Coalition for Smart Growth

Thoughtful Growth for Mount Comfort Corridor

Mount Comfort Road Corridor Recommendations

In recent years, the Corridor has seen significant growth both in population and in commercial investment. The area north of I-70 to 500 N is flourishing with logistics and warehousing, with a predicted estimated 4000 new jobs from new employers and an additional 2000 new jobs expected from existing businesses.

INTRODUCTION:

The Mount Comfort Road Corridor, built around CR N 600 in Western Hancock County has seen exponential growth over the last decade. Running North to South, the Corridor encompasses parts of the Towns of McCordsville, Cumberland, and New Palestine, as well as unincorporated areas of Hancock County. The Corridor is located one mile east of Indianapolis and is bisected by US 36 to the North, Interstate 70 and US 40 in the center, and US 52 to the South. Along the Corridor are areas of significant investment by anchor institutions like Hancock Health, as well as the Indianapolis Regional Airport, owned by the Indianapolis Airport Authority.

In recent years, the Corridor has seen significant growth both in population and in commercial investment. The area north of I-70 to 500 N is flourishing with logistics and warehousing, with a predicted estimated 4000 new jobs from new employers and an additional 2000 new jobs expected from existing businesses. The population growth seems to be happening independent of this investment but is happening almost as quickly. In McCordsville, new home permits in 2020 outpaced 2019 and 2018 combined. Knowing that these jobs will add additional demand for housing and investment along the Corridor, the Coalition for Smart Growth is looking for strategy and guidance to manage that growth, and identify key areas to promote healthy, meaningful development that aligns with community priorities.

This report is to be seen as an addendum, collecting data and recommendations from those reports and presenting them in an implementable plan for the communities.

BACKGROUND:

In 2016, the Hancock County Community Foundation awarded Cumberland and McCordsville a grant to begin an economic analysis of the Corridor. This effort led to a 2018 Stellar Regions application with the Indiana Office of Community and Rural Affairs. While that application was unsuccessful, it led to the groups bringing the Urban Land Institute to Indiana to lead a planning session looking at the Corridor, helping the communities imagine what they want for their futures, and helping shape the growth of the Corridor. At this time, the Coalition for Smart Growth, a coalition of public entities as well as private leaders like Hancock Health and Nine Star Connect, was formed. In October of 2020, the Veridus Group was hired to manage a new planning effort, led by the Coalition, that would include a land use plan by Stantec, a housing gap analysis by Thomas P. Miller & Associates, an economic impact report by Applied Economics, and a traffic analysis by A&F Engineering.

STAKEHOLDER GROUP

Eric Anderson, *Indianapolis Airport Authority*; Maria Bond, *Mt Comfort Schools*; Mike Burrow, *Nine Star Connect*; Ryan Crum, *Town of McCordsville*; Mike Dale, *Hancock County Planning*; April Fisher, *Nine Star Connect*; Tonya Galbraith, *Town of McCordsville*; Mary Gibble, *Hancock County Community Foundation*; Brian Gildea, *CenterPoint Energy*; Tim Jensen, *Veridus Group*; John Kennedy, *Greenfield Banking Company*; Lisa Lantrip, *Community School Corporation of Southern Hancock County*; Ben Lipps, *Town of Cumberland*; Steve Long, *Hancock Health*; Larry Longman, *Town of McCordsville*; Edward Loud, *Town of Cumberland*; Ethan Maple, *Mt Comfort Church*; Rob Matt, *Hancock Health*; Florence May, *Vernon Township*; Craig Nelson; *Michelle Nelson*; Christine Owens, *Town of McCordsville*; Jack Parker, *Mt Vernon School Corporation*; Steve Pool, *Town of New Palestine*; Jim Robinson, *Town of New Palestine*; Kurt Schleter, *Indianapolis Airport Authority*; Jill Snyder, *Nine Star Connect*; Randy Sorrell, *Hancock County Economic Development Council*; Bill Spalding, *Hancock County Commissioners*; Steve Vail, *Hancock County Redevelopment Commission*; Andrew Waggoner, *Hancock County Economic Development Council*; Ben Williams, *Mt Comfort Schools*; Mary Zurbuch, *Hancock County Redevelopment Commission*.

STUDY AREA:

The Mount Comfort Road Corridor is a 14-mile road corridor in Hancock County, Indiana. The Corridor begins at Hancock / Hamilton County Line (96th Street), ends at W Stinemeyer Road and includes the Towns of McCordsville, Cumberland, and New Palestine. The Corridor is approximately 9 miles east of downtown Indianapolis and intersected by I-70, US 36, US 40, and US 52. The planning area considered is one mile East and West of the Corridor, as well as the Indianapolis Regional Airport.

INPUT / TIMELINE:

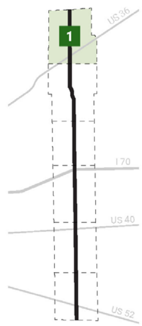
Key Dates	Deliverable	Responsible Parties
8/1/20	RFPs process	Veridus, CSG
1/1/21	Housing study launch	TPMA
1/11/21	Working group meeting	TPMA, Stantec, Veridus
1/25/21	Steering Committee	TPMA, Stantec, Veridus
2/1/21	Planning study launch	Stantec
2/1/21	Working group meeting	TPMA, Stantec, Veridus
2/15/21	Working group meeting	TPMA, Stantec, Veridus
2/22/21	Steering Committee	TPMA, Stantec, Veridus
3/1/21	Economic impact analysis launch	Applied Economics
3/1/21	Working group meeting	TPMA, Stantec, Veridus
3/15/21	Working group meeting	TPMA, Stantec, Veridus
3/29/21	Steering Committee	TPMA, Stantec, Veridus
4/1/21	Housing and planning studies drafts	TPMA, Stantec
4/8/21	Stantec visit -	Stantec, Veridus, TPMA
4/19/21	Working group meeting	Veridus
4/26/21	Working group meeting	Veridus, Stantec
4/26/21	Provide data to Applied Economics	Stantec, TPMA
4/27/21	County Plan Commission	Randy, Mike Dale, Veridus
5/3/21	Working group meeting	Veridus, Stantec
5/3/21	Steering Committee - TPMA Draft / Stantec Use	TPMA, Stantec, Veridus
5/11/21	McCordsville Town Council Housing Demand Update	Veridus, TPMA, Ryan
5/15/21	Housing / planning report due	TPMA, Stantec
5/17/21	Working group meeting	TPMA, Stantec
5/19/21	Cumberland Town Council Housing Demand Update	Veridus, TPMA, Christine
5/19/21	New Pal Town Council Housing Demand Update	Veridus, TPMA
5/24/21	Working group meeting	Veridus, Stantec
5/24/21	Nodes meetings w Veridus	Veridus
6/1/21	Implementation Plan start	Veridus
6/2/21	Cumberland Town Council Planning nodes update	Veridus, Stantec, Christine
6/7/21	Working group meeting	Veridus, CSG
6/8/21	McCordsville Town Council Planning nodes update	Veridus, Stantec, Ryan
6/7/21	Mural opens for public input	Stantec, CSG
6/14/21	Steering Committee - Final presentation	Veridus, Stantec
6/14/21	Working group meeting	Veridus, CSG
6/16/21	New Pal Town Council Planning nodes update	Veridus, Stantec
6/21/21	Mural closes	Stantec, CSG
6/21/21	Working group meeting	Veridus, CSG
6/25/21	Working group draft for Implementation Plan	
6/28/21	Working group meeting	Veridus, CSG
6/28/21	Applied Economics draft due	Applied Economics
7/12/21	Working Group meeting	Veridus, Ryan, Christine
7/19/21	Working Group meeting	Veridus, Ryan, Christine, Mike Dale
7/19/21	Draft to Mike Dale for Plan Commisison	Veridus
7/21/21	New Pal Council ratification	Veridus
7/23/21	Final deliverable	Veridus
7/26/21	Working Group meeting	Veridus
7/27/21	County Plan Commission - other business	Veridus, CSG, Mike Dale
8/2/21	Working Group Meeting	Veridus, Ryan, Christine
8/4/21	New Palestine Town Council presentation	Veridus, Jim Robinson
8/10/21	McCordsville Town Council update	Ryan
8/24/21	County Plan Commission - other business	Veridus, stakeholders
9/14/21	McCordsville Town Council presentation	Veridus, Ryan
9/15/21	Cumberland Town Council Presentation	Veridus, Christine
9/28/21	County Plan Commission - other business to send to Public Hearing	Veridus, stakeholders
10/26/21	County Plan Commission - vote to send to Commissioners	Veridus, Stakeholders
11/16/21	County Commissioenrs - vote to adopt	Veridus, Stakeholders

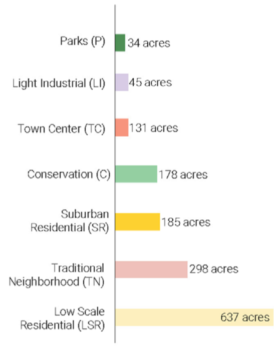
STANTEC PROPOSED LAND USE MAPS

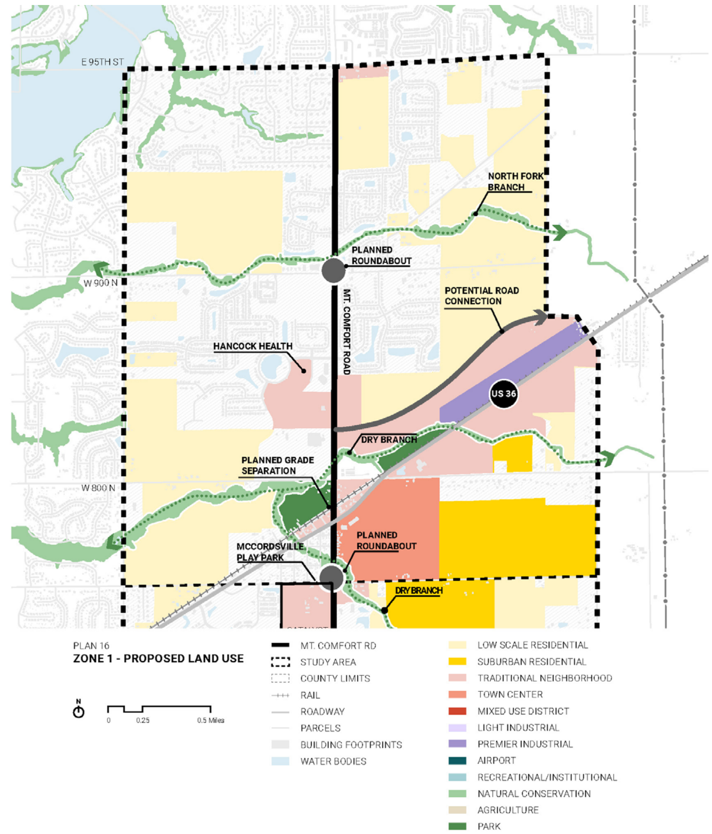
The following maps are included from the Land Use report done by Stantec. Split into 6 "zones", these are the proposed land uses along the Corridor, based upon stakeholder input, current existing conditions, and best practices. These are not zoning districts, but land use recommendations to be considered by the Towns and County for future planning. These land uses should be incorporated into the existing County Comprehensive Plan and be taken into account as guidance for the new Comprehensive Plan that is currently underway. For a more in depth look at the current and proposed land uses, as well as street typologies, infrastructure mapping and more, please see the Stantec Mount Comfort Corridor Visioning report.

ZONE 1:

PROPOSED LAND USE







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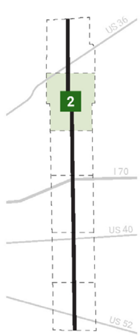
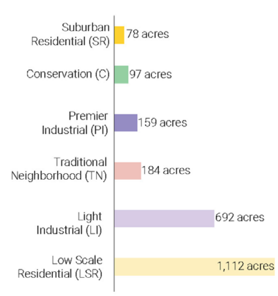
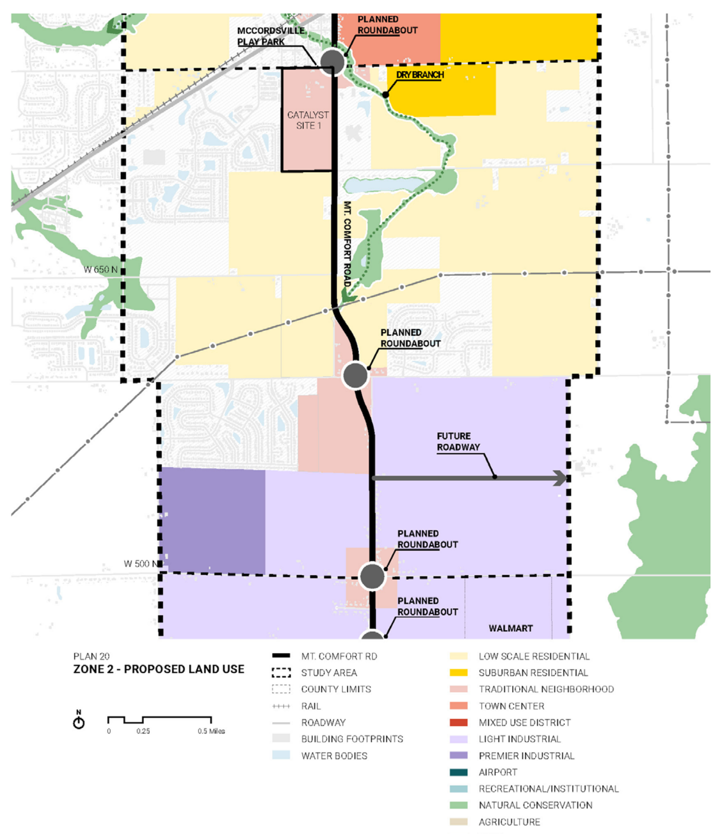
ZONE 2:

PROPOSED LAND USE







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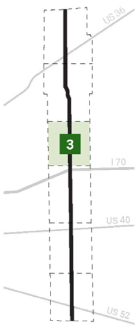
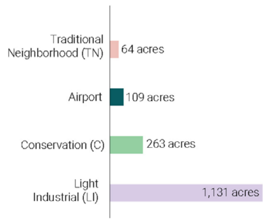
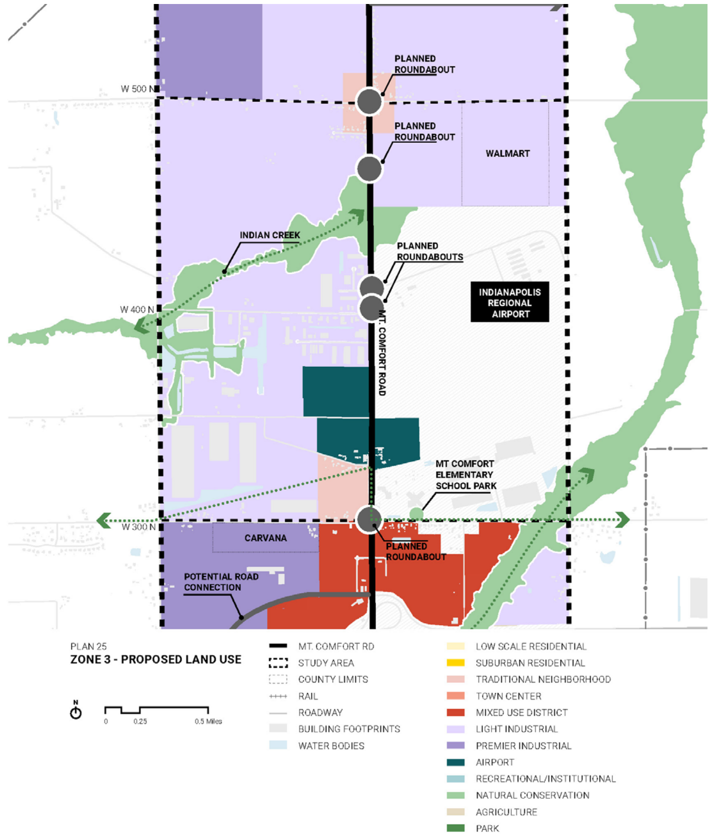
ZONE 3:

PROPOSED LAND USE







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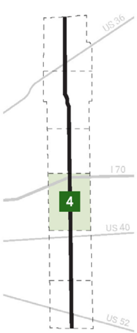
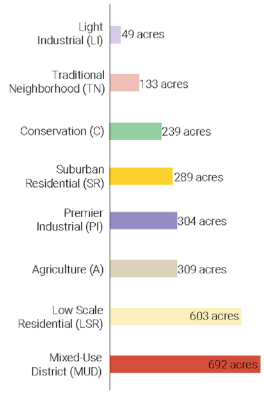
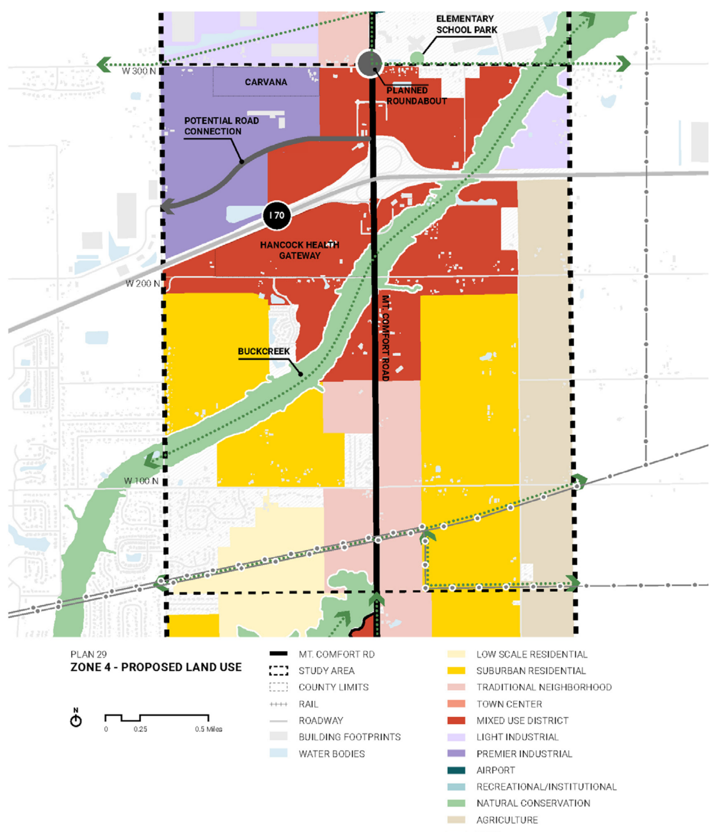
Stantec Stantec

ZONE 4:

PROPOSED LAND USE







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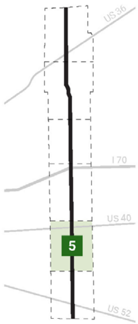
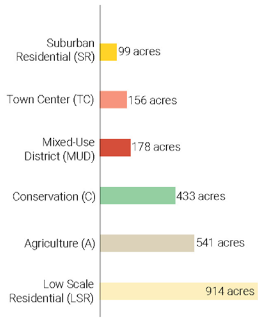
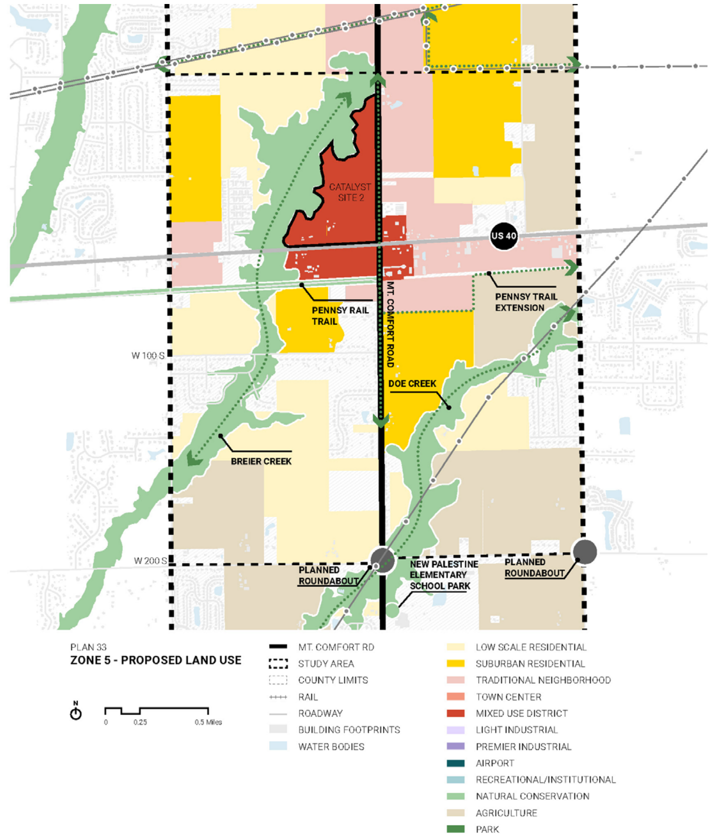
Stantec Stantec

ZONE 5:

PROPOSED LAND USE







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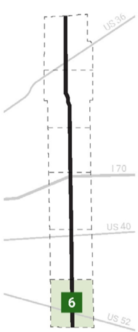
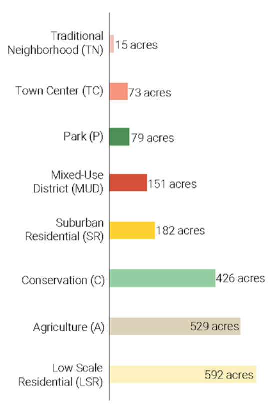
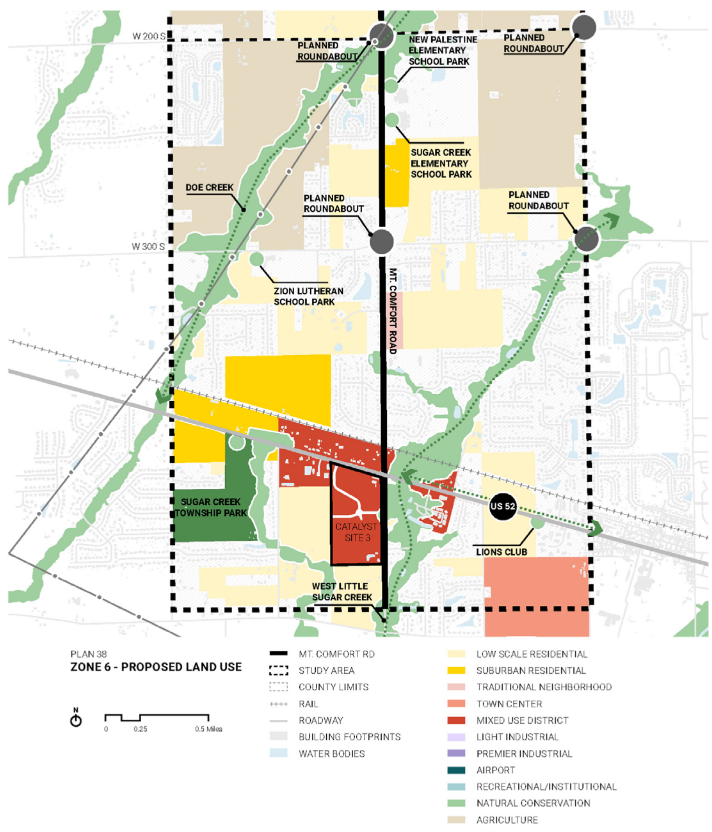
ZONE 6:

PROPOSED LAND USE







Stantec Stantec

One important, and immediate, step that needs to be taken is the creation of an Overlay District specific to the Corridor, protecting the recommended uses by the committee as laid out in Stantec's report, and adding a layer of oversight to the development coming to the Corridor.

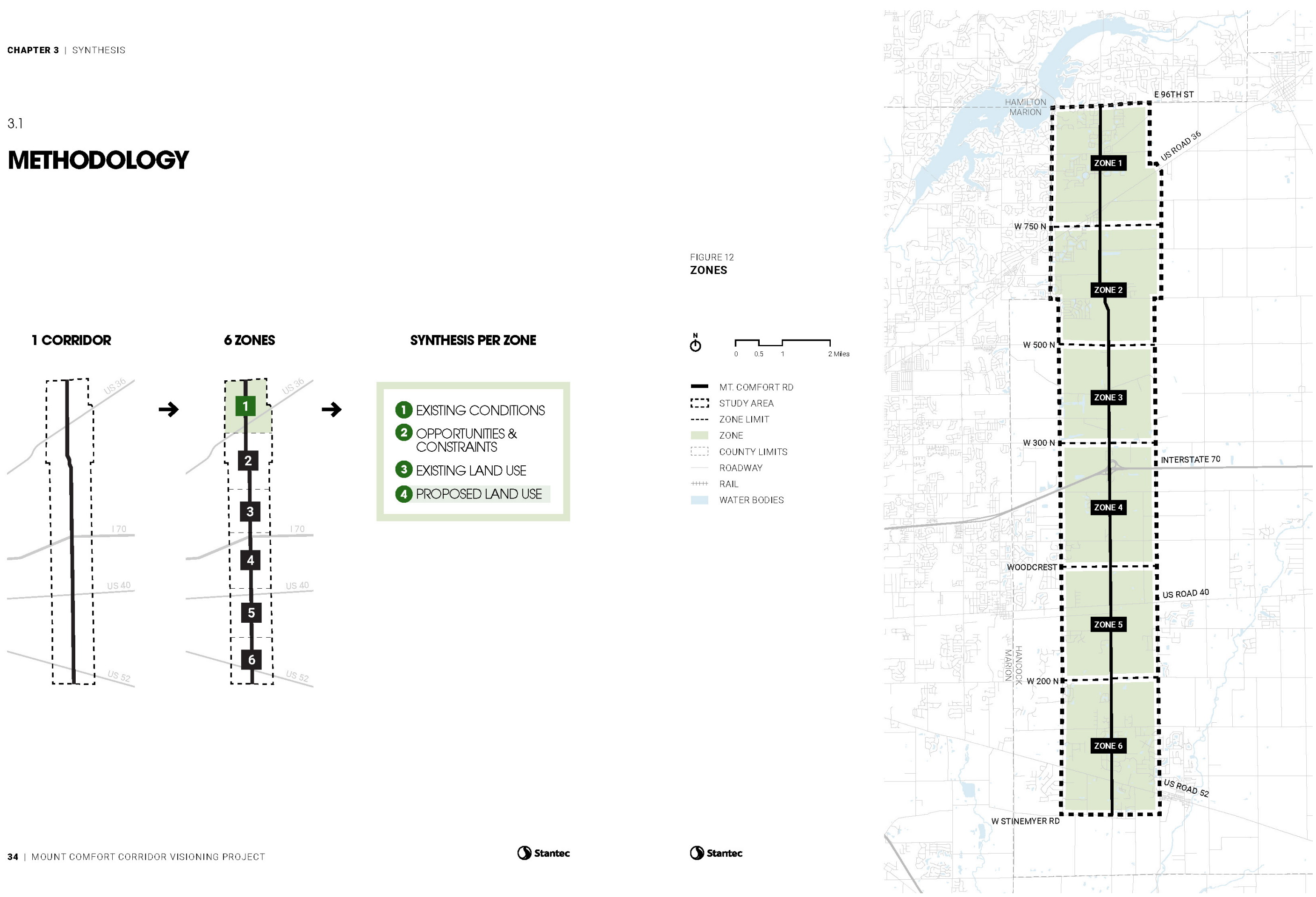
CORRIDOR RECOMMENDATIONS:

1. Create Overlay District

One important, and immediate, step that needs to be taken is the creation of an Overlay District specific to the Corridor, protecting the recommended uses by the committee as laid out in Stantec's report, and adding a layer of oversight to the development coming to the Corridor. Overlay Districts are often used by Plan Commissions and Councils/Commissioners to provide an extra layer of protection to an area. They can be used for spaces of historical significance, a special corridor that needs stricter use and design protections, or trying to increase density. An overlay district is more restrictive and can prohibit additional uses, add architectural or design requirements that only apply to the area, and establish additional review criteria. It does not change the zoning of a property. A consistent overlay district adopted by the three towns and the County will create a uniform vision and standards regardless of jurisdiction. In this case, at least until the Comprehensive Plan is updated over a year from now, Hancock County needs the ability to protect growth on the Corridor from developments that do not align with their priorities.

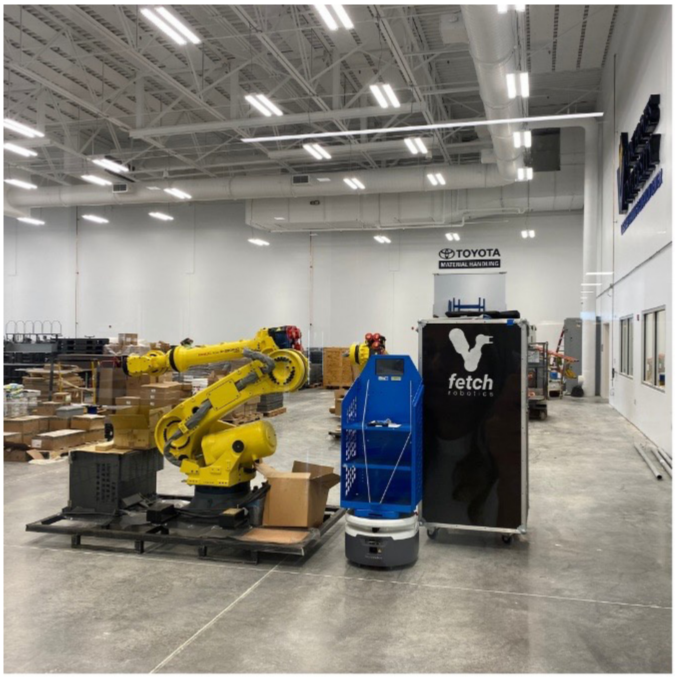
The Urban Land Institute Report offered four different districts that could still be relevant to utilize: McCordsville / Airport / Cumberland / New Palestine. To further coordinate and allow feedback from adopting jurisdiction, it is suggested the municipalities and County agree to all require development plan review of non-single family residential projects and include each other on each other's current Technical Advisory Committee for Corridor projects. The respective jurisdiction will hear and decide cases within their portion of the Corridor.

It is recommended that a group begin working on this Overlay District as soon as possible, with the goal of having it approved and fully functioning by the start of 2022.



2. Pursue Target Industries

In order to drive development and make sure that the local economy is developing in a way that is conducive to growth, Hancock County needs to be proactive. It is important for any economic development group to define their targeted industries. This can be defined on a regional level, as well as a local level. The Mt Comfort Corridor should have a defined set of target industries that work in tandem with existing investments and align with the long-term goals of the community.



While the Housing Gap Analysis by TPMA identified increasing growth, it also identified a number of challenges with that development. The vast majority of the residential growth is single family detached homes at $230,000 and above. This report also identified that the majority of those residents do not currently work along the Corridor.

The TPMA findings also indicate that the majority of jobs being added along the Corridor recently, while still offering decent wages, don't allow most of those workers to afford to live along the Corridor. With an average home price above $230,000, most workers making less than $100,000 find themselves locked out of the housing market. These aren't just entry level jobs, they include teachers, fire fighters, police officers and more. One solution to making housing more attainable would be to build more diverse housing, but another may be to pursue higher level jobs that would appeal to more of the people already living in and around the Corridor.

Update County's Target Industries, identify at least three for the Corridor

Currently, the Regional, nine county, targeted industries via Indy Partnership, are Advanced Manufacturing, Agbiosciences, Life Sciences, Logistics, Motorsports & Information Technology. The stated current targeted industries for Hancock County are Life Sciences, Manufacturing, Agribusiness and Logistics. We believe that the Corridor should identify and pursue at least three target industries specific to the Corridor. Based on current developments, Logistics sticks out as a major industry that should be added to the priority list. Information Technology is another high-income industry that could be targeted based on the sector's growth to the North in Hamilton and Marion Counties. Bio-Life Sciences could also be a targeted industry, which, again, offers growth and high wages considering the investments of Hancock Health along a few areas on the Corridor. The key to success is that these are identified, and clearly presented as priorities to stakeholders and potential partners.

The considerable investment made by Hancock Health along the Corridor should be used to push further investment in jobs focused on Bio-Life Sciences across the Corridor.

Work with Regional and State partners to pursue Target Industries

There are a number of statewide and regional efforts built around economic development and targeted industries that could help Hancock County attract and retain businesses in their target industries. The Indy Partnership would be a great partner to the Corridor as they explore targeted industries, as well as the Indiana Economic Development Corporation. Central Indiana Corporate Partnership manages a few initiatives centered around targeted industries. These partnerships can help the Corridor understand the needs of these industries, promote real estate to users, and connect with funding for broader initiatives.

Conexus Indiana is an initiative whose mission is to "accelerate, promote, and grow Indiana's advanced manufacturing and logistics economy by leading innovative collaborations among industry, academic and public sector partners". They would be a great lead partner to build out connections to as the Corridor becomes a prime investment area for logistics and manufacturing in the region.

BioCrossroads is another strategic initiative, built around life sciences. It is Indiana's initiative to "grow, advance and invest in life sciences". They bring together a number of private and public partners to expand collaboration and partnerships among the state's life science institutions, promote science education and market the State's life sciences industry. Prioritizing the significant investment of Hancock Health on the Corridor, and the current residents working for Elanco, Roche, and other life sciences companies could be a key to success for this industry on the Corridor.

TechPoint is a third industry initiative built around information technology companies. This industry led growth initiative focuses on "attracting talent, accelerating scale up companies, activating the community and amplifying stories of success". With Nine Star Connect as a driving partner, technology seems like another industry that would make sense to pursue for the Corridor. This sector has seen considerable growth and success regionally, and the growing young, well education population in Western Hancock could be an ideal workforce for this industry.

Use BRE Report and other data to identify existing industries and supply chains

The Coalition and local stakeholders should also utilize existing data to better understand what industries currently exist along the Corridor. HCEDC recently funded a report focusing on a Business Retention and Expansion Plan of Action on the Corridor. That data looks at job openings and labor recruitment, as well as major concerns for employers along the Corridor. For example, the three positions with the most openings on the Corridor are "Skilled Production", "Mechanic" and "CDL". Collecting this and other existing relevant data on the existing economy of the Corridor should help identify trends that currently exist, and should help guide what industries to target.

Develop Incentives Matrix to Reflect Community Priorities

In the current market, Western Hancock County has been positioned favorably to have a lot of development show up at the doorstep. Geography and other outside factors work in favor for much of the development and investment that the area is seeing. Being reactive to development allows the market to drive development, but being proactive allows a community to drive the market. It is important, especially once development starts, for a community to clearly identify their priorities and shape the way they interact with development to represent those stated priorities. One opportunity to encourage this is by utilizing incentives strategically. Creating a TIF to drive investment to areas where it was not happening can be great for development, but it is important for communities to remember that they do have leverage in these relationships.

We recommend building out an Incentives Matrix that makes the recommended incentives awarded to new projects more objective and based on promoting community priorities. This allows the community to award points for priorities like existing businesses, target industries, redevelopment of priority parcels, local workforce participation numbers and more. The projects that "score" higher will qualify for a higher level of incentive. This works both to discourage development that does not align with the community's priorities and to help guide investment into areas where the community can see the most impact. If a developer knows going into a project that the community prioritizes utilizing local workforce or end users in specific industries, then they can build out their projects and proformas to accommodate.

Set Aside Real Estate Options for Target Industries

As the Corridor rapidly develops, it becomes even more imperative to identify and set aside property for strategic uses. This is reflected in Stantec's Land Use planning document for housing and commercial opportunities. It is also important to have space set aside for the growth of targeted industries. While the investment being seen from uses like logistics and warehousing is great initially, those uses take up an incredible amount of space, their intense uses of local infrastructure create a major impact long term on that infrastructure, and the jobs they bring do not typically provide the higher salaries expected in the community today. There needs to be space for new business to enter the market and grow along the Corridor. The County can encourage this by either obtaining property, holding it and developing it themselves, or the County and Towns could set aside and hold land through their Community Development Corporations. The community could also seek out development partners for specific uses, in which, they would not necessarily need to own the land. Such uses could include tech parks, life science parks, or just incubator spaces for new businesses in existing developments. Incentivizing in local ownership and seeking out partnerships and funding help from SBA and other Federal programs can help Hancock County residents invest in businesses built in Hancock County.

Use existing uses and investments on the Corridor, there is an opportunity to map out spaces for each suggested target industry. Some of the commercial property set asides recommended in Stantec's Context Area maps would be a great place to star.

- Property in McCordsville could be slated for "Information Technology" to align with the growth that industry is seeing just across the County line to the North.
- Property near the airport and North of I-70 would be prime to connect with logistics and the airport uses.
- The investments of Hancock Health at Gateway and in New Palestine would prime the area South of 70 to focus on "Bio-Life Sciences".

Ideally, the County and municipalities should also be utilizing their incentives to drive the kind of investment they want to see. One way to do this is to use the money collected in TIF districts to invest into future growth. Use the funding collected from development to bring more meaningful development that the community wants to see.

Similar targeted industries initiatives (attached):

- Granite City, IL in the St. Louis area
- Cumberland , MD
- Cary, NC

3. Workforce Development

With an estimated 4,000 net new jobs predicted in 2020, and an additional 2,000 expected from businesses already operating on the Corridor, the projected workforce needs coming to the Corridor in the next few years are significant. If the County is unable to provide the workforce needed for these current jobs, it will hinder the pace of development along the Corridor. In order to meet the current and future demand, Hancock County and the Coalition for Smart Growth need to invest strategically into workforce development efforts.

Business Retention & Expansion:

Business Retention & Expansion (BRE) is an economic development strategy of proactively connecting with existing businesses to understand and respond to local business needs. HEDC recently did a study with Kelley and Associate to identify workforce gaps and needs for the Mt. Comfort area. The report provided several insights that the County should consider in order to see the development they would like to see along the Corridor. One of the major findings included the inclusion of county-wide business sector representation seeking actionable goals and responsible progress. These efforts demand time and energy that could stress existing staff. For best practices, these initiatives set forth in the study should be acted upon by a combined partnership of entities, like the Coalition for Smart Growth to further carry the work. However, strategic partnerships along the Corridor could carry further weight in pushing the County and Corridor forward in a direction that benefits the community.

A number of initiatives could fall under "business retention & expansion". One effort that the Hancock County Economic Development Council staff has been pursuing is bringing together the Human Resource teams of companies along the corridor for a quarterly roundtable. Making connections between these professionals and hearing directly the issues they are seeing with workforce could be invaluable as the County looks to workforce solutions.

Transit / Mobility:

One lesson that many other communities that experience rapid job growth have learned is that having the jobs available is one thing, but actually connecting the people to those jobs is another, which could also mean physically connecting them. Helping workers access transportation that is efficient and reliable to get them to the jobs being offered is a crucial step in workforce development. **Central Indiana Regional Transportation Authority (CIRTA)** has a number of programs like **Workforce Connect** and **County Connect** that focus on getting people from their homes to their jobs. Bringing together the employers to understand their needs and identifying a corridor-wide solutions would be a great step towards meeting the workforce needs of the Corridor.

Post-Secondary / CTE:

Employers like Wal-Mart, Amazon and others are bringing thousands of logistics and manufacturing jobs to the Corridor, and other major investments are being made by the Indianapolis Regional Airport, Hancock Health and others. Skilled workers in healthcare, wellness, airplane maintenance and more will be needed in the coming years. It is vital for Hancock County to be proactive about how they will begin to meet those future workforce needs.

Currently, the County lacks any post-secondary education, and sends all of its vocational training students outside of the County for that training. It will be important for the County to work to meet the needs of these students and workers in-house by understanding the workforce needs and actively pursuing post-secondary education partners to help address them. Hancock County needs a place where adults and youth can pursue educational opportunities and be connected directly to careers. Below are two in-state models that communities have used to meet these needs in creative and meaningful ways.

MADE @ Plainfield Model

The recently completed MADE @ Plainfield project is a great example of a model that Hancock County could follow to provide CTE & Post-Secondary education to residents. MADE brings together Plainfield Community Schools, Hendricks College Network, Work One, Ivy Tech, Vincennes University, Department of Homeland Security, and more. The funding for made came primarily through the investment of the Town of Plainfield's Tax Increment Financing income, and the operations and ongoing maintenance is funded by the tenants' leases.



Columbus Learning Center

Opened in 2005, the Columbus Learning Center (CLC) is a shared-use facility bringing together Indiana University Purdue University Columbus, Ivy Tech, Purdue Polytechnic Institute and Work One under one roof. The CLC serves the needs of students, businesses, and communities. The Center contains classrooms, teaching laboratories, and support services for students and employees pursuing education and training in advanced manufacturing and technology-related careers. The CLC was funded primarily through grants including donations from the Lilly Endowment Inc, and the Cummins Foundation.

4. Address Housing Gap

The population growth along the Corridor has been exploding in recent years, primarily coming from young, highly educated families. These residents often commute outside of the county for work. Per the TPMA data, only 964 residents actually live and work along the Corridor while 6,505 employees commute into the Corridor and 14,521 Corridor residents leave every day for jobs outside of the area. The residential development that has happened has been built to attract those families. It has been almost exclusively single-family detached units priced above $250,000. At the same time, the majority of economic growth on the Corridor has been focused on distribution, e-commerce, and advanced manufacturing. These jobs will create thousands of entry level positions that, while offering a living wage, will make it a challenge for those workers to live, work and play in Hancock County.

Attainable Housing comes in all shapes and sizes. Irvington Lofts in Indianapolis (2013) offers 50 units in a modern, energy efficient building.

Over the next ten years, TPMA projects a need for 8,761 units being driven by current demand. Based on current jobs expectations, there will be an employment driven demand of an additional 5,018 units. This brings a total of 13,779 new units needed across the Corridor by 2030. Even the current demand for housing on the Corridor is not being met. The current 3.4% vacancy rate is well below the statewide rate of 11%. In fact, the current housing is only meeting 67% of the demand on the Corridor today.

Housing Demand Estimates

It is anticipated that the Mount Comfort Corridor will need approximately 13,779 additional housing units between 2020-2030 to accomodate housing demand. Annually, this equates to a demand for 1,378 new housing units over this period.

	Owner Occupied	Multi-Family	Total
Population and Existing Market Driven Demand	5,870	2,891	8,761
Employment Driven Demand	3,362	1,656	5,018
Total	9,232	4,547	13,779

The NEAR Teachers' Village created blocks of mixed affordable and market rate homes with the goal of attracting and incentivizing bringing school teachers to the area.

The community has an opportunity now to work proactively to provide housing for these people that will fit with the community's goals and allow a more diverse array of housing. If the County isn't proactive with the housing options being provided, they can leave it to the market to decide what comes and lose control of what they want to see. It is also important to note that while the workforce can travel to the jobs offered on the Corridor from further areas, the County will miss out on collecting the income tax created by the jobs they are creating. In essence, Hancock County will be incentivizing jobs that other communities will benefit from.

It is also important to note the way that affordable housing formulas are managed, the high incomes found along the Corridor will actually raise the Area Median Income (AMI) for developments built along the Corridor in the future. Different programs allow developers to use certain percentages of the AMI to raise or lower income limits for these housing developments. So, the threshold for "affordable housing" in an area like Western Hancock County could be much higher than that of an area with a lower AMI. This could make housing for traditional "middle class" families (teachers, firefighters, nurses, production workers, etc) more attainable on the corridor.

The following recommendations from the TPMA Housing Study are presented for consideration. For a more in depth look at the data that was used to create this analysis, please consult that report, attached.

Developer Engagement

To help facilitate development of new housing products including multi-family units, Hancock County, the Smart Growth Coalition, and towns of McCordsville, Cumberland, and New Palestine should convene with developers and builders working in the Corridor, as well as property owners. The goal of these conversations between landowners, real estate developers, and builders is to aid with property acquisition and catalyze denser residential development. Focus could initially be placed on meeting individually with property owners of land in catalyst sites about potential developments and to gauge their interest in allowing property to be acquired. If property owners indicate a willingness to dispose of land, meetings could be facilitated with these property owners and known developers who can deliver types of high-quality multi-family and workforce housing products to begin land acquisition processes.

Priority Land Set Aside (Residential)

Preserve land for multi-family and mixed-use development via proactive planning, land-use policy, and possibly strategic land acquisitions. Beyond just identifying zoning districts and boundaries, this task is about identifying land owned by the towns and County that can be specifically designated for the purpose of attainable housing.

Overlay Zoning is one method to promote land set asides for workforce housing. Acting on priority land set-asides will allow regulatory agencies to make specific rules for that property that do not necessarily apply outside of that zone, thereby significantly easing the entitlement and development process in that location. Furthermore, these actions will help to guide the private market to align its development objectives with those of the broader community.

Workforce Housing Incentives Programs

"It is necessary to understand what workforce housing is. The National Standard for workforce housing is priced in the $150,000-$250,000 range for owner-occupied units or $850 to $1,600 per month for renter-occupied units. These products should be attainable by the service and production employees of the community – firefighters, teachers, nurses, production workers, and others who have been priced out of higher market rate housing options. This term can refer to any form of housing, including ownership of single-family or multi-family homes, as well as rental units."

One challenge to developing workforce housing is that it is not as profitable financially for developers as single-family detached homes priced $250,000 and higher Developers and communities in the Mt. Comfort Corridor Region may need to utilize additional incentives when developing project budgets to address attainable housing, including utilizing grants, sponsorships, and incentives. At the federal level, both the U.S. Department of Agriculture (USDA), and the U.S. Department of Housing and Urban Development (HUD) are potential sources of funding and information.

USDA offers programs for housing assistance as well as rural development loan and grant assistance. They also offer loans and grants for housing preservation along with multi-family housing developments. HUD also provides grants and funding for various housing and neighborhood needs based on various eligibility requirements such as their HOME program, the Community Development Block Grant (CDBG) program, and Low-Income Housing Tax Credits (LIHTC). Several national non-profits can also be assessed for helpful content and funding options including Rural Local Initiatives Support Corporation (LISC), and National Rural Housing Coalition (NRHC). At the state level, the Indiana Housing and Community Development Association (IHCDA) is the designated housing resource.

Development Standards

One of the challenges noted by developers during stakeholder interviews was that there is a stigma about workforce housing and what it looks like. However, workforce housing can be an attractive residential product. Providing clarity to community members and local leaders could help overcome these challenges. Potentially, communities should consider working with developers to improve development standards to make appropriate workforce housing more straightforward to build. These standards could also focus on ensuring appropriate materials are used so that workforce/attainable housing solutions do not appear any different from a higher-end multi-family product. While updating existing design standards may be a larger lift, providing clarity on existing standards to help improve the entitlement process is could be a good starting point. To provide simplicity and clarity on these issues, it is recommended that the Smart Growth Alliance, Hancock County, and three Towns' websites include GIS maps, simple explanations of various zoning districts, and a simple table demonstrating the following pieces of information for residential zoning areas:

- Minimum lot area,
- Floor area ratio,
- Maximum building heights,
- Maximum number of dwelling units per acre,
- Restrictions on number of non-related occupants,

- Minimum lot widths,
- Required on-site parking,
- Density bonuses available
- Infrastructure improvement requirements;
- And conditions which would warrant further conversations with local officials
- Required setbacks for each side of the yard,

Attainable Housing Programming

Around the Corridor, there is currently little incentive for builders and developers to pursue the middle- and lower-income housing markets. Recent housing developments cater to the upper-middle to upper-income families for single-family detached homes. The costs associated with housing development, including land and site preparation, regulations, and labor, and materials costs, serve to impede attainable housing development. Additionally, profit margins tend to be greater on larger detached single-family units. This is coupled with the fact that builders and developers are more comfortable working in this space and Corridor communities have tended to prefer these products. No one response will remedy what is a systemic and market problem that many communities across the United States are facing, but communities that have responded with some success have taken a multi-faceted and customized approach to this issue. The following Attainable Housing Programming elements should be considered to address the housing demand for middle- and lower-income residents.

1. **Cost Reduction Program**–Public policy that reduces the cost of developing attainable housing. This may include development line items such as: permit fee reductions, impact fees waivers, utility improvement and hook-up fee reductions. In some cases, the costs may be reduced or deferred until after completion of the project, thus reducing the amount of debt required during the construction period.
2. **Construction Loan Guarantee Program**–For qualified contractors, provide a partial guarantee (up to 25%) of a construction loan for an attainable housing project. The guarantee will promote access to construction capital and cost reductions. Where local government are limited on this front, partnerships with foundations, non-profits and lending agencies may be helpful.
3. **Land Cost Reduction**–This initiative could align with Priority Land Set-Aside. Land costs and preparation serve as a significant upfront cost. This cost often makes it difficult for attainable housing projects to "pencil out." For land owned, or strategically acquired by active partners, reduction or deferral of the land and preparation cost burden could help encourage attainable housing projects.
4. **Prioritize Incentives**–Incentives that effectively reduce the equity/debt needed either to build or buy a house will help lower the bar of entry for attainable housing production. Programs such as fee waivers and tax abatement and down payment assistance can be effective in encouraging housing production and home purchases.
5. **Attainable Housing Builders' Tool Kit**–The Smart Growth Coalition and Corridor communities could utilize the strategies listed in this section, and further build upon them, to provide a resource kit for local builders to better utilize state, federal, and local incentives to enable attainable or workforce housing projects.

Shared Land Use Plan (Overlay)

An overarching strategy for the Corridor could include a binding unified land use plan for all jurisdictions along the Corridor. This would prescribe all types of land uses including industrial, commercial, residential, and mixed-use, would help promote successful and desirable housing development. One of the unique aspects of the Corridor area is that it includes a variety of jurisdictions, from the three towns to the County. There are also multiple of regional organizations and businesses with a stake in the Corridor including NineStar Connect, Hancock Health, and the Indianapolis Airport Authority. Creating a shared land use plan for the Corridor would ensure that development occurs in a manner that works for all parties. A unified land use plan would also ensure that all types of development fit together from the northern end of the Corridor in McCordsville, to the southern end in New Palestine, and everything in between. This would make certain the Corridor feels like one region rather than a ten-mile stretch composed of very separate entities.

From a housing specific focus, a joint land use plan would help promote desirable development. This includes realizing aesthetic guidelines and housing product standards. It would ensure that single-family, multi-family, and mixed-use developments are located and stylized appropriately. A joint land use plan would also ensure that both workforce housing and higher-end housing is distributed along the Corridor in a manner that aligns with future growth. It is recommended that Hancock County and the towns of Cumberland, McCordsville, and New Palestine consider implementing and adopting a joint land-use plan that builds on the findings of this housing study and the land use study completed by Stantec, on behalf of the Coalition for Smart Growth.

5. Corridor Management

To maintain the management of growth along the Corridor, it is recommended that the Coalition for Smart Growth becomes a more formal collective impact initiative, with a leadership board made up of public and private stakeholders. Having a formal group that meets regularly will make it easier to maintain momentum and accountability.

Quarterly Corridor Congress

The Corridor Management Group should hold quarterly or bi-annual events for stakeholders to update the status of goals, give updates, and plan for future growth. This regular connection allows for better communication and helps hold partners accountable. Also, it is a great opportunity to highlight successes along the Corridor, keep apprised of local initiatives, and invite regional and State partners to participate and stay updated on growth on the Corridor.

Designate Clear Points of Contact Within Coalition

Communication is key in anything, and economic development is no different. Being able to quickly call together relevant partners to provide input on projects, data on sites, costs for infrastructure, and more can be vital to remain competitive. The Coalition for Smart Growth is made up of almost all of the relevant stakeholders in this process, across the private and public sectors. Setting up clear communication lines can help the Corridor advance when competing for projects. These key contact designations should not be individuals, but positions within stakeholder groups, so that if someone changes roles or leaves an organization, then there is ongoing stability and communication.

Transportation Planning

A Transportation Plan will be vital as the corridor develops. Working with the towns along the Corridor, we helped them collect relevant data on their transportation needs along intersections. Since the County Comprehensive Plan is already underway, it is a great opportunity to roll these recommendations into that plan and utilize the transportation planning already scoped for that project. Our recommendation is that the county, towns and State all work together on the next steps of the Corridor to understand ingress and egress, develop a reliever system plan, and identify areas of strategic investment across the Corridor.

Create Action Plan with Near, Medium, and Long Term Goals

This recommendation was one from the Urban Land Institute's report and is still relevant. By having an action plan for when the community wants to see their goals accomplished, it helps them understand whether they are on track, or if their goals are realistic. It also helps to have projects lined up to work towards. These should include, but not be limited to: Gateway beautification, infrastructure improvements, target industry properties, specific commercial uses, and more.

Utilize Existing Website for Data

The current website for Mt. Comfort Road Corridor is clear and concise but should be updated with all of these reports and more. As the Coalition formally comes together, holds update meetings and builds out goals, all of these can be hosted on this site. This will allow for better public participation and increased access. This site should serve as a repository for relevant information on the Corridor and Western Hancock County. Demographic data, target properties, talent attraction materials, information on workforce, quality of life initiatives, tourism, and more should be housed and available here for residents, potential residents, businesses, real estate professionals, and government entities to access quickly and easily. Although the site is currently maintained by Nine Star, it could be transferred to HCEDC or another entity to make it easy to update and stay relevant. Having a page that is maintained would then also make it easier for groups like HCEDC to offer a link to that page for constituents and other interested parties to gather information.

Open Space / Recreation Plan

The Corridor has many natural amenities built into it, from natural waterways to wooded areas. Two of the Stantec report's "Big Ideas" include utilizing natural water courses as pathway opportunities, and taking advantage of some of the large electric line easements to preserve more strategic open spaces. Developing a corridor-wide open space and recreation plan will help balance a variety of recreational options that allow opportunities to work, live, educate and recreate.

Beautification / Branding

One primary focus for the Coalition going forward should be investing in the beautification and branding of the Corridor. Beautification and branding were a common response among stakeholders being interviewed throughout this process. This effort is a great opportunity to begin real work on growing the identity of the Corridor. Considering the large geography of the Corridor, in addition to having three municipalities along the Corridor and the unincorporated communities, having one consistent look could prove difficult. However, there are steps the stakeholders can take to push a sense of place and community throughout the Corridor.

Gateway Identification

The main entrance and exit to the Corridor for the vast majority of people will be from the I-70 interchange. This bridge is a great opportunity to add a distinctive look that makes Mt Comfort stand out and immediately recognizable. It is also relevant that this is the main entrance and exit for anyone coming to and from the Indianapolis Regional Airport to Indianapolis and the State. With the significant investment of Hancock Health into the Gateway development to the South, this would continue that aesthetic across I-70 and connect the Corridor. The stakeholders should work with INDOT and the State of Indiana to add identifiable landscaping, lighting, artwork, and architectural features to the bridge and / or ramp system attached to it. It will also be important during the design phase to identify, with INDOT, the cost of maintenance and create a design that is functional.

I-70 Gateway: A prime example of what this exit could look like is just down the road. The State Road 9 and I-70 Interchange features distinctive art and architectural features that make it stand out night and day and announces your entrance to Greenfield.

SR 39 Bridge – Lebanon: This distinctive bridge announcing the Northbound entrance to Lebanon, IN was completed in 2013 at a cost of $1.5 million and funded by the Lebanon Redevelopment Commission. The bridge's features were brought up multiple times by stakeholders in this process. It is important to note that while the bridge artwork is identifiable, it has been subject of some controversy locally, and the design came with heavy ongoing maintenance costs that may have been avoidable in the design phase.

Jonathon Moore Pike Bridge – Columbus: This bridge in Columbus, Indiana was constructed in 1996. Its architectural design and distinctive features bring attention to the Town of Columbus as you cross on I-65. The red arches and unique suspended architecture serve as both a gateway feature to Columbus, and bring attention to the city's historic culture of investing in architecture, and accomplishes it without needing signs or words.

Bloomington, IN: A prime example of a welcoming gateway that also promotes local partners and priorities can be found on the SR 37 exit off of I-69 to Bloomington. This landscaped gateway welcomes visitors to the town and identifies Indiana University, Ivy Tech, and other civic partners, as well as creates a sense of place and identity for the city. This would be a great example of a gateway project that doesn't require much engineering or architectural work, and the maintenance and up front costs are potentially much lower as well.

Yorktown: Yorktown, Indiana, in Delaware County, recently constructed a Gateway at the exit off of I-69 and IN 32. It consists of signage with a limestone and brick structure that will require minimal maintenance, as well as landscaping that can be switched out for different seasons. This project was part of the Indiana Department of Transportation's Hoosier Gateways Program. Like the Bloomington gateway, it will require minimal engineering and maintenance on the bridge, while still offering a bold and recognizable entryway to the community.

Design Standards

With the Overlay District comes opportunity to drive the design standards across the Corridor. It is recommended that the Overlay group utilize the existing development standards from the Hancock Health Gateway as a guide to raise the expectations for architecture, lighting, signage, and landscaping across the Corridor to create a unified feel as commuters cross the Corridor.

Signage

Wayfinding signage and signs identifying the communities along the Corridor should be upgraded. Late in 2020, new signs were put up by the Coalition that identified the communities along the Corridor. While these were a good start, the Coalition should work to add to these, with larger identifying signs for the communities and wayfinding signage pointing to points of interest along the Corridor. In addition to the communities themselves, these signs could point to Hancock Health's facilities, the Airport, major employers, agritourism attractions like Tuttle Orchards and Lark Ranch, parks, greenways, and areas of historic distinction.

One primary focus for the Coalition going forward should be investing in the beautification and branding of the Corridor. Beautification and branding were a common response among stakeholders being interviewed throughout this process.

Coalition for Smart Growth

Thoughtful Growth for Mount Comfort Corridor