



# STEADFAST

Creating Deeper Roots for a Stronger Future

Indiana 15 Regional Planning Commission  
Economic Recovery & Resiliency Plan

# TABLE OF CONTENTS

<b>ACKNOWLEDGMENTS</b>	<b>4</b>
<b>EXECUTIVE SUMMARY</b>	<b>6</b>
INTRODUCTION	7
OUR VISION	10
OUR SIX Pillars	11
CONCLUSIONS	12
<b>INTRODUCTION</b>	<b>16</b>
WHAT IS RESILIENCE?	17
PLAN PURPOSE	18
RELATIONSHIP BETWEEN THIS PLAN AND THE READI PLAN	20
PLAN PROCESS	21
PLAN ORGANIZATION	23
<b>IMPACTS OF COVID-19</b>	<b>26</b>
RESILIENCE AND RISK FACTORS	37
IDENTIFICATION OF ISSUES	48
<b>FRAMEWORK</b>	<b>54</b>
OUR VISION	56
OUR SIX Pillars	57
EDUCATION	58
ECONOMIC	74
HOUSING	98
INFRASTRUCTURE	112
QUALITY OF LIFE	126
GOVERNANCE	142
<b>CONCLUSIONS</b>	<b>160</b>
PRIORITIES	162

BENCHMARKS .....	168
POTENTIAL FUNDING SOURCES .....	170
<b>APPENDIX A .....</b>	<b>A-1</b>
ABOUT THE REGION .....	A-2
ABOUT THE REGIONAL PLANNING COMMISSION.....	A-2
SOCIOECONOMIC SUMMARY .....	A-3
IMPACTS AND TRENDS OF COVID-19 NATIONALLY .....	A-35
NATIONAL COVID-19 IMPACT AND RECOVERY .....	A-35
SECTOR IMPACTS .....	A-37
REGIONAL IMPACTS AND TRENDS OF COVID-19 ON INDUSTRY CLUSTERS.....	A-39
IND15RPC - REVIEW OF EXISTING PLANS .....	A-49
IND15RPC - SWOT ANALYSIS.....	A-51
COMMUNITY NEEDS SURVEY RESULTS .....	A-55
REGIONAL CONTEXT .....	A-59
CRAWFORD CONTEXT .....	A-61
DUBOIS CONTEXT .....	A-63
ORANGE CONTEXT.....	A-65
PERRY CONTEXT .....	A-67
PIKE CONTEXT .....	A-69
SPENCER CONTEXT .....	A-71
<b>APPENDIX B .....</b>	<b>B-1</b>
<b>APPENDIX C .....</b>	<b>C-1</b>

# ACKNOWLEDGMENTS

*The Steadfast: Creating Deeper Roots for a Stronger Future Economic Recovery and Resiliency Plan* would not have been possible without the many residents, business owners, stakeholders, city and town officials, government leaders, and the Indiana 15 Regional Planning Commission (IND15RPC) staff who devoted their time, attention, and knowledge to help develop this document. We would like to thank the IND15RPC Board of Directors, each Task Force member, and the IND15RPC staff for their dedication, hard work, and commitment throughout this process.

\* - denotes Executive Board Member

## IND15RPC BOARD OF DIRECTORS

### Crawford County

**Morton Dale**

*Appointed by County Commissioners*

**Bill Breeding**

*Appointed by County Council*

**Michael Benham**

*Appointed by Town of English*

**Herschel Smith**

*Appointed by Town of Leavenworth*

**Michael Haverstock**

*Appointed by Town of Marengo*

**Bill Byrd\***

*Appointed by Town of Milltown*

### Dubois County

**Nick Hostetter**

*Appointed by County Commissioners*

**Charmian Klem**

*Appointed by County Council*

**Kerry Blessinger**

*Appointed by City of Huntingburg*

**Paul Lorey\***

*Appointed by City of Jasper*

**Mary Ann Cummings\***

*Appointed by Town of Birdseye*

**Beverly Schulthise\***

*Appointed by Town of Ferdinand*

**Melanie Barrett**

*Appointed by Town of Holland*

### Orange County

**Marshall Noble**

*Appointed by County Commissioners*

**Carl Anderson**

*Appointed by At-Large*

**Zach Brown\***

*Appointed by County Council*

**James Clark**

*Appointed by Town of Orleans*

**Danny Hickman**

*Appointed by Town of Paoli*

**John Harrison**

*Appointed by Town of West Baden Springs*

### Perry County

**Tom Hauser\***

*Appointed by County Commissioners*

**Balaji Kashyab**

*Appointed by At-Large (1)*

**David DeMichael**

*Appointed by At-Large (2)*

**David Etienne**

*Appointed by County Council*

**Brenda Pohl**

*Appointed by City of Cannelton*

**Janice Hackbarth**

*Appointed by City of Tell City*

**Bernard Linne**

*Appointed by Town of Troy*

### Pike County

**Jon Craig\***

*Appointed by County Commissioners*

**Mark Flint**

*Appointed by At-Large (1)*

**Ryan Coleman**

*Appointed by At-Large (2)*

**Todd Meadors**

*Appointed by County Council*

**Jody Hoover**

*Appointed by City of Petersburg*



**Ron Beadles**

*Appointed by Town of Spurgeon*

**Debra Lamb\***

*Appointed by Town of Winslow*

## Spencer County

**Heather Gries**

*Appointed by County Commissioners*

**Todd Ruxer**

*Appointed by County Council*

**Don Winkler**

*Appointed by City of Rockport*

**Mason Seay**

*Appointed by Town of Chrisney*

**Don Wertman**

*Appointed by Town of Dale*

**Angie Fischer\***

*Appointed by Town of Grandview*

**Michael Johannes\***

*Appointed by Town of Santa Claus*

## Governor's Appointee

**Stephen Bartels \***

## TASK FORCE MEMBERS

**Ed Cole**

*Dubois Strong*

**Mary Ann Cummings**

*Birdseye Town Council / IND15RPC Board Member*

**Tara Damin**

*Former IND15RPC Board Member*

**Erin Emerson**

*Perry County Development Corporation*

**Becky Hickman**

*Dubois County Chamber of Commerce / 21st Century Talent Region Coordinator*

**Kristal Painter**

*Orange County Economic Development Partnership*

**Heidi Young**

*Lincolnland Economic Development Corporation*

**Michael Thissen**

*Crawford County Development Commission*

**Ashley Willis**

*Pike County Economic Growth and Development Council*

**Kathy Reinke**

*Spencer County Regional Chamber of Commerce*

**Heather Gries**

*Spencer County Commissioner*

**Vic Chamness**

*Career Coaching & Employer Connections, Ivy Tech*

**Scott Derr**

*Employer Consultant, Ivy Tech*

**Ray Niehaus**

*Perry Central Commodore Manufacturing*

**Christian Blome**

*Assistant VP and Dean, Vincennes University - Jasper Campus*

**Brenda Stallings**

*CEO, Matrix Integration  
EEDC Board President  
SIG (21 CTR) Committee Member*

**Ted Krempp**

*Krempp Lumber Co.*

## IND15RPC STAFF

**Lisa Gehlhausen**

*Executive Director*

**Leah Hawkins**

*Technical Services Specialist*

**Luke Thomas**

*Former Staff Member - Project Development*

**Nathan Held**

*Senior Project Administrator*

**Cheri Taylor**

*Financial Administrator*

Prepared by:



[www.reasite.com](http://www.reasite.com)





# EXECUTIVE SUMMARY



# INTRODUCTION

The COVID-19 pandemic resulted in a shock to the Indiana 15 Regional Planning Commission's (IND15RPC) regional economy and was the impetus for this plan. In addition to significant loss of life around the region, long-term health impacts to some, and considerable pain and suffering for families and friends, the pandemic exacerbated an already tough economic situation. The pandemic furthered job loss and reduced revenue for the local and regional workforce. Businesses struggled to close the supply chain gap, fill vacant positions, and recruit a talented workforce to the region. The pandemic also revealed and drained the limited resources found in rural regions. Initial response to the pandemic focused on limiting financial losses, supporting small businesses and their employees, and accelerating public health support.

To address this destabilization in the economy, and create a more resilient economy for the region now and in the future, the Indiana 15 Regional Planning Commission (IN15RPC) embarked on a process to create a regional vision and strategy that will allow the Indiana 15 Region to quickly recover after a disruption or shock. This disruption or shock could be anything from a downturn in the local, national, or international economy which impacts demand for locally produced goods and consumer spending to a downturn in a particular industry that is a critical component of the regional or local economy. Even an external shock such as a natural disaster like a flood or tornado, or the closure of a major employer, or even yet, another pandemic can create a shock or disruption to the economy.



**The purpose of this plan is to outline a set of strategies to help the six-county IND15RPC region recover from the economic effects of the COVID-19 pandemic and become more resilient to future economic disruptions.**

This was accomplished by examining COVID-19's impact on the region, and articulating the aspirational vision and supporting goals for recovery and ongoing success of the region. The vision and goals will ultimately be implemented through a series of detailed strategies and supplemental action plans for recovery and resiliency, organized under the following six topic areas, or "Pillars": Economy, Education, Housing, Infrastructure, Quality of Life, and Governance.

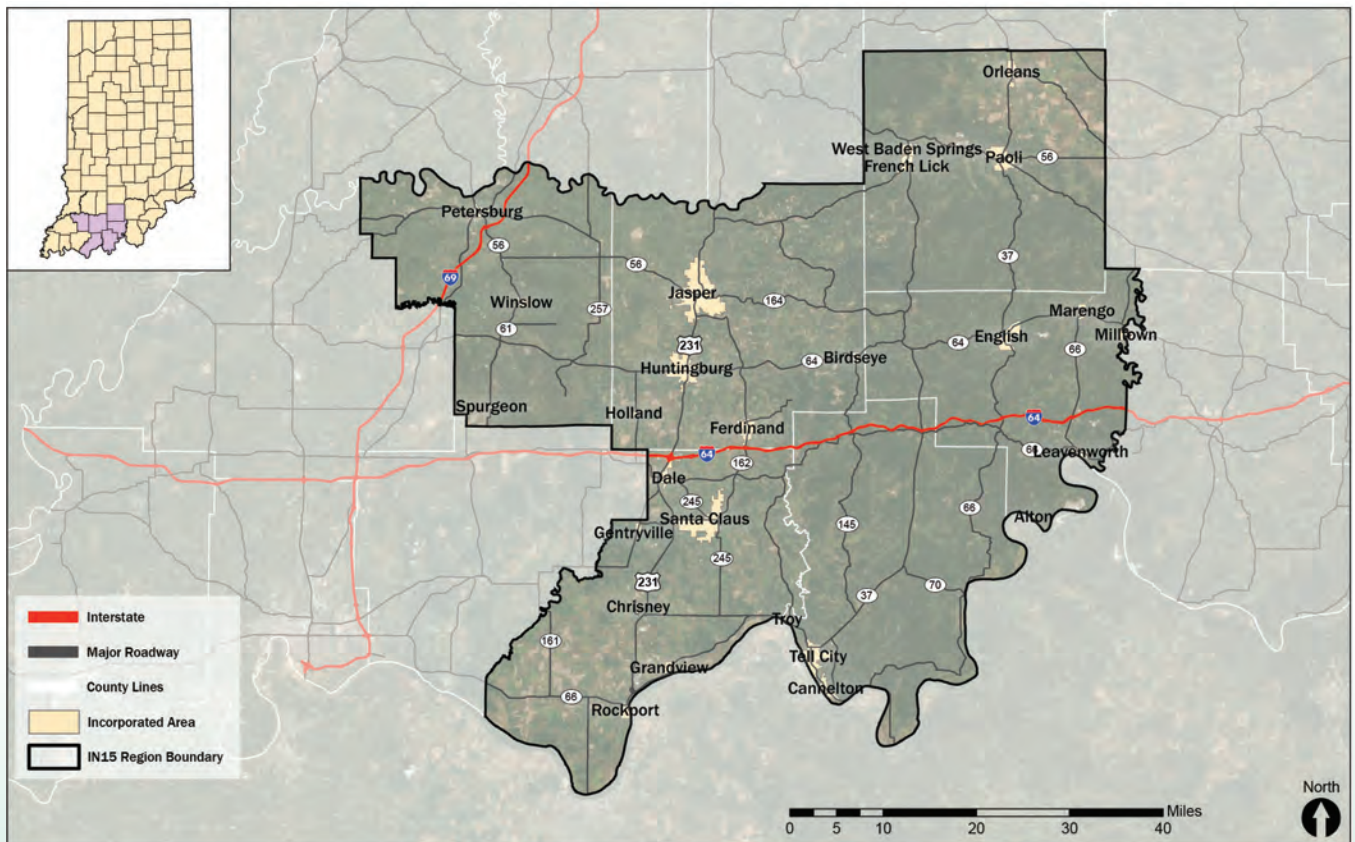
These strategies and accompanying action plans will be used by the IND15RPC staff, local economic development organizations (LEDOs), municipalities, and other groups in the immediate and distant future as the IND15RPC communities work to attract new residents, job opportunities, and quality of life amenities while continuing to recover from the COVID-19 pandemic.

Local economic development specialists, including local economic development officials (LEDO) staff, IND15RPC staff, chambers of commerce, and elected and appointed leaders often become the primary resource



Center for Technology, Innovation and Manufacturing (CTIM) at Vincennes University, Jasper, IN

for recovery information, coordination, response to questions, and grant administration or funding allocation for federally funded recovery initiatives. This plan seeks to better prepare these organizations and individuals in their ongoing roles for the increased responsibilities they will have during and after a disruption. Successful resiliency and recovery strategies must be collaborative efforts. The response efforts listed above required coordination between multiple levels of government, diverse agencies and organizations, businesses, and residents. Preliminary reports show that those groups or regions that were already organized, collaborating, and planning ahead were best prepared to capitalize on various recovery programs. Going forward, the IND15RPC region must continue recovery efforts for the pandemic, but also identify those strategies that will increase local and regional resiliency for the next unknown shock.



The IND15RPC Region

# OUR VISION

The IND15RPC is a collaborative and engaging regional leader committed to driving economic growth with diverse employment and increasing educational attainment. By leveraging our abundant natural resources and agricultural assets, our residents and employees are thriving. Our regional collaboration has led to a resilient economy, booming tourism, a strong commitment to quality of life, and diverse opportunity for all residents. Collectively these achievements have increased population, housing, entrepreneurship, businesses, industries, innovative education, household incomes, and community revenues to continuously support investment in the region and our residents.

This vision was created to help guide the strategies and objectives found in each of the pillars. It was designed as a future statement that is realistic and achievable, while also being flexible for the region. All of the strategies and objectives found throughout the framework chapter help to support and achieve the vision.

The Framework chapters are organized around six pillars. Each pillar is introduced within the context of the broader economic recovery and resiliency framework and why it is an important component of this plan. The pillar contains a goal statement that is then supported by several key strategies. These strategies are further described by objectives, action steps, key partners, and target users/audience.

This plan is intended to be a guide for the IND15RPC region to utilize as an economic recovery tool and resource. Communities within the IND15RPC region can use this plan to update their own policies, develop programs, and leverage projects and additional funding. Although this plan is intended to be a regional guide, communities within the region can use specific programs and projects to continue their own local recovery efforts. Achieving the objectives outlined in the pillars will be a larger endeavor involving the development of new programs and expansion of existing departments. However, individual towns and cities may choose to prioritize certain strategies and objectives based on current needs.

# OUR SIX PILLARS

**EDUCATION**

**ECONOMIC**

**HOUSING**

**INFRASTRUCTURE**

**QUALITY OF LIFE**

**GOVERNANCE**

# CONCLUSIONS

*The Steadfast: Creating Deeper Roots for a Stronger Future Plan* is a strong and practicle framework for both recovery and resiliency for the IND15RPC Region over the next 5 to 10 years. While the pandemic caused momentary increases in unemployment, less income for some households, and overall hardships, the region has begun its recovery from the pandemic and has entered the endemic stage.

## PRIORITIES

With the number of pillars, strategies, and action steps throughout this plan and the limited resources to implement them, priorities needed to be established. The Task Force members were asked to select their top 5 to 10 objectives from each pillar. Then, Task Force members were asked to rank each of those objectives in order of importance. A weighted average was utilized to prioritize the objectives for each pillar. The top five objectives were then taken and re-ranked to determine priorities within this top grouping. Those prioritizations are what follow. Appendix C contains the full results of the ranking of every objective by pillar, including the total 30 objectives from the combined six pillars.

## Top 30 Objectives to Be Completed in the Next Three to Five Years

Based on the ranking by the Task Force, the following thirty objectives (see tables on the following pages) have been assigned the highest priority for implementation. The greatest amount of human and financial resources should be spent on these objectives in order to move this plan forward towards recovery and resiliency. As noted in the Framework chapters, there are many partners who need to be engaged when implementing this plan.



PILLAR	OBJECTIVE
Quality of Life	Invest in quality-of-life amenities that draw young professionals and families to the region, fostering population and economic growth.
Infrastructure	Continue working to expand broadband infrastructure across the region through efforts such as Broadband Ready Community Certification and Next Level Connections Broadband Program funding.
Infrastructure	Proactively upgrade and/or extend municipal utility services to key development and redevelopment sites in alignment with growth and quality of life goals.
Governance	Work with the IND15RPC to establish and develop an economic development team that focuses on attracting new businesses and industries to the region.
Quality of Life	Work with the State of Indiana's Family and Social Services Administration to determine a better way to assess data for childcare funding needs in rural communities.
Infrastructure	Maintain and increase sewer and water capacity to support desired development and job attraction efforts.
Education	Communicate the benefits of working locally to engage teachers, students, parents, and the broader community to highlight the training opportunities in place, and the rewarding careers awaiting them.
Infrastructure	Develop a regional infrastructure revolving loan fund to help developers or communities in the region with the cost of infrastructure expansion and/or capacity issues to support new residential or job growth.
Housing	Establish a regional land bank to acquire blighted properties and structures, prepare them for sale, hold if necessary, and then sell them so that they may return to attractive and tax positive assets in the community.
Governance	Facilitate grant writing workshops that train individuals to find, write, and submit grants on behalf of the communities and non-profits in the region.

PILLAR	OBJECTIVE
Quality of Life	Develop accessible public transportation options with a focus on workers who commute to-and-from jobs.
Economic	Create talent pipelines to meet the growing needs of regional businesses, especially in key targeted industries and growing startups.
Education	Develop a regional plan for quality childcare for the regional workforce.
Economic	Diversify the region's economic base towards high-skilled jobs.
Quality of Life	Promote downtown revitalization to enhance a sense of community and attract new residents and businesses to the area.
Housing	Attract land developers and production home builders to the region to help increase housing choices and values.
Housing	Create a residential tax increment financing (TIF) toolkit to help reduce the cost of home ownership and facilitate the use of housing TIF districts in area municipalities.
Housing	Create and provide initial funding for a revolving loan fund to help fill financing gaps associated with infrastructure development for new residential construction.
Education	Foster deeper relationships with local technical colleges and universities to expand non-degree programs (e.g. certifications and credentials) that meet the needs of current and future regional employers.
Governance	Utilizing the IND15RPC, develop an implementation committee that will oversee the implementation of the Recovery & Resiliency Plan and report to the board and the communities regarding the implementation of the strategies.

PILLAR	OBJECTIVE
Education	Establish pathway programs for workers within the region for career advancement.
Economic	Develop a regional revolving loan fund to be used to support operational, equipment, or construction improvement needs associated with expanding existing businesses as well as recovery from the pandemic/disaster.
Quality of Life	Expand counseling, addiction recovery, and mental health services throughout the region.
Housing	Establish a residential rehabilitation grant program for improvements to owner-occupied dwellings.
Governance	Create or update existing plans and ordinances to close gaps and bring vision and goals to fruition. Where plans do not exist, they should be created.
Governance	Work with local governments and organizations to develop a “one-stop-shop” approach to promote intergovernmental coordination, provide resources for recovery, ensure timely communication, and serve as an overarching umbrella for the public and business community.
Infrastructure	Promote renewable energy projects across the region and grow job opportunities to replace losses in the extraction and energy industries.
Economic	Develop a targeted industry study for the region.
Economic	Develop a more robust directory of resources & opportunities for businesses and the community.
Education	Establish a workforce development director to bring together the organizations within the region to focus on the workforce.



# INTRODUCTION



# WHAT IS RESILIENCE?

Generally speaking, resiliency refers to the ability to recover quickly after a tragic disturbance or event has occurs. Resiliency may also refer to the capability to plan or prepare for a future disturbance or threat. Specifically, when looked at from an economic lens, resiliency is an area's ability to not only recover from major disruptions, but also to withstand and avoid future disruptions. The U.S. Economic Development Administration (EDA), a bureau within the U.S. Department of Commerce, calls these disruptions 'shocks' that frequently occur in one of three ways:

1. Downturns in the national or international economy which impact the demand for locally produced goods and consumer spending.
2. Downturns in particular industries that are a critical component of the region's economic base.
3. Other external shocks, such as natural disasters, relocation or closure of a major employer, or a public health pandemic. (U.S. EDA, Comprehensive Economic Development Strategy (CEDS) Content Guidelines, 2020)

Economic resilience strategies must focus on preventing, withstanding, and recovering from disruptions, which requires them to reflect both short-term needs during or immediately after a shock and long-term efforts to avoid major disruptions and to be better prepared when they do happen.



Plant 5, Waupaca Foundry - Tell City, IN

The COVID-19 pandemic has resulted in a shock to the Indiana 15 Regional Planning Commission's (IND15RPC) regional economy and was the impetus for this plan. In addition to significant loss of life, long-term health impacts to some, and considerable pain and suffering for families and friends, the pandemic exacerbated an already tough economic situation. The pandemic furthered job loss and reduced revenue for local and regional workforce. Businesses struggled to close the supply chain gap, fill vacant positions, and recruit a talented workforce to the region. The pandemic also revealed and drained the limited resources found in rural regions. Initial response to the pandemic focused on limiting financial losses, supporting small businesses and their employees, and accelerating public health support.

Successful resiliency and recovery strategies must be collaborative efforts. The response efforts listed above required coordination between multiple levels of government, diverse agencies and organizations, businesses, and residents. Preliminary reports show that those groups or regions that were already organized, collaborating, and planning ahead were best prepared to capitalize on various recovery programs. Going forward, the IND15RPC region must continue recovery efforts for the pandemic, and also identify those strategies that will increase local and regional resiliency for the next unforeseen challenge.

## PLAN PURPOSE

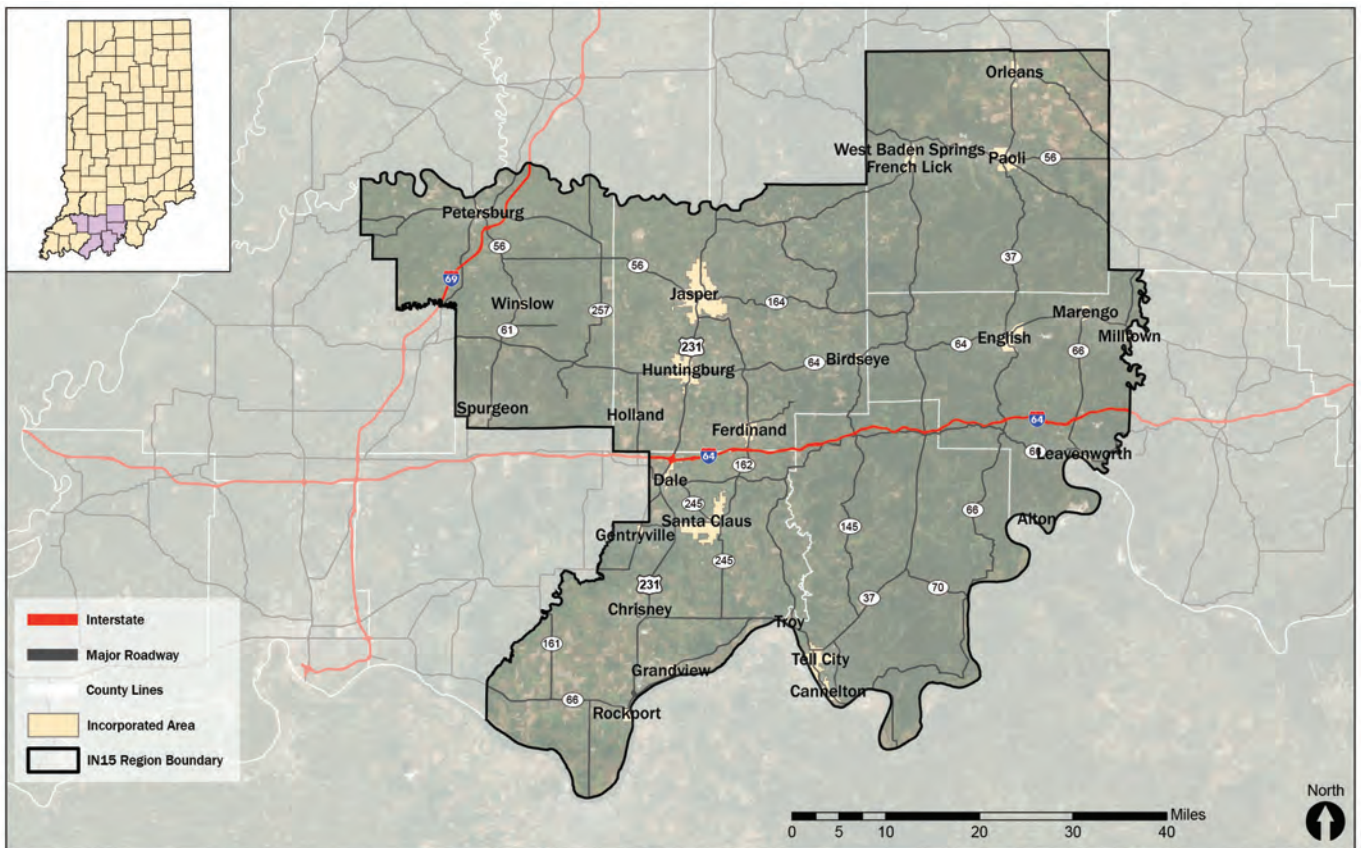
The purpose of this plan is to outline a series of pillars with goals that will help the six-county IND15RPC recover from the economic effects of the COVID-19 pandemic and become more resilient to future economic disruptions. This was accomplished by examining COVID-19's impact on the region, and articulating the aspirational vision and supporting goals for recovery and ongoing success. This vision and goals will ultimately be implemented through a series of detailed strategies for recovery and resiliency, organized under the following six topic areas, or "Pillars": Economy, Education, Housing, Infrastructure, Quality of Life, and Governance.

These strategies will be used by the IND15RPC staff, local economic development organizations (LEDOs), municipalities, and other groups in the immediate and distant future as the IND15RPC communities work to attract new residents, job opportunities, and quality of life amenities while continuing to recover from the COVID-19 pandemic.

Local economic development professionals, including local economic development officials (LEDO) staff, IND15RPC staff, chambers of commerce, and elected and appointed leaders often become the focus for recovery information, coordination, response to questions, and grant administration or funding allocation for federally funded recovery initiatives. This plan seeks to better prepare these organizations and individuals in their ongoing roles and especially for the increased responsibilities they will have during and after a disruption.



View of Dubois County Courthouse from 500 Block of Main Street  
A street festival in Downtown Jasper, Indiana



IND15RPC Region



# RELATIONSHIP BETWEEN THIS PLAN AND THE READI PLAN

This plan was funded by a Coronavirus Aid, Relief, and Economic Security (CARES) Act Recovery Assistance grant administered by the U.S. Economic Development Administration (EDA). The purpose of the recovery assistance program was to advance economic development in communities negatively impacted by COVID-19, including, grants to state and regional organizations to develop recovery and resilience plans.

The Regional Economic Acceleration and Development Initiative (READI) is a State of Indiana program aimed to promote strategic investments within the 17 Indiana Economic Development Corporation regions that

will attract regional talent and economic growth. The state of Indiana funded the READI program with \$500 million in state appropriations from the American Rescue Plan (ARP).

Crawford, Dubois, and Orange counties were a part of the Indiana Uplands READI Region. Harrison and Knox counties joined Perry, Pike, and Spencer counties to make up the Indiana First region for the READI program.

As noted, this recovery and resiliency plan is intended to respond to the effects of the COVID-19 pandemic and better prepare the region for future disruptions. The primary goals of the READI planning initiative was to develop a strategic plan in order to outline goals and strategies to grow the population, develop a better workforce, and grow and attract new job opportunities; and to identify public and private funding that could be used to implement these regional strategic plans.

While initiated for different reasons, there is similarity and overlap between many of the recommendations in the two plans. This resiliency plan, the Indiana First Regional Development Plan (READI – Perry, Pike, and Spencer counties), and the Indiana Uplands Regional Development Plan (READI - Crawford, Dubois, and Orange counties) should all be used to inform economic resiliency efforts, broader community planning, and quality of life initiatives.



The Indiana First Regional Development Plan





### LEGEND

	Indiana 15 Regional Planning Commission	Counties: Crawford, Dubois, Orange, Perry, Pike, Spencer
	Southwest Indiana Development Council (SWIDC)	Counties: Crawford, Daviess, Dubois, Harrison, Knox, Martin, Orange, Perry, Pike, Spencer
	Indiana First Region	Counties: Harrison, Knox, Perry, Pike, Spencer
	The Indiana Uplands Region	Counties: Brown, Crawford, Daviess, Dubois, Greene, Lawrence, Martin, Monroe, Orange, Owen, Washington

Map showing regional planning groups.

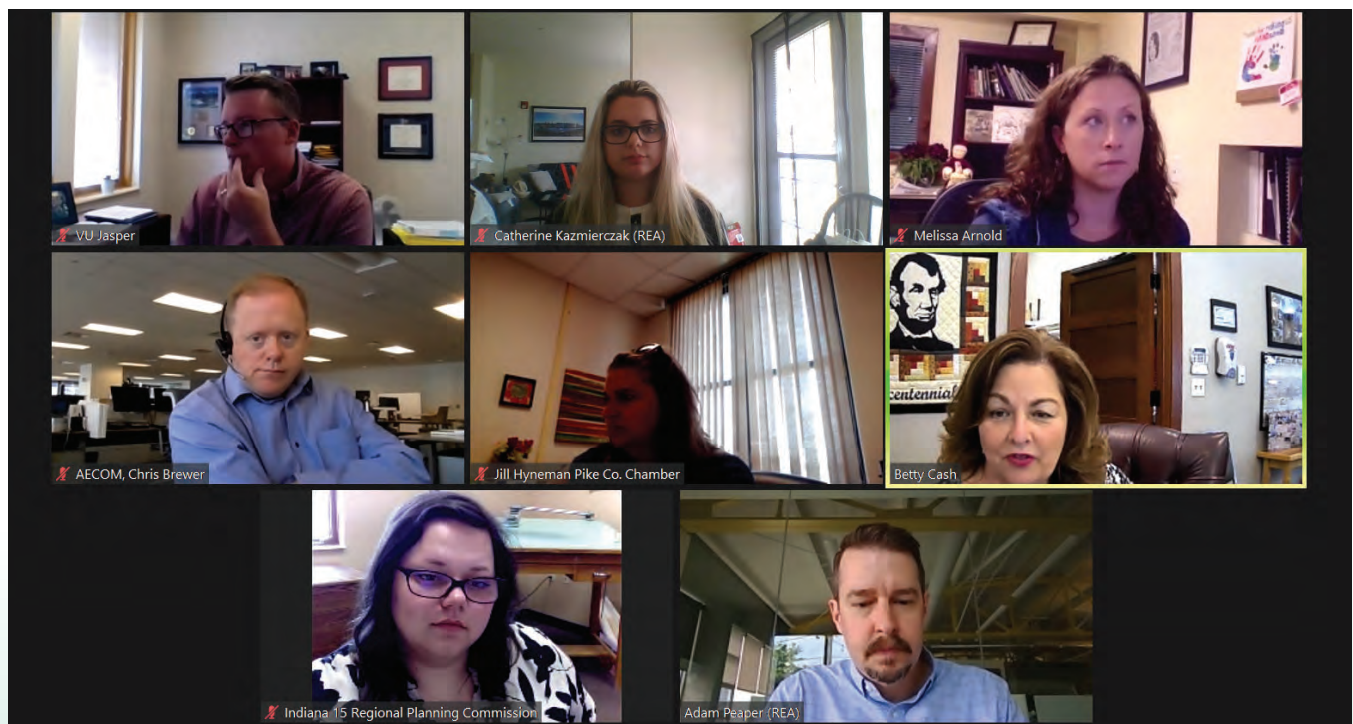
# PLAN PROCESS

The process to create this resiliency and recovery plan began when the EDA announced the CARES Act Recovery Assistance grant program in mid-2020. The application window opened on May 7, 2020. Applications were awarded on a rolling basis. The Indiana 15 Regional Planning Commission was awarded a \$400,000 grant to respond to the coronavirus pandemic by developing strategies to become more resilient. A portion of the grant was used to obtain professional consultant assistance for the creation of this plan.

IND15RPC advertised a Request for Qualifications (RFQ) later in 2020, with qualifications submissions due by December 14, 2020. After interviewing qualified consultants, IND15RPC selected the planning team of Indianapolis-based Rundell Ernstberger Associates and the multi-national firm AECOM to facilitate the creation of the resiliency and recovery plan.

The formal planning process kicked off with a meeting between IND15RPC staff and members of the consultant team on March 25, 2021. After which, the project was introduced to the Board of Directors of the IND15RPC on April 27, 2021.

A series of targeted focus group meetings was also conducted early in the process. These meetings occurred virtually on May 25, 2021, and included such groups as elected, appointed, and local economic development leaders from each county; community foundations; community service providers; agricultural groups; medical and healthcare providers; school corporations and educational institutions; workforce development organizations; emergency management agencies; small business owners; tourism industry leaders; and transportation professionals. A second round of focus group meetings occurred in early November 2021 and they were also virtual.



Focus group meeting held virtually on May 25, 2021



Planning process flow diagram

Following the early outreach and engagement efforts, a project task force was established. This task force included IND15RPC staff, as well as representatives from member counties, cities, towns, educational institutions, local economic development organizations, and other key stakeholders. The first task force meeting occurred on June 28, 2021. The task force met periodically throughout the planning process to identify opportunities and current issues in the study area; confirm analysis and engagement results; provide direction regarding plan vision, pillars, goals, and strategies; and prioritize implementation recommendations. These meetings were conducted in person at the IND15RPC office as well as virtually on Zoom.

An online survey was distributed to residents and business owners across the IND15RPC region. The survey was open for eight weeks, from late August 2021 to late October 2021. The goals of the survey were to evaluate how residents and businesses were impacted by the COVID-19 pandemic, and to identify the needs of the community. Questions focused on changes in employment, access to services, and additional assistance during the pandemic. In total, 323 people participated in the survey; a summary of results is included in Appendix A.

Following the early outreach and engagement efforts, a project task force was established. This task force included IND15RPC staff, as well as representatives from member counties, cities, towns, educational institutions, local economic development organizations, and other key stakeholders. The first task force meeting occurred on June 28, 2021. The task force met periodically throughout the planning process to identify opportunities and current issues in the study area; confirm analysis and engagement results; provide direction regarding plan vision, pillars, goals, and strategies; and prioritize implementation recommendations. These meetings



were conducted in person at the IND15RPC office as well as virtually on Zoom.

The planning process slowed between August and November of 2021 as the consultant team, IND15RPC staff, and many of the task force members were involved in the preparation of the aforementioned Indiana First Region READI plan. Following submission of the READI plan at the end of September and presentation of the plan to the IEDC in late November, activity for this resiliency plan subsequently increased, with monthly task force meetings in January, February, March, and April 2022. After reviewing the draft plan with the task force and IND15RPC Board of Directors, the plan was presented at a community summit on May 17, 2022, at the Ferdinand Community Center. It was then finalized and adopted by the Board of Directors on October 25, 2022.



Photos from Summit held on May 17, 2022.

# PLAN ORGANIZATION

*Steadfast: Creating Deeper Roots for a Stronger Future* presents recovery and resiliency strategies for the IND15RPC region in the following framework:

## Chapter 1: Introduction

This chapter introduces the concept of resiliency, the plan purpose and process, and how this effort aligns with State and Federal efforts.

## Chapter 2: Impacts of COVID19

This chapter presents an overview of socio-economic trends of the region, how the COVID-19 pandemic has impacted these trends, and other issues and opportunities identified through the planning process. The overview includes both quantitative data analysis and qualitative results from engagement efforts with the task force, focus groups, and community needs survey.

## Chapter 3: Vision, Goals & Strategies

The overall recovery and resiliency vision is presented in this chapter. Goals and strategies are organized under six pillars:

- Education
- Economic
- Housing
- Infrastructure
- Quality of Life
- Governance

The importance of each pillar is discussed. The strategies of each pillar is presented in greater detail with an action plan, anticipated outcomes, necessary partners, and potential timing. Strategies are provided in the form of policies, plans, programs, and physical projects.

## Chapter 4: Conclusion

The implementation chapter supports the individual strategies and action plans with a discussion of key partners and organizations that will be paramount to achieving recovery and resilience goals. Key performance indicators and benchmarks for the region are presented in order to evaluate the success of each collective strategies. Finally, potential funding programs and sources are discussed.

## Appendix A

Appendix A includes a technical analysis of the IND15RPC region focused on the demographics and socioeconomics of the community. Focus group summaries, survey results, and regional context maps are also included.

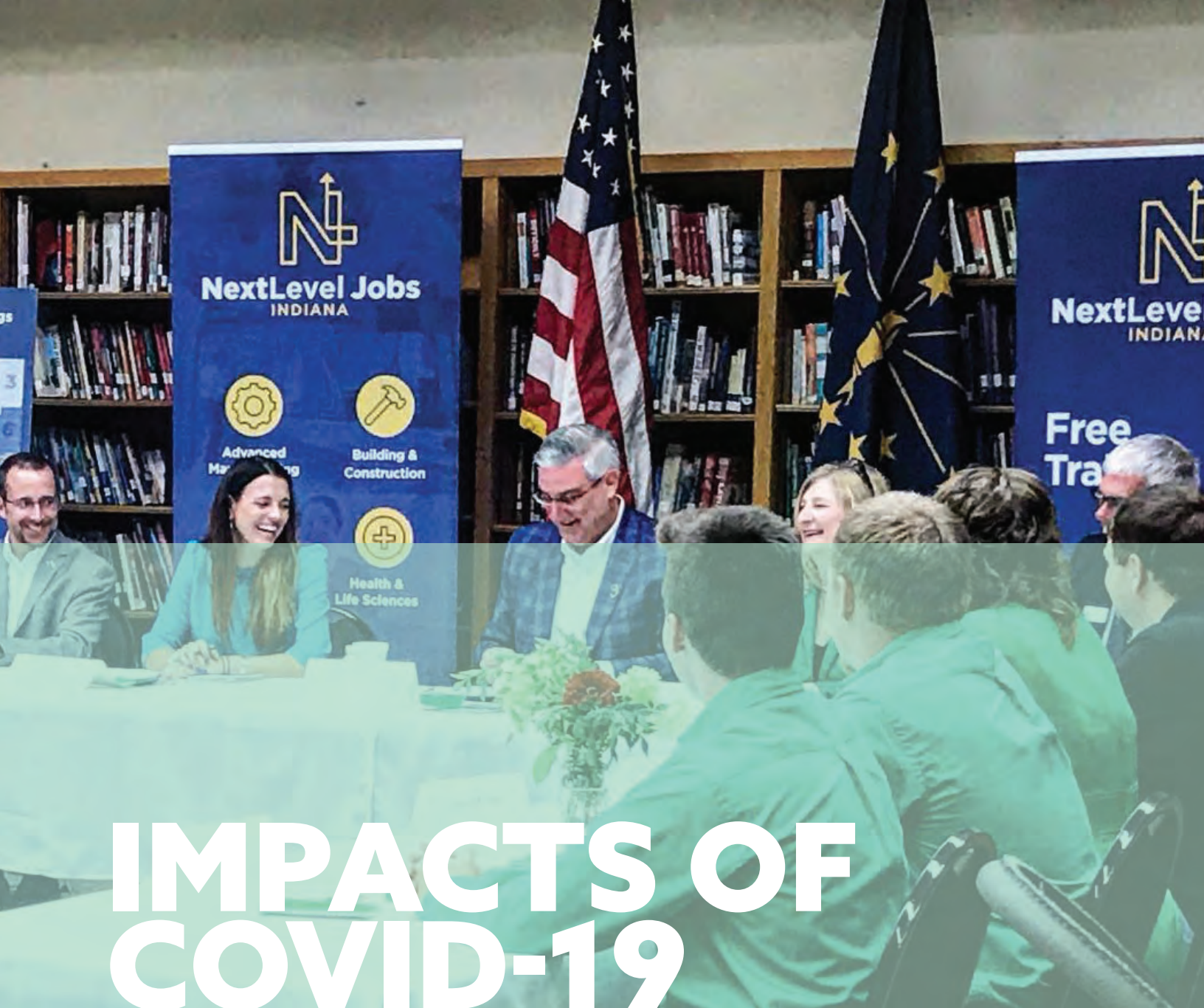
## Appendix B

Appendix B includes a glossary of key terms, abbreviations, and acronyms used throughout the document.

## Appendix C

Appendix C contains a ranking of each action item by topic area, and the top 30 strategies from the combined pillars found in the Framework chapter.





# IMPACTS OF COVID-19

The COVID-19 pandemic created new economic challenges while also exacerbating existing challenges for the region.

## NATIONAL IMPACTS

In March 2020 the State of Indiana announced a state-wide stay-at-home order for non-essential workers due to the spread of the coronavirus disease (COVID-19). At the time, no one anticipated the impending impacts the COVID-19 pandemic would have on the healthcare system, government operations, the economy, and the personal toll on individuals and families.

As the pandemic progressed, several businesses closed or adapted to allow employees to work remotely from home. This massive change in the market resulted in several studies that examined how the pandemic affected the country, local communities, businesses, industries, and people's lives.

The ripple effects of COVID-19 across the global economy is expected to be felt for many years. COVID-19 has created many new and unique challenges and opportunities for residents, local governments, and the private sector, including:

- According to the Federal Reserve, the supply of U.S. dollars in circulation (M2 definition) accelerated by more than 25 percent in 2020, the fastest year-over-year rate of growth in the money supply going back to the 1940s, through three rounds of stimulus funding beginning with the CARES Act and ending with the American Rescue Plan Act.
- While trends toward remote working have been emerging since 2010, COVID-19 instantly expanded the share of employees across a host of sectors (including software) who could work remotely. At the same time, this shift also reinforced clear limits of broadband infrastructure, particularly in rural areas.
- As COVID-19 lockdowns unfolded in the spring of 2020, sectors such as banking & financial services initially set aside large reserves to prepare for growth in bad real estate loans. Although conditions began to improve by the spring of 2021, growth in e-commerce increased U.S. demand for mobile payment systems, with potential for profound transformation within banking and finance in coming years.

## REGIONAL IMPACTS

### IMPACTS to IND15RPC

The impacts of COVID-19 on the regional economy and local communities have created both challenges and opportunities. This plan includes an economic analysis of historic economic trends, an industry analysis where the region is overperforming or underperforming, as well as state and national benchmark comparisons. The economic analysis focused on key trends that can shape the future of the region, as well as an evaluation of the specific industry sectors that can be positioned to drive job growth in the future. The full analysis can be found in Appendix A.

This study's industry analysis used census data to conduct an empirical assessment of the current business climate across the study area. Employment data from EMSI, a proprietary source of industry employment and output data, were analyzed from 2010 to 2019 (pre-pandemic), 2020 (height of pandemic), and 2021 (pandemic recovery). Complete six-digit NAICS code industry data were aggregated and/or proportionally allocated into 49 overarching industry clusters that guide the analysis.

Employment data was split into four employment sectors to simplify the analysis. The four sectors include:

- Undeveloped - Sectors requiring targeted financial or policy intervention to create job growth.
- Core - Sectors including the strongest and most sustainable industries for job creation
- Mature - Sectors including well-established industries with regular fluctuation in employment
- Supersectors - Sectors that have an impact on the global market

Splitting employment into the four groups provides insight into to pre-pandemic drivers of growth. The significance of these years is that 2019 employment represents pre-pandemic levels (or the "norm"), whereas 2021 represents the current job market. Comparing these two can indicate how close the region is to returning to pre-pandemic levels of employment and industry.

**Table 2.1 - Industries by Employment Sector**

Undeveloped	Core	Mature	Supersector
Office & Professional Services	Manufacturing	Manufacturing	Manufacturing
Entertainment	Construction	Agriculture & Related	Production
Utilities	Health	Food	Utilities
Research & Technology	State & Local government	Tourism	
Government & Education	Sales		
Manufacturing	Services		
Other Sales & Services	Automotive		

Source: EMSI/AECOM Analysis



## INDUSTRY IMPACTS

The region has seen significant fluctuations across the employment sectors. Core sector industries experienced growth in employment numbers. However, Undeveloped, Mature, and Supersector industries had employment decline as shown in Table 2.2.

Employment trends over the period of 2020 to 2022 can be broken down within each industry cluster. Table 2.3 shows the three clusters that grew the most in the last two years, as well as the top three clusters that declined the most.

During the last two years, the manufacturing industry has continued to grow as the

world has seen an increase in demand for machinery and electronics. The IT/software industry also prospered during the pandemic. As a result of the COVID-19 pandemic and guidelines issued by governments, people reduced the amount of time they spent outside their homes and in the presence of other people. The need for technology increased; software had to evolve rapidly to keep up with the demand and small manufacturers pivoted to assist with supply chain issues. It is no surprise that the entertainment sector, which includes recreation and tourism industries, were adversely affected by this shift in behavior.

**Table 2.2 - Pre- to Post-Pandemic Job Changes by Employment Sector**

	Undeveloped	Core	Mature	Super
<b>2021 Total Jobs</b>	11,196	23,469	8,328	11,701
<b>Percent of Total Jobs</b>	20	43	15	21
<b>2019-2021 Change in Total Jobs</b>	-4,088	3,905	-917	-992

Source: EMSI/AECOM Analysis

**Table 2.3 - Most Affected Employment Clusters**

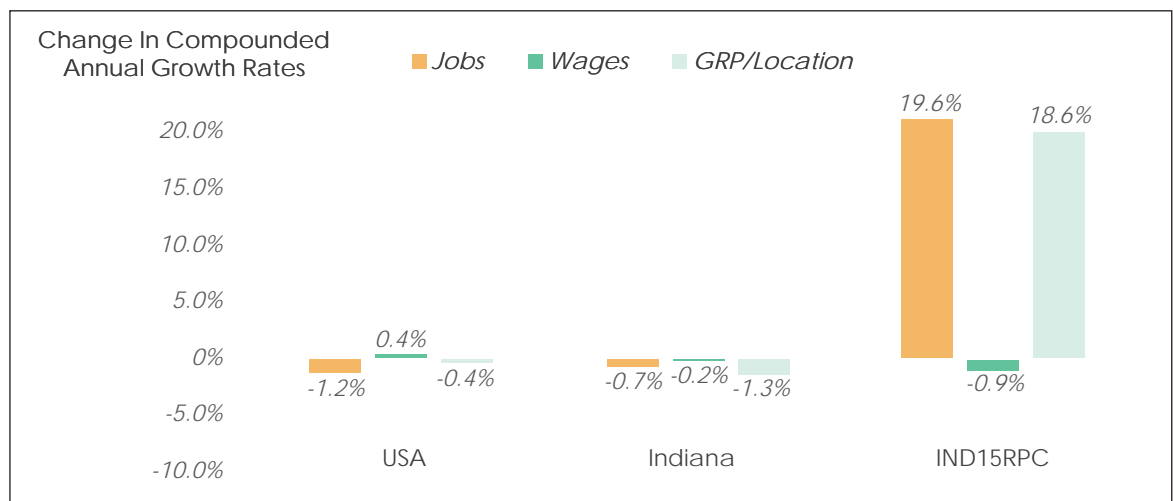
Industry	2019 Jobs	2021 Jobs	Compounded Annual Change Rate	Location Quotient 2021
IT/Software	490	701	19.6%	0.39
Heavy Construction	440	603	17.1%	1.27
Electronics Manufacturing	249	311	11.8%	1.35
Entertainment	114	83	-14.7%	0.26
Coal Mining and Support	168	112	-18.4%	7.17
Mineral Product Manufacturing	134	83	-21.3%	0.57

Source: EMSI/AECOM Analysis

## Manufacturing

The manufacturing cluster had recovered and added jobs through 2016, but emerging protectionist tendencies linked to the United States-China trade dispute led to higher costs and slower job growth. Compounded with supply chain issues due to overseas manufacturing and acquiring supplies; rare precious metals; backed up U.S. shipping posts; and international conflicts, the outlook for manufacturing in the U.S. is changing. Expectations for growth in manufacturing post-COVID bode well for the region, but will require strategies to sustain workforce development and access to housing to support this growth. The IND15RPC region saw job growth between 2019 and 2021 largely due to Toyota Motor Manufacturing Indiana hiring more workers.

**Figure 2.1 - Change in Compounded Annual Growth Rates (CAGRs) for Number of Jobs, Wages, Gross Regional Product (GRP)/Location - Electronics Manufacturing**



Source: EMSI/AECOM Analysis

Compounded Annual Growth Rates (CAGRs) represent an annualized rate of change for a metric.

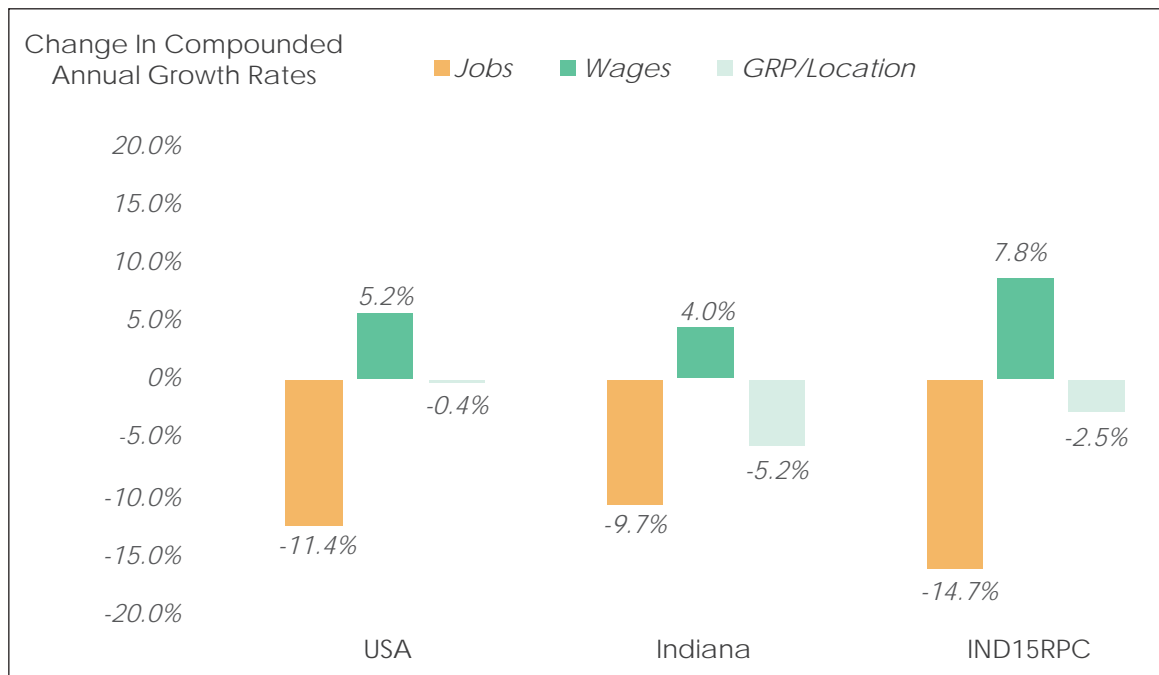
## Recreation

Within the recreation cluster, jobs, wages, and business productivity point to a trend of fewer employees generally earning higher wages, largely due to COVID-19 impacts. The reduction in jobs is notable in that it was faster than U.S. or state averages. At the same time, the region saw a greater increase in the wages of remaining employees in the recreation industry than in the U.S. or Indiana. These trends align with expectations of the effects of the pandemic—spectator sports, casinos, and performing arts all suffered. The increase in wages in this industry occurred primarily in casinos, where average earnings rose from below \$50,000/year to nearly \$60,000/year, and amusement and theme parks, where earnings grew from \$19,000/year to nearly \$24,000/year.

GRP stands for “Gross Regional Product.”

The gross regional product gives a measure of the average monetary value of goods and services produced by each open business location in each year. The gross regional product is calculated as the final value of goods and services produced by an industry in a particular region and in a particular year, divided by the number of open business locations in the region.

Figure 2.2 - CAGRs for Number of Jobs, Wages, GRP/Location - Recreation

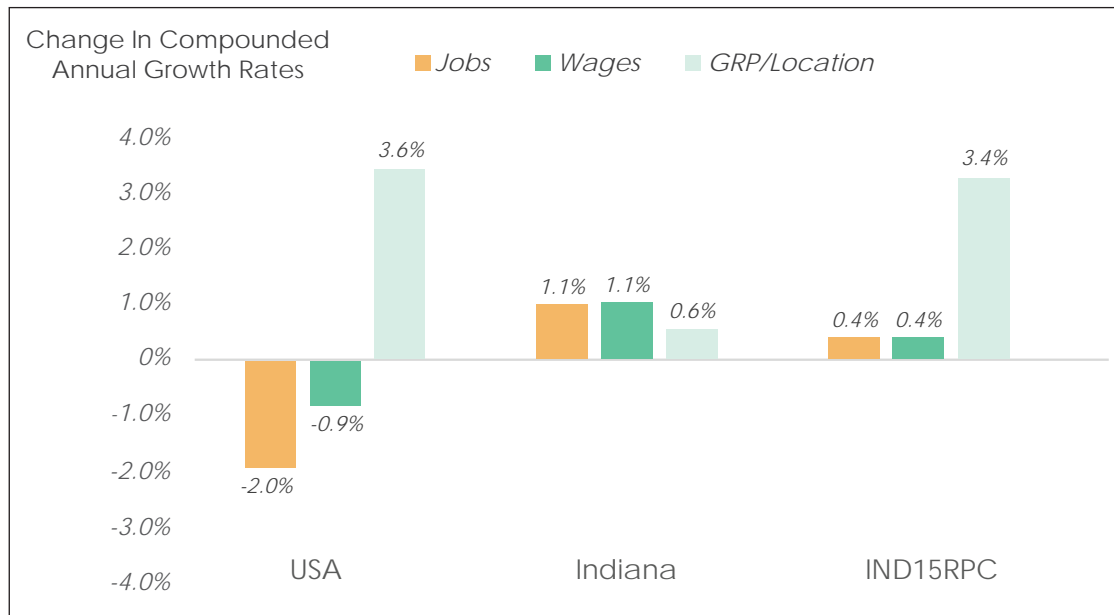


Source: EMSI/AECOM Analysis

## Automotive

Trends within the automotive industry are similar for both the national and regional economy: the number of jobs fell, existing wages increased, and per-location productivity increased slightly. However, the national economy is losing automotive industry jobs at twice the rate of Indiana. In the IND15RPC region, employment in the automotive industry has increased at an annual rate of 0.4 percent, with wages increasing at the same rate. At the same time, the per-location productivity rate has followed total employment, increasing at an annual rate of 3.4 percent. Only two of the six counties in the IND15RPC region saw an increase in automotive industry employment (Orange and Spencer), while the other four saw a decline in employment. Perry County lost the most jobs.

**Figure 2.3 - CAGRs for Number of Jobs, Wages, GRP/Location - Automotive**

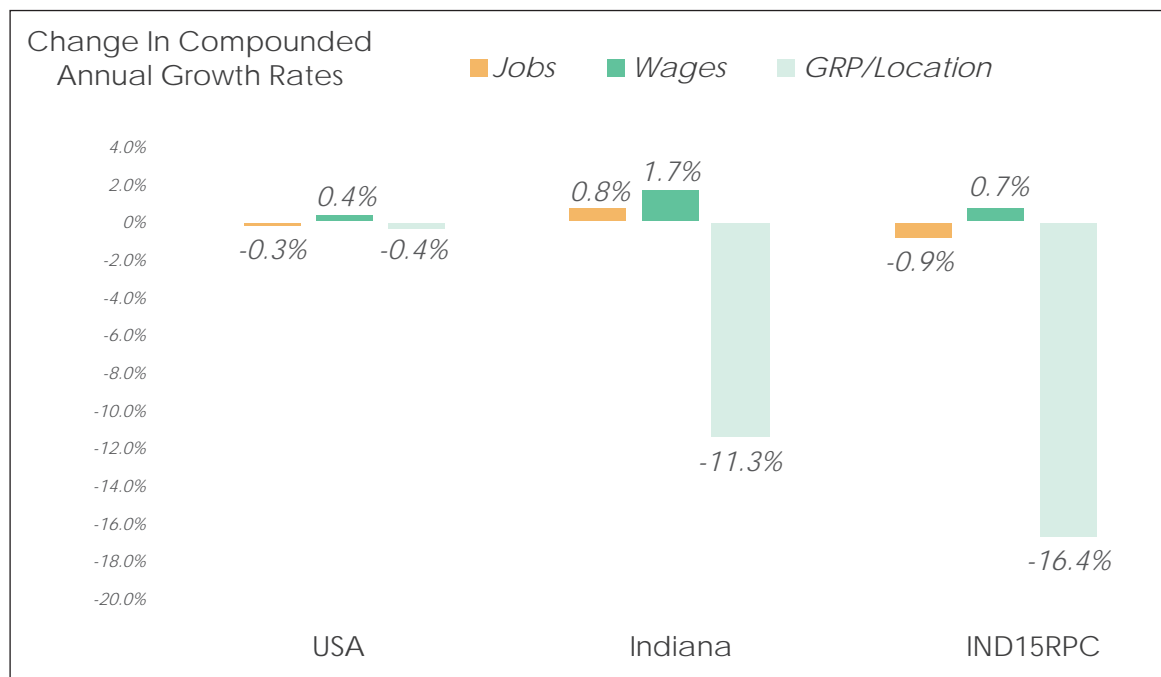


Source: EMSI/AECOM Analysis

## Agriculture and Food Wholesale

This analysis combined statistics for the agriculture industry and the food wholesale industry due to their symbiotic relationship. Nationally, employment in these two industries has fallen, while wages have risen. In Indiana, total employment and wages have risen, while per-location productivity declined. In the region, total employment has fallen, while wages have increased. Per-location productivity, however, has seen the largest decline in the region out of the three geographies. Pike, Perry, Spencer, and Crawford were the only counties to see employment growth in the agriculture and food wholesale industries during the pandemic. Orange County saw the greatest decline in employment, despite traditionally employing a higher proportion of people in these industries compared to the nationwide average.

**Figure 2.4 - CAGRs for Number of Jobs, Wages, GRP/Location - Agriculture and Food Wholesale**



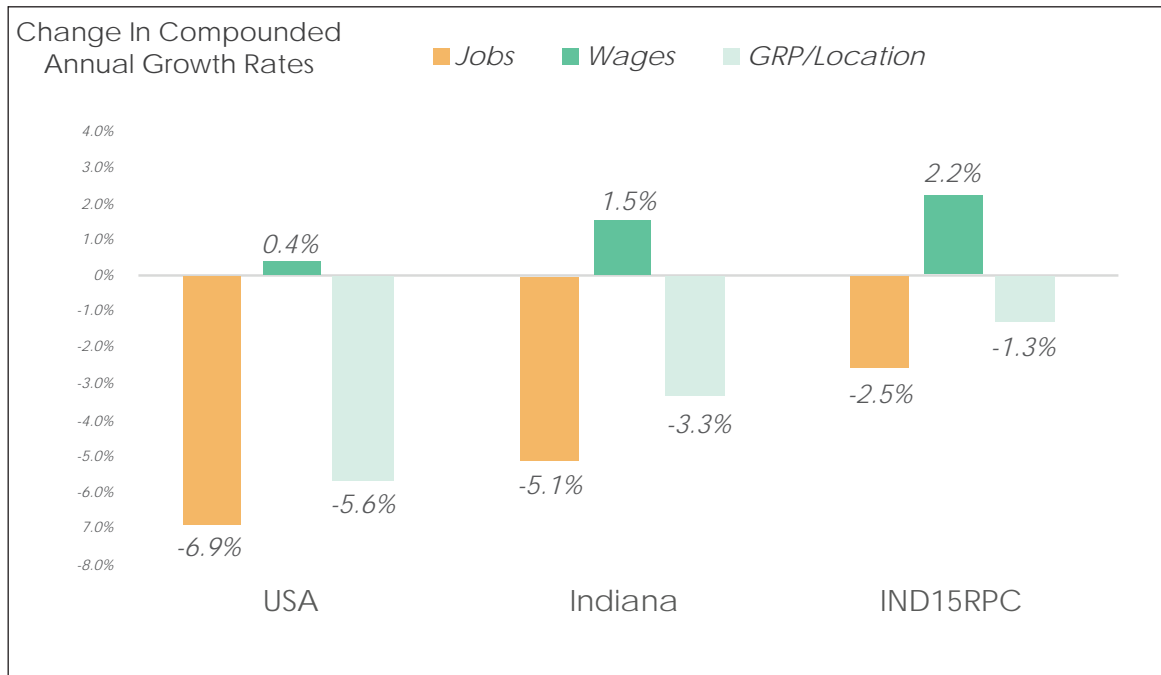
Source: EMSI/AECOM Analysis

## Restaurant and Hospitality

The restaurant and hotel industries were perceived to be amongst the hardest hit by the pandemic. In 2020, many workers in these industries lost their jobs and businesses, both big and small across the globe suffered. This analysis compares these two industries side-by-side due to their similarities. Both hotels and restaurants rely almost completely on on-site customers (i.e. you cannot have a hotel without guests, and it is hard for a restaurant to be profitable without diners). Electronic manufacturing, automotive, agriculture, and food wholesale industries don't rely on in-person customers to generate revenue. The only industry that is similar to restaurants and hospitality is the recreation industry. The data shows that employment, wages, and per-location productivity during the pandemic trend similarly across all three of these industries.

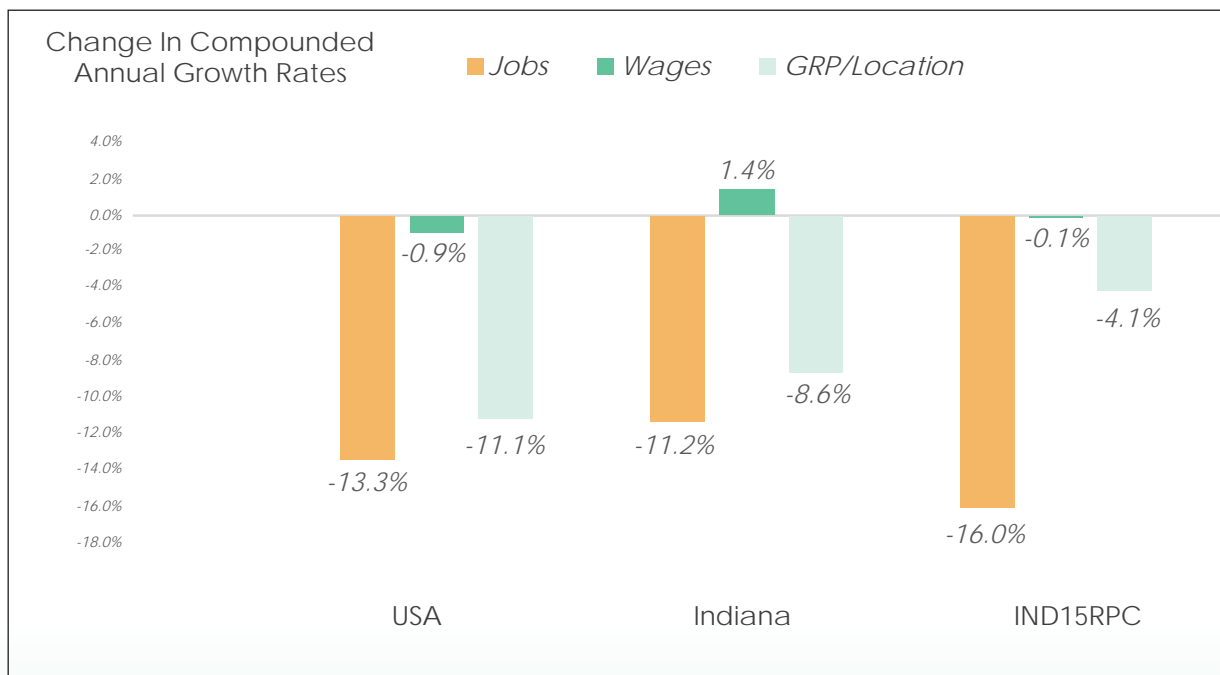
The U.S., Indiana, and the IND15RPC region have seen fewer total workers in the restaurant industry while existing wages in the industry have been growing. Notably, the region saw not only the smallest loss in jobs but also the largest increase in wages. This implies that while labor supply fell, the demand for restaurant workers did not decline as much. The hotel industry, however, is experiencing dissimilarities across the U.S., state, and IND15RPC region. In the U.S. and the IND15RPC region, the labor supply and wages for hotel staff have both fallen, implying that the demand for labor in this industry fell more than the supply did. In the state of Indiana, however, we can only be sure of a decrease in the supply of labor in this industry – the symptoms of which are a decline in total jobs and an increase in wages.

**Figure 2.5 - CAGRs for Number of Jobs, Wages, GRP/Location - Restaurants**



Source: EMSI/AECOM Analysis

**Figure 2.6 - CAGRs for Number of Jobs, Wages, GRP/Location - Hotels**



Source: EMSI/AECOM Analysis



## IND15RPC Region Housing Statistics at a Glance

6,330 Households with Person 65+ Living Alone

5,913 Households Below Poverty Level

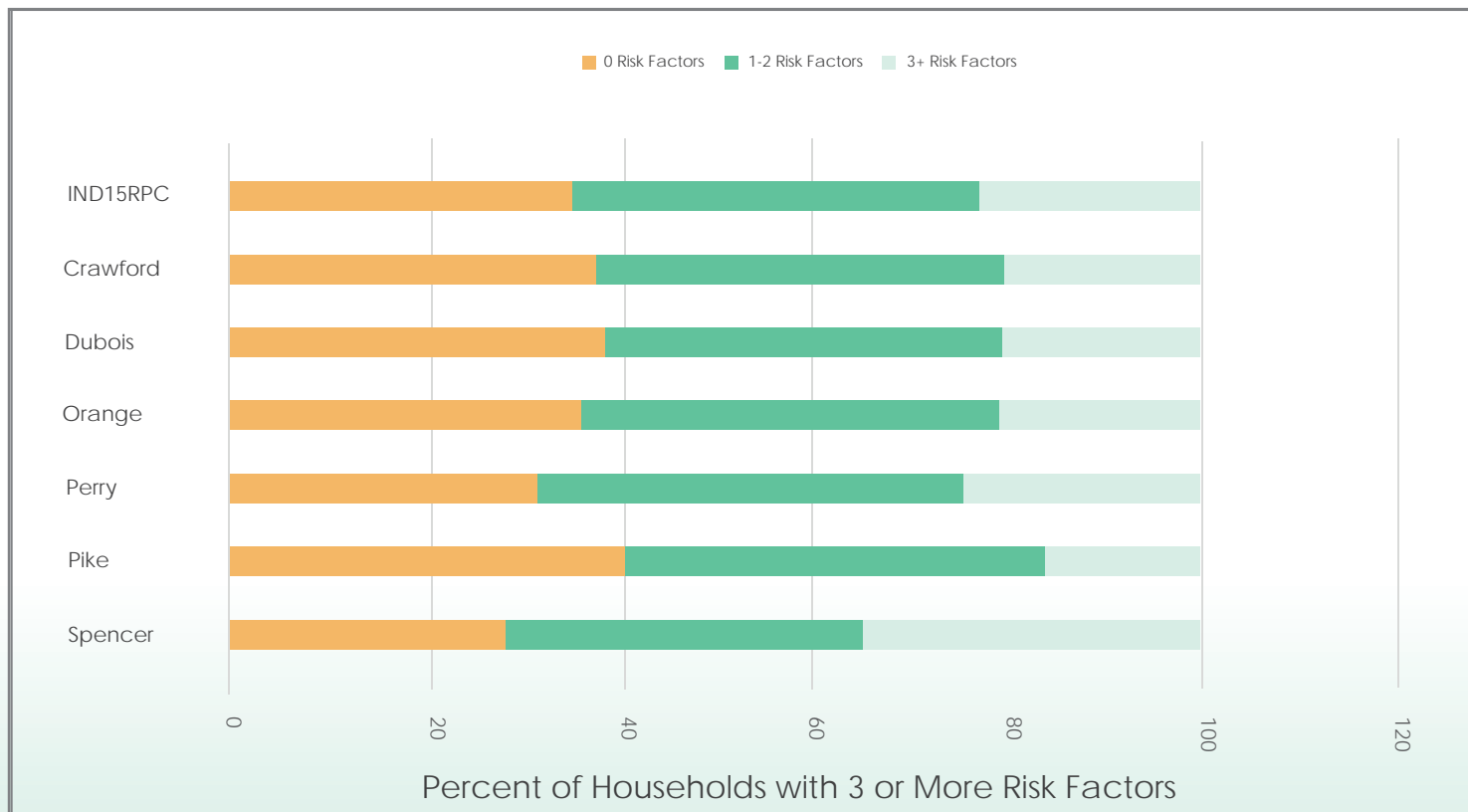
14,957 Households with Disability

2,239 Households without Vehicle

4,402 Households Receiving Food Assistance

Source: ALICE Threshold; American Community Survey 2019

Figure 2.7 - Percent of Households with Three or More Risk Factors



Source: U.S. Census 2019 Community Resilience Estimates



# RESILIENCE AND RISK FACTORS

## PERCENT OF HOUSEHOLDS WITH RISK FACTORS

### Percent of Households with Three or More Risk Factors

The United States Census Bureau CRE (Community Resilience Estimate) Interactive Tool provides a metric for how at-risk communities are to the impacts of disasters, including COVID-19. How communities respond to disasters impacts their speed and level of recovery.

The difference in the makeup of communities directly relates to their ability to respond to disasters. Some communities are less likely to have the resources to overcome the challenges of a disaster. The CRE Tool can provide information specific to the IND15RPC region to help identify potential impacts and develop resources and tools to reduce a disaster's potential effects.

Individual and household characteristics from the 2019 American Community Survey (ACS) are modeled by the U.S. Census Bureau, in combination with data from the Population Estimates Program to create the CRE.

Risk factors from the 2019 ACS include:

- Income to Poverty Ratio
- Single or Zero Caregiver Household
- Crowding
- Communication Barrier
- Households without Full-time, Year-round Employment
- Disability
- No Health Insurance
- Age 65+
- No Vehicle Access
- No Broadband Internet Access

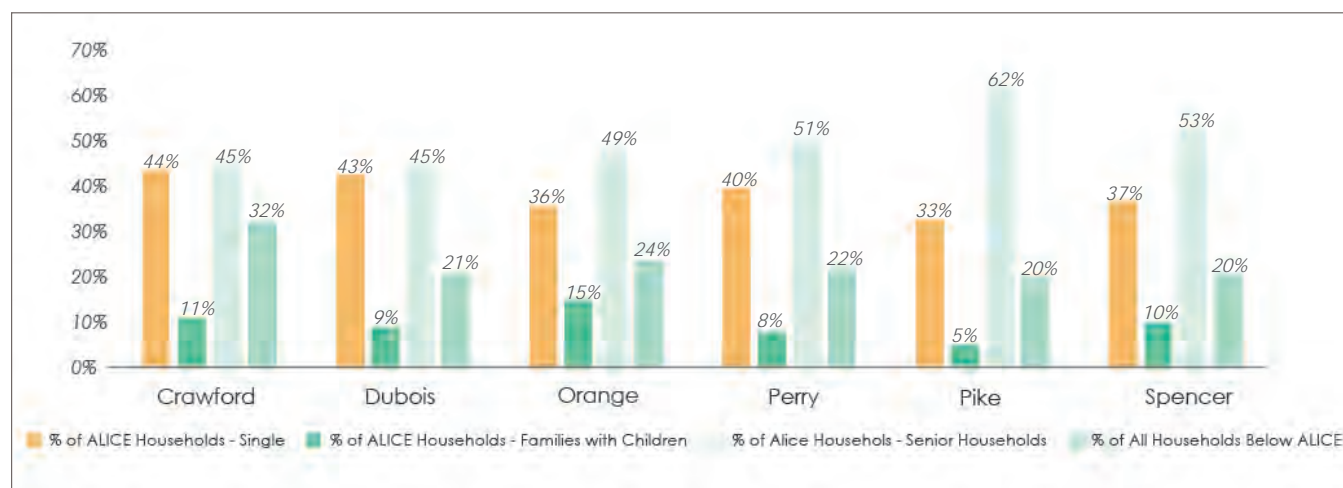
The more risk factors that are present in a community, the more vulnerable that community is to the lasting effects of a disaster. The IND15RPC Region has 22.70 percent of households with three or more risk factors. In the State of Indiana, 20.6 percent of households have three or more risk factors.

## ALICE Households: United Way ALICE Project

The United Way identifies households who have incomes above the poverty line but who still struggle to afford basic household necessities. They call these households ALICE households – Asset-Limited, Income-Constrained, and Employed. To determine ALICE thresholds, the United Way identifies the cost of basic needs in each county, and the number of households earning below this amount. Statewide, about 37 percent of Hoosiers lived below the ALICE threshold in 2018. The IND15RPC counties ranged from 29-47 percent below the ALICE threshold. Seniors and single households are the most vulnerable in the IND15RPC region with 45-62 percent of ALICE households consisting of seniors.

The average survival budget for counties in the region is \$1,615 for a single person and \$4,035 for a family with two adults and two children. As job uncertainties and unemployment spiked early in the pandemic, ALICE households were likely to fall behind on rent and other bills. Although unemployment has dipped to less than two percent by December of 2021, many ALICE households still struggle to pay the basic survival costs.

Figure 2.8 - Percent of Households with Three or More Risk Factors



Source: ALICE Threshold; American Community Survey 2018

# MONTHLY SURVIVAL BUDGET

Single Person - \$1,615

Two Adults - \$2,606

Two Adults, Two Children - \$4,035

Two Adults, Two Children in Childcare - \$4,600

Two Seniors - \$2,940



## Workforce

Regions that face challenges with an aging workforce, filling open positions, and training workers whose jobs are phasing out are more susceptible to disasters like the COVID-19 pandemic. The IND15RPC region was experiencing economic challenges prior to the pandemic. These challenges became more prevalent when dealing with the global pandemic.

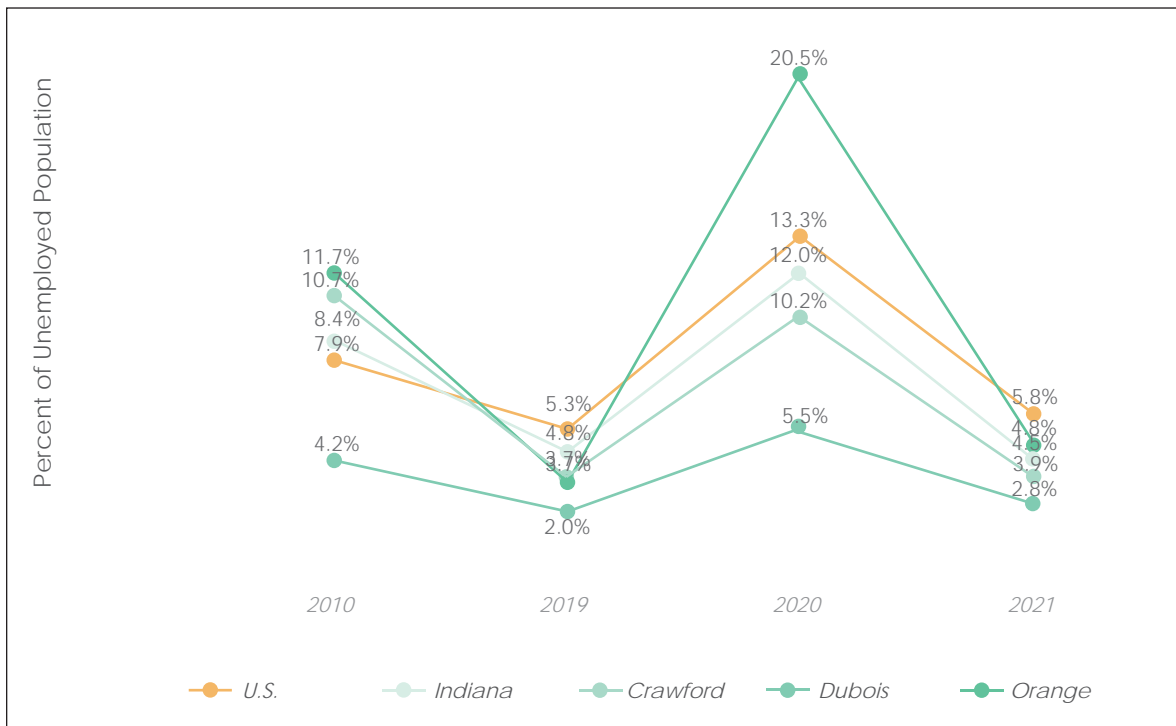
**Unemployment** – Although the region saw a spike in unemployment rates at the beginning of the pandemic, rates have since returned to their 2019 level or below. The unemployment rates for the U.S. and Indiana have returned to their 2019 levels while the IND15RPC region rates are within one percent of their 2019 unemployment rates. This demonstrates a return to a pre-COVID-19 level for the employment sector for all geographies and a potential resurgence of job opportunities.

**Table 2.4 - Unemployment Rates**

	2010	2019	2020	2021
United States	7.9%	5.3%	13.3%	5.8%
Indiana	8.4%	4.8%	12.0%	4.5%
IND15RPC	7.7%	3.17%	10.9%	3.7%
Crawford County	10.7%	3.7%	10.2%	3.9%
Dubois County	4.2%	2.0%	5.5%	2.8%
Orange County	11.7%	3.7%	20.5%	4.8%
Perry County	5.9%	3.0%	11.5%	3.6%
Pike County	7.4%	3.7%	9.2%	3.9%
Spencer County	6.3%	2.9%	8.6%	3.1%

*Source: BLS Local Area Unemployment Statistics*

Figure 2.9 (top) and 2.10 (bottom)- Unemployment Rate in Select Counties (2010 - May 2021)



Source: BLS Local Area Unemployment Statistics



**Employment Inflow/Outflow and Commuting Patterns** - An overview of the commuting patterns in the region is shown in Table 2.5. The column “Inbound Commuters” enumerates those people who commute to the region from where they live outside the region. The column “Outbound Commuters” does the same for the number of people who live in the region but commute to somewhere outside. Finally, the last column, “Remain within the Region” represents those people who live and work within the region.

**Table 2.5 - Employment Inflow and Outflow Numbers (2010-2019)**

Year	Inbound Commuters	Outbound Commuters	Remain within the Region
2010	12,383	19,083	28,552
2019	14,401	19,464	29,116
CAGR	1.69%	0.22%	0.22%

*Source: U.S. Census On the Map*

Since 2010, the number of inbound commuters grew at a greater rate than the number of outbound commuters. This is a step in the right direction and indicates that more people are being attracted to the region for employment than are being attracted elsewhere. The main concern remains in the failure to attract people to not just work, but also live in the region.

Where are people who live in the region commuting to? U.S. Census data helps to answer this. Table 2.6 shows which counties people who live in the region are working in. For example, the 2019 commuter patterns show that 37.1 percent of people (share of total) work in Dubois County. What this means is that out of all the employed residents of the six-county region, 37.1 percent work in Dubois County. Similarly, out of all the employed residents of the six-county region, only 1.5 percent work in Crawford County. This is also the reason some outside counties are listed at the bottom of the table. In 2019, out of all the employed residents of the six-county region, 6.6 percent worked in Vanderburgh County.

Table 2.6 - Commuting Patterns, Outflow 2010 - 2019 CAGR

Commute Patterns 2010				Commute Patterns 2019			
Destination	Jobs	Share of Total		Destination	Jobs	Share of Total	CAGR: 2010-2019
Crawford County	786	1.7%		Crawford County	751	1.5%	-0.5%
Dubois County	17,229	36.2%		Dubois County	18,020	37.1%	0.5%
Orange County	3,782	7.9%		Orange County	3,707	7.6%	-0.22%
Perry County	2,560	5.4%		Perry County	2,796	5.8%	0.98%
Pike County	1,029	2.2%		Pike County	911	1.9%	-1.34%
Spencer County	3,166	6.6%		Spencer County	2,931	6.0%	-0.85%
Vanderburgh County	3,678	7.7%		Vanderburgh County	3,228	6.6%	-1.44%
Marion County	1,464	3.1%		Marion County	1,779	3.7%	2.19%
Warrick County	1,112	2.3%		Warrick County	1,047	2.2%	-0.67%

Source: U.S. Census On the Map

On the other hand, where are people who work in the region coming from? For people who are employed in the region, which counties are providing the most workers? For example, Table 2.7 shows that out of all jobs in the study area, 33.6 percent were worked by people coming from Dubois County. Similarly, Vanderburgh County residents accounted for 2.7 percent of jobs in the study area in 2019. Taking a broader look at the data, the U.S. Census Bureau reports that out of all jobs that existed in the study area in 2019, 67 percent were worked by people who were also residents of the region. This implies that nearly 33 percent, or a third, of all jobs in the region, were being worked by people who lived outside the study area and commuted into it.

**Table 2.7 - Commuting Patterns, Inflow 2010 - 2019 CAGR**

Commute Patterns 2010				Commute Patterns 2019			
Destination	Jobs	Share of Total		Destination	Jobs	Share of Total	CAGR: 2010-2019
Crawford County	1,204	2.9%		Crawford County	1,102	2.5%	-0.98%
Dubois County	13,753	33.6%		Dubois County	14,604	33.6%	0.67%
Orange County	3,788	9.2%		Orange County	3,826	8.8%	0.14%
Perry County	3,680	9.0%		Perry County	3,866	8.9%	0.55%
Pike County	2,126	5.2%		Pike County	1,802	4.1%	-1.82%
Spencer County	4,011	9.8%		Spencer County	3,916	9.0%	-0.27%
Lawrence County	1,504	2.6%		Lawrence County	932	2.1%	-1.36%
Vanderburgh County	905	2.2%		Vanderburgh County	1,174	2.7%	2.93%
Daviess County	1,022	2.5%		Daviess County	1,050	2.4%	0.3%
Warrick County	904	2.2%		Warrick County	1,916	2.3%	8.7%

Source: U.S. Census On the Map

**Employment Characteristics** – A significant percentage of the region’s population is not currently in the workforce due to age, disability, or other factors contributing to ongoing workforce shortages. An average of 40 percent of residents in the IND15RPC region are either retired or not in the workforce. This is likely a result of a higher median age and decreases in population.

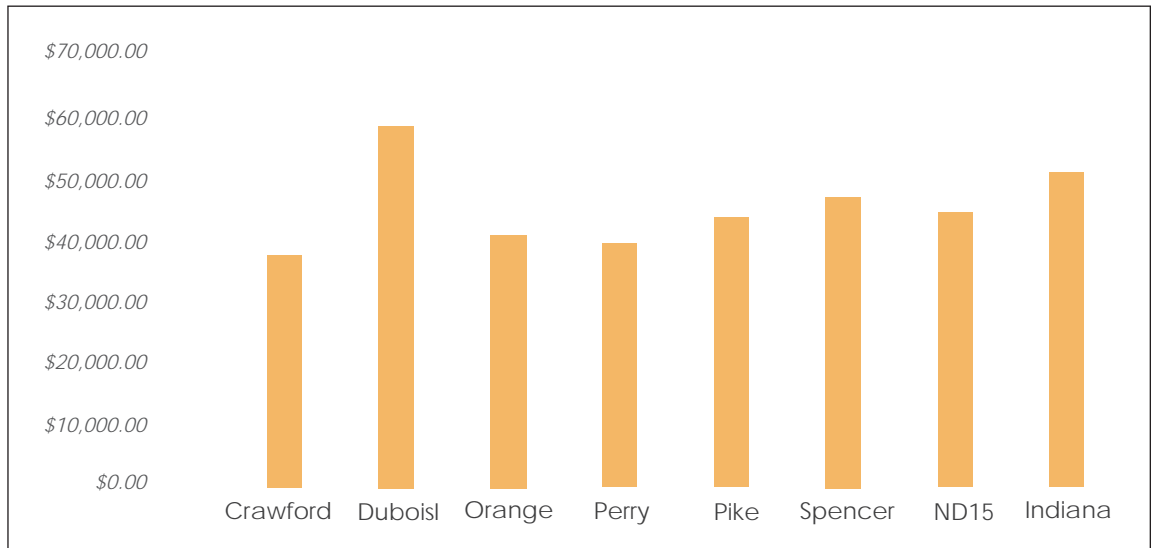
**Figure 2.11 - Employment Characteristics**



Source: U.S. Bureau of Economic Analysis

**Average Annual Earnings** – Average annual wages are lower in the IND15RPC region than in other parts of the state. Regionally, wages are highest in Dubois County where jobs are concentrated in manufacturing, retail, and healthcare.

**Figure 2.12 - Average Annual Income**



*Source: U.S. Bureau of Economic Analysis*





# IDENTIFICATION OF ISSUES

## REGIONAL CHALLENGES

Several focus group meetings were held throughout the first phase of this process. On May 25, 2021, sixteen meetings were held throughout the day with various groups and organizations to identify the strengths, weaknesses, opportunities, and threats of the region. A second date was scheduled for November 1, 2021, for additional groups who could not attend in May to provide feedback.

In total, eighteen meetings were held with each lasting approximately 45 minutes. Many of the individuals who attended these meetings were stakeholders, business owners, residents, representatives of community organizations, community members and leaders, and government officials.

During the many meetings, several issues were identified that were present before the pandemic and became worse during the lockdown. Addressing these issues now with long-term planning and investment will strengthen the overall economic health of the region. The issues highlighted in the economic assessment and identified during the focus group meetings were challenges that the community was facing before the pandemic but which were worsened by the new economic and social constraints present during the pandemic.

## Workforce Shortages

Population declines in the region had already created challenges for employers in all industries in attracting and retaining adequate staff. The impacts of forecasted population declines will further exacerbate the problem as the Baby Boomer generation continues to retire. The COVID-19 pandemic saw unprecedented numbers of people retiring early or simply not returning to work. The region will need to work together to ensure that there is adequate infrastructure, such as broadband, and housing to attract new workers and families to the region. In addition, regional attraction and retention programs should be implemented to strengthen the number of workers available in the region.



# REGIONAL CHALLENGES

Limited Workforce

Lack of Childcare  
Options and Availability

Limited Access to Broadband

Reduction in Coal Industry Jobs

Affordable Housing Need

Limited Public Transportation  
Options

Changes in Business Operations

Keeping People in the Region  
After High School

Hurdles to Overcome in Training  
Adults for New Skills

Health Care Availability and  
Mental Health Care Desert





## Lack of Childcare Options and Availability

Prior to the pandemic, childcare options were limited in the region because of challenges associated with the cost of childcare and the struggle to find adequate staff. Many families relied on schools to provide childcare before, during, and after the school day. During the first few months of the pandemic, school closures left parents with virtually zero options for childcare. The childcare providers themselves faced temporary closures with many at-home providers not able to reopen. With the lack of childcare available in the region, many parents were prevented from returning to the workplace. The lack of childcare options also creates real challenges in attracting new workers and residents to the area.

## Limited Access to Broadband

Many areas of the region are underserved, or have no service at all, by broadband infrastructure. This creates hardships for rural residents which worsened during stay-at-home work orders. This included challenges for people working from home but also school children who were required to attend online learning. Although the region continues to expand its broadband infrastructure, it must continue to be a priority in order to ensure equitable access across the region.



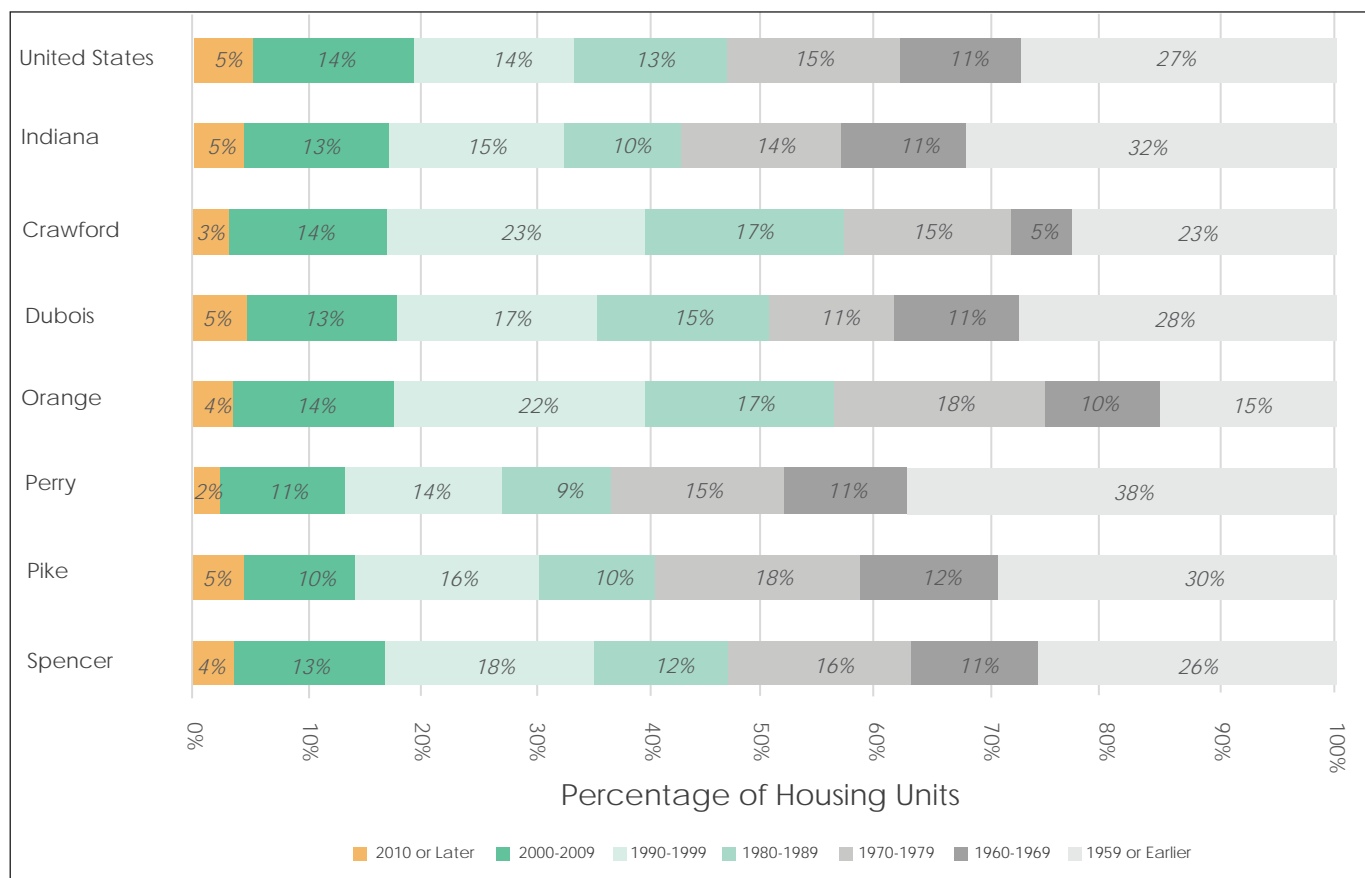
## Reduction in Coal Industry Jobs

Although not created by the COVID-19 pandemic, the planned reduction in coal industry jobs is now at a critical level for the region. A large workforce with specialized skills will now need to learn new skills or find different industries to apply their skills. This is a challenge for the region that needs to be addressed to avoid people moving from the region to find jobs in other locations. There is also an opportunity to teach this workforce new skills which can help alleviate the open positions within existing industries.

## Affordable Housing Needs

A barrier to attracting new workers and families to the region has been the limited and aging supply of housing. Limits in housing create limits for the region to capitalize on remote work trends and restrictions for existing businesses to grow. Figure 2.13 illustrates the age of the housing stock across the region.

Figure 2.13 - Housing Stock by Age (2019)



Source: ACS Estimates



## Limited Public Transportation

The IND15RPC region is largely rural. Because of the spread-out nature of the area, public transportation options are limited. Most public transportation options center around medical needs and getting those who cannot drive, or do not drive to doctor appointments. The limited number of users in each smaller town or city within the region creates challenges with providing a sustainable service. However, many of the lower wage jobs within the region create challenges for workers who aren't able to own a car and can't find suitable housing within walking distance of their jobs creating the need for public transportation for these workers.

## Changes in Business Operations

The pandemic brought about changes in how businesses operate with some of these changes becoming the new norm. These include shortened business hours created by lack of staff, reduction in manufacturing due to material shortages, and limits to the tourism season. Although some of these changes will correct themselves as the pandemic fades, changes in society are often seen after major upsets like pandemics and may result in permanent changes to how businesses operate.



## Keeping People in the Region

One of the major issues, which was the topic of conversation in many of the meetings, was the need to keep people in the region after high school. The IND15RPC region has seen a steady flow of residents flowing out of the area at a higher rate than those flowing in. The region recognizes the need to work together to provide quality of life improvements along with creating new housing and innovative jobs in the region.

## New Skills Training for Adults

Many of the workforce training programs that have been implemented in the region, and have seen much success, are centered around high school and college-age training opportunities. More recent efforts have focused on providing training for incumbent workers. However, there have been many challenges with reaching and attracting workers to participate in these training programs.

## Health Care and Mental Health Care Islands

The IND15RPC region is underserved in terms of mental and behavioral health care. There is an urgent need for these services as communities deal with the effects of the pandemic, a drug epidemic, and uncertainties relating to jobs and economic stability. This need was urgent before the pandemic and was only made worse by the issues and struggles that people were dealing with during the pandemic.

A photograph of the Jasper Community Arts building at dusk. The building features a curved, modern design with a large glass entrance and a brick wall section. The sky is a deep blue, and the building's interior lights are visible through the glass. A paved walkway leads to the entrance, and a grassy area is in the foreground.

JASPER COMMUNITY ARTS

# FRAMEWORK

This Framework chapter contains the detailed strategies and actions needed to assist elected and appointed officials, community leaders, and other staff in building a stronger and more resilient region. A universal vision was created by the IND15RPC staff and task force members to help guide the development of more subsequent plan recommendations.

This chapter is organized into six topic areas called pillars. Each pillar has a goal statement, one or more strategies, objectives, and action steps that will help users support the goal and overarching vision created by the IND15RPC staff and task force members.

The pillars that were identified during the early stages of the planning process and were used to facilitate discussion about area issues, opportunities, and desired outcomes include:

**EDUCATION**

**ECONOMIC**

**HOUSING**

**INFRASTRUCTURE**

**QUALITY OF LIFE**

**GOVERNANCE**



# OUR VISION

We are a collaborative and engaging regional leader committed to driving economic growth with diverse employment and increasing educational attainment. By leveraging our abundant natural resources and agricultural assets, our residents and employees are thriving. Our regional collaboration has led to a resilient economy, booming tourism, a strong commitment to quality of life, and diverse opportunity for all residents. Collectively these achievements have increased population, housing, entrepreneurship, businesses, industries, innovative education, household incomes, and community revenues to continuously support investment in the region and our residents.

As stated, this vision was created to help guide the strategies and objectives found in each of the pillars. It was designed as a future statement that is realistic and achievable, while also being flexible for the region. All of the strategies and objectives found throughout the framework chapter help to support and achieve the vision.

The Framework chapters are organized around six pillars or topic areas. Each pillar is introduced within the context of the broader economic recovery and resiliency framework and why it is an important component of this plan. The pillar and goal statement is then supported by several key strategies. These strategies are further described by objectives, action steps, key partners, and target users/audience.

This plan is intended to be a guide for the IND15RPC region to utilize as an economic recovery tool and resource. Communities within the IND15RPC region can use this plan to update policies, develop programs, and leverage projects and additional funding. Although this plan is intended to be a regional guide in nature, communities within the region can use specific programs and projects to continue their own local recovery efforts. Achieving the objectives outlined in the pillars will be a large endeavor involving the development of new programs and expansion of existing departments. However, individual towns and cities may choose to prioritize certain strategies and objectives based on current needs.

# OUR SIX PILLARS

**EDUCATION**

**ECONOMIC**

**HOUSING**

**INFRASTRUCTURE**

**QUALITY OF LIFE**

**GOVERNANCE**

# EDUCATION

## Goal:

Foster an environment that promotes education for the jobs of tomorrow and elevates the local standards of excellence across the region.

## THE IMPORTANCE OF THE EDUCATION PILLAR

Education is the critical foundation on which an individual is able to support themselves within their lifetime; education starts from the time the person is born until they die. Schools often serve as an indicator of a region's success, overall social health, and appeal as a place to live, work, and raise a family.

Parents expect children to receive a quality education in a safe and progressive setting that offers their children competitive skills. Society expects educational institutions to teach children everything from their ABCs to skills in social interaction, problem-solving, teamwork, and life skills like budgeting, fixing a car, and cooking in addition to geography, math, science, technology, and workforce preparation. Educational institutions have changed over time to meet the growing needs and demands of society. Schools are now providing early learning opportunities and after-school care, while community colleges have taken the baton and extended learning proficiency with high school equivalency, vocational and technical training, professional skills, trades, and college prep coursework. Universities have

extended learning continuums for four-year degrees, advanced degrees, and offered night, weekend, and now online courses for professional occupations.

The IND15RPC region has many different school districts, higher education institutions, and workforce development partners who have established programs and services to educate students and respond to growing workforce demands. These institutions have provided a bridge from the family to the community to the region and then onto the larger world. In some cases, it has led to brain drain out of the community.

When the COVID-19 pandemic hit, education was impacted like every other sector of the community. K-12 in the region was impacted more because pre-pandemic all their learning was in-person. The universities and community colleges were already offering some classes online and could make that transition easier.

Most families with school-aged children faced several hurdles. Many were impacted by the limits of broadband capabilities with both on-line schooling and online work, especially in areas of unreliable or limited broadband.

Additionally, many parents struggled with balancing working from home with at-home school programs for their children at the same time. Finally, parents, in some cases, were trying to figure out the technology or coordinating how to get their child's packets to avoid some of the e-learning challenges. This contributed to many struggles not only across the nation, but specifically here in the IND15RPC region, where broadband, new technology, and quickly pivoting to new e-learning practices created challenges for working parents and families.

The other end of the spectrum came as some businesses in the region struggled to fill open positions while trying to pivot to meet supply chain needs. Businesses did not have access to workers who were available or to workers who had the appropriate skills. Part of this was an issue pre-pandemic due to low levels of unemployment, but part was due to career pathways and brain drain which has led to workforce shortages.

In reviewing the data trends for the region, in the survey, and in discussions with the focus groups and Task Force members, gaps were readily identified. As noted in the existing conditions analysis, these gaps within the education pillar were exacerbated during the pandemic. The strategies in this pillar address these gaps through the strategies, objectives, and actions. Within the discussions of the Task Force, several reasons emerged for the

members of the IND15RPC region and the communities to focus on the Education Pillar:

- By focusing on skill development and educational pathways for children and the workforce the region will be able to attract more talent and higher-paying jobs.
- IND15RPC regional colleges and universities will act as the catalysts to attract new businesses, expand existing ones, and focus on supporting local entrepreneurial and innovative efforts by helping adults enhance or develop skills in technology, digital, robotics, advanced manufacturing, intelligent logistics, and skilled trade jobs.
- A quality education and continuing lifelong learning will prepare students and adults for future jobs, increase wealth, and thereby attract more population to the region.
- Strong educational programs that begin in early childhood and continue to adulthood teach both job and life skills and set individuals up for success while ensuring communities thrive.

Elmer Buchta Technology Center - Petersburg, IN



# EDUCATION

## Strategy 1:

Develop specialized workforce development programs across the region.

### ABOUT THE OBJECTIVES

The first education strategy focuses on the development of programs that continue to educate and expand the skills and knowledge of the workforce. Vocational education and training programs are critical components to support and incentivize existing and future employers. Talent attraction and retainage encourages business diversity, new ideas, and economic growth. Without the ability to retain employees, the workforce needed to sustain businesses is not available. Consequently, the region will not be able to support local needs or continued growth.

#### Regional Incubators Near the Workforce

Regional incubators can serve many functions in a community. When paired with a university, they serve as experiential learning space where success hinges on the students' ability to actively engaging in the development of an invention and startup business. In this capacity, the professors, the entrepreneurs who are mentoring the students, and the students are collaboratively engaged in the process of bringing their solutions to fruition through physical prototyping.

Incubators and makers spaces within the

community also serve as generators of economic development. These environments create new businesses from within the community, focus on creating jobs, share resources, and limit the initial capital investment of an entrepreneur so they can get their business started.

In either case, both regional incubators and maker spaces provide the necessary education, mentor support, co-working space, research and development funding, and venture capital under a single umbrella. By combining resources, these regional incubators are able to serve small businesses, entrepreneurs, the local school system, CTEM, and regional universities.

For example, the Elmer Buchta Entrepreneur & Technology Center in Pike County would not have been possible without federal funding, local match, and support from the region. Other counties in the region understand the impact these centers have on their workforce. Those who have a workforce center or small incubator have committed to expanding and improving their offerings, and further training the region's future workforce. Still, others have identified partnerships or locations where a facility could be located near their population base to offer something similar or complementary to the suite of incubators in the region. These programs and facilities will allow the region to better serve the residents



and businesses and address the area's quality of place, quality of life, innovation and entrepreneurship, talent development and attraction, and focus on bringing more population to this rural region which will be sustainable into the future.

### Increasing Skills and Credentials

One way to increase workforce skills and knowledge is by offering a range of education choices. Employers can offer current or future employees the opportunity to obtain skilled trade certification, an associate degree through a community or technical college, or an advanced bachelor's or master's degree. These opportunities will provide a positive outcome and increase salary levels for both K-12 students and adults. Therefore, a priority of the IND5RPC region must help foster relationships between local school districts, colleges, universities, and the Southern Indiana Gateway (21st Century Talent Region or SIG). Working with both non-profit organizations, K-12 institutions, and post-secondary education organizations will ensure that the highest level of programs, courses, grants, and scholarships are available in order to recruit the best and brightest talent to the region.

### Career Advancement Relative to Skills

To retain or attract individuals to the region, there must be economic mobility and employment opportunities relative to skills, knowledge, and experience level. The region's income has continued to increase over time. A large portion of the job market can be classified as blue-collar work. Many of the industrial and manufacturing jobs are paying higher than minimum wage. This is contrary to what many cities are facing during pandemic recovery. Many cities are seeing the hollowing out of middle-wage jobs. What this means for the IND15RPC region is that they need to focus on attracting, retaining, and supporting businesses that have a large share of promising jobs that pay middle- to high-wages to employees, some who have less than a bachelor's degree. These businesses are likely to be in industry sectors ranging from IT, utilities, construction, transportation and logistics, manufacturing,

renewable energy, and food processing. All sectors in which the region is seeing growth based on their location quotient (see Appendix A for detailed information).

### Creating a Talent Pipeline for the Region

Within the IND15RPC region, there is a need for a qualified workforce to support current and future job availability in fields whose skill levels and requirements we cannot yet identify. Today, throughout the region, certain employers are importing laborers and workers to fill open job positions. There is also a lack of qualified employees to fill positions in skilled trades, advanced manufacturing, robotics, and STEM- and STEAM-related careers. There will be a growing need for technicians and skilled workers who can support, install, and maintain the new technologies as the local energy sector transitions from coal to renewable energy. As the pandemic illustrated, local hospitals, extended care facilities, doctors' offices, and clinics were affected by a nursing shortage. In rural areas, such as the IND15RPC region, this need is ever-more critical. Creating a talent pipeline for the region for specific job types is critical.



# STRATEGY 1: Develop specialized workforce development programs across the region.

OBJECTIVE	PRIORITY ACTIONS
A. Leverage the regional technology and training centers like the Buchta Technology Center to serve as regional business incubators and workforce training centers.	<ol style="list-style-type: none"><li>1. Create a Center for Entrepreneurship &amp; Experiential Learning where startups and others can prototype their ideas that require equipment, and supplies and people can experiment.</li><li>2. Create a renewable energy technician workforce training program to assist in providing qualified employees to help install and maintain renewable energy technologies.</li><li>3. Work with local downtowns and industrial/business parks to locate businesses who have outgrown regional technology and training centers so they stay within the region.</li></ol>
B. Foster deeper relationships with local technical colleges and universities to expand non-degree programs (e.g., certifications and credentials) that meet the needs of current and future regional employers.	<ol style="list-style-type: none"><li>1. Examine current course offerings and gaps amongst the community and technical colleges and compare them with the needs of employers.</li><li>2. Determine training gaps based on the needs from employers.</li><li>3. Organize regional cluster networks to promote collaborative workforce development and training solutions.</li><li>4. Partner with local colleges such as Ivy Tech Community College, Vincennes University Jasper, and Oakland City University to bring in students to assist teachers and expand services at a lower cost.</li><li>5. Develop funding sources that close the travel expense gap to bring qualified teachers from technical colleges and universities that will offer quality educational opportunities to students and incumbent workers.</li></ol>

## OBJECTIVE

## PRIORITY ACTIONS

C. Establish pathway programs for workers within the region for career advancement.

1. Develop work-based learning opportunities that incorporate soft skills training to retain employees.
2. Strengthen and expand programs that prepare mid-career personnel with the skills and certifications necessary to enter targeted industry fields.
3. Establish training programs for low-wage or entry-level employees to advance their careers.
4. Identify career pathways that are resilient in the current economy and develop a plan to connect workers to those pathways with education, training, and placement approaches.

D. Develop a talent attraction program for the region.

1. Establish a workforce development director with the sole purpose to bring together organizations within their counties that are focused on workforce.
2. Develop employer-led training and job placement and work experience programs that focus on transitioning workers from occupations considered high risk of displacement due to COVID-19 or due to plant closures such as mining facilities.
3. Help unemployed and underemployed workers access emerging jobs and monitor industry growth and adjust plans as the economy fluctuates.

# EDUCATION

## Strategy 2:

**Provide affordable and accessible early childcare and educational opportunities to families across the region.**

### ABOUT THE OBJECTIVES

Strategy two focuses on closing the gap in early childhood education while also trying to address the needs of childcare within the region. Access to affordable, high-quality childcare is a critical component and support mechanism for ensuring that a dependable and highly skilled workforce will be available to existing and potential employers. Without access, parents are required to stay home to care for their children. Without affordable access, parents often spend as much on childcare as they make in their profession, and it is financially unsustainable. Many parents desire the best of both worlds of not only childcare but the option where their child is actively learning at an early age. Studies have shown the earlier a child starts learning, the better the child will acclimate to school when entering K-12.

### Quality Care

It is well-documented that rural communities are disproportionately impacted by a lack of childcare options ([Source](#)) and 55 percent of people in Indiana live within a childcare desert, or any census tract with more than 50 children under age five that contains either no childcare providers or so few childcare providers, that there are more than three times as many children as there are licensed childcare slots ([Source](#)). While licensed childcare options within the IND15RPC region were limited prior to the pandemic, the situation has been exacerbated since its occurrence. The region needs to look at a combination of programs targeting children ages 0-3, after-school care programs, faith-based organizations, in-home childcare programs, K-12 school campus childcare facilities, and for-profit models. Another identified issue is to figure out how some facilities could provide more flexible hours for parents, specifically early in the morning and later into the evening, and potentially other options for shift work. It will take a combination of all models to sustain the workforce and need in the region.







## **STRATEGY 2:** Provide affordable and accessible early childcare and educational opportunities to families across the region.

<b>OBJECTIVE</b>	<b>PRIORITY ACTIONS</b>
A. Develop a regional plan for quality childcare for the regional workforce.	<ol style="list-style-type: none"><li>1. Support state and local policies that make it easier to establish quality childcare in the region.</li><li>2. Assist in developing local government policies that may be beneficial to providing quality childcare in the region when creating comprehensive plans and other policy documents.</li><li>3. Develop a comprehensive list and available locations of home-based, faith-based, licensed, and unlicensed childcare in the region.</li><li>4. Utilize GIS to assist in the analysis of a variety of policies such as SIG's childcare initiative and white paper that leads to changes in regulations and therefore increases the number of rural licensed home-based childcare centers.</li><li>5. Based on the outcomes of action 4, facilitate meetings to discuss knowledge and experiences regarding different aspects of childcare and early childhood education.</li><li>6. Connect regional data with financial resources to support the increase of seats or funding of childcare centers in the region.</li></ol>
B. Provide early childhood educational opportunities for families in the region.	<ol style="list-style-type: none"><li>1. Locate childcare centers near areas that are close to housing, schools, and major employers.</li><li>2. Develop a program working with major employers to support the development of a childcare center for the community.</li><li>3. Work with K-12 school districts to determine if early education programs and after-school care are options to be implemented.</li></ol>







# EDUCATION

## Strategy 3:

**Align career pathway programs with the region's K-12 and post-secondary education systems to support future workforce needs.**

### ABOUT THE OBJECTIVES

The final strategy in the education pillar focuses on ensuring that current pathways in K-12 and post-secondary education align with workforce needs. This alignment is critical to help retain local talent, fight “brain drain,” and teach students about what the county has to offer in a job or career path. Businesses and industries in the region have expressed concerns over the turnover of employees or the mismatch of skills and knowledge with their employment requirements. While some employers during the pandemic were providing on-the-job training because they needed trained employees, others did not have the capacity or ability to offer that training. This is particularly true for businesses in the knowledge-based sector like banks, healthcare, and social services. Besides addressing technical skills, this strategy addresses training for soft skills which focuses on communication, teamwork, collaboration, and problem-solving.

### Align Training and Education with Employers' Needs

Attaining post-secondary education training is a major issue in preparing the region's next-generation workforce. Nearly 50 percent of the region has had some college education or obtained a Bachelor's degree or higher. This means that nearly 50 percent of the population have only a high school diploma or lack even a high school diploma. Additionally, nearly 50 percent of people in the region aged 25-64 lack an Associate degree, certificate, or certification. These logistical hurdles have affected the number of professional jobs in the region, and likely why graduates who have a higher education have not come back to the region. Meanwhile, local employers, especially those in trades, manufacturing, and health care, face pressing talent shortfalls and are clamoring for additional workers.

This means that those individuals who choose not to go to a university or want to stay in the region need other choices and opportunities. While the K-12 school systems are working hard to offer pathways to students, the

IND15RPC and its partners need to work with employers and post-secondary education systems to align training and educational offerings with employer needs and equip residents with the specialized, soft skills that employers value. All organizations will need to seek a better understanding of the career pathways now, and in the future, for occupations that are in demand, growing, and typically provide middle- or high-wage jobs.

### Increased Communication to the Community on Choices

Besides providing and adjusting career pathways, another gap in the educational pillar is centered around communication. Oftentimes, youth and their parents do not know when and how to start talking about career choices. In rural communities resources are spread thin, and especially so after the pandemic. While some schools have career counselors others don't and so all possible career choices are not known to students, parents, or even teachers. Oftentimes they may not be aware of the training opportunities, job shadowing, and benefits that are possible.

### Increasing Availability of Technology and Laboratories to K-12 Students

To ensure K-12 students are prepared for future careers in STEM, robotics, lasers, and technology, investments in facilities within the region need to be made. These types of upgrades are often costly so not every school system may have the funds or support to be able to afford this. Like the regional incubators, an opportunity exists to support the development of specialized programs that are aligned with emerging industry fourth generation (Industry 4.0) demands and the curriculum has been developed in alignment with Indiana's Next Level Pathways and includes K-12 partners. With improvements in facilities and programming, students would be able to have hands-on training to troubleshoot automated manufacturing equipment like PLCs, robotics, pneumatics, hydraulics, and motors and controls. Additionally, students would gain critical competencies in artificial intelligence, human to robot collaboration, big data, logistic centers across global markets, additive and subtractive manufacturing, and lean manufacturing concepts, all of which are the next generation of learning.



# STRATEGY 3: Align career pathway programs with the region’s K-12 and post secondary education systems to support future workforce needs.

OBJECTIVE	PRIORITY ACTIONS
A. Expand technical education opportunities for students within the K-12 system to train and engage a workforce that has the technical and soft skills that are aligned to the future needs of the regional workforce and helps businesses remain competitive.	<ol style="list-style-type: none"> <li>1. Develop a communications plan to engage teachers, students, parents, and the broader community on the benefits of “working locally.” Highlight the training opportunities in place, and the rewarding careers awaiting them.</li> </ol>
B. Work with local businesses to integrate them into the education process to ensure training and classes provide necessary skills to students.	<ol style="list-style-type: none"> <li>1. Engage employers in targeted industries and determine current programs.</li> <li>2. Develop internship programs for employers in small to mid-sized companies in the region.</li> <li>3. Establish programs for high school students to learn about jobs in the region and a pathway to entry.</li> <li>4. Enhance job shadowing programs with employers.</li> <li>5. Establish regional career exhibitions to connect students with summer job opportunities.</li> <li>6. Work with local employers to develop a strategy to retain post-secondary talent that links experiential work and learning opportunities.</li> </ol>
C. Work with local colleges and universities and the school systems to upgrade systems to implement the smart manufacturing and digital integration career programs in the region.	<ol style="list-style-type: none"> <li>1. Local pathway is important - several high school students have been able to get a full-time job out of high school and training continues in real-time at the job. “Stay here, we’ll train you!”</li> </ol>



## OBJECTIVE

## PRIORITY ACTIONS

---

D. Expand the Southern Indiana Gateway with the goal of sharing ideas, case studies, and programs that are working in other areas of the region.	1. Create a subcommittee of the Southern Indiana Gateway key stakeholders that include school systems, community leaders, and local technical colleges and universities with the goal of sharing ideas, case studies, and programs that are working in other areas of the region.
--	---

---

E. Communicate the benefits of working locally to engage teachers, students, parents, and the broader community to highlight the training opportunities in place, and the rewarding careers awaiting them.	<ol style="list-style-type: none"><li>1. Develop a marketing campaign for career pathways and the benefits of working locally.</li><li>2. Add career coaches in all high schools.</li></ol>
--	---

---

F. Leverage our existing educational assets to attract and engage a workforce for the future.	<ol style="list-style-type: none"><li>1. Identify any current skill gaps between the workforce and future jobs.</li><li>2. Develop a strategy to close skill gaps.</li><li>3. Work with local businesses and industries to recruit for open positions.</li></ol>
---	--

---

## PARTNERS

- 4C (Building Blocks)
- 4-H
- Chambers of Commerce
- Child & Adult Care Food Program (CACFP)
- Commercial childcare and home care
- Community Volunteers
- Early Learning Indiana
- Education and Entrepreneurship in Dubois County (EEDC)
- Elmer Buchta Entrepreneur & Technology Center
- Faith-based organizations
- Grow Southwest Indiana Workforce
- Head Start Programs
- Hoosier Uplands
- Hub19
- Indiana Commission on Higher Education
- Indiana Department of Child Services
- Indiana Department of Education
- Indiana Governor's Workforce Cabinet
- Indiana Office of Community & Rural Affairs (OCRA)
- Lincoln Hills Development Corporation (Head Start)
- Indiana Spark Learning Lab
- Indiana Youth Institute (IYI)
- Indiana Youth Service Bureau Association
- IU Center for Rural Engagement
- Ivy Tech Community College
- Junior Achievement of Southern Indiana
- Local businesses & industries
- Local Career and Technical Education (CTE) Cooperatives
- Local Community Foundations
- Local Economic Development Organizations (LEDOs)
- Local School Corporations
- Major Employers
- Midland Institute for Entrepreneurship
- Oakland City University (OCU)
- Other programs not associated with colleges and universities
- Perry Childcare Initiative
- Private Early Childhood Education & Childcare Centers
- Public Libraries
- Purdue Extension
- School Corporations (before and after school care & childcare programs)
- The State (FSSA & the Indiana Office of Early Childhood & Out of School Learning i.e. OECOSL)
- Southern Indiana Gateway (SIG)
- TriCap
- Unions
- Vincennes University City of Jasper
- WestGate
- WorkONE
- YMCA

## TARGET AUDIENCE

- Adults needing new skills for higher paying jobs
- Businesses and Regional Employers that are interested in training programs
- Current & prospective providers within the region
- Entrepreneurs
- Faith-based organizations
- Future employers
- K-12 Students
- Local Leaders (including government leaders)
- Local & Regional Employers
- Other professionals with specific skills who could teach a class/train students
- Parents
- School Corporations
- Stakeholders
- Superintendents
- Teachers and Professors

# ECONOMIC

## Goal:

**Drive population growth and attract new workforce by creating a more resilient economy, fostering an entrepreneurial spirit, growing existing businesses, and inspiring local innovation.**

## THE IMPORTANCE OF THE ECONOMIC PILLAR

The condition of the local economy is a critical component in determining how a community should identify priorities and invest money into future projects. Typically, when a community is developing, expanding, and growing, the local economy is also growing. In terms of resiliency, economic development focuses on programs, policies, or activities that seek to improve the economic well-being and quality of life of a community. This could mean different things for different communities. In the IND15RPC region, this means increasing and growing population and growing both entrepreneurial and industry all while keeping its student population here and attracting new talent.

Economic development opportunities are always shifting as a community grows and industry trends change. Overall, the economic outlook for the region has been stable. Within the region, 67 percent of all jobs in the region were worked by people living in the region by 33 percent were worked by people who lived outside the region and commuted in. Unemployment rates in 2019 were only 3.2 percent for the region, increased to 10.9 percent during the pandemic in 2020, and then recovered to 3.7

percent in 2021 with a potential resurgence of job opportunities.

To create a robust and resilient economy, the IND15RPC region should ensure its economy is diversified while being open to development opportunities. As noted in Future Impacts of COVID-19 Analysis Summary (Appendix A), from 2010 to 2019 the region increased job opportunities in transportation manufacturing and wood product manufacturing. Unfortunately, there was a loss of jobs in the mining industry and other miscellaneous manufacturing industries. From 2020 to 2021 the region retained its wood product manufacturing and other miscellaneous manufacturing industries but saw job loss in both industries during this time. Despite this, generally, the economic and industrial clusters remained stagnant during the pandemic but saw significant shifts in job opportunities or loss as compared to 2010-2019. The market continues to look strong for IT/software, heavy construction, electronics manufacturing, energy markets, advanced manufacturing, logistics, and makerspaces. Based on this information and other information documented throughout the process as well as discussions with the members of the Task Force, several reasons



emerged for why the IND15RPC region must place an emphasis on the Economic Pillar:

- Growing the economy is fundamental to creating resilient communities.
- Key clusters in the region are currently tourism, auto-machinery, aerospace, forestry products, major manufacturing, and manufacturing superclusters.
- The region has five designated opportunity zones that can be used to promote economic development. There is one zone in each county: Crawford, Dubois, Orange, Perry, and Pike. Spencer County does not have a designated opportunity zone.
- Critical road and river access provides linkages to other regions allowing the movement of workers, goods, and services, and fostering economic growth.
- The region can capitalize on the affordability of living in the region, quality of life, and small-town character of the area.
- The region is focused on retaining, supporting, and growing the existing business base by encouraging businesses to pay higher wages and offer a range of jobs. Diversity of jobs is important to be able to attract talent from across the region and support professional job opportunities.
- Historically, the region has relied on the coal and mining industry and manufacturing to supply jobs across the region. With the loss of the coal mining industry, the area is looking to diversify job opportunities beyond mining and manufacturing and expand into new fields including technology, logistics, and medical professions.
- As businesses increase wages, residents will have more disposable income which will help local businesses thrive and expand their services. An increase in wages will help the region attract new residents which will grow the population.
- The region prides itself on its affordability. Work-from-home has become popular since the start of the COVID-19 Pandemic in March of 2020. Working from home may be an advantage for the region to attract new residents.
- Innovation is not always driven by large companies, but more often is driven by an entrepreneurial spirit and risk-taking population. The region supports the continued efforts of small local business owners to expand their business services and create opportunities for startups to locate in the region.
- Many times, rural areas have to work harder than urban areas to retain and attract their population. Looking forward, it is imperative for the region to evaluate what it will take to become the next "cool rural region."
- The pandemic presented opportunities to entrepreneurs and small business owners to pivot their businesses to offer new products or serve their customers in different ways.



# ECONOMIC

## Strategy 1:

### Promote regionalism and regional partnerships.

#### ABOUT THE OBJECTIVES

The first strategy is supported by seven objectives that help develop a stronger regional relationship between the six counties found in the IND15RPC region. By working together, the region will be able to collectively support and lean on one another while addressing the negative impacts brought on by the pandemic and shifting economic trends pre-pandemic. Strengthening these relationships and creating plans and programs now will support future development initiatives and allow the region to be able to better address future economic shifts and changes at a local level.

#### Revolving Loan Funds

According to the Council of Development Finance Agencies (CDFA), a revolving loan fund (RLF) is a “gap financing measure primarily used for development and expansion of small businesses” (<https://www.cdfa.net/cdfa/cdfaweb.nsf/0/33B78077F239A1B9882579360059560B>).

Revolving loan funds are used as a flexible source of money that can be withdrawn, repaid, and withdrawn again by a borrower.

Revolving loan funds can be used for the acquisition of land and buildings, new construction, façade and building renovations, buying equipment needed for a business, and more. Depending on the loan and what a person is utilizing the money for, the loan term may vary anywhere from three to twenty years. Loan amounts vary based on the revolving loan fund provider’s minimum and maximum loan amounts.

## Renewable Energy Hubs

The Indiana First Region has identified as one of its goals to transition itself into an energy hub for renewable energy through the development of solar farms, leading the world in battery development, facilitating high tech energy exploration in oil and gas, and becoming the home of one of the cleanest and most advanced Integrated Gasification Combined Cycle (IGCC) generating plants in the world. They will accomplish this through investment in several projects in the region that will have long-term, sustainable benefits for the region, state, and nation.

## Innovation Networks

Innovation networks are a collection of people, businesses, and industries that help to solve problems and come up with new ideas that lead to growth and advancement within a business or industry. For the purposes of this resiliency plan, this is a complex network of several entrepreneurs, startup businesses, and existing industries that are encouraged to work together and continue making advancements in more technologically advanced industries such as logistics, battery development, and renewable energy.

The region is looking to maintain and grow the existing manufacturing presence across the area by supporting existing businesses and attracting new ones. In order to do this, the region is open to becoming a location for new businesses and startups to begin and grow. The region's low cost makes the area a great place to invest when starting a business, and the location allows people to easily travel from one region to the next.



## STRATEGY 1: Promote regionalism and regional partnerships.

OBJECTIVE	PRIORITY ACTIONS
A. Create a regional revolving loan fund to be used to support operational, equipment, or construction improvement needs associated with expanding existing businesses as well as recovery from the pandemic/disaster.	<ol style="list-style-type: none"><li>1. Encourage local public and private entities to set up a revolving loan fund using the steps found on the CDFA <a href="https://www.cdfa.net/cdfa/cdfaweb.nsf/pages/revolving-loan-funds.html">website</a> (https://www.cdfa.net/cdfa/cdfaweb.nsf/pages/revolving-loan-funds.html).</li></ol>
B. Create the Southwest Indiana Innovation Fund & Entrepreneurship Center to provide seed grants to promising regional startups with high potential for new jobs and revenue growth in the region.	<ol style="list-style-type: none"><li>1. Encourage local financial agencies, and other local and private entities to create a grant that outlines an application process, eligibility requirements, and amounts of money that can be awarded to applicants who are just starting businesses.</li><li>2. Develop a review committee to oversee the creation of the program and disbursement of funds.</li><li>3. Create an internship position that will work on vetted projects that have commercialization potential associated with one of the entrepreneurship centers. The goal is to help attract students to the region post-graduation and create small business outcomes from the projects.</li><li>4. Establish the James D. Edwards Entrepreneur Center in Spencer County.</li><li>5. Redevelop the Former Swiss Plywood building in downtown Tell City to be the home of the Perry County Industrial &amp; Business Development Corporation's innovation and co-working space.</li></ol>



## OBJECTIVE

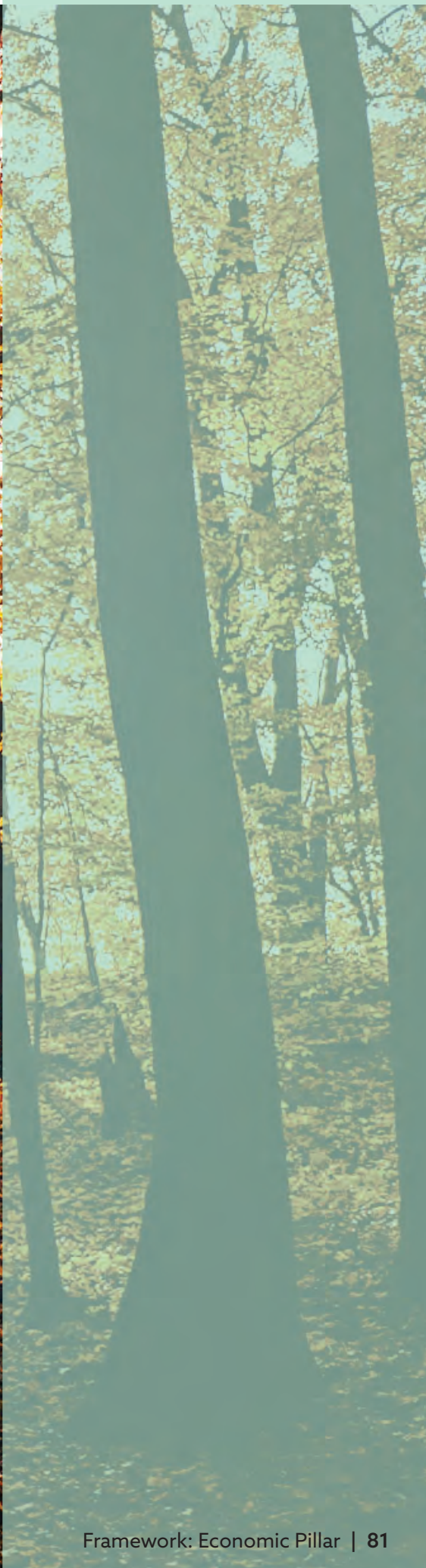
## PRIORITY ACTIONS

C. Develop the region into a renewable energy hub.	<ol style="list-style-type: none"><li>1. Determine ideal locations of development for renewable energy and high-tech energy exploration of oil and gas, rezone the land for those uses if it is not compatible with the development opportunity, and market the land for the purposes of those uses.</li><li>2. Review and approve development applications of innovative and renewable energy projects as they are submitted.</li><li>3. Identify prime locations for solar farms within the region.</li><li>4. Facilitate high-tech energy exploration in oil and gas by locating the cleanest and most advanced Integrated Gasification Combined Cycle (IGCC) generating plants in the region.</li><li>5. Locate businesses within the supply chain that support battery development that will help the Indiana First Region (READI Program) become the renewable energy hub.</li></ol>
D. Position the region as the next-generation advanced battery cluster industry by capitalizing on the firms already located in the region.	<ol style="list-style-type: none"><li>1. Market and invest in existing businesses to continue being a leader in the advanced battery industry.</li><li>2. Continue to help Poly Plus (in Knox County) and similar companies expand facilities within the region that will continue to innovate in the next-generation battery technology.</li><li>3. Hire a full-time marketing sales representative to find businesses to locate within the region. The representative will navigate the defense and intelligence sector and identify their needs and potential uses for the technology.</li></ol>

# STRATEGY 1: Promote regionalism and regional partnerships.

OBJECTIVE	PRIORITY ACTIONS
E. Create talent pipelines to meet the growing needs of regional businesses, especially in key targeted industries and growing startups.	<ol style="list-style-type: none"><li>1. Identify the targeted industries within the IND15RPC region that are growing and market them to nearby communities for job opportunities and career advancements to attract additional employees.</li><li>2. Encourage and help fund the development of startups that address supply chain, technology advancements, and growth opportunities in the industry through grants and revolving loan funds.</li></ol>
F. Develop a targeted industry study for the region.	<ol style="list-style-type: none"><li>1. Set a budget and acquire funding for the study.</li><li>2. Develop a request for qualifications to hire a team that specializes in economic analysis.</li><li>3. Hire a consultant to create an industry study that will review past trends of industries in the region, develop scenarios based on future needs, project the targeted industries the region needs to attract to diversify the economy, and the steps to take to implement the study.</li></ol>







# ECONOMIC

## Strategy 2:

### Grow existing businesses and industries in the region.

#### ABOUT THE OBJECTIVES

The second strategy focuses on existing businesses and industries in the region. The IND15RPC region already has several strong local businesses that are loved by many, and a number of successful industries. Changing trends and the impacts of the pandemic have forced unfavorable changes upon several employees including the loss of jobs and even the closure of businesses completely. To continue supporting the existing employees in the region, businesses need help expanding and growing.

There are eight objectives that support this strategy.

#### Competitive Markets and Job Expansion

The IND15RPC region needs to have a competitive market that can stand up against other businesses and industries. In order to be competitive, the region must be able to meet consumer demand for a product or service. Additionally, the business could supply more products and expand services to places where the existing demand may

not be met. For example, the region has a very strong transportation and wood products manufacturing presence in the region which supply their products outside the region and address the need of adjacent regions.

When looking at the electronics manufacturing market within the IND15RPC region, jobs increased in the region, while decreasing at the national and state level. The majority of this growth was in Dubois County as it was established as the electronics manufacturing hub for the region. Ideally, the region needs to leverage the success of the existing industry found in Dubois County through supply chain support and encourage additional opportunities within the same industry in underserved markets across the rest of the region. This would increase job opportunities for people who are interested in working within the electronic manufacturing industry, provide the ability to innovate and bring in higher-skilled employees, and continue supplying products and services to areas that are underserved.



## Marketing Job Opportunities

When there are jobs available and not enough employees to fulfill the need, businesses and industries need to be able to get the word out that they are hiring. Marketing is a huge factor in being able to replenish the workforce.

Businesses need to be able to advertise to people and meet them where they are. Newspaper postings, social media posts, job descriptions on various websites, and even flyers can help reach people locally and outside the immediate region to apply for jobs. Government entities can assist with this communication and provide ways for businesses to advertise job openings. However, a marketing campaign will organize a strategy that utilizes these many communication methods to reach targeted audiences which can provide better results and reach a larger geographic region.

## Impacts of E-Commerce

Technology continues to change as new advancements are made. The internet is now a day-to-day necessity and impacts everyone's lives personally and professionally. Businesses brand themselves and utilize websites to sell their products and reach wider audiences outside of their immediate clientele. Governments use websites to help

residents and businesses find information, showcase their services and offerings, collect feedback, and connect people to other departments to find what they need or pay bills online.

Shopping today is done differently than it was done before the establishment of online shopping. While the benefits of shopping in person include not going through a waiting period to receive a product, e-commerce and the impacts of the internet have changed the way industries operate. Today, people enjoy the convenience that online shopping, automatic payments, and banking have to offer. During the pandemic, online shopping boomed and for an added fee, someone else could fulfill an order in a matter of hours and deliver it to your door. The downside of this is that not all businesses were equipped with these newly preferred online functions and may not even offer services such as product fulfillment and delivery.

E-commerce is expanding. Online shopping will continue to affect brick and mortar stores and businesses and other service providers have to keep up with changing trends. This means that businesses and facilities will have to continue to make upgrades to their equipment, how they contact people, and how they accept payments to remain competitive.



## STRATEGY 2: Grow existing businesses and industries in the region.

OBJECTIVE	PRIORITY ACTIONS
A. Diversify the region's economic base towards high-skilled jobs.	1. Increase the number of high-skilled jobs across the region by 25 percent over the next five years to attract more workforce.
B. Create and provide an on-demand library of resources, guidance, and training.	1. Work with government organizations and other departments across the IND15RPC region to create a list of documents and resources and create a website to house the materials. [See Governance Strategy 3, Objective 2] 2. Work with local businesses and industries to determine what information and other materials they need help finding and create a website to help redirect and connect people to additional resources, training courses, education opportunities, and other programs.
C. Develop a more robust directory of resources & opportunities for businesses and the community.	1. Work with local businesses and industries to determine what type of information and opportunities they need help finding and create a website to redirect them to those resources.
D. Coordinate "Buy Local" holidays for the entire region to support the recovery of downtowns or commercial districts.	1. Create an annual event that supports local businesses and markets the event to encourage residents and visitors to shop. 2. Work with local businesses to help market the event by encouraging extended hours, sales, and partnering with other local events such as festivals, farmer's markets and the national "buy local" Saturday after Black Friday.

## OBJECTIVE

## PRIORITY ACTIONS

E. Develop e-Commerce training and assistance programs for small businesses to diversify and expand their customer base.

1. Work with experienced individuals who specialize in E-commerce training to create a class for people who are looking to integrate new methods and expand their business.
2. Develop a brochure, handout, or other informational pamphlet with resources to help business owners learn about e-commerce, its benefits, and how to integrate the technology into day-to-day business operations.

F. Promote the development of underutilized spaces by re-imagining new uses and matching new business owners with building owners.

1. Create an inventory of buildings across the IND15RPC region that are vacant and market them for new uses to attract developers and business owners.

G. Encourage businesses to re-evaluate their business plans and redefine themselves and their markets.

1. Encourage business owners to learn about business operation models from the small business administration to increase business and create a better work environment for employees.
2. Develop a mentoring program that matches business owners together to allow for the sharing of knowledge and experiences including how to weather down markets and re-invent and pivot in their markets.

H. Work with the Small Business Administration (SBA) to provide local classes about running a business, business registration, and other resources the SBA offers.

1. Contact the SBA and develop a relationship with the local representative to provide resources and information to the businesses in the region.
2. Utilizing existing platforms, connect small businesses to the SBA to take advantage of everything they have to offer.
3. Identify first-time business owners who might need extra help to succeed. These could include women, minority, or immigrant populations who are starting a business for the first time and need additional resources.

# ECONOMIC

## Strategy 3:

**Foster an environment that promotes innovation through support for entrepreneurialism, micro, small, and medium-sized industries from within.**

### ABOUT THE OBJECTIVES

The third strategy is focused on growing innovative opportunities locally across the IND15RPC region. It is important to note that while the region can attract existing businesses from outside the immediate area to come to the area, there could be several young entrepreneurs with ideas but no money or place to begin starting their businesses and experimenting. Local businesses and governments can help grow local talent by supporting these residents and helping to provide space, funding, and equipment to use to get started.

There are five objectives that help support this strategy.

#### Angel Investors

Angel investing is when a private investor provides financial support for small startup businesses and entrepreneurs in exchange for partial ownership of the business. Angel investors could be family, friends, or someone who believes in the entrepreneur or business endeavor. Most often, angel investors help a business startup but can also help bring in additional support if the company is new and just starting up.

One of the benefits of angel investing is that the investor can add value to the company through knowledge of running a business, their own contacts, and attracting additional financing. A person who just started a business with limited knowledge and experience will experience difficulties, but with support will be able to not only learn about the hardships but address them with the help of the investor's previous experience. Similarly, a person who just starts a business likely does not have any personal contacts. The investor can open the door to being able to network and meet with additional contacts the investor may have. So long as the startup is successful, the angel investor can continue to help leverage funds from other sources including contacts and venture capital funds.

Additionally, angel investing is different than applying for and receiving a loan. Loans are required to be paid back on top of collecting interest. Angel investors invest their personal funds in exchange for ownership in the business instead of requiring that the initial investment is paid back. There is the risk of the angel investor not making the investment back if the business fails. If the business grows then both the entrepreneur and investor benefit.



## Incubators and Makerspaces

Incubators and makerspaces are shared spaces for people to share materials, tools, and expenses. These places are often used by entrepreneurs who are trying to create a product or launch a business at a more affordable rate. The idea of sharing materials and tools allows those who may not have the disposable income to buy their own materials and tools the ability to use them for very little cost. Since these spaces are often designed with the intent of allowing people to be collaborative and work in groups, people may decide to partner up and create a business or product together instead of working independently.

Incubators and makerspaces are different from one another. Incubators specifically target businesses that are technology-focused including software development and other STEM fields. Mentors, high-level education opportunities, and networking are a few resources that would be found in these spaces. Makerspaces differ slightly from incubators in that they are more of a learning space that combines similar experiences of being in a classroom and industrial center. The space allows for people to use any available equipment and materials at a low cost and help entrepreneurs start their businesses.

## What are Entrepreneur in Residence Programs?

Most often, the main objective of entrepreneur in residence (EIR) programs is to bring venture capitalists and entrepreneurs together and start their partnership. These programs already have a management team integrated into them, which means venture capitalists do not have to find one to work with themselves, and the management team helps to notify venture capitalists of ideas to invest in.

These entrepreneur in residence programs can vary slightly depending on who owns the program. Some businesses may use a similar approach but have a consultancy focus. This means that instead of investing in a person's idea, the business would bring in entrepreneurs directly to help solve problems or come up with new ideas. Typically, these entrepreneurs would be experienced in the field of work.

Entrepreneur in residence programs can be government-sponsored where money is given to the program to help drive entrepreneurship across the county. EIR programs can also be created by a non-governmental agency to help improve knowledge and skills about a particular subject matter. This approach often involves investing in education, so experienced staff members would be available to help guide entrepreneurs. Finally, EIR programs can be set up through a specific organization or business. The main reason an organization would start an EIR program is to work towards optimizing business operations and to increase sales or come up with new ideas. They can be used by businesses to bring in experienced individuals who can offer expertise in other matters as well, especially if a business is trying to enter a market it is not currently a part of.

### **STRATEGY 3:** Foster an environment that promotes innovation through support for entrepreneurialism, micro, small, and medium-sized industries from within.

<b>OBJECTIVE</b>	<b>PRIORITY ACTIONS</b>
A. Identify angel investing networks to develop a business accelerator program for the region.	<ol style="list-style-type: none"><li>1. Identify angel investing networks and make presentations about business ideas and products.</li><li>2. Market innovative programs and the entrepreneurial spirit of the communities across the region to attract investors and programs.</li></ol>
B. Create an innovation ecosystem by providing incubators and makerspaces.	<ol style="list-style-type: none"><li>1. Develop spaces that can be made available for innovators, entrepreneurs, and others looking to learn and expand their skills for an affordable price or membership fee.</li><li>2. Encourage the development or rehabilitation of sites that are easily accessible to members of the community.</li><li>3. Partner with local businesses and industries to help fund equipment and materials, teach skills, and seek out talent for their own companies.</li></ol>
C. Build awareness around business support programs and resources in the region.	<ol style="list-style-type: none"><li>1. Develop a group for business owners, entrepreneurs, and other professionals to meet and talk about business operations.</li><li>2. Develop a list of resources for various business support needs including marketing, hiring, e-commerce, day-to-day operations, problem-solving strategies, and updating business policies.</li></ol>

## OBJECTIVE

## PRIORITY ACTIONS

D. Provide counseling, mentoring, and other instructional programs for startups, and facilitate innovators bringing new technology to the regional marketplace.

1. Reach out to experienced professionals and business owners who could help mentor and guide young innovators, entrepreneurs, and business owners through the hardships of starting businesses.
2. Encourage bringing in other professionals from outside the region to host seminars and events about business.
3. Create a program or conference opportunity for showcasing ideas and new business opportunities to investors and other business owners who might be interested in starting a business within the IND15RPC region.

E. Create an industry review council to provide insight and expertise on skills, technology, and commercialization opportunities.

1. Identify future industries from the targeted industry study that are critical to the region in the future.
2. Identify a broad cross-section of leaders within the community from a variety of businesses and industries including those that are associated with these targeted industries, educators, economic development professionals, etc.
3. Form the council to provide input to the IN15RPC Board and committees as well as other municipal and county governments who may prepare policies that impact the attraction or expansion of businesses to the region.

F. Promote and market "Entrepreneur in Residence" programs.

1. Develop and support a model entrepreneur-in-residence program that can be used by businesses across the region.
2. Create an informational brochure about entrepreneur in residence programs and why they are beneficial for both employers and employees.

# ECONOMIC

## Strategy 4:

**Attract new businesses and industry to the region.**

### ABOUT THE OBJECTIVES

The fourth strategy looks at bringing in new businesses and industries that do not currently exist within the IND15RPC region. This strategy has four supporting objectives.

#### Tax Incentives

Tax incentives are great tools for government agencies to use to attract development and increase economic development within the community. They are exclusions, exemptions, or deductions from taxes that a business would owe the government. These can come

in the form of businesses not paying certain taxes, reduction in the amount of taxes that have to be paid, refunds and rebates, and credits that can be accumulated and used as needed.

Tax incentives may have requirements in order for a business to be given one. The business may have to be a part of a particular industry that is struggling or nearly emerging, create a certain number of jobs, or offer a particular wage for employees. These requirements can vary from place to place based on what type of outcome the government is looking for.





## STRATEGY 4: Attract new businesses and industry to the region.

OBJECTIVE	PRIORITY ACTIONS
A. Develop tax incentives to attract new businesses to the region.	1. Utilize tax incentives to help reduce the cost of businesses opening and expanding into the region.
B. Plan site development and infrastructure investments that will attract new businesses.	1. Hire a consultant to develop a study of infrastructure needs and costs for improvements and extensions to selected development sites. This study should also take into account capacity needs. 2. Utilize the study to make informed decisions about infrastructure costs, and proactively extend infrastructure or negotiate with developers about covering some of the costs for infrastructure and utility extension.
C. Develop a regional incentive package that provides jobs and other regional benefits for new, large businesses.	1. Create a variety of incentive packages based on the type of development a new business is bringing into the region. The package could include reduced tap fees, paying for infrastructure improvements, waiving permitting fees, approving zoning, tax abatement, tax increment financing, etc. The incentive package should be tiered and based on a series of economic benefits such as the number of jobs, wages, assessed value, and commitment to stay in the community.

# ECONOMIC

## Strategy 5:

**Ensure that businesses and organizations are more prepared and agile for future disruptions.**

### ABOUT THE OBJECTIVES

The final strategy focuses on how businesses and organizations can be more prepared for economic and natural disruptions. This is incredibly important as local economies continue to face changing trends based on technology advancements and e-commerce, and the COVID-19 pandemic sent the nation into lockdown affecting local businesses and large industries and suppliers. This strategy has six objectives aimed at business recovery strategies and communications.

#### Governmental Communications

Government organizations have a responsibility to their community, residents, and businesses to support and help them through hard times. Individual sectors of the government, from elected officials to individuals working within a specific department have their own individual responsibilities. Collectively, these elected and appointed officials and other departments and staff members work together to share resources and information to avoid conflict.

To be a successful community, collectively, these groups must continue to communicate not only between each other but with residents and businesses. Part of the role

is to help the public navigate through the bureaucratic parts of the government, cut through red tape, and simplify processes and procedures. The COVID-19 pandemic did not affect residents and businesses within the IND15RPC region the same way many communities across the state were affected. Many businesses were able to keep their operations running with only a small shift in loss of employment. While temporary unemployment increased, much of it was due to seasonal and tourism-related unemployment which has recovered. Throughout the pandemic, several industries were still hiring to meet the increased demand for goods and services which, even nationally, was not a common trend. Despite the region's resiliency during this disturbance, the next disruption could be worse and be more disruptive to the local economy.

Like many other regions, all the local governments in this region had to figure out how to work together. This process for this plan has brought many different groups together and will continue to allow these small groups to work together to be able to address economic trends that might negatively impact the residents and businesses of the region. It is also their responsibility to communicate with an appropriate amount of transparency about economic shifts such as loss of jobs and

industries, national economic downturns, and possible negative impacts on severe natural disasters and where to go for resources and additional aid.

### Proactive Approach

After the COVID-19 pandemic began, communities across the nation were forced to respond to the situation as it evolved, and business owners had to make decisions about how and if to continue their day-to-day operations. Since then, communities and businesses are working to shift their reactive responses to develop a more proactive strategy.

Unfortunately, not all future disasters and the outcomes of those disasters can be accounted for. Governments and businesses must still be able to respond to current events appropriately as information is relayed during those hard times. However, this does not mean that businesses and the government cannot account for a buffer period to allow for additional time to try and get back on track. There will always be highs and lows in the economy where businesses thrive, level out, or fall and have to determine how to maintain and improve their patterns. By accounting for additional time to address internal and external factors that may affect day-to-day operations, businesses may be able to better identify future recovery needs. Governments, in turn, would be able to prioritize which needs would be greater depending on the severity of damage

brought on by disturbances proactively, while still being able to respond and help during those events.

### Recovery Strategies

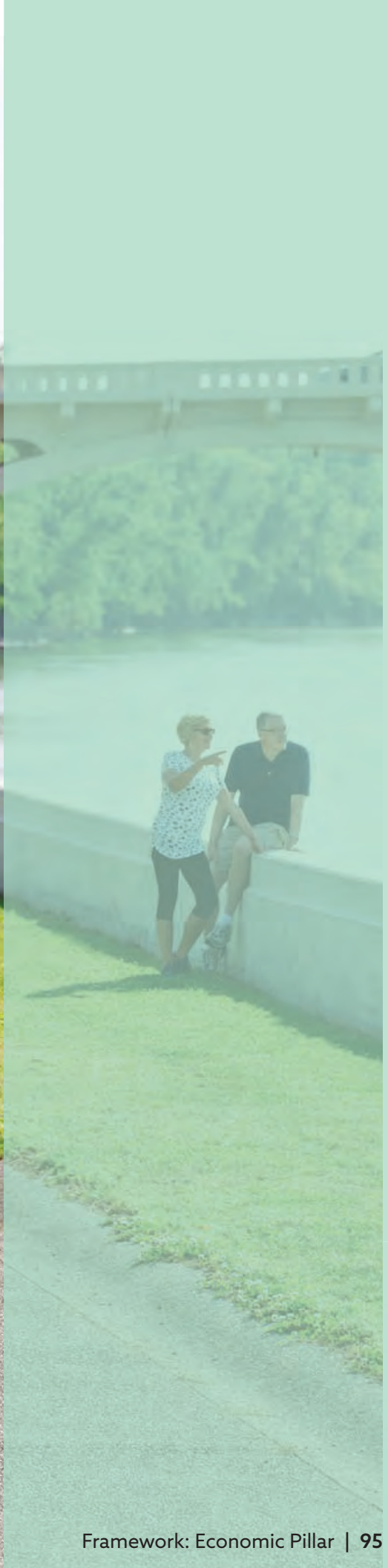
Rural communities typically have a harder time recovering economically than their more urban counterparts. This is due to an imbalance of diverse development opportunities, jobs, and housing availability comparatively between urban and rural communities. Simply put, communities that have more people, higher development densities, and a diversity of jobs available to people of all skill sets and educational backgrounds, the better positioned the local economy is to bounce back after experiencing a negative economic impact.

A big component of recovery is focusing on local investment. Supporting local businesses and growing existing businesses with a strong foundation in the community are great assets that help boost the local economy. Businesses that see a constant stream of support and continue to grow can market themselves to other areas and even export goods and services to other communities that are underserved. Government resources, local organizations, and non-profits can help these businesses stay afloat and recover based on their contribution to the local economy, but also based on if the business is required to meet the demand for the product or service within the community.

## STRATEGY 5: Ensure that businesses and organizations are more prepared and agile for future disruptions.

OBJECTIVE	PRIORITY ACTIONS
A. Develop a business damage survey and assessment to help identify needs and shape community recovery strategies that could be used to apply for state and federal assistance.	<ol style="list-style-type: none"><li>1. Hire a consultant team to put together surveys and interviews with business owners and employees, analyze data, and create a damage assessment for the local government to use when applying for state and federal assistance to recover from the long-term effects of the pandemic.</li><li>2. Identify key organizations/businesses that will play a convening role in business recovery.</li></ol>
B. Use relationships with established organizations such as local economic development officials, chambers of commerce, or other partners to communicate information before, during, and after disruptions.	<ol style="list-style-type: none"><li>1. Encourage regular meetings to discuss current conditions of the economy and business trends the community is facing and create strategies to help prepare for sudden changes and respond to events as they occur.</li></ol>
C. Promote the availability of business counseling and recovery options through all community information channels.	<ol style="list-style-type: none"><li>1. Create a program for business counseling and recovery that is accessible and available locally to business owners and companies of any size to attend.</li><li>2. Develop a mentoring program for peer-to-peer business counseling.</li></ol>
D. Work with businesses and economic development organizations to understand the communications plan [under governance] if a disruption occurs.	<ol style="list-style-type: none"><li>1. Develop a communication plan for disruptions.</li><li>2. Ensure the communications plan outlines who to contact during economic disruptions and provide additional resources and tips in case of emergency.</li><li>3. Develop a basic template for social media posts, press releases, and newsletter updates.</li><li>4. Identify and develop a contact list for media, including local bloggers and podcasters.</li><li>5. Continue to communicate regularly about pre- and post-disruptions, even as media attention wanes and the region seemingly returns to day-to-day activities.</li></ol>







## PARTNERS

- 4-H
- American Institute of Architects (AIA)
- Banks/Financial Institutions
- Businesses and Industries
- Career and Technical Education (CTE) Cooperatives
- Chambers of Commerce
- Community Foundations
- Education and Entrepreneurship in Dubois County (EEDC)
- Elected & Appointed Officials
- Elevate Ventures
- Emergency Management Associations (EMA)
- Energy Providers
- Google e-commerce
- Health Department
- Hub19
- Indiana 15 Regional Planning Commission (IND15RPC) Board of Directors
- Indiana 15 Regional Planning Commission (IND15RPC) Staff
- Indiana Economic Development Administration (EDA)
- Indiana Economic Development Corporation (IEDC)
- Indiana First Region
- Indiana Municipal Power Agency (IMPA) & Hoosier Energy
- Indiana Network
- Indiana Small Business Development Center (ISBDC)
- IU Center for Rural Engagement
- K-12 Education Systems
- Local Businesses
- Local Economic Development Corporations (EDCs)
- Local Economic Development Organizations (LEDOs)
- Local Governments
- Local Media
- Local Tourism Industries
- Local Universities and Colleges
- Main Street Organizations
- NEXT Studios
- Non-Profits and Not-for-Profit Organizations
- Planning Departments
- Private Investors
- Purdue Extension
- Purdue University
- Radius
- Redevelop Old Jasper Action Coalition (ROJAC)
- Redevelopment Commission (RDC)
- Regional Opportunity Initiatives (ROI)
- Rural Electric Cooperative (REMC)
- Services Corps of Retired Executives (SCORE)
- Small Business Administration (SBA)
- Small Business Development Centers (SBDC)
- Southern Indiana Gateway (SIG)
- Southwestern Indiana Development Corporation (SWIDC)
- Sustainable Business Ventures Corporation (SBV)
- Technology Centers & Innovators
- Tourism Organizations
- Townary, LLC
- United States Chamber of Commerce
- United States Department of Agriculture (USDA) Rural Development
- Visitors Bureaus
- Wealthy accredited investors to start Angel Investing Group
- Work One

## TARGET AUDIENCE

- Angel Investors
- Developers
- Employees
- Entrepreneurs
- Local Businesses
- Local Government
- Mentors
- Public
- Regional Employers
- Regional Industries
- Startup Businesses

# HOUSING

## Goal:

Strengthen and maintain existing neighborhoods while supporting the construction of new housing types at various price points.

## THE IMPORTANCE OF THE HOUSING PILLAR

Neighborhoods are a fundamental building block of desirable communities, and quality housing is critical to neighborhood and community success. Neighborhood and housing condition varies across the IND15RPC region. While many cities and towns have well-preserved homes and have been able to realize new housing construction, other communities are experiencing increased vacancy and a lack of much needed investment in the existing housing stock.

Factors related to the strength of housing in an area include a variety of products thereby creating housing choice; age, condition, maintenance, construction quality, and value. Other contributing influences on housing strength include public parks and open spaces, schools, community services and institutions, and job opportunities. The impact of these housing conditions (supply, affordability, quality) on population trends is significant.

Throughout the planning process, concerns were raised about the lack of variety and affordability in the region's housing stock. Participants indicated that there are houses at the low end of the market that aren't very desirable and several communities have some homes available at over \$300,000. However, available choices in the \$150,000 to \$300,000 range are few and far between. People searching for homes in this price range often must expand their search outside of their target community. Subsequently, these households are then supporting retail businesses and restaurants closer to home. Lack of housing choice may also be hindering economic development efforts if targeted companies do not see housing availability for their employees and are not confident they will be able to keep the necessary workforce.



Additional reasoning for why housing is important for the IND15RPC region are:

- The existing housing stock across the region is aging and supply is limited. New residents and families have a difficult time finding immediate places to live.
- Due to a variety of reasons, housing is not being constructed to fulfill the needs of future residents. The diversity of housing prices and range of housing options from single-family to multi-family could be used to attract new residents from other regions.
- Because new units aren't being constructed to keep up with demand, the region is looking to attract developers to the area to increase and expand housing availability.
- The region can leverage housing TIF districts to help fund sewer and water utility extensions to overcome financing challenges and realize more housing construction in more locations.



# HOUSING

## Strategy 1:

**Construct a variety of new housing types at multiple prices across the region.**

### ABOUT THE OBJECTIVES

Communities experiencing population decline may not appear to need additional housing units, but a lack of quality and affordable homes may be preventing new residents from moving there and prompting existing residents to move away. Many of the communities in the IND15RPC area have an above-average age of single-family homes. While this does not mean older homes are necessarily in poor condition, it does suggest a need for new housing starts. These new homes will be critical to slowing population declines and central to ongoing and future business growth and attraction efforts.

When new subdivisions are created, they should contain a mix of unit types, sizes, and prices, and not a homogenous housing stock that caters to only one market segment. Individuals rarely have the same housing needs or preferences throughout their entire life and may find they need to relocate outside of their neighborhood or community to meet these changing needs. Integrating different housing styles and types within the community can have a major impact on the long-term viability of neighborhoods and the ability of area residents to stay in the community as they age.

### Land Developers & Production Home Builders

Production home builders, as compared to custom home builders, can often construct and sell homes for less money. This is due to the economies of scale; as materials are purchased in bulk and labor contracts are signed for longer periods of time or more homes built, the more cost-efficient construction becomes. Additionally, production builders often offer multiple house plans that have been designed for material efficiency and ease of construction. Homebuyers are able to select a house plan that suits their needs and customize certain items from that plan. Some of these home builders also act as land developers to acquire property, design, and construct necessary infrastructure improvements, and ultimately build houses on the lots created. Other production home builders will partner with a land developer who purchases the land and constructs the roadway, sewer, water, and other utility requirements. They then sell the buildable lots to the production home builder.



In either model, the upfront land development costs and home construction expenses will be passed on to the new resident when they buy the house, along with builder/developer profit. Because of past project experience, established relationships with contractors, and the ability to acquire financing at better terms, production builders and land developers are able to deliver new homes in a more cost-effective manner. The region's ability to attract new production builders is critical to capturing new home construction at price points affordable to new home buyers and "move up" buyers. Move up buyers are existing homeowners who may be looking for a larger, newer, or nicer home. As they move up, their first home will likely be for sale and may be affordable to a "first-time" buyer.

### Revolving Loan Fund

Too frequently, infrastructure, or a lack thereof, is the limiting factor in being able to achieve new residential construction. Even in communities with adequate sewer and water capacity, replacement of undersized or outdated pipes or the need for mainline extensions to serve new development areas can be so costly that the project is not financially feasible. However, few municipalities have the financial resources to proactively extend utilities to desired growth areas, so it is incumbent upon the developer to pay for these extensions.

An infrastructure revolving loan fund would help bridge initial financing gaps so that these housing projects on the cusp of being feasible could move forward. As projects are completed and homes sold, some of that revenue would go to pay back the loan and then could be used for the next project. The program could be applicable across the region or based on how municipalities help to initially fund the loan pool. Loans would be issued at low-interest rates with repayment of principal plus interest being made over a specified period.

### Residential TIF Toolkit

Since 2019, the State of Indiana has allowed Tax Increment Financing (TIF) districts to be established specifically for the purpose of facilitating housing growth in counties with a population of fewer than 100,000 people; all of the IND15RPC region counties are substantially below this threshold. TIF districts are typically used to fund infrastructure to promote development that would not occur were it not for the infrastructure financed by the TIF revenues. TIF districts can be created by a county, city, or town, but only after they have established a redevelopment commission. Additionally, residential TIF districts require that the number of new houses constructed in the jurisdiction in the last three years represents no more than one percent of the total number of single-family houses in the jurisdiction. They also require approval by the applicable school corporation board.

A residential TIF district could be incredibly helpful in attracting production home builders and realizing new subdivision construction. There are upfront costs for the municipality to legally establish a TIF district. By creating a series of legal templates and a detailed "how-to" guide for municipal leaders, this potential cost barrier to TIF creation can be significantly lowered.



## **STRATEGY 1:** Construct a variety of new housing types at multiple prices across the region.

<b>OBJECTIVE</b>	<b>PRIORITY ACTIONS</b>
A. Attract land developers and production home builders to the region to help increase housing choices and values.	<ol style="list-style-type: none"><li>1. Host an industry roundtable with builders and developers currently operating in the region to better understand their project requirements and common impediments.</li><li>2. Market development opportunities to builders and developers operating in adjacent counties that have not yet entered the IND15RPC region market.</li><li>3. Utilize the programs and incentives recommended as part of other objectives to bridge financing gaps and make more new housing developments feasible across the region.</li></ol>
B. Create and provide initial funding for a revolving loan fund to help fill financing gaps associated with infrastructure development for new residential construction.	<ol style="list-style-type: none"><li>1. Determine county, city, and town financial resources that could be used to seed the loan program.</li><li>2. Partner with regional financial institutions to assist in the loan process.</li><li>3. Create a loan program committee to evaluate applications and award loans.</li><li>4. Market the program to land developers and residential builders within the IND15RPC region and beyond.</li><li>5. Evaluate loan program successes and amend eligibility requirements and awards as needed.</li></ol>



## OBJECTIVE

## PRIORITY ACTIONS

---

C. Create a residential tax increment financing (TIF) toolkit to help reduce the cost and facilitate the use of housing TIF districts in area municipalities.

1. Create a committee to oversee the creation of the toolkit.
2. Talk with communities that have created residential TIF districts about potential lessons learned and partners or resources they used.
3. Draft forms, templates, and materials necessary for TIF creation.
4. Market the resources and eligibility requirements to municipalities across the region.
5. Assist municipalities in completing the documents and connecting them to topic experts that have experience with residential TIF districts.

---

D. Establish relocation incentive programs to attract residents that have a potential focus on southern Indiana to move to the region for two years.

1. Evaluate target industries and services lacking or lagging in the region.
  2. Determine potential incentives and funding sources.
  3. Secure initial funds through grants, donations, in-kind contributions, and other potential perks.
  4. Create incentive packages tailored to talent attraction goals.
-

# HOUSING

## Strategy 2:

### Revitalize established neighborhoods and rehabilitate existing housing stock.

#### ABOUT THE OBJECTIVES

Renovating existing housing stock and building new homes on vacant lots can be a cost-effective way to increase quality housing options in a community. One way to accomplish this is through promoting and incentivizing infill on vacant lots and rehabilitation of outdated or unkept housing stock. Residential infill refers to the construction of new homes on vacant lots in existing neighborhoods. Occasionally these lots were never built on, but more frequently they result from the demolition of a damaged or poorly maintained structure. Infill and rehabilitation present opportunities to improve the fabric of existing neighborhoods, utilize existing infrastructure systems, and increase the municipal tax base all while creating housing units for new residents.

Unfortunately, major home renovations and new construction do not make economic sense in struggling neighborhoods. A \$100,000 home renovation may only add \$70,000 in value to the home if home values are low across the remainder of the neighborhood. For this reason, incentives may be needed to overcome these financial constraints.

Additionally, county, city, and town leaders can help to overcome these barriers by targeting municipal infrastructure investments and additional code enforcement efforts to the neighborhoods or blocks showing the greatest potential for private investment.

#### Regional Land Bank

Land banks may be established as either public agencies or non-profit organizations. Their purpose is to acquire, hold, sell, and sometimes redevelop property to return vacant and underutilized properties back to productive use. They frequently have more specific goals related to increasing affordable housing or stabilizing property values in the surrounding neighborhood.

A land bank would support a number of regional housing goals, including providing a mechanism for assembling tax-delinquent or abandoned parcels for the purpose of redevelopment, acquiring and holding strategically important properties until they could be developed for affordable housing or other products not being delivered by the market, and acquiring properties to convert to other uses such as mixed-use, parks, or open space. In addition to acquiring and holding land, the land bank could lease or sell properties.

## Target Infrastructure Investments

Older neighborhoods are often served by aging infrastructure in need of repair or replacement. These infrastructure deficiencies can detract from neighborhood character and prevent private investment. Municipalities should strategically direct infrastructure investments to targeted areas to exhibit a commitment to these neighborhoods in hopes of attracting additional landowner and developer investment. The focus should be to identify key opportunities in targeted housing investment areas, where the municipality could then replace sidewalks and curbs as needed, resurface the road, and repair alleys if present. Other infrastructure deficiencies, such as outdated sewer and water lines, could also be addressed. Once the infrastructure work is completed and the new curbs and sidewalks installed, the installation of street trees could be used to help beautify the blocks.

## Rehabilitation Grants

A home rehabilitation grant or low-interest loan program, similar to a commercial façade improvement program but available to owner-occupied housing, is a beneficial tool in neighborhood revitalization. The Indiana Housing & Community Development Authority (IHCDA) has an owner-occupied rehabilitation program funded with Community Development Block Grant (CDBG) funds. IHCDA does not fund owners directly; the grants of up to \$25,000 per home must be administered through the local government or a not-for-profit organization. Orange County already has such a program funded by IHCDA. The IND15RPC region should work with other member counties, cities, and towns to establish similar programs.

## Rental Registration Program

As homes fall into disrepair there may be health code or nuisance violations on the property. This is especially true for rental properties with out-of-town landlords. A solution to encourage maintenance and enforcement is a Rental Registration Program. These programs require that all landlords register their property with the appropriate jurisdiction (county, city, town), along with additional contact information, and proof of property inspection. They also frequently require up-to-date contact information for any tenant(s) living on the property. Each municipality may determine specific program requirements, such as if the program should cover all rental properties including single-family houses, multifamily houses, townhomes, apartment units, etc. Program specifics vary, but registration typically lasts for a couple of years. Additionally, the municipality may establish parameters regarding the inspection. For instance, does it happen every two years to all properties, only when properties register for the first time, or only after a code violation or neighbor complaint? Code enforcement should then be easier based on having landlord, tenant, and inspection information at all times.



# STRATEGY 2: Revitalize established neighborhoods and rehabilitate existing housing stock.

OBJECTIVE	PRIORITY ACTIONS
A. Establish a regional land bank to acquire blighted properties and structures, prepare them for sale, hold if necessary, and then sell them so that they may return to attractive and tax positive assets in the community.	<ol style="list-style-type: none"><li>1. Create a project committee with representatives from each IND15RPC county and other interested municipalities in the region.</li><li>2. Explore land bank program options as either a public agency or a non-profit organization.</li><li>3. Determine program functions, such as acquiring and holding properties, demolishing structures, rehabilitating structures for resale, selling or transferring properties, and leasing or renting properties.</li><li>4. Finalize land bank structure and organization.</li><li>5. Help support initial operating costs of the land bank until it becomes self-sustaining.</li></ol>
B. Target public infrastructure investments (streets, sidewalks, streetscape, lighting, utilities) in priority development areas to leverage additional private sector housing investment.	<ol style="list-style-type: none"><li>1. Identify residential blocks that have the greatest potential to realize market-driven redevelopment given minimal municipal investments.</li><li>2. Coordinate needed improvements with local capital improvement plans.</li><li>3. Pursue grant opportunities to leverage limited local resources and fund improvements as resources are available.</li><li>4. Work outwards from investment areas to capitalize on past successes.</li></ol>



## OBJECTIVE

## PRIORITY ACTIONS

---

C. Establish a residential rehabilitation grant program for improvements to owner-occupied dwellings.

1. Research similar programs and define eligibility criteria.
2. Allocate local funds to seed the program and try to leverage these with additional grants.
3. Advertise successful home rehabs as a way to share good news and promote continued investment in neighborhoods.

---

D. Institute a rental registration program to ensure accurate and up-to-date contact information for owners to better keep negligent landlords accountable for their properties.

1. Create a project committee to research similar programs in comparable communities.
  2. Conduct community meetings with both rental property owners and tenants.
  3. Determine program goals and parameters, including types of properties subject to the requirements and when inspections occur. For example, all rental properties, only properties with four or more units, exempt owner-occupied properties (duplex with the owner living in one side). Regarding inspections, all properties, a random sample, or only properties with a code citation or complaint.
  4. Develop program materials such as the registration application, fees, and fines, and then create the program by county, city, and town ordinances.
  5. Communicate the final program details to property owners.
  6. Periodically evaluate the success of the program in achieving desired goals and amend as necessary.
-

# HOUSING

## Strategy 3:

**Redevelop underutilized non-residential properties to create new housing opportunities.**

### ABOUT THE OBJECTIVES

Historically, many manufacturing and other industrial businesses were developed in close proximity to municipal centers and neighborhoods. The residents of these nearby neighborhoods comprised a majority of the workforce for such businesses. However, shifts in manufacturing industries have resulted in vacant buildings and sites across the IND15RPC region. While some may be able to be reused for small-scale industrial operations, most will not be redeveloped for significant manufacturing use. These sites are generally served with adequate utilities and as mentioned, are near existing neighborhoods. They represent unique opportunities to capture new housing development on sites that will otherwise remain vacant indefinitely.

Despite being served with sewer and water utilities as well as other municipal services and amenities, the cost to redevelop and repurpose these buildings and sites can be even more expensive than new construction. At a minimum, municipalities must remove regulatory barriers to redevelopment where possible. This means ensuring the zoning ordinance is not prohibiting what would otherwise be a benefit to the community; it does not mean reducing environmental regulations in place to protect public health on sites that may be contaminated. Additionally, grants, tax credits, and local incentives can be used to reduce the increased development costs associated with redevelopment in general.

## Adaptive Reuse

Adaptive reuse refers to the redevelopment of an existing building or buildings for a purpose other than what the building(s) were originally designed and intended for. There are often many challenges when adapting vacant and outdated buildings for new life. These challenges include ill-suited development regulations, outdated infrastructure, and potential environmental contamination (brownfields). Furthermore, many modern development regulations favor the development of greenfield properties where there are few constraints and land is readily available. To encourage redevelopment, local governments often use incentives to promote reuse and rehabilitation.

Some benefits of adaptive reuse from commercial or industrial uses to residential use include:

- Aesthetically improving underutilized and blighted areas and helping catalyze additional revitalization efforts.
- Improving tax revenues in built-out areas of a municipality already served by public utilities.
- Increasing density and providing affordable housing to meet growing community needs.
- Directing development to already urbanized areas, therefore preserving agricultural lands on the fringe of the city.
- Promoting densities that are more supportive of walkable environments.
- Returning buildings that can no longer serve their desired function to a new purpose.

## Development Incentives

As mentioned above, the challenges inherent to the redevelopment and the reuse of vacant structures and properties can lead to substantial cost increases when compared to new development on a greenfield site. The cost of development may be higher because of the need for demolition, replacement of outdated infrastructure, compliance with current building codes, or remediation of past environmental contamination. Additionally, many development regulations are written to address greenfield development where there are fewer constraints. Consequently, municipalities should explore how to use incentives to overcome these financial barriers and realize more redevelopment of underutilized properties.

These incentives may come in many forms and should be determined on a case-by-case basis between municipal departments, elected and appointed officials, and the property owner or developer. Potential incentives may include:

- City-led infrastructure and amenity upgrades.
- Reduced permit and utility connection fees.
- Fast track or streamlined permitting.
- Reduced development requirements for standards such as lot size, setback, or parking.
- Tax abatement.
- Density bonuses.

# STRATEGY 3: Redevelop underutilized non-residential properties to create new housing opportunities.

OBJECTIVE	PRIORITY ACTIONS
A. Promote adaptive reuse of commercial and industrial properties for residential use and conversion or construction of upper floor residences in downtowns.	<ol style="list-style-type: none"><li>1. Work with owners of vacant and underutilized parcels and buildings to prepare the sites for redevelopment. This may include building maintenance, demolition, environmental remediation, and marketing or broker services.</li><li>2. Encourage municipal investment in public infrastructure and services to targeted infill sites or areas to proactively support private investment in these areas.</li><li>3. Consider redevelopment commission purchase and potential transfer to a non-profit for key sites that can act as a catalyst to broader housing gains and community revitalization.</li></ol>
B. Consider using incentives, such as reduced tap/connection fees, reduced or waived permit fees, and tax abatement, to realize housing development and redevelopment.	<ol style="list-style-type: none"><li>1. Develop and maintain a list of potential infill and redevelopment sites.</li><li>2. Evaluate potential city incentives to better promote infill and redevelopment.</li><li>3. Review and amend zoning and subdivision ordinances to remove barriers to infill and redevelopment and better incorporate flexibility in standards.</li></ol>



## PARTNERS

- Auditor
- Banks/Financial Institutions
- Building Department
- Building Materials Suppliers
- Businesses and Industries
- Center for Disease Control and Prevention (CDC)
- Chambers of Commerce
- Community Foundations
- Community Housing Development Corporations
- Elected and Appointed Officials
- Engineering Department
- Federal Housing Administration (FHA) First Home Buyer Program
- Habitat for Humanity
- Health Department
- Indiana 15 Regional Planning Commission (IND15RPC) Board of Directors
- Indiana 15 Regional Planning Commission (IND15RPC) Staff
- Indiana Brownfields
- Indiana Department of Environmental Management (IDEM)
- Indiana Economic Development Administration (EDA)
- Indiana Economic Development Corporation (IEDC)
- Indiana Finance Authority (IFA)
- Indiana Housing and Community Development Authority (IHCDA)
- Indiana Office of Community and Rural Affairs (OCRA)
- Local Builders Associations
- Local Economic Development Corporations (LEDOs)
- Local Government
- Local Redevelopment Commissions
- Main Street Organizations
- Non-Profits and Not-for-Profit Organizations
- Planning Department
- Realtors
- Redevelopment Commissions (RDCs)
- Safety/Building Inspectors
- Sewer and Water Boards
- Sheriff Sale
- Surveyors
- TRI-CAP
- United States Department of Agriculture (USDA)
- United States Environmental Protection Agency (EPA)

## TARGET AUDIENCE

- Builders
- Developers
- Property Owners
- Property Management Companies
- Renters

# INFRASTRUCTURE

## Goal:

Continue to maintain and expand necessary utility services to aid in the attraction of new business and housing development opportunities.

## THE IMPORTANCE OF THE INFRASTRUCTURE PILLAR

A community's utility systems, in conjunction with the transportation network, play a central role in supporting and maintaining economic success and quality of life. As the IND15RPC region seeks to attract employment and housing growth, development cannot out-pace the expansion of utility systems. These systems require continual investment to replace aging infrastructure and maintain systems in a state of good function. Maintaining infrastructure and utility services depends upon both ongoing and future revenue streams. Most utilities are funded through monthly usage bills as well as tap and availability fees at the time of construction. Larger improvements may require bonding or general funds from tax revenue. Given current property tax caps within the state of Indiana, it is difficult for IND15RPC counties, cities, and towns to proactively expand utility capacity to desired development areas.

Utility improvements must proceed in conjunction with development. Leapfrog development patterns and reactionary utility extensions can lead to inefficiencies and increased costs in more piping, pumping, and line replacement. By strategically locating infrastructure investments and service extensions, municipalities can direct development to desired locations. Developers will be more likely to pursue opportunities at sites already served by municipal utilities and a robust transportation network, as opposed to paying for extensions to other sites. Proposals or requests to extend municipal utility service to areas outside of current boundaries should:

- Be consistent with service extension plans.
- Not exceed current capacity.
- Meet local design and construction standards.
- Be contingent upon annexation into the respective city or town limits.
- Enhance the contiguous development area of the applicable city or town and not represent potential costly leapfrog development.

Additional rationale for why the infrastructure goal is important for the IND15RPC region are:

- Critical infrastructure such as roadways, water, and sewer is needed to serve new houses and attract businesses.
- Due to the rural nature of the region, several communities do not have adequate budgets to build new, expand, or maintain infrastructure. To attract new business, development, and people, the community needs to invest in infrastructure maintenance, expansion, and increase capacity levels to accommodate future desired growth.
- Access to high-speed internet is now a standard quality of life element for all businesses and households.
- Rural communities are often the last to receive access to quality internet and fiber services. By creating and implementing a regional fiber expansion plan and making access to high-speed internet available to everyone, the region will be able to maintain existing operations and focus on expanding opportunities in e-commerce, work-from-home capabilities, and increase competitiveness with other local and regional businesses.

# INFRASTRUCTURE

## Strategy 1:

**Maintain quality service and capacity to serve new development in existing water and sewer service areas.**

### ABOUT THE OBJECTIVES

In almost all cases, it is most cost-efficient to use existing infrastructure to serve new development when it is in good condition and there is adequate treatment capacity at the water or sewer plant. Quality service must also be ensured to existing businesses and residents; expansions and extensions can't come at the expense of current customers. For this reason, new growth, whether industrial, commercial, or residential in use, should first be directed to areas already served by municipal utilities with available capacity.

As economic development efforts become more successful and communities are able to realize new housing development, capacity increases may be necessary to ensure proper levels of service, even for areas already within municipal sewer and water service boundaries. This may come in the form of expansions at sewer treatment plants or additional wells or treatment capacity at water treatment plants.

### Maintain Existing Infrastructure

Municipal infrastructure systems require continual investment to maintain and operate them with proper function. A capital improvements plan can aid in this ongoing maintenance, operation, and replacement by allocating the necessary funding for short-range infrastructure and capital improvement projects on what is typically a five-year basis. The plan states the jurisdiction's prioritization of the financial resources available for capital project spending by identifying which projects should be included, when they should be constructed, and how they will be financed. As projects are completed each year, they are removed from the capital improvements plan and new projects are added.



## Reduce Inflow and Infiltration

Inflow and infiltration (I/I) refers to water that seeps or flows into sewer pipes. Groundwater may seep into underground pipes through holes, cracks, and faulty joints. Stormwater may rapidly flow into sewers through manhole covers, downspouts incorrectly tied into the sewer systems, and other drains. Most I/I occurs in older sewer systems. This results in sewer volumes that are higher than they should be and also adds expense with more sewer flow volume to treat. Some municipal sewer systems may be operating at or near capacity, not because they have that much development generating the sewer volumes, but because the volumes are being artificially increased because of I/I.

Technological advancements have reduced the cost of addressing many I/I issues. Existing sewer mains can be lined with a flexible pipe that cures in place and acts as a new, leak-proof sewer main. Municipalities that are operating at higher than desired daily capacities, or exceeding capacity as frequently happens after storm events, should audit their sewer systems to determine how much I/I may be occurring. It may be cheaper to reduce I/I thereby freeing up capacity, as opposed to costly sewer treatment plant upgrades that do not address the root cause of the issue.



**STRATEGY 1:** Maintain quality service and capacity to serve new development in existing water and sewer service areas.

**OBJECTIVE**

**PRIORITY ACTIONS**

---

A. Maintain and increase sewer and water capacity to support desired development and job attraction efforts.

1. Upgrade outdated and undersized water lines where possible.
2. Replace or repair aging sewer pipes when needed.
3. Increase treatment capacity as additional end users come online.

---

B. Audit and improve wastewater systems to reduce inflow and infiltration thereby increasing treatment capacity in a cost-effective manner.

1. Evaluate municipal sewer systems to determine the extent of inflow and infiltration issues.
  2. Include sewer lining projects and other remedies in capital improvement plans.
  3. Pursue grant funding to leverage limited local resources and construct improvements.
-





# INFRASTRUCTURE

## Strategy 2:

### Increase treatment capacity and extend infrastructure to desired growth areas.

Utility extensions can be incredibly costly and elected leaders may be hesitant to spend money on these projects without end users identified. As such, many communities prepare dedicated utility master plans for the various municipal utilities they provide. The master plan identifies both major and minor improvements including new treatment facilities as well as line extensions, lift stations, and pipe upsizing. The master plan contains cost estimates and timing for each of these projects. The projects from the plan are then incorporated into a capital improvements plan that is coordinated with municipalities' annual budgets and growth and development goals.

Developer-driven improvements are those utility infrastructure improvements that are specifically tied to a proposed development project. In these cases, the developer is usually responsible for the cost of improvements. After installation, the improvements are dedicated to the municipality and they become responsible for operations and maintenance. However, in certain instances, a municipality may elect to extend infrastructure to certain sites as an economic development tool. This can be costly and therefore risky, but it may also help the municipality attract developers looking for "shovel-ready" sites.



## Proactive Utility Extensions

Transportation and utility infrastructure are vital components of any new development. By strategically locating infrastructure investments and service extensions, a city can direct development to desired locations. Developers will be more likely to pursue opportunities at sites already served by municipal utilities and a robust transportation network, as opposed to paying for extensions to other sites.

IND15RPC region communities must balance existing system maintenance with the benefits of proactive utility extensions. This will be an important planning exercise for each municipality and will be dependent on their specific systems, condition, capacity, and long-range land use plans. When projects are deemed important enough, with substantial enough return on investment, these proactive projects should be identified in the comprehensive plan, economic development plans, and programmed into capital improvement plans.

Tax increment financing (TIF) is a financing mechanism that communities can use to pay for and install utility infrastructure in priority areas. TIF districts are typically established for high growth or priority growth/redevelopment areas such as a business park or downtown. TIF districts capture the additional tax revenue as a result of development, redevelopment, or increased property values. Those additional revenues must be re-invested within the TIF boundary. The City can extend utility services for a development project and then use the tax increment generated by that project to pay back the cost of the improvement over time.

## Revolving Loan Fund

An infrastructure revolving loan fund is used to provide low-interest loans for infrastructure projects that facilitate economic development. They are most commonly used to fund water, sewer, and transportation infrastructure projects. Initial funding for the loan pool and operating expense may come from state or federal government agencies, non-profits, or private capital. After initial funding is acquired, loans are distributed. After those projects are constructed and start generating revenue, the loan is paid back into the pool for future projects.

Typical loan borrowers may include for-profit businesses, non-profit organizations, or local governments. Loan programs are often designed for businesses in target industries, specific geographic areas, and communities defined as distressed by certain criteria, or to target the needs of borrowers with items like micro-loans or gap financing. Revolving loan programs are also designed to finance development initiatives, such as infrastructure and revitalization projects sponsored by the local government or other entities.

# STRATEGY 2: Increase treatment capacity and extend infrastructure to desired growth areas.

OBJECTIVE	PRIORITY ACTIONS
A. Proactively upgrade and/or extend municipal utility services to key development and redevelopment sites in alignment with growth and quality of life goals.	<ol style="list-style-type: none"><li>1. Create utility master plans for municipal sewer, water, and stormwater systems that identify necessary maintenance, replacement, and extension projects.</li><li>2. Use the master plans in discussions with potential developers.</li><li>3. Leverage local funding and financing opportunities such as tax increment financing (TIF) and master planning results to pursue funding for improvements.</li><li>4. Extend services to areas that have the greatest return on investment potential.</li></ol>
B. Develop a regional infrastructure revolving loan fund to help developers or communities in the region with the cost of infrastructure expansion and/or capacity issues to support new residential or job growth.	<ol style="list-style-type: none"><li>1. Determine county, city, and town financial resources that could be used to seed the loan program.</li><li>2. Pursue additional federal and state funding for startup and operational costs.</li><li>3. Partner with regional financial institutions to assist in the loan process.</li><li>4. Create a loan program committee to evaluate applications and award loans.</li><li>5. Market the program to developers within the IND15RPC region and beyond.</li><li>6. Evaluate loan program successes and amend eligibility requirements and awards as needed.</li></ol>







# INFRASTRUCTURE

## Strategy 3:

**Support growth with necessary technologies and renewable energy sources desired by new residents and businesses.**

Sustaining long-term economic growth in a community comes from fostering the development of ideas and the creation of new businesses from existing regional assets. Traditional economic development is still a critical component for growth in a community. However, it needs to be supplemented by fostering entrepreneurs and connecting investors and makers to grow emerging technologies. By embracing growing technologies, the IND15RPC region can better differentiate itself from comparable communities it may be competing with regarding job and resident attraction efforts. This includes supporting growth with necessary technologies like broadband internet service and replacing electrical energy generated in coal-fired power plants with renewable energy from solar farms. Having an electric energy system supplied increasingly through renewable energy may make the region more competitive in attracting desired industries.

### Reduce Water Demand

Although residential, commercial, and industrial water consumption accounts for a smaller percentage of overall water use when compared to irrigation, it is still an important consideration in long-term community health and well-being. As communities achieve business attraction and residential development goals, water consumption will increase. Water use can vary greatly by industry; for example, a logistics warehouse uses very little water while a food processor may use significant amounts. Whether the end users are industrial or residential, water-conserving strategies and technologies can have tremendous benefits for both the water service providers and customers.

Strategies to reduce water demand can focus on limiting consumption through various regulations, prices, or technologies such as water-efficient washing machines; reuse and recycling of water such as using treated wastewater for irrigation purposes; and elimination of wasteful practices such as leak identification systems or smart controllers that are able to reduce water use to only what is needed. Water providers in the IND15RPC



region should promote and utilize all of these strategies to reduce water demand and improve regional sustainability efforts. Reduced water use saves customers money and may prevent costly system capacity upgrades as new users come online.

### Solar Energy

The IND15RPC region, in coordination with the Southwestern Indiana Development Corporation (SWIDC) and Indiana First Region, is promoting a future hub for renewable energy through the development of utility-scale solar farms. With declines in both coal-fired electrical generation and the mining industry, large portions of the IND15RPC region face serious job and tax revenue losses. New utility-scale solar installations will help offset tax revenue losses as coal-fired plants close and their assessed valuations plummet. Additionally, jobs in the growing solar industry may help offset energy and extraction industry losses. The region is well-positioned to contribute toward the planned increase in energy diversity due to an abundance of undeveloped and underutilized land. Solar farms are an attractive potential use on reclaimed mining land.

### Broadband Infrastructure

Reliable, high-speed internet access is a required infrastructure and quality-of-life amenity that is needed to attract and retain residents and support entrepreneurship and workforce development. Broadband facilitates greater access to education through distance learning programs as well as increased remote employment opportunities. It is critical in supporting educational goals, especially through virtual learning programs. Students without adequate internet access face a digital divide that may prevent them from keeping pace with peers that do have internet access, both with continued virtual education and in the classroom. Additionally, as telemedicine services become more heavily used by healthcare providers, broadband access can support better care. Finally, high-speed internet can open new doors to entertainment and communication options like movie and television streaming and various social media platforms.

IND15RPC staff should work with member counties, cities, and towns to become Broadband Ready Communities as certified by the state. Similarly, staff should also work with area broadband providers and encourage them to pursue funding through the Next Level Connections Broadband Program.

## STRATEGY 3: Support growth with necessary technologies and renewable energy sources desired by new residents and businesses.

OBJECTIVE	PRIORITY ACTIONS
A. Explore and implement strategies and technologies to reduce water demand and consumption, preventing the need for costly system upgrades and improving resiliency efforts.	<ol style="list-style-type: none"> <li>1. Create a project committee made up of municipal water service professionals and other community leaders to evaluate potential strategies for the region.</li> <li>2. Create educational materials to inform water service providers and end users of the strategies and potential savings.</li> <li>3. Work with water service providers to offer incentives to customers who utilize water-saving technologies and practices.</li> </ol>
B. Promote solar energy projects to increase renewable energy use across the region and grow job opportunities to replace losses in the extraction and energy industries.	<ol style="list-style-type: none"> <li>1. Ensure development ordinances do not act as a barrier to utility-scale solar farm construction.</li> <li>2. Conduct outreach to residents and property owners about the benefits of solar farms and their potential to support IND15RPC communities.</li> <li>3. Work to connect solar energy companies with receptive property owners in the region.</li> <li>4. Work with State and Federal legislature to ensure that solar projects are not removed from personal property taxes.</li> </ol>
C. Continue working to expand broadband infrastructure across the region through efforts such as Broadband Ready Community Certification and Next Level Connections Broadband Program funding.	<ol style="list-style-type: none"> <li>1. Build community support for increased broadband deployment.</li> <li>2. Identify service gaps and other challenges in realizing wider broadband use by residents and businesses.</li> <li>3. Develop public policies that support broadband development, including right-of-way access and coordination with municipal public works projects, streamlined permitting, and potential financial support.</li> <li>4. Offer training and resources to low-income residents through community assets such as the library, school, and workforce programs.</li> <li>5. Explore Broadband Ready Community Certification for member communities.</li> <li>6. Promote Next Level Connections Broadband Program funding to area service providers.</li> </ol>

## PARTNERS

- Banks/Financial Institutions
- Broadband Providers
- Consultants
- County Broadband Committees
- County Survey & Drainage Boards
- Elected & Appointed Officials
- Electric Utility Companies
- Health Department
- Indiana 15 Regional Planning Commission (IND15RPC) Board of Directors
- Indiana 15 Regional Planning Commission (IND15RPC) Staff
- Indiana Department of Environmental Management (IDEM)
- Indiana Economic Development Corporation (IEDC)
- Indiana Farm Bureau
- Indiana Finance Authority (IFA)
- Indiana Office of Community and Rural Affairs (OCRA)
- Indiana Regional Economic Acceleration and Development Initiative (READI)
- Local Governments
- Local Utility Providers
- OCRA: Next Level Connections
- Patoka Lake Regional
- Plan Commission
- Purdue Center for Regional Development  
Regional Sewer and Water Districts
- Purdue Extension
- Renewable Energy Leaders and Organizations
- Rural Electric Cooperatives
- Service Boards
- Sewer and Water Districts
- Soil and Water Conservation District
- State Architect (Homeland Security)
- United States Department of Agriculture (USDA)

## TARGET AUDIENCE

- Builders
- Developers
- Residents
- Target Industries

# QUALITY OF LIFE

## Goal:

Increase, expand, and enhance the quality of life amenities across the region that proactively support community health and well-being, create a sense of place for residents, and foster attractive and diverse tourism and recreational opportunities for residents and visitors to utilize.

## THE IMPORTANCE OF THE QUALITY OF LIFE PILLAR

Improving the quality of life factors in a community is essential in developing the social, cultural, economic, and physical attributes of a place. Similarly, by implementing the strategies found in the other pillars, quality of life will be improved.

Quality of life is about improving the overall lifestyle a person can have, and it is a subjective concept that is left up to the decision-makers of a community to determine how to implement. While it is often associated with the beautification of a place or the development of parks and trails, it can also be about increasing options and access to healthcare, social services, and childcare. Increasing the quality of life for residents can lead to increased community pride and sense of place.

Additional reasoning for why the IND15RPC region should continue to develop and enhance the quality of life options:

- The IND15RPC region is home to amenities that contribute to the quality of life for its communities. With 60,000 acres of the Hoosier National Forest, Patoka Lake, numerous state and local parks, and direct access to the Ohio River, the land in this region includes some of the most scenic in the State of Indiana. Quality of life amenities are a major consideration for individuals, families, and businesses looking to locate in this region. While the region has many tourism and recreational opportunities, protection and investment in these natural and recreational elements must continue.
- Quality of life is directly associated with how a person thinks and feels about a community. While parks, trails, access to nightlife, and culture are most typically recognized as elements that lead to quality of life, it also refers to access to healthcare, essential infrastructure such as high-speed broadband, and quality childcare and education.



- Quality of life amenities and resources directly impact the sense of community. By investing in quality of life amenities, the region creates opportunities for communities to gather through events, programming, and celebrations. These events become the center of the community and contribute to the culture of the region.
- Affordable childcare is a necessity for all communities to have. The lack of affordable childcare services available across the region means parents may not be able to go back to the workforce, especially if working from home is not an option. By providing an emphasis on developing a program to bring quality and affordable childcare and childcare programs to the area, the IND15RPC region recognizes the importance of these resources in relation to the quality of life of its residents.
- Quality of life amenities such as trails, parks, downtown attractions, and community spaces are vital in attracting and retaining young adults and families.
- Quality of life amenities and resources are often considered in terms of recreation and socializing but oftentimes amenities such as multi-use trails can become transportation corridors for people traveling by foot or bicycle. These corridors provide safe and convenient facilities for people to shop, commute to work, and run errands by means other than a vehicle. There are areas of the IND15RPC region with households that do not have a vehicle or have limited use of a vehicle where these facilities become the primary means of transportation.
- Quality of life development should not be limited to more dense and higher populated areas but treated as a necessity for livability and comfort of residents and visitors throughout the region. The amenities and resources for the rural areas may look different than those for the areas of higher density but are still important for the quality of life of the area by connecting neighborhoods and communities and creating spaces for residents to gather.
- Quality of life is a high priority for many communities. The COVID-19 pandemic shed light on the importance of having outdoor recreational opportunities for residents. The IND15RPC region must continue to improve these amenities and resources to attract and retain residents and visitors.



# QUALITY OF LIFE

## Strategy 1:

**Enhance the existing character of the region by developing community amenities needed to retain existing, and attract new, residents and businesses.**

### ABOUT THE OBJECTIVES

The first strategy is focused on developing and improving existing assets within the region to attract new and retain existing residents and businesses. Three objectives have been identified to help work towards this strategy.

#### **Retaining and Increasing Population and Businesses**

The first strategy focuses on the investment of quality-of-life amenities. We know that these amenities are in high demand and can be the determining factor for a new family or business to relocate to an area. We also understand the importance of these facilities in creating opportunities for communities to gather and enhance their sense of place. The IND15RPC region has many tourist destinations which contribute to the quality-of-life amenities of the region including Holiday World and Splashin' Safari, Hoosier National

Forest, Lincoln Amphitheatre, French Lick Resort, Patoka Lake, Big Splash Adventure, West Baden Springs, and Jasper Parklands and League Stadium.

The region is known for its small-town character, rural lands, and natural resources. These all contribute to the quality of life for the region and are some of the reasons that residents stay in the area and return after moving away for college or to pursue other job opportunities. While the affordability of the region can also be a selling point, the region must continue to focus efforts on improving the day-to-day lives of residents with improved quality of life amenities. Amenities might include parks, multi-use trails, community centers, plazas or open spaces, river access points and riverfront development, and connectivity to existing natural resources and destinations.



## Downtown Revitalization

The second objective focuses on downtowns within the region. Downtowns are critical components to the health and well-being of the local community and economy. The downtowns throughout the IND15RPC region each have their own unique character and sense of place. People are attracted to the downtowns because of their local shops and experiences with local culture and arts. The region can continue to capitalize on the draw of the downtowns by enhancing their existing character with quality-of-life amenities such as activated alleys, open spaces and plazas for community gatherings, murals, and unique streetscape treatments.

Downtowns are also important to retain existing residents and businesses. Businesses benefit from the synergy of the surrounding businesses and quality of life amenities such as parks while residents benefit from convenient locations to shop, work, and enjoy leisure time. Downtowns are often the central location for the adjacent rural communities to gather creating a sense of community for even those who live “outside of town.”

## Public and Accessible Transportation Initiatives

The third objective focuses on the need for public transportation options across the region. Traditionally, the region has not been viewed favorably for widespread public transportation because of the rural and spread-out nature of the area. These characteristics make public transportation options expensive and difficult to manage with limited users in certain areas. However, there are areas of the region where households have limited access to vehicles, creating difficulties for those people to get to work safely which results in the demand for public transportation. A multi-county public/private partnership could create opportunities for the communities to meet these needs in a sustainable way. A strategic plan should be developed to identify areas most in need of transportation options to allow people to reach their workplace safely. Other transportation options could include multi-use trails and sidewalks between places of employment and nearby residential areas.



## STRATEGY 1: Enhance the existing character of the region by developing community amenities needed to retain existing, and attract new, residents and businesses.

OBJECTIVE	PRIORITY ACTIONS
A. Invest in quality of life amenities that draw young professionals and families to the region, fostering population and economic growth.	<ol style="list-style-type: none"> <li>1. Increase the miles of multi-use trails in the region by 25 percent by 2030.</li> <li>2. Improve existing city and county parks with new playground equipment by 2030.</li> <li>3. Work with each town or community in the region to create a local plan for improving amenities within each community. These plans will include parks, trails, and community programs and events.</li> <li>4. Create a regional open space and recreation plan to identify areas of the region which are underserved.</li> <li>5. Work with each community to pursue funding grants and private/public partnerships to implement amenities including trails, sidewalks, parks, community events, and open spaces.</li> </ol>
B. Promote downtown revitalization to enhance the sense of community and attract new residents and businesses to the area.	<ol style="list-style-type: none"> <li>1. Incorporate public art, such as murals along the sides of buildings, and other activities throughout downtowns to beautify and activate the space.</li> <li>2. Develop a marketing campaign identifying the unique qualities of downtowns within the region and distribute the campaign to a multi-state audience.</li> <li>3. Develop community-wide events centered in downtown areas to attract larger groups to downtowns.</li> <li>4. Invest in downtown improvements such as pocket parks, improved sidewalks, streetscapes (including lighting and community banners), outdoor dining, and plazas.</li> <li>5. Activate alleyways by incorporating public art installations and seating to create new public spaces.</li> </ol>
C. Develop accessible public transportation options focused on workers commuting to and from jobs.	<ol style="list-style-type: none"> <li>1. Explore public/private partnerships to create public transportation systems for each community in the region with a regional economy of scale.</li> <li>2. Develop a regional multi-modal transportation plan focused on centers of employment and safe access for cyclists, pedestrians, and vehicles.</li> </ol>





# QUALITY OF LIFE

## Strategy 2:

**Increase and expand community services across the region to support the needs of the population.**

### ABOUT THE OBJECTIVES

The IND15RPC region has access to high-quality physical healthcare through Memorial Hospital and Health Care Center, Perry County Memorial Hospital, IU Health Paoli Hospital, Harrison County Hospital, and other county facilities, but the region is lacking in resources for addiction recovery and mental health. The objectives for this strategy focus on increasing community services and health initiatives.

#### Mental Health Services

Mental health services across the nation are lacking, and it is no different in the IND15RPC region. Physical health has been pushed through exercise, diet, and the inclusion and development of multi-modal transportation options. While studies show that sidewalks and trails help contribute to a person's overall mental health, mental health facilities and addiction recovery programs continue to be left out or not as prominent in the overall discussion of "community health and well-being."

Even before the pandemic, the area struggled with widespread drug addiction and the pandemic only exacerbated the need for mental health resources. It is common for communities to see anxiety and uncertainty in residents after a disaster. In addition to the daily anxiety and uncertainty already experienced, the pandemic forced people into isolation and disrupted the daily routines that people had adopted. While changes to mental health needs during the pandemic are hard to quantify, it has been commonly reported that there was an increase in the number of people reaching out for mental health services. This created an even larger need for mental health and addiction recovery services. Many stakeholders recognized that the area was already lacking in availability of these types of services before the pandemic and expressed urgency in the need to correct this deficit with concerns for future mental health issues as people continue to recover both emotionally and economically from the pandemic.



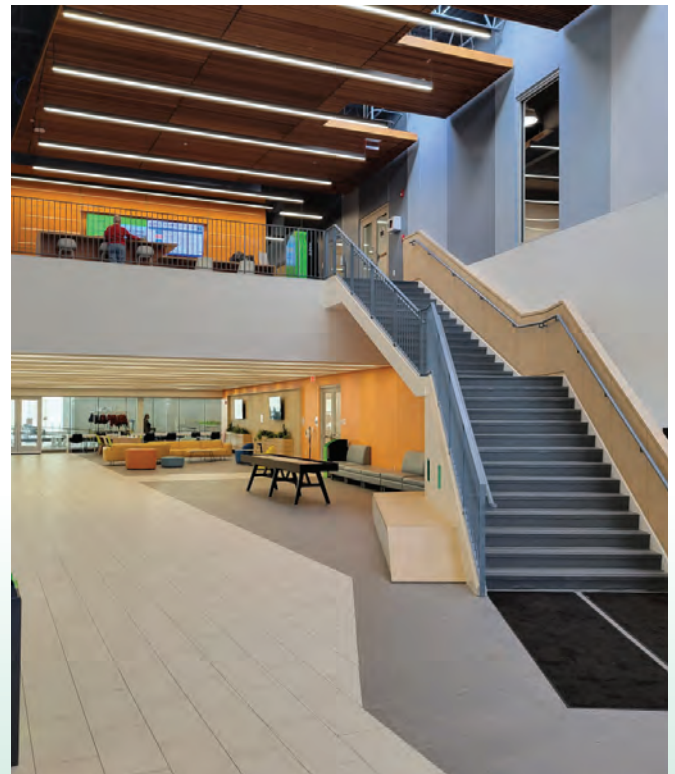
## Funding for Childcare Facilities

Access to affordable childcare was included in the education pillar but has been included in the quality-of-life pillar because of the topic's importance in retaining existing families while also attracting families to the region. Quality affordable childcare has been lacking in the region for much longer than the pandemic. However, the issue was made worse by closures of at-home and commercial childcare options during the pandemic. This created challenges for families who began to work, learn, and live in the same space during the shutdown. It has also created challenges for families wanting or needing to return to in-person work who do not have available childcare. The IND15RPC region is very attractive for families looking to relocate to a rural area and who plan to work remotely but the lack of childcare availability prevents them from doing so. One of the largest challenges identified by stakeholders for the region involves state funding for childcare and the current methods that are used to determine the needs of rural areas.

## Community Centers and Recreational Facilities

Community centers can act as an anchor for a community and provide several amenities and activities all in one place. Generally, community centers can provide space for events and programs to be held for people of all ages during all seasons. These centers are designed to be multi-purpose hubs that provide a place for residents to come together, connect, exercise, and socialize.

Community centers can vary in scale and might be located at an old school or church or include a new multi-purpose building with gyms and classrooms. Programs might include classes and clubs for arts, recreation, adult learning, and other educational programming. Most importantly, community centers should be a place for the community to gather.



## STRATEGY 2: Increase and expand community services across the region to support the needs of the population.

OBJECTIVE	PRIORITY ACTIONS
A. Expand counseling, addiction recovery, and mental health services throughout the region.	<ol style="list-style-type: none"> <li>1. Develop residency programs to attract new graduates with degrees that address counseling, addiction recovery, and mental health services.</li> <li>2. Conduct a regional assessment of services that are available in the region and those that are only available outside of the region. Identify mental health and behavioral health trends and needs. Develop a strategy to address gaps in services.</li> </ol>
B. Work with the state of Indiana's Family and Social Services Administration to determine a better way to assess data for funding needs for childcare facilities in rural communities.	<ol style="list-style-type: none"> <li>1. Develop an accurate cost model for rural communities to replace the current model for low-income families which does not account for the context of different locations.</li> <li>2. Utilize the Child Care and Development Fund from Indiana's Family and Social Services Administration from the Office of Early Childhood and Out-of-School Learning to help low-income families obtain funds to send children to childcare providers.</li> <li>3. Utilize existing Community Foundations, that focus their investments in childhood care and education to help fund various projects including adding staff, supplying food for facilities, and buying supplies for classrooms.</li> </ol>
C. Develop community centers across the region complete with classrooms, gyms, and indoor sports and recreational facilities to help support and build a healthier community.	<ol style="list-style-type: none"> <li>1. Utilize existing structures and facilities to develop centers in the region that can provide activities for communities year-round.</li> <li>2. Work with school corporations to partner in providing community activities utilizing school facilities.</li> <li>3. Conduct a feasibility study for the region to identify appropriate locations, size, and programming for a new state-of-the-art community center with classrooms, gyms, and other amenities to provide year-round educational and recreational programming.</li> </ol>





# QUALITY OF LIFE

## Strategy 3:

### Develop and expand local and regional tourism opportunities.

#### ABOUT THE OBJECTIVES

The final strategy for this pillar focuses on tourism. The IND15RPC region has several popular tourist attractions including Holiday World and Splashin' Safari, French Lick Resort, Patoka Lake, and Hoosier National Forest. However, many of these destinations are not heavily visited during the colder months of the year. This strategy focuses on three objectives to help the region enhance the existing tourism destinations through targeted marketing and programming efforts.

#### Tourism Trails

Tourism trails are not physical trails for bikes and pedestrians but instead are suggested routes throughout the region themed to showcase regionally produced goods or services and tourist destinations. One such trail could include an outdoor adventure trail to connect boating and skiing at Patoka Lake, hiking and ziplining in Hoosier National

Forest, and riding the roller coasters at Holiday World and Splashin' Safari. Another tourism trail might be centered around rail travel and could include the Spirit of Jasper, the French Lick Scenic Railway, and the Ohio River Scenic Railway along with visits to the Depot Railway Museum, Indiana Railway Museum, and the Jasper City Mill. Ecotourism and recreation are large draws for people to visit for a day or extended weekend. Some options include Spring Mill State Park, cave tours such as Marengo Cave and Wyandotte Cave, canoeing, kayaking, and paddle boarding. Food tourism trails are often popular and can be marketed year-round.

Tourism trails can be developed to encourage longer stays in the region for visitors as well as invite residents to the region for events and holidays throughout the year. This would encourage longer visits while also extending the season for the different destinations.



## Year-Round Programming and Activities

Although the IND15RPC region brings in millions of visitors each year, the majority of these visits happen during warmer months of the year. This creates challenges for the businesses and service industries that rely on tourists during the winter months. Creating tourism trails can drive more visits to the area during the off-season but additional amenities and facilities are needed to create a truly year-round tourism market. Adding lodging options near Holiday World and Splashin' Safari could create a supplemental attraction that would bring visitors to the area and allow the park to stay open later in the season. The park currently opens for the Halloween Weekend and could include additional themed events during the off-season.

Additional winter programming similar to the cross-country skiing currently occurring in the Hoosier National Forest or the educational hikes provided at Patoka Lake could be added to the state parks or other destinations to increase attendance for outdoor amenities during the winter months. The region should also continue to collaborate and partner with existing lodging facilities such as French Lick Resort to create events during the holidays to encourage multi-day trips to the towns within the region.

The region should continue to develop year-

round programs for people to attend and enjoy and market the events to bring in visitors. To encourage people to stay in the area for a long weekend, additional hotels or lodging options may need to be developed to support an influx of visitors. Options for communities to consider when looking at expanding their tourism opportunities include ice skating in the winter, shopping, dining experiences, and hosting various events if space is available such as indoor concerts and comedy shows at local auditoriums, theaters, amphitheatres, and sporting events.

## Visitors Center

The regional tourism, marketing, and visitors center would create a team of individuals focused on creating and promoting regional tourism. Although some of these initiatives are conducted by state entities such as Explore Indiana and local visitors bureaus, this center would be focused on collaborating with the different counties and communities to create programs that highlight the region and increase visits during all seasons. A large task for this organization will be creating and distributing marketing to other areas of the state and across the nation. The area has a large number of tourist destinations that are attractive to a broad audience that just may not be aware of what is available in the IND15RPC region.



# STRATEGY 3: Develop and expand local and regional tourism opportunities.

OBJECTIVE	PRIORITY ACTIONS
A. Develop and market a tourism trail to promote week-long visits to the region by connecting the existing tourism destinations.	1. Develop themed tourism trails to attract visitors to stay in the area for longer periods of time. Themes could include outdoor recreation (Patoka Lake, State Parks, Hoosier National Forest, and French Lick/West Baden Springs) or agro-tourism.
B. Continue to enhance and support existing tourism destinations to provide year-round programs including additional lodging options to attract visitors during all seasons.	1. Develop a real-time regional marketing campaign highlighting week-long visits including options for lodging, shopping, and dining in addition to the tourism destinations.
C. Develop a regional tourism and visitor center (along with a marketing campaign) to elevate the viability of these regional initiatives.	1. Develop regional collaborations with tourism destinations to create themed events such as shopping discounts during specific times of the year.







## PARTNERS

- 4-H
- 4C (Building Blocks)
- Americans with Disabilities Act(ADA) Coordinators
- Agencies on Aging
- American Red Cross
- Big Brothers and Big Sisters
- Businesses
- Catholic Charities and Faith-based Organizations
- Chambers of Commerce
- Consultants
- Community Centers/Clubs
- Community Foundations
- Convention & Tourism Bureaus
- Discover Southern Indiana
- Drug Rehabilitation Services & Prevention Centers
- Early Learning Indiana
- Emergency Assistance
- Explore Southern Indiana
- Family and Social Services Administration: Division of Mental Health and Addiction (DMHA)
- Faith Based Organizations
- Fire Departments
- Food Banks & Pantries
- Habitat for Humanity
- Holiday World
- Hoosier National Forest
- Hoosier Uplands Economic Development Corporation
- Indiana Department of Transportation (INDOT)
- Indiana Destination Development Corporation (IDDC)
- Indiana Family and Social Services Administration (FSSA)
- Indiana First Region
- Indiana Housing and Community Development Authority (IHCDA)
- IHCDA: CreatINg Places Grant Program
- Indiana Office of Community and Rural Affairs (OCRA)
- Indiana Uplands Region
- Indiana Youth Institute
- Junior Achievement
- LifeSpring Health System
- Lincoln Amphitheater
- Lincoln Boyhood Memorial
- Lincoln Hills Development Corporation
- Lincoln Pioneer Village
- Lincoln State Park
- Local Economic Development Corporations (LEDOs)
- Local Government
- Local Hospitals & Health Care Providers
- Local Parks Departments
- Main Street Organizations
- Meals on Wheels
- Mental Health Care Providers & Coalitions
- New Recovery/Counseling Providers
- NOW Counseling
- Nursing Homes
- Older Americans Services Corp.
- Parks Departments
- Patoka Lake
- Police Departments
- Public County Court System
- Public Libraries
- Purdue Center for Regional Development (PCRD)
- Rapid Responders
- Recovery programs
- Red Ribbon
- Regional Food Trails
- Regional Opportunity Initiative (ROI) Grants Ride Solutions
- Safe Haven Recovery
- Salvation Army
- Short Term Rentals

- Southern Indiana Community Health Care (SICHC)
- Southern Indiana Gateway (SIG)
- Southwest Indiana Development Corporation (SWIDC)
- State and Local Tourism Industries
- Strong Family Strong Communities
- Tell City Regional Arts Association
- Tourism Organizations
- TRI-CAP
- United Way
- United States Department of Agriculture (USDA)
- United States Economic Development Administration (EDA)
- Veterans Programs
- Youth First
- Youth Mentoring Programs
- Youth Mentors
- Youth Organizations (Big Brothers/Big Sisters/Boys & Girls Club, etc.)
- County WIC Program
- Seniors
- Specialized Counseling Centers
- Therapists and Counselors
- Visitors
- Young adults
- Youth

## TARGET AUDIENCE

- Adults
- Builders
- Children
- Current Businesses
- Current Residents
- Developers
- Doctors
- Entrepreneurs
- Families
- Future Businesses
- Future Residents
- Investors
- Local Government
- Local Tourism Industry
- Non-Profits and Not-for-Profit Organizations
- School Administrators

# GOVERNANCE

## Goal:

Strengthen the region's service, fiscal, and organizational capacity to ensure increased regional collaboration, better communication, and improved resiliency.

## THE IMPORTANCE OF THE GOVERNANCE PILLAR

During the pandemic, local governments became the source of information for most residents and businesses. Not only were they coordinating testing, tracing, and developing quarantining guidelines in response to the COVID-19 pandemic, but they also continued to provide basic services to their communities. While governments were dealing with the constantly changing dynamics of the pandemic, they were also addressing infrastructure, maintenance, and other essential services. The pandemic highlighted the need for governments to increase their capacity to be able to shift with a constantly changing disaster while continuing to provide the day-to-day essential services. The pandemic also brought to light the following reasons why the region needs to improve its governance policies and capacities.

- Like the rest of the nation, the IND15RPC region saw many different initiatives at different levels happening within the region. Many of the initiatives had similar goals and outcomes but involved different jurisdictions or people.
- It was clear that local governments played an important role in disseminating information during the pandemic. However, information was changing daily and was coming from multiple sources. The pandemic exposed the need for a central location to hold information that was convenient and easy for businesses and residents to access rather than through multiple sources.
- Funding opportunities always come from multiple sources including local, regional, state, and federal governments. During the pandemic, there were more businesses and people needing access to these funds, many of whom were not familiar with the different sources or processes who needed to obtain the funding. Creating a central location to document and track the different funding sources available would lessen the stress for businesses and residents looking to access the funds.



- The IND15RPC overlaps several other regions including the Southwestern Indiana Development Council, Indiana First Region, and Indiana Uplands Region. Within its service area, it also contains numerous school districts, the Southern Indiana Gateway, several workforce development organizations, economic development organizations, and tourism organizations and groups. It is important to support those partnerships through shared data and pooled resources. Through the development of a regional coalition of local leaders, the region can work together to focus on the development and promotion of regional projects while addressing local issues.
- Local Economic Development Organizations (LEDOs) are the first point of contact within the region and support their communities in many ways beyond just economic development. They are often stretched beyond their capacity with their work to increase local funding and connect organizations and people within their community. When a community loses its LEDO, a large vacuum is created. Supporting the LEDOs and creating a wider network as well as sharing their information and data with a wider group will leverage their knowledge as well as bring more assistance to help support them with their primary function of economic development.
- Many governments struggled to maintain services and infrastructure when resources were diverted to local emergency management officials, health departments and emergency responders. In addition, more services directly related to the pandemic were being provided by local governments (testing, tracing, etc.). Many governments faced uncertainty about future funding from state and federal sources and made cuts to their budgets to account for anticipated reduced revenues into their budgets. Additionally, many communities anticipate it will take several years for their budgets to recover from the pandemic. This created challenges to governments with budgets that were already straining to complete the necessary maintenance and repairs. Rural communities will have to be more creative in how they attract businesses and talent with a constrained budget.
- The capacity for local planning in each community is different across the region. Part of this is due to the allowance of planning and zoning in the community, staffing, and budgets. To see growth in population and businesses there are certain expectations by homeowners, builders, and developers. This includes having entitlements in place already, having access to utilities and infrastructure, knowing what to expect with planning and zoning and the time it takes to get approval, and knowing that they have a voice at the planning meetings.
- When a pandemic or disaster happens, it is important for a community to have a plan for how resiliency and recovery are achieved. Providing consistent responses, sharing information, and creating a shared vision of the path forward will create the best conditions for a faster recovery.

# GOVERNANCE

## Strategy 1:

**Increase capacity in regional organizations and local governments to implement the resiliency and recovery plan and better support the overall resiliency of the region.**

## ABOUT THE OBJECTIVES

### Economic Development Team

The first strategy for this pillar focuses on implementing the solutions needed to create a more resilient economy that can withstand the shocks and stressors of a pandemic or natural disaster. The recommendations included in the Economic Pillar will need champions to keep those initiatives moving forward. The Economic Development Team will lead the implementation of the action items listed in the Economic Pillar. This team will also need to consistently monitor the economic environment and provide recommendations for future action items and where the region may need to pivot to meet changing economic trends. The Economic Development Team can pursue funding opportunities by creating an inventory of all proposed projects, prioritizing projects for investment, and identifying the resources required. Some of these projects have been identified under the READI program (the Regional Economic Acceleration and Development Initiative) and the preparation

of the CEDS (Comprehensive Economic Development Strategy) which should be used as a reference. The relationship between this plan and the READI plan is described more on page 20 in the Introduction Chapter. Then the team would need to track grants and assess suitable opportunities. By pooling their resources, knowledge, and experience, they can leverage their technical expertise and their regional strategic position to bring more businesses, industry, and talent to the region. Finally, they can collaborate and coordinate with grant partners to develop applications to fund items such as land acquisition and infrastructure extensions.

### Identification of Funding Sources

The second strategy for this pillar focuses on gathering funding sources for communities and providing a central location for residents and businesses to view the multiple options that become available during and after a disaster. Tracking available grants, federal funding, and private/public partnerships was an overwhelming task for many

businesses and residents during the COVID-19 pandemic. The requirements and regulations for the funding sources were revised several times making the entire process confusing to people who were in desperate need of the funding. The IND15RPC region should develop a strategy to identify funding sources, continue to promote grants, government, and compile the sources into a central location, and communicate the central location to residents and businesses in advance of the next pandemic or disaster to reduce the stress and confusion.

### Local Resource Hub

Collaboration and coordination are especially important in rural areas when building resilience. With limited staff and resources, cooperation across boundaries can expand the capacity of organizations. Being able to work across boundaries and between government entities allows the area to share resources and knowledge. The LEDOs in the region collaborate regularly but were required to work even more closely during the pandemic to keep current with available resources and new funding sources. Regular dialogue and conversation between LEDOs and with local governments helped to ensure

communication of new opportunities or policies was timely and consistent across the region. Many times, the LEDOs and Chambers of Commerce are the front-line responders for businesses with questions during an event like the pandemic or a disaster. The local resource hub seeks to simplify and aid the communication of the different governments and organizations in the area.

### Implementation Team

The implementation team will oversee the recovery and resiliency plan action steps to ensure improvements are made throughout the region that strengthen resiliency and each communities' ability to recover from disasters. The IND15RPC staff should not be the only responsible party for the plan if the region wants to see real movement on action steps. However, the IND15RPC staff can be instrumental in developing an implementation committee with representatives from each county or community. This committee will lead the charge in plan implementation by identifying responsible parties and organizations for key action steps.

# STRATEGY 1: Increase capacity in regional organizations and local governments to implement the resiliency and recovery plan and better support the overall resiliency of the region.

OBJECTIVE	PRIORITY ACTIONS
A. Work with the Indiana 15 Regional Planning Commission to establish and develop an economic development team that focuses on attracting new businesses and industries within and to the region.	<ol style="list-style-type: none"> <li>1. Collaborate with LEDOs and IND15RPC staff to develop a team of businesses and community leaders who can support and drive the implementation of action items that strengthen the economic environment of the region.</li> <li>2. Working with the Recovery and Resiliency Committee, identify action steps that can be led by the economic development team.</li> <li>3. Continue to develop innovative strategies to strengthen existing businesses while also attracting new businesses to the area.</li> </ol>
B. Identify potential funding avenues and resources available during disasters.	<ol style="list-style-type: none"> <li>1. Train and facilitate grant writing workshops to facilitate finding, writing, and submitting grants on behalf of communities and non-profits in the region.</li> <li>2. Coordinate with local resource coordinators to update disaster-specific funding sources as they are released during and after a disaster.</li> <li>3. Increase shared capacity across multiple units of government by funding common regional needs such as GIS and non-profit assistance that can be housed at the Indiana 15 Regional Planning Commission office.</li> </ol>



## OBJECTIVE

## PRIORITY ACTIONS

C. Work with local governments and organizations to develop a “one-stop-shop” approach to promote intergovernmental coordination, provide resources for recovery, ensure timely communication, and serve as an overarching umbrella for the public and business community.

1. Refine the current list of resources for businesses (new and existing) maintained by the IND15RPC staff or local governments. Work with local governments to identify the resources that were most in-demand during the pandemic and other disasters to combine individual lists into one source for each government. Determine the most logical and convenient location for the combined information to be located (i.e., IND15RPC website).
2. Develop an action plan to identify key steps to disseminate information to the communities and businesses within the region.
3. Market and communicate the location and advantages of the combined resource before, during, and after disasters.

D. Utilizing the IND15RPC, develop an implementation committee that will oversee the implementation of the Recovery & Resiliency Plan and report to the board and the communities regarding the implementation of the strategies.

1. Initiate a region-wide coordinated capacity study to identify existing government services, assets, procurement, and identify gaps and recommend opportunities for shared staff resources.
2. Organize a Resiliency and Recovery Plan Implementation Committee to oversee the implementation of the action steps. Each county, city, and town should be represented in the implementation committee along with IND15RPC staff.
3. Identify potential shocks and stressors for the region and assess the region’s vulnerabilities for these events.
4. Develop a priority list of action steps to identify short-, mid-, and long-term actions. Identify the lead organization or person who will take responsibility for implementing the action steps.

# GOVERNANCE

## Strategy 2:

**Develop a robust regional communication network that communicates information, services, and data to the public, businesses, organizations, and governments.**

### ABOUT THE OBJECTIVES

#### Disaster Communications Plan

Information regarding resources that are available is especially critical during a disaster. This was most recently demonstrated during the COVID-19 pandemic.

Disseminating the information may need to be adjusted to meet the current conditions of the ongoing disaster. The region can work together to develop a hierarchy of how information will be shared and who will be sharing the information. Potential challenges and restraints such as losing power during a flood should be identified with resulting solutions developed to address these challenges. Developing the plan prior to the next pandemic or disaster will allow the region to put measures in place to create the capacity in existing agencies for the region to be able to disseminate information quickly and in an organized and coordinated manner.

#### Planning Awareness Campaign

Although there are areas in the region that are lacking in community planning, much of the region does have ongoing community planning. The IND15RPC regularly creates the Comprehensive Economic Development Strategy (CEDS) for the region. This comprehensive planning document seeks to guide the growth of the region through coordinated and strategic economic planning. Planning documents like the CEDS and the various comprehensive plans for communities promote sustainable development of the area while protecting the natural resources of the region. Sometimes rural areas look at these planning efforts less favorably and see them as an intrusion on individual rights. The planning awareness campaign should provide a larger view of the importance of planning in terms of creating more sustainable and vibrant communities which are more resilient to shocks created by disasters.

## Recovery and Resiliency Plan Marketing

The IND15RPC Recovery and Resiliency plan contains many action steps that will need to be implemented for the plan to be effective. It will take many community members to implement the strategies identified for each pillar to create a more resilient region. The first step in implementation will be getting the word out about the plan, its goals and objectives, and what will be needed to make the improvements recommended in the plan. The IND15RPC Board will be instrumental in identifying ways to utilize existing meetings and initiatives to share the plan with communities.



## STRATEGY 2: Develop a robust regional communication network that communicates information, services, and data to the public, businesses, organizations, and governments.

OBJECTIVE	PRIORITY ACTIONS
A. Develop a communications plan for disseminating information during a pandemic or disaster.	<ol style="list-style-type: none"> <li>1. Develop a communications strategy identifying key sources and strategies to reach communities and businesses.</li> <li>2. Create a hierarchy for sharing information during a disaster or pandemic.</li> <li>3. Market the resources available and the location of the regional resource hub.</li> <li>4. Develop a series of messages to be distributed to the public, community leaders, organizations, and businesses during a disaster.</li> <li>5. Update the communications strategy frequently to keep the plan current.</li> </ol>
B. Develop an ongoing communications campaign to raise awareness of the need for planning in the community. (This could be for any type of plan, effort, program, etc.)	<ol style="list-style-type: none"> <li>1. Develop a communications strategy for communities and counties which do not currently have plans to raise awareness of the advantages and value of planning in communities.</li> <li>2. Develop a communications plan for communities and counties with planning to continue awareness of the advantages of having planning in their communities.</li> </ol>
C. Working with IND15RPC, review existing meetings, and determine the most effective way to communicate information, data, initiatives, and progress from the Recovery and Resiliency Plan. This should be coordinated with several other strategies in this plan.	<ol style="list-style-type: none"> <li>1. Coordinate with the IND15RPC to develop a communication strategy to share the recommendations from the Recovery and Resiliency Plan and to identify community representatives for the plan implementation committee.</li> <li>2. Communicate priority action items and updates with the economic development team, IND15RPC, and local resource coordinators.</li> </ol>





# GOVERNANCE

## Strategy 3:

**Develop a resources hub to foster the sharing of data, information, knowledge, and best practices that will increase capacity, ease the strain on services, and promote resilience in the region.**

### ABOUT THE OBJECTIVES

#### Local Resource Coordinators

Resource coordinators maintain a working knowledge of local and county resources. They are the source of information for residents and businesses and connect neighbors to other community resources which can assist during disasters or help communities during times of growth. Resource coordinators are responsible for the collection and compilation of data and information. They are often the resources for medical, mental health, employment and training programs, public assistance, food banks, childcare, transportation, and subsidized housing opportunities.

#### Indiana 15 Regional Planning Commission Information Repository

The IND15RPC has been successful because of its relationships in the region. These relationships have led the staff to develop mapping and GIS information for each community in the region. The IND15RPC website also hosts the many comprehensive plans and CEDS for the region. Building

on this practice, the IND15RPC website should continue to grow as a repository for information and data related to the region. To accomplish this, implementation will depend on leveraging and growing these and other existing relationships and building new ones. IND15RPC will have to enhance collaboration across formal and informal partnerships and build ongoing trust and confidence. Although each community has a comprehensive list of local resources that are available, the regional resources are not always included in those lists. Storing this information under the umbrella of the IND15RPC should also assist in coordination between local agencies and help them to recognize regional opportunities that will be available through partnerships with their surrounding neighboring communities. This also means that the IND15RPC needs to take a leadership role in coordinating federal and state investments, which in some projects they do. For some projects, IND15RPC has a process to develop, coordinate, and prioritize responses to federal funding opportunities. They should continue to convene regional stakeholders and provide research and data to secure financial support.





**STRATEGY 3:** Develop a resources hub to foster the sharing of data, information, knowledge, and best practices that will increase capacity, ease the strain on services, and promote resilience in the region.

**OBJECTIVE**

**PRIORITY ACTIONS**

---

A. Establish a resource coordinator in each county with the sole purpose to bring together the silos within their counties to help coordinate data, and other information sharing as they are often working toward similar goals or regional initiatives or programs.	<ol style="list-style-type: none"><li>1. Identify a resource coordinator for each county to coordinate information locally.</li><li>2. Collaborate with Recovery and Resiliency Implementation Committee to create a central location for the information.</li><li>3. Determine the most logical and convenient location for the combined information to be located (i.e., local city and county websites).</li><li>4. Update resources on a regular basis.</li></ol>
<hr/>	
B. Utilize the resources of IND15RPC to serve as a repository for information, documents, mapping, etc. to support efforts of regional resiliency and recovery.	<ol style="list-style-type: none"><li>1. Develop a regional resource hub to centralize the individual community and county resource hubs.</li><li>2. Gather additional resources focused on regional resiliency and recovery to be in regional resource hubs.</li><li>3. Update maps and GIS information for communities that do not have dedicated staff to produce mapping and maintain with IND15RPC.</li></ol>

---





# GOVERNANCE

## Strategy 4:

Identify the minimum baseline data, studies, and mapping each community in the region needs to support future resiliency and recovery efforts.

## ABOUT THE OBJECTIVES

### Update Existing Plans

The recommendations and action items included in this plan will help to create a more resilient region. However, there are existing plans and ordinances that will need to be updated to be in alignment with the vision and goals included in this plan. There are also areas in the region that do not have plans to guide their growth. These areas will benefit from the development of strategic planning to guide their growth and from the development of strategies to be implemented during recovery from a disaster or disruption.

### Case Studies

Case studies are in-depth, detailed examinations of existing communities that have implemented the same or similar goals and objectives as those proposed in this plan. Information that can be gleaned from these types of studies can include strategies that were used which were successful and those that did not work and why. These types of studies can be very compelling when talking to the public about implementing changes because they show real-world communities which have seen positive outcomes from similar strategies.

### Brownfield Reuse

A brownfield is defined by the EPA as a property, the expansion, redevelopment, or reuse of which may be complicated by the presence or potential presence of a hazardous substance, pollutant, or contaminant. The EPA's Brownfields Program provides funds to assist communities and governments in the inventory, assessment, cleaning up, and reuse of brownfield sites. Lands that have previously been mined often fall within this category. As the coal industry continues to move out of the region, these lands can be reclaimed with the use of brownfield funds. Identification of brownfields and planning which can address the clean-up and reuse of the lands will create economic opportunities for the region.

### Multiple Jurisdiction Plan Fund

The intent of developing a multiple jurisdiction fund is to support plans which address recovery, redevelopment, and resilience plans developed to encourage and enhance the coordination and cooperation of multiple jurisdictions within the region. This fund would be developed to provide a 20 percent match for local jurisdictions which are supporting regional plans.





## STRATEGY 4: Identify the minimum baseline data, studies, and mapping each community in the region needs to support future resiliency and recovery efforts.

OBJECTIVE	PRIORITY ACTIONS
A. Create or update existing plans and ordinances to close gaps and fulfill visions and goals. Plans should be created where they do not exist.	<ol style="list-style-type: none"> <li>1. Assess existing plans and ordinances to identify outdated plans or areas lacking plans and ordinances.</li> <li>2. Develop a list of areas that need to update plans or create new plans and ordinances.</li> <li>3. Work with local governments to coordinate development and updates to these plans and ordinances.</li> </ol>
B. Document and share case studies, tactics, programs, and techniques used in the region and across Indiana and the Midwest that are successful in reaching similar goals as those of the region. Document tactics, programs, and techniques that are successful for future reference.	<ol style="list-style-type: none"> <li>1. Develop and share case studies in the region, state, and nation which demonstrate the value of having mapping, data, and studies that support communities and create resiliency.</li> <li>2. Identify tactics from the case studies which can be implemented in the IND15RPC region.</li> <li>3. Determine the responsible party to implement these changes in each community or county.</li> </ol>
C. Support studies that examine the reuse and redevelopment of brownfield sites.	<ol style="list-style-type: none"> <li>1. Update the list of brownfield sites in the region.</li> <li>2. Identify funding strategies to support studies for these sites.</li> <li>3. Market these studies demonstrating the potential for the development of brownfield sites.</li> </ol>
D. Develop a regional grant fund that would provide a 20 percent match to a government or organization that sponsored a study that addressed a multiple jurisdictional study for future planning, redevelopment, disaster planning, pandemic recovery, education pathway development, etc. The intent of this program is to support first-time plans and multiple jurisdictional studies.	<ol style="list-style-type: none"> <li>1. Coordinate with local governments from the region to create a regional grant fund for multiple jurisdiction studies.</li> <li>2. Establish a fund to provide a 20 percent match to a government or organization sponsoring a study that includes multiple jurisdictions.</li> <li>3. Identify areas in need of studies for planning, redevelopment, disaster planning, pandemic recovery, or education pathway development.</li> </ol>



## PARTNERS


- American Red Cross, Salvation Army, Rapid Responders, Emergency Assistance
- Banks/Financial Institutions
- Centers for Disease Control and Prevention (CDC)
- Chambers of Commerce
- Community Foundations
- Drug Rehabilitation Services & Prevention Centers
- Education & Entrepreneurship in Dubois County (EEDC)
- Elected and Appointed Officials
- Emergency Management Agency (EMA)
- Federal Emergency Management Agency (FEMA)
- Hoosier Uplands
- Indiana 15 Regional Planning Commission (IND15RPC) Board of Directors
- Indiana 15 Regional Planning Commission (IND15RPC) Staff
- Indiana Department of Homeland Security (IDHS)
- Indiana Economic Development Corporation (IEDC)
- Indiana First Region
- Indiana Legal Services, Inc. (New Albany, Bloomington, and Evansville offices)
- Indiana Office of Community and Rural Affairs (OCRA)
- Indiana Uplands
- Lincoln Hills Development Corporation (LHDC)
- Local Colleges and Universities
- Local Economic Development Corporations (LEDOs)
- Local Government
- Local Health Departments
- Local Hospitals & Health Care Providers
- Local School Systems
- Mental Health Care Providers
- Planning Departments
- Police and Fire Services
- POLIS Center at Indiana University Purdue University Indianapolis (IUPUI)
- Public Libraries
- Purdue Center for Regional Development (PCRD)
- Purdue Extension
- Small Business Administration (SBA)
- Small Business Development Centers (SBDC)
- Southern Indiana Gateway (SIG)
- Southwestern Indiana Development Corporation (SWIDC)
- Students
- Township Government
- TRI-CAP
- United States Economic Development Administration (EDA)
- United Way
- WorkOne
- WIC Program (County Level)

## TARGET AUDIENCE

- Businesses
- Elected and Appointed Officials
- Housing and Urban Development (HUD)
- Indiana Department of Transportation (INDOT)
- Indiana Office of Community and Rural Affairs (OCRA)
- Industries
- Local Economic Development Corporations (LEDOs)
- Local Governments
- Planning Departments
- Public
- United States Economic Development Administration (EDA)



# CONCLUSIONS



*The Steadfast: Creating Deeper Roots for a Stronger Future Plan* is a strong and actionable framework for both recovery and resiliency for the IND15RPC region over the next 5 to 10 years. While the pandemic caused momentary increases in unemployment, less income for some families, and overall hardships, the region has begun its recovery from the pandemic and has entered the endemic stage.

Prior to the pandemic, the market was shifting. Retail had been shifting from brick and mortar to more online sales, manufacturing had been shifting from traditional manufacturing to automation, robotics, and technology. There has been a movement to recruit makerspaces and small-scale manufacturing into downtowns, innovation districts, and other places. When the pandemic happened, everything came to a halt and for the Indiana 15 Region, allowed for a minor reset. While the region has started to recover, it will still need to implement the actions in the plan to develop a resilient economy and prepare for the future. The actions in the Recovery and Resiliency Plan go beyond economic recovery and resiliency to provide for actions that will support population growth, diversify the economy, grow businesses and industries, grow local entrepreneurship, develop new and existing economic sectors, and revitalize downtowns, business districts, and industrial parks.

The pandemic has also offered new insights to the region and shown how working together towards common goals and sharing resources strengthens resiliency. With resiliency, the region is better positioned for greater opportunities for economic development, tourism, outdoor recreation, housing, and other quality of life initiatives. All of which together will increase population and raise wealth in the region.



The remainder of this chapter is divided into three sections including priorities, benchmarks, and funding. The priorities section discusses the importance of what strategies and actions should be implemented first. The benchmarks section identifies where the region is now and the trends and data to track over time to ensure the region is on the right course to recovery and resiliency as well as how often to be monitoring the region's progress. The funding section identifies potential funding opportunities available for some of the action items identified in the Framework Chapter.

## PRIORITIES

With the number of pillars, strategies, and action steps throughout this plan and the limited resources to implement them, priorities need to be established. The Task Force was asked to select their top 5 to 10 objectives within each of the pillars. Then, Task Force members were asked to rank each of those objectives in order of importance. A weighted average was utilized to prioritize the objectives for each pillar. The five top objectives were then taken and then re-ranked to determine priorities within this top grouping. Those prioritizations are what follow. Appendix C contains the full results of the ranking of every priority by pillar, including the final 30 objectives from the combined pillars.

### Top 30 Objectives to Be Completed in the Next Three to Five Years

Based on the ranking by the Task Force, the following objectives (see table on the next page) have the highest priority and are where the greatest human resources and financial resources should be spent to move this plan forward towards recovery and resiliency. As noted in the Framework Chapter, there are many partners who need to be engaged in implementing this plan. This is where all these partners should start.



PILLAR	OBJECTIVE
Quality of Life	Invest in quality-of-life amenities that draw young professionals and families to the region, fostering population and economic growth.
Infrastructure	Continue working to expand broadband infrastructure across the region through efforts such as Broadband Ready Community Certification and Next Level Connections Broadband Program funding.
Infrastructure	Proactively upgrade and/or extend municipal utility services to key development and redevelopment sites in alignment with growth and quality of life goals.
Governance	Work with the IND15RPC to establish and develop an economic development team that focuses on attracting new businesses and industries within and to the region.
Quality of Life	Work with the State of Indiana's Family and Social Services Administration to determine a better way to assess data for funding needs for childcare facilities in rural communities.
Infrastructure	Maintain and increase sewer and water capacity to support desired development and job attraction efforts.
Education	Communicate the benefits of working locally to engage teachers, students, parents, and the broader community to highlight the training opportunities in place, and the rewarding careers awaiting them.
Infrastructure	Develop a regional infrastructure revolving loan fund to help developers or communities in the region with the cost of infrastructure expansion and/or capacity issues to support new residential or job growth.
Housing	Establish a regional land bank to acquire blighted properties and structures, prepare them for sale, hold if necessary, and then sell them so that they may return to attractive and tax positive assets in the community.
Governance	Train and organize grant writing workshops to facilitate finding, writing, and submitting grants on behalf of communities and non-profits in the region.

PILLAR	OBJECTIVE
Quality of Life	Develop accessible public transportation options focused on workers commuting to and from jobs.
Economic	Create talent pipelines to meet the growing needs of regional businesses, especially in key targeted industries and growing startups.
Education	Develop a regional plan for quality childcare for the regional workforce.
Economic	Diversify the region's economic base towards high-skilled jobs.
Quality of Life	Promote downtown revitalization to enhance the sense of community and attract new residents and businesses to the area.
Housing	Attract land developers and production home builders to the region to help increase housing choices and values.
Housing	Create a residential tax increment financing (TIF) toolkit to help reduce the cost and facilitate the use of housing TIF districts in area municipalities.
Housing	Create and provide initial funding for a revolving loan fund to help fill financing gaps associated with infrastructure development for new residential construction.
Education	Foster deeper relationships with local technical colleges and universities to expand non-degree programs (e.g., certifications and credentials) that meet the needs of current and future regional employers.
Governance	Utilizing the IND15RPC, develop an implementation committee that will oversee the implementation of the Recovery & Resiliency Plan and report to the board and the communities regarding the implementation of the strategies.
Education	Establish pathway programs for workers within the region for career advancement.

PILLAR	OBJECTIVE
Economic	Develop a regional revolving loan fund to be used to support operational, equipment, or construction improvement needs associated with expanding existing businesses as well as recovery from the pandemic/disaster.
Quality of Life	Expand counseling, addiction recovery, and mental health services throughout the region.
Housing	Establish a residential rehabilitation grant program for improvements to owner-occupied dwellings.
Governance	Create or update existing plans and ordinances to close gaps and bring vision and goals to fruition. Where plans do not exist, they should be created.
Governance	Work with local governments and organizations to develop a “one-stop-shop” approach to promote intergovernmental coordination, provide resources for recovery, ensure timely communication, and serve as an overarching umbrella for the public and business community.
Infrastructure	Promote renewable energy projects across the region and grow job opportunities to replace losses in the extraction and energy industries.
Economic	Develop a targeted industry study for the region.
Economic	Develop a more robust directory of resources & opportunities for businesses and the community.
Education	Establish a workforce development director to bring together the organizations within the region to focus on the workforce.

## Priorities By Pillar

The following subsection lists the priorities by pillar. Each pillar lists the top 10 priorities as ranked by the Task Force members. These are ranked in order of importance in which they should be completed. In some cases, it might take 15 to 20 years to achieve some of these priorities.

### Education

- Establish a workforce development director to bring together the organizations in the region to focus on the workforce.
- Establish pathway programs for workers within the region for career advancement.
- Develop a regional plan for quality childcare for the regional workforce.
- Communicate the benefits of working locally to engage teachers, students, parents, and the broader community to highlight the training opportunities in place, and the rewarding careers awaiting them.
- Foster deeper relationships with local technical colleges and universities to expand non-degree programs (e.g., certifications and credentials) that meet the needs of current and future regional employers.
- Develop a talent attraction program for the region.
- Expand technical education opportunities for students within the K-12 system to train and engage a workforce that has the technical and soft skills that are aligned to the future needs of the regional workforce and helps businesses remain competitive.
- Work with local businesses to integrate them into the education process to ensure training and classes provide necessary skills to students.
- Provide early childhood educational opportunities for families in the region.

### Economic

- Develop a targeted industry study for the region.

- Create an innovation ecosystem by providing incubator and makerspaces.
- Develop a regional revolving loan fund to be used to support operational, equipment, or construction improvement needs associated with expanding existing businesses as well as recovery from the pandemic/disaster.
- Develop a more robust directory of resources & opportunities for businesses and the community.
- Create talent pipelines to meet the growing needs of regional businesses, especially in key targeted industries and growing startups.
- Create and provide an on-demand library of resources, guidance, and training.
- Develop E-Commerce training and assistance programs for small businesses to diversify and expand their customer base.
- Promote development of underutilized spaces by re-imagining new uses and matching new business owners with building owners.
- Identify angel investing networks to develop a business accelerator program for the region.

### Housing

- Attract land developers and production home builders to the region to help increase housing choices and values.
- Create and provide initial funding for a revolving loan fund to help fill financing gaps associated with infrastructure development for new residential construction.
- Create a residential tax increment financing (TIF) toolkit to help reduce the cost and facilitate the use of housing TIF districts in area municipalities.
- Establish a residential rehabilitation grant program for improvements to owner-occupied dwellings.
- Target public infrastructure investments (streets, sidewalks, streetscape, lighting, utilities) in priority development areas to leverage additional private sector housing investment.



- Establish a regional land bank to acquire blighted properties and structures, prepare them for sale, hold if necessary, and then sell them so that they may return to attractive and tax positive assets in the community.
- Institute a rental registration program to ensure accurate and up-to-date contact information for owners to better keep negligent landlords accountable for their properties.
- Establish relocation incentive programs to attract residents that have a potential focus on southern Indiana to move to the region for two years.
- Promote adaptive reuse of commercial and industrial properties for residential use and conversion or construction of upper floor residences in downtowns.
- Consider using incentives, such as reduced tap/connection fees, reduced or waived permit fees, and tax abatement, to realize housing development and redevelopment.

### **Infrastructure**

- Proactively upgrade and/or extend municipal utility services to key development and redevelopment sites in alignment with growth and quality of life goals.
- Maintain and increase sewer and water capacity to support desired development and job attraction efforts.
- Audit and improve wastewater systems to reduce inflow and infiltration thereby increasing treatment capacity in a cost-effective manner.
- Develop a regional infrastructure revolving loan fund to help developers or communities in the region with the cost of infrastructure expansion and/or capacity issues to support new residential or job growth.
- Continue working to expand broadband infrastructure across the region through efforts such as Broadband Ready Community Certification and Next Level Connections Broadband Program funding.

- Promote renewable energy projects across the region and grow job opportunities to replace losses in the extraction and energy industries.
- Explore and implement strategies and technologies to reduce water demand and consumption, preventing the need for costly system upgrades and improving resiliency efforts.

### **Quality of Life**

- Invest in quality-of-life amenities that draw young professionals and families to the region, fostering population and economic growth.
- Promote downtown revitalization to enhance the sense of community and attract new residents and businesses to the area.
- Work with the State of Indiana's Family and Social Services Administration to determine a better way to assess data for funding needs for childcare facilities in rural communities.
- Develop accessible public transportation options focused on workers commuting to and from jobs.
- Expand counseling, addiction recovery, and mental health services throughout the region.
- Develop community centers across the region complete with classrooms, gyms, and indoor sports and recreational facilities to help support and build a healthier community.
- Continue to enhance and support existing tourism destinations to provide year-round programs including additional lodging options to attract visitors during all seasons.
- Develop and market a tourism trail to promote week-long visits to the region by connecting the existing tourism destinations.
- Develop a regional tourism marketing plan and visitors center to elevate the viability of three regional initiatives.

## Governance

- Utilizing the IND15RPC, develop an implementation committee that will oversee the implementation of the Recovery & Resiliency Plan and report to the board and the communities regarding the implementation of the strategies.
- Work with local governments and organizations to develop a “one-stop-shop” approach to promote intergovernmental coordination, provide resources for recovery, ensure timely communication, and serve as an overarching umbrella for the public and business community.
- Work with the IND15RPC to establish and develop an economic development team that focuses on attracting new businesses and industries within and to the region.
- Train and facilitate grant writing workshops to facilitate finding, writing, and submitting grants on behalf of communities and non-profits in the region.
- Create or update existing plans and ordinances to close gaps and fulfill visions and goals. Create plans where they do not exist.
- Develop a communications plan for information during a pandemic/disaster. This could include developing a series of messages, how that is disseminated to the public/businesses/community leaders/organizations, a central website for the region, etc. Publish updates, information, and plans/links in the communications plan.
- Document and share case studies, tactics, programs, and techniques used in the region and across Indiana and the Midwest that are successful in reaching similar goals as the regions. Document tactics/programs/techniques that are successful for future reference.
- Develop an ongoing communications campaign to raise awareness of the need for planning in the community. (This could be for any type of plan, effort, program, etc.)
- Establish a resource coordinator to help coordinate data, and other information sharing as they are often working toward similar goals or regional initiatives or programs.
- Working with IND15RPC, review existing meetings, and determine the most effective way to communicate information, data, initiatives, and progress from the Recovery and Resiliency Plan. This should be coordinated with several other strategies in this plan.

## BENCHMARKS

Implementing the *Steadfast: Creating Deeper Roots for a Stronger Future Plan* will take time. Some strategies and their objectives can be completed in the next three to five years and yet others will take closer to fifteen to twenty years. But above all, it requires diligence, continued work, patience, and committed resources from member communities, partners, and the IND15RPC board members and staff. It will be hard work and will not produce immediate results, nor will indicators immediately change.

The following benchmarks are outlined to help keep all involved focused on the strategies and objectives ahead and stay invested in the region. These benchmarks are standard across many different levels and regions of government so that local, county, regional, and state entities can track how well the region is doing and submit the metrics to various entities for funding, awards, or other similar needs.

## PILLAR

## BENCHMARK

Education	1. Certificates & Credentials
	2. Apprenticeships
	3. Associate Degrees
	4. Bachelor's Degrees
	5. Graduate & Professional Degrees
	6. Graduation Rate
	7. K-12 School Enrollment
	8. Pre-K Education Centers
	9. Number of New Pathways
Economic	1. Number of Jobs, Total & Sector
	2. Per Capita Income
	3. Average Wages
	4. Median Household Income
	5. Start-ups, Capital Data Tracking
	6. Number of New Businesses/Industries, Total & Sector
	7. Patents, Pending & Issued
	8. Regional Investment
	9. Number of innovation centers created
Housing	1. New Housing Starts
	2. Types of new housing, total number by year
	3. House values
Infrastructure	1. Miles of broadband or location of broadband
	2. Miles of new water/sewer
	3. Number of new water/sewer connections
	4. Miles of improved streets
Quality of Life	1. Community Health Facilities
	2. Mental Health Facilities
	3. Childcare Facilities, Public/Private/Home
	4. Trails, Total Miles
	5. Community spaces/places/parks accomplishments
	6. Total Population
	7. Net Migration
	8. Births & Deaths
	9. Population by Age
	10. Diversity
	11. Poverty Rates
	12. Free/reduced lunch rates
	13. Number of people visiting specific tourism attractions
	14. Tourism visitors
Governance	1. New plans created for jurisdictions having none
	2. Number of grants awarded per year
	3. Dollar amount of grants awarded per year
	4. Decrease in amount of time for property owner to construct a project

# POTENTIAL FUNDING SOURCES

The following is a list and description of funding sources that may be used to help finance recommendations and projects described earlier in the plan. Because these programs change from time to time and funding may not always be available in a given budget year, IND15RPC communities and organizations should continue to search for and monitor grants and other funding programs to identify new opportunities as they are available.

## INDIANA HOUSING AND COMMUNITY DEVELOPMENT AUTHORITY (IHCDA)

### Community Loans

A Community Development Financial Institution (CDFI) provides capital, credit, and financial services to markets and populations that are underserved by traditional financial institutions. Communities can rebuild their physical environments and help businesses create jobs by accessing the capital and services of a CDFI.

CDFIs provide a unique range of financial products and services in economically distressed target markets, including mortgage financing for low-income, first-time home buyers, and nonprofit developers; flexible underwriting and risk capital for community facilities; and technical assistance, commercial loans, and investments to start-up and expanding businesses in low-income areas.

In order to capitalize on better places and brighter futures, the Community Investment Fund of Indiana, Inc. (CIFI) provides development services and loans in qualified investment areas and to low-income individuals that lack access to financial products or services throughout the state. Its purpose is to generate positive change by increasing financial and social capital flows across the state by directly financing projects, assisting in leveraging additional capital, and facilitating access to program services. CIFI's primary customers are individuals, businesses, not-for-profit organizations, community service providers, and affordable housing developers.

## SMALL BUSINESS AND ENTREPRENEURSHIP DEVELOPMENT

### Community Enhancement and Economic Development (CEED) Loan Program

The Community Enhancement and Economic Development Loan Program (CEED) is the State of Indiana's loan program under the Section 108 Loan Guarantee Program (24 CFR 570, subpart M). CEED provides communities with a source of loan financing for economic development, housing rehabilitation, public facilities, and other large-scale projects.



Eligible applicants include all non-entitlement Local Units of Government (including Counties) in Indiana. Funds may be used by the Local Unit of Government or lent to another public or private entity (e.g., for-profit or nonprofit housing developer, an operating business) that will undertake an eligible activity.

Activities eligible for CEED financing include:

Economic development activities eligible under Community Development Block Grants (CDBG);

- Machinery and Equipment;
- Acquisition of improved or unimproved real property in fee or by long-term lease, including acquisition for economic development purposes;
- Site preparation, including construction, reconstruction, installation of public and site improvements, utilities, or facilities (other than buildings), or remediation of properties with known or suspected environmental contamination;
- Clearance, demolition, and removal, including the movement of structures to other sites and remediation of properties with known or suspected environmental contamination of buildings and improvements on real property acquired or rehabilitated;
- Payment of interest on the guaranteed loan and issuance costs of public offerings; and
- Payment of issuance, underwriting, servicing, trust administration, and other costs associated with private sector financing of debt obligations.

### Business Expansion and Entrepreneurship Development (BEED) Program

In 2010, after recognizing the need for more microenterprise opportunities throughout the state, Indiana Housing and Community Development (IHCDA) created the Business Expansion and Entrepreneurship Development (BEED) Program, with the primary goal of assisting and fostering microenterprise development through community lending.

Pairing business counseling with financial assistance, the BEED program loans businesses up to \$10,000 for start-ups and \$25,000 to expand existing businesses. The BEED program may be paired with the Individual Development Account (IDA) matched savings program as well. IHCDA currently works with several community action agencies around the state, serving microentrepreneurs in 57 of Indiana's 92 counties.

## USDA RURAL DEVELOPMENT

The USDA offers grants, loans, and loan guarantees to support essential services such as housing, economic development, health care, first responder services and equipment, and water, electric, and communications infrastructure. Technical assistance is also offered to help communities undertake community empowerment programs.

### Community Facilities Direct Loan & Grant Program

– This USDA program provides affordable funding to develop essential community facilities in rural areas. An essential community facility is defined as a facility that provides an essential service to the local community for the orderly development of the community in a primarily rural area and does not include private, commercial, or business undertakings.

### Rural Community Development Initiative

**Grants** - This USDA grant provides funding to help non-profit housing and community development organizations support housing, community facilities, and community and economic development projects in rural areas.

## INDOT COMMUNITY CROSSINGS GRANT

Launched in 2016, the Community Crossings matching grant program provides nearly \$150 million in funding to cities, towns, and counties across Indiana to make improvements to local roads and bridges.

Community Crossings is a partnership between INDOT and Hoosier communities,

both urban and rural, to invest in infrastructure projects that catalyze economic development, create jobs, and strengthen local transportation networks.

## HOME INVESTMENT PARTNERSHIP PROGRAM

The HOME Investment Partnerships Program (HOME) provides formula grants to States and localities that communities use - often in partnership with local nonprofit groups - to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people. HOME is the largest Federal block grant to state and local governments designed exclusively to create affordable housing for low-income households.

HOME funds are awarded annually as formula grants to participating jurisdictions (PJs). The program's flexibility allows states and local governments to use HOME funds for grants, direct loans, loan guarantees or other forms of credit enhancements, or rental assistance or security deposits.

## INDIANA ARTS COMMISSION (IAC)

The Indiana Arts Commission is an agency of state government funded by the Indiana General Assembly and the National Endowment for the Arts, a federal agency. The Arts Commission advocates arts development opportunities across the state, and stewards effective use of public and private resources for the arts. It stimulates public interest in, and participation with, Indiana's diverse arts resources and cultural heritage. The Arts Commission works to enhance public awareness of the arts, life-long learning opportunities, and arts education programs.

### Regional Initiative Grant Program

The Regional Initiative Grant Program includes Arts Operating Support grants and Arts Project Support grants.

### Arts Operating Support Grant

The AOS grant is a Regional Initiative Grant that provides annual operating support for the ongoing artistic and administrative function of eligible arts organizations that provide quality arts activities with special attention to underserved communities. There are two AOS grant programs with different criteria needs: AOS I, an annual regional grant and AOS II, a two-year regional grant.

### Arts Operating Support III/Multi-Regional Program

The AOSIII/Multi-Regional program will provide annual operating support for the ongoing artistic and administrative functions of eligible arts organizations that provide quality arts on a statewide or multi-regional basis, with special attention to underserved communities.

### Arts Project Support (APS) Grant

The APS grant is a Regional Initiative Grant that provides arts project support for eligible organizations (arts or non-arts organizations). This is designed to support new and existing arts projects and activities produced or presented by eligible organizations to provide general public access to quality arts and cultural activities, with special attention to underserved communities.

### Regional Arts Partner Grant Program

In collaboration with the IAC, the Regional Arts Partner program exists to promote and expand participation in the arts in Indiana. It provides broad local access to arts services and funding opportunities throughout the State of Indiana. Services include, but are not limited to, information and referral, technical assistance, and regranting of state and federal funds.

### Arts Midwest Touring Fund

With funding provided in part by the IAC, Arts Midwest offers grants directly to presenting organizations (organizations that book artists to perform in their venues). Funded engagements feature public performances and community engagement activities by professional touring artists that reach

underserved audiences and foster exchanges between artists and Midwest communities.

## INDIANA DEPARTMENT OF NATURAL RESOURCES

### Historic Preservation Fund

Each year, the Indiana DNR Division of Historic Preservation & Archaeology (DHPA) receives funding under the Historic Preservation Fund (HPF) Program, which is administered by the U.S. Department of the Interior, National Park Service. The HPF Program helps to promote historic preservation and archaeology in Indiana by providing assistance to projects that will aid the State in meeting its goals for cultural resource management.

Under the HPF matching grants program, grant awards are made in three project categories: Architectural and Historical, Archaeological, and Acquisition and Development. Architectural and Historical projects include: National Register nominations for eligible historic districts; public education programs and materials relating to preservation, such as workshops, training events, publications, and brochures; feasibility studies, architectural and engineering plans, and specifications for the rehabilitation and/or adaptive reuse of National Register-listed properties; historic structure reports for National Register-listed properties; and historic context studies with National Register nominations for specific types of historic resources.

Acquisition and Development projects include the preservation, rehabilitation, restoration, and acquisition of National Register-listed properties. This category is often referred to as “bricks and mortar money,” and is used to help save buildings and structures that are severely threatened or endangered. Properties not listed in the National Register are not eligible to receive federal HPF funds.

### Federal Rehabilitation Investment Tax Credit Program

The federal government offers Income tax credits for privately owned and funded historic preservation activities. The Rehabilitation Investment Tax Credit (RITC) equals 20 percent of rehabilitation costs for qualified work at income-producing properties that are certified historic buildings. Eligible properties include commercial buildings, factories, or even old houses but they must be income-producing, such as rental properties.

A taxpayer should claim the federal tax credit in the tax year during which the building (or phase of the project) is placed in service. The program permits the carryover of unused credit to subsequent tax years. The Indiana RITC is also limited to a maximum credit of \$100,000 per project. The taxpayer has up to 30 months following the claim of a federal tax credit to complete the certification that the project meets the Secretary of the Interior's Standards. However, the Part 1 application, Determination of Eligibility, must have been submitted prior to filing the credit claim. The program requires that the completed project be certified as complete before a tax claim may be submitted.

### Land & Water Conservation Fund (LWCF)

The Land and Water Conservation Fund was passed by Congress in 1965 to assist eligible governmental units in the provision of new park areas. Fund applicants may request amounts ranging from a minimum of \$10,000 up to a maximum of \$500,000. If any changes are made to the manual/application they will be posted by March 1. Applications are available online or upon request from Indiana Department of Natural Resources (IDNR) Division of Outdoor Recreation. Only park and recreation boards established under Indiana law are eligible. The park and recreation board must also have a current 5-year master plan for parks and recreation on file, approved by the IDNR Division of Outdoor Recreation.

## INDIANA FINANCE AUTHORITY (IFA) PROGRAMS

The Indiana Finance Authority offers several financial programs and incentives to businesses, manufacturing facilities, and communities.

### Indiana Brownfields Program

The Indiana Brownfields Program encourages and assists investment in the redevelopment of brownfield properties by helping communities via educational, financial, technical, and legal assistance to identify and mitigate environmental barriers that impede local economic growth.

### State Revolving Fund Loan Programs

The State Revolving Fund (SRF) Loan Programs provide low-interest loans to Indiana communities for projects that improve wastewater and drinking water infrastructure.

### Tax-Exempt Bond Programs

The IFA is authorized to issue tax-exempt bonds, which lower the cost of financing for manufacturing projects, health care facilities, private institutions of higher education, and certain other qualified projects. In order to qualify for tax-exempt financing, an applicant that is not a 501(c)(3) must first be awarded "Volume Cap." Indiana is allotted annually a specific amount of Volume Cap that may be awarded to qualified applicants for the purpose of issuing tax-exempt bonds. Tax-exempt bonds are often structured similarly to a term loan or mortgage, and the interest rates vary based on the company's financial situation, credit enhancements, method of sale of bonds, and the current market.

### Volume Cap Program (prerequisite for tax-exempt financing through IFA)

The IFA awards Volume Cap to applicants within Indiana's allotted capacity to issue tax-exempt private activity bonds. Volume Cap is competitively awarded based on jobs created and/or retained, wages, capital investment, project location, dedication to low-income housing, and other factors.

A borrower who is not a 501(c)(3) must be awarded Volume Cap before issuing bonds through the IFA.

### Large Bond Program (for lower-interest borrowing of amounts more than \$3M)

Applicants who need to issue more than \$3 million in bonds can utilize the IFA through this program. Also known as Industrial Revenue Bonds (IRBs) or Industrial Development Bonds (IDBs), these private activity bonds are issued by state or local government entities for the benefit of a private company.

### Small Bond Program (for lower-interest borrowing of amounts \$3M or less)

Applicants who need to issue \$3 million or less in bonds can utilize the IFA's Small Bond Program. The bonds can be used for costs related to manufacturing, agriculture, and nonprofit organizations such as charter schools.

## INDIANA LANDMARKS

### Endangered Places Grants

Indiana Landmarks makes Endangered Places Grants available to nonprofit organizations to rescue and restore jeopardized historic properties.

### Efroymson Family Endangered Places Grants

Through the Efroymson Family Endangered Places Grant Fund, Indiana Landmarks makes grants available to nonprofit organizations for professional architectural and engineering feasibility studies and other preservation consulting services, as well as organizational development. The grants may not be used for physical restoration work. Efroymson Family Endangered Places Grants are awarded on a four-to-one matching basis, with four dollars from us matching each local cash dollar. We will fund 80 percent of the total project cost up to \$2,500. For more information, contact the Indiana Landmarks Eastern Regional Office.



## Endangered Places Loans

Nonprofit preservation organizations may apply for Indiana Landmarks for Endangered Places loans to buy and/or restore historic properties. The recipient of loan funds must attach Indiana Landmarks' protective covenant to the property deed. Indiana Landmarks' Endangered Places Loans have a \$75,000 limit and low-interest terms for the first three years. In making loan decisions, we give special consideration to projects that will save buildings listed in or eligible for the National Register of Historic Places or located in a National or State Register historic district.

## INDIANA OFFICE OF COMMUNITY AND RURAL AFFAIRS

### Historic Renovation Grant Program

The State of Indiana has replaced its former State Investment Tax Credit program with the Historic Renovation Grant Program, to preserve and rehabilitate historic properties in order to further incentivize downtown economic development. The 2016 pilot program had \$1,000,000 available for properties in Main Street Communities that are privately owned or a non-profit with a focus on affordable housing. The property must be listed on the National Register or be a contributing resource listed in the County's Indiana Historic Sites and Structures Inventory. The property must be income-producing, renovation follows the Secretary of the Interior's Standards, and is subject to the State Historic Preservation Office Review. Eligible activities include exterior restoration and structural repairs. The maximum grant award is \$100,000 with an owner match of 65 percent. For further information, contact the OCRA Community Liaison for the Southwest District.

### Place Based Investment Fund

The PBIF program is a competitive matching grant program administered as a partnership between the Indiana Office of Tourism Development and the Indiana Office of Community and Rural Affairs that supports community and economic development projects across the state. Initiatives that

promote quality of life, improve tourism experiences, and develop multi-purpose gathering places are specifically targeted for the grant program.

Performance-based quality of place initiatives that maximize investment and collaboration by local governments, economic development organizations, convention and visitor bureaus, Indiana Main Street organizations, public or private schools, and community foundations are the intended recipients of these grants. The aim of the program is to provide funding opportunities for unique projects and programs that seek to create jobs and further establish a diverse local, regional, and state economy.

### Owner-occupied Rehabilitation Pilot Program

The owner-occupied rehabilitation pilot program aims to empower communities to help homeowners of low to moderate incomes make repairs to their homes. This program would help communities that apply for funding start a housing rehabilitation program.

### Next Level Connections Broadband Program

This program is designed to provide funding for broadband expansion projects to underserved users in the State of Indiana. These users include households, businesses, and anchor institutions such as schools and medical facilities. Eligible projects include those providing symmetrical speeds of 100/100 or more to as many locations as possible, and projects that provide one gig connections to schools and/or rural health facilities. Eligible project locations include areas that receive less than 25 Mbps of speed, areas that lack quality, reliable access to broadband, and areas with compelling needs. Grant requests require a minimum 20 percent match.

## COMMUNITY DEVELOPMENT BLOCK GRANTS

### Main Street Revitalization Program

The Indiana Office of Community and Rural Affairs assists Indiana's rural residents in their endeavors to create successful, sustainable communities and improve local quality of life. MSRP grants are funded with federal Community Development Block Grant (CDBG) dollars from the U.S. Department of Housing and Urban Development (HUD).

The goal of the Main Street Revitalization Program is to encourage communities with eligible populations to focus on long-term community development efforts.

### Public Facilities Program (PFP)

Community facilities enhance the lives of residents in numerous ways. Libraries, museums, community centers, and performance spaces open doors to knowledge and ideas, culture, and enjoyment. In addition to community facilities, historic preservation projects are eligible for PFP.

The goals of our Public Facilities Program are:

- To improve Quality of Place
- To generate jobs and spur economic revitalization

### Comprehensive Site Redevelopment Program

Many Indiana communities are burdened with deteriorated or abandoned downtown buildings and vacant, dilapidated industrial sites. In many instances, these unsightly and dangerous buildings make them undesirable to investors and new residents. Though some communities are burdened by a disproportionate number of these sites, their presence does not have to be considered the community's downfall. These sites are often found in downtowns or near transportation corridors and could be thought of as opportunities— if the funds to address the clearance/demolition were available.

The Indiana Office of Community and Rural Affairs, in cooperation with Indiana Brownfields, has created the Comprehensive Site Redevelopment Program to help local units of government address these blighted properties.

### Stormwater Improvements Program (SIP)

Property owners in many communities across the state of Indiana suffer from flooded property and sewer backups due to inadequate stormwater management. Flooding is expensive to clean up, depresses property values, and degrades water quality. With increasingly severe weather and overloaded sewer systems, experts say the cost will continue to rise. The goals of our Stormwater Improvements Program are to:

- Reduce flooding
- Cut stormwater treatment and energy costs
- Protect rivers, lakes, and vital landscape
- Generate jobs and spur economic revitalization

### Wastewater and Drinking Water (WDW)

Many communities in Indiana struggle with inadequate water supply and failing wastewater treatment. The Office of Community and Rural Affairs is committed to improving the quality of water and wastewater in Indiana and assisting in financing appropriate water and sewer infrastructure for communities and counties that have planned and set priorities for long-term development.

The goals of our wastewater and drinking water program are:

- Protect the health and environment
- Reduce utility rates for low-to-moderate income communities
- Improve rural infrastructure to enable long term economic growth

## NATIONAL ENDOWMENT FOR THE ARTS

Grants are available to support the creation of art that meets the highest standards of excellence, public engagement with diverse and excellent art, lifelong learning in the arts, and the strengthening of communities through the arts. Matching grants generally range from \$10,000 to \$100,000. A minimum cost share/match equal to the grant amount is required.

## SMALL BUSINESS ADMINISTRATION

SBA provides a number of financial assistance programs for small businesses that have been specifically designed to meet key financing needs, including debt financing, surety bonds, and equity financing.

## INDIANA HUMANITIES

Indiana Humanities offers a competitive grants program that awards funding to Indiana not-for-profit organizations, schools, and other institutions. Humanities Initiative Grants are awarded to conduct public programs dealing with the humanities. These grants respond to initiatives from not-for-profit organizations that wish to sponsor public programs such as town hall meetings, workshops, lectures, exhibits, reading and discussion programs, and production of humanities resources. Funding for these grants is provided by the National Endowment for the Humanities, a federal agency.

Historic Preservation Education grants are the result of a partnership between Indiana Humanities and Indiana Landmarks. Eligible projects include lectures, workshops, conferences, the production of multimedia materials, and heritage or cultural tourism programs. Educational print plus online materials such as walking tour brochures, guides to historic homes, and curriculum units constitute eligible projects as well. Grant projects must involve professionals or experts in the field of historic preservation as presenters or advisors.

## DEPARTMENT OF COMMERCE ECONOMIC DEVELOPMENT ADMINISTRATION (EDA)

EDA's Public Works and Economic Adjustment Assistance (EAA) programs provide economically distressed communities and regions with comprehensive and flexible resources to address a wide variety of economic needs. Projects funded by these programs will support work in Opportunity Zones and will support the mission of the Department by, among other things, leading to the creation and retention of jobs and increased private investment, advancing innovation, enhancing the manufacturing capacities of regions, providing workforce development opportunities, and growing ecosystems that attract foreign direct investment.

Through the PWEAA NOFO, EDA solicits applications from applicants in order to provide investments that support construction, non-construction, planning, technical assistance, and revolving loan fund projects under EDA's Public Works program and EAA programs (which include Assistance to Coal Communities). Grants and cooperative agreements made under these programs are designed to leverage existing regional assets and support the implementation of economic development strategies that advance new ideas and creative approaches to advance economic prosperity in distressed communities, including those negatively impacted by changes to the coal economy. Applications are accepted on an ongoing basis.

## BROWNFIELDS ASSESSMENT AND CLEANUP GRANT PROGRAM (EPA)

EPA assessment grants provide funding for a recipient of the grant to inventory, characterize, assess, conduct planning activities, develop site-specific cleanup plans, and conduct community involvement related

to brownfield sites. Several grant options are available to use including a community-wide assessment grant, site-specific assessment grant, and community-wide assessment grants for states and tribes. Each applicant can request a specific funding amount up to a cap based on the location and conditions of the site. There is a time limit to use the grant funding.

Cleanup grants provide funding for cleanup activities and initiatives of brownfield sites. Applicants may request up to \$650,000 which is based on the number of brownfield sites, the size, and contamination levels. These grants require a 20 percent cost share, but tribes, nonprofit organizations, and government entities can request the EPA to waive the 20 percent cost share based on hardship that is evaluated on a case-by-case basis.







# APPENDIX A

# ABOUT THE REGION

Steadfast: Creating Deeper Roots for a Stronger Future is a regional collaboration among six counties, six cities, and 21 towns that have worked together on many different plans and efforts to promote economic development, tourism, education, infrastructure, and other regional efforts. Together, this region has many different assets and strengths that draw businesses and residents to the region. However, the member counties, cities, and towns of the IND15RPC also serve as support centers for areas such as Evansville, Bloomington, and Louisville. This plan will complement the efforts of the Comprehensive Economic Development Strategy (CEDS), community comprehensive plans, housing studies, regional tourism studies, and the Regional Economic Acceleration and Development Initiative (READI).

# ABOUT THE REGIONAL PLANNING COMMISSION

Starting in 1973, and formerly named Patoka Lake Regional Planning Commission, the region oversaw three counties including Crawford, Dubois, and Orange. Perry and Spencer counties were added a year after in 1974. In 1993, Pike County joined the Commission. The commission was renamed as the Indiana 15 Regional Planning Commission (IND15RPC) shortly after Perry and Spencer joined.

IND15RPC has been involved in a multitude of community and economic development projects across the counties it represents and helps bring millions of dollars into the regional economy. Additionally, IND15RPC also generates revenue through contracted services through professional, fee-for-service contracts with participating local governments and not-for-profit corporations for administrative, planning, and technical services within the six-county region. Furthermore, IND15RPC is dedicated to several services across the area. These services include transportation and traffic-related analysis, brownfield assessment, organization of various codebooks, planning efforts, economic development, and community development.

# SOCIOECONOMIC SUMMARY

The region is made up of six counties. Appendix A is a summary of socioeconomic data that shows changes in trends for those counties, the State of Indiana, and the United States. This information is used to understand what is changing in the market and determine how to recover and improve on the trends seen pre-COVID-19 pandemic and experienced during the pandemic.

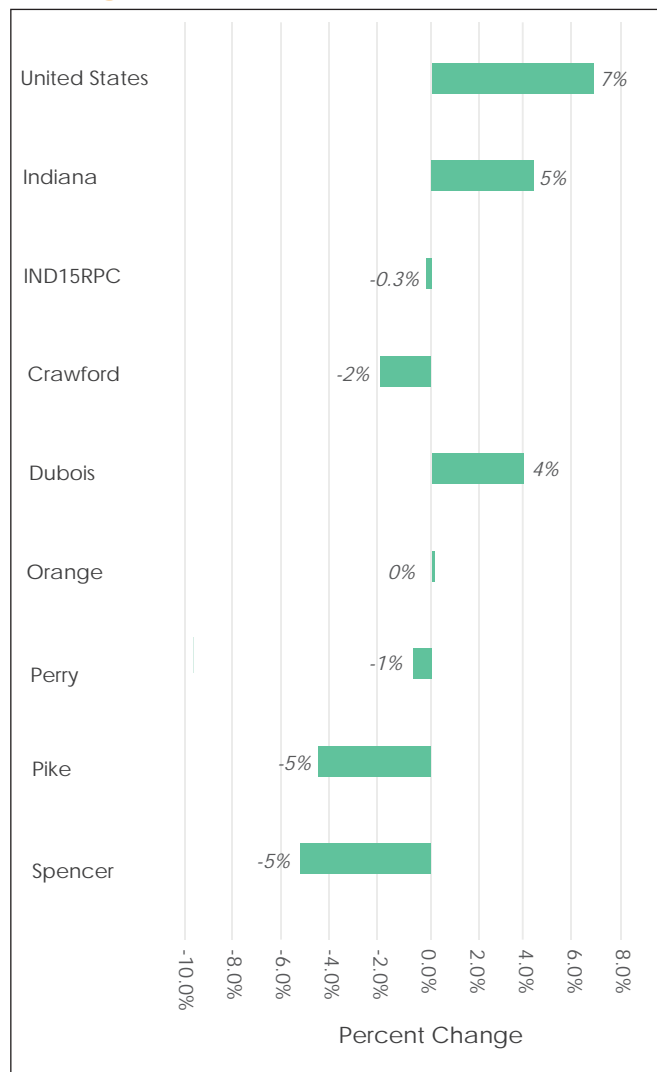
## POPULATION

Populations across the region are declining and the trend is different than what is being seen in Indiana and the United States. This indicates that people and families are moving out of the region and not enough people are moving in to make up for that loss.

The region is unique in that it is a rural community. While this is a draw for some individuals, others, specifically young professionals and young families, may be looking to live elsewhere where there are more amenities and job opportunities nearby, which is a common trend to see pre-COVID-19.

The COVID-19 pandemic may have changed this trend – many places of employment had to close their doors in March 2020 and shift from working in an office to working from home. With this change, many people may change their preferences about where they live in relation to where they work. This creates an opportunity for the region to capture those individuals looking to slow down and move to a community that provides them the opportunity to settle down and grow.

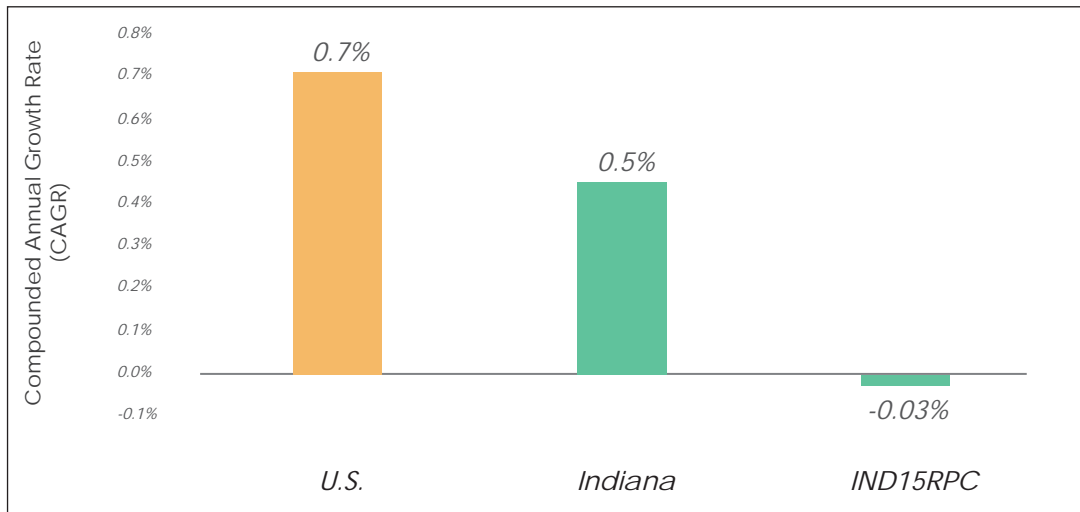
Figure A.1 – Total Population Percent Change, 2010 – 2020



Source: 2020. U.S. Census



Figure A.2 – Annualized Change in Population (CAGR)



Source: 2020. U.S. Census

Table A.1 – Total Population and Change, 2010 - 2020

	2010	2020	Percent Change 2010 - 2020
United States	308,745,538	331,449,281	7%
Indiana	6,483,802	6,785,528	5%
IND15RPC	125,577	125,260	-0.3%
Crawford	10,713	10,526	-2%
Dubois	41,889	43,637	4%
Orange	19,840	19,867	0%
Perry	19,338	19,170	-1%
Pike	12,845	12,250	-5%
Spencer	20,952	19,810	-5%

Source: 2020. U.S. Census

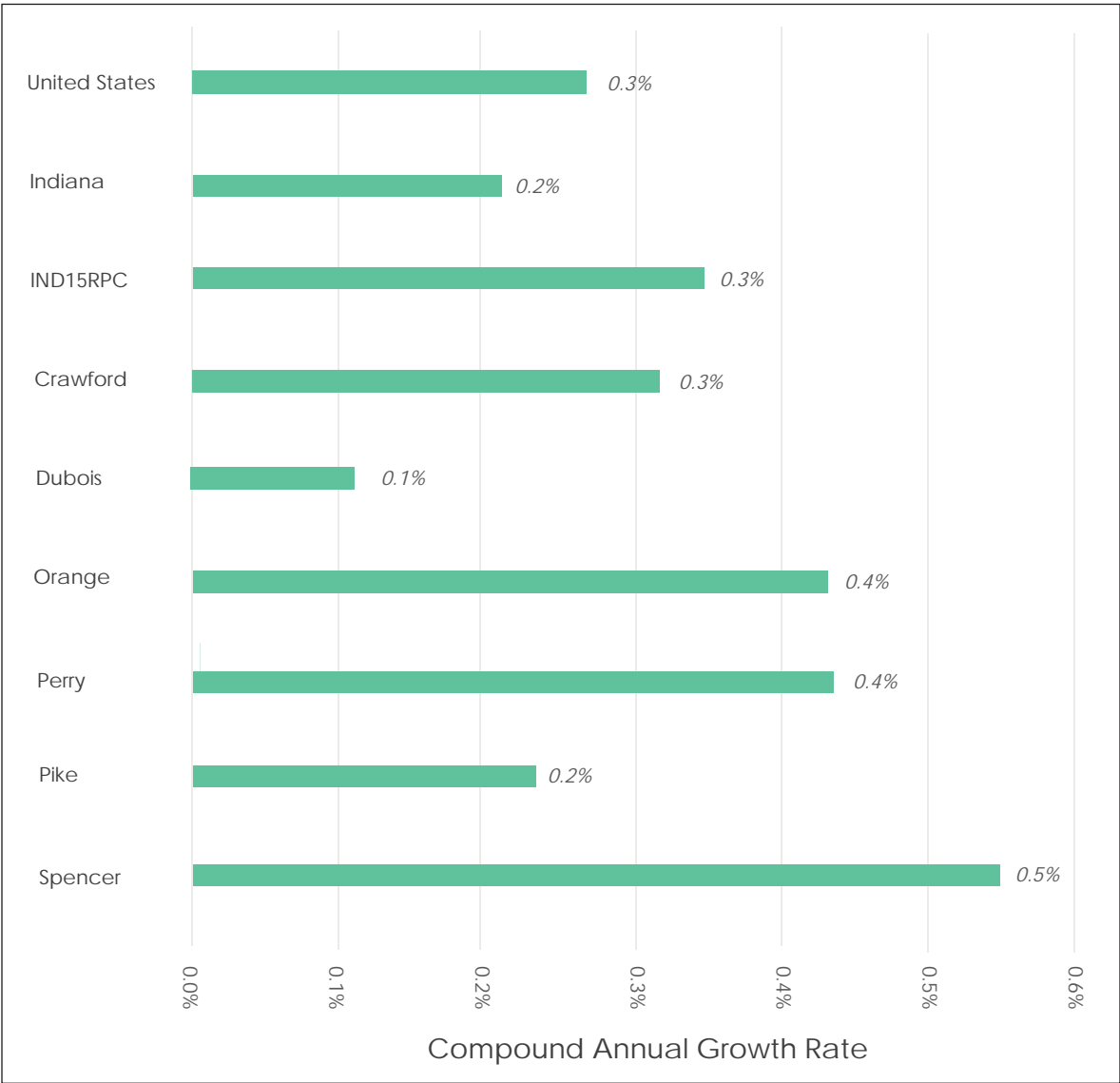
# MEDIAN AGE

The median age in the U.S. and Indiana has grown by less than 0.3 percent each year. In most counties in the region, the median age is growing by more than 0.4 percent. This suggests that people are staying in the region to age and that fewer families (young families specifically) are moving in. Dubois County is the only county to not surpass the State and U.S. during the nine-year period.

# EDUCATIONAL

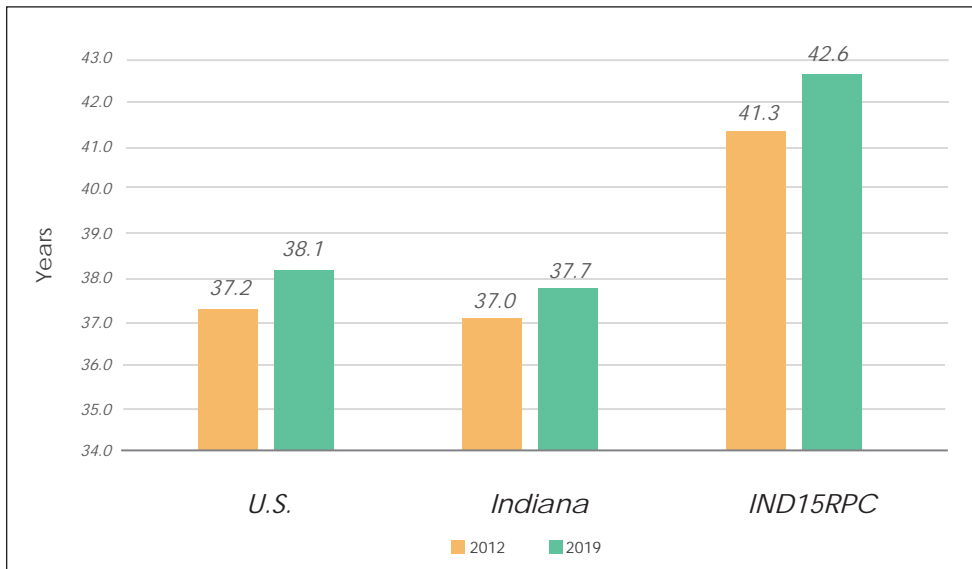
**Compounded Annual Growth Rates (CAGRs)** represent an annualized rate of change for a metric. For example, if a certain metric has changed from a value of 50 in 2010 to 100 in 2019, that is a 100 percent flat increase, but in terms of CAGR, the metric has changed at a rate of 8 percent each year. A CAGR represents how much a metric has changed in each year.

Figure A.3 – Annual Change in Median Age, 2010 -2019



Source: ACS Estimates

Figure A.4 – Median Age, 2010 – 2019



Source: ACS Estimates

Table A.2 – Median Age

	2010	2019
United States	37.2	38.1
Indiana	37	37.7
IND15RPC	41.3	42.6
Crawford	41.8	43
Dubois	39.9	40.3
Orange	40.8	42.4
Perry	40.4	42
Pike	42.8	43.7
Spencer	41.9	44

Source: ACS Estimates

## ATTAINMENT

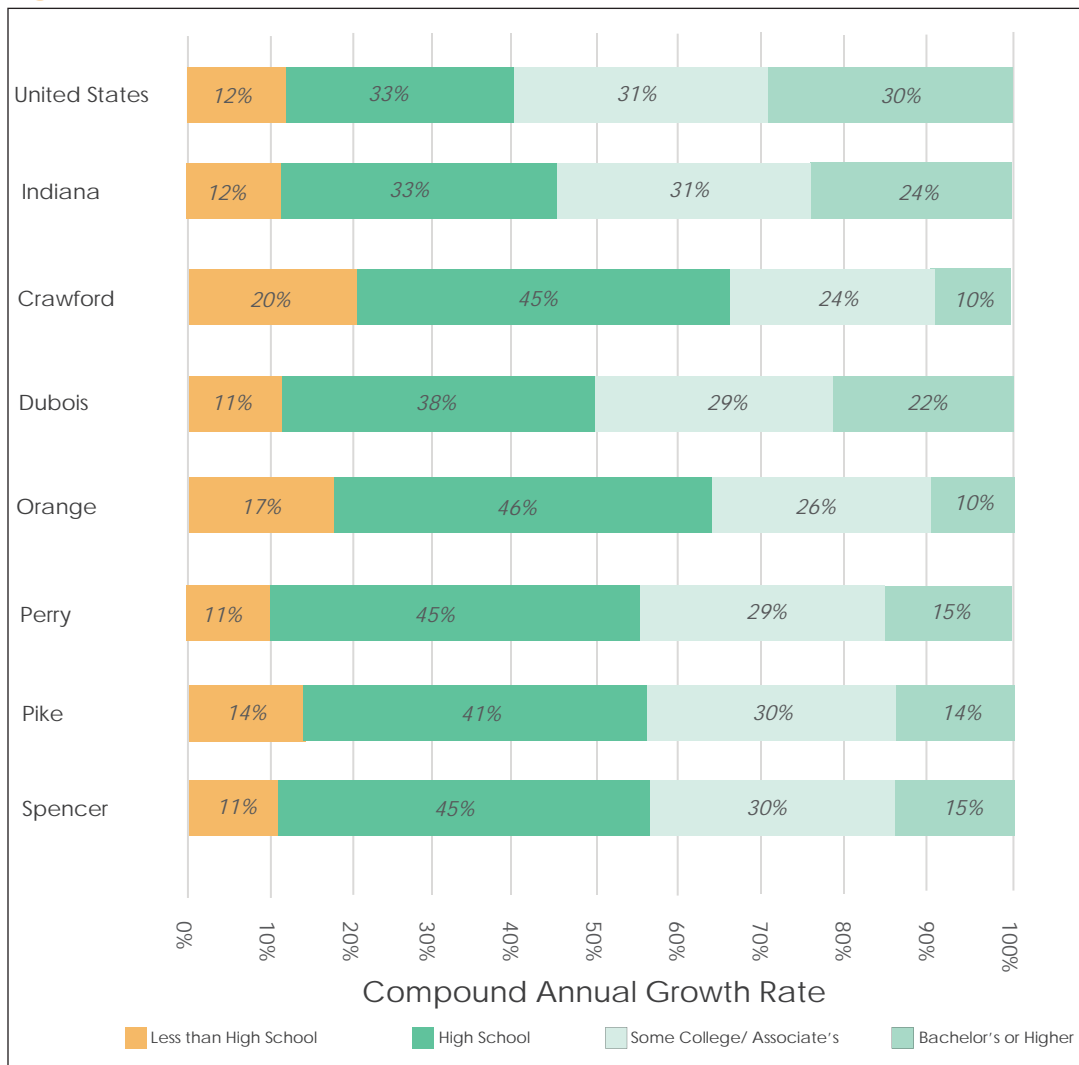
Over 50 percent of the region's educational attainment has either graduated from high school or dropped out of high school. This is more than the U.S. and State of Indiana's rates. This could indicate that the region does not have many professional job opportunities for people to utilize their degrees, therefore they do not live in the region. Many students who graduate from high school and pursue higher education likely are not returning due to the lack of jobs in their field of study and opportunities available to them once they graduate with a degree.

Similarly, the number of low-skilled jobs available may attract people to work right out of high school instead of going to pursue higher education. This would allow recent

high school graduates to enter the workforce and earn money. In addition to this, several high schools are working with local colleges and employers to help high school students learn trades jobs (through vocational training programs) which help students get a higher paying job right out of high school in a field they trained in during class.

Unfortunately, several challenges may cause employers and businesses to rethink relocating to rural communities. This could be due to the lack of an available skilled workforce or regular access to broadband services.

Figure A.5 – Educational Attainment, 2019



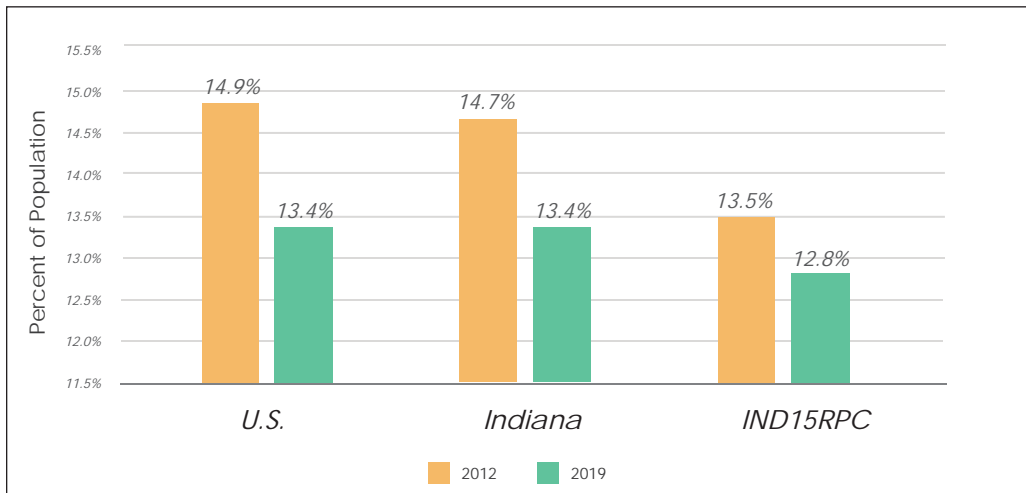
Source: ACS Estimates



## POVERTY RATES

Poverty rates in the U.S. and Indiana have been decreasing between 2012 and 2019. The same can be said for the region, but when taking a closer look, the rates have increased in Orange and Pike counties. One of the main reasons poverty rates could be increasing is a change in the labor market and available opportunities. In both of these counties, the total population did decrease (2010 – 2019) which indicates that people living there may have lost their jobs or taken a significant pay cut at their place of employment.

Figure A.6 – Percent of Population Below the Poverty Line 2012 – 2019



Source: ACS Estimates

Table A.3 – Percent of Population in Poverty

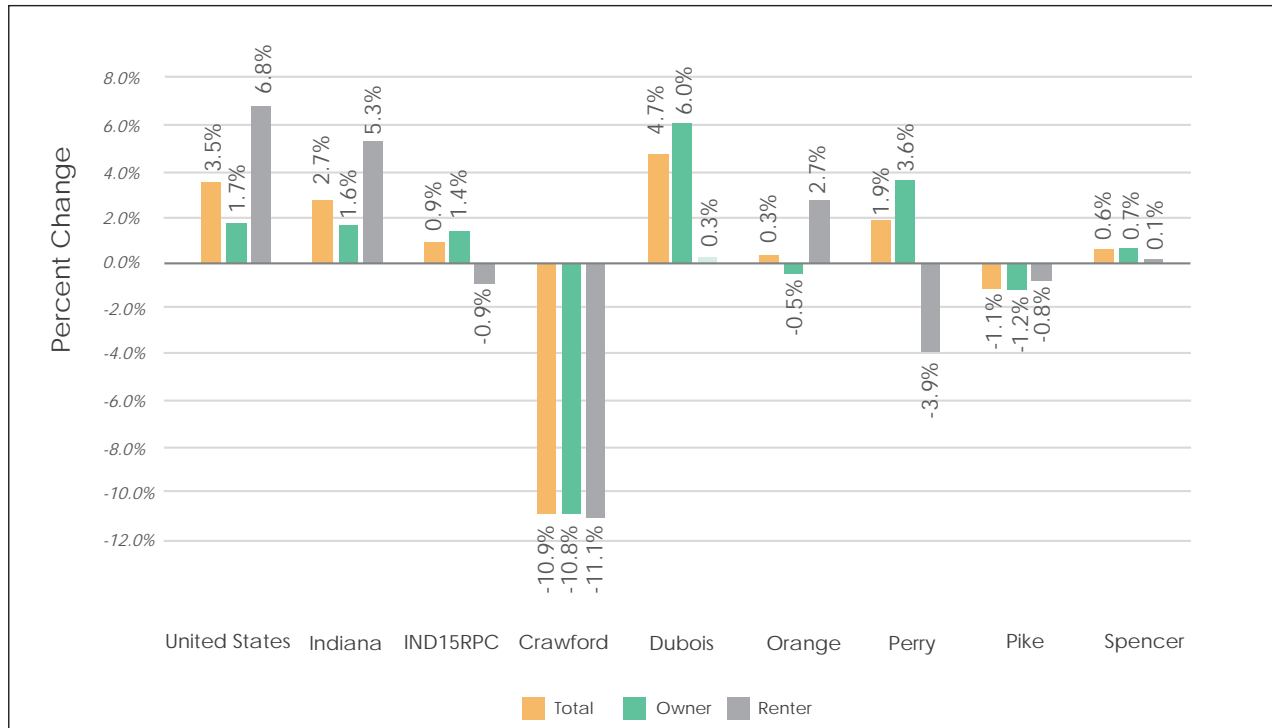
	2012	2019
United States	14.9%	13.4%
Indiana	14.7%	13.4%
Crawford	19.6%	17.9%
Dubois	13.8%	11.9%
Orange	7.9%	9.0%
Perry	11.4%	11.0%
Pike	15.2%	15.5%
Spencer	13.2%	11.7%

Source: ACS Estimates

## HOUSEHOLD GROWTH

The United States and Indiana are experiencing the greatest growth in renter households. Most counties are seeing an overall decline in households which is in line with their population trends. Unfortunately, Crawford County has lost the most households at a much faster rate compared to the rest of the region.

Figure A.7 – Household Growth, 2010 – 2019



Source: ACS Estimates

Table A.4 – Total Household Numbers, Broken Down by Owner vs. Renter

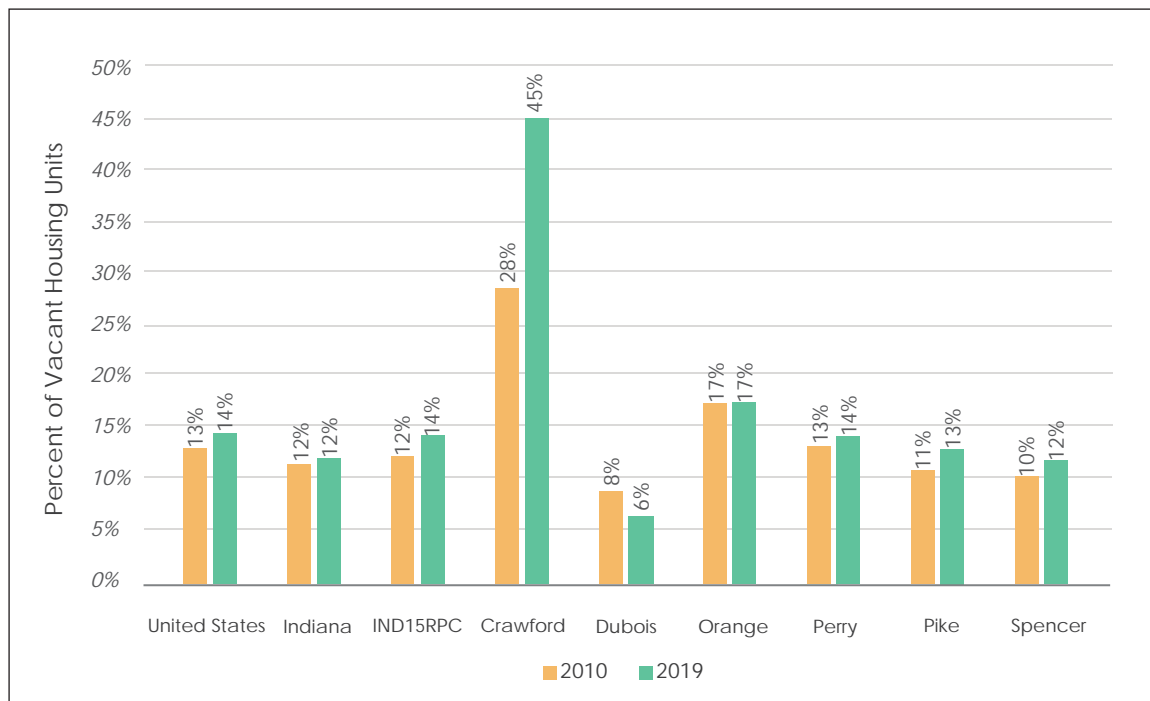
	2010 Total Units	2010 Owner Occupied Units	2010 Renter Occupied Units	2010 Vacant Units	2019 Total Units	2019 Owner Occupied Units	2019 Renter Occupied Units	2019 Vacant Units
United States	116,716,292	75,986,074	40,730,218	14,988,438	120,756,048	77,274,381	43,481,667	16,672,938
Indiana	2,502,154	1,747,975	754,179	293,387	2,570,419	1,776,182	794,237	316,129
IND15RPC	49,052	38,461	10,591	6,130	49,497	38,998	10,499	6,732
Crawford	4,303	3,553	750	1,217	3,835	3,168	667	1,725
Dubois	16,133	12,410	3,723	1,251	16,893	13,160	3,733	972
Orange	7,872	5,902	1,970	1,304	7,898	5,874	2,024	1,320
Perry	7,476	5,713	1,763	1,019	7,615	5,920	1,695	1,089
Pike	5,186	4,274	912	549	5,129	4,224	905	658
Spencer	8,082	6,609	1,473	790	8,127	6,652	1,475	968

Source: ACS Estimates

The loss in population directly relates to the loss of occupied housing. No one is moving in to replace those who are moving out. This could be attributed to several reasons, but there is an opportunity to bring in new residents to the region since the COVID-19 pandemic started because of the rural nature of the area.

Housing vacancy trends have remained largely the same from 2010 to 2019 for Indiana and the U.S., suggesting a relatively stable market. Crawford County is the only one to experience a significant increase in housing vacancy indicating people are moving out with little evidence of people moving in.

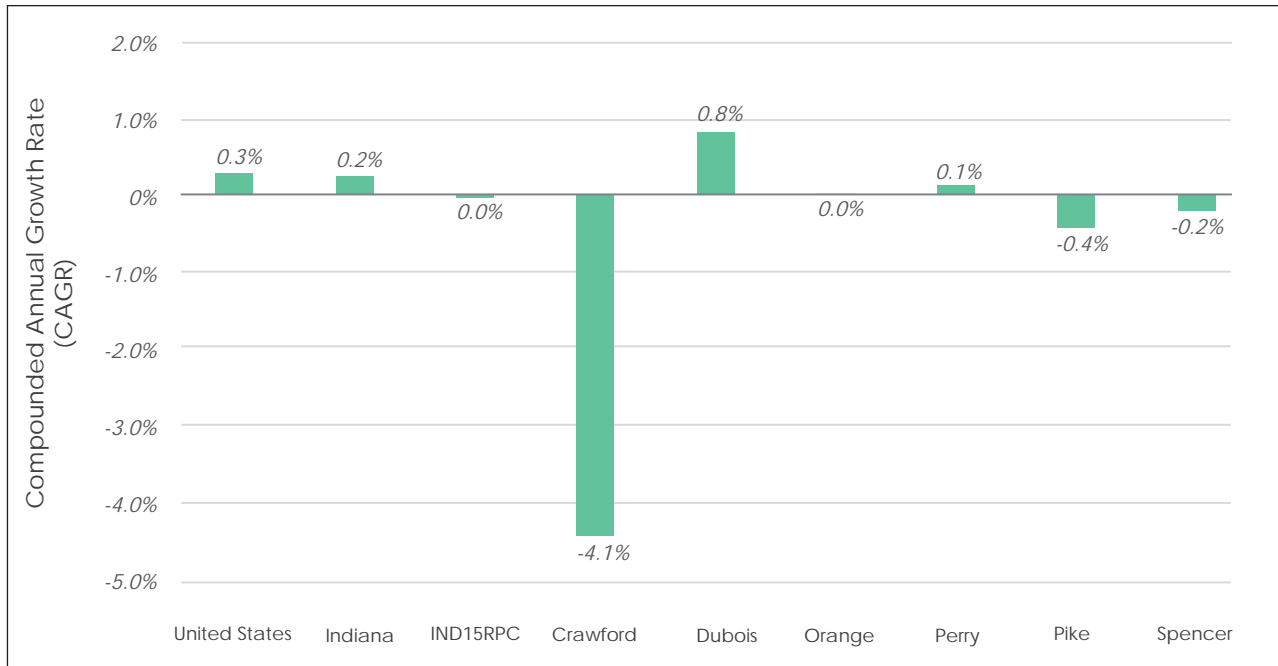
Figure A.8 – Housing Vacancy as a Percent of Total Units, 2010 – 2019



Source: ACS Estimates

Dubois County is the only county to show a decline in vacancy rates – this means that Dubois is likely the most attractive county to live in across the region. Orange County only saw a slight increase in its vacancy numbers which increased by 16 units over a nine-year period.

Figure A.9 – Change in Occupied Housing, 2010 – 2019 CAGR



Source: ACS Estimates

Table A.5 – Occupied Units, 2010 – 2019 CAGR

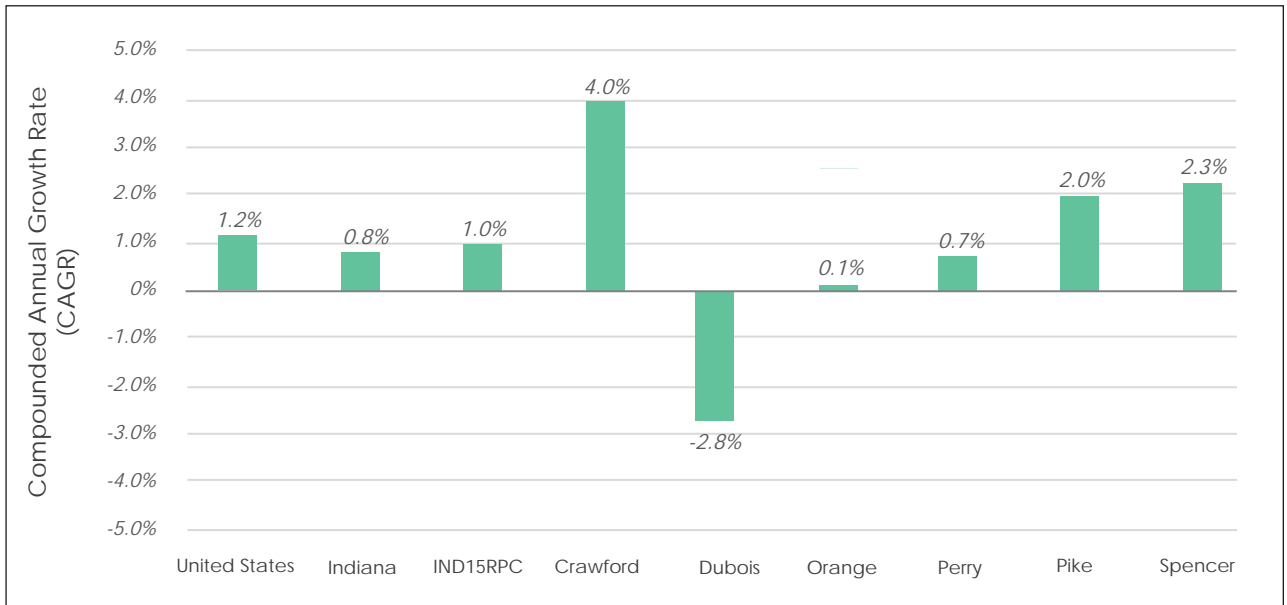
	2010	2019	CAGR
United States	101,727,854	104,083,110	0.3%
Indiana	2,208,767	2,254,290	0.2%
IND15RPC	42,922	42,765	-0.04%
Crawford	3,006	2,110	-4.1%
Dubois	14,882	15,921	0.8%
Orange	6,568	6,578	0.0%
Perry	6,457	6,526	0.1%
Pike	4,637	4,471	-0.4%
Spencer	7,292	7,159	-0.2%

Compounded Annual Growth Rates (CAGRs) represent an annualized rate of change for how much a metric has changed in each year.

Source: ACS Estimates



Figure A.10 – Change in Vacant Housing, 2010 – 2019 CAGR



Source: ACS Estimates

Table A.6 – Vacant Units, 2010 – 2019 CAGR

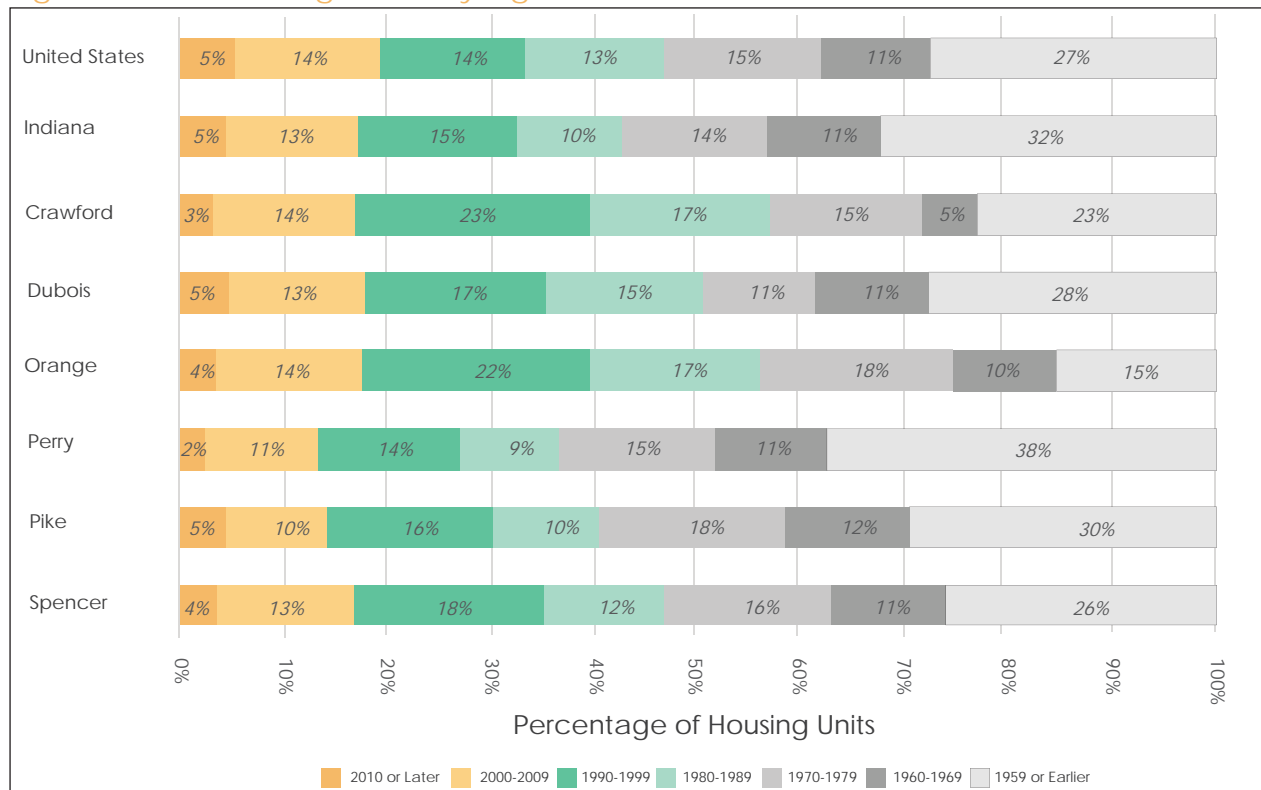
	2010	2019	CAGR
United States	14,988,438	16,672,938	1.2%
Indiana	293,387	316,129	0.8%
IND15RPC	6,130	6,732	1.0%
Crawford	1,217	1,725	4.0%
Dubois	1,251	972	-2.8%
Orange	1,304	1,320	0.1%
Perry	1,019	1,089	0.7%
Pike	549	658	2.0%
Spencer	790	968	2.3%

Source: ACS Estimates

## HOUSING STOCK BY AGE

Housing age can be used to indicate development and growth opportunities in a community. All geographies have a relatively significant portion of older housing units (built before 1960). Perry County has the least number of new units from 2000 to 2019.

Figure A.11 – Housing Stock by Age, 2019



Source: ACS Estimates

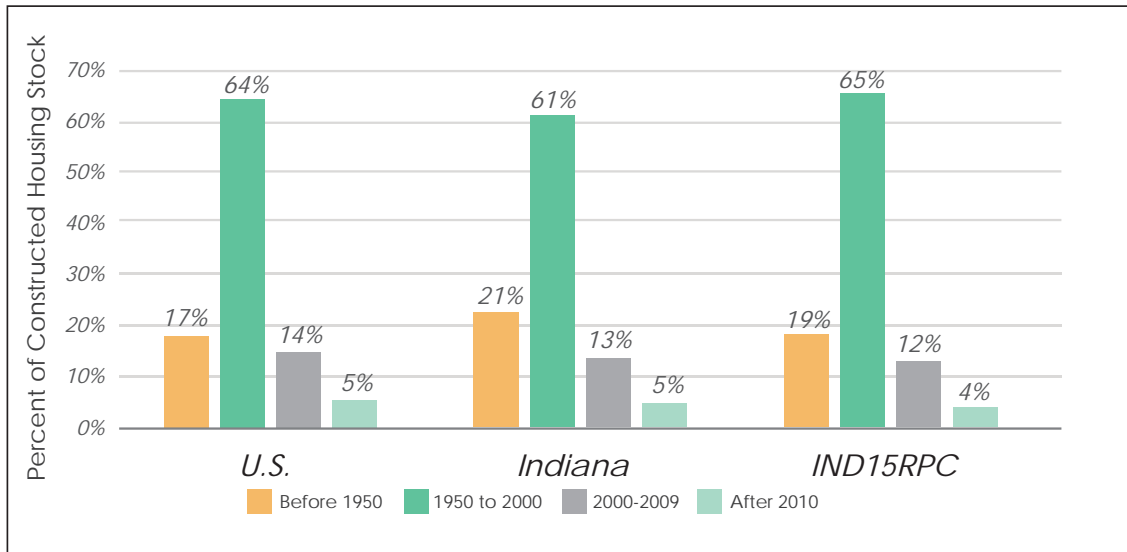
Table A.7 – Housing Stock Numbers by Year Built

	United States	Indiana	Crawford	Dubois	Orange	Perry	Pike	Spencer
2014 or later	2,948,652	53,289	33	458	117	122	108	143
2010-2013	3,353,119	64,073	92	359	122	52	125	152
2000-2009	17,013,089	325,506	528	2,206	915	842	495	1,063
1990-1999	17,016,069	393,906	868	2,930	1,433	1,052	830	1,497
1980-1989	16,123,674	261,573	666	2,570	1,079	717	521	941
1970-1979	18,321,463	358,764	561	1,848	1,199	1,157	910	1,305
1960-1969	12,820,239	281,420	206	1,846	659	813	618	909
1950-1959	12,618,845	280,431	191	1,688	661	1,077	441	772
1940-1949	5,849,156	140,533	137	1,040	345	439	308	323
1939 or earlier	14,691,742	410,924	553	1,948	13,68	1,344	773	1,022

Source: ACS Estimates

It should be noted that since 2014, less than 1,000 homes were built across all six counties. Since 2010, only 1,883 homes have been built with the majority of that construction happening in Dubois County.

Figure A.12 – Housing Stock by Year Built as a Percentage of Total Stock



Source: ACS Estimates

Table A.8 – Housing Stock by Year Built as a Percentage of Total Stock

	Before 1950	1950 - 2000	2000 – 2009	After 2010
United States	17%	64%	14%	5%
Indiana	21%	61%	13%	5%
IND15RPC	19%	65%	12%	4%
Crawford	18%	65%	14%	3%
Dubois	18%	64%	13%	5%
Orange	22%	64%	12%	3%
Perry	23%	63%	11%	2%
Pike	21%	65%	10%	5%
Spencer	17%	67%	13%	4%

Source: ACS Estimates

## HOUSEHOLD SIZE

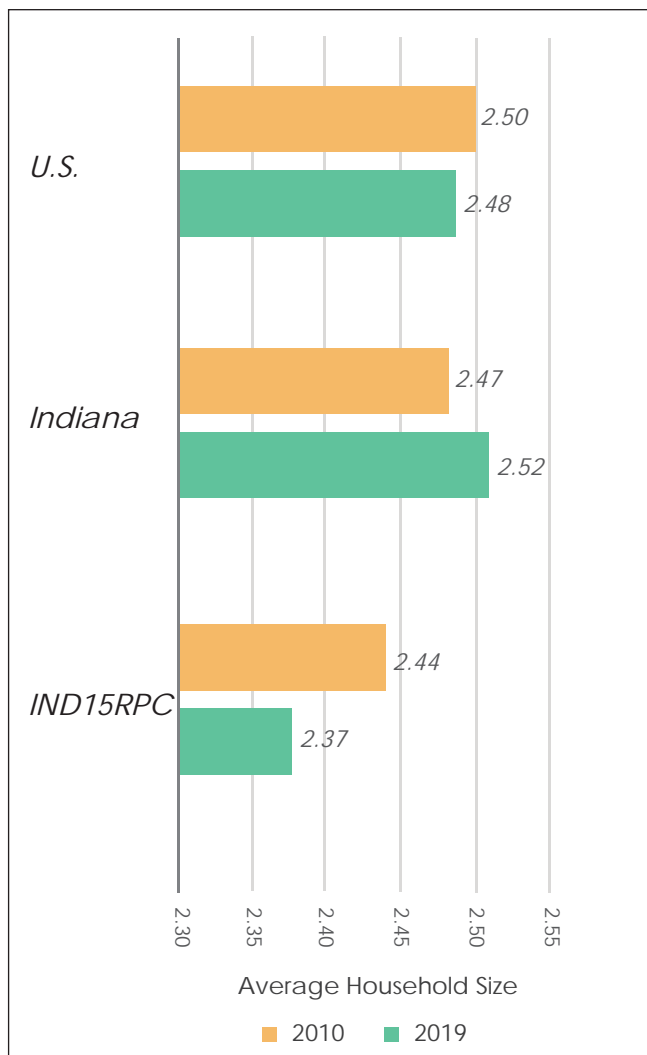
The whole country is experiencing a decline in average household size. This is no different for the State of Indiana or the region. Simply put, families are decreasing in size.

This is not uncommon. However, this change is directly related to the changes in the housing market. Several examples of this include the rate at which housing is built, housing and its affordability, increase in rent costs, location of jobs (especially as it relates to where a person or family lives), wages for those working, the increase in student debts for those who obtain college degrees, and overall mindset and perception.

Generation X and Millennials have very different life experiences from previous generations due to advancements in technology, inflation rates, and experiencing severe changes in the local and national economies. In addition to the uncertainty that comes with recovery from the pandemic, many people are looking for ways to save money in anticipation of losing a job but still be able to afford rent or mortgage payments, car payments, gas, food, and other basic needs. It is more difficult to be able to provide for a family today and save money simultaneously as market trends point to increased student debts and rent prices.

To be able to provide for a household, families are choosing what they are financially capable of being able to afford which could mean reducing the number of children they have/care for, or delaying having children until they are older and more financially stable.

Figure A.13 – Average Household Size, 2010 -2019



Source: ACS Estimates

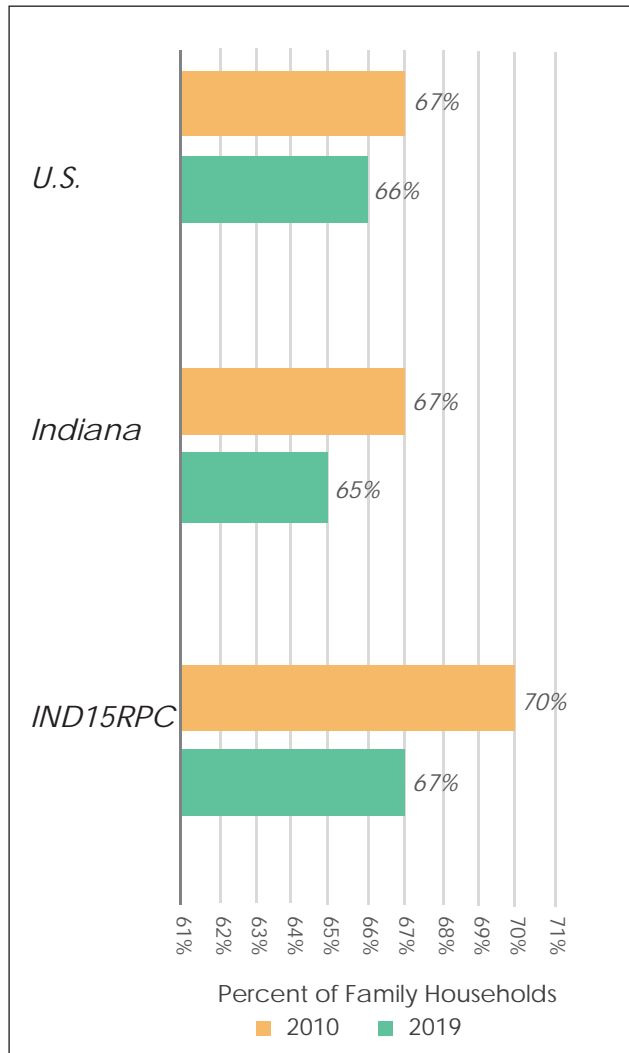
Table A.9 – Average Household Size

	2010	2019
United States	2.50	2.48
Indiana	2.47	2.42
IND15RPC	2.44	2.37
Crawford	2.40	2.30
Dubois	2.52	2.41
Orange	2.45	2.38
Perry	2.31	2.41
Pike	2.39	2.28
Spencer	2.58	2.42

Source: ACS Estimates



Figure A.14 - Percent of Total Households that are Family Households



Source: ACS Estimates

## FAMILY HOUSEHOLDS

Despite the average household size decreasing, the region is surpassing the trends of the nation and state in terms of family households. This indicates that several people who are choosing to locate in any of the six counties are likely moving there because of wanting to have and raise a family.

The decline in percentages of family households in 2019 is likely due to the reasons explained by the decline in average household size. While the region is attractive for families, a current trend shows that households are wanting to have fewer children or wait to have children until they are more financially stable. Similarly, the region will have to be able to provide the desired housing stock for families in order to continue to attract families to move to its six counties.

Table A.10 – Percent of Total Households that are Family Households

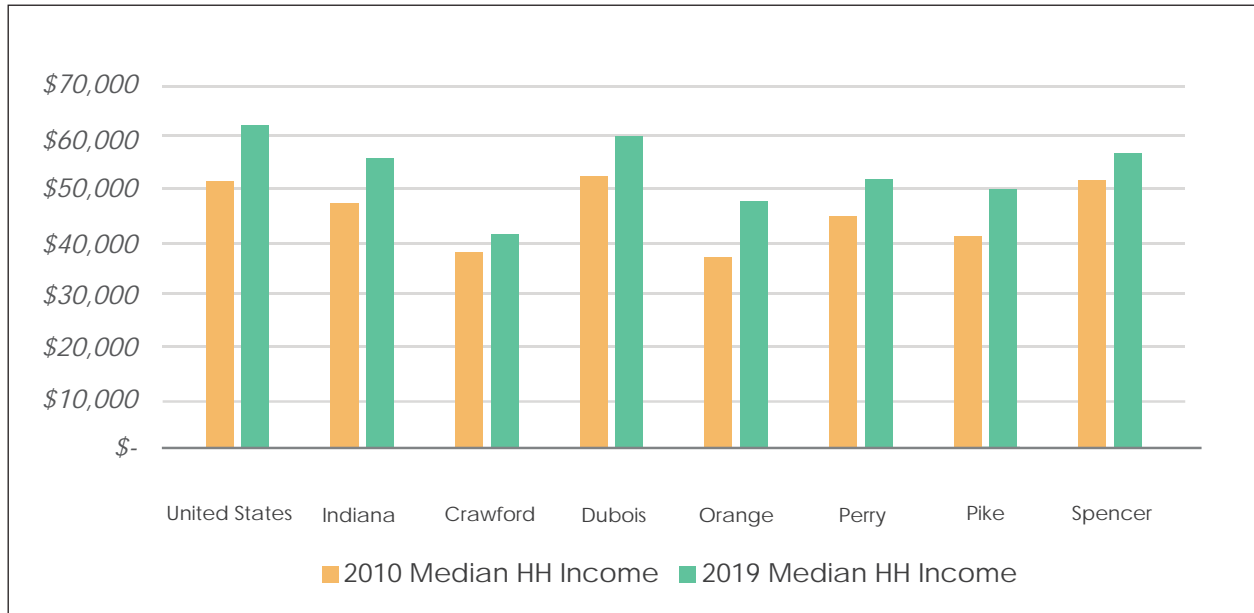
	2012	2019
United States	67%	66%
Indiana	67%	65%
IND15RPC	70%	67%
Crawford	70%	67%
Dubois	71%	66%
Orange	69%	67%
Perry	68%	65%
Pike	72%	64%
Spencer	72%	70%

Source: ACS Estimates

## HOUSEHOLD INCOME

The median household income has increased across the nation, State, and all six counties in the region. This shows that the local economy is healthy and growing. Although only two counties surpass Indiana's rate, this is incredibly important for the region because of how rural the area is. A large portion of the job market falls under blue-collar work, meaning that the industrial and manufacturing jobs that many of the residents work for are paying higher than minimum wage.

Figure A.15 – Median Household Income 2010 -2019



Source: ACS Estimates

Table A.11 – Median Household Income

	2010	2019	CAGR
United States	\$51,914	\$62,843	2.1%
Indiana	\$47,697	\$56,303	1.9%
IND15RPC	\$44,402	\$51,682	1.7%
Crawford	\$37,988	\$41,662	1.0%
Dubois	\$52,871	\$60,666	1.5%
Orange	\$37,120	\$47,917	2.9%
Perry	\$45,108	\$52,348	1.7%
Pike	\$41,222	\$50,194	2.2%
Spencer	\$52,105	\$57,305	1.1%

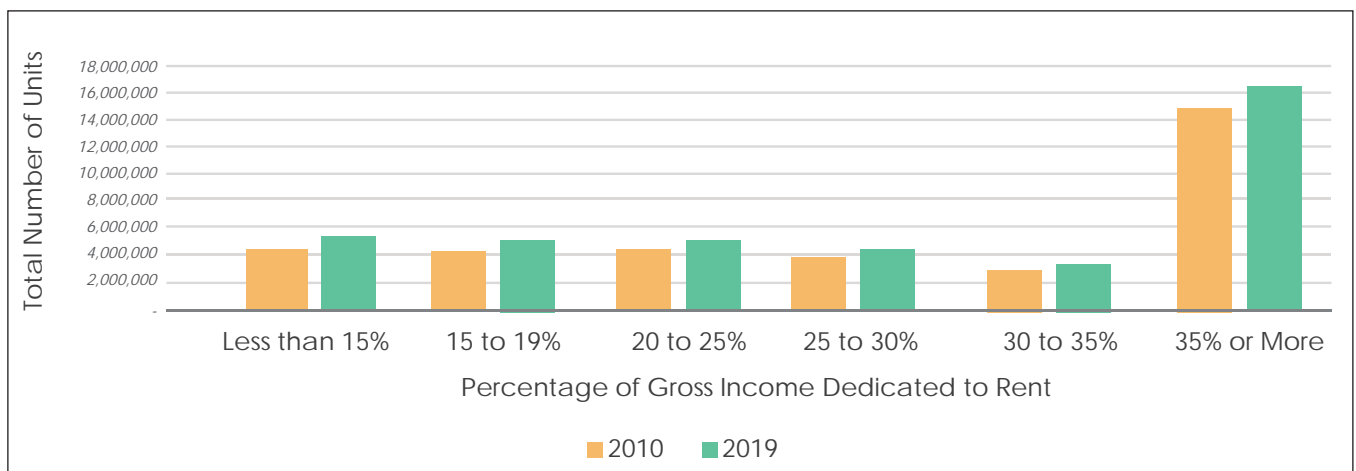
Source: ACS Estimates

## GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME

Looking at the Change in Compounded Annual Growth Rates (CAGR) chart, over the nine-year period the U.S. GRAPHI has increased. This indicates an increase in rental units but also alludes to an increase in rent prices. The state follows the trends of the U.S., indicating that there are more rental units available. However, fewer people are paying more than 30 percent of their gross income on rent compared to the U.S.

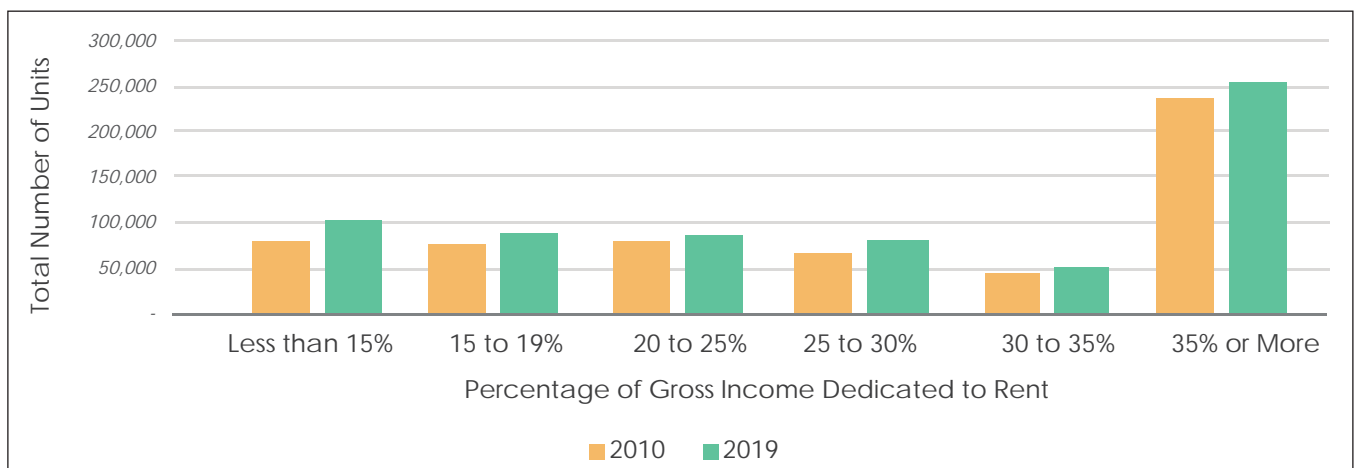
When looking at the region, Crawford, Orange, and Pike counties have seen a decrease in people paying over 35 percent of their gross income on rent. An increase in the number of renter units paying over 35 percent of their gross income on rent may indicate that the job market is not paying a wage that supports local rental rates. Conversely, if the number of individuals paying over 35 percent of their gross income has reduced, this could mean that wages are supporting local rent prices, or renters are moving to other locations with less expensive rent.

Figure A.16.1 – United States Gross Rent as Percent of Income (GRAPHI), 2010-2019



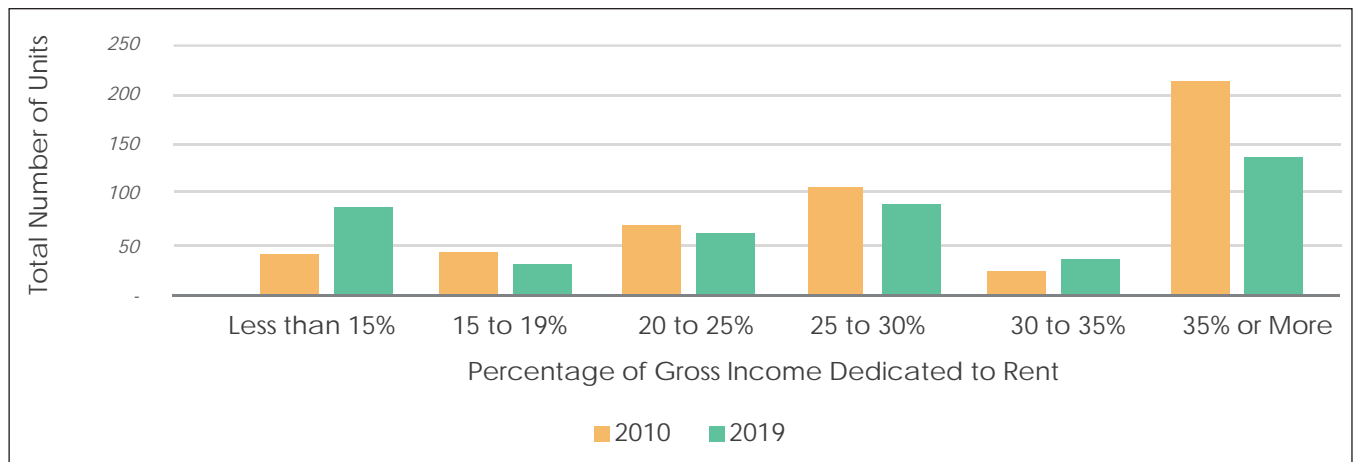
Source: ACS Estimates

Figure A.16.2 – Indiana Gross Rent as Percent of Income (GRAPHI), 2010-2019



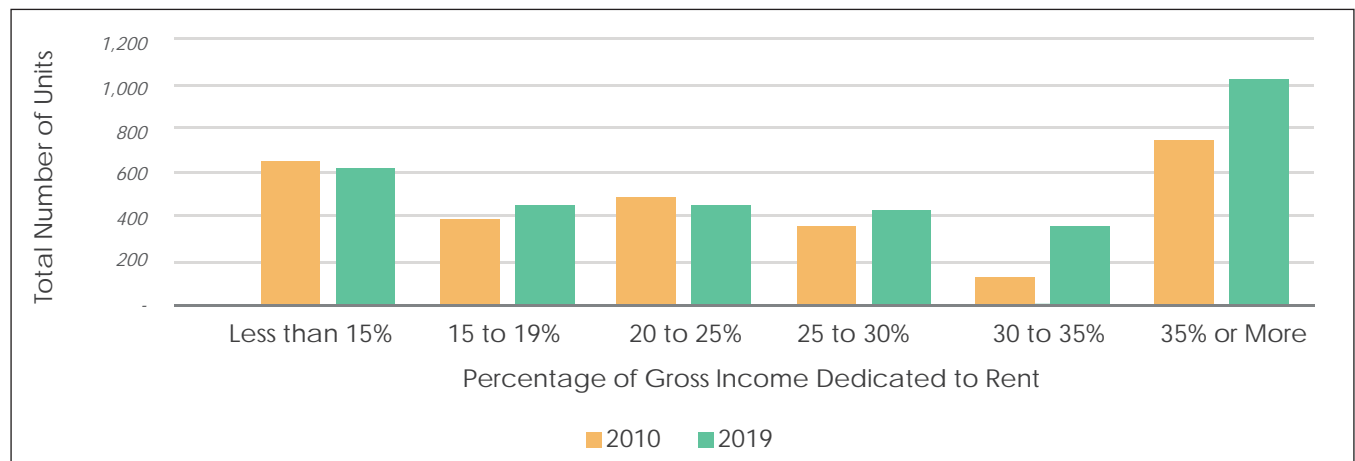
Source: ACS Estimates

Figure A.16.3 – Crawford County Gross Rent as Percent of Income (GRAPHI), 2010-2019



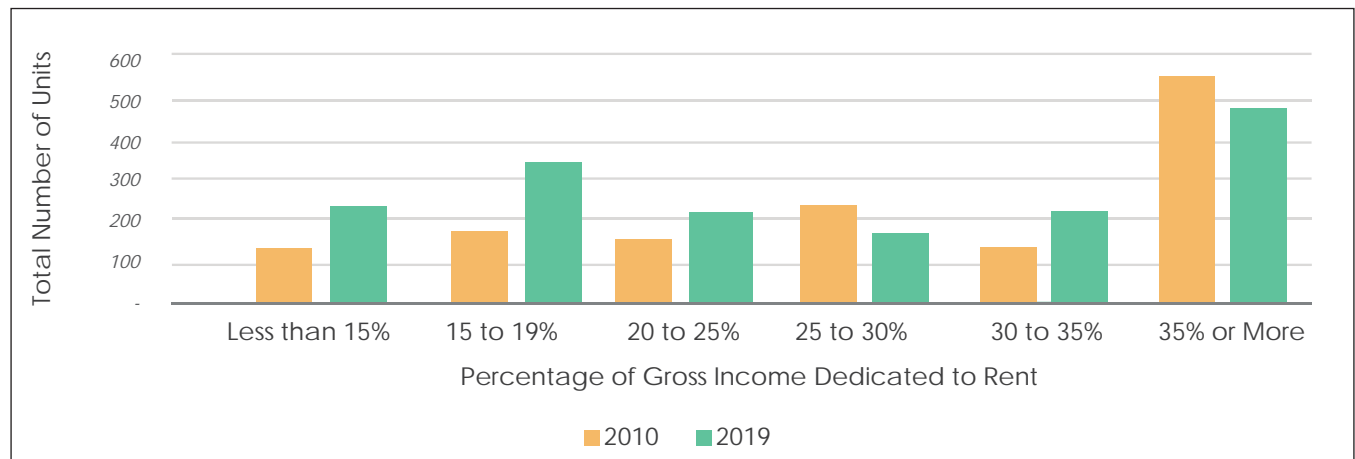
Source: ACS Estimates

Figure A.16.4 – Dubois County Gross Rent as Percent of Income (GRAPHI), 2010-2019



Source: ACS Estimates

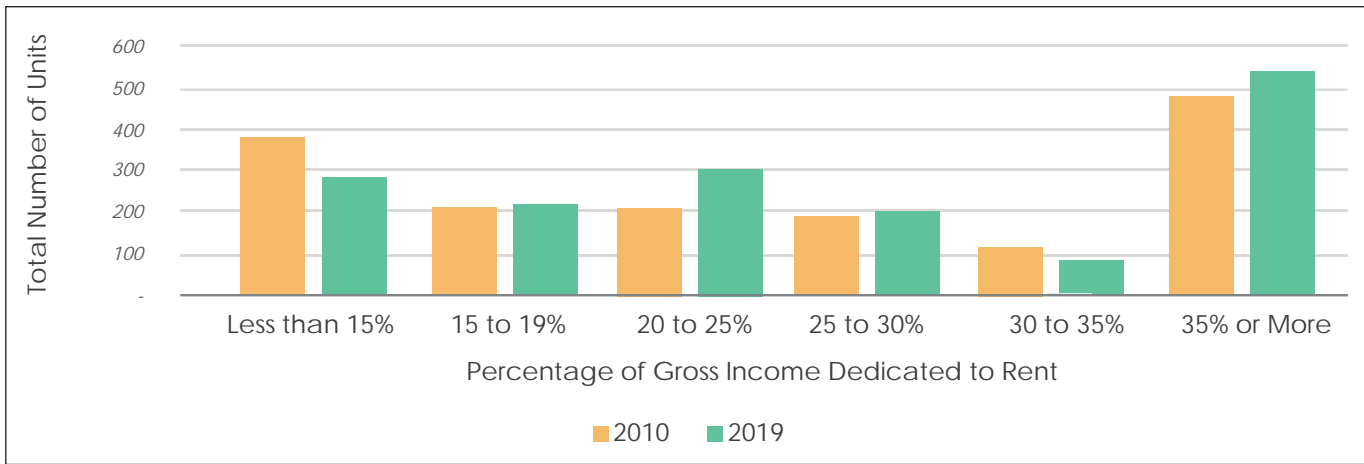
Figure A.16.5 – Orange County Gross Rent as Percent of Income (GRAPHI), 2010-2019



Source: ACS Estimates

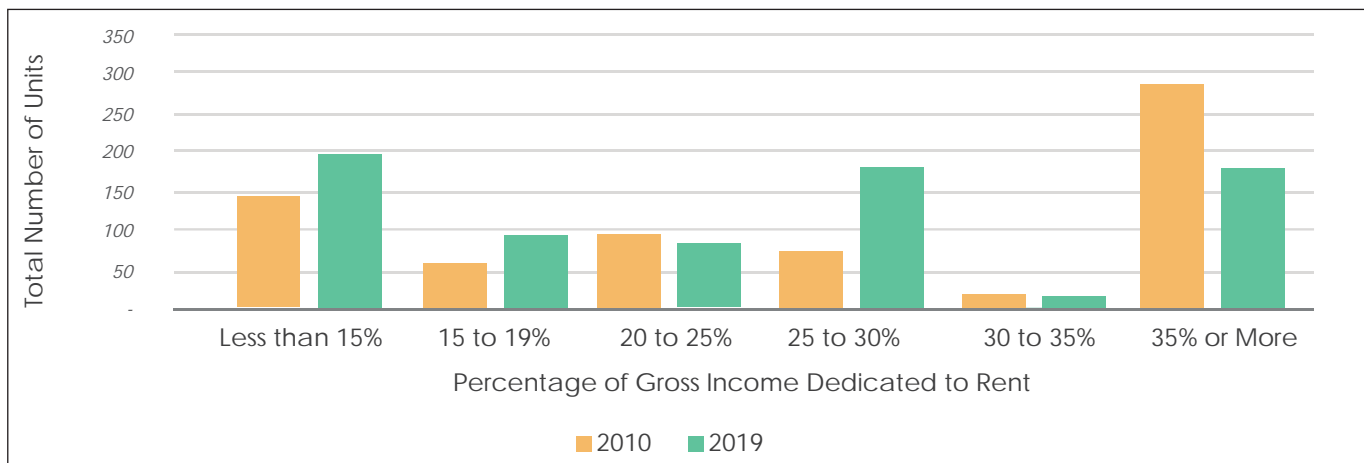


Figure A.16.6 – Perry County Gross Rent as Percent of Income (GRAPHI), 2010-2019



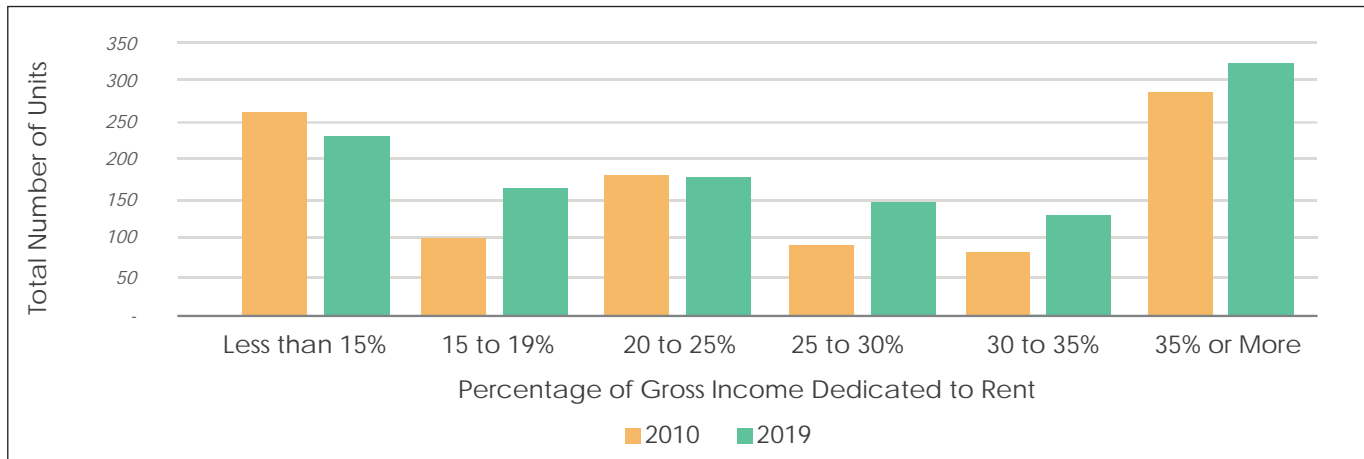
Source: ACS Estimates

Figure A.16.7 – Pike County Gross Rent as Percent of Income (GRAPHI), 2010-2019



Source: ACS Estimates

Figure A.16.8 – Spencer County Gross Rent as Percent of Income (GRAPHI), 2010-2019



Source: ACS Estimates

Table A.12.1 – Households: Gross Rent as a Percentage of Income (GRAPHI), 2010

2010						
	Less than 15%	15 to 19.9%	20 to 25%	25 to 30%	30 to 35%	35% or more
United States	4,324,758	4,383,511	4,511,050	4,116,973	3,215,020	14,722,937
Indiana	86,062	86,231	85,456	73,575	56,173	256,731
Crawford	42	46	73	109	25	213
Dubois	677	406	514	378	142	767
Orange	134	174	161	239	136	555
Perry	337	186	190	170	107	426
Pike	141	59	94	71	18	290
Spencer	291	112	201	102	91	319

Source: ACS Estimates

Table A.12.2 – Households: Gross Rent as a Percentage of Income (GRAPHI), 2019

2019						
	Less than 15%	15 to 19.9%	20 to 25%	25 to 30%	30 to 35%	35% or more
United States	5,296,041	5,195,435	5,190,296	4,681,621	3,674,673	16,328,272
Indiana	111,221	99,726	92,774	85,031	64,712	275,602
Crawford	88	34	65	92	37	138
Dubois	642	473	476	452	382	1,051
Orange	239	346	229	169	226	483
Perry	251	192	275	183	75	481
Pike	195	95	78	179	16	182
Spencer	256	183	197	163	143	360

Source: ACS Estimates

Table A.12.3 – Households: Gross Rent as a Percentage of Income (GRAPHI), CAGR 2010 - 2019

CAGR						
	Less than 15%	15 to 19.9%	20 to 25%	25 to 30%	30 to 35%	35% or more
United States	2.3%	1.9%	1.6%	1.4%	1.5%	1.2%
Indiana	2.9%	1.6%	0.9%	1.6%	1.6%	0.8%
Crawford	8.6%	-3.3%	-1.3%	-1.9%	4.5%	-4.7%
Dubois	-0.6%	1.7%	-0.8%	2.0%	11.6%	3.6%
Orange	6.6%	7.9%	4.0%	-3.8%	5.8%	-1.5%
Perry	-3.2%	0.4%	4.2%	0.8%	-3.9%	1.4%
Pike	3.7%	5.4%	-2.1%	10.8%	-1.3%	-5.0%
Spencer	-1.4%	5.6%	-0.2%	5.3%	5.2%	1.4%

Source: ACS Estimates

## MIGRATION INFLOW AND OUTFLOW

The table below shows how many people moved in to and out of the region on average between 2015 and 2019. More people are moving out of the region supporting the population decline numbers in Figures A.1 and A.2. Additionally, this table identifies the highest capture of residents from other counties, as well as where the residents leaving the region are moving to most often. This shows a direct connection and indicates if residents are moving more locally or across the broader region.

Table A.13 – Migration Inflow and Outflow Numbers and Location

County	Inbound	Outbound	Net	Biggest Inbound County	Biggest Outbound County
Crawford	368	-471	-103	Dubois County, IN	Warrick County, IN
Dubois	1,022	-2,200	-1,178	Amherst County, VA	Pike County, IN
Orange	754	-823	-69	Lawrence County, IN	Perry County, IN
Perry	1,034	-782	252	Marion County, IN	Hancock County, KY
Pike	454	-487	-33	Dubois County, IN	Putnam County, FL
Spencer	790	-1,297	-507	Jefferson County, KY	Hamilton County, IN

Source: U.S. Census Flows Mapper

## REAL ESTATE TAX IMPLICATIONS

The table below (Real Estate Tax Implications) presents compound annual growth rates for adjusted NAV and property tax rates for each county from 2017 to 2021. The table shows that effective annualized revenue growth (accounting for changes in real estate value and tax rates) increased by between 2.6 percent and 4.1 percent across the noted counties (for context, the Midwest Consumer Price Index grew at a 1.45 percent annual rate over the same period of time).

Table A.14 – Real Estate Tax Implications

County	Adjusted NAV (CAGR)	Property Tax Rate (CAGR)	Public Sector Revenue Growth
Crawford	1.40%	0.80%	3.20%
Dubois	2.40%	1.20%	3.60%
Orange	0.02%	4.10%	4.10%
Perry	2.00%	1.60%	3.60%
Pike	-4.30%	6.90%	2.60%
Spencer	-1.90%	5.30%	3.40%

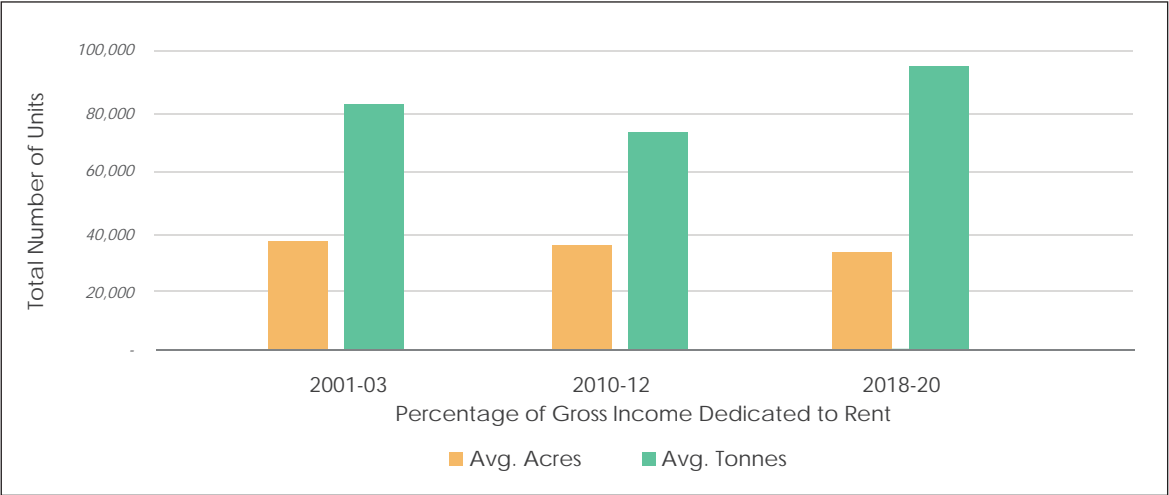
Source: State of Indiana

# AGRICULTURE PRODUCTION INSIGHT

Given the concentration of agricultural activities across the region, our analysis shifted to consider changes in the production of prominent field crops (corn, wheat, soybean). The data covers the region and includes the number of acres used for agricultural purposes, as well as the number of tons harvested each year. Combined, this data gives an important measure of land productivity: tons per acre.

While the average number of acres planted has generally decreased from about 36,400 acres in 2001 to 2003 to about 32,900 in 2018 to 2020, agricultural production (tons harvested) has increased. In 2018 to 2020, the region harvested about 13,000 tons more than what it harvested in 2001 to 2003. The fact that average acreage is going down and that average tonnage is going up means land productivity is increasing. Table 15 shows the calculated “tons per acre” for each of the time periods visualized in Figure A.17.

Figure A.17 - Agricultural Productivity, Corn, Soybeans, Wheat



Source: State of Indiana

Table A.15 – Agricultural Production, Tons per Acre

Time Period	Tons Per Acre
2001-03	2.23
2010-12	2.07
2018-20	2.86

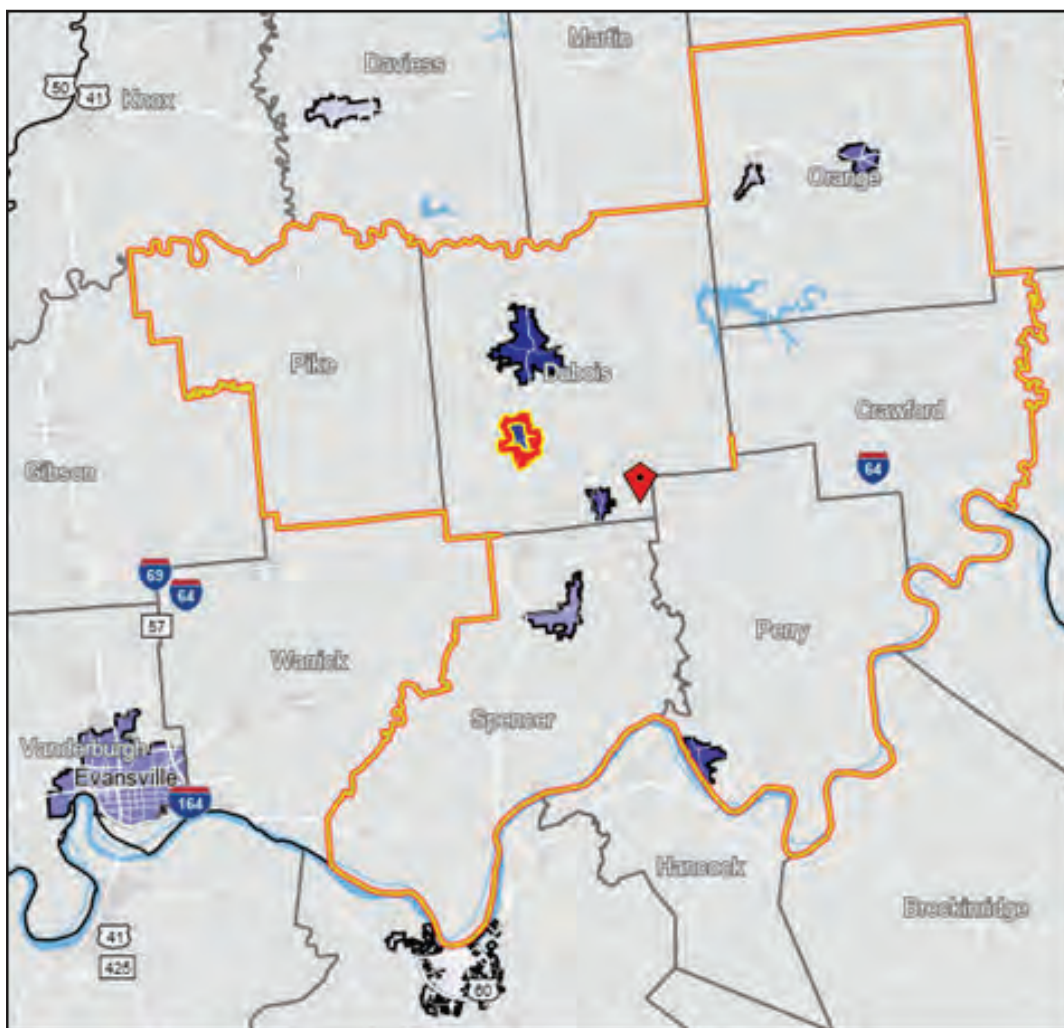
Source: State of Indiana



## EMPLOYMENT DESTINATION

Of the top 10 municipalities in which workers in the region are employed, only three are outside of the region. This means that several residents work within the region and do not travel outside the region for work. The 10 municipalities shown on this map are Evansville, Owensboro, Washington (outside of the region), Santa Claus, Tell City, Jasper, Huntingburg, Ferdinand, French Lick, and Paoli (these are listed in no particular order). Across these 10 communities, 32 percent of the total employed population of the region work in one of these areas. The other 68 percent not identified can work within or outside of the region, but the communities that are called out have the most residents working in their city or town compared to others both in and outside of the region (Figure A.19 illustrates where additional employment concentrations are located).

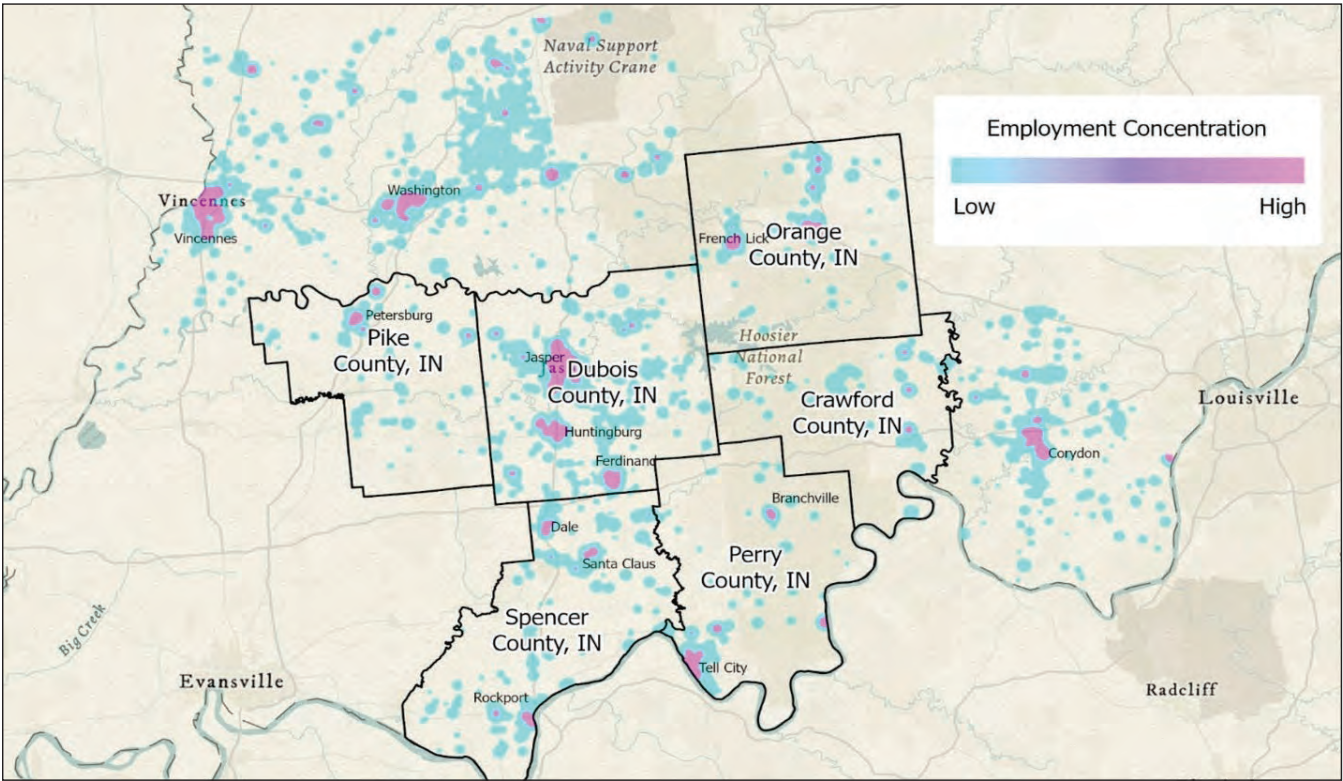
Figure A.18 – Employment Destination



Source: U.S. Census On the Map

Figure A.19 depicts the employment concentration of the broader region. This map identified Petersburg, Vincennes, Dale, and Corydon as additional employment concentrations compared to Figure A.18 for residents within the region.

Figure A.19 – Employment Concentration Map - Broader Region



Source: U.S. Census On the Map

## EMPLOYMENT INFLOW AND OUTFLOW & COMMUTING PATTERNS (2010 TO 2019)

An overview of the commuting patterns in the region is shown in Table 17. The column “Inbound Commuters” enumerates those people who commute to the region from where they live outside the region. The column “Outbound Commuters” does the same for the number of people who live in the region but commute to somewhere outside. Finally, the last column, “Remain within the Region” represents those people who live and work within the region.

Since 2010, the number of inbound commuters grew at a greater rate than the number of outbound commuters. This is a step in the right direction and indicates that more people are being attracted to the region for employment than are being attracted elsewhere. The main concern remains in the failure to attract people to not just work, but also live in the region.

Where are people who live in the region commuting to? U.S. Census data helps to answer this. The table below shows which counties people who live in the region are working in. For

Table A.16 – Employment Inflow and Outflow Numbers, 2010 – 2019

Year	Inbound Commuters	Outbound Commuters	Remain within the Region
2010	12,383	19,083	28,552
2019	14,401	19,464	29,116
CAGR	1.69%	0.22%	0.22%

Source: U.S. Census On the Map

Table A.17 – Commuting Patterns, Outflow, 2010 – 2019 CAGR

Commute Patterns 2010				Commute Patterns 2019			
Destination	Jobs	Share of Total		Destination	Jobs	Share of Total	CAGR: 2010-2019
Dubois County	17,229	36.20%		Dubois County	18,020	37.10%	0.50%
Orange County	3,782	7.90%		Orange County	3,707	7.60%	-0.22%
Spencer County	3,166	6.60%		Spencer County	2,931	6.00%	-0.85%
Perry County	2,560	5.40%		Perry County	2,796	5.80%	0.98%
Pike County	1,029	2.20%		Pike County	911	1.90%	-1.34%
Crawford County	786	1.70%		Crawford County	751	1.50%	-0.50%
Vanderburgh County	3,678	7.70%		Vanderburgh County	3,228	6.60%	-1.44%
Marion County	1,464	3.10%		Marion County	1,779	3.70%	2.19%
Warrick County	1,112	2.30%		Warrick County	1,047	2.20%	-0.67%

Source: U.S. Census On the Map

example, the 2019 commuter patterns in Table A.17 show that 37.1 percent of people (share of total) work in Dubois County. What this means is that out of all the employed residents of the six-county region, 37.1 percent work in Dubois County. Similarly, out of all the employed residents of the six-county region, only 1.5 percent work in Crawford County. This is also the reason some outside counties are listed at the bottom of the table. In 2019, out of all the employed residents of the six-county region, 6.6 percent worked in Vanderburgh County.

There are fewer people across the region working in Orange, Spencer, Pike, and Crawford counties, while there has been an increase in people working in Dubois and Perry counties. This is concerning as this is an indication that Dubois and Perry counties are slowly increasing their job opportunities for the region's residents, but the other four counties have failed to retain their jobs. Although the region may have decreased the total amount of job opportunities present, the aging population and retirement may contribute to the decrease in residents working within the region.

On the other hand, where are people who work in the region coming from? For people who are employed in the region, which counties are providing the most workers? For example, the table below shows that out of all jobs in the study area, 33.6 percent were worked by people coming from Dubois County. Similarly, Vanderburgh County residents accounted for 2.7 percent of jobs in the study area in 2019. Taking a broader look at the data, the U.S. Census Bureau reports that out of all jobs that existed in the study area in 2019, 67 percent were worked by people who were also residents of the region. This implies that nearly 33 percent, or a third, of all jobs in the region, were being worked by people who lived outside the study area and commuted into it.

Table A.18 – Commuting Patterns, Inflow, 2010 – 2019 CAGR

Commute Patterns 2010				Commute Patterns 2019			
Destination	Jobs	Share of Total		Destination	Jobs	Share of Total	CAGR: 2010-2019
Dubois County	13,753	33.60%		Dubois County	14,604	33.60%	0.67%
Orange County	3,788	9.20%		Orange County	3,826	8.80%	0.14%
Spencer County	4,011	9.80%		Spencer County	3,916	9.00%	-0.27%
Perry County	3,680	9.00%		Perry County	3,866	8.90%	0.55%
Pike County	2,126	5.20%		Pike County	1,802	4.10%	-1.82%
Crawford County	1,204	2.90%		Crawford County	1,102	2.50%	-0.98%
Lawrence County	1,504	2.60%		Lawrence County	932	2.10%	-1.36%
Vanderburgh County	905	2.20%		Vanderburgh County	1,174	2.70%	2.93%
Daviess County	1,022	2.50%		Daviess County	1,050	2.40%	0.30%
Warrick County	904	2.20%		Warrick County	1,916	2.30%	8.70%

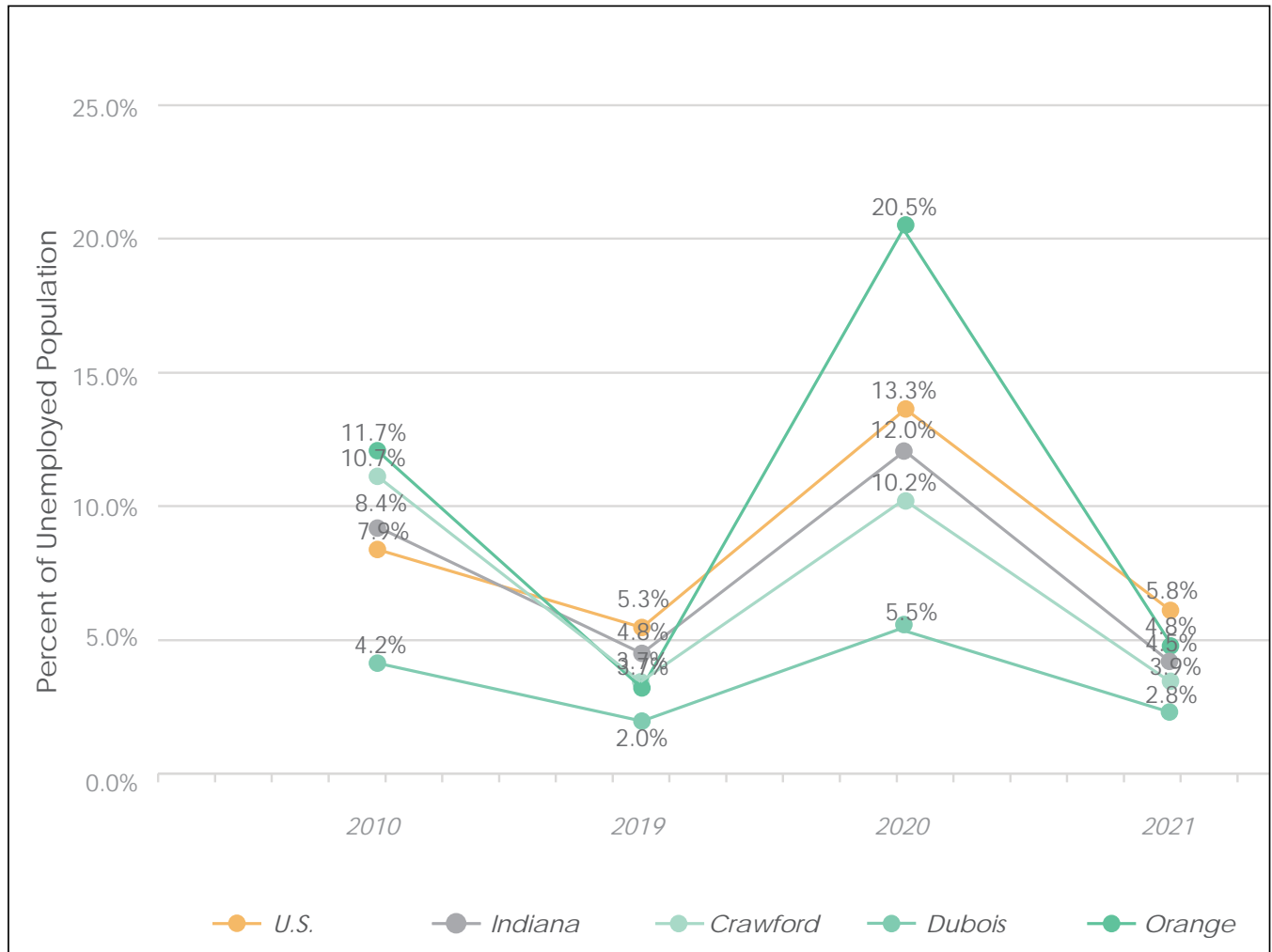
Source: U.S. Census On the Map



## UNEMPLOYMENT RATES

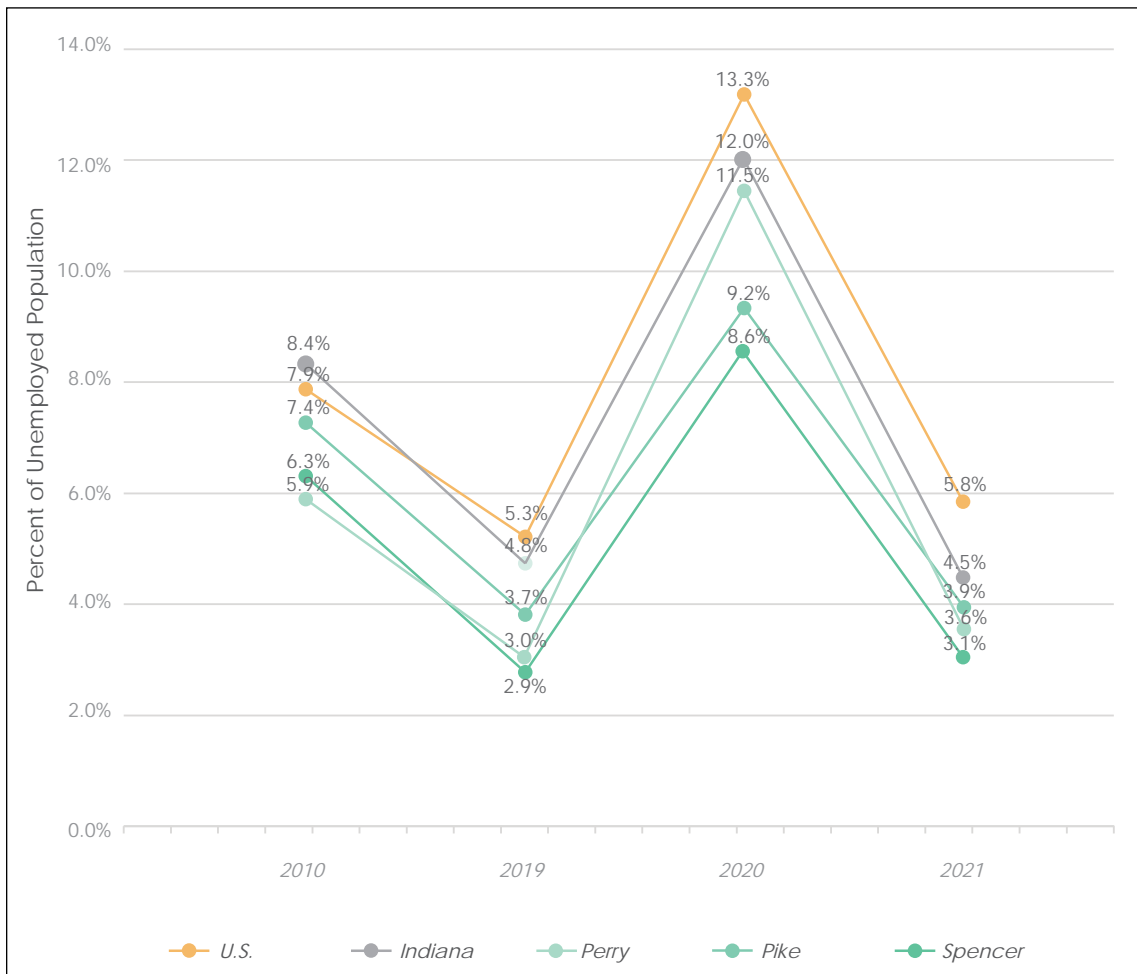
The unemployment rates for the U.S. and Indiana have returned to their 2019 levels while Crawford, Dubois, and Orange counties are all within one percent of their 2019 unemployment rates. Perry, Pike, and Spencer counties are also all within one percent of their 2019 unemployment rates. This shows a return to a pre-COVID-19 level of the employment sector for all geographies and a potential resurgence of job opportunities.

Figure A.20 – Unemployment Rate in Select Counties, 2010 – May 2021



Source: BLS Local Area Unemployment Statistics

Figure A.21 – Unemployment Rate in Select Counties, 2010 – May 2021



Source: BLS Local Area Unemployment Statistics

Table A.19 – Unemployment Rates

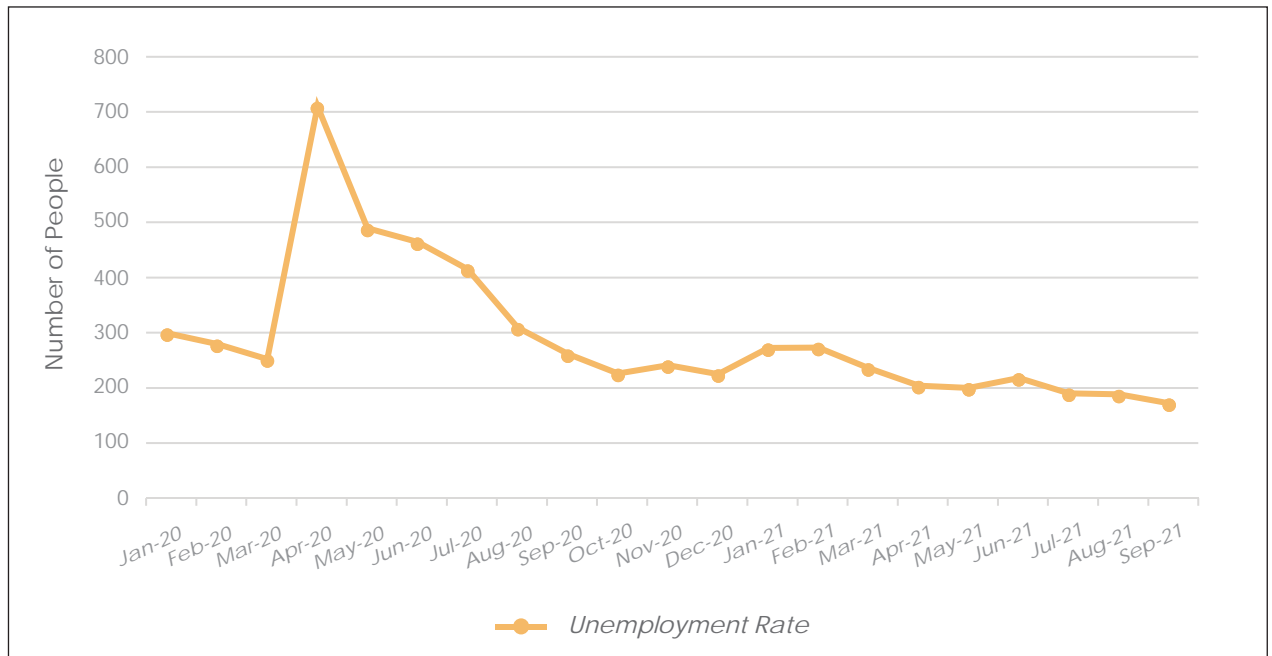
	2010	2019	2020	2021
United States	7.9%	5.3%	13.3%	5.8%
Indiana	8.4%	4.8%	12.0%	4.5%
IND15RPC	7.7%	3.17%	10.9%	3.7%
Crawford	10.7%	3.7%	10.2%	3.9%
Dubois	4.2%	2.0%	5.5%	2.8%
Orange	11.7%	3.7%	20.5%	4.8%
Perry	5.9%	3.0%	11.5%	3.6%
Pike	7.4%	3.7%	9.2%	3.9%
Spencer	6.3%	2.9%	8.6%	3.1%

Source: BLS Local Area Unemployment Statistics

## UNEMPLOYMENT RATES (COVID-19)

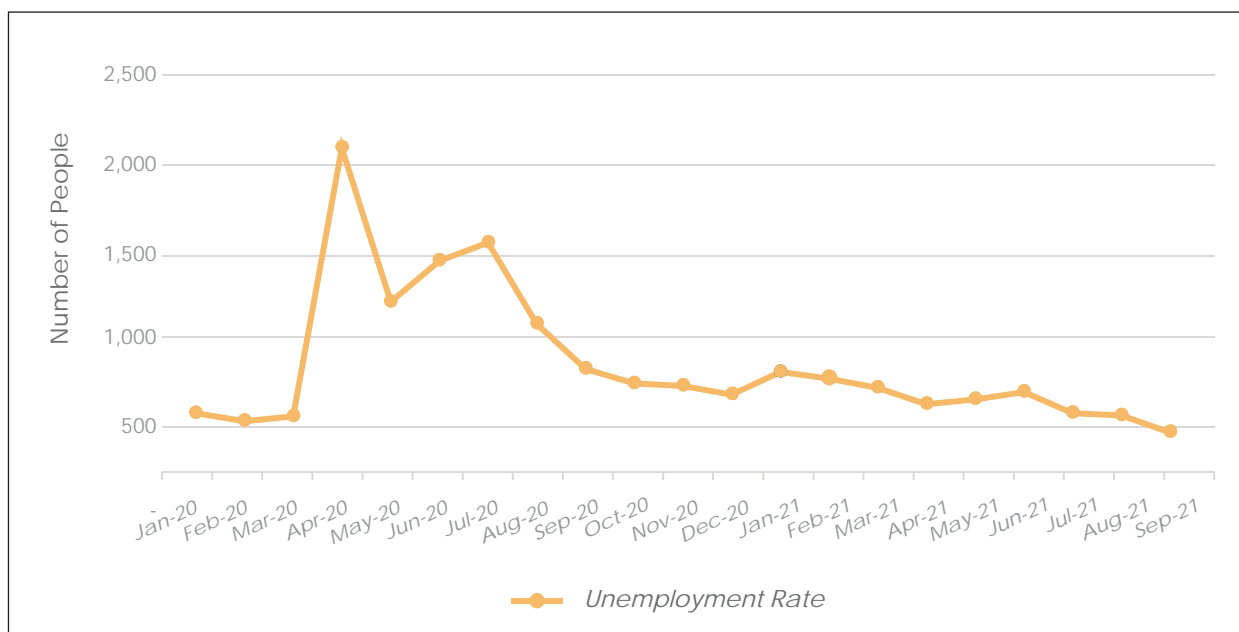
The COVID-19 pandemic caused significant changes in the national and regional employment rates. In March 2020, when much of the U.S. entered a lockdown, there was a huge spike in unemployment as people lost their jobs. This is no different from what the region experienced. Looking at Figures A.22.1 – A.22.6, every county experienced a spike in its unemployment numbers in April.

Figures A.22.1 Crawford County Unemployment Rates, January 2020 – September 2021



Source: [hoosierdata.in.gov](https://www.hoosierdata.in.gov) (State of Indiana)

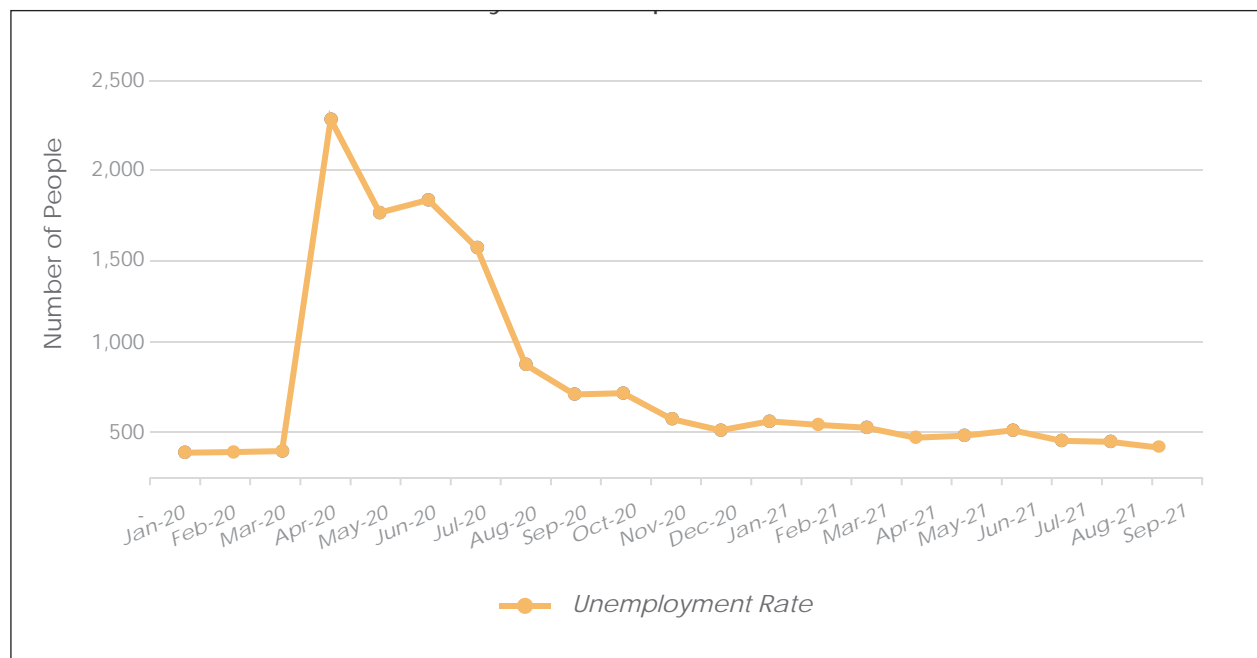
Figures A.22.2 Dubois County Unemployment Rates, January 2020 – September 2021



Source: [hoosierdata.in.gov](https://www.hoosierdata.in.gov) (State of Indiana)

Since April 2020, all counties have been recovering. Dubois and Orange counties both saw a decline after April but spiked again in unemployment. Other counties continued to decline in rates, fluctuating slightly in January 2021. Despite this, all six counties have recovered and improved on their unemployment rates as of September 2021 (from January 2020).

Figures A.22.3 Orange County Unemployment Rates, January 2020 – September 2021



Source: [hoosierdata.in.gov](https://hoosierdata.in.gov) (State of Indiana)

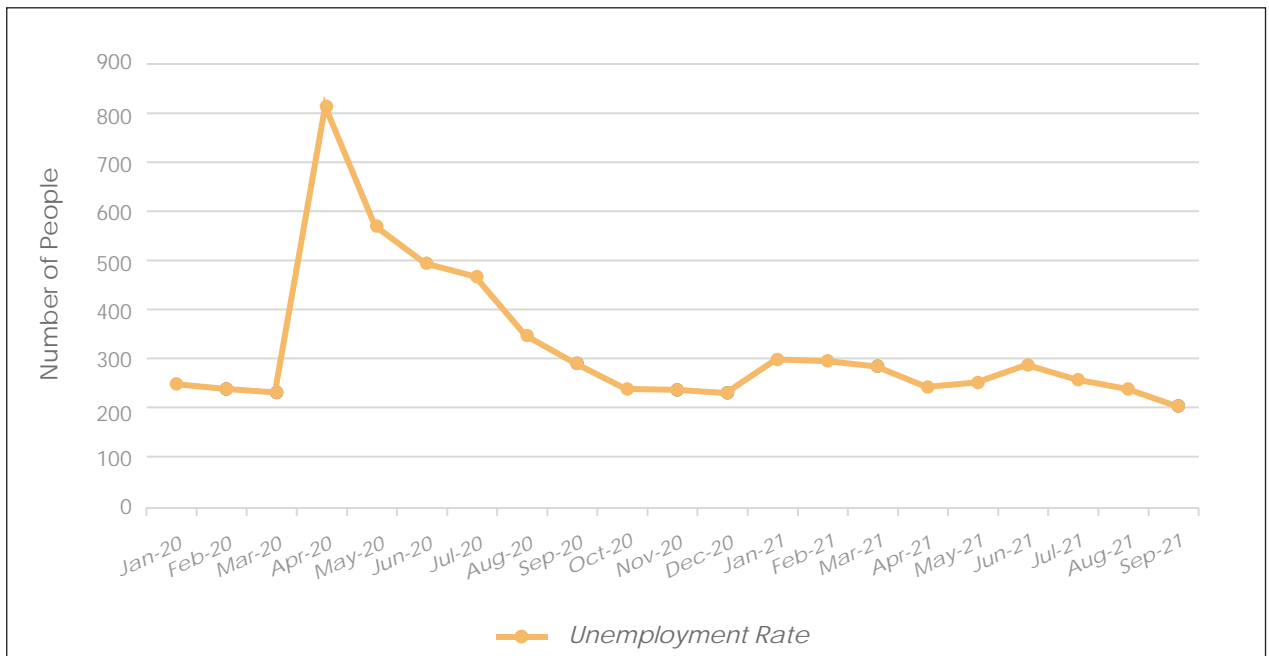
Figures A.22.4 Perry County Unemployment Rates, January 2020 – September 2021



Source: [hoosierdata.in.gov](https://hoosierdata.in.gov) (State of Indiana)



Figures A.22.5 Pike County Unemployment Rates January 2020 – September 2021



Source: [hoosierdata.in.gov](https://www.hoosierdata.in.gov) (State of Indiana)

Figures A.22.6 Spencer County Unemployment Rates, January 2020 – September 2021



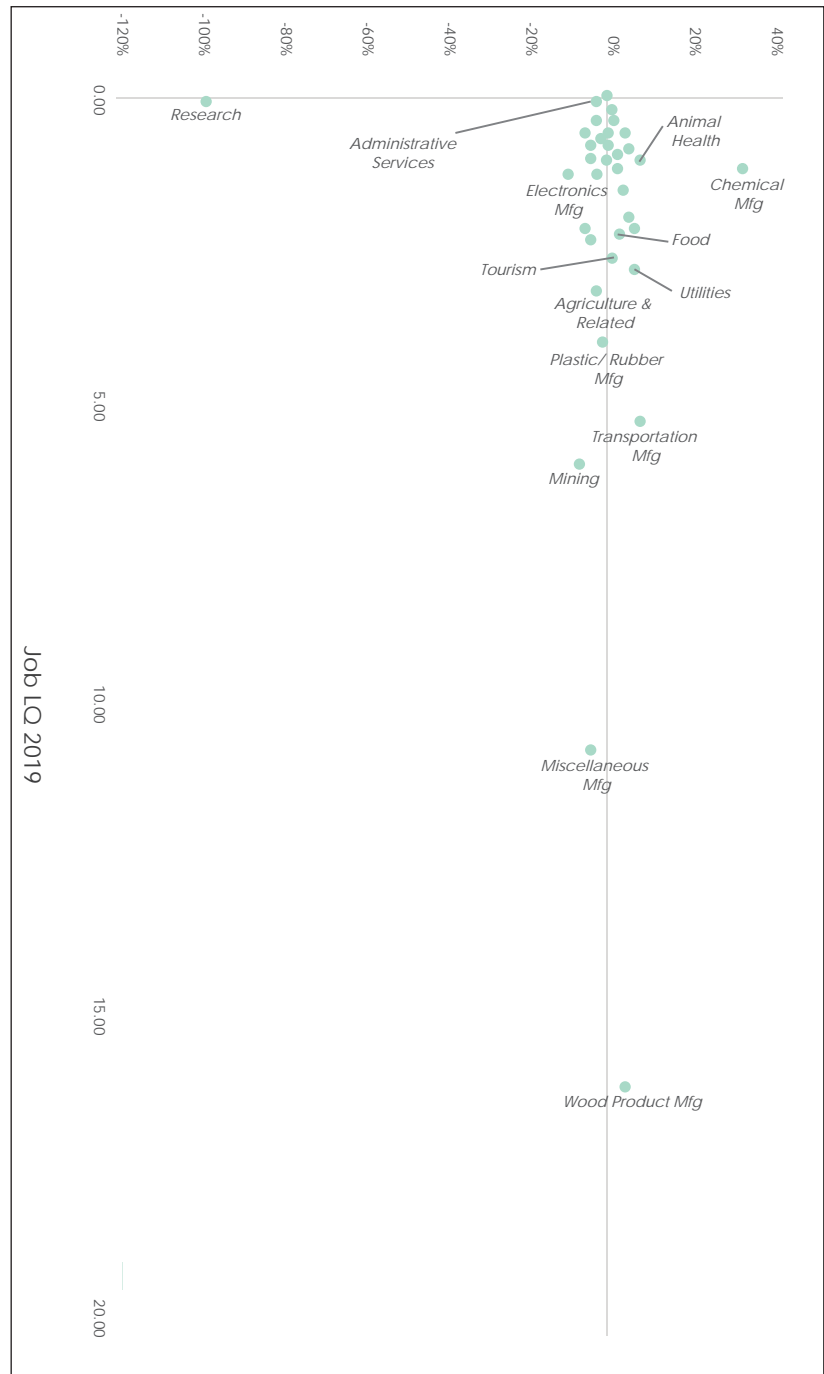
Source: [hoosierdata.in.gov](https://www.hoosierdata.in.gov) (State of Indiana)

## ECONOMIC CLUSTER INDUSTRIES

From 2010 to 2019, most industries experienced minimal changes in annual growth. In 2019, 54 percent of the region's employment clusters were less than or equal to the national average. The region did increase its job opportunities in its transportation manufacturing and wood product manufacturing. Unfortunately, there was a loss of jobs in the mining industry and other miscellaneous manufacturing industries.

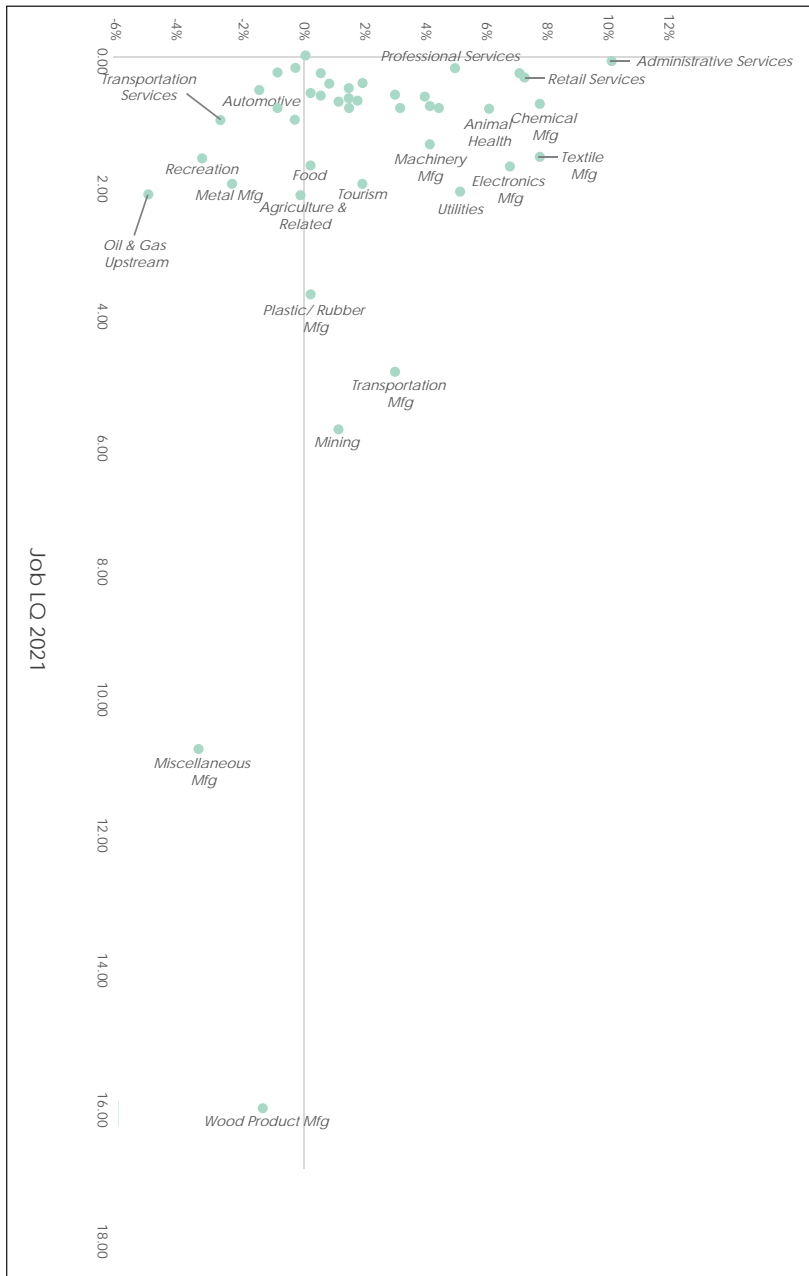
From 2020 to 2021, most industries experienced either growth or decline, as either recovery or deterioration from the COVID-19 pandemic. The percentage of the region's employment clusters less than or equal to the national average remained the same throughout the pandemic. The region was able to retain its wood product manufacturing and other miscellaneous manufacturing industries but saw job loss in both industries during this time. Despite this, generally, the economic and industrial clusters remained stagnant during the pandemic but saw significant shifts in job opportunities or loss compared to Figure A.23.

Figure A.23 – Economic Development Matrix Job CAGR (2011 – 2019)



Source: ESMI

Figure A.24 – Economic Development Matrix Job CAGR (2020 – 2021)



Source: ESMI

## LOCATION QUOTIENTS EXPLAINED

Location quotients (LQs) can be used to assess the concentration of industries or industry clusters in a particular area relative to the United States. The calculation is useful to assess the relative strength or weakness of a given industry locally. An LQ of less than 1.0 indicates that an industry is less concentrated in the region than the U.S. average, while an LQ greater than 1.0 indicates that the industry is more concentrated in the region. An LQ equal to 1.0 means that an industry is on par with the U.S. average. Location quotients, coupled with employment growth rates, are analyzed to assess the relative competitive advantage, regional specializations, and economic development potential of industries within a particular region. For example, in 2021, the region had an LQ of 14 for “Wood Product Manufacturing.” This means that the region is 14 times more concentrated in this industry than the national average for a region its size.

Compounded Annual Growth Rates (CAGRs) represent an annualized rate of change for a metric. For example, if a certain metric has changed from a value of 50 in 2010 to 100 in 2019, that is a 100 percent flat increase, but in terms of CAGR, the metric has changed at a rate of 8 percent each year. A CAGR represents how much a metric has changed in each year.

# IMPACTS AND TRENDS OF COVID-19 NATIONALLY

The COVID-19 pandemic started at the end of the year in 2019 with an announcement of the virus. In late January 2020, the first confirmed case of COVID-19 was reported. During the next couple of months, several travel bans were imposed before declaring the pandemic a national emergency in March 2020. In March, the State of Indiana announced it would go into lockdown.

Stay-at-home orders were issued for all non-essential workers during the first year of lockdown (March 2020 – 2021). As the pandemic progressed, several businesses closed or adapted to allow employees to work from home. This massive change in the market resulted in several studies that looked at how the pandemic affected the country and impacted communities, businesses, industries, and people's lives.

## NATIONAL COVID-19 IMPACT AND RECOVERY

The ripple effects of COVID-19 across the world economy will continue to be felt for years. Although, COVID-19 has created challenges and opportunities both new and unique for residents, local governments, and the private sector, including:

- According to the Federal Reserve, the supply of US dollars in circulation (M2 definition) accelerated by more than 25 percent in 2020, the fastest year-over-year rate of growth in the money supply going back to the 1940s, through three rounds of stimulus funding beginning with the CARES Act and ending with the American Rescue Plan Act.
- While trends toward remote working have been emerging since 2010, COVID-19 instantly expanded the share of employees across a host of sectors (including software) who could work remotely. At the same time, this shift also reinforced clear limits of broadband infrastructure, particularly in rural areas.
- As COVID-19-linked lockdowns unfolded in the spring of 2020, sectors such as banking & financial services initially set aside large reserves to prepare for growth in bad loans in real estate. Although conditions began to improve by the spring of 2021, growth in e-commerce has jumpstarted U.S. demand for mobile payment systems, with potential for profound transformation within banking and finance in coming years.



The National Alliance of Community Economic Development Associations (NACEDA) partnered with the [Federal Reserve System's community development function](#) and other national partners to conduct a survey measuring the effects of COVID-19 on low- to moderate-income people, communities, and the entities serving them. Please see the [full report](#) for a summary of all the findings.

- This survey provides information on how the COVID-19 pandemic affected businesses and communities, citing the pandemic as significantly disruptive for businesses who serve low- to moderate-income communities and challenging for those with small businesses and having services for children.
- Many of the respondents in the survey said that in all the categories listed (financial stability, small business, access to health care, services for children, housing stability, and basic consumer needs), it may only take one to three years for their communities to return to pre-pandemic conditions, with very little suspecting it will happen in under a year. However, there is uncertainty in the total impact the pandemic has had on communities, and some respondents feel like their communities may never return to pre-pandemic conditions or are simply unsure how their community will bounce back and the time it would take.
- One of the most notable challenges for people within the pandemic was returning to work. Access to childcare, public transportation, and COVID-19 exposure risks affected communities across the nation.
- The pandemic has negatively impacted the financial health of over 50 percent of the entities that respondents represented according to the information gathered within this survey. Complimentary to this data, nearly 60 percent of those who answered: "negative impact to financial health" noted that if the current conditions continue, their business would experience financial distress. This would result in the reduction of services offered or were able to provide, laying off staff, closing various business locations, or shutting down their business entirely.
- Many of the respondents noted they are a direct service provider which means they provide aid for older adults, youth, and those with disabilities. Decreasing their services or losing their business entirely would be detrimental to several individuals.

# SECTOR IMPACTS

While manufacturing had enjoyed recovery and growth in jobs through 2016, emerging protectionist tendencies linked to the US-China trade dispute led to higher costs and slower job growth. The onset of COVID-19 shed light on several weaknesses in U.S. manufacturing ecosystems:

- Dependence on global supply chains for personal protective equipment,
- Food supply chain sensitivity, and
- Over-reliance on China as a source market for exports.

The impact of COVID-19 on manufacturing has unfolded in surprising ways. Reduced demand for gasoline impacted ethanol production, and because carbon dioxide is a by-product of ethanol, the beverage industry experienced increased costs and supply constraints. Sources such as the Journal of Commerce suggest that manufacturers will look to diversify source markets for imported components and accelerate manufacturing re-shoring back into the U.S. According to Wall Street Journal, by May of 2020, nearly a quarter of companies told the Institute for Supply Management that they were planning or have begun to re-shore or “near-shore” some or most of their operations. That same month, 93 percent of executives told McKinsey & Co. they would explore a potential overhaul of their supply chains. Also, sources such as Colliers International have suggested an opportunity for between 750 million and 1 billion future square feet of industrial space, above current trends, linked to re-shoring.

**Energy markets** are undergoing significant change, linked to the pre-COVID-19 expansion of domestic oil and natural gas production and parallel growth in renewable energy as an offset to growing climate volatility concerns. As lockdowns unfolded in the spring of 2020, dramatic reductions in oil demand forced entities such as the

Texas Railroad Commission to consider oil price targets for the first time since the 1980s. Although lower petroleum and natural gas prices tend to be supportive of manufacturing sectors, which rely on natural gas as a feedstock (plastics and chemicals), sectors such as commercial aviation have been slow to recover to pre-COVID-19 energy consumption thresholds. According to the U.S. Energy Information Administration, while Indiana remains a large producer and consumer of coal, from a renewable energy standpoint, wind power provided seven percent of Indiana’s utility-scale electricity net generation in 2020, with solar, biomass, and hydropower accounting for about two percent of generation; these sectors supported an estimated 3,500 jobs in 2020 according to [seia.org](http://seia.org).

**Health care** is facing different and unique challenges. Beyond continued federal policy confusion about the direction of health care insurance, the industry is facing several practical challenges linked to COVID-19:

- Reduced capacity to manage (generally profitable) non-emergency outpatient procedures;
- Labor shortages across the health care system;
- Specific (and increasingly structural) challenges with rural health care service provision; and
- Post-COVID-19 growth in telemedicine is expected.

**Tourism** remains a challenged sector due to COVID-19, causing a sharp downturn in people’s willingness to travel for most of 2019. While domestic air travel is recovering, international air travel remains challenged. In September 2021, the Transportation Security Administration (TSA) screened 38.8 million travelers compared to 51.1 million in 2019; air travel remains at about 76 percent of 2019 levels (a large percentage of the remaining

gap is international travel). Looking to past recessions, domestic tourism tended to shift toward lower-cost regional destinations. However, COVID-19 has encouraged people to extend stays and work remotely for extended periods, with greater interest in outdoor activities, rather than dining, entertainment, and conventions.

**Retail** was under pressure well before COVID-19 due to the growth of e-commerce and “omnichannel” retail, parallel growth of private equity ownership of retail, and a general oversupply of retail space. With COVID-19, pressure on traditional retailers increased as the share of retail dollars spent online accelerated from about 10 percent to about 15 percent during the second quarter of 2020. By August 2020, JCPenney, Neiman Marcus, J. Crew, Pier 1 Imports, and Stein Mart had filed for bankruptcy protection. By December of 2020, Macy’s stock price being down by 30 percent and Home Depot’s stock price being up by 30 percent reinforced the reality of a work from home economy. Notably, Home Depot has not offered stock price guidance for 2021 due to expectations that retail spending patterns will shift again, with likely acceleration in apparel as people begin to venture out. In terms of sector impacts, retail and restaurants have

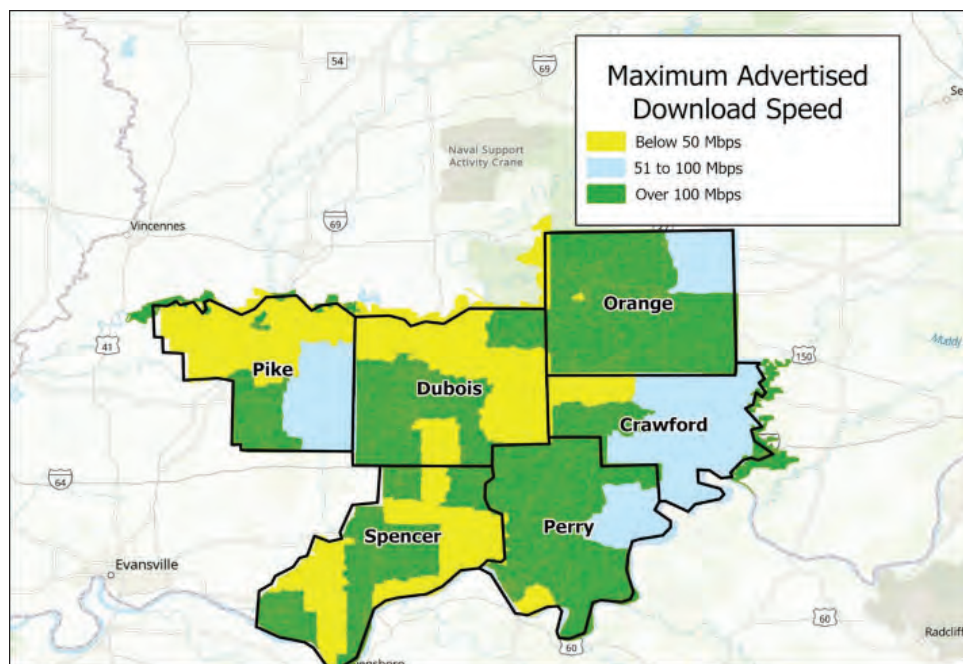
been particularly impacted, with employees becoming significantly less willing to work in related occupations where significant interpersonal contact is required.

**Broadband** access has come into sharp focus as COVID-19 changed workforce and education dynamics over the last two years. As increasing numbers of people telecommute, and as students move to remote learning platforms, high-speed broadband access has become essential. The federal government recommends 100 Mbps as the ideal download speed, but there are large areas of southwest Indiana where these speeds are simply not available. Figure A.25 the maximum advertised download speeds in the region and shows the areas where improved broadband infrastructure is needed.

**Childcare** became a major challenge as schools closed and students shifted to remote learning. While residents in urban areas have begun to access childcare services, the provision of childcare services in rural areas remained constrained well before COVID-19. Access to childcare is not an issue of just income but also stems from a lack of jobs and providers in the sector.

The following economic analysis includes a

Figure A.25 – Maximum Advertised Download Speed Map



Source: Federal Communications Commission Broadband Deployment Data

# REGIONAL IMPACTS AND TRENDS OF COVID-19 ON INDUSTRY CLUSTERS

look at historical economic trends, an analysis of industries where the region is overperforming and underperforming, as well as benchmark comparisons to the State of Indiana and the United States. Finally, the analysis focuses on key trends that can help shape the future of the region, as well as an evaluation of the specific industry sectors and clusters that can be positioned to drive job growth in the future.

## METHODOLOGY

The study's industry analysis uses data to conduct an empirical assessment of the current industry and business climate across the study area. Employment data from EMSI, a proprietary source of industry employment and output data, were analyzed from 2010 to 2019 (pre-pandemic), 2020 (height of pandemic), and 2021 (pandemic recovery). Complete six-digit NAICS code industry data were aggregated and/or proportionally allocated into 49 overarching clusters that guide the analysis. Location quotients (LQs) were used to assess the concentration of industries relative to the U.S. average. The calculation is useful to assess the relative strength or weakness of a given industry locally in relation to the larger region, (in this case the country). In general:

- $LQ > 1.0$  means that an industry is more concentrated within the study area/county than the U.S. average.
- $LQ < 1.0$  means that an industry is less concentrated within the study area/county than the U.S. average.
- $LQ = 1.0$  means that an industry is equally concentrated within the study area/county as the U.S. average.

Location quotients, compared against industry employment growth rates, were used to assess the relative competitive advantage and economic development potential of industries within the study area via six AECOM-defined industry growth segments:

- Undeveloped
- Long-Term Growth
- Medium-Term Growth
- Short-Term Growth
- Mature/Developed
- Supersector

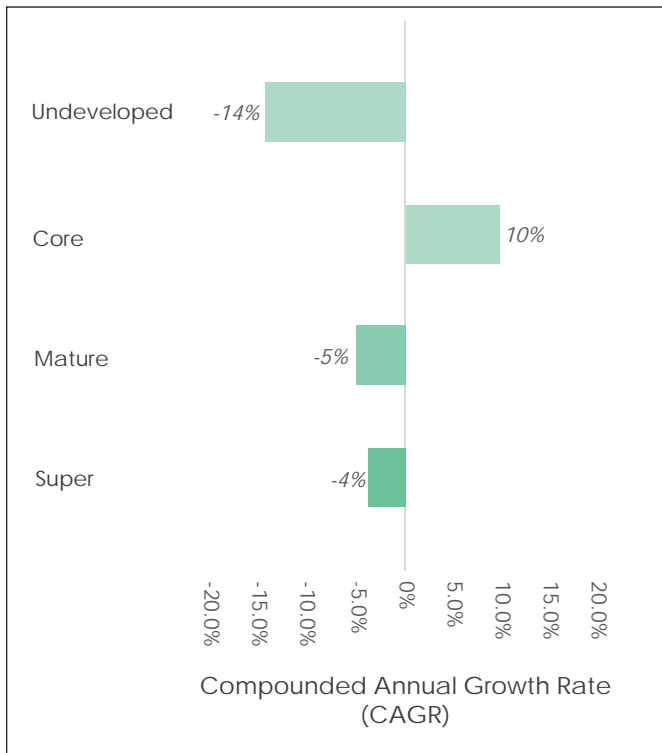
To help simplify this analysis these segments were aggregated into four sectors: Undeveloped (Undeveloped and Long-Term), Core (Medium-Term and Short-Term), Mature, and Supersectors. Undeveloped Sectors require targeted financial or policy intervention to create job growth. Core Sectors include the strongest and most sustainable industries for job creation. This is where we expect to see the highest percentage of jobs. Mature Sectors include well-established industries with regular fluctuation in employment. Supersectors have an impact on the global market.



## PRE TO POST PANDEMIC JOB CHANGES BY SECTOR

Splitting employment into the four groups provides insight as to pre-pandemic drivers of growth. The significance of this period is that 2019 employment represents pre-pandemic levels (or the "norm"), whereas 2021 represents the current job market. Comparing these two can indicate how close the region is to returning to pre-pandemic levels of employment and industry.

Figure A.26 – Employment CAGR by Sector, Pre- and Post-Pandemic



Source: EMSI / AECOM Analysis

Table A.20 – Pre- to Post-Pandemic Job Changes by Sector

	Undeveloped	Core	Mature	Super
<b>2021 Total Jobs</b>	11,196	23,469	8,328	11,701
<b>Percent of Total Jobs</b>	20%	43%	15%	21%
<b>2019-2021 Change in Total Jobs</b>	-4,088	3,905	-917	-992

Source: EMSI / AECOM Analysis

## MOST AFFECTED CLUSTERS

As shown below, the region has seen declines in employment. Core sector industries are seeing growth in employment numbers. However, Undeveloped, Mature, and Supersector industries are experiencing declines in employment. Within the AECOM-defined clusters, trends over the last two years can be broken down at the cluster level. Below are the three clusters that grew the most in the last two years, as well as the top three that declined the most.

Table A.21 – Most Affected Clusters

Cluster	2019 Jobs	2021 Jobs	Compound- ed Annual Change Rate	Location Quotient (2021)
IT / Software	490	701	19.6%	0.39
Heavy Construction	440	603	17.1%	1.27
Electronics Manufacturing	249	311	11.8%	1.35
Entertainment	114	83	-14.7%	0.26
Coal Mining and Support	168	112	-18.4%	7.17
Mineral Product Manufacturing	134	83	-21.3%	0.57

Source: EMSI / AECOM Analysis

During the last two years, manufacturing industries have continued to grow as the world has seen an increase in demand for machinery and electronics. The IT/software industry also prospered during the pandemic. As a result of the COVID-19 pandemic and guidelines issued by governments, people reduced the amount of time they spent outside their homes and in the presence of other people. It is no surprise that the recreation services and tourism industries (including entertainment) were adversely affected by this shift in behavior. On the next few pages, an analysis of the following individual clusters is provided:

- Electronic manufacturing (which saw the largest growth in employment during the pandemic)
- Recreation
- Automotive
- Agriculture and food wholesale (which saw the largest decline in employment during the pandemic).

- Restaurants and hotels (which have gotten global attention for being industries that were among the hardest hit by the pandemic)

In these industry-specific analyses, the key metrics analyzed are:

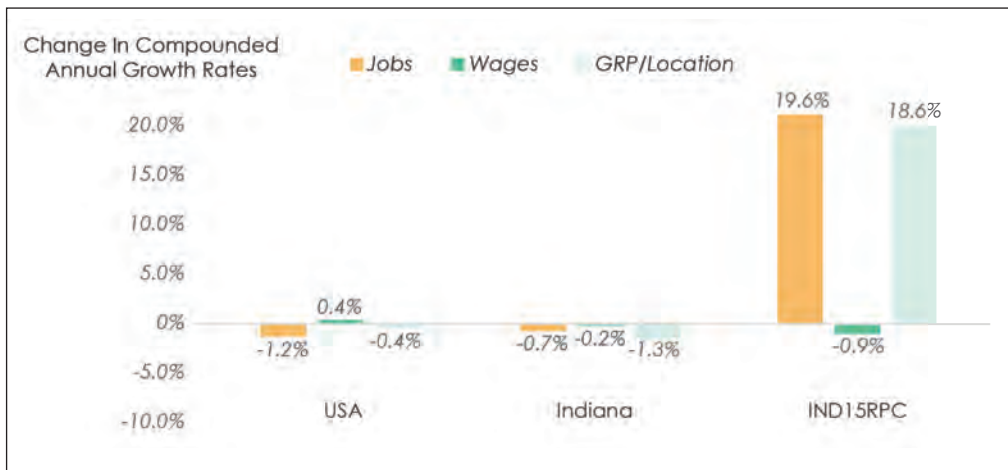
- **Growth in Total Employment (2019-2021):** the compounded annual percent change in the total number of jobs.
- **Growth in Wages (2019-2021):** the change in the average wages paid to employees.
- **Growth in GRP per Business Location (2019-2021):** GRP refers to Gross Regional Product, which is calculated as the final value of goods and services produced by an industry in a particular region in a particular year, and dividing it by the number of open business locations in the region gives a measure of the average monetary value of goods and services produced by each open business location in each year.
- Comparing growth in total employment with county and industry-specific location quotients.

## ELECTRONICS MANUFACTURING

Across the U.S., the number of jobs in electronics manufacturing fell, while wages rose slightly, and the productivity of each business location fell slightly. The State of Indiana follows the trend of the U.S., with the number of jobs and GRP per location falling. The only difference is that wages in Indiana fell while those across the U.S. grew.

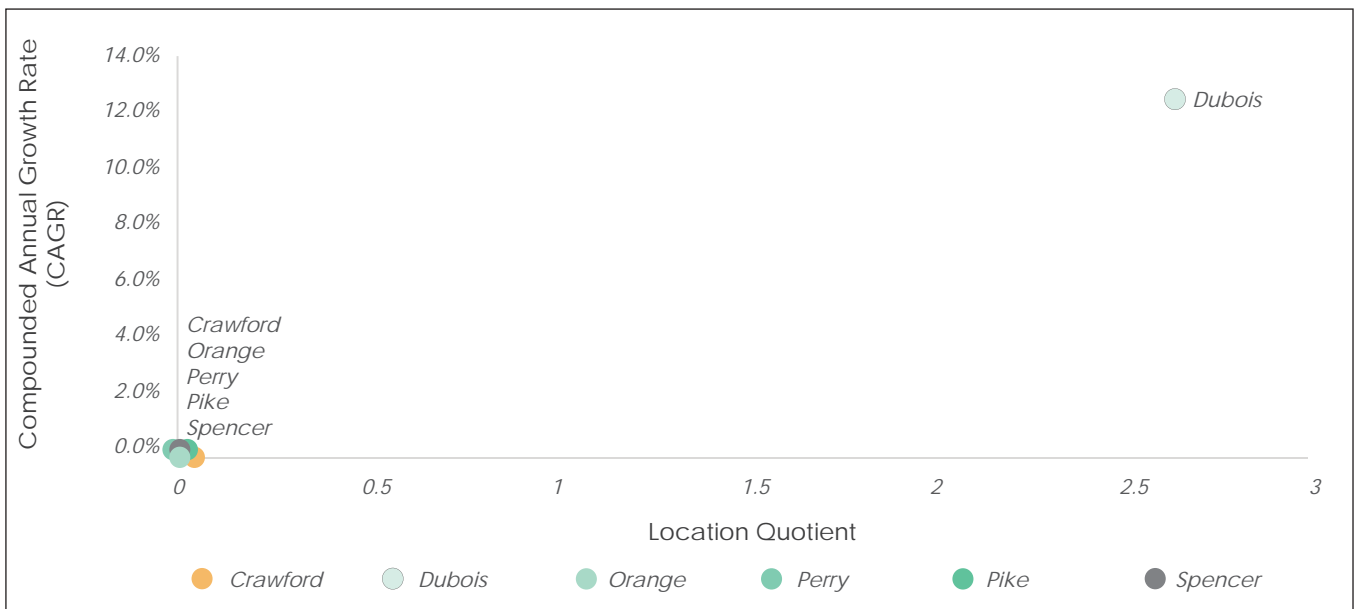
Figure A.27 shows the relationship between growth in employment and location quotients for study area counties. Electronics manufacturing in the region is concentrated in Dubois County. The increase in employment in Dubois was due to Toyota Motor Manufacturing Indiana hiring more workers (see figure A.28).

Figure A.27 – CAGRs for Number of Jobs, Wages, GRP/Location – Electronics Manufacturing



Source: EMSI / AECOM Analysis

Figure A.28 – Employment vs. Location Quotients for Individual Counties – Electronics Manufacturing



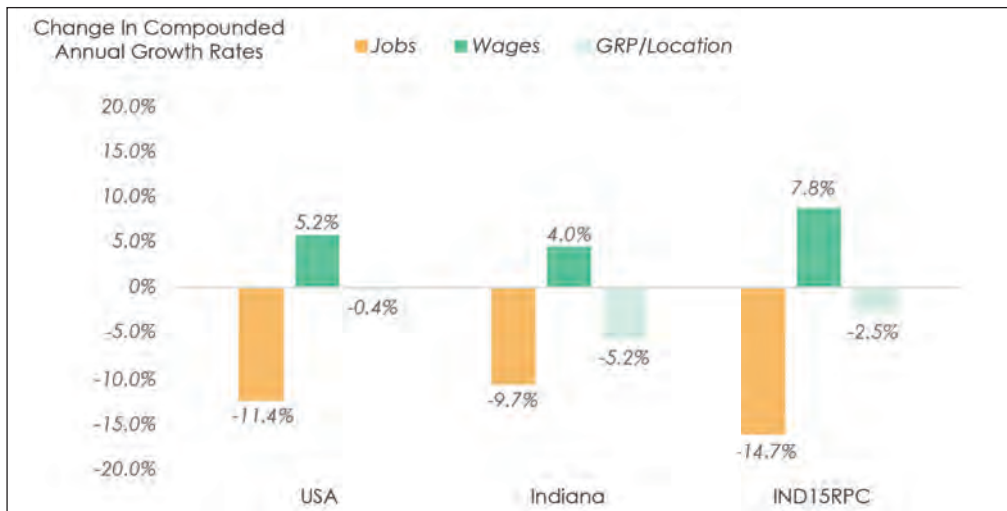
Source: EMSI / AECOM Analysis

## RECREATION

Within the recreation cluster, jobs, wages, and business productivity point to a trend of fewer employees generally earning higher wages, largely due to COVID-19 impacts. The reduction in jobs is notable in that it was faster than U.S. or state averages. At the same time, the region saw a greater increase in the wages of remaining employees in the recreation industry than in the U.S. or Indiana. These trends align with expectations of the effects of the pandemic—spectator sports, casinos, and performing arts all suffered. The increase in wages in this industry occurred primarily in casinos, where average earnings rose from below \$50,000/year to nearly \$60,000/year, and amusement and theme parks, where earnings grew from \$19,000/year to nearly \$24,000/year.

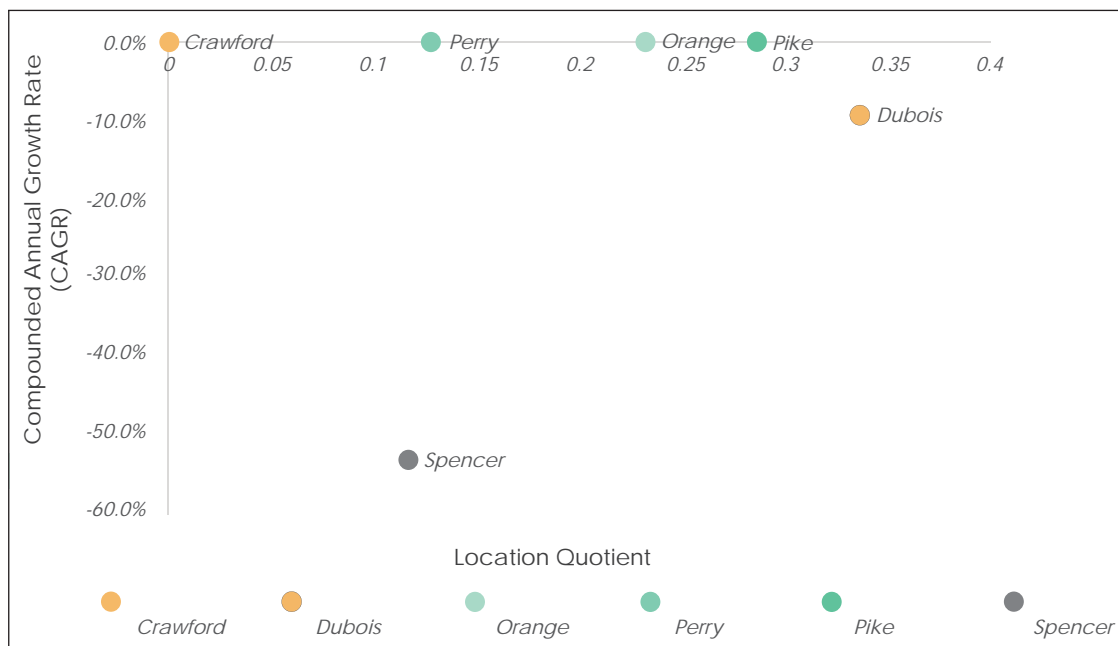
Despite declines in employment in this industry, Dubois and Spencer counties continue to have a high concentration of recreation-related businesses in 2021. Spencer County saw the largest decrease in employment in this industry.

Figure A.29 – CAGRs for Number of Jobs, Wages, GRP/Location – Recreation



Source: EMSI / AECOM Analysis

Figure A.30 – Employment vs. Location Quotients for Individual Counties – Recreation



Source: EMSI / AECOM Analysis

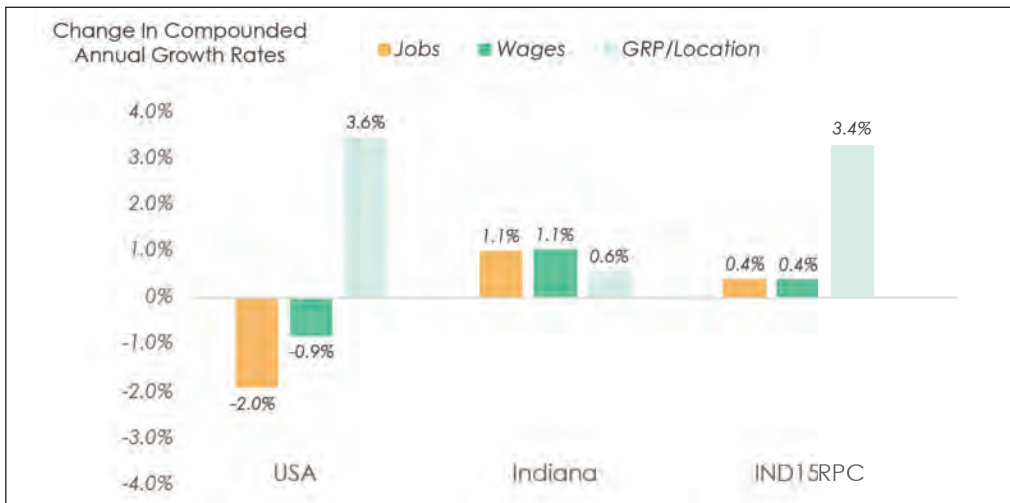


## AUTOMOTIVE

Trends across the U.S. and Indiana are similar for the automotive industry – the number of jobs fell, existing wages increased, and per-location productivity increased slightly. The only difference is that the U.S. is losing automotive industry jobs at twice the rate of Indiana. In the region, employment in the automotive industry has increased at an annual rate of 0.4 percent, while wages have matched that same rate. At the same time, per-location productivity has followed total employment, increasing at an annual rate of 3.4 percent.

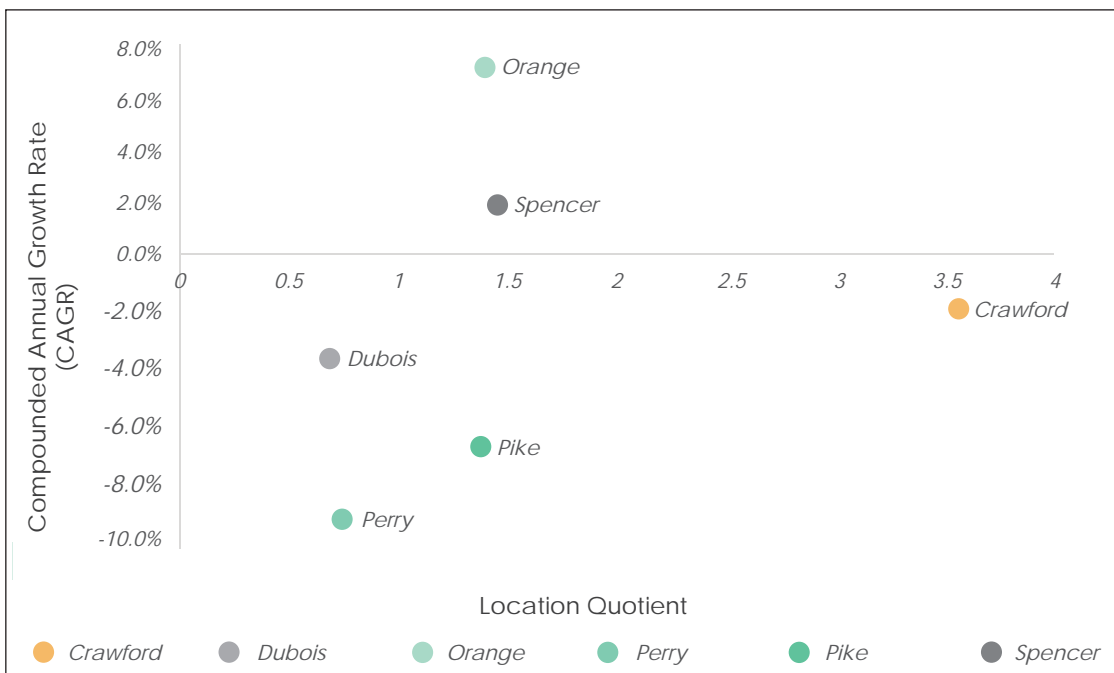
Only two of the six counties in the region saw an increase in automotive industry employment (Orange and Spencer), while the other four saw a decline in employment; Perry County lost the most jobs.

Figure A.31 – CAGRs for Number of Jobs, Wages, GRP/Location – Automotive



Source: EMSI / AECOM Analysis

Figure A.32 – Employment vs. Location Quotients for Individual Counties – Automotive



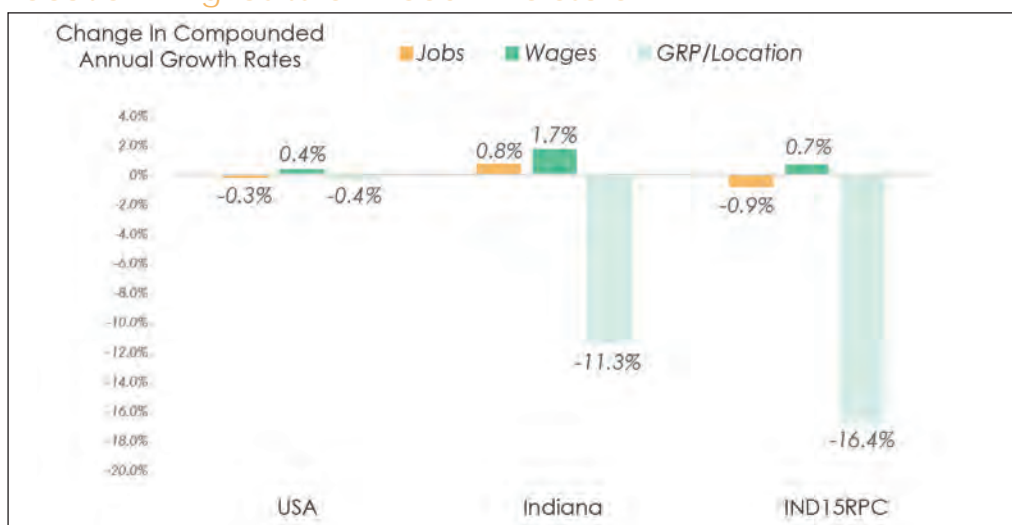
Source: EMSI / AECOM Analysis

## AGRICULTURE AND FOOD WHOLESALE

This analysis combined statistics for the agriculture industry with statistics from the food wholesale industry, due to their symbiotic relationship. While employment in these industries nationally has fallen, wages have risen. In Indiana, total employment and wages have risen, while per-location productivity has declined. In the region, total employment has fallen, and wages have increased. Per-location productivity, however, has seen the largest decline in the region out of the three geographies.

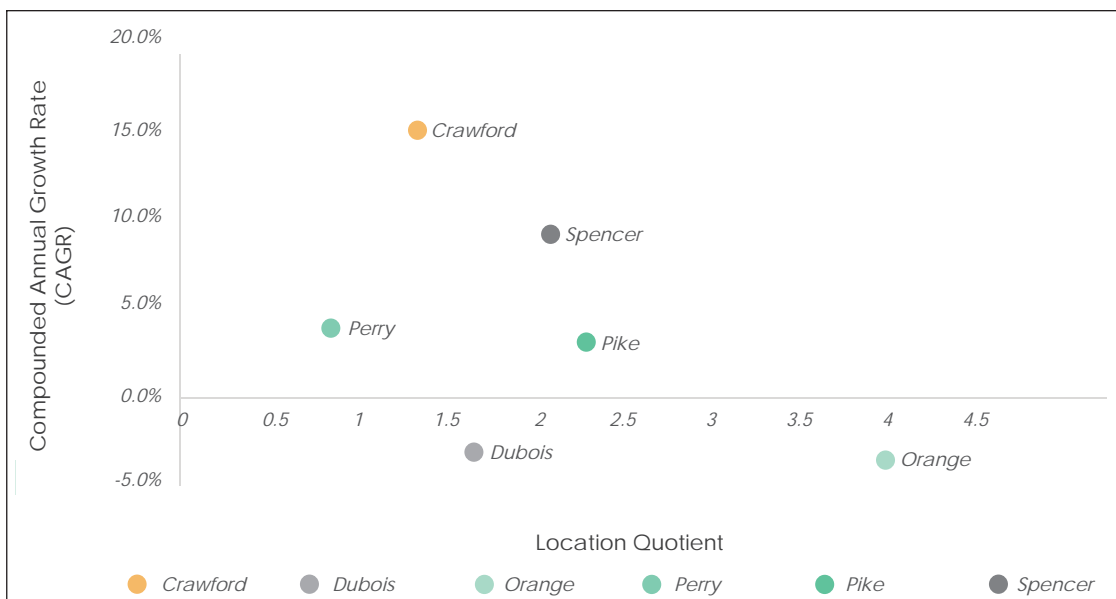
Pike, Perry, Spencer, and Crawford counties were the only ones to see growth during the pandemic in employment in the agricultural and food wholesale industries. Orange County saw the greatest decline in employment, despite traditionally employing a higher proportion of people in these industries than the nationwide average.

Figure A.33 – CAGRs for Number of Jobs, Wages, GRP/Location  
Location – Agriculture + Food Wholesale



Source: EMSI / AECOM Analysis

Figure A.34 – Employment vs. Location Quotients for Individual Counties – Agriculture + Food Wholesale

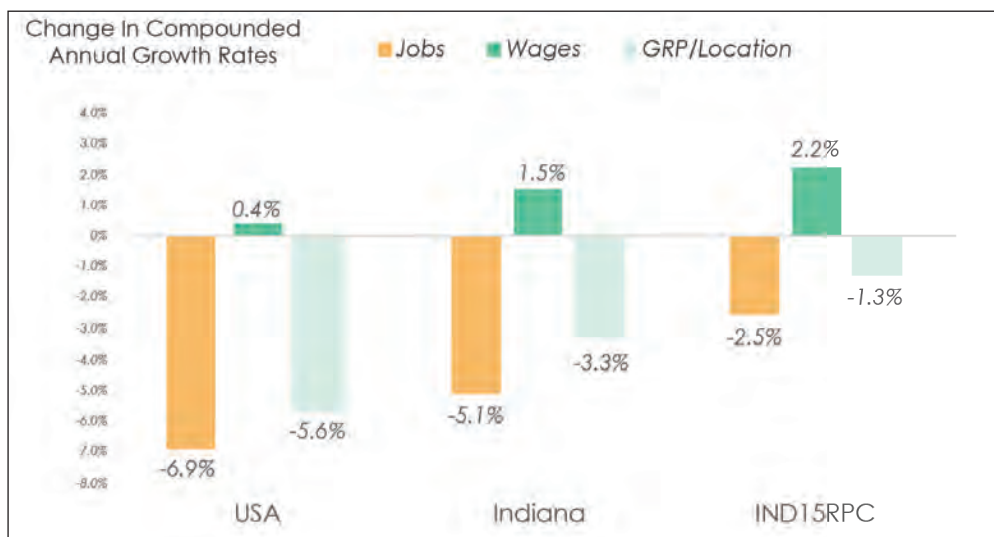


Source: EMSI / AECOM Analysis

## RESTAURANTS AND HOSPITALITY

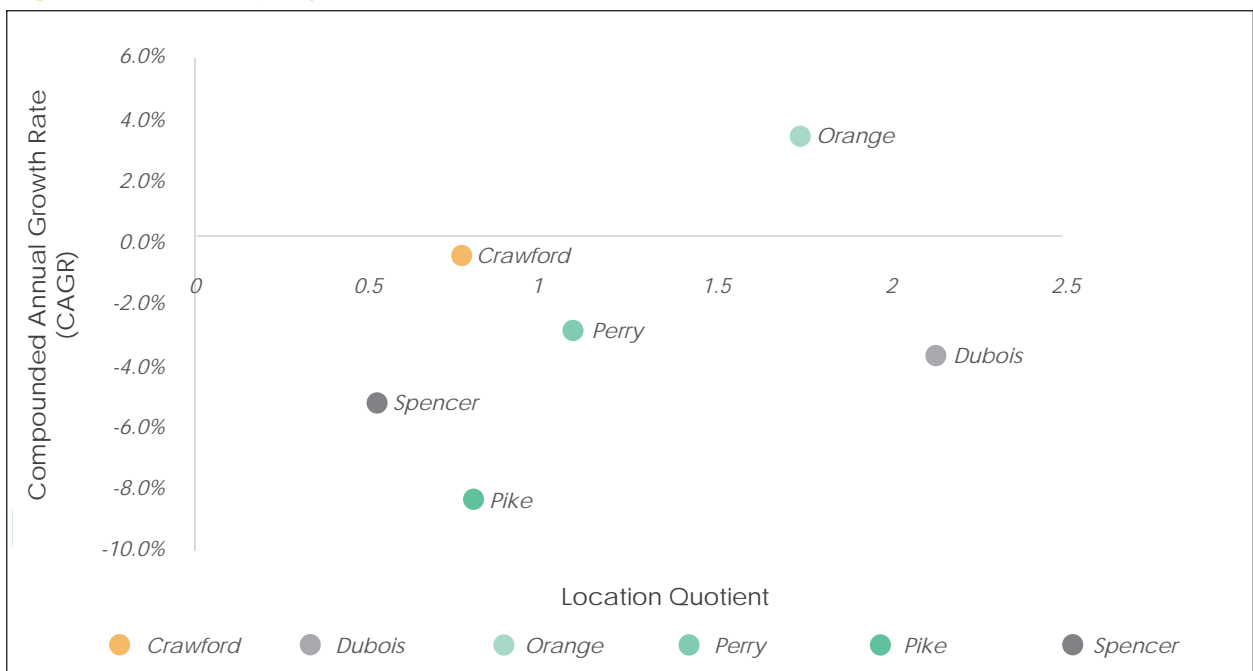
Globally, the restaurant and hotel industries were perceived to be amongst the hardest hit by the pandemic. In 2020, many workers in these industries lost their jobs, and businesses (both big and small), suffered not just in the U.S., but across the globe. This analysis puts these two industries side-by-side due to how similar they are. Both hotels and restaurants rely almost completely on on-site customers (i.e., you cannot have a hotel without guests, and it is hard for a restaurant to stay afloat without diners). Electronics manufacturing, automotive, agriculture, and food wholesale industries were affected by the pandemic, but don't rely on on-site customers for their business. The only industry that is similar to restaurants and hospitality is the recreation industry, and we see that employment, wages, and pre-location productivity during the pandemic trend similarly across all three of these industries.

Figure A.35 – CAGRs for Number of Jobs, Wages, GRP/Location – Restaurants



Source: EMSI / AECOM Analysis

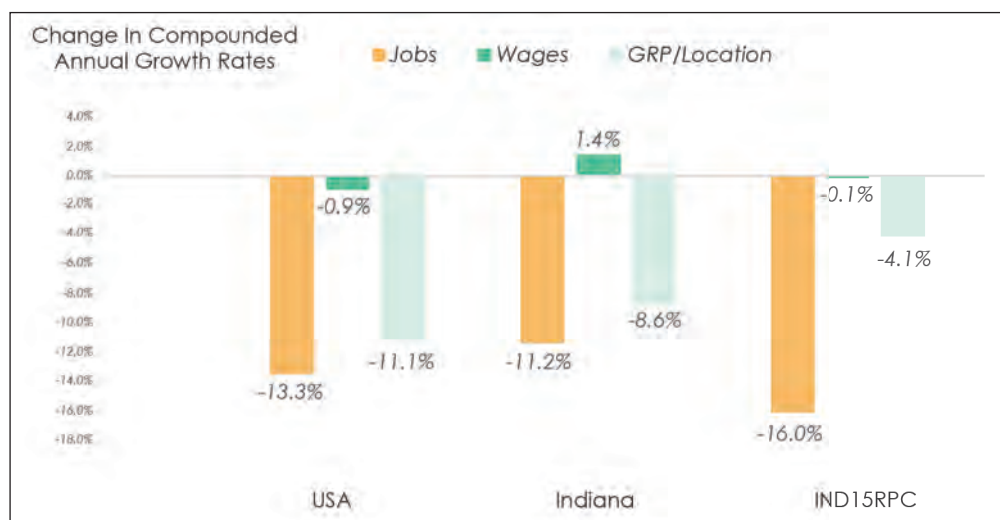
Figure A.36 – Employment vs. Location Quotients for Individual Counties – Restaurants



Source: EMSI / AECOM Analysis

The U.S., Indiana, and the region have seen fewer total workers in the restaurant industry while existing wages in the industry have been growing. Notably, the region saw not only the smallest loss in jobs but also the largest increase in wages. This implies that while labor supply fell, the demand for restaurant workers did not decline as much. The hotel industry, however, is experiencing dissimilarities across the three regions. In the U.S. and the region, the labor supply and wages for hotel staff have both fallen, implying that the demand for labor in this industry fell more than the supply did. In the State of Indiana, however, we can only be sure of a decrease in the supply of labor in this industry – the symptoms of which are a decline in total jobs and an increase in wages.

Figure A.37 – CAGRs for Number of Jobs, Wages, GRP/Location – Hospitality



Source: EMSI / AECOM Analysis

Figure A.38 – Employment vs. Location Quotients for Individual Counties – Hospitality



Source: EMSI / AECOM Analysis



For the restaurant industry, only Orange County is experiencing employment growth. Every other county is experiencing declines in employment levels in the restaurant industry, regardless of their location quotients. It does seem, however, that counties with higher location quotients are experiencing smaller declines in employment (Perry and Dubois counties being nearly identical in jobs loss).

For the hotel industry, there is no discernible correlation between a county's location quotient and its growth or decline in employment over the last two years. Dubois and Perry counties saw an increase in employment over the last two years, which is unusual, as all other counties in the region experienced a decline, and so did the State of Indiana and the nation.

# IND15RPC – REVIEW OF EXISTING PLANS

The IND15RPC Economic Recovery and Resiliency Plan builds on the work of numerous plans prepared across the region. This includes regional plans, comprehensive plans, downtown revitalization plans, area plans, quality of place plans, and workforce development plans. Recommendations from each of these plans were considered in the context of the regional plan and analyzed for their regional impacts when further developed as a part of this plan.

The Comprehensive Economic Development Strategy (CEDS) plan for the IND15RPC was reviewed and revealed the following themes:

- Agribusiness, food processing, forest and wood products, and advanced materials industries are prominent in the region
- Emphasis on the importance of regional collaboration for counties within each region and neighboring regions
- Challenges of unfilled jobs in manufacturing and the need for training/recruitment
- Lower wages than the rest of the state along with a lower education rate
- Slowed or declining population numbers
- Need for affordable housing and a wider variety of housing types
- Strong natural amenities and tourism industry
- Challenges with available childcare
- Vibrant downtowns with small-town character need to continue to receive support to grow and rehabilitate older buildings
- Plenty of room to grow but infrastructure such as utilities and broadband need to be extended throughout the region
- Connections between communities need to be improved for business, recreation, and tourism industries to grow
- Improved quality-of-life amenities such as trails, parks, and community programming are needed

Other plans that were reviewed and analyzed include:

- Dale Comprehensive Plan (2019)

- Dubois County Economic Resiliency Study (2019)
- Impact Jasper Comprehensive Plan (2019)
- Your Home, Your Huntingburg 2030 - Huntingburg Comprehensive Plan (2020)
- Comprehensive Plan for the Town of Milltown (2010)
- Town of Orleans Comprehensive Plan (2015)
- Town of Paoli Comprehensive Plan (2014)
- Perry County Comprehensive Plan (2015)
- 2040 Plan Petersburg – Comprehensive Plan (2019)
- The City of Tell City Comprehensive Plan (2012)
- Santa Claus Comprehensive Plan (2018)
- Pike County Interchange Area Master Plan (2018)
- 2020-2024 County INDOT Strategic Transportation Infrastructure Plan (STIP)
- Indiana Uplands Regional Housing Study (2019)
- Residential Market Study - Perry County (2019)
- Pike County Housing Study (2017)
- Residential Market Study – Spencer County (2019)
- Crawford County Broadband Readiness Plan (2020)
- Quality of Place and Workforce Attraction Plan - Crawford County (2019)
- French Lick Municipal Airport Strategic Plan (2019)
- Rural Economic Development Innovation (REDI) for Spencer County (2021)
- Crawford County Multi-Hazard Mitigation Plan (2020)
- Orange County Multi-Hazard Mitigation Plan (2017)
- Perry County Multi-Hazard Mitigation (2015)
- Spencer County Multi-Hazard Mitigation

Plan (2018)

- TIF District Economic Development plans
- Indiana Vision 2025 - A Plan for Hoosier Prosperity (2021)
- Indiana Vision 2025 - 21st Century Talent Region (2021)

These plans identified and addressed several issues discussed during these processes and focus group meetings. However, due to the pandemic, and the timing of this plan, not all the factors that create these issues have been addressed. Likewise, many of these factors may take many years to address. Therefore, it is likely that recommendations might need to be identified during this process to continue to address these issues. Several issues that were repeated between these plans include:

- Limited workforce
- Lack of childcare options and availability
- Limited access to broadband
- Loss of coal industry
- Housing
  - Affordable housing
  - Workforce housing options
  - Executive housing options
  - Diversity of available housing
- No public transportation options
- Changes in businesses
  - Reduction of business hours
  - Reduction in manufacturing due to material shortages
  - Limited tourism season
- Population retention
  - Encouraging recent high school and college graduates to move to the region
- Hurdles to overcome in training adults for new skills to enter the workforce
- Healthcare availability and mental health desert

Several focus group meetings were held throughout the first phase of this process.

# IND15RPC – SWOT ANALYSIS

On May 25, 2021, sixteen meetings were held throughout the day with various groups and organizations to identify the strengths, weaknesses, opportunities, and threats (SWOT) of the region. A second date was scheduled for November 1, 2021, for groups who could not attend in May to provide feedback.

In total, eighteen meetings were held with each lasting approximately 45 minutes. Individuals who attended these meetings included stakeholders, business owners, residents, representatives of organizations, community members and leaders, and government officials.

## STRENGTHS

The region has several strengths including the small-town character of many of its rural communities, an existing tourism industry that is anchored by Holiday World and Hoosier National Forest, safety within the communities, available land for development, and quality education opportunities. Quality of place and the ability to experience the natural beauty that the region has to offer were identified as two major selling points for individuals who may enjoy living in small-town communities.

The region is a provider of several services, resources, and materials to other regions. Wood product and transportation manufacturing, which have remained stable throughout the pandemic, are two of the biggest industries within the region. While many industry sectors lost employees, closed, or felt other negative impacts of the pandemic more severely, the wood product and transportation manufacturing industries increased job opportunities.

Several government facilities are working together at the various levels (county, city, town) and with community organizations and local businesses to create an alliance to support each other, and rebuild areas that need help while working towards recovery. Several government leaders including elected officials, local economic development leaders, tourism leaders, and health and emergency management leaders are working on identifying what the needs of the communities are and creating initiatives that will help these communities stabilize.



## WEAKNESSES

During the focus group meetings, several weaknesses were identified that were present before the pandemic and exacerbated during the “lock-down”. These issues were identified as weaknesses that need to be addressed for the overall health of the region. These weaknesses include lack of quality, affordable housing options (especially workforce housing), lack of high-speed internet (broadband services), no available public transportation options, shortened business hours, lack of childcare, and a reduction in product manufacturing due to material shortages.

Recent housing development has been very limited across all six counties in the region. Many of the housing structures were built before 2000 with much of the development happening between 1990-1999. It was discussed during the focus group meetings that many of the existing housing units that are available need repaired and are not quality structures for home buyers and renters. There are many factors as to why recent housing development may have slowed, including the increased price of lumber, utility extension, and lack of broadband service.

Broadband is a leading concern for rural communities not just for the region but across the nation. Several communities during the COVID-19 pandemic with no internet

access struggled because of the cultural shift of having to work and learn from home rather than going to work and school in person. Rural communities have been left behind when it comes to quality of services and are not typically provided with the same resources that would be seen in more urbanized areas. The region is working on a program that will provide all six counties with broadband – especially for the areas that have little to no service. Without quality internet service, which is now a necessity for every household, people may not move to the region.

Despite the downfalls of the pandemic and changes that have affected the nation, the region was able to retain many of its major industries jobs and even employ more people indicating that the major industries of the region are resilient. However, there have been issues with manufacturing industries not being able to produce as many products due to a lack of materials. The automobile manufacturing industry is suffering from this issue which may have contributed to job loss in the industry for the region.

For the smaller, local businesses that have remained open during the pandemic, many have had to shorten their hours. This means that business owners are not earning as much money as they were pre-pandemic and lay off employees to remain open.

## OPPORTUNITIES

The region has multiple opportunities for expansion.

There is an opportunity to expand tourism across the region and pull resources from the area's existing attractions. Holiday World and the Hoosier National Forest serve as significant anchor destinations in the area. Additionally, as the pandemic and "lock-down" occurred, more people sought refuge in outdoor recreation activities. Local tourism offered activities such as hiking, kayaking and canoeing, camping, bird watching, fishing, and hunting for guests of all ages.

Another opportunity includes the capturing of homeowners who commute from outside the region to work within it. Similarly, there is an opportunity to capture more jobs for residents who live within the region, but work outside of it. The region can begin to focus on finding a solution to provide quality homes and offer attractive jobs within a short distance of one another while working towards economic recovery. It will help keep the local economy stimulated and offers convenience for both residents and employees.

To complement the expansion of housing and job opportunities to attract more residents and workers, the region can also focus on ways to recruit high school and college students after graduation. Since the majority industries in the region are in manufacturing and production, trade job experience is in high demand. High schools are focusing on vocational programs that would allow students to gain both the experience and knowledge necessary to begin work right after graduation at potentially higher pay than someone with less experience. For

those college students who are looking for more professional job opportunities, the region could begin to place a focus on expanding job availability in certain fields, especially STEM-related professions (science, technology, engineering, and mathematics), to work with their existing employment opportunities and compliment them.

To keep the workforce local, it is not enough just to provide quality and affordable housing and have available job opportunities. The expansion of affordable childcare services is an opportunity for every community across the region to work towards. Many of the communities in the region do not have enough facilities to serve families who are in need. The lack of affordable services leaves many parents in the region having to choose between going to work or staying home to care for their child(ren). The expansion of childcare services would allow the region to increase job opportunities and allow parents to return to work.

Many cities and towns prioritize investment in downtown development. Each community can take time to build upon its existing downtown assets and destinations to increase density, increase housing options, increase and support local businesses, and create an inviting destination that encourages residents and visitors to stay.

Several stakeholders identified the need to add more public space to increase the overall appearance and quality of place in the downtown district. Benefits of increasing green space in the downtown area would enable additional quality of life projects to be developed such as trails, performance venues, gathering spaces, and public art.

## THREATS

The region has a lot to offer in terms of quality of life, affordability, and a slower lifestyle in a rural community for those interested in moving out of more urbanized communities.

However, there is a decline in the region's population which is concerning. Without a way to attract people to move to the area, the region will struggle to bring in more development projects including housing and business expansion. To prevent and attempt to reverse the trend, communities need to invest in quality of life amenities and assets such as trails, local or regional events, and a variety of shops and restaurants for people to visit. Rural communities have many features that contribute to the overall quality of life offerings for people and visitors, but improvements can and should still be a focus if they will enhance, beautify, and increase the appeal of the community.

The workforce and businesses are suffering since the start of the pandemic. Before the pandemic, some businesses were struggling to stay open due to a lack of employees. While many small local businesses survived by decreasing their hours of operations and

reducing the number of employees they had, staff shortages have been and continue to be a threat to the overall health of businesses across the region. If jobs are not provided for those seeking employment in specific sectors or do not pay well, it will be hard to attract employees. This is particularly harmful to the healthcare industry, but as the region recovers, jobs in retail and the food industries will continue to struggle without proper staff to support the business needs. Diverse and higher-paying job opportunities need to be present within the region to help keep the market healthy and attract new residents.

As previously mentioned, the lack of affordable childcare options for the region is a massive threat, especially for young families or those with young children who are not in school. The region is a great place for families to raise children, and with few options for care and entertainment currently present, families looking for more space may choose to live elsewhere if there are very few youth activities and entertainment options for them. The region has a great school system which is an immediate draw for families looking to move, but communities must invest in additional amenities for children and teenagers.

# COMMUNITY NEEDS SURVEY RESULTS

A community needs survey was sent out to the residents and business owners across the IND15RPC region. The survey was open for comment for eight weeks, from late August 2021 to late October 2021. The goal was to evaluate how residents and businesses were impacted by the COVID-19 pandemic since March 1, 2020. In total, 323 individuals participated in the survey.

The survey consisted of 57 questions. Survey questions asked participants about changes in employment, access to services, and additional assistance during the pandemic. However, the survey was designed with the intention that respondents would only answer the questions that pertained to them. For example, business owners were asked specific questions related to their business and the changes they experienced since the beginning of the pandemic. Survey respondents who do not own a business would not be given those questions.

## SUMMARY OF RESULTS FROM THE COMMUNITY NEEDS SURVEY

Out of the 323 people who participated in the survey, only 48 people (12.4 percent) experienced an employment status change since March 1, 2020. This may indicate that many of the respondents who participated in the survey may have had more stable and resilient jobs during the pandemic, or this could be representative of the region's overall job market not experiencing much of the impact that other communities across the nation felt. Several trends quickly emerged after reviewing the survey responses in greater detail:

1. The hours survey respondents worked may have changed at their existing place of employment;
2. Respondents gained employment (were previously unemployed); or
3. Respondents lost their existing job only to find a new one.

Of the people who responded to the survey, nine people lost their job and never returned to work for several reasons, including retirement.

Secondary sources of income are often helpful to boost household income and make additional money, or to make up for lost wages. In total, 75 respondents indicated they had another form of income which may include odd jobs, additional part-time positions, and government assistance. Overall, these secondary forms of income were helpful to keep individuals or families stabilized or improved their conditions during the pandemic.

The survey started to further clarify conditions for individuals by asking the question, "Which of the following best describes you?" Four options were given which separated the owners/chief executives of a business/organization, senior-level employee at a business/organization, middle- or entry-level employee at a business/organization, and unemployed. Depending on how the respondents answered these questions, there were various questions answered by some while others were not asked to. For those who were unemployed (41 total



respondents), 21 people were retired while only four lost their job due to COVID-19-related reasons.

Respondents who participated in this survey came from all types of employment backgrounds. Agriculture, food, and natural resources; architecture and construction; business management and administration; education and training; finance; government and public administration; health science; hospitality and tourism; human services; information technology; manufacturing; marketing, sales, and service; retail and foodservice; science, technology, engineering, and mathematics (STEM); transportation, distribution, and logistics; and other businesses and organizations were all represented by those who participated in the survey.

Most people who answered they were in a senior-, middle-, or entry-level job position felt like their employer was doing all they could to support their safety and well-being while working. Of those who said “no,” many people wished that social distancing was practiced more or that there was more of an opportunity to work from home. When asked if they were able to work from home, there was a 49.5 percent and 50.5 percent split for those who could not work from home and those who could work from home, respectively. Many of these respondents felt like their job was secure for the foreseeable future (70.2 percent) while just under 10 percent did not know if they had job security. Additionally, only 30 percent of the senior-, middle-, or entry-level workers were looking for additional ways to earn income.

Of the business owners (chief executives of a business or organization) who responded, there were some positive trends to come out of the survey. Many of those who responded represented businesses with less than 25 employees (37 representatives). Not many of the businesses needed to make significant shifts in their products/services because of COVID-19, but 36.7 percent did anyway. In terms of business operations, no major changes were deployed during the pandemic for 40 percent of the businesses and organizations, but 50 percent of those

that made changes, made changes to how their employees operated. These included adjusting in-person shifts, in-person hours worked were reduced, and employees were given the opportunity to work from home.

Since the pandemic, the businesses and organizations that responded to the survey have recovered, where only 35 percent of these groups saw their financial situation worsen. Many cited that similar organizations to theirs also experienced similar financial decline since the pandemic. Decrease in customer demand, increased operation costs, and overall employee attendance and ability to hire employees were listed as some of the factors that may have contributed to the organization’s decline. For those businesses that experienced no change, many noted that they were able to receive government financial aid or that they acted creatively to meet customer demand and had good employee attendance with little turnover which is likely why the pandemic had little to no impact on them. About 19 percent of businesses and organizations who responded saw their financial situation improve since the pandemic. Customer demand increased and little employee turnover allowed the organizations to successfully employ workers, keep them happy, and supply others without feeling the effects of the pandemic.

When asked about their daily operations, access to technology, and support for employees and customers, many of the organizations did not seem to be struggling. If a business’s daily operations were impacted, it was usually due to a shortage of products needed for the business to produce materials, or shipping issues. If it was a technology-related issue, it was about access to high-speed internet being unavailable where they were located – either because there are no fiber optic cables available or because the internet is too slow and often an unreliable connection.

Of all the businesses who responded to the survey and who applied for COVID-19-related assistance programs (PPP Loan, EIDL Loan, etc.) – every single one was given some assistance during the pandemic. If a business

did not apply for help, it was mostly due to not needing assistance (some identified they did not know how to apply for these assistance programs).

Many of the businesses and organizations also felt like they will be able to recover from the effects of the pandemic and economic downturn; if not fully, then somewhat. In addition to this, if the pandemic continues to push on for the foreseeable future, many of the businesses and organizations feel like they would be able to stay in business without additional assistance. Only 18 percent of respondents feel like they would be able to survive for six months or less, while 14 percent do not know.

Overall, respondents are not too worried about their ability to obtain household items or their access to healthcare and medication. Mental health is an important issue for many people across the nation during this time, and it is reflected in the survey where many people cited that they need accessible and affordable options for mental healthcare and emotional support. Similarly, those battling addictions need options to be available, accessible, and to fit within their schedule where they would be able to attend Alcoholics Anonymous (AA) and Narcotics Anonymous (NA) meetings.

Those who are worried about childcare cited that there is a lack of availability that fits their schedule. Although many of the respondents are not worried about childcare, other focus group discussions and Task Force meetings and data suggest that there is a lack of childcare options for working parents, and

some of the individuals who participated in this survey are unemployed because they do not have access to childcare and are stay-at-home parents.

Although covered for businesses, technology at home big issue for several of the residents. Access to the internet and broadband is not as accessible for residential areas as it is for businesses. There is little to no high-speed internet options available for residents within the region. Several people noted that while internet services may be available, it is slow and unreliable. Almost 20 people indicated that they have no access to the internet where they live, which indicates that the services need to be extended.

Transportation is another large concern. Many people stated they are not worried about their own transportation access, but for those who do not have access to a personal vehicle or need alternative options. Those who have limited or no access to a personal vehicle stated it's because they cannot afford to buy one, have a vehicle but cannot afford maintenance (including gas), or have a vehicle but it is unreliable. Public transportation in the form of bus service and taxi/ride share service was noted. Sidewalks were also noted by 30 percent of the respondents as a priority for repair and connections with new construction. This could indicate that those people who do not have or use a personal vehicle may need a safe route to get to their destination if they are walking or riding a bicycle.

## OVERALL FINDINGS AND COMPARISON TO ADDITIONAL PUBLIC FEEDBACK

These survey results are unique in that they both support the feedback received from the focus group meetings and show the region's resiliency in the face of a pandemic and economic downturn. Although much of the nation has suffered from several small businesses shutting down - especially in more rural communities - job loss, loss of employment/employees, inability to find new employees, and businesses just scraping by, the IND15RPC has managed to survive and weather the effects of the pandemic.

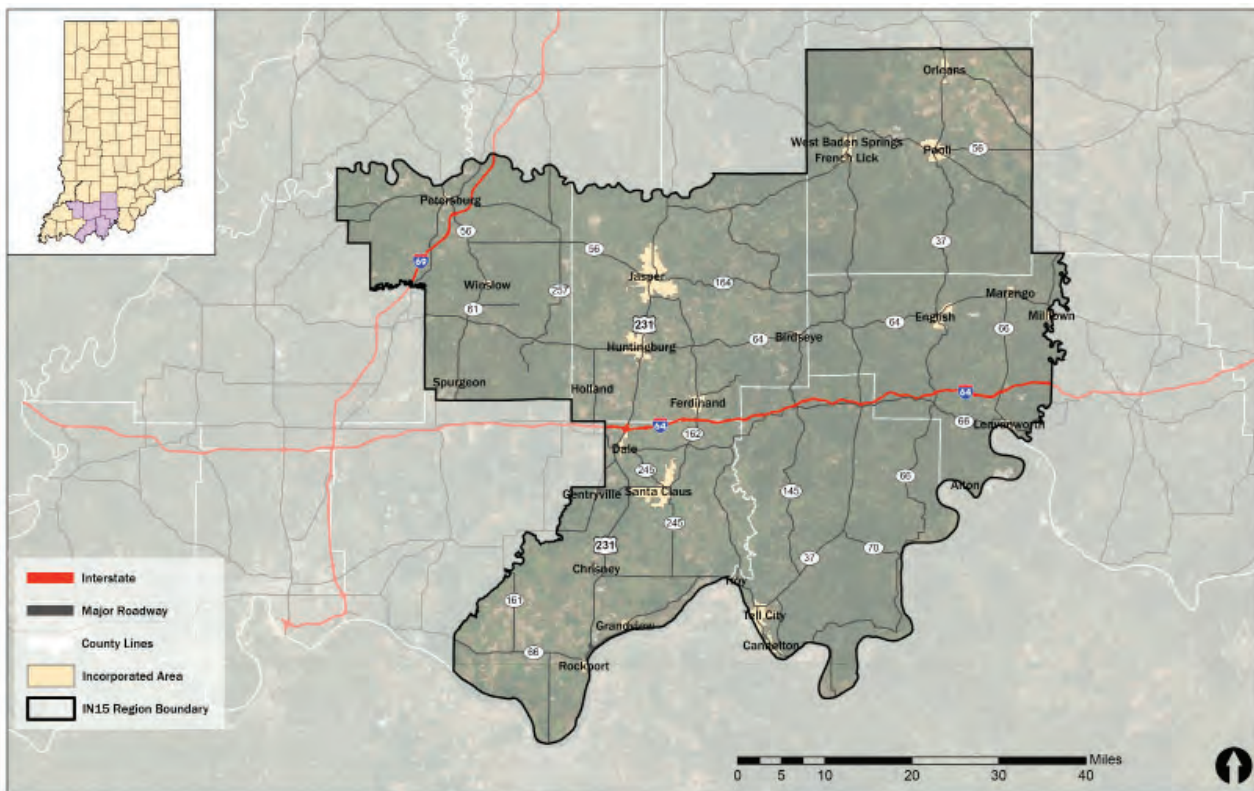
While the community needs survey may show that the region is doing well and surviving the waves of the pandemic, the region is still struggling, as it has been since before the pandemic began in March 2020. The rural character offers different strengths that attract families to build a life: it is affordable, provides opportunities for people to enjoy a different pace of life, and the ability to get to know their neighbors and their community.

Rural areas also offer a quality of place for residents and businesses to enjoy more spacious areas when compared to their more urbanized counterparts. However, rural areas do not always offer the same access to amenities, healthcare options, and childcare options as those urbanized areas.

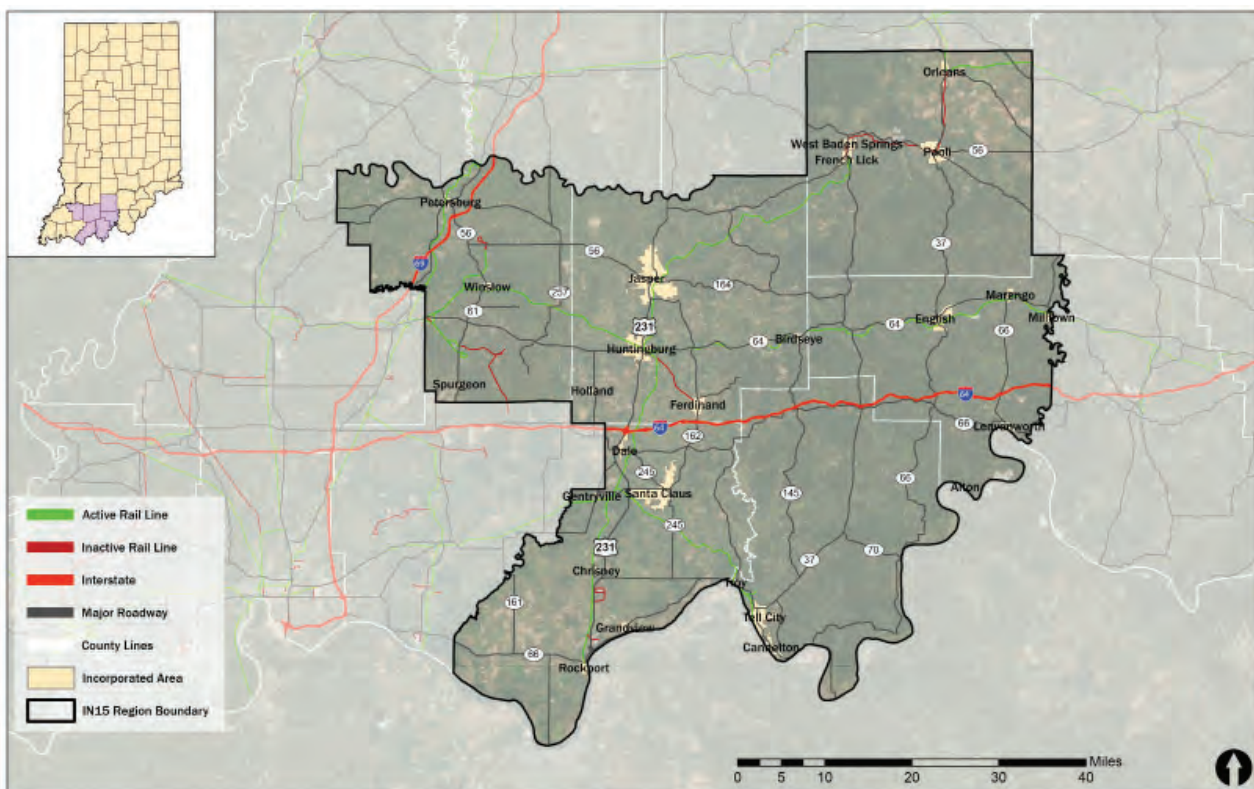
While the region has numerous strengths, as illustrated in the survey and stated in several public meetings, access to public transportation, high-speed internet, affordable childcare, and affordable healthcare are issues that need to continually be addressed. Similarly, the lack of new housing options may be deterring future residents from locating to the area now although it is a very affordable place to live. While the pandemic may have highlighted several of these issues, they were all present before the lockdown began in March 2020.

While this plan is going to focus on economic recovery and resiliency, these issues will still need to be addressed. Programs and policies will be explored to both help the region attract new businesses and start-up publicly funded services.

# REGIONAL CONTEXT

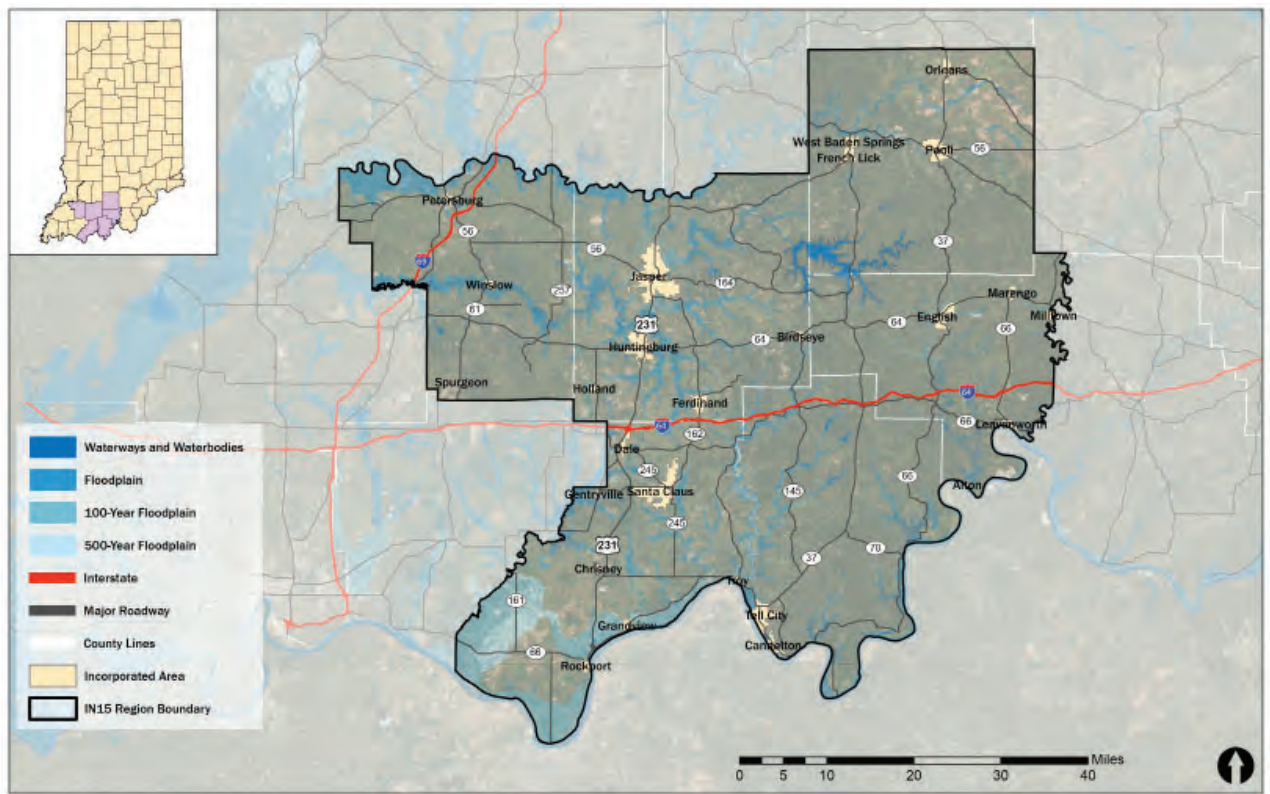


IND15RPC region - Base Map

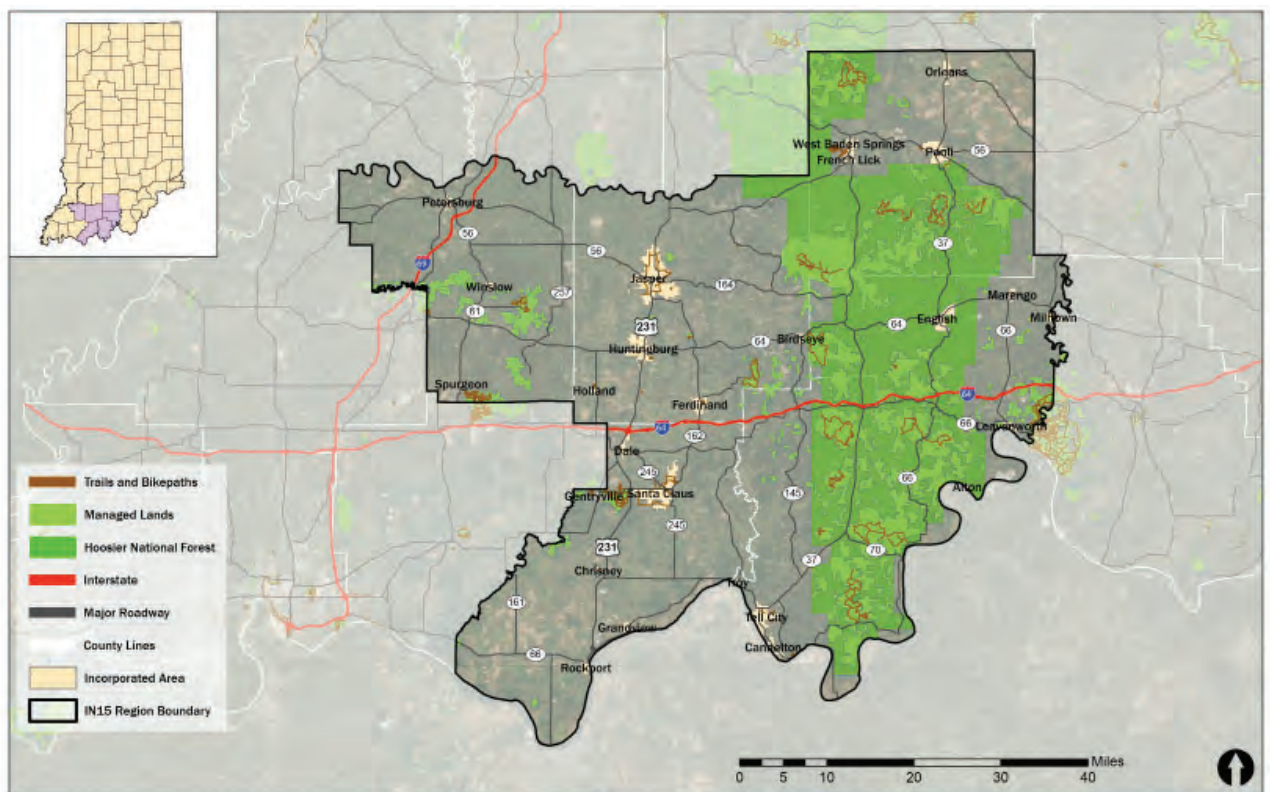


IND15RPC region - Transportation Network





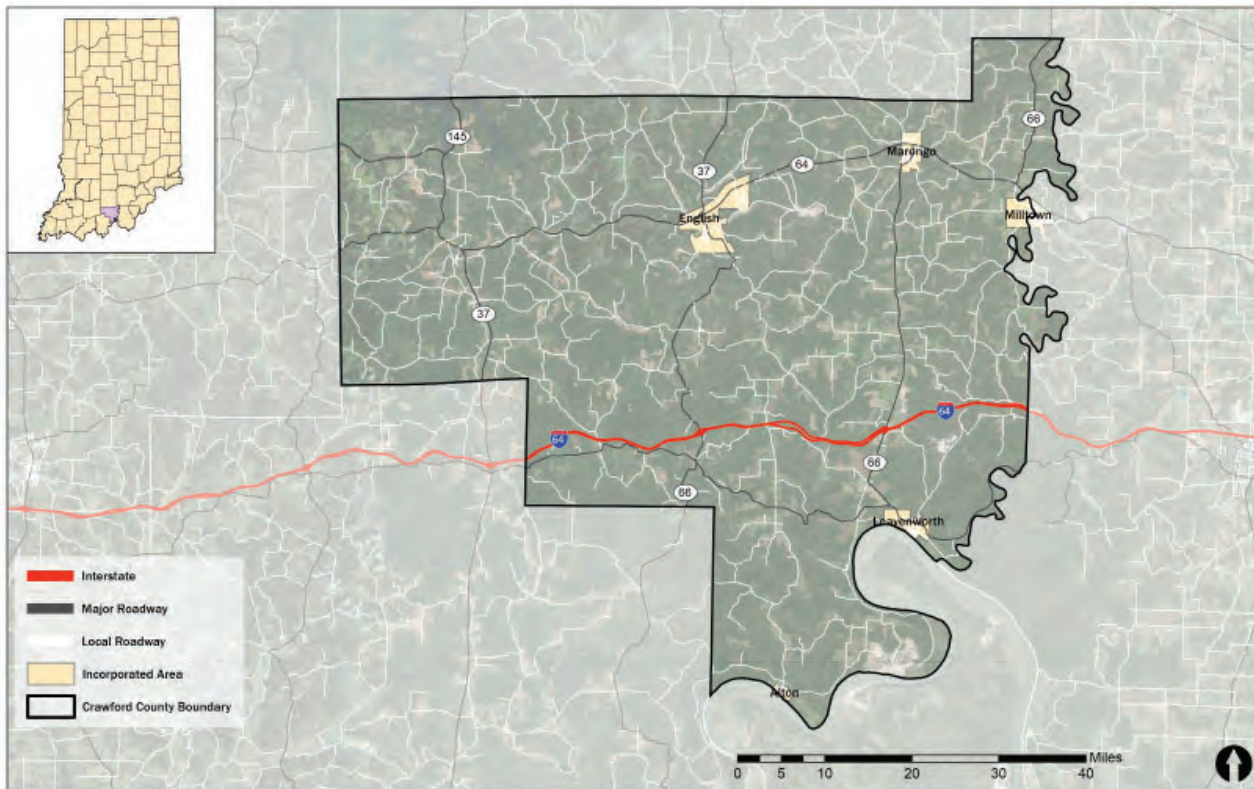
IND15RPC region - Environmental Map



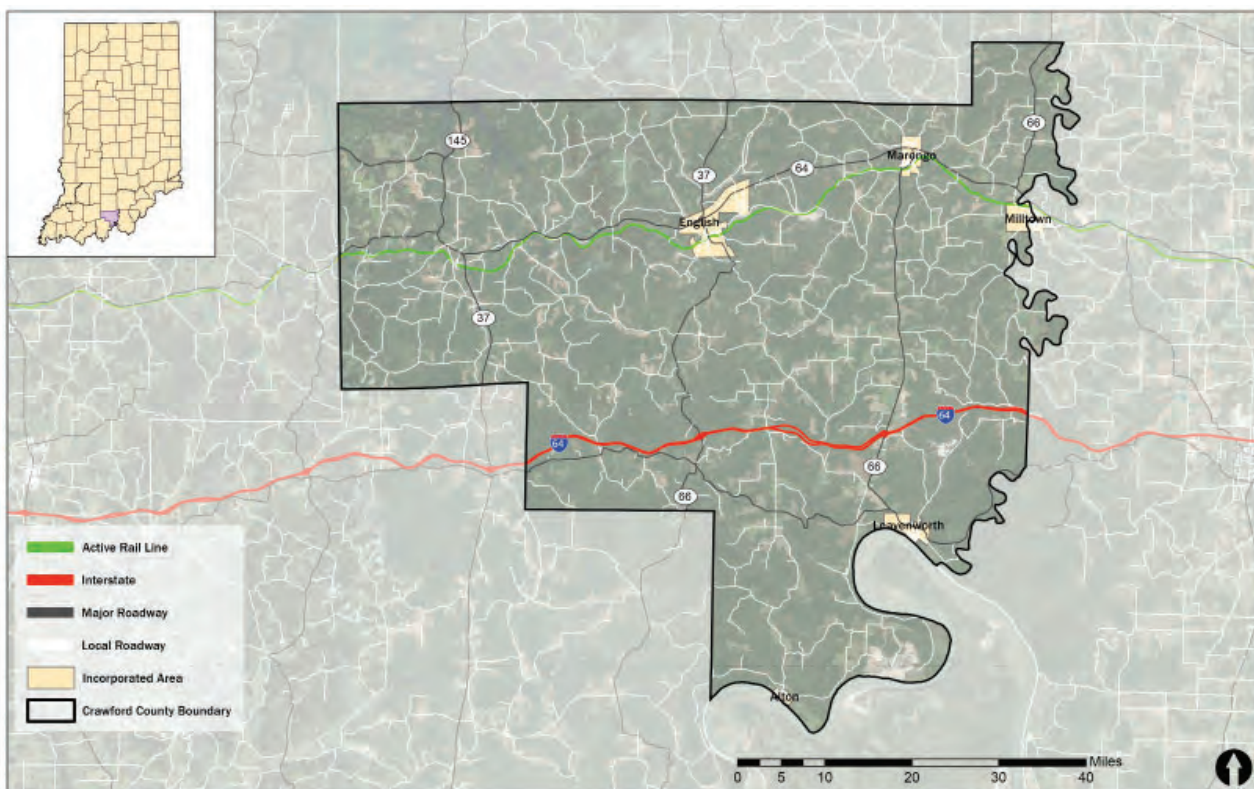
IND15RPC region - Quality of Life Map



# CRAWFORD CONTEXT

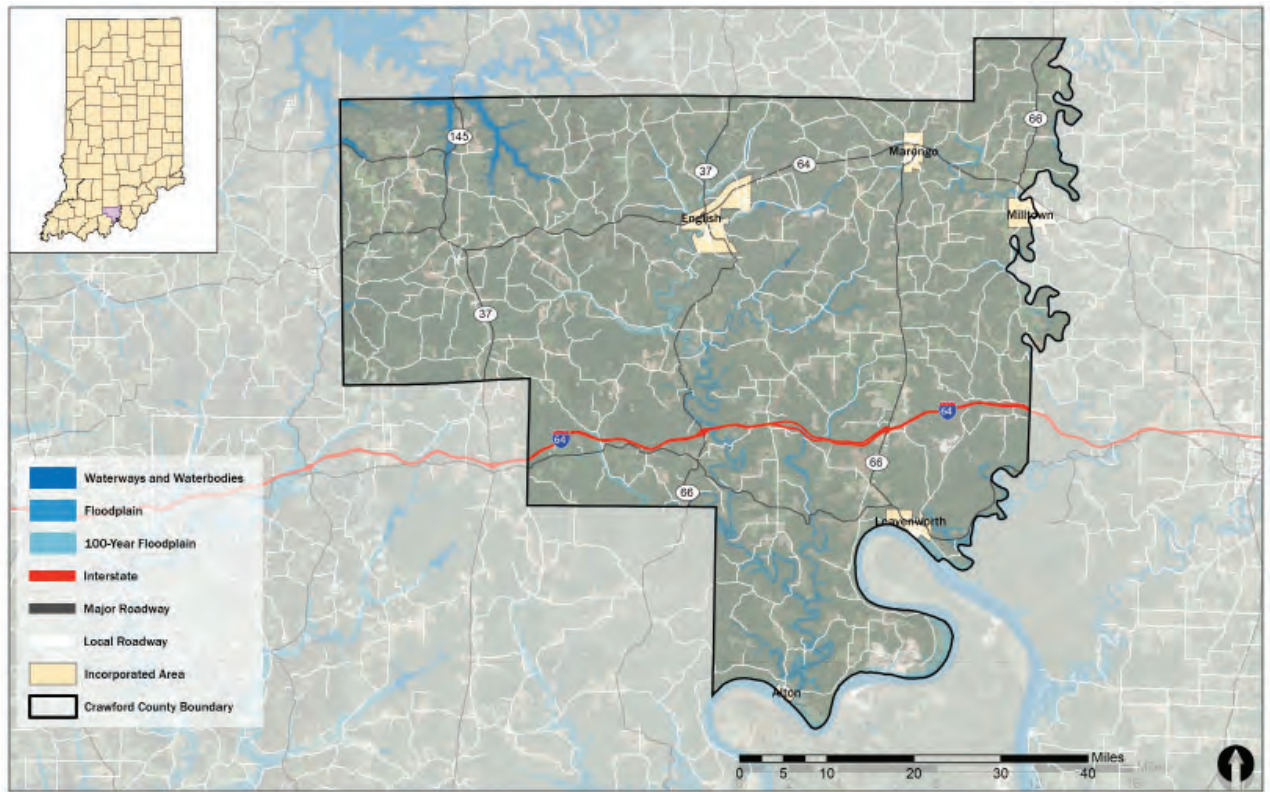


Crawford County - Base Map

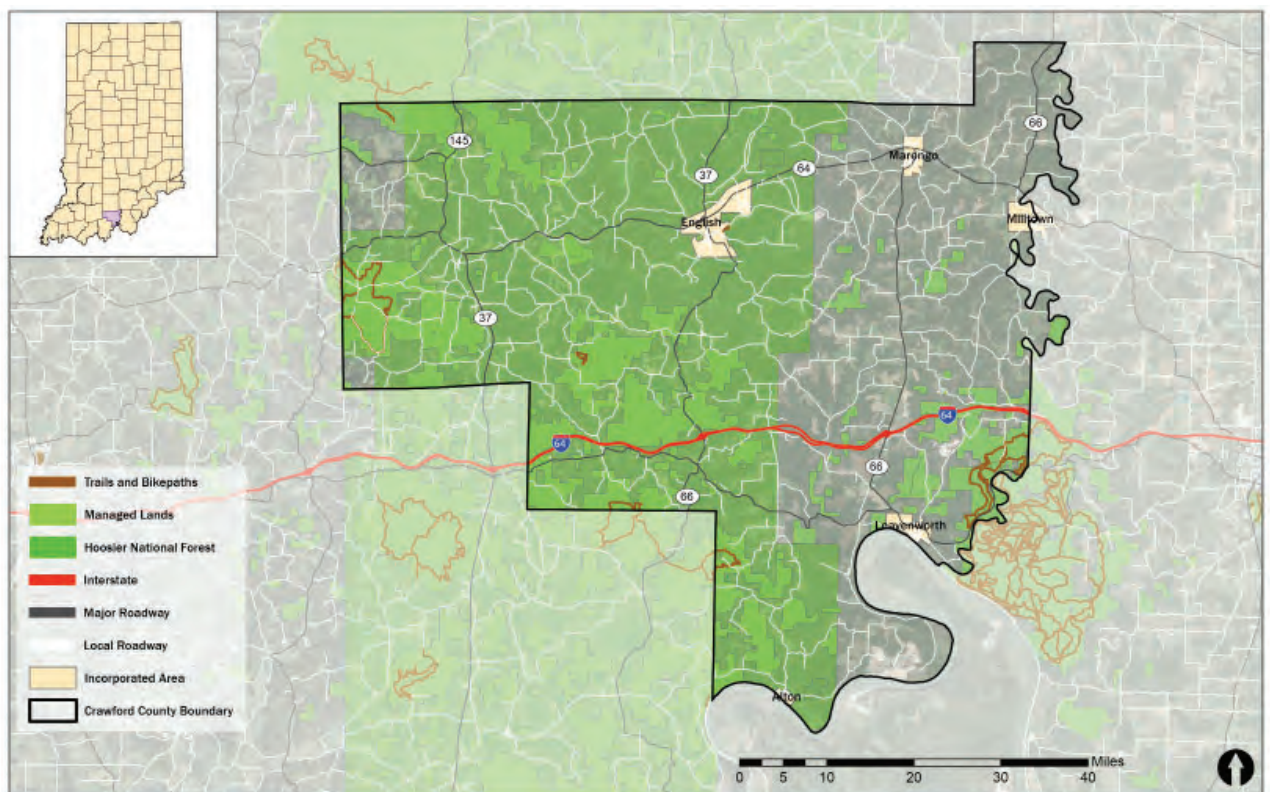


Crawford County - Transportation Network





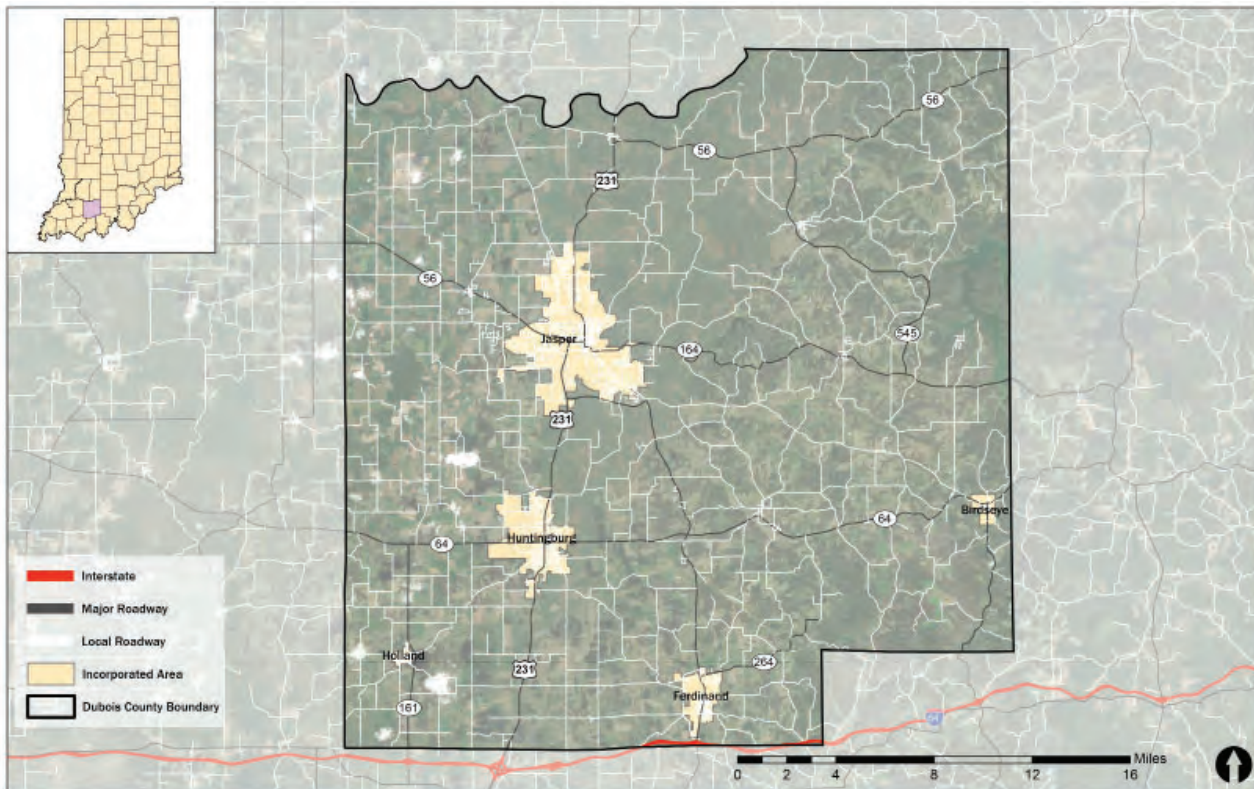
Crawford County - Environmental Map



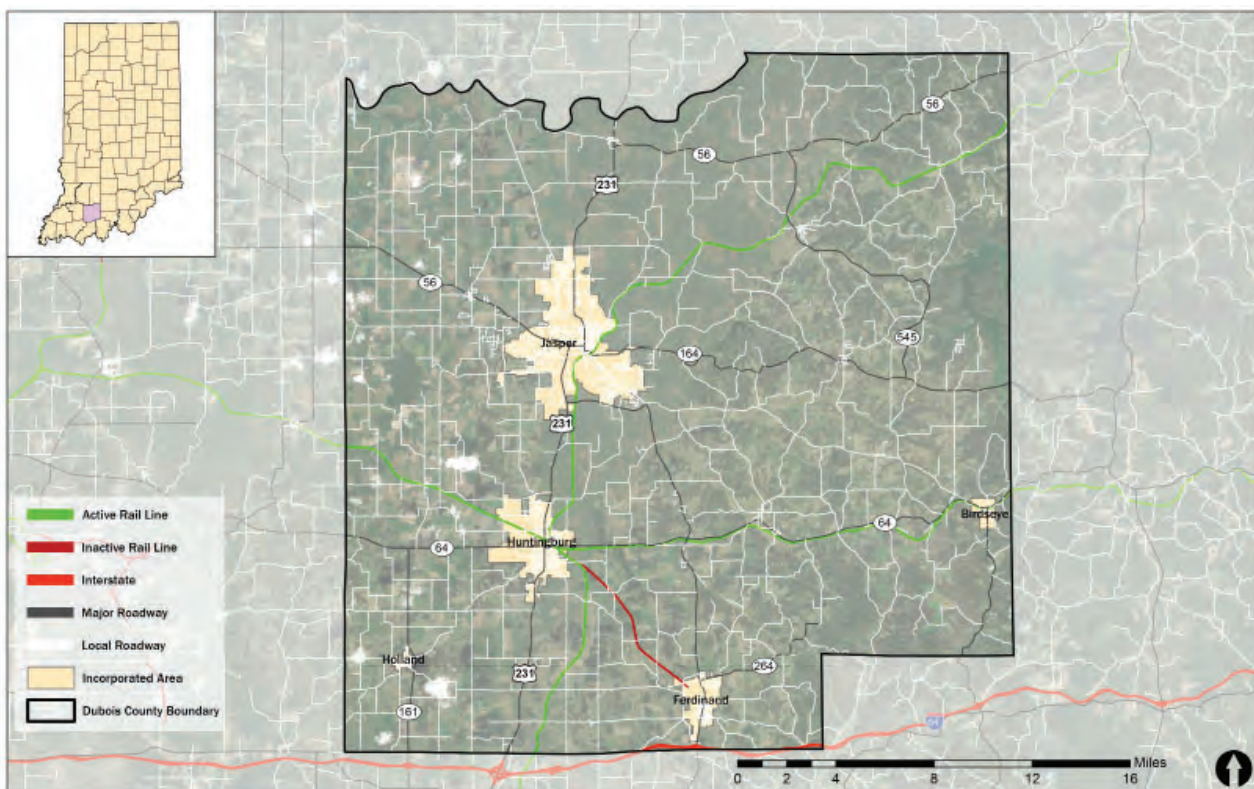
Crawford County - Quality of Life Map



# DUBOIS CONTEXT

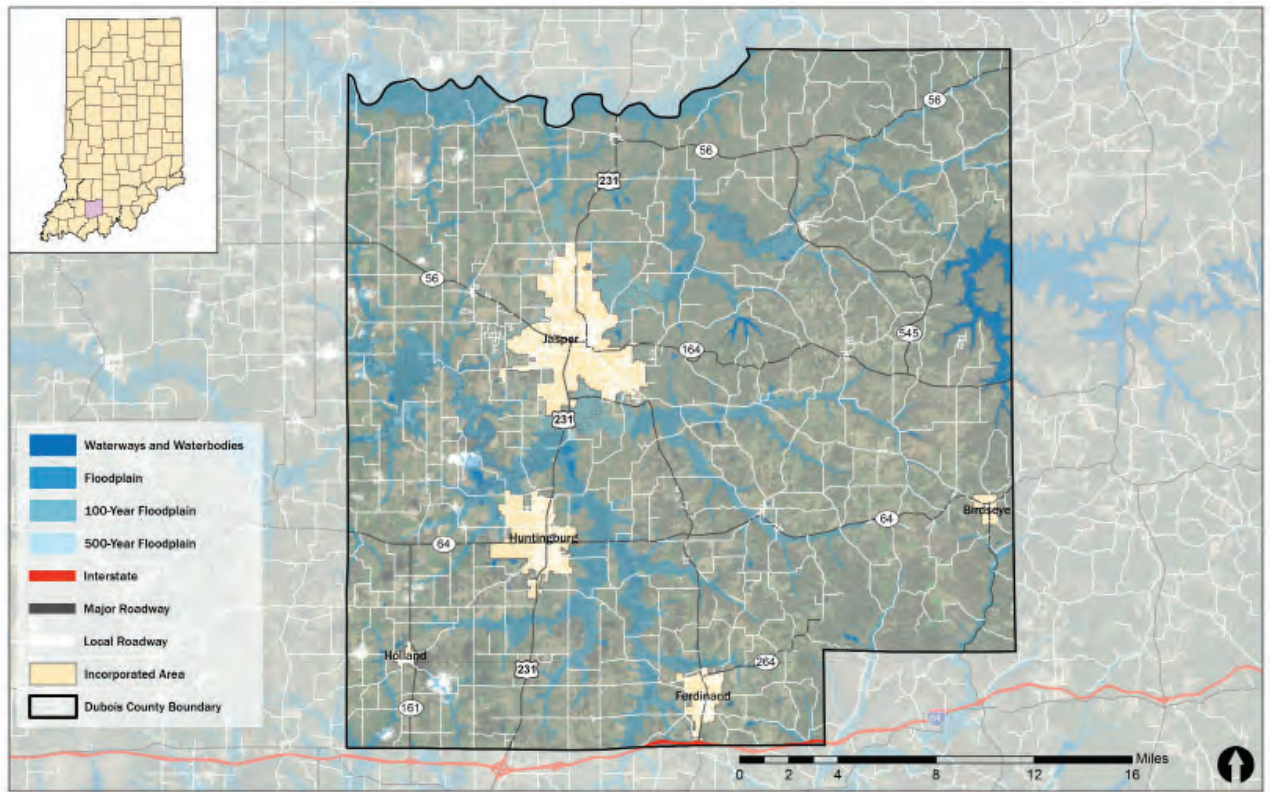


Dubois County - Base Map

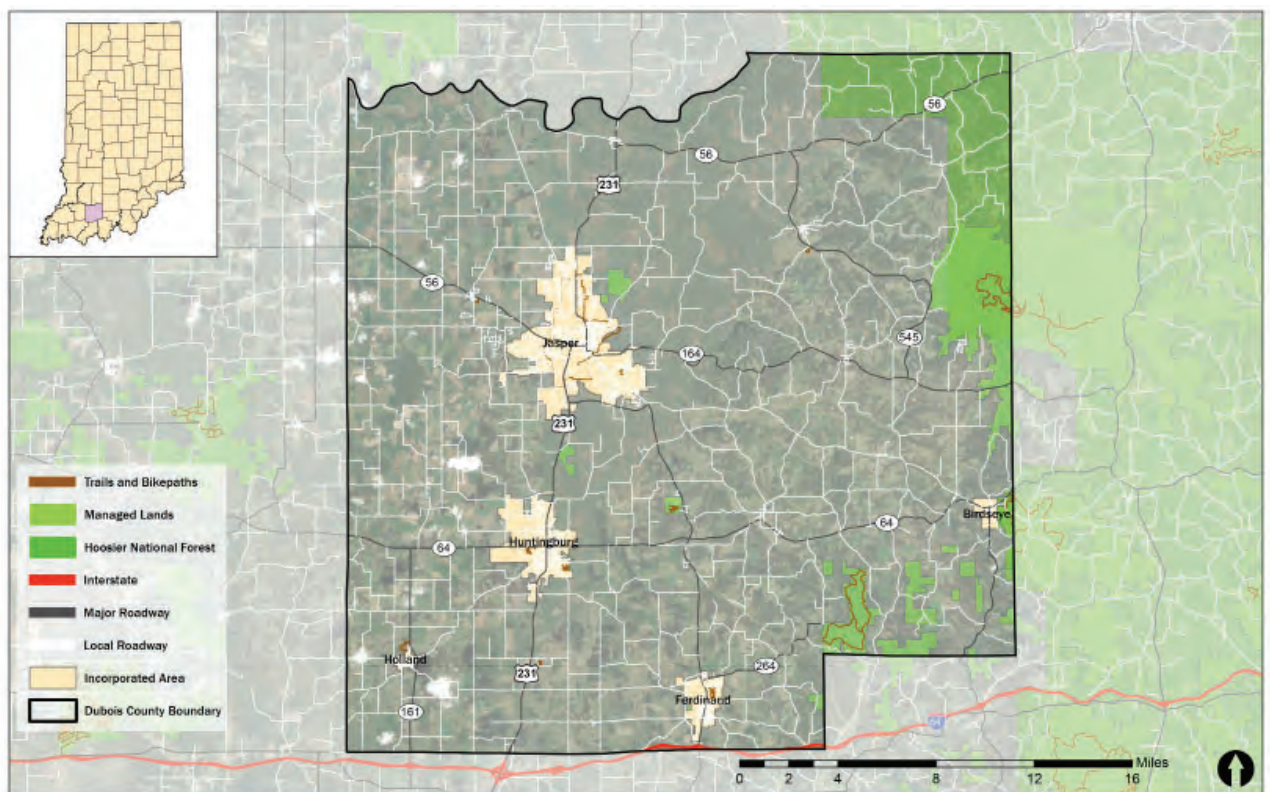


Dubois County - Transportation Network





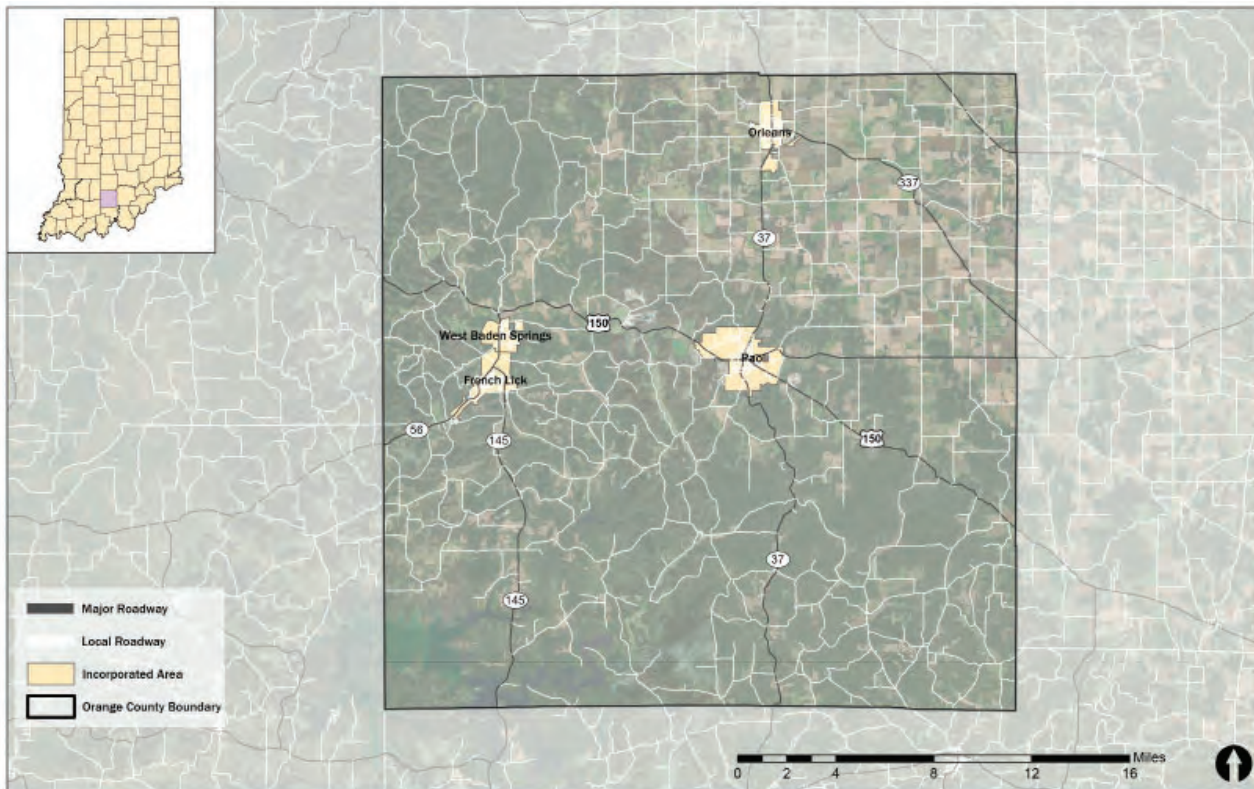
Dubois County - Environmental Map



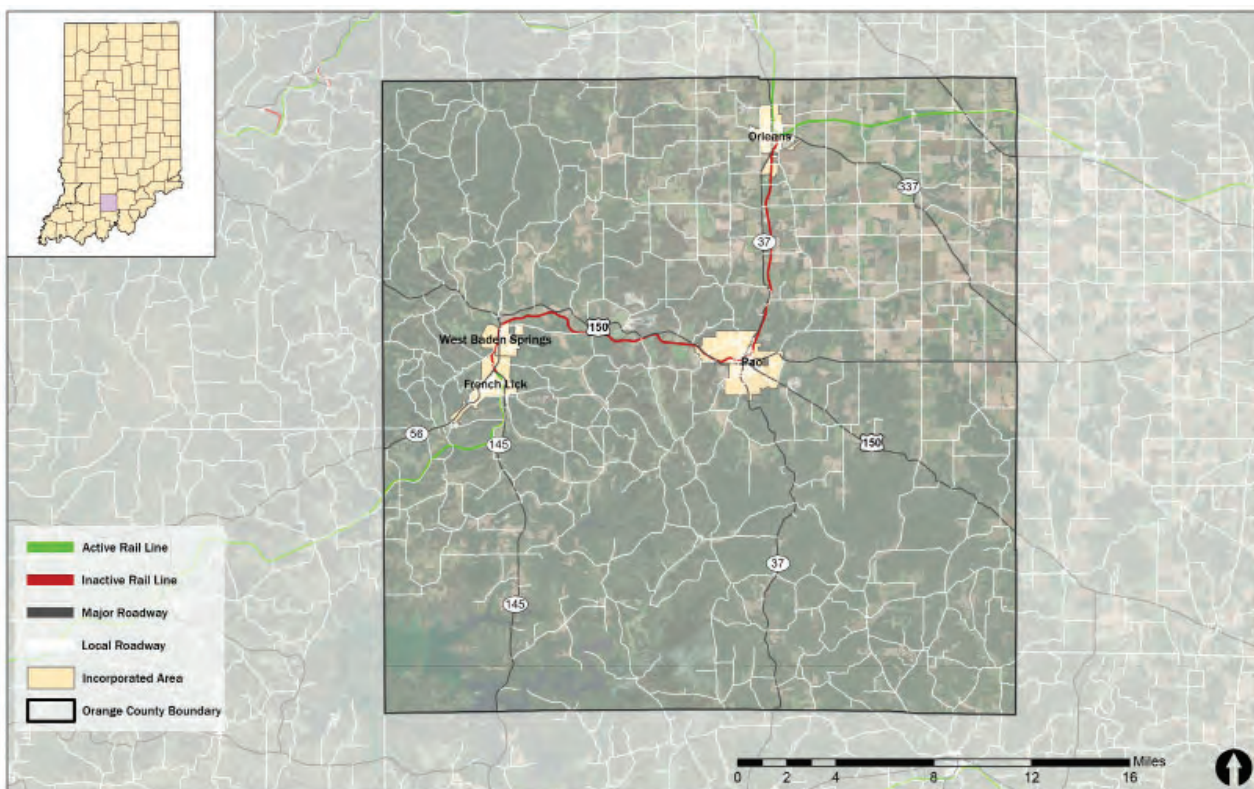
Dubois County - Quality of Life Map



# ORANGE CONTEXT

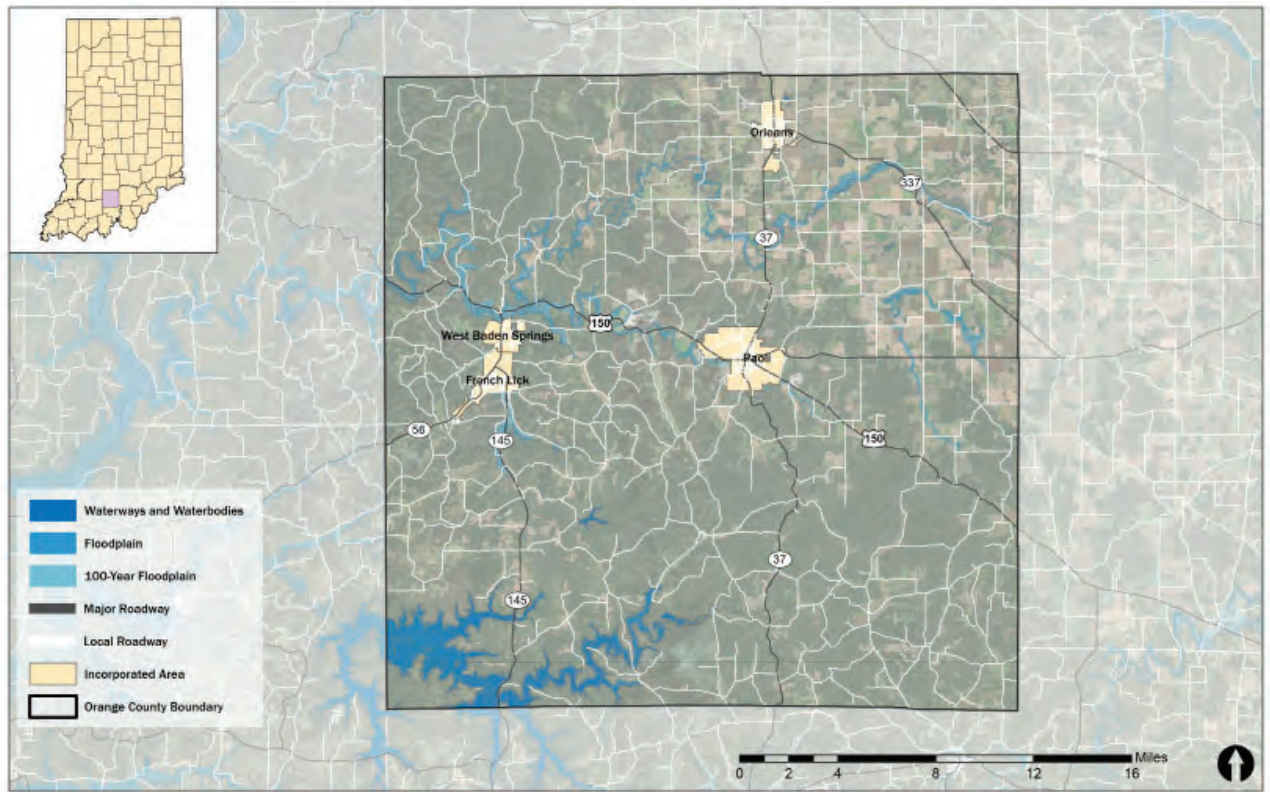


Orange County - Base Map

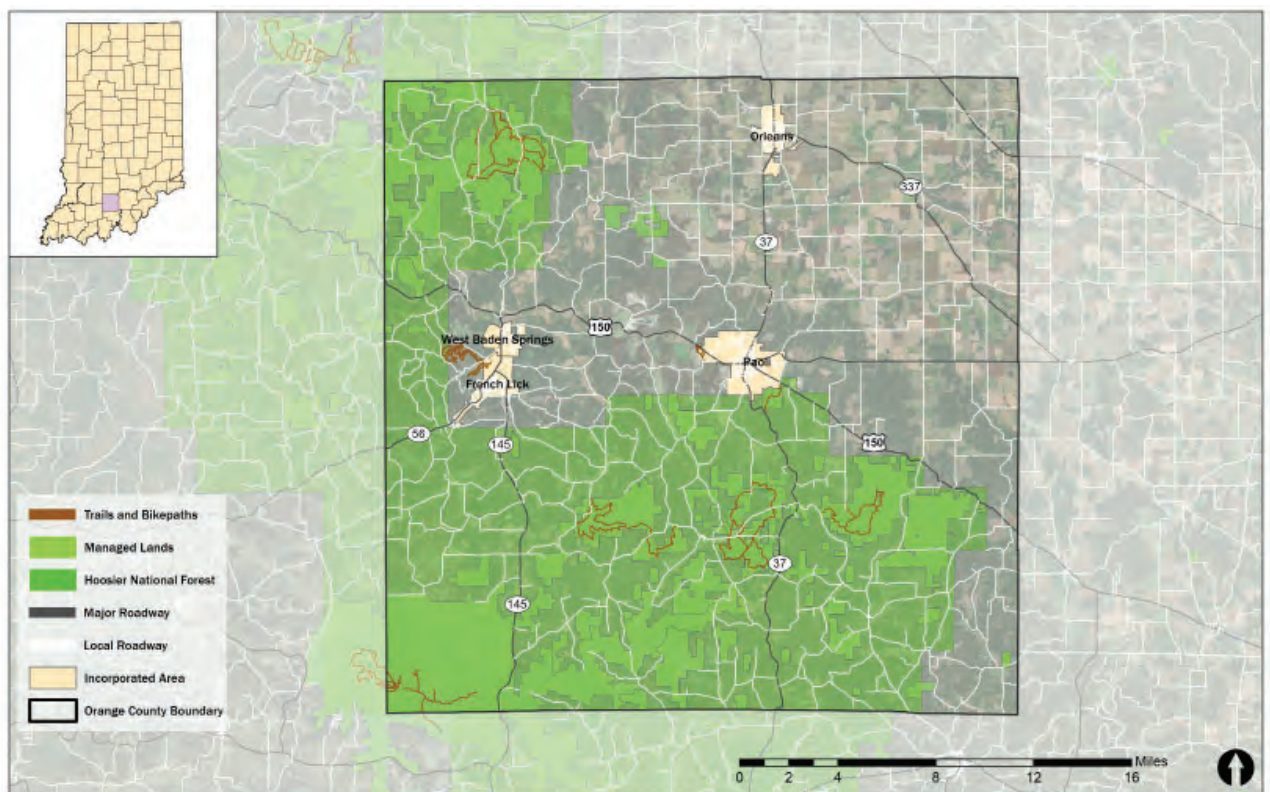


Orange County - Transportation Network





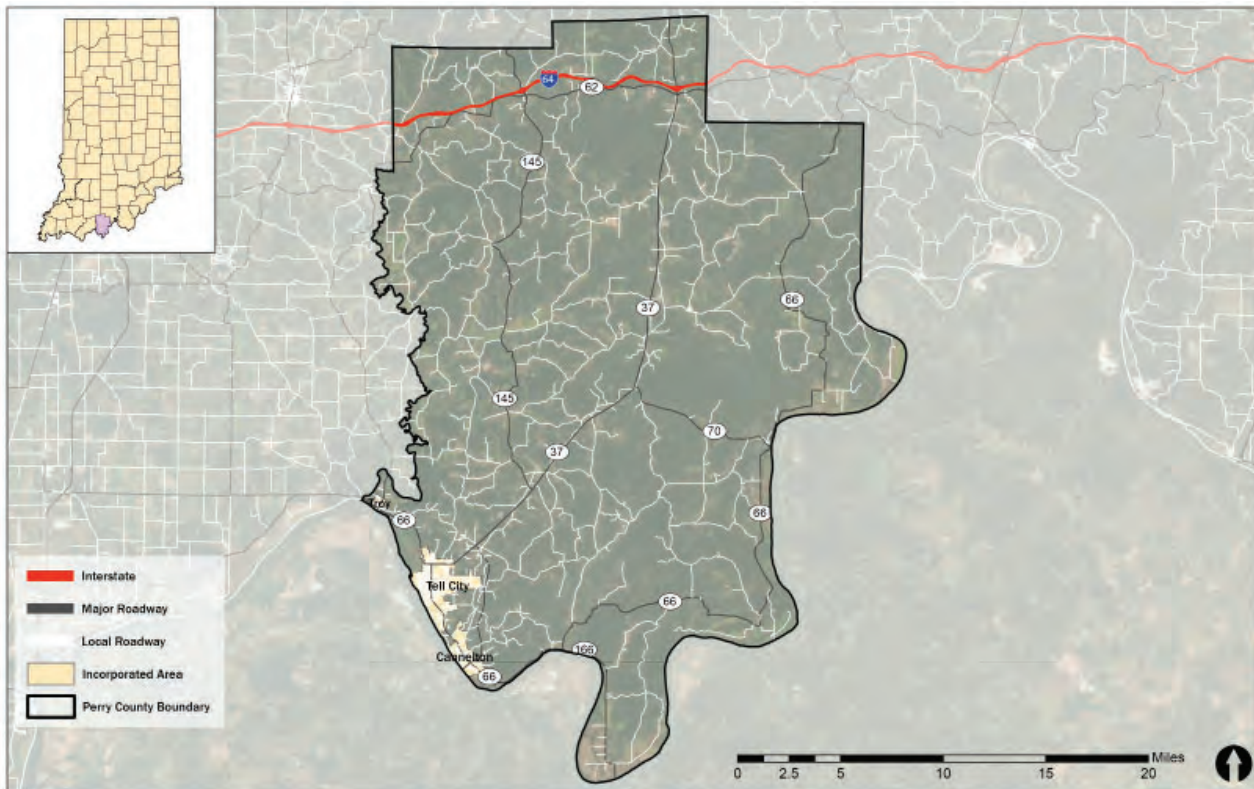
Orange County - Environmental Map



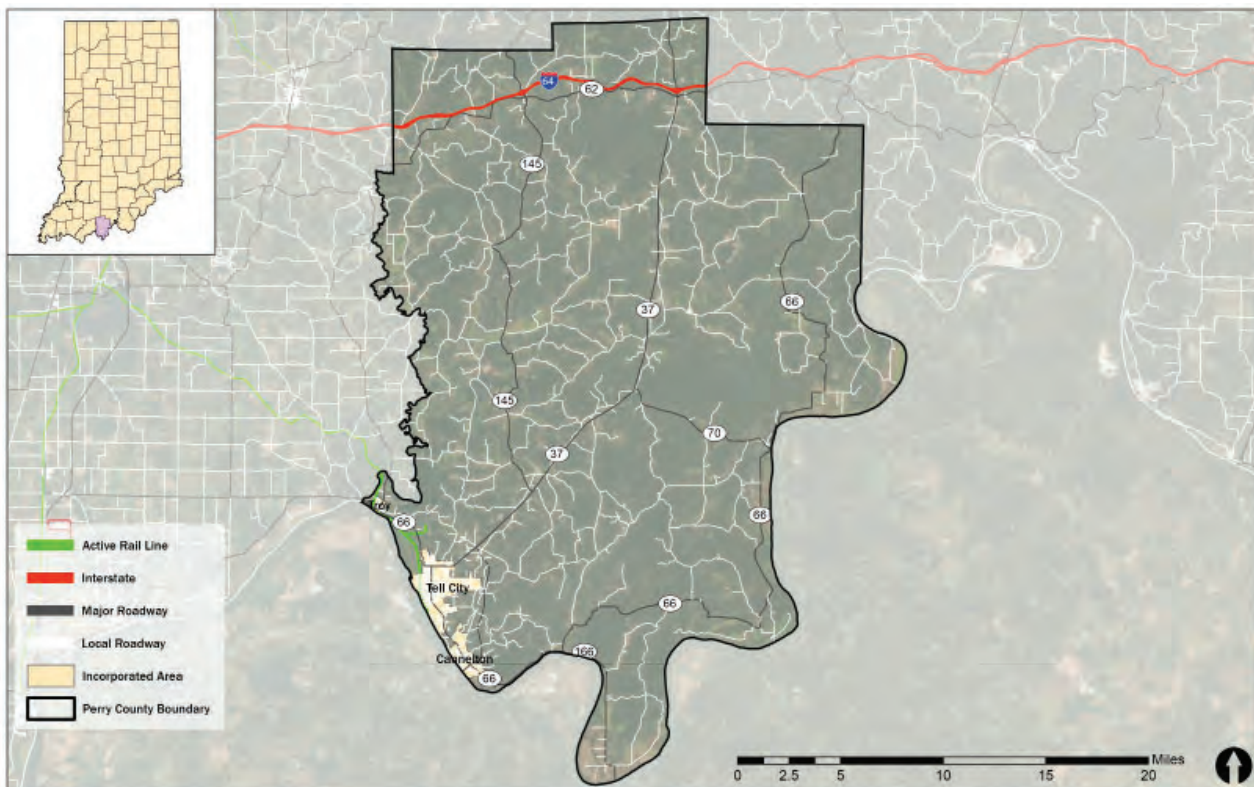
Orange County - Quality of Life Map



# PERRY CONTEXT

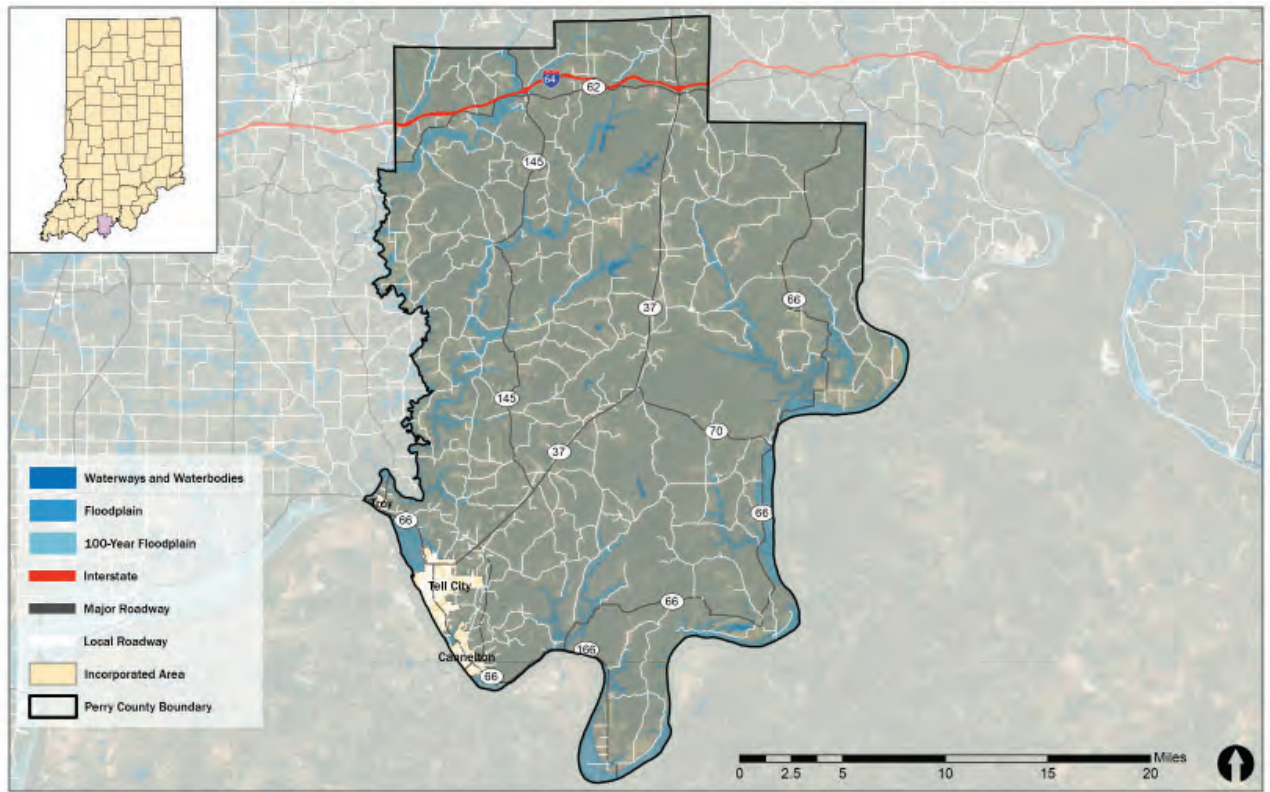


Perry County - Base Map

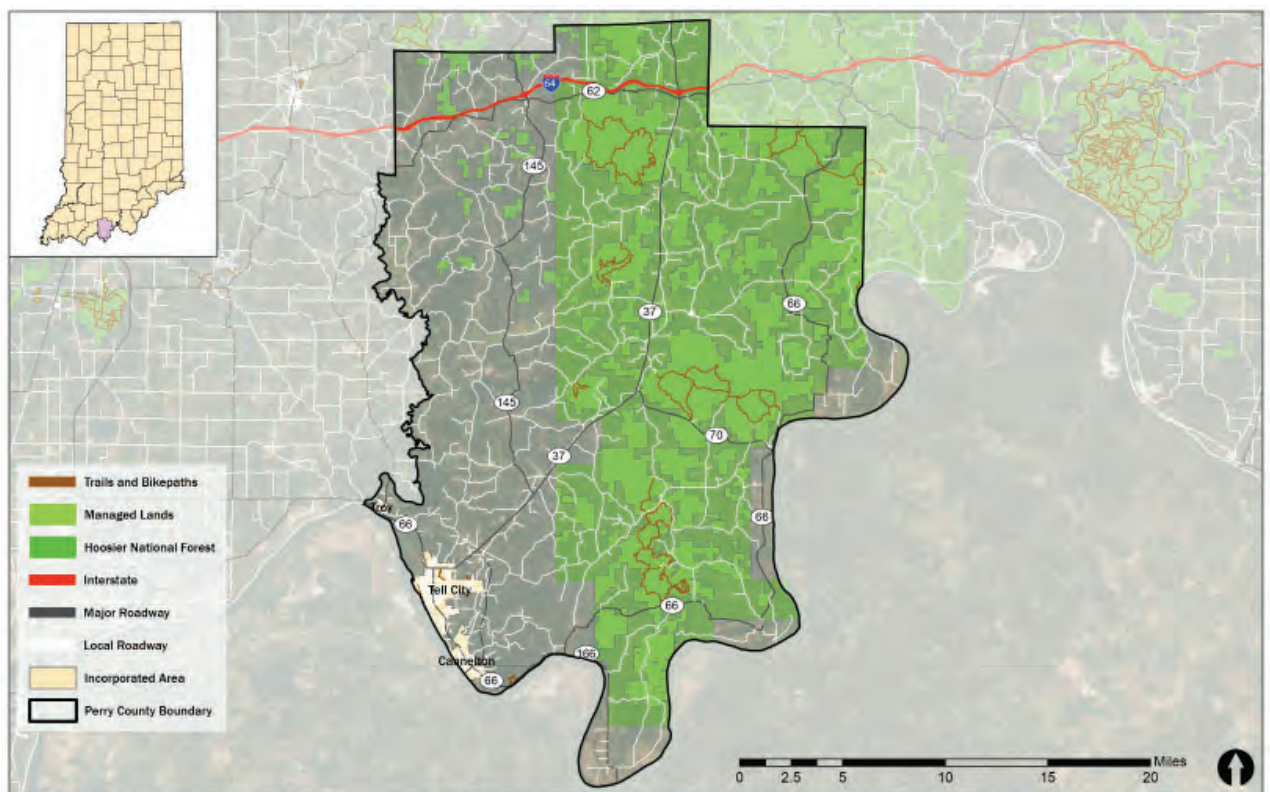


Perry County - Transportation Network





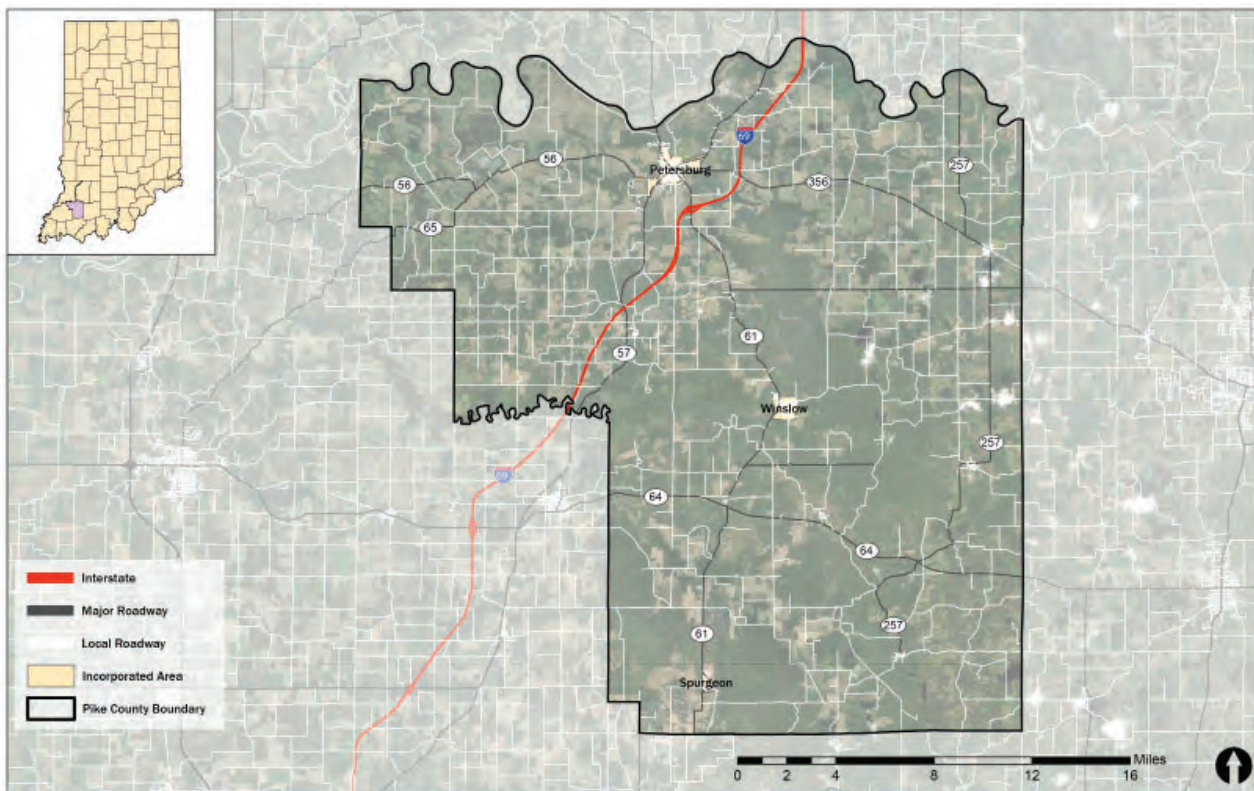
Perry County - Environmental Map



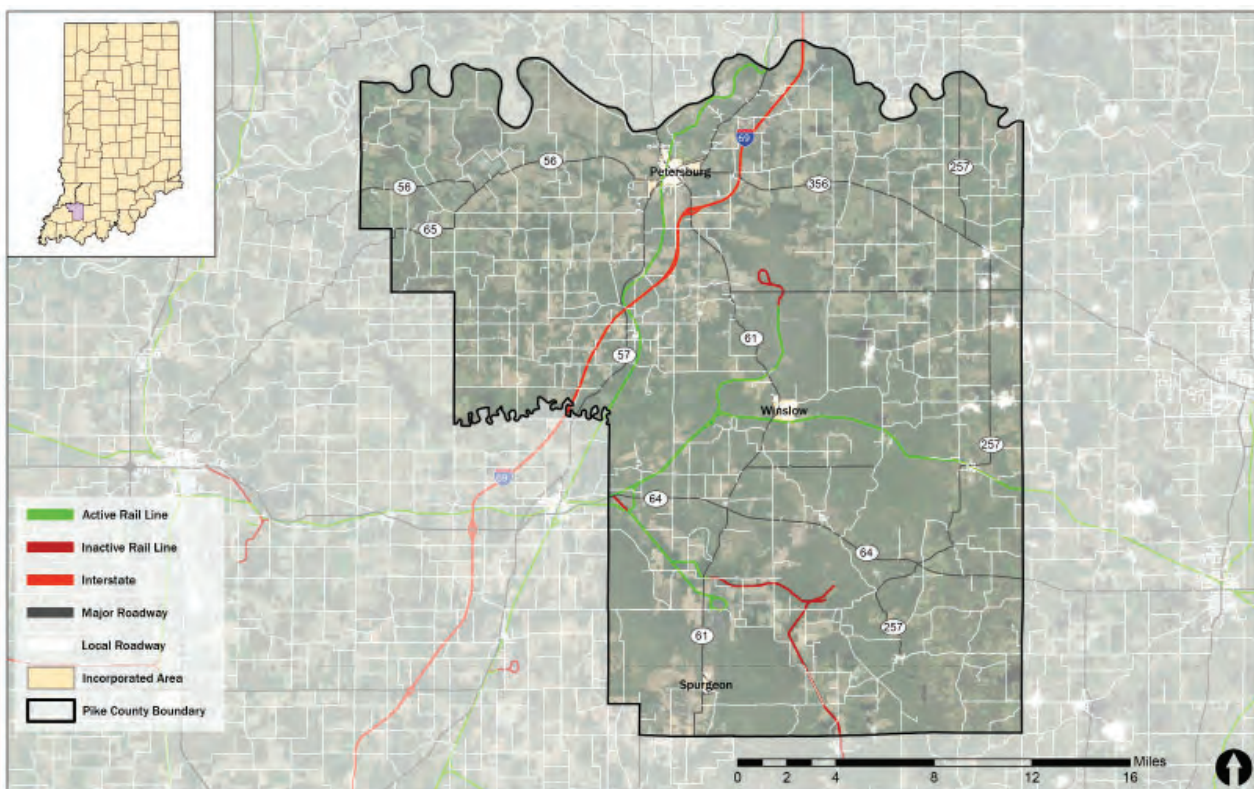
Perry County - Quality of Life Map



# PIKE CONTEXT

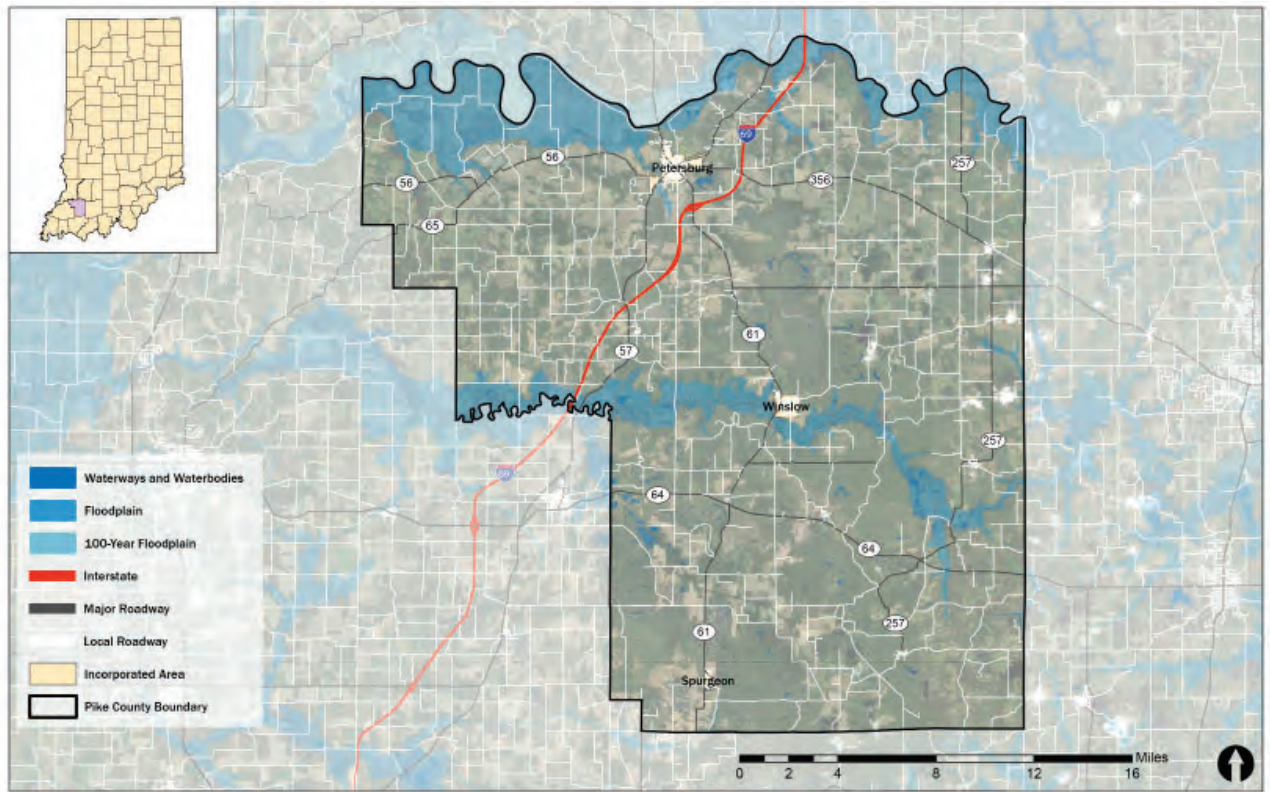


Pike County - Base Map

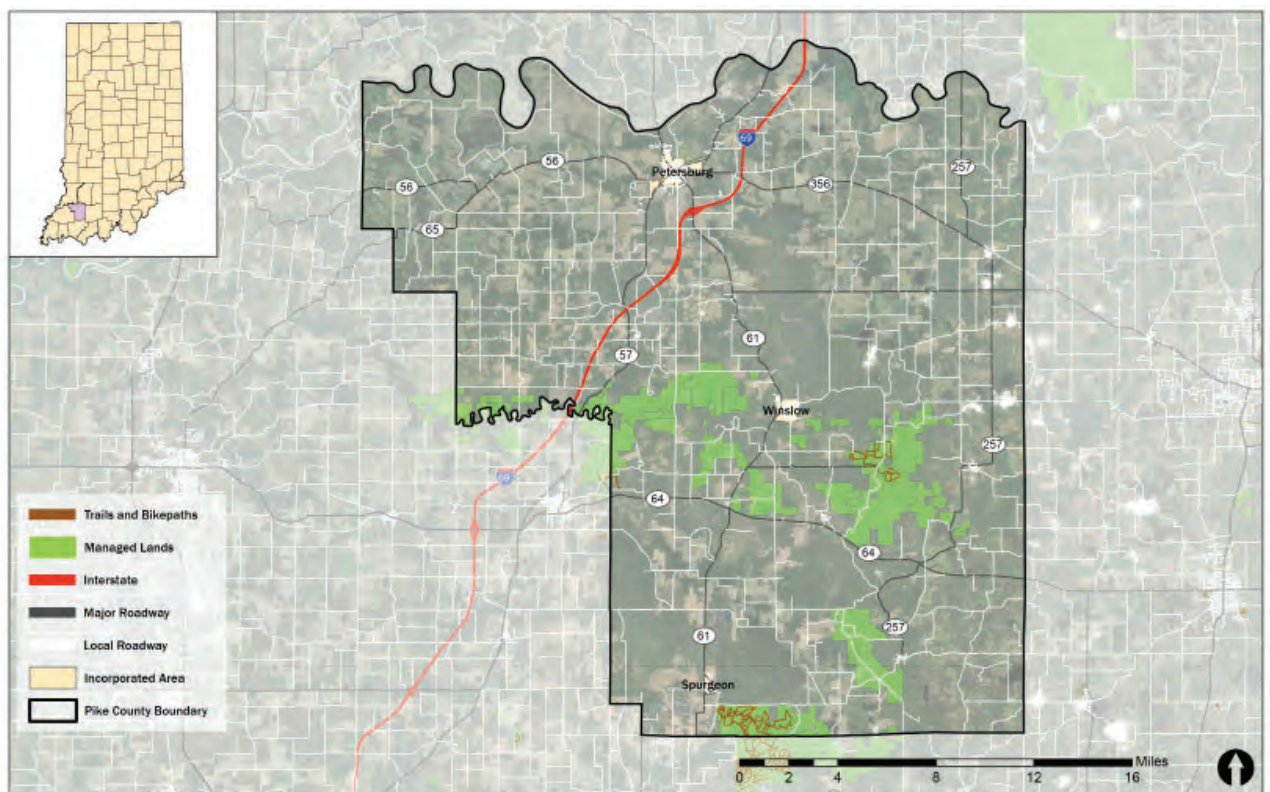


Pike County - Transportation Network





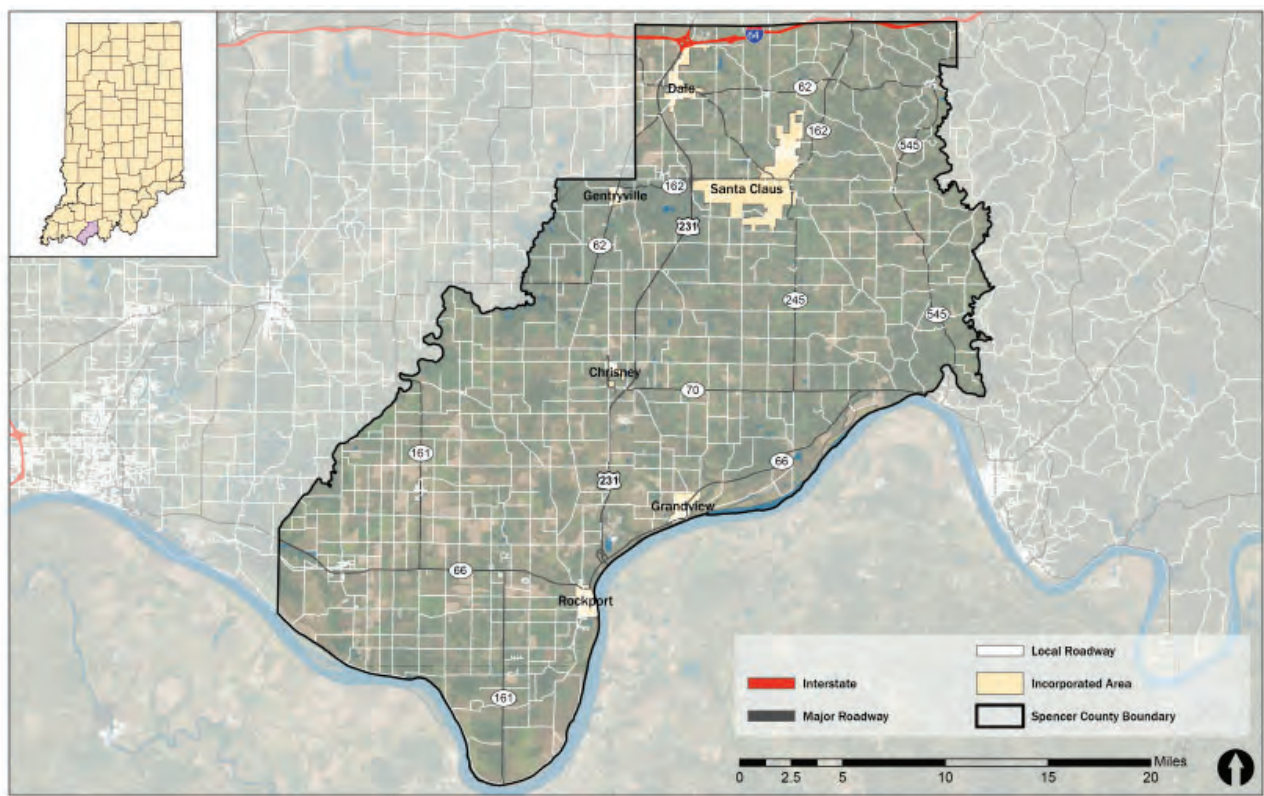
Pike County - Environmental Map



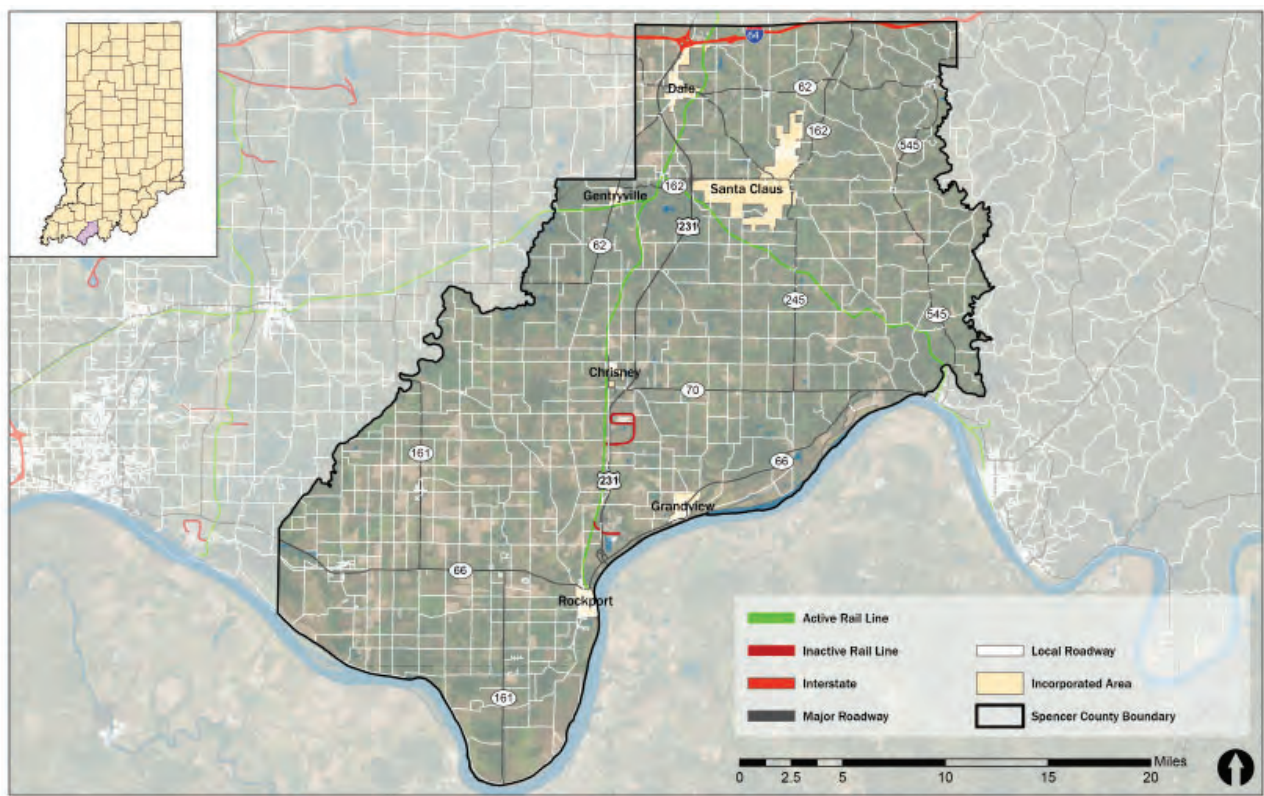
Pike County - Quality of Life Map



# SPENCER CONTEXT

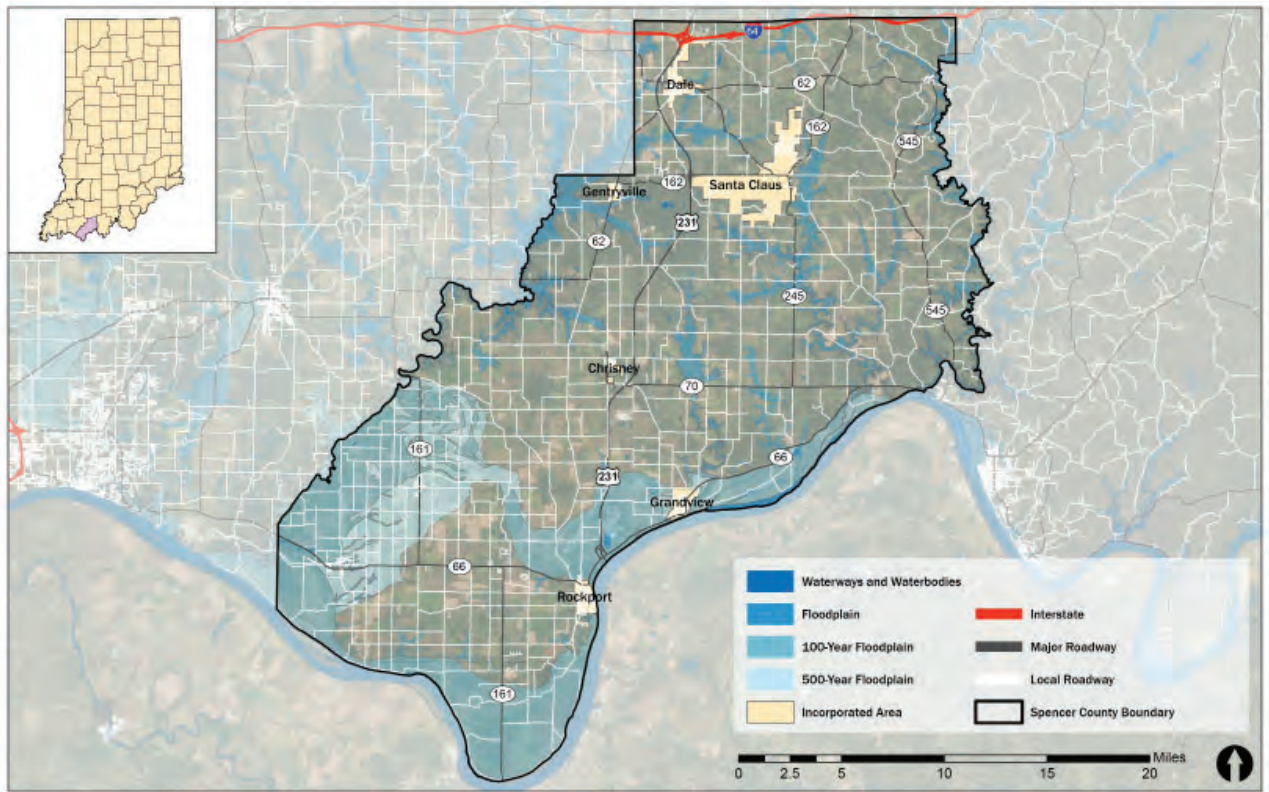


Spencer County - Base Map

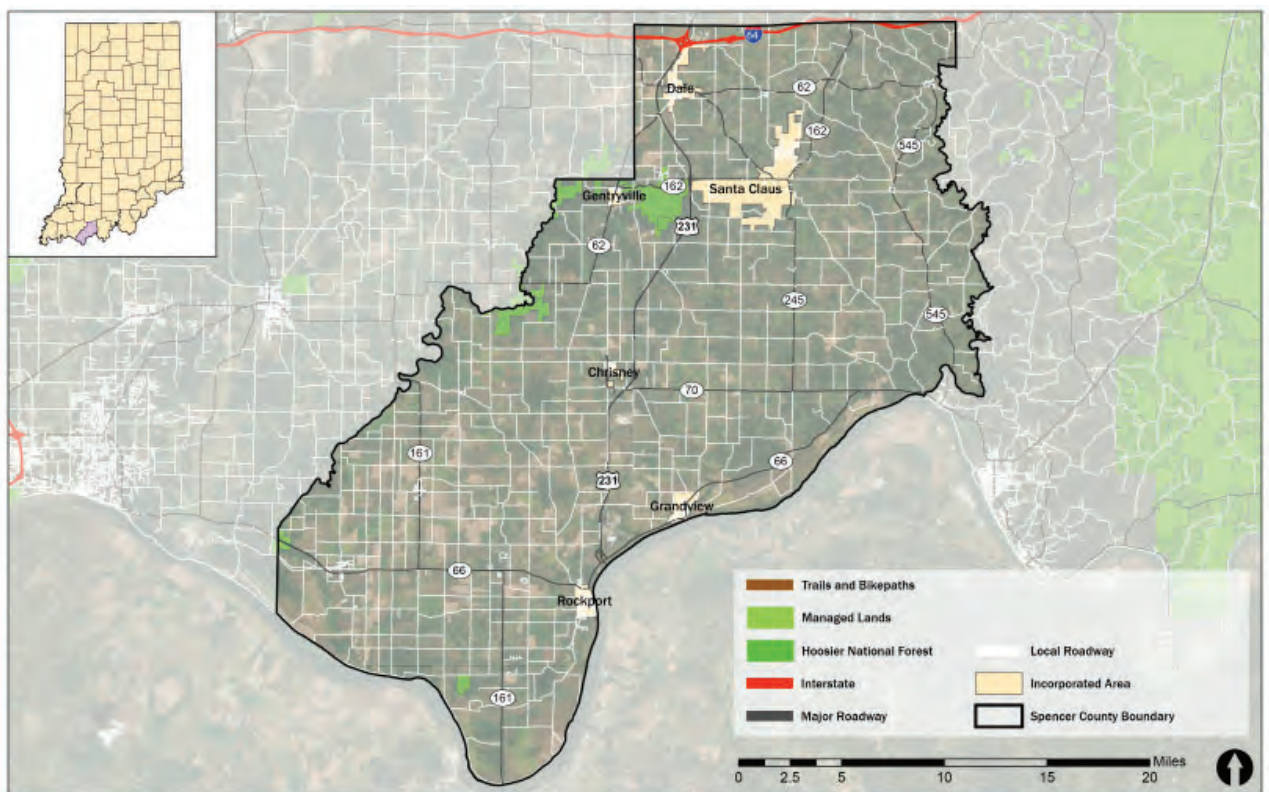


Spencer County - Transportation Network





Spencer County - Environmental Map



Spencer County - Quality of Life Map





HISTORIC FOURTH STREET

# APPENDIX B



# GLOSSARY

## #

**21st Century Talent Region** – regions that commit to using a systems approach to attract, develop, and connect Hoosier talent. Regions are self-defined with regard to their geography and are working toward building and implementing a plan to increase educational attainment, raise household income, and grow population.

**4C** – (also known as Building Blocks) a nonprofit that helps offer accessible, affordable, and quality childcare within the 28 county region in southern Indiana.

**4-H** – a national education program organized through the state Extension Office offering adolescents hands-on projects in areas such as science, health, agriculture, and civic engagement. Participants receive guidance from adult mentors and educators in order to develop knowledge, life skills, and attitudes that enable them to become productive members of society.

## A

**Action Steps** – specific and measurable efforts or items that create a detailed guide to achieve the objective(s) and goal(s). They are concrete and comprehensive statements that state “what should occur.”

**Adaptive Reuse** – the process of reusing an existing building for a purpose other than which it was originally built or designed for.

**American Community Survey (ACS)** – model by the U.S. Census Bureau in combination with data from the Population Estimates Program to create the Community Resilience Estimate (CRE); this survey details population and housing information that helps local officials, community leaders, and businesses understand changes taking place within a community, county, state, and county.

**American Institute of Architects (AIA)** – a professional organization for architects in the United States.

**American Rescue Plan (ARP)** – a \$1.9 trillion Coronavirus rescue package created in 2021 by the federal government of the United States of America designed to aid in the United States' recovery from the economic and health-related impacts of the pandemic.

**Angel Investor(s)** – a private investor who provides financial support to small startup businesses and entrepreneurs in exchange for ownership equity in the business.

**Appointed Official(s)** – any official who is chosen by a person already in office, often in a specified capacity.

**Auditor** – a person authorized to review and verify the accuracy of financial records and ensure that companies comply with tax laws. They protect businesses from fraud, point out discrepancies in accounting methods, and occasionally work on a consultancy basis to help organizations identify ways to boost operational efficiency.

## B

**Big Brothers Big Sisters of America** – a national mentoring organization that supports social and emotional development of thousands of school-age adolescents by creating meaningful one-on-one matches between adult volunteers (Bigs) and vulnerable children (Littles).

**Board of Directors** – an executive committee that jointly supervises the activities of a for-profit business, a nonprofit organization, or a government agency.

**Broadband** – refers to various high-capacity transmission technologies that transmit data, voice, and video across long distances and at high speeds. Common mediums of transmission include coaxial cables, fiber optic cables, and radio waves. Broadband is always connected and is far-reaching; it allows for high-quality and quick access to information, teleconferencing, data transmission, and more in various capacities, including healthcare, education, and technological development.

**Brownfields** – a former industrial or commercial site where future use is affected by real or perceived environmental contamination.

**Builder(s)** – a person who constructs something by putting parts or material together over a period of time.

**Building Blocks** – see “4C” definition.

**Building Department** – a jurisdictional agency within the local government that administers, supervises, and enforces building codes prescribed or required by state or local building regulations.

**Business Expansion and Entrepreneurship Development (BEED)** - a program, method, or process that aims to identify, nurture, support, and grow the talents at a bigger level so that it brings new business leaders in the market to reduce employment, health, education, business, environmental problems.

## C

**Center for Disease Control and Prevention (CDC)** – the national public health agency of the United States whose mission is to protect public health by preventing and controlling disease, injury, and disabilities.

**Chambers of Commerce** – a local association that promotes and protects the interest of the business community in a particular place.



**Child and Adult Care Food Program (CACFP)** – a federal program that provides reimbursements for nutritious meals and snacks to eligible children and adults who are enrolled for care at participating childcare centers, childcare homes, and adult daycare centers.

**Community Foundation(s)** – a tax-exempt, nonprofit, publicly supported philanthropic organization that is dedicated to improving the lives of people in a defined local geographic area.

**Compounded Annual Growth Rate (CAGR)** – represents an annualized rate of change for a metric.

**Comprehensive Economic Development Strategy (CEDS)** – a strategy-driven plan for regional economic development that is designed to guide economic resiliency of the area.

**Consultants** – a person who provides expert advice professionally.

**Coronavirus Aid, Relief, and Economic Security (CARES) Act** – a \$2 trillion stimulus bill created by U.S. lawmakers in late March 2020 to help protect businesses, industries, and families from the economic downturn and impacts associated with the Coronavirus pandemic.

**Council of Development Finance Agencies (CDFA)** – a national association dedicated to the advancement of development finance concerns and interests including fostering job creation and economic growth through the use of tax-exempt and other public-private partnership finance programs.

**CreatiNg Places Grant Program** – a place-based crowdfunding grant program through the Indiana Housing and Community Development Authority (IHCDA). CreatiNg Places Grant Program employs a donation and reward-based method of crowdfunding called “crowdgranting”. In crowdgranting, citizens actively support projects and activities through web-based donations, which if the fundraising goal is reached within a set time, are matched by a sponsor.

## D

**Developer(s)** – a person that creates something.

**Development Incentives** – types of bond issues or tax incentives that may serve as gap financing for the project, including, but not limited to, tax increment financing (TIF) and tax abatements.

**Discover Southern Indiana** – an regional nonprofit organization focused on expanding tourism and creating a welcoming visitor experience across Crawford, Daviess, Dubois, Greene, Lawrence, Martin, Orange, and Washington counties in Indiana.

## E

**E-Commerce** – commercial transactions conducted electronically on the internet.

**Early Learning Indiana** – the oldest and largest early childhood education nonprofit in the state of Indiana. This program helps children learn essential skills to be successful in kindergarten and early education by operating high-quality early learning centers for families to access, helping families find quality childcare, partnering with teachers and providers to improve program quality, and advocating for greater access to early educational opportunities.

**Economic Development Administration (EDA)** – an agency in the United States Department of Commerce that provides grants and technical assistance to economically distressed communities to help generate new employment opportunities, retain existing jobs, and encourage industrial and commercial growth through investment programs.

**Education and Entrepreneurship in Dubois County (EEDC)** – an economic development source for innovative entrepreneurs and thriving businesses in Dubois County.

**Elected Official(s)** – a politician, officer, or official who has been chosen by the vote of the appropriate electorate.

**Endemic** - regularly found among particular people or restricted to a certain area.

**Elevate Ventures** – a private venture development organization that nurtures and develops emerging and existing high-growth businesses into high-performing, Indiana-based companies.

**Emergency Management Association (EMA)** – an organization that supports citizens and emergency personnel to build, sustain, and improve an area’s capability to prepare for, protect against, respond to, recover from, and mitigate hazards.

**Energy Providers** – a person or entity that provides fuel, including natural gas and electricity, to residences and businesses.

**Engineering Department** – the designated unit of government given the authority to review the performance specifications of an ordinance or code.

**Entrepreneur(s)** – a person who organizes and operates a business or businesses and takes on greater than normal financial risks in order to operate the business(es).

**Entrepreneur in Residence (EIR) Programs** – a program where venture capitalists and entrepreneurs can come together and start a partnership.

## F

**Faith-based Organizations** – an organization or nonprofit that is affiliated with a religious group or inspired by religious beliefs.

**Family and Social Services Administration: Division of Mental Health and Addiction (DMHA)** – a state-based social service funding agency that promotes individual, family, and community well-being by providing access to quality mental health and addiction recovery services. DMHA sets care standards for the provision of mental health and addiction services.

## G

**Goals** – concise statements that describe general terms and a desired future condition that further expands on the vision statement. They are often the future of the plan and help to address the things the region and community wish to accomplish over the life of the plan.

**Gross Regional Product (GRP)** – is the measurement of the final market value of all goods and services produced in a particular region and in a particular year, divided by the number of open business locations in the region. Gives a measure of the average monetary value of goods and services produced by each open business location in each year.

**Grow Southwest Indiana Workforce** – (also called WorkOne Southwest) a regional Indiana Department of Workforce Development (DWD) organization comprised of business and community organization representatives in Southwest Indiana that oversee workforce development initiatives within the WorkOne Southwest offices in Dubois, Gibson, Knox, Perry, Pike, Posey, Spencer, Vanderburgh, and Warrick Counties.

## H

**Habitat for Humanity** – A global nonprofit organization that works in local communities to build quality affordable housing, promote neighborhood revitalization, and improve quality of life.

**Health Department** – a division of a local or larger government responsible for the oversight and care of matters relating to public health.

**Hoosier Uplands** – a local nonprofit agency based in Mitchell, Indiana that plans, implements, and provides comprehensive services to the poor, elderly, and disabled. The corporation strives to alleviate poverty, improve living conditions, and provide access to health care and social services to those families within their service area.

**Hub19** – a career and innovation hub in Dubois County that helps bridge the gap between education and industry.

## I

**Indiana 15 Regional Planning Commission (IND15RPC)** – a regional support center overseeing community and economic development projects within the six-county region of southern Indiana. Participating counties include Crawford, Dubois, Orange, Perry, Pike, and Spencer Counties.

**Indiana 15 Regional Planning Commission (IND15RPC) Board of Directors** – the board of directors at the Indiana 15 Regional Planning Commission. There are 43 appointed representatives from the local units of government across the IND15RPC region that govern the policies and activities of the Commission. This group creates a broad regional forum to discuss, debate, and act on issues affecting the rural communities and economies they represent.

**Indiana 15 Regional Planning Commission (IND15RPC) Staff** – staff that conduct the daily activities and operations of the six-county commission and helps the region with community and economic development projects. Additionally, the IND15RPC staff helps generate revenue through professional, fee-for-service contracts with participating local governments and not-for-profit corporations for administrative, planning, and technical services within the six-county region.

**Indiana Commission on Higher Education (CHE)** – a 14-member public body, appointed by the Governor, created to define the missions of Indiana's colleges and universities, plan and coordinate Indiana's postsecondary education system, and ensure that Indiana's higher education system is aligned to meet the needs of students.

**Indiana Department of Child Services (DCS)** – a state department that protects children and strengthens families through services that focus on family support and preservation. DCS administers child support, child protection, adoptions, and foster care throughout the state of Indiana.

**Indiana Department of Education (DOE)** – state department that oversees primary and secondary education in Indiana.

**Indiana Department of Environmental Management (IDEM)** – state agency responsible for implementing and enforcing federal and state regulations that protect the environment and human health. There are many offices within IDEM and each has a specific role related to environmental protection.

**Indiana Destination Development Corporation (IDDC)** – a group that promotes Indiana as a great place to visit, live, learn and work. IDDC works with attractions, restaurants, hotels, and other partners throughout Indiana to tell Indiana’s inviting stories to residents and visitors alike.

**Indiana Farm Bureau** – a proactive organization providing opportunities for members to influence positive outcomes in agriculture and their communities.

**Indiana Finance Authority (IFA)** – a state-based bureau that provides economic efficiencies and management synergies and enable the state to communicate as one voice with the various participants in the financial markets. The IFA is authorized to issue revenue bonds payable from lease rentals under lease agreements with various state agencies and to finance or refinance the cost of acquiring, building, and equipping structures for state use including state office buildings, garages, highways, bridges, airport facilities, correctional facilities, state hospitals and recreational facilities related to state parks. The IFA also manages the Wastewater and Drinking Water State Revolving Fund Loan Programs and the Indiana Brownfields Program.

**Indiana First Region** – a region that includes the Southwest Indiana Development Council (SWIDC) counties of Knox, Daviess, Martin, Pike, Dubois, Orange, Crawford, Spencer, Perry, and Harrison.

**Indiana Governor’s Workforce Cabinet (GWC)** – a governor-appointed group that addresses current and future education and employment needs for individuals and employers, strengthens Indiana’s economy by integrating and aligning state and federal resources, and ensures a talent-driven education and workforce system.

**Indiana Housing and Community Development Authority (IHCDA)** – an agency that helps communities build upon their assets to create places with ready access to opportunities, goods, and services. IHCDA promotes, finances, and supports a broad range of housing solutions from temporary shelters to homeownership.

**Indiana Municipal Power Agency (IMPA)** – a nonprofit organization that focuses on providing 61 communities with wholesale power supply that is low-cost, reliable, and environmentally responsible. The agency was created by a group of municipally-owned electric utilities to allow them to share power resources and provide electricity more economically.

**Indiana Office of Community and Rural Affairs (OCRA)** – a state office that works with local, state, and national partners to provide resources and technical assistance to aid communities in shaping and achieving their vision for community and economic development.

**Indiana Small Business Development Center (ISBDC)** – a business development service that supports the formation, growth, and sustainability of Indiana’s small businesses by providing entrepreneurs guidance and access to a network of resources. There are ten centers across the state in total; the IND15RPC region is supported by both the South Central and Southwest centers.

**Indiana SPARK Learning Lab** – a statewide early childhood technical assistance provider that supports early childhood and out-of-school programs by meeting regulatory requirements and supporting programs’ individual quality improvement and professional development paths.



**Indiana Uplands Region** – (formerly called Southwest Central Indiana) region made up of 11 counties in Indiana: Brown, Crawford, Daviess, Dubois, Greene, Lawrence, Martin, Monroe, Orange, Owen, and Washington.

**Indiana Youth Institute (IYI)** – a nonprofit organization that supports youth services through innovative trainings, critical data, and capacity-building resources in order to promote the well-being and development of all children.

**Indiana Youth Services Association (IYSA)** – a statewide association of Youth Service Bureaus (YSBs) that operates several programs that support youth, youth workers, and other nonprofit agencies. IYSA help deliver community-based juvenile delinquency and family support programs across the state and offer trauma-informed programming to help support positive youth development and resilience.

**Industry Cluster(s)** – regional concentrations of related industries (i.e., manufacturing, automotive, and agricultural production).

**Innovator(s)** – a person who introduces new methods, ideas, or products.

## J

**Junior Achievement** – a national nonprofit that inspires and prepares youth to succeed by offering lessons in financial literacy, work and career readiness, and entrepreneurship.

## L

**LifeSpring Health System** – a provider of integrated behavioral health and primary care services across southern Indiana.

**Local Business or Businesses** – any company that provides goods or services to a local population.

**Local Career and Technical Education (CTE) Cooperatives** – cooperatives that help bridge the gap between the classroom and workplace for students, ages 16 years and older. This partnership helps link schools, the community, and businesses and industries together to give students real-world experience and opportunities to apply skills already learned in the classroom and gain new ones.

**Local Economic Development Organization (LEDO)** – an organization dedicated to the economic development of a region, county, city, or town. LEDOs represent communities around the state and work to attract, retain, and expand businesses.

**Local Government** – the administration of a particular town, county, or district, with representatives elected by those who live there.

**Local Industry or Industries** – a group of companies that are related based on their primary business activities within an area or region.

**Local Leaders** – elected and appointed officials working in government.

**Local Media** – any information provider of a locality.

**Location Quotient (LQ)** – used to assess the concentration of industries or industry clusters in a particular area.

## M

**Main Street Organizations** – a nonprofit organization that aims to revitalize downtowns and commercial districts through preservation-based economic development and community revitalization.

**Major Employers** – a private or public employer that employs a high amount of individuals, typically over one hundred full-time employees, at a single worksite.

## N

**Nonprofit(s)** – (also known as a non-business entity, not-for-profit organization, or nonprofit institution) a legal entity organized and operated for a collective, public or social benefit, in contrast with an entity that operates as a business aiming to generate a profit for its owners.

**Not-for-Profit(s)** – see “Nonprofit(s)” definition.

**N.O.W. Counseling** – a program that provides substance use disorder and mental health treatment services through outpatient, residential, and transitional housing.

## O

**Objectives** – precise actions or measurable steps with a timeline for completion used to reach a goal.

**Opportunity Zone(s)** - economically-distressed communities that may qualify for tax deferment. The IND15RPC region has five opportunity zones in total: Crawford, Dubois, Orange, Perry, and Pike Counties. Spencer County does not have an opportunity zone.

## P

**Pandemic** - prevalent or occurring over a whole country or the world.

**Partners** – organizations, groups, and specific people or representatives that may be responsible for helping to bring an action step to fruition.

**Plan Commission** – a governmental body that makes decisions about planning and development within a community.

**Planning Department(s)** – a department within a municipal government that is typically responsible for determining the appropriate use of land through the adoption and use of a comprehensive plan, zoning ordinances, and subdivision regulations.

**Private Investor(s)** – see “Angel Investor(s)” definition.

**Purdue Center for Regional Development (PCRD)** – a division of Purdue University’s Office of Engagement that seeks to pioneer new ideas and strategies that contribute to regional collaboration, innovation, and prosperity. The Center partners with public, private, nonprofit, and philanthropic organizations to identify and enhance the key drivers of innovation in regions across Indiana, the U.S., and beyond.

**Purdue Extension** – a research-based community education program by Purdue University, that is comprised of several campus specialists and Extension educators that work in all 92 counties of Indiana to connect Indiana communities to the University and network of experts in the fields of agriculture, community, environment, family, youth, and food.

## R

**Radius** – (also known as Radius Indiana) a regional partnership that represents eight counties in Southwest Central Indiana: Crawford, Daviess, Dubois, Greene, Lawrence, Martin, Orange, and Washington. Radius is focused on economic development initiatives that strive to increase development, grow employment, draw investment, and improve quality of life within the eight-county region.

**Recovery Program(s)** – A program of treatments and counseling that are designed to help a person recover from a personal crisis such as addiction or grief.

**Redevelopment Commission(s) (RDC)** – an appointed board of members that is responsible for the rehabilitation and development of land and property using Tax Increment Financing (TIF) within the city or town for a use that is in the best social and economic interest of the city or town and its residents.

**Regional Opportunity Initiatives (ROI)** – a nonprofit affiliated with the Community Foundation of Bloomington and Monroe County Indiana. It strives to advance economic and community prosperity across the 11 counties of the Indiana Uplands region by focusing on advanced industry sectors, regionalism, transformative school and workforce redesign, and placemaking strategies.

**Resilience or Resiliency** – the capacity to withstand or recover quickly from difficulties.

**Revolving Loan Fund** – a gap financing measure primarily used for the development and expansion of small businesses. It is a self-replenishing pool of money, utilizing interest and principal payments on old loans to issue new ones.

**Ride Solutions** – provides safe, dependable and affordable transportation to everyone who lives in Orange, Crawford, Dubois, Washington, and Perry counties.

**Rural Electric Cooperatives** – customer-owned electric utilities that provide electricity to users in their service area.

**Rural Electric Membership Corporation (REMC)** – an electric cooperative, see “Rural Electric Cooperatives” definition, focused on serving and bridging the digital divide within a community or area by meeting current and future needs for fiber optic internet services.

## S

**Safe Haven Recovery** – a nonprofit addiction recovery and treatment facility.

**School Corporation(s)** – a legal term used by public and private schools to conduct the businesses of educating students within a defined geographic district.

**Services Corps of Retired Executives (SCORE)** – a national non-profit organization with members who provide free consultation services and advice to business owners and aspiring entrepreneur.

**Sewer Board(s)** – (also known as a sanitary sewer board) board responsible for the financial management of sewer utilities, reviewing requests for subdivision and commercial connections, and overseeing operation and maintenance-related projects.

**Sheriff Sale** – a public auction at which property that has been defaulted on is repossessed. The proceeds from the sale are used to pay mortgage lenders, banks, tax collectors, and other litigants who have lost money on the property.

**Short-Term Rentals** – a furnished living space available for short periods of time, ranging from a few days to weeks.

**Small Business Administration (SBA)** – a U.S. government agency that is designed to bolster and promote the economy by assisting the country’s small businesses.

**Southern Indiana Community Health Care (SICHC)** – is a faith-driven, nonprofit, Federally Qualified Community Health Center (FQHC) committed to providing a broad spectrum of primary health care and integrated behavioral health to the families and communities of South-central Indiana.

**Southern Indiana Gateway (SIG)** – an Indiana 21st Century Talent Region, which includes the counties of Crawford, Dubois, Perry, Pike, and Spencer.

**Southwestern Indiana Development Council (SWIDC)** – a group created as a gateway to economic development in Southwest Indiana. It is comprised of ten counties.

**Stakeholders** – people with a vested interest in the success of the plan and region.

**Strategy** – a specific statement that describes a desired method to achieve a specific goal.

**Stressor(s)** – long-term trends that undermine the potential of the economy and exacerbate shocks when they occur. Examples include declining population, aging infrastructure or housing stock, drought, etc.

**Strong Family Strong Communities** – the Aboriginal Housing Office’s 10-year strategy to improve the well-being of NSW Aboriginal families and communities through housing.

**Surveying** – also known as land surveying, the technique, profession, art, and science of determining the terrestrial two-dimensional or three-dimensional positions of points and the distances and angles between them.

**Sustainable Business Ventures (SBV)** – a nonprofit social enterprise with a mission to help difficult-to-employ individuals create their own jobs through self-employment.

**SWOT (strengths, weaknesses, opportunities, threats) Analysis** - a framework used to evaluate a group or organization’s competitive position and to develop strategic planning. SWOT analysis assesses internal and external factors, as well as current and future potential.

## T

**Target Audience** – organizations, groups, and specific individuals that will be impacted by the strategies and objectives of a given plan.

**Tourism Industry or Industries** – a business or industry that supports a traveler’s needs for transportation, food, lodging, amusements, and entertainment.

**TRI-CAP** – an independent nonprofit organization that provides valuable services and assistance to individuals and families, most of whom are low-income.

## U

**Union(s)** – sometimes called labor union(s), a club, society, or association formed by people with a common interest or purpose. Typically, these groups are organized associations made up of workers, often who work a trade job or other related profession, to protect and further their rights and interests.



**United States Census Bureau Community Resilience Estimates (CRE)** – data that provides an easily understood metric for how at-risk neighborhoods are to the impacts of disasters, including natural disasters, such as flooding and pandemics like COVID-19.

**United States Department of Agriculture (USDA)** – the federal executive department responsible for developing and executing federal laws related to farming, forestry, rural economic development, and food.

**United States Environmental Protection Agency (EPA)** – an independent executive agency of the United States federal government tasked with protecting human health and the environment.

**Utility Provider(s)** – a company that supplies services such as electricity, gas, or water to the public.

## V

**Vision** – an easily understood, clear, succinct, and purposeful statement that reflects regional and local potential and makes a commitment to future action. It generally describes what the region and community want to become and helps to define the direction in which the plan should proceed.

**Visitors Bureau(s)** – (also known as a Convention and Visitors Bureau) an organization engaged in the marketing and promotion of a local community, businesses, and attractions.

## W

**Water Board(s)** – a local or regional governing body that is responsible for the financial management of water utilities, reviewing requests for subdivision and commercial connections, and overseeing operation and maintenance-related projects.

**WorkONE** – see “Grow Southwest Indiana Workforce” definition.

## Y

**YMCA** – (also known as the Y) is a worldwide nonprofit youth organization that promotes spiritual, intellectual, social, and physical welfare by empowering young people, improving the health and well-being of people of all ages, and inspiring action in and across communities.

**Youth First** – an organization that provides social workers in area schools and prevention programs for youth and families. This program offers on-site, free-of-charge behavioral health services and other programs to prevent substance abuse, improve family relationships, and help individuals develop life skills.

**Youth Mentoring Program(s)** – a program that matches mentors with young people who need or want a role model that can support them academically, socially, and/or personally.

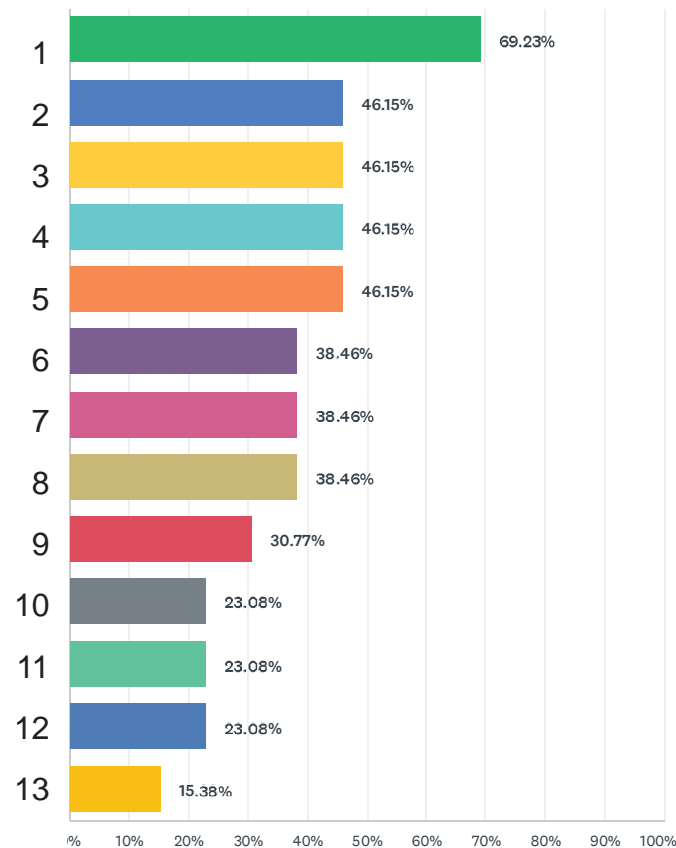




# **TASK FORCE PRIORITY RANKINGS OF OBJECTIVES**

This appendix shows the results of a prioritization activity in which the Task Force members helped identify the top 30 plan priorities. Each of the questions focused on prioritizing the objectives under each pillar. Members were asked to rank objectives from highest to lowest priority based on a 12-question survey.

Q1: Please select the 5 objectives that are the most important to you from the Education Pillar. You can only select up to 5 objectives from the list below to be able to move forward to the next question.

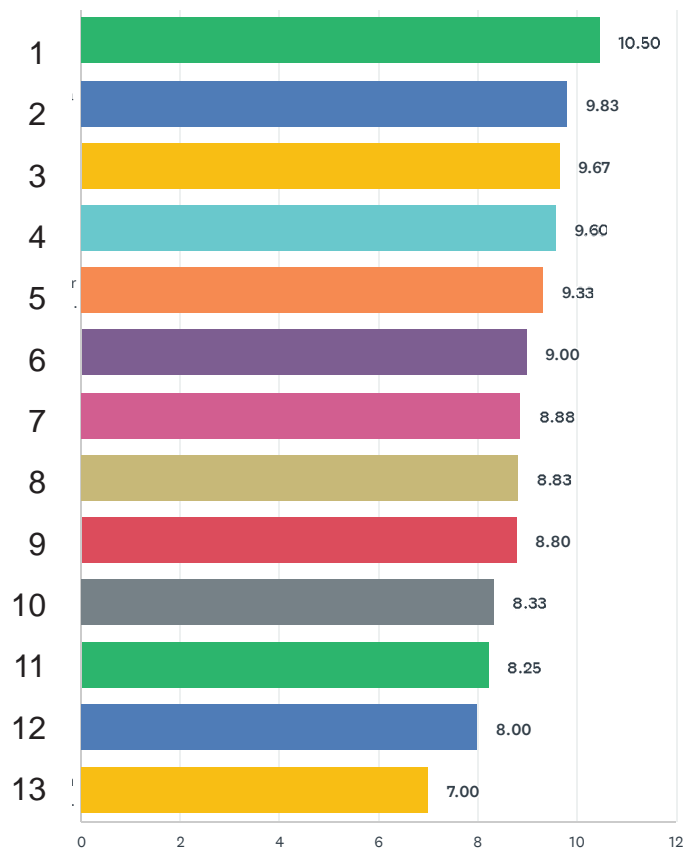


#### ANSWER CHOICES

1. Expand technical education opportunities for students within the K-12 system to train and engage a workforce that has the technical and soft skills that are aligned to the future needs of the regional workforce and helps businesses remain competitive. Establish workforce development director in each county with the sole purpose to bring together the silos of organizations within their counties who are focused on workforce.
2. Foster deeper relationships with local technical colleges and universities to expand non-degree programs (e.g. certifications and credentials) that meet the needs of current and future regional employers. Develop a regional plan for quality childcare for the regional workforce.
3. Develop a regional plan for quality childcare for the regional workforce.
4. Provide early childhood educational opportunities for families in the region.
5. Communicate the benefits of working locally to engage teachers, students, parents, and the broader community to highlight the training opportunities in-place, and the rewarding careers awaiting them.
6. Leverage the regional technology and training centers like the Buchta Technology Center to serve as regional business incubators and workforce training centers. Establish pathway programs for workers within the region for career advancement.
7. Establish pathway programs for workers within the region for career advancement.
8. Work with local businesses to integrate them into the education process to ensure training and classes provide necessary skills to students.
9. Develop a talent attraction program for the region.
10. Establish workforce development director in each county with the sole purpose to bring together the silos of organizations within their counties who are focused on workforce.
11. Work with local colleges and universities and the school systems to upgrade systems to implement the smart manufacturing and digital integration career programs in the region.
12. Leverage our existing educational assets to attract and engage a workforce for the future.
13. Expand the 21st Century Task Force with the goal of sharing ideas, case studies, and programs that are working in other areas of the region.



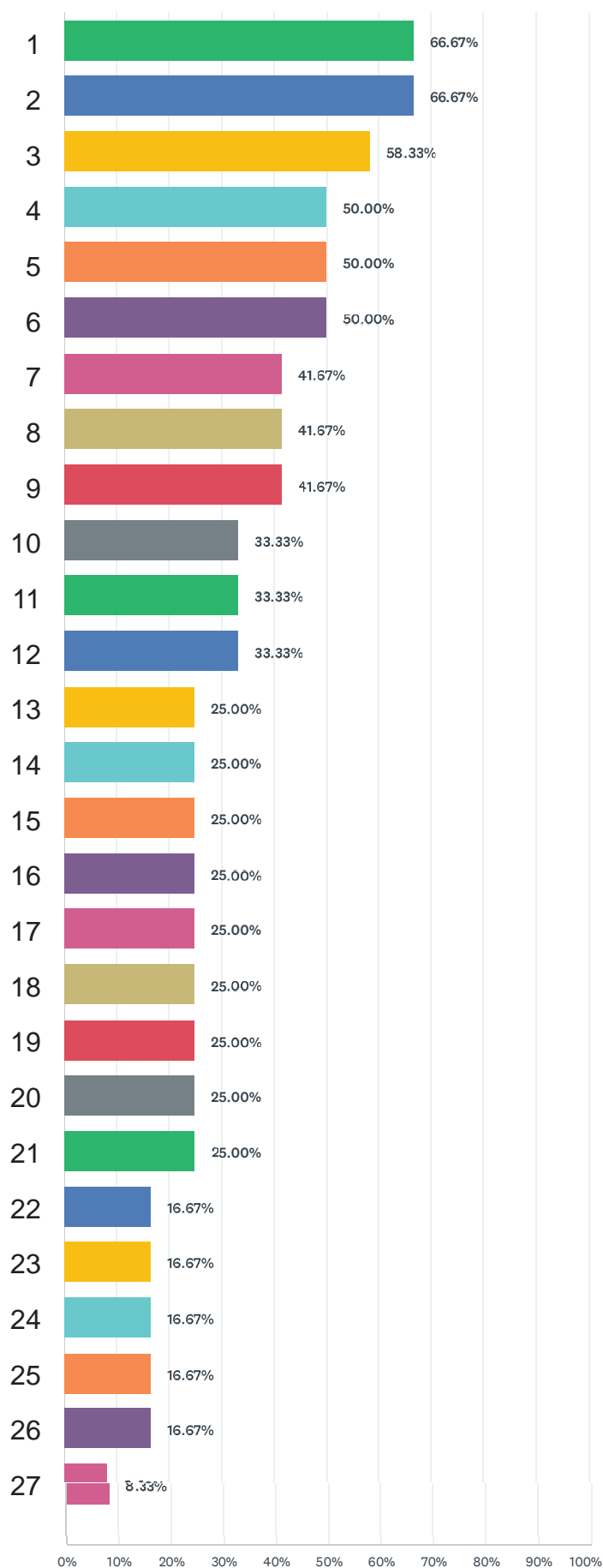
Q2: Please rank the top 5 objectives from the Education Pillar that you selected from the previous question in order from highest to lowest priority (1 being the highest and 5 being the lowest).



#### ANSWER CHOICES

1. Establish workforce development director in each county with the sole purpose to bring together the silos of organizations within their counties who are focused on workforce.
2. Develop a regional plan for quality childcare for the regional workforce.
3. Communicate the benefits of working locally to engage teachers, students, parents, and the broader community to highlight the training opportunities in-place, and the rewarding careers awaiting them.
4. Establish pathway programs for workers within the region for career advancement.
5. Foster deeper relationships with local technical colleges and universities to expand non-degree programs (e.g. certifications and credentials) that meet the needs of current and future regional employers.
6. Develop a talent attraction program for the region.
7. Expand technical education opportunities for students within the K-12 system to train and engage a workforce that has the technical and soft skills that are aligned to the future needs of the regional workforce and helps businesses remain competitive.
8. Provide early childhood educational opportunities for families in the region.
9. Work with local businesses to integrate them into the education process to ensure training and classes provide necessary skills to students.
10. Leverage our existing educational assets to attract and engage a workforce for the future.
11. Leverage the regional technology and training centers like the Buchta Technology Center to serve as regional business incubators and workforce training centers.
12. Expand the 21st Century Task Force with the goal of sharing ideas, case studies, and programs that are working in other areas of the region.
13. Work with local colleges and universities and the school systems to upgrade systems to implement the smart manufacturing and digital integration career programs in the region.

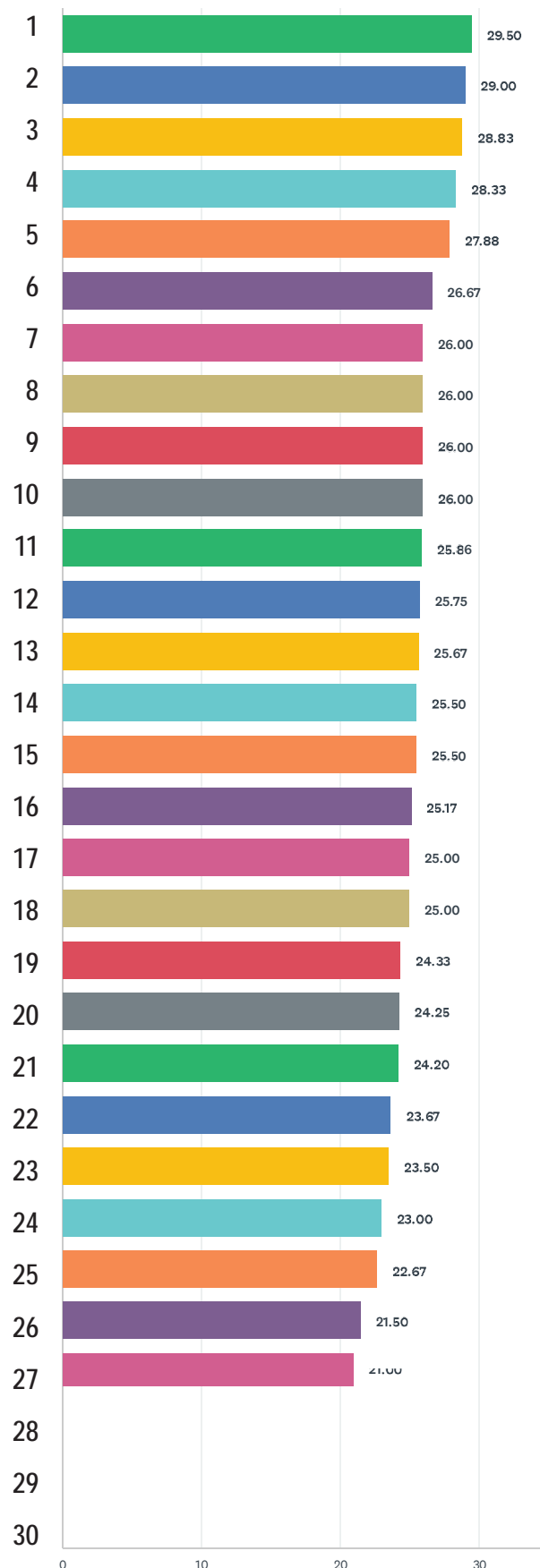
Q3: Please select the 10 objectives that are the most important to you from the Economic Pillar. You can only select up to 10 objectives from the list below to be able to move forward to the next question.



ANSWER CHOICES

1. Create talent pipelines to meet the growing needs of regional businesses, especially in key targeted industries and growing startups.
2. Provide counseling, mentoring, and other instructional programs for startups, and facilitate innovators bringing new technology to the regional marketplace.
3. Create an innovation ecosystem by providing incubator and makers spaces.
4. Create the Southwest Indiana Innovation Fund & Entrepreneurship Center to provide seed grants to promising regional startups with high potential for new jobs and revenue growth in the region.
5. Diversify the region's economic base towards high-skilled jobs.
6. Promote development of underutilized spaces by re-imagining new uses and matching new business owners with building owners.
7. Position the region as the next-generation advanced battery cluster industry by capitalizing on the firms already located in the region. Foster development of startups that address supply chain, technology advancements, and growth opportunities in the industry.
8. Develop E-Commerce training and assistance programs for small businesses to diversify and expand their customer base.
9. Use relationships with established organizations such as local economic development officials, chambers of commerce, or other partners to communicate information before, during, and after disruptions.
10. Develop a regional revolving loan fund to be used to support operational, equipment, or construction improvement needs associated with expanding existing businesses as well as recovery from the pandemic/disaster.
11. Develop tax incentives to attract new businesses to the region.
12. Plan site development and infrastructure investments that will attract new businesses.
13. Develop the region into a renewable energy hub through the development of solar farms, leading the world in battery development, facilitating high tech energy exploration in oil and gas, and being the home of one of the cleanest and most advanced Integrated Gasification Combined Cycle (IGCC) generating plants in the world.
14. Create the Southwest Indiana Innovation Network that focuses on innovation and entrepreneurship in the agbiosciences.
15. Develop a targeted industry study for the region.
16. Create and provide an on-demand library of resources, guidance, and training.
17. Develop a more robust directory of resources & opportunities for businesses and the community.
18. Work with the Small Business Administration (SBA) to provide local classes about running a business, business registration, and other resources the SBA offers.
19. Build awareness around business support programs and resources in the region.
20. Create an industry review council to provide insight and expertise on skills, technology, and commercialization opportunities.
21. Identify key organizations/businesses that will play a convening role in business recovery.
22. Coordinate "Buy Local" holidays for the entire region to support the recovery of downtowns or commercial districts.
23. Identify angel investing networks to develop a business accelerator program for the region.
24. Promote and market "Entrepreneur in Residence" programs.
25. Develop a regional incentive package that provide jobs and other regional benefits for new, large businesses.
26. Develop a business damage survey and assessment to help identify needs and shape community recovery strategies that could be used to apply for state and federal assistance.
27. Work with businesses and economic development organizations to understand the communications plan [under governance] if a disruption occurs.
28. Encourage businesses to re-evaluate their business plans and redefine themselves and their markets.
29. Promote the availability of business counseling and recovery options through all community information channels.
30. Continue to communicate regularly about pre- and post-disruptions, even as media attention wanes and the region seemingly returns back to day to day activities.

Q4: Please rank the top 10 objectives from the Economic Pillar that you selected from the previous question in order from highest to lowest priority (1 being the highest and 10 being the lowest).

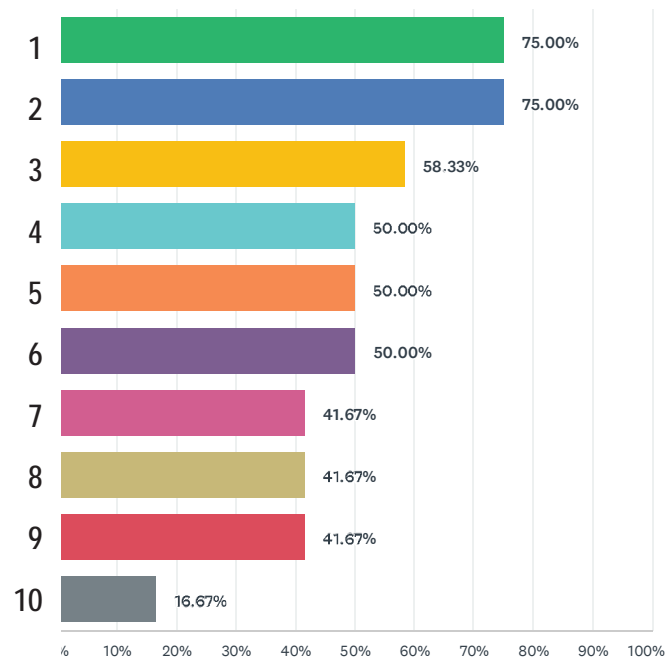




ANSWER CHOICES

1. Develop a regional revolving loan fund to be used to support operational, equipment, or construction improvement needs associated with expanding existing businesses as well as recovery from the pandemic/disaster.
2. Develop a targeted industry study for the region.
3. Diversify the region's economic base towards high-skilled jobs.
4. Develop a more robust directory of resources & opportunities for businesses and the community.
5. Create talent pipelines to meet the growing needs of regional businesses, especially in key targeted industries and growing startups.
6. Create and provide an on-demand library of resources, guidance, and training.
7. Position the region as the next-generation advanced battery cluster industry by capitalizing on the firms already located in the region. Foster development of startups that address supply chain, technology advancements, and growth opportunities in the industry.
8. Develop E-Commerce training and assistance programs for small businesses to diversify and expand their customer base.
9. Promote development of underutilized spaces by re-imagining new uses and matching new business owners with building owners.
10. Identify angel investing networks to develop a business accelerator program for the region.
11. Create an innovation ecosystem by providing incubator and makers spaces.
12. Develop tax incentives to attract new businesses to the region.
13. Work with the Small Business Administration (SBA) to provide local classes about running a business, business registration, and other resources the SBA offers.
14. Coordinate "Buy Local" holidays for the entire region to support the recovery of downtowns or commercial districts.
15. Provide counseling, mentoring, and other instructional programs for startups, and facilitate innovators bringing new technology to the regional marketplace.
16. Create the Southwest Indiana Innovation Fund & Entrepreneurship Center to provide seed grants to promising regional startups with high potential for new jobs and revenue growth in the region.
17. Build awareness around business support programs and resources in the region.
18. Promote and market "Entrepreneur in Residence" programs.
19. Create the Southwest Indiana Innovation Network that focuses on innovation and entrepreneurship in the agbiosciences.
20. Plan site development and infrastructure investments that will attract new businesses.
21. Use relationships with established organizations such as local economic development officials, chambers of commerce, or other partners to communicate information before, during, and after disruptions.
22. Create an industry review council to provide insight and expertise on skills, technology, and commercialization opportunities.
23. Develop a regional incentive package that provide jobs and other regional benefits for new, large businesses.
24. Identify key organizations/businesses that will play a convening role in business recovery.
25. Develop the region into a renewable energy hub through the development of solar farms, leading the world in battery development, facilitating high tech energy exploration in oil and gas, and being the home of one of the cleanest and most advanced Integrated Gasification Combined Cycle (IGCC) generating plants in the world.
26. Develop a business damage survey and assessment to help identify needs and shape community recovery strategies that could be used to apply for state and federal assistance.
27. Work with businesses and economic development organizations to understand the communications plan [under governance] if a disruption occurs.
28. Encourage businesses to re-evaluate their business plans and redefine themselves and their markets.
29. Promote the availability of business counseling and recovery options through all community information channels.
30. Continue to communicate regularly about pre- and post-disruptions, even as media attention wanes and the region seemingly returns back to day to day activities.

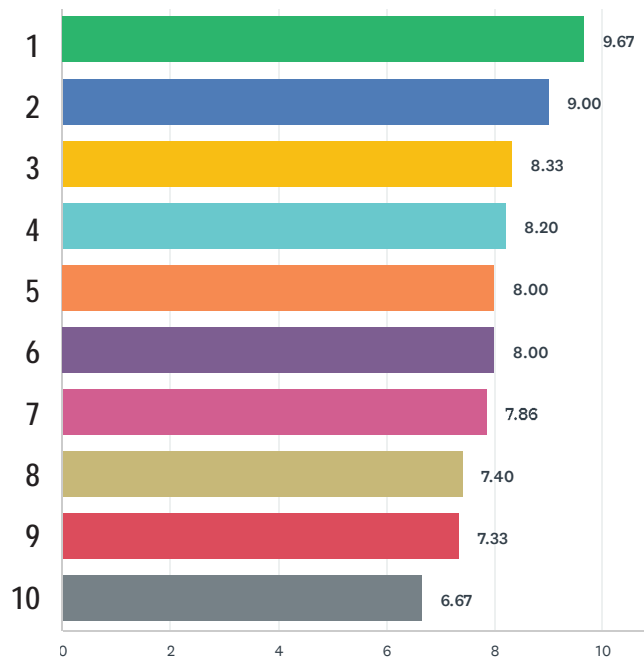
Q5: Please select the 5 objectives that are the most important to you from the Housing Pillar. You can only select up to 5 objectives from the list below to be able to move forward to the next question.



#### ANSWER CHOICES

1. Establish a regional land bank to acquire blighted properties and structures, prepare them for sale, hold if necessary, and then sell them so that they may return to attractive and tax positive assets in the community.
2. Promote adaptive reuse of commercial and industrial properties for residential use and conversion or construction of upper floor residences in downtowns.
3. Target public infrastructure investments (streets, sidewalks, streetscape, lighting, utilities) in priority development areas to leverage additional private sector housing investment.
4. Attract land developers and production home builders to the region to help increase housing choices and values.
5. Create a residential tax increment financing (TIF) toolkit to help reduce the cost and facilitate use of housing TIF districts in area municipalities.
6. Consider using incentives, such as reduced tap/connection fees, reduced or waived permit fees, and tax abatement, to realize housing development and redevelopment.
7. Create and provide initial funding for a revolving loan fund to help fill financing gaps associated with infrastructure development for new residential construction.
8. Establish relocation incentive programs to attract residents that have a potential focus on southern Indiana to move to the region for two years.
9. Establish a residential rehabilitation grant program, similar to commercial façade grants, for improvements to owner-occupied dwellings.
10. Institute a rental registration program to ensure accurate and up-to-date contact information for owners to better keep negligent landlords accountable for their properties.

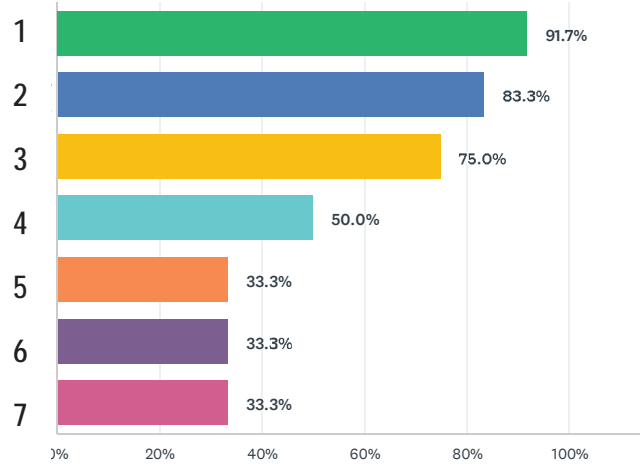
Q6: Please rank the top 5 objectives from the Housing Pillar that you selected from the previous question in order from highest to lowest priority (1 being the highest and 5 being the lowest).



#### ANSWER CHOICES

1. Attract land developers and production home builders to the region to help increase housing choices and values.
2. Create and provide initial funding for a revolving loan fund to help fill financing gaps associated with infrastructure development for new residential construction.
3. Create a residential tax increment financing (TIF) toolkit to help reduce the cost and facilitate use of housing TIF districts in area municipalities.
4. Establish a residential rehabilitation grant program, similar to commercial façade grants, for improvements to owner-occupied dwellings.
5. Establish a regional land bank to acquire blighted properties and structures, prepare them for sale, hold if necessary, and then sell them so that they may return to attractive and tax positive assets in the community.
6. Institute a rental registration program to ensure accurate and up-to-date contact information for owners to better keep negligent landlords accountable for their properties.
7. Target public infrastructure investments (streets, sidewalks, streetscape, lighting, utilities) in priority development areas to leverage additional private sector housing investment.
8. Establish relocation incentive programs to attract residents that have a potential focus on southern Indiana to move to the region for two years.
9. Promote adaptive reuse of commercial and industrial properties for residential use and conversion or construction of upper floor residences in downtowns.
10. Consider using incentives, such as reduced tap/connection fees, reduced or waived permit fees, and tax abatement, to realize housing development and redevelopment.

Q7: Please select the 4 objectives that are the most important to you from the Infrastructure Pillar. You can only select up to 4 objectives from the list below to be able to move forward to the next question.

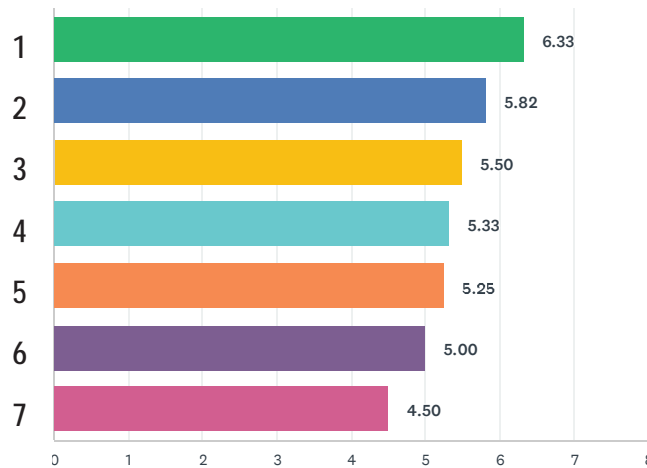


#### ANSWER CHOICES

1. Continue working to expand broadband infrastructure across the region through efforts such as Broadband Ready Community Certification and Next Level Connections Broadband Program funding.
2. Proactively upgrade and/or extend municipal utility services to key development and redevelopment sites in alignment with growth and quality of life goals.
3. Maintain sewer and water capacity to support desired development and job attraction efforts.
4. Develop a regional infrastructure revolving loan fund to help developers or communities in the region with the cost of infrastructure expansion and/or capacity issues to support new residential or job growth.
5. Audit and improve wastewater systems to reduce inflow and infiltration thereby increasing treatment capacity in a cost-effective manner.
6. Explore and implement strategies and technologies to reduce water demand and consumption, preventing the need for costly system upgrades and improving resiliency efforts.
7. Promote solar energy projects to increase renewable energy use across the region and grow job opportunities to replace losses in the extraction and energy industries.



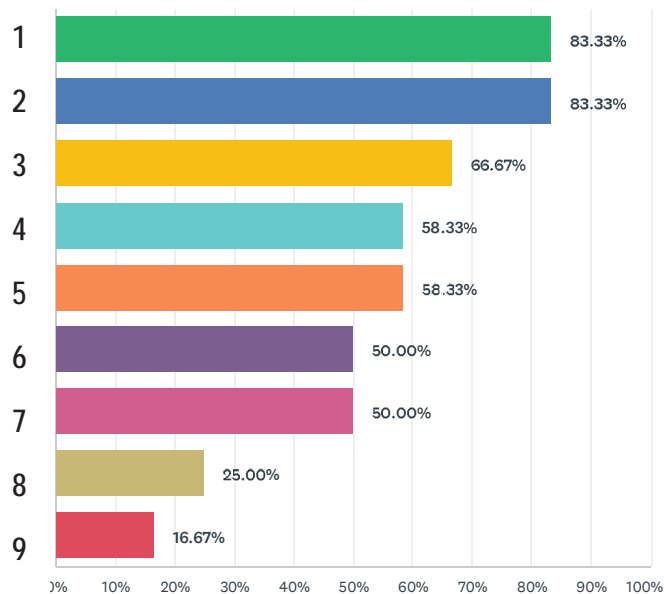
Q8: Please rank the top 4 objectives from the Infrastructure Pillar that you selected from the previous question in order from highest to lowest priority (1 being the highest and 5 being the lowest).



#### ANSWER CHOICES

1. Develop a regional infrastructure revolving loan fund to help developers or communities in the region with the cost of infrastructure expansion and/or capacity issues to support new residential or job growth.
2. Continue working to expand broadband infrastructure across the region through efforts such as Broadband Ready Community Certification and Next Level Connections Broadband Program funding.
3. Proactively upgrade and/or extend municipal utility services to key development and redevelopment sites in alignment with growth and quality of life goals.
4. Maintain sewer and water capacity to support desired development and job attraction efforts.
5. Promote solar energy projects to increase renewable energy use across the region and grow job opportunities to replace losses in the extraction and energy industries.
6. Explore and implement strategies and technologies to reduce water demand and consumption, preventing the need for costly system upgrades and improving resiliency efforts.
7. Audit and improve wastewater systems to reduce inflow and infiltration thereby increasing treatment capacity in a cost-effective manner.

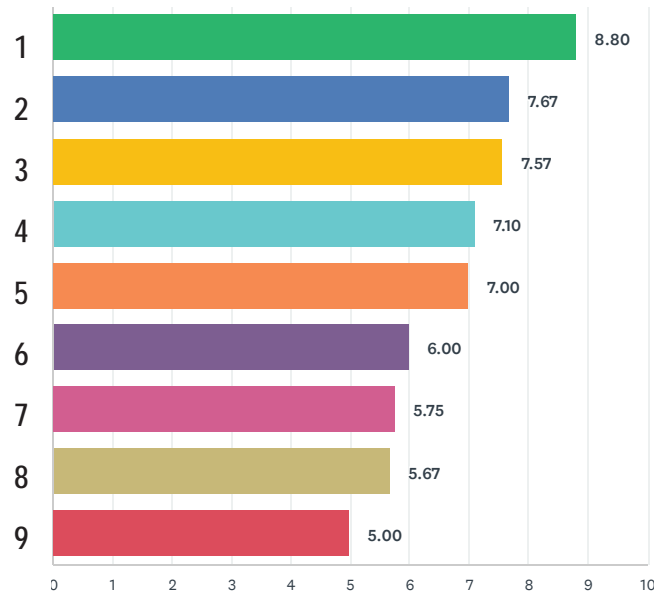
Q9: Please select the 5 objectives that are the most important to you from the Quality of Life Pillar. You can only select up to 5 objectives from the list below to be able to move forward to the next question.



ANSWER CHOICES

1. Invest in quality-of-life amenities that draw young professionals and families to the region, fostering population and economic growth.
2. Work with the State of Indiana's Family and Social Services Administration to determine a better way to assess data for funding needs for daycares in rural communities.
3. Continue to enhance and support existing tourism destinations to provide year-round programs including additional lodging options to attract visitors during all seasons.
4. Develop accessible public transportation options focused on workers commuting to and from jobs.
5. Develop community centers across the region complete with classrooms, gyms, and indoor sports and recreational facilities to help support and build a healthier community.
6. Promote downtown revitalization to enhance the sense of community and attract new residents and businesses to the area.
7. Expand counseling, addiction recovery, and mental health services through the region.
8. Develop and market a tourism trail to promote week-long visits to the region by connecting the existing tourism destinations.
9. Develop a regional tourism, marketing, and visitors center to elevate the viability of three regional initiatives.

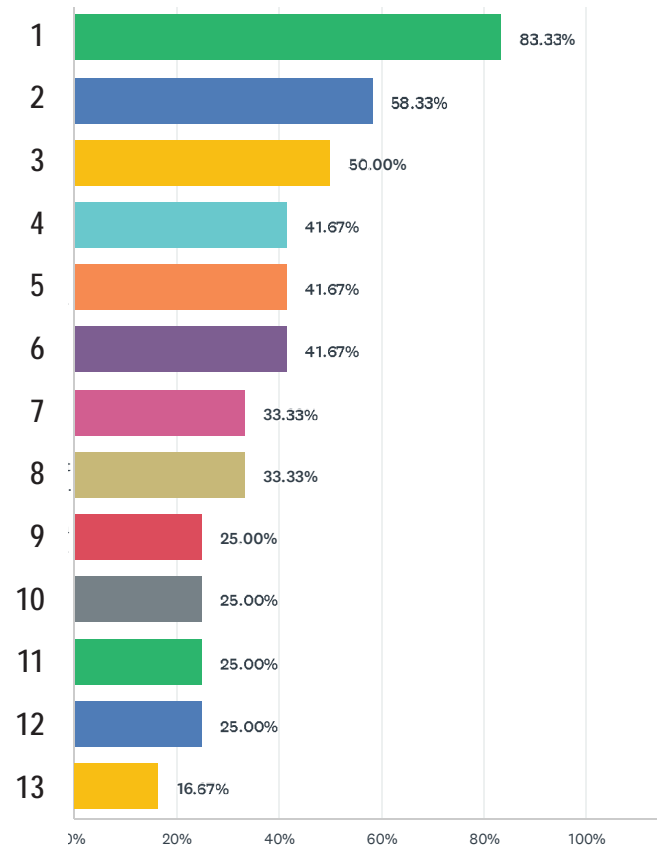
Q10: Please rank the top 5 objectives from the Quality of Life Pillar that you selected from the previous question in order from highest to lowest priority (1 being the highest and 5 being the lowest).



#### ANSWER CHOICES

1. Invest in quality-of-life amenities that draw young professionals and families to the region, fostering population and economic growth.
2. Promote downtown revitalization to enhance the sense of community and attract new residents and businesses to the area.
3. Develop accessible public transportation options focused on workers commuting to and from jobs.
4. Expand counseling, addiction recovery, and mental health services through the region.
5. Work with the State of Indiana's Family and Social Services Administration to determine a better way to assess data for funding needs for daycares in rural communities.
6. Develop community centers across the region complete with classrooms, gyms, and indoor sports and recreational facilities to help support and build a healthier community.
7. Develop and market a tourism trail to promote week-long visits to the region by connecting the existing tourism destinations.
8. Continue to enhance and support existing tourism destinations to provide year-round programs including additional lodging options to attract visitors during all seasons.
9. Develop a regional tourism, marketing, and visitors center to elevate the viability of three regional initiatives.

Q11: Please select the 5 objectives that are the most important to you from the Governance Pillar. You can only select up to 5 objectives from the list below to be able to move forward to the next question.



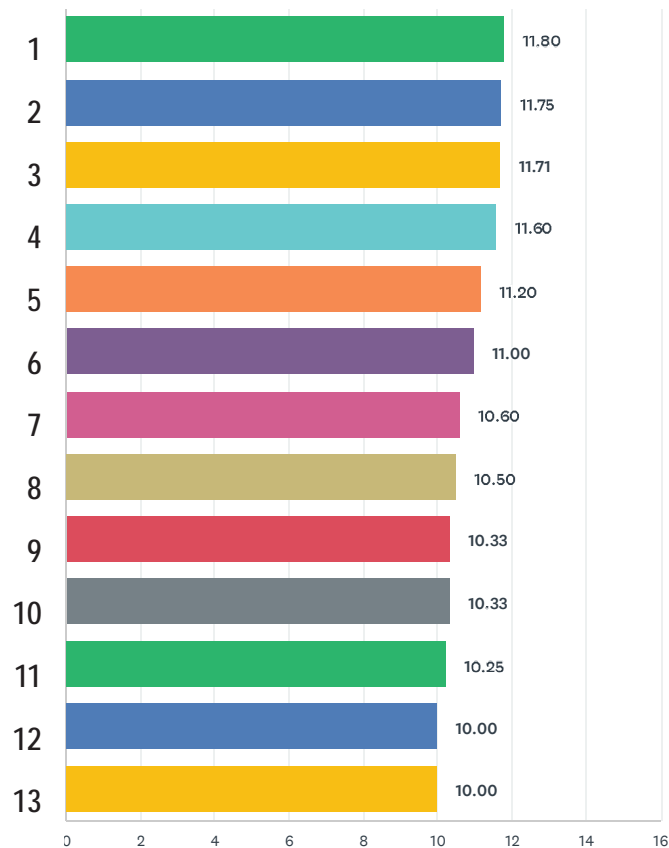


## Q:11 Continued ...

### ANSWER CHOICES

1. Work with the Indiana 15 Regional Planning Commission to establish and develop an economic development team that leads and support some of the plan and resiliency efforts.
2. Develop a cooperative of grant writing experts to facilitate finding, writing and submitting grants on behalf of non-profits in the region.
3. Work with local governments and organizations to develop a “one-stop shop” approach to promote intergovernmental coordination, provide resources for recovery, ensure timely communication, and serve as an overarching umbrella for the public and business community.
4. Utilizing the Indiana 15 Regional Planning Commission, develop an implementation committee that will oversee the implementation of the Recovery & Resiliency Plan and report to the board and the communities regarding implementation of the strategies.
5. Develop a communications plan for information during a pandemic/disaster. This could include developing a series of messages, how that is disseminated to the public/businesses/community leaders/organizations, a central website for the region, etc. Publish updates, information, and plans/links in the communications plan.
6. Develop an on-going communications campaign to raise awareness of the need for planning in the community. (this could be for any type of plan, effort, program, etc.)
7. Working with Indiana 15 Regional Planning Commission, review existing meetings, and determine the most effective way to communicate information, data, initiatives, and progress from the Recovery and Resiliency Plan. This should be coordinated with several other strategies in this plan. Establish resource coordinator in each county with the sole purpose to bring together the silos within their counties to help coordinate data, and other information sharing as they are often working toward similar goals or regional initiatives or programs.
8. Utilize the resources of Indiana 15 Regional Planning Commission to serve as a repository for information, documents, mapping, etc. to support efforts of regional resiliency and recovery.
9. Create or update existing plans and ordinances to close gaps and bring vision and goal to fruition. Where plans do not exist, they should be created. Document and share case studies, tactics, programs and techniques used in the region and across Indiana and the Midwest that are successful in reaching similar goals as the regions. Document tactics/programs/techniques that are successful for future reference.
10. Document and share case studies, tactics, programs and techniques used in the region and across Indiana and the Midwest that are successful in reaching similar goals as the regions. Document tactics/programs/techniques that are successful for future reference.
11. Support studies that the examine the reuse and redevelopment of brownfield sites.
12. Develop a regional grant fund that would provide a 20 percent match to a government or organization who sponsored a study that addressed a multiple jurisdictional study for future planning, redevelopment, disaster planning, pandemic recovery, education pathway development, etc. The intent of this program is to support first time plans and multiple jurisdictional studies.

Q12: Please rank the top 5 objectives from the Governance Pillar that you selected from the previous question in order from highest to lowest priority (1 being the highest and 5 being the lowest).



ANSWER CHOICES

1. Work with the Indiana 15 Regional Planning Commission to establish and develop an economic development team that leads and support some of the plan and resiliency efforts.
2. Develop a cooperative of grant writing experts to facilitate finding, writing and submitting grants on behalf of non-profits in the region.
3. Work with local governments and organizations to develop a “one-stop shop” approach to promote intergovernmental coordination, provide resources for recovery, ensure timely communication, and serve as an overarching umbrella for the public and business community.
4. Utilizing the Indiana 15 Regional Planning Commission, develop an implementation committee that will oversee the implementation of the Recovery & Resiliency Plan and report to the board and the communities regarding implementation of the strategies.
5. Develop a communications plan for information during a pandemic/disaster. This could include developing a series of messages, how that is disseminated to the public/businesses/community leaders/organizations, a central website for the region, etc. Publish updates, information, and plans/links in the communications plan.
6. Develop an on-going communications campaign to raise awareness of the need for planning in the community. (this could be for any type of plan, effort, program, etc.)
7. Working with Indiana 15 Regional Planning Commission, review existing meetings, and determine the most effective way to communicate information, data, initiatives, and progress from the Recovery and Resiliency Plan. This should be coordinated with several other strategies in this plan.
8. Establish resource coordinator in each county with the sole purpose to bring together the silos within their counties to help coordinate data, and other information sharing as they are often working toward similar goals or regional initiatives or programs.
9. Utilize the resources of Indiana 15 Regional Planning Commission to serve as a repository for information, documents, mapping, etc. to support efforts of regional resiliency and recovery.
10. Create or update existing plans and ordinances to close gaps and bring vision and goal to fruition. Where plans do not exist, they should be created.
11. Document and share case studies, tactics, programs and techniques used in the region and across Indiana and the Midwest that are successful in reaching similar goals as the regions. Document tactics/programs/techniques that are successful for future reference.
12. Support studies that the examine the reuse and redevelopment of brownfield sites.
13. Develop a regional grant fund that would provide a 20 percent match to a government or organization who sponsored a study that addressed a multiple jurisdictional study for future planning, redevelopment, disaster planning, pandemic recovery, education pathway development, etc. The intent of this program is to support first time plans and multiple jurisdictional studies.