Pennville Comprehensive Plan

Past, Present & Future

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1 Acknowledgements

Special thanks to the following for all of their assistance, hard work and dedication to this project:

- Pennville Planning Commission
- Jay County Development Corporation
- Anderson Creative
- Alan Evans
- Pennville Town Council
- Cushman and Wakefield
- Strand Engineering
- Kimley Horn
- The Citizens of Pennville

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PENNVILLE
Town Council

To the Citizens of Pennville,

The Town Council is honored to present to you the Town's Downtown Revitalization Plan. This document represents our collective vision for the future and is the product of months of dedication and commitment from you, the town's staff, and the consultant team, led by R&B Architects.

This plan sets the course for improved sustainability and for moving Pennville into the future as a thriving, resilient, evolving, and equitable community that supports our values. Our focus with this plan is on action and improving the town from our neighborhoods up — to make us all stronger as we rebuild Pennville for the coming generations.

The success of this plan will depend on your continued participation, insight, and determination. The plan places priority of actions and initiatives that we can work on together to strengthen our neighborhoods and business district, and to tackle small projects that, when combined, make significant differences in the quality of life and economy, now and tomorrow. I emphasize that this is not a "top-down plan;" instead, it is a partnership. We all must work together to realize the future that we have collectively envisioned.

As we protect the things we cherish and overcome the challenges that all small towns face, we will build a stronger, more resilient Pennville. We all want our Town to become the "home of choice" for all those persons seeking a home in the region.

The people of Pennville are the Town's greatest assets, and your participation in this plan is proof of your dedication to the Town. I thank you for all your hard work, and we look forward to working with you to implement this plan as we all strive to reshape Pennville for the future.

Sincerely, The Pennville Town Council

Alicia Cerwin

Town of Pennvillle

LOCAL RESOLUTION APPROVING THE PLAN

Resolution # 2019 - 2

WHEREAS, the Town of Pennville had identified adequate reason to analyze the Pennville Downtown Revitalization Plan, and

WHEREAS, the Town of Pennville has hired R&B Architects to define and describe the issues, advise us of our options, and make recommendations to address this issue soon, and

WHEREAS, the Town of Pennville has reviewed the process and completed study thoroughly and is satisfied with the services performed, information contained therein, and methodology applied;

WHEREAS, the Town of Pennville has received at least 3 copies of this document for our records and will keep them on file in the town offices for future reference, and

BE IT RESOLVED by the Town of Pennville will fully consider all components of this plan when looking into the future.

Signed: _Alicia Corwin_

Alicia Corwin, President of Pennville Town Council

Date: _3/5/19_

3 Introduction

Roughly 100 miles northeast of the State capital, Pennville, Indiana is a close-knit and historical community of roughly 700 people with a great passion and love for the town they call home. This spirit exists because of a deeply rooted connection to Indiana's history and its early success as a state. The citizens of Pennville possess the needed enthusiasm, desire and drive to re-establish the town as a wonderful, vibrant place to call home.

In 2018, the Town of Pennville's residents came together to engage in the process of improving their community, specifically their downtown. The community empaneled a team of planning professionals, including R&B Architects. This group was tasked with assessing the current conditions of the town, creating a vision for the future, and establishing a path forward. The plan was to be actionable, including cost estimates and potential sources of funding.

The community has contributed in the form of numerous public meetings held in Pennville. The consulting team led participants through a process discovering the strengths and weaknesses of the town, the priorities of the group, and a visioning exercise to discover what could be imagined. In addition to these efforts, the consultant team completed a demographic and market study to determine where opportunities lie to better serve the population of Pennville. Among its strengths, Pennville has:

i. …a strong hometown feel deeply rooted in Jay County history.

ii. …a great regional location and proximity to nearby commerce and attractions.

iii. …wonderful existing structures, many with historic fabric.

iv. …a calendar full of local/regional events; attracting large numbers of visitors.

v. …a very active and devoted local government.

Initiatives

The team identified initiatives that met the goals defined by the stakeholders to provided economic impact and improve the area's aesthetic. They include:

- Facade Restoration – to re-establish the welcoming environment of an active town center.

- Signage, Way Finding, and Parking – to quickly and easily direct visitors to their destinations; to accommodate increased traffic.

- Creation of Recreational Facilities and Activities – to increase the draw of regional and niche visitors, along with improving the quality of life for residents.

These projects will be made possible through careful planning and the thoughtful leadership of Jay County Community Development, engaged citizens, and stakeholder groups working toward the same goals. Each initiative builds to create momentum. In the process, the area will not only undergo a beautification process, but also become an economic engine that will create jobs and wealth for the Town of Pennville itself.
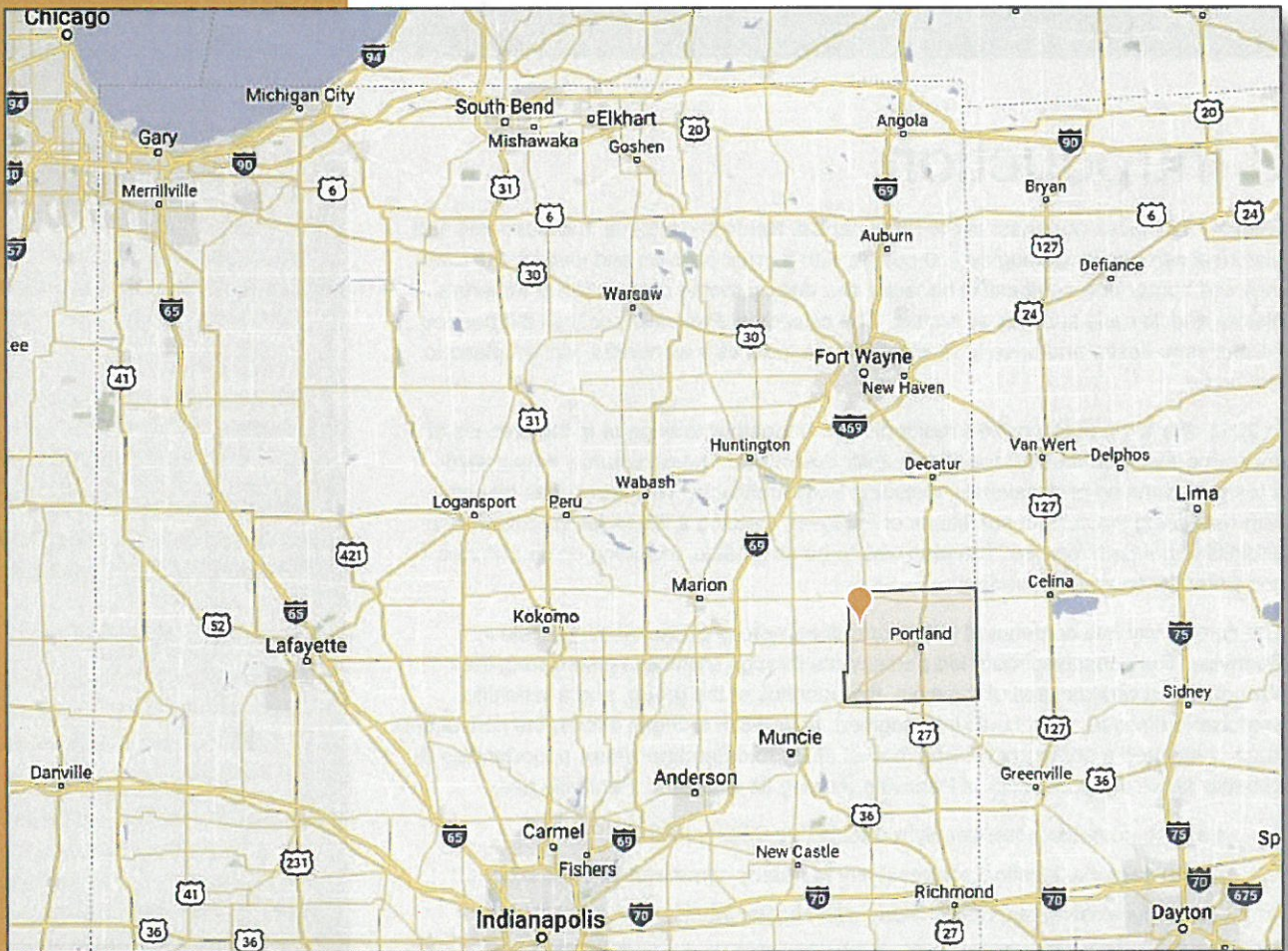
4 Study Area

The project area for the purposes of this study is the Town of Pennville in Jay County, Indiana. This area is generally defined according to the following description:

"Along Indiana State Highway 1, north from the Salamonie River, between IN 1 and CR W 300 N, to Illinois Street, and east from Water Street to Grisell Road. The Town is bounded on the southwest by the Salamonie River, which flows north to River Road and turns west."

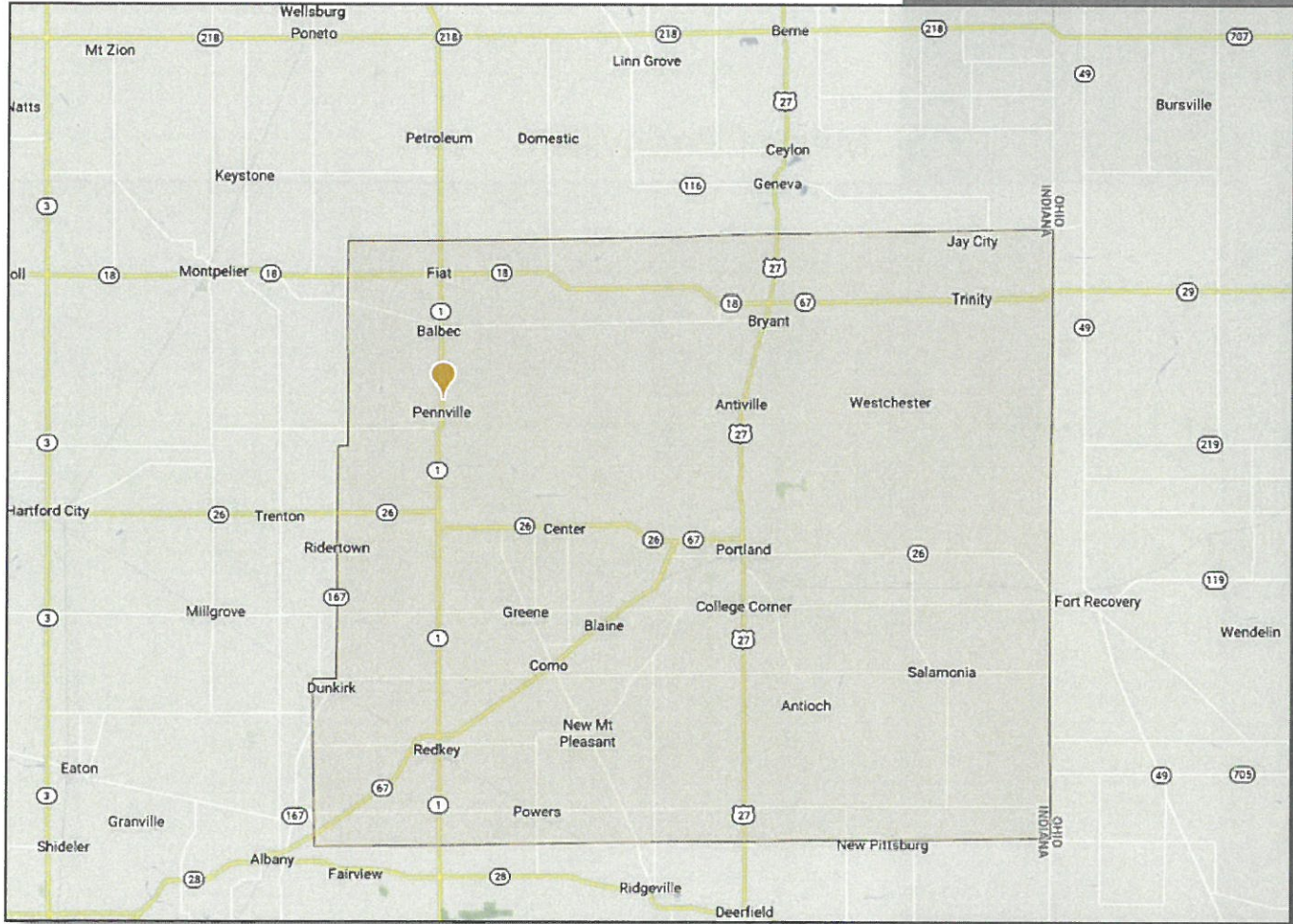— Description taken from Google Maps and Jay County GIS information.

Location of Jay County

Map of Jay County
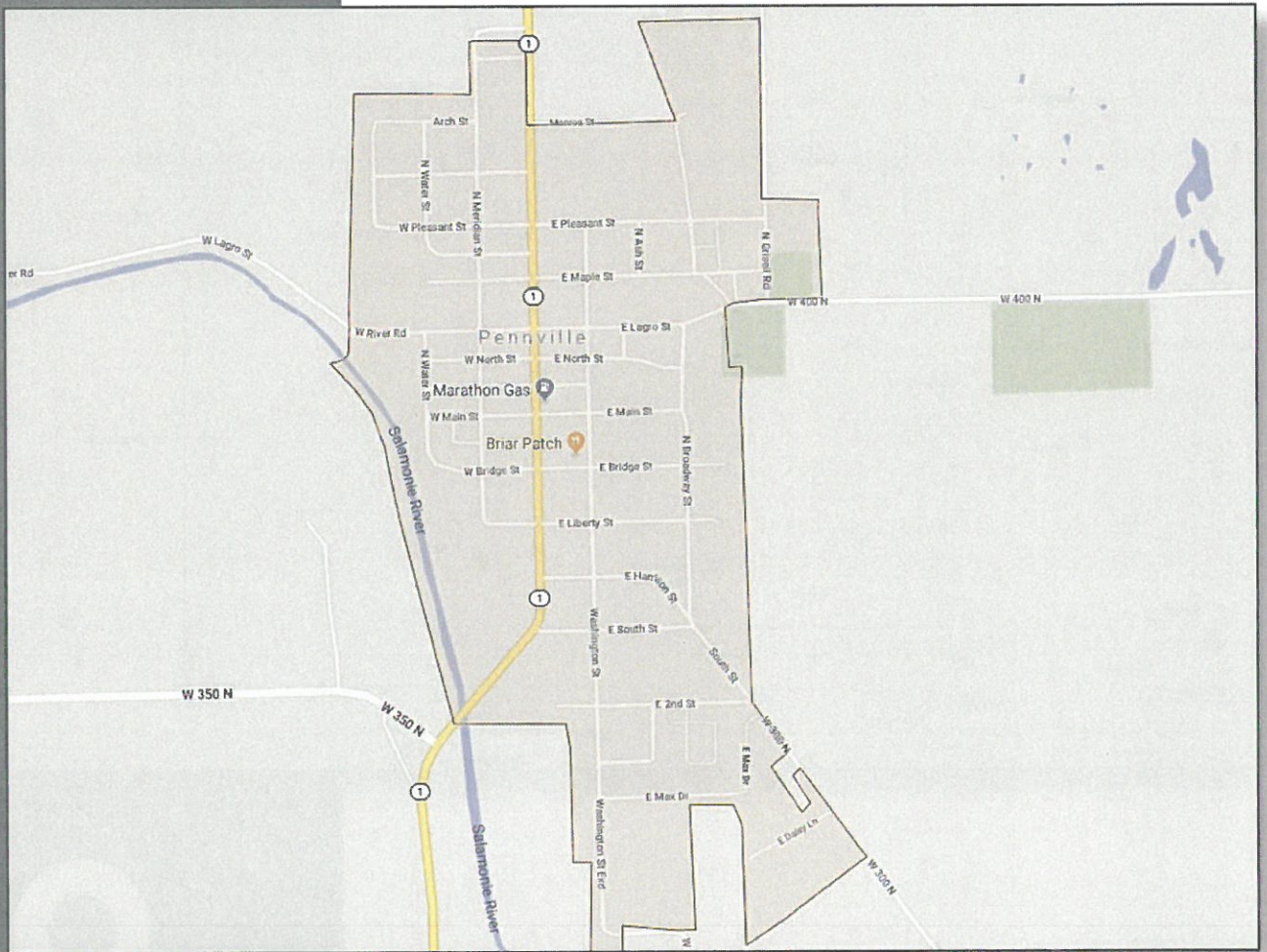
Map of Pennville

PENNVILLE REVITALIZATION

FAÇADE PROJECT

NORTH ↑

MAPLE ST

N. UNION ST

RIVER RD

LAGRO ST

MERIDIAN ST

NORTH ST

MAIN ST

S. UNION ST

WASHINGTON ST

TRAIL (PHASE 1)

BRIDGE ST
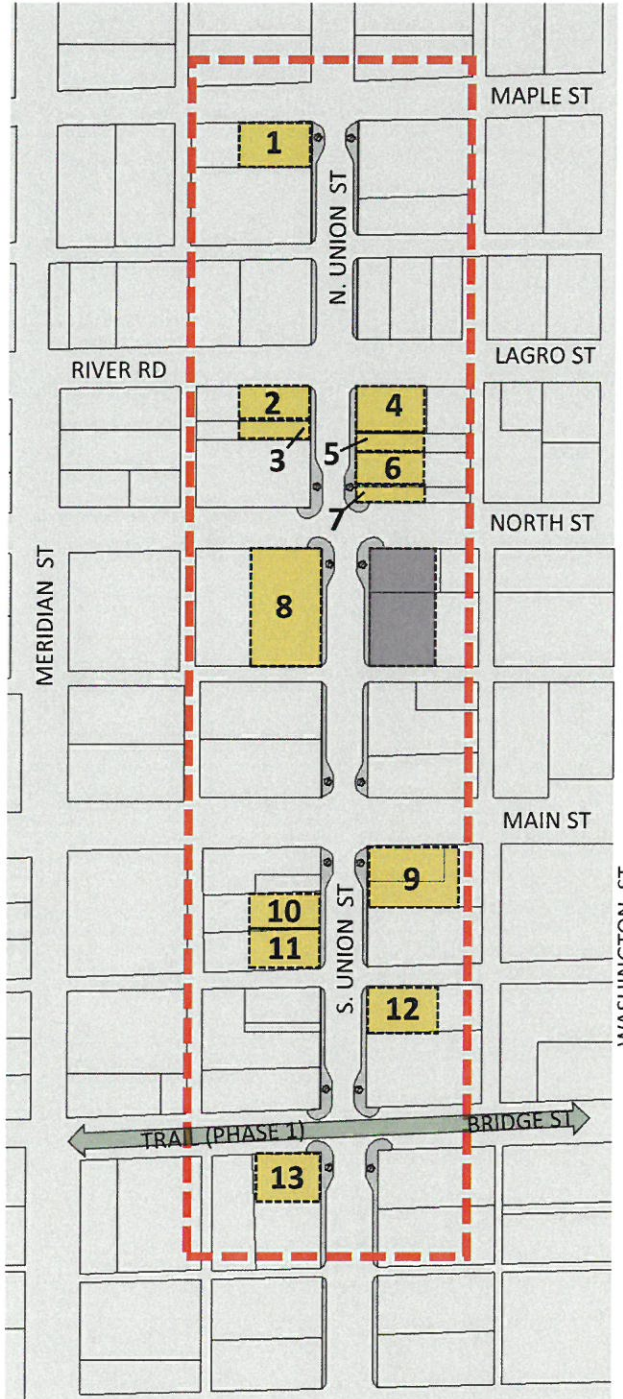
LIBRARY

FACADES

PHASE 1
1. 130 W MAPLE ST
2. 290 N UNION ST
3. 250 N UNION ST
4. 295 N UNION ST
5. 255 N UNION ST
6. 245 N UNION ST
7. 205 N UNION ST
8. 170 N UNION ST

PHASE 2
9. 135 S UNION ST
10. 140 S UNION ST
11. 150 S UNION ST
12. 175 S UNION ST
13. 210 S UNION ST

POST OFFICE ROUTE 2, HORSE DRAWN DELIVERY WAGON

Pennville IN

Rb ARCHITECTS

5 Population

The population of Pennville was estimated to be 691 in 2017 (U.S. Census Bureau 2011). This is nearly identical to the 2010 Census data, which showed a population of 701; roughly translated to a 0.1% decrease. Also, data shows a slight decrease in population from the 2000 Census when the town had a recorded population of 706. The median age is 39.4 years, with 19% of the population being over the age of 65. 56% of the population is between the age of 20 and 60, while 18% is between the age of 20 and 30. Approximately 97% of the population is White/Non-Hispanic. The largest minority is made up of Hispanic/Latino peoples.

2010 Census Data

| Subject	Number	Percent
SEX AND AGE		
Total population	701	100.0
Under 5 years	52	7.4
5 to 9 years	53	7.6
10 to 14 years	46	6.6
15 to 19 years	45	6.4
20 to 24 years	38	5.4
25 to 29 years	45	6.4
30 to 34 years	36	5.1
35 to 39 years	38	5.4
40 to 44 years	41	5.8
45 to 49 years	74	10.6
50 to 54 years	41	5.8
55 to 59 years	33	4.7
60 to 64 years	28	4.0
65 to 69 years	34	4.9
70 to 74 years	39	5.6
75 to 79 years	32	4.6
80 to 84 years	15	2.1
85 years and over	11	1.6
Median age (years)	39.6	(X)
16 years and over	541	77.2
18 years and over	522	74.5
21 years and over	498	71.0
62 years and over	145	20.7
65 years and over	131	18.7

United States™ Census

5 Population (cont.)

Chart of Population Growth from 2010-2017
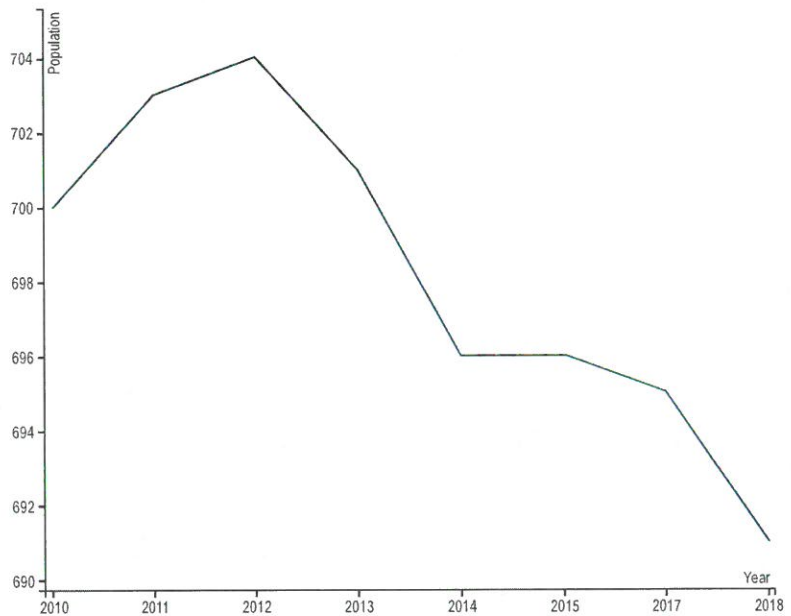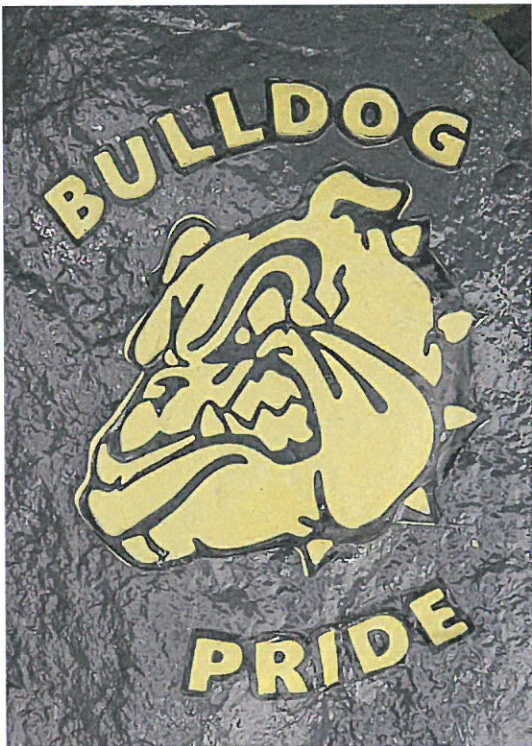
Pennville, along with nearly every other 'small town' in Indiana, has been forced to address two great issues with its residents: an aging population of baby boomers and losing a large part of its younger generation when it is time to go to University/start a career. One would be forgiven for thinking these to be two completely unrelated issues, requiring two completely different approaches. This is surprisingly not the case, with both populations growing more and more interested in the same Quality of Life standards (Municipal Association of South Carolina 2016). The following will outline each issue independent of the other, and offer solutions to the problems.

Very commonly, Millennials will leave home after High School. According to research from the past decade, roughly 80% of young people 'would prefer not to stay' in their hometowns as adults (Pamela Schallhorn 2015). This happens in towns all across America for a variety of reasons; everything from University degrees to finding romance to careers has been listed. Pennville has seen the effects first hand over the past decade. While studying what scholars refer to as, "the hollowing out of rural America", a Research Center in Nova Scotia listed six specific personal "negotiations" young people go through when making the decision to leave home (Michael Unger 2015):

- Many of the young people who feel forced to leave would choose a rural lifestyle over an urban one;
- They like the open spaces and the kinds of recreational activities available beyond concrete jungles;
- They appreciate the sense of community that exists in many small cities;
- They like the daily contact with nature…;
- They like the pace of life and the values people hold to;
- They want less stressed lives and safe places to raise a family.

The same study also showed that a large percentage of those who have left, would have rather stayed. This creates a unique challenge to cities like Pennville, who want to redevelop and perhaps modernize into sustainable small towns.

6 Streets

Today

Consulting partner, Strand Engineers, performed a site assessment of the existing roads, sidewalks, ADA ramps, and street parking within the Town of Pennville.

ROAD CONDITIONS

All existing roads within the Study Area need at least a new surface coat. Several existing roads are in bad condition, exhibiting severe longitudinal and transverse cracking. A majority of the remaining roads exhibit moderate longitudinal and transverse cracking throughout the Study Area.

SIDEWALK CONDITION & ADA RAMPS

The existing sidewalks are in acceptable condition. There are no locations or intersections within the Study Area that include painted crosswalks. Typically, the existing ADA ramps at the street intersections are not compliant with current ADA standards because they do not meet one or more of the following requirements:

- Have truncated domes;
- Have tactile warning grooves;
- Have level landings;
- Meet the required ramp slopes;
- Meet minimum dimensions.

Goals

- Increase walkability
- Integration of Proposed Cultural Trail Loop
- Develop access to Public Parking lots

6 Streets (cont.)

Tomorrow

Pennville envisions a town-wide network of Complete Streets* linking the traditional Union Street commercial corridor with both recreational amenities, local landmarks, and both existing and new residential neighborhoods.

Projects

- Updates to sidewalks and street parking.
- Developing 'closable' streets in order to host events/farmers markets/festivals

Implementation

Year 1 – Resurfacing of existing secondary streets (those not effected by proposed sidewalk and trail creation)

Year 2 & 3 – Engineering and Fundraising for Downtown North Union Street Beautification, and the creation of accessibility. This includes concentrations on street intersections and gateway locations.

Year 4 – Construction of four(4) blocks of North Union Street from West Bridge Street to West Lagro

Year 5 to 8 - Integration of City-wide Complete Streets Trail system Phase #1 Loop from South Water Street to North Broadway Street

7 Downtown & Main Street

Today

All aspects are vernacular, or "functional", from Early American Victorian through 2000's, with a concentrated part of the built environment dating to the period from 1880 through 1936. Even components added or updated in the latter half of the 20th century are based on the urban and transportation planning of the 1880-1936 period of significance.

Advantages of Historic Built Environment:

- Quality
- Aesthetic
- Functionality (we built this way for centuries because humans needed it)
- Entrained energy
- High Degree of Sustainability

Disadvantages of Aging Infrastructure:

- Inflexible to 21st century needs
- High Cost of Maintenance and/or Re-construction
- Insensitive to Accessibility by growing Senior Population and Disabled Citizens
- Limits Perception of Creativity

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7 Downtown & Main Street (cont.)

Goal

Storefronts in Pennville are currently mixed in appearance and condition. A great number of the structures are historic in nature, some of which have fallen into disrepair while others have had their facades altered during attempts to 'modernize' the appearance. "In the process", the National Parks Service notes, "these alterations may have completely changed or destroyed a building's distinguishing architectural features that make up its historic character." As a result, it is crucial to utilize local records and archives for research on the historical appearance of a building. The remaining structures are more contemporary in design and appearance, with many of them in good condition; a few of these could benefit from additional investment and modernization. During this phase of Pennville's Comprehensive Plan, it will be important to keep these three questions in mind (National Parks Service 1982):

- If the original storefront has survived largely intact but is in a deteriorated condition, what repairs should be undertaken?
- If the storefront has been modernized at a later date, should the later alterations be kept or the building restored to its original appearance or an entirely new design chosen?
- If the building's original retail use is to be changed to office or residential, can the commercial appearance of the building be retained while accommodating the new use?

The goal of this facade restoration project is not to create identical, "cookie cutter", appearance, but to restore the warm and inviting level of quality throughout Pennville.

In order to support this endeavor, the design team has created a restoration scheme for appropriate structures in Pennville. Each plan includes a rendering of the specific building in order to call out details that should be addressed; please see collection of drawings in the Appendix. Also, included in this report is a budget estimate for each of the structures evaluated. The costs reflect both hard and design costs, along with a contingency budget for reference; all budget information can be found in the Appendix.

It is crucial these high-impact updates be made as part of working toward the physical beautification of the Downtown. This will directly impact and address the main goal of Pennville's comprehensive plan: Improve the city's image, both locally and regionally, and establishing an identity by recreating a vibrant small town culture. The positive image will serve the community well as it works toward achieving the goals of this Redevelopment project. Additionally, the restoration of facades in the Pennville downtown will mitigate any further deterioration of the city's historic fabric.

7 Downtown & Main Street (cont.)

Tomorrow's Library

1. Community involvement

As the number of visits to the physical library has been slowly declining, librarians have expressed the need to actively engage the community in the library's offerings. Jan Holmquist, a Danish librarian and library advocate, highlights the simple fact that the more we use technology, the more we need meaningful face-to-face interactions. He adds that we can find this at the library because the library is the community's hub for learning and knowledge creation.

You can build on the technological connectedness in your community, build on the people connectedness by creating relationships, real partnerships and mutual understanding. You can also build beautiful connecting spaces for people to learn, share and participate spaces to come together and work together. And the most important part, build on the trust your communities still have in libraries.

2. Focus on all library groups

Another trend is the need to target the library's services to different library groups, by creating different initiatives to personalize the library services for older people, for smaller defined populations, or to people with disabilities (example, personalized services for children with autism) and other library visitor groups.

Libraries are paying more and more attention to their users' diverse needs.

3. Reinvent the library's services

Physical libraries have been struggling with staying relevant for their communities as well as attracting more visitors. One main reason for that is because people love going to the library but they also have higher expectations from libraries.

TThis is why libraries have started using their spaces for new purposes, such as to enable innovation and knowledge exchange, to create cultural meetings, and most importantly to create community hubs by partnering with other local institutions. Citizens' services and libraries were born with a service obligation and it would be great for the citizens if more functionality was built in the libraries, by offering a mix of library services and public services.

Many libraries got even more creative and started to add a few more non-traditional items on the library's borrowing list, such as tools, camping gear, garden and kitchen equipment, clothes and much more. This trend even has a name: the library of things!

### 4. Know more about the library's visitors and non-visitors

People's needs are constantly changing and libraries need to have up-to-date information about the public's opinion and attitudes regarding the library. One issue that Andy Priestner, a consultant in user experience for libraries, underlined during the LAI Public Libraries Conference 2017 in Ireland is that librarians are great at gathering data but they don't do it as often as they should.

There are various user experience research methods that libraries could use to get insights into your most devoted visitors' minds but most importantly into the minds of those who don't use the library. Libraries have to adapt to these findings and make some changes. That's the main point of the research, you must find what doesn't work and change it.

5. Create an image for the library

When discussing the factors that lead to the library crisis in the past years - the poor advocacy that exists in libraries. Libraries have noticed the need to have a "big loud voice" in the community and to challenge the citizens' wrong perceptions about libraries.

Just by focusing on creating an online image by approaching a service mindset, by using different social media tools and by meeting patrons in other places outside the library's spaces, libraries are rapidly becoming an integral part of the community.
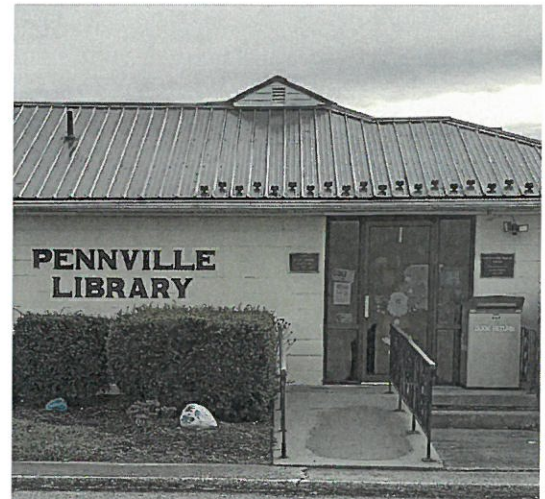
6. Focus on emerging technologies

The main role of the librarian hasn't changed, the media and the delivery methods are all that have really changed. Some of these future advancements such as Artificial Intelligence, robots and self-service solutions or rich digital collections may seem distant in the future or even somewhat spine-chilling for some librarians, however, these are a hot topic right now and libraries worldwide are trying to figure out how they should be watching and studying these emerging technologies as tools for the future.

Tomorrow's Downtown (cont)

It may not be possible to prevent youth from leaving. Big cities and opportunities across the country/globe offer insights on what the world is actually like. However, it is possible to slow down, maybe even reverse, the trend of people born between 1980 and 2000 leaving the small towns they grew up in. The University of Illinois Extension's examination of rural Illinois towns provided a list of "5 Strategies for Retaining and Attracting Youth to Small Towns":

1 Increase access to improved, high-speed Internet service

- Considered the *highest priority* in almost all research material.
- Internet is no longer seen as an optional service; it has become an essential utility, similar to water and electricity..

2 Invest in "youth priorities" and make community more attractive to young people

- Make sure to create "Third Spaces": coffee shops, micro-breweries, other creative and networking outlets.
- Traditional bars do not interest them; young people place a high value on family relationships and social networking.

3 Support for Small business and entrepreneurial opportunities

- ~70% of young people want to own their own business; very receptive to incentives offered by city/county.
- Create buzz in community about the benefits of 'shopping small'

4 Actively engage and consult the local young people in the Redevelopment Process

- **Make sure they know the city wants them to stay;** or return after schooling.
- Invite youth into the governmental process so they can become better future leaders

5 Make young people the target of your marketing

- Keep advertisements digital and short
- Peer-to-peer recommendations will lead to free online marketing (Facebook, Twitter, etc.)

7 Downtown & Main Street (cont.)

Tomorrow's Downtown

While it is essential for any small town to prioritize its young people during any attempt to redevelop Main Street, the community's older generation cannot be forgotten or overlooked. They often represent a large proportion of the leadership in towns like Pennville, as well as a major part of the community itself. It should also be remembered that baby boomers also hold the majority of the purchasing power in many small communities.

The issue of catering to both communities may seem daunting, but this does not need to be the case. Generational trend expert, Curt Steinhorst, notes, "Something fascinating has occurred where were seeing the converging of our relationship with our technology, so that even older generations and younger generations are all starting to look just like what you often associate with this 'millennial generation'. If it hasn't happened [in your town] yet, just wait another year." (Municipal Association of South Carolina 2016)

"As you look into the future, you must understand that people of all ages are changing rapidly as a result of technology… If you don't understand what is driving these shifts in behaviors, then you will have massive challenges moving forward." Steinhorst presented the following lists (Municipal Association of South Carolina 2016):

WHATS IN: Short, bulleted lists; texting instead of calling; social media as a way to get the fastest results; cities and businesses using websites combined with apps to offer services; and quick, explanatory YouTube videos.

WHATS OUT: Telephone calls, voicemails, wordy emails with vague subject lines and instruction manuals.

There is also the idea that this goes far beyond the idea of technology. Community development specialist, Peter Kageyama, presents the idea that millennials and seniors often want similar things from their hometowns. Walkability, cost-efficient housing, and a vibrant food scene are among some of the more easily attainable goals for small towns like Pennville. For example: because of differing meal times, restaurants will see longer hours and less downtime. Housing is another common interest shared between the generations, with seniors and young people having an interest in living in the restored downtown.

Kageyama also makes a very salient point about providing senior housing options. His suggestion is twofold (Municipal Association of South Carolina 2016):

Consider plans that encourage senior citizens to interact with a larger neighborhood.

Ex: New York City's micro-apartments. Structures far smaller than the 400-square-foot minimum of a conventional apartments. These appeal to new college graduates, millennials and retirees.

Cities are already multigenerational. It's just a matter of enhancing the existing amenities.

Ex: a playground can be recast as a "grandparent-friendly playground," complete with design features to appeal to older residents who may be visiting the park with their grandchildren.

Pennville is a perfect candidate for this kind of rethink. Existing structures throughout would happily support the kind of 'business-below-owner-above' living situation so many successful small towns, and bigger cities, have seen in recent years. Any proposed senior living could also benefit from greater integration with the development of a revitalized downtown.

7 Downtown & Main Street (cont.)

Projects

- Facade Restoration
- Public Library Expansion

Implementation

Year 1 – Complete an inventory of existing building parcels, ownership, building size and condition, current use occupancy, and historic quality (based on Jay County Interim Report, Indiana Landmarks, and National Register Standards for Historic Places).

- Commission a Feasibility Study for the enlargement of the Pennville Public Library, and interior program for it's 2030 vision

Year 2 & 3 – Nomination of the Pennville Historic Commercial District to the State and National Register of Historic Places

- Fundraise for the expansion of the current Pennville Public Library; complete architecture and engineering for construction bid

Year 3 – Survey of existing structures, ranking each based on current condition and most potential for adaptive re-use; form a Top-Ten list and Ten alternatives (Total 20).
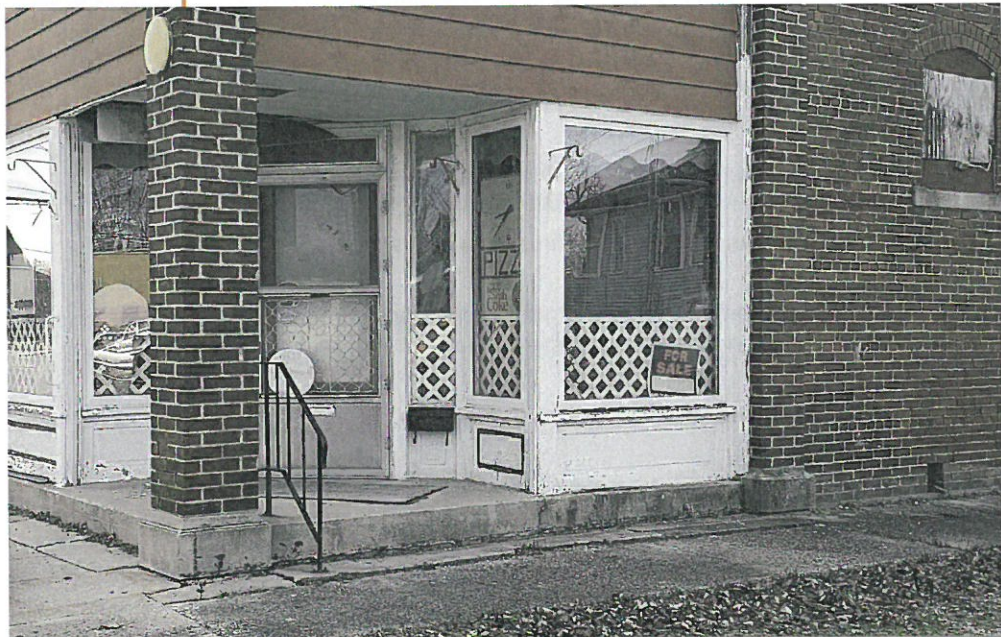
- Construction of the improvements and enlargement to the Pennville Public Library

Year 4 – Complete initial Historic Preservation reports and engineering for facade and roof restorations of each structure on the Top Ten list

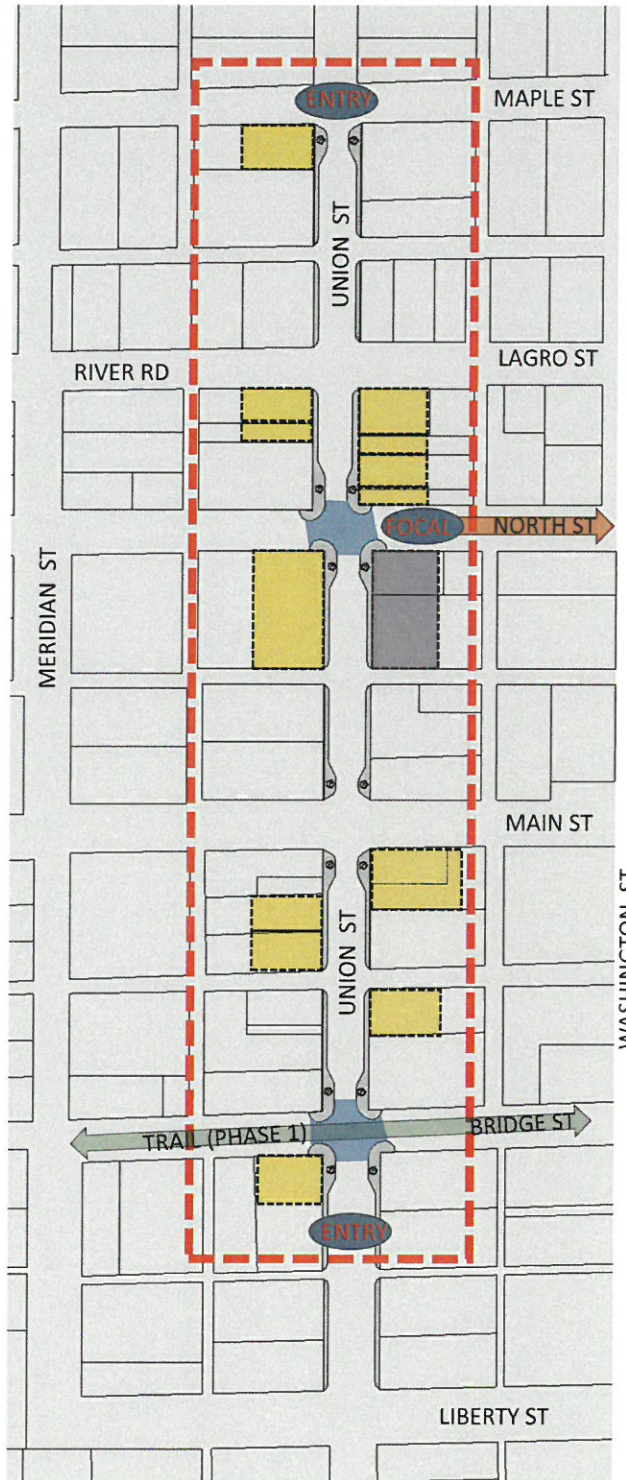- Celebrate the grand re-opening and re-dedication of the Pennville Public Library

Year 5 – Complete 3-7 downtown facade and roof restorations

Year 6 to 8 – Complete 13 – 17 downtown facade restorations

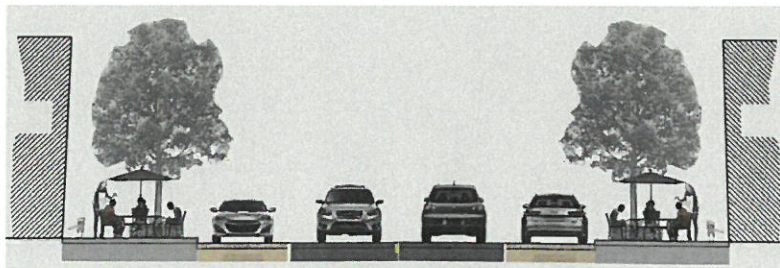# PENNVILLE REVITALIZATION

DOWNTOWN

NORTH

LIBRARY

FACADES

ENTRY

MAPLE ST

UNION ST

LAGRO ST

RIVER RD

FOCAL

NORTH ST

CONNECTION TO PARKS

MERIDIAN ST

MAIN ST

WASHINGTON ST

UNION ST

TRAIL (PHASE 1)

BRIDGE ST

ENTRY

LIBERTY ST

Pennville
IN

UNION STREET

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8 Housing

Today

According to the 2018 estimates for Pennville, from Indiana.hometownlocator.com, there are 342 housing units available within the town limits. 172 (50.3%) of these are occupied by the owner, while only 64 of them are renter occupied. Moreover, 105 of the available housing units are vacant; 30.7% of the available units. The median home value is slightly over $61,500 and the average value is just over $85,000. Pennville is home to 145 family households, with a total of 237 households (IN HomeTownLocator 2018).

From 2010 to 2016, the number of family households renting their homes increased by 6.5% while the number owning their home decreased by 11.0%. This trend is forecasted to slow between 2016 and 2021, with family renter households decreasing by 6.4% and owner households 1.1%. Residents aged 65 and older, who are renting their homes increased by 25.1% from 2010 to 2016. This number is projected to increase by another 33.3% by 2021. Home ownership rated for the same age group increased slightly, 6.7%, from 2010 to 2016 and is expected to stay relatively the same through 2021; projections show a 1.1% increase.

This data should be considered when looking into Pennville's future. By 2021 nearly 20% of the population will be over the age of 65, and 53.5% of the population will be aged 21-64; the age at which the US Census Bureau designates households as family.

Goals

I. Assist homeowners in owner occupied repair process that will aid in projects that will help them stay in their homes and age in place.

II. Encourage development of varied types of housing for a wider mix of options to meet a range of needs.

III. Encourage infill development for new construction to keep existing neighborhoods vibrant.

> There are a large number of homeowners in Pennville who would like to stay in their residences. However, between the cost of maintenance or physical barriers that create difficulties for the mobility impaired there exists a frequency of abandoning homes that are deteriorated and a loss of {mostly} older residents from homes that they would like to stay in but they cannot comfortably live there any longer.

Tomorrow

A Homeowner Repair program would greatly decrease the incidence of houses falling into disrepair before they become unrecoverable. Likewise, it could provide accessibility improvements to and within homes for those in need of accommodation, allowing them to remain in their homes and slow the loss of the aging population from the community. The Indiana Housing and Community Development Authority offers the Owner-Occupied Rehabilitation Program as a method of addressing this issue throughout Hoosier communities. Through IHCDA's CDBG Owner-Occupied Rehabilitation program, eligible local units of government and not-for-profit organizations may apply for grant funding in order to complete repairs on owner-occupied residential properties. Funding of up to $25,000 per home may be used to address conditions in the home that, if left unattended, would create an issue with the integrity of the home or become a detriment to the residents' quality of life.

In order to accomplish the goal of stabilizing and growing Pennville's population for the future, creating a pool of affordable, single-family homes is essential. A lack of modern homes that reflect modern living and smaller family units can severely affect a small town's ability to attract new residents, and more importantly keep homegrown talent from leaving. Fortunately, this problem is being addressed across the United States. This is especially true in small town environments, where much of the housing dates from pre-war construction (pre-1940s). An advocate of redeveloping and strengthening small towns, strongtowns.com, provides a set of guidelines in its "5 Immutable Laws of Affordable Housing":

1. **Developers don't pay the costs of construction; tenants and buyers do.**
   A developer who doesn't pass costs on will not be in business for very long. For this reason, anything that makes development more costly for developers makes housing more costly for people. And remember, time is money; a convoluted permitting process makes housing more expensive, too.

2. **Housing demand is regional.**
   Regulations might stop your neighborhood from growing, but that won't stop people from moving to your city. Every house that doesn't get built in your neighborhood is a house getting built somewhere else, usually at the edge of town. The level of cognitive dissonance in people who, on the one hand vociferously proclaim their love of the environment and slander the destruction of agricultural or environmentally sensitive land at the edge of town, and on the other vehemently oppose development in their neighborhood could be the subject of whole dissertations in social psychology (not to mention the environmental cost of longer commutes from the edge of town).

3. **If your zoning and building code mandates expensive housing, housing will be expensive.**
   Most zoning codes place minimums on the size of dwelling units, the size of lots, and countless other factors that affect the cost of building housing. Unfortunately, these minimums don't generally envision affordable construction types, even in the most progressive and challenged of housing markets.

4. **Affordable housing isn't affordable if your transportation costs are too high.**
   Leaving the cost of transportation out of the definition of affordable housing favors development where land is cheap but the transportation system is built around the private automobile. Cars are not cheap...

5. **Today's affordable housing was the last generation's luxury housing.**
   Many of the older neighborhoods that provide the lion's share of affordable housing today were once the shiny new environs of the expanding American middle class, who built massive amounts of new housing in the middle of the last century with amenities like washing machines that were the newest, hottest consumer amenities of their time.

8 Housing (cont.)

Tomorrow (cont.)

The advice becomes even more specific when addressing issues of affordability in small markets like Pennville. The following suggests three strategies for accomplishing the daunting task of attracting both builders and buyers to small markets like Jay County.

1. Reduce minimum lot sizes and relax density restrictions in single-family zones.

- The cost of purchasing land is a significant portion of the total cost of a house. This is especially true in low-density residential development where the buildings occupy a much smaller footprint. If your zoning code requires large lots, the houses that are built will be more expensive than if they could be built on smaller lots. That's a mathematical fact that should be intuitive but has escaped scrutiny in most communities with affordability issues.

- Restricting development in low-density residential zones also increases the cost of housing by the same logic: if you can only build one housing unit on a lot, the cost of that land must be absorbed by that single unit. Allowing more units spreads the land costs over many households, lowering the total cost of development.

2. Fix your zoning; if by-right development is economically infeasible, you're creating artificial scarcity.

- Only the biggest players have deep enough pockets and the requisite experience to fight for rezoning or variances. The rest will simply look elsewhere for adding units, or not build them at all. What's worse, when big developers fight through the process, they need to scale up their projects to recoup the costs (see Law #1). *It's a double whammy: expensive housing that also tends to be out of scale with the surrounding neighborhood.*

3. Take a more active role in providing affordable housing.

- This may be surprising given that the other strategies discussed involve government doing less. But think of it as a barbell strategy: enabling private developers to do what they do best (build lots of new housing at the most affordable prices possible) while empowering local governments to directly house those in greatest need who are least likely to be helped by private activity. Inclusionary zoning is a case in point: we've conned ourselves into thinking we can have our cake and eat it too by coercing developers into providing Affordable Housing. At best this has very little effect and at worst it backfires (See Law #1).
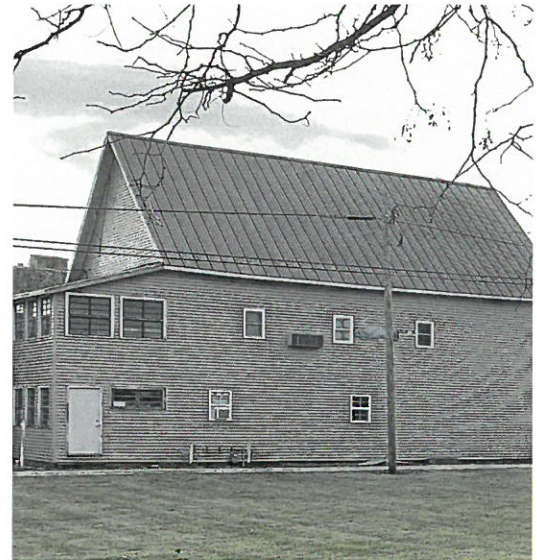
Tomorrow (cont)

A tangible example can be found in the similarly rural state of Iowa, as they have already begun addressing their small-town housing crisis. "The joke is that good homes sell at the funeral home," an article in the Des Moines Register reads. Iowa's rural communities, like many across the heartland, have suffered decades of population loss. New data released by the Census Bureau underscore the bleeding: More than half of all Iowans now live in 10 counties, all of them in metropolitan areas…Yet demand for housing in rural Iowa has only increased. Many businesses and industries in small towns are looking to hire, but the people left in small communities increasingly hold on to their homes, which forces any new hires to commute from much greater distances.

Developers and contractors, busy building in places like Des Moines and Cedar Rapids, are often wary of the inherent risk involved in rural communities where populations are declining. And with significantly lower home values in rural areas, new construction might cost more than it can bring at sale. These dynamics have created an ultra-tight market in many communities.

One of the most salient points for Pennville to take from Iowa is on sustainable economic development strategies. Iowa's Governor, Kim Reynolds, offered her outlook:

"In small communities, sustainable redevelopment requires jobs, skilled workers to fill those jobs and homes to house them. It is almost like a chicken and egg (situation). We need people and they need housing. So which do you put in first?"

Like Pennville, and the majority of Jay County, much of Iowa's housing stock is old: More than a quarter of Iowa's nearly 1.4 million housing units were built in 1939 or earlier. Nationally, that rate is 13 percent, according to the U.S. Census Bureau… And household sizes have shrunk over the years. So even communities with no growth need more homes to house the same population. In 1950, the census counted 3.25 people per Iowa household. By 2016, that number was down to 2.43. Indiana currently has an average of 2.53 people per household.

While it is quite a distance away from Pennville, the state of Iowa and its approach to revitalizing small towns across its rural countryside should be studied for a practical example of how to solve the issues faced here in the Hoosier State.

Regarding market demand, there is a wide variety in the population who is buying homes; between first time homebuyers, secondary or upgrade buyers, and buyers who are downsizing. The average request is for 3 bedrooms, 1.5 bath and preferably a garage. The challenge though is that most buyers of any kind are wanting move-in condition home, with few repairs or improvements needed. This presents a difficulty in that while most homes being sold are in well maintained condition, they are still lacking in some cosmetic repairs or general updates. Altogether there is a reported shortage of inventory in Pennville as well as the surrounding towns.

Projects

- Senior Housing Project at Old School Site
- Develop Two new diverse Market Rate Housing Developments

Implementation

Year 1 – Place former School Site in a holding company (city / citizen formed LLC) and begin feasibility study for adaptive reuse
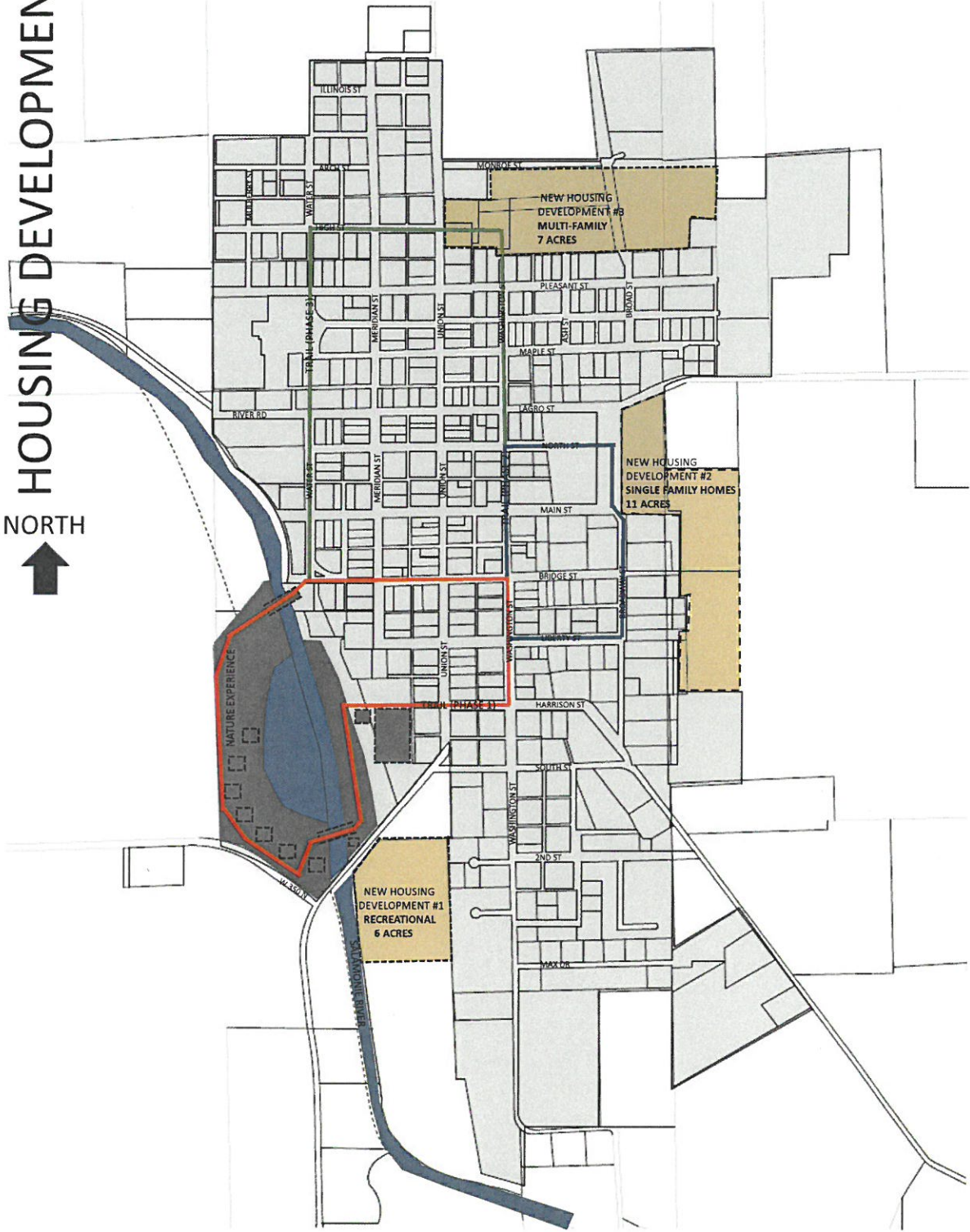
Year 2 – Release RFP from potential Developers for Private-Public partnership to develop.

Year 2 – Utility feasibility study for the expansion of residential development in two neighborhoods – East and South.

Year 3 – use previously formed holding company to acquire first right of refusal on propose new housing sites, and release RFP to developers for Project Creation.

PENNVILLE REVITALIZATION

HOUSING DEVELOPMENTS

NORTH

NEW HOUSING DEVELOPMENT #3
MULTI-FAMILY
7 ACRES

NEW HOUSING DEVELOPMENT #2
SINGLE FAMILY HOMES
11 ACRES

NEW HOUSING DEVELOPMENT #1
RECREATIONAL
6 ACRES

NATURE EXPERIENCE

SALAMONIE RIVER

TRAIL (PHASE 3)
TRAIL (PHASE 2)
TRAIL (PHASE 1)

ILLINOIS ST
MONROE ST
ARCH ST
WALK ST
HIGH
PLEASANT ST
ASH ST
BROAD ST
MERIDIAN ST
UNION ST
MAPLE ST
RIVER RD
LAGRO ST
WATER ST
NORTH ST
MERIDIAN ST
UNION ST
MAIN ST
BRIDGE ST
WASHINGTON ST
LIBERTY ST
UNION ST
HARRISON ST
SOUTH ST
2ND ST
WILSON
WASHINGTON ST
MAX DR
SALAMONIE RIVER

SALAMONIE RIVER
NEW HOUSING DEVELOPMENT
CULTURAL TRAIL (PHASE 1)
CULTURAL TRAIL (PHASE 2)
CULTURAL TRAIL (PHASE 3)

Pennville
IN

Rb
ARCHITECTS

9 Infrastructure

Today

The condition and capacity of public utilities are vital factors affecting the quality of life for citizens in a community. Equally important is the ability of public infrastructure to support and attract development and growth in a community.

Ohio Valley Gas Company distributes natural gas to the Town of Pennville. The main service is provided from the southeast, running underground along the Salamonie River. There are several short runs buried mains in the alleys and side streets throughout the Study Area.

Indiana Michigan Power Company provides electric service to the Town of Pennville. Typically, the electric lines are routed through city overhead on utility poles.

CenturyLink provides internet, phone and cable services to the Town of Pennville. It appears that the service is typically buried and is beginning to utilize fiber optic technology, as well as more traditional copper cables.

The Town of Pennville provides water, sanitary and storm sewer service within Pennville.

Goal

I. 21st century amenities in a 19th & 20th century inspired community.

II. Sustainability

9 Infrastructure(cont.)

Tomorrow

A revitalized and modern Pennville should fully embrace a modern approach to sustainability and 'city' life. This can certainly be challenging, but absolutely necessary for rebuilding and stabilizing the town for future generations. The good news is that there are some terrific examples of green initiatives beginning to emerge in small-town America. While these communities may frequently lack institutional capacity and fiscal resources to undertake big initiatives, they do have the benefit of agility. Even a single leader can make a difference.

Moreover, initiatives don't necessarily need to be "big" to have a major impact in smaller communities. Even a smaller grant or loan from a government or philanthropic agency can make a major impact in a small town. And, in some cases, small towns and cities find themselves in a position to draw upon available resources from outside the community that enable them to undertake sustainability efforts significant enough to rival those of big cities.

For most small communities, going green means doing so with small steps. These steps can nonetheless be powerful, not just because of what they accomplish directly but also because of their educational impact. It is helpful to look at the example of Greensburg, Kansas, which after a devastating tornado found itself facing the daunting task of rebuilding. Their choices for a modern, sustainable community have created a vibrant town and one of the greenest in the United States.

The town committed to, among other things, shrinking the community's carbon footprint by half and adopting state of the art environmental practices. These would include green buildings; a rebuilt, walkable, mixed-use downtown; green infrastructure to manage stormwater; and powering the town with renewable energy. Six years after the process began, USA today reported Greensburg as the "world's leading community in LEED-certified buildings per capita".

One citizen is credited with the leadership that started the sustainability effort in Greensburg, a community of approximately 800. The support of fellow citizens made it a reality. Local companies, implement dealers and seed companies, with a vested interest in the community also got behind the idea. Pennville can make this a reality as well, it simply takes the interest and effort to get the ball rolling.

Additionally, creating a "Main Street" area in Pennville will be essential to improving the public infrastructure. While lacking a traditional downtown area, the main road through town creates the perfect environment for a wonderful urban fabric to build upon in consolidating economic development efforts. Some communities are taking note and, when successful, such efforts help the environment by recycling buildings and infrastructure, by prioritizing walkability, and by obviating increments of suburban sprawl that eat up the rural landscape and lengthen driving distances and consequent emissions.

Walkability is a method of evaluating the accessibility of communities throughout the United States. Currently, Pennville has a rather humble rating of 17. While this may seem surprising considering the size of the town, it should be considered that this is a reflection of "pedestrian friendliness". Modern societies, especially rural towns, have become overly dependent on cars for transport. Increasing the Walkability of a town like Pennville will not only mean more shops, better sidewalks and pedestrian focused initiatives, but there will likely be an increase in the general amount of exercise residents of Pennville will get. While it will be difficult for Pennville to achieve a score similar to larger cities like Downtown Indianapolis, a score of 77, it is quite reasonable to improve. A goal can once again be Greensburg, Kansas with a score of 36; while still car-dependent the town offers updated pedestrian pathways and modern accessibility. The proposed cultural trail Loop will make a huge impact on Pennville's walkability and create a great foundation for growing the public infrastructure.
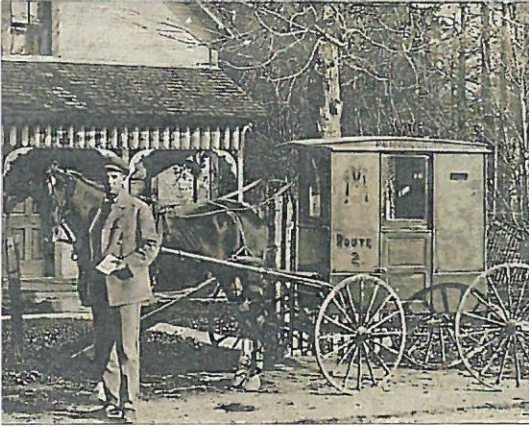
Projects

- Updating parks and creating green spaces to improve Quality of Life for citizens and visitors

- Cultural Trail Loop system – connecting the Riverfront Redevelopment with the rest of Pennville as a way of improving public health and pedestrian friendliness.

- Riverfront Redevelopment and Waterway Access - with canoe pullouts and access to Salamonie creating a canoe pull-out location for visitors from Portland.

10 Recreation

Today

The Salamonie River, an 84 mile tributary of the Wabash River, has been an integral part of Pennville's life since the town's beginning. In the early days, its importance was more for transportation and the economy rather than for recreation, although the town's youngsters were known to dip and play in its cool waters, and in the gravel pits immediately adjacent to it. Eventually a lagoon was formed near the southwest part of town near the sawmill and a popular park-like area was formed. It was known as "Hoover's Lagoon", "Edgewater Lagoon", and "Lovers' Lagoon" and it became popular with all ages.

A primary initiative is to establish three pedestrian ways, more commonly known as trails. Their locations are noted on the adjacent plan. These "ways" are more than just trails. Their goal is to lead pedestrians through the significant parts of Pennville, past civic buildings, natural river landscapes and historical markers, toward perhaps a store or restaurant, where a stop would be enjoyable.

Goal

- Amenities for Existing Residents
- Attract and retain new residents with amenities and quality of life
- Attract recreation based tourism, based on existing parks, sports, and capitalizing on Pennville's unique location along the Salamonie River
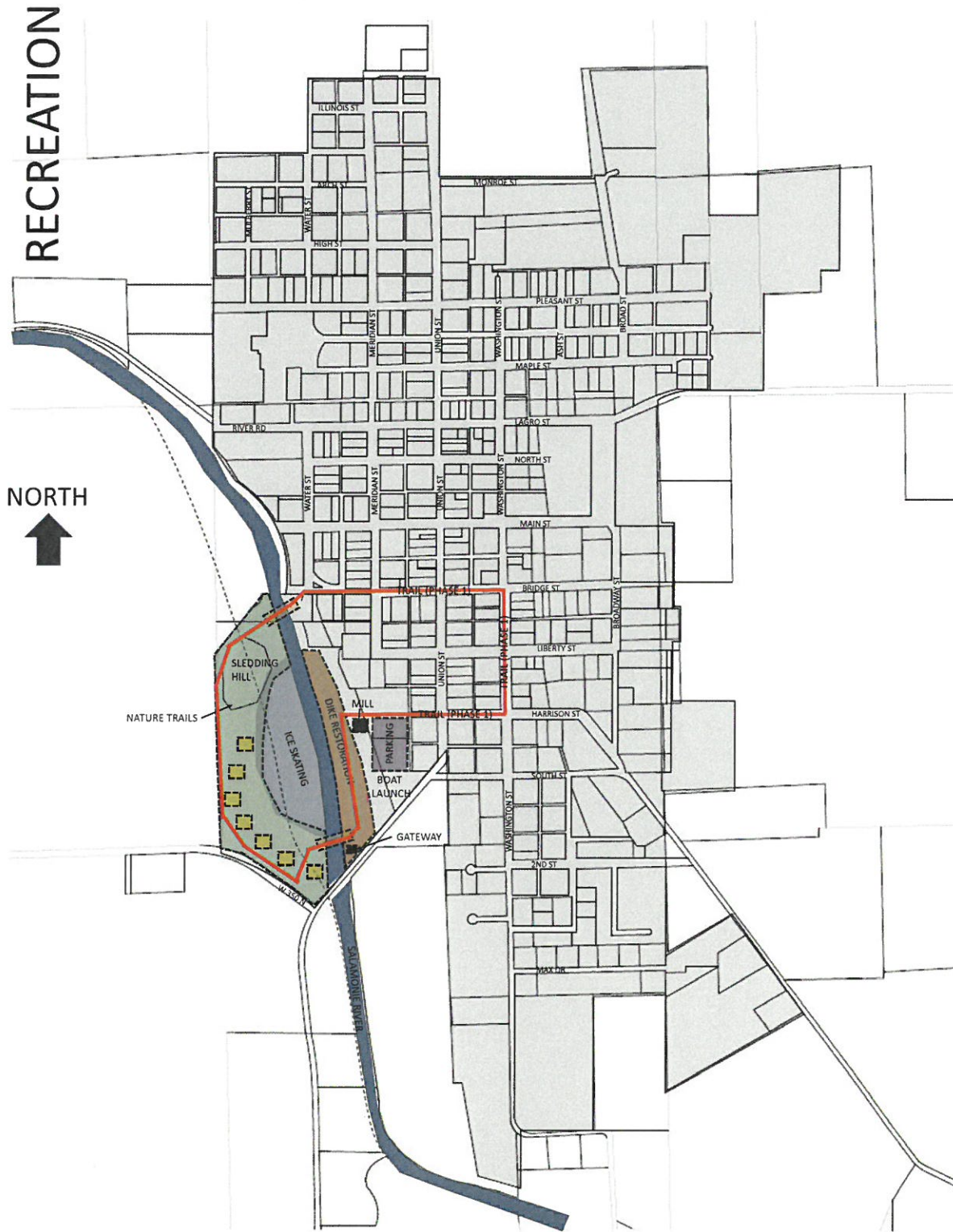
10 Recreation (cont.)

Tomorrow

Historically, a popular event at the Jay County Fair and other gatherings were horse pulling contests. Horses played a very important role on the farms of the pioneers, before the advent of the tractor and other machinery, by pulling plows, cultivators, and harvesting equipment. Every farmer was the proud owner of one or more of these. Even now, big work horses are thrilling and often frightening to see when they are coming your way. An initiative is to promote these and other rich traditions of Jay County farms in a major exhibit in Pennville that could be viewed by and participated in by its citizens and visitors of all ages.

Projects

- An initiative is to restore and expand the lagoon and its surrounding park, to make it the central part of the town's system of parks. A variety of water recreation activities is planned.

- Another initiative, with the cooperation of Portland, is to establish recreational canoe trips up and down the Salamonie River, in order to view the natural beauty of its surroundings. Stops along the way would be established for serving food and beverages.

- Cultural Trails

PENNVILLE REVITALIZATION

NORTH

ILLINOIS ST

MONROE ST

MILL ST

M.BUCHANAN

WATER S

HIGH ST

PLEASANT ST

MERIDIAN ST

UNION ST

WASHINGTON S

ASH ST

BROAD ST

MAPLE ST

RIVER RD

LAGRO ST

WATER ST

MERIDIAN ST

UNION ST

WASHINGTON ST

NORTH ST

MAIN ST

TRAIL (PHASE 1)

BRIDGE ST

SLEDDING HILL

NATURE TRAILS

ICE SKATING

DIKE RESTORATION

MILL

UNION ST

TRAIL (PHASE 1)

LIBERTY ST

BROADWAY ST

PARKING

BOAT LAUNCH

TRAIL (PHASE 1)

HARRISON ST

GATEWAY

SOUTH ST

WASHINGTON ST

2ND ST

JACKSON

SALAMONIE RIVER

MAX DR

Pennville
IN

Legend

CABINS (yellow)	**NEW BRIDGE**
CAMPGROUND	**LAGOON**
CULTURAL TRAIL	**PARKING**
SALAMONIE RIVER	**DIKE RESTORATION**

Rb ARCHITECTS
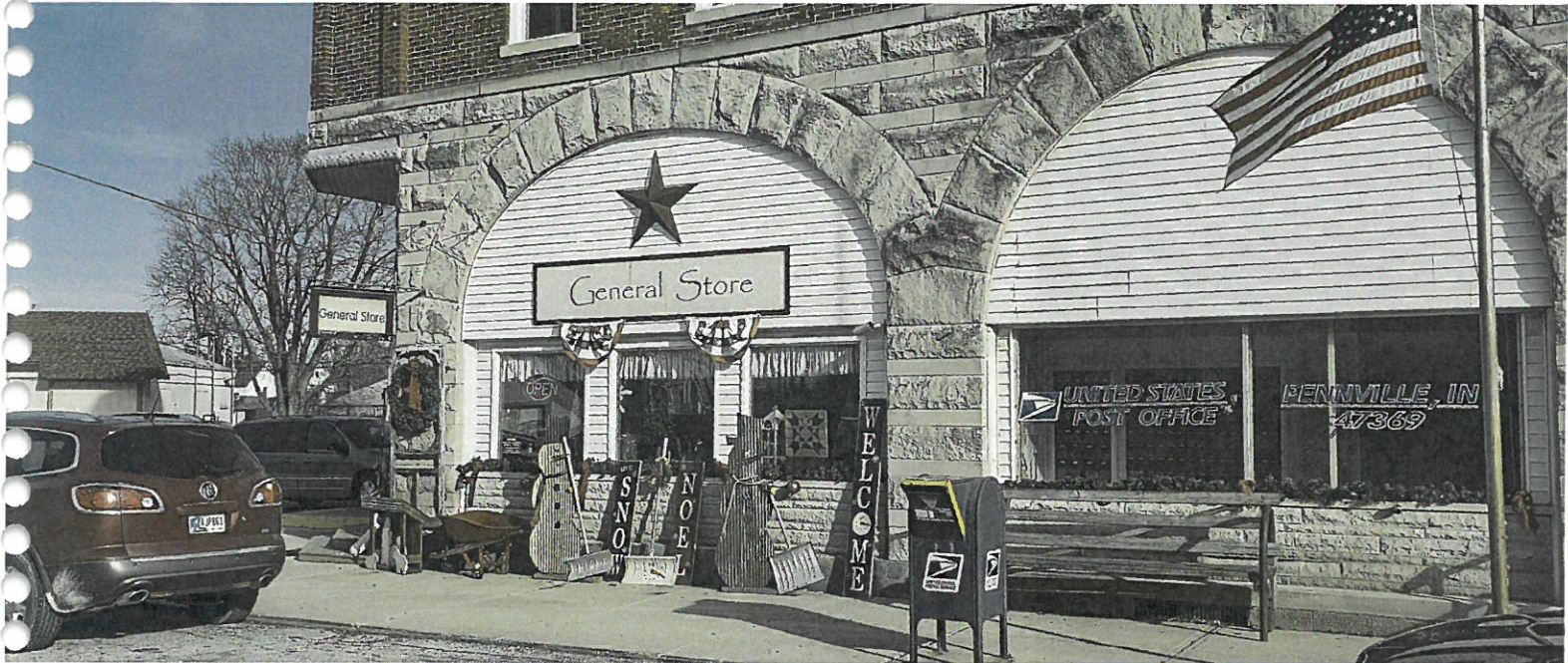
11 Economic Development & Tourism

Today

The Town of Pennville has a long history and prides itself on being a safe, family-friendly community. Its regional location and proximity to cities like Ft. Wayne, Huntington, Marion, Muncie and Richmond make it ideal for the 'day trip', or a long weekend away. Larger cities, Indianapolis and Dayton, are within a two-hour drive.

Loblolly Marsh Nature Preserve, part of the Indiana DNR Wetland Reserve Program, is twelve miles northeast of Pennville. An area within the larger restoration of Indiana's wetlands, and the heart of the Limberlost Swamp, the Loblolly Marsh offers visitors the opportunity to see 440 acres of natural floodplains, marshland, prairies and mature woodland. Numerous trails and a plethora of wildlife, including migratory birds, make this a great destination for nature enthusiasts.

Pennville also has a very rich agricultural history, with the Rebecca Rankin Round Barn being on the National Register of Historic Places. The nearby town of Portland plays host to Jay County's many annual events, drawing in large numbers of visitors. Appropriate signage, recreational activities and improving walkability will only serve to increase access to these areas.

Goal

Pennville's goals can be accomplished via concentrating on redevelopment opportunities within the town by:

- Maximizing amenities and taking strides toward
- Necessary improvements to the infrastructure; including buildings, sidewalks, parking and signage, and
- An economic approach to enhance the quality of life for residents as well as attract outside business.
- Utilizing the natural environment and developing recreational & historic tourism.

11 Economic Development & Tourism (cont.)

Tomorrow

Pennville's location on the Salamonie River and its proximity to the town of Portland, just up river, makes it the perfect location to be used as the take-out point for canoe trips. This also serves as a way to link the two communities. Utilizing the location along the river will allow for visitors to take in the proposed Mill Historic Center while at the same time using the Cultural Trails to visit the newly revitalized town itself. The value of a rebuilt Lagoon and accompanying outdoor recreation opportunities should not be underestimated. The combination of an increased level of tourism and redeveloped community will give Pennville the chance to thrive in the future.

The Mill Historic Center will help add to the attraction of day and weekend trips to Pennville. Its use as a Genealogy center, currently the Pennville Public Library hosts the resources, will give local families and distant relatives a chance to focus not only on the history of the community, but to develop a personal connection to Pennville. This will also alleviate the public library from the space consuming duties of storing records and data. Genealogy can serve as a powerful tool when working to reestablish a community identity. Through discovering personal family histories, a communal story will begin to appear and in turn paint a picture of Pennville's identity as a modern 21st century town built on a 19th and 20th century foundation. The Mill Center can also serve as a historical center for the Town of Pennville and highlight its connection to the Salamonie River | and Lagoon.
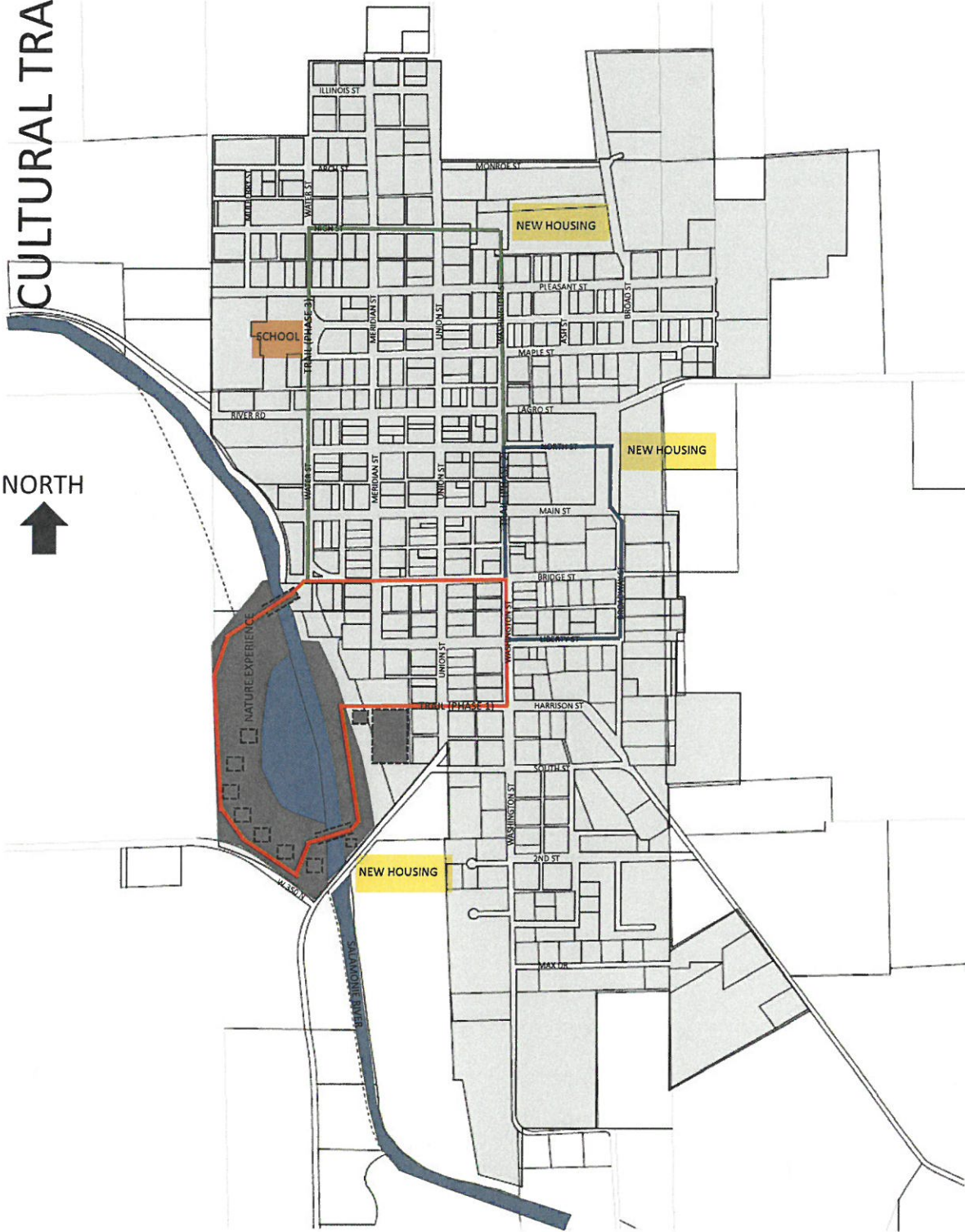
Projects

- Creation of jobs & business ownership within commercial retail corridor
- Creation of service jobs at recreation facilities
- State and regional marketing campaign targeting populations naturally attracted to Pennville's existing amenities – families and millennials
- New Mill Historic Genealogy and Education Center - Tourism
- Canoe Trips from Portland - Pull Out in Pennville, creating a 2-3 hour stay for visitors during lunch time.

PENNVILLE REVITALIZATION

CULTURAL TRAILS

NORTH ↑

NEW HOUSING

NEW HOUSING

NEW HOUSING

SCHOOL

NATURE EXPERIENCE

Streets: ILLINOIS ST, MONROE ST, PLEASANT ST, MAPLE ST, LAGRO ST, NORTH ST, MAIN ST, BRIDGE ST, LIBERTY ST, HARRISON ST, SOUTH ST, 2ND ST, MAX DR, HIGH ST, RIVER RD, MERIDIAN ST, UNION ST, WATER ST, WASHINGTON ST, BROAD ST, ASH ST

SALAMONIE RIVER

■ **SALAMONIE RIVER**

— **CULTURAL TRAIL (PHASE 1)**

— **CULTURAL TRAIL (PHASE 2)**

— **CULTURAL TRAIL (PHASE 3)**

Pennville IN

Rb ARCHITECTS

12 Quality of Life

Today

qual·i·ty of life (noun)

1. the standard of health, comfort, and happiness experienced by an individual or group.
"the things that are needed for a good quality of life"

Goal

Residents of small towns across the Midwest regularly report Quality of Life as one of the main attractions to where they live. With a wide-ranging definition, this concept can generally be summed up as a combination of the following: employment, schools, medical services, housing, local government, child and senior services, retail and entertainment. This can also include categories such as: arts and culture, natural environment, and recreation and leisure. It is important to consider these themes, common interests for a majority of Hoosiers, when looking at this plan for Pennville and its future.

Studies have shown that communities with high quality of life ratings had the following in common (Burkhart-Kriesel 2017):

- More elders aged 65 and older (demographic indicator);

- Growing number of jobs in goods-producing industries over the past 20 years, in areas such as manufacturing, construction, etc. (employment indicator);

- More people involved in community improvement projects (civic engagement indicator); and

- Members in more local organizations but members of fewer non-local organizations outside the community (social capital indicator); and

- Ratings given by residents that showed themselves as well-kept, supportive, open to new ideas, trusting, safe, tolerant and friendly than other communities. They also saw themselves as having strengthened these characteristics over the past 20 years.

12 Quality of Life (cont.)

Along with these commonalities in small towns whose residents perceive a higher Quality of Life, it is important to note the causations. Why is it important to areas like Pennville?! (Burkhart-Kriesel 2017)

• Community elders have the time, connections and often financial resources to support community projects. Retirees also have leadership experience in the city and are often a large segment of the community's population. Finding ways to keep elders in the community through senior services or housing projects enhances the asset base of the town.

• Job gains or losses do play a role in quality of life. The goods-producing sector may offer many middle-skill and full-year opportunities with decent benefits. It is really about the "growth of quality jobs suited to small town economies that promotes overall community quality of life".

• Civic engagement as an indicator measured the community's actions to identify and address community issues. Social capital measured the trust, reciprocity, cooperation, networks and attachments that energize and improve coordinated actions within that community. *Growing both of these areas should be considered a priority for small towns because there are actionable, short-term and often inexpensive ways to increase these attributes without much, if any, outside help.*

Tomorrow

With a combination of leadership from community elders and Pennville's older generations and a drive toward renewing civic engagement, Pennville can be revitalized and perhaps modernized for future generations. An improved Quality of Life for younger generations, especially those who may have left for universities or cities, attracts people looking to raise families and 'settle down' outside the lifestyle a large population center enforces. Research has shown that apprenticeship programs, High School training, incentives for starting businesses, and leadership opportunities are effective in retaining, as well as reclaiming, the youth that often leave and never return. The Rutgers University sociologists who undertook this research were quoted as saying (Alexander 2017):

"Our work looked at the mechanism of mentorship and nurturing you have in small towns. In fact, most young people we spoke with talked about how in a place like [the town they studied] 'we kind of feel you are part of something bigger than yourself.'"

— Hollowing Out the Middle: The Rural Brain Drain and What It Means for America

Re-establishing this sense of community and sense of pride is the key to Pennville's Quality of Life, along with its self-image, increasing for the long-term and becoming a vibrant, tight-knit town. The following will discuss in detail how to accomplish this, making suggestions based on facts, studies and research based theory from similar endeavors.

Projects

• Complete Streets aimed at improving aesthetics and safety for existing residents
• Expansion of the Public Library to offer classes, after school programs, senior programs – providing a holistic approach to retaining quality residents of all ages and life-long learning
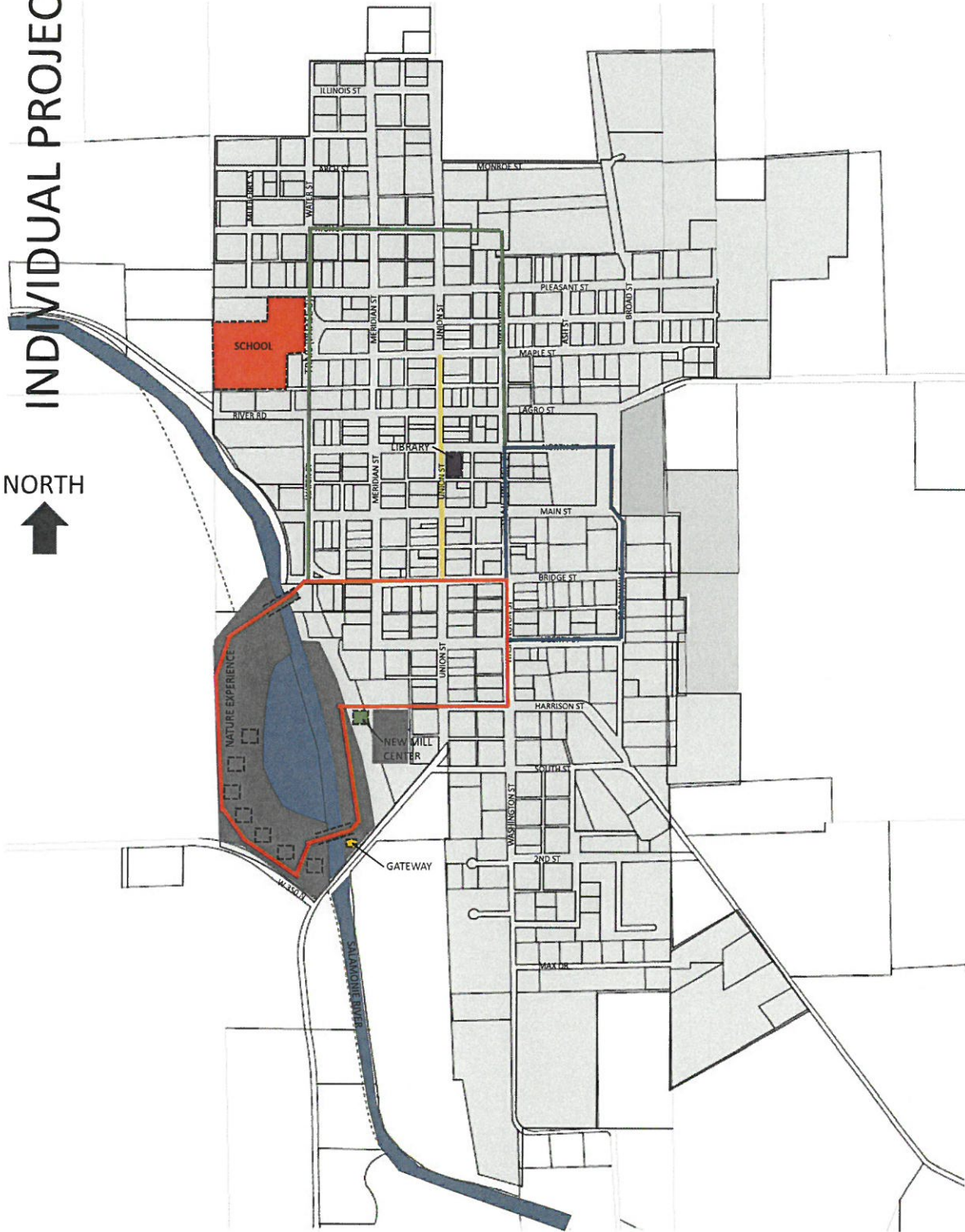
Implementation

See schedule of projects from Downtown and Streets

30

PENNVILLE REVITALIZATION

NORTH

SCHOOL

LIBRARY

NATURE EXPERIENCE

NEW MILL CENTER

GATEWAY

Pennville IN

NEW MILL HISTORY CENTER

SCHOOL- EDUCATION FOCUS

GATEWAY- TOURISM / IDENTITY

LIBRARY EXPANSION- QUALITY OF LIFE

MAIN STREET CORRIDOR- COMMUNITY IDENTITY

Rb ARCHITECTS

13 Marketing

Today

Strong internal local marketing strategies, including web-based social media communication assist existing residents in getting the word around town. Current initiatives have grown organically out of need and are neither "managed", " focused", not targeted outside the community. The result is a low impact outward facing impression in an increasingly accessible 21st century economy. Meanwhile, marketing movements and current market theories are rapidly changing in the first decades of the 21st century, as evidenced by the growth of Amazon on-line shopping both for urban and rural populations. This is an opportunity to seize upon with new innovate approaches to reaching marketing goals, instead of trying to fit 20th century theories into 21st century problems. In the last 4 decades, American decision making has switched from "Price Based" (1970's) to "Origin" (1980's Made in the USA Campaign) to "Quality" (1990's and early 2000's) to "Trendy" (early 2000's), and is currently significantly impacted by "Experienced Based" decision making.

Goal

- Build an outward facing, coordinated and intentional image for Pennville Indiana that reflects its community-wide goals
- Implement aka "launch" that initiative
- Maintain the consistency and energy behind the coordinated out-ward facing market campaign

Tomorrow

Pennville seeks to achieve measurable public awareness within both a 10 mile regional radius and a 1,500 mile national radius, repositioning the opinions of existing Jay County residents and creating a quality first impression with National Tourists. Pennville is both a county-wide initiative and a local initiative. Like the popular "Pure Michigan" branding, targeted local messages can be packaged within a broader (in this case county-wide) consistent branding to amplify impact and cross-market multiple opportunities in the same ad placement.

13 Marketing (cont.)

Projects

- Web presence
- Local Calendar
- Social Media Campaign
- Event Based Updates

Implementation

Consistency, Coordination and Communication are the keys to successful Marketing implementation in the 21st century, not large cost spends of marketing money. This is a paradigm shift from 18th, 19th, and 20th century Marketing / Advertising Theory.

Key personnel will be identified and committee roles assigned for implementation of the brand. Appropriate training will be provided on design tools, including website CMS and social media. These team members will partner and collaborate under a communications plan, allowing created content to be available for all to use and remain cohesive. This team will do the bulk of Pennville's story-telling. Brand champions will be connected to personnel and work in step to infuse the narrative and initiatives into city life. Existing initiatives within Pennville, such as the high school arts program or a local fabrication company, will be connected to create branded art and a sense of pride/ownership in the community story.

Brand champions will be connected to personnel and work in step to infuse the narrative and initiatives into city life. Once a strong brand is set, it's important to manage it properly for maximum visibility and engagement. Standards and usage will be set for all output of the visual identity. These best-use standards make it easy for any individual within the Pennville system to create content that fits within the Pennville brand. Standards include:

Photography guidelines
- Subject matter, colors, style, when to use custom vs. stock images, etc.
  - Ex: "Photos taken should emphasize human interaction..."

Parameters for messaging
- How information about the brand is communicated
  - Ex: "Important information should be conveyed with confidence..."
  - Ex: "Humorous, playful language can be peppered in when speaking on entertainment..."

Color Usage
- When and where to use what brand colors
 - Ex: "Use light blue when quoting..."

Typography
- Different fonts for display, headers, body content, etc.
  - Ex: "Use Expletus Sans for titles..."

Logo Spacing and Usage
- Appropriate padding distance around the logo
- Ways to not use the logo
  - Ex: adding words, adding drop shadow, making the logo smaller than the name, etc.

Consideration should be given to utilizing an outside consultant team, both for the Brand identification, market testing, and long term implementation. A dedicated professional team will work in collaboration with the local community and County-wide initiativess to insure the Pennville identity continues to fit into a greater identity for Jay County..
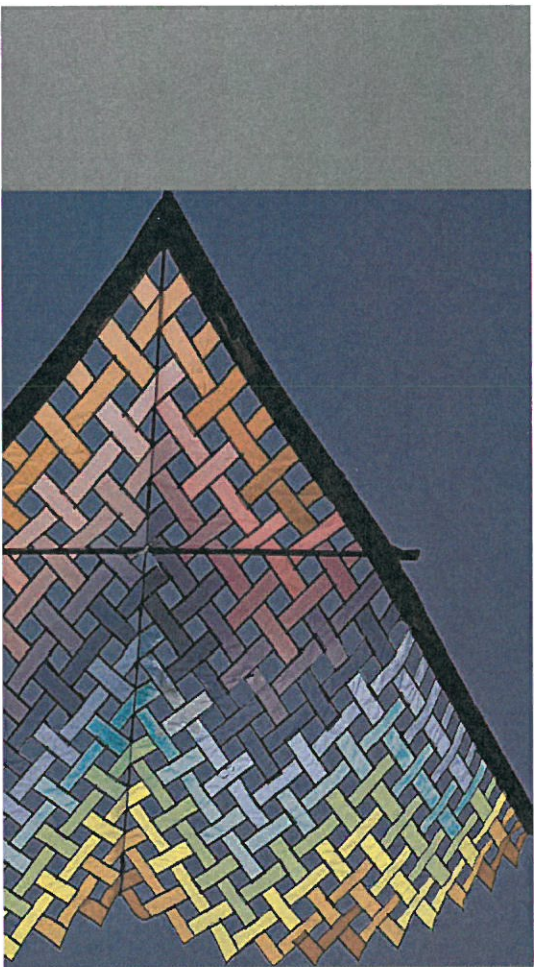
14 Funding

Pennville would benefit greatly from the development of a TIF District. Tax Increment Financing (TIF) is a public financing method that is used as a subsidy for redevelopment, infrastructure, and other community-improvement projects in many countries, including the United States. Similar or related value capture strategies are used around the world.

Through the use of TIF, municipalities typically divert future property tax revenue increases from a defined area or district toward an economic development project or public improvement project in the community. TIF subsidies are not appropriated directly from a city's budget, but the city incurs loss through foregone tax revenue. The first TIF was used in California in 1952. By 2004, all 50 American States had authorized the use of TIF.

Tax increment financing (TIF) subsidies, which are used for both publicly subsidized economic development and municipal projects, have provided the means for cities and counties to gain approval of redevelopment of blighted properties or public projects such as city halls, parks, libraries etc. The definition of blight has taken on a broad inclusion of nearly every type of land including farmland, which has given rise to much of the criticism.

To provide the needed subsidy, the urban renewal district, or TIF district, is essentially always drawn around hundreds or thousands of acres of additional real estate (beyond the project site) to provide the needed borrowing capacity for the project or projects. The borrowing capacity is established by committing all normal yearly future real estate tax increases from every parcel in the TIF district (for 20–25 years, or more) along with the anticipated new tax revenue eventually coming from the project or projects themselves. If the projects are public improvements paying no real estate taxes, all of the repayment will come from the adjacent properties within the TIF district.

Although questioned, it is often presumed that even public improvements trigger gains in taxes above what occurs, or would have occurred in the district without the investment. In many jurisdictions yearly property tax increases are restricted and cannot exceed what would otherwise have occurred.

The completion of a public or private project can at times result in an increase in the value of surrounding real estate, which generates additional tax revenue. Sales-tax revenue may also increase, and jobs may be added, although these factors and their multipliers usually do not influence the structure of TIF.

14 Funding (cont.)

The routine yearly increases district-wide, along with any increase in site value from the public and private investment, generate an increase in tax revenues. This is the "tax increment." Tax increment financing dedicates tax increments within a certain defined district to finance the debt that is issued to pay for the project. TIF was designed to channel funding toward improvements in distressed, underdeveloped, or underutilized parts of a jurisdiction where development might otherwise not occur. TIF creates funding for public or private projects by borrowing against the future increase in these property-tax revenues

Pennville could, and should, also utilize the following sources of funding for redevelopment and revitalization efforts:

Indiana Office of Community and Rural Affairs

- Administers funds and provides grants on behalf of the US Department of Housing and Urban Development to eligible communities for community and economic development. Grand opportunities include:
  - Downtown Enhancement Grant
  - Place Based Investment Fund
  - Historic Renovation Grant
  - Main Street Revitalization Program
- OCRA also administers the Community Readiness Initiative, which allows communities to plan their future with government agencies throughout the state.

Indiana Housing and Community Development Authority

- Provides grants and administers funds and financing programs on behalf of multiple federal agencies including HUD, Department of Energy and the IRS to eligible recipients for housing and community development projects. Programs include:
  - HOME investment grant
  - Owner Occupied Repair Program
  - Low Income Housing Tax Credit
  - Development Fund

Indiana Economic Development Corporation Capital Access Program

- The program provides businesses with access to capital by encouraging lenders who participate in the program to make loans for unconventional small business lending.

TAP Grant/Recreational Trails Program Grant

- A matching assistance program sponsored by the Federal Highway Administration to provide funding for acquisition or development of multi-use recreational trail projects. Both motorized and non-motorized projects may qualify.

14 Funding (cont.)

The Portland Foundation
- The Portland Foundation is the second oldest community foundation in Indiana. Its mission is to enhance the quality of life for the people of Jay County, Indiana, now and for generations to come, by building community endowment, effecting significant impact through grant making and providing leadership on key community issues.

  Address: 107 South Meridian Street, Portland, IN 47371
  Phone: (260) 726-4260
  Fax: (260) 726-4273
  Email: tpf©portlandfoundation.org

Indiana Humanities Council
- Indiana Humanities oversees a competitive grants program that awards funding to Indiana nonprofit organizations, schools and other institutions.

  - INNOVATION GRANT - UP TO $10,000
    - Innovation Grants provide Indiana nonprofits with funds to develop and implement bold and creative public humanities programs that introduce new ideas, utilize unique approaches and/or reach underserved audiences. The goal is to support projects that apply fresh and inventive components or methods to help people learn new information, consider different perspectives, share ideas and understand one another better. Programs should be creative (maybe even risky) and stretch boundaries—and they must be open to the public and utilize the humanities as a tool for engagement.

  - COLLABORATION GRANT - UP TO $20,000
    - Collaboration Grants provide Indiana nonprofits with funds to partner with other community organizations to deliver in-depth public humanities programming built around a core idea or theme. Partnerships may be among organizations within a community, within a region or even across the state. Formats and approaches may vary—anything from a weeklong festival to a series of public workshops spread over several months—as long as the programming involves humanities topics/humanistic approaches, engages wide audiences and has a meaningful impact on the communities in which it takes place.

Implementation

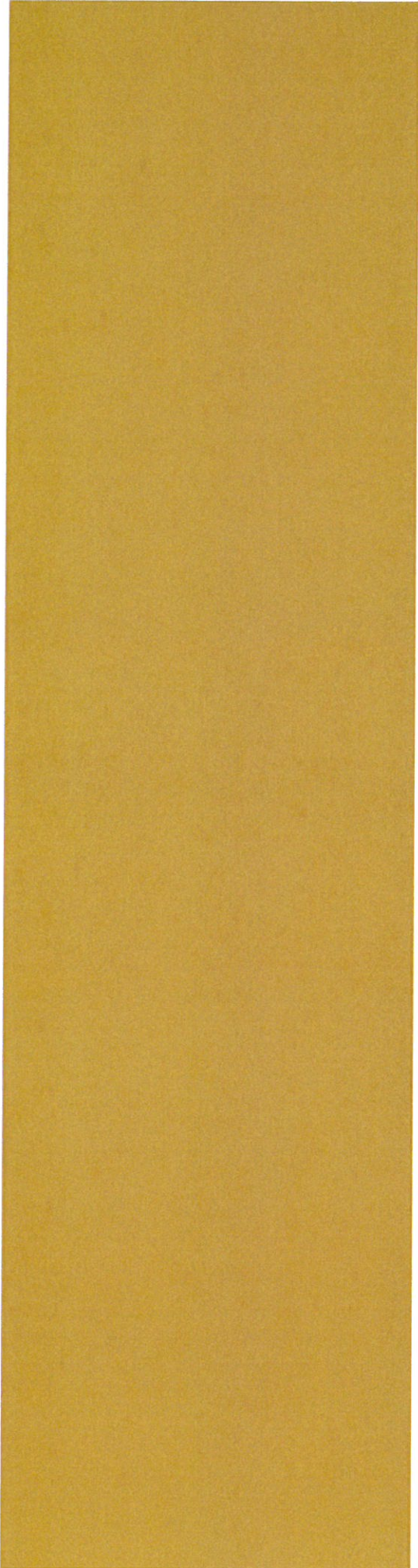Year 1 – Research TIF Boundary and propose Creation at own Council Level

Year 2 – Formalize TIF and Bond Capacity as means to fund multiple initiatives. Prioritize by : 1. matching moneys for larger grants (greatest leveraging of funds), 2. Highest overall project return on investment (greatest ROI), and 3. Largest impact towards community's overall goals

Year 2 – Apply for CDBG Funded Street Revitalization and DNR Trails Program

15 Appendix

16 Bibliography