



DEVELOP CULVER



Develop Culver - Resident Retention Study

“Make Culver Home”

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Executive Summary

This report is a collaborative effort with Develop Culver and enFocus Inc. Develop Culver is an Indiana Main Street Downtown Affiliate Member and nonprofit organization. Develop Culver observed an increased frequency of part-time Culver residents coming to Culver in the Spring and Summer of 2020 and staying in and around town longer than in prior years—largely due to the COVID-19 pandemic and work-from-home flexibility.

We set out to learn more about this trend and discover what might convince part-time residents to become full-time residents. The intent was to capture qualitative and quantitative data from a representative sample of people in Culver. To do so, we analyzed local property data from Marshall Counties’ Graphical Information Systems (GIS), orchestrated one survey completed by 213 residents, held 3 focus groups, and conducted 19 interviews with Culver’s residents. Our methodology allowed us to better understand their needs and aspirations for the town.

Our research and analysis identified common problems such as a lack of programming and activities, poor internet access, and a disconnect and lack of shared social activity, to some degree, among the three Culver communities: Town – full-time residents; Gown - Culver Academies personnel including parents owning a part-time home in Culver; and Lake – seasonal residents, often generational. Below, we suggest three ways to raise the attractiveness of Culver in making the community home to current part-time residents or prospective new full-time residents:

1. Implement more year-round activities and amenities, with an emphasis on the wintertime.
2. Prioritize reliable broadband across the Culver community as well as build a remote workspace hub with reliable internet and office space in the town of Culver.
3. Create more opportunities or special occasions for ALL Culver residents to assemble (i.e., Culver specific holidays or traditions).

This report aims to generate further conversations with Culver’s civic leaders. We want to elicit the development of a plan that leverages our presented opportunities to attract more full-time residents to Culver.



Organizational Background

About Develop Culver

Develop Culver is an [Indiana Main Street](#) Downtown Affiliate Network nonprofit community action group working to improve the economic health and prosperity of the community through the development and implementation of plans and actions. Develop Culver submitted a grant proposal to the state of [Indiana Office of Community and Rural Affairs \(ORCA\)](#) in response to ORCA's "Taking Care of Main Street" grant program that provided funding to help Develop Culver better understand resident perspectives and potential growth opportunities for the town and surrounding areas.

We want to thank members of Develop Culver's Board: Tracy Fox, Marty Oosterbaan, Rich West, Sue McInturff, Glen Brandeburg, Andrea Canacci, Ginny Munroe, Karen Shuman, Heike Spahn, Gil Standley, Patty Stallings, as well as Don Fox, member of the Culver Plan Commission and Marshall County Economic Development Commission, for engaging with us throughout the contact and connecting us with relevant stakeholders within Culver (acknowledged in Appendix A) for this report.

About enFocus

enFocus is a nonprofit organization that empowers talent to transform communities in the South Bend-Elkhart region. enFocus recruits recent graduates into a two-year Fellowship program and develops them into the next generation of community and business leaders. enFocus Fellows work alongside experienced mentors in the corporate, nonprofit, education, and public sectors to discover, design, and implement innovative solutions to benefit the community. Fellows are also paired with local organizations to provide value on sponsored projects, and we give Fellows the tools to launch entrepreneurial businesses or social ventures. To date, enFocus has engaged over 1000 young professionals to work on over 250 projects across Northern Indiana sponsor organizations. Nearly 70% of these individuals have stayed and call Indiana their home. Our Fellows have incubated more than 20 new businesses and created more than \$100 million in economic impact through innovation projects.



Introduction

The Town of Culver is located in Marshall County, Indiana. The town sits alongside Lake Maxinkuckee, the second largest natural lake in Indiana. This report refers to Culver in several different ways that are important to keep in mind when reading the report:

- The “Culver community,” or “Culver,” is defined as the corporate limits of the town of Culver as well as Culver Academies and properties on Lake Maxinkuckee lakeshore and across the street.
- The “Town of Culver” is defined as just the area within the corporate limits of the town.

Due to the increased adoption of remote work and the desire to live in a location with a vibrant atmosphere, there has been an influx of individuals and families spending more time in, and in some cases moving to, Culver over the past several years. [According to a survey by Upwork](#), 22% of Americans will be working remotely by the year 2025. This is an 87% increase from pre-pandemic levels. Given the likelihood that remote work options will persist beyond the COVID-19 pandemic, there is a unique opportunity to engage with part-time residents and explore factors to encourage them to live in Culver full-time. Not only would such a trend have a positive impact on the local economy, but it would also add to the vibrancy and diversity of the town.

This report summarizes findings from a three-month engagement to learn how we might achieve our goal of convincing **more part-time residents to become full-time residents**. Outside the scope of this report, but recommended for further study is, how to:

- convert visitors to Culver into residents
- attract remote workers unfamiliar with Culver to make Culver their home
- increase the stock of affordable and available housing options in Culver



Project Goals and Objectives

To understand how to convert part-time residents to full-time residents, Develop Culver and enFocus, Inc partnered to do the following:

- Discover 2021 demographics of Culver property owners (outlined in Resident Profiles below)
- Understand factors that attracted current full-time residents to move to town initially
- Determine factors that would convince part-time residents to move to Culver full-time
- Identify opportunities to increase the number of full-time residents in Culver

Resident Demographics & Profiles

In the summer of 2020, Don Fox completed a study where he mapped out the primary residence of Culver's homeowners in the town of Culver as well as lakeshore residence, using Marshall County Geographic Information Systems (GIS) mapping. When classifying a homeowner as a lakeshore resident, the Fox study accounted for lakefront homes on the east, west, and south sides of lake Maxinkuckee and homes directly across the street from those lakefront properties.

According to the Fox research, there were 1165 Culver residences with the following residential status:

- 48% (540) full-time residents
- 52% (615) part-time residents

Of the part-time residents:

- 33% (203) of all residents have their main residence in Indiana
- 19% (117) of all residents have their main residence in Illinois

Of the 1165 residences identified in the 2020 study, 260 of those outside the corporate limits were along the lakeshore.

- 22% (56) of those lakeshore residences were owned by full-time residents
- 78% (204) of those lakeshore residences were owned by part-time residents

Of note, for all residences, Fox used mailing addresses for property taxes as well as homestead exemption status to determine whether a resident was full-time or part-time.



Similar to the Fox study, enFocus utilized Marshall County's GIS mapping system to collect 2021 data on the property owners in the Culver community (see how Culver or Culver community is defined on page 5). Additionally, our team used residential sales data to get a more accurate picture of Culver's current residential composition. Please note, we categorized Culver property owners into two distinct groups:

- **Full-time residents** who live in Culver for a majority of the year (six months or more)
- **Part-time residents** who live in Culver for less than the majority of the year (less than six months).

Our 2021 data analysis suggests 1104 Culver distinct property owners have a registered address in Culver. Our research accounts for any recent moves or ownership changes from Fall 2020 to the end of Summer 2021.

Note that Fox and enFocus numbers differ slightly for several different possible reasons. First, the enFocus research counted distinct property owners. The Fox research yielded a higher number because it counted individual residences rather than property owners, and it also included information about apartment units owned by the Academies and others that enFocus did not have access to. These factors clarify why the 2021 residential numbers differ from the 2020 research study.

The 2021 data on a geographical heat map, shown as Appendix B, shows where Culver property owners reside across the country. The two states with the largest count of distinct property owners are:

- Indiana with 77.2% (853 of 1104) of the total property owners
- Illinois with 11.5% (127 of 1104) of the total property owners

Image 1 on the following page is similar to the model shown in Appendix B. However, Image 1 only accounts for residents who have a primary address outside of Culver.

The percentage of part-time residents from Indiana is 53.8% (293 out of 564) with Illinois at 23.3%. (127 of 564). This means that approximately **75% of part-time residents who own property in Culver would require a relocation of fewer than 150 miles**, and more than 50% of part-time residents who own property in Culver would not even have to change their state of residence. This is consistent with the 2020 Fox research.

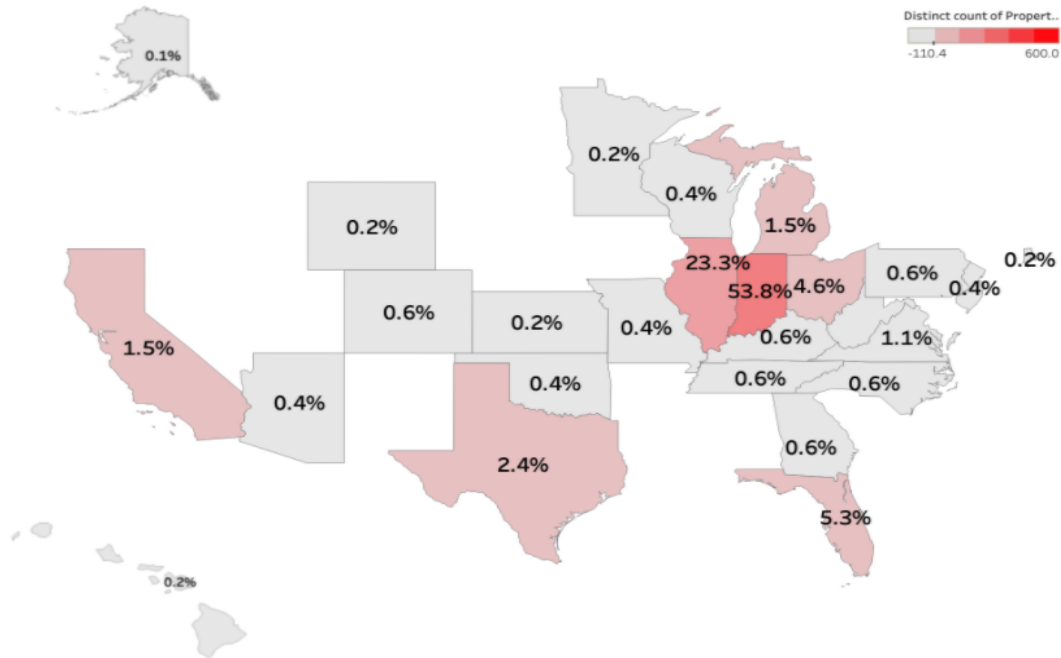


Image 1: Primary Address of Part-Time Residents by State

Note, the heat map left out West Virginia’s percentage of part-time residents, which was 0.1%

We also plotted Culver’s property owners by the city location of their primary address. Image 2 maps the city geography of Culver residents. The colored dots in Image 2 showcase residents’ homes in northwest Indiana and northeast Illinois. The darker dots represent densely populated areas of homeowners, while lighter and smaller dots depict fewer homeowners that are scattered in a geographic area.

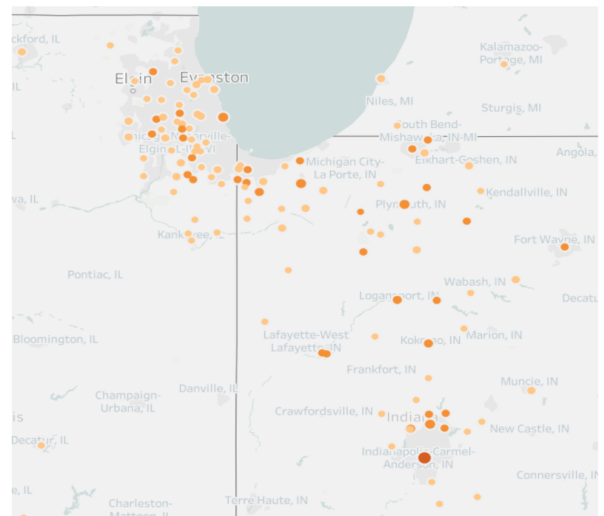


Image 2: Part-Time Culver Property Owners

This analysis reveals a clear pattern showing that part-time residents come to Culver from Indiana and Illinois. Indiana residents congregate in similar locations and Illinois residents are more spread out across the Chicago area. The complete visualization showcasing the primary city of residents across the United States is in Appendix C.



Our study found 509 homeowners who live in the Culver area as their primary residence. Still, several property owners also cluster around the Chicago area (121 owners), Indianapolis (48 owners), and other towns in the northwest quadrant and central Indiana, such as Carmel (24 owners), Plymouth (22 owners), and Valparaiso (16 owners).

Using the demographics and profiles outlined above, the study below aims to understand the opportunities to convert part-time to full-time residents in Culver.

Methodology

Our study intends to discover ways to attract more full-time residents to Culver by converting current part-time residents into full-time residents. To best quantify the factors and needs of the community, the project team utilized primary research and national best practices pertaining to resident attraction and retention.

We conducted our primary research with a three-pronged approach to assess Culver's current state and gather input directly from residents and others with a close connection to Culver. While we have the quantitative data described above, we wanted to dive deeper to understand motivations better.

Throughout our project, we conducted:

- **One community-wide online survey** distributed via the Town, Gown and Lake email list that reaches over 1300 subscribers to gather public input from those living in and around, as well as those interested in being connected to Culver. The survey asked straightforward questions about the town and elicited 213 responses.
- **Three focus groups** to provide an opportunity for participants to share their thoughts and hear from others. The three focus groups had 28 total participants representing Culver residents/property owners. The first two groups met at the Culver Beach Lodge and were comprised of full-time and part-time residents. The third group gathered at Tracy and Don Fox's home and consisted of residents/staff associated with Culver Academies, all of whom lived in town or around the Culver area full-time.
- **Nineteen one-on-one interviews** to hear feedback from Culver property owners about what enhancements they would like to see as well as what would convince them to become a full-time resident of Culver.
 - 58% (11) of the interviewees were full-time residents.

- Of the 11 full-time residents:
 - 27% (3) had recently moved to the area within the past two years
 - 73% (8) had resided in Culver for at least eight years
- 37% (7) of the interviewees were part-time residents
- 5% (1) of the interviewees owned a local business

Our methodology resulted in over 200 touchpoints with people who have a relationship with Culver. Respondents, whether focus group participants, online survey respondents, or one-on-one interviewees, were able to share insights and play a role in helping Develop Culver and other town leaders. The sections below outline our findings from the research conducted.

Analysis & Key Findings

Audience

The following table shows the audience demographics through each activity:

Method	Full-time	Part-time
Survey respondents	71.8% (153)	28.2% (60)
Focus Group participants	85.7% (24)	14.3% (4)
One-on-One Interviewees	58% (11) *note 8 of 11 interviewees were previously part-time residents	37% (7)

Table 1: Audience by Method

Findings: Survey

Through the online survey, we gathered a considerable amount of information from the 213 responses. Respondents shared their opinions and provided a general image of how they viewed Culver. When asked “what is one addition you would like to see in town?”, Culver residents provided many responses. We compiled all of the ideas into a word cloud, shown as image 3, to visualize what concepts appeared most often. The larger the word, the more frequently it appeared, while the smaller words were less common.

Some example quotes from the survey are:



Image 3: Survey Word Bubble of resident responses regarding “one addition to Culver.”

restaurants, maintaining the cleanliness of the lake, the local park and trails, and affordable housing. The “one addition” that survey respondents would like primarily revolve around entertainment and amenities that would change their day-to-day lifestyles, such as later store hours, expanded public beach access, or local renovations to the movie theater.

The survey asked respondents to rank their satisfaction level with Culver, as well as different aspects of the town on a Likert scale. The Likert scale was a 5 point scale, with 1 indicating the resident is “very dissatisfied,” 2 being “somewhat dissatisfied,” 3 meaning “neutral,” 4 signifying the resident as “slightly satisfied,” and 5 denoting the resident as “very satisfied.” The statements provided on the survey, as well as the aggregate survey

“Would love to see the downtown area fill up with shops, things to do, and restaurants. (to become even more vibrant than it already is!)”

“Would love to see movie theatre make a go again. Late run movies would be fine with flexibility to do small concerts, theatre, special speakers, etc”

“I would love another regular, affordable restaurant that's open extended hours to cater to families.”

“Bring back the Subway or other affordable fast food.”

“We need and deserve better Internet options.”

Some of the most common themes in response to what people would like to see in town include but are not limited to a greater sense of community among the Town, Academies, and Lake residents, added activities for families, more local businesses, more reliable and consistent internet accessibility, later hours for storefronts and

results, are reflected below in table 2.

To what extent do you agree or disagree with the following statement?	Likert Agreement Scale Average (Out of 5)
I am satisfied with Culver	4.05
Culver is a good place to raise a family	4.08
Culver has accessible dining and grocery options to fit my needs	3.52
Culver has accessible shopping and entertainment options to fit my needs	3.14
Culver has accessible transportation options to fit my needs	3.01

Table 2: Survey Results: Satisfaction Scores

The key takeaway is that residents appear satisfied and view Culver as a “charming” and “attractive” place to raise a family. The score of 4.05 indicates that residents are between slightly satisfied and very satisfied but closer to slightly satisfied. However, residents are also neutral about the town’s dining, grocery, shopping, entertainment, transportation, and housing options. These survey results demonstrate areas where Culver can grow and become a more convenient town.

Findings: Focus Group

The 28 residents in the focus groups were asked a series of questions regarding their relationship with Culver, what they like or dislike about the town, and what steps Culver can take to be more captivating to part-time residents.

The discussion of “big ideas” was followed by a vote of their top three ideas. For analysis, each vote was assigned a point value:

- 1st equals 5 points
- 2nd equals 3 points
- 3rd equals 1 point

The breakdown of each focus groups’ particular ranked votes is in Appendix D and summarized below.

A list of the top ten “big ideas” from all three groups was developed – with slight modifications made to combine related ideas from the separate groups. The final results, shown on the following page in image 4, represent the ideas that residents believe would make the greatest impact on our core objectives:

- “Better” internet (41 points)
- Wintertime and year-round activities (38 points)
- Healthy and affordable dining options (28 Points)
- Youth, teen, and parent programming (21 points)
- “Better” marketing of the community schools (16 points)
- Affordable commercial spaces for businesses (15 points)
- Park, road, and pedestrian safety enhancements (11 points)
- Remote workspace with WiFi and meeting spaces (11 points)
- Affordable housing spaces for residents (8 points)
- Increased retail and grocery options in town (8 points)

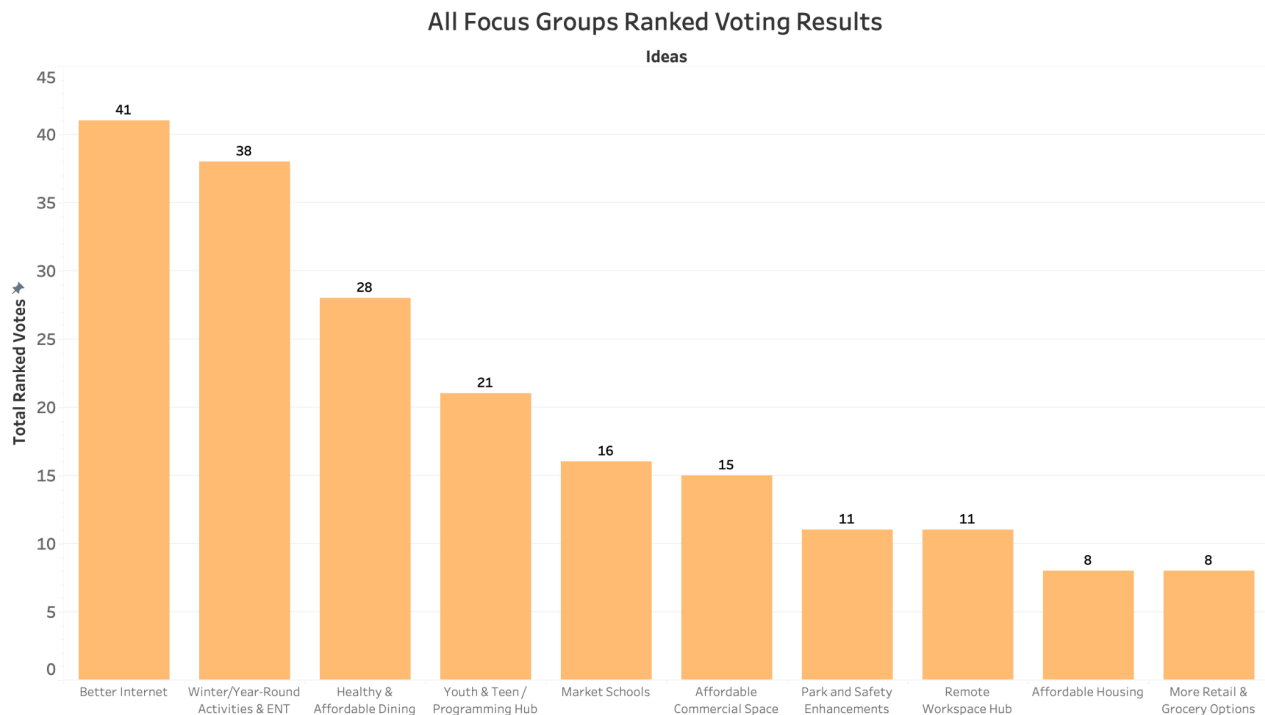


Image 4: Focus Group Ranking

It is worth noting that although affordable housing and commercial spaces did not receive the most votes, these ideas materialized organically in **all three focus groups**. The Venn



diagram below, Image 5, shows where the most common issues raised in the focus groups intersect. For example, better, more reliable internet, more wintertime activities, and more affordable residential and commercial space were identified as needs by all three focus groups. These issues seem to arise regardless of which Culver residents and property owners were brought together for a focus group.

Affordable housing is not a problem that we can directly solve with our core objectives. Still, we want to bring these issues to the forefront for the town leaders to confront because it was a prominent topic.

Ultimately, the focus groups provided a space for Culver residents to discuss town improvements. We asked participants what town improvements could impact our goal the most and learned various answers. The sweet spot across our three focus groups contains significant ideas for all 28 residents who contributed to the focus group, especially the enhancement opportunities surrounding improved internet broadband signal, improved internet reliability, and a wider variety of Winter activities and programming for residents of all ages.

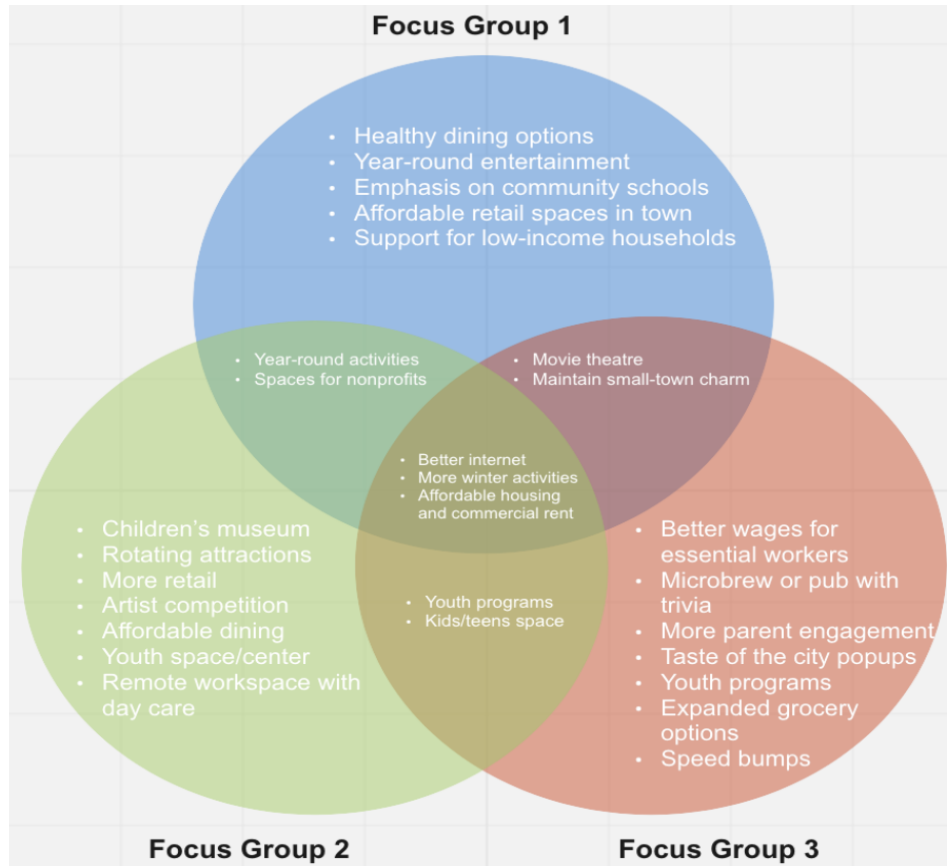


Image 5: Focus Group Ideas

Findings: Interviews

To reiterate our methodology, we interviewed a total of 19 different Culver residents throughout our research. All of our interviews were conducted remotely through a Google Meets video call or a phone call. Of our interview subjects:

- 58% (11 residents) were full-timers
 - 73% of the full-timers (8 residents) had been a part of the Culver community for at least eight years or more
 - 17% (3 residents) were moved to the area within the past two years
- 37% (7 residents) were part-timers
- 5% (1 resident) was a local business owner

When looking intently at the interview subjects and their demographics, we find:



- 47% (9) were employed, while 53% (10) were either retired or not a part of the workforce
- All of the Full-Time residents had some connection with Culver Academies, while only 25% (2) part-time residents interviewed had some connection
- 63% (12) had some relationship with Culver Academies, while 37% (7) had no ties with Culver Academies

These are important statistics to consider when weighing the suggestions we heard from interviewees because they might hint at a correlation between a relationship with the Academies' and the likelihood of converting to a full-time Culver resident.

Below are some critical ideas that residents named when asked, "what would make Culver attractive to potential residents?":

- 47% (9) (primarily part-time residents) noted that entertainment and amenities would improve Culver and attract more full-time residents. There was not a single amenity that could meet the needs of every resident, however, popular amenities mentioned include an indoor gym, an outdoor ice-hockey rink, a movie theatre, a bakery, dry cleaners, and a brewery or winery.
- 42% (8) showed concern for the level of communication provided by the town (i.e., "The Town Council did not adequately inform residents about major decisions," "Culver-related news and information is difficult to obtain," or "I wish I had more support from the town regarding entrepreneurship and questions I have about my local business").
- 32% (6) mentioned supporting local businesses was crucial for Culver.
- 32% (6) explicitly stated that improved grocery options would make Culver more appealing to residents/potential residents.
- 21% (4) suggested some form of workspace or rentable office suites for workers. These 4 also noted they would be willing to pay a fee or subscription for regular access to the workspace.
- 21% (4) thought dining and providing more food security was a priority,

Each resident had a unique perspective concerning the status of Culver. Interviewees shared bright ideas for improvement and opened up about their relationships with the town. Our interview results capture the core themes discussed and how frequently certain



issues surfaced from the sample group.

Target Audience & Occupational Mix

Based on the findings above, we envision that Culver would benefit from attracting remote workers with families. Remote workers with families would: bring diversity to the town; have a positive impact on the local economy by supporting local businesses and through civic engagement; and introduce Culver to a new generation of people who may be new to the region ([Repp, 2020](#)).

Current part-time residents either live in Culver for the summer months or commute to Culver on the weekends for recreation and family gatherings, then return to nearby cities and towns to work. This latter group of part-time residents likely has more telework capabilities that have increased as a result of the COVID-19 pandemic. Of the surveyed participants, 53% of full-time residents work or can work remotely, and 14.4% of part-time residents work or can work remotely.

In research conducted by [Upwork](#) as of October 2020, 14-23 million Americans are planning to move due to expanded remote work opportunities ([McRay, 2020](#)). This migration to remote work provides an opportunity to attract current part-time residents to spend more time in Culver beyond weekends.

Remote workers may include residents from the following occupations (based on our primary research and national trends of other towns that have experienced an increase in remote workers recently) ([Adams, 2021](#)):

- Medical billing
- Recruiting
- Data analysis and online instruction
- Legal work
- Content marketing
- IT/technical support roles

Recommendations: Top 3 Opportunities

Being mindful of our target audience, we suggest the following opportunities would best support current and future residents of Culver:

A.) Winter Activities, Amenities, and Year-Round Entertainment

Our findings from focus groups and interviews show considerable interest in making winter more appealing for residents. Some ideas that surfaced were:

- **Movie theatre:** Residents suggested that to avoid the cost and fees of showing box office films, the revamped Culver theatre can showcase older movies or televised programs available on streaming services or via DVD. This approach may not provide the novelty of a newly released film; however, the sense of familiarity and nostalgia with older movies could appeal to the older audience. It is also an opportunity to show the younger audience classic and historic films.
- **Gym or fitness center:** In Culver, many residents are accustomed to an active lifestyle, complete with biking, yoga by the lake, and scenic walks. While these activities are delightful on a warm summer day, they are unavailable during the winters or days with less optimal weather. A communal fitness center would serve as a location for residents to exercise year-round and for people to assemble. Currently, Culver Academies provide excellent fitness facilities, however, these amenities are not accessible to all.

The overarching approach of providing more winter and year-round activities will impact families, current full-time residents, and prospective new residents who may be interested in purchasing property in Culver.

B.) Remote Workspace Hub

Create a remote workspace for residents if residents need an alternative location with internet access. Internet strength and reliability is an issue that came up repeatedly during our primary research, and a remote workspace, potentially downtown, could alleviate the problem of inconsistent internet access and create a location to work and collaborate. Therefore, mitigating the panic caused by WiFi-related emergencies and providing a more pleasant remote work environment in town. The workspace hub can be a popular weekday amenity that will impact remote workers, foster a community among professionals, and bring residents downtown, increasing vibrancy.

This recommendation may also be interpreted as a call to build a consistent and fast internet connection in and around Culver to provide increased support for remote workers.



Stronger and more reliable internet can provide a more stable work environment, making it more convenient for residents to work remotely from Culver, even if their job is physically located elsewhere.

C.) Culver Community-Centered Programming

There is a need to provide organized programming to engage various sectors of current and prospective residents of Culver. Often residents who have made the switch from part-time to full-time residents from big cities experience a shortage of entertainment activities and social gatherings, especially parents and retired residents. Residents who were involved with Culver before their move (through summer camps at Culver Academies, vacations with family, etc.) express that they have an easier time adjusting to the community post-move. Listed below are some ideas proposed by residents:

- **Expanded Youth/Teen Programing:** During our research, parents echoed the need for more youth activities in Culver. Some families said they commute as far as Chicago to send their children to organized activities. Creating such opportunities for the youth would also unite parents and allow them to meet one another through their children's programs to enhance a community of families. An idea was to create a full-time position to oversee this programming and engage Culver residents.
- **Create Culver-specific holidays:** Culver traditions and holidays can get ALL members of the Culver community excited (i.e., "Culver Founder's Day," "We Love Lake Maxinkuckee Day," or "Town Volunteer Day"). The occasions or invented holidays can add to Culver's sense of community and provide an additional reason for people to visit Culver for the day or the weekend.
- **Offer Short Transportation Methods:** Providing transportation methods may incentivize residents to attend community events. According to our survey results, the average communal result regarding transportation in Culver was neutral. The lukewarm expectations around transport reveal an untapped opportunity to provide more mobility in town, such as a golf cart chauffeur. Increased mobility can lead to an increased frequency of community connections.

The objective of Culver Community-Centered Programming is to bring various communities together. This initiative will serve all residents as it demonstrates the camaraderie and tight-knit community that Culver boasts. Providing organized programming may also make the initial move to Culver more accessible as new residents will be introduced to other community members while engaging in activities. Community-wide programming could

potentially enhance Culver's community and quickly provide new residents with a sense of belonging.

Best Practices from Towns: Resident Retention

To place our analysis and findings in perspective, we looked at the most successful resident retention programs. Listed below are three small towns and cities that stood out:

- Towns of West Virginia have collaborated and built a robust incentive-based program focused on amenity migration, meaning the increased instance of people basing the location of their home on local amenities rather than on employment or job prospects.
- Independence, Oregon, benefits from providing residents and local businesses with coworking space and high-speed internet access.
- Aspen, Colorado, has revitalized its offerings and curated year-round activities to attract residents.

Towns of West Virginia

Spearheaded by Ascend West Virginia, participants of the incentive program received \$12,000 to relocate to a town in the state. This incentive intends to cover outdoor activities like paddling, biking, climbing, and rafting in the Appalachian Mountains.



Image 6: Morgantown Amenities

The idea is to excite residents with the amenities (amenity migration is the phenomenon where people relocate to places they believe have a more favorable natural environment and thus an enhanced standard of living, as opposed to moving for economic/employment benefit) that are unavailable in urban areas. The initiative aims to bring 1,000 remote residents into the state over the next five years and has started in the town of Morgantown, which has a population of 30,000 residents ([Johanson, 2021](#)).

Independence, Oregon

Independence has a population of fewer than 10,000 residents and has made consistent

efforts to revitalize itself as a “smart rural community.” One of the most noticeable improvements in the ‘fiber to home’ program includes Indy Commons. This coworking space intends to support local businesses and residents to compete with the digital economy ([Lambert, 2020](#)). Larger cities like Tulsa, Oklahoma that want to attract remote workers through Tulsa Remote also provide year-long free memberships to coworking spaces for residents who choose to relocate ([Qatalyst Research Group](#)).



Image 7: Indy Commons: Coworking Space

Aspen, Colorado

Through the COVID-19 pandemic, Aspen became a destination for long-term stays and potential relocation. To cater to the needs of incoming residents, the city council initiated various activities like festivals, sporting events, and cultural gatherings like Jazz Fest and The Aspen Institute and Ideas Festival that recognizes leadership and creativity and thus attracts multiple kinds of people (Faurote, Coveteur). Aspen is now a year-round attraction and is considered one of the “Zoomtowns” with their housing market booming due to interest from remote workers ([Levin, 2020](#)).



Image 8: The Aspen Institute and Ideas Festival

Conclusion & Next Steps

In conclusion, there is a clear opportunity to convert part-time residents with the possibilities outlined above. Culver residents craved wintertime activities, a remote work hub with reliable internet access, and more reasons/opportunities to unite as a community. Comparable towns have also found success by providing new residents with monetary incentives, extended focus on local activities, and by offering a more secure remote work environment.

As a next step, there is value in gaining an in-depth understanding of residents’



occupations with the ability to work remotely and what demographic would be most attracted by current and planned amenities in Culver. Implementing any of the recommended initiatives should happen through volunteers, civic support, and partnerships. This approach will enhance the community mindset of current residents and increase attractiveness for potential residents. In the long term, we anticipate Culver will benefit from a diverse resident population, economic boost and enhance itself as a place to call “home.”



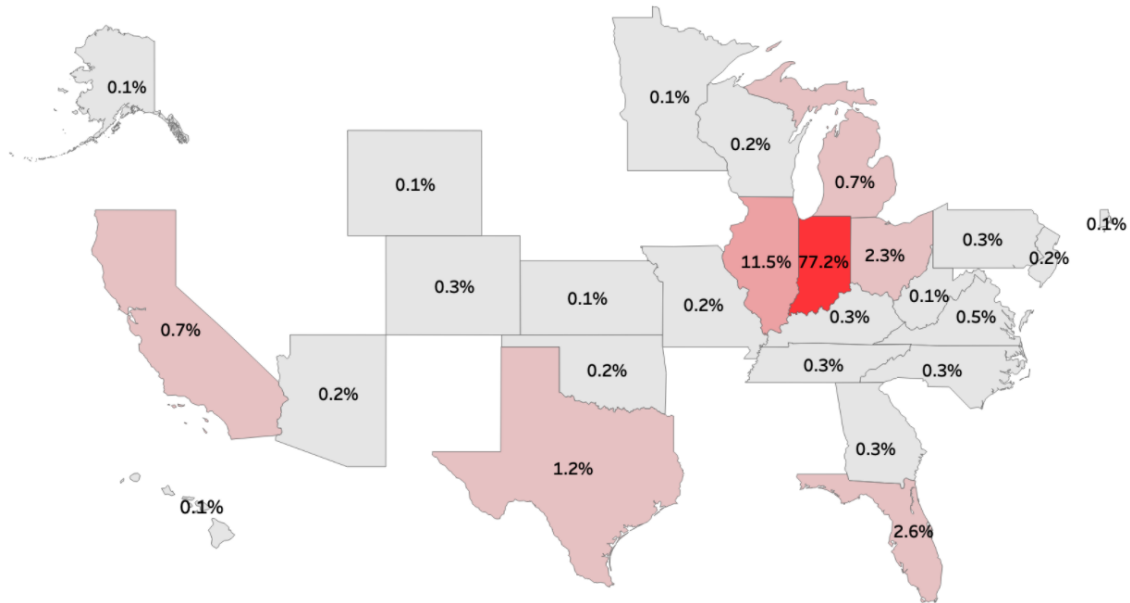
Appendix A: Acknowledgements

We are grateful to the listed individuals for taking the time to provide their valuable insights on the project through interviews and focus groups:

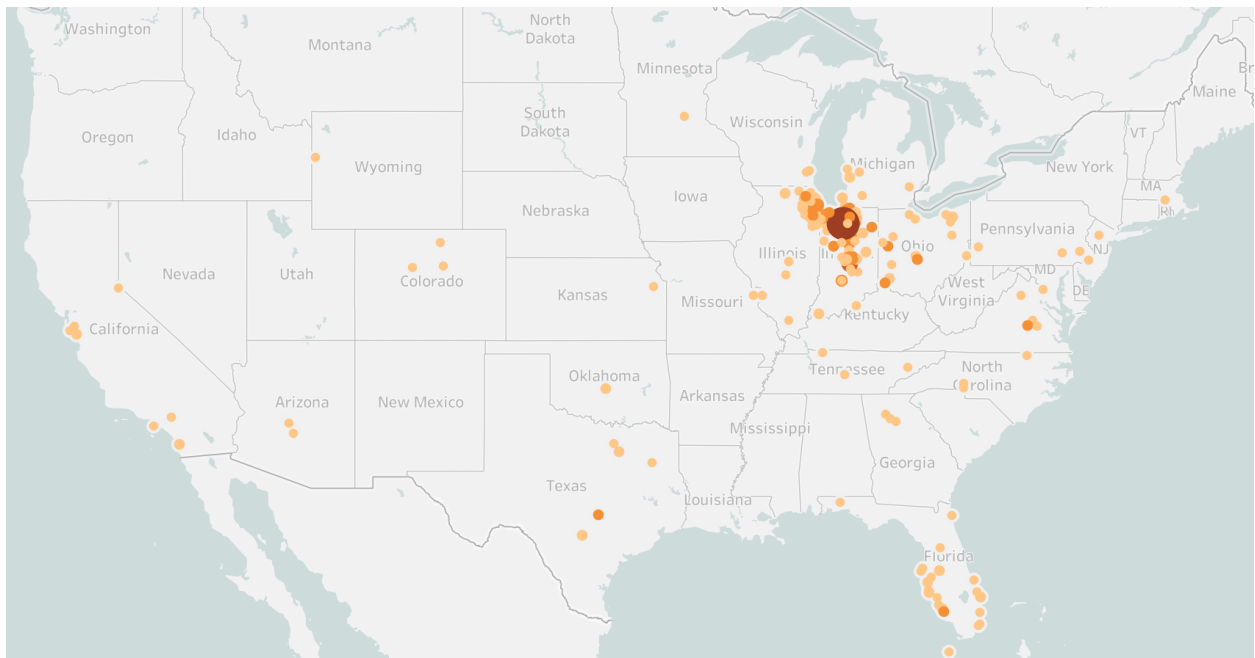
Anne Duff	Emily Ryman	Mary Ellen Farabaugh
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Caren Standfast	Jeff Mansfield	Rebecca Pazin
Carolyn Davidge	Karen Schuman	Reed Barich
Colin MacNab	Kelly Duckhill	Staci Hundt-Stimac
Dan Davidge	Kevin Berger	Stephanie Peric
Don Duckhill	Kurt Neubauer	Steven Pietraszek
Ed Furry	Larry Berger	Tim Coleman
Eileen Walsh-Miot	Lucia Lanzoni	Tim Rice
Elizabeth Birsner	Mark Swisher	

We also appreciate all 213 people who completed the on-line survey.

Appendix B: Culver Property Owners by State

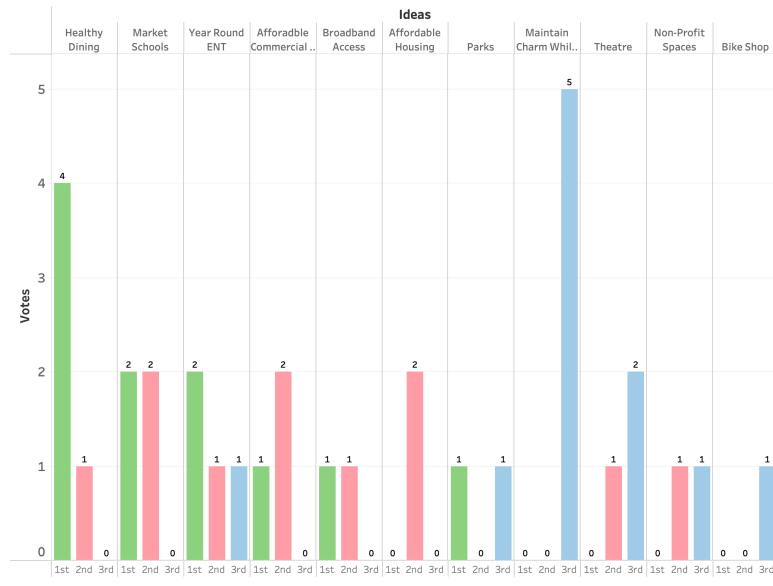


Appendix C: Culver Property Owners by City

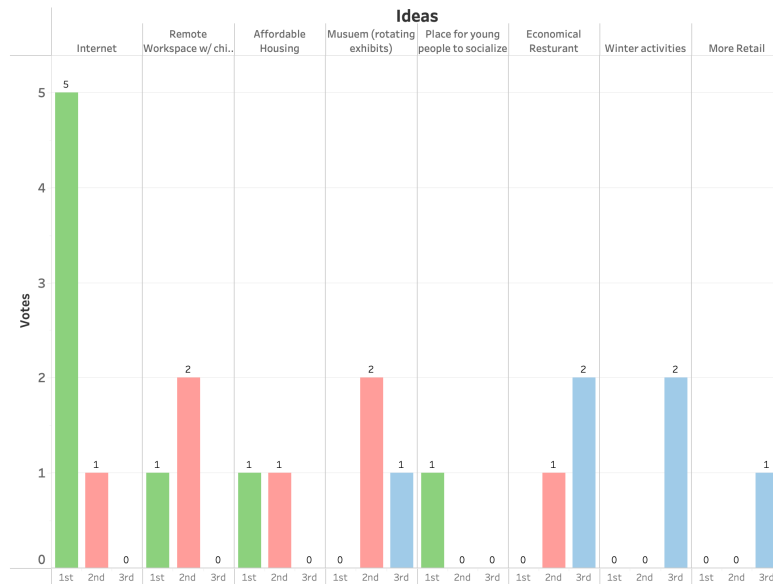


Appendix D: Focus Group Findings

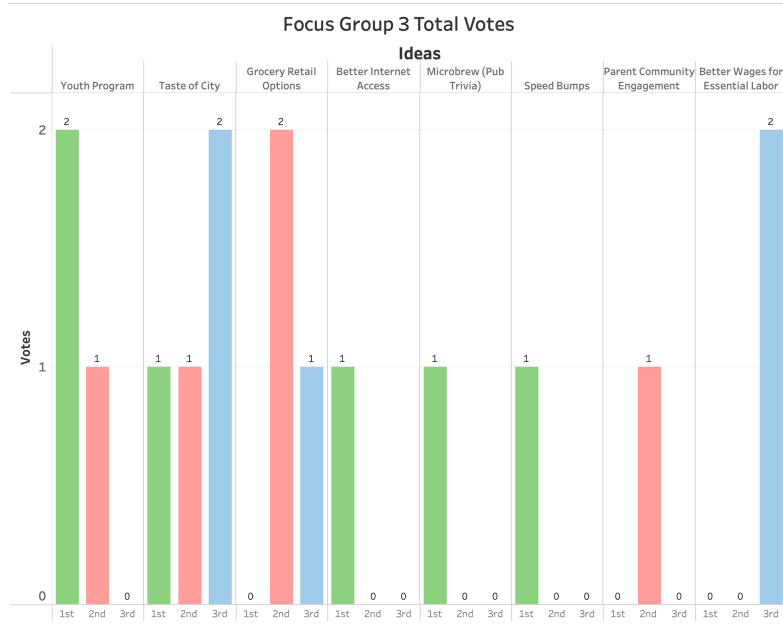
Focus Group 1 Total Votes



Focus Group 2 Total Votes



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