of Downtown. The location of the Library, Town Hall and the Post Office serves is the civic core of Downtown. Together with the park along the Eel River, this area serves as one of the main activity areas. Opportunity to directly tie this civic component to the focal point of Downtown that will help extend the public gathering opportunities.

South Whitley also recently received the certification of being an Indiana Main Street. South Whitley Main Street, a not-for-profit advocacy group for betterment of South Whitley, has formed the Main Street sub-committee to champion the re/development of downtown.

#### Ideas and Strategies

##### a) Leverage the proximity of downtown to residents

The location of downtown within 10 minute walking distance from most places within the town limits adds immense value to the quality of life for its residents. The commercial core that offers shopping and eating establishments should be better connected from the neighborhoods, schools, and community amenities by adding sidewalks at locations where it is non-existent, for example from subdivisions such as Whispering Hills to the south of downtown or commercial areas such as the Dollar General area to the north of downtown.

Adding the walkable connections also will help in build a healthier lifestyle where sidewalks can be utilized by the residents for walking, running, jogging in and around town.

##### b) Improve the appearance of Downtown buildings

Occupy vacant first floor space with local shops, restaurants [potential – bakeries, coffee shops, entertainment venues, clothing, food and specialty shops, and community spaces].

Upper floors can be potential additional housing options (i.e. rentals not present in community today) or live/ work and/or artist studio spaces.

In cases where the first floor shop windows are vacant, it is recommended to put up banners or similar graphic elements till the time a tenant moves in. This will help portray a better image and provide the feeling of civic pride for downtown as visitors and residents walk, ride or drive along the downtown area.

**c) Redevelop critical Downtown sites for catalytic opportunities**

» **Possibility for Town Square**

The focal point of downtown South Whitley is at the intersection of State Street and Front Street. While commercial buildings define this area, there might a possibility to promote higher and better uses for the gas station site. While the gas station is a viable use along the main thoroughfare of State Street, possibility of relocating the Gas Station to the fringe areas of Town should be explored. This will help free up this space for a potential town square that can act as the civic and social heart of the Town of South Whitley. It is recommended to preserve the building at the gas station site, which can be utilized as information center, amenity space such as restrooms, etc. The potential Town Center with public plazas, greenspace/ gardens will provide excellent identity at the core of the Town and can be utilized as public gathering area in conjunction with the park along Eel River.

The Front Street area in front of the post office and the Town Hall can be further utilized as a location for farmer's market.

The space on the movie theater site is also proposed to be connected to the park along the Eel River with better pedestrian connectivity, improved pedestrian refuge area, and alternate connection to the downtown area.

**d)) Promote reuse of vacant sites to temporary uses to activate streets; invest in street trees, lighting**

» **Reclaimed vacant sites:** Certain vacant sites within downtown are recommended to be utilized as maintained greenspace, urban gardens, places for temporary events, locations for public art, etc. This will reflect a better image of Downtown and provide continuity from the perception of upkeep, maintenance and civic pride. One such site is the old movie theater site on State Street just south of the building housing Moyer's. Maintenance, programming,

and upkeep could be volunteer-driven by community residents, business owners, school and other interested community participants - this will further the collaborative environment. Such improvements can act as a placeholder until appropriate development occurs.

**e)) Promote development as per Indiana Main Street principles [4-point approach (Organization, Design, Promotion & Economic Restructuring)]**

South Whitley's recent recognition as a certified Indiana Main Street community will immensely help advance the development/redevelopment of downtown. South Whitley Main Street will follow the Main Street program's 4-point approach. Interested individuals and/or organizations are encouraged to support the Main Street initiatives.

**f)) Promote appropriate parking in downtown areas**

One of the most complicated elements of infill and redevelopment in historic downtowns is solving modern parking concerns. Parking must be addressed to support new retail, restaurants, office and residents downtown. Create an inventory of downtown parking spaces as it exists today and create a comparative list of downtown building area [sf] to get a better understanding of parking requirements. Accordingly, allocate appropriate on-street parking areas and surface parking lots behind buildings on State Street.










## PLAN ELEMENTS

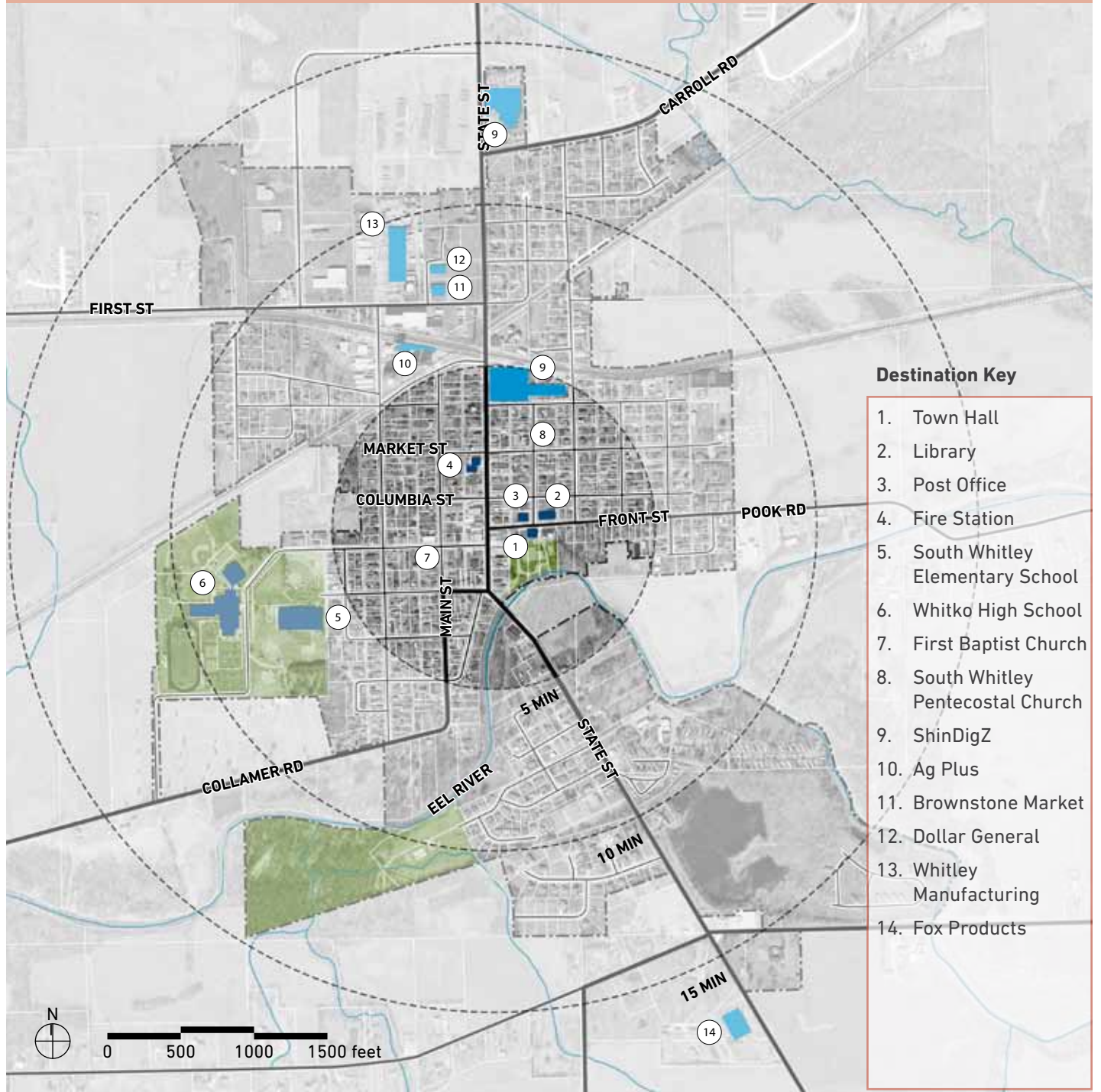
3.1 FUTURE DEVELOPMENT OF JURISDICTION

3.2 LAND USE DEVELOPMENT

3.3 PUBLIC WAYS, PLACES, LANDS, STRUCTURES, UTILITIES

-  Primary Destinations
-  Secondary Destinations
-  Parks and Recreation
-  Walk Radius
-  Town of South Whitley
-  Railroad
-  Rivers/ Creeks

## PROMOTE A VIBRANT AND COMPACT DOWNTOWN



### Destination Key











1. Town Hall
2. Library
3. Post Office
4. Fire Station
5. South Whitley Elementary School
6. Whitko High School
7. First Baptist Church
8. South Whitley Pentecostal Church
9. ShinDigZ
10. Ag Plus
11. Brownstone Market
12. Dollar General
13. Whitley Manufacturing
14. Fox Products

## PLAN ELEMENTS

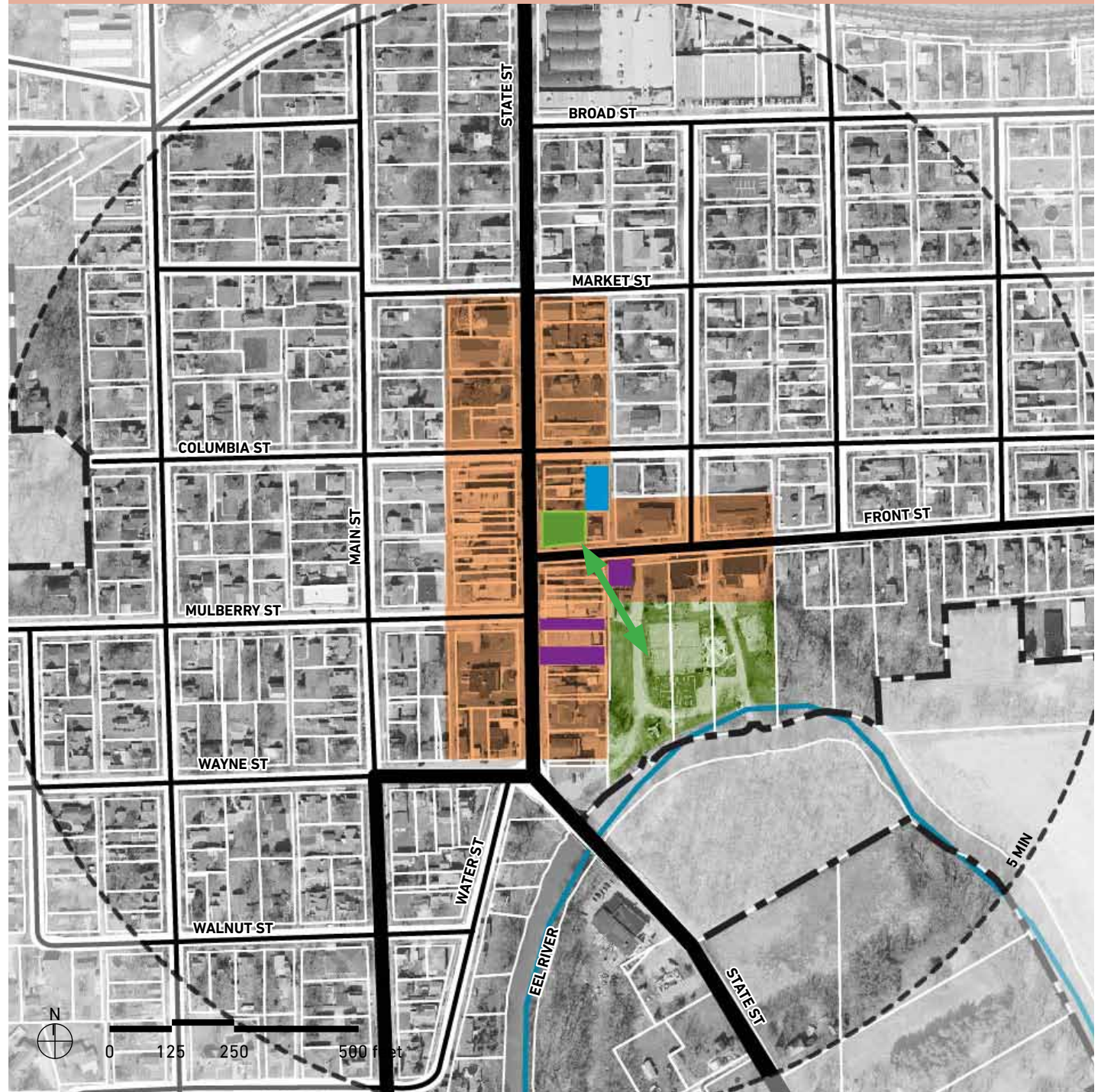
3.1 FUTURE DEVELOPMENT OF JURISDICTION

3.2 LAND USE DEVELOPMENT

3.3 PUBLIC WAYS, PLACES, LANDS, STRUCTURES, UTILITIES

-  Opportunity for Off-Street Parking
-  Downtown Core
-  Potential Town Square
-  Potential Town Square Connection to Park
-  Potential Infill Sites
-  River Park
-  Walk Radius
-  Town of South Whitley
-  Railroad
-  Rivers/ Creeks

## PROMOTE A VIBRANT AND COMPACT DOWNTOWN





## EXISTING CONDITIONS

Create Sidewalks Connectivity



## BEST PRACTICES | TOWN SQUARE



Create Sidewalks Connectivity



Relocate Gas Station



# POTENTIAL TOWN SQUARE



- Key**
- 1. Plaza
  - 2. Water splash
  - 3. Lawn
  - 4. Sitting area



BEST PRACTICES | DOWNTOWN USES



Outdoor Dining



Amish Goods



Residential above Commercial



Events, Activities



## PLAN ELEMENTS

### 3.2.3 ENGAGE THE COMMUNITY IN A COLLABORATIVE PROCESS FOR REDEVELOPMENT AND MAINTENANCE; FORGE PARTNERSHIPS FOR INVESTMENTS TO CREATE A GREAT COMMUNITY

#### Existing Conditions

While the Town Council, Plan Commission and Steering Committee are guiding and championing the Comprehensive Plan process, realization of the Plan requires collaboration and community engagement. Key players in this effort include local Amish community, local farmers, local schools, Fox Products, and the Town Library.

#### Ideas and Strategies

##### a) Engage the Amish community

Establish downtown space for food and/or hand-crafted products to showcase Amish community. Based on the public feedback sessions, the community is encouraged to work with Amish leadership to offer Amish-produced goods in the downtown marketplace. Accordingly, work with downtown property/land owners to secure a space to sell these goods. The Town/Property owners can extend incentives such as reduced rent, abated taxes to assist with set-up. Publicize the initiatives along with other downtown assets.

##### b) Leverage the well-respected school corporation in the greater South Whitley area

Integrate school programs into downtown storefront – work with the downtown property owners, community leadership, interested stakeholders and school corporation to extend school programs to downtown storefronts. Opportunity for community schools to coordinate different classes, organize art shows, sale of items within downtown storefronts has advantages – the students get the benefit of learning with hands-on experience while the community residents

can enjoy the benefits of quality materials and shows at discounted prices. This not only will bring more people into downtown but also improve the civic pride within the community for the volunteer efforts.

##### c) Leverage the position and activities of Public Library

The South Whitley Public Library is well-attended with variety of classes/regular events, which makes it one of the greatest assets of the community. Its proximity to the focal point of downtown [State Street and Front Street] along with its adjacency to the River Park provides an excellent space to create a well-connected public gathering opportunity in the heart of the community. It provides the ability of having activities both indoors as well as outdoor opportunities in front of the library, the River Park and potential Town Square.

**d) Emphasize Fox Products' uniqueness**

Recruit talented, visiting performers to community as possible annual festival or series of warm-weather concerts downtown. Leverage into regional significance by drawing oboe and bassoon enthusiasts from surrounding cities.

**e) Leverage Agricultural Community**

Consider using agricultural lands to grow food for local schools. Additionally collaborate with local farming community, downtown entrepreneurs and/or restaurateurs to bring the fresh produce to downtown - for sale as well as for using the produce for the restaurants. Recommend establishing a farmer's market where the farmers can bring the fresh produce.

**f) Market the existing events and festivals**

Coordinate the marketing efforts with existing and potential events and festivals. Target potential marketing initiatives at travelers passing through town to vacation destinations or to surrounding communities in the region.

**g) Collaboration and partnerships for economic development, promoting entrepreneurship, business creation**

Pool resources (labor/money), identify buildings and site for development/improvement, buy and renovate [façade and interior/structural improvements], market for tenants







Collaborate with regional colleges/institutions [Whitko Schools, Manchester College/Huntington University/ Ivy Tech, etc.] to create local centers – sustainable food production, operate downtown shops, education, awareness

## PLAN ELEMENTS

3.1 FUTURE DEVELOPMENT OF JURISDICTION

3.2 LAND USE DEVELOPMENT

3.3 PUBLIC WAYS, PLACES, LANDS, STRUCTURES, UTILITIES

-  Primary Destinations
-  Secondary Destinations
-  Green Spaces/Recreation
-  Town of South Whitley
-  Railroad
-  Rivers/ Creeks

## PROMOTE BETTER CONNECTIONS





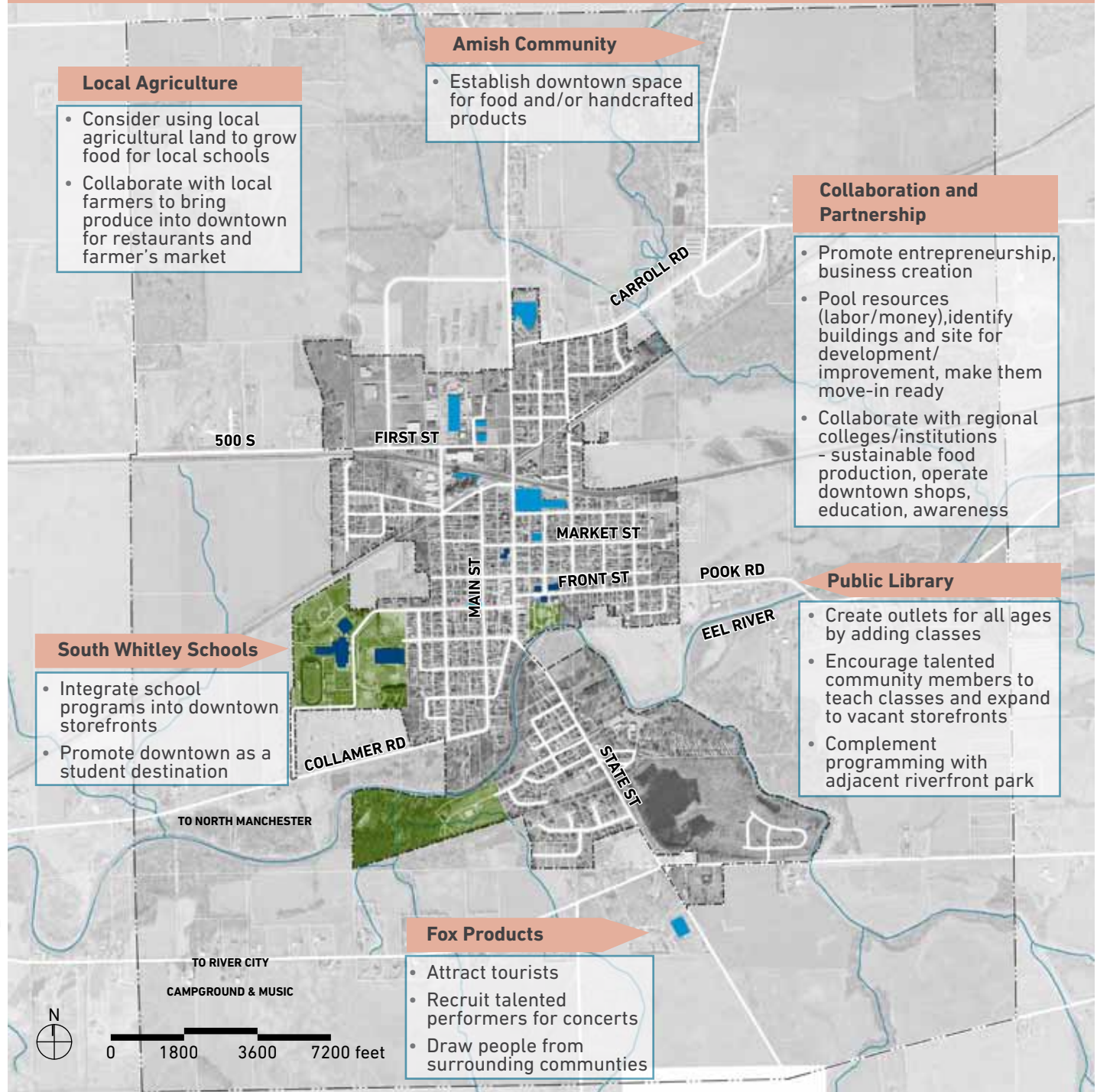
## PLAN ELEMENTS

### 3.1 FUTURE DEVELOPMENT OF JURISDICTION

### 3.2 LAND USE DEVELOPMENT

### 3.3 PUBLIC WAYS, PLACES, LANDS, STRUCTURES, UTILITIES

## PROMOTE BETTER CONNECTIONS





**Power Inspire Progress**

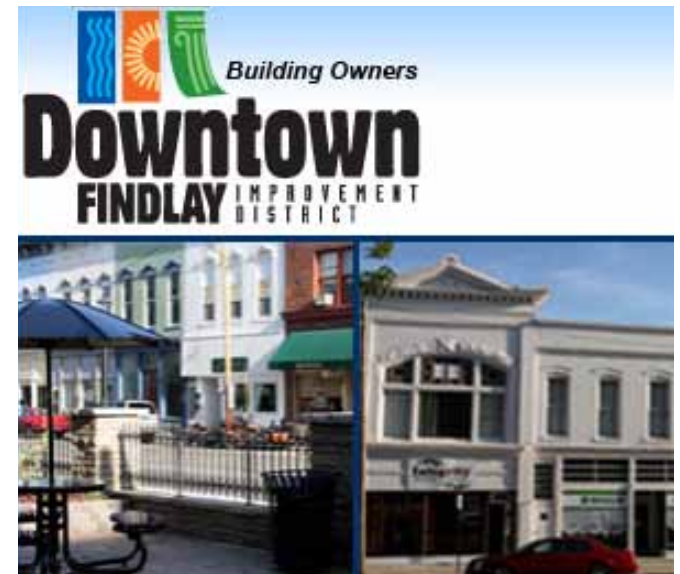
- » Power Inspire Progress is a 501(c)(3) Not -for-Profit Organization
- » Operates small businesses in the inner city to provide positive, meaningful work opportunities for adults with employment barriers
- » Teach basic education, life skills, work ethics and personal responsibility
- » Is paid on-the-job training tailored for inner city residents.
- » Helps overcome obstacles to pursuing and maintaining stable employment.
- » Supports employment education with tutoring to meet trainee’s career goals.
- » Connects employers and work-ready employees

**Downtown Findlay Improvement District**

- » Downtown Findlay Improvement District (DFID) is a 501(c)(3) Not-for-Profit organization.
- » Intend to improve the safety, cleanliness, and vitality of downtown Findlay.
- » Coordination of comprehensive marketing strategies and initiatives.
- » Enhance downtown district for its property owners and all visitors to the downtown Findlay area.
- » Initiatives: creation of wayfinding signage, installed parking signs, enrolled in the Emerging Main Street Program, Christmas Light program, Flower/Weed Program, aquisition and storage of banners and US flags, Downtown Speakers and Muzak Program.



Neighborhood grassroots effort in Over-the-Rhine, Cincinnati, OH



Downtown Findlay, OH LLC - renovate downtown buildings and make move-in ready

## PLAN ELEMENTS

### 3.3 PUBLIC WAYS, PLACES, LANDS, STRUCTURES, UTILITIES

#### 3.3.1 PROMOTE BETTER CONNECTION BETWEEN RESIDENTIAL NEIGHBORHOODS TO DOWNTOWN, SCHOOLS, CIVIC, AMENITIES; IMPROVE WALKABLE AND BIKEABLE CONNECTIONS

##### Existing Conditions

The Town is well-connected by state routes and town-owned road systems. While specific street improvement and streetscape work is being continually performed to maintain the roadway infrastructure, there are opportunities to extend these initiatives to enhance connectivity. The area around the bridge over Eel River, just south of the Downtown area acts as the main gateway to the urban core. Opportunity is there to improve this area to provide a better sense of place. Through the great initiatives of South Whitley Main Street and the Town Administration, trails have been planned along roads within Town to connect these destinations and parks. Initial phases of the trail are being constructed during the preparation of this plan. Also, the non-functioning historic railroad is being converted at specific sections into trails.

South Whitley has great natural areas and parks in addition to its quaint downtown, strong residential areas and well respected schools and similar other destinations. The park along Eel River (River Park) within downtown provides the amenities of a town park with a children's play area, tennis courts, and a lawn area with a gazebo. Hagan Park provides a more natural setting with wooded areas and wetlands that can provide amenities for passive recreation.

##### Ideas and Strategies

###### a) Enhance the Eel River

The Eel River is a great natural asset to South Whitley. Currently it is mainly utilized as a drainage channel and has overgrowth along its banks that hinders the visibility from the River Park and other areas. It provides a great opportunity for greenway connection along its banks to parks, downtown and residential areas. It is recommended to maintain certain portions of its banks, specifically adjacent understory vegetation (shrubs, sedges, etc.) to a height of approximately 36" along areas of River Park, to tie this great resource to the urban core as a further extension recreational and leisure activities. It can also provide opportunities for fishing and other recreational activities such as kayaking and rafting. Proper ecological treatment of the Eel Riverbank can tie into the educational programs as a learning experience.

###### b) Leverage the Eel River/greenway trail as recreational attraction

Connect River Park and Hagan Park via a greenway trail along the south bank of Eel River. In addition to the roadway trail system, this network will provide an alternate and a recreational trail system. Along with the conversion of the railroad to the trails project, this system will further provide a recreational loop system, which will act as a great amenity for both residents and visitors to connect civic amenities [library, potential town square within downtown] with residential neighborhoods, schools.

###### c) Enhance River Park

Consider improvements to River Park that create more functional space for performances/gatherings and that better connect the park to downtown. Ideas include removal of the existing tennis courts and re-sculpting the existing west slope and existing alley as a seating area facing a new

stage to the east of the existing alley. This re-graded slope might also connect to the historic garage building that faces Front Street. Though this building is in poor condition, it may be modestly upgraded as a community center, with space opening up to Front Street and to River Park. It's possible that this space could include a modest indoor performance area to complement a potential outdoor performance area.

Along the river, as mentioned earlier, ecologically-appropriate vegetation should be maintained to allow views from the park to the river. Additionally, improved access points to the river for kayaks, canoes, rafts, etc., should be considered.

 **Improve the appearance and/or function at the intersection of State Street at Wayne Street**

State Street acts as the central spine connecting Downtown with the community and acts as the major gateway corridor from north and south. As previously noted, improvements are recommended for the Town thresholds [Idea #1], and the possibility of a Town Square [Idea #3c] is proposed. Another area for consideration is the intersection of State Street and Wayne Street. This area provides the first impression of the Town with its street and public realm character as well as the built-form that surrounds it.

Possibilities include:

- » A signalized intersection with clearly identified sidewalks, curb cuts, and street lighting
- » A roundabout which also includes clearly identified sidewalks, curb cuts, and street lighting

Ultimately the streetscape and intersection improvements at this major intersection [with input and approval from INDOT] will help set the stage for private development.



# POTENTIAL RIVER PARK






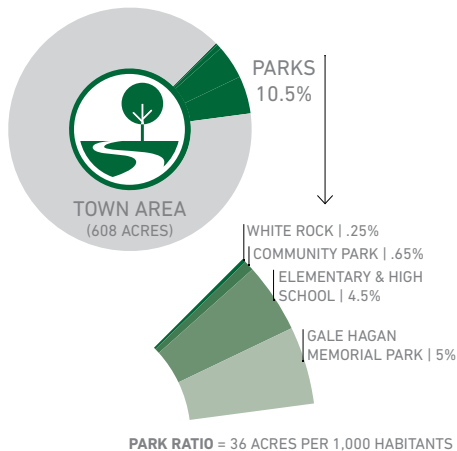
## PLAN ELEMENTS

3.1 FUTURE DEVELOPMENT OF JURISDICTION

3.2 LAND USE DEVELOPMENT

3.3 PUBLIC WAYS, PLACES, LANDS, STRUCTURES, UTILITIES

-  Trail
-  Existing Parks/Recreational Facilities
-  1/4 mile radius (5 min walk pedestrian shed)



## EXISTING PARKS AND RECREATION












## PLAN ELEMENTS

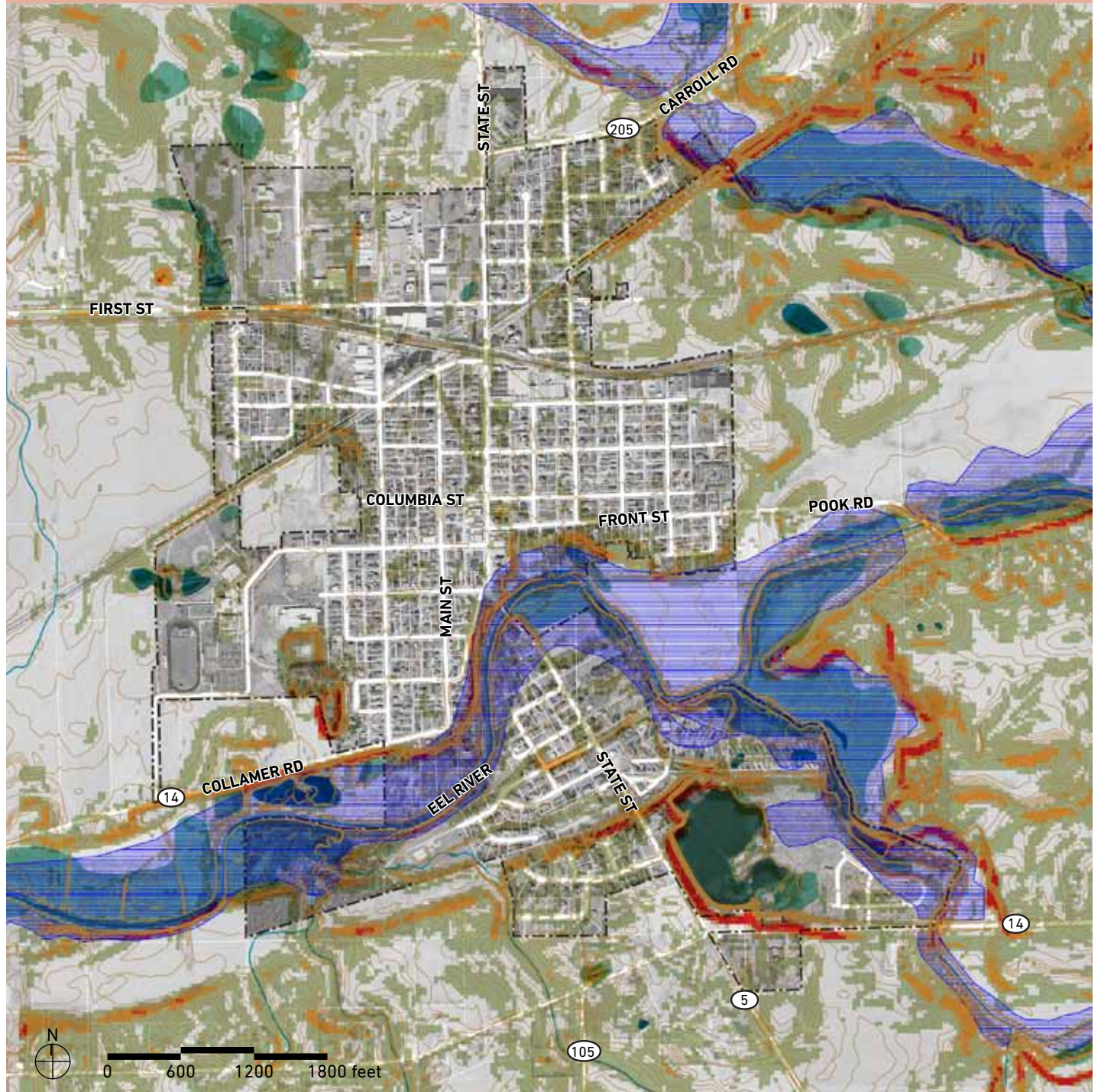
3.1 FUTURE DEVELOPMENT OF JURISDICTION

3.2 LAND USE DEVELOPMENT

3.3 PUBLIC WAYS, PLACES, LANDS, STRUCTURES, UTILITIES

-  Rivers/ Creeks/ Ponds
-  100-Year Floodplain
-  Wetland
-  Contour (10 ft)
-  Slope 3-10%
-  Slope 10-20%
-  Slope above 20%











## EXISTING HYDROLOGY AND TOPOGRAPHY



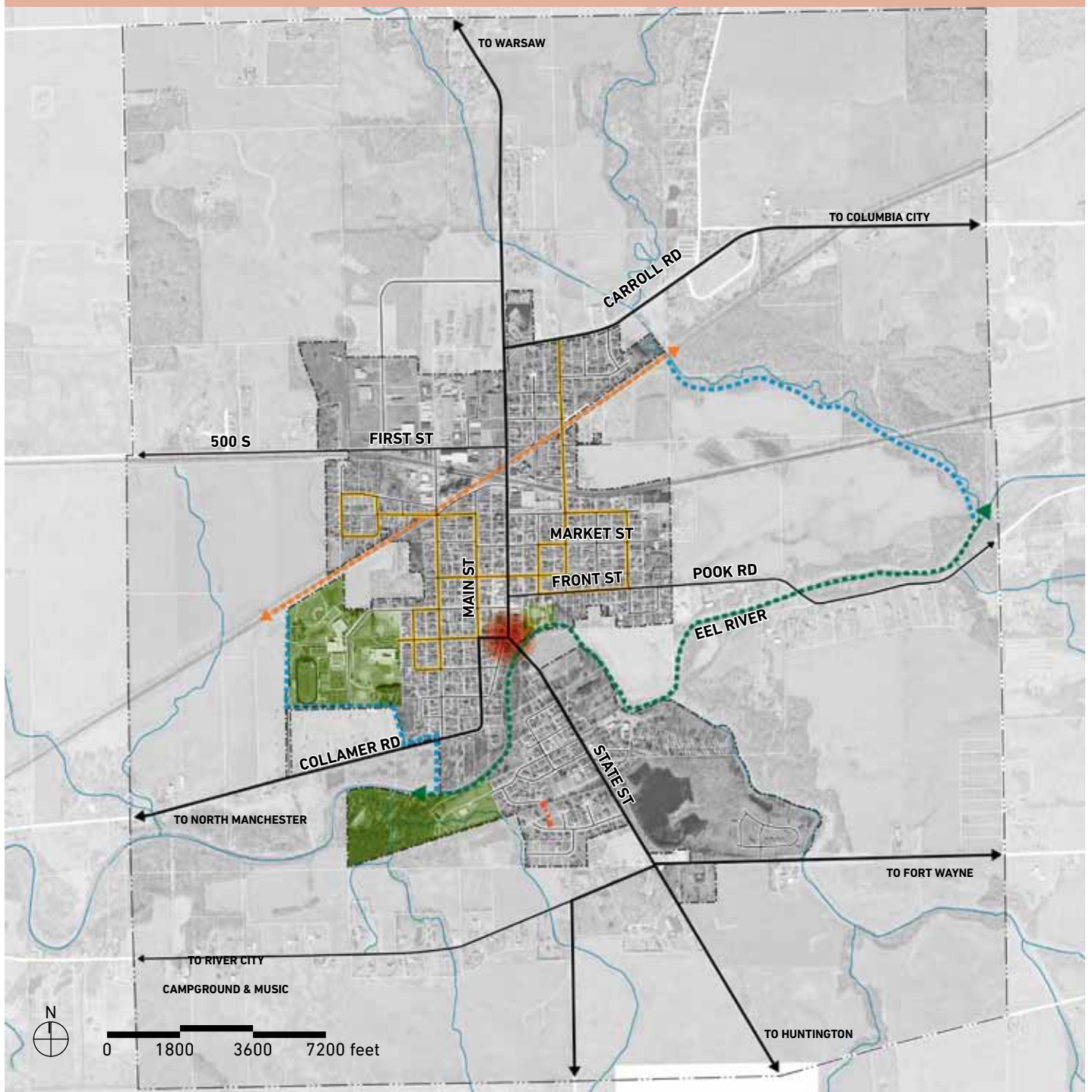


## PLAN ELEMENTS

- 3.1 FUTURE DEVELOPMENT OF JURISDICTION
- 3.2 LAND USE DEVELOPMENT
- 3.3 PUBLIC WAYS, PLACES, LANDS, STRUCTURES, UTILITIES

-  Potential Improved Intersection
-  Streets
-  Existing On-Street Recreational Trail
-  Potential Trail/Community Connector
-  Potential River Trail
-  Potential Rails-to-Trails
-  Potential Recreational Trail
-  Town of South Whitley
-  Railroad
-  Rivers/ Creeks

## PROMOTE BETTER CONNECTIONS



## BEST PRACTICE



Promote Trail Along Eel River



River Park/ Hagan Park/ Potential Town Square Programming

### 3.3.2 PRESERVE HISTORIC RESOURCES AND PROMOTE HOUSING DIVERSITY

#### Existing Conditions

Downtown South Whitley contains a collection of historic buildings in various stages of preservation. Recently renovated, the brown brick building at the corner of State and Front streets should be used as a best practice. Well-maintained historic structures create a welcoming and inviting environment for residents and visitors, while strengthening Town character and a sense of place. Additionally, historic buildings provide a great opportunity to diversify the housing market and offer a product beyond the single-family home. Residential apartments above retail is a great fit and recommended product for this area.

Another way to diversify the housing market is using the rental housing as an opportunity. South Whitley has a larger rental market (23% rental housing) than the region (17-18% rental housing). Concerns are raised due to the perception that an owner-occupant is both psychologically and financially invested in the property to a greater extent than the renter. But South Whitley rental rate is below what could be considered the 30% threshold. Even though there is not an official threshold an old California study found that homes fetched lower prices in communities where more than 30% of properties were renter-occupied. Another common issue with rental properties that the Town needs to be vigilant about is overcrowded and illegal renting conditions which would cause a real burden to the community.

#### Ideas and Strategies

##### a) **Preserve the historic sites, buildings [historic preservation tax credits, Indiana Historic Society, etc.]**

Create an inventory of historic properties and rate the buildings and structures based on age, value [quality of construction, architectural style, etc.], building condition. This will help in prioritizing the preservation efforts. As most of the historic properties are clustered in and around the Downtown area, consider a historic façade enhancement program through the recently certified Main Street. Leverage available State and Federal funding, historic tax credits etc. and involve property owners and business owners to actively participate with local matching funds.

##### b) **Promote diversified housing stock to retain and attract residents**

To achieve a diverse housing mix in the community that will provide life-span opportunities for housing in South Whitley, the Town must consider unique housing products and require high quality design and development pattern.

- » Promote innovation and high quality design
- » Encourage use of green building and site design initiatives to minimize the impact of new residential development on the environment
- » Provide incentives encouraging development of single family homes in conservation style development outside of downtown and urban core areas
- » Promote residential-above-commercial spaces within downtown catering to the needs of the retiring baby boomers as well as the millennial generation
- » Promote wide-range of housing price points to attract a diversity of employees and residents
- » Promote development of bed and breakfast, vacation housing to cater to lake traffic and other visitors



## PLAN ELEMENTS

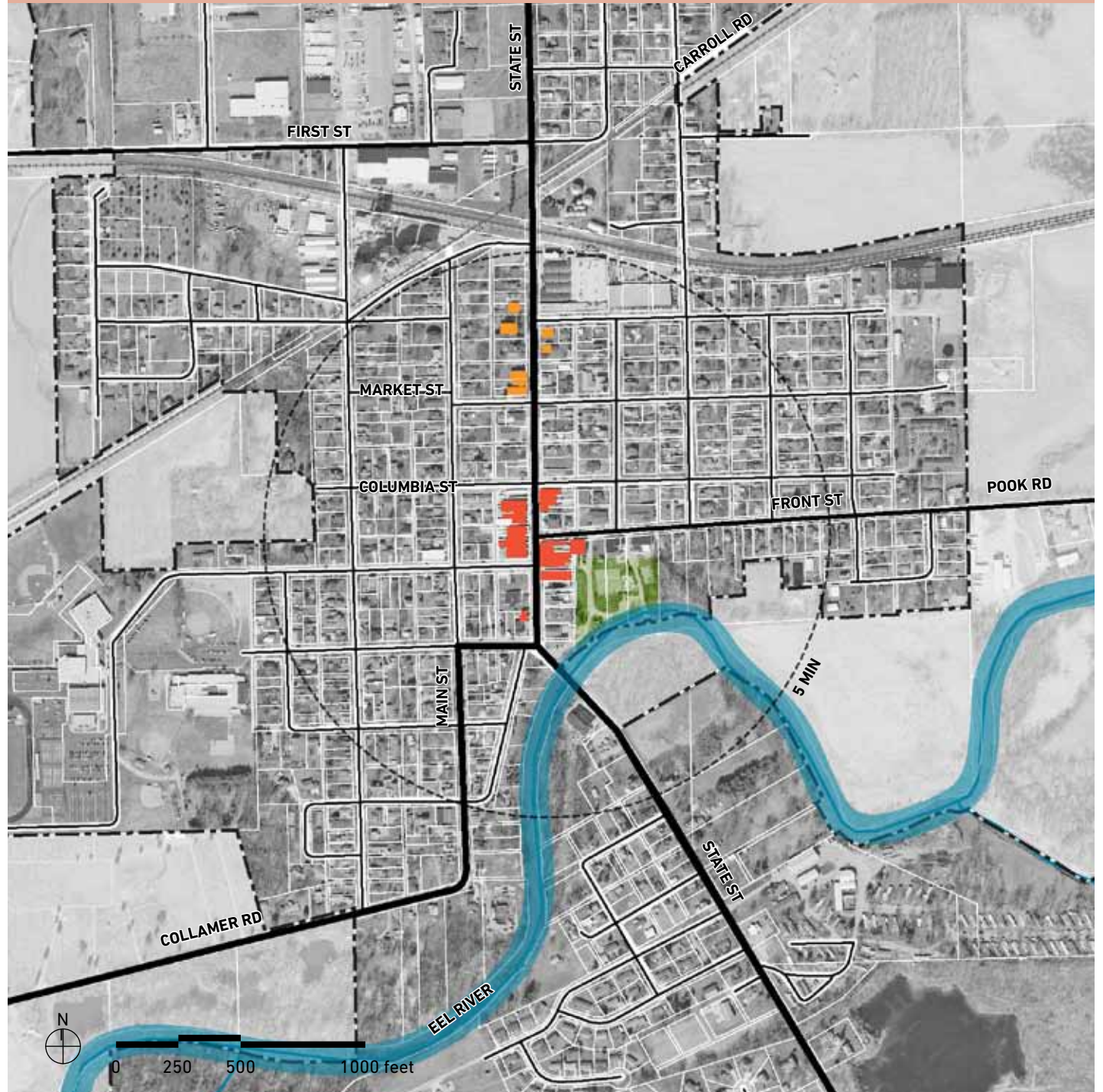
3.1 FUTURE DEVELOPMENT OF JURIDICTION

3.2 LAND USE DEVELOPMENT

3.3 PUBLIC WAYS, PLACES, LANDS, STRUCTURES, UTILITIES

-  Historic Commercial Buildings
-  Historic Residential Buildings
-  Eel River
-  Public Green Space
-  Walk Radius
- 
-  Town of South Whitley
-  Railroad
-  Rivers/ Creeks

## PRESERVE HISTORIC RESOURCES



**PRESERVE HISTORY & CULTURE**



**PROMOTE HOUSING DIVERSITY**





## PLAN ELEMENTS

### 3.3.3 LEVERAGE EXISTING INFRASTRUCTURE AND UTILITY IMPROVEMENTS [PUBLIC UTILITIES]

#### Existing Conditions

South Whitley has good utility infrastructure services and has either recently upgraded or is in the process of upgrading the services. The services not only provide opportunities for growth in the existing vacant areas [sites and buildings within downtown and residential neighborhoods] but can account for additional new development. The following provides a snapshot of the Town utilities and their status:

**Sewer / Waste Water:** Waste Water Treatment Plant (WWTP) was upgraded in 2013 by Town. Currently it can service up to 450,000 gallons per day. Its current usage is approximately 120,000 – 140,000 gallons per day. WWTP upgrade was assisted by a USDA low interest loan and state grants. Sewer service was upgraded with the assistance of Federal grants.

**Water:** The Town's water service is provided by two water towers – one built in 1928 and the other in the 1960's. Together they can provide up to 2 million gallons per day. Current usage is 120,000 – 140,000 gallons per day.

**Stormwater:** The Town is undergoing combined sewer overflow (CSO) separation that was started in 2000. Most recently the sewer separation project [till 3 years back] achieved up to 75% of CSO separation.

The Town's utility capacities are much higher than current usage mainly because of the fact that the factories of the 1980's are no longer operating. This provides the opportunity to tap into the capacity for added growth without significant changes and/or investments to the utility infrastructure.

#### Other Infrastructure Services:

**Electric:** The Town provides electricity from the Town-owned

company, which in turn buys power from IMPA (Indiana Municipal Power Agency) located in Carmel, IN

**Telephone Provider:** Century Link

**Gas Service Supplier:** NIPSCO

**Cable TV:** Mediacom

#### Ideas and Strategies

##### a) Promote growth based on infrastructure capacity

Promote policies and guidelines for new growth as per land use plan and utility infrastructure capacities. The Town Council and Plan Commission should approve land use development that is consistent with the updated Future Land Use Plan. Appropriate Town and County officials should be involved in the approval process to comply with growth standards. Regular maintenance and enforcement of Town facilities are also recommended.

While areas within the Town Limits are serviced by the Town's utility infrastructure services, few areas are in further need of CSO separation – most notably north side of Town south of the railroad. Also, the Town is assessing the feasibility of installing iron removal system from the water service to provide better quality of water to the Town residents.

In addition, based on available funding and by leveraging available State and Federal grants, work towards promoting sustainable stormwater management practices, specifically within downtown streets, parks and similar public gathering areas. They can be in the form of raingardens, bio-swales and can be integrated into the private development of specific properties, as may be feasible.

Explore opportunity to provide free Wi-Fi within downtown and other civic spaces for improved visitation.










## PLAN ELEMENTS

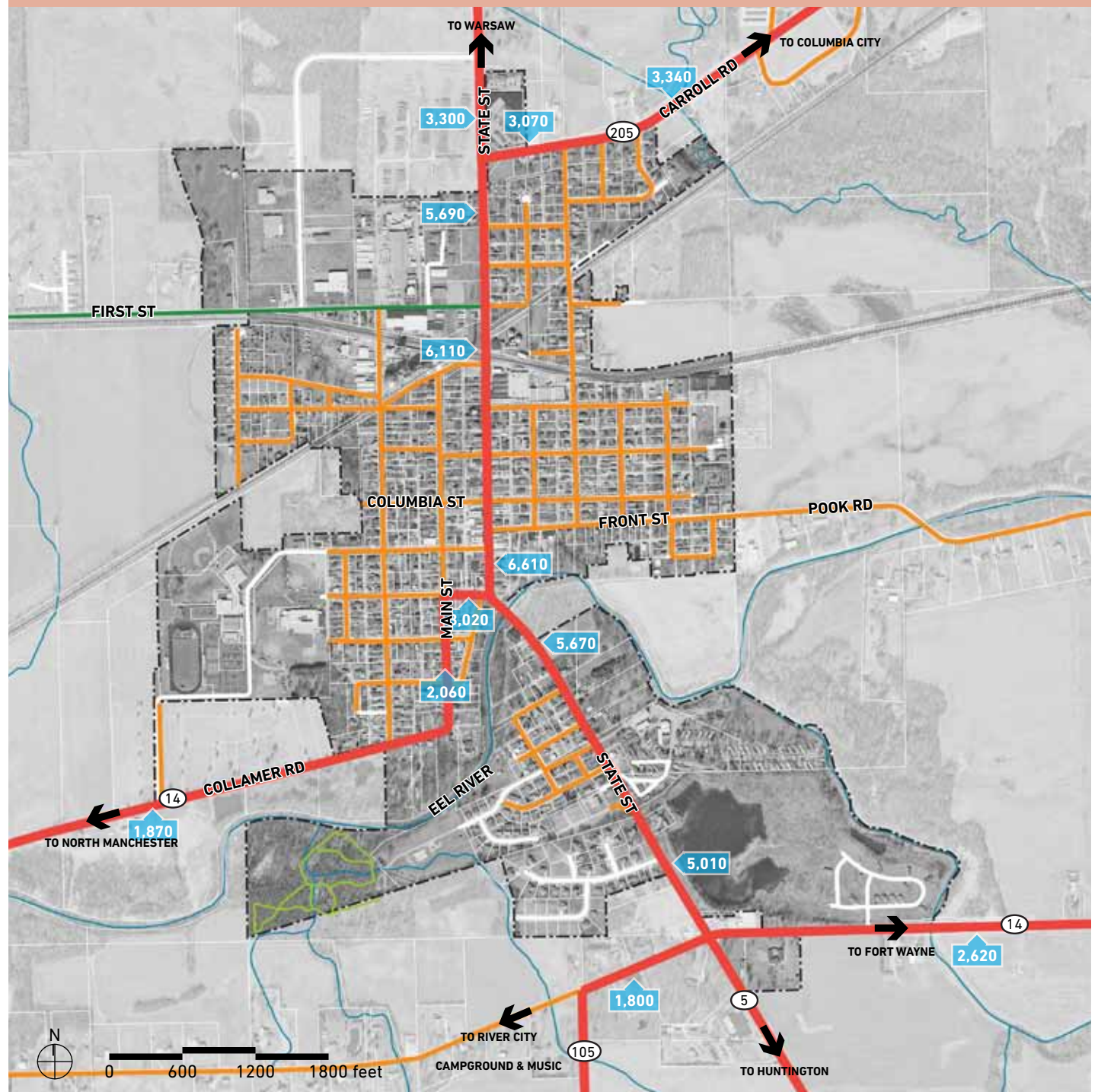
3.1 FUTURE DEVELOPMENT OF JURISDICTION

3.2 LAND USE DEVELOPMENT

3.3 PUBLIC WAYS, PLACES, LANDS, STRUCTURES, UTILITIES

-  Trails
-  Local Streets
-  Minor Collector
-  Major Collector
-  Railroad
-  Bridge
-  Average Daily Traffic Volume

## LOCAL ROADS AND TRAFFIC



b))

**Promote alternative and sustainable utility infrastructure services to attract residents and visitors**

Sustainable initiatives are important to align with national and state policies to reduce greenhouse gas emission and address climate change. Practices that minimize transport-related energy consumption and promote energy-efficient development should be encouraged:

- » Energy conservation policies
- » Waste management services [solid waste, recycling]
- » Feasibility of solar power installations [check for wind and geothermal from National Renewable Energy Laboratory (NREL) and USDOE]
- » Invest in street lighting, sidewalk improvements, and street trees along State Street



## 4 | IMPLEMENTATION



# IMPLEMENTATION

## Introduction

This plan establishes a blueprint for improving community livability and strengthening downtown South Whitley. The Implementation Plan provides a multi-faceted 'road map' for identifying and prioritizing key projects and activities within the Town, that will help the community realize that vision. The Implementation Matrix is to be considered a working document to be used to achieve plan goals and objectives by identifying key strategies and project champions.

## Plan Updates

It is recommended to revisit and modify the South Whitley Comprehensive Plan on a timely basis to make necessary adjustments as the market conditions dictate. Initially semi-annual reviews are recommended for first and second years after adoption of the Comprehensive Plan to gauge the implementation initiatives and their effect on marked growth and development. It is recommended to follow with annual reviews for the subsequent years.

Sustained and committed Town and Steering Committee leadership is required for the success of the Plan. In addition, other stakeholders and property/business owners should be involved on a continual basis for effective implementation.

The Plan should be revisited and modified on a 5-year basis.

## Reviewed items:

- » Modifications of Market Understanding related data including demographics, employment and housing as revised by US Census.
- » Implementation matrix to be reviewed for actions that have been implemented with record keeping of critical success factors. This should also focus on items that are yet to be implemented and the Town should initiate actions for successful completion of the same, based on the checklist.
- » During review of the recommendations and implementation checklist, attention must be given to the items from the perspective of what is working and what needs modification. As such, those recommended strategies should be modified based on the goals and objectives of the Plan.
- » The maps included within this Plan need to be reviewed in a periodic manner as prescribed above for latest updates.

## Implementation Matrix

An implementation matrix has been provided for better interpretation of the recommendations. The implementation table consists of seven (7) columns as below:

### » Plan Elements

Delineates the specific Plan Element of the Plan.

### » Ideas and Strategies

Exhibits the strategies as described within the recommendations within the chapters.

### » Actions

Relates to specific implementation workpath and techniques.

### » Reference Page

Shows the cross-referenced page of detailed recommendations.

### » Responsible Leadership

Shows the responsible party/individual that/who will oversee/assist in the implementation of the specific tasks. The list of abbreviations can be found at page 55.

### » Funding/ Financing

Shows the potential funding sources, wherever applicable. The list of abbreviations can be found on page 55. The color boxes corresponds to the table 'State & Federal Grants/Funding/Loans on pages 59 to 61. These funds were grouped under three categories:

-  Environment/ Parks & Recreation
-  Historic Preservation, Culture & Landmarks
-  Business & Industrial Development

### » Timeframe

Shows the level of priority for specific tasks (see below for explanation).

The timeframe (priority level) has been categorized as "short term" (0-2 years), "medium term" (2-5 years), "long term" (5 - 20 years and above) or continuous.

## Relevant Town Departments and their Responsibilities

### » **Town Council of South Whitley**

### » **Parks Department**

Manages the two existing parks in the City - South Whitley Community Park and Hagan Park.

### » **Street Department**

Keeps roads and alleys clean and in repair.

### » **Whitley County Economic Development Corporation**

Serves as a single point of contact for business and industry in Whitley County, Indiana. Works with regional and state partners to support and encourage business development efforts.

Provides a positive, proactive environment for local businesses – offering help businesses need to succeed, whether it's providing advice, contacts or help with securing financing or abatements.

The EDC's community development initiative focuses on bringing together multiple stakeholder groups to advance community development projects.

The Whitley County Redevelopment Commission can help with planning and/or assistance with real estate acquisition, site preparation and public infrastructure for commercial, industrial and residential development.

Also support downtown revitalization and brownfields program.

### » **Columbia City/Whitley County Joint Planning and Building Department**

Provides planning, zoning and building services for all of Whitley County providing assistance for future and exiting residents as well as to developers.

The Department staffs the Plan Commission and Board of Zoning Appeals for each of the Jurisdictional Areas within Whitley County, Columbia City, Churubusco and South Whitley.

### » **South Whitley Plan Commission**

The Commission is charged with the responsibility of guiding the development of South Whitley by; preparing a comprehensive plan including a land use plan; enforcing land use zoning and subdivision regulation ordinances; reviewing and approving subdivision plats; and advising the Town Council on zoning map and ordinance amendments.

### » **South Whitley Board of Zoning Appeals**

Responsible for hearing appeals, requests for variances to the land use regulations, and special exception uses within the jurisdictional area of the Town.

## Relevant Business and Organizations and their Missions

### » **Whitley County Chamber of Commerce**

Active since 1919 it became a County chamber in 2010 with a board of directors whose members represents the different communities.

The business sectors targeted for attention include retail, service and small commercial prospects.

The Whitley County Chamber works in cooperation with the ISBDC to offer no-cost business counseling services.

### » **South Whitley Main Street**

South Whitley Main Street seeks to revitalize South Whitley and its unique small town lifestyle and values through economic and cultural development, historic preservation and beautification, community-driven events and opportunities for participation in the arts and recreation.

### » **Whitley County Community Foundation**

The mission of the Whitley County Community Foundation to champion the spirit of philanthropy and generate permanent endowments. Assess local needs and direct funding to best meet community aspirations.

### » **South Whitley Library**

The South Whitley Community Public Library is a vital community gathering place and is dedicated to making the library district a rewarding, attractive, and pleasant place in which to live, visit, and work.

### » **Whitko Community Schools**

Mission is to educate each and every child who attends the schools to become successful life-long learners and positive contributors to the betterment of collective societies

### » **Indiana Department of Natural Resources**

Protect, enhance, preserve, and wisely use natural, cultural, and recreational resources for the benefit of Indiana's citizens through professional leadership, management, and education.

» **Indiana Historical Society**

Since 1830, the Indiana Historical Society has been Indiana's Storyteller, connecting people to the past by collecting, preserving and sharing the state's history.

A private, nonprofit membership organization, IHS maintains the nation's premier research library and archives on the history of Indiana and the Old Northwest and presents a unique set of visitor experiences called the Indiana Experience.

IHS also provides support and assistance to local museums and historical groups; publishes books and periodicals; sponsors teacher workshops; and provides youth, adult and family programs.

**Relevant Town and Count Funding**

» **General Fund**

Money in this fund shall be used to: general government, protection to persons and property, general health and sanitation, social services, leases, general services, contingent appropriations, fringe benefits.

» **Road Fund**

Money in this fund shall be used to: general government, roads, leases, general services, contingent appropriations, fringe benefits, distributed to other government agencies.

» **Local Government Economic Assistance Fund**

Money in this fund shall be used to: general government, recreation and culture, roads, contingent appropriations.

» **Federal Grants**

Money in this fund shall be used to capital projects.

» **Tourist Tax Fund**

Money in this fund shall be used to: recreation and culture, contingent appropriations.

» **LRS - Local Road and Street Fund**

Typically used to pay for paving materials and other direct expenses; many agencies dedicate LRS funds entirely to the maintenance and reconstruction of their roads and streets. There are several other legal uses, including purchase of equipment, right of way and engineering services.

» **CCI - Cumulative Capital Improvement Fund**

To purchase, construct, equip, and maintain buildings for public purposes.

To acquire the land, and any improvements on it, that are necessary for the construction of public buildings.

To demolish any improvements on land acquired under this section, and to level, grade, and prepare the land for the construction of a public building.

To acquire land or rights-of-way to be used as a public way or other means of ingress or egress to land acquired for the construction of a public building.

To improve or construct any public way or other means of ingress or egress to land acquired for the construction of a public building.

Additional purposes: to acquire land or rights-of-way for public uses.

» **CCD - Cumulative capital development**

Provide money for any purpose for which property taxes may be imposed within the municipality under the authority of: IC 8-16-3; IC 8-22-3-25; IC 14-27-6-48; IC 14-33-14; IC 16-23-1-40; IC 36-8-14; IC 36-9-4-48; IC 36-9-16-2; IC 36-9-16-3; IC 36-9-16.5; IC 36-9-17; IC 36-9-26; IC 36-9-27-100; IC 36-10-3-21; or IC 36-10-4-36.

Also to protect the public health, welfare, or safety in an emergency situation that demands immediate action

» **Motor Vehicle Highway**

Constitute a special road fund and shall be budgeted in the construction, reconstruction, maintenance, or repair of highways or bridges on highways.

**Grants to Support Quality of Place Initiatives**

» **Place Based Investment Fund (PBIF)**

The PBIF program is a \$300,000 competitive matching grant program administered as a partnership between OCRA and IOTD. Supports community and economic development projects across the state. Initiatives that promote quality of life, improve tourism experiences and develop multi-purpose gathering places are specifically targeted for the grant.



## List of Abbreviations




















- » Town - Town Council of South Whitley
- » PD - Parks Department
- » SD - Street Department
- » EDC - Whitley County Economic Development Corporation
- » SWPC - South Whitley Plan Commission
- » SWBZA - South Whitley Board of Zoning Appeals
- » WCCC - Whitley County Chamber of Commerce
- » SWMS - South Whitley Main Street
- » WCCF - Whitley County Community Foundation
- » SWL - South Whitley Library
- » WCS - Whitko Community Schools
- » IDNR - Indiana Department of Natural Resources
- » IHS - Indiana Historical Society
- » GF - General Fund
- » RF - Road Fund
- » LGEAF - Local Government Economic Assistance Fund
- » FG - Federal Grants
- » TTF - Tourist Tax Fund
- » LRS - Local Roads and Street Fund
- » CCI - Cumulative Capital Improvement Fund
- » CCD - Cumulative Capital Development Fund
- » MVH - Motor Vehicle Highway
- » RD - Rainy Day
- » PBIF - Place Based Investment Fund

# IMPLEMENTATION MATRIX

 **Short Term**  
(1-2 Years)

 **Medium Term**  
(3-5 Years)

 **Long Term**  
(5-10 Years)

PLAN ELEMENTS	IDEAS AND STRATEGIES	ACTIONS	REF. PAGE	RESPONSIBLE LEADERSHIP	FUNDING & FINANCING	TIMEFRAME
3.1 FUTURE DEVELOPMENT OF JURISDICTION	<b>3.1.1. ENHANCE TOWN IDENTITY, POSITIONING AND PRESERVE THE SMALL-TOWN FEEL</b>					
	<ul style="list-style-type: none"> <li>Create distinct gateways to Town</li> </ul>	<ul style="list-style-type: none"> <li>Discuss the possibilities of installing the gateway signages with appropriate property owners</li> <li>Work with a landscape architect to create the design of the gateway/signs/ surrounding landscape</li> </ul>		Town / SWMS/ EDC/ WCCC/ WCCF	GF/ RF/ LGAF/ FG/ TTF/ LRS/ OCRA PBIF	
	<ul style="list-style-type: none"> <li>Create cohesive and context-sensitive elements of identity and wayfinding</li> </ul>	<ul style="list-style-type: none"> <li>Work with an environmental signage designer to create the design of the wayfinding signs</li> </ul>		Town / SWMS/ EDC/ WCCC/ WCCF	GF/ RF/ LGAF/ FG/ TTF/ LRS	
	<ul style="list-style-type: none"> <li>Brand South Whitley [authentic small-town community] – encourage visitors passing through to stop, stay and explore the assets of the community</li> </ul>	<ul style="list-style-type: none"> <li>Work with a branding consultant and community stakeholders to brainstorm ideas for brand; finalize design and incorporate into gateways, signages, marketing materials, etc.</li> </ul>		Town / SWMS/ EDC/ WCCC/ WCCF	GF/ RF/ LGAF/ FG/ TTF/ LRS	
	<ul style="list-style-type: none"> <li>Preserve the agrarian character and promote context-sensitive infill</li> </ul>	<ul style="list-style-type: none"> <li>Any and all proposed developments should be reviewed by the Town Council and Plan Commission for adherence to Town growth principles</li> </ul>		Town / CWPBD/ SWPC/ SWBZA	GF/ LGAEAF	  
3.2 LAND USE DEVELOPMENT	<b>3.2.1. PROMOTE INWARD-FOCUS GROWTH AND DEVELOPMENT THAT IS CONTEXT SENSITIVE TO EXISTING CHARACTER</b>					
	<ul style="list-style-type: none"> <li>Balance growth and preservation of assets/community resources as per the Future Land Use Plan</li> </ul>	<ul style="list-style-type: none"> <li>Any and all proposed developments should be reviewed by the Town Council and Plan Commission for adherence to Town growth principles</li> </ul>		Town / CWPBD/ SWPC/ SWBZA	GF/ LGAEAF/ <b>3</b> / <b>4</b> / <b>5</b>	  
	<ul style="list-style-type: none"> <li>Promote conservation development</li> </ul>	<ul style="list-style-type: none"> <li>Any and all proposed developments should be reviewed by the Town Council and Plan Commission</li> <li>Create a land banking agency/organization to preserve lands and be the authority to create agreements with property owners for easement restrictions</li> </ul>		Town / CWPBD/ SWPC/ SWBZA	GF/ LGAEAF/ <b>3</b> / <b>4</b> / <b>5</b>	  
	<b>3.2.2. PROMOTE A VIBRANT AND COMPACT DOWNTOWN TO SERVE AS LIVELY AND ACTIVE CENTER FOR SHOPS, FOOD AND RECREATION</b>					
	<ul style="list-style-type: none"> <li>Leverage the proximity of downtown to residents</li> </ul>	<ul style="list-style-type: none"> <li>Add sidewalks to encourage residents to walk to downtown</li> <li>Explore transportation funding and capital improvement budget to allocate funding for extension of sidewalks</li> <li>Plan, design and implement the sidewalk connections</li> </ul>		Town / SWMS/ EDC/ WCCC/ WCCF	GF/ RF/ LGAF/ FG/ TTF/ CCD/ LRS	
	<ul style="list-style-type: none"> <li>Secure, stabilize, and renovate downtown buildings</li> </ul>	<ul style="list-style-type: none"> <li>Property owners, for-profit LLC and/or not-for-profit agency to pool resources</li> <li>Renovate buildings and make them move-in ready</li> <li>Explore funding [tax credits, housing and commercial development funds] to help leverage development</li> </ul>		Town / SWMS/ EDC/ WCCC/ WCCF	GF / LRS/ RF/ LGAF/ FG/ TTF/ <b>3</b> / <b>4</b> / <b>5</b> / <b>9</b> / <b>10</b> / <b>14</b>	
<ul style="list-style-type: none"> <li>Promote reuse of vacant sites for temporary uses to activate streets</li> </ul>	<ul style="list-style-type: none"> <li>Collaborate with property owners and community volunteers to activate vacant sites for temporary uses</li> </ul>		Town / SWMS/ EDC/ WCCC/ WCCF/ SWL	GF/ RF/ LGAF/ FG/ TTF/ / LRS		
<ul style="list-style-type: none"> <li>Promote development as per Indiana Main Street principles</li> </ul>	<ul style="list-style-type: none"> <li>South Whitley Main Street’s Main Street sub-committee will work with community stakeholders, Town Council and Plan Commission to advance development as per Main Street’s 4-point approach</li> </ul>		Town / SWMS/ EDC/ WCCC/ WCCF/ SWPC/ IHS	GF/ LGAF/ FG/ TTF/ <b>1</b> / <b>2</b> / <b>3</b>	  	
<ul style="list-style-type: none"> <li>Promote appropriate parking in downtown areas</li> </ul>	<ul style="list-style-type: none"> <li>Add on-street parking spaces when demand for additional parking is apparent</li> <li>Encourage and assist downtown property owners to provide off-street lots behind buildings facing State Street</li> </ul>		Town/ SWMS/ EDC	GF/ LGAEAF/ RF/ / LRS		

# IMPLEMENTATION

## IMPLEMENTATION MATRIX

PLAN ELEMENTS	IDEAS AND STRATEGIES	ACTIONS	REF PAGE	RESPONSIBLE LEADERSHIP	FUNDING & FINANCING	TIMEFRAME
3.2 LAND USE DEVELOPMENT	<b>3.2.3. ENGAGE THE COMMUNITY IN A COLLABORATIVE PROCESS FOR REDEVELOPMENT AND MAINTENANCE; FORGE PARTNERSHIPS FOR INVESTMENTS TO CREATE A GREAT COMMUNITY</b>					
	▪ Bring Amish goods to the downtown marketplace	<ul style="list-style-type: none"> <li>▪ Work with Amish leadership to identify goods that could be introduced to the downtown marketplace</li> <li>▪ Work with downtown property owners to secure a space for selling Amish handicrafts, produce</li> </ul>		Town / SWMS/ EDC/ WCCC/ WCCF	GF/ RF/ LGAF/ FG/ TTF/ / LRS	●
	▪ Leverage the well-respected school corporation in the greater South Whitley area	<ul style="list-style-type: none"> <li>▪ Work with school corporation to identify programs and events that are appropriate to this idea</li> <li>▪ Work with downtown consortium tasked with renovating existing buildings to identify and make available a particular space for this idea</li> </ul>		Town / SWMS / WCS	GF/ FG	●
	▪ Extend the “footprint” and activities of the Public Library	<ul style="list-style-type: none"> <li>▪ Work with the Library to extend existing classes and variety of the classes to downtown spaces.</li> <li>▪ Work with downtown consortium tasked with renovating existing buildings to identify and make available a particular space for this idea</li> </ul>		Town / SWMS / SWL	GF/ FG/ TTF/ LGAF	●
	▪ Seek to expand the local economic and cultural impact of Fox Products	<ul style="list-style-type: none"> <li>▪ Work with Fox Products’ management team to organize a regionally-significant visiting performer concert series to be held in downtown.</li> </ul>		Town / SWMS/ EDC / Fox Products	GF/ FG/ TTF/ LGAF/ 11/ 14	●
	▪ Encourage the local farming community to consider growing produce for sale at downtown markets, to local schools, and to local restaurants	<ul style="list-style-type: none"> <li>▪ Work with the agricultural community, the school corporation, downtown restaurant operators, and South Whitley Main Street to identify the potential demand for locally-grown produce</li> <li>▪ Work with South Whitley Main Street to organize a seasonal, downtown Farmers’ Market</li> </ul>		Town / SWMS/ EDC/ WCCC/ WCCF/ School Corporation	GF/ FG/ TTF/ LGAF/ 3	●
	▪ Market the existing events and festivals	<ul style="list-style-type: none"> <li>▪ Create community brochures/newsletters with the updated branding</li> <li>▪ Reach out to media outlets - TV, radio, newspaper, SWMS Facebook site, etc.</li> <li>▪ Create links on the Town website to publicize town events, attractions, etc.</li> </ul>		Town / SWMS/ EDC	GF/ FG/ TTF	● ● ●
▪ Build economic development partnerships to promote entrepreneurship, business creation	<ul style="list-style-type: none"> <li>▪ Publicize and market renovated downtown spaces to regional population</li> <li>▪ Brand the downtown initiative to assist recruitment of local businesses</li> <li>▪ Explore creative and flexible lease structures that reduce initial (first three months) commitment.</li> <li>▪ Encourage temporary or “pop-up” use of spaces as a trial for local business incubation</li> <li>▪ Encourage co-working arrangements in renovated spaces as a strategy for reducing costs to individual businesses</li> </ul>		Town / SWMS/ EDC/ WCCC/ WCCF	GF/ FG/ LGAF/ 3/ 4/ 5/ 9/ 10/ 14	●	



# IMPLEMENTATION MATRIX

PLAN ELEMENTS	IDEAS AND STRATEGIES	ACTIONS	REF. PAGE	RESPONSIBLE LEADERSHIP	FUNDING & FINANCING	TIMEFRAME
3.3  DEVELOPMENT OF PUBLIC WAYS, PLACES, LANDS, STRUCTURES AND UTILITIES	<b>3.3.1. PROMOTE BETTER CONNECTION BETWEEN RESIDENTIAL NEIGHBORHOODS TO DOWNTOWN, SCHOOLS, CIVIC AMENITIES; IMPROVE WALKABLE AND BIKEABLE CONNECTIONS</b>					
	<ul style="list-style-type: none"> <li>Improve visibility and access of Eel River</li> </ul>	<ul style="list-style-type: none"> <li>Maintain the overgrowth areas along the banks of Eel River to promote better visibility</li> <li>Work with Town Stakeholders, Engineer and IDNR to promote improved water access for active recreational activities</li> </ul>		Town / SWMS/ PD/ IDNR	GF/ RF/ LGAF/ FG/ TTF/ <b>1</b> / <b>3</b> / <b>4</b> / <b>5</b>	
	<ul style="list-style-type: none"> <li>Embrace Eel River as a key component of regional trail connectivity and to downtown</li> </ul>	<ul style="list-style-type: none"> <li>Collaborate with property owners adjacent to the river to explore the feasibility of greenway trail along the banks</li> <li>Work with landscape architect/engineer/designer to finalize the design of the trail</li> <li>Explore green/trail funding from State and Federal resources, pool money from Town capital improvements and donors, stakeholders</li> </ul>		Town / SWMS/ PD/ IDNR	GF/ RF/ LGAF/ FG/ TTF/ <b>1</b>	
	<ul style="list-style-type: none"> <li>Enhance River Park</li> </ul>	<ul style="list-style-type: none"> <li>Explore feasibility of renovating historic building along Front Street as a Community Center</li> <li>Engage a landscape architect to finalize plans for park improvements</li> <li>Explore public and private funding sources and sponsorship opportunities</li> </ul>		Town / SWMS/ PD/ IDNR/ PBIF	GF/ RF/ LGAF/ FG/ TTF/ <b>1</b> / <b>3</b> / <b>4</b> / <b>5</b>	
	<ul style="list-style-type: none"> <li>Improve the appearance and/or function at the intersection of State Street at Wayne Street</li> </ul>	<ul style="list-style-type: none"> <li>Engage an engineering/design team for preliminary engineering documents</li> <li>Coordinate with INDOT on proposed changes</li> <li>Explore transportation funding</li> </ul>		Town / INDOT	GF/ RF/ FG/ LGAF/ MVH	
	<b>3.3.2. PRESERVE HISTORIC RESOURCES AND PROMOTE HOUSING DIVERSITY [PUBLIC SPACES , LANDS, STRUCTURES , FACILITIES ]</b>					
	<ul style="list-style-type: none"> <li>Preserve the historic sites, buildings</li> </ul>	<ul style="list-style-type: none"> <li>Create an inventory of historic properties</li> <li>Create a rating system based on age, value and architectural quality and prioritize the preservation/restoration initiatives, as necessary</li> <li>Work with Indiana Historic Preservation department (within DNR) and Indiana Landmarks to explore preservation initiatives, funding, tax credits., etc.</li> <li>Leverage public funding through private funding by property owners and stakeholders</li> </ul>		Town / SWMS/ IDNR/ IHS	FG/ TTF/ <b>1</b> / <b>2</b> / <b>3</b>	
	<ul style="list-style-type: none"> <li>Promote diversified housing stock to retain and attract residents</li> </ul>	<ul style="list-style-type: none"> <li>Provide incentives - tax breaks, rent concessions, etc. to attract downtown residents</li> <li>LLC/Town should work together to make downtown buildings move-in ready</li> </ul>		Town / SWMS / LLC	FG/ TTF	
	<b>3.3.3. LEVERAGE EXISTING INFRASTRUCTURE AND UTILITY IMPROVEMENTS [PUBLIC UTILITIES]</b>					
	<ul style="list-style-type: none"> <li>Provide for population growth through infrastructure investment</li> </ul>	<ul style="list-style-type: none"> <li>Allocate funding for regular maintenance of Town facilities</li> <li>Complete CSO separation and water projects</li> <li>Explore State and Federal funding as well as low interest loans to fund the capital projects</li> </ul>		Town/ EDC/ WCCC	GF/ CCI/ <b>4</b> / <b>5</b>	
	<ul style="list-style-type: none"> <li>Invest in sidewalks, street lighting, and street trees along State Street</li> </ul>	<ul style="list-style-type: none"> <li>Work within the Main Street framework to identify possible funding sources for State Street streetscape improvements</li> </ul>		Town/ SWMS	GF/ CCI/ RF/ MVH	

## STATE & FEDERAL GRANTS/FUNDING/LOANS

Grant/ Funding	Amount	Match	Description	Eligibility	Deadline	Resources
<b>Environmental/ Parks &amp; Recreation</b>						
1	Recreational Trails Program (RTP) Grant Program	Applicants may request grant amounts ranging from a minimum of \$10,000 up to a maximum of \$150,000.	The Indiana RTP will provide 80% matching reimbursement assistance for eligible projects.	Provides funding for the acquisition and/or development of multi-use recreational trail projects. Both motorized and non-motorized projects may qualify for assistance. The assistance program is sponsored by the U.S. Department of Transportation's Federal Highway Administration (FHWA).	Only park and recreation boards established under Indiana law are eligible. The park and recreation board must also have a current 5-year master plan for parks and recreation on file, approved at the Division of Outdoor Recreation.	May 1 Bob Bronson Email: bbronson@dnr.in.gov State & Community Outdoor Recreation Planning Section Division of Outdoor Recreation Indiana Department of Natural Resources (317) 232-4075 Fax: (317) 233-4648
2	Indiana Brownfields Program's Revolving Loan Fund (RLF)	Loan terms are flexible and dependent upon project/borrower needs and the Program's need to maintain the long-term stability of the RLF Incentive. Interest rates will be fixed and range between 0 – 3%.	-	RLF Funds are designated for cleanup activities at eligible brownfield sites. Cleanup activities conducted with RLF Funds must be performed consistent with the IDEM Risk Integrated System of Closure ("RISC") guidelines in effect at the time the Program approved the proposed Loan activities. All activities sought to be paid for with RLF Funds must receive Program approval prior to implementation.	Political subdivision or, non-profit corporation or, private, for-profit entity (i.e., any person, sole proprietor, corporation, company, firm, partnership, association, trust, joint venture, investor, developer, or other business enterprise).	Ongoing Program's Financial Resources Coordinator at (317) 234-1688. Questions regarding the RLF Incentive in general can be directed to the Program's U.S. EPA/Community Liaison & Outreach Coordinator at (317) 234-0235.
3	Land and Water Conservation Fund (LWCF)	\$10,000-200,000	50/50	Grant applications may consist of land acquisition and/or facility construction or renovation for local public parks for outdoor recreation. New parks or additions to existing parks may be funded. Examples of types of projects include: Acquiring park or natural area, Picnic areas, Sports and playfields, Water oriented facilities for boating, swimming, and access to lakes, rivers and streams, Natural areas and interpretive facilities, Campgrounds, Fishing and hunting areas, Winter sports facilities, Amphitheaters and bandstands, Parks adjacent to schools for mutual use, Outdoor natural habitat zoo facilities, Roads, restrooms, utilities, park maintenance buildings, Nature Centers.	Park Board & 5-Year Park and Recreation Master Plan	Contact program administrator Bob Bronson Email: bbronson@dnr.in.gov State & Community Outdoor Recreation Planning Section Division of Outdoor Recreation Indiana Department of Natural Resources (317) 232-4075 Fax: (317) 233-4648
4	Clean Water Indiana Section 205(j) Grant	Amount varies		Provides funding for water quality management planning. Funds are to be used to determine the nature, extent and causes of point and nonpoint source pollution problems and to develop plans to resolve these problems.	Municipal governments, county governments, regional planning commissions, and other public organizations.	September 1 Doug Campbell, NPS/TMDL Section at (317) 233-8491
5	Clean Water Indiana Section 319(h) Grant	Grants are for 60% of project costs	40% matching contribution is required	Provides funding for various types of projects that work to reduce nonpoint source water pollution. Funds may be used to conduct assessments, develop and implement TMDLs and watershed management plans, provide technical assistance, demonstrate new technology and provide education and outreach.	Nonprofit organizations, universities, and local, state, and federal governmental agencies.	Contact program administrator Laura Bieberich, NPS/TMDL Section at (317) 233-1863
<b>Historic Preservation, Culture &amp; Landmarks</b>						
1	Save America's Treasures Grant	\$700,000 federal share top, average is \$233,000	Required to be competitive	Save America's Treasures Grants are available for preservation and/or conservation work on nationally significant intellectual and cultural artifacts and nationally significant historic structures and sites.	Federal agencies, units of state and local governments, nonprofit 501(c), U.S. organizations.	Contact program administrator Contact program administrator, National Park Service (202) 354-2020 <a href="http://www.nps.gov/history/hps/treasures/ProgramDetails.htm">http://www.nps.gov/history/hps/treasures/ProgramDetails.htm</a>
2	Indiana Rehabilitation Investment Tax Credit (RITC)	Equals 20% of rehabilitation costs for qualified work at income-producing properties that are certified historic buildings.		Historic rehabilitation tax credit program is available to Indiana State Income taxpayers who undertake certified rehabilitations of historic structures.	Eligible properties include commercial buildings, factories, or even old houses but they must be income producing, such as rental properties. A building must have been determined to be eligible for listing in the National Register of Historic Places.	Contact program administrator Indiana Department of Natural Resources <a href="http://www.in.gov/dnr/historic/3680.htm">http://www.in.gov/dnr/historic/3680.htm</a>
3	Indiana Landmarks Endangered Places Loans	Loans have a \$75,000 limit and low-interest terms for the first three years.		To buy and/or restore historic properties. The recipient of loan funds must attach Indiana Landmarks' protective covenant to the property deed.	Nonprofit preservation organizations	Contact program administrator Contact Indiana Landmarks for information on nonprofit membership and affiliate organization status, 317-639-4534, 800-450-4534, or <a href="mailto:members@indianalandmarks.org">members@indianalandmarks.org</a> .

# STATE & FEDERAL GRANTS/FUNDING/LOANS

Business & Industrial Development						
1	Capital Access Program (CAP)			The Capital Access Program (CAP) is a small business credit enhancement program that creates a specific cash reserve fund for the lender to use as additional collateral for loans enrolled in the Program. CAP allows lenders to consider loans that might not meet conventional lending requirements.		
2	Tax-exempt Bonds			Private Activity Bonds are often called Industrial Revenue Bonds (IRBs) or Industrial Development Bonds (IDBs) and are issued by state or local governmental entities for the benefit of a private company, usually manufacturers. Interest on the bonds is generally exempt from federal income taxes for investors, which typically results in lower long-term interest rates to the borrower.		
3	Small Loan Advantage and Community Advantage 7(a) Loan Initiatives	Maximum Loan Size: \$250,000 Guarantee: 85 percent for loans up to \$150,000 and 75 percent for those greater than \$150,000.		The U.S. Small Business Administration (SBA) is committed to expanding access to capital for small businesses and entrepreneurs in underserved communities so that we can help drive economic growth and job creation. Small Loan Advantage is structured to encourage larger, existing SBA lenders to make lower-dollar loans, which often benefit businesses in underserved markets. Community Advantage is a pilot initiative aimed at increasing the number of SBA 7(a) lenders who reach underserved communities, targeting community-based, mission-focused financial institutions which were previously not able to offer SBA loans.		Paul Wyatt paul.wyatt@sba.gov (317)226-7272 Ext. 120 Indiana District Office 8500 Keystone Crossing Suite 400 Indianapolis, IN 46240
4	Regulatory Ombudsman			The Indiana Economic Development Corporation's regulatory ombudsman assists in the process of obtaining the permits and approvals necessary for a business operation. The ombudsman serves as a liaison between companies, communities, local economic development organizations and regulatory agencies.		
5	Economic Development for a Growing Economy Tax Credit (EDGE)			The Economic Development for a Growing Economy (EDGE) is a refundable tax credit program that rewards companies creating jobs and contributing to the growth of Indiana's economy. EDGE credits are calculated as a percentage of payroll tax withholding for net new Indiana jobs. EDGE credits may be awarded for a period of up to 10 years.		
6	Business and Industry (B&I) Loan Guaranty Program	Loan guarantees are limited to a maximum of \$25 million per borrower. Loan Guaranty Limits (Maximum Percentage Applies To The Entire Loan) • 80% up to \$5 million. • 70% over \$5 million to \$10 million. • 60% over \$10 million to \$25 million.	-	The Business and Industry Loan Guaranty program guarantees loans made by eligible local lenders to businesses to benefit rural areas. The program's primary purpose is to create and maintain employment and improve the economic and environmental climate in rural communities. Eligible loan purposes include: Business and industrial acquisitions, construction, conversion, expansion, repair, modernization or development costs, Purchase of equipment, machinery or supplies, Startup costs and working capital. Processing and marketing facilities, Pollution control and abatement, Refinancing for viable projects, under certain conditions, Purchase of startup cooperative stock for family sized farms where commodities are produced to be processed by the cooperative.	Priority is given to applications for loans in rural communities of 25,000 or less. Any legal entity, including individuals, public and private organizations and federally recognized Indian tribal groups, may qualify. There is no size restriction on the businesses. Local economic development organizations and investors can be considered.	Contact program administrator USDA Rural Development Federal Building, Room 152 100 Centennial Mall North Lincoln, NE 68508-3888 Phone: (402) 437-5568 or (402) 437-5554
7	Loan Guaranty Program			Corporation (IEDC) can provide a loan guaranty to a lender for the benefit of a high-growth/high-skilled company, manufacturer, rural development project, value-added agricultural enterprise or another type of business that creates or retains a significant number of Hoosier jobs.		
8	The Industrial Development Grant Fund (IDGF)		Must be matched by a combination of local government and company financial support.	Provides money to local governments for off-site infrastructure projects associated with an expansion of an existing Indiana company or the location of a new facility in Indiana.	Each project will be evaluated on its individual merits and with a cost-benefit analysis after it has met the basic requirements.	



# STATE & FEDERAL GRANTS/FUNDING/LOANS

Business & Industrial Development						
9	Regional Economic Development Partnership Programs			In order to spur further regional economic development initiatives, this program was created to encourage communities to think, plan and act regionally, and to provide additional resource support for regional initiatives. The objective is to build on the work already done to define regional economies, develop regional growth strategies, and accelerate effective regional economic development.		
10	Shovel Ready			Program created to help communities certify sites as "ready for development." Ultimately, Shovel Ready is designed to help companies locate and develop a property site quickly.		
11	Hoosier Business Investment Tax Credit (HBITC)			This program encourages capital investment in Indiana by providing a credit against a company's Indiana tax liability. The credit amount is based on a company's qualified capital investment with the final credit amount determined by the Indiana Economic Development Corporation, based on an analysis of the economic benefits of the proposed investment.		
12	Venture Capital Tax Credit (VCI)			The Venture Capital Investment Tax Credit was established to improve access to capital to fast-growing Indiana companies by providing individual and corporate investors an additional incentive to invest in early stage firms. Investors who provide qualified debt or equity capital to Indiana companies receive a credit against their Indiana income tax liability.		
13	Industrial Recovery Tax Credit			The Industrial Recovery tax credit provides an incentive for companies to invest in facilities requiring significant rehabilitation or remodeling expense. After a building has been designated as an industrial recovery site, companies may be eligible for a tax credit calculated as a percentage of qualified rehabilitation expense.		
14	Skills Enhancement Fund (SEF)			The Skills Enhancement Fund (SEF) provides financial assistance to businesses committed to training their workforce. Trainees must be Indiana residents. SEF reimburses eligible training expenses over a two-year term. Companies may reapply for additional SEF funds after their initial two-year term. IEDC typically does not provide reimbursement for training that is required by law.		



## 5 | APPENDIX



## BACKGROUND

### MARKET UNDERSTANDING

An overview market understanding was conducted of demographics, housing, home value, property tax rates, consumer segmentation and other relevant information. The market understanding was performed by assimilating data from ESRI's Business Analyst Online, that utilizes current and historic census data.

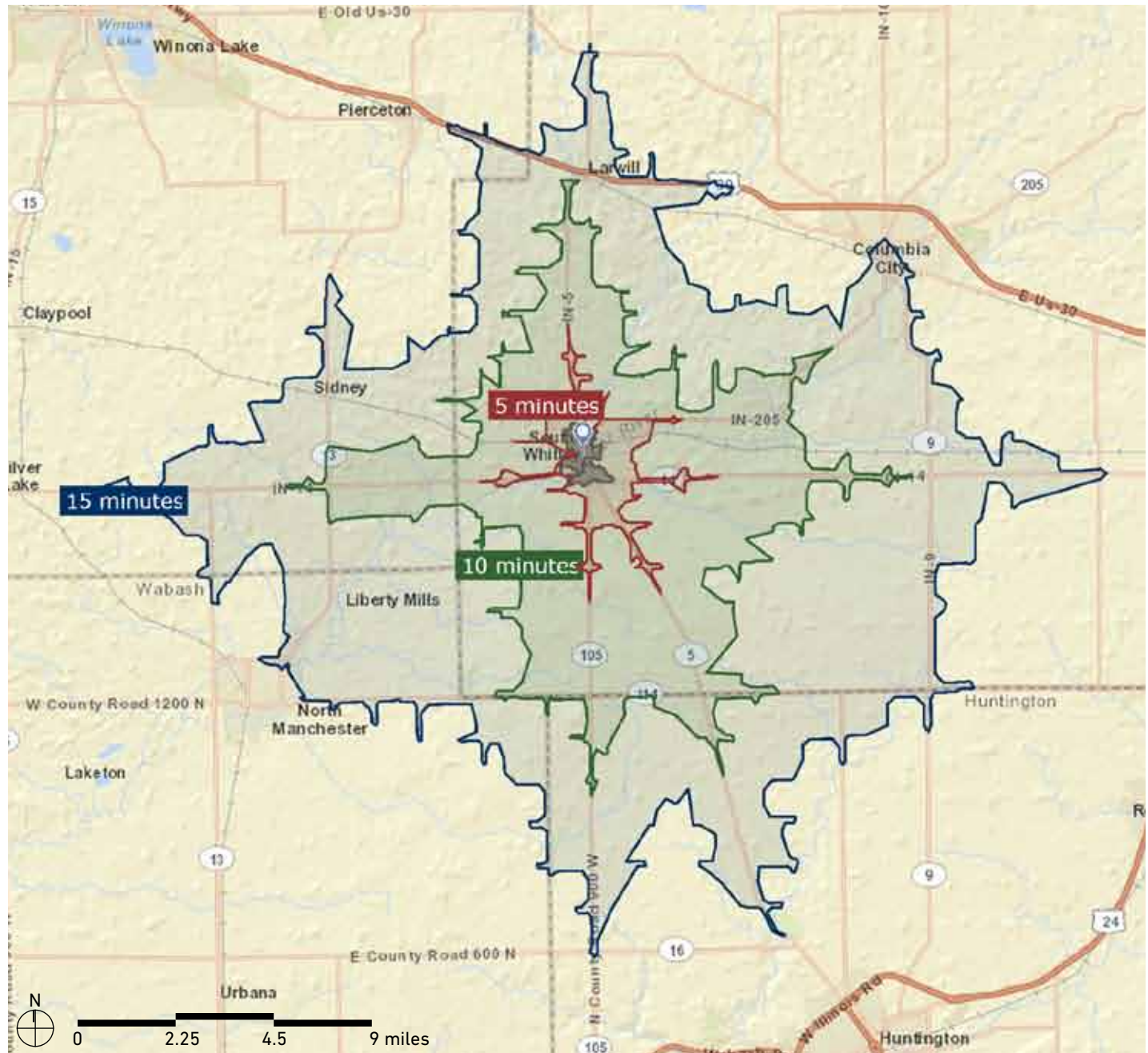
The information is presented in a comparison manner where South Whitley's information is illustrated side-by-side with the region and state data. Drivetime data of 5, 10, 15 minutes provide a regional understanding of the market information as it relates to South Whitley's positioning.

The following market information are presented here:

- » Population and household growth
- » Age
- » Income
- » Ownership
- » Home value
- » Property tax
- » Market segmentation

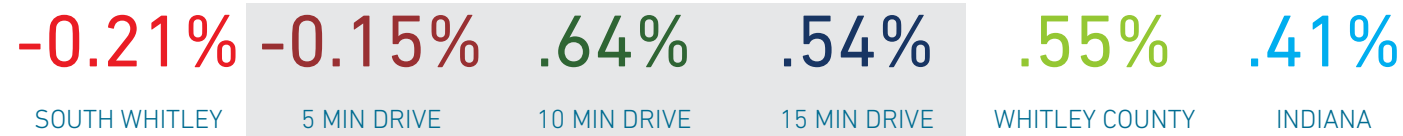
Additional data and charts are included in the appendix section.

#### DRIVETIME: 5-10-15 MIN



## MARKET UNDERSTANDING | DEMOGRAPHICS

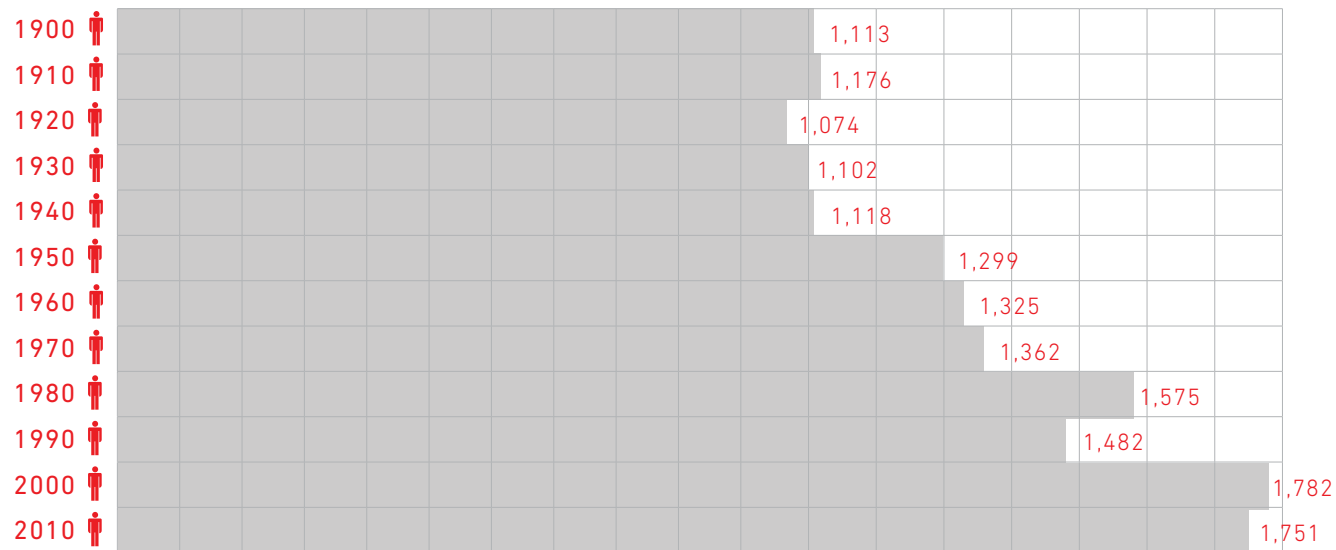
### POPULATION AND HOUSEHOLD GROWTH: 2012-2017 ANNUAL RATE



### Declining Population

- » The years of 1910, 1980 and 2000 population reached peak and then declined in subsequent years
- » In 2000 reached largest population - 1,782 inhabitants
- » Latest 2010 census reported a drop in population - 1,751 inhabitants
- » Lowest population and growth rate (-.21), as compared to County and region (+0.5%)

### HISTORIC POPULATION: SOUTH WHITLEY

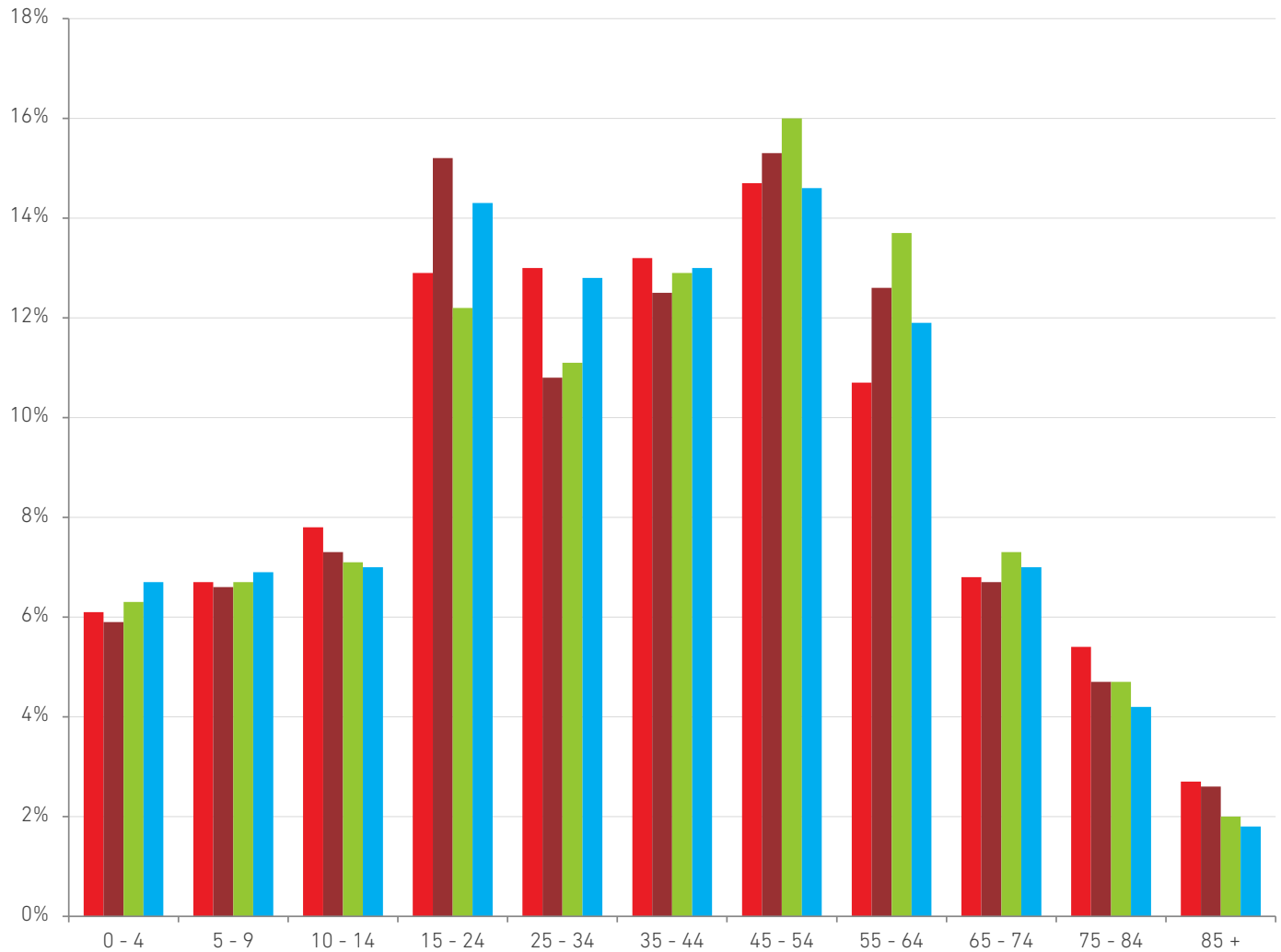


MARKET UNDERSTANDING | DEMOGRAPHICS

MEDIAN AGE (2010)



POPULATION BY AGE (2010)



Younger Demographic

- » Lower median age (37.6) than that of the County (40.1) and for the region (15-minute drivetime area) (38.4)
- » Highest number of people within 25 to 44 years of age bracket as compared to the region

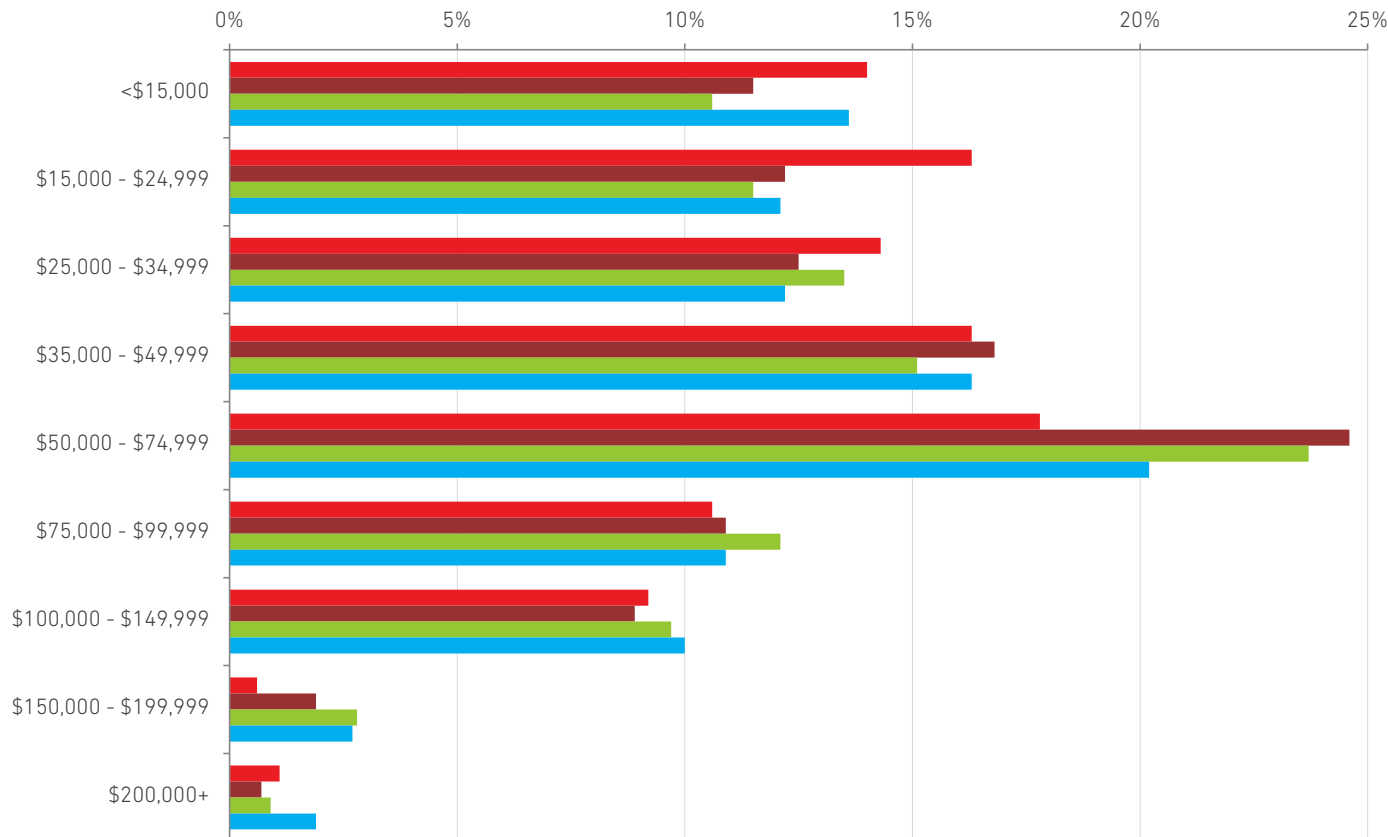
## MARKET UNDERSTANDING | DEMOGRAPHICS

### MEDIAN HOUSEHOLD INCOME: GROWTH 2012 - 2017 (%) AND 2017 PROJECTION (\$)



- » Median household income is \$50,136
- » Highest projected median household income growth rate (29%) as compared to the region (14 to 18%)
- » Highest concentration of household income within \$15,000 to \$34,999 bracket as compared to the region

### HOUSEHOLD INCOME BASE (2010)

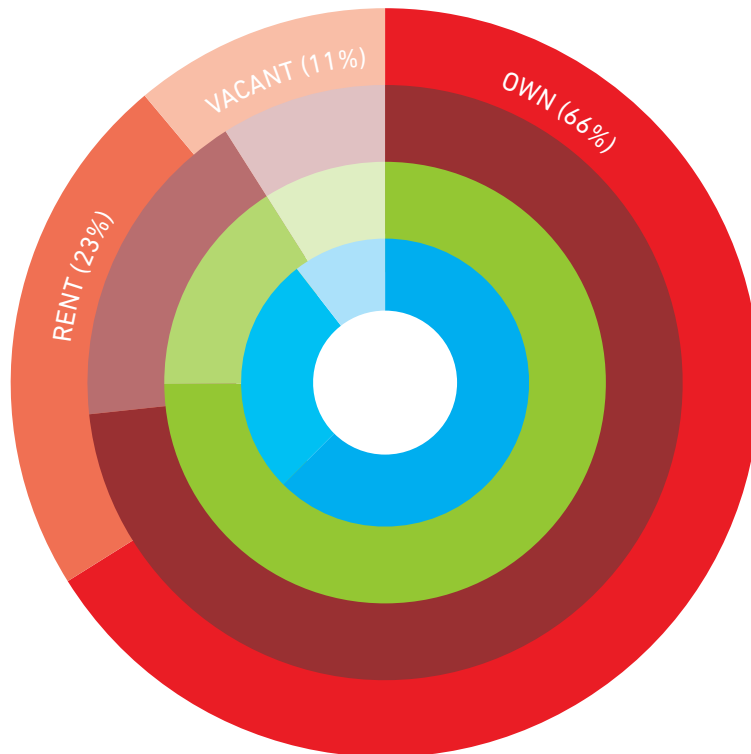
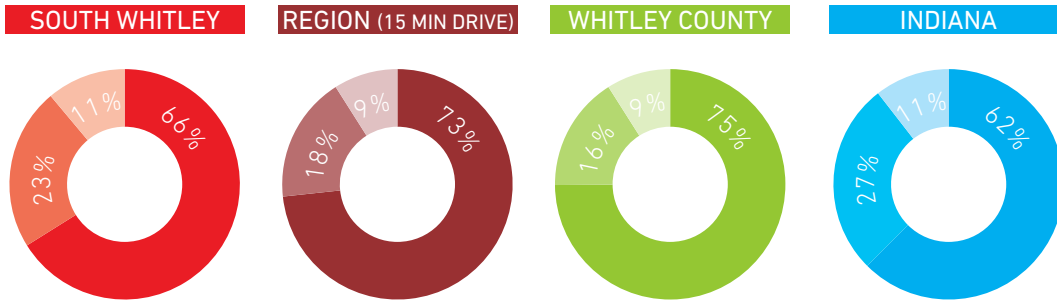




MARKET UNDERSTANDING | DEMOGRAPHICS

HOME OWNERSHIP

OWN	66.1%	73.3%	74.9%	62.5%
RENT	22.8%	17.7%	16.1%	27.0%
VACANT	11.1%	9.0%	9.0%	10.5%

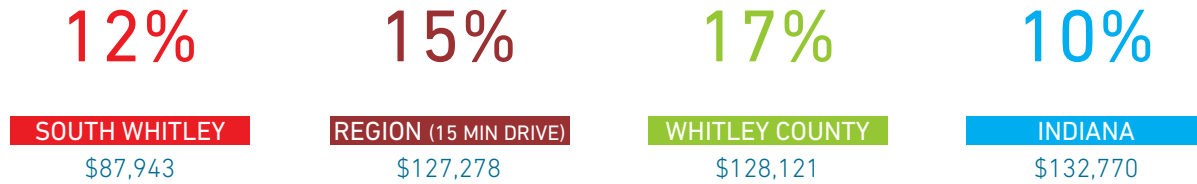


Renter Occupied Homes

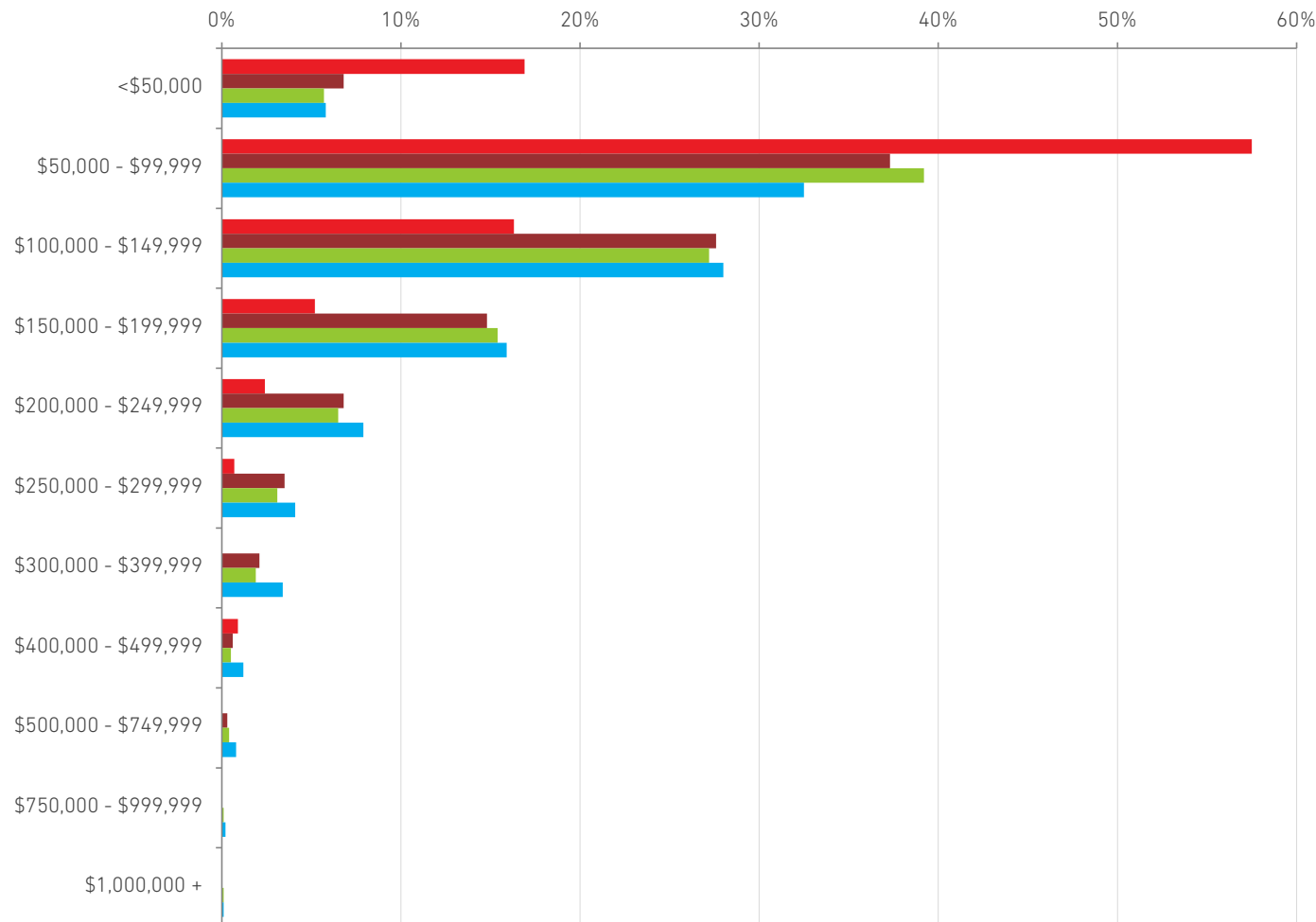
- » Lower ownership rate (66.1%) than that of the County (74.9%) and for the region (15-minute drivetime area) (73.3%)
- » Highest rent rate (22.8%) than that of the County (16.1%) and for the region (15-minute drivetime area) (17.7%)
- » Highest vacancy rate (11.1%) as compared to the region

## MARKET UNDERSTANDING | DEMOGRAPHICS

### MEDIAN HOME VALUE: GROWTH 2012 - 2017 (%) AND 2017 PROJECTION (\$)



### OCCUPIED HOUSING UNITS BY VALUE (2000)



### Affordable Quality of Living

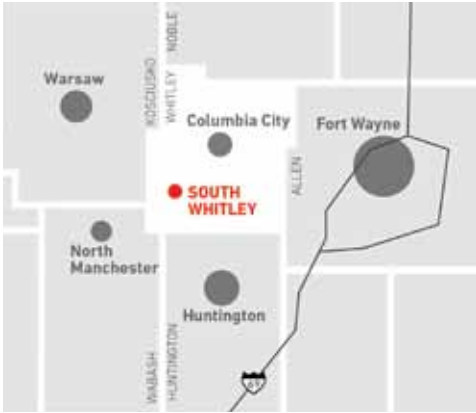
- » Median home value is \$87,943, which is much less than that of the region (\$127,278)
- » Median household income is \$50,136, which is comparable in the region
- » Property tax rate is 2.69%, which is comparable to neighboring cities/towns
- » Most residents live within walking distance of downtown, parks, riverfront, school, library and other amenities
- » Apart from Huntington, South Whitley has the lowest home value to household income ratio, which means comparatively better affordability in the region

MARKET UNDERSTANDING | DEMOGRAPHICS

PROPERTY TAX RATES COMPARISON

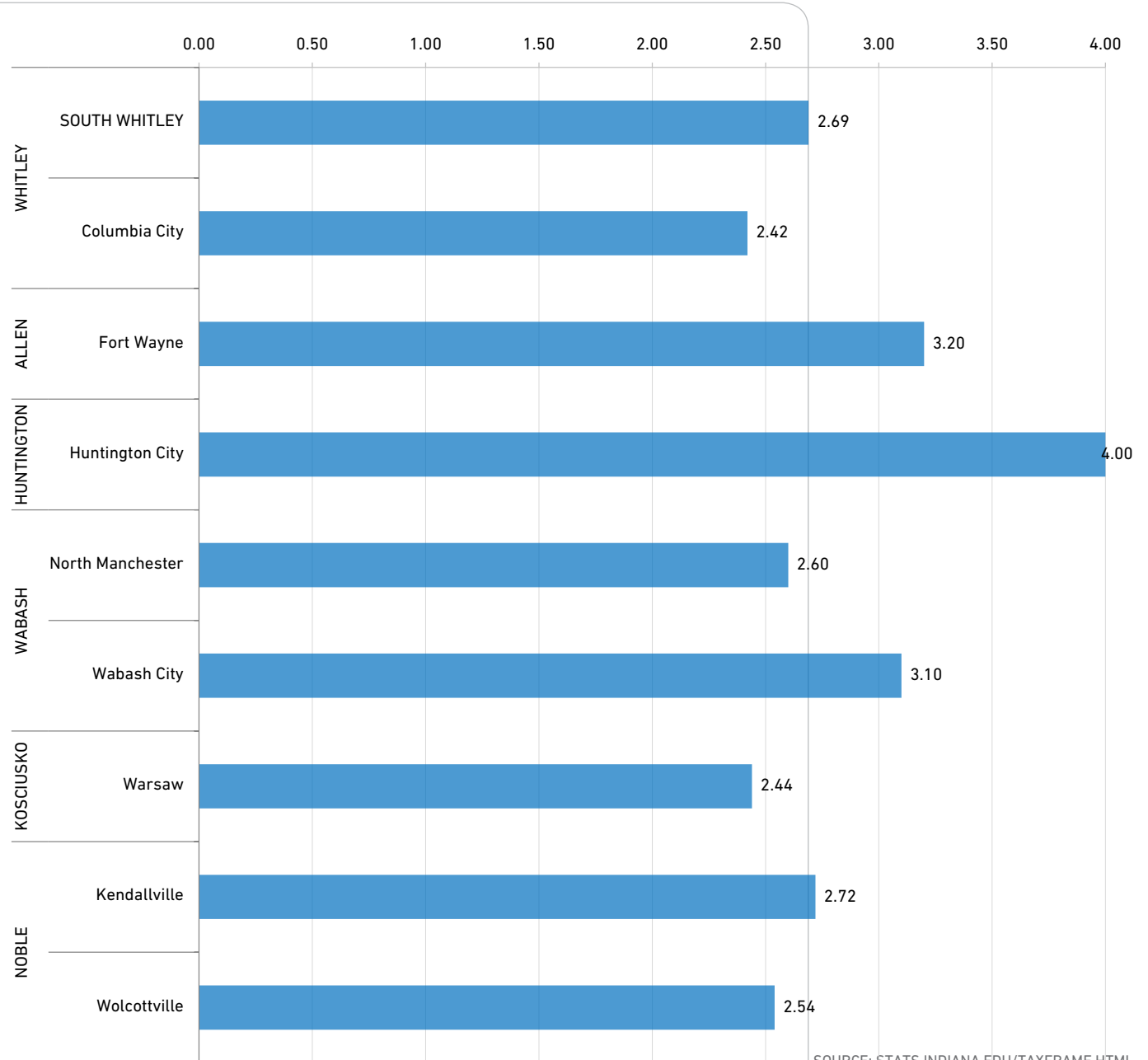
**SOUTH WHITLEY**

2.69



**Affordable Quality of Living**

» Property tax rate is 2.69%, falling within the median range when compared with neighboring towns and counties



SOURCE: STATS.INDIANA.EDU/TAXFRAME.HTML

## MARKET UNDERSTANDING | COMPARISON CHARTS OF DEMOGRAPHIC DATA

### Population and Household Growth

	South Whitley	0 - 5 minutes	0 - 10 minutes	0 - 15 minutes	Whitley County	Indiana	USA
2000 Total Population	1,792	1,978	3,795	11,525	30,707	6,080,485	281,421,906
2010 Total Population	1,751	1,933	3,771	11,694	33,292	6,483,802	308,745,538
2012 Total Population	1,735	1,919	3,838	11,855	33,716	6,539,197	313,129,017
2017 Total Population	1,719	1,906	3,958	12,118	34,519	6,688,624	323,986,227
2012-2017 Annual Rate	-0.19%	-0.13%	0.62%	0.44%	0.47%	0.45%	0.68%
2000 Households	744	812	1,439	3,989	11,711	2,336,306	105,480,101
2010 Households	729	797	1,464	4,260	13,001	2,502,154	116,716,292
2012 Households	719	788	1,481	4,299	13,113	2,521,375	118,208,713
2017 Households	717	788	1,534	4,433	13,535	2,584,048	122,665,498
2012-2017 Annual Rate	-0.21%	-0.15%	0.64%	0.54%	0.55%	0.41%	0.72%

### Households by Type - 2010

	South Whitley	0 - 5 minutes	0 - 10 minutes	0 - 15 minutes	Whitley County	Indiana	USA
Total	729	797	1,464	4,259	13,001	2,502,154	116,716,292
Households with 1 Person	27.8%	27.6%	23.4%	22.8%	24.1%	26.9%	26.7%
Households with 2+ People	72.2%	72.4%	76.6%	77.2%	75.9%	73.1%	73.3%
Family Households	66.1%	66.4%	71.5%	72.4%	71.0%	66.9%	66.4%
Nonfamily Households	6.0%	6.0%	5.1%	4.8%	5.0%	6.2%	6.8%
All Households with Children	33.3%	33.1%	33.7%	33.2%	32.5%	33.3%	33.4%

### Population by Age - 2010

	South Whitley	0 - 5 minutes	0 - 10 minutes	0 - 15 minutes	Whitley County	Indiana	USA
Median Age	37.6	38.3	38.8	38.4	40.1	36.9	37.1
Total	1,751	1,932	3,769	11,695	33,292	6,483,802	308,745,538
0 - 4	6.1%	6.0%	6.1%	5.9%	6.3%	6.7%	6.5%
5 - 9	6.7%	6.5%	6.9%	6.6%	6.7%	6.9%	6.6%
10 - 14	7.8%	7.7%	7.8%	7.3%	7.1%	7.0%	6.7%
15 - 24	12.9%	13.0%	12.8%	15.2%	12.2%	14.3%	14.1%
25 - 34	13.0%	12.3%	11.4%	10.8%	11.1%	12.8%	13.3%
35 - 44	13.2%	13.3%	13.1%	12.5%	12.9%	13.0%	13.3%
45 - 54	14.7%	15.4%	15.7%	15.3%	16.0%	14.6%	14.6%
55 - 64	10.7%	11.0%	12.9%	12.6%	13.7%	11.9%	11.8%
65 - 74	6.8%	6.9%	6.9%	6.7%	7.3%	7.0%	7.0%
75 - 84	5.4%	5.5%	4.6%	4.7%	4.7%	4.2%	4.2%
85 +	2.7%	2.6%	2.0%	2.6%	2.0%	1.8%	1.8%
18 +	75.0%	75.0%	73.9%	75.4%	75.4%	75.2%	76.0%

Source: U.S. Census 2000, 2010, ESRI.



## MARKET UNDERSTANDING | COMPARISON CHARTS OF DEMOGRAPHIC DATA

<b>Race and Ethnicity - 2010</b>							
	South Whitley	0 - 5 minutes	0 - 10 minutes	0 - 15 minutes	Whitley County	Indiana	USA
Total	1,751	1,933	3,771	11,695	33,292	6,483,802	308,745,538
White Alone	98.0%	98.1%	98.4%	97.5%	97.6%	84.3%	72.4%
Black Alone	0.2%	0.2%	0.2%	0.4%	0.3%	9.1%	12.6%
American Indian Alone	0.1%	0.1%	0.1%	0.3%	0.3%	0.3%	0.9%
Asian Alone	0.2%	0.2%	0.2%	0.3%	0.3%	1.6%	4.8%
Pacific Islander Alone	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
Some Other Race Alone	0.4%	0.4%	0.3%	0.4%	0.4%	2.7%	6.2%
Two or More Races	1.1%	1.0%	0.9%	1.1%	1.1%	2.0%	2.9%
Hispanic Origin	1.9%	1.9%	1.4%	1.5%	1.5%	6.0%	16.3%
Diversity Index	7.5%	7.3%	6.0%	7.8%	7.7%	36.2%	60.6%

Source: U.S. Census 2000, 2010, ESRI.

<b>Median Household Income - 2010</b>							
	South Whitley	0 - 5 minutes	0 - 10 minutes	0 - 15 minutes	Whitley County	Indiana	USA
Household Income Base	720	788	1,481	4,299	13,113	2,521,356	118,207,469
<\$15,000	14.0%	14.0%	12.0%	11.5%	10.6%	13.6%	13.5%
\$15,000 - \$24,999	16.3%	16.1%	15.1%	12.2%	11.5%	12.1%	11.2%
\$25,000 - \$34,999	14.3%	14.2%	13.2%	12.5%	13.5%	12.2%	10.7%
\$35,000 - \$49,999	16.3%	16.2%	15.3%	16.8%	15.1%	16.3%	14.5%
\$50,000 - \$74,999	17.8%	18.0%	22.8%	24.6%	23.7%	20.2%	18.6%
\$75,000 - \$99,999	10.6%	10.7%	11.2%	10.9%	12.1%	10.9%	11.3%
\$100,000 - \$149,999	9.2%	9.1%	8.9%	8.9%	9.7%	10.0%	12.0%
\$150,000 - \$199,999	0.6%	0.5%	0.6%	1.9%	2.8%	2.7%	4.2%
\$200,000+	1.1%	1.1%	0.9%	0.7%	0.9%	1.9%	4.0%
Average Household Income	\$51,262	\$51,448	\$53,148	\$55,420	\$58,593	\$58,763	\$68,162
<b>Median Household Income</b>							
2012	\$38,902	\$39,144	\$43,387	\$46,548	\$48,992	\$45,145	\$50,157
2017 Projection	\$50,136	\$50,451	\$53,253	\$53,757	\$55,868	\$53,227	\$56,895
Growth 2012-2017	29%	29%	23%	15%	14%	18%	13%

Source: U.S. Census 2000, 2010, ESRI.

## MARKET UNDERSTANDING | COMPARISON CHARTS OF DEMOGRAPHIC DATA

### U.S. Census Housing Statistics

	South Whitley	0 - 5 minutes	0 - 10 minutes	0 - 15 minutes	Whitley County	Indiana	USA
Owner Occupied Housing Units	66.1%	68.0%	74.6%	73.3%	74.9%	62.5%	57.7%
Renter Occupied Housing Units	22.8%	21.3%	16.3%	17.7%	16.1%	27.0%	30.9%
Vacant Housing Units	11.1%	10.8%	9.0%	9.0%	9.0%	10.5%	11.4%
<b>Median Home Value</b>							
2012	\$78,790	\$79,698	\$94,555	\$110,572	\$109,278	\$120,823	\$167,749
2017	\$87,943	\$89,098	\$113,861	\$127,278	\$128,121	\$132,770	\$184,546
Growth 2012-2017	12%	12%	20%	15%	17%	10%	10%
<b>Occupied Housing Units by Value - 2000</b>							
Total	539	594	1,208	3,447	10,714	1,747,132	75,409,945
<\$50,000	16.9%	16.3%	9.9%	6.8%	5.7%	5.8%	4.9%
\$50,000 - \$99,999	57.5%	56.7%	45.0%	37.3%	39.2%	32.5%	18.6%
\$100,000 - \$149,999	16.3%	16.8%	22.9%	27.6%	27.2%	28.0%	20.6%
\$150,000 - \$199,999	5.2%	5.6%	11.4%	14.8%	15.4%	15.9%	16.3%
\$200,000 - \$249,999	2.4%	2.7%	5.5%	6.8%	6.5%	7.9%	11.0%
\$250,000 - \$299,999	0.7%	1.0%	3.0%	3.5%	3.1%	4.1%	7.6%
\$300,000 - \$399,999	0.0%	0.2%	1.5%	2.1%	1.9%	3.4%	9.1%
\$400,000 - \$499,999	0.9%	0.8%	0.6%	0.6%	0.5%	1.2%	4.6%
\$500,000 - \$749,999	0.0%	0.0%	0.2%	0.3%	0.4%	0.8%	4.7%
\$750,000 - \$999,999	0.0%	0.0%	0.1%	0.0%	0.1%	0.2%	1.4%
\$1,000,000 +	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	1.2%
Average Home Value	\$88,497	\$90,298	\$114,646	\$127,919	\$127,326	\$143,049	\$223,675

Source: U.S. Census 2000, 2010, ESRI.

## MARKET UNDERSTANDING | BUSINESS SUMMARY

By NAICS Codes	Businesses		Employees	
	Number	Percent	Number	Percent
Agriculture, Forestry, Fishing & Hunting	2	2.4%	3	0.4%
Mining	0	0.0%	0	0.0%
Utilities	1	1.2%	6	0.8%
Construction	6	7.1%	111	13.9%
Manufacturing	5	6.0%	122	15.3%
Wholesale Trade	7	8.3%	202	25.3%
Retail Trade	15	17.9%	50	6.3%
Motor Vehicle & Parts Dealers	1	1.2%	6	0.8%
Furniture & Home Furnishings Stores	1	1.2%	2	0.3%
Electronics & Appliance Stores	0	0.0%	0	0.0%
Bldg Material & Garden Equipment & Supplies Dealers	1	1.2%	2	0.3%
Food & Beverage Stores	3	3.6%	9	1.1%
Health & Personal Care Stores	1	1.2%	7	0.9%
Gasoline Stations	1	1.2%	9	1.1%
Clothing & Clothing Accessories Stores	2	2.4%	3	0.4%
Sport Goods, Hobby, Book, & Music Stores	1	1.2%	1	0.1%
General Merchandise Stores	0	0.0%	0	0.0%
Miscellaneous Store Retailers	4	4.8%	11	1.4%
Nonstore Retailers	0	0.0%	0	0.0%
Transportation & Warehousing	2	2.4%	56	7.0%
Information	3	3.6%	14	1.8%
Finance & Insurance	3	3.6%	13	1.6%
Central Bank/Credit Intermediation & Related Activities	1	1.2%	8	1.0%
Securities, Commodity Contracts & Other Financial Investments & Other Related Activities	1	1.2%	2	0.3%
Insurance Carriers & Related Activities; Funds, Trusts & Other Financial Vehicles	1	1.2%	3	0.4%
Real Estate, Rental & Leasing	3	3.6%	6	0.8%
Professional, Scientific & Tech Services	4	4.8%	12	1.5%
Legal Services	0	0.0%	0	0.0%
Management of Companies & Enterprises	0	0.0%	0	0.0%
Administrative & Support & Waste Management & Remediation Services	6	7.1%	8	1.0%
Educational Services	3	3.6%	104	13.0%
Health Care & Social Assistance	4	4.8%	28	3.5%
Arts, Entertainment & Recreation	1	1.2%	1	0.1%
Accommodation & Food Services	7	8.3%	23	2.9%
Accommodation	0	0.0%	0	0.0%
Food Services & Drinking Places	7	8.3%	23	2.9%
Other Services (except Public Administration)	9	10.7%	19	2.4%
Automotive Repair & Maintenance	3	3.6%	6	0.8%

## MARKET UNDERSTANDING | RETAIL MARKET DEMAND & SUPPLY

Summary Demographics						
2013 Population						1,739
2013 Households						722
2013 Median Disposable Income						\$31,228
2013 Per Capita Income						\$20,995
Industry Summary	NAICS	Demand (Retail)	Supply (Retail)	Retail Gap	Leakage/Surplus Factor	No. of Businesses
Total Retail Trade and Food & Drink	44-45,722	\$16,164,540	\$5,240,955	\$10,923,585	51.0	20
Total Retail Trade	44-45	\$14,709,722	\$4,875,279	\$9,834,443	50.2	16
Total Food & Drink	722	\$1,454,818	\$365,676	\$1,089,142	59.8	4

Data Note: Supply (retail sales) estimates sales to consumers by establishments. Sales to businesses are excluded. Demand (retail potential) estimates the expected amount spent by consumers at retail establishments. Supply and demand estimates are in current dollars. The Leakage/Surplus Factor presents a snapshot of retail opportunity. This is a measure of the relationship between supply and demand that ranges from +100 (total leakage) to -100 (total surplus). A positive value represents 'leakage' of retail opportunity outside the trade area. A negative value represents a surplus of retail sales, a market where customers are drawn in from outside the trade area. The Retail Gap represents the difference between Retail Potential and Retail Sales. Esri uses the North American Industry Classification System (NAICS) to classify businesses by their primary type of economic activity. Retail establishments are classified into 27 industry groups in the Retail Trade sector, as well as four industry groups within the Food Services & Drinking Establishments sub sector.



## MARKET UNDERSTANDING | RETAIL MARKET DEMAND & SUPPLY

Industry Group	NAICS	Demand (Retail)	Supply (Retail)	Retail Gap	Leakage/Surplus Factor	No. of Businesses
Motor Vehicle & Parts Dealers	441	\$2,769,576	\$308,176	\$2,461,400	80.0	1
Automobile Dealers	4411	\$2,392,191	\$0	\$2,392,191	100.0	0
Other Motor Vehicle Dealers	4412	\$167,747	\$0	\$167,747	100.0	0
Auto Parts, Accessories & Tire Stores	4413	\$209,638	\$308,176	-\$98,538	-19.0	1
Furniture & Home Furnishings Stores	442	\$276,056	\$63,210	\$212,846	62.7	1
Furniture Stores	4421	\$170,522	\$0	\$170,522	100.0	0
Home Furnishings Stores	4422	\$105,534	\$63,210	\$42,324	25.1	1
Electronics & Appliance Stores	4431	\$455,621	\$0	\$455,621	100.0	0
Bldg Materials, Garden Equip. & Supply Stores	444	\$520,857	\$74,087	\$446,770	75.1	1
Bldg Material & Supplies Dealers	4441	\$410,937	\$0	\$410,937	100.0	0
Lawn & Garden Equip & Supply Stores	4442	\$109,920	\$74,087	\$35,833	19.5	1
Food & Beverage Stores	445	\$2,238,351	\$452,270	\$1,786,081	66.4	3
Grocery Stores	4451	\$2,043,497	\$0	\$2,043,497	100.0	0
Specialty Food Stores	4452	\$39,155	\$114,238	-\$75,083	-48.9	2
Beer, Wine & Liquor Stores	4453	\$155,699	\$338,032	-\$182,333	-36.9	1
Health & Personal Care Stores	446,4461	\$1,473,219	\$848,202	\$625,017	26.9	2
Gasoline Stations	447,4471	\$1,743,165	\$2,506,858	-\$763,693	-18.0	1
Clothing & Clothing Accessories Stores	448	\$776,952	\$245,015	\$531,937	52.1	2
Clothing Stores	4481	\$547,657	\$245,015	\$302,642	38.2	2
Shoe Stores	4482	\$121,791	\$0	\$121,791	100.0	0
Jewelry, Luggage & Leather Goods Stores	4483	\$107,504	\$0	\$107,504	100.0	0
Sporting Goods, Hobby, Book & Music Stores	451	\$396,649	\$87,895	\$308,754	63.7	1
Sporting Goods/Hobby/Musical Instr Stores	4511	\$309,034	\$87,895	\$221,139	55.7	1
Book, Periodical & Music Stores	4512	\$87,615	\$0	\$87,615	100.0	0
General Merchandise Stores	452	\$3,099,984	\$0	\$3,099,984	100.0	0
Department Stores Excluding Leased Depts.	4521	\$901,975	\$0	\$901,975	100.0	0
Other General Merchandise Stores	4529	\$2,198,009	\$0	\$2,198,009	100.0	0
Miscellaneous Store Retailers	453	\$490,478	\$289,566	\$200,912	25.8	4
Florists	4531	\$17,227	\$0	\$17,227	100.0	0
Office Supplies, Stationery & Gift Stores	4532	\$141,997	\$53,264	\$88,733	45.4	2
Used Merchandise Stores	4533	\$43,533	\$0	\$43,533	100.0	0
Other Miscellaneous Store Retailers	4539	\$287,721	\$236,302	\$51,419	9.8	2
Nonstore Retailers	454	\$468,814	\$0	\$468,814	100.0	0
Electronic Shopping & Mail-Order Houses	4541	\$290,155	\$0	\$290,155	100.0	0
Vending Machine Operators	4542	\$34,684	\$0	\$34,684	100.0	0
Direct Selling Establishments	4543	\$143,975	\$0	\$143,975	100.0	0
Food Services & Drinking Places	722	\$1,454,818	\$365,676	\$1,089,142	59.8	4
Full-Service Restaurants	7221	\$512,569	\$194,213	\$318,356	45.0	3
Limited-Service Eating Places	7222	\$759,620	\$171,463	\$588,157	63.2	1
Special Food Services	7223	\$76,368	\$0	\$76,368	100.0	0
Drinking Places - Alcoholic Beverages	7224	\$106,261	\$0	\$106,261	100.0	0



Distance:	Street:	Closest Cross-street:	Year of count:	Count:
0.11	S State St	Mulberry St (0.02 miles N)	2002	6,610
0.16	W Wayne St	S Main St (0.04 miles W)	2002	3,020
0.17	S State St	S Water St (0.08 miles NW)	2002	5,670
0.28	S Main St	Walnut St (0.02 miles S)	2002	2,060
0.28	Pennsylvania Ave	N State St (0.02 miles E)	1994	7,010
0.29	N State St	Pennsylvania Ave (0.02 miles S)	2002	6,110
0.48	N State St	E 3rd St (0.01 miles S)	2002	5,690
0.55	State Rd 5	Whispering Ln (0.0 miles NW)	2002	5,010
0.58	Carrol Rd	Cherry Rd (0.14 miles E)	2002	3,070
0.66	Carrol Rd	N Hillcrest Dr (0.0 miles SW)	2002	3,340
0.68	State Rd 5	Williams Way (0.05 miles N)	2002	3,300
0.7	W River Rd	State Rd 105 (0.09 miles SW)	2002	1,800
0.76	State Rd 14	Whitko Dr (0.01 miles E)	2002	1,870
0.88	State Rd 14	Bauman St (0.12 miles W)	2002	2,620






# STRATEGIC OPPORTUNITIES

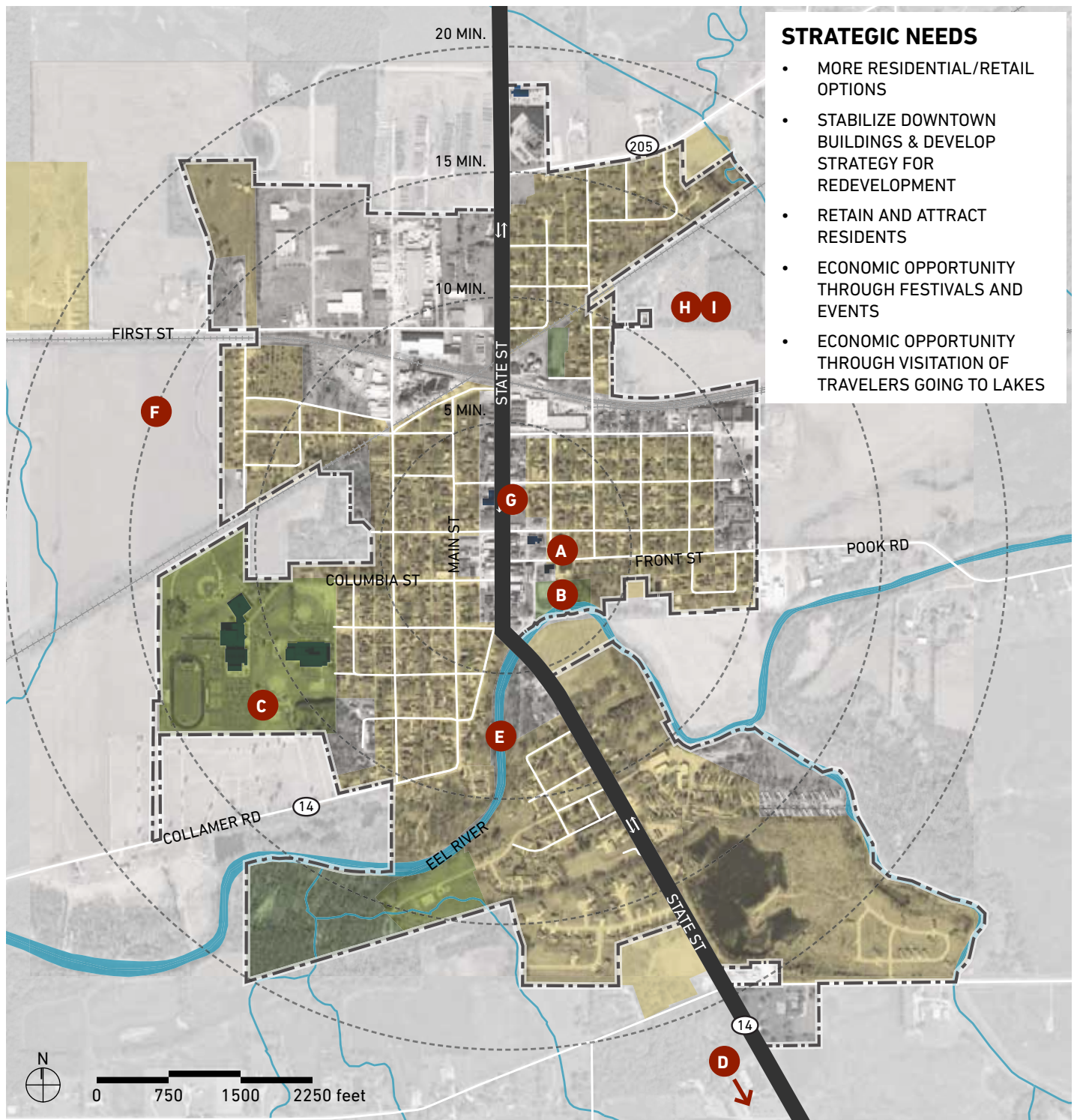
## COMMUNITY ASSETS

- A** PUBLIC LIBRARY
- B** RIVER PARK
- C** SCHOOL CORPORATION
- D** FOX PRODUCTS

## UNDERUTILIZED ASSETS

- E** EEL RIVER
- F** PROXIMITY OF DOWNTOWN RESIDENTS
- G** DOWNTOWN BUILDINGS
- H** AMISH POPULATION
- I** AGRICULTURE/FOOD PRODUCTION

-  Town of South Whitley
-  Walk Radii
-  Park/Recreational Space
-  Residential Zones (R-1 & R-2)
-  Railroad



- ### STRATEGIC NEEDS
- MORE RESIDENTIAL/RETAIL OPTIONS
  - STABILIZE DOWNTOWN BUILDINGS & DEVELOP STRATEGY FOR REDEVELOPMENT
  - RETAIN AND ATTRACT RESIDENTS
  - ECONOMIC OPPORTUNITY THROUGH FESTIVALS AND EVENTS
  - ECONOMIC OPPORTUNITY THROUGH VISITATION OF TRAVELERS GOING TO LAKES

## COMMUNITY ASSETS

- A** PUBLIC LIBRARY
  - Well attended library with variety of classes/regular events
  - More classes (i.e. art classes) have potential to create additional outlets for all ages
  - Others in community with talents could teach classes and expand class offerings in vacant downtown spaces
  - Adjacency to River Park can compliment further programming in River Park
- B** RIVER PARK
  - Well-used River Park has ability to implement further programming
  - Possible outdoor classroom space could be utilized by library and downtown visitors
  - Possible outdoor theater space would provide event space for performances by local or visiting musicians and artists
  - More meaningful and direct connections to the river to Spromote river as community amenity
  - Add elements in park that attract residents and visitors of all ages
- C** SCHOOL CORPORATION
  - Well-respected school corporation in the greater South Whitley area
  - Integrate school programming into downtown storefront
  - Promote downtown as destination to students
- D** FOX PRODUCTS
  - Exquisite instrument production brings tourists to South Whitley community
  - Brings talented, visiting performers to community as possible ongoing festival or series of warm-weather concerts downtown

## UNDERUTILIZED ASSETS

- E** EEL RIVER
  - River holds potential water-based recreational use (fishing, canoeing, kayaking, rafting)
  - Using river as linear trail system to connect to other destinations
  - Balance viewsheds with proper ecological treatments of riverbanks
  - More visibility from park space would encourage warm-weather activities
- F** PROXIMITY OF DOWNTOWN RESIDENTS
  - Most residents live within ten minute walking radius of downtown
  - Adding sidewalks encourage residents to walk, instead of drive, to downtown
- G** DOWNTOWN BUILDINGS
  - Occupy first floor with local shops and restaurants
  - Promote local entrepreneurship and business creation
  - Upper floors have potential as additional housing options (i.e. rentals not present in community today) for live/work and/or artist studio spaces
- H** AMISH POPULATION
  - Establish downtown space for food and hand-crafted products to engage Amish community and expand downtown retail
- I** AGRICULTURE/FOOD PRODUCTION
  - Consider using agricultural lands for food production for local schools
  - Farmer's Market could be in conjunction with Amish community





# LAND OWNERSHIP | PUBLIC AND INSTITUTIONAL

