



NOBLE TOMORROW
OUR COMPREHENSIVE PLAN

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RESOLUTION 2018-____
A RESOLUTION CERTIFYING THE
NOBLE COUNTY COMPREHENSIVE PLAN: *NOBLE TOMORROW*

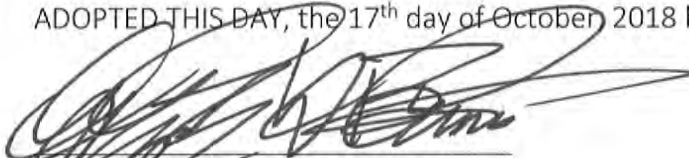
WHEREAS, Indiana Code 36-7-4-501 empowers the Noble County Plan Commission to prepare a Comprehensive Plan for the promotion of public health, safety, morals, and general welfare of the community; and

WHEREAS, Indiana Code 36-7-4-502 requires the inclusion of certain elements that relate to the future growth and development of the community; and


WHEREAS, this Noble County Plan Commission conducted a Public Hearing for the Comprehensive Plan on October 17, 2018 in accordance with Indiana Code 36-7-4-507; and

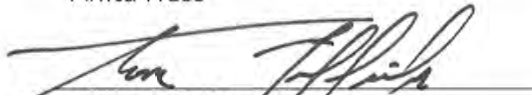
NOW THEREFORE BE IT RESOLVED THAT THE Noble County Plan Commission certify the Noble County Comprehensive Plan and now forwards the Plan to the Noble County Board of Commissioners with a favorable recommendation in accordance with Indiana Code 36-7-4-508.


ADOPTED THIS DAY, the 17th day of October 2018 by the Noble County Plan Commission.


George Bennett, President

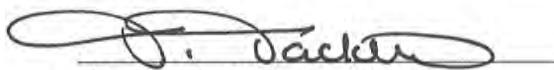

Don Leighty, Vice-President


Anita Hess


Tom Griffiths


Pattie Gatman

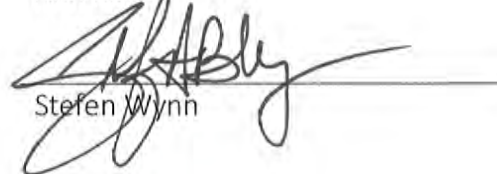
ATTESTED:


Teresa Tackett, Secretary

Glen Lemon


Randy Sexton

Ann Kline


Stefan Wynn



RESOLUTION 2018-____
A RESOLUTION APPROVING THE
NOBLE COUNTY COMPREHENSIVE PLAN: *NOBLE TOMORROW*

WHEREAS, Indiana Code 36-7-4-501 empowers the Noble County Plan Commission to prepare a Comprehensive Plan for the promotion of public health, safety, morals, and general welfare of the community; and

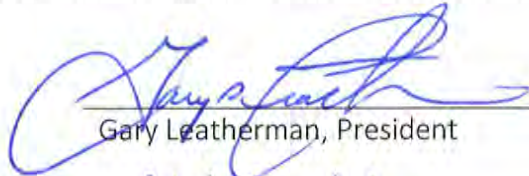
WHEREAS, Indiana Code 36-7-4-502 requires the inclusion of certain elements that relate to the future growth and development of the community; and

WHEREAS, this Noble County Plan Commission conducted a Public Hearing for the Comprehensive Plan on October 17, 2018 in accordance with Indiana Code 36-7-4-507; and

WHEREAS, the Noble County Plan Commission did certify the Noble County Comprehensive Plan and now forwards the Plan to the Noble County Board of Commissioners with a favorable recommendation in accordance with Indiana Code 36-7-4-508.

NOW THEREFORE BE IT RESOLVED THAT THE BOARD OF COMMISSIONERS OF NOBLE COUNTY, INDIANA do hereby approve the Noble County Comprehensive Plan, attached herein, as the guide for the future growth and development of Noble County in accordance with Indiana Code 36-7-4-509.

ADOPTED THIS DAY, the 13th day of November, 2018, by the County Commissioners of Noble County.



Gary Leatherman, President



Dave Dolezal, Vice-President



Anita Hess, Member

ATTESTED:



Tonya Jones, Auditor



Bank Barn near the South Branch of the Elkhart River in Albion

INTRODUCTION

PLAN FOUNDATION

A Comprehensive Plan is designed to provide a community with a guide to a number of issues and situations.

Instead of tackling different issues at different times with no pathway, this plan sets goalposts for the community to achieve in order to have a better Noble County.

The first County Comprehensive Plan was adopted in 1968 and updated in 1986. The last plan was adopted in 2007 and Noble Tomorrow is intended to replace it. The planning process started in the Spring of 2017. A steering committee made up of Noble County citizens and stakeholders convened to write this plan based on the input of the public through surveys, workshops, and interest group meetings.

In order to maximize the effectiveness of this plan and to ensure its viability as an implementable plan, the plan document itself has been limited to under 75 pages. Data is available as an appendix and were used for formulating decisions, but this plan is intended to be user-friendly.

PLAN CONTENTS

For communities to enact planning and zoning ordinances, state law requires a comprehensive plan with components under Indiana Code 36-7-4-502. This plan meets and exceeds these requirements:

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

ACKNOWLEDGMENTS

PLAN PARTICIPANTS

County Commissioners

- Gary Leatherman, President
- Dave Dolezal, Vice-President
- Anita Hess, Member

County Council

- Denise Lemmon, President
- Jerry Jansen, Vice-President
- Tom Janes
- Bernie Lawson
- Mary Wysong
- Wayne Targgart
- George Bennett

Plan Commission

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- Tom Griffiths
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- Anita Hess
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- Stefen Wynn
- Randy Sexton
- J. Everett Newman III, Counsel

Board of Zoning Appeals

- Carol Edwards, Chair
- Linda Gray, Vice-Chair
- Tom Griffiths
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County Staff

- Kenneth J. Hughes, AICP
CFM, Plan Director
- Norm Lortie, Building Commissioner
- Randy Sexton, PLS CFM, Surveyor
- Zack Smith, PE, Highway Engineer
- Steve Hook, GISP, GIS Manager

Steering Committee

- Kenneth J. Hughes, Plan Director
- Randy Sexton, Surveyor
- Doug Keenan, Purdue
Extension Educator
- Zack Smith, Highway Engineer
- Cindy Kennedy, Washington
Township Trustee
- Rebecca Schroeder,
Whiteshire Hamroc
- Tom Schermerhorn,
West Noble Schools
- Kevin Dreibelbis, Noble REMC
- Tom Griffiths, Farmer
- Paul Shepherd, Avilla Town Council
- Bill Ley, Avilla Town Manager
- Devon Miller, Cromwell Town Council
- Kelly Morris, Town of Rome City
Plan Commission President
- Earle Franklin, City of
Ligonier Building Inspector/
Zoning Administrator
- Chris Magnuson, Albion Town Council
- Stefen Wynn, Albion Town Manager
- Kevin Kelly, Avilla Chamber
of Commerce

Former Officials

- Rep. Dave Abbott, Commissioner
- Mike Toles, Council Member
- Doug Keenan, Purdue Extension

COMMUNITY CHARACTER

EXISTING CONDITIONS

As an essential part of the comprehensive planning process, Noble Tomorrow included different forms of public engagement throughout the process:

Community Values Survey: The planning effort began with a community values survey that gaged the perception of the community, current efforts/progress, and values for the future. It received over 250 responses and was advertised in the newspaper, on social media, a random selection of 500 citizens, and printed surveys with pre-paid postage to Amish members of our community.

Public Meetings: With the help of Ball State University's Urban Planning Senior Studio, three public meetings were held in the fall of 2017 in order to discuss strengths, weaknesses, and aspirations for Noble County.

Draft Comments: In the adoption process for this plan, the planning document has been shared several times for comment.

Public Hearing: Per Indiana Code, Noble Tomorrow had a Public Hearing on October 17, 2018 by the Noble County Advisory Plan Commission. The Plan Commission forwarded the Comprehensive Plan to the County Commissioners with a favorable recommendation for adoption.

POPULATION

Noble County has maintained a stable population for the last 18 years. Between 2010 and 2015, the county's population only grew by about two-hundred people. This population stagnation has created challenges and unless changes are made to affect our population, there will only be a 2.4% growth between 2015 and 2020 to bring the county's population to 48, 870.

MIGRATION & NATURAL GROWTH

The stability of Noble County's population can be attributed most closely to a natural increase in the population. In other words, more people have been born than have died in Noble County to a tune of nearly 4,000 people from 2000-2015. Additionally, about 1,800 people have immigrated to Noble County from a different county. Unfortunately, Noble County has lost about 3,500 people to domestic emigration, those that have decided to live somewhere else.

Emigration presents a serious challenge for Noble County because while some migration will always happen, the goal is to at least not have people make a conscious decision that Noble County is no longer a place where they can live and prosper. Often times, the people that leave are our children who have graduated from local schools and instead decide to live somewhere else because it offers them opportunities that they cannot have in our community.

POPULATION AGE

Similar to peer communities, the people of Noble County are aging, and a greater share of the population is over the age of 50. As the population shifts, so do the needs of the population. Based on growth trends, there is an apparent lack of housing options for older members of our communities.

EDUCATION

Fortunately, Noble County has seen a seven percent decrease in the adult population that does not have a high school degree. This number will remain somewhat higher than other communities around the state though because of our larger than average Amish population who often do not complete a formal secondary education.

CULTURAL DIVERSITY

The northwest portion of Noble County has been a home to a wide variety of cultures over the years. Originally a primarily Jewish settlement, Ligonier has had a large influx of Hispanic community members. The Hispanic share of the population increased from 7.1% in 2000 to 10.3% in 2015, about 5,000 people.

Additionally, the Amish portion of the population has expanded over recent years. Noble County has one of the largest Amish populations in the state and LaGrange County to our north has the second largest Amish population in the United States.

ECONOMY

The local economy maintained its leadership in the manufacturing industry. Unlike a lot of the Midwest, Noble County has retained a large number of manufacturing jobs and over 38% of the workforce of Noble County is employed in Manufacturing. While the recession caused a loss of nearly 700 jobs in manufacturing, many other parts of the country suffered tremendously.

INCOME

While the Average Per Capita Income increased from nearly \$29,600 to \$34,300 between 2008 and 2015, Median Household Income decreased in the same time period by about \$1,600. The negative correlation between the two figures shows that income inequality has increased.

WORKFORCE

The Northeast Indiana region's workforce is truly a regional workforce. Of the roughly 19,000 people working in Noble County, more than 54% of the workforce does not live in Noble County. Conversely, Noble County sends out 14,000 people to work in other counties. Outside of Noble County, 3,661 people work in Allen County and 2,585 people work in Elkhart County.

REGIONAL CONTEXT

The Northeast Indiana Regional Partnership finished the Road to One Million Plan in 2015. Comprised of the greater Fort Wayne region, the Partnership established a vision for our area to reach one million residents. In 2015, the region was home to about 790,000 people. With a current 0.7% annual growth rate, the area would reach one million people in 2067. The Partnership has proposed to increase the regional annual growth rate to 2.1% and reach one million people in 2031. In order to reach this, the Road to One Million Plan has five main pillars:

1. 21st Century Talent
2. Business Climate
3. Entrepreneurship
4. Infrastructure
5. Quality of Life

In order to reach one million people, Noble County has to accelerate growth to meet the need. Both with places for people to live but also places for people to work. Based on maintaining population proportions across the different communities in Northeast Indiana, Noble County would have to grow by about

12,800 people over the course of 2015-2031. With a 27% increase in people calling Noble County home over 16 years, there is a lot of room for growth and this growth has a number of implications.

City/Town	2015	2031	Net Change
Kendallville	9,870	12,515	2,645
Ligonier	4,361	5,530	1,169
Albion	2,468	3,129	661
Avilla	2,193	2,781	588
Rome City	1,159	1,470	311
Cromwell	478	606	128
County (Unincorporated)	27,017	34,258	7,241
Total	47,546	60,288	12,742

Of note for different demographic sub-sets, there would be an additional 1,740 students in our local schools, roughly the equivalent of the West Noble School Corporation.

In order to accommodate new residents of Noble County, new housing is needed. Growth projections indicate that an additional 5,000 housing units are needed.

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Diamond Lake at Sunset

VISION

GOALS & OBJECTIVES

Noble County will continue to be a community of a unique cross-section of Hoosiers who are from different backgrounds and work in a wide variety of fields.

We seek to have an engaged citizenry that is proud of its community; who are motivated and entrepreneurial; and who most importantly care for their community as a whole.

We also desire to improve our quality of life and grow our community through strategic and smart investments.

GOALS

We realize our vision by...

1. Encouraging smart growth & self-sustaining development with low barriers to entry
2. Improving quality of life and quality of place through strategic community investments
3. Enhancing our downtowns
4. Protecting our lakes and natural resources
5. Preserving our agricultural heritage while continuing to use innovative farming practices
6. Aligning community visions that support one another
7. Delivering good government services for a good value



Aerial View of LaOtto

LAND USE

With a desire to shift the community growth rate upwards from marginal growth to growth competitive on a state level, there is a tremendous need for land use planning and strategic investments that encourage growth consistent with our values.

Noble County will be well-planned and have land uses that match our community vision and that create true community that represents our Hoosier values. Growth will be balanced and strategic through effective planning.



WILLIAM ST

271

Apple Festival of Kendallville

Apple Festival of Kendallville

Downtown Kendallville

GROWTH MANAGEMENT

In order to grow our community effectively and with the future in mind, policies and desires are needed to project a future outcome.

POLICIES

- 1. Encourage traditional neighborhood development that prioritizes people**

History has shown that the most effective development pattern is the traditional neighborhood development. Fortunately, the hearts of our communities reflect this pattern in older neighborhoods. This development pattern is desired in our communities in order to create true community wealth.

- 2. Limit the use of suburban development patterns that are financially insolvent**

Auto-oriented development found in traditional suburbs has shown to have significant challenges in generating the per acre tax revenue needed to sustain the costs of service for that development mode. Development in our community should be people-oriented and first serve the needs of those present.

- 3. Prioritize incremental development in town instead of large scale development further away from towns**

Incremental development prioritizes creating local wealth through small investments in the community. The community's best growth is not through the sudden influx of a new development but rather through the continual reinvestment in the community.

4. Score proposed large-scale developments based on future costs and benefits to community

Recognizing that not all development is positive, developments have to be looked at from a perspective of what it will bring to the community.

5. Require sanitary sewer in all new large-scale developments

Larger developments in Noble County will require sanitary sewer in order to protect our finite amount of land available and our natural resources. Larger developments will also need in depth drainage management plans.

6. Protect prime farmland from development

- Accomplish through public education on existing programs to incentivize conservation
- Accomplish through restrictions on large scale conversion of land to other uses

Farmland plays a vital role in the economy and culture of Noble County. Protecting prime farmland helps maintain the community character that makes our community desirable. The scenic setting farmland provides is important to the economy along with maintaining our character.

7. Mix land uses in communities to promote walkable neighborhoods where one's needs can be met within a twenty-minute walk

Walkable neighborhoods increase not only physical mobility but also economic mobility by freeing limited financial resources from being dedicated to auto-centric lifestyles.

- New residential neighborhoods have to establish safe routes to school when bus service would be unnecessary and costly
- New educational buildings have to be in areas where students can safely walk to school

8. Invest resources in downtowns and create specific action plans for their improvement and full utilization

Downtowns are the ultimate mix-use development. When better utilized, downtowns are alive more than just the work day. Using downtown action plans, we can improve these cores to be the center of the community.

9. Maintain historic properties as productive land uses and prevent disuse

Our downtown communities are one of the greatest commercial economic engines we have. With tremendous value in flexible spaces, these dense neighborhoods need to be the center of our community life.

10. Implement practices that ensure new lake residential development is consistent with our vision and is an incremental step in value from the existing community

- Maintain lake communities that fit a wide variety of price points and that can remain affordable for current land owners

The 100+ lakes of Noble County provide opportunities for a wide variety of people to enjoy the area's natural resources for fishing and recreation.

11. Provide consistent and predictable land use decisions through well-articulated and implemented policy

Recognizing that investors want to minimize risk; land use decisions have to be consistent with this plan and community vision in order to provide developers with a predictable outcome if their proposal meets established objectives.

12. Implement rural house clustering in order to decrease conversion of agricultural land to non-productive land uses

- Adjust setback requirements in order to maximize continued use of farmland

Settled on the idea of a country home site, many people have come to Noble County and bought large tracts of farmland and converted them to homesteads with acres and acres of grass. There is a danger in over populating the country-side and reducing the tillable acres of Noble County.

- Allow the sell-off of a reasonably sized parcel for residential development while blocking large lot splits that are going to become residential and lost from active farmland

- Ensure retiring farmers are entitled to an economic return on their property that still balances the farmland and agricultural needs of the community as whole

Recognizing the fact that a farmer's land is normally their biggest investment and asset, it is important to maintain farmland's property value and utility simultaneously. Part of this balancing act is deciding how much farmland can be sold off and be taken out of production. Large rural subdivisions are not a beneficial use and degrade the value of remaining farmland in the area.

ACTION STEPS

- 1. Modify land use regulations to allow for easier division of smaller building sites in town**
- 2. Develop scoring system for division of ground near communities**
- 3. Require higher density near town**
- 4. Revise extraterritorial jurisdictions (2-mile areas) based on future land use needs**
 - Land inside a town's jurisdiction must bear a reasonable relationship to future development
 - County management of rural lands that are not going to be developed or those that do not/will not receive town/city services is more appropriate
- 5. Provide information on land ownership costs for residential development in rural areas**

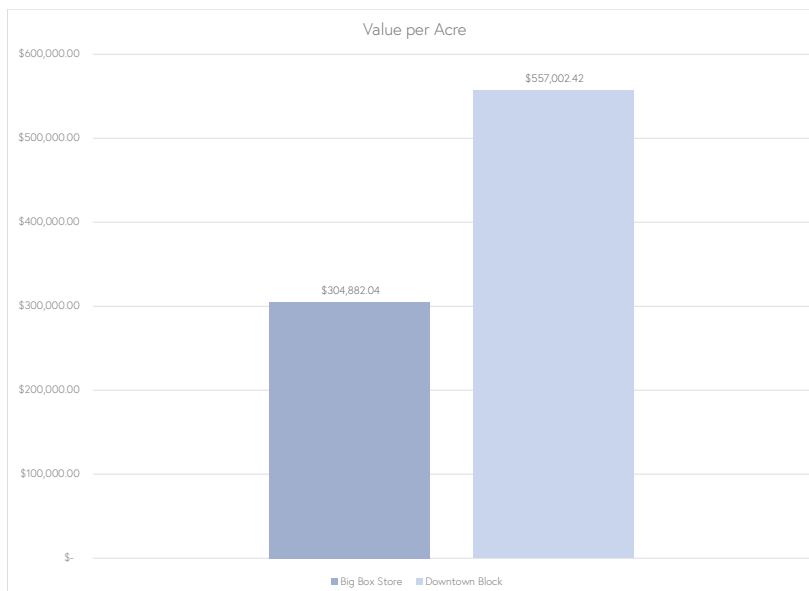
Large lot development (over 5 acres) solely being used as residential land can become extremely expensive from a tax assessment and land maintenance perspective.
- 6. Research and keep up to date information on needed housing style and the saturation of housing styles**
 - As part of process, determine the optimal saturation of large-lot single-family dwellings and adjust policies accordingly to address any over or under saturation.
- 7. Implement a land use pattern book to match future land use needs that are in line with community values**

DOWNTOWN DRIVES VALUE

Downtowns are important components of our communities for a lot of qualitative qualities—We like to walk through them, visit local merchants, and catch up with friends. But downtowns are also important for financial reasons. There is more improvement value and tax revenue in an acre of downtown that an acre of a big-box store. These 100-year-old buildings are still out-performing a 15-year-old store. The big box store in question has been at its present site since 2003. Prior to the current location, the big box store was in a building that they built for just 13 years.



Land Value Comparisons	Big Box Store	Downtown Block
Land Area	42.81	1.40
Building Area	189,018	27,118
Land Value	\$ 6,207,300.00	\$ 65,100.00
Improvement Value	\$ 6,844,700.00	\$ 713,400.00
Total Value	\$ 13,052,000.00	\$ 778,500.00
Value per Acre	\$ 304,882.04	\$ 557,002.42
16 Pay 17 Bill	\$ 344,434.24	\$ 17,048.20
Tax Bill per Acre	\$ 8,045.65	\$ 12,197.67





Wetlands at Merry Lea Environmental Learning Center at Goshen College

NATURAL RESOURCES

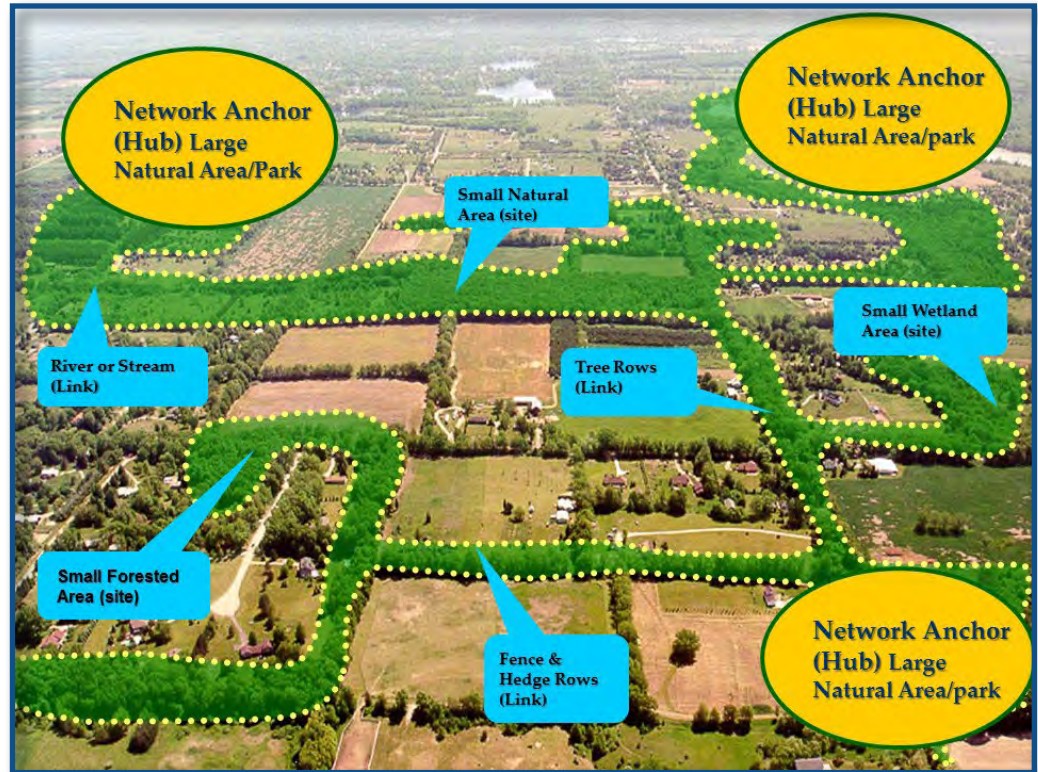
Home to a unique variety of natural resources, our land provides beautiful and important natural resources that need to be protected from irrational and uninformed decisions.

POLICIES

- 1. Restrict development in environmentally sensitive areas beyond minimum requirements from the state and federal government to ensure higher quality building**
 - Accomplish through scoring system, as part of development regulation in the zoning ordinance, for development to ensure that any possible ill effects are mitigated
- 2. In order to continue to be a nature lover's destination, development has to be symbiotic with the natural environment, especially in sensitive areas.**
 - Create and maintain comprehensive inventory of environmentally sensitive areas and incorporate the inventory into the zoning map
 - By distinguishing land characteristics and conservation status, our community can identify lands at a high risk for being harmed and permanently altered

3. Actively protect wildlife habitat corridors through conservation

Part of a robust natural environment includes the ability of animals to move between clusters. Habitat corridors are an important component of maintaining wildlife diversity.



ACTION STEPS

1. Establish a county regional sewer district in order to decrease pollution potential from septic systems in ill-suited lands

Add central sewer to lake communities in order to decrease dependence on septic systems that are inadequate:

- Smalley Lake
- Lower Long Lake
- Upper Long Lake
- Cree Lake
- Diamond Lake
- Wilmot Pond
- Lake Barbara
- Shockopee Lake
- Little Long Lake
- Round Lake
- Beck Lake
- Hall Lake

Add unincorporated communities to sewer in order to allow for future development:

- Kimmell
- Wolf Lake
- Wawaka

Sewer systems are key to future development in any community. Commercial septic systems are cost prohibitive in most cases and require large amounts of land. In order to improve land values and pave the way to future development in smaller communities and on different lakes, sewer is necessary. The Sewer District would take advantage of federal and state programs in order to develop the necessary infrastructure in order to reduce the cost to low income residents.

Regional Sewer Districts

A county regional sewer district would allow a district to be formed that can handle new connections without creating a new district every time, which is a lengthy process. This would not obligate the county to building a sewer treatment plant. Instead, more likely, new connections would have their waste sent to an existing plant. The district would build and maintain infrastructure for moving the waste, but treatment would occur at an existing facility, using their current capacity.

2. Sensitive land like wetland, floodplains, and older growth forests should be conserved through education of existing programs that provide financial incentives



Merry Lea Environmental Learning Center at Goshen College

FLOODING

Flooding in Noble County has long been a problem and has become worse over recent years. Since land in flood hazard areas often provides some of the most beautiful sites for development in our community, there is a desire to live in areas that can become dangerous. County policy is to allow for development in flood hazard areas after education of risks and use of methods to have no adverse impact. It is also policy that Noble County cannot provide all of the required resources to reduce flood hazards and the county cannot financially subsidize risky development.

POLICIES

- 1. Require all development in hazardous areas to meet strong flood protection standards**

Continuing the practice of going above-and-beyond the required federal and state minimums will continue to save Noble County and citizens' money.

- 2. Require all development to have no adverse impact on neighboring land owners**

No adverse impact as advocated for by the Association for State Floodplain Managers (ASFPM) provides a strong policy base for new development to mitigate negative externalities both upstream and downstream.

3. Promote the establishment of conservancy districts to effectively manage flood risks and maintain waterways

Because of limits on a municipality's ability to finance and maintain flood control infrastructure, conservancy districts in flood hazard areas are the best way to create a governance and financing tool for reducing flood hazards. Specifically, the West Lakes Chain needs a conservancy district in order to maintain the flow and health of the Elkhart River.

4. Prohibit new septic systems in the floodplain without higher regulatory standards for the protection from infiltration

On-site sewage treatment systems can become hazardous when there is routine flooding and the water table rises towards the surface. Septic systems need to go beyond the minimum requirements in order to ensure that only treated wastewater enters the groundwater.

5. Encourage use of innovative storm water management practices like bio-swales, on-site bio-retention, and filter strips on developments both big and small

Recognizing that all development impacts the watershed, modern storm water management solutions should be implemented where possible to impound and slow water from moving downstream. (Resource: Environmental Protection Agency – National Menu of Best Management Practices for Stormwater)

6. Strictly limit impervious surfaces that do not mitigate their own ill effects

New growth in our community will require new homes, businesses, schools, churches, parks, and other development. This will increase the impervious surface coverage of the community's land, but it should be limited by increasing walkability, reducing the amount of unnecessary paving, and amount of parking in the community.

ACTION STEPS

- 1. Becoming a participating community in FEMA's Community Rating System in order to reduce flood risks and decrease flood insurance costs**

The county's goal is to become a class seven community within three years in order to save property owners 15% on their flood insurance premiums for a benefit of \$25,000 annually. Currently, the county is a class ten community, or rather, one that does not participate in this program.

- 2. Keep all parts of the Elkhart River (North and South Fork) clean and free from excessive obstruction.**

It is important to maintain the health of the river by working with the Indiana Department of Natural Resources (DNR), the St. Joseph River Basin Commission, local municipalities, and lake associations.



Bushe Enterprises in Albion

ECONOMY

POLICIES

- 1. Encourage community-based economic development and revitalization**

Using the talent in our community, it is the community's position to continue to develop the economy that creates local wealth. The most impactful economic development activities involve nurturing the existing businesses that call Noble County home. By working with local companies to increase their market share, they can create additional jobs and additional wealth in the local community that stays in the local community.

- 2. Focus economic development efforts on incremental improvement of the current landscape**

- 3. Connect our community with the world through high-speed internet**

Rural access to the internet is a growing issue across Indiana and in Noble County. Businesses today depend on reliable internet access for competing in a global market. Students rely on the internet for their education. People receive medical care with telemedicine. Farmers connect to stay on top of the weather, monitor commodity markets, and collect and analyze data for better decision making. Overall, internet access is an equity issue and all members of our community should have reliable and fast access to the internet.

ACTION STEPS

- 1. Continue active collaboration with Noble County Economic Development Corporation**
- 2. Establish community based economic development practices and regularly revisit economic development strategy**

Recognizing that small business are the backbone of our community, it is important for the community to support local entrepreneurs and proprietors. We also have to continue to reevaluate our strategy and ensure that it is in tune with local needs and national markets.

- 3. Incentivize high-speed internet access for all citizens**

- Become Indiana Broadband Ready Communities (IC 5-28-28.5-7; HEA 1065)
- Create community based WiFi access in downtowns
- Expand fixed wireless internet availability & increase speed
- Use small cell antenna to fill "last-mile" gap in coverage
- Use state-backed programs to increase rural connectivity

- 4. Establish a Noble County Land Bank for the redevelopment of neglected properties**

Use the advantages of a land bank to prepare blighted properties for reinvestment by community partners. With a land bank, the county can assemble property in need of reinvestment for either non-profit or for-profit developers to address our housing shortage.

Land Bank

Land Banks allow the county to address abandoned property throughout the community by acquiring, managing, and selling tax delinquent properties for redevelopment. (IC 36-7-38)

For example the Indianapolis/Marion County Land Bank lists their goals as:

1. Eliminate the harm caused by vacant, abandoned and tax-delinquent properties.
2. Reduce the time associated with returning the properties to productive use.
3. Convert properties from a state of abandonment to productive tax producing properties.
4. Hold properties for future development.
5. Strategically acquire properties that can be useful for community or economic development.

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Home on Skinner Lake

HOUSING

Similar to the entire country and state in 2018, our housing resources are strained. There is an inadequate supply of housing that meets the needs for our community, especially in the moderately-priced house area.

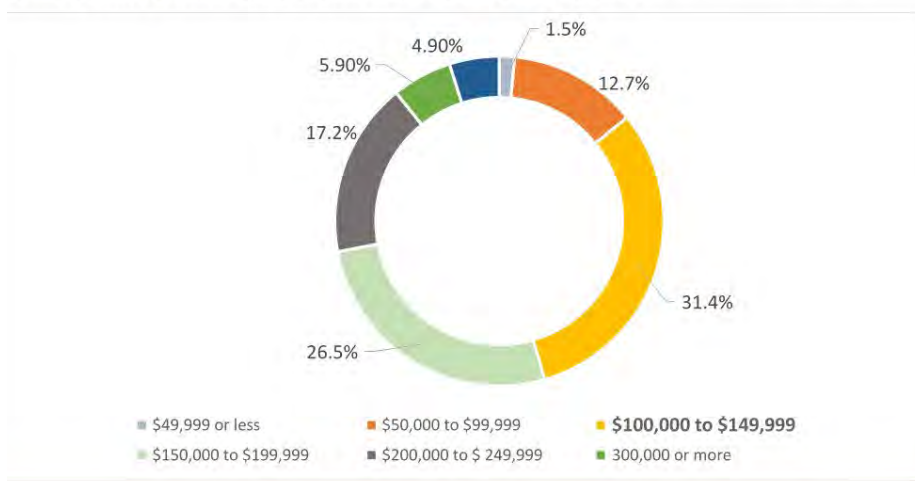
POLICIES

1. Encourage the development of new neighborhoods to meet existing need and future needs in towns

Our largest need is in the \$100,000 - \$200,000 range for single-family dwellings

In order to draw in more of the people that work here to live here, a large number of starter homes are needed. Priority for our community is to find ways to grow the starter home inventory.

Future Homeowners: What is the highest range of home prices that you would be willing to consider for your new home purchase? (out of 204 survey responses)



2. Allow development that enables aging-in-place

As one of the biggest American generations retires, there is a large lack of affordable options for senior citizens to enjoy their retirement. It is important for our community to accommodate better ways to age. Moving from the home where one raised their children to an assisted living home should not be the only option. Additional options are needed that still give senior citizens flexibility but also provide for things they can no longer independently do or do not wish to do any longer.

3. Allow and promote development that can happen in existing communities (infill or pocket neighborhoods)

Filling in the open spots of our community is a cost-effective way to increase the population by using infrastructure that is already in place. (Infill can help maintain the “smile” of a streetscape and prevent having “missing teeth” in a neighborhood.) Where redevelopment is not possible, consider pocket parks to serve the existing park needs of the neighborhood.

4. Prioritize housing that best retains value through good design

Land use changes are long lasting and housing that does not retain value does not help the community in the long run. Good design is beneficial to the public and good design along with a healthy variety of design can increase long term value in neighborhoods. “Cookie cutter” neighborhoods do not increase value.

One of the main concerns about higher density comes in the form of privacy considerations. Privacy can still be obtained with good design of a community. Traditional neighborhoods achieved this through landscaping the front yard to protect the front porch and using privacy fencing in back yards to allow for a private space.

5. Establish desired housing typologies as a starting point in conversations with developers

Accompanying this plan is a housing study that is adopted and incorporated into this plan to identify needed housing typologies and goals. New housing should fit a range of different types and characters in order to provide diversity in the local housing market.

ACTION STEPS

1. Establish new neighborhoods by partnering with developers to design for needed housing

- Owner Occupied Homes in the \$100,000 - \$200,000 range
- Executive rentals for people who are working in the region for a short amount of time

2. Create Housing Tax Increment Financing Districts (HoTIFs) in order to pay for developing new communities (IC 36-7-14-45)

The development costs associated with creating new developments can be incredibly high depending on the site conditions and amount of work that needs to be done to build roads, connect sewer, bring power, deliver high-speed internet, and ultimately build new houses. Housing Tax Increment Financing Districts, as authorized by the State of Indiana, can help set aside new tax revenue generated for new homes and use that money for some of the infrastructure improvements along with bettering the quality of our public schools.

3. Implement programs to prevent blight in at-risk neighborhoods

Using federal and state funding, prevent blight in an at-risk neighborhood through programs like Owner Occupied Repair (OOR) through HUD's HOME program and the Federal Housing Authority's 203(k) loan program.

4. Establish a housing focused Community Development Corporation (CDC) to serve as an optimizer for increasing the stock of quality housing

A CDC can help our communities accelerate growth by facilitating the production of housing. These non-profits are eligible for funding from state and federal programs which can be leveraged to provide needed housing for the average Noble County resident. They can also help with gaining site control and securing entitlements such as zoning and subdivision approval for a new development. A non-profit can be more effective compared to a housing agency or a government office in acting on opportunities.

- [King Park Development Corporation](#)
- [Mapleton-Fall Creek Development Corporation](#)
- [NEAR Indy](#)

THE MISSING MIDDLE

The development pattern of the past thirty years has prioritized detached single-family housing along with large-scale apartment complexes. Our communities struggle with creating housing that meets the missing middle. These housing types provide important mid-market opportunities and can help individuals live in a great place at an affordable price.

1. A walkable context
2. Medium density but lower perceived context
3. Small Footprint & blended density
4. Smaller, well-designed units
5. Simple construction
6. Creating community
7. Market viability

Taking Action

It is important to allow and encourage missing middle housing as part of our strategy to meet our housing needs.

- Adjust zoning ordinance to allow for automatically permitted stacked duplex development in traditional neighborhoods.
- Educate concerned citizens about benefits of slightly higher density housing.



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State Road 3 & the B&O Railroad outside Avilla

TRANSPORTATION

POLICY

1. **Provide a highly connected network of safe and efficient streets**

2. **Plan for the provision of Complete Streets in town**

As part of a commitment for walkable communities, streets in town have to prioritize active modes of transportation by being designed for people first. New development has to provide for interconnectivity in order to allow people to move easily using active modes of transportation.

3. **Collaborate with regional partners on transportation projects and policy**

4. **Use financial analysis to guide design**

By analyzing the cost of a project's design, it can be determined if a proposal is financially feasible. Projects where the cost significantly outweighs the benefits should not be undertaken.

5. **Require dig-once practices for work in the Right-of-Way to improve internet connectivity and availability of fiber-optics**

ACTION STEPS

1. **Continue to enhance road infrastructure throughout the county**



The Fishing Line Trail Outside Rome City

PARKS AND RECREATION

With so many beautiful natural environments, they provide land that is prime for conservation and recreation. The goal is to work to increase connectivity between nodes in our communities.

POLICY

- 1. Provide a variety of recreation opportunities to meet the needs of citizens across different interests and age groups**
- 2. Support the Noble County Parks Board in establishing recreation opportunities, especially through their Master Plan**
- 3. Partner with existing organizations to increase collaboration including adjacent counties for trails**

[See the Noble County Parks Plan Here.](#)

ACTION STEPS

- 1. Build a multi-modal trail between Ligonier and West Noble Schools along the creek**
- 2. Build a multi-modal trail between Cromwell and West Noble Schools**
- 3. Build a multi-modal trail between LaOtto and Kendallville through Avilla using old railroad rights of way**
- 4. Build a multi-modal trail between Albion and Chain O' Lakes State Park**
- 5. Build a multi-modal trail between Albion and West Noble Schools**

Multi-modal trails are wide trails that support walking, running, biking, and skating. They serve not only as a way to connect communities but as a public asset, can improve public health.

GOVERNMENT

Noble Tomorrow represents the beginning of a renewed era of inter-governmental collaboration. This collaboration has to be followed up upon in order to be effective. Working together, our communities can accomplish so much more.

POLICY

- 1. Continue to collaborate on regional investments**
- 2. Coordinate development goals**
- 3. Coordinate open space plans & recreation**
- 4. Coordinate areas for targeted growth**
- 5. Maintain directory of local civic organizations and community-based organizations**
 - Lake Associations
 - Neighborhood Associations
 - Service Organizations
- 6. Encourage consistency between capital improvement plans on a local and regional level**
- 7. Develop future leaders**

ACTION STEPS

- 1. Establish joint technical advisory committees in order to review proposals using in-house employees and resources**
- 2. Increase planning collaboration through a joint committee on land use issues**
- 3. Research and discuss Area Plan Commission options**
- 4. Prepare LaOtto for incorporation in order to manage growth and provide community services**
- 5. Coordinate Fire Protection services through mutual aid agreements**
- 6. Increase efficiency of permitting processes and reduce complications in permit routing**

In order to effectively serve residents and people that do work in Noble County, processes for issuing permits should be redesigned to provide a benefit to applicants. Different offices and units should utilize a common database/system in order to reduce the number of trips people have to take to different offices.

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County Road S 300 W

IMPLEMENTATION

LAND USE DECISIONS

This Noble Tomorrow plan will be used in making land use decisions. The following policies are designed specifically to guide planning decisions made under Indiana Code 36-7-4.

- 1. Make decisions that minimize land use conflicts**
 - Land Conflict does not include a mix of land uses but rather specific land use conflicts
 - Mixing land uses is not a land use conflict in most rational cases
- 2. Make decisions that protect an individual's right to enjoy their property**
- 3. Make decisions to invite people into our community instead of keeping them out**
 - Innovative and unique land uses are welcome in Noble County when proven to be in the public interest
- 4. Deviate from adopted plans only upon demonstration that the deviation furthers the vision and goals of our community**

FUTURE PLANS

Part of using this plan includes requires communities to constantly and actively plan for the future. The following are things Noble County needs to focus on to continue to use the momentum from this plan:

- 1. Corridor Plans**

- State Road 3
- US Highway 6

- 2. Parks & Recreation Plan**

- 3. Land Bank & Neighborhood Reinvestment Plan**

- 4. Regional Sewer District Plan**

- 5. Flood Hazard Mitigation Plan**

- 6. Broadband Connections Plan**

- 7. Confined Feeding Plan & Analysis**

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Former Country Schoolhouse on E 500 S

LAND USE PATTERNS

With a county of over 400 square miles, it is impossible to adequately designate desired land uses on a parcel by parcel basis. Instead, Noble County uses policies to determine a desired use and a proposed use's compatibility with the area. There are some areas where a desired land use is clear, so the future land use map does make some designations. This future land use map is a plan and guide for future development in Noble County and represents the fulfillment of this comprehensive plan.

Additionally, there are desired Land Use Patterns that represent our community character and are the ideal development patterns for different parts of our community. The pattern typologies section gives guidance for best and acceptable practices for new development.

The land use map can be viewed here:

<https://www.noblecountyplanning.com/comp-plan/>.



1. Downtown Core

The downtown core of our communities are vital centers of activity and commerce. These places should remain the center of our communities and the physical form should reflect a hub for activity. Businesses in the downtown core should serve the local community and provide needed services for the local community.

Development Guidelines

Area

- The downtown core should be compact, walkable, and have a lively environment.
- Area should have unifying design elements in the public realm such as street lights, sidewalks, and furniture.
- Blocks should be limited to less than 500 feet in order to maintain walkability.

Buildings

- Buildings should be at least two stories tall with facades built to the property line.
- A variety of uses should take place with retail, office, and residential uses coexisting. (Residences should only be on the upper floors.) The first floor of buildings should have store-front windows that act to invite the public into the space.
- Where possible, contributing historic buildings should be preserved.

2. Neighborhood Commercial

Recognizing that a quick stop at the corner store can be of tremendous value, neighborhood commercial businesses should be allowed where appropriate and utilize existing buildings. Uses should include small-scale shops, personal services, drug stores, restaurants, and other similar uses.

Development Guidelines

- Development should be designed to fit in the character of the neighborhood and only consist of uses that are not harmful to neighboring properties.
- Development should include sidewalks along the street frontage to promote walkability.
- Design should be oriented to the street.

3. Suburban Retail

Suburban retail is generally located along the main roadways with a well-defined character. These areas provide for a variety of uses including big-box stores, fast food chains, and strip malls. Uses should include larger grocery stores, strip shopping malls as needed, department stores, and home improvement centers. Supporting uses may include quick-service restaurants, bank, drug stores, automotive dealerships, and other similar uses. Uses should be limited to commercial unless appropriate landscape buffering or incremental changes are included.



Development Guidelines

- Development should be flexible and designed to accommodate more than one tenant in the life cycle of a structure.
- Development needs to provide opportunity for different modes of transportation and only allocate to parking a reasonable amount. Parking shall not be the dominant use of land on the property.
- Development should include sidewalks along the street frontage to promote walkability.
- Development should optimize the area used within the development and limit parking to actual maximum for 85th percentile of use.
- Outdoor display of merchandise should be limited unless proven necessary.
- Design of buildings should not be oriented to one specific end user but instead the use in general without much alteration. (For example, one should not be able to discern the occupant of a building solely based on the design of the building.)
- Design should avoid any “cookie-cutter” design that is aims to be “one size fits all” which is inconsistent with our community vision.



4. Central Residential

The residences inside the original portions of our communities often represent the best residential value for a community's tax base. Based on lower expenses for providing services and high tax revenues per acre, central residential is extremely beneficial to a community. The Central Residential type of housing should remain an option for new development and even be promoted as a better way of building because of the benefits for a community and the members of the neighborhood.

Development Guidelines

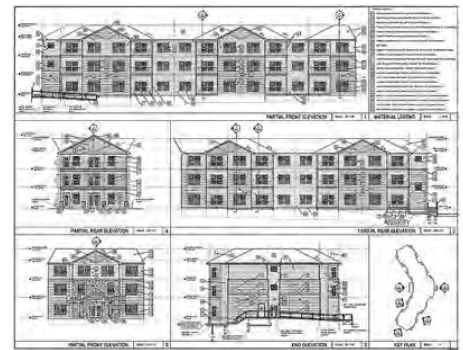
- Development in these areas should be of a variety of density and sizes intermixed with other housing types. Single-family detached and stacked duplex should be allowed as permitted uses in these areas. Side-by-side duplexes should be allowed as permitted uses if located at an intersection with entrances on both streets. Triplex and increased density should be allowed by conditional use, ensuring that it matches the character of the neighborhood in bulk and intensity.
- Development should be located closely to parks and other like uses and be within a 15-minute walk to a recreational amenity.
- Garages should be loaded from the side, rear, or alley and not be the primary face of a dwelling on the street side on the first floor.
- Development Standards should provide a range of options for a development.
- Accessory dwelling units limited to 800 square feet should be allowed as permitted uses in order to promote aging in place along with incremental development. (Secondary sewer taps may not be required and may not be billed separately.)
- Block lengths should be limited to 500 feet.
- Sidewalks must be included throughout the neighborhood.

5. Multi-Family Residential

Multi-family housing plays an important role in a community for people who, for various reasons at their stage in life, do not want to or cannot afford to own their own home. New multi-family housing should be welcomed as a way to diversify the population base. There has to be a way to provide for the missing middle of housing needs.

Development Guidelines

- Development needs to match the context of the neighborhood unless it is separated from other residential land uses.
- Development should be laid out to provide for connectivity and walkability.
- Facades should be varied along long lengths and avoid appearing “cookie-cutter”.





6. Suburban Residential

Suburban residential housing usually consists of only single-family dwellings in a development of similar homes. Recognizing that this can be a good option for some families, these developments should be shaped to provide maximum benefit for a community. This typology should have a residential density of 1.5-5 dwellings per acre. Higher densities are recommended when recreational amenities and/or schools are nearby.

Development Guidelines

- Development should be interconnected and minimize the use of cul-du-sacs and dead-end streets.
- Development should provide sidewalks that accommodate pedestrians and connect sidewalks to areas outside of the development. Moving between two points in a development should not be more than three times the straight-line distance between the points.
- Developments should be interconnected and allow for movement between adjoining developments.
- Development should have appropriately designed streets that minimize speeding and enhance safety through features such as street trees, shorter block lengths, and narrower rights of way.
- Block lengths should be limited 600 feet.
- Plans for Open Space and Recreational areas should be prioritized as key elements of design. Areas uses for detention and retention should not appear industrial in nature and enhance the aesthetic quality of the neighborhood.

7. Lake Residential

With 110+ lakes in Noble County, our lakes are one of our biggest assets. People love to enjoy our lakes during the summer and year-round. Each lake is different and provides housing for different members of our community.

Development Guidelines

- Lake residential properties should continue to match the current character of the neighborhood.
- Central sewer is the preferred wastewater management solution. Minimally, a community septic system should be included for new development. Replacing a home should utilize an advanced wastewater disposal system that emits a compliant effluent.





8. Farms and Rural Residential

Farmland dominates the landscape of rural Noble County. As agricultural practices evolve, there is a need to regularly revisit policies that affect farming in order to preserve the financial feasibility of crop and livestock production.

Development Guidelines

- Beyond the minimum necessary for a new house and enjoyment of the rural setting, farmland should be preserved as much as possible.
- New splits of land should be designed to minimize the loss of farmland.
- New housing should not be situated in an existing farm field to make it unusable. It should either be situated near the road or along the edges of farm fields. Flag parcels that do not utilize existing parcel lines/farm field lines should not be permitted under any circumstances.
- Rural housing should not be stacked behind other houses unless there is a natural feature or significant distance to separate the housing.

9. Industrial

With industrial land uses playing an important role in Noble County, there is a need to provide areas for their further development.

Development Guidelines

- Only industrial land uses that does not affect neighboring residential land uses should be allowed near a residential area.
- Intense industrial land uses should be located close to major roadways that can adequately handle the traffic generated by the land use.
- Where land use conflict occur, industrial land uses shall use best management practices to minimize the negative effects that land use might have on a neighboring property owner.



10. Parks & Recreation

Parks are a common gathering place for life. Improving parks and introducing new parks is an important way to improve quality of life. The types and sizes of parks should be varied to meet the needs of the communities.



