



Town of
CULVER
Comprehensive Plan
ADOPTED AUGUST 2014

Prepared by



with technical assistance from



VS ENGINEERING, INC.
Civil • Structural • Transportation • Environmental



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A special thank you to everyone who participated in the planning process for the Town of Culver Comprehensive Plan. This Plan was made possible by the contributions and insights of the residents, business persons, property owners, and representatives from various groups and organizations.

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INTRODUCTION

Chapter One

In 2013, The Town of Culver embarked on a year-long process to create a Comprehensive Plan that would guide development and growth over the next 15 to 20 years. The Town of Culver Comprehensive Plan is a culmination of hundreds of hours of staff and community time to create a document that embodies the collective vision of the community and will help the Town of Culver continue to thrive and prosper in a sustainable manner for years to come.

PURPOSE OF THE COMPREHENSIVE PLAN

A Comprehensive Plan is a document that sets the course for planning and development for the next 15 to 20 years. It serves as the Town of Culver's official policy guide for physical improvement and provides a roadmap for the development of residential, commercial, industrial, civic and institutional land uses. The Plan is comprehensive in scale and scope, addressing a wide range of issues that impact areas throughout the Culver community and surrounding areas within the Town's planning jurisdiction.

Long Term Vision

The Plan considers not only the current needs and opportunities in Culver, but also presents a long term vision for what the Town aspires to become. The Plan establishes the ground rules for public and private improvements and developments while providing a foundation for deci-

sion-making based on community consensus and community visioning. Culver's Comprehensive Plan is designed to not only to serve as a document for guiding land use and development, but also promote the Town's unique assets. The Plan should be used to achieve the collective vision of existing residents and business owners while serving to attract new families and additional investment in the community.

PLANNING JURISDICTION

The Comprehensive Plan includes recommendations and policies for all areas within the Town's planning jurisdiction. As defined by the Indiana Code (IC 36-7-4-205), the focus of a comprehensive plan may extend beyond municipal limits to those unincorporated areas within a two-mile radius of the current corporate boundary. Additional discussion of the Town's planning jurisdiction is located in the Growth and Annexation Plan component of **Chapter 5: Land Use and Development Plan**.

ORGANIZATION OF THE PLAN

The Town of Culver Comprehensive Plan is divided into the following 11 sections:

1. **Introduction.** This section introduces the Comprehensive Plan and its process.
2. **Community Profile.** This section provides a brief history of Culver and summarizes demographics and market potentials, ensuring the Plan is built on a foundation of economic reality.
3. **Outreach.** This section reviews the comprehensive outreach efforts used throughout the planning process and summarizes results of community input.
4. **Vision Statement.** This section describes the community's desired future for the Town of Culver in general terms. It provides a narrative sketch of how Culver will become a better place in which to live and work over the next 15 years.
5. **Goals and Objectives.** This section presents the goals and objectives that provide the general actions needed to realize the vision.
6. **Land Use and Development Plan.** This section is intended to provide the framework for future development throughout Culver. It includes a residential areas framework plan and a commercial and employment areas framework plan.
7. **Transportation and Mobility Plan.** This section lays out the current and future transportation needs and solutions for Culver.
8. **Open Space, Recreation, and Environmental Features Plan.** This section provides a thorough review of Culver's many natural assets and provides recommendations aimed to preserve and enhance the Town's environmental features and recreation offerings.

9. **Community Facilities and Infrastructure Plan.** This section inventories current community facilities and infrastructure and provides recommendations for future facility expansion and improvements to ensure that residents are adequately served by the Town and its service providers.
10. **Culture and Community Character Plan.** This section provides guidelines and recommendations to enhance the unique character of Culver through urban design interventions and branding efforts.
11. **Plan Implementation.** This section provides an overview of the actions required to carry out the new Comprehensive Plan, including recommendations regarding zoning and other regulations, priority improvement projects and redevelopment sites, potential funding sources and implementation techniques, and general administration and follow-up to the Plan.

A Note About Sustainability

The Comprehensive Plan seeks to strengthen the Town as a sustainable community by emphasizing the three core components of community sustainability – 1) ecological sustainability; 2) economic sustainability; and 3) cultural sustainability. Relevant sections of the Plan include an overview of sustainability-related recommendations to ensure that sustainability remains at the forefront in the Town decision-making process.

PLANNING PROCESS

The Town of Culver Comprehensive Plan is the result of a multi-step, community-driven planning process. The process was designed to produce a Comprehensive Plan that assesses and builds on existing conditions and influences, establishing a vision, and developing policies and recommendations to serve as a guide for community decision making. The six-step planning process was built on a foundation of community participation and outreach; focused on receiving a wide variety of input including Town staff, residents, business owners, and stakeholders.

1. **Project Initiation.** The project initiation process set the foundation for the planning program, reviewing and discussing the overall direction and policy issues facing the community, and determining the overall project objectives. Participants in the project initiation included Town staff and members of the Planning and Zoning Commission.
2. **Community Outreach.** Community outreach (citizen participation) is the cornerstone of the planning process. Culver's Comprehensive Plan provided a great opportunity for residents to communicate what they believe to be the strengths and weaknesses of the community, and to prioritize what issues are most important for the Town to address. Outreach efforts included traditional activities such as press releases, Community and Business Workshops, Key Person Interviews, and Focus Group Discussion, and web-based activities such as a project website and online mapping and surveys.
3. **Existing Conditions Analysis.** This step included an analysis of existing conditions and future potentials within the community. It was based on information provided by the Town, which includes past plans and studies, as well as feedback from community service providers, and reconnaissance, surveys, and inventories.
4. **Community Vision.** The purpose of this step was to establish an overall "vision" for the future of the Town of Culver that provided focus and direction for subsequent planning activities and served as the "cornerstone" of the consensus building process.
5. **Community-Wide Plans and Policies.** This step entailed the preparation of future plans for growth and annexation, land use, transportation and mobility, open space and environmental features, community facilities, urban design and community character, and community sustainability. These future plans provide the "core" for the Comprehensive Plan, and reflect community input and the Town's Goals and Objectives.
6. **Comprehensive Plan Document.** Based on the results of Steps 1-5, the draft Comprehensive Plan document was prepared for review by the Steering Committee and general public and adoption by the Planning and Zoning Commission.

Community Charrette Handbook



Town of Culver, Indiana
November 1998

Culver Community Charrette Handbook (1998)

PAST PLANS & STUDIES

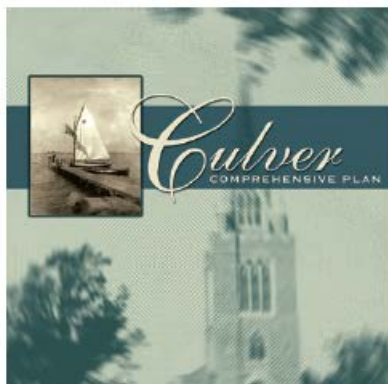
In the early stages of the planning process, the Town's previously prepared plans and studies were reviewed to document:

- Recently adopted Town policies;
- Changes within the community that have taken place since the previous plans were prepared;
- Inconsistencies between plans and reports;
- The relevance of previously collected data; and,
- Gaps in data which must be corrected as part of this planning process.

While several documents were reviewed including the 1997 Community Needs Assessment, those plans having the most significant influence on the updated Comprehensive Plan are discussed in this section.

CULVER COMMUNITY CHARRETTE HANDBOOK (1998)

The Culver Community Charrette Handbook was created in November of 1998 as a guide for achieving community derived goals and projects. It emphasized the importance of building upon Culver's unique qualities to help the Town continue to thrive. Major topics included street enhancements for downtown, midtown, Jefferson Street, key gateways and linkages, infill opportunities for Main and Jefferson Streets, Carnegie Library restoration and/or expansion, improving parks and recreation facilities, increasing activities for youth, and expanding housing and economic development.



Culver Comprehensive Plan (1999)

CULVER COMPREHENSIVE PLAN (1999)

The Town of Culver comprehensive planning process that took place in 1999 was informed by the Community Needs Assessment and the Culver Community Design Charrette Handbook. The overarching goals of the plan were to protect and enhance resident's "quality of life" and maintain the "small town" character of Culver. Top recommendations focused on preserving the Town's existing character, sustaining the farming industry, maintaining clean groundwater supply and overall water quality, increasing economic development and housing opportunities, and upgrading infrastructure capacity and distribution.



CULVER PARK MASTER PLAN (2007-2011)

The five-year Master Plan for Culver Park, adopted in 2008, listed a number of new and ongoing projects that included adding more recreational activities, removing and replacing fencing, burying overhead electrical wiring, and building a handicapped accessible fishing pier and other playground equipment. The plan also mentioned establishing public restrooms for the West Pavilion, continuing efforts for the Vandalia Village Playground project, and creating a path between the Water Tower Parking Lot and the Culver Town Park. Lastly, the plan proposed building a maintenance storage unit, upgrading the interior of the Beach Lodge, and providing new landscaping around the Beach Lodge.

Lake Maxinkuckee Lake and Watershed Management Plan



*Lake Maxinkuckee Lake and Watershed
Management Plan (2005)*

LAKE MAXINKUCKEE LAKE AND WATERSHED MANAGEMENT PLAN (2005)

The Lake Maxinkuckee Environmental Committee (LMEC) led the process of developing a Lake and Watershed Management Plan in 2005 with funding from the Indiana Department of Environmental Management and Indiana Department of Natural Resources Lake and River Enhancements program. The recommendations for maintaining a healthy lake ecosystem ranged from improving land use planning of the Lake Maxinkuckee watershed, to reducing impervious surfaces, to creating and implementing educational programs for watershed residents. Additional discussion of this plan and on-going efforts to update related policies is located in **Chapter 8: Open Space, Recreation, and Environmental Features Plan**.

OTHER DOCUMENTS

Several other reports, studies, and background materials were reviewed in preparing the Comprehensive Plan. Recommendations and observations from reports such as the **Culver Wellhead Protection Plan** and **MCEDC Marketing Plan** have been incorporated into Plan recommendations and supporting information where appropriate.



COMMUNITY PROFILE

Chapter Two

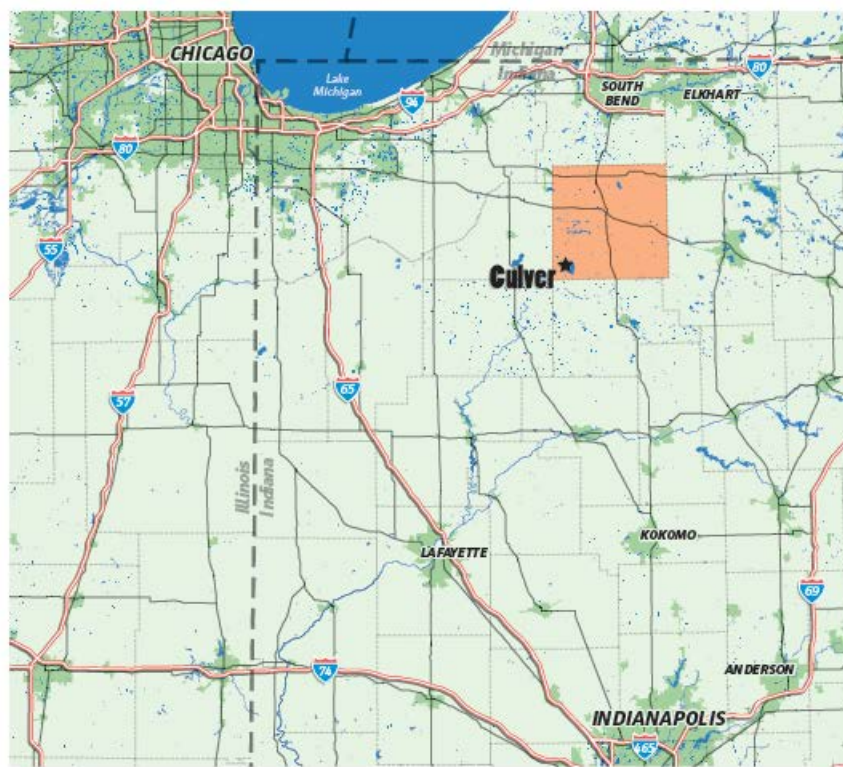
Formally established in the 19th century, Culver has a storied history and robust lakeside community. This section of the Plan provides an overview of the Culver Community, illustrates the local economy, and presents a summary of the people who call Culver home.

HISTORY OF CULVER

The Town of Culver was inhabited by the Pottawatomie Native Americans until the 1830s. According to a map from 1843, the Town of Culver was documented as Geneva, but the name was subsequently changed to Union Town in 1844. Shortly thereafter, the Town was named Marmont in 1851 to honor a French general. It was not until 1895, the year following its incorporation, that the Town's name was changed to honor Henry H. Culver, the founder of a Military Academy for young men.

In the early to mid 1900s, additional summer schools and camps were established including the Culver Summer Naval School (CSNS) for boys, Culver Summer School for Girls (CSSG), the Cavalry Troop program, the Aviation School, and the Woodcraft Camp, and by 1971, a Culver Girls Academy was opened. The Culver Academies have a significant presence in the Town of Culver, with over 800 students utilizing an 1,800-acre complex on the Town's eastern limits.

In addition to being known for a prestigious preparatory boarding school, Culver is also recognized for its beautiful setting on Lake Maxinkuckee, the second largest natural lake in Indiana. Many families own second homes along the shores of Lake Maxinkuckee and Culver has been a popular vacation destination for generations, with a population that more than doubles during the summer months.



REGIONAL SETTING

The Town of Culver is located along the northwest side of Lake Maxinkuckee in Marshall County in northern Indiana. The Town is located in a rural area, but has convenient access to US 30, US 31, and US 35 to the north, east, and west respectively. Additional natural features are within close proximity to the Town, including Bass Lake and the Tippecanoe River. Similar to Culver, Marshall County was predominately inhabited by the Pottawatomie people in the early 19th century until 1836, when European-Americans began settling in the area.



DEMOGRAPHIC OVERVIEW

A demographic overview was conducted to establish a firm understanding of Culver's existing population and economic profile. This overview, which includes an analysis of recent trends in population, households, income, and age, is an important component for land use and development decision-making.

At the time of analysis, data from the 2010 US Census represent the most detailed and accurate snapshot of Culver's current population. Census data for the Town of Culver have been contrasted with data from the 2000 Census to document demographic shifts and market trends within the community. Additional market data regarding household income estimates for 2012 were also obtained from the *ESRI Business Analyst*, a nationally recognized provider of market and demographic data.

CURRENT TRENDS

Demographic data summarized in this section indicate that the total population and total number of households in Culver decreased between 2000 and 2010. Inflation-adjusted household incomes within Culver have also increased moderately over the past decade. Shifts have occurred within the community's age profile where the proportion of younger and middle-aged households has decreased and its older population has increased.

Population Change

Culver's population decreased in the ten years from 2000 to 2012 from a total population of 1,539 to 1,357, respectively. This 11.8% decrease is coupled with an 8.8% decrease in the number of households. Projections for 2017 estimate a 0.6% population decrease to 1,349.

Overall, the Town of Culver has experienced a decrease among its youth and middle-aged populations, while older households grew in number. Between 2000 and 2012, the median age increased by 6.7% to 46.0 years old. The median age is projected to continue to increase through 2017. The community is relatively racially and ethnically homogenous, with 95.8% identifying as "white alone" in the 2010 Census.

DEMOGRAPHIC SUMMARY TOWN OF CULVER & MARSHALL COUNTY 2012-2017

Town of Culver			
	Estimates		Change
	2012	2017	2012-2017
Population	1,357	1,349	-8 (-0.6%)
Households	599	599	0 (0.0%)
Median Age	46.0	47.2	1.2 (2.6%)
Median Household Income	\$42,264	\$46,999	4,735 (11.2%)

Marshall County			
	Estimates		Change
	2012	2017	2012-2017
Population	47,538	47,981	443 (0.9%)
Households	17,559	17,775	216 (1.2%)
Median Age	38.5	39.2	0.6 (1.6%)
Median Household Income	\$49,590	\$53,594	4,004 (8.1%)

*Single year estimates unavailable for 2010 median household income.

Source: *ESRI Business Analyst*; *Houscal Landline Associates*

HOUSEHOLD INCOME TOWN OF CULVER & MARSHALL COUNTY, 2000-2010

Household Income	Town of Culver				Marshall County			
	2000		2010		2000		2010	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
< \$15	130	19.5%	80	13.0%	1897	11.5%	2,216	359.2%
\$15 - \$24.9	106	15.9%	65	10.5%	2128	12.9%	2,513	407.3%
\$25 - \$34.9	110	16.5%	89	14.4%	2331	14.1%	2,344	379.9%
\$35 - \$49.9	129	19.3%	88	14.3%	3576	21.7%	2,471	400.5%
\$50 - \$74.9	93	13.9%	144	23.3%	3813	23.1%	3,982	645.4%
\$75 - \$99.9	38	5.7%	92	14.9%	1,631	9.9%	2,177	352.8%
\$100 - \$149.9	54	8.1%	41	6.6%	808	4.9%	1,473	238.7%
\$150 - \$199.9	1	0.1%	10	1.6%	129	0.8%	261	42.3%
\$200+	6	0.9%	8	1.3%	190	1.2%	290	47.0%
	2000	2010	Change		2000	2010	Change	
Median Household Income	\$33,818	45,313	\$11,495	34.0%	42,632	45,442	\$2,810	6.6%
Average Household Income	\$43,265	55,368	\$12,103	28.0%	50,251	55,280	\$5,029	10.0%

Source: U.S. Census, ESRI Business Analyst

Household Income

Average household income increased by 28% between 2000 and 2010, from \$43,265 to \$55,368, respectively. The rise in local household income reflects a marked decrease in the proportion of lower income households and moderate change among middle and upper income households. Further, the median household income is expected to increase another 11.2% between 2012 and 2017. These rates are similar to that of inflation.

NOTE: Household income is calculated as a measure of income, investments, assets and overall net worth. So, while older segments of the population will in fact experience declines in employment income, their net worth and disposable income tends to increase due to a combination of such things as a reduction in expenditures, home equity, retirement funds, and other factors.

Implications

While Culver's average household income rose 28%, the household's *actual spending power* stayed relatively static due to a simultaneous 26.6% increase in the cost of goods and services. Adjusted for inflation, Culver's average household income grew by only \$482 between 2000 and 2010.

The 12.1% population decrease, combined with relatively stagnant income, translates to a decrease in overall buying power among Culver households. When the average household income (adjusted for inflation) is multiplied by the number of households, it is estimated that the aggregate household income in Culver decreased by \$9,538,435 between 2000 and 2010.

LABOR FORCE & EMPLOYMENT OVERVIEW

TOTAL EMPLOYMENT

Historic employment estimates for 2002 through 2010 indicate that the number of jobs offered by Culver employers has fluctuated. After several years of increasing, then decreasing employment, robust economic growth between 2006 and 2008 led to a peak employment level of 1,081 jobs in 2008. ElKay Manufacturing opened in 2006 and was a significant contributor to job growth during this time.

Peak employment recorded in 2008 was followed by two consecutive years of job loss, with 2010 employment settling at 771 jobs. While 2010 employment was 29% lower than the high 2008, employment in Culver is still higher than in 2002 through 2005.

NOTE: Employment estimates are based on primary jobs. A primary job is defined as one at which the greatest number of hours were worked by an individual. This means that part-time jobs or sources of secondary income are not counted. Culver Academies (520 jobs in 2010) is located adjacent the Town and is not included in employment estimates and projections for Culver.

EMPLOYMENT BY INDUSTRY & EMPLOYER

Employment estimates for 2010 (the most recent year for which detailed data are available) show that the Town's economy is relatively concentrated, with two industries employing nearly half of the workforce. As shown in the table, the Manufacturing sector provided 207 jobs, representing 26.8% of all employment in Culver. The Educational Services sector provided the second largest number of jobs within the community, employing 135. Another eight industries employed at least 10 workers, the most being in retail trade with 111 jobs.

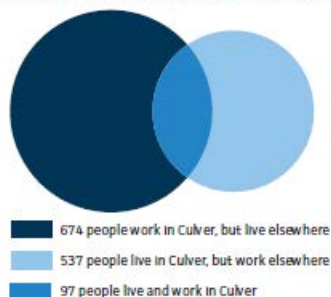
EMPLOYMENT BY INDUSTRY TOWN OF CULVER, 2010

Industry (NAICS Code)	Employees	
	771	100.0%
Manufacturing	207	26.8%
Educational Services	135	17.5%
Retail Trade	111	14.4%
Health Care & Social Assistance	98	12.7%
Accommodation & Food Services	95	12.3%
Government, Total	35	4.5%
Construction	23	3.0%
Information	16	2.1%
Finance & Insurance	11	1.4%
Other Services (excluding Public Admin.)	10	1.3%
Arts, Entertainment & Recreation	8	1.0%
Administrative and Support & Waste Management	7	0.9%
Professional, Scientific & Technical Services	6	0.8%
Wholesale Trade	5	0.6%
Real Estate & Rental and Leasing	3	0.4%
Natural Resources & Mining	1	0.1%
Transportation & Warehousing	0	0.0%
Management of Companies & Enterprises	0	0.0%
Utilities	0	0.0%

Source: U.S. Census Bureau, OnTheMapApplication; Historical Landmark Associates

The Town of Culver's largest employers include ElKay Manufacturing (238 jobs) and the Culver Community Schools Cooperation (160 jobs). ElKay and the school district account for more than 50% of the jobs located within the Town of Culver itself.

TOWN OF CULVER LABOR SHED



EMPLOYMENT PROJECTIONS

The table contains employment estimates for the State of Indiana's Economic Growth Region - EGR #2. This area is made up of the combined area of Elkhart, Fulton, Kosciusko, Marshall and St. Joseph counties. In addition to reported employment estimates, the table provides employment projections for the region.

Industries that are projected to be the largest contributors to job growth in the Culver region between 2008 and 2018 (the most recent years for which projections are available) include Educational Services and Health Care and Social Assistance. Manufacturing is the only sector projected to experience a significant loss of jobs between 2008 and 2018. This sector is projected to lose 2,369 jobs representing a decrease of 6.4%.

Jobs provided within the Town of Culver accounted for 0.2% of all jobs within the region. When Culver's local share is applied to the region's projected total employment growth of 26,744 jobs, Culver could stand to gain an additional 44 jobs between 2008 and 2018.

LABOR INFLOW/OUTFLOW ANALYSIS

The figure illustrates the volume of labor inflow and outflow for the Town of Culver in 2010.

- Dark Blue – Workers employed in Culver, but living outside the Town
- Light Blue – Workers employed outside of Culver, but living in the Town
- Medium Blue – Workers that live and work in the Town of Culver

In 2010, 87% of the community's estimated 771 primary jobs were performed by workers who live outside of Culver. Only 97 individuals (15.3%) both live and work within Culver, with 84.7% of local residents traveling to jobs outside of Town.

Data indicate that on a given weekday, the number of workers entering Culver (674) is approximately 25% greater than the number of workers commuting outside of the town (537). Culver's workers are travelling from throughout the surrounding region, with Knox, Rochester, and Plymouth being the largest sources for workers within Marshall County. Approximately 50% of people employed in Culver are travelling less than 10 miles and another 34% of all workers are commuting between 10 and 24 miles. A smaller proportion (15%) of Culver workers are commuting more than 24 miles to their places of work.



MCEDC MARKETING PLAN

In 2011, the Marshall County EDC engaged the consulting firm *Ady Voldtege* to evaluate how Marshall County can best position itself in marketing to companies within target industries. Target industries were evaluated based on a combination of factors such as projected growth, size of the industry within the county, earnings, and tax base.

The study, which focused on industrial users, identified the following industries as targets for marketing initiatives and future growth in Marshall County:

- Plastics and Rubber Products Manufacturing (NAICS 326) including Gasket, Packing, and Sealing Device Manufacturing (NAICS 339991);
- Metal Manufacturing including Primary Metal Manufacturing (NAICS 331) and Fabricated Metal Manufacturing (NAICS 332);
- Food Manufacturing (NAICS 311);
- Paper, Wood & Furniture Manufacturing including Wood Product Manufacturing (NAICS 321) and Furniture & Related Product Manufacturing (NAICS 337); and,
- Transportation & Warehousing (NAICS 48-49).

IMPLICATIONS

Culver's main industry is manufacturing (26.8% of all primary jobs); however, the local economy remains relatively diverse. Four other industries also compose more than 10% of total primary jobs: Educational Services (17.5%), Retail Trade (14.4%), Health Care & Social Assistance (12.7%), and Accommodation and Food Services (12.3%).

Regional projections indicate that key growth opportunities could include expansion in Health Care & Social Assistance; Construction; Professional, Scientific, and Technological Services; and Educational Services. These sectors are complemented by efforts by the MCEDC to attract additional manufacturing and logistics employment.

Moving forward, the Town should also seek to expand the number of employers across a range of industries and focus on balanced economic growth to attract and retain employers across a range of industries.

With an employment base larger than the size of the local labor force, Culver is not a bedroom community. In fact, the flow of 674 non-resident workers into Culver suggests an opportunity may exist for the Town to convert these commuters to residents. As a complement to business attraction efforts, the Town should seek to expand housing, retail, and dining options to be more attractive to local workers and their families.



RESIDENTIAL MARKET OVERVIEW

HOUSING PROFILE

Overall, the most prominent type of housing in Culver is an owner-occupied, single family home with three bedrooms. Rental units make up a one-fifth of the local housing stock and are dispersed among single family detached and multi-family structures. Data indicate that approximately one in ten housing units in Culver are vacant, but this proportion is likely much lower due to the significant number second homes in the community.

The majority of Culver's housing stock was built before 1939 and over half built before 1949. The 1970s and 1990s marked the high level of construction activity, when 178 units (21%) of all units in Culver were constructed. Only seven new housing units were reported to have been constructed in Culver between 2005 and 2011.

AGE OF HOUSING TOWN OF CULVER, 2007-2011 AVERAGE ESTIMATE

Year Built	Number	Percent
1939 and Earlier	338	40.2%
1940 - 1949	105	12.5%
1950 - 1959	62	7.4%
1960 - 1969	72	8.6%
1970 - 1979	92	10.9%
1980 - 1989	52	6.2%
1990 - 1999	86	10.2%
2000 - 2004	27	3.2%
2005 or Later	7	0.8%
Total	841	100%

Source: 2007-2011 Community Survey 5-Year Estimates

IMPLICATIONS

While owner occupied units are likely to remain the predominant housing type, shifts in household income may also point to increasing demand for attached single family houses and multi-family housing. The increasing age of Culver's population may also be indicative of growing demand for senior housing and housing for "empty nesters."

Rather than developing new residential areas on the outskirts of the community, it may be more beneficial to encourage new housing to primarily take the form of infill development and the replacement of existing housing units. Doing so would help stabilize existing neighborhoods, make the most efficient use of existing infrastructure, and concentrate activity within the Culver's established core.

Additional discussion of the local housing stock and infill development is located in the Residential Areas Framework Plan and Growth and Annexation Framework Plan components of **Chapter 5: Land Use and Development Plan**. Housing policies established in the Plan deal extensively with the issue of housing affordability related to Culver's reputation as a vacation community.

HOUSING BY TENURE & TYPE TOWN OF CULVER, 2007-2011 AVERAGE ESTIMATE

Total Housing Units	19,763	100.0%
Owner Occupied	13,652	69.1%
Renter Occupied	4,158	21.0%
Vacant	1,953	9.9%

Units in Structure by Tenure		
Owner Occupied	13,652	100%
Single Family Detached	12,707	93%
Two Family	191	1%
Multi Family	31	0%
Mobile Home or Other	723	5.3%
Renter Occupied	4,158	100%
Single Family Detached	1,742	42%
Two Family	659	16%
Multi Family	1,436	34.5%
Mobile Home or Other	321	8%

Number of Bedrooms by Tenure		
Owner Occupied	13,652	100.0%
Studio	0	0.0%
One Bedroom	352	2.6%
Two Bedrooms	2,545	18.6%
Three Bedrooms	7,174	52.5%
Four Bedrooms	2,800	20.5%
Five+ Bedrooms	781	5.7%
Renter Occupied	4,158	100.0%
Studio	193	4.6%
One Bedroom	857	20.6%
Two Bedrooms	1,602	38.5%
Three Bedrooms	1,238	29.8%
Four Bedrooms	230	5.5%
Five+ Bedrooms	38	0.9%

Source: 2007-2011 Community Survey 5-Year Estimates

RETAIL MARKET OVERVIEW

Defining the retail market for the study area requires a firm understanding of the context within which development would reasonably occur. Residents of Culver have limited retail and restaurant options within the Town limits, especially during the winter months, and travel to Plymouth, Knox, and other surrounding areas for shopping needs. The Downtown, Midtown, and Uptown areas located along Main Street and Lake Shore Drive provide for a mix of daily goods and services, specialty shops, and restaurants. In general, residents have indicated a desire for additional general merchandise and casual dining options in Culver.

RETAIL GAP ANALYSIS

The following analysis uses a comparison of projected spending by market area households to the existing supply of retail space in order to assess the potential for retail development in Culver and the surrounding area. This "gap" analysis provides an indication of "surplus" or "leakage" within a given retail category.

Surplus

In the accompanying chart, a "surplus" is a negative number in red. This indicates that the volume of goods and services supplied by local retailers (as measured by sales) exceeds the demand generated by local households.

The presence of a *surplus* within a given retail category suggests that local stores are completely satisfying for the range of goods and services provided in that category.

Leakage

In the accompanying chart, "leakage" is a positive number in green. Leakage indicates that demand exceeds supply and consumers are spending dollars outside of the market area. This leakage could potentially be recaptured and may represent a commercial opportunity within the market area.

It is important to distinguish between support in the market and development potential of a specific site or location. The availability of alternative sites, specifications of particular retailers, local business climate, infrastructure, the number of projects actively pursuing tenants, and similar issues can affect whether market potential translates to development potential.

RETAIL GAP ANALYSIS PROFILE 5 & 20 MINUTE DRIVE TIME, 2012

Summary Demographics	5 Minute Drive Time	20 Minute Drive Time		
2012 Population	1,510	21,153		
2012 Households	652	8,227		
2012 Median Disposable Income	\$35,496	\$34,927		
2012 Per Capita Income	\$23,974	\$20,136		
Retail Gap by Market Area (\$M)				
Total Retail Trade and Food & Drink	\$1.6	\$83.6		
Total Retail Trade	\$3.4	\$77.4		
Total Food & Drink	(\$1.8)	\$6.2		
Industry Group	Retail Gap (\$M)	Potential ¹	Retail Gap (\$M)	Potential ¹
Motor Vehicle & Parts Dealers	\$2.6	6,500	\$8.3	20,820
Furniture & Home Furnishings Stores	\$0.2	496	\$1.7	4,252
Electronics & Appliance Stores	\$0.3	662	\$3.4	8,500
Bldg Materials, Garden Equip. & Supply Stores	\$0.1	324	(\$0.9)	(2,144)
Food & Beverage Stores	(\$4.2)	(10,560)	\$14.4	35,961
Health & Personal Care Stores	\$1.1	2,745	\$15.3	38,243
Gasoline Stations	(\$0.3)	(739)	\$3.1	7,661
Clothing and Clothing Accessories Stores	\$0.5	1,131	\$7.7	19,229
Sporting Goods, Hobby, Book, and Music Stores	\$0.2	502	\$0.9	2,257
General Merchandise Stores	\$2.6	6,455	\$21.3	53,316
Miscellaneous Store Retailers	(\$0.1)	(256)	\$1.0	2,423
Non-store Retailers	\$0.5	1,179	\$1.2	3,053
Food Services & Drinking Places	(\$1.8)	(4,449)	\$6.2	15,543

¹ Potential based on an average annual sales per-square-foot of \$400.

Source: ESRI Business Analyst, U.S.; and Housel Longline Associates

Local Market Area (5 Minute Drive)

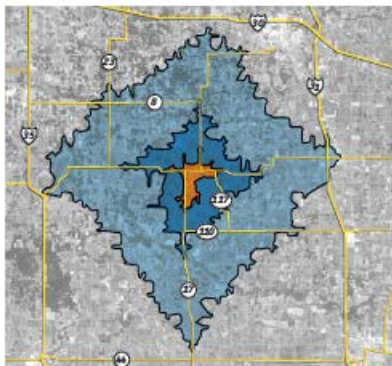
The area within a 5 minute drive of the intersection of Main and Jefferson encompasses the Town of Culver as well as households along the shores of Lake Maxinkuckee. This area represents *local* retail market area from which Culver business draw the majority of their patrons.

There is currently an unmet demand ("leakage") of \$1.6 million. Essentially, residents are leaving Culver to buy goods and services elsewhere because they are not offered locally. This translates into \$2,454 in lost spending per household. Potential growth opportunities include *General Merchandise Stores*, *Health and Personal Care Stores*, and *Clothing and Accessory Stores*. The market has a surplus of retail space in *Food and Beverage Stores* and *Food Services and Drinking Places*, among others.

Secondary Market Area (20 Minute Drive)

The area within a 20 minute drive time of Downtown Culver represents the Town's *secondary* retail market area. Retailers in Culver draw business from this area, but must also compete with larger retail hubs in nearby Plymouth and Knox.

In analyzing existing supply and demand, there is currently retail leakage of \$83.6 million. Given that approximately 21,153 individuals in 8,227 households reside within the market area, this leakage equates to \$10,162 in unmet demand per household and \$3,952 in unmet demand per capita.



DRIVE TIME MAP

- 5 Minute Drive Time
- 10 Minute Drive Time
- 20 Minute Drive Time

The five retail categories experiencing leakage, excluding *Motor Vehicle and Parts Dealers*, are: *General Merchandise Stores* (\$21.3M), *Health and Personal Care Stores* (\$15.3M), *Food & Beverage Stores* (\$14.4M), *Clothing and Clothing Accessory Stores* (\$7.7M), and *Electronics and Appliance Stores* (\$3.4M).

Development Potential

To more precisely depict true development potential, each category's leakage numbers are translated into the amount of square footage they could support, using an industry benchmark of \$400 in annual sales-per-square foot. For example, "Grocery Stores" are under-supplied by \$13.5M, reflecting an unmet demand of 33,750 square feet. Given that the median grocery store's size is 46,000 square feet, this suggests market accommodation of smaller grocery options. Similarly, Culver could likely support more than 53,000 square feet of new *General Merchandise Stores* and 38,000 square feet of *Health & Personal Care Stores*, among others.

Few industry groupings experience a surplus within the 20 minute drive time market. The only significant areas of saturation are *Building Materials*, *Garden Equipment*, & *Supply Stores* (-\$0.9M) and *Department Stores* (-\$3.6M), a subset of *General Merchandise Stores*.

IMPLICATIONS

The wide retail gap of \$83.6 million indicates that ample market room exists for Culver to expand its retail offerings, especially in general merchandise and food/beverage categories. The Town should evaluate development incentives and expansion opportunities that can strengthen the Downtown, Midtown, and Uptown areas, and position them as easily-accessible regional retail hubs.

Within 30 minutes of Culver sit two alternative retail options: Knox (population 3,704) along the US 35 corridor, and Plymouth (population 10,033) at the crossroads of US 30 and US 31. Local officials should consistently assess how Culver can best compete with these locations, especially among non-resident populations.

It is worth noting that the retail market implications noted in this section are conservative given that they are based on data from the US Census which is taken during a time when the Culver area's second home and vacation rental population is minimal. Adding these additional expenditures to the market serves to increase the amount of unmet retail demand observed within the Culver market area during the peak vacation months. Also, expenditures by visitors to Culver Academies provides additional support for retailers, albeit inconsistent.



PUBLIC OUTREACH

Chapter Three

The Community Outreach section summarizes input received from the Culver community throughout the planning process. The Comprehensive Plan provided Culver's residents and businesses with the opportunity to communicate what they believe to be the strengths and weaknesses of the community, and to prioritize what issues are most important for the Town to address.

Community outreach and citizen participation are the cornerstones of the planning process. Throughout the planning process, members of the community had several opportunities to provide input to the Comprehensive Plan and the Comprehensive Plan benefits from an active and engaged community which helped guide plan recommendations. Outreach activities included a community workshop, visioning workshop, key person interviews, and online surveys. The results of the outreach efforts are summarized below.

COMMUNITY WORKSHOP

A community workshop was conducted with Culver residents and other stakeholders on Monday, April 22, 2013. Participants were asked a series of questions, discussed their answers with the group, and collectively outlined what they perceive to be the issues and opportunities facing the Town today. The results of the questionnaire and related discussion are summarized below.

PRIORITIZED ISSUES & CONCERNS

After sharing their individual issues and concerns with the group, workshop participants prioritized the combined list of issues and provided a collective understanding of the issues most critical to Culver. The highest priority issues among workshop participants focused on addressing job creation, supporting local businesses, and attracting new year-round residents to Culver.

While every issue is important, the list below reflects the priorities as identified by workshop participants.

- Affordable housing and the ability to attract and retain young families to the community
- Attracting new businesses, including retailers, larger employers and business park users
- Lack of jobs
- Protection of Lake Maxinkuckee
- Support and promotion of local businesses
- Need for a more extensive hiking and biking trail network
- Multiple community identities – year-round residents, summer residents, Culver Academy – and the social dynamics between these groups

OTHER ISSUES & CONCERNS

Community members identified a wide range of issues and concerns, covering an array of subject matter during the community workshop. Issues identified by the group centered on the topics of maximizing use of park facilities and the lake, encouraging business growth, and enhancing the local housing stock. The complete list of issues identified by the group included:

- Empty storefronts in Culver's commercial districts
- Poor appearance and function of Culver's western gateways along the Thorn Road corridor
- Year-round programming of events and community recreation
- Need for a dog park
- Lack of economic growth
- Improving telecommunications, namely high-speed internet
- Parks programming for all ages
- Better use of Lake Maxinkuckee by residents
- Preservation of local heritage
- Seasonal economy
- Housing maintenance, absentee landlords, and code enforcement
- Need for indoor fitness and recreation facilities
- Aging population and related needs for housing and services

SPECIFIC PROJECTS OR ACTIONS

Workshop participants were asked to describe specific projects or actions that they would like to see the Town undertake. Responses to this question were evenly spread among the topic areas. Responses included a broad range of ideas across a number of topics, categorized below for convenience.

Community Image

- Better define Culver's community identity and outside image
- General cleanup and razing of eyesore structures throughout the Town

Parks and Recreation

- Outdoor ice skating rink *
- Development of a regional trail network connecting to Plymouth
- Develop SR 10 park property, use funds to create a regional camping facility and trails

Land Use & Development

- Broadening the housing market, creating more affordable housing options
- Reopening a movie theater
- Western gateway redevelopment including the potential development of a business park

Town Governance & Infrastructure

- Update the zoning district regulations and zoning procedures to eliminate ambiguities
- Build cohesiveness among various government bodies (e.g. BZA, Town Council, Plan Commission)
- Town-wide sidewalk network
- Repaving and recurfing of local streets
- Water plant upgrades
- Better representation of all groups at various community meetings and Town meetings
- Improve stormwater management

Economic Development

- Town-wide activities and promotions to benefit downtown businesses
- Zoning to concentrate businesses downtown
- Indoor/outdoor waterpark with hotel
- Land bank properties to facilitate redevelopment
- Establish an airport business park
- Affordable housing and affordable commercial environment

NOTE: Items with an asterisk (*) indicate actions/improvements that were underway or completed as of the adoption of the Comprehensive Plan.

STRENGTHS & ASSET

Participants were asked to identify the Town of Culver's primary strengths and assets. These items add to the quality of life within the community, and the Comprehensive Plan was built upon these strengths to ensure that Culver remains vital and successful. The group discussed the following assets:

- Lake Maxinkuckee
- Culver Academy
- Genuinely caring community
- Friendly volunteer spirit among residents
- Different groups get along
- Safe community
- Overall Town appearance is positive
- Regional image is good with room for improvement
- Culver gives visitors a 'wow factor'
- Good restaurants



KEY PERSON INTERVIEWS

Over the course of April 22 and 23, 2013, the consulting team conducted a series of interviews with individuals and groups representing a wide range of interests. While the interviews were conversational in nature and related directly to the particular individual or group, questions were structured to relate to four main topics that involved the character of Culver, its strengths, weaknesses, and issues.

Interviewees all described the “tale of three cities,” in which Culver has three identities: as a home for Culver Academies, a lakeside summer retreat, and a year-round population. While the character of the Town was described from small town to seasonal, many felt that the Academy defined the character to many outsiders. In addition, many felt that despite the number of year round residents and businesses (and the presence of the Academy), Culver is viewed as a seasonal Town. There is also a feeling that this image is growing as more properties are acquired as “second homes” within the Town.

Culver’s issues, assets and character were often woven together and interchanged. Interviewees cited Culver Academy as a community asset for putting the Town “on the map” and attracting visitors and revenue to the area. Philanthropic endeavors and other contributions have made the Academy a good partner with the Town. It was pointed out that the relationship between the Academy and the Town has been improving over the years and is perhaps as good as it has ever been.

Among the Town’s great assets include Lake Maxinkuckee. It attracts visitors and investment, which has a positive economic impact on the Town; however, it was also identified as an issue in terms of the division between the seasonal and year-round populations. Nevertheless, Culver residents were cited as contributing to the charm and character of the Town, and in that respect, were one of Culver’s primary assets.



Finally, the Culver Business community and Culver Schools were mentioned as community assets. It was noted that several new businesses have opened in recent years that have helped to make Culver more of a destination. And while there is concern that the State will consolidate Culver Schools with another District, the Schools were viewed favorably and as a community asset.

Interviewees noted the seasonal nature of the community as Culver's single biggest weakness/disadvantage. Business owners, more than anyone else, emphasized this as a weakness. However, it is important to note that many of the businesses depend on the seasonal population for their revenue. Nevertheless, the fact that it does not sustain during the off-season is a primary concern. This disadvantage is intertwined with issues of housing affordability for young families and well-paying jobs, which would support a more robust, year-round economy.

Lake quality and sustainability presented an important issue confronting the Town. The future of the lake and need for maintaining water quality and the integrity of the shoreline was discussed. This issue related heavily to the town's seasonal draw and the high housing prices for lake-side property. While the lake's health is vital to the environment and economy, creating a strong pull for out-of-towners, there is concern that the young families and much of the local workforce cannot afford to live in Culver.

Lastly, interviewees were asked to name one project or improvement that would help the Town. The answers included attracting businesses that will be sustainable year-round, in order to foster a twelve month economy; preventing the consolidation of Culver Schools; improving the appearance of the Town's gateways; building a hotel to cater to visitors and businesses; increasing communication among the Town's population segments; and finally, developing and enforcing a maintenance code related to the appearance and maintenance of both residential and commercial properties.

ON-LINE QUESTIONNAIRES

Community members had access to on-line surveys to further expand upon concerns and also to reach those who may not have been able to provide in-person input. An on-line resident survey was available to solicit community-wide opinion on a range of topics and issues, as well as an on-line business survey to gather information on those issues and concerns most important to the Town's business community. These surveys were made available throughout the planning process, the results of which are summarized below.

RESIDENT SURVEY RESULTS

Throughout the outreach process, residents were asked to share their thoughts about Culver's current needs and what they wished to see in the future through an online questionnaire. Not only did an impressive total of 153 people take the survey, there was a diverse pool of respondents, both in age and years of residency. Ages ranged from under 18 to over 75 years old and respondents lived in Culver for less than one year to more than thirty years. The majority of recent residents that responded had moved to Culver from outside of Indiana or were seasonal visitors. In addition, most respondents either worked in Culver or were retirees.

When asked about influential features about Culver, the top three choices respondents identified were its small town character, safety and security, and the friendliness of community residents. A lack of employment opportunities, a lack of retail, and poorly maintained/vacant properties were identified as the three biggest threats to the quality of life in Culver. Across the board, respondents felt that attracting new businesses was very important to all areas of Culver, particularly downtown. Similarly, residents were supportive of tax incentives to help retain existing businesses and attract new businesses.

For the most part, survey respondents rated Culver's arterial roads and points of entry in the community highly, and they were most interested in seeing trails added to the Town. Overall, residents identified Culver's greatest strength as its natural environment and its greatest weaknesses as development and growth potential. Survey respondents overwhelmingly choose single-family homes as the type of development they wished to see built. A variety of non-residential development types were desired by respondents including retail stores, industrial uses, and entertainment venues.

BUSINESS SURVEY RESULTS

During the planning process, business owners were asked to contribute their points of view on the strengths and weaknesses of running a business in Culver and ways to improve the business climate. A total of 19 businesses took the survey and over half of the respondents had owned a business in Culver for more than 10 years. A wide range of business types were represented from professional offices to restaurant establishments to construction companies.

Proximity to home, parking availability, and security were identified as the greatest advantages for businesses owners. The top two improvements that respondents wished to see in Culver were more support for local businesses and lower taxes. Culver's greatest strength, according to respondents, was Lake Maxinkuckee and the Culver Academies, while the biggest weakness was marketing and production. Similarly, when asked about the most important thing the Town could do to improve the business climate, most respondents suggested marketing and promotion to entice more visitors to Culver.

Overall, respondents thought that public facilities and services were in good or fair condition, however they identified some areas needing improvement including data and technology infrastructure, a community meeting space, and storm water drainage. In the future, the most popular development types of respondents included retail, residential, mixed use, and entertainment development types and the least popular was industry and restaurants. Business owners generally believe Culver has improved over the last ten years or since they first arrived and wish to remain in Culver.



SMAP

In addition to online surveys, community members could use the internet-based sMAP tool. The sMAP application is an online mapping tool that allows visitors to the website to identify, map, and comment on areas of concern and valued community assets. In total, participants created nine maps with 146 points of interest.

This input from community members was used for the creation of a composite map of community issues that assisted with the identification and establishment of community goals and objectives. Points of interest are grouped by type and summarized below:

COMMUNITY ASSETS

Assets to the community that should be maintained or enhanced.

While many locations throughout Culver were mapped for a total of 39 points, Lake Maxinkuckee, downtown Culver and its shops and restaurants, and Culver Academies were repeatedly marked as the most popular community assets. Other assets identified included Culver Community High School and Elementary School, and the many environmental features surrounding the Town.

DEVELOPMENT PRIORITY SITES

Sites that should be developed or redeveloped in the short term.

Multiple points out of 20 indicated that land east of SR 17 should be used for industrial development to provide employment opportunities. Several areas were also identified for residential development; people would like to see a more diverse variety of housing options provided. One point identified the extension of a high-speed fiber network from Plymouth to Culver to aid development opportunities throughout Town.



Development Priority Sites



Community Assets



Areas of Poor Appearance



Problematic Intersections

AREAS OF POOR APPEARANCE

Areas that are unsightly or could benefit from additional landscaping or aesthetic improvements.

Nearly half of the 16 points identified the southern part of Town to be in need of infrastructure improvements and property maintenance. The commercial areas at the intersections of SR 10 and Lake Shore Drive and SR 17 and Jefferson Street (Former Boetsma's Store) are in need of aesthetic improvements, especially since they are gateways into Culver.

PROBLEMATIC INTERSECTIONS

Intersections that are a safety concern or impact the smooth flow of traffic.

Several points identified the intersection of SR 17 and W Jefferson Street and SR 17 and W Mill Street as potentially needing improvement as the Elkay facility expands. Academy Road also presented multiple intersection issues. The geometry of Academy Road and Highway 10 creates a hazard, especially as one of the entrances into Culver, while Academy Road and North Slate Street has many competing user groups, creating a hazardous environment for students at Culver Middle/High School.

PUBLIC SAFETY CONCERNS

Areas that pose a concern to public safety and pedestrians.

Public safety concerns all involved issues with the transportation network. A jog along Lakeshore Drive and Jefferson Streets creates unsafe road conditions, while poor sidewalk maintenance and gaps lead to potentially unsafe pedestrian experiences.

DESIRED USE/DEVELOPMENT

Identifies an area and a use that should be developed.

Several of the 41 points called for the annexation of land immediately west of SR 17. Other points identified developing vacant sites and underutilized parking lots in and around downtown. Residential and commercial development made up many of the remaining points.



Desired Use/Development



VISION, GOALS & OBJECTIVES

Chapter Four

The Vision, Goals, and Objectives establish an overall “vision” for the future of the Town of Culver and provide specific focus and direction for subsequent plan recommendations. Goals and objectives are provided for a variety of topics having an impact on the Town and its overall quality of life.

The Vision Statement is a narrative that describes the desired accomplishments and achievements that will occur within the Town of Culver after the creation of the Comprehensive Plan in 2013. The Vision Statement incorporates the main ideas and recurring themes discussed throughout community outreach efforts, including key person interviews, on-line questionnaires and community issues mapping, meetings with Town staff and officials, and the visioning workshop.

The Vision Statement provides a foundation for the goals, objectives, policies, and recommendations contained in the new Comprehensive Plan. The Vision Statement tells the story of how life in Culver will change for the better over the next 15 years.



Christopher Huffman, Flickr

OVER THE NEXT 15 YEARS, THE TOWN OF CULVER WILL...

...experience a mix of growth, reinvestment, and expansion. The Town, in partnership with other public and private entities will find success in attracting new businesses to the area and families to occupy a growing housing stock. The Town's established Downtown, Midtown, and Uptown districts will be revitalized as growth areas including the SR 17 corridor are developed and become home to a new generation of employers and families.

Culver's excellent school system, wide range of high quality housing options, vibrant commercial districts, employment opportunities, and positive relationship with the Culver Academies will continue to make the Town of Culver a sought after community in which to live and do business. A healthy and clean Lake Maxinkuckee will also continue to be a significant asset to the community, providing recreation opportunities for local residents and drawing visitors from throughout the Midwest and beyond.

The Town will also expand its zoning jurisdiction to establish control over future development having an impact on the long term health of Culver's economy, quality of life, and community image and identity.

CULVER'S NEIGHBORHOODS WILL...

...witness reinvestment providing an increased range of housing options to the growing number of residents who both live and work in Culver. The Town will encourage a mix of high-quality senior housing, townhomes, and multi-family developments to accommodate residents through all stages of life, from young professionals and first-time home buyers, to empty nesters and seniors. The Culver housing stock will have options available to all income levels. The Town's established neighborhoods will be further strengthened through a combination of reinvestment in infrastructure and programs designed to encourage reinvestment in the existing housing stock.

For additional discussion of Culver's neighborhoods, refer to the Residential Areas Framework Plan section in **Chapter 5: Land Use and Development Plan**.

CULVER'S COMMERCIAL DISTRICTS WILL...

...flourish with new retailers, restaurants, and service uses moving to the area to serve the growing number of year round residents as well as tourists and seasonal residents. The Town will strengthen the identity of each district (Downtown, Midtown, and Uptown) by encouraging development that reinforces their unique functions within the community. Strategic investments in streetscape and wayfinding will also ensure that each district maintains its distinctive character. These projects will be complemented by an expanded menu of assistance programs and incentives to facilitate new development and improvements to existing commercial properties.

For additional discussion of Culver's commercial districts, refer to the Commercial and Employment Areas Framework Plan section in **Chapter 5: Land Use and Development Plan**.



CULVER'S INDUSTRIAL AREAS WILL...

...be expanded and the number of local employers will grow. The Town will work with property owners and partner organizations to establish a new business center along the SR 17 corridor. Joint marketing efforts with Marshall County and the State will be complemented by a Town-led effort to extend infrastructure to key sites. These efforts will serve to attract a variety of office and industrial users to the area, further bolstering the Town's increasingly diverse tax base.

For additional discussion of Culver's industrial areas, refer to the Commercial and Employment Areas Framework Plan section in **Chapter 5: Land Use and Development Plan**.

CULVER'S ROADWAYS WILL...

...continue a transformation into "complete streets", providing safe and efficient transportation for automobiles, bicycles, and pedestrians. The Town continues to secure grant funding for its efforts to install bicycle and pedestrian amenities along major roadways including Main, Lake Shore, SR 10, and SR 17. The Town will also make great strides in installing new sidewalks throughout Culver's older neighborhoods and improving pedestrian safety.

For additional discussion of Culver's roadways, refer to **Chapter 6: Transportation and Mobility Plan**.



Stephen Wolf, Flickr

CULVER'S PARKS AND ENVIRONMENTAL FEATURES WILL...

...be preserved and enhanced. Lake Maxinkuckee will continue to be a cherished asset by local residents and visitors alike. The Town will maintain positive partnerships with the County, Lake Maxinkuckee Environmental Council (LMEC), and other groups to protect the Lake Maxinkuckee watershed and preserve additional sensitive natural areas. Culver Park will remain the gem of the park system, but Culver's inventory of parks will also be expanded. Neighborhood parks will be developed alongside new residential neighborhoods and new parks will be established within the Town's previously underserved neighborhoods. A new recreation center located near the Culver Community Schools complex will also provide residents with numerous amenities and will serve as a year-round venue for organized sports and community events.

For additional discussion of Culver's parks and natural areas, refer to **Chapter 7: Open Space, Recreation, and Environmental Features Plan**.

CULVER'S SERVICES AND INFRASTRUCTURE WILL...

...continue to attract families to the community. Excellent public safety and Town services, a quality public library, and a highly regarded school system will continue to provide for an excellent quality of life in Culver. The growth of local employment and housing will add to this and result in increased enrollment in the Culver Community School District, which will continue to serve students in all grade levels. The school district will remain an active partner in providing opportunities for recreation and youth programming beyond the school day.

The development of a civic campus along North Lake Shore Drive, including a new Town Hall and joint Public Safety facility, will enable the Town to offer high quality public safety and services in a more coordinated and efficient manner while providing room for expansion as needed. The Town's continued investment in water, waste water, and storm sewer infrastructure will also ensure that the Town has ample capacity to accommodate the community's needs for generations to come.

For additional discussion of Culver's community services, refer to **Chapter 8: Community Facilities and Infrastructure Plan**.



CULVER GOALS & OBJECTIVES

The Town of Culver's Comprehensive Plan looks forward over the next 15-20 years and envisions where the Town wants to be in the future. The Plan's goals and objectives outline how the Town can achieve its desired outcomes and form the framework for planning recommendations, policies, future projects, and actions.

Goals describe desired end situations toward which planning efforts should be directed. They are broad and long-range. They represent an end to be sought, although they may never actually be fully attained.

Objectives describe more specific actions that should be undertaken by the Town to advance toward the overall goals. They provide more precise and measurable guidelines for planning action.

Together, the goals and objectives provide specific direction and serve as a guide for the evaluation of development proposals and land use alternatives. They are based heavily on the input that resulted from the Comprehensive Planning process. In addition to the input received from public participation, these goals and objectives are based on input from the Comprehensive Plan Steering Committee and technical analysis performed by the consultant team.

The goals and objectives are presented based on the following categories:

- Housing & Neighborhoods
- Commercial Districts
- Industrial Development
- Community Facilities & Services
- Community Infrastructure
- Parks & Recreation
- Sustainability
- Community Character & Identity
- Transportation & Mobility
- Economic Development & Local Governance



HOUSING & NEIGHBORHOODS

Goal: Strengthen Culver's neighborhoods with a variety of housing options that accommodate a range of ages and incomes that serve to attract families to the Town of Culver.

Objectives:

1. In accordance with the Land Use Plan, encourage development of a range of housing products including owner- and renter-occupied single family detached homes, single family attached homes, and multi-family products.
2. Revise land use and development regulations to accommodate a variety of lot sizes, unit sizes and types, and allow for greater flexibility in developing and marketing housing within Culver.
3. Preserve sound, existing housing through active code enforcement; preventative maintenance and home improvement incentives and similar programs.
4. Encourage the development of quality housing and support services for Culver's senior population.
5. Ensure that all neighborhoods have safe and convenient pedestrian and bicycle access to local commercial districts, community facilities, schools and Lake Maxinkuckee.
6. Recognize the importance of the second home market to the local economy, while simultaneously encouraging diversity in local housing options.

COMMERCIAL DISTRICTS

Goal: Maintain vibrant commercial districts that provide for the day-to-day needs of year-round Culver residents as well as seasonal residents and visitors.

Objectives:

1. Continue to enhance the Downtown and Midtown districts as unique shopping, dining, and cultural destinations while respecting the traditional scale and character of the existing development and the surrounding neighborhoods.
2. Where possible, maintain and expand the presence of commercial and mixed-use buildings constructed at the sidewalk along the Main Street and Lake Shore corridors and adjacent portions of side streets to help increase a sense of activity and pedestrian scale within the Downtown and Midtown areas.
3. Establish land use and development controls that encourage higher density, mixed-use development within the Downtown.
4. Promote the comprehensive redevelopment of vacant or underutilized properties within the Uptown district and nearby SR 10 corridor and assist with property assembly where necessary and appropriate.
5. Continue to maintain a positive partnership between the Town of Culver and the Chamber of Commerce to facilitate the planning and marketing of year-round special events in the Downtown and Midtown areas.
6. Conduct a hotel feasibility analysis to explore the potential for hotels and other lodging in Culver.



INDUSTRIAL & BUSINESS PARK DEVELOPMENT

Goal: Facilitate industrial and business park development to attract new employers, expand the local workforce, and diversify the tax base.

Objectives:

1. Pursue certification from the Indiana Economic Development Corporation's (IEDC) Shovel Ready Program.
2. Work with local property owners to establish the Western Gateway Business Center and facilitate marketing of potential sites.
3. Work with MCEDC to modify and update marketing efforts to highlight Culver's TIF Districts, potential incentives, and market Culver's industrial opportunity sites to targeted industries.
4. Utilize incentives to assist with the development of local access roads and the extension of infrastructure to desired end users.
5. Ensure that areas targeted for employment generating uses are protected.
6. Incorporate natural features within the design of industrial/business parks and buffer those areas from existing and planned residential development.
7. Establish identity and design standards, including way finding signage, for industrial/business park development to maintain a quality environment.

COMMUNITY FACILITIES & SERVICES

Goal: Ensure effective and reliable services and facilities, including: schools, libraries, police, fire and EMS protection for all residents and businesses in Culver.

Objectives:

1. Establish a joint public safety facility to coordinate police, fire, and EMS services and ensure effective and timely response to all portions of the Town.
2. Establish a new Town Hall facility in concert with the development of a new joint public safety facility.
3. Implement an economic development strategy designed to create jobs and entice families with school age children to invest in and locate to Culver, in turn bolstering school enrollment and enhancing school quality.
4. Work in partnership with Culver Community School District to implement a strategic plan to address enrollment issues.
5. Maintain open and frequent communication with Culver Academies to strengthen the relationship as a Town partner.
6. Seek opportunities to partner with the Culver-Union Township Public Library through joint programming and shared Town and Library facilities.
7. Explore the demand and potential for additional health care facilities within Culver to provide needed services to residents.
8. Utilize traditional and web-based public engagement tools to foster open dialogue between the Town government and its residents and businesses, and build public awareness regarding Town-led initiatives and projects.



COMMUNITY INFRASTRUCTURE

Goal: Ensure that Culver grows in a responsible and sustainable manner and maximizes the effectiveness of municipal infrastructure and services.

Objectives:

1. Ensure that all neighborhoods have basic infrastructure, including water, storm and waste water management, sidewalks, and street lighting.
2. Coordinate infrastructure improvement projects undertaken by different agencies and departments to reduce project redundancies and minimize the total cost of improvements.
3. Minimize the required capacity of stormwater infrastructure through a combination of on-site detention and management and the use of Low Impact Development (LID) strategies and Best Management Practices (BMPs).
4. Establish a Capital Improvement Plan to inventory Town assets and infrastructure and properly budget for and implement improvement, expansion, and maintenance with an emphasis on enhancing infrastructure in already developed areas or in areas easily served by logical extensions to existing services.
5. Continue to work with local utilities to upgrade and modernize infrastructure within Marshall County and maintain reliable service throughout the Culver community.
6. Require developers to assist in funding infrastructure improvements necessary to accommodate new development.
7. In accordance with the Land Use Plan, strategically annex properties on the periphery of the Town to capture important development areas, ensure quality development, and preserve important open space.



PARKS & RECREATION

Goal: Expand parks and recreation offerings throughout Culver while enhancing access to Lake Maxinkuckee.

Objectives:

1. Continue to plan and budget for the maintenance, enhancement and expansion of existing parks, recreation facilities and programming.
2. Identify opportunities for new park sites in established neighborhoods including the conversion of vacant lots and other underutilized parcels to parks and open space.
3. Develop new parks in Culver's growth areas through the effective use of parkland dedication requirements to incorporate open space throughout the Town's new residential neighborhoods.
4. Partner with Marshall County, the Department of Natural Resources (DNR), and other stakeholder groups to maintain and enhance existing public access points to Lake Maxinkuckee for recreation in an environmentally responsible manner.
5. Partner with property owners and community stakeholders to facilitate the development of a regional campground facility along the SR 10 corridor.
6. Using a combination of dedicated paths, on-street bike lanes and shared lanes, establish an integrated trail network throughout the Town of Culver and encircling Lake Maxinkuckee.
7. Work with Culver Community Schools, the Boys and Girls Club, and other partner organizations to provide a diverse range of parks and recreation programming for all ages.
8. Explore the feasibility of and community support for building a community and recreation center to provide for year-round recreation activities.
9. Utilize environmental education to promote preservation and leverage Culver's natural areas as economic development assets.



SUSTAINABILITY

Goal: Preserve and enhance Lake Maxinkuckee and other natural areas that contribute to quality of life and define the community character of Culver.

Objectives:

1. Continue to work with the LMEC to implement watershed management techniques to improve water quality and preserve Lake Maxinkuckee as a community resource.
2. Continue to review and update development regulations to minimize the impacts of future development on Town infrastructure and natural systems.
3. Partner with the Lake Maxinkuckee Environmental Council and Lake Maxinkuckee Association on projects and initiatives related to the health and management of the lake.
4. Encourage the use of best management practices to protect local watersheds and valued natural areas.
5. Promote the protection of sensitive natural areas, including water bodies and wetlands, through permanent protection methods such as conservation easements, nature preserve dedication, land trusts, and/or public acquisition.

COMMUNITY CHARACTER & IDENTITY

Goal: Embrace and build upon Culver's unique history and character, and define the way the community is perceived throughout the region.

Objectives:

1. Expand branding and marketing initiatives to promote Culver's small town charm and resort destination qualities, while promoting the importance of Lake Maxinkuckee and Culver Academies.
2. Create prominent gateway features at key points of entry to the community and its commercial districts, announcing entry into Culver and communicating a unique image and identity to visitors.
3. Building on the Downtown streetscape program, install streetscape elements along the remainder of the Lake Shore that establishes a unified sense of identity throughout the corridor.
4. Establish programs, including design standards and incentives, to facilitate strategic rehabilitation, context-sensitive infill development, and the preservation of historic sites and neighborhoods.
5. Establish policies and procedures for the strategic preservation of Culver's brick streets through targeted restoration, repairs, and reconstruction.
6. Minimize the encroachment and impacts of commercial districts and industrial uses on adjacent neighborhoods through screening and buffering.

TRANSPORTATION & MOBILITY

Goal: Maintain a comprehensive system of roads, trails, and sidewalks that enhances local and regional mobility.

Objectives:

1. Continue to ensure that adequate funding is allocated in the Town's annual budget for road maintenance.
2. Where possible, realign 'S'-curves or offset intersections to enhance traffic flow and safety.
3. Create a comprehensive public pedestrian network, prioritizing improvements in areas surrounding commercial districts, community assets, or educational facilities.
4. Require appropriate pedestrian and bicycle amenities in both private and public development projects.
5. Install a Midtown gateway feature including a visible, safe pedestrian crossing across Lake Shore Drive at Culver Park.
6. Preserve the right-of-way necessary to implement improvements identified in this Comprehensive Plan and other regional transportation plans.

ECONOMIC DEVELOPMENT & LOCAL GOVERNANCE

Goal: Create an effective economic development strategy and local policies built on collaboration with residents, businesses, developers, and partner agencies.

Objectives:

1. Communicate regularly with other local and regional governments and agencies to coordinate on mutually beneficial planning initiatives and projects.
2. In partnership with the Marshall County Convention & Visitors Bureau and Chamber of Commerce in Culver, develop a coordinated program to brand and market the Town to prospective businesses and residents.
3. Identify business development sectors and establish marketing campaigns to recruit employers from targeted industries.
4. Identify small business assistance programs to stabilize and improve conditions for existing businesses.
5. Partner with the Culver Chamber of Commerce, Marshall County Economic Development Corporation, and other organizations to offer business development courses, events, counseling, and other programs to local businesses and entrepreneurs.
6. Target the area surrounding Jefferson Street and SR 17 intersection for industrial and business park development.



LAND USE & DEVELOPMENT PLAN

Chapter Five

The Land Use and Development Plan serves to strengthen Culver's neighborhoods while maintaining and expanding upon the Downtown, Midtown, and Uptown commercial districts that provide for the day-to-day needs of year-round Culver residents as well as seasonal residents and visitors. The Plan also seeks to facilitate new employment-related development to expand the local workforce and diversify the tax base.

The Land Use and Development Plan establishes a framework for future planning decisions that builds upon the desired characteristics of the Town's established residential neighborhoods and commercial districts. The Plan establishes land use designations for all areas of the Town and its extraterritorial planning jurisdiction (ETJ) as permitted by Indiana State Statutes.

FRAMEWORK PLANS

In addition to Town-wide land use policies, the Land Use and Development Plan includes three framework plans that provide further guidance with regard to the unique issues facing the Town's 1) Residential Areas and 2) Commercial and Employment Areas.

READER'S NOTE: Policy Statements

Throughout the Land Use and Development Plan, key plan recommendations and policies are highlighted using *italicized text*. Supporting narrative related to a given policy then appears in the paragraph that immediately follows. This is done to make the plan document more user-friendly to those interested in a specific topic in a given chapter.

EXISTING DEVELOPMENT PATTERN

Building on Culver's existing patterns of development, the goal of the Land Use and Development Plan is to enhance the Town's existing residential neighborhoods and commercial areas while strengthening Culver's reputation as a vacation destination and desirable community within which to raise a family.

Furthermore, the Plan strives to foster a compatible land use and development pattern that promotes reinvestment in the Downtown, Midtown, and Uptown areas. Policies focus on infill and redevelopment opportunities, appropriately expanding industrial areas, protecting established residential neighborhoods, and discouraging the premature conversion of agricultural land and valued natural areas. Plan recommendations seek to balance pressures for growth with the need for responsible and efficient use of Town resources.

Land Use Sustainability Recommendations

Land use and development policy is a critical component in creating a sustainable future for Culver. There are numerous ways in which the Town can support more sustainable land use and development practices, such as:

- Planning for a mix of land residential, commercial, and employment related uses to ensure a diverse tax base.
- Encouraging infill development and reinvestment to make the most efficient use of Town resources.
- Expanding housing options available to residents at all income levels.
- Promoting mixed-use and multi-family development within and near the Downtown and Midtown areas and community assets such as Culver Park to reduce reliance on the automobile, support local businesses, and improve resident health by promoting walkability.
- Requiring new development to incorporate environmental features and minimize impacts to the natural environment.

A GENERAL GUIDE

It is emphasized that the Land Use and Development Plan is a general guide for growth and development for the Town as a foundation for future decision-making; it is not a site specific development plan. While the Land Use and Development Plan provides specific guidance on land use decisions, it is also flexible enough to allow for individual negotiations and the consideration of creative approaches to land development that are consistent with the policies and guidelines included in the Comprehensive Plan.



FUTURE LAND USE

The Land Use and Development Plan identifies appropriate uses throughout the Town of Culver to provide for compatible and orderly development. The Land Use and Development Plan identifies the following primary lands uses:

SINGLE-FAMILY

Detached single-family homes are the most predominant land use with the Town of Culver. The single-family land use includes a wide variety of housing types from smaller lot, traditional neighborhoods to larger estates located along the Lake Maxinkuckee waterfront. In addition to single-family homes, this land use includes high quality single-family attached dwellings, such as townhomes and rowhomes.

MULTI-FAMILY

Multi-family development consists of structures with multiple housing units stacked vertically and attached horizontally, typically having common entrances and hallways and shared building amenities. Examples of multi-family residential developments include apartments, condominiums, and senior housing. Multi-family residential developments should be used as an opportunity to provide quality senior housing and workforce housing. As a more intense use, multi-family development should be designed to minimize impacts to surrounding residential neighborhoods and sensitive natural areas.

GENERAL COMMERCIAL

General commercial areas provide for the day-to-day needs of Culver residents and businesses. The Town's general commercial areas located in the Uptown areas represent those areas best suited to accommodate more intense development and larger-scale commercial users. Development in general commercial areas near mixed use areas such as the Downtown and Midtown areas should be of a smaller scale and lesser intensity so as to be considered compatible with adjacent and nearby residential uses.

MIXED USE

Mixed use development is characterized by multi-story structures with retail, restaurant, and service uses on the ground floor and office or residential uses on the upper floors where appropriate. Mixed use should be encouraged along Main Street and intersecting side streets in the Downtown area as well as along Lake Shore Drive in the Midtown area. Mixed use buildings should be located at or near the sidewalk with parking in the rear, so as to establish a consistent streetwall and foster a sense of activity. Mixed use areas provide for both the needs of the local community as well as visitors who are drawn to the unique environments of Downtown and Midtown Culver.

INDUSTRIAL / BUSINESS PARK

Industrial/business parks should consist of a range of business uses, including service and consumer-oriented businesses, research and development, distribution, and light manufacturing. While industrial uses are desirable and contribute to the economic health of the community, they can also negatively impact the environment and the quality of life for residents living in adjacent properties. Accordingly, the Land Use and Development Plan identifies arrangements that seeks to minimize land use conflicts and promote separation from residential areas.

INSTITUTIONAL

Institutional uses include a variety of uses that generally serve the public such as municipal facilities, other government facilities, utilities, schools, and religious institutions. These uses provide essential facilities and services to the community and are scattered throughout the Town. These uses are shown on the Land Use and Development Plan, but are also presented in more detail in Section 8: *Infrastructure and Community Facilities Plan*.

RURAL

Areas designated as rural are intended for the primary purpose of cultivating the land, producing crops, and raising livestock. Although some isolated residential properties exist within the areas designated as rural, non-agricultural uses should be limited in scale and complementary to agricultural uses. Development in these areas should preserve open space and environmental features where possible, including existing wooded areas, waterways and wetlands, and natural topography.

PARKS & OPEN SPACE

The parks and open space land use category includes parks and other areas of open space that contribute positively to the community's overall quality of life. This land use category also includes environmental features such as wooded areas, lakes, wetlands, streams, and other potentially sensitive water features. The parks and open space category and its various components are discussed in more detail in Section 7: *Parks, Open Space, and Environmental Features Plan*.





LAND USE & DEVELOPMENT PLAN

The Land Use Plan identifies the appropriate uses that will best meet the needs of the Culver community over the long-term and will result in the Town's orderly and efficient development. The Land Use and Development Plan provides policies and identifies appropriate land uses for the future development of the Town of Culver and its growth areas. The primary land uses identified in the Land Use and Development Plan include three residential uses, three commercial and employment uses, parks and open space, and institutional uses.

MAP LEGEND

- Single-Family Detached/Attached
- Multi-family
- General Commercial
- Mixed Use
- Industrial/Business Park
- Parks and Open Space
- Institutional
- Rural

RESIDENTIAL AREAS FRAMEWORK PLAN

One of Culver's most defining features is the quality of its historic housing stock. The Residential Areas Framework Plan reflects the desire of the community to preserve that unique character, but also recognizes the need to diversify housing options to make Culver more accessible and affordable to prospective homebuyers. Building on the Land Use Plan, the Residential Areas Framework Plan expands on the definition of each residential land use designation and provides policies and recommendations for the Town's residential areas.

RURAL RESIDENTIAL

The Town of Culver is surrounded by agricultural areas and rural residential development consisting of single-family homes on large lots. These areas are located in unincorporated areas within the Town's planning jurisdiction where the preservation of open space, waterways, and wooded areas should be prioritized. The homes in these areas predominantly rely on wells for drinking water and utilize septic sewer systems. The clustering of homes should be promoted in rural residential areas where it can be used as a method of preserving farmland, environmental features, and natural resources.

Floodplains & Wetlands

Floodplains have been identified as parks and open space areas, highlighting the limited development potential of areas adjacent to waterways such as the wetland areas south of Jefferson Street, Lost Lake and the Wilson Ditch corridor to the south. Development should be limited within these areas. Development that occurs in surrounding areas should incorporate environmental features such as wooded areas where appropriate and should adhere to design standards that mitigate the potential for damage from flooding and minimize impacts on local water bodies.

Prime Farmland

While areas to the west of SR 17 and south of SR 110 have hydric soils, areas to the north and east of the Town of Culver are made up of prime farmland. Future residential development should be limited to preserve the area's rural aesthetic and discourage the premature conversion of productive farmland.

SINGLE-FAMILY DETACHED/ ATTACHED RESIDENTIAL

Single-family Detached Housing

Single-family detached homes should continue to compose the majority of Culver's housing stock. Redevelopment and reinvestment should be encouraged within established neighborhoods and should respect the scale and character of surrounding properties. Other uses, such as churches and parks may occur on a limited basis within a single-family neighborhood, but the area should be primarily comprise single-family residences. Architectural styles and building materials may vary, but houses should be generally compatible with each other and the neighborhood should have a clearly defined character.

Single-family Attached Housing

The Plan places priority on developing new single-family homes that are affordable to Culver's workforce. Attached single-family homes, which consist of adjoining structures connected horizontally such as town homes or row homes, provide a smaller and more affordable housing option that is attractive to young professionals, small families, and empty nesters. Single-family attached housing can be appropriate within single-family neighborhoods provided that they are of limited scale and complement the overall character of the area. Attached housing can also be used to buffer single-family detached neighborhoods from more intense commercial and industrial areas.



MULTI-FAMILY RESIDENTIAL

Multi-family residential structures contain several housing units, often stacked vertically and attached horizontally. They typically have shared hallways, parking lots, and other amenities. Examples of multi-family residential include apartments and condominiums. Most multi-family developments are located near more intense land use designations, such as neighborhood or regional commercial offerings.

Multi-family residential uses can be owner- or renter-occupied and can include a range of housing types such as condominiums, apartments, senior housing and workforce housing. The majority of multi-family residential uses identified in the Residential Areas Framework Plan reflect existing development or infill opportunity sites, with limited multi-family development designated within the Town's growth areas. The conversion of single-family homes to multi-family residences should be prohibited, so as to preserve the character of single-family neighborhoods and limit additional stress on local infrastructure. Multi-family development should be appropriately sited and respectful of surrounding uses.

MIXED USE RESIDENTIAL

The Land Use Plan designates parts of Culver's Downtown and Midtown areas for mixed use. Mixed use structures in Culver are typically two to three stories with retail or restaurant uses on the ground floor and office or residential uses on the upper floors. Reinvestment and redevelopment within the downtown and midtown areas should incorporate the traditional character of development and mix of uses in the community's historic core. Multi-family residential development should also be encouraged as a component of mixed use development. Policies related specifically to commercial uses in Downtown Culver and midtown area are also discussed in the *Commercial Areas Framework Plan* component of the Land Use and Development Plan.

SENIOR HOUSING

As Culver's population ages, quality senior housing is becoming increasingly important. The Town should encourage the development of senior housing to accommodate the area's growing population of older households, enabling current Culver residents to 'age in place' and remain in the community through all stages of life. The Residential Areas framework Plan does not identify specific locations for senior housing, as this type of housing can take on a variety of forms including single-family attached or multi-family residential development and assisted- and extended-care facilities. Senior housing should be provided in convenient locations with easy access to retailers and service providers, and amenities such as Culver Park.



RESIDENTIAL LAND USE POLICIES

The Residential Areas Framework Plan provides policy recommendations related to housing affordability, housing diversity, and housing quality.

Housing Affordability

Culver's attractiveness as a second home community provides many economic benefits, but has a corresponding impact on housing costs for both seasonal and year-round residents.

In 2010, more than 87% of the people working at a business or institution in the Town of Culver lived outside of the community. This is reportedly in part due to a lack of mid-market housing options that results in many workers living outside of the community. While Culver has a similar proportion of homes valued at less than \$100,000, it is estimated that the proportion of owner-occupied homes in the Town of Culver valued between \$100,000 and \$150,000 is 38% less than that of Marshall County.

Housing costs are also higher in Culver when compared to the county. In general, housing is considered affordable if 30% or less of a household's gross annual income is spent on housing costs. According to the US Census Bureau American Community Survey, approximately one-third of all home owners in Culver have housing costs that exceed 30% of their household income. This is 24% higher than the proportion of Marshall County home owners paying more than 30% of their income to housing costs.

Housing Diversity - Type and Pricing

Expanding the current market to diversify housing options will make the Town more accessible and affordable. A range of choices, including single-family, multi-family, mixed use, and senior options, should exist for both year round and seasonal residents. Such housing should be available for rental and purchase at a variety of price points. Particular attention should be paid to developing multi-family and senior housing, and creating opportunities for more affordable single-family homes priced between \$100,000 and \$150,000.

Housing Policies

The policies described in this section include a range of strategies that could be applied in Culver to address the issues of diversity, quality, and access to amenities and services. The Town should further evaluate these strategies to determine the Culver's capacity for implementation including available and projected resources of the Town and partner organizations and the community support of proposed policies.



Facilitate construction of smaller, more affordable single-family homes.

The Town can pursue several policies to increase the stock of affordable single-family homes. One option is maintain flexibility with regard to permitted *bulk and density standards*. When considering a proposal, the Town should work with developers to allow for higher site yields when doing so will help achieve more affordable housing options. Lowering the minimum lot size for single-family homes while increasing floor-to-area ratio minimum standard would allow for more compact development that decreases the per unit-land cost associated with a given development and creates smaller, more affordable homes. Infill development projects should respect the scale and character of surrounding neighborhoods and commercial districts, however the Town should use its discretion when evaluating potential development in its growth areas.

Provide technical assistance to facilitate property sales and reduce housing costs.

A review of for sale property indicates that speculative land values may be constricting the local housing market, making it too costly to build homes that would be affordable to middle class families. In some instances, asking prices for undeveloped or underutilized parcels are well above appraised value.

The Town should consider playing an active role in bringing property owners and prospective housing developers to the table. The Town could serve as a mediator to facilitate development that advances the goals and objectives of the Comprehensive Plan. Priority for such a program should be given to larger properties in desired growth areas or significant properties falling into disrepair that can accommodate multiple homes. The Town could also offer technical assistance, such as subsidizing the costs of a third party real estate appraisal, to help facilitate negotiations.

Develop multi-family rental units near downtown and key commercial nodes.

New multi-family rental offerings can serve to expand housing opportunities for young professionals, small families, and seniors. By locating multi-family units near the Town's commercial districts, more intense residential development can be used to increase local retail activity and use of community facilities and infrastructure. Multi-family housing could also play a central role in making Culver more affordable to year-round workers. The Town should evaluate the potential of policies and incentives to provide affordable and accessible units. For example, the adoption of an inclusionary housing ordinance could mandate a certain level of new housing units be set aside for particular income ranges, or density bonuses could be used to incentivize developers to create more affordable units for middle class families looking for an opportunity to locate in Culver.

Expand senior housing offerings.

Culver's population continues to age. From 2000 to 2010, the fastest growing age cohorts were between the ages of 45 and 74. The Town's housing stock currently consists of predominantly single-family homes (82.1%). While some seniors may prefer to remain in single-family homes, others would like to downsize or have options with less maintenance, smaller square footage, and easy access to shopping and other amenities. The Town should encourage the development of senior housing where appropriate. The transition of seniors to more convenient housing options also increases the availability of single-family homes for younger families.

Protect Culver's historic homes and neighborhood character.

All three of Culver's federally designated historic districts — Culver Commercial District, East Shore District, and Forest Place District — contain residential areas. The character and appearance of these areas, as well other locally significant neighborhoods, should be buffered from incompatible new development that compromises the historical integrity of the area.

While most of Culver's historic homes are well-maintained, the Town should promote Indiana's Residential Historic Rehabilitation Tax Credit and work with historic preservation partners to implement a low-interest "Historic Pride" revolving loan fund for those who may need assistance. These funds could be available for painting, siding, roofing, windows, landscaping, or other external maintenance necessities.

Conduct code enforcement and rental inspections.

The Town should proactively enforce property maintenance and nuisance ordinances, while also providing assistance for those who cannot afford general upkeep of their homes. The Town could partner with local banks to establish a low-interest "Neighborhood Pride" fund, similar to the "Historic Pride" loan fund discussed previously.

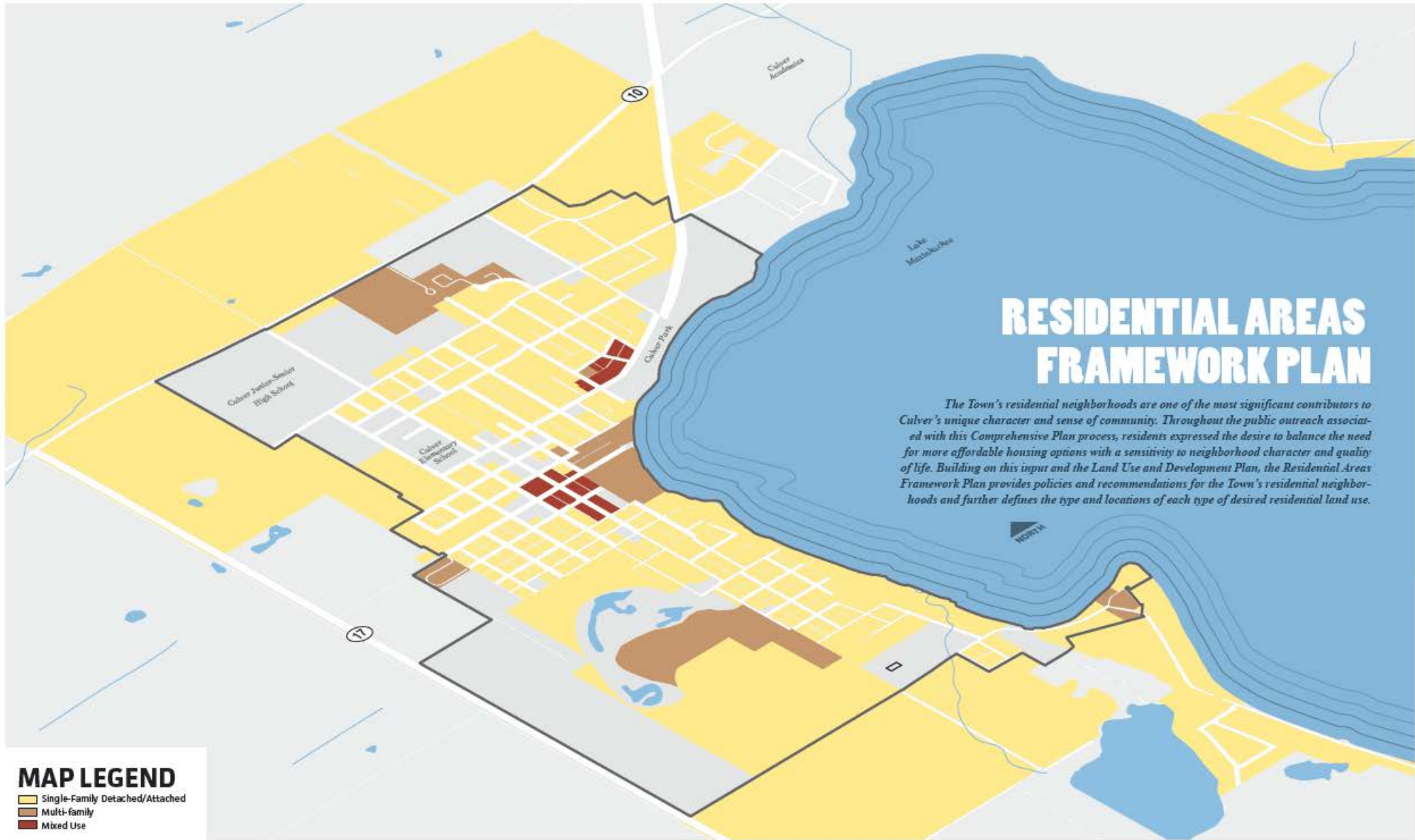
The Town does not keep records of existing rental properties, making inspections of such properties difficult. While most rental properties are well maintained, the Town should maintain a rental property data base so that all rental properties are provided the appropriate oversight to ensure tenant health and safety. Doing so will also help limit undesired conversion of single family homes to multi-family units.



Ensure Culver's neighborhoods have safe and convenient access to parks, commercial areas, and community facilities.

Proximity to amenities such as parks, open space, and retail offerings are important quality of life factors. The Town should expand the existing sidewalk network to ensure neighborhoods are safely and conveniently linked to parks, schools, recreation facilities, retail, and other amenities. Trails and bike lanes should also be implemented to the extent possible to promote a healthy active lifestyle.

Commercial and employment areas expand and diversify the Town's tax base, providing shopping, dining, and entertainment options for residents and visitors, and providing employment opportunities. This framework plan not only outlines policies for the Downtown, Midtown, and Uptown commercial areas, but additional recommendations are also provided for areas of employment areas located along the SR 17 corridor.



RESIDENTIAL AREAS FRAMEWORK PLAN

The Town's residential neighborhoods are one of the most significant contributors to Culver's unique character and sense of community. Throughout the public outreach associated with this Comprehensive Plan process, residents expressed the desire to balance the need for more affordable housing options with a sensitivity to neighborhood character and quality of life. Building on this input and the Land Use and Development Plan, the Residential Areas Framework Plan provides policies and recommendations for the Town's residential neighborhoods and further defines the type and locations of each type of desired residential land use.

MAP LEGEND

- Single-Family Detached/Attached
- Multi-family
- Mixed Use

COMMERCIAL & EMPLOYMENT AREAS FRAMEWORK PLAN

Successful commercial and employment areas are vital to the long term health of the Culver community. The mixed use and general commercial land use identified in the Land Use and Development Plan are predominantly located within one of Culver's three commercial areas: Downtown, Midtown, and Uptown. While some commercial development exists elsewhere within the Town and its planning areas, the policies outlined in the Commercial and Employment Areas Plan apply primarily to these districts.

GENERAL COMMERCIAL

Areas identified for general commercial use are intended to serve the day-to-day retail and service needs of Culver residents as well as seasonal visitors and employees of Culver businesses. The scale of general commercial development ranges from small neighborhood retailers to larger community shopping centers and should respect the scale and character of surrounding residential neighborhoods. General commercial uses should be located along arterials and collector streets including SR 10, SR 17/Thorn Road, and north Lake Shore Drive.

Uptown

The Uptown commercial district represents the Town's largest concentration of General Commercial uses. Uptown should serve as the Town's primary destination for day-to-day goods and services. Examples of desirable and appropriate general commercial uses include pharmacies, gas stations, convenience marts, grocery stores, general merchandise stores, hardware stores, banks, medical offices, and other small scale professional office uses. While restaurants may be appropriate, these should be located near the Midtown and Downtown commercial areas. Development within the Uptown area is auto-oriented in nature, but should maintain an attractive and safe pedestrian environment should be of high priority.

MIXED USE

The Land Use Plan designates Downtown Culver and the Midtown area as Mixed Use. These districts should be characterized by land uses and development patterns that provide a vibrant, safe, attractive, and "walkable" pedestrian environment. Mixed Use areas should have a strong, safe pedestrian environment that creates a more interesting and engaging pedestrian experience, accommodating activity generating uses on the ground floor and other uses above. Retail, entertainment and dining uses are ideally suited for the ground floor with residential and/or office uses located on the upper floors. The primary objective is to provide compact development with an appropriate mix of uses that foster an active and interesting district. Parking in the mixed use areas should be provided on-street, or in surface lots and structures located adjacent to or in the rear of buildings. Parking should have a minimal presence along primary roadways such as Main Street and Lake Shore Drive.



Downtown Culver

Downtown Culver is characterized by pedestrian friendly, traditional mixed use development. Buildings along Main Street should be at or near the sidewalk with parking in the rear. Less intense commercial uses should also be encouraged along Jefferson Street to the west and Main Street to the north near Lake Shore Drive. Downtown commercial uses should be similar in scale to surrounding residential development with access provided off of local streets and not major roadways. Retail, restaurant, and personal service uses should be primarily established on the ground floor with office and residential uses on the upper floors where appropriate. Downtown commercial uses are geared toward providing for both the needs of the local community as well as visitors who are drawn to Downtown Culver's unique environment.

Downtown Culver should continue to serve as a destination for boutiques and specialty shops, family dining, and cultural offerings such as the Culver-Union Township Library and Culver History Museum. Financial services and other office uses should also be encouraged to locate within the Downtown to enhance the district as an employment hub.

Midtown

The Midtown district consists of a row of commercial properties along Lake Shore Drive sited opposite Culver Park, the only public beach along the Lake Maxinkuckee waterfront. Midtown is known for its restaurants and entertainment options. While no mixed use structures currently exist in the Midtown area, this type of development should be encouraged in the future as development occurs. Mixed use development would allow for current uses to remain while facilitating residential development that leverages the Midtown area's prominent location within the community.

Buildings along Lake Shore Drive should be at or near the sidewalk with parking provided on-street and in shared surface lots. Retail, restaurant, and entertainment uses should be primarily established on the ground floor with residential uses on the upper floors where appropriate. Midtown commercial uses are geared toward providing for dining and entertainment options to the local community as well as visitors to the Lake Maxinkuckee waterfront. Given its proximity to Culver Park and public access to the lake, lodging should also be encouraged within the Midtown area.

INDUSTRIAL/BUSINESS PARK

Providing for employment uses is an important goal of the Culver community and the Land Use and Development Plan includes several areas within the City designated as industrial/business park. Areas designated for industrial/business park are intended to foster employment and diversify the Town's tax-base, accommodating a variety of uses such as research and development, light assembly, low intensity fabrication operations, and commercial services such as marina storage.

In addition, these areas are intended to provide for office park uses, including standalone office buildings and corporate campuses. As a distinct land use, these areas can provide significant employment opportunities, tax revenue generation, and if developed correctly, can contribute positively to Culver's image. Industrial/business park uses are not generally compatible with residential areas and should be appropriately buffered and screened from adjacent residential areas.

As indicated on the Land Use Plan and the Commercial and Employment Areas Framework Plan, Industrial/Business Park uses are designated in areas where they can capitalize on close proximity to regional transportation networks and Town infrastructure, while minimizing negative impacts on residential neighborhoods. These areas are located primarily along the SR 17 corridor within or near the Town of Culver's second Tax Increment Finance district, including the Elkay Wood Products Company manufacturing site.

COMMERCIAL AREAS POLICIES

Foster a complementary mix of uses within each commercial district.

Each of Culver's three commercial districts serves a unique role within the community. Downtown contains primarily office space, boutique retail, and restaurants; Midtown is home to entertainment and dining options; and Uptown offers day-to-day needs such as gas stations and groceries. Their specific function strengthens the identity of each district. The Town should actively work to ensure that each district maintains its distinctive character. All new commercial developments should be encouraged or incentivized to locate in the most use-appropriate district. Similarly, the Town should support the relocation of existing incompatible uses to a more fitting location in order to maximize commercial potential.

Encourage development to respect the scale and character of adjacent uses in commercial transition areas.

On the edges of Downtown, particularly to the north along Main Street, single family homes have been converted for business use. This area represents a desirable location for low intensity retail and/or office uses that are in keeping with the scale and character of the adjacent residential areas. Where feasible, the conversion of existing single-family homes to office uses should continue to be encouraged within this area where appropriate.

Maintain the Streetwall in Mixed Use Areas.

Built form is a critical consideration within Mixed Use areas. Within Downtown Culver and the Midtown area, buildings should be located at, or near, the front property lines fronting the street to create a "street wall" – a continuous row of buildings and storefronts that encourages walkability and helps to establish a safe and attractive pedestrian environment. The success of Mixed Use areas can be undermined if the streetwall suffers from large gaps between buildings, buildings that are substantially setback from the sidewalk, or parking areas adjacent to the sidewalk with no perimeter landscaping, fencing or screening.

In areas where gaps in the streetwall are unavoidable, a combination of landscaping, decorative fencing, and masonry/stone walls should be used. Such amenities separate parking lots or open space areas from the adjacent sidewalk in an attractive manner, and enhance the downtown's pedestrian atmosphere. New development should contribute to and strengthen existing segments of streetwall or help establish a streetwall in others areas of the downtown.

Provide good visibility and easy access from major roadways.

The Uptown area is characterized by auto-oriented development that caters to nearby residents as well as motorists passing through the Town. Where possible, shared access drives and cross-access between properties should be provided. This will serve to facilitate movement between adjacent commercial uses and minimize curb cuts along adjacent roadways. Additional discussion of access management is located in *Chapter 6: Transportation and Mobility Plan*.

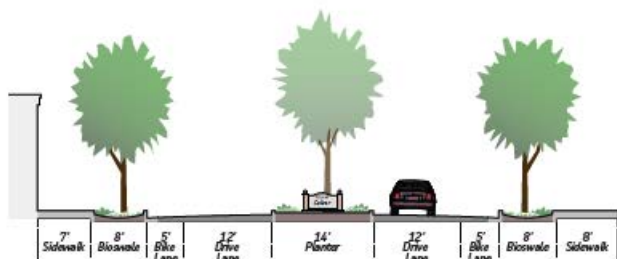
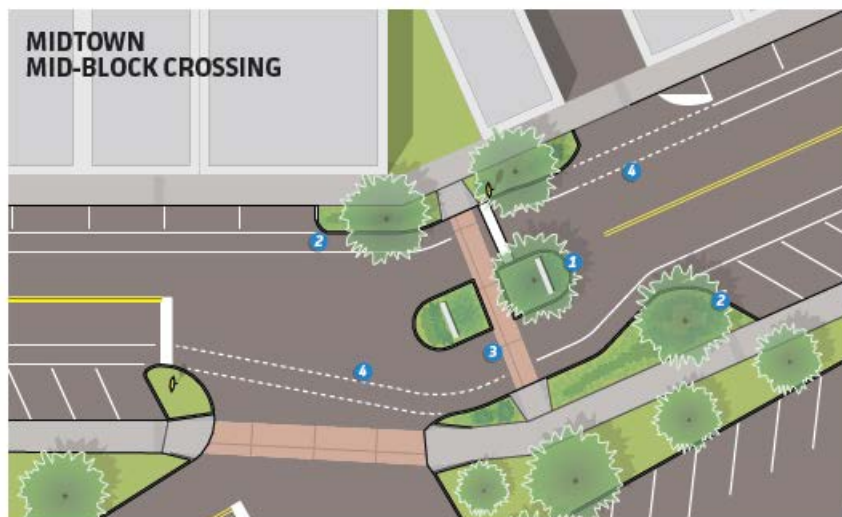


Require buffering and screening between residential neighborhoods and more intense development.

Many commercial properties along Main Street and Lake Shore Drive are adjacent to residential areas. Neighborhoods should be appropriately shielded from commercial areas to protect residential quality of life and safeguard against visual, noise, or light pollution. This can be achieved through screening using a combination of berming, landscaping, and fencing, and buffering by increasing the physical distance between incompatible uses. Hours of operation and intensity of use may also become an important issue in some neighborhood commercial areas. To the extent necessary, the Town should proactively work with businesses and residents to mitigate any conflicts and ensure quality of life.

Implement a streetscape program within the Midtown and Uptown areas.

The Town and the Culver Redevelopment Commission utilized TIF district funds to implement a streetscape program along the Main Street corridor in Downtown Culver. This program has helped reinforce the Downtown's unique sense of place and enhance the pedestrian experience within the district. Similar streetscape improvements should also be installed along portions of Lake Shore Drive and SR 10 in the Midtown and Uptown areas. Streetscape improvements can be used to better define the edges of the two commercial districts while helping to create a unified sense of place throughout Culver. More detailed discussion of streetscape improvements in the Midtown and Uptown areas is located in Chapter 9: Culture and Community Character Plan.



Install a mid-block crossing in the Midtown area.

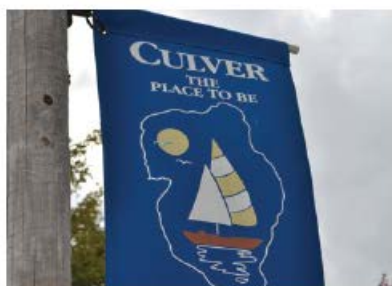
The restaurants and shops of the Midtown commercial district are popular destinations for visitors to Culver Park and pedestrian traffic between the park and north side of Lake Shore Drive is significant. No formal pedestrian crossings exist travelling across this section of Lake Shore Drive.

A mid-block crossing should be installed traversing Lake Shore Drive between Liberty and State Streets. The crossing could feature a pedestrian island which would serve to narrow travel lanes and slow traffic while providing opportunities for landscaping and a gateway sign welcoming visitors to Midtown Culver.

The proposed location would have minimal impact on available on-street parking. Additional discussion of the Midtown crossing is located in *Chapter 9: Culture and Community Character*.

The adjacent figure identifies one potential configuration of the recommended mid-block crossing including:

1. A landscaped pedestrian refuge featuring a Midtown gateway sign;
2. Bioswales or other natural stormwater controls located on either side of the roadway;
3. Decorative pavers to highlight the pedestrian crossing; and,
4. Dedicated on-street bike lanes.



Revise and update land use and development regulations to strengthen existing commercial districts.

The Town should update the zoning code to reflect the designated commercial locations in the Land Use Plan. This will consolidate commercial offerings into strategic commercial nodes that maximize convenience for residents and differentiate the districts in form and function so as not to fragment development. Development regulations should also be adapted to ensure that each district can achieve and maintain its desired physical appearance and special function.

Establish parking policies that reflect the function of each commercial district.

Each of the three commercial districts requires a different approach to public parking due to the unique function, location, and character of the locations. However, while approaches should complement the respective district's use, all should prioritize safety, efficiency, and aesthetic appeal.



*Example:
Mid-block crossing and gateway
feature in Downtown South Haven,
Michigan.*

The Town should develop a comprehensive parking approach that outlines specific guidelines, policies, and strategies for each of the commercial districts.

- In *Uptown*, surface lots should be utilized to accommodate the high volumes of traffic associated with grocery stores, gas stations, and other larger retailers. In this case, only surface parking lots can accommodate such high parking demands while also permitting efficient movement in-and-out of the area. Lots should be properly screened to ensure attractiveness, with perimeters enhanced through landscaping.
- *Midtown* consists of restaurants and entertainment options, many with frontage abutting the street. The Town should continue to facilitate on-street parking in this area, as its commercial offerings are smaller in size and the district is hemmed in by residential areas and Culver Park. Additionally, the Town should work to mitigate the negative impact of existing surface parking lots in Midtown. This could include screening, buffering, or new infill development. To maintain appropriate parking for Culver Park, additional locations should be considered for surface lot parking if development intensifies in *Midtown*.
- A hybrid approach should be used in *Downtown* to meet higher parking demands but also safeguard the district's character. Street parking can provide much of the district's needs, however, rear lot parking should be utilized for office and institutional uses. The perimeters of surface lots along public rights of way should be screened with a combination of decorative landscaping, fencing, and masonry.



Expand use of business and development incentives to facilitate reinvestment.

Culver currently has two Tax Increment Financing (TIF) districts. TIF District 1 is oriented towards commercial development along the Main Street and Lake Shore Drive corridor while TIF District 2 is oriented toward industrial development along the SR 17 corridor.

Despite encompassing portions of the Downtown, Midtown, and Uptown areas, TIF District 1 includes few commercial properties. Aside from several commercial properties in the Uptown areas and public rights of way, the majority of properties located in TIF District 1 are residential or public uses. The TIF district's boundaries should be re-evaluated, with consideration given to amending to include additional commercial properties. The Town should also assess the feasibility of using TIF funds for site improvement initiatives such as a façade improvement program or a revolving loan fund.

Develop a Civic Campus in the Uptown area.

A 2.5-acre property located near the northwest corner of Academy Road and Lake Shore Drive represents the largest vacant site within the Uptown area. As discussed in *Chapter Section 8: Community Facilities and Infrastructure Plan*, it is recommended that this site be evaluated as the future potential location of a civic campus featuring a relocated Town Hall and joint public safety facility that includes the Culver Police Department and Culver and Union Township Fire Department (CUTFD) and Emergency Medical Service (CUTEMS). Opportunities for additional General Commercial development near the Uptown area exist in the area to the north of the intersection of Lake Shore Drive and SR 10/SR 17.

EMPLOYMENT AREAS POLICIES

Work with local property owners to establish the Western Gateway Business Center near SR 17 and Mill Street.

The Town established Tax Increment Finance (TIF) District 2 along the SR 17 corridor and has extended water and sewer along Jefferson Street to the TIF district with the intent of spurring industrial development. The Town's ability to market the area for industrial development, however, has been limited by the lack of a detailed vision for the TIF and the potential menu of incentives that may be made available to facilitate desired development. It is recommended that the Town partner with local property owners to designate a targeted area for the development of a Western Gateway Business Center.

While owners may not currently be listing their properties for sale, the Town can play a vital role in bringing property owners to the table to discuss the potential future sale of their properties for industrial and other employment-related development. With the Comprehensive Plan as a starting point, the Town should work with property owners along the SR 17 corridor to establish a unified vision for the area and secure commitments to establish the Western Gateway Business Center.

Once a potential user is dedicated to locating in the business center, the Town could then utilize funds from TIF District 2 to assist with the development of access roads and infrastructure internal to the site. Given the limited size of parcels currently located within TIF District 2, it may be necessary to expand the TIF to facilitate desired development. The IEDC's Shovel Ready Program, for example, requires a minimum site size of 20 acres to qualify for assistance.

Partner with the MCEDC and IEDC to market the Town's industrial areas and locally available incentives.

The Town should work with MCEDC to modify and update its marketing efforts to highlight Culver's TIF Districts and market the future potential Western Gateway Business Center. As discussed in the Economic Development Strategy section, the Town should also pursue certification from the Indiana Economic Development Corporation's Shovel Ready Program to improve marketing for the business center. As part of its marketing efforts, the Town should formally establish a list of incentives, such as infrastructure or land sale subsidies, it would consider offering to a desired industrial or employment-related use.

Design industrial developments to incorporate natural features and buffer from existing and planned residential development.

Development within the future potential Western Gateway Business Center and surrounding industrial areas should be guided by an overall site development plan to ensure the coordination of building sites, traffic access and circulation, and open space amenities. The industrial areas should be screened and buffered from nearby neighborhoods and should be attractive when viewed from adjacent streets. Where appropriate, environmental features such as wetland and wooded areas, and other areas shown on the Land Use and Development Plan should be preserved and protected as industrial areas are developed in the future.



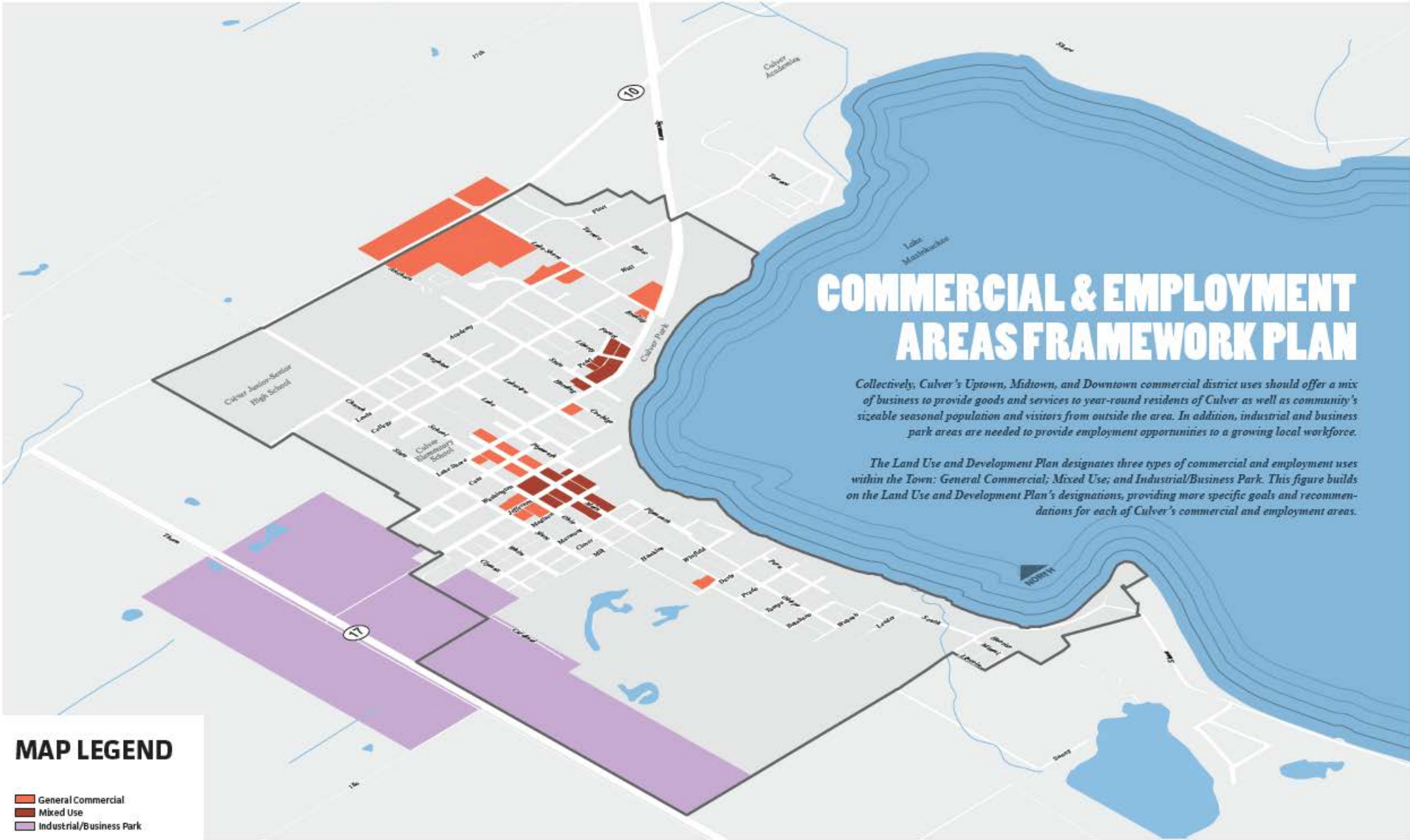
Target areas for protection against intrusion of non-industrial/business park uses.

Industrial areas in and around the future potential Western Gateway Business Center should be preserved for targeted employment uses and should not be converted to residential, institutional, or other non-employment, non-tax generating uses. Over time, the intrusion of non-industrial/employment uses can reduce the desirability of an area as a new potential location or target for development.

Prioritize infill development and expand extraterritorial jurisdiction to all areas within the Land Use and Development Plan map.

The strategies outlined in this Growth and Annexation section of the Land Use Plan are designed to promote more efficient and sustainable development over the long term. To plan for areas beyond the current municipal boundary, the Growth and Annexation Plan identifies a two-tiered system consisting of infill and growth area policies. Infill and redevelopment should be encouraged within the Town which should be substantially built-out before future development occurs within the growth areas. In addition, it is important that the Town exercise its extraterritorial jurisdiction of the areas included within this Land Use Plan to facilitate and control long term growth and development in the unincorporated areas surrounding the Town.

Additional discussion of jurisdiction is located in the **Growth and Annexation Framework** plan section.



GROWTH & ANNEXATION FRAMEWORK PLAN

The Comprehensive Plan provides the opportunity for the Town to be proactive in guiding future development in the undeveloped areas both in Culver and in surrounding unincorporated areas. While pressure to develop these areas will likely be minimal over the short term, a primary goal of the Town is to attract more employers and residents to Culver.

EXTRATERRITORIAL JURISDICTION

The Comprehensive Plan includes recommendations and policies for areas within the Town of Culver's planning jurisdiction. As defined by the Indiana Code (IC 36-7-4-205), a municipality may plan for any part of the contiguous unincorporated area within two (2) miles from the corporate boundaries of the municipality. In addition, as a community located on a public body of water (i.e. Lake Maxinkuckee), the Town of Culver may also plan for:

5. Any part of those public waters and shoreline of the lake; and
6. Any land area within two thousand five hundred (2,500) feet from that shoreline, which is slightly less than one-half mile.

Zoning Jurisdiction

Unincorporated areas under the jurisdiction of the Comprehensive Plan may also be included within the zoning jurisdiction of a municipality if authorized by the county. As of January 2014, the Town of Culver exercised its zoning jurisdiction over the area shown in the adjacent figure. As indicated in the figure, the Town does not exercise zoning jurisdiction of the entire area permitted by state statutes.



PLANNING AREA MAP

- Town of Culver
- Current Zoning Jurisdiction
- 2 Mile Extraterritorial Jurisdiction Area (ETJ)

The Town should extend its zoning jurisdiction to all areas as allowed under Indiana State Statute. Much of the land use in the unincorporated area surrounding the Town is a mix of agricultural and rural residential development and this should be the future land use designation moving forward unless otherwise specified in the Plan.

A key factor in recommending expansion of Culver's zoning jurisdiction is securing long term opportunities for economic development and working to protect Lake Maxinkuckee, a key environmental and economic asset. It is recommended that the Town strive to control development in its planning area so as to preserve and enhance the health of Lake Maxinkuckee and other nearby and potentially sensitive environmental features. By extending zoning jurisdiction to areas within 2,500 feet of the Lake Maxinkuckee shoreline, the Town can ensure that future development has minimal impact on local watersheds. Zoning jurisdiction in areas to the north and west of the Town of Culver will also facilitate control over areas identified as potential sites for future employment related uses.

Infill Priorities

Before growth occurs within the unincorporated and undeveloped areas surrounding the Town of Culver, new development should be focused within vacant and underutilized parcels within the Town's current limits. The majority of infill development will occur within recently annexed parcels in the southwestern portion of the community and vacant areas in northwestern Culver near the intersection of School Street and SR 10. Infill development should also be encouraged within commercial areas.

While new employment opportunities and residential subdivisions should not be discouraged, an 'infill first' policy that encourages reinvestment will help stabilize existing neighborhoods and concentrate building activity within central Culver. In addition to enhancing the appeal of the Town's older neighborhoods, this also makes efficient use of existing infrastructure, such as roadways and sewer/stormwater facilities, and minimizes the need for the extension of infrastructure to unserved areas.

GROWTH AREA POLICIES

Within Culver's primary growth areas the Town should encourage and promote adjacency and concurrency, promoting growth outward from its existing corporate limits and discouraging "leap-frog" development. Leap frog development occurs when development jumps to outlying and isolated areas, bypassing areas adjacent to public facilities and services. Typically this occurs because the land is less expensive; however the infrastructure costs (i.e. more streets and arterials, more pipe for sewer and water, etc.) and social costs (i.e. travel times, school services, etc.) are much greater to serve the disconnected development. Encouraging development adjacent to areas currently served by municipal services will minimize costs of extending infrastructure and maximize the use of Town resources.

Annexation & Community Facilities

Annexation will become necessary for the Town to expand into surrounding growth areas. The Town should carefully consider each annexation, being mindful of costs associated with providing sufficient services to such areas. As stipulated by Indiana State Statutes (Indiana Code Section 36-4-3-13), the Town must provide community services including public safety, street and road maintenance, and other noncapital services within one (1) year after the effective date of annexation. The Town must also provide services of a capital improvement nature, including street construction, street lighting, sewer facilities, water facilities, and stormwater drainage facilities, within three (3) years.

The Town must ensure that the extension of services to annexed areas is feasible while maintaining quality services within existing incorporated areas. An analysis should be undertaken to provide an understanding of expected infrastructure costs, impact on municipal services and taxing districts, and location and proximity to adjacent communities. If significant infrastructure improvements are needed to accommodate a proposed development, the Town should require developers to assist in funding infrastructure.

Parks & Environmental Features

The Town should work with Marshall County, private developers and property owners, and local conservation groups to plan for and acquire parks and open space within the growth areas. New parks and open space should be acquired through developer dedications and developed as needed. Ideally neighborhood parks should be centrally located and within a half-mile walk of all homes. If needed, larger community parks should be located along arterials and collectors with pedestrian linkages. In addition to public parks and open space, existing environmental features should be preserved. Large wooded areas, wetlands, creeks, and properties within floodplains should be preserved wherever feasible. Additional discussion of the need for future public parkland is located in Chapter 7 : Parks, Open Space, and Environmental Features Plan.

Connections to Local Streets

The Comprehensive Plan promotes a well-balanced transportation system that connects to existing roads. As development occurs, the Town should also encourage neighborhood design that allows for a higher number of access points to the local roadway network. A more grid-like pattern, as opposed to a curvilinear subdivision design, will organize land uses more efficiently and promote cross-access and pedestrian activity between neighboring developments and neighborhoods. The use of cul-de-sacs and dead-ends should be minimized.

A list of potential economic development tools, incentives, funding sources and programs has been prepared. These include programs administered at the local, regional and state level. The State of Indiana, as a whole, has a very competitive business tax structure, including a flat 8.5 percent corporate income tax on adjusted gross income and no gross receipts tax or inventory tax. Indiana also offers programs including tax credits based on job creation and capital investment, workforce training grants, and public infrastructure assistance. The applicability of state versus local programs/tools will vary with State of Indiana resources generally geared more toward employment and regional benefits.



TOURISM & CULVER'S SEASONAL ECONOMY

The Town's population fluctuates greatly throughout the year. Culver more than doubles in size during summer months, surging from 1,500 to over 4,000 people. Similar spikes in activity occur when hundreds of parents visit during move-in, holiday, and graduation weekends at the nearby Culver Academies. Consumer spending at local businesses mirrors these incremental changes and seasonal population levels. Local businesses thrive during the summer, with patronage declining during off peak months.

While Culver's economy will likely remain seasonal in nature, there are some approaches that may be employed to increase year round activity.

Shop Local Incentives

Building lasting relationships between local business owners and year-round residents is critical to increasing consumer spending. Some residents perceive Culver's unique boutiques and shops as catering more to visitors and less to the local population. Local businesses suffer, especially in the off-season, when year-round residents do not spend their dollars in Culver.

The Town should partner with the Culver Chamber of Commerce and other key business partners to develop a mutually-beneficial "Shop Local" marketing campaign. Offerings could include a discount card (e.g. flat discount of 10%), a rewards program (e.g. participants receive a \$10 gift certificate for every \$100 spent), or a special joint-sales events (e.g. "Taste of Culver" restaurant week). Local businesses receive higher overall sales volumes and year-round patronage in return.

Special Events

Special events should not be viewed as a single occasion. Rather these are opportunities to showcase and promote the Town for return trips to shop, dine, do business, or even buy a home.

Currently, nearly 20,000 people live within 20 minutes of Main Street and many more are less than an hour away. Holding special events-- such as festivals, competitions, and coordinated shopping sales -- can attract visitors and tourists in the off-season. Culver recently held new three-day "Fall Fest" in October to complement its famous "Lake Fest." The event included live music, a haunted house, scarecrow competition, and street fair with food vendors. Local officials should work to expand festival offerings year-round, including the expansion of "Winter Fest" which is in its second year, and the creation of a "Spring Fest."

Lake Maxinkuckee is Culver's greatest asset, however, it remains underutilized during winter months. The Town should find new recreational and sporting uses for the lake during the off-season to make it a regional draw. For example, many Colorado resorts transform their ski slopes into mountain biking trails during the summer months. Similarly, the lake could be used in the off-season for ice fishing, ice skating, racing, or other unique offerings.



Hotel Feasibility Study

Throughout the community engagement process for the Comprehensive Plan, various stakeholders cited Culver's reputation as a seasonal destination and identified the perceived need or demand for additional lodging opportunities within the community. Additional market research is needed to verify feasibility and quantify the demand for additional hotel and travel accommodations in Culver. The Town may wish to commission a hotel feasibility study to quantify demand and ascertain what type of hotel property may be suitable. There may also be collaborative opportunities with groups such as the Marshall County Economic Development Corporation (MCEDC) and the Marshall County Tourism Bureau, wherein the hotel feasibility study could quantify demand for lodgings for several commercial areas throughout the county. Such a study could directly benefit the Town of Culver as well as other Marshall County municipalities.

Should sufficient demand be identified to support a new hotel or other lodging in the near future, the Town should continue to work with the Marshall County Convention and Visitors Bureau and Chamber of Commerce in Culver, to market the opportunity and attract potential developers to Culver. The location of new lodging will largely be determined by available sites, but should ideally be located near the Downtown or Midtown to maximize activity in these areas.

MARKETING & BRANDING

The Culver Redevelopment Commission recently launched a website and series of television ads in the South Bend media market to advertise the Culver area and promote development opportunities, retail and dining options, and major community events. The website and related advertisements are good examples of how groups in Culver can work together to promote the community. While the impact of the local ads has not been fully documented, there may be potential to expand such marketing efforts to a larger audience, including the Fort Wayne, Evansville, Indianapolis, Lafayette, Terre Haute, and/or Chicago media markets. The Town should continue to work with the Culver Redevelopment Commission, Convention and Visitors Bureau, Chamber of Commerce, and Marshall County Economic Development Corporation to expand the reach of marketing efforts.

MARSHALL COUNTY ECONOMIC DEVELOPMENT CORPORATION

Established in 2007, the Marshall County Economic Development Corporation (MCEDC) is the countywide economic development organization dedicated to assisting existing business in any growth endeavor and in attracting new business. The mission of the MCEDC is to expand and diversify the economy through investment in new and existing businesses and creating a foundation for successful entrepreneurial activity.

Services include, but are not limited to:

- Assistance with zoning, taxation and local government regulations.
- Dissemination of current workforce and demographic data and trends.
- Providing site selection and business relocation services.
- Procurement of federal, state and local incentives including tax incentives, grants, and workforce training.

Benefits to Local Business and Member Communities

While the Town of Culver contributes to the MCEDC, comments from local business owners and other stakeholders indicate that the Culver business community is not benefiting from the MCEDC's services to the full extent. For example, the town has a tax increment finance district intended for industrial development that is more than 75 acres in size, but the district does not appear within the MCEDC's list of available sites and buildings or business incentives. While properties within the TIF may not be actively marketed as for sale or lease, the MCEDC website and marketing materials could be used to highlight locally offered incentives associated with the TIF. The same treatment could also be extended to other member communities in Marshall County.

Furthermore, while the mission of the MCEDC is predominantly focused on attracting large employers to the county, the group may be able to play a larger role in assisting member communities with the retention and expansion of small business. Examples highlighted in this section of Plan include assistance with a tourism campaign and initiation of a joint hospitality market study.

Maintain Communication

In 2012 and 2013, the MCEDC held a series of workshops to educate local officials, staff, and community groups on economic development and seek input as to how the MCEDC can better partner with member communities. To this end, the MCEDC has made strides in identifying activities with which it can assist the Town including workforce development and assistance with the development of local incentive policies such as the creation of a tax abatement process and policy. Town staff and officials should continue to partner with the MCEDC and leverage the group's expertise and resources in the creation of local policies and procedures related to economic development.

Workforce Development

The WorkOne On-the-Job Training (OJT) program, which is available to employees of new and existing businesses and provides funding for up to 50% of salaries of participating employees during training. To be eligible for this funding, the employees receiving this training must be recruited through WorkOne. The OJT program was established to reduce a company's costs in successfully hiring and training a qualified workforce. Participating businesses realize cost savings in the form of reduced time for recruiting and hiring and reduced employee turnover.

The Indiana Economic Development Corporation (IEDC) offers similar benefits through its Skills Enhancement Fund (SEF).





SMALL BUSINESS ASSISTANCE ECONOMIC IMPROVEMENT DISTRICT

An Economic Improvement District (EID) is designed to allow property owners in a given area to collect a fee, pool that money, and then use it to fund programs that otherwise might not happen through local government action. The possibility that some businesses will carry more financial burden for improvements than others is eliminated, because the fees in an EID are assessed equally and in a formal process. The Town should consider establishing an EID along the commercial portions of Main Street and Lake Shore Drive corridors (i.e. Downtown, Midtown, and Uptown) to facilitate various improvements to the district such as:

- Continued implementation of capital improvements for streetscaping and other physical improvements like lighting, street furniture, and landscape installation and maintenance.
- A marketing and branding campaign.

- Economic development activities that assist new and existing local businesses in a manner that is beneficial to the larger district.
- Joint maintenance services such as street and sidewalk maintenance, snow removal, trash collection, and other services.
- An expanded parking management and wayfinding program.
- On-site security where necessary.

While EIDs are often established in areas such as the Downtown, groups of property owners within other portions of the Main Street/Lake Shore Drive corridor could establish a new EID to fund additional services or improvements. In that there is not necessarily an expectation that property owners are aware of all the economic development tools available, the Town should be sure that this is discussed in the context of tools for improving a business/property owner's site. The Culver Chamber of Commerce and Culver Redevelopment Commission should also be involved in plans for any EID.

FACADE & SITE IMPROVEMENT PROGRAMS

Façade and site improvement programs can be used to help improve and retain existing businesses by offering low interest loans, grants, or rebates earmarked for improving the exterior appearance of designated properties. Façade improvement programs can cover things such as improved signage, windows, painting, shutters and awnings, stairs and porches, walls, cornices, and other exterior components and details.

While a property owner typically applies for such programs, in many cases, a business that leases space can also apply for such programs. While the store owner certainly benefits from a façade improvement program, the community as a whole benefits as well since an area with an attractive appearance will bring in more customers and will help create a positive image for the community.

Façade improvement programs are typically funded through a designated funding source such as an EID or TIF district which restricts the use of funds to a defined geographic area. Many of Culver's existing businesses are not located within either of the Town's TIF districts which means that such a program would have limited applicability through that source. It may be necessary to expand the Town's Tax Increment Finance (TIF) District 1 to enable the effective use of various small business assistance programs. Additional discussion regarding TIF is included later on in this section of the plan.

REVOLVING LOAN PROGRAM

A revolving loan fund or a community lending pool capitalized by commitments from local financial institutions can provide low-interest/low-cost loans to existing and new businesses. Such funds typically target activities such as interior improvements, façade and exterior enhancements, building additions, site improvements, etc. Some state and federal small business assistance programs are also structured to work in combination with other loan programs.

In an effort to further incentivize and attract new development and targeted uses, as well as to assist existing businesses, a loan program could be established. The Town should ensure that existing businesses are afforded ample opportunities to apply for funding. The Culver Redevelopment Commission may also be in a position to fund and administer a revolving loan fund. Businesses benefiting from such a program would need to be located within one of Town's TIF districts.



FACILITATING DESIRED DEVELOPMENT

There are several strategies the Town can employ to alter its practices to most efficiently carry out the recommendations of the Comprehensive Plan. Specifically, the Town can better position itself to capitalize on the potential of infill opportunities and priority growth areas by modifying land use and development regulations, investing strategically in public infrastructure, and providing tools to encourage investment in private infrastructure.

REVIEW OF ZONING & DEVELOPMENT CONTROLS

Zoning is an important regulatory tool for implementing planning policy. It establishes the types of uses to be allowed on specific properties and prescribes the overall character and intensity of permitted development. It is important that adoption of the Comprehensive Plan be followed by a review and update of the Town's various development controls including the zoning ordinance, stormwater ordinance, and other related codes and ordinances. It is essential that all development controls be consistent with and complement the Comprehensive Plan.

The Comprehensive Plan sets forth policies regarding the use of land within the Town and establishes guidelines for the quality, character and intensity of new development to be promoted in the years ahead. The Plan's policies and guidelines should greatly assist the Town in formulating new zoning and development code regulations that can better reflect the unique needs and aspirations of the Culver community.

Particular attention should be paid to periodically updating regulations regarding issues that are more directly related to economic development, such as emerging industrial uses that may not be specifically referenced as permitted uses, sign controls, and development character. Reviews should also consider regulatory restrictions in flood prone areas and areas surrounding sensitive natural features, the transformation and intended character of prominent development opportunity sites, and growth management strategies in undeveloped areas.

BUSINESS INCENTIVES & INFRASTRUCTURE IMPROVEMENTS

Providing needed services in Culver's growth areas and maintaining adequate capacity to accommodate growing businesses will be crucial to the Town's continued economic growth and diversification. Grant opportunities are available for infrastructure improvements that entice companies to expand or relocate in Indiana, and should be sought for this type of activity within Culver. The Town should carefully evaluate the range of economic tools and incentives at its disposal and establish a formal list of initiatives it is willing to offer or consider support for. Formal application procedures should also be established.

Tax Abatement

Tax abatement is a tool used to attract private investment and job creation by exempting taxes on all or a portion of the increased assessed value resulting from new investment. Tax abatement can be granted on either real or personal property for a period of 1 to 10 years. Unlike TIF, tax abatement is granted on a sliding scale so at least some level of new assessed value is added to the tax role as soon as the second year of the abatement period. Tax abatement is based on an applicant's ability to achieve development goals such as jobs and new investment. Tax abatement is one of the most commonly used local financial incentives in Indiana.

The decision to apply and utilize tax abatement can be reviewed on a case-by-case basis depending on the development, business and/or type of use and could be implemented virtually anywhere in the corridor. However, the Town may wish to reserve tax abatement for those catalytic projects that will bring additional investment and employment to Culver.

Payment in Lieu of Taxes (PILOT)

Payment in Lieu of Taxes (PILOT) is a similar tool to tax abatement. A municipality can use PILOTs to reduce the property tax burden of a desired business for a predetermined period. A local taxing body and a property owner agree to the annual payment of a set fee in place of the property taxes. Payments are typically made in the form of a fixed sum, but they may also be paid as a percentage of the income generated by a property. In addition, PILOT can also be a means of reducing the fiscal impact on the City, of a nonprofit, institutional use or other non-taxpaying entity locating to a key site. While such uses can be desirable as activity generators, they can also negatively impact municipal services. Provisions can be made to offset that negative impact by allowing the Town to be compensated for at least a portion of the revenue that would otherwise be collected in the form of property tax.

While not directly applicable to any particular location or use, the Town can be proactive in evaluating the use of PILOT and establishing basic guidelines for its use. Doing so will enable the Town to offer PILOT as an incentive to potential businesses and provide details as to what extent the incentive might be offered.

Tax Increment Financing (TIF)

Tax Increment Finance (TIF) utilizes future property tax revenues generated within a designated area or district to pay for improvements and give incentive for further reinvestment. As the Equalized Assessed Value (EAV) of properties within a TIF District increases, the incremental growth in property tax over the base year that the TIF was established is invested in the area. Local officials may then issue bonds or undertake other financial obligations based on the growth in new tax revenue within the district.

The maximum life of a TIF district in the State of Indiana is 30 years. Over the life of a TIF district, the taxing bodies present within the district receive the same amount of tax revenue that was generated in the base year in which the TIF was established. There are provisions that allow for schools to receive additional revenue and recently Portage Township Schools made a request to be removed entirely from future TIF plans. In Indiana TIF Districts can be designated as either redevelopment areas or economic development areas, depending on factors related to alleviating blight or creating jobs and new investment.

Established TIF Districts

The Town currently has two TIF districts: 1) TIF District 1 includes portions of the Downtown, Midtown, and Uptown areas, and 2) TIF District 2 includes agricultural and industrial areas located east of SR 17 to the north and south of Mill and Jefferson Streets.

As discussed in the Commercial and Employment Areas Framework Plan, it is recommended that the Town *expand TIF District 1* to include additional commercial properties within the Town's commercial districts. Doing so would enable the Town to establish effective assistance programs that could be utilized by existing businesses. It is also recommended that the Town market the potential to provide assistance with infrastructure costs within the *future Western Gateway Business Center to be established within TIF District 2*.



STATE & REGIONAL PROGRAMS/ SOURCES

SHOVEL READY PROGRAM

The Indiana Economic Development Corporation's (IEDC) Shovel Ready Program is structured to reduce the potential costs of site development for businesses and enhance the marketability of designated sites. Indiana recognizes three tiers of readiness: Shovel Ready, Shovel Ready Silver, and Shovel Ready Gold.

Shovel Ready defines boundaries with a clear title, establishes a price, demonstrates executive level local government support, defines utility capacity, and provides documentation such as Phase I environmental assessment, ALTA, topographical, property layout, and plat maps.

Shovel Ready Silver builds upon those attributes by maintaining documentation that is less than one year old, has proper zoning, and has infrastructure built to the property.

Shovel Ready Gold expands beyond Silver by being less than five miles from a two-lane highway, have seismic data, soil borings, are a minimum of 20 acres, and hold a Phase II environmental assessment with no environmental concerns.

The Shovel Ready Program assists in:

- Marketing certified sites and existing buildings to facilitate business development;
- Identifying and preparing sites for economic development purposes; and
- Identifying and fast tracking state and local permits necessary to develop a site for targeted uses.

The Town should utilize the Shovel Ready Program in marketing sites available for industrial development and other employment-related uses. The TIF 2 district is well positioned with its location along SR 17, but a key factor will be the potential for parcel assembly and the creation of sites large enough to qualify. The areas north of Mill Street consists of multiple smaller parcels while the area south of Mill Street consists of a single parcel owned by Elkay Wood Products Company. Elkay operates a manufacturing facility on approximately 20 acres on the northern portion of the parcel with approximately 40 acres potentially available for development.

INDUSTRIAL DEVELOPMENT GRANT FUND (IDGF)

The Indiana Economic Development Corporation (IEDC) provides financial support through the IDGF for infrastructure improvements for projects creating jobs and generating capital investment in Indiana. This grant provides money to local governments for infrastructure projects associated with an expansion of an existing Indiana company or the location of a new facility in Indiana. State funding through the IDGF program must be matched by a combination of local government and company financial support. Approval is based on the number and quality of jobs being created, the community's economic need, a local match of funding, and capital investment being made by the company. Typically this grant does not exceed 50 percent of project costs.

This may include: construction of airports, airport facilities and tourist attractions, construction, extension or completion of sanitary sewer lines, storm sewers and other related drainage facilities, waterlines, roads and streets, sidewalks, rail spurs and sidings, information and high technology infrastructure, lease, purchase, construction, repair and rehabilitation of property, both real and personal, and the preparation of surveys, plans and specifications for the construction of publicly owned and operated facilities, utilities and services.

There are many different ways in which an Industrial Development Grant can be utilized. Infrastructure improvements may be the greatest application as it relates to the corridor. The Town should work with IEDC, MCEDC, and business and property owners to identify opportunities for the use of IDGF to assist with the installation of infrastructure to targeted users within the recommended Western Gateway Business Center to be established at SR 17 and Jefferson Street.

OCRA PLANNING GRANT

The State of Indiana Office of Community and Rural Affairs (OCRA) division provides planning grants to aid communities to shape their vision for economic development and encourage planning for long-term community development. Planning Grants are funded with Federal Community Development Block Grant (CDBG) dollars from the U.S. Department of Housing and Urban Development (HUD).

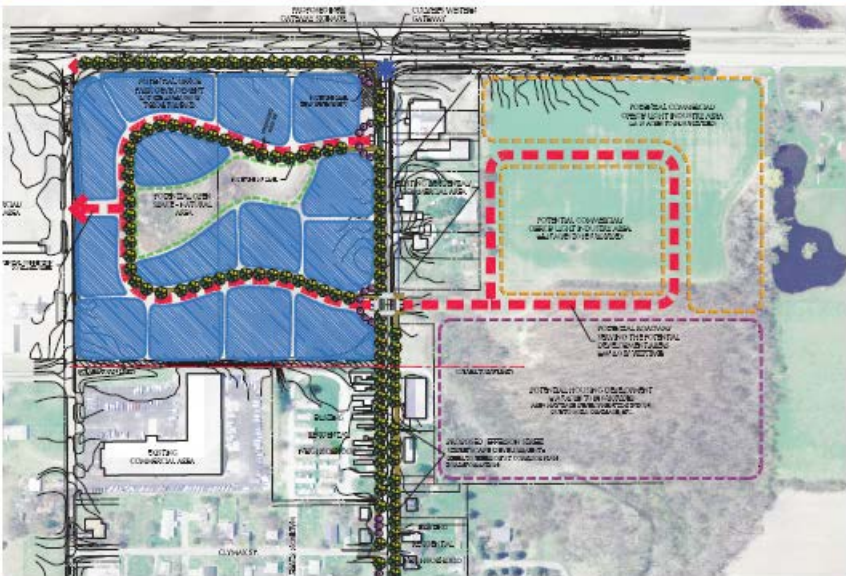
Main Street Revitalization Program

The goal of the Main Street Revitalization Program (MSRP), a grant program administered by OCRA, is to encourage communities to focus on long-term community development within the downtown area. A variety of projects are eligible to receive MSRP funding, but these grants are typically used to pay for downtown infrastructure, streetscape and façade improvements, promotional campaigns, program branding and other initiatives related to improving a downtown. There is \$800,000 in funding available through the MSRP program for the year 2014, with a maximum award amount of \$400,000 and a local match requirement of 20%.

As of the adoption of the Comprehensive Plan, the Town of Culver was in the process of seeking to join the Indiana Main Street program. Typically, Main Street programs are administered by independent non-profit organizations and the local municipality assists in raising money to hire a Main Street manager, and create committees and a board of directors to carry out the work. In pursuing and administering grant funds, the Town should partner with the Chamber of Commerce and Second Century Committee. The Second Century Committee should pursue 501(c)(3) status to receive donations toward Main Street projects.

Once established, the Town and partner organizations need to examine the commercial area needs and opportunities and develop a long-term, incremental strategy to strengthen commercial activity and improve buildings. The Comprehensive Plan should serve as a foundation for such a program.

WESTERN GATEWAY CONCEPTUAL LAND USE PLAN (2007)
CULVER REDEVELOPMENT COMMISSION



Source: Culver Redevelopment Commission



TRANSPORTATION & MOBILITY PLAN

Chapter Six

The Transportation and Mobility Plan seeks to maintain a comprehensive system of roads, trails, and sidewalks that enhances local and regional mobility while providing for multiple modes of travel.

The efficiency and convenience of Culver's transportation network affects the quality of life for residents and businesses and influences potential development throughout the planning area. Long-term planning and appropriate design policies, procedures, and standards are critical components to improving transportation and mobility throughout the Town of Culver.

The following recommendations presented in the Transportation and Mobility Plan will assist the Town in achieving a safe and efficient multi-modal transportation system for pedestrians, bicyclists, and drivers.

READER'S NOTE: Policy Statements

Throughout the Transportation & Mobility Plan, key plan recommendations and policies are highlighted using **italicized text**. Supporting narrative related to a given policy then appears in the paragraph that immediately follows. This is done to make the plan document more user-friendly to those interested in a specific topic in a given chapter.

FUNCTIONAL CLASSIFICATION SYSTEM

The number of travel lanes, traffic volume, and level of accessibility of streets are key elements in assigning functional classification to a road network. The following functional classification system is recommended for utilization within the Town of Culver:

ARTERIALS

Arterials are high capacity roadways that move traffic from collector roads to interstates or regional highways. Access along arterials is usually limited to increase traffic flow and level of service. Speed limits can range from 25 mph in urbanized areas to 55 mph in more rural areas. SR 10 is an example of an east-west arterial on the north side of the Town of Culver, ultimately providing access to US 35 to the west and the US 31 to the east. SR 17 is a north-south arterial on the west side of Culver providing access to the City of Plymouth to the north and the City of Logansport to the south. State roads are maintained by and under the jurisdiction of INDOT.

COLLECTORS

Collector roads are typically two-lane roadways that provide access to adjacent arterials while linking land uses such as residential neighborhoods, parks, and schools to one another. Speed limits on collector roads are lower, usually between 25 and 35 mph. Major collectors are higher volume than minor collectors and may also connect a City or Town to other nearby Cities or Towns. Lake Shore Drive between SR 10 and School Street is an example of a major collector road in Culver, providing access to facilities such as Culver Elementary School, the midtown commercial district, and Culver Park.

Other major collectors include Main Street and West Jefferson Street. School Street and Mill Street are examples of minor collectors that provide access to large employers, key commercial areas, and connectivity from local roads to adjacent arterials and/or major collectors. Collector roadways are maintained by either the Town of Culver or Marshall County, depending on their location inside or outside of the Town limits.

LOCAL ROADS

All other roadways within the Town and its planning area are classified as local roads. A local road provides direct access to adjacent land uses and are mostly located within residential and agricultural areas. Local roads typically allow for on-street parking. Local roadways are maintained by either the Town of Culver or Marshall County, depending on their location inside or outside of the Town limits.



TRANSPORTATION & MOBILITY PLAN

The Town's transportation and circulation system functions well with regard to automobile traffic, but Culver community has expressed a desire for improved bicycle and pedestrian infrastructure including the need for a more complete bike path and sidewalk networks. The Transportation Plan, in conjunction with the Land Use and Development Plan, seeks to address these concerns and promote appropriate and necessary improvements within the Town of Culver and surrounding area.

MAP LEGEND

- Arterial
- Major Collector
- Minor Collector - Existing
- Minor Collector - Proposed
- Lake Trail - Existing
- Lake Trail - Proposed
- Mid-Block Crossing
- Areas of Extensive Sidewalk Gaps
- "S" Curve
- Signalized Intersection
- Public Lake Access
- Traffic Counts, INDOT 2011

PLANNING FOR FUTURE IMPROVEMENTS

The Michiana Area Council of Governments (MACOG) is a regional intergovernmental agency responsible for long range land use and transportation planning in the region comprising Elkhart, Kosciusko, Marshall, and St. Joseph Counties in Indiana. As part of its duties, MACOG maintains a 20-year Long Range Transportation Plan (LRTP) that it updates every five years. As of the adoption of the Town of Culver's Comprehensive Plan, MACOG was in the process of creating its 2040 Transportation Plan Update.

SR 10

Partner with MACOG in improving traffic flow and safety along roadways leading to Culver.

As part of the 2040 Transportation Plan Update, input from MACOG representatives indicates that improvements to SR 10 are being considered that could directly impact the Town of Culver. As a result of community outreach and stakeholder input received, MACOG is evaluating the potential future realignment of SR 10 that would eliminate several 'S'-curves in the roadways route between US 31 in Argos and US 35. This realignment could also potentially involve relocation of SR 10 from its current location along Culver's current northern Town limit, to between 16th While realignment of SR 10, which includes several right angle turns, would improve travel times, any realignment that results in relocation of SR 10 away from the Town, would have damaging impacts from an economic development standpoint. The Town should continue to work with MACOG and INDOT to ensure that transportation improvements maximize traffic flow and safety to the greatest extent possible without impeding future economic development potential.

Transportation Sustainability Recommendations

A sustainable transportation network is one that efficiently provides a variety of safe and convenient transportation choices to Culver residents, workers, and visitors. Transportation refers not only to modes of travel and routes throughout the Town, but also to a route's relationship to land use, community facilities, and the natural environment. The following recommendations support sustainability in transportation and circulation:

- Ensuring that future transportation investments support the community's desired vision for land use and development, the environment, economy, and community facilities.
- Providing efficient connections between residential areas, commercial districts, and areas of employment.
- Facilitating access management to minimize the need to travel by vehicle between adjacent, compatible uses.
- Maintaining "Complete Streets" and promoting transportation and recreational alternatives that reduce the impact on the natural environment and transportation costs for residents.
- Installing roadway infrastructure that integrates other benefits, such as stormwater management, native landscaping, and safety measures.



Sidewalks should be extended to create a continuous pedestrian network.

BICYCLE & PEDESTRIAN INFRASTRUCTURE

Bike and pedestrian infrastructure help foster a healthy and sustainable community. Alternative modes of transportation reduce traffic congestion and pollution, while promoting exercise. Quality sidewalks with safe, visible crosswalks are essential to maximizing pedestrian activity, along with strategically placed bike lanes and multi-use trails.

BICYCLE FACILITIES

Research shows that on-street bicycle lanes have a tremendous positive impact on a community, improving health and reducing traffic incidents.

Create a comprehensive bicycle plan that includes placement and implementation of bicycle lanes on major town streets and connections to a regional trails network.

On-street bicycle lanes inspire more people to ride bikes, which improves the physical health of the community and positively impacts the environment. Dedicated bicycle lanes also create a safer environment for both the biker and the motorist. Vehicular drivers do not have to gauge a cyclist's speed and oncoming traffic to maneuver around the cyclist. Communities with dedicated bicycle lanes have shown a reduced rate of bicycling injuries by 50%. The Town of Culver should incorporate on-street bicycle lanes on Main Street, East Lake Shore Drive, and North Lake Shore Drive as part of a comprehensive bicycle network that connects the Town to areas surrounding Lake Maxinkuckee.

PEDESTRIAN FACILITIES

Culver has already taken some measures to improve its pedestrian facilities. The Town recently replaced sidewalks, crosswalks, and curb ramps along North and South Main Street from East Madison Street to East Lake Shore Drive as part of roadway construction projects. The Town of Culver should continue this roadway and sidewalk improvement along East Lake Shore Drive from North Main Street to North Lakeshore Drive.

Opportunities to obtain federal funding for improvement of pedestrian facilities should be maximized when available. Programs such as Safe Routes to School, which is 100% federally funded, are intended to improve sidewalk conditions, sidewalk connectivity, crosswalks, curb ramps, etc. in areas within a two mile radius of schools. By jointly working with the local schools and demonstrating a need for improving pedestrian facilities in these areas, the Town may be eligible for funding under such programs. Developing a Safe Routes to School project will increase pedestrian safety and access around Culver Elementary School and Culver Community Junior/Senior High School.



The Culver Academy Trail serves as a non-motorized transportation route for the Town.



ADA facilities make the Town accessible to all users.

Sidewalk Gaps

Execute a sidewalk gap analysis to identify gaps in the pedestrian network, prioritizing streets near educational and commercial land uses.

Culver has several streets, particularly in residential areas north of East Lake Shore Drive and south of Davis Street, where gaps in its sidewalk network limit pedestrian safety and mobility. The Town should identify streets where sidewalks are lacking or need to be completed through a detailed sidewalk gap analysis. Priority for sidewalk construction should be given to streets surrounding schools and commercial areas. Specifically, attention should be given to extending the sidewalk along Lake Shore Drive from Fleet Parkway to SR 10 and along SR 10 from Lake Shore Drive to School Street. Culver should work closely with INDOT to address pedestrian mobility issues and solutions along SR 10 and SR 17. Further, while closing gaps in the sidewalk network the Town should also identify opportunities to install street-scape elements along portions of Lake Shore Drive.

Americans with Disabilities Act Compliance

In accordance with Section 504 of the Rehabilitation Act of 1973 and Title II of the Americans with Disabilities Act of 1990, the Town developed an ADA Transition Plan in 2012. The plan identifies pedestrian facilities within the public right-of-way that are non-compliant with ADA standards. Additionally, it prioritizes the deficient facilities and should serve as a planning document for the Town to budget for the required improvements on an annual basis.

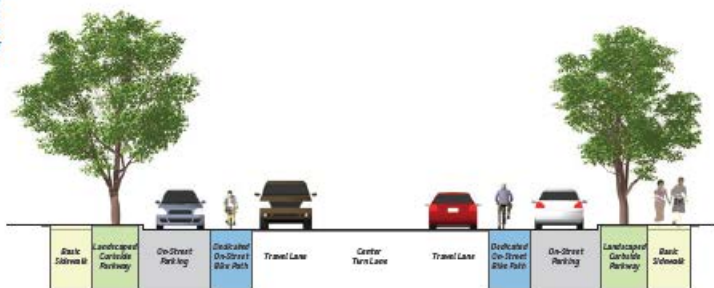
Per federal guidelines, diligently work to develop and annually update the Town's ADA Transition Plan.

The 2012 ADA Transition Plan inventories all pedestrian facilities within the public right-of-way and serve as a prioritization and budgetary tool for the Town to improve sidewalks, curb ramps, crosswalks, etc. Being proactive in maintaining and updating plan will ensure that Culver remains eligible to receive federal funding for improvements to pedestrian facilities in the future.

The major steps for continued compliance include:

- Designation of an ADA Coordinator;
- Establishment of a grievance procedure;
- Development internal design standards, specifications, and details;
- Assignment of personnel for the development of a Transition Plan;
- Approval of a schedule and budget for the Transition Plan; and
- Annually monitoring the progress of Transition Plan implementation.

Complete Streets allow all road users to travel safely, regardless of the mode of transportation.



COMPLETE STREETS

"Complete Streets" are roadways designed to provide equally safe access for all users, including pedestrians, bicyclists, motorists, and public transportation users of all ages and abilities.

There is no single design prescription for Complete Streets. A Complete Street in a rural area will look quite different from a complete street in a highly urban area, but both are designed to balance safety and convenience for everyone using the road. Infrastructure that may be found on a Complete Street includes: sidewalks, bike lanes (or wide paved shoulders), frequent crossing opportunities, median islands, accessible pedestrian signals, curb extensions, and more.

Establish a formal Complete Streets policy for the Town of Culver.

Adoption of a Complete Streets policy is formal recognition of a municipality's commitment to incorporating all transportation modes in the development of transportation infrastructure. INDOT's draft 2035 Long Range Transportation Plan includes the Complete Streets Concept, which Culver can incorporate into their own policy. Regardless of the policy's form, the National Complete Streets Coalition has identified ten elements of a comprehensive complete streets policy.

An Ideal Complete Streets Policy:

1. States a vision for how and why the community wants complete streets.
2. States that "all users" includes pedestrians, bicyclists, vehicles, and public transit users of all ages and abilities.
3. Includes a declaration that street connectivity aims to create a comprehensive, integrated network for all modes.
4. Is adoptable by all agencies covering all roads in the community (i.e. Town, County, State).
5. States that the policy applies to both new and retrofit projects.
6. Makes any exceptions clear and specific and sets an easy to follow procedure for approval of any exceptions.
7. Directs the use of the most current design criteria and guidelines while recognizing the need for flexibility.
8. States that complete streets solutions will complement the context of the community.
9. Establishes performance standards with measurable outcomes.
10. Provides specific steps for implementing the complete streets policy.

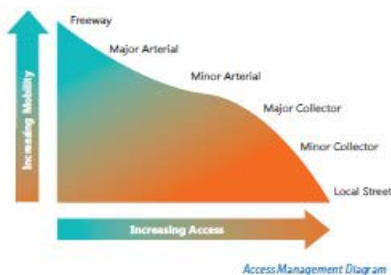
The Town's arterials and collectors represent candidates for Complete Streets design including SR 10, SR 17, Main Street, Lake Shore Drive, Jefferson Street, School Street, Academy Road, and Mill Street.

ACCESS MANAGEMENT

Proper access management requires a balance of safe and efficient operations on roadways ("mobility") and the ability to access adjacent businesses ("access"). Access management and careful planning are needed to alleviate traffic congestion, maintain traffic flow and reduce crash rates on the Town's road network.

Adopt and implement access management guidelines to provide the Town with a tool that ensures each access point is designed properly, and is required at the time new development or redevelopment occurs.

When new development or redevelopment occurs, the Town's review process should contain an access management component to identify and resolve any access related issues. This includes eliminating unnecessary access points that are not required by standard traffic engineering. This will require proper planning and access management during times of new development and redevelopment in order to effectively reduce congestion and crashes, improve travel times and preserve capacity of roadways, all while supporting economic activity.



Work with INDOT to coordinate access management along state roads.

INDOT's Access Management Guide addresses planning and design components of accessibility points along state routes such as SR 17 and SR 10 along the outer limits of the Town of Culver. For example, as site improvements are made to properties adjacent to SR 17, the Town through coordination with INDOT, should evaluate the design, location, and necessity of all existing and proposed entrances. The evaluation should address if the appropriate level of access is provided to the site, while maintaining safe and efficient operations on the adjacent roadways.

Access management is particularly important for locations such as SR 10 between North Lake Shore Drive and Anchors Way, where multiple entrances are closely spaced and may be combined into fewer drives without inhibiting public access to nearby businesses. Additionally, some corner properties have entrances located very close to stop controlled intersections, which can create conflicts between turning movements into and out of the site and vehicles travelling through the adjacent intersection.

During times of planning for new development, redevelopment, and/or future roadway improvements, it is important that access points along SR 17 and SR 10, as well as others throughout the Town, be properly evaluated with respect to access management guidelines and traffic operations. The Town should work with property owners to identify opportunities to consolidate driveways, establish shared access, and facilitate cross access easements.

TRAFFIC ENGINEERING

Formally define criteria as to when a proposed development may require a traffic impact study.

INDOT has developed guidelines to identify when a traffic impact study is required for new development or redevelopments requiring modifications to existing drives or new drives along state routes. The Town currently does not have any guidelines in place to determine when a traffic analysis should be required as a result of development within Culver. Without a traffic engineering requirement, it is possible that the appropriate improvements necessary to mitigate additional traffic may not be made. This could prove costly to the Town when the improvements are required at a later date. It is recommended that the Town adopt similar traffic analysis guidelines as INDOT to address items such as the following:

- Traffic impacts due to new/redevelopment;
- Intersection spacing & locations (signalized and unsignalized);
- Traffic signal warrant analyses;
- Capacity analyses and intersection level of service;
- Travel speeds and progression;
- Turn lane warrants;
- High accident locations; and
- On-street parking.

Use traffic study guidelines to address existing traffic operational issues as necessary.

In general, no major existing traffic capacity or operational issues were noted on Culver's road network. However, operations as well as maintenance of East Lake Shore Drive would be improved if on-street drainage was enhanced and a mid-block pedestrian crossing with a pedestrian island was provided. This particular corridor experiences a high level of pedestrian traffic due to the commercial properties on the north side of the road and Culver Park on the south side. Numerous local residential roadways within the Town allow on-street parking on both sides of the street, which limits the ability to maintain two-way traffic flow simultaneously. While this may slightly delay motorists traveling on the local roadways, it increases pedestrian safety by reducing travel speeds.



Improving the Main and Davis 'S'-curve will help slow traffic and mitigate sight line issues.

INTERSECTION IMPROVEMENTS

Main and Davis 'S'-curve

The intersection of South Main Street and Davis Street consists of two offset 'T' intersections with large turning radii that collectively function as an 'S'-curve. The current configuration allows for higher travel speeds along Main Street, but limits visibility for those turning left onto Main Street from Davis Street. While traffic incidents have not been significant, traffic at the intersection has increased with the recent development of the Evil Czech Brewery on West Davis Street which also provides access to the Town of Culver water treatment facility and another local business.

The Town should evaluate strategies for improving the intersection. For example, reducing the curb radii on Main Street to eliminate the existing 'S'-curve and reestablish the two-offset 'T' intersections would slow traffic and mitigate sight line issues. Conversely, the flow of traffic could be greatly improved by realigning the intersection to reduce the angle of the curve and bring Davis Street closer to a right angle as it approaches Main Street. This approach may require acquisition of property adjacent to the roadway while the 'T' intersection approach could be accomplished within existing right of way.

Consider roundabouts as potential solutions at intersections with capacity and/or safety issues.

Alternatively, a roundabout could be installed on South Main Street. INDOT recommends a "Roundabout First" policy when considering signal upgrades at intersections. This means that intersection operations should be analyzed to determine if a roundabout is the best alternative for improving traffic flow efficiency and long-term safety. Traffic signals with added turn lanes will be considered a second option if a roundabout is not a valid option for a specific location due to geometric or operational characteristics. The Town of Culver should consider roundabouts as potential solutions at intersections with capacity and/or safety issues in the future as well. Studies have shown that roundabouts reduce traffic delay and the severity of crashes, while being more environmentally friendly than traditional intersections. Educational activities to demonstrate how motorists should appropriately maneuver through roundabouts are very important as the transition from signalized intersections to roundabouts is implemented.



TRAFFIC & ROADWAY DATA COLLECTION

An updated inventory of current and past roadway data, including traffic volumes and conditions, provides valuable information for future policy and funding decisions. A detailed and comprehensive database will be a valuable tool for managing the Town's transportation network for years to come.

EXISTING & FUTURE TRAFFIC VOLUMES

The Town of Culver does not currently have a formal traffic counting program in place. Town staff indicated that traffic data is collected on an as-needed basis to assess deficiencies in existing traffic flow and to develop recommendations for roadway or intersection improvements. INDOT has historical traffic data for SR 10 and SR 17 to the west and north of the Town limits, as well as year 2011 counts taken as part of the state's periodic traffic count update. These most recent counts indicated that the highest volume of daily traffic is on SR 10 between SR 17 and North Lake Shore Drive. Overall traffic volume on SR 10 and SR 17 were similar, but slightly higher than those previously reported by INDOT in years 1994 and 1999.

Implement a traffic data collection program and monitor traffic volume patterns as needed.

Traffic count information can be used to assist in identifying and prioritizing locations for future roadway improvement projects. Implementing a Traffic Data Collection Program similar to what INDOT utilizes would allow Culver to monitor existing and historical traffic count data on a periodic basis. This would provide the Town with a better understanding of areas experiencing positive or negative growth in volumes and subsequently identify locations where improvement projects may be necessary to accommodate changes in traffic patterns or volumes.

ROADWAY CONDITION ASSESSMENT

Develop an annual transportation infrastructure condition inventory.

The Town of Culver Street Department should conduct an annual condition evaluation of pavement, drainage, curbs and sidewalks on all Town roadways. The condition ratings are utilized to determine what roadways will be resurfaced, crack sealed or receive spot patching repairs based on annual budgets. The condition of the Town's brick streets, which make up 15% of all local roads, should be of particular concern. Additional discussion of brick streets is located in *Chapter 9: Culture and Community Identity*.

It is also recommended that the Town considers the use of preventative maintenance products on their streets, which carry a lower cost to perform and will preserve the life of the roadways. Increasing focus on preserving transportation infrastructure that is still in good condition will delay the need for larger, more expensive repairs.

FUNDING

There are a number of programs available to assist the Town with funding transportation improvement projects. Additionally, there are projects that have already received funding and are scheduled for construction over the next several years.

Identify potential improvement projects that may be eligible for federally funded programs such as Safe Routes to School (SRTS), the Highway Safety Improvement Program (HSIP), Congestion Mitigation and Air Quality (CMAQ) and Transportation Enhancement (TE).

INDOT administers programs such as Transportation Enhancement (TE) and Congestion Mitigation and Air Quality (CMAQ) which contribute funds to roadway improvements and bicycle/pedestrian facility projects throughout the state. INDOT also implemented the Safe Routes to School Program which provides funding for non-infrastructure educational projects in schools and infrastructure related improvement projects that increase walkability and bikeability to and from schools. In addition to these programs, INDOT also identifies future projects as part of the Indiana Statewide Transportation Improvement Program. Other viable funding sources include the issuance of bonds, loans, grants, and negotiated development fees. Tax Increment Financing (TIF) can also be utilized to fund infrastructure projects.

Discussion of these and other funding sources is located in **Chapter 10: Implementation**.



OPEN SPACE, RECREATION & ENVIRONMENTAL FEATURES PLAN

Chapter Seven

The Open Space, Recreation, and Environmental Features Plan seeks to expand parks and recreation offerings throughout Culver while preserving and enhancing quality natural features including Lake Maxinkuckee.

Referred to by some as the “Cape Cod of the Midwest,” the Town of Culver is well known for its bucolic setting on the north shore of Lake Maxinkuckee in northern Indiana. As a community with a long history as a resort destination, Culver’s open space, recreational facilities, and environmental features are fundamental in contributing to the community’s identity and high quality of life. With Lake Maxinkuckee as the centerpiece, Culver is surrounded by numerous sensitive natural areas that contribute to the character of the community and provide opportunities to interact with nature.

The Open Space, Recreation, and Environmental Features Plan seeks to preserve and enhance the Town’s natural features, and expand recreational opportunities for residents and visitors alike. The natural environment is considered by most residents to be the Town’s number one strength, and the Plan presents policy and action recommendations aimed at maintaining and enhancing one of the Town’s greatest assets.

READER’S NOTE: Policy Statements

Throughout the Open Space, Recreation, and Environmental Features Plan, key plan recommendations and policies are highlighted using *italicized text*. Supporting narrative related to a given policy then appears in the paragraph that immediately follows. This is done to make the plan document more user-friendly to those interested in a specific topic in a given chapter.

Parks, Open Space and Environmental Features Sustainability Recommendations

In addition to being vital components of environmental sustainability, natural areas, parks and open space also contribute significantly to Culver's economic and cultural sustainability. The following recommendations support sustainability in open space, recreation, and environmental features:

- Ensuring that all residents have adequate access to safe, well maintained parks and areas of open space.
- Providing guidelines to help ensure that recreational programming addresses the needs of all age groups in Culver.
- Improving public use of Lake Maxinkuckee while maintaining the high quality and integrity of the lake and its shoreline.
- Planning for the preservation of natural areas and the use of environmental education to connect visitors with nature and further promote environmental stewardship.
- Encouraging public agencies and private developers to implement best management practices (BMPs) for stormwater management, including the use of low impact development (LID) strategies.

PARKS & RECREATIONAL FACILITIES

The Town of Culver is home to several recreational facilities. Lake Maxinkuckee and the surrounding natural areas provide opportunities for outdoor activities, while the Culver Boys and Girls Club and Culver Community Schools provide youth recreation opportunities. The Culver Park Board oversees Culver Park, the Town's sole recreational facility, as well as Heritage Park. The six-member board is responsible for the operation and management of the park, holding monthly public meetings.

CULVER PARK

Continue to maintain the grounds and facilities of Culver Park.

Located along the shore of Lake Maxinkuckee, Culver Park is approximately 6.5 acres and includes a basketball court, picnic areas, and grill pits. Culver Park also offers boat slip rentals, private room and facility rentals, and beach access to Lake Maxinkuckee. Culver charges visitors a small fee for weekend parking and admission to the beach, the revenue of which is used for general maintenance and upkeep of the park. The Town also operates a temporary ice rink on the basketball court during the winter.

HERITAGE PARK

The Antiquarian and Historical Society of Culver established Heritage Park, a small park located on the southwest corner of the intersection of Main and Jefferson Streets in Downtown. This park features a small plaza, garden, and a tree that is lit and decorated by the Town during the holiday season.



PARKS & RECREATION EXPANSION

With only one park within the Town limits and a limited number of public access points to Lake Maxinkuckee, there is a heightened need for additional public open space. The National Recreation and Parks Association (NRPA) recommends a standard of 10 acres of open space for every 1,000 people. This community-wide standard has been phased out by the organization in favor of more user-based needs assessments, but helps establish a benchmark to which the Town can strive to achieve.

With an estimated 2010 population of 1,353, approximately 13.6 acres of parkland is needed to meet the recommended service level for the Culver community. Culver Park, at approximately 6.5 acres, satisfies approximately half of the basic parkland standards based on current population.

Distribution & Access to Public Open Space

In addition to falling under the national standard for total parkland acreage, the distribution of Culver's open space is not evenly distributed. With all of the City's parkland contained in Culver Park and limited public access provided to Lake Maxinkuckee elsewhere along the lakefront, the distribution of parkland is unbalanced within the community. When combined with a fragmented network of sidewalks and trails, this means that many Culver residents do not have a safe and convenient access to parks and recreation amenities.

Infill Parks and Tot Lots

Explore options to create infill parks in underserved areas of Culver.

The Open Space, Recreation and Environmental Features Plan utilizes a typical half-mile service area standard for a neighborhood park to identify locations that are potentially underserved. The Plan also takes the location of recreation amenities provided by Culver Community Schools, such as the Culver Elementary School playground, into consideration. Many of Culver's residential areas in the southern portion of the community, being the areas located furthest from Culver Park and school facilities, appear to be underserved by parks and recreation facilities.

The Town should identify and prioritize opportunities to acquire land and develop neighborhood parks in areas identified to have the greatest need for new park space. Neighborhood parks should be centrally located within residential neighborhoods, ideally within a half-mile walk of all homes.



Establish parks as development occurs.

The Town should establish policies to ensure new growth areas are well served by neighborhood parks.

It is common for communities to have a parkland dedication ordinance that requires new residential development to contain parks and open space. A parkland dedication requirement is necessary to ensure that adequate amounts of land for parks, schools, and other public uses are available to the Town's growing population.

A parkland dedication ordinance could be written as a component of the Town's Subdivision Ordinance requirements for residential development or Planned Unit Development (PUD) requirements. Developers could be required to dedicate parkland large enough in size to sufficiently meet the needs of future residents in that subdivision and bordering areas. If an adequate park site cannot be provided, or is undesirable, within a new residential development, the developer could pay a fee-in-lieu of land that could be used to finance park improvements and the purchase of park land elsewhere in the Town. The amount of a fee-in-lieu contribution would be dictated by the amount of land required, the value of land within the Town, and the cost of construction and long-term maintenance of parkland.

NEW RECREATION CENTER

During the community outreach process for the Plan, residents of Culver cited the need for a recreational center that would support activities for a wide range of age groups including youth and senior citizens, especially during the colder months of the year.

Work with partner organizations to construct a new recreation center and provide year-round recreation programming and services to Culver residents.

The Culver Boys & Girls Club meets many of the recreational youth needs, serving nearly 400 children ages 5-18 annually. The Club primarily relies upon a partnership with Culver Community Schools to provide facilities to host its various programs. Given the Club's large membership, a desire has been expressed for additional facilities that would help minimize scheduling conflicts between school sporting needs and Boys & Girls Club programming.

A new recreational facility should consider the needs of community residents. This includes providing a space for year-round activity. In addition to indoor recreation space, facilities desired by the community include a fitness center, workout rooms, conference space, and an aquatic center. Partnership opportunities should be evaluated between the Town and Culver Community Schools to fund and make use of unique facilities such as the aquatic center.



Recreation Center Location

Several sites exist within Culver that could potentially house a new recreational facility including undeveloped properties in the northwestern and southern portions of the community. Ideally the recreation center would be located with walking distance of a significant portion of the community, however, many available sites are located on the periphery of the Town. Care must be taken to site the recreation facility close to Culver Park and Culver Community Schools to facilitate joint use of facilities by the public and schools. The recommended location of the future potential recreation center is a 7.6 acre parcel on the east side of School Street that is owned by Culver Community Schools that sits adjacent the school district administrative office.

CAMPING FACILITY

During the comprehensive planning process, Culver residents indicated a desire to establish a campground to draw additional visitors to the community.

Work with area property owners to establish a regional camping facility to attract visitors and allow for an immersive natural experience.

As identified in the Economic Development Strategy section of the Land Use and Development Plan, it is recommended that the Town undertake a hotel feasibility study. As a component of such a study, the Town should also seek to evaluate demand for a campground facility within the planning area. Proximity and transportation to public access points along Lake Maxinkuckee (for swimming and boating) should be primary factors to be taken into consideration.



Lake Trail

 Future Lake Trail Alignment

LAKE TRAIL

Trails are important components of a parks and recreation system, providing valuable connections between park sites, community assets and natural areas. Throughout the Comprehensive Plan outreach process, respondents overwhelmingly stated that more trails would positively affect Culver's transportation network.

Establish a comprehensive trails network and create a continuous lake trail loop that links the Culver Academy Trail to multiple destinations throughout Culver and the surrounding region.

The Culver Academy Trail, which stretches from Culver Academies west to Culver Park, is the only trail that currently serves Culver. A comprehensive regional trail plan is needed to understand possible trail extension routes that would connect the existing trail to local schools, residential neighborhoods, and other area attractions as well as potential connections to a regional system. The Town of Culver should work in partnership with Marshall County to create an uninterrupted lake trail system around the 10-mile Lake Maxinkuckee lakeshore.

The extensive network identified in the Open Space, Recreation, and Environmental Features Plan represents a long term goal toward which the Town and its partners should aspire. This multi-faceted trail should not only include separated shared-use paths, but also on-street routes that include sidewalks, bike lanes, and wide shoulder lanes to create a safe and continuous loop around Lake Maxinkuckee. The Open Space, Recreation, and Environmental Features Plan identifies a potential trail alignment using public rights of way and natural areas such as creek corridors that should serve as a starting point for a more detailed Trails Plan.

OPEN SPACE, RECREATION & ENVIRONMENTAL FEATURES PLAN

Environmental features, parks, and open space are important components of Culver, contributing significantly to Town's overall quality of life and the local economy. Public parks and open space provide places for residents and visitors to be active experience nature, are integral to the health and wellbeing of the community, and celebrate Culver's history and personality. Neighborhood parks provide children with a place to play within safe walking distance of their homes while Culver Park provides the community with a central gathering place. Lake Maxinkuckee, a focal point for the entire Town and the surrounding area, ties the local system of parks, recreation and open space together.

MAP LEGEND

-  Culver Park
-  Culver Community Schools Recreation
-  Recreation Center - Proposed
-  Neighborhood Park Service Area
-  Community Park Service Area
-  Floodplain
-  Wetlands
-  Tree Cover
-  Open Space
-  Watershed

LAKE MAXINKUCKEE

Lake Maxinkuckee is the crown jewel of Culver. As the second largest natural lake in Indiana, the environmental health of the lake is vital to the community's economy and ecological system. Land use and development activity within the 8,850 acre watershed affect the quality of the lake, while activity within the lake also affect its health.

Lake Maxinkuckee Environmental Fund & Council (LMEF/LMEC)

In the early 1980s there was a growing concern among shoreline residents that water quality was declining in Lake Maxinkuckee. With a desire to prevent the lake from becoming eutrophic, or overgrown with plant life to the extent that animal life cannot survive, residents supported the formation of the Lake Maxinkuckee Environmental Fund (LMEF) in 1982. The LMEF is a tax exempt organization charged with raising funds for projects designed to address water quality issues in Lake Maxinkuckee.

Shortly after its establishment, the LMEF created under its direction and authority the Lake Maxinkuckee Environmental Council (LMEC) to serve as the implementing body for projects funded by the LMEF. Both are volunteer organizations authorized by the Culver Plan Commission.

Each entity is managed as follows:

1. The Lake Maxinkuckee Environmental Fund (LMEF) – an eight member Board of Directors oversees fund raising efforts, manages those funds, and gives final approval to the environmental efforts on an annual basis. These members serve staggered terms of three years each and meet four times per year.
2. The Lake Maxinkuckee Environmental Council (LMEC) – a 10-member council decides the annual environmental efforts to be presented and who carries out those projects once approved.

PUBLIC ACCESS

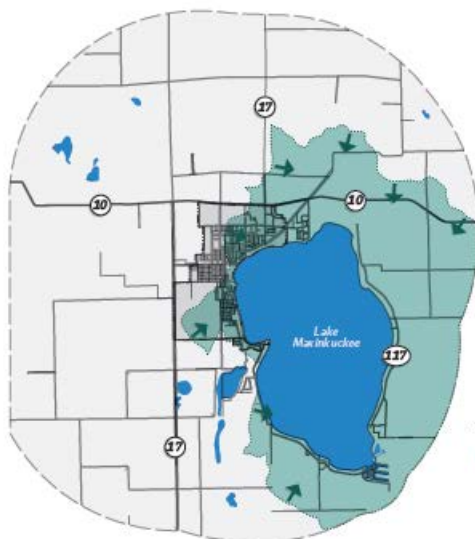
Members of the public can access Lake Maxinkuckee via four access points: 1) Culver Park, 2) the Department of Natural Resources boat launch on the southwest side of the lake along West Shore Drive, 3) a boat launch located at the western terminus of Edwards Lane near East Shore Lane on the eastern shore of the lake, and 4) a boat launch located at the western terminus of 18B Road.

Continue to look for opportunities to enhance public access to Lake Maxinkuckee.

Culver residents have expressed a desire for enhancements to public access to Lake Maxinkuckee. The extent of public access to Lake Maxinkuckee at the DNR, Edwards Lane, and 18B Road boat launches is currently physically limited by lack of available property surrounding the boat ramps. As such, Culver Park is likely to remain the most significant public access point to Lake Maxinkuckee where residents and visitors alike can swim, fish from the pier, and dock their boats at rental slips.

The Town should continue to identify projects, such as the recent replacement and expansion of the public fishing pier, which will enhance public access to the Lake. Public access to the lake can also be improved by enhancing transportation connections to Culver Park and other access points. Signage and wayfinding are also tools that will help guide residents and visitors to Lake Maxinkuckee's limited public access points.

The one important consideration that must be emphasized and prevail in considering an expansion of public access, is that any such initiative cannot negatively impact the integrity and quality of the lake or its shoreline.



Watershed Map

 Watershed

WATERSHED PROTECTION

In 2006, the Lake Maxinkuckee Environmental Council (LMEC) worked to pass the Lake and Watershed Management Plan. The Watershed Management Plan has achieved significant success in many of its original goals including:

- Dramatic reduction in the amount of phosphorus released into the lake by working with Culver Academies and local contractors and golf courses to use phosphorus-free fertilizers, through local newsletters and anti-phosphorus campaigns, and the construction filter strips and grassed waterways along agricultural land.
- Establishment of the South-West Lake Maxinkuckee Conservancy District and near elimination of the use of septic systems for treating residential wastewater with 99.5% of the lake's shoreline area served by sewer systems.
- Stabilization of the eroding ditch banks along Wilson Ditch through a cooperative partnership between the Culver Academies, LMEC, INDOT, IDNR, and IDEM.
- Adoption of stricter impervious surface maximum standards for residential development including an expanded definition of impervious surface to include items such as sidewalks, driveways, decks, gazebos, etc.

Continue to work with LMEC to refine, update, and adopt the Watershed Management Plan.

The Watershed Management Plan is currently being updated by LMEC, to be released in 2015. In May of 2013, the LMEC and USGS initiated samplings of the lake to determine its current health and the extent to which efforts have improved water quality. Ongoing issues include reducing pathogenic inputs to the lake and its tributaries; investigating potential user-conflicts, potential over-use, and the development of management plans as appropriate; and decreasing the sediment load to Lake Maxinkuckee.



Town Development Practices - Best Management Practices & Low Impact Development

The Town of Culver is an influential partner in continuing to implement the Watershed Management Plan, especially with regard to land use planning and development standards having an impact on water quality. As an example, the Town worked with the LMEC to modify size regulations related to its residential zoning districts to establish a maximum lot coverage of 50% for all impervious surfaces. Importantly, the definition of impervious surface was expanded to include a variety of items in addition to the primary structure including decks, porches, gazebos, boat houses, garages, other accessory structures, and other impervious surfaces.

In addition to encouraging the strategic location of land use and development and minimizing impervious surface, the Town should consider adopting stricter development regulations related to stormwater management.

The Town should encourage developers and property owners to use Best Management Practices (BMPs).

BMPs aim to address two key environmental issues that could negatively impact the local watersheds and water features including Lake Maxinkuckee: 1) erosion and capacity issues related to increasing volumes of stormwater runoff, and 2) water quality issues related to pollutants contained in stormwater runoff. BMPs are a combination of conservation measures and management practices designed to minimize negative impacts on surface and groundwater flow and serve to minimize adverse impacts on neighboring land and water systems.



In encouraging the use BMPs, the Town should consider a low impact development (LID) approach to stormwater management.

Simply put, the goal of LID is to make a developed site (complete with buildings, sidewalks, parking lots and driveways) function like the natural environment by using low-cost, simple techniques to contain and use stormwater close to where it falls and allow the ground to absorb water and filter pollution as it would before development occurred. Rather than disposing of stormwater by funneling it off site, LID advances the principle that stormwater is a natural resource that should be used to recharge natural systems at the site level. Allowing the natural processes of infiltration, filtering, storage and evaporation to occur onsite can reduce or eliminate the need for stormwater detention areas and drainage piping while improving overall water quality. Examples of LID include the use of:

- Pervious pavers and rain gardens that allow rainwater to infiltrate the ground surface;
- Native plantings and vegetated buffers that minimize runoff and prevent erosion along waterways; and,
- Bioswales that convey water to a naturalized channel where it can be partially treated and allowed to infiltrate the ground surface.

Collectively, BMPs and LID policies can help address stormwater management and quality to minimize stress on municipal infrastructure (e.g. treatment facilities or regionalized detention), mitigate damage related to erosion, flooding and water pollution, and maintain healthy lakes, creeks, and natural groundwater resources.



The Lake Maxinkuckee watershed includes a variety of wetlands within its 8,550-acre watershed.

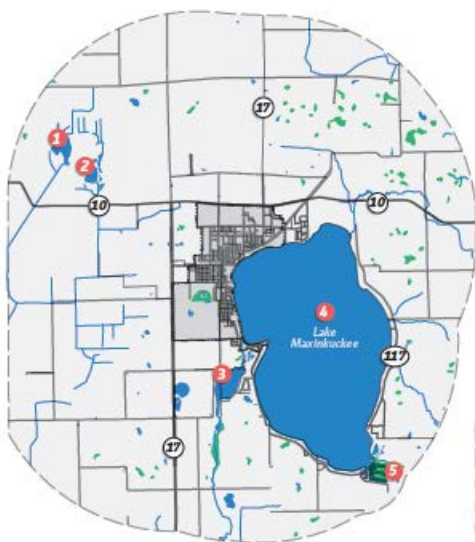
New Methods & Technologies

Continue to seek out and make use of the latest methods and technologies for stormwater management.

A vortex separator is an example of a new technology that provides a cost-efficient method for improving the quality of stormwater before it reenters the lake. A vortex separator is a gravity-powered stormwater filtration device that circulates stormwater into a circular fashion, using centrifugal force to remove sediment and other pollutants. The Town partnered with the LMEF to install four vortex units in the area surrounding Culver Park. Additional Vortex units are needed around the lake to help remove sediment and nutrients from reaching the lake. Moving forward, the Town and LMEF will also need to establish a policy and schedule for the cleaning and maintenance of the vortex units.

CULVER MARINA

Located on the eastern shores of Lake Maxinkuckee, Culver Marina is a popular attraction and economic driver for Lake Maxinkuckee. The Culver Marina is a privately owned facility that includes boat sales, maintenance, and rentals, a wakeboard shop, and restaurant. As the only marina on Lake Maxinkuckee, the Culver Marina draws boaters and visitors, however, this attraction has the potential to affect the environmental quality of the Lake. The Town of Culver should work with the Culver Marina owners to ensure that the continued operation of the marina does not compromise the health of Lake Maxinkuckee.



Key Environmental Features

- | | |
|-----------------|---|
| 1 Houghton Lake | 4 Lake Maxinkuckee |
| 2 Moore Lake | 5 Maxinkuckee Wetland & Conservation Area |
| 3 Lost Lake | |

ENVIRONMENTAL FEATURES

Numerous environmental features in and around Culver, including wetlands, small lakes, and wooded areas, add significantly to the character of the community. Wooded areas, lakes, ditches, and agricultural fields characterize much of the undeveloped land in the Town's unincorporated growth areas. Wetlands and other environmental features provide a scenic setting in the Town's environs that could be threatened by future growth and development.

Protect and enhance Culver's environmental features through conservation and cooperation with local agencies and environmental organizations such as the Nature Conservancy, LMEC, and Indiana DNR.

WOODED AREAS

Several mature wooded areas are located throughout the Town and its planning area on both developed and undeveloped land. Culver should establish policies and best practices that ensure new development and infrastructure projects do not represent a threat to wooded areas and the Town's character. The Town should work with property owners and developers to ensure that heavily wooded areas are preserved as future development is considered. Consideration should also be given to developing and implementing a "tree preservation" or "tree replacement" ordinance to protect existing trees within Culver.

WETLANDS

Several wetland areas exist within the Town of Culver and its planning area. The largest wetland, the Lake Maxinkuckee Wetland Conservation Area (Kline Wetland) is located on the east side of the Lake. Additional wetlands include Wilson Wetland (Wilson Ditch) and Curtiss Wetland. These crucial land areas provide flood and draught control, filter pollution, and serve as a habitat for a variety of species. As growth occurs, Culver should consider the impact of development on wetlands, whose health has a major effect on Lake Maxinkuckee. Care must be taken to preserve the unique environmental systems surrounding Culver.



Eastern Massasauga Rattlesnake

Todd Pierson, Flickr

HOUGHTON LAKE

Houghton Lake is a highly alkaline natural lake to the northwest of Culver. The lake and its surrounding wetlands comprise just over 360 acres of land. The Nature Conservancy, owner of Houghton Lake and much of its surrounding agricultural land, began restoration efforts in 2006. The group has successfully removed several invasive species and planted thousands of additional native plant plugs. Houghton Lake is now hydrologically-restored natural area with a diverse mix of native species and is a great example of preservation and restoration efforts in the Culver area.

The group does not currently allow public access to the preserve, but if implemented properly, amenities such as a natural-surface walking trail, could be used to educate the public while maintaining the quality of the recently restored lake and wetlands.

Town of Culver Moore Lake Property

The Town owns a parcel on the southern edge of Moore Lake, a small lake and wetland area located to the southeast and adjacent to the 360-acre Houghton Lake area owned and maintained by the Nature Conservancy. The parcel is an old fishery that was deeded to the Town of Culver.

The Town should seek to establish a partnership with the Nature Conservancy to evaluate the potential for public access to select areas of the Houghton Lake area as well as the Moore Lake property, and identify strategies to mitigate potential environmental effects with the addition of public amenities.

Eastern Massasauga Rattlesnake

The Town's Moore Lake property and the Houghton Lake area are reported to be home to a population of Eastern Massasauga Rattlesnakes. Although it does not have any designation on the Federal Endangered Species Act, the snake species is listed as an endangered species in the State of Indiana and has been submitted by the Indiana Department of Natural Resources for review for protection under the Federal Endangered Species Act.

Further evaluation of the expanded use of the Moore Lake property should include an environmental evaluation to verify and qualify reports of the extent of the Massasauga Rattlesnake population. If the property is determined to be a habitat for a protected or endangered species and the site cannot be used for meaningful public benefit other than conversation, the Town should consider encouraging the sale or donation of the property to the Nature Conservancy to expand the Houghton Lake preserve.



MAXINKUCKEE WETLAND & CONSERVATION AREA

Maxinkuckee Wetland and Conservation Area, known to locals as Kline Wetland, is an 80-acre wetland that sits at the southeastern corner of Lake Maxinkuckee. Owned by the Indiana Department of Natural Resources with stewardship granted to the LMEC, the wetland was restored in 1992 with a realigned ditch and levees to time-release sediment and nutrient runoff into the lake. The wetland is crucial to the health of Lake Maxinkuckee, filtering phosphorous and other harmful nutrients that enter the lake from a 1,849 acre area to the southeast.

While visitors are permitted to hike, hunt, fish, and trap, a lack of amenities such as trails, limit the potential for casual use of the site. With greater investment in amenities the site could provide an opportunity for public education and outreach about Culver's vital wetlands.

EDUCATION OPPORTUNITIES

Culver has built much of its economy on the natural environment and various restoration projects have preserved and enhanced the natural areas surrounding Culver. As a complement to these conservation efforts, educational outreach could be used to further build upon the community's foundation of environmental stewardship while strengthening the local economy. The Town should take a leadership role in coordinating educational opportunities for the public and work with partner organizations such as the Nature Conservancy, Indiana DNR, LMEC, and others to develop environmental education assets.

Work with partner organizations to develop a nature walk and education center.

The Town and partner organizations should evaluate the potential for the development of a nature and education center tied to one of the natural areas surrounding Culver. Large areas such as the Houghton Lake preserve and Maxinkuckee Wetland and Conservation Area provide opportunities for the installation of walking trails and boardwalks and other interactive features that could provide valuable hands-on learning regarding wetland ecosystems. In evaluating the potential for a nature center facility, preservation should be a prime consideration, allowing visitors to appreciate nature without compromising the health of sensitive natural areas.



COMMUNITY FACILITIES & INFRASTRUCTURE PLAN

Chapter Eight

The Community Facilities and Infrastructure Plan will ensure the continued delivery of effective and reliable services and facilities while providing for responsible and sustainable growth of the Culver community manner.

Community facilities and infrastructure play an important role in the quality of life for Culver residents and visitors. Community facilities provide education, social, and support services. They include schools, fire and police protection, libraries, utility providers, administrative facilities and meeting spaces, religious facilities, and other public and semi-public uses. Infrastructure, while not always seen, provides essential services such as water, wastewater, and stormwater management.

The Community Facilities and Infrastructure Plan will assist the Town in ensuring that high-quality community facilities continue to be available to local residents and businesses in the future. It also establishes policies to insure that appropriate actions are taken by government departments, and that applicable sites are reserved as growth and development occurs.

READER'S NOTE: Policy Statements

Throughout the Community Facilities and Infrastructure Plan, key plan recommendations and policies are highlighted using **italicized text**. Supporting narrative related to a given policy then appears in the paragraph that immediately follows. This is done to make the plan document more user-friendly to those interested in a specific topic in a given chapter.

EDUCATION

CULVER COMMUNITY SCHOOLS CORPORATION

The Culver Community School District serves Union Township in Marshall County as well as the three adjacent townships in neighboring Fulton, Pulaski, and Starke Counties. Facilities, all of which are located along School Street in the Town of Culver include:

- Community High School
- Culver Community Middle School
- Culver Elementary School

Currently, there are more than 900 students enrolled. As the demographics of Culver have shifted, enrollment in Culver Community Schools has dropped. Between the 2005-2006 and 2011-2012 school years, enrollment in the district decreased by more than 15%. The total enrollment of other surrounding districts decreased by slightly more than 5% over the same period.

SCHOOL ENROLLMENT CHANGE CULVER COMMUNITY SCHOOLS & OTHER AREA SCHOOLS 2006-2012

Academic Year	Enrollment	Area Schools
2005- 2006	1,126	14,758
2011- 2012	956	13,969
Total Change	-15.1%	-5.3%

* Includes Culver Community Schools

Source: Culver Community Schools Corporation; Indiana Department of Education

Consolidation

While graduation rates remain high, residents and district officials are concerned that if school enrollment does not stabilize and increase, the school district may be in danger of consolidation with a nearby school district. As a primary factor in attracting families to Culver, it is important that the Town works to secure the district's future. School consolidation would likely force Culver students to attend schools outside of Town and would have a detrimental impact on the Town's sense of community.

Work in partnership with Culver Community School District to implement a strategic plan to address enrollment issues.

There is an urgent need to address the decrease in the local school age population. While the Town cannot play a direct role in increasing school enrollment it can establish policies that make Culver a more affordable and attractive place to raise a family and encourage the expansion of local jobs to draw new families and their children to the community. As recommended in the Land Use and Development Plan, the Town should consider adopting new policies to expand housing options and facilitate the development of new housing. Strategic improvements to infrastructure along with the expanded use incentives should also be considered to attract new employers and make Culver more attractive to future potential residents.

THE CULVER ACADEMIES

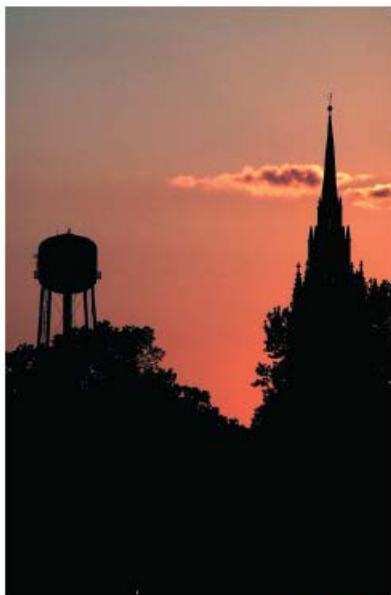
The Culver Academies is a private, college preparatory school and a summer camp situated on the eastern border of the Town of Culver. The Culver Academies' distinguished boarding schools are a major employer for the Town of Culver and have played an important role in the history of the area's development. Culver Academies included the Culver Military Academy, Culver Girls Academy, and Culver Summer Camp. With an alumni roster that includes successful entrepreneurs, professional and Olympic athletes, and an Oscar-nominated actor, Culver Academies has a world-renowned reputation for academic excellence.

While not located within the Town, the Culver Academies has a significant impact on the local economy. With an enrollment of more than 800, the Culver Academies draws thousands of visitors to Culver on a regular basis and many parents of Culver students own second homes within the Town. In addition to the academy's strong community influence, the Culver Education Foundation is also a significant land owner within the Town and surrounding areas and will be influential in the development of Culver's growth areas. For example, the foundation owns the property in Uptown recommended as the site for the development of a civic campus.

Maintain open and frequent communication with the Culver Academies and continue to foster a strong relationship as a Town partner.

The Town should explore strategies for increased interaction between the Academies, Culver's Chamber of Commerce, and local businesses to improve the local economy. For instance, the Academy's Bi-Annual silent auction could include items or deals from businesses in the area. During commencement ceremonies and other special events, the Academy could promote tourist attractions in the Town to increase patronage of local businesses.

The Town can also improve physical connections to the Culver Academies to provide safe and convenient access to the Town's community facilities and commercial districts. For example, as discussed in **Chapter 6: Transportation and Mobility Plan**, it is recommended that the Town improve sidewalk connections between Academy Road and businesses along SR 10, an area frequented by Culver Academies' students.



Sam Bobco, Flickr

Community Facilities & Infrastructure Sustainability Recommendations

Culver's households and businesses all make use of community facilities and infrastructure to function on a daily basis. Improvements in the efficiencies of the services and systems provided by the Town and its partners can have a significant impact on the long term sustainability of the community. The Town can make Culver a more sustainable community with respect to services and infrastructure by:

- Maintaining and enhancing existing infrastructure to better serve existing residences and businesses while ensuring that capacity exists to support desired future development.
- Attracting more families to the Town to increase attendance and support Culver's high quality public schools.
- Promoting the expansion of services such as health care facilities and senior services to enhance local quality of life.
- Consolidating complementary public safety and administrative services to better leverage existing staff and resources.
- Eliminating sump pump and downspout connections to the Town's storm sewer and sanitary sewer systems.
- Continuing to work with the LMEC to evaluate and revise development regulations to minimize the negative impacts of development on local watersheds.

HEALTH & ELDERLY CARE

During the public outreach process, residents noted the lack of health care facilities within the Town of Culver. Currently, Lake Shore Clinic, part of the Saint Joseph Physician Network, is the only general healthcare provider within the Town limits. The closest hospital is more than 15 miles from Culver in Plymouth. In addition to a lack of medical facilities, Miller's Merry Manor's highly rated rehab and nursing home is the only elderly care facility in the Town of Culver.

Explore the demand and potential for additional health care and elderly care facilities within Culver to provide needed services to residents.

The healthcare sector is projected to grow considerably within the region and presents an opportunity to diversify the Town's tax base. The Town should conduct an analysis of the demand and potential for healthcare-related development within Culver and identify economic development strategies targeted at attracting such development.

Furthermore, as the population of Culver ages, there will be an increased need for additional healthcare providers. Establishing a reputation as a community that prioritizes the health and wellbeing of its senior population is important to both existing and prospective residents of Culver. For example, Miller's Merry Manor is located adjacent to the Culver Middle and High School and there may be opportunities for a volunteer program where students can engage and visit with the elderly.



The Culver-Union Township Library receives more than 66,000 visitors annually.

CULVER-UNION TOWNSHIP LIBRARY

The Culver-Union Township Library (CUPTL) serves Union Township and the Town of Culver, boasting a catalogue of nearly 43,000 items. The Library receives more than 66,000 visitors annually, who can take advantage of internet access, free computer classes, and book discussion groups. CUPTL is a member of the Evergreen Indiana Open Source Integrated Library System, which is a growing consortium of more than 100 public, school, and institutional libraries located throughout the State of Indiana. This important membership allows CUPTL members to view the catalogs and borrow materials from other Evergreen Indiana member libraries. The CUPTL is located in the historic Carnegie Library building which was renovated in 2001 and expanded from 4,000 square feet to more than 18,000 square feet.

Assist CUPTL to accomplish all the goals listed in the Culver-Union Township Public Library Long-Range Plan.

In 2011, the Library approved a long-range plan that extends through the year 2016. Short term goals include cleaning and maintenance issues, while long-term goals involve increasing service desk staffing hours and adding more comfortable patron seating. CUPTL is a great resource of knowledge and space for the Culver community and should be utilized as a public gathering space for meetings and events. The Town should seek opportunities to partner with the Culver-Union Township Public Library and other partner organizations through joint programming and shared facilities.

PUBLIC SAFETY

FIRE DEPARTMENT

Work with EMS and the Fire Department to establish a sustainable volunteer recruitment program.

The Culver and Union Township Fire Department (CUTFD) provides fire protection services to the Town of Culver and Union Township. The volunteer, 18-person department was established in 1903 and has an ISO rating of 3. An ISO (Insurance Services Office) rating indicates how well a community is protected in the event of a fire on a scale of 1-10. Culver's ISO rating is on par with that of neighboring community fire departments. This is aided by the Town's infrastructure, which supplies adequate water supply and distribution systems for firefighting operations.

CUTFD operates out of a central facility located on East Lake Shore Drive at State Street. While the Department has expressed a desire for an updated facility, there are no current plans to expand. Recruitment of new volunteers is also posing a challenge as older members of the Department are retiring.

EMERGENCY MEDICAL SERVICES (EMS)

Established in 1979, the Culver-Union Township Ambulance Service provides emergency medical service to the Town of Culver, Union Township, and Monterey, Indiana. As a department of the Town of Culver, EMS employs two full-time, paid Advanced Emergency Medical Technicians and nine part-time, paid PRN Advanced and Basic Emergency Medical Technicians. In addition, the non-profit Culver-Union Township Emergency Medical Service Volunteers, INC. (CUTEMS) provides EMS with seven Emergency Medical Technicians and eight ambulance drivers.

EMS desires to relocate or construct a new station, as the current location within the Town Hall building is too small to meet the department's needs and is experiencing signs of aging. EMS representatives have also expressed a need for additional employee parking as the current lot is insufficient.

The department also has a need for more paid staff. Manpower and staffing continues to be an issue as volunteer participation decreases. Additional funding would allow EMS to hire more full-time personnel to supplement the loss of volunteers and continue to provide effective emergency services.

POLICE DEPARTMENT/TOWN HALL

The Culver Police Department is located at 200 East Washington Street in the Town Hall building. The Police Department provides for the safety and wellness of local residents with a staff of four full-time officers and five part-time officers. All officers have up-to-date training and the station is adequately equipped. In addition to emergency response, the Police Department runs several safety education programs throughout Culver.

In addition to the Police Department, the Culver Town Hall houses the Culver Town Government, EMS, Street Department, and Parks and Recreation Department. The building is reaching the end of its functional life cycle and is in need of renovation and expansion. The Town should consider the development of a new civic campus that would feature a joint public safety facility and expanded Town Hall.

CIVIC CAMPUS - JOINT PUBLIC SAFETY FACILITY & TOWN HALL

Establish a joint public safety facility to coordinate police, fire, and EMS services and ensure effective and timely response to all portions of the Town.

The Fire Department, Police Department, and EMS all play crucial roles in securing the health and safety of Culver residents and visitors. To create a more unified emergency service system, the Town should consider consolidating the three departments at a single facility. This would provide a single-point of dispatch for emergency response and improving efficiency. The Town should also further evaluate the relocation and expansion of Town Hall facilities to create a new civic campus in concert with the new joint public safety facility.

In 2003, the Town of Culver and Union Township worked with a consultant to conduct a feasibility study for a new Emergency Services Building. The study only examined potential sites for a building that would house the Volunteer Fire Department and Emergency Medical Services and should be revisited to integrate the Police Department and Town Hall into the concept.



Uptown Location

The Emergency Services Building study evaluated the suitability of several sites for the proposed facility, the second highest ranked site being a 2.5-acre property located near the northwest corner of Academy Road and Lake Shore Drive in the Uptown area. The highest ranked site evaluated in the study was located along SR 10 in unincorporated Marshall County and would not be a suitable site for Town services. It is recommended that the Town examine the potential for the development of a civic campus at the Uptown site where public safety services could be enhanced while providing for improved Town Hall facilities and services within the current Town limits.

The concept shown in the adjacent figure illustrates how both the joint public safety facility and Town Hall could be accommodated on the Uptown site. The proposed Civic Campus could utilize primary access points along Lake Shore Drive while a secondary access, such as employee access and parking, could be provided via Forest Place. The Civic Campus could also feature sidewalks and other pedestrian amenities to strengthen the connection between the multi-family housing and single family neighborhoods located to the west and the Uptown commercial district businesses to the north.

Civic Campus Illustration

The adjacent figure illustrates a potential configuration of a civic campus at the recommended Uptown location. The following items are shown in the figure:

1. Town Hall & Police Station:
 - 8,750 square feet, 49 parking spaces
 - Approximately 30% larger than current Town Hall
 - Excludes EMS currently located in Town Hall
2. Joint Public Safety Facility
 - 14,500 square feet, 36 parking spaces
 - Matches footprint of facility included in Emergency Services Building study
3. Includes Fire Department and EMS Sidewalk Connections
 - Link neighborhoods to south and west with retail area to the north
4. Secondary access from Forest Place



WATER

The Town of Culver's water supply system is owned and operated by the Town of Culver. The Town of Culver provides drinking water and fire protection to the entire Town limits. The Town also sells water to a hand full of residents located just outside of the Town limits. The Culver Academies, located outside of the Town limits of Culver, owns and operates its own water supply facilities. While there are no other existing public water supply facilities within the Town's service area, the current water supply system has the capacity to support growth within and around the Town of Culver.

DISTRIBUTION

Culver's water supply and distribution is managed by the Culver Water Department. Two wells with pump capacities of 300 gallons per minute service the Town. Water is treated through a chlorination process and supplemented with fluoride. The Town has two water storage towers. One water tower is located east of Bradley Ct., south of Baker St. This tower holds 150,000 gallons of water and needs to have the inside coating of the structure rehabilitated. The other water storage tower is located south of W. Mill St., west of S. Clymax St. This is the newer of the two towers and holds 250,000 gallons of water. There are no water booster pumps located within the Town limits.

Install new water valves to allow isolation of smaller sections of water mains when necessary and consider implementing a water main replacement program, beginning with the oldest mains.

While many of the lines date back to the early 1940's, the water distribution system has been well maintained and doesn't contain any areas with leakage or frequent water main breaks. Town of Culver officials have expressed a

desire to install new water valves to allow isolation of smaller sections of water mains when necessary. Along with new valves, the Town should also consider a program of replacing aging water mains.

Improve water flow and pressure in northeast Culver and plan for adequate infrastructure to adequately serve future development.

The area of Fleet Parkway and West Terrace Parkway, on the far northeast side of the Town's limits experiences inadequate water flow and pressure. Development in this area and undeveloped areas to the east should be limited until necessary additional improvements can be made to adequately serve existing residents and future development. The Town should consider looping the water mains wherever possible to increase water flow pressure and eliminate as many dead end mains as possible. As development or redevelopment occurs, planning and evaluation should be required to insure the water system continues to provide sufficient flow and pressures.

TREATMENT

Enforce the Town's existing well-head protection plan.

The Town's first water treatment plant was built in the 1940's. Since that time the Town has made various improvements to the treatment plant including adding an aerator, chlorination, three pressure filters, and fluoride supplementation. The water is supplied via two 10" wells with a capacity of over 300 gallons per minute each. The available water supply and storage currently within the system has adequate reserve capacity to allow growth and development to occur within the Town. A 200' well-head protection plan is in place and this plan should continue to be enforced as development and redevelopment occurs.



View of Culver Academies from Lake Maxinkuckee
Christopher Huffman, Flickr

SANITARY SEWER

The Town of Culver's wastewater treatment system is a completely separated stormwater and wastewater system. The Culver wastewater plant is an extended aeration plant with a capacity of 0.548 million gallons per day. The Town estimates that there are approximately 10 homes within the Town's limits that operate on private septic systems.

Develop a program to rehabilitate all existing sanitary sewer pipes.

In addition to the construction of new sewer systems, the Town of Culver has utilized some pipe rehabilitation/sewer lining by means of Cast in Place Pipe (CIPP). It is recommended that the Town develop a program to rehabilitate all of the existing pipes as well as a program to clean and remove the debris, leaves, and grit from pipes and sewer structures to extend the service life of the system. The Town should continue to maintain its current semiannual inspection and cleaning of their six existing pump stations. Semiannual maintenance of the existing proprietary swirl separator will ensure proper operation.

Connect any properties that are not currently to the sanitary sewer system during development or redevelopment and include separate sanitary sewers for wastewater and storm sewers for drainage within those portions of the Town.

Whenever possible, the Town should eliminate any residential or commercial sump pumps that are currently connected to the sanitary sewer system. Eliminating sump pump connections to the sanitary sewer system will reduce impacts to the sanitary sewer system as well as the wastewater treatment plant. The oldest sewer pipes located within the Town should be replaced with new, stronger pipes. The Town should also consider replacing all storm sewer pipes under 12" in diameter with pipes no smaller 12" in diameter.

SOUTHWEST LAKE MAXINKUCKEE CONSERVANCY DISTRICT

Along with all of the Town's residents, the Town of Culver also treats the wastewater from Culver Academy and from the Southwest Lake Maxinkuckee Conservancy (SWLMC). The SWLMC collects sanitary wastewater from areas along the south and west shores of Lake Maxinkuckee. The collected sanitary sewage is then pumped to the Town of Culver, where it is treated at the Town's wastewater treatment plant. The SWLMC currently has no capacity issues and has no need to expand its system. There are currently no capacity issues with the Town's sanitary sewer system, therefore any expansion from the SWLMC, Culver Academy, or the Town should not have a significant impact on the system's capacity.

STORMWATER

Continue to implement projects outlined in the 2008 Master Utility Plan.

In 2008, the Town developed a Master Utility Plan for wastewater and stormwater. The plan calls for five major projects with an estimated cost of approximately \$3.7 million. One of the projects has been completed and another one is currently under construction.

5. The *West Lake Shore Drive project*, which is currently under construction, will alleviate significant stormwater collection in a depressed area.
6. The *Washington Street Improvements project* will eliminate local flooding due to undersized piping and incorrect outfall pipe slope.
7. The *Mill Street and Plymouth Street intersection improvements project* will correct flooding issues in the intersection due to a localized depression. The outfall pipe for this section of sewer is currently below the water level of Lake Maxinkuckee. The options for improvement include construction of a new gravity storm sewer system or a stormwater pumping station to raise the outfall pipe above the lake's water level.
8. The *Davis Street project* was completed in 2012. This project corrected storm drainage issues in the Davis Street and Main Street area, as well as the Davis St. and Obispo Street area due to an undersized outfall pipe.
9. The *East Lake Shore Drive project* will improve storm drainage in the Lake Shore Drive and East Lake Shore Drive area by adding additional inlets and connection pipes. Along this curve, there is only one inlet which is insufficient for the drainage requirements.

Investigate constructing a storm sewer along East Lake Shore Drive from North Lake Shore Drive to State Street to alleviate roadway flooding.

A particular area of the Town of Culver that should be evaluated for storm sewer improvements is along East Lake Shore Drive from North Lake Shore Drive to State Street. This area of the Town consists of commercial properties on the north side of the road and Culver Park along the south side of the road. During heavy rainfall events the roadway experiences significant flooding. Substantial storm sewer construction should be considered to minimize the insufficient drainage. The addition of green infrastructure components such as bioswales should also be considered to alleviate minor flooding events by temporarily storing and filtering a portion of the local surface runoff.

Prohibit downspout connections to storm sewers.

Outreach during the planning process highlighted a community-wide concern with the practice of some residences and businesses directly connecting gutter downspouts to the Town storm sewer system. This should be prohibited as gutter downspouts that are directly connected to the Town's storm sewer system increase the volume and rate of storm water runoff entering the storm sewer system. This, in turn, can lead to basement backups, increased street flooding, and sewer overflows during significant rainfall events. When downspouts are allowed to displace water on to the ground surface, runoff is partially absorbed by the ground and the volume of water entering the system at one time is reduced.

Use stormwater detention as a method to reduce impacts to sewers and provide improved drainage to residents.

Any new development or redevelopment throughout the Town should provide stormwater detention as a method to reduce impacts to sewers and provide improved drainage to residents. Low Impact Development (LID) should be encouraged to work with nature to manage stormwater as close to its source as possible. Examples of viable LID practices in the Town of Culver include bio-retention facilities, rain gardens, rain barrels, and permeable pavements. LID practices will improve both the water quality and water quantity within the watershed.



COMMUNITY FACILITIES & INFRASTRUCTURE PLAN

The Town is served by community facilities and infrastructure that provide important services, enhance functionality for the community, and foster a sense of community. The Community Facilities and Infrastructure Plan presents general policies and guidelines for community facilities; however, it is not intended to supersede goals and policies of other agencies, or substitute for the more detailed planning which should be undertaken by the Town and other service agencies and organizations such as the County or school district. Since many of the community facilities are not under the control or direction of the Town of Culver, it is important that the Town maintain active communication and coordinate planning efforts with other agencies.



CULTURE & COMMUNITY CHARACTER PLAN

Chapter Nine

The Culture and Community Character Plan provides strategies for building up Culver's unique history and character while strengthening the community's image throughout the region and beyond.

Town of Culver is steeped in history that deserves to be preserved and celebrated. Previously known as Geneva, Yellow River Post Office, Marmont, Uniontown, and finally Culver, the Town will celebrate its 170th birthday in 2014. Culver developed around Lake Maxinkuckee as a bustling farming and lakeside town, bolstered by the arrival of the Vandalia railroad.

The Culture and Community Character plan seeks to capture and celebrate Culver's rich history and community heritage. Through coordinated design in both the public and private realm, Culver has the opportunity to draw attention to its natural beauty and history.

READER'S NOTE: Policy Statements

Throughout the Culture and Community Character Plan, key plan recommendations and policies are highlighted using **italicized text**. Supporting narrative related to a given policy then appears in the paragraph that immediately follows. This is done to make the plan document more user-friendly to those interested in a specific topic in a given chapter.

Culture & Community Character Sustainability Recommendations

There are numerous ways by which Culver's neighborhoods and commercial districts can be enhanced to better communicate the community's unique identity. While such improvements may be aesthetic in nature, that also provide an opportunity to improve the environmental sustainability of the Town. The following recommendations support sustainability through enhanced community character:

- Extending streetscape along Lake Shore Drive including the use of green infrastructure components such as bioswales and permeable pavers.
- Utilizing native landscaping in Town-led projects and promoting the use of native landscaping in new development.
- Expanding the use of parking lot landscaping.
- Promoting tree canopy preservation and the incorporation of environmental features such as wooded areas within new development.
- Providing technical assistance to property owners in historic districts to facilitate preservation.
- Working with the Antiquarian and Historical Society of Culver to educate residents and visitors about Culver's storied past.

STREETSCAPE PROGRAM

Streetscaping enhances the physical appeal of the public realm. Through the use of landscaping elements, street furniture, and lighting, a public street can transform into a vibrant place. The Town of Culver has made great strides through the Downtown streetscape program. The new streetscape consists of bump outs, parkway trees, pedestrian scale lighting, street furniture, and banner signs. These improvements have greatly enhanced the downtown aesthetic appeal and strengthened the unique character of the district.

Install streetscape elements along the Lake Shore Drive that to establish a unified sense of identity throughout the corridor.

Streetscape improvements similar to those in the Downtown should also be installed along portions of Lake Shore Drive and SR 10 in the Midtown and Uptown areas. The Midtown and Uptown streetscape programs should share components with the Downtown streetscape such as the established palette of street furniture, lighting, and brick pavers. To distinguish each of Town's commercial districts, each streetscape program should also feature components such as banner signs, commercial district gateway signs, and differing intensities and styles of pavement and landscaping treatments utilizing the same shared palette of materials and plantings. The Town should also evaluate the use of green infrastructure components such as bioswales to help mitigate flooding issues along the Midtown portion of Lake Shore Drive.



Town gateways should have a similar look and feel to create a unified identity, with sophisticated design that expresses Culver's unique lakeside culture.

GATEWAYS ENHANCEMENTS

Gateway features announce entry into the community or district instantly communicate a sense of place and identity. Gateway features should be strategically located throughout the community along key corridors and at key intersections in locations that function as entry points into the Town. Gateway features should include high-quality and attractive signage, landscaping, and decorative lighting.

Update existing gateway features and create new gateway features at key points of entry to the community that announce arrival into Culver and its commercial districts.

While Culver has several gateway signs located throughout Town, their designs are inconsistent and in some cases the physical scale of the gateway sign is too small with respect to the location and speed of passing traffic. Town gateways should have a similar look and feel to create a unified identity, with sophisticated design that expresses Culver's unique lakeside culture. The scale of the gateway feature and related sign should also be tied to the prominence of the entry point. In areas where gateway signs do not exist, the Town should work with property owners to acquire necessary easements to install new Town gateway signs in the locations recommended in the Culture and Community Character Plan.

It is important that gateways be of reasonable cost for both construction and ongoing maintenance. Common design elements or "themes" (e.g. Town logo, building materials, landscaping and hardscaping) should be consistently utilized as part of gateway features throughout the community to provide a sense of identity that a connection to the larger Culver community.

Commercial District Gateways

The Town should also consider the installation of commercial district gateways that vary from the Town gateways. Gateway features should be designed and installed at key entrances into the Downtown, Midtown, and Uptown areas to improve their image and more clearly define their boundaries. Each district gateway should feature a combination of landscape and hardscape elements shared with the larger streetscape program as well as elements unique to the district. District gateways should also feature signs that specifically reference the 'Downtown', 'Midtown', and 'Uptown' monikers. The Culture and Community Identity Plan identifies locations for seven different commercial district gateway features.

Midtown Gateway Feature

As discussed in the Commercial Areas Framework Plan component of **Chapter 5: Land Use and Development Plan**, a mid-block crossing should be installed along Lake Shore Drive in the Midtown area. The crossing will facilitate safe and convenient pedestrian travel between Culver Park and the Midtown businesses, but will also provide a significant opportunity for the installation of a gateway feature. The mid-block crossing should feature a sign welcoming visitors to Midtown and could also feature additional amenities such as public art or lighting features.



WAYFINDING

Install wayfinding signage along the lakefront to direct visitors to historic and commercial districts throughout Culver.

The Town and Second Century have installed attractive directional signs between Culver Park and the Downtown, and the Town should expand this program to other portions of the community. In addition to gateway features that “announce” arrival into the Culver and its commercial districts, wayfinding should also be strengthened to guide motorists and pedestrians to key destinations such as Culver Park, historic districts, Town Hall and the Civic Campus, the community’s library and museums, and other municipal facilities. These signs will help improve navigation for visitors and add to the sense of place. Wayfinding signage is an essential component of an effective streetscape program and if incorporated effectively will significantly reinforce Culver’s brand and identity.



Placemaking requires physical attributes such as signage, decorative pavement, and programming, which can reveal the history and stories of an area.

BRICK STREETS PROGRAM

Approximately 15% of the roadways in the Town of Culver are paved with brick. While brick roadways are attractive, add to the character of the community and have long life, however, they can be costly to maintain and repair, can pose potential hazards for those with disabilities, and tend to be slicker than asphalt in icy and wet conditions.

Establish a brick street program that facilitates preservation of select segments of existing brick streets.

It is recommended that the Town identify specific brick streets for targeted preservation and consider alternative surface treatments for segments in poor condition or located in isolated areas where their impact on neighborhood character is minimal. As part of the roadway conditions assessment, the Town should inventory and assess the condition of all existing segments of brick streets.



PARKING LOT & UTILITY SCREENING

Culver has buffer/screening regulations within its zoning code to limit the negative impacts of incompatible commercial and industrial uses on residential areas. No such regulations exist with regard to the screening of parking lots and utilities along public rights of way.

Establish design standards and amend the zoning code to enhance utility screening.

The Culver water tower site located on North Lake Shore Drive is an example of a site along a prominent roadway that should be improved with landscaping and other screening along the property frontage. Conversely, the NIPSCO site along North Lake Shore Drive at Academy Road utilizes chain link fencing with privacy slats to screen its utilities, however, it adds little to the aesthetics of the neighborhood and Uptown commercial district. Utility screening should not only be a physical barrier, but should also be designed to be consistent with the character of the surrounding neighborhood.

Enhance parking lot landscaping standards to foster a welcoming pedestrian environment and improve commercial district aesthetics.

Although necessary to serve local businesses, surface parking lots can detract from the aesthetics of a commercial district and foster an unwelcoming pedestrian environment. Currently, several of the existing surface parking lots in Culver are unsightly and lack appropriate interior and perimeter landscaping. The Town should require all parking lots to include perimeter landscaping consisting of a continuous wall or hedge to maintain a street wall and screen parking from view. In addition to perimeter screening, shade trees, landscape islands, decorative groundcover, and other landscape elements should be required for the interior areas of all parking lots to break up the unsightly appearance of large spans of pavement.



CULTURAL HERITAGE

The Town of Culver is home to a handful of historic districts that include buildings of architectural and engineering significance. Members of the community are active in preserving and exhibiting Culver's historical assets through the Culver Union Town Public Library and Antiquarian and Historical Society of Culver.

TOWN HISTORIC DISTRICTS

Historic districts in and near Culver include the Culver Commercial Historic District, East Shore Historic District, and Forest Place Historic District.

- The *Culver Commercial Historic District* was added to the National Register of Historic Places in 1996. The district stretches for two blocks of Main Street between Washington and Madison Streets and includes several buildings dating back to the early 20th century.
- *Forest Place Historic District* was added to the National Register of Historic Places in 2000. This two-block stretch of Forest Place, between College Avenue and Lake Shore Drive includes more than a dozen contributing residential buildings dating back to 1920.

- Added to the National Register of Historic Places in 1996, the *East Shore Historic District* is located on the opposite side of the lake from the Town. The boundaries are roughly East Lake Shore Drive from West 18th Road to the east turn of IN 117, including the Maxinkuckee Country Club. The district consists of a mix of Bungalow, Late Victorian, and Classical Revival architecture styles built between 1875 and 1949. A total of 115 contributing buildings are located in this area in addition to three contributing sites: a golf course, tennis courts, and Rice Woods.

Work with property owners through the use of design standards and incentives to properly maintain historic districts.

These historic districts enhance and preserve the character of Culver. Maintenance and design standards will help safeguard the integrity of the districts. Strategic infill development that is context-sensitive will help to complement the existing historical fabric. Design standards would provide guidance to homeowners on how to maintain their structures. Technical assistance from the Town and the Antiquarian and Historical Society of Culver is a potential incentive that would assist homeowners in the preservation and maintenance process.



ANTIQUARIAN & HISTORICAL SOCIETY OF CULVER

Established in 1990, with roots dating back to 1858, the Antiquarian and Historical Society of Culver (AHS) is an active non-profit that celebrates the history of Culver. The mission of the group is to "strengthen the bonds of the community through the collection, preservation and interpretation of the natural, historical and cultural heritage of our community, through programs, education, research opportunities and exhibits."

Center for Culver History & Visitors Center

In 2013, the Center for Culver History, a museum curated by AHS, moved from the lower level of the historic Carnegie library building to a new downtown location in an old bank building. The Center for Culver History will re-open adjacent to the newly-established Culver Visitors Center which will work to stir interest and promote Culver.



1906 Postcard taken from Culver Academy
Paukras, Flickr

Continue to support the efforts of the Antiquarian and Historical Society of Culver and the Center for Culver Academy Museum to preserve and educate the public about the history of Culver.

The organization has accomplished a number of endeavors to promote the cultural heritage of Culver including establishing a museum and three historic districts, building a replica of the Vandalia lighthouse, and creating Heritage Park in place of an old gas station. In partnership with the Center for Culver History, the AHS was recently awarded a grant for developing the "Historic Walking Tour of Culver." In addition, in 2012, the organization received two grants to help produce a documentary film on the history of Culver. The AHS is actively involved with promoting the Center for Culver History museum exhibitions and educational activities such as the Steamboat Launches of Lake Maxinkuckee and Cemeteries around the Culver Area. Preserving the history of Culver adds to its unique character and enhances its appeal to visitors.

CULVER ACADEMY MUSEUM

Continue to support the Culver Academies Museum to preserve and educate the public about the history of the Culver Academies.

The Culver Academy Museum provides an important resource into past events and traditions involving Culver Military Academy alumni; in addition, the museum features general historical accounts of the Academy's development in the Town of Culver. Current exhibits showcase the renowned military boarding school's contributions through a mix of music, photographs, films, and artifacts. The museum embraces the Academy's success as an important part of Culver's identity.





IMPLEMENTATION PLAN

Chapter Ten

The Implementation chapter identifies the strategies and resources needed to implement Plan recommendations and maximize its usefulness as a tool to achieve community's desired vision for the future.

The Culver Comprehensive Plan serves as a roadmap for the Town's growth and development over the next 15 to 20 years. With adoption of the plan document, the planning process shifted from visioning and plan development to execution. This chapter outlines the action steps necessary to successfully implement the Plan's goals, objectives, and policy recommendations. Next steps include:

- Using the Comprehensive Plan on a daily basis to guide decision making;
- Updating the plan as needed to address changing needs and incorporate new ideas; and,
- Amending the zoning code and other development controls to reflect policies specified in the new Comprehensive Plan;
- Revising and implementing a Capital Improvement Plan (CIP) to budget and plan for needed improvements;
- Preparing a 5-year action plan to prioritize action items and track progress annually;
- Maintaining open communication between Town officials and residents;
- Promoting cooperation between various agencies, organizations, community groups, and residents;
- Identifying funding sources to assist in implementation.



USE THE COMPREHENSIVE PLAN ON A DAILY BASIS

This Plan should not sit on the shelf. It is the official policy guide for improvement and development, and reflects a significant amount of public investment, both in time and money. The Plan should be used on a day-to-day basis by Town staff, boards, and commissions to review and evaluate development proposals, prioritize public expenditures, and encourage private sector investment. New facilities, infrastructure, and programming should align with the plan's priorities. Town officials should refer to the Plan for direction in evaluating regulatory recommendations and actions that impact development.

UPDATE THE PLAN TO ADDRESS CHANGING NEEDS

The Plan is a living document. While the Plan provides clear direction, it also recognizes that the situation "on the ground" may evolve due to unforeseen events or changing community attitudes. The Town should regularly undertake a systematic review of the Plan every 3 to 5 years, and revise and update the Plan accordingly. The Town should also maintain a public list of current possible amendments, issues, or needs which may be a subject of change, addition, or deletion from the Comprehensive Plan.

The Plan's review should coincide with the preparation of the Town's budget and Capital Improvements Program. This facilitates resource alignment by coordinating proposed changes with commitments for the upcoming fiscal year. Routine examination of the Plan will help ensure that the Plan remains relevant to community needs and aspirations.



MAINTAIN OPEN COMMUNICATION

Consistent dialogue with residents is necessary for successful implementation. The process undertaken to create the Comprehensive Plan was an important step in educating the community about the relevance of planning and the Town's role in defining its future. To build on this foundation, the Town should ensure that the Plan's major recommendations and "vision" for the future are conveyed to the entire community. To further educate the community about the Plan, the Town should:

- Make copies of the Plan available online for free, provide hard copies at the Town Hall for purchase, and have a copy on file at the local library for reference;
- Provide assistance to the public in explaining the Plan and its relationship to private and public development projects and other proposals, as appropriate; and
- Keep the public informed of all planning developments and policy changes through a newsletter;
- Update the Town website to make it more user-friendly and accessible; and
- Actively seek public feedback in the development of the Capital Improvement Plan and review of the Comprehensive Plan.

PROMOTE COOPERATION

The Town should lead and coordinate implementation efforts. In addition to carrying out administrative actions and many of the public improvement projects, the Town may choose to administer a variety of programs available to local residents, businesses, and property owners. The Town cannot, however, achieve the Plan's goals and objectives alone. For the Comprehensive Plan to be truly successful, it must be based on a strong partnership between the Town, other public agencies, various neighborhood groups and organizations, and the local business community. The Town's partners should include:

- *Public and non-profit partners*, such as Culver Community School District, the Culver Academies, Marshall County, the Culver-Union Township Library, the Indiana Department of Transportation (INDOT), the Marshall County Economic Development Corporation (MCEDC), the Culver Chamber of Commerce, the Culver Redevelopment Commission, Lake Maxinkuckee Environmental Council (LMEC), and the Marshall County Convention and Visitor's Bureau.
- *Builders and developers*, who should be encouraged to undertake improvements and new construction that conform to the Plan and enhance the overall quality and character of the community; and,
- *The Culver community*, since all residents and neighborhood groups should be encouraged to participate in the on-going planning process, and all should be given the opportunity to voice their opinions on improvement and development decisions within the community.

UPDATE THE ZONING ORDINANCE

Land use and development regulations should support the Comprehensive Plan's vision, goals, and objectives. Zoning is an important regulatory tool for implementing planning policy, establishing the types of uses to be allowed on specific properties and prescribing the overall character and intensity of permitted development. It is important that the Town's various development controls including zoning, subdivision regulations, property maintenance, and other related codes and ordinances, are reviewed to ensure that all are consistent with and complementary to the Comprehensive Plan.

The Comprehensive Plan sets forth policies regarding the use of land within the Town and establishes guidelines for the quality, character, and intensity of new development to be promoted in the years ahead. The Plan's policies and guidelines should greatly assist the Town in formulating new zoning and development code regulations that can better reflect the unique needs and aspirations of the Culver community.

Particular attention should be paid to periodically updating regulations regarding issues that are more directly related to housing diversity, economic development, and mitigating development impacts on natural features. Areas that should be given primary consideration include refinements to the Town's zoning code such as:

- Expanding the Town's zoning jurisdiction to all areas identified within the Land Use and Development Plan;
- Modifying the zoning map and related district standards (e.g. permitted uses and density) to better reflect Comprehensive Plan land use designations;
- Revising the planned development process to allow for additional flexibility with regard to housing density and diversity;
- Monitoring and updating development regulations having an impact on stormwater management and the use of best management practices;
- Defining what type or scale of development project requires a traffic study; and
- Expanding TIF district boundaries and revising incentive policies to support additional business retention and assistance programs.



DEVELOP A CAPITAL IMPROVEMENT PLAN (CIP)

Long-term infrastructure needs should be mapped out and funded. As a critical tool for Plan implementation, the Town should begin a Capital Improvement Plan (CIP). A CIP is a complete schedule of prioritized public improvement projects, typically extending over a five-year period. These projects might include the restoration and upgrading of existing utilities and infrastructure, and the renovation, expansion, or relocation of Town facilities.

In beginning the Capital Improvement Plan, the Town should first prepare a list of all public improvements within the next five years that are recommended in the Plan. All projects should then be reviewed and prioritized and cost estimates prepared along with potential funding sources.

Financial resources within the Town of Culver, as in all municipalities, will always be limited and public dollars must be spent wisely. A thorough Capital Improvement Plan will allow the Town to prioritize the most desirable or beneficial public improvements while remaining within budget constraints.



IDENTIFY FUNDING OPPORTUNITIES

A diversity of funding sources should be leveraged for implementation.

Many of the policies and improvements recommended in the Comprehensive Plan can be implemented through administrative decisions or traditionally-funded municipal programs. However, others might require special financing or expertise. In these cases, the Town should proactively search for external funding.

There are several grant funding sources available to municipalities seeking to enhance local transportation infrastructure, parks and open space offerings, and public safety. Many of the grants discussed here require that the requested funding be used to support Comprehensive Plan recommendations. As such, the Comprehensive Plan can be used to bolster grant applications, and plan graphics can serve as a starting point for mapping proposed improvements.

The grants identified in the following section do not represent an exhaustive list. In addition to these sources, the Town of Culver should continue to work with other agencies to request additional cost participation in the redevelopment of some areas, namely those areas impacting regional infrastructure. Additional discussion of possible Economic Development funding opportunities is also located in **Chapter 5: Land Use and Development Plan**.

TRANSPORTATION FUNDING

MAP-21

In July 2012, President Obama signed the "Moving Ahead for Progress in the 21st Century" (MAP-21) bill into law. This two-year transportation reauthorization bill replaces the "Safe, Accountable, Flexible, Efficient Transportation Equity Act: A Legacy for Users" (SAFETEA-LU), which expired in September 2009. The goal of MAP-21 is to modernize and reform the current transportation system to help create jobs, accelerate economic recovery, and build a foundation for long-term prosperity. MAP-21 continues funding for numerous programs previously funded through SAFETEA-LU.

Given the recent passage of MAP-21, it is still uncertain how changes in Federal policy will ultimately impact existing funding programs. The Town should continue to keep informed as to the status of these programs and any new funding sources that may be introduced in the near future as a result of MAP-21.

The following discussion summarizes the Congestion Mitigation and Air Quality Improvement Program and Highway Safety Improvement Program grant programs covered under MAP-21 that could be utilized by the Town to make enhancements to local transportation infrastructure, including roads, bridges, sidewalks, and trails.



Congestion Mitigation and Air Quality Improvement Program (CMAQ)

The Congestion Mitigation and Air Quality Improvement (CMAQ) Program provides funds to states for transportation projects designed to reduce traffic congestion and improve air quality.

MAP-21 improves the existing CMAQ program by including particulate matter as one of the pollutants addressed, and by requiring a performance plan in large metropolitan areas to ensure that CMAQ funds are being used to improve air quality and congestion in those regions.

As a rural county with a population between 5,000 and 50,000 (known as a Group III entity), Marshall County must request CMAQ funds directly from INDOT. INDOT has supported a wide range of projects through the CMAQ program including improvements to bicycle facilities, commuter parking, transit facilities, intersections, sidewalk improvements, and signal timing. Funds have also been used to make transportation improvements to eliminate bottlenecks and limit diesel emissions, and to create promotional campaigns to enhance use of transit and bicycles.

Highway Safety Improvement Program

The Highway Safety Improvement Program (HSIP), which is administered through the Indiana Local Technical Assistance Program (LTAP), funds projects designed to improve traffic safety. Projects such as recommended intersection and cross-section improvements in the Downtown may be eligible to receive HSIP funds.

Eligible improvements include:

- Intersection or road segment safety improvements;
- Pavement and shoulder widening;
- Rumble strip installation;
- Skid-resistant surface installation;
- Safety improvements for pedestrians, bicyclists, and/or disabled persons;
- Railway-highway crossing improvements;
- Railway-highway crossing traffic enforcement monitoring;
- Traffic calming features;
- Elimination of roadside obstacles;
- Improvements to highway signage;
- Emergency vehicle signal priority;
- Reflective pavement markings;
- High crash potential warning signs;
- Crash data collection;
- Safety-conscious planning;
- Improvement in the collection and analysis of crash data;
- Work zone safety improvements;
- Installation of new guardrails, barriers and crash attenuators where none existed before;
- Construction, installation and maintenance of signs at pedestrian-bicycle crossings and in school zones; and
- Improvements on high-risk rural roads.

PARKS & OPEN SPACE FUNDING

Recreational Trails Program

The Recreational Trails Program (RTP) is a matching assistance program that provides funding for the acquisition and/or development of multi-use recreational trail projects. Both motorized and non-motorized projects may qualify for assistance. The Indiana RTP will provide 80% matching reimbursement assistance for eligible projects. Applicants may request grant amounts ranging from a minimum of \$10,000 up to a maximum of \$150,000. Projects will be eligible if they provide public access to trails. Funds from RTP can be used for development and rehabilitation of trailside, trailhead facilities, and trail linkages; construction of multi-use trails; acquisition of easement or property for trails; operation of educational programs to promote safety and environmental protection related to trails; providing stream and river access sites; construction of bridges, boardwalks and crossings; signage; and building of sanitary facilities and other support facilities.

Lake Maxinkuckee Conservancy Foundation

The LMEF established the Lake Maxinkuckee Conservancy Foundation (LMCF) to serve as a land trust that manages and protects donated land deemed to be sensitive or beneficial to Lake Maxinkuckee. The LMCF became recognized by the Internal Revenue Service as a 501(c)(3) non-profit entity in December 2012 and since that time has been able to accept gifts of land.

The LMCF is a powerful tool that can be used to preserve and protect sensitive areas throughout the Lake Maxinkuckee watershed. As a 501(c)(3) entity, donations to the foundation will be tax deductible. The LMCF can also consider the use of non-development easements or conservation easements if desired by the donor.

Natural Resources Conservation Service- Conservation Stewardship Program

In partnership with the County, the Town should evaluate the use of permanent methods such as conservation easements, nature preserve dedication, and/or public acquisition to protect local wetlands and creek corridors. While incentives such as tax abatements can be utilized, the Conservation Stewardship Program (CSP) offered by the Natural Resources Conservation Service (NRCS) can be an effective tool in promoting conservation and securing greenways for preservation.

The CSP is a voluntary program that encourages agricultural property owners to undertake conservation activities and expand or improve upon resource management. CSP participants are reimbursed through annual or supplemental payments for a wide range of enhancements. Some of the more typical enhancements used to establish greenways include:

- Riparian buffers;
- Filter strips;
- Prairie restoration; and,
- Forest buffers.



Caleb Dorfman, Flickr

Land and Water Conservation Fund

The Land and Water Conservation Fund (LWCF) was passed by Congress in 1965 to assist eligible governmental units in the provision of new park areas. The LWCF is a matching assistance program that provides grants for 50% of the cost for the acquisition and/or development of outdoor recreation sites and facilities. Since the program began, Indiana has received approximately \$75 million in federal funds, over \$36 million of which has been provided to local agencies. More than 30,000 acres of land have been acquired in Indiana with LWCF assistance for public outdoor recreation use and conservation.

The sponsor must have the local matching 50% of the project cost available prior to the application. The Land and Water Conservation Fund applicants may request amounts ranging from a minimum of \$10,000 up to a maximum of \$200,000.

Examples of types of projects include:

- Acquiring park or natural area;
- Picnic areas;
- Sports and playfields, such as playgrounds, ballfields, court facilities and golf courses;
- Water oriented facilities for boating, swimming, and access to lakes, rivers, and streams;
- Natural areas and interpretive facilities;
- Campgrounds;
- Fishing and hunting areas;
- Winter sports facilities;
- Amphitheaters and bandstands;
- Parks adjacent to schools for mutual use;
- Outdoor natural habitat zoo facilities; and
- Roads, restrooms, utilities, park maintenance buildings; and nature centers.

PUBLIC SAFETY FUNDING

United States Fire Administration

The United States Fire Administration (USFA) is a strong resource for reducing fires. Established by the Federal Emergency Management Agency (FEMA) in 1984, the mission of the USFA is to provide national leadership to foster a solid foundation for our fire and emergency services stakeholders in prevention, preparedness, and response. The USFA offers grants for a range of fire department activities that the Culver and Union Township Fire Department (CUTFD) could pursue to offset costs of equipment, staffing, and fire prevention measures. The core grant programs of the USFA include:

- *Assistance to Firefighters Grant.* Funding from the Assistance to Firefighters Grant (AFG) can be utilized to purchase vital equipment, protective gear, emergency vehicles, training, and other important resources needed to protect the community from fire hazards. The grant is made available to fire departments and nonaffiliated emergency medical service organizations.
- *Fire Prevention & Safety Grants.* The Fire Prevention & Safety Grants (FP&S) assist with funding for projects that take preventative measures against fire and related hazards. Populations with a high-risk of injury or death by fire-related hazards are the primary target of the program.
- *Other Funding.* There are many other funding alternatives and grant programs available through the USFA. Additionally, USFA provides thorough informational resources and guidelines about alternative funding mechanisms, including local revenue, State and Federal funding programs, and private-sector sources, as well as how to access those financial resources.

Office of Justice Programs

The Bureau of Justice Assistance (BJA) within the Office of Justice Program, provides access to a wide range of grants to fund policing and other public safety activities. The BJA's Rural Law Enforcement Technical Assistance Enhancement Project is designed to assist agencies, including municipal police departments as well as county sheriffs' office, in rural areas.

Established with 12 test sites in 1996, the program expanded to more than 1,000 agencies by April 2000 through continuation funding from the Local Law Enforcement Block Grants Program administered by BJA. The program offers free Internet access, for criminal justice purposes only, to rural police departments in cities serving populations of 25,000 or fewer and sheriffs' offices in counties serving populations of 50,000 or fewer.

OTHER FUNDING

United States Department of Agriculture

The USDA offers a Community Facilities Grant Program to assist in the development of essential community facilities in rural areas and towns of up to 20,000 in population. Grants are authorized on a graduated scale. Applicants located in small communities with low populations and low incomes will receive a higher percentage of grants. Grants are available to public entities such as municipalities, counties, and special-purpose districts, as well as non-profit corporations and tribal governments. In addition, applicants must have the legal authority necessary for construction, operation, and maintenance of the proposed facility and also be unable to obtain needed funds from commercial sources at reasonable rates and terms.

PREPARE A 5-YEAR ACTION PLAN AND TRACK PROGRESS

Implementation items should be prioritized and measurable.

The Comprehensive Plan is a long-range document containing numerous action items. Town officials should evaluate all of the Plan's recommendations and prioritize execution based on community needs, ease of implementation, and current and projected resources.

A "5-Year Action Plan" should then be prepared highlighting the key activities to be undertaken. For example, the "Action Plan" might consist of:

- A detailed description of the projects and activities to be undertaken;
- The priority/timeframe of each project or activity (e.g. Year 1, Year 2, Year 3 etc.);
- An indication of the public and private sector responsibilities for initiating and participating in each activity; and
- Metrics that can be used to track progress of each project or activity.

To remain current, the "Action Plan" should be updated annually in conjunction with development of the Town's budget and Capital Improvement Plan. It should also inform and be coordinated with the Plan's review every 3 to 5 years.

PRELIMINARY ACTION PLAN

The following Preliminary Action Plan presents a summary of specific strategies and related actions necessary to implement the recommendations of the Comprehensive Plan. The Preliminary Action Plan also identifies potential participants in implementation and assigns a priority level to each item.

The Preliminary Action Plan is intended to serve as a starting point for the Town as it moves to create a more thorough a 5-Year Action Plan. It is not intended to be an exhaustive list of all comprehensive plan recommendations.

Time Frame

Each action agenda item has been assigned a value of 'S', 'L', or 'On-going' which indicates the priority and time frame within which that item should be achieved. These values are defined as follows:

Short: Low-cost, ease of implementation, directly addressing top priorities or critical to the advancement of other strategies, and to be implemented within the next 1-2 years

Long: Important actions that have some level of significant cost, and can be implemented within the next 3-5 years

On-going: Actions that will require continued effort and participation from the Town and its partners.

Potential Participants & Partner Organizations

With regard to citing those entities responsible for implementation, it should be noted that is anticipated that, from a policy standpoint, the Town Council and Town Manager will be involved in the majority of these actions. The list of potential participants and partner organizations is not intended to be exhaustive, but rather serves as a starting point from which the Town can build. Action Agenda items, such as recommended technical studies and analyses, that would likely benefit from outside expertise have also been highlighted.

PRELIMINARY ACTION PLAN

ACTION	TIME FRAME	DEPARTMENT / ORGANIZATION
LAND USE & DEVELOPMENT		
Establish a Housing Committee to evaluate housing policies and strategies to encourage housing development affordable at a range of incomes.	S	Residents, Development community
Establish a rental properties registry and review and update code enforcement procedures to ensure tenant health and safety.	S	Residents, Development community
Establish Planned Development procedures and regulations that allow for flexibility in site planning and development intensity.	S	Residents, Development community
Expand zoning jurisdiction to all areas within the Town of Culver's extra-territorial planning jurisdiction.	S	Marshall County
Require development within mixed use areas to locate at or near the property line adjacent public rights-of-way.	S	
Update the zoning ordinance to reflect the recommendations of the Land Use and Development Plan.	S	
Extend streetscape treatments from Main Street in the Downtown to portions of Lake Shore Drive in the Midtown and Uptown areas.	L	Outside consultant, Culver Redevelopment Commission (CRC), Chamber of Commerce
Pursue grant assistance for the design and installation of a mid-block crossing and gateway feature in the Midtown area at Culver Park.	L	Outside consultant, CRC, Chamber of Commerce
Pursue grant assistance for the design, fabrication, and installation of gateway signs as directed in the Culture and Community Character Plan.	L	Outside consultant, CRC, Chamber of Commerce
Pursue grant funding and establish design standards to assist property owners in historic districts in the preservation and maintenance process.	L	Residents, Development community, Antiquarian and Historical Society of Culver
Work with property owners to improve the appearance of private parking areas and amend Town ordinances regarding required landscaping, screening, and buffering.	On-going	Residents, Business community
ECONOMIC DEVELOPMENT		
Conduct a hotel feasibility analysis to explore the potential for hotels and other lodging in Culver.	S	Outside consultant, CRC, Chamber of Commerce, Marshall County Convention and Visitors Bureau
Develop a "Shop Local" incentive program and marketing campaign.	S	CRC, Chamber of Commerce
Evaluate potential economic development incentives and establish a formal list of such incentives to be supported and marketed by Town and its economic development partners.	S	CRC, MCEDC
Evaluate the potential for the establishment of an Economic Improvement District (EID) to fund services and facilitate improvements in targeted areas.	S	CRC, Chamber of Commerce
Join the Indiana Main Street program and partner with a 501 (c)(3) organization to establish a fund to facilitate strategic improvements for the Downtown, Midtown, and Uptown areas.	S	CRC, Chamber of Commerce
Undertake a study to identify commercial properties along the Main Street and Lake Shore corridors that would qualify for inclusion within an expanded TIF District 1.	S	Outside consultant, CRC, Property owners
Pursue certification from the Indiana Economic Development Corporation's (IEDC) Show! Ready Program for key sites along the SR 17 corridor near Jefferson Street to be known as the Western Gateway Business Center.	L	CRC, MCEDC, Property Owners
Pursue grants, including funding from the IEDC, to assist with the installation of infrastructure to targeted users within the recommended Western Gateway Business Center.	L	CRC, MCEDC, Property Owners
Continue and expand marketing efforts for Culver to other regional markets beyond the South Bend area.	On-going	CRC, Chamber of Commerce, Marshall County Convention and Visitors Bureau
Continue to maintain a positive partnership between the Town of Culver and the Chamber of Commerce to facilitate the planning and marketing of year-round special events in the Downtown and Midtown areas.	On-going	Chamber of Commerce

PRELIMINARY ACTION PLAN

ACTION	TIME FRAME	DEPARTMENT / ORGANIZATION
COMMUNITY FACILITIES & INFRASTRUCTURE		
Continue to partner with the Culver Community Schools Corporation to maintain and enhance public education in Culver and minimize the threat of consolidation with adjacent school districts.	S	Culver Community Schools Corporation
Develop a program to rehabilitate and ensure long-term cleaning and maintenance of all existing sanitary sewer pipes and sewer structures.	S	Lake Maximuksee Environmental Foundation/ Council (LMEF/LMEC)
Establish a Capital Improvement Plan to inventory Town assets and infrastructure and properly budget for and implement improvement, expansion, and maintenance.	S	
Identify and acquire a site for the development of a new Municipal Complex including the relocation the Town Hall and all public safety services to a joint public safety facility.	S	Culver Police Department, Culver-Union Township EMS, Culver-Union Township Fire Department
Modify and enhance water delivery infrastructure in the Fleet Parkway and West Terrace Parkway area to better serve residents and facilitate future development.	S	Residents, Development community
Regularly evaluate public safety staffing, equipment and facilities needs to ensure adequate emergency services are provided throughout the Town.	S	Culver Police Department, Culver-Union Township EMS, Culver-Union Township Fire Department
Undertake a market study to explore the demand and potential for additional health care facilities within Culver.	S	CRC, Chamber of Commerce, Marshall County Convention and Visitors Bureau
Update the website for the Town of Culver to incorporate additional web features and public engagement tools.	S	
Continue monitoring water treatment capacity and coordinated with the Town's new capital improvement plan.	On-going	
Continue to implement the Town's Wellhead Protection Plan.	On-going	
Continue to partner and maintain positive communication with the Culver Academies and ensure that the interests of the important community asset are taken into consideration.	On-going	Culver Academies
Monitor the needs and capacity of the Culver-Union Township Library and identify opportunities to expand facilities as needed and appropriate.	On-going	
OPEN SPACE, RECREATION & ENVIRONMENTAL FEATURES		
Adopt Low Impact Development (LID) design standards for new commercial and institutional development.	S	LMEF/LMEC, Development community
Adopt requirements for new development to mitigate impacts on highly sensitive environmental features and appropriately integrate them into site design.	S	Residents, Development community
Establish a parkland dedication ordinance as a component of the Town's Subdivision Ordinance requirements for residential development or Planned Unit Development (PUD) requirements.	S	Residents, Development community
Partner with the Nature Conservancy in evaluating public access to Houghton Lake and Moore Lake.	S	Nature Conservancy
Revise the zoning ordinance, subdivision ordinance, and building code to permit and encourage the use of BMPs and Low Impact Development (LID) practices.	S	LMEF/LMEC, Development community
Install additional vortex separators throughout the Lake Maximuksee watershed and establish a policy and schedule for their cleaning and long term maintenance.	L	LMEF/LMEC
The Town and partner organizations should evaluate the potential for the development of a nature and education center tied to one of the natural areas surrounding Culver.	L	Park Board, LMEF/LMEC, Nature Conservancy, IDNR
Undertake a study to explore the feasibility of and community support for building a community and recreation center to provide for year-round recreation activities.	L	Park Board, Culver Community Schools Corporation
Work with Marshall County, INDOT, and other stakeholders to identify a preferred alignment for a continuous trail around Lake Maximuksee.	L	Residents, Park Board, Culver Academies, Lake Association, Property Owners, LMEF/LMEC
Continue to work with LMEC to refine, update, and adopt the Watershed Management Plan.	On-going	LMEF/LMEC
Identify and monitor the availability of potential new neighborhood park sites in underserved areas of the community.	On-going	Park Board
TRANSPORTATION & MOBILITY		
Adopt a 'Complete Streets' policy that emphasizes development of an integrated multi-modal roadway network along major roadways.	S	
Develop an annual transportation infrastructure condition inventory.	S	Outside consultant
Establish a brick street program that facilitates preservation of select segments of existing brick streets.	S	Outside consultant
Require new development to appropriately connect to the existing road network and dedicate rights-of-way that can sufficiently accommodate planned streets.	S	Development community
Establish a comprehensive traffic data collection program to anticipate traffic needs and areas of growth.	L	Outside consultant
Evaluate the potential for a roundabout or intersection realignment at Main Street and Davis Street.	L	Outside consultant
Work with Marshall County, MACOG, and INDOT to evaluate the realignment of SR 10 as it passes along the northern edge of Culver.	L	Marshall County, MACOG, INDOT
Continue to identify and pursue grants, such as Safe Routes to Schools, to fund the installation of sidewalks and trail segments.	On-going	Culver Community Schools Corporation, Chamber of Commerce
Implement the ADA Transition Plan to enhance accessibility and ensure compliance with federal regulations.	On-going	Development community