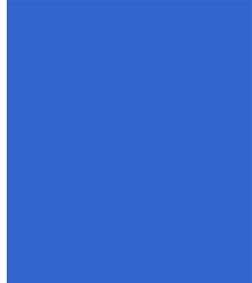


# *Churubusco*

## *Comprehensive Plan*



———— 2014 ————



## Acknowledgements

The Town of Churubusco would like to thank all of the residents, community stakeholders, organizations and other participants who contributed their time and ideas throughout the planning process to complete the *Churubusco Comprehensive Plan*.

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# Section 1: Introduction

## Section 1: Introduction

### **Purpose of the Comprehensive Plan**

The purpose of the *Town of Churubusco Comprehensive Plan* is to provide a blueprint for the community to direct and manage new growth, revitalize existing neighborhoods, maintain infrastructure, promote economic development, maintain a range of housing opportunities, and cultivate a quality of life. This plan was developed through a collaborative, engaged process. Policies, goals and strategies are developed into an action plan to create a vehicle for implementation and measurement. By engaging the town through a community attitude survey, interviews with stakeholders and civic leaders and a community visioning process, this plan will provide a strategy that expands beyond the land use and growth of the community to also include intermingling aspects of sustainable planning for the future of the community.

The Town of Churubusco Comprehensive Plan has been developed as prescribed by the guidelines of Indiana Code 36-7-4-500. The comprehensive plan contains policies, goals and strategies that are the basis for land use development regulation in the jurisdictional area of the Churubusco Plan Commission. According to Indiana Code, a comprehensive plan must contain at least the following elements;

- A statement of objectives for the future development of the jurisdiction.
- A statement of policy for the land use development of the jurisdiction.

- A statement of policy for the development of public ways, public places, public lands, public structures, and public utilities.

This is also a strategic plan to be used as a living document for implementation of a community vision. This planning initiative cultivated a strategic thought process, developed a clear purpose and vision for the community, and expanded upon goals, objectives, policies, and strategies by incorporating a timeline and funding source identification.

### **Approach**

The development of this plan was completed through a combination of traditional planning methods merged with strategic, mid-range planning techniques. This plan provides a more detailed look at the existing resources of the Churubusco community by expanding upon the current Churubusco Comprehensive Plan and other informational sources.

The strategic approach is based off of the Livability Principles created through the Partnership for Sustainable Communities. In 2009, the U.S. Department of Housing and Urban Development, the U.S. Department of Transportation, and the U.S. Environmental Protection Agency, joined together to create the Partnership. The cooperation of these three federal agencies to promote sustainability planning exemplifies the target of future federal funding. As stated by the Partnership for Sustainable Communities:

## Section 1: Introduction

“Sustainable communities are places that have a variety of housing and transportation choices, with destinations close to home. As a result, they tend to have lower transportation costs, reduce air pollution and stormwater runoff, decrease infrastructure costs, preserve historic properties and sensitive lands, save people time in traffic, be more economically resilient and meet market demand for different types of housing at different price points. Rural, suburban, and urban communities can all use sustainable communities strategies and techniques to invest in healthy, safe and walkable neighborhoods, but these strategies will look different in each place depending on the community’s character, context, and needs.”

The Livability Principles presented below provide the Town of Churusbusco with a core set of established principles that provide a perspective for the development of this plan.

### *Provide more transportation choices:*

Develop safe, reliable and affordable transportation choices to decrease household transportation costs, reduce energy consumption and dependence on foreign oil, improve air quality, reduce greenhouse gas emissions, and promote public health.

### *Promote equitable, affordable housing:*

Expand location- and energy-efficient housing choices for people of all ages, incomes, races, and ethnicities to increase mobility and lower combined cost of housing and transportation.

### *Enhance economic competitiveness:*

Improve economic competitiveness through reliable and timely access to employment centers, educational opportunities, services and other basic needs by workers, as well as expanded business access to markets.

### *Support existing communities:*

Target Federal funding toward existing communities to increase community revitalization and the efficiency of public works investments and safeguard rural landscapes.

### *Coordinate policies and leverage investment:*

Align Federal policies and funding to remove barriers to collaboration, leverage funding, and increase the accountability and effectiveness of all levels of government to plan for future growth, including making smart energy choices such as locally generated renewable energy.

### *Value communities and neighborhoods:*

Enhance the unique characteristics of all communities by investing in healthy, safe, and walkable neighborhoods – rural, urban, or suburban.

Through this strategic approach, comprehensive community development planning is applied to evaluate how each area of the community interacts with others to plan for a sustainable future.

## Section 1: Introduction

### **Planning Process**

The basic planning process for the development of the *Churubusco Comprehensive Plan* included the following steps:

#### **Community Analysis**

This involved the evaluation of existing community conditions, issues and trends. This was accomplished through an analysis of demographic statistical data, review of background information including existing plans and documents, a community attitude survey, best practice research, stakeholder meetings, a public visioning workshop, and discussion within the Advisory Planning Committee.

Key community development elements that were explored included: land use and transportation, public facilities and services, economic development and housing.

#### **Citizen Participation**

Citizen participation was an integral part of the development of the *Churubusco Comprehensive Plan*. In the Fall of 2013, the Churubusco Planning Advisory Committee was formed. This committee was comprised of representatives from the town including a town council member, Plan Commission and Board of Zoning Appeals, the Clerk/Treasurer, and Town Manager. The Committee also included representatives from Smith-Green Community Schools, Whitley County Chamber of Commerce, and local citizens including youth representation. The committee met throughout the planning process to provide guidance and insight into the planning process.

A public workshop was held in February 2014. This workshop

provided a process to receive input on the Town's strengths, needs & future vision.

#### **Development of Policies, Goals and Strategies**

The Community's Comprehensive Plan is intended to guide decision-making concerning the long-term development of the community. The development of a vision of the community through Policies, Goals and Strategies focused on understanding of past development, and determining how existing conditions may influence development in the future.

#### **Plan Evaluation**

Plan evaluation is an extension of plan implementation. Communities are continually changing. Plan evaluation recognizes that the planning process must be periodically revised and requires that someone or something be responsible for a basic schedule of tasks in order to ensure that the plan is responsive to changing communities.

### **Elements of the Churubusco Comprehensive Plan**

This plan is divided into Sections to address areas of effort that have been part of the planning process. These sections include: (Section 2) planning area, (Section 3) a profile of the community, (Section 4) a review of the Town's existing and future land uses, (Section 5) a discussion of public infrastructure, facilities and services, (Section 6) an economic development assessment, (Section 7) a housing assessment, (Section 8) an action plan that details Policies, Goals and Strategies for the community, and (Section 9) a procedure for plan evaluation and update, and an appendix that provides a summary of public input.

COLD  
DRINKS

Section 2: Planning Area

Fresh Filtered Cold Coffee  
Give Up Cigarettes  
SERV

We Use  
SCHLOSSER'S  
OAK GROVE BUTTER

On our  
BUTTERKIST  
POP CORN

BRUMBA  
PRO  
BUTTER-K  
POP CORN

1929-

## Section 2: Planning Area

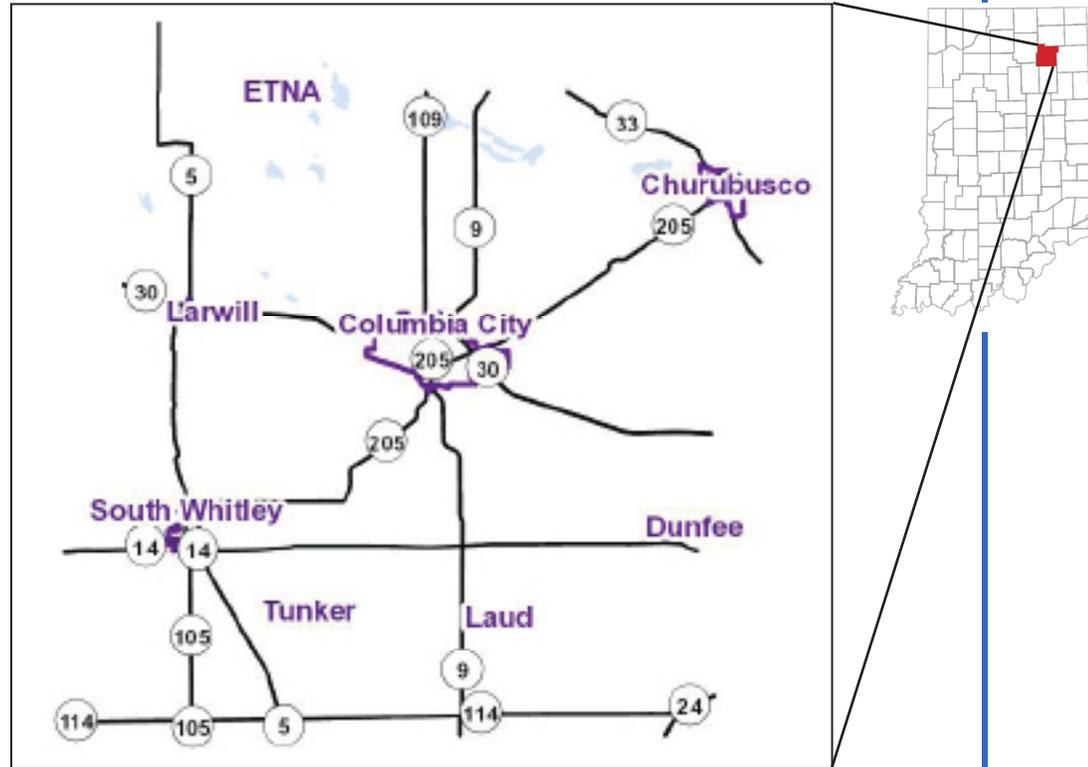
### Location and Regional Context

The Town of Churubusco, Indiana is located in the northeast portion of Whitley County within Smith Township. It borders northwest Allen County to the east and is a short distance to Noble County to the north. The town is located approximately 10.4 miles northeast of Columbia City, and 16 miles from the northwest border of the City of Fort Wayne.

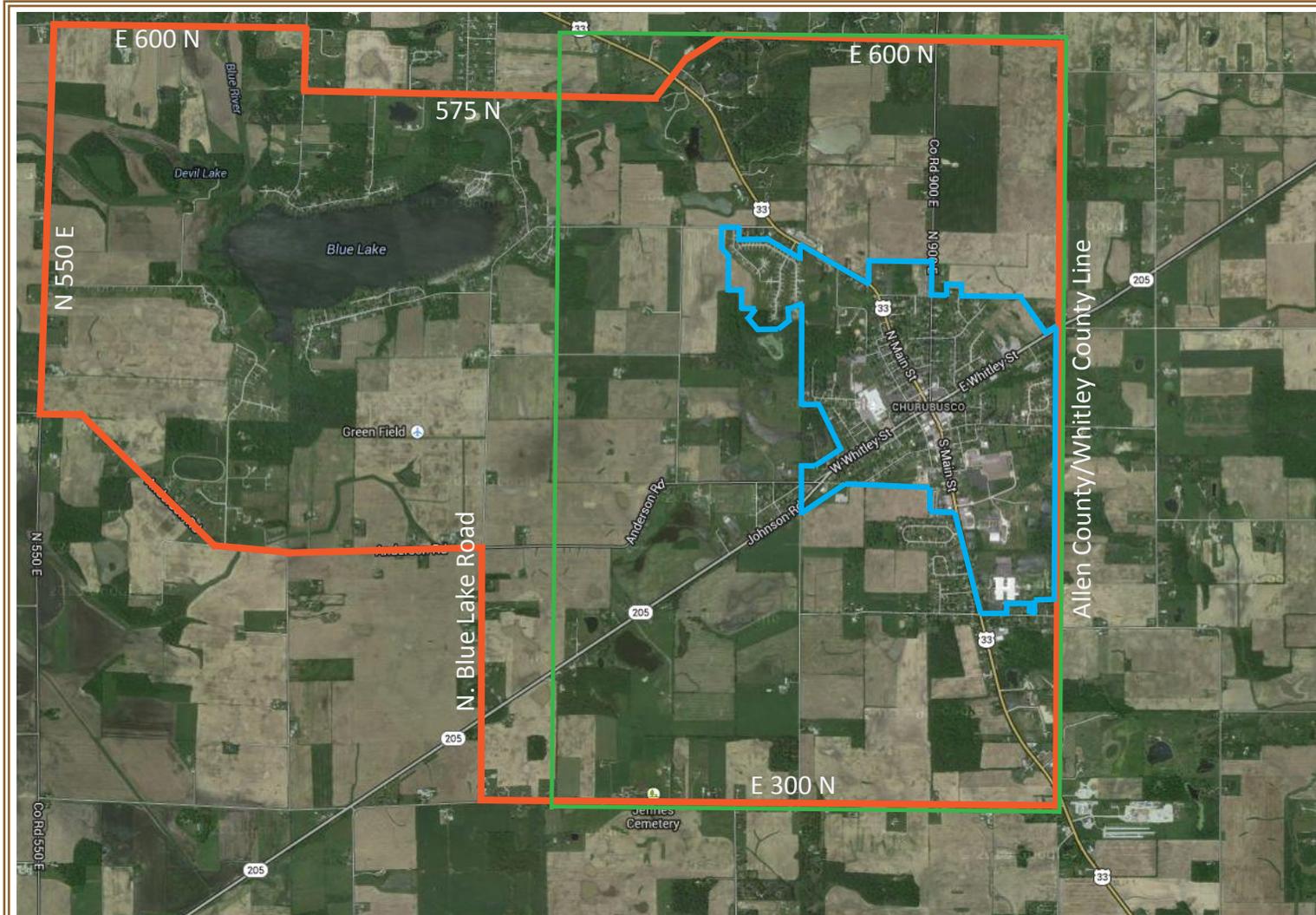
Indiana State Road 205 and U.S. Route 33 intersect in downtown Churubusco. U.S. Route 33 provides connectivity to Fort Wayne heading southeast and to Noble County heading northwest. State Road 205 provides connectivity to Columbia City to the southwest and DeKalb County near the cities of Garrett and Auburn to the northeast. Both eastern routes provide connectivity to U.S. Interstate 69.

### Project Boundaries

To explore further growth opportunities, a planning area was established that expands beyond corporate boundaries. The surrounding rural area is identified as being part of the Churubusco community. The project boundaries for the Churubusco Comprehensive Plan go to the Whitley/Allen County line to the east, County Road E 300 N to where U.S. 33 crosses into Allen County to the south, Blue Lake Road and surrounding Blue Lake at N 550 E to the west, and County Road E 600 N to the north. The map on page 5 displays the study area boundaries.



## Section 2: Planning Area



Town of  
Churubusco  
Comprehensive  
Plan  
Planning Area

— Corporate Limits

— Churubusco Plan Commission  
Jurisdictional Boundary

— Study Area

SturtzPMG 2/11/14



**Section 3: Community Profile**

## Section 3: Community Profile

### History

Churubusco was founded in the 1840s. Originally, the location was two different towns, Franklin and Union, divided north and south by the Eel River and Union Railroad. In 1847, while trying to establish a post office, the name Franklin was already used in Indiana when the community applied for permitting. After some great debate, it was decided to name the community Churubusco. The name was in honor of the American victory during the American-Mexican War in Churubusco. There is only one other town in the United States with the same name. Prior to the establishment of Churubusco, the land was occupied by the Miami Indian Tribe. Chief Little Turtle (Mish-e-ken-o-qua) was one of the best known Miami tribe chiefs.

With the new Union Railroad running through Churubusco, the early years provided a bustling railroad community for the town. There was a sawmill, a gristmill, hardware and dry good stores, and the Larimore Hotel (originally the Stites Hotel). A school building was built in the town in 1875 and the Churubusco News was established in 1876.

In the mid-1900s, the Town of Churubusco was similar to many other mid-western towns. U.S. 33 provided a route through the community and the downtown was filled with typical downtown establishments including a gas station, a bank, the post office, restaurants, car dealers, real estate office, the newspaper, and a pool hall.

Churubusco is most known for the “Beast of Busco” legend. Oscar, a large snapper turtle, was spotted in Fulks Lake and put Churubusco on the map. Estimates approximated his weight at

400 pounds. In March of 1949, the news was sent over the wire throughout the U.S. a frenzy of people to visit Churubusco to get a glimpse of the largest turtle. It was stated in the media that there were three thousand visitors with on-the-spot reports. In 1949, the coined term “Turtletown U.S.A.” began as the town received letters and people were arriving with attempts to catch this remarkable turtle. Oscar was never trapped and there is no visual record of his existence, but his legend has lived on. Churubusco’s town identity is defined by the turtle and Turtletown U.S.A., its logo, the welcome sign, and the annual Turtle Days Festival.



Historic Downtown Churubusco

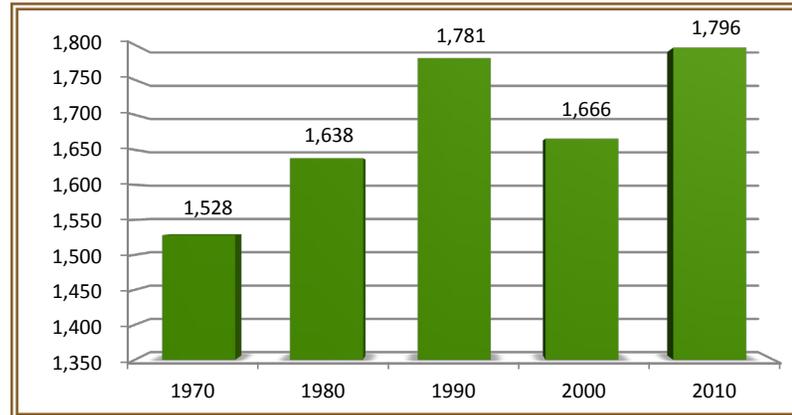
## Section 3: Community Profile

### Population Demographics

The population demographics data in the Community Profile section of the *Churubusco Comprehensive Plan* was derived using U.S. Census Data from 2000 and 2010, along with historic census counts from STATS Indiana. In 1900, the population of Churubusco was 884 people. From 1900 to 1960 the population increased from 884 to 1,284, a 45 percent increase over the 60 year period. In the 10 years from 1960 to 1970, there was a jump to 1,528, a 19 percent increase. Since 1970 through 2010, the Town of Churubusco has seen a growth in population of approximately 17.5 percent. There were growth fluctuations between 1990 to 2010, with a decrease between 1990 to 2000, but then an increase to 2010 so that the population was similar to 1990 population.

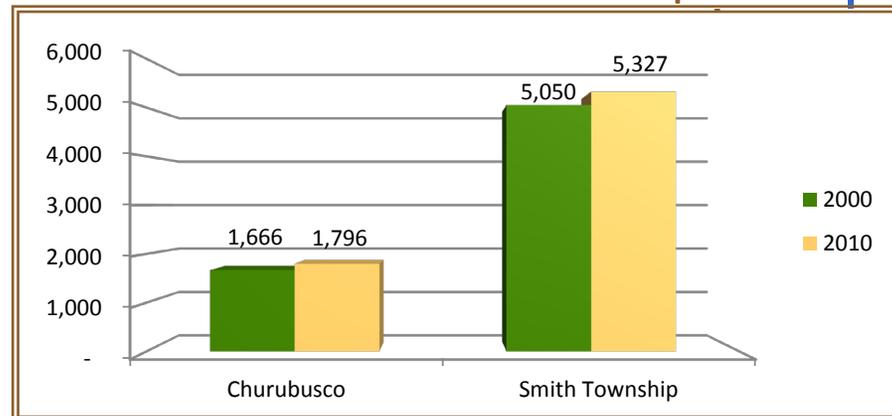
Township data has been detailed to show the changes in Churubusco as compared to Smith Township. From 2000 to 2010, Churubusco experienced a 7.8 percent increase. Smith Township experienced a 5.5 percent increase in population in the last 10 years.

#### Historic Population Town of Churubusco



Source: STATS Indiana Population Data

#### Population Comparison of Churubusco & Smith Township



Source: U.S. Census 2000 & 2010

## Section 3: Community Profile

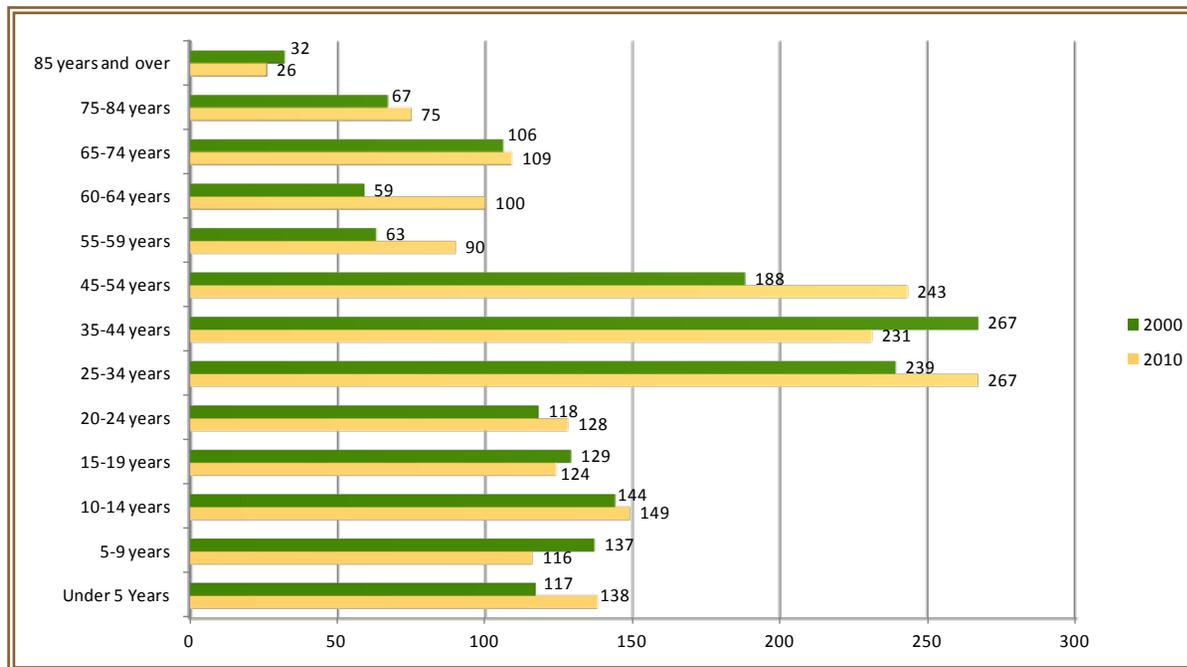
In comparing the 2000 to 2010 census statistics for the Town of Churubusco, the highest age population increase was in the 45 – 54 age cohort from 188 to 243. There was also a significant increase in the 25 – 34 age cohort. There was a decrease in the 35 – 44 age cohort from 267 to 231. Another increase experienced was in children under 5 years old. The senior population did not experience a significant change, those over 65 years old in 2000 totaled 204 compared to 210 in 2010.

The largest portion of Churubusco’s population is in the 25 – 54 age cohort – comprising of approximately 41 percent of the

population. The median age rose slightly from 32.7 in 2000 to 33.9 in 2010. When compared to Whitley County, the median age in 2010 was 40.1, slightly higher than Churubusco.

The population over 65 years old encompasses 11.7 percent of the population in 2010. Whitley County population 65 and older encompasses 14 percent of the population, slightly higher than Churubusco. The town had a higher percentage of children under age 5 at 7.7 percent of the population, whereas, Whitley County’s under age 5 cohort was at 6.3 percent.

**Population Comparison of 2000 & 2010**



Source: U.S. Census 2000 & 2010

## Section 3: Community Profile

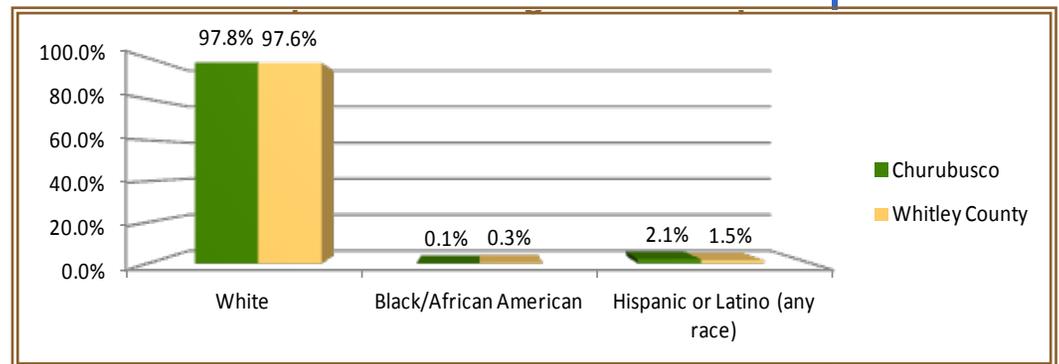
In the year 2000, the population of Churubusco was divided with a slightly higher female population of 51.7 percent, with 48.3 percent male. By 2010, the female population grew slightly to 52.9 percent of the population, with 47.1 percent male. Whitley County was almost evenly divided male and female in both 2000 and 2010.

	2000	2010	2000	2010
City/County	Male	Male	Female	Female
Churubusco	48.30%	47.10%	51.70%	52.90%
Whitley County	49.70%	49.60%	50.30%	50.40%

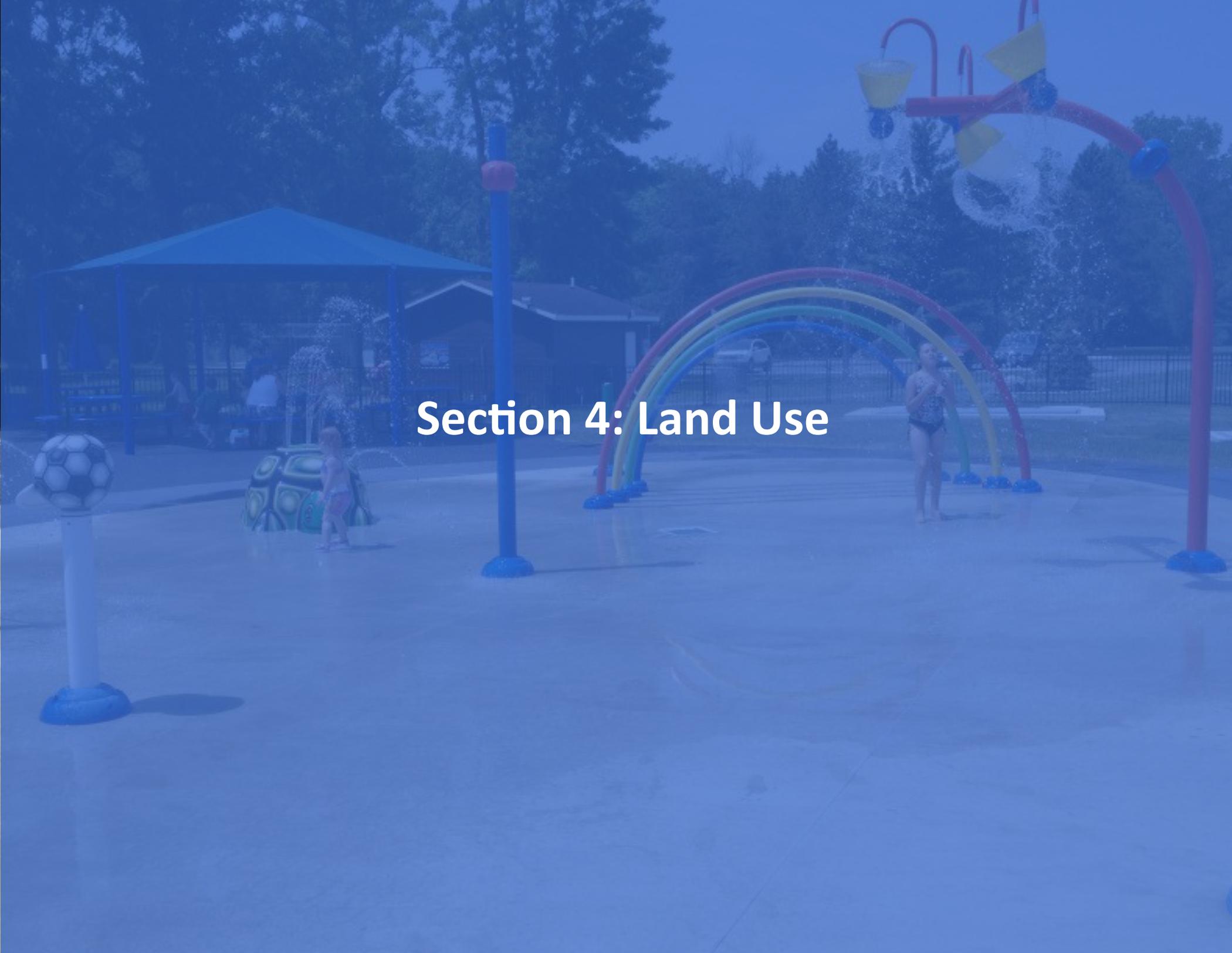
Source: U.S. Census 2000 & 2010

The racial composition of the Town of Churubusco according to the 2010 U.S. Census was predominantly white at 97.8 percent of the population. There was 0.1 percent black/African American and 2.1 percent Hispanic or Latino. Whitley County's racial makeup is similar to Churubusco with a slightly lower Hispanic/Latino population of 1.5 percent.

### Racial/Ethnic Background of Population



Source: U.S. Census 2010



**Section 4: Land Use**

## Section 4: Land Use

As Churubusco continues to grow and change, it is important to take a comprehensive look at the distribution of land uses in the community. The way land is used shapes the community in fundamental ways, affecting all aspects of community life including opportunities for jobs, housing, recreation, and businesses; community character and design; the need for public facilities and services of all types; and the impact of traffic, noise, and air quality.

### *Existing Land Use*

The following section is a description of the various existing Land Use Classifications represented in the Churubusco study area. There are eight classifications identified in this plan including:

- Single Family Residential
- Multi-Family Residential
- Manufactured Residential
- Commercial
- Industrial
- Public/Institutional
- Agriculture
- Open Space

The Existing Land Use Map on page 12, reflects the location of uses of land within the study area.

### *Residential Land Use*

On the Existing Land Use Map, residential land use is divided into the following categories: single-family, multi-family, and manufactured housing. Single-family housing is the dominant use of land within the Town of Churubusco. This type of housing includes detached housing units for the use of one family or household. Churubusco's single family residential land is primarily high density with houses laid out in a grid pattern. Some lower density subdivisions have been and continue to be developed on the north and east sides of Town. Outside of town boundaries, within the study area there are several older farmsteads sprinkled with newer suburban housing typically on pieces of land ½ acre or larger and a mixture of year round and seasonal housing surrounding Blue Lake. Multi-family residential sites and manufactured housing also exists within Churubusco. Multi-family housing has two or more units. A more detailed description of housing is included in Section 7 of the plan.

### *Commercial Land Use*

Commercial properties are largely located along and adjacent to U.S. 33 and State Road 205. This includes the downtown area at the intersection of these two transportation routes. Businesses include several independently owned retail and business service operations as well as a few national retailers.

## Section 4: Land Use

### Industrial Land Use

Industrial land within Churubusco is primarily located southeast of town along U.S. 33. A few small lots of industrial land also exists along State Route 205. Utilities are included as industrial uses. The Wastewater Treatment Facility is located off of State Route 205 to the east of downtown, near an Indiana Michigan Power substation. The Water Plant is located south of downtown to the west of U.S. 33.

### Public/Institutional Land Use

Public and institutional land uses include land that is used to support the technical, political and social functions of a community. Public/Institutional land is interspersed throughout the community including Smith Green Community Schools located to the west of downtown. The Government Center, Town Hall and Street Department Equipment & Storage complex are located just south of downtown off of U.S. 33. The Smith Township Fire Department is located to the north of town near the Churubusco Community Park and U.S. 33. The Churubusco Library and U.S. Post Office are both located in the downtown area. Several churches are also located throughout the community – also along U.S. 33 and State Route 205.

### Agricultural Land Use

The Churubusco community is virtually surrounded by rural agricultural land, on predominantly flat or gently rolling terrain. Agricultural land makes up the majority of the landscape outside of corporate boundaries.

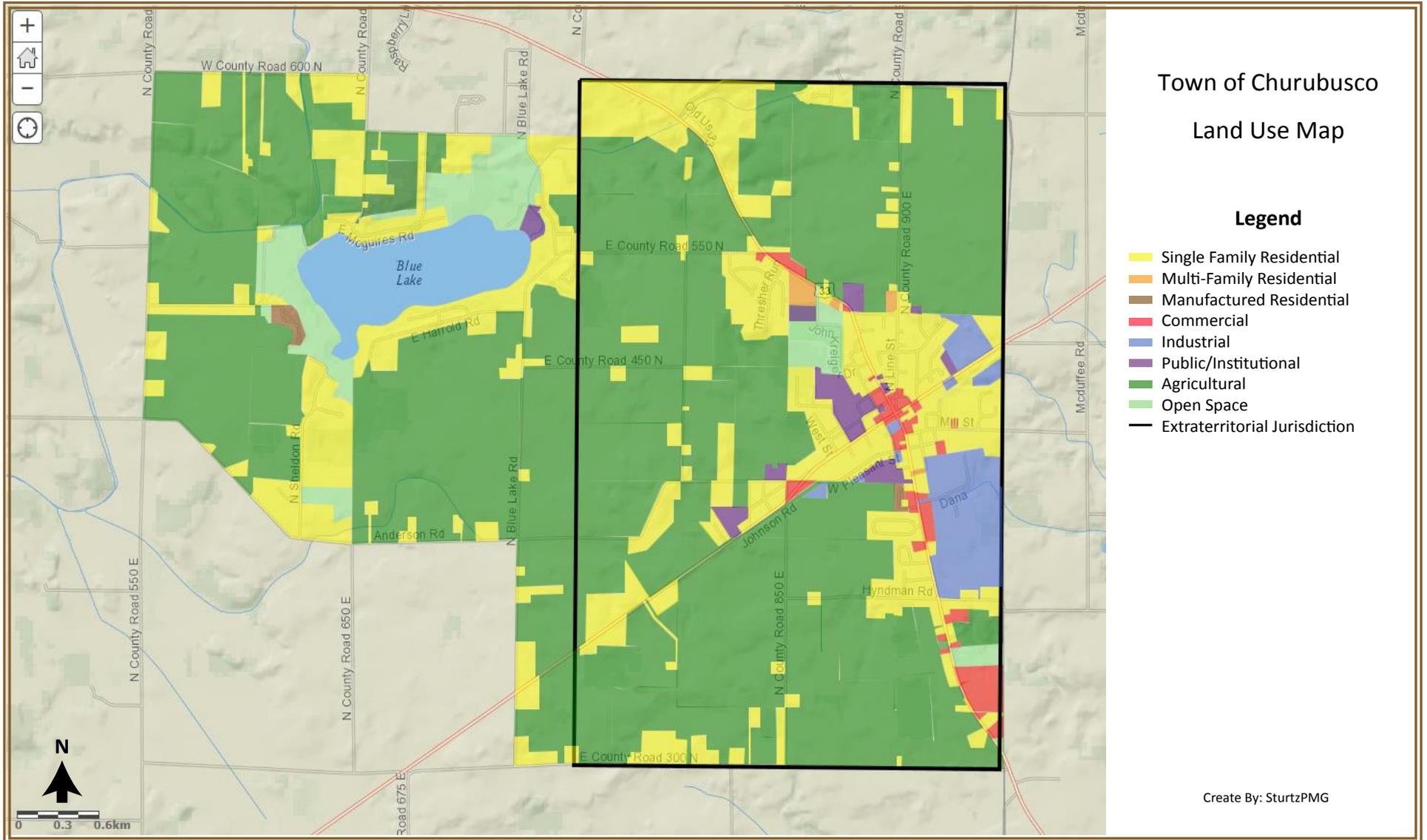
### Open Space/Natural Areas

Open space/natural land within the study area includes the Churubusco Community Park on the north side of the town, wetland and floodplain areas adjacent to Blue Lake and the Ideal Fish and Game Club south of the town off of U.S. 33.



Churubusco Community Park

## Section 4: Existing Land Use



## Section 4: Land Use

### *Future Land Use Plan*

Through the public input process, the Churubusco community has expressed an overall goal and desire to retain its' inherent rural character, with an emphasis on preserving both natural features and agricultural activities while pursuing sustainable development and economic growth. A unified view can now be drawn upon from the analysis in the form of a future land use plan and map which will embody those community-based goals and objectives.

Churubusco acknowledges that to support and sustain its community character it must be pro-active in anticipating and (where possible) accommodating potential future growth. The overall concept of Churubusco's Future Land Use, is embodied in the Future Land Use Map. The Future Land Use Map is a visual representation of Churubusco's objectives and policies that relate to growth and development. The proposed Churubusco Future Land Use Map was developed to retain Churubusco's inherent character, with an emphasis on preserving both natural features and agricultural activities. The town will focus on the pursuit of sustainable development and economic growth promoted by focusing future residential, commercial and industrial growth where existing development is occurring. See page 14.

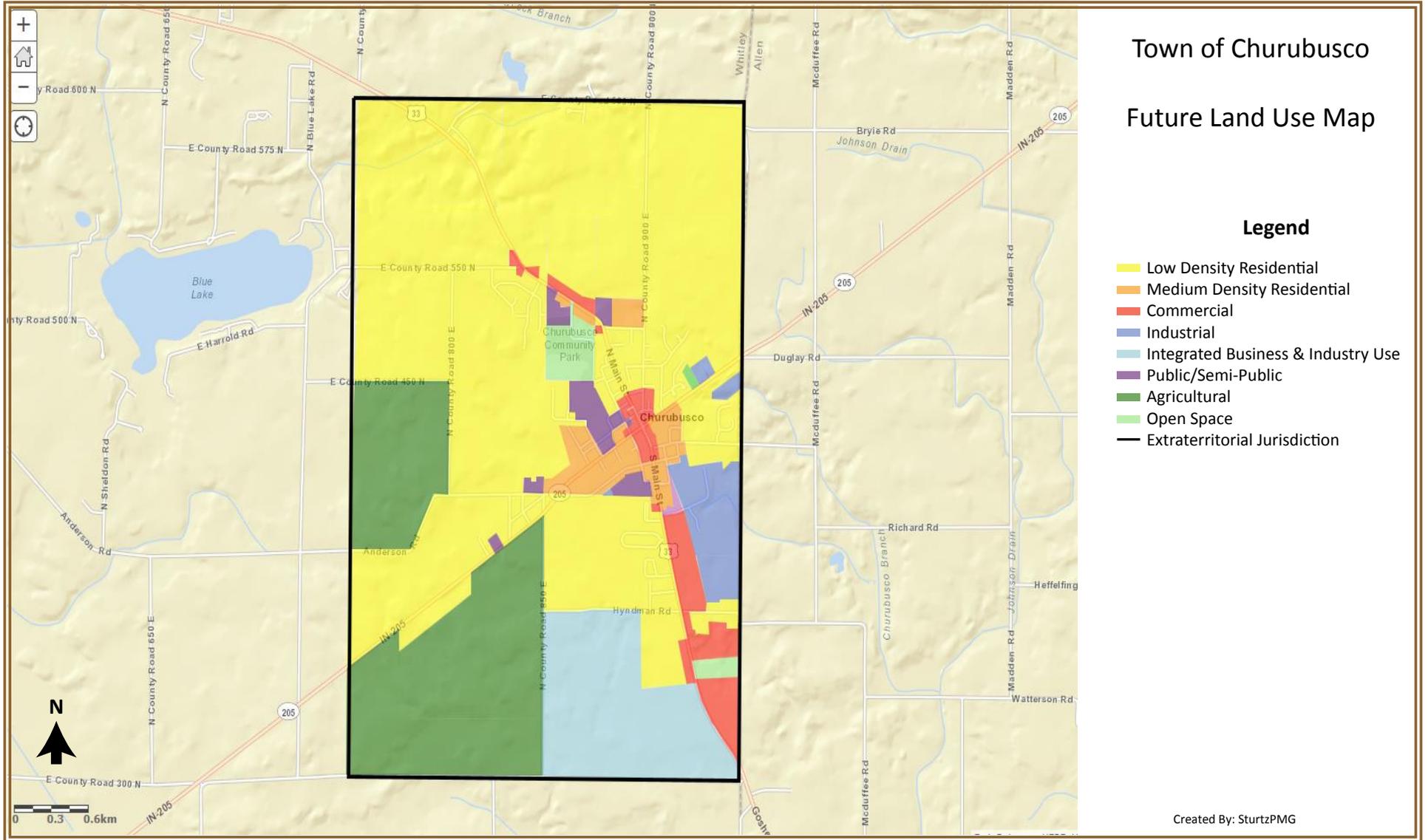
The Town of Churubusco has planning jurisdiction over municipal boundaries as well as within its extraterritorial jurisdiction. The Churubusco Future Land Use Plan and Map encompasses the existing Town of Churubusco planning jurisdiction. The Churubusco Future Land Use Map should

not be interpreted as a parcel-specific zoning map. It depicts general land use distribution that the community has identified to provide guidance for policy makers, developers, property owners, etc. for the next 20 years.

The following six statements are the key concepts that support the development of the Churubusco Future Land Use Map.

1. The land use strategy for the Town of Churubusco is based on two general principles. (1) Promote infill development inside current Town limits to address the revitalization and redevelopment of older areas in the Town and (2) Development on the fringe should be supported by efficient provisions of Town utilities and services. Development of the area currently outside Town limits should be encouraged where the Town can reasonably expect to be able to service fully-with water, sewer, police and fire protection, and code enforcement, when required or when appropriate, over the course of the planning period.
2. Commercial and industrial uses should be focused toward major transportation corridors.
3. As stewards of the natural environment, it is important to ensure the preservation of environmentally sensitive areas and to plan for parkland needs. Open space should be preserved in parks and drainage corridors throughout the community.

## Section 4: Land Use



## Section 4: Land Use

4. Those unincorporated areas within the extraterritorial jurisdiction, yet outside of the Town should receive a balanced consideration of agricultural and open space preservation, clustering of rural residential development, and compatibility of use.
  - Integrating various aspects of daily living, usually within walking distance, to facilitate a high degree of civic integration and social interaction among residents.
5. Ensuring compatibility of land uses helps maintain the quality of life of a community. Since a land use decision on any individual parcel will affect surrounding parcels of land, sound decisions have to be made to ensure that different land uses complement each other and create the best urban form. New developments need to integrate well with their surroundings. This is achieved by following a plan, incorporating characteristics of the surrounding area into the development, and establishing appropriate buffers, for example, green space and less intensive uses, to reduce land use conflicts.

### *Low Density Residential Land Use*

After agriculture, the Town's most dominant land use within the extraterritorial planning jurisdiction is residential. The general residential land use classification indicates an area in which dwellings with their accessory buildings occupy the major portion of the land.

The Future Land Use Map shows that future residential development is projected to occur to the north and northwest of the Town, as well as along N. County Road 800 East.

### *Medium Density Residential Land Use*

Older neighborhoods within Churubusco are characterized by residential-scaled homes along tree-lined streets. A substantial number of older structures contribute to community character. Smaller lot design facilitates neighborhood walkability. This plan promotes medium-density developments within, and adjacent to built areas within the community. Medium density residential as used in this plan is defined as a residential area designated for use by up to 15 dwelling units.

### *Commercial Land Use*

The goal of commercial development is to provide goods and services for local and regional residents. Activities within a
6. Mixed use development, or areas that combine two or more types of development-commercial, office, industrial, or institutional — usually accompanied by residential uses, can benefit a community by:
  - Helping create a sense of place.
  - Maximizing use of existing public infrastructure, i.e., roads, sewer, water.
  - Maximizing use of land by supporting sustainable development.
  - Encouraging historic preservation and reuse of existing buildings.

## Section 4: Land Use

commercial land use area are predominantly connected with the sale, rental and distribution of products or performance of services. These are areas, with or without structures, where goods are distributed or personal business services are provided, including the retail sale of goods and services to local residents and consumers attracted from the outside community.

The Future Land Use Map depicts that Commercial development occur as infill to the downtown and to the southeast of U.S. 33, south of the downtown.

### Industrial Land Use

Industrial uses bring many benefits to the community, but they must be carefully planned for in order to avoid future conflicts. Infrastructure improvements should be supplied on the basis of “concurrency”. Concurrency is an approach that ensures that public facilities and services (roads, sanitary sewers, water, storm sewers, etc.) are provided at the same time that development occurs. These services are planned well in the future within a phased approach and are constructed on a “pay as you go” basis. If public (or private) utilities are not scheduled for an area proposed for development, the development cannot occur, unless the extension of utilities is paid for by the developer. This helps to prevent wasteful “leapfrogging” of utilities and promotes orderly, more efficient use of land and resources. Close coordination between the Town and public and private utility companies needs to be maintained in scheduling service extensions.

Industrial land includes areas where raw or unfinished materials or commodities are used to produce a product. This classification includes industries whose manufacturing processes cause various emissions that can have an adverse impact to surrounding land uses. The category includes Integrated Business and Industry uses that have limited influences on surrounding areas. The Future Land Use Map shows industrial uses to the south of town along U.S. 33.



*C&A Tool Machine Works*



*Commercial Business*

## Section 4: Land Use

### *Public/Institutional Use*

Land should be preserved for municipal and civic expansion and new development opportunities. This classification includes land areas and facilities available to all people within a particular service area including schools, cultural facilities, churches and government buildings. The Future Land Use Map shows public uses occurring where they currently exist.

### *Open Space Use*

Open space indicates undeveloped areas for public or quasi-public uses, or areas that may lend themselves toward passive and active recreation, and the conservation of unique and/or environmentally sensitive natural areas and floodplains. The Future Land Use Map shows open space uses occurring where they currently exist.

### *Agricultural Use*

The history and character of the Churubusco area was originally defined by agriculture and open space. This plan aims to efficiently manage growth in the Churubusco area as well as preserve existing agricultural land and open space areas.

The Future Land Use Maps shows retention of Agricultural Uses to the west of N. County Road 800 East and north of Anderson road as well as south of State Route 205 and Hyndman Road to County Road 300 North.

### *Integrated Business & Industry Use*

The Integrated Business & Industry future land use district is intended to include a mixture of uses in a clearly defined mixed use area, including warehouses, commercial retail, offices, hotel/motel lodging, and light industrial. Mixed use developments are often phased, and a conceptual site plan for the entire area is encouraged.



*Smith-Green Community Schools*

A large, white, spherical water tower stands on a tall, lattice-structured metal tower. The word "CHURUBUSCO" is written in large, dark letters across the middle of the sphere. The tower is set against a hazy, light-colored sky with some green foliage visible at the bottom. The entire image has a semi-transparent, light-colored overlay.

CHURUBUSCO

## **Section 5: Public Facilities & Services**

## Section 5: Public Facilities & Services

Ensuring the availability of services and infrastructure to serve the existing and future population is an important function of a comprehensive plan. A leading factor in the ability of a community to grow is the condition of its public facilities and services, including drinking water, sanitary sewer, transportation systems, and public structures and lands.

As part of the preparation for identifying future land use and development, the current infrastructure was reviewed to determine its capacity and ability to facilitate additional usage. The intent of this review is to assess the needs for the infrastructure in regards to the future growth, and is not intended to assess the physical conditions of the system within the town.

### Drinking Water

The Town of Churubusco operates its own water utility. Existing production facilities consist of two wells, both with a pumping capacity of 900 gallons per minute. The system consists of a water treatment plant adjacent to Town Hall on Home Avenue, and storage consists of a water tower located in the north part of town off of Weston Avenue with a storage capacity of 400,000 gallons.

The water distribution system consists of 4-inch to 12-inch water mains, with some of the older mains being cast iron pipe. The newer mains are made from plastic. A 12-inch loop exists around the perimeter of the town.

Recent improvements include: a 12-inch main south along U.S. 33 to County Road 375 North, providing access to water for future growth on both sides of the road; 200 ft. of 12-inch line on Line Street; and a 10-inch ductile loop along Mill Street. In 2009, the town also constructed a new iron filtration plant that will be capable of producing the town's foreseeable future maximum daily demand. The water system averaged approximately 25% of capacity per day in 2013. In addition to housing all necessary water treatment equipment, the treatment facility includes an office, restroom, laboratory and garage area. The elevated tank also received repair and recoating. Costs for these improvements was close to \$2,500,000. In the future, additional loops will be created as needed for reliability and lines will be flushed to remove iron.



*Churubusco Water Tower*

## Section 5: Public Facilities & Services

### Sanitary Sewer

The Town of Churubusco also maintains its own sanitary sewer system, and has responsibility for any expansion of the system. All but a couple of properties are on sewer within the town boundaries. In addition, sewer lines extend to Blue Lake to the west of the town. The wastewater treatment plant received major modifications in 1990 and an upgrade in 2007 and can handle 410,000 gallons per day. The average is currently 250,000 gallons. The plant is an extended aeration plant including primary treatment, an oxidation ditch, two clarifiers, ultraviolet disinfection, sludge digester, four equalization basins and an operator’s building. The plant is located on State Road 205 to the east of downtown.

The collection system is a gravity system constructed in the late 1960’s – early 1970s. The existing collection system consists mostly of 8-inch sewers. A 15-inch interceptor sewer discharges to the wastewater treatment plant. There are currently four lift stations within corporate limits located on Windsor Drive, Clingerman Avenue, Smith-Green Schools, and at C&A Tool. An additional lift station is in place at Blue Lake.

The town entered into an Agreed Order with the Indiana Department of Environmental Management (IDEM) in 2003 and a compliance plan was followed including sewer system flow monitoring and manhole repairs, reducing wet weather flow. The town was released from the Agreed Order in 2007. The primary issue to continue to be addressed with the system is inflow and infiltration (I&I). The plant has sufficient excess capacity during dry weather. However, during wet weather

events, clear water enters the collection system through open pipe joints or leaky manholes. In addition, there are areas where there is a direct connection of clear water through storm sewer cross sections, street inlets, yard drains, downspout connections, etc. This I&I can overburden the system’s capacity. The town is monitoring and addressing inflow and infiltration on an ongoing basis including investigating lines for needed maintenance by checking manholes, videotaping, and smoke testing.

Recent sewer improvements include the extension of 200 feet along Line Street to serve a senior housing development. Future extensions investigated in the *Town of Churubusco South Side Utility Study, (2007)* include:

West Side Residential Area (Approx. 100 homes on septic systems along Circle Drive, Carlin Court & Orchard Lane)	\$2,650,000
12-inch Water Main Loop to C&A Tool	\$ 265,000
County Road 375 North Area and U.S. Highway 33 south of County Road 375 North (To support future growth)	\$ 610,000

## Section 5: Public Facilities & Services

### Transportation Systems

Transportation infrastructure within the study area consists of roadways designed for vehicular travel, sidewalks designed for pedestrian use, and accessory infrastructure including parking, signage and signalization. According to the Federal Highway Administration, Functional Classification is the process by which streets and highways are grouped into classes, or systems according to the character of service they are intended to provide. Basic to this process is the recognition that individual roads and streets do not serve travel independently.

#### INDOT Roadways

U.S. 33 and State Road 205 are owned and maintained by the Indiana Department of Transportation. Per the Functional Classification System, U.S. 33 is classified as a Principal Arterial and State Road 205 is a Major Collector. Coordination is required with INDOT for utility work within the right-of-ways of these roadways, however, facilities may exist within the sections of roadway not designated as limited access. Coordination with INDOT will also be required for the introduction of new property access or roadways.

#### Local Roadways

Most other existing roadways in the study area are approximately 20 to 24 feet in width. Local roads that are thoroughfares within the study area are designated on the Functional Classification Map and are therefore eligible for federal funding. These roads include: Anderson Road and County Road 900 East which are Major Collectors, and County Road 550 North and Blue Lake Road which are Minor Collectors. Local roads in the community vary in width, surface material, condition, and shoulders. They

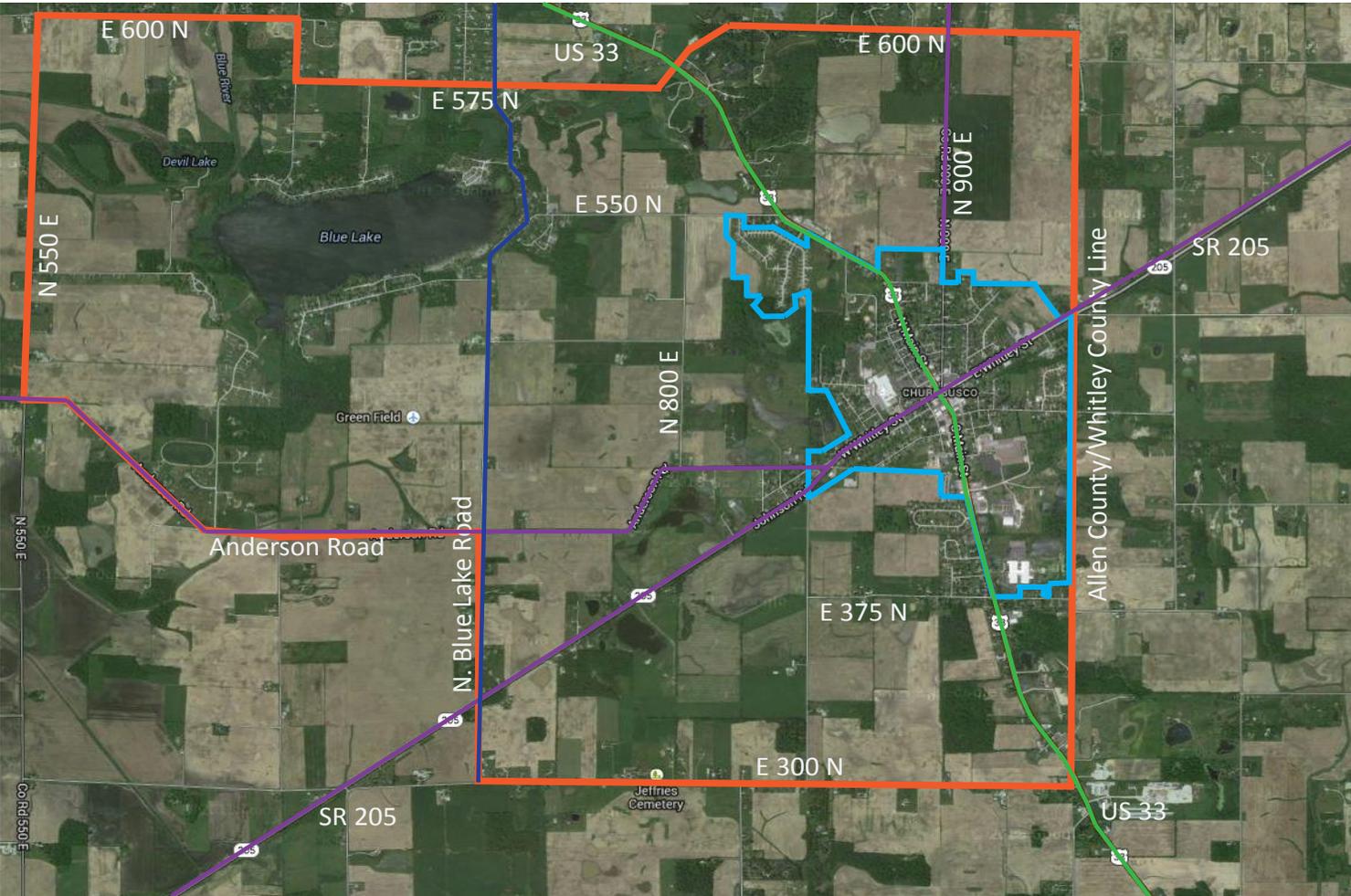
are primarily residential in nature. A Transportation Map that identifies the classification of roadways is provided on page 21.

Recent local road improvements include new base, asphalt and widening along Charlotte and Washington Streets. Planned improvements include new base and asphalt to West and Windsor Streets.

Congestion along U.S. 33 has been identified as a concern by citizens through the community attitude survey and community input meetings. Several individuals have also expressed concern about INDOT bypassing the downtown to facilitate truck traffic which would circumvent the downtown. A proposal to help alleviate congestion without taking away from the commerce of downtown is the joint extension of 800 East Road to the southeast and 375 North Road to the northwest being met at State Road 205. This would be an extension of less than one mile in length, would provide access to U.S. 33 to traffic eastbound on State Road 205 and would join and improve present county roads to enable an alternative route for northbound traffic on U.S. 33. On the Future Land Use Map, 800 E. is shown as residential and agricultural, and along 375 North is residential, agricultural, and integrated business use near U.S. 33. County Roads E 375 N and N 800 E should be explored for possible designation as a minor collector on the INDOT Functional Classification Map in order for federal funding to be used for this project. Project phasing could also be explored to enable a more affordable approach to the project.

In addition, a study has been completed that recommends construction of a new drive and roadway that connects the

**Section 5: Public Facilities & Services**



Town of Churubusco Comprehensive Plan  
Transportation Map

- Corporate Limits
- Study Area
- Rural Other Principal Arterial
- Rural Major Collector
- Rural Minor Collector

SturtzPMG 5/2/14

## Section 5: Public Facilities & Services

C&A Tool north and south facilities along with BRC Rubber & Plastics to facilitate employment growth at these facilities. The recommended solution would create a new signalized intersection with U.S. Highway 33 across from Carlin Court. This project would include a new road with dedicated left turn lanes for both the new road and Carlin Court and a dedicated right turn lane onto the new road off of U.S. 33.

### Sidewalks and Bike Paths

The current system of sidewalks spans across large portions of the town. The sidewalks range from poor condition to newly constructed and includes both ADA compliant and non-compliant facilities. A Safe Routes to School Project is currently being planned to construct sidewalks along one side of Mill Street from Main Street to Millstone Run, along one side on Windsor from Whitley Street to Douglas Street, and along the one block of Douglas Street to connect Windsor and Line Streets.

A bike path exists within Churubusco Community Park. Future trail extensions could connect the school to the park, to Thresher

Ridge, follow County Road 550 North to the community center at Blue Lake, and incorporate a pedestrian path along joint connection improvements to County Road 800 East and 375 North.

### Public Structures & Lands

An inventory of the structures and lands owned by the Town of Churubusco was conducted. A description of these existing

structures and lands is provided below. No improvements are planned at this time.

**Government Center:** This structure was renovated for Government Center use in 2011. It houses the Town administration and police.

**Town Hall & Vehicle Storage:** This structure is used as Town Council Chambers, for meetings, and also includes storage for the Street Department.

**Water Treatment Plant:** The Water Treatment Plant was constructed in 2009/2010.

**Water Tower:** The Water Tower was refurbished and repainted in 2009/2010.

**Wastewater Treatment Plant:** The Wastewater Treatment Plant was originally constructed in 1955. It was expanded in 1989 and again in 2010.

**Churubusco Community Park:** The Churubusco Community Park includes several structures, including the Scout Building.

**Old Fire Station:** Smith Township Fire Department completed construction on a new fire station to the north of town in 2013. Therefore, the old fire station was left vacant. In 2014, the town refinished the inside of the structure for private lease of the facility. Adjacent to the structure is a town garage.

# Section 6: Economic Development Assessment



## Section 6: Economic Development Assessment

### Regional Context

Located in Whitley County, the Town of Churubusco is in a prime location for economic growth potential. Churubusco is within the Fort Wayne Metropolitan Statistical Area and is easily accessible by the U.S. 33 and State Road 205 corridors. U.S. 33 is one of the major transportation corridors within the northeast Indiana region. U.S. 33 covers approximately 709 miles from northern Indiana at the intersection of State Road 20 to the State of Virginia.

From Churubusco, access to I-69 is approximately 13 miles southeast on U.S. 33 and approximately 14 miles northeast on State Road 205. The town is located less than 30 miles from the Fort Wayne International Airport. As stated in the *Whitley County Economic Development Corporation Strategic Plan*, “Among the counties in northern Indiana, Whitley County sits in a relatively advantageous position. It is located immediately between Kosciusko County – the orthopaedic device capital of the U.S. – and Allen County – home to Fort Wayne, the second largest municipality in the state and location of the many civic and cultural assets that come with a city of over 250,000.” (Whitley County Economic Development Corporation, Prepared by the Community Research Institute at IPFW, “Whitley County Economic Development Corporation Strategic Plan,” December 2012).

Whitley County has a progressive Economic Development Corporation (EDC). In December 2012, the *Whitley County Economic Development Corporation Strategic Plan* was completed. In collaboration with the Northeast Indiana Regional Partnership and through their strategic visioning, the EDC has developed a more diversified approach to economic development for Whitley County. With a new vision and mission statement, the EDC will concentrate on the following activities:

- Business Development
- Small Business Development/Entrepreneurial Support
- Business Retention and Expansion
- Community Development
- Marketing and Communication

In partnership with the EDC, the Town of Churubusco can work deliberately on these activities aimed toward future growth of their community. The EDC will work with all communities in the county on business development, fundamentally maintaining the information for the communities and building good working relationships. The Town of Churubusco can benefit from the EDC’s small business development/entrepreneurial support activities through their Small Business and Entrepreneurship Initiative (SBEI). The objectives of this program are; to provide entrepreneurs assistance to understand they have a viable business concept, and to assist existing entrepreneurs in understanding how to reach their strategic goals.

## Section 6: Economic Development Assessment

Business retention and expansion is another activity of the EDC. As the Town of Churubusco grows and possibly may look at industrial development in the future, the EDC will be an important partner.

Less typical of EDC's is the concentration in community development. Quality of life of a community can be extremely important to a large industry down to a small business, where the employees will live, work, and play. The EDC will be working with communities on community development projects that will improve the quality of place. In addition, the EDC will market the county and the communities within.

### Business and Industry Environment

#### Businesses

The number of business establishments within town limits and outside town limits with a Churubusco address totals 197 establishments. Establishments include not only businesses, but non-profits, government offices, the library, churches, etc. All establishments offer employment to the Churubusco community.

Employer Size	Number of Establishments
1-4 people	128
5-9 people	38
10-19 people	17
20-49 people	12
50+ people	1

Source: Indiana Department of Workforce Development - Hoosiers By The Numbers - 2013

The type of small employers in Churubusco varies. There are many businesses to accommodate an assortment of community needs. The following is only a partial listing of some of the types of business establishments:

- Air conditioning and heating; mobile homes repair and service; boat repair; auto repair; septic tank services; and other repair services
- Janitorial services; lawn mowing services; tree service; and other home services
- Insurance; accountant; marketing services; banks; real estate; photographers; and other professional services
- Restaurants; fast food; eateries; bars/lounge; and other food and beverage services
- Dentist; medical; chiropractor; veterinarian
- Churches
- Grocery; pharmacy; antique dealer; fish and tackle; liquor; florist; hardware; gunsmith; and other retail services
- Dance company; health club; beauty salon; and other health and wellness services
- Child care services; pet boarding; pet grooming
- Campgrounds; hunting and fishing preserve; golf course; and other leisure services
- Grain elevator; farms; and other farming services
- Construction company; painters; and other contractor services
- Storage facility
- Tool & die; rubber products manufacturer; and other manufacturing establishments

## Section 6: Economic Development Assessment

### Employment and Earnings by Industry

The 2011 employment totals and average earnings per type of job are detailed in the following table for Whitley County. As can be seen, the private sector encompasses 82.1 percent of employment with an average earning per job of \$42,607. Within the private sector, manufacturing had the highest percent of employment with 4,113 employed and 30.3 percent of the employed population. Manufacturing also had the highest average earning per job at \$62,035 compared to all sectors including private, farm and government. Wholesale Trade was the second highest with an average earnings per job of \$58,457, but only encompasses 3.5 percent of the employment population.

The lowest average earnings per job was in the Nonfarm Proprietors, or business owners, at an average earnings per job of \$11,301. This was followed closely within the private sector breakdown of Accommodation, Food Service sector with an average earnings per job of \$12,871.

	Whitley County Employment	Pct Dist. in Region	Avg. Earnings Per Job
Total by place of work	13,584	100.0%	\$42,104
Wage & Salary	11,785	86.8%	\$36,495
Farm Proprietors	726	5.3%	\$27,223
Nonfarm Proprietors	1,073	7.9%	\$11,301
Farm	828	6.1%	\$27,453
Nonfarm	12,756	93.9%	\$43,055
Private	11,156	82.1%	\$42,607
Accommodation, Food Service	782	5.8%	\$12,871
Arts, Entertainment, & Recreation	96	0.7%	\$16,333
Construction	534	3.9%	\$47,037
Information	110	0.8%	\$40,236
Manufacturing	4,113	30.3%	\$62,035
Professional Technical Service	188	1.4%	\$42,410
Retail Trade	1,492	11.0%	\$21,282
Wholesale Trade	477	3.5%	\$58,457

Source: Indiana Department of Workforce Development - Hoosiers By The Numbers - 2011

## Section 6: Economic Development Assessment

### Commuting Patterns

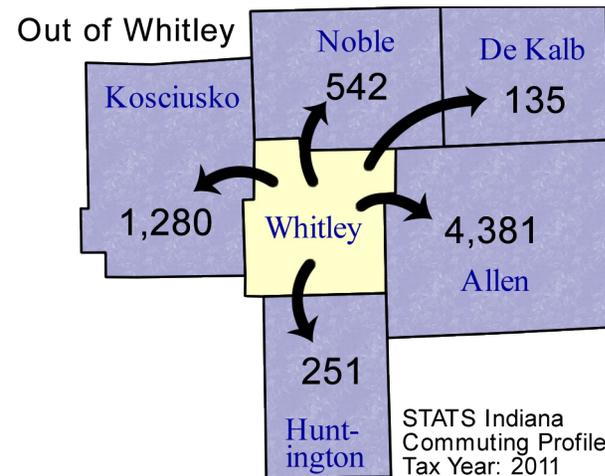
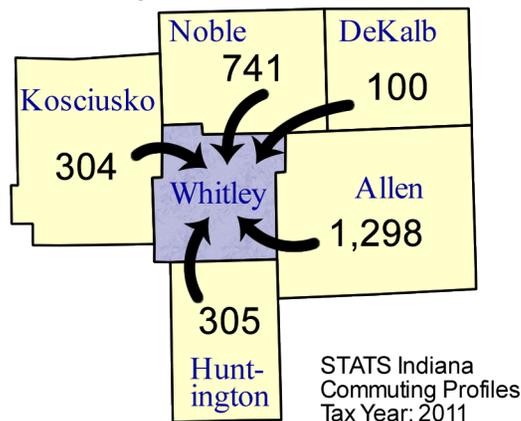
Whitley County's close proximity to Allen County and Fort Wayne provides a close connection in commuting patterns with the two counties. As can be seen by the commuting patterns table, the top sending and receiving commuting patterns are between Whitley and Allen County. In 2011, Allen County received 4,381 workers from Whitley County and Whitley County received 1,298 workers from Allen County. Kosciusko County, a leader in the orthopaedic industry, Kosciusko County received 1,280 workers and sent 304 workers to/from Whitley County. A total of 2,748 were received into Whitley County from the top five surrounding counties, whereas, Whitley County sent out 6,589 to these same five counties.

In 2011, statistics for tax-filers show that Whitley County had a population of 22,817 workers. Whether from Whitley County or other counties, there were 18,665 workers employed in Whitley County. Of Whitley County tax-filers who work, there were 15,565 employed in Whitley County, or 68.2 percent who live and work in Whitley County.

Top five counties sending workers INTO Whitley County		Top five counties receiving workers FROM Whitley County	
County	Workers	County	Workers
Allen County	1,298	Allen County	4,381
Noble County	741	Kosciusko County	1,280
Huntington County	305	Noble County	542
Kosciusko County	304	Huntington County	251
DeKalb County	100	DeKalb County	135
Total from above	2,748	Total from Above	6,589

Source: Indiana Department of Workforce Development - Hoosiers By The Numbers - 2011

Into Whitley



## Section 6: Economic Development Assessment

### Fort Wayne MSA

Whitley County is part of the Fort Wayne Metropolitan Statistical Area (MSA) which covers the three county area of Allen, Wells and Whitley counties. As defined by the U.S. Census, metropolitan statistical areas are delineated by the U.S. Office of Management and Budget (OMB) for statistical data collection. MSA's are metro areas that contain an urban core population of 50,000 or more that include one or more counties. They include adjacent counties that have a higher degree of commuting patterns to the urban core. Data is collected for the Fort Wayne MSA and reported.

In the Fort Wayne MSA, the estimated employment for 2012 occupational employment statistics was 199,290 employed in all occupations. The mean annual wage was \$39,720 and the median wage level was \$31,550. The median wage levels for the Fort Wayne MSA in 2012 are detailed in the table for occupation groups.

The highest percentage of employment is within the office and administrative support occupation with a median wage level of \$29,010 and 14.6 percent employed. Following is employment in production occupations with 12.7 percent and a median wage level of \$29,720. The third highest occupation of employment is sales with 10.8 percent employed and a median wage level of \$25,570. The highest median wage level occupation was in management at \$81,050 and 4 percent of the population employed. The second and third highest median wage levels were life, physical and social science, and computer and mathematical occupations with median wage levels of \$74,620 and \$65,280 respectively.

Occupation	Estimated Employment	% Employed	Median Wage Level
Total All Occupations	199,290	-	\$31,550
Management	8,040	4.0%	\$81,050
Business & Financial Operations	7,610	3.8%	\$50,160
Computer & Mathematical	4,000	2.0%	\$65,280
Architecture & Engineering	3,090	1.5%	\$63,060
Life, Physical, & Social Science	830	0.4%	\$74,620
Community & Social Service	2,050	1.0%	\$36,920
Legal	1,090	0.5%	\$52,640
Education, Training, & Library	10,820	5.4%	\$41,310
Arts, Design, Entertainment, Sports, & Media	2,280	1.1%	\$30,740
Healthcare Practitioners and Technical	13,640	6.8%	\$48,320
Healthcare Support	6,830	3.4%	\$23,030
Protective Service	3,920	1.9%	\$35,920
Food Preparation & Serving	17,880	8.9%	\$18,180
Building & Grounds Cleaning	5,940	3.0%	\$21,130
Personal Care & Service	4,020	2.0%	\$19,080
Sales	21,600	10.8%	\$25,570
Office & Administrative Support	29,270	14.6%	\$29,010
Farming, Fishing, & Forestry	150	0.07%	\$21,430
Construction & Extraction	7,140	3.5%	\$42,540
Installation, Maintenance, & Repair	8,480	4.2%	\$39,630
Production	25,390	12.7%	\$29,720
Transportation	15,250	7.6%	\$29,430

Source: Indiana Department of Workforce Development - Hoosiers By The Numbers - 2011

## Section 6: Economic Development Assessment

### Market Analysis

A market analysis was conducted to provide the Town of Churubusco a business and demographic profile to assist in business and industry recruitment.

The trade area defined for the analysis is the entire Town of Churubusco. As defined by the National Main Street program, a trade area is the geographic area from which a store or shopping area attracts customers. The trade area will be compared to nearby communities and Whitley County to assess local competition.

### Market Competition

The trade areas chosen for comparison include the following:

- Trade Area: Whitley County  
Competing Commercial District: Columbia City, South Whitley
- Trade Area: Noble County  
Competing Commercial Districts: Albion, Avilla, and Kendallville
- Trade Area: DeKalb County  
Competing Commercial Districts: Auburn and Garrett
- Trade Area: Allen County  
Competing Commercial District: Huntertown

### Primary Trade Area

The primary trade area is the Town of Churubusco, located at the intersection of U.S. 33 and State Road 205 in Whitley County, within northeast Indiana. The Town of Churubusco

competes against neighboring Whitley County communities, along with some area cities located in adjacent counties.

The chart shown provides a demographic overview of the trade area comparing 2000 to 2010 data for the Town of Churubusco. This provides a snapshot of Churubusco's economic situation. The Town of Churubusco has experienced a significant growth in population, from 1,666 in 2000 to a population of 1,796 in 2010, a 7.8 percent increase. The number of households also increased from 650 households to 706, an 8.6 percent increase. As with the volatility of the Indiana economy from 2000 to 2010, the town saw an increase in poverty and more people unemployed in 2010.

Demographics Projections for Trade Area	2000	2010	Change
Population	1,666	1,796	7.8%
Number of Households	650	706	8.6%
Median Household Income	\$39,583	\$42,243	6.7%
Per Capita Income	\$17,814	\$20,623	15.8%
Per Capita Income as a % of National Average	82.5%	75.4%	-8.6%
% of Persons Unemployed	1.5%	11.2%	646.7%
Percentage of Persons Below Poverty Level	4.9%	7.8%	59.2%
Median Age (years)	32.7	33.9	3.7%

Source: U.S. Census 2000 & 2010

## Section 6: Economic Development Assessment

### Trade Area Comparison

Churubusco has a smaller population than all of the other trade areas used for comparison except the Town of South Whitley. This is also reflected by the number of households, as there were 706 households in Churubusco in 2010. Churubusco has 5.9 percent of households in Whitley County within town boundaries, whereas, Columbia City has 27.3 percent of the county's households located within its limits. Columbia City's population is also 24.7 percent of the county, whereas, Churubusco's population is 6 percent of the county.

	Number of persons	Number of households	Average household size
Primary Trade Area (Churubusco)	1,796	706	2.54
Albion, IN	2,349	831	2.46
Auburn, IN	12,731	5,226	2.38
Avilla, IN	2,401	916	2.46
Columbia City, IN	8,750	3,658	2.32
Garrett, IN	6,286	2,305	2.67
Huntertown, IN	4,810	1,726	2.79
Kendallville, IN	9,862	3,940	2.46
South Whitley, IN	1,751	729	2.39
Whitley County	33,292	13,001	2.53

Source: U.S. Census 2010

### Median Household Income

The chart shows the median household income levels of the Town of Churubusco compared to several other trade areas. Out of the nine cities/towns and one county, Churubusco is ranked the fourth lowest in median household income at \$42,243 with South Whitley, Kendallville and Columbia City having a lower median household income. Whitley County's median household income is almost \$10,000 higher at \$51,666. The highest of the cities/towns is Huntertown with \$72,530.

### Median Income Comparison



Source: U.S. Census 2010

## Section 6: Economic Development Assessment

### Per Capita Income

A comparison of the national per capita income was utilized to measure impact on all Churubusco trade areas to determine the rate of change in per capita income from 2000 to 2010. Based on the 10 year time frame, there has been a decrease in per capita income as a percentage of the national average in

Churubusco as well as the other trade areas. This trend shows that as a region, income levels compared to nation averages have been decreasing. This is a reflection of unemployment and underemployment somewhat prominent in Midwestern manufacturing based communities.

Per Capita Income	2000	% of national average	2010	% of national average	Difference in % of national average
U.S.A	\$21,587	X	\$27,334	X	X
Primary Trade Area (Churubusco)	\$17,814	82.5%	\$20,623	75.4%	-7.1%
Albion, IN	\$16,405	76.0%	\$17,244	63.1%	-12.9%
Auburn, IN	\$20,945	97.0%	\$21,701	79.4%	-17.6%
Avilla, IN	\$17,591	81.5%	\$20,602	75.4%	-6.1%
Columbia City, IN	\$19,296	89.4%	\$20,885	76.4%	-13.0%
Garrett, IN	\$17,260	80.0%	\$19,215	70.3%	-9.7%
Huntertown, IN	\$21,232	98.4%	\$24,474	89.5%	-8.8%
Kendallville, IN	\$16,335	75.7%	\$18,042	66.0%	-9.7%
South Whitley, IN	\$19,766	91.6%	\$18,957	69.4%	-22.2%
Whitley County	\$20,519	95.1%	\$24,644	90.2%	-4.9%

Source: U.S. Census 2000 & 2010

## Section 6: Economic Development Assessment

### Occupations

The graph below details the occupations of the Churubusco population who are 16 years and older. Production, transportation and material moving occupations have the highest population employed, exemplifying the workforce skills

in industry and manufacturing prevalent in the Churubusco population. Sales and office occupations are the second highest occupation, followed by management, business, science or art occupations.

	Civilian employed population 16 years and older	Management, business, science, and arts occupations	Service occupations	Sales and office occupations	Natural resources, construction, and maintenance	Production, transportation, and material moving occupations
Primary Trade Area (Churubusco)	928	22.5%	15.9%	25.0%	7.2%	29.3%
Albion, IN	1,148	17.4%	19.6%	21.1%	3.7%	38.2%
Auburn, IN	5,570	30.1%	18.2%	29.0%	3.4%	19.3%
Avilla, IN	1,069	21.1%	11.8%	23.9%	10.8%	32.4%
Columbia City, IN	3,642	18.9%	16.6%	28.3%	4.9%	31.3%
Garrett, IN	2,611	18.0%	17.7%	18.1%	11.1%	35.0%
Huntertown, IN	2,306	41.7%	13.7%	19.6%	6.5%	18.6%
Kendallville, IN	4,381	22.9%	16.6%	19.9%	8.7%	31.9%
South Whitley, IN	846	30.3%	17.8%	15.0%	6.6%	30.3%
Whitley County	16,069	25.5%	13.2%	23.4%	10.2%	27.8%

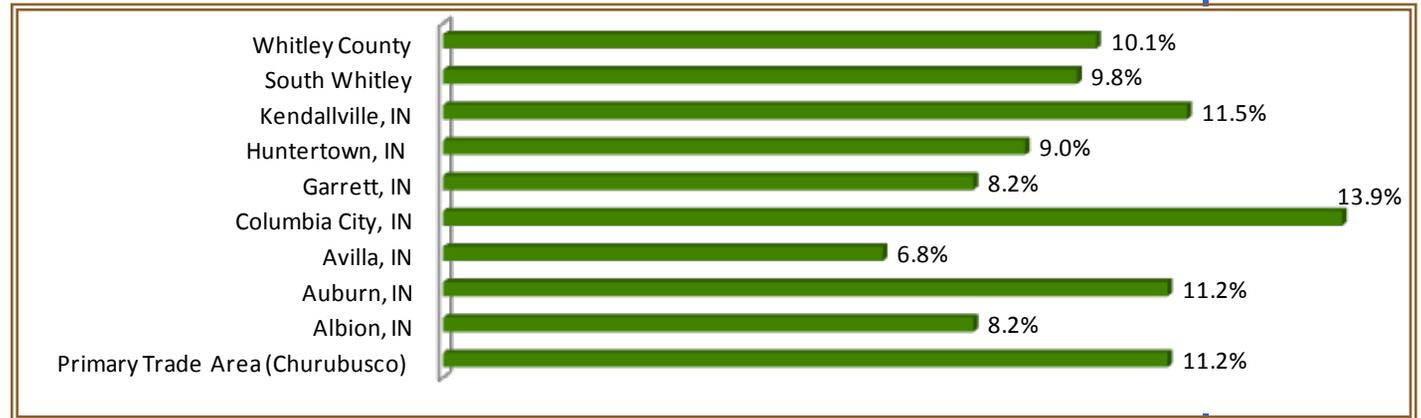
Source: U.S. Census 2010

## Section 6: Economic Development Assessment

### Unemployment

The population of residents 16 years and older who were unemployed at the time of the 2010 Census is shown in the graph. Whitley County, including Churubusco and Columbia City, were slightly higher than other trade areas. Columbia City was the highest with 13.9 percent, with Kendallville to follow at 11.5 percent and then Churubusco along with Auburn was the third highest at 11.2 percent. Potential new industrial development could provide economic opportunities for the unemployed population.

### Unemployment Rate Comparison

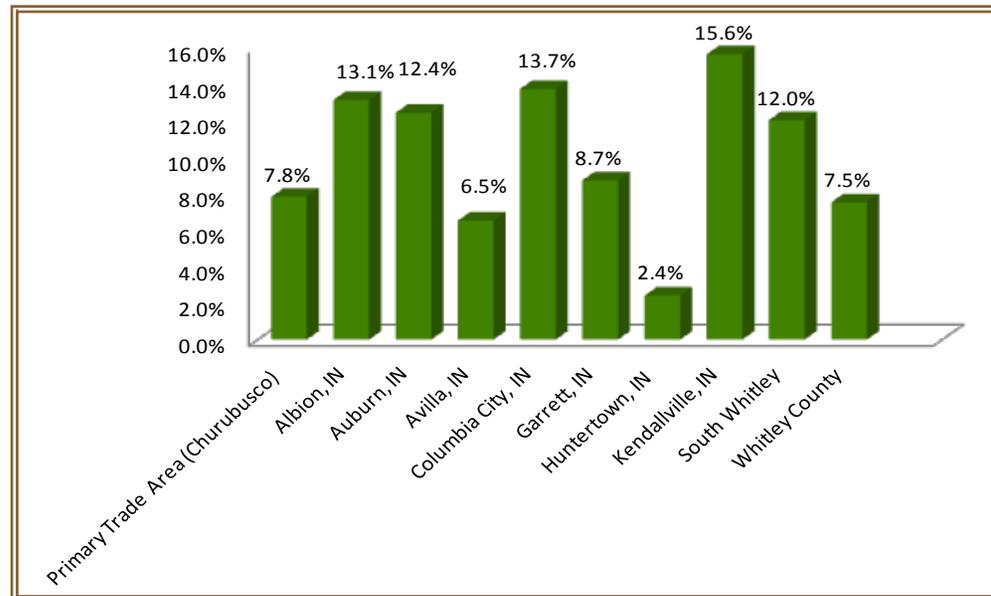


Source: U.S. Census 2010

### Poverty

The percentage of families and people whose income was below the poverty level was compared with trade areas. Churubusco's poverty level is relatively in the middle compared to other trade areas, with a 7.8 percent poverty rate.

### Poverty Rate Comparison



Source: U.S. Census 2010

## Section 6: Economic Development Assessment

### Educational Attainment Level

The chart shows the educational attainment levels for the population 25 years and older. For the Town of Churubusco, high school graduates including equivalency represent the largest percentage of the population with 47.2 percent, followed by some college, but not with a degree at 23.5 percent, 3.4 percent have less than a high school graduate, individuals with an associate's degree account for 11.4 percent, bachelor's

degrees are at 5.8 percent, and those with a graduate degree account for 2.4 percent of the population.

Even though Churubusco has the second highest percentage to have an associate's degree, they are the lowest percentage to hold a bachelor's degree and the highest percentage for high school graduates with no college.

	Primary Trade Area (Churubusco)	Albion, IN	Auburn, IN	Avilla, IN	Columbia City, IN	Garrett, IN	Huntertown, IN	Kendallville, IN	South Whitley, IN	Whitley County, IN
Less than High School Graduate	3.4%	4.0%	3.7%	3.2%	2.3%	4.8%	1.0%	6.3%	12.3%	1.6%
High School Graduate (includes equivalency)	47.2%	43.5%	35.8%	41.0%	43.1%	40.8%	25.3%	41.9%	42.5%	42.3%
Some College	23.5%	20.4%	23.1%	25.7%	21.6%	21.3%	24.5%	19.5%	19.6%	22.5%
Associate's Degree	11.4%	6.9%	7.8%	6.6%	8.5%	9.9%	13.8%	10.8%	10.3%	10.2%
Bachelor's Degree	5.8%	6.6%	13.2%	11.2%	6.7%	8.5%	23.5%	8.5%	10.3%	10.1%
Graduate or Professional Degree	2.4%	2.1%	8.5%	3.3%	5.1%	1.2%	8.4%	2.7%	4.9%	5.4%

Source: U.S. Census 2010

## Section 6: Economic Development Assessment

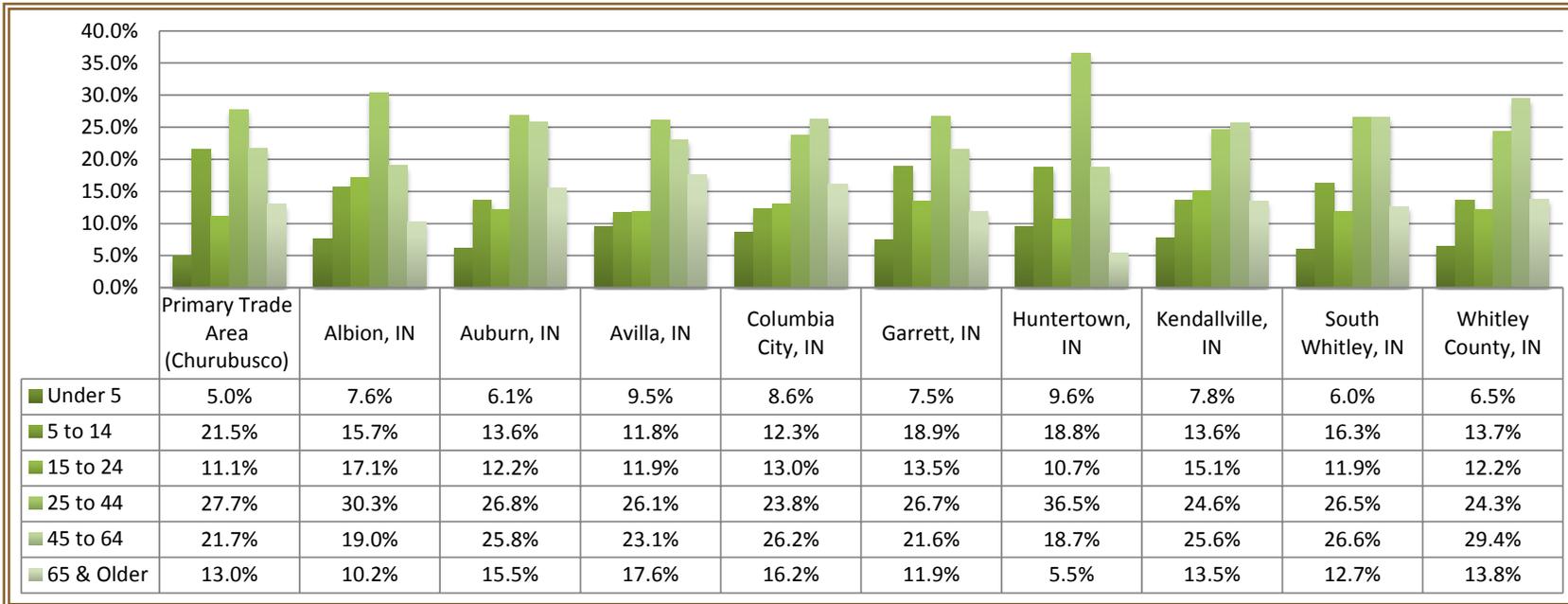
### Age

Age is an important factor to consider within a community in relation to the labor force. The Indiana Business Research Center at IU's Kelley School of Business completed a study, *Future Workers of Indiana: Projecting the Labor Force to 2040*. According to this study, it is important to consider why the labor force has increased, including baby boomers and women entering the work force creating more two-income families. From 2010 statistics through to 2040, the growth into the labor force is expected to slow, as the baby boom cohort reaches retirement age. As a graying workforce changes these dynamics, replacement

talent to fill higher level positions will be needed from younger professionals.

In Churubusco, the largest percentage of population is in the 25 to 44 year old cohort at 27.7 percent. Baby boomers are not far behind at 21.7 percent. As compared to other trade areas, this age range percentage is somewhere in the middle. The age range percentage in Churubusco that is higher than the other trade areas is school aged children from age 5 to 14. Churubusco has 21.5 percent of their population in this range, Huntertown and Garrett are the next closest in this age range.

Age Distribution Comparison



Source: U.S. Census 2010

## Section 6: Economic Development Assessment

### Downtown Revitalization

The Town of Churubusco completed the *Churubusco Downtown Action Agenda, 2011* through a HyettPalma study. In this study, there were four action items that were identified for the downtown:

1. “Spruce Up” buildings and public spaces;
2. “Fill Up” building vacancies;
3. “Speak Up” to get the word out about all Downtown has to offer;
4. “Stand Up” to implement the enhancement effort in partnership;

In this downtown study, there were approximately 21 retail businesses identified in the downtown occupying approximately 70,000 square feet of building space. The trade area for Churubusco’s downtown was identified as having a \$106,256,403 demand for retail products per year. It was concluded that Churubusco’s downtown was possibly capturing an approximate amount of 11 percent of retail sales potential. There is retail growth potential for downtown.

In addition, the downtown contains approximately 85,000 square feet of occupied office space for 17 office type businesses. As stated in the study, “Communities nationwide have experienced the fact that – as improvements are made in the overall economic and physical conditions of their downtowns – an associated increase in demand for office space normally follows.” (HyettPalma in association with Indiana Downtown, “Churubusco Downtown Action Agenda, 2011”).

Since the development of the *Churubusco Downtown Action Agenda*, the community has implemented several of the recommendations including: establishing a matching grant program for downtown property owners to participate in which focuses on façade improvements, business signs, and awnings, trimming of downtown trees, continued use of flower pots, holiday lights, and the development of two murals with the assistance of students and faculty at Churubusco High School. A Main Street Churubusco Committee has also been established by the Churubusco Chamber of Commerce and the town to enhance the organization, promotion, design, and economic restructuring of the downtown. The Main Street Churubusco Committee hired Vintage Archonics to develop a conceptual streetscape design for the downtown along Main Street between West Tulley Street and Mill Street. *The Study Report: Main Street Streetscape Enhancement* was completed in 2013, so the community is now preparing to move forward with the development of a Main Street streetscape construction project recently awarded through a grant from the Office of Community and Rural Affairs.



Downtown Churubusco

## Section 6: Economic Development Assessment

### *Needs & Opportunities*

Surveying the community and conducting a community workshop offered valuable insight into the needs for residents and businesses of Churubusco.

The Town of Churubusco can increase their potential for industrial and commercial retail development by focusing on a portfolio of opportunities. Developing a total package and marketing Churubusco will provide new opportunities in the future. This includes more than just the traditional offerings, but extends to the physical improvements to the community and downtown that will assist the Town in recruiting new businesses.

The Town of Churubusco can pursue several ways to meet the economic development needs of the community given the data presented a few alternatives may include:

### *Recommendations*

- Pursue downtown streetscape construction grant.
- Market downtown as a professional service district.
- Create a marketing packet for potential business/ industry.
- Explore development of a mixed use commercial/ industrial park.
- Explore development of a Redevelopment Commission and TIF District.

### *Incentives*

Several opportunities for tax incentives exist in the State of Indiana to assist with business recruitment, retention, and expansion. Having the information easily available is a beneficial tool for recruitment. The Town of Churubusco does not need to recreate all of their own marketing but can benefit from other valuable resources such as those provided by the Whitley County Economic Development Corporation and Whitley County Department of Planning Services.

Local property tax abatements can be offered for new real property tax investments. Typically phased over a 7 to 10-year period, this allows Churubusco to offer the incentive to a business so that in the end, their captured tax is more beneficial than the vacant property.

Tax increment financing is another public finance tool communities can use to capture the incremental increase in taxes within a defined economic development or redevelopment area to pay for infrastructure or other capital needs. This tool falls under the oversight of a local or county-wide redevelopment commission.

## Section 6: Economic Development Assessment

### Potential Resources

Working with county, regional, and state partners on achieving economic development goals is beneficial for a smaller community like Churubusco. The following details some resources and/or programs that can assist the Town of Churubusco in their marketing and economic development efforts.

*Whitley County Chamber of Commerce*  
Website: [www.whitleychamber.com](http://www.whitleychamber.com)

In 2010, the Churubusco Chamber of Commerce joined the communities of Columbia City, and South Whitley to be under the umbrella of the Whitley County Chamber of Commerce. The Whitley County Chamber of Commerce reorganized with a new board of directors whose members were representative of the different communities. The mission of this reorganized organization is evolving, yet the focus of the organization is in the area of business and economic development with targeted attention to include retail, service and small commercial prospects.

*Whitley County Economic Development Corporation (EDC)*  
Website: <http://whitleydc.com/>

In partnership with the EDC, the Town of Churubusco can market themselves in conjunction with Whitley County. The Whitley County EDC is progressive in their thinking, understanding that quality of life and community development are also important aspects of economic development. Beyond business

development activities and business retention and expansion activities, they also believe in the importance of small business development and entrepreneurial support.

*Small Business Development Center*  
Website: <http://www.isbdc.org/location/northeast-isbdc/>

In Indiana, there are ten regional offices for the Small Business Development Center (SBDC). The centers provide a valuable resource for businesses. Understanding this resource allows Churubusco a next step location to direct a potential entrepreneur in developing a potential business. The centers offer classes, business counseling, and a resource for all stages of business from start-up to a growing company.

*Indiana Economic Development Corporation*  
Website: <http://iedc.in.gov/>

The Indiana Economic Development Corporation (IEDC) is a valuable resource for potential businesses desiring to do business in Indiana. It provides them with background information as they weigh options on the best location for their business. Tax incentives, programs, statistics, and shovel ready sites can be found.

## Section 6: Economic Development Assessment

### *Elevate Ventures*

Website: <http://www.elevateventures.com/>

Elevate Ventures partners with the IEDC as a resource to emerging high-quality businesses. They offer technical assistance programs, funding for entrepreneurs and grants to businesses in the areas of life sciences, advanced manufacturing and information technology. Working with Indiana businesses, this valuable resource can be something offered to potential businesses.

### *Indiana Office of Community and Rural Affairs – Shovel Ready Program*

Website: <http://www.in.gov/ocra/2622.htm>

In partnership with IEDC, the Indiana Office of Community and Rural Affairs (OCRA) provides assistance for communities wishing to apply for the ‘Shovel Ready’ Program and shovel ready site listing on the IEDC website.

### *Northeast Indiana Regional Partnership*

Website: <http://www.neindiana.com/>

The Northeast Indiana Regional Partnership (NEIRP) is a regional marketing entity for Northeast Indiana. Pooling resources together to market the region in a global economy, NEIRP offers a site certification program but also has a site locator. NEIRP also provides potential businesses the statistical data they may desire to determine if they wish to locate to the region. Under NEIRP, the Northeast Indiana Fund is involved in the cluster initiative. They also are the convener for the region in carrying

forward Vision 2020, a regional vision developed in 2010. The Talent Initiative is making strides in developing a framework to improve the regional workforce through a cradle to career initiative.

### *Northeast Indiana Innovation Center (NIIC)*

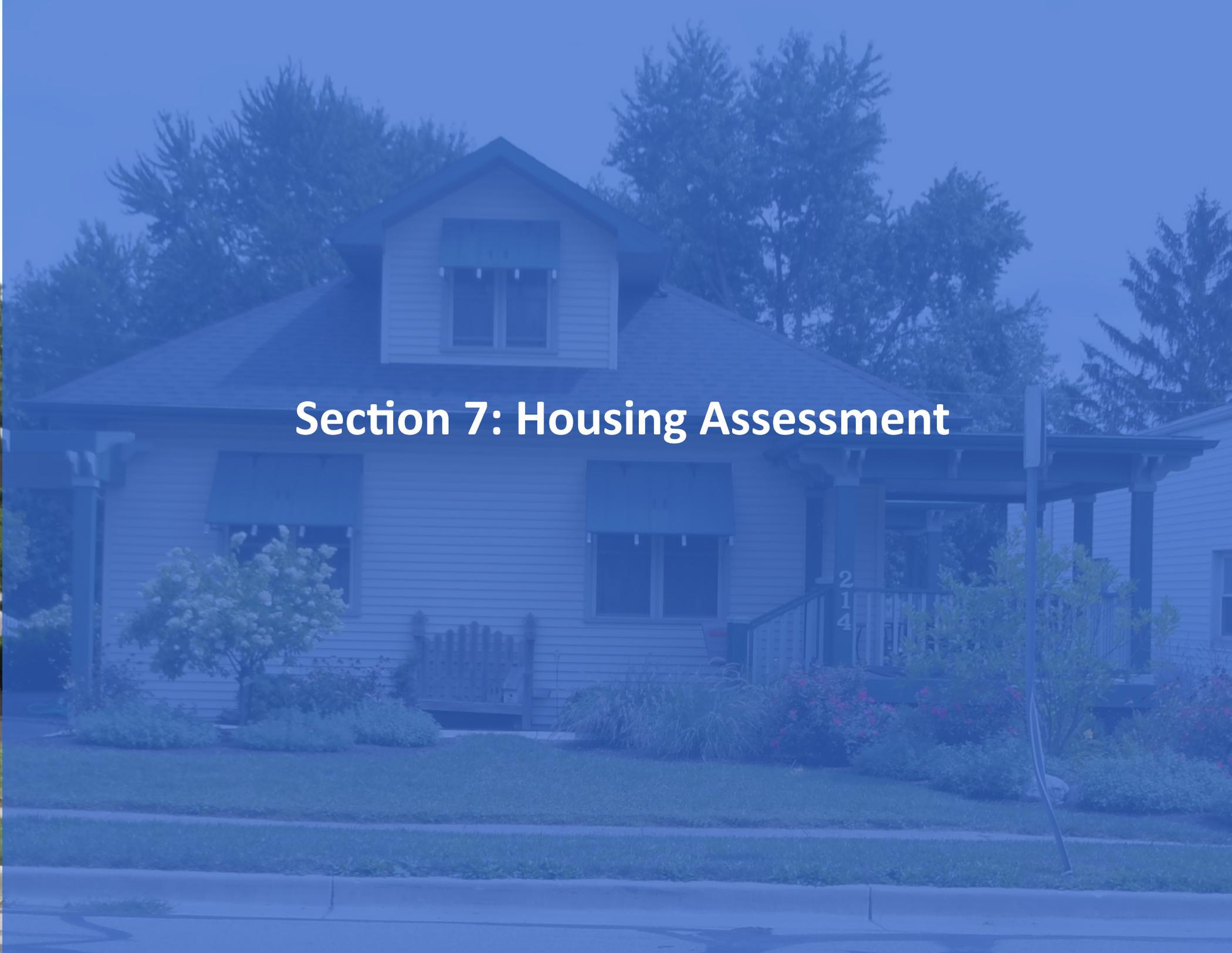
Website: <http://www.niic.net/>

As stated on their website, The NIIC “is a non-profit, community-based resource center that catalyzes the growth and development of innovative companies in Northeast Indiana, thereby diversifying, improving, and growing the region’s economy and enhancing our community’s vitality.” Also located on the NIIC property is a certified technology park, which is a business incubator to upcoming entrepreneurs. Innovative ventures may start here, once cultivated; these businesses look for permanent business locations.

### *The Indiana Comprehensive Local Environmental Action Network (CLEAN)*

Website: <http://www.in.gov/idem/4135.htm#why>

The CLEAN Community Challenge is a voluntary recognition program for local Indiana government that was developed by the CMTI. As stated on the Indiana Department of Environmental Management (IDEM) website, “CLEAN helps communities take steps to plan, develop, and implement a quality of life plan. This plan includes gathering input and support from the community and local businesses.”



## Section 7: Housing Assessment

## Section 7: Housing Assessment

### Introduction

Shelter, or housing, is a primary need of society. Livable communities offer a variety of safe housing choices at a variety of price points for residents at different stages of life and circumstances. Having a good housing supply enables community residents to live near where they work, shop, go to school and play. It provides a quality of life and place that entices residents to stay. Housing is also a source of income for the town through property taxes generated. Residential neighborhoods are also a major source of local government expenditures for services including water, sewer, streets and sidewalks.



*Housing in Churubusco*

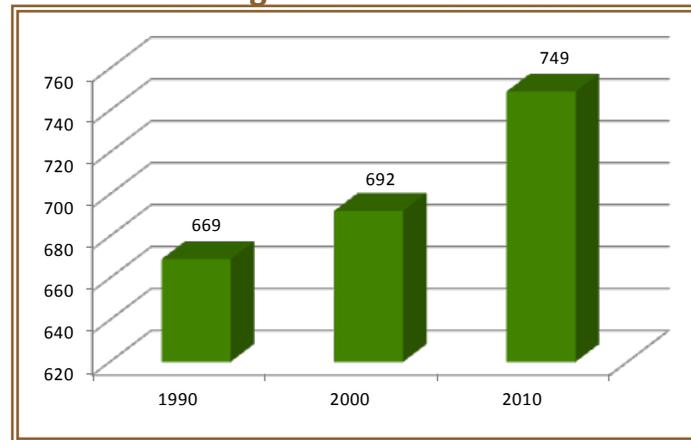
This section focuses on data that provides perspective on Churubusco's current housing supply and demand, recommendations for how to meet the future needs of the population, and a list of resources that may be helpful in addressing housing needs.

### Housing Supply

The existing housing supply in Churubusco is reflected in the following data from the U.S. Census and American Community Survey. This data reflects number of housing units, types of housing, age of housing, values, ownership, number of bedrooms and vacancy rate.

As of the 2010 U.S. Census, the Town of Churubusco had 749 housing units. This was an 8 percent increase from 692 units in 2000 and 12 percent increase from 1990.

### Housing Units in Churubusco



*Source: U.S. Census 1990, 2000 & 2010*

## Section 7: Housing Assessment

Per the 2010 U.S. Census, 74.7 percent of housing units were owner-occupied, 19.4 percent were renter-occupied, and 5.7 percent were vacant. These percentages are a comparable breakdown to 2000 numbers.

Per the American Community Survey 2008 – 2012, a total of 84.3 percent of the housing units in Churubusco are one-unit detached structures. This is comparable to that of Whitley County with 82 percent and more than the State of Indiana with 72.7 percent. Churubusco also has a higher percentage of two-unit and 3 or 4-unit apartments than Whitley County or the State, and fewer 5-9 unit, 10+ unit and mobile homes/other types of housing.

### Housing Ownership (Churubusco)

	# Units in 2000	% in 2000	# Units in 2010	% in 2010
Owner-Occupied	503	72.6%	560	74.7%
Renter-Occupied	147	21.2%	146	19.4%
Vacant	42	6.0%	43	5.7%

Source: U.S. Census 2000 & 2010

### Types of Housing Units in Structure

	Churubusco	Whitley County	Indiana
1, detached	84.3%	82.0%	72.7%
1, attached	0.0%	1.0%	3.5%
2 apartments	7.1%	2.4%	2.6%
3 or 4 apartments	4.2%	1.8%	3.6%
5 to 9 apartments	0.9%	2.0%	4.6%
10 or more apartments	0.0%	3.2%	7.6%
Mobile home or other type of housing	3.4%	7.6%	5.2%

Source: American Community Survey 2008-2012

## Section 7: Housing Assessment

According to the American Community Survey 2008 – 2012, 47.3 percent of Churubusco’s housing was built prior to 1960 which is significantly higher than that of Whitley County with 39.8 percent and the State of Indiana with 36.7 percent. This indicates a potential need for maintenance of an aged housing stock.

Interestingly, 6.4 percent of the Town’s housing stock was built from 1960 to 1999 which was less than that of Whitley County (47.5 percent) or the state (50.4 percent), but has had a higher percentage of new housing built since 2000 (15.9 percent) than either the county (12.2 percent) or the state (13 percent).

According to the American Community Survey 2008-2012, 50.6 percent of the housing units in Churubusco are valued in the \$50,000 to \$99,999 range. The median value of housing in Churubusco is significantly less than that of Whitley County, the State of Indiana and the United States as a whole with values at \$91,600, \$127,100, \$123,400 and \$181,400 respectively.

### Year Structure Built

	Churubusco		Whitley County		Indiana	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Built 2010 or later	0	0.0%	54	0.3%	7,425	0.3%
Built 2000 to 2009	125	15.9%	1,706	11.9%	355,325	12.7%
Built 1990 to 1999	73	9.3%	2,522	17.6%	405,318	14.5%
Built 1980 to 1989	72	9.1%	1,383	9.6%	283,054	10.1%
Built 1970 to 1979	59	7.5%	1,694	11.8%	397,047	14.2%
Built 1960 to 1969	83	10.5%	1,213	8.5%	323,175	11.6%
Built 1950 to 1959	117	14.9%	1,533	10.7%	326,448	11.7%
Built 1940 to 1949	72	9.1%	691	4.8%	177,896	6.4%
Built 1939 or earlier	183	23.3%	3,471	24.3%	521,549	18.6%

Source: American Community Survey 2008-2012

### Value of Owner-Occupied Housing Units

	Churubusco	Whitley County	Indiana	United States
Less than \$50,000	10.1%	9.4%	10.1%	8.6%
\$50,000 to \$99,000	50.6%	26.3%	27.0%	15.2%
\$100,000 to \$149,000	32.8%	24.8%	25.1%	15.8%
\$150,000 to \$199,999	4.3%	18.9%	16.9%	15.0%
\$200,000 to \$299,999	2.3%	14.3%	12.7%	18.5%
\$300,000 to \$499,999	0.0%	5.2%	6.0%	16.1%
\$500,000 to \$999,999	0.0%	0.6%	1.8%	8.7%
\$1,000,000 or more	0.0%	0.6%	0.5%	2.2%
Median Value	\$91,600	\$127,100	\$123,400	\$181,400

Source: American Community Survey 2008-2012

## Section 7: Housing Assessment

As reflected in lower housing values, the Town of Churubusco has a higher proportion of one bedroom homes than Whitley County and the State. Two bedroom homes are close to that of the County, and slightly less than the State, with three bedrooms also being close to that of Whitley County and more than the State. The proportion of four or more bedroom homes is less in Churubusco than in Whitley County and the State.

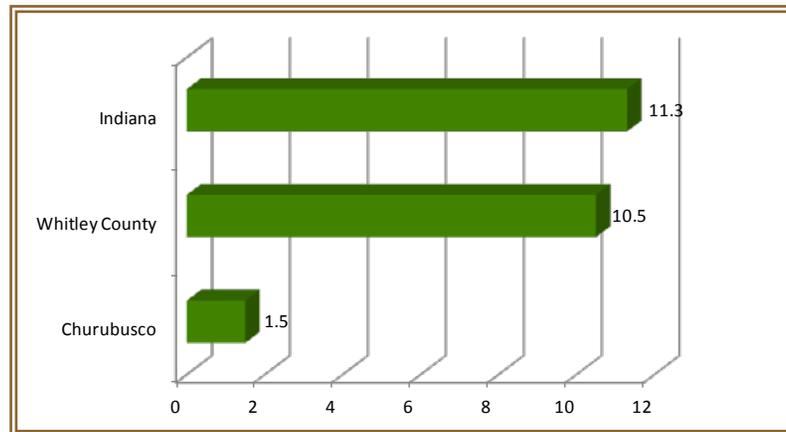
According to the American Community Survey 2008—2012, vacancy rates in the Town of Churubusco (1.5 percent) are significantly lower than that in Whitley County (10.5 percent) or the State of Indiana (11.3 percent).

### Number of Bedrooms in Housing Units

	Churubusco	Whitley County	Indiana
No bedroom	0.8%	1.2%	1.3%
1 bedroom	10.1%	6.2%	9.2%
2 bedrooms	22.3%	21.9%	26.8%
3 bedrooms	53.6%	53.7%	44.0%
4 or more bedrooms	13.2%	16.9%	18.8%

Source: American Community Survey 2008-2012

### Vacancy Rate of Housing Units



Source: American Community Survey 2008-2012

## Section 7: Housing Assessment

### Housing Demand

According to the American Community Survey 2008—2012, there are 747 households in the Town of Churubusco. A total of 64.9 percent are family households and 35.1 are non-family. Of the family households, 48.3 percent are married, 6.2 percent are male-headed households and 10.4 percent are female-headed. The proportions are similar to that of Whitley County and the State of Indiana with the percentage of family households being somewhat smaller in Churubusco.

	Familial Status		
	Churubusco	Whitley County	Indiana
	Number	Percentage	Percentage
Total Households	747	100%	---
Family Households	485	64.9%	70.0%
Married households	361	48.3%	56.4%
Male-headed Households	46	6.2%	4.1%
Female-headed Households	78	10.4%	9.5%
Non-Family Households	262	35.1%	30.0%

Source: American Community Survey 2008-2012



Senior Housing

## Section 7: Housing Assessment

For owner-occupied housing, the Town of Churubusco has a higher proportion of young householders 34 years and below (22.7 percent) than that of Whitley County (14.2 percent) and the State of Indiana (12.5 percent). In addition, the town has a noticeably lower proportion of middle aged householders' ages 34 to 59 with 44.1 percent compared to Whitley County (52.7 percent) and the State of Indiana (52.1 percent). A total of 24 percent of the householders are 60 years and older which is similar to that of Whitley County and the State.

For rental-occupied housing, in contrast to owner-occupied distributions, the town has a lower proportion of young householders 34 years and below (20.5 percent) that are renters as compared to Whitley County (32 percent) and the State of Indiana (40.1 percent). The town also has a higher proportion of middle-aged householders' ages 34 to 59 with 64.5 percent compared to Whitley County (40.1 percent) and the State of Indiana (41.9 percent). A total of 11.1 percent of the householders are 60 years and older which is less than Columbia City (27.4 percent) and Indiana (17.7 percent).

### Age of Householder

	Churubusco	Whitley County	Indiana
<b>Owner Occupied</b>			
Householder 15 to 24 years	2.0%	1.4%	1.2%
Householder 25 to 34 years	20.7%	12.8%	11.3%
Householder 35 to 44 years	17.3%	16.8%	17.9%
Householder 45 to 54 years	16.6%	24.1%	23.0%
Householder 55 to 59 years	10.2%	11.8%	11.2%
Householder 60 to 64 years	8.6%	10.2%	9.9%
Householder 65 to 74 years	13.6%	12.1%	13.7%
Householder 75 to 84 years	7.9%	7.5%	8.6%
Householder 85 years and over	2.5%	2.7%	2.8%
<b>Renter Occupied</b>			
Householder 15 to 24 years	9.4%	13.3%	13.9%
Householder 25 to 34 years	11.1%	18.7%	26.2%
Householder 35 to 44 years	32.3%	14.5%	19.0%
Householder 45 to 54 years	10.5%	17.9%	16.5%
Householder 55 to 59 years	21.7%	7.7%	6.4%
Householder 60 to 64 years	1.3%	7.2%	4.7%
Householder 65 to 74 years	2.3%	7.9%	6.0%
Householder 75 to 84 years	5.8%	6.1%	4.3%
Householder 85 years and over	1.7%	6.2%	2.7%

Source: American Community Survey 2008-2012

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In the Town of Churubusco, household size is predominantly 1-person (31.3 percent) or 2-persons (30.3 percent). One-person households are slightly higher than Whitley County and the State with 25.8 percent and 27.6 percent respectively. Churubusco also has a higher percentage 4-person or more households as compared to Whitley County and the State.

In determining if there is a significant housing cost burden for residents, it is helpful to look at the percentage of homeowners that have housing costs that are 30 percent or more than their income. For homeowners with a mortgage, 24.6 percent have a housing cost burden that meets this criterion. This is slightly lower than that of Whitley County and the State of Indiana. For homeowners without a mortgage, 16.4 percent meet this criterion which is higher than that of Whitley County (8 percent) and Indiana (11.9 percent). Finally, for renters in Churubusco 31.6 percent meet this criterion which is significantly lower than that of Whitley County (49.4 percent) and Indiana (49.8 percent).

### Household Size

	Churubusco	Whitley County	Indiana
1-person household	31.3%	25.8%	27.6%
2-person household	30.3%	35.7%	34.6%
3-person household	9.8%	14.7%	15.6%
4-person or more household	28.6%	23.9%	22.1%

Source: American Community Survey 2008-2012

### Selected Monthly Owner Costs As A Percentage of Household Income

	Housing Costs as % on Income		
	30% or more		
	Homeowner with a Mortgage	Homeowner without a Mortgage	Renter
Churubusco	24.6%	16.4%	31.6%
Whitley County	28.6%	8.0%	49.4%
Indiana	26.5%	11.9%	49.8%

Source: American Community Survey 2008-2012

## Section 7: Housing Assessment

For homeowners in Churubusco with a mortgage, the highest percentage (43.9 percent) has monthly owner costs that range from \$700 to \$999. For homeowners without a mortgage, the highest percentage (37.9 percent) is in the \$300 to \$399 range. Both are lower than Whitley County and Indiana, and significantly lower than that of the United States indicating a lower cost of living.

Monthly gross rent of rental housing in Churubusco is also lower in comparison to Whitley County, the State of Indiana and the United States with median values at \$575, \$616, \$719 and \$889 respectively.

### Selected Monthly Owner Costs

	Churubusco	Whitley County	Indiana	United States
With a Mortgage				
Less than \$300	0.0%	0.3%	0.3%	0.2%
\$300 to \$499	5.9%	3.5%	3.0%	1.6%
\$500 to \$699	20.8%	11.2%	9.0%	4.9%
\$700 to \$999	43.9%	26.4%	25.2%	13.7%
\$1,000 to \$1,499	24.8%	37.2%	35.7%	27.0%
\$1,500 to \$1,999	3.8%	15.0%	15.7%	20.3%
\$2,000 or more	0.9%	6.5%	11.2%	32.3%
Without a Mortgage				
Less than \$100	2.0%	1.1%	0.7%	1.2%
\$100 to \$199	7.2%	7.3%	8.2%	6.8%
\$200 to \$299	31.4%	22.0%	22.3%	15.3%
\$300 to \$399	37.9%	32.2%	25.5%	18.7%
\$400 or more	21.6%	37.4%	43.3%	58.0%

Source: American Community Survey 2008-2012

### Monthly Gross Rent of Rental Housing

	Churubusco	Whitley County	Indiana	United States
Less than \$200	0.0%	0.7%	2.3%	1.8%
\$200 to \$299	0.0%	2.4%	3.5%	3.3%
\$300 to \$499	36.2%	26.6%	11.9%	8.2%
\$500 to \$749	43.4%	37.5%	37.3%	22.6%
\$750 to \$999	14.5%	25.3%	28.3%	24.2%
\$1,000 to \$1,499	5.9%	7.2%	13.7%	25.7%
\$1,500 or more	0.0%	0.3%	3.0%	14.2%
Median Value	\$575	\$616	\$719	\$889

Source: American Community Survey 2008-2012

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### Other Housing Research

A visual survey of housing in the planning area was completed by Sturtz Public Management Group. Outside of town limits, housing consisted of older farmsteads and rural single family homes in a range of sizes on a few acres of land. Housing seemed to generally be in good condition. Within town limits, housing consisted of a mix of single-family, multi-family and senior housing. Single family housing comprised of older housing in the core of the community, with newer developments on the perimeter. Thresher's Ridge is a single family housing subdivision currently under development north of the town with houses in the \$100,000 - \$200,000 range. It is approximately 75% completed with over 133 lots planned. According to the Columbia City/Whitley County Joint Planning and Building Department, building permits for seven single family structures were issued in Churubusco from 2010 – 2012.

Multi-family housing developments within the community include Vandalia Apartments, which are subsidized with eight 1-bedroom units and sixteen 2-bedroom units for a total of 24 units. Blue River Apartments were constructed in 2010 and provide twenty-two 1-bedroom units for senior citizens. Monarch Manor Apartments also provides eight units and the same owner owns an 11 unit multi-family property on the south side of town as well. According to the property owners/managers of each of these properties, occupancy is consistently 90 – 100 percent. One property manager stated that calls are often received by single parent and married families with children looking for 3-bedroom apartments.

Other rental housing is located throughout the community within individual units, duplexes, and multi-family conversion of large, older homes.

In the Community Attitude Survey, the question was asked, "What is the most needed type of housing in the Town of Churubusco?" Of 216 people that responded to the question, 32.41 percent stated Affordable Apartments and Rentals, 30.56 percent responded Single Family Housing in the \$91,000 - \$150,000 price range, 18.52 percent responded Single Family Housing Less than \$90,000, 13.43 percent responded Senior Apartments/Senior Living and 5.09 percent stated Single Family Housing over \$150,000.

### Needs & Opportunities

The Town of Churubusco can pursue several ways to meet the housing needs of the community. Given the data presented, a few alternatives may include:

- Pursuing an Owner Occupied Housing Rehabilitation grant from the Indiana Housing Community Development Authority (IHCD) to make improvements to aged, substandard housing stock.
- Promote new construction to accommodate growing younger families that are currently homeowners within the community in the \$100,000 to \$175,000 range.
- Implementing a new housing tax abatement program to incentivize new housing construction.
- Promoting additional affordable 3-4 bedroom rental housing and senior housing development through private

## Section 7: Housing Assessment

development.

- Developing a local housing maintenance and rehabilitation program.
- Tapping into resources of nonprofit organizations such as the Community Action of Northeast Indiana (CANI), Habitat for Humanity, and private developers to further the rehabilitation and livability of existing housing as well as new housing development.

### Potential Resources

*Community Action of Northeast Indiana (CANI)*

Website: [www.canihelp.org](http://www.canihelp.org)

CANI is a private, non-profit agency that provides many resources, helping people gain access to opportunities, and teaching them the skills they need to become self-sufficient. CANI offers many programs to Northeast Indiana:

- *The Housing Voucher Program* helps families by providing rental assistance, which enables them to afford a safe and suitable housing. Another service provided by CANI is (PRR) Purchase, Rehabilitation, Resell. CANI will purchase, rehabilitate and resell homes to qualifying families. This allows for homes to be attractive for families and helps support the sustainability of neighborhoods.
- *Supportive Services for Veteran Families (SSVF)* allows for Veterans who are homeless, at risk of becoming homeless, or facing housing issues to be helped and supported with their housing issues.
- *The Weatherization Program* from CANI provides housing improvement services to low-income families. These

improvements could include insulating attics, walls and mobile home bellies, as well as, repairing poorly installed heating system equipment or leaking duct, and can repair some furnaces.

*Indiana Community Housing and Development Authority (IHCDA)*

Website: <http://www.in.gov/ihcda/2354.htm>

The IHCDA creates housing opportunity, generates and preserves assets, and revitalizes neighborhoods by investing financial and technical resources in the development efforts of qualified partners throughout Indiana. IHCDA's work is done in partnership with developers, lenders, investors, and nonprofit organizations that use our financing to serve low- and moderate-income Hoosiers. They also promote, finance, and support a broad range of housing solutions, from temporary shelters to homeownership.

*USDA Rural Development*

Website: <http://www.rurdev.usda.gov/Home.html>

The USDA Rural Development works to improve the economy and quality of life in rural America. They offer a variety of programs to help the rural communities of America. Some of which are, Business Loans and Grants, Single and Multi Family Housing Loans and Grants, Community Facilities Loans and Grants, and Community and Economic Development Programs, etc.

## Section 8: Policies, Strategies, Action Plan



## Section 8: Policies, Goals and Strategies

### Land Use Development Policies

L.1 Policy: Planning						
<i>Goal #1: Sustainable land development supported by zoning and subdivision regulations.</i>						
	Strategy	Activity	Responsible Party	up to 5 years	5-10 years	10+ years
L.1.1	Designate appropriate Zoning Districts and Overlay Zones that will comply with the growth areas identified on the Future Land Use Map.	A) Establish zoning districts and review plans for development in accordance with the Churubusco Comprehensive Plan and Zoning Ordinance.	Town Administration, Plan Commission	●	●	●
		B) Investigate the creation of an Integrated Business & Industry Zoning District and a Central Business District capable of addressing the unique needs of these types of areas.	Town Administration, Plan Commission	●		
L.1.2	Update and maintain the Town's Zoning and Subdivision Control Ordinances and Town Codes to achieve goals of the Churubusco Comprehensive Plan and ensure that the ordinances and codes are enforced.	Amend the Churubusco Zoning Ordinance as necessary to meet the objectives, policies and strategies identified in the Churubusco Comprehensive Plan or determined by town officials and approved by the Plan Commission.	Town Administration, Plan Commission	●	●	●
L.1.3	When new development is proposed, the impacts of the growth to the surrounding neighborhoods and land uses should be evaluated. Issues and development requirements should be identified and met as part of the development plans prior to the final approval by the Plan Commission.	Preferential consideration will be given to proposals which are contiguous to existing development within the Town limits, or that serves to extend Town services within the Plan Commission's jurisdictional boundary.	Town Administration, Plan Commission	●	●	●
L.1.4	When development plans are submitted to the Plan Commission, consider site review standards that would include design requirements for landscaping, buffering, parking, signs, traffic circulation, environmental impact, or other items that will minimize negative impacts, provide for optimal safety, and provide for an integration of function, circulation and image through which balanced community development can be achieved.	Review new development plans in accordance with the Churubusco Zoning Ordinance and the Churubusco Comprehensive Plan and identify any impact that must be addressed.	Town Administration, Plan Commission	●	●	●

## Section 8: Policies, Goals and Strategies

	Strategy	Activity	Responsible Party	up to 5 years	5-10 years	10+ years
L.1.5	Provide review standards guidelines/checklists to residents and developers as part of the development review process.	Update and maintain review standards/ checklists to match the most recently amended and approved Churubusco Zoning Ordinance and Churubusco Comprehensive Plan.	Town Administration, Plan Commission	●	●	●
L.1.6	Investigate developed and undeveloped land that is contiguous to the corporate limits and otherwise meets the statutory requirements for annexation as prescribed under the latest version of IC 36-4-3-13.	A) Strategically pursue annexation that is beneficial to the community.	Town Administration	●	●	●
		B) Continue to implement a policy to require a “waiver of remonstrance” in the event that sewer infrastructure is extended beyond Town boundaries.	Town Administration	●		

### L.2 Policy: Residential

**Goal #2: Quality neighborhoods with safe and energy-efficient housing choices for people of all ages, incomes and backgrounds.**

	Strategy	Activity	Responsible Party	up to 5 years	5-10 years	10+ years
L.2.1	Support the development and maintenance of quality residential neighborhoods.	A) In preparing budgets and capital improvement programs, consider neighborhood needs and the adequacy of public facilities and services provided to the neighborhoods.	Town Administration	●	●	●
		B) Consider the deteriorating effects which may impact new housing development when proposed for those areas adjacent to non-residential development.	Town Administration, Plan Commission	●	●	●
		C) Require landscaping, earthen mounds, and other forms of screening devices where non-residential uses locate in areas adjacent to residential developments.	Plan Commission	●	●	●
L.2.2	Promote the development of equitable, energy-efficient affordable housing to accommodate the needs of low-income residents and seniors.	Investigate options and location for an IHEDA-funded housing development to serve the needs of low-income residents with a focus on affordable 3-4 bedroom rental housing and senior housing through private development.	Town Administration	●		

## Section 8: Policies, Goals and Strategies

	Strategy	Activity	Responsible Party	up to 5 years	5-10 years	10+ years
L.2.3	Promote the development of new housing in the \$100,000 - \$175,000 price range.	A) Encourage planned residential development requests to the north and west of the town as designated on the Future Land Use Map as a future growth area for residential development of housing.	Plan Commission	●	●	●
		B) Explore a new housing tax abatement program to incentivize new housing construction.	Town Administration	●	●	●
		C) Actively seek out land to purchase or obtain an option on to market for future residential development.	Town Administration, Community Partners	●		
L.2.4	Promote in-fill development in existing neighborhoods where vacant or available lots exist, including downtown 2nd story structures.	A) Promote development completion of the Thresher's Ridge subdivision, along with other in-fill properties throughout the community.	Town Administration	●	●	●
		B) Encourage residential infill development on underdeveloped, by-passed, or inefficiently plotted properties.	Town Administration, Plan Commission	●		
L.2.5	Address the deterioration of residential neighborhoods and assist in upgrading housing units in poor condition or in need of energy-efficiency upgrades.	A) Pursue owner-occupied housing rehabilitation funding targeted to low-income, senior and disabled populations with aging housing stock in need of repair throughout the town.	Town Administration	●	●	
		B) Connect with community partners such as to see how nonprofit resources can be better promoted to residents in the community.	Town Administration Community Action of Northeast Indiana Whitley County Council on Aging Other	●		
		C) Identify, obtain, demolish dilapidated properties through a Voluntary Buyout Program (Hardest Hit Funds)	Town Administration	●	●	●

## Section 8: Policies, Goals and Strategies

L.3 Policy: Industrial & Commercial						
Goal #3: A Healthy Local Economy						
	Strategy	Activity	Responsible Party	up to 5 years	5-10 years	10+ years
L.3.1	Develop a portfolio of opportunities to increase commercial and industrial development.	A) Identify and promote and market high growth areas for development.	Town Administration, Churubusco Chamber, Whitley County Chamber, Whitley County EDC	●	●	●
		B) Broaden the range of job opportunities that provide stable, year-round employment.	Town Administration, Churubusco Chamber, Whitley County Chamber, Whitley County EDC	●	●	●
		C) Support industry clusters already in existence in Whitley County and northeast Indiana (Advanced Manufacturing, Biomedical, Logistics, Food Processing, Defense, Insurance).	Town Administration, Churubusco Chamber, Whitley County Chamber, Whitley County EDC	●	●	●
		D) Support the advancement of education and training of residents to provide a qualified workforce for local business and industry.	Town Administration, Whitley County EDC, Smith-Green Community Schools	●		
		E) Explore more local adult education opportunities.	Smith-Green Community Schools Whitley County EDC	●		
		F) Explore the development of an Integrated Business and Industry Park.	Town Administration, Whitley County EDC	●	●	●
		G) Encourage planned commercial development which will enhance the appearance of the community.	Town Administration, Plan Commission	●	●	●
		H) Encourage and support the elimination of identified environmental and functional deficiencies in commercial areas, including traffic and parking congestion, excessive signage, and commercial/residential conflicts.	Town Administration, Plan Commission	●	●	●
		I) Support more local retail shopping and restaurant opportunities (coffee shop, unique collectables & antiques, bookstore, electronic store, lumber yard, family entertainment, etc.)	Churubusco Chamber, Whitley County Chamber	●	●	●

## Section 8: Policies, Goals and Strategies

	Strategy	Activity	Responsible Party	up to 5 years	5-10 years	10+ years
L.3.1	Develop a portfolio of opportunities to increase commercial and industrial development.	A) Explore pursuit of a low-interest revolving loan program and/or forgivable loan incentive program of business development & job creation through local &/or USDA funds.	Town Administration	●		
		B) Explore establishment of a Redevelopment Commission and the development of a new TIF District to include areas where assessment is anticipated to increase and projects are proposed to occur.	Town Administration	●		
L.3.2	Build the capacity of the community to encourage community and economic development.	A) Collaborate to market the downtown and surrounding business and industry sites to attract and retain jobs.	Town Administration, Churubusco Chamber, Whitley County Chamber, Whitley County EDC, Churubusco Main Street	●	●	●
		B) Collaborate to develop a way for Churubusco to become an attraction.	Town Administration, Churubusco Chamber, Whitley County Chamber, Whitley County EDC, Churubusco Main Street, Plan Commission & BZA	●		

## Section 8: Policies, Goals and Strategies

L.4 Policy: Natural Lands/Other Cultural and Social Resources						
<i>Goal # 4: A Good Quality of Life for Churubusco Residents</i>						
	Strategy	Activity	Responsible Party	up to 5 years	5-10 years	10+ years
L.4.1	In review of new development, assess the environmental impacts.	Ongoing environmental considerations should be given to ensure the impact of development is minimized.	Town Administration, Plan Commission	●	●	●
L.4.2	Support efforts to preserve and maintain historical structures and the cultural heritage of the area.	Encourage recognition of the Central Business District for its historical significance.	Main Street	●	●	●
L.4.3	Encourage aesthetically appealing elements in the development of public ways to improve the visual appeal of the community.	Improve gateway entrances to provide an inviting visual impact upon entrance into the community.	Town Administration	●		
L.4.4	Provide recreational opportunities	Maintain and expand existing park and open space.	Town Administration, Smith Township	●		
L.4.4	Plan for future park and recreation facilities and services	A) Explore the opportunity for the development of a Community Wellness/Recreation Center.	Smith-Green Community Schools, Town Administration	●		
		B) Explore the opportunity for the development of a Community Senior Center.	Town Administration	●		
		C) Explore the development of additional organized youth and senior and recreation programs.	Town Administration	●		

## Section 8: Policies, Goals and Strategies

### Public Facilities Policies

PF.1 Policy: Public Ways - Transportation						
<i>A balanced, efficient, safe and attractive transportation system for the movement of people and goods within, through, around and to the Town.</i>						
	Strategy	Activity	Responsible Party	up to 5 years	5-10 years	10+ years
PF.1.1	Promote the safe and efficient vehicle travel movement for residents and visitors.	A) Address vehicle traffic movement changes as development occurs and address these changes for safety and efficient travel movement.	Town Administration, Plan Commission	●	●	●
		B) Require adequate right-of-way dedication for new development and developers should provide a standard level of street improvements as they occur.	Plan Commission	●	●	●
PF.1.2	Cooperate with state, county, regional, state and federal governments to meet mutually beneficial transportation goals of improving traffic and roadway safety and preparing for future growth.	Evaluate the feasibility of a phased additional north/south route through the town (Incorporating a way to address congestion at U.S. 33 at the south edge of town near C&A Tool and along County Road 375 south to 205 and north on County Road 800 East to County Road 550 North.) Initiate a traffic count study to determine eligibility of roadway inclusion on the FHWA Functional Classification Map.	Town Administration, Region III-A, INDOT, FHWA	●		
PF.1.3	Maintain existing transportation infrastructure.	Establish a plan for the reconstruction/ resurfacing of existing streets, sidewalks, parking & traffic controls and evaluate need for additional equipment and personnel to maintain transportation infrastructure as the town grows.	Town Administration, Street Department	●	●	●

## Section 8: Policies, Goals and Strategies

	Strategy	Activity	Responsible Party	up to 5 years	5-10 years	10+ years
PF.1.5	Promote a walkable community through connectivity of pedestrian sidewalks throughout the community.	Complete sidewalk improvements as detailed in the Safe Routes to Schools Plan.	Town Administration	●	●	
PF.1.6	Promote the development of recreational trails and bikeways to provide alternative transportation options and connectivity to regional trails.	Support future connectivity into regional trail system.	Town Administration	●	●	
PF.1.7	Create and maintain existing safe, handicapped walkways.	Provide ongoing replacement of existing sidewalk infrastructure.	Town Administration	●	●	●

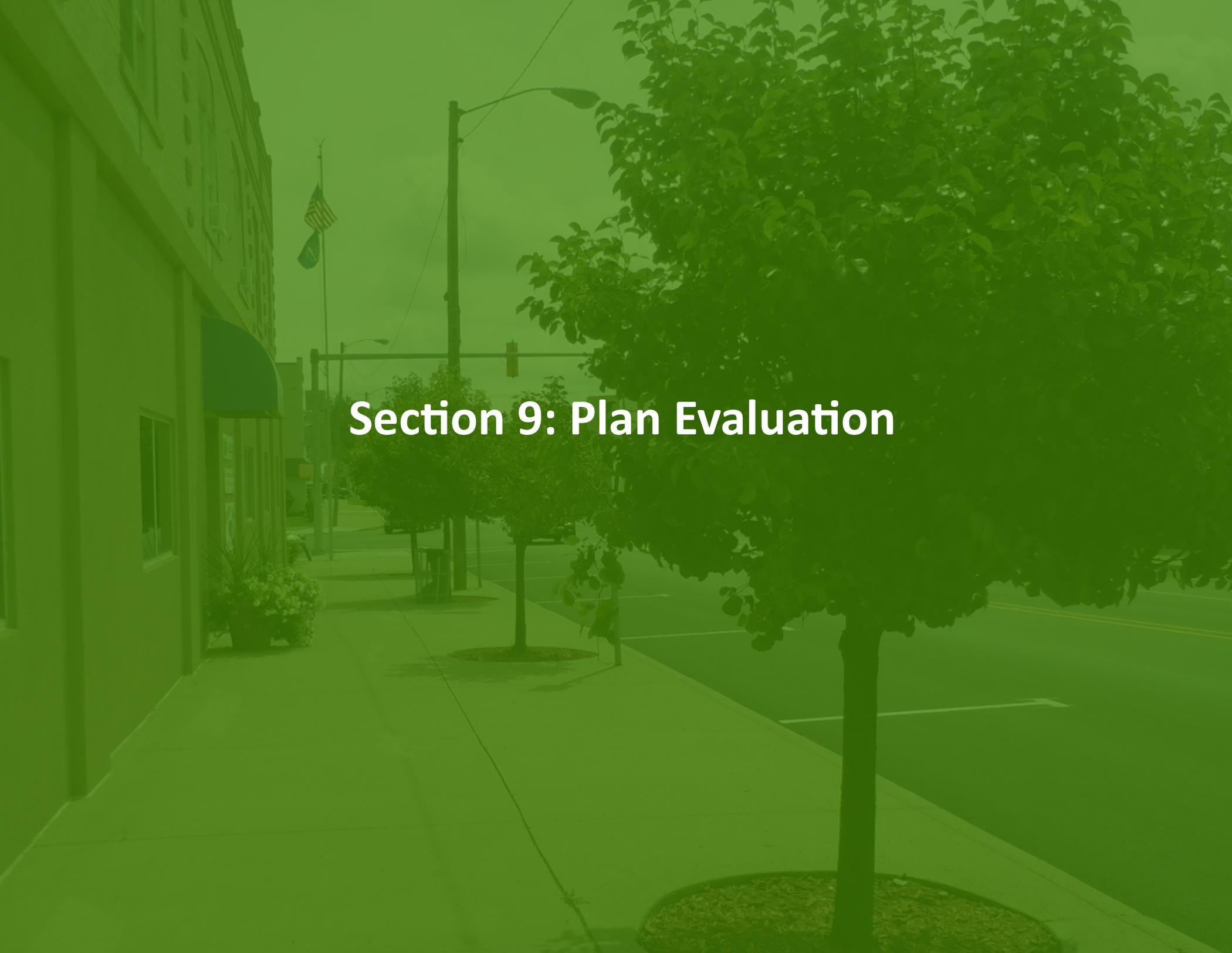
### PF.2 Policy: Public Places, Structures & Services

#### *Adequate Facilities and Services to Meet the Town's Needs*

	Strategy	Activity	Responsible Party	up to 5 years	5-10 years	10+ years
PF.2.1	Address current and future needs of Churubusco Department services, Police Department, Street Department, Water & Sewer Utilities, etc.	Continue to maintain and assess and identify needs for other town departments and their facilities.	Town Administration	●	●	●
PF.2.2	Acquire land as needed to provide for the future public facility needs of the community.	As needs are identified, acquisition should occur to ensure public facility needs are met for the community.	Town Administration	●	●	●
PF.2.3	Address wastewater needs for the community to maintain safe waterways and decrease pollution into the watershed.	A) Continue to address inflow and infiltration issues including investigating lines, checking manholes, videotaping and smoke-testing.	Town Administration, Wastewater Utility	●	●	
		B) Pursue extension of sewer lines from County Road 375 North south along U.S. 33.	Town Administration, Wastewater Utility	●	●	
		C) Seek a shared solution to provide sewers to homes surrounding the town that are under enforcement by the Health Department for failing septic.	Town Administration, Wastewater Utility	●	●	

## Section 8: Policies, Goals and Strategies

	Strategy	Activity	Responsible Party	up to 5 years	5-10 years	10+ years
PF.2.4	Address drinking water needs for the community to maintain safe water the community residents and businesses.	Pursue completion of infrastructure projects as needed including additional loops for reliability and flushing of lines to remove iron.	Town Administration, Water Utility	●	●	●
PF.2.5	Address stormwater needs to address flooding issues or run-off.	Explore the development of a stormwater surcharge.	Town Administration, Utilities	●	●	
PF.2.6	Maintain existing wastewater, water and stormwater facilities.	Develop an annual maintenance program to constantly update the Town's water, sanitary sewer and drainage systems.	Town Administration, Utilities	●		
PF.2.7	Provide adequate levels of public safety to the community.	Maintain adequate personnel, equipment, and training within the police and fire departments to serve the entire needs of the community.	Town Administration, Police & Fire	●	●	●

A photograph of a city street scene, overlaid with a semi-transparent green filter. On the left, a multi-story building with a dark awning is visible. A sidewalk runs along the building, with several young trees planted in circular pits. A street with a double yellow line runs parallel to the sidewalk. In the background, a traffic light and a flagpole with an American flag are visible. The text "Section 9: Plan Evaluation" is centered in white, bold font.

## Section 9: Plan Evaluation

## Section 9: Plan Evaluation

The Town of Churubusco Comprehensive Plan is a living document. As such, the Plan will be most effective if it is monitored for implementation and revised as the community changes. The action plan has been developed to address the needs of the Churubusco community over the next ten years. As the characteristics of the community change, needs may change, so it is important that the policies that community leaders are using to guide the community are up to date.

Following are some general guidelines that are recommended to be used when implementing and revising a plan.

1. The Churubusco Comprehensive Plan is the responsibility of the Town of Churubusco. Therefore, the Office of the Clerk-Treasurer will maintain all written and computer generated information regarding this Plan for the use of the Town Council.
2. The Plan Commission should review plan progress annually.
3. Individual plan components should be considered for revision every five (5) years. The Plan Commission will be responsible for initiating this process. During the revision process, the following guidelines are recommended.
  - The Plan Commission should summarize its activity from the previous five years in a report including an update on the progress of each strategy/action item within the five-year implementation timeframe.

Recommendations for new action steps.

- The document has been created using Adobe Indesign software. Computer generated revisions are to be used when possible.
  - Any changes to the Plan should maintain the same heading and number system. Use a hyphen and a letter after the page number when renumbering all of the revised pages is not practical (example: 15, 15-A).
4. The Town Council will either approve or deny individually proposed revisions to the plan.
  5. The amended plan will be reviewed, approved and adopted by the Town Council.



*Appendix*

## Appendix: Community Workshop Summary

### Town of Churubusco Comprehensive Plan Workshop Results 2/11/2013

Strengths	Weaknesses	Vision	Tally
Small Friendly Community/Community Pride	Community Center/Recreation	Attractive Main Drag	7
Safety	Youth Activities	Effective Guided Growth	2
Park & Athletic Programs	Traffic Flow	Community Center (Gathering not a building)	3
Closeness to larger Cities	Employment Opportunities	A "Draw" to the Community	1
Accessibility	Housing - rental	Small Business Incentives	1
School System	Skill Trades	Bowling Alley	
Public Services	Age 20-30 Involvement	Annex to County Line	6
	Identity	A+ School System	4
	Increase footprint of the Town	Exploit Little Turtle	1
	Limited education opportunities	Everyone has Nice Sidewalks	1
	5 O'Clock traffic help	New Housing	1
	Entertainment	Business Park South of Town/Industrial Park In Town	4
	Nicer Apartments	Churubusco Closer Thank You Think	3
	Street Lights (More & Maintain)	Country Music Fest	
		Circular Expansion (Inside Out)	
		Group Collaboration to become an Attraction	5
		Healthy Community	
		Public Beack at Blue Lake	2
		Communtiy Recreation Center	10
		Continue Momentum to Progress	3
		Mexican Restaurant	2
		Footbal State Champions	
		Expand Turtle Days	1
		Expand Trail System	3
		Minimal Increase in Population	
		Brew Thru	1
		Nail Salon	
		Vocational Training	1
		Outside Movie Event	2

