

# Brown County Community Investment Corporation



*Respecting the Past,  
Building The Future*

**BC RDC Recommendation Report  
to Brown County Commissioners**

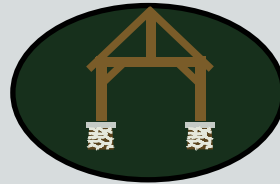
**Dec. 2021**





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**BC Community  
Investment  
Corporation**

**Recommendation Report**

**Prepared For:**

Brown County Board of Commissioners

**Prepared By:**

Brown County Economic Redevelopment Commission

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# 1 INTRODUCTION AND BACKGROUND

- 1.1—Background
- 1.2—Project Goals
- 1.3—Planning Process
- 1.4—Plan Organization

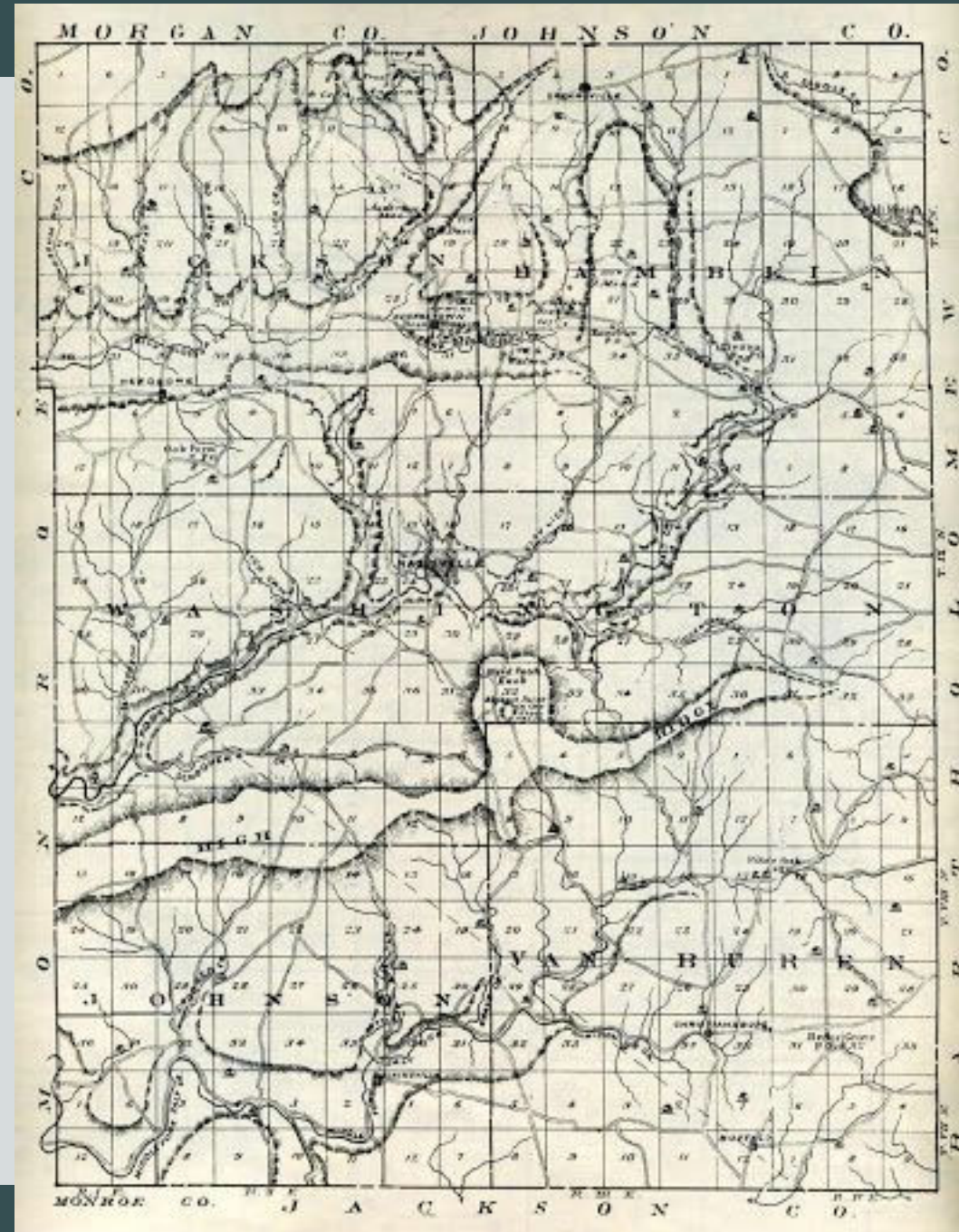


# 1.1 Background

Brown County, Indiana in scenic south central Indiana, sits on the northern edge of Hoosier National Forest. It features rolling, forested hills, a thriving tourist economy, and quaint historic communities.

Brown County has a long history as a quiet, rural part of Indiana. Since its inception, Brown County has been home to residents who relied on agricultural and artistic careers. Certainly since the 1950's, the economy of Brown County has hinged on the production of its artisans and the commerce of tourists. Brown County's geography and remote location has historically made it difficult to develop traditional commercial and industrial bases.

Demographic changes across the United States have similarly effected Brown County in challenging ways. How Brown County plans and responds to these changes and challenges will set the tone for the health of the county for the next five decades. This report outlines opportunities and constraints the Brown County community faces and recommends an action that can reverse current challenges as well as set Brown County on a path of growth and economic sustainability for the future.





# 1.2 Project Goals

The goals of the Community Investment Corporation can be summarized into four major outcomes:

## 1 *Strategic Development—*

Strategically plan for and support population growth in the county so that future development occurs in ways that protect the natural environment, efficiently use scarce land resources, respect the current residents, and balance the current and future levels of developmental footprints

## 2 *Population Growth—*

Proactively develop attainably priced housing that attracts underperforming demographics that will make up the core of Brown Counties population over the next thirty to fifty years.

## 3 *Quality of Life—*

Effectively and efficiently repurpose underutilized and distressed structures in ways that promote the general population, raise home values, and attracts new residents to the county.

## 4 *Economic Development—*

Spur economic growth by stimulating private enterprise, job creation, and attract new residents with 21st Century intellectual capital that will diversify Brown Counties traditionally tourist economy.





# 1.3 Planning Process

## 1 *Project Launch and Direction Setting*

This plan started in the Spring of 2018 as a reaction to a perceived challenge with distressed properties and code enforcement in the county. The task was proposed to develop a plan to combat these issues in a culturally sensitive manner that would not alienate our residents

## 2 *Analysis and Ideation—*

Three independent studies by the BC Redevelopment Commission, Brown County School Corporation in coordination with the Uplands Indiana Region of the Regional Opportunities Initiative, and the Brown County Strategic Economic Plan prepared by Thomas P. Miller and Associates arrived at similar findings regarding the demographic challenges facing Brown County. Researching other communities approaches to revitalization yielded several distinct and innovative plans. The RDC invited representatives of these communities and organizations to a community conversation in 2019. A comprehensive plan under the name Building Community Initiative was established by the RDC that focuses specifically on: 1.) a community driven, proactive, prevention of occupied residences into further deterioration, and 2.) reutilization of vacant and abandoned structures in the county. Further benefits of economic development and job creation were identified as secondary outcomes of the plan.

## 3 *Public Engagement*

The Redevelopment Corporation began public engagement with a series of Community Conversations highlighting the need for residential reinvestment and strategic demographic growth. The outline of the Building Community Initiative was presented at the final Community Conversation at the Brown County Playhouse. Input from individual community members have been incorporated. Documents have been made available to public comment.

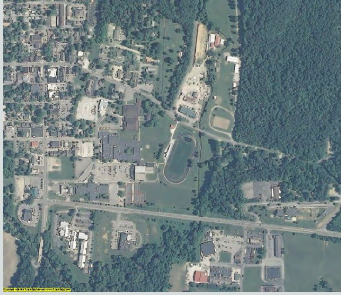
## 4 *Final Plan Development*

The Brown County Community Investment Corporation Operation Manual was developed by the RDC in coordination with Thomas Pitman of Barnes & Thornburg. Supporting documentation, Presentations, and the Corporation Charter have been developed in preparation of the Recommendation to the Brown County Commissioners to prioritize the creation of the Brown County Community Investment Corporation



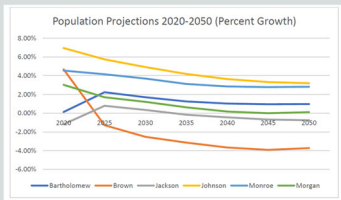


# 1.4 Plan Organization



## ***Chapter One: Introduction and Background***

The introductory chapter outlines the plan background, goals, process, and overview of the plan organization



## ***Chapter Two: Needs Assessment***

Chapter two outlines the existing conditions and demographic challenges Brown County faces in the present and predictions for the future.



## ***Chapter Three: The Community Investment Corporation***

This chapter serves as the heart of the Building Community Initiative and outlines the function and organization of the Community Investment Corporation.



## ***Chapter Four: Recommendations and Implementation***

This chapter focuses on the Economic outcomes and benefits to the Brown County Community through operation of the Brown County Community Investment Corporation.







# 2 Needs Assessment

- 2.1—Context of the Project
- 2.2—Demographic Sustainability
- 2.3—Housing Sustainability
- 2.4—Economic Sustainability



# 2.1 Context of Project

## *County Strategic Economic Plan*

Thomas P. Miller and Associates prepared a Countywide Strategic Economic Plan for Brown County in 2020. The Plan identified four overarching goals:

1. Preserve and Promote Brown County's Natural Environment
2. Establish Brown County as a home for Young families and talented individuals;
3. Foster Brown County's identity as a destination for tourists interested in the arts, outdoors, and historic small-town charm; and
4. Support Brown County's interests within the Uplands Region through partnerships



## *Demographic Challenges*

Brown County has experienced a decrease of .22% from 2010 to 2017. Studies by the Indiana Population Center predict that Brown County will fall into negative growth of around 2% by 2025 and remain in negative growth for the foreseeable future. This trend will result in a predicted 21% loss of population for Brown County. Brown County has failed to effectively attract younger families in the 20-40 year old cohort. If this trend is not corrected, more than simple population decline will result. The county will face the challenge of declining school enrollment, fewer professionals (such as teachers) being attracted to the area, fewer workers, as well as many other socially based struggles that have traditionally been part of Brown County's tight-knit community reputation such as youth activities and religious institutions.

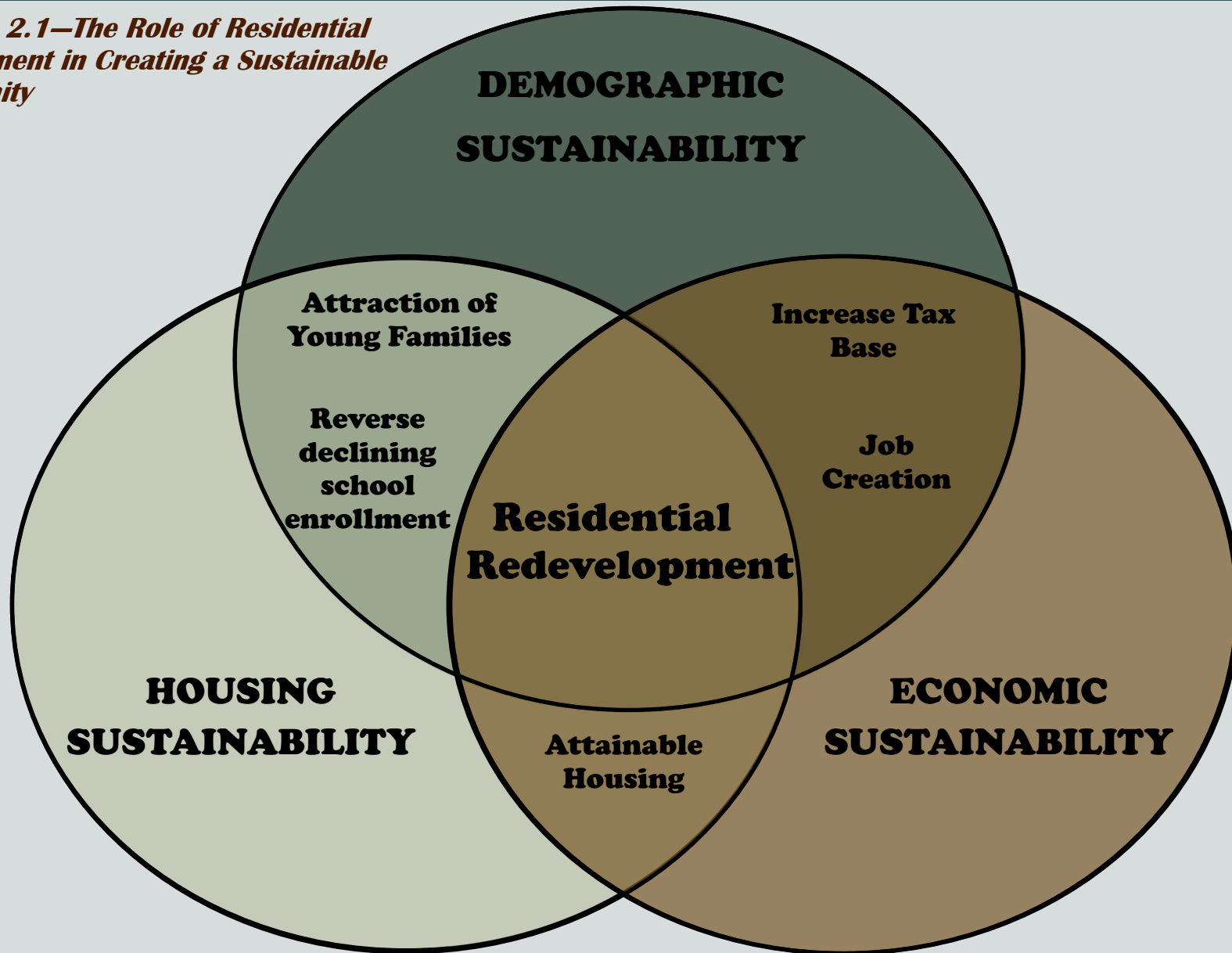
## *Housing Challenges*

The Regional Opportunities Initiative's Housing Study released in 2020 highlighted the need for attainably priced housing for employees that are attracted to the region. Over half of Brown County's homes are built pre-1980. Aging homes in need of increasingly expensive maintenance and required updates place homes outside the reach of most young professionals in the 20-40 year old range. The Housing study also identified as many as 2,572 vacant residences for a vacancy rate of 30% in the county.

## *Economic Sustainability*

Declining population, underutilization of housing, and unbalanced county demographics will stress the ability for government to provide critical services. It can be argued that this will exacerbate migration out of the county and decrease economic sustainability. Only through proactive planning and decisive action will county leaders reshape future outcomes.

*Diagram 2.1—The Role of Residential Development in Creating a Sustainable Community*





# 2.3 Demographic Sustainability

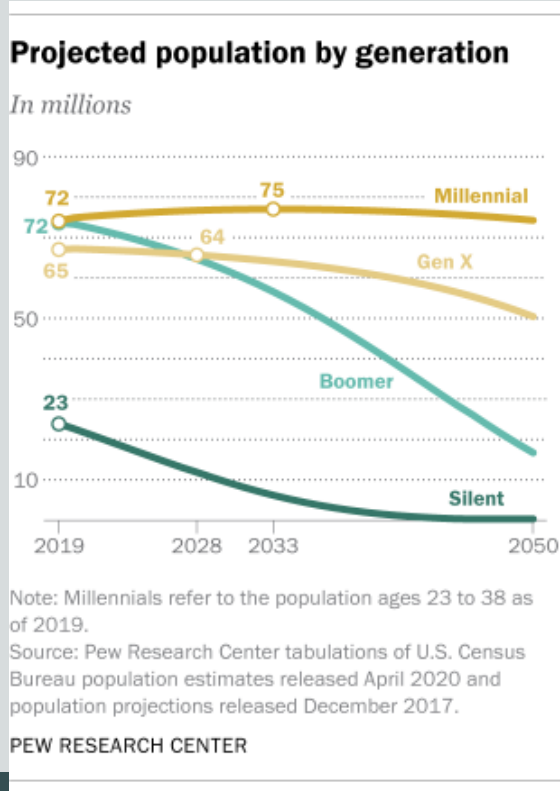
*Table 2.1—County Population Change by Strata, 1990-2015*

Age Strata	1990	2000		2010		2015	
	Number	Number	Percent Change	Number	Percent Change	Number (Est.)	% Change 2000 - 2015
0 – 4	866	791	-9%	777	-2%	584	-26.2%
5 – 19	2,774	3,008	8%	2,709	-10%	2,730	-9.2%
20 – 24	930	634	-32%	586	-8%	661	4.3%
25 – 44	4,456	4,171	-6%	3,125	-25%	2,900	-30.5%
45 – 64	3,267	4,430	36%	5,425	22%	5,097	15.1%
≥ 65	1,787	1,923	8%	2,620	36%	3,039	58.0%
<b>Total</b>	14,080	14,957	6%	15,242	2%	15,011	-0.4%

## Brown County Is an Aging Community

Brown County has experienced a 58% increase in population among residents 65 years old and older. This is not surprising as Brown County has positioned itself well as a place to retire. Our retiree population is a valuable source of volunteerism in the county and an important asset. However what we also now is that the 80 year old and older demographic makes up a mere 4% of the county population due to natural loss and relocation to places with better geriatric care and support.

## Diagram 2.2—Projected Population By Generation



## To maintain this strategy, Brown County will have to attract a greater percentage of retirees in the future

The Pew Foundation recently announced that the current generation of retirees, the Baby Boomers, are no longer the largest living population segment. Baby Boomers, known for their considerable population numbers, did not replace themselves with their children. The effect is that there will be FEWER total retirees over the next several decades. Brown County would be well served to have a multi-faceted, multi-generational approach to residential attraction.

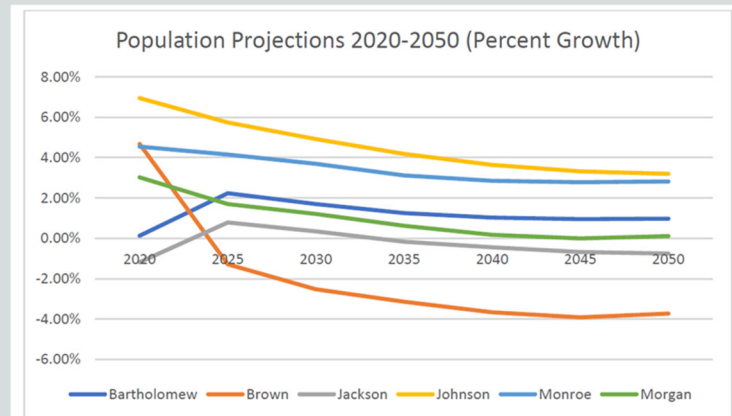
## Brown County Population is Predicted To Drop

Brown County is predicted to lose 21% of its population by 2050. The ROI/Uplands population study has already shown at 1.36% drop in population over the last 2 years with a projected drop of around 1% each year

**Table 2.2—Estimated County Population By Age Bracket**

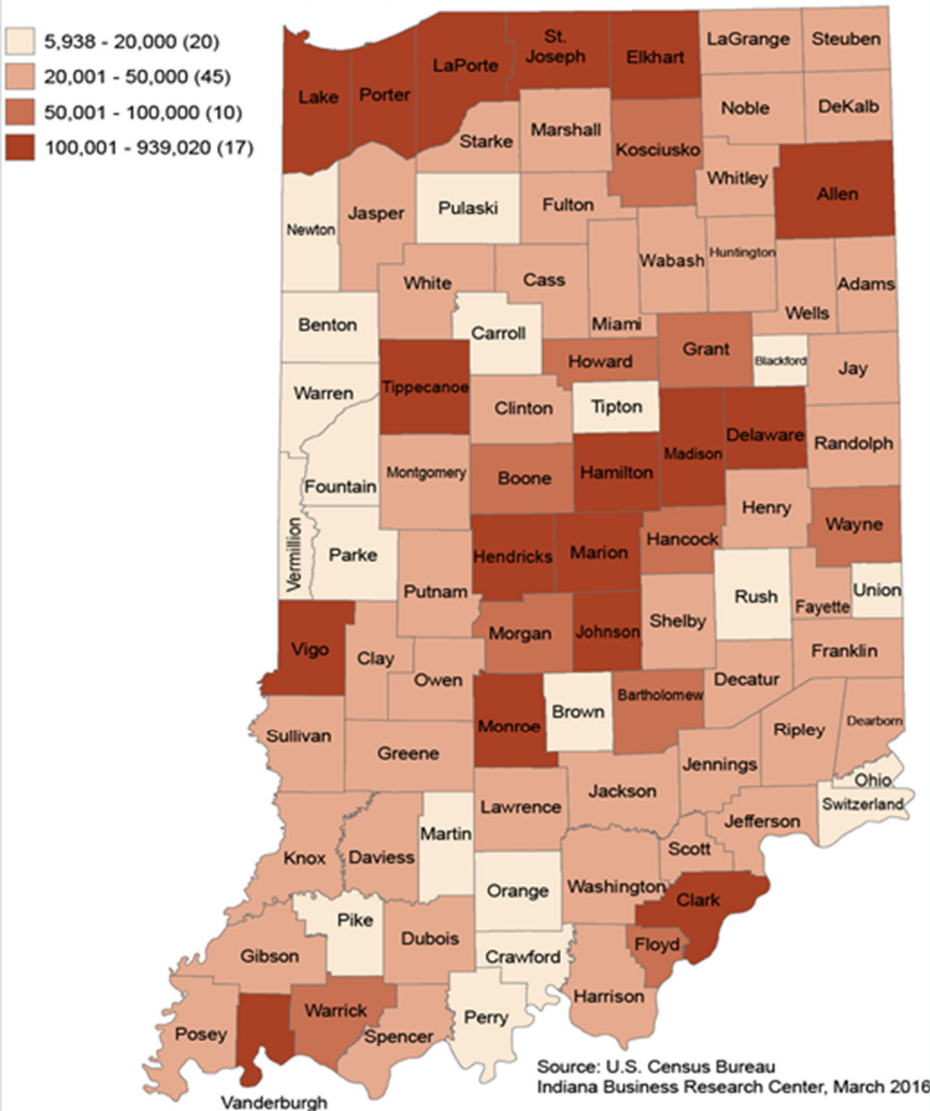
Age Bracket	Population	Percentage
0-19	3024	20%
20-39	2828	19%
40-60	4248	28%
60-79	4281	29%
80+	654	4%

**Diagram 2.3—Brown & Surrounding County's Population Projections 2020-2050**





**Map 2.1—Indiana Total Population**  
**Total Population, July 2015**



***Brown County Is Surrounded By Rapidly Growing Communities***

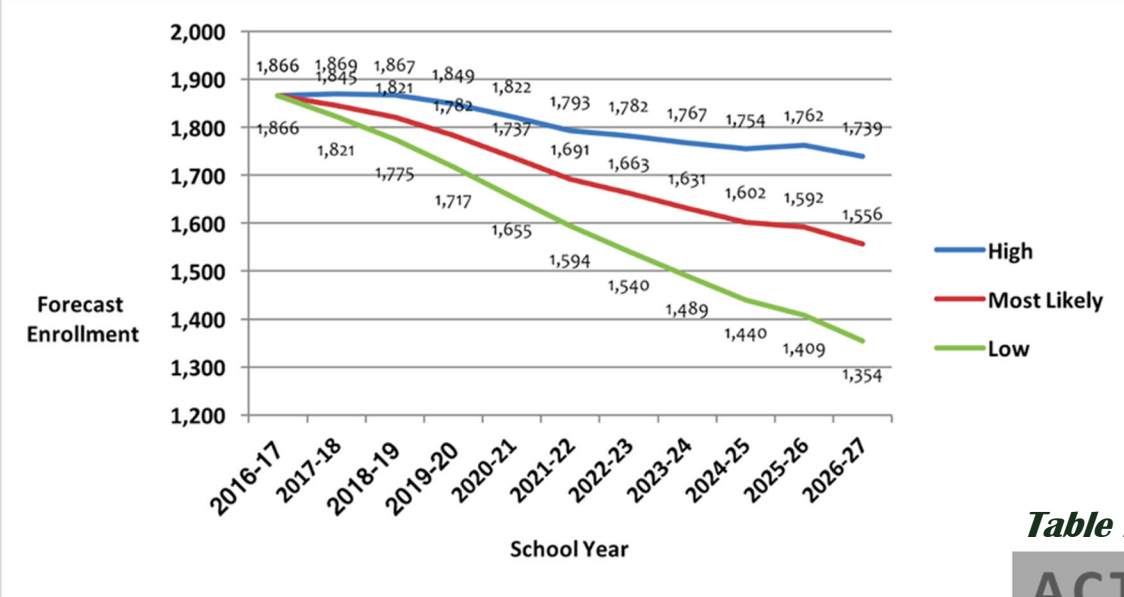
Surrounding community growth offer both an opportunity and a threat to Brown County. Brown County’s central location gives residents an opportunity to live with the benefits Brown County offers but work in larger communities. The threat lies in the form new residential development takes. Brown County must take proactive action to strategically develop in ways that match the nature of our community

***Brown County has Not Efficiently Attracted Residents in the 20-40 age Demographic***

Brown County’s 20-40 age demographic has decreased significantly since 1990. A 26.2% decrease exactly matches the 26.2% decrease in children aged 0-5. A generational shift among younger citizens towards Urban areas is a nationwide problem. However, the consequences for this kind of demographic shift will have wide ranging implications for Brown County. In order to maintain a healthy county demographic, the County must strategically and proactively create policies that attract this demographic to our community

***“We would love to live in Brown County, but we have given up trying to find a home here. We are looking North.”***

**Diagram 2.4—Brown County Schools Enrollment Forecast**



**Effects of Demographic Change on Brown County Schools**

Brown County School Corporation has experienced a significant decline in student enrollment. Adaption by the schools has included the closing of Nashville Elementary, Creation of Brown County Intermediate School, and now the closing of the Intermediate school and reuse of the building as a daycare and Career Resource Center. Schools are backbones of a community. The decline of a school corporation should be recognized as a “canary in the coal mine” for needed change.

**Table 2.3—BC School Corporation Actual Enrollment**

ACTUAL ENROLLMENT	
2017-2018	<b>1,878</b>
2018-2019	<b>1,786</b>
FORECASTED	
2019-2020	<b>1,746</b>
5-YR FORECASTED	
2024-2025	<b>1,584</b>

**Likely Outcomes of Continued drop in School Enrollment**

- Future School Closures
- Less Competitive Sport Teams
- Fewer Offered Programs
- Staff Reductions
- Families choosing other Systems
- Fewer Youth Organizations
- Less Competitive Sport Teams
- Difficulty Acquiring and Retaining Talented Educators
- Difficulty retaining young graduates in the community



# 2.3 Housing Sustainability

## Housing Overview

The Indiana Uplands Economic Zone has identified attainable housing as a major priority for economic stimulation in Indiana. Workers with in-demand 21st century skills need places to live and Brown County's reputation as a "bedroom community" positions us to capitalize on that need. In order for the county to attract more residents it must have the homes that future residents need.

Map- 2.2—Helmsburg Flood Plains

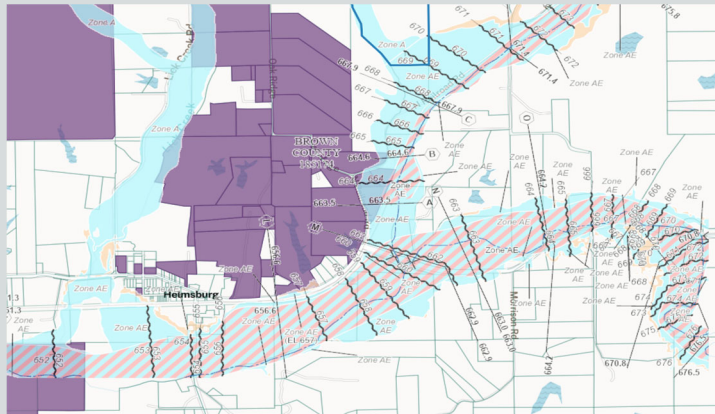


Diagram 2.5—Land Use In Brown County

**TOTAL AREA: 316 SQUARE MILES—202,624 ACRES**

**CLASSIFIED FOREST: 24,881 ACRES—12.28%**

**TAXABLE ACRAGE: 94,938.53 ACRES—46.85%**

## Scarce Land Resources

Brown County has scarce land suitable for building. Once public land and forest reserve are removed from the equation, the county still must account for the percentage of land that it either in flood plains or too steep to build on. The remaining land must be thoughtfully and effectively utilized to the benefit of the community if the county is to remain sustainable for the next 30 years.



## Age of Housing

Nearly half of the housing inventory in Brown County was built pre-1980. The ramifications of that fact are that many homes are in need of refurbishing and updating. Septic Systems in need of updating are also a costly factor. The Brown County Democrat reported in July, 2021 that the median home price in Brown County was \$275,000. That price, including any updates and refurbishments places the price well outside a typical starter family home.

## Occupancy

Brown County is primarily composed of owner-occupied housing. Vacancy rates however are a troubling statistic. The 2010 US Census reported an estimated 2,559 vacant houses in Brown County. That would represent a full 30% of the total number of housing units (8,512) in the County. This data has been questioned however, due to the nature of Brown County's tourist rental, & second home population.

ROI published a housing study in 2020 which confirmed the census data, placing Brown County at the top of the list of Vacant homes in the entire eleven county region, at 30% as well. These units, they reported, will either need to be brought up to modern standards, or replaced

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### THE QUESTION NOW BECOMES, “HOW DOES THE COUNTY ATTRACT A YOUNGER DEMOGRAPHIC WITHOUT EXPANDING THE DEVELOPMENTAL FOOTPRINT OF THE COUNTY?”

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**Table 2.5— BC Occupancy Rates**

HOUSING OCCUPANCY	Total
Total housing units	8,512
Occupied housing units	5,953
Estimated Vacant housing	2,559
Homeowner vacancy rate	2.5
Rental vacancy rate	6.2

**Table 2.4—Brown County Houses by Year**

YEAR BUILT	Total	
Total housing units	8,512	
2014 or later	13	
2010 to 2013	193	
2000 to 2009	1,222	1980-2009 49%
1990 to 1999	2,006	
1980 to 1989	903	
1970 to 1979	1,429	Pre 1980 49%
1960 to 1969	915	
1950 to 1959	715	
1940 to 1949	447	
1939 or earlier	669	



## Housing Sustainability Review

The ROI Housing Study placed Brown County second only to Monroe County for housing unaffordability. The study assigned Brown County a Value to Income ratio of 2.95 while stating that “Ratios above 3.0 exhibit significant affordability issues.

The Brown County Strategic Economic Plan has identified the establishment of Brown County as a home for young families and talented individuals as one of its four overarching goals

Brown County has a significant number of vacant homes that occupy proven home sites in a county with scarce land suitable for building.

Current home inventories are priced well above the typical young family, starter home. Instead, current inventories are skewed towards being purchased by mature wealth families willing and capable of refurbishing the home or using it as a vacation home.



**Diagram 2.6—ROI Housing Survey Outcomes**



### Housing Perspectives

**71% support** greater property maintenance codes and **82% support** public funding to remove dilapidated housing

The market is lacking in homes for sale **under \$200,000** or for rent at **\$800 or less**

Just over half of respondents felt that there was an **under-supply of buildable lots**.

**Housing Supply was inadequate for:**

Seasonal workers (82%)  
Generational families (73%)  
Families with Children (64%)

All housing types likely to succeed in the region except larger homes & large lot residential

Senior need more independent housing options such as additional service apartments, or owner-occupied with shared maintenance.

# 2.4 Economic Sustainability

## *Economic Sustainability Overview*

While Brown County has multiple economic success stories and several comparative advantages to its surrounding neighbors, the economic strategy has lacked cohesion and purpose.

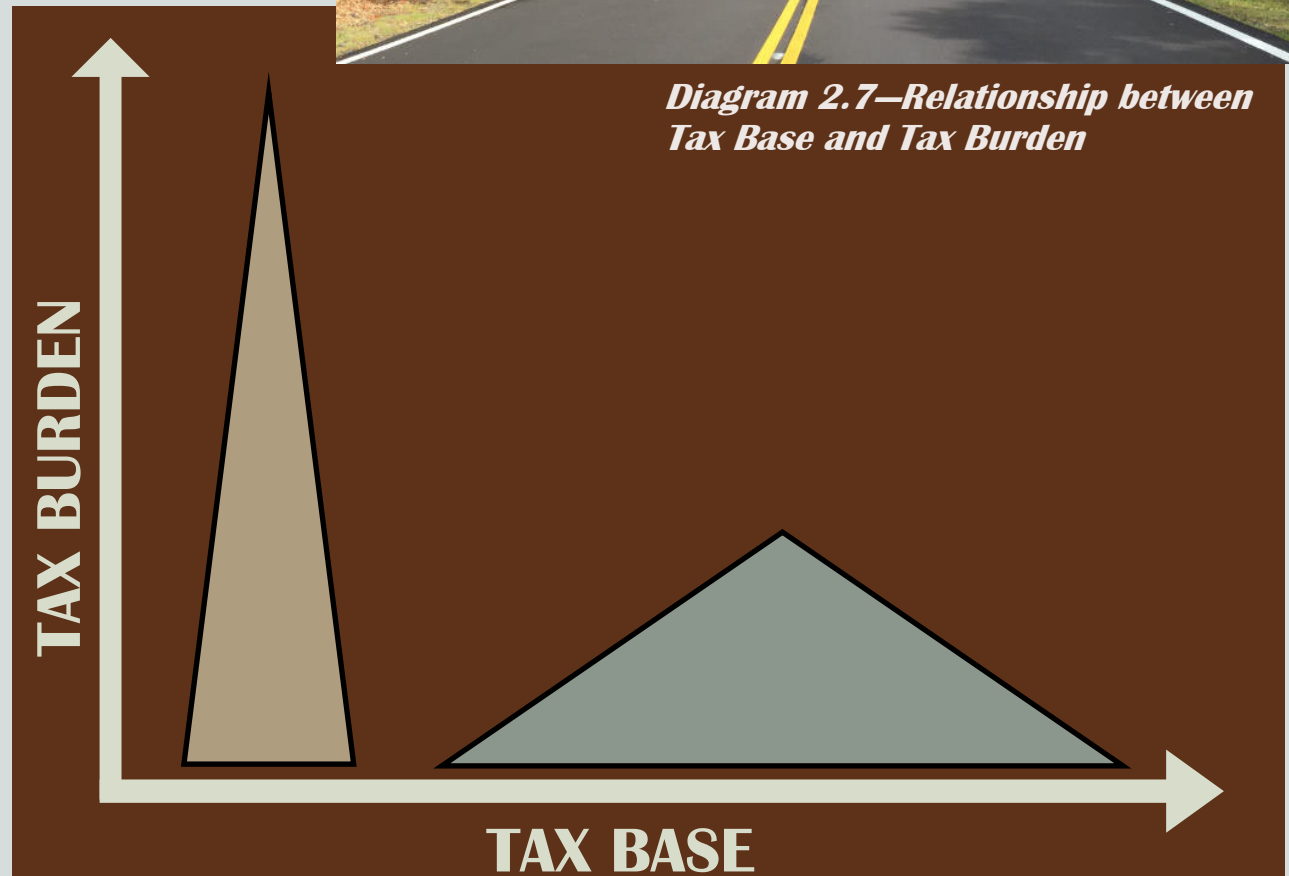
The 2020 Brown County Strategic Economic Plan outlined multiple opportunities and constraints that Brown County can leverage or mitigate to pursue Economic Sustainability

Population decline, loss of younger residents, and not remediating housing challenges will result in greater economic instability.

As the population declines, the cost of basic government services will be shouldered by the remaining citizens. This will have the effect of raising property taxes which will drive more emigration. The solution is to either cut services and basic infrastructure or replace and build the tax base.



*Diagram 2.7—Relationship between Tax Base and Tax Burden*





## Government Services

Government Exists to provide social services to the community that citizens could not otherwise provide individually. Items such as Safety and Security, Code Enforcement, Land Management, and Infrastructure.

Many government costs are not scalable to the population. No matter the county population, government must still pay for these services regardless of the total population covered. It is necessary to maintain a critical level of population in the county to share the burden of a functioning government.

Brown County currently does not boast a large government nor are there numerous employees that make unreasonably large salaries. It will be a difficult choice for future officials to decide which services can no longer be continued.

**Table 2.6— BC Gov’t Employees**

Classification	Employed
Full Time	88
Part Time	20
More Than 50K	11

**Table 2.7—Selected Employee Base Wage**

Position	Base Wage
Starting Police Officer	\$39,417.00
Jailer Dispatch	\$33,911.00
County Equipment Op	\$32,417.00

**Table 2.8—List of Brown County Government Departments**

County Department	County Department
Animal Control	Information Technology
Assessors Office	Parks and Recreation
Auditors Office	Planning Commission
Circuit Court	Prosecutors Office
Clerks Office	Recorders Office
County Commissioners	Sherriff’s Dept, Jail, Corrections
County Council	Soil and Water
Emergency Management	Surveyors Office
Extension Office	Treasurers Office
Health Department	Veterans Affairs
Highway Department	911











# 3 Brown County Community Investment Corporation

- 3.1—CIC Ideation
- 3.2—CIC Operations
- 3.3—Expected Outcomes



# 3.1—CIC Ideation

With county needs in mind, the logical first starting point was to account for the number of vacant homes that was being reported by multiple studies. To accomplish this goal, the RDC contracted with Loveland Technologies and their REGRID software to create a comprehensive survey of land use in the county.

## ***REGRID Survey***

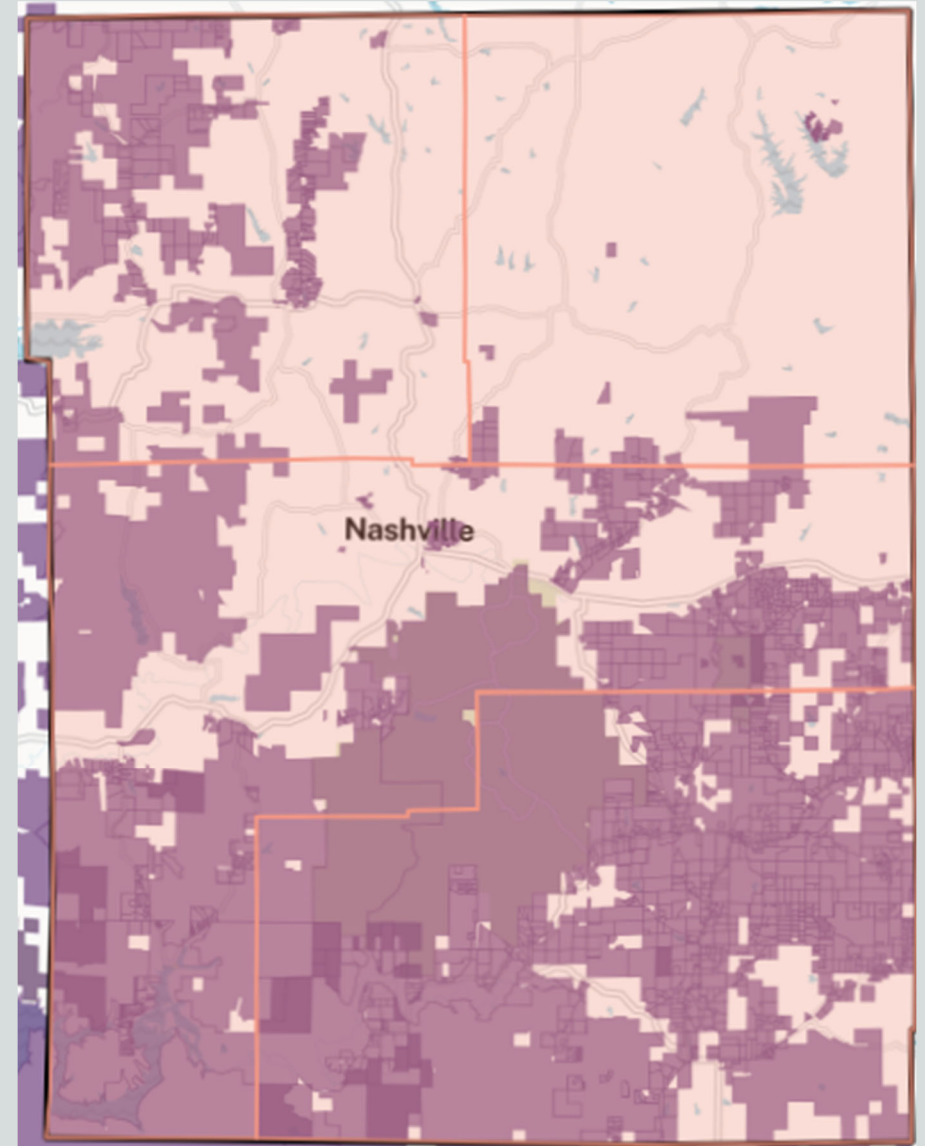
The RDC developed a survey in collaboration with Loveland Technologies. The survey was deployed via a mobile app on phones. Surveyors were given permission to survey, not view results to protect data.

Surveying is still in the data gathering phase and can resume now that leaves are off the trees and better visuals can be obtained. The Survey is conducted visually from public access roadways and is limited to how the land is being used and if any residential structures look to be currently habited or not.

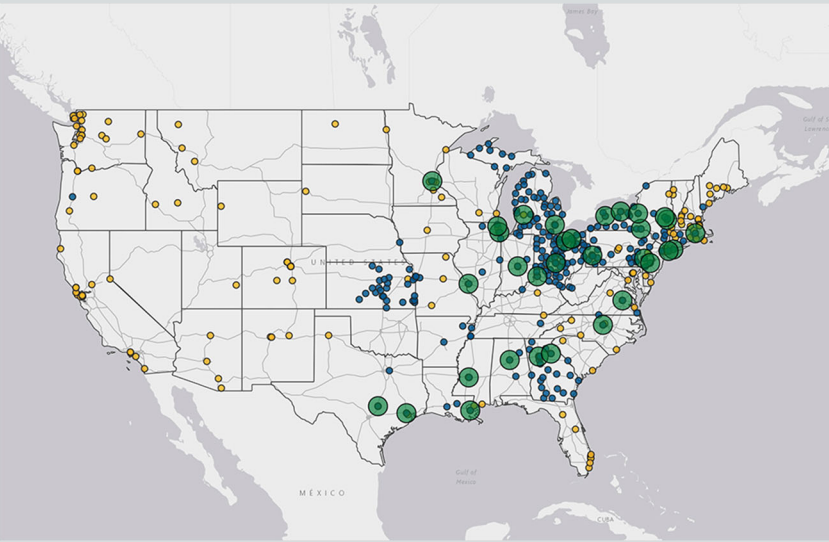
## ***Survey Results***

Comprehensive results are not yet available but preliminary analysis suggests that the concept has merit. The Survey has located between 20-66 parcels containing a home site which is not currently being used as a residence and could not be used without removing the structure and rebuilding.

***Map 3.1—Current REGRID Survey***



**Map 3.2—Landbanks across the nation**



## ***Land banking***

Land banking is a nationwide solution to vacant land. Both Urban and rural communities have employed landbanks to recapture underutilized parcels in their communities and return them to private ownership that will utilize the land in the way that is most effective for the community.

## ***Land banking in Indiana***

Landbanks are permitted under Indiana Code. Currently at least five communities in Indiana have utilized land banking. The Indiana Uplands is working with the Southern Indiana Development Commission to set up a regional landbank that counties could opt into. The RDC does not recommend participating in this collaboration as it diminishes or removes control over how Brown County land is managed in favor of the priorities of other communities in the region.

## ***Why a Landbank?***

To attract the next generation of Brown County residents and maintain a stable diverse demographic, the county must support and encourage the development of starter homes for younger families in the 150-200 thousand price point, ideally even lower. Since those homes are hard to come by, they will need to be developed. Those developments could take the form of larger residential neighborhood developments at the fringes of the county or we can redevelop the vacant and distressed home inventory we already have. By pursuing the latter, we organically integrate new residents into the community rather than simply becoming a place to sleep while you work and educate your children in other corporations





# 3.2—CIC Operations

The RDC has created a comprehensive Operations Manual and Standard Operation Procedures to jump start the Community Investment Corporation. While this manual should be formally adopted by the Directors of the CIC, it includes Operations, Ethic Guidelines, and Procedures for the acquisition and disposition of properties.

## 1 *Step One: Establishment*

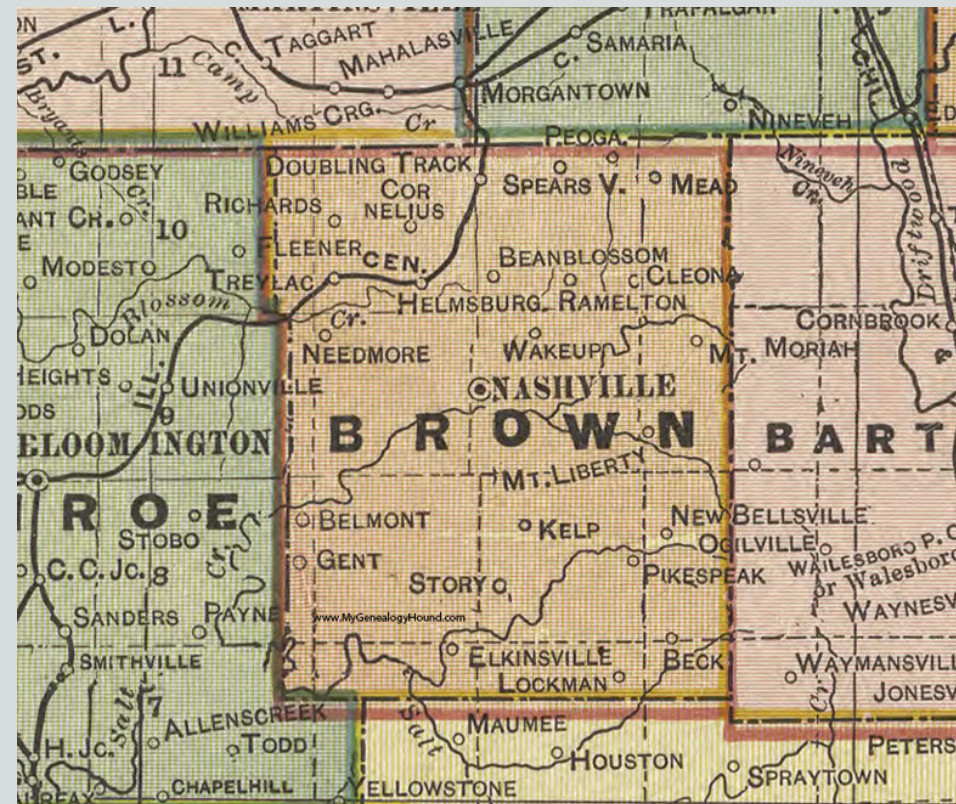
- County Commissioners establish the Landbank
- Directors are created per Indiana Code
- Directors meet and pass Operations Manual

## 2 *Step Two: Populating the Inventory*

- Tax Delinquent Properties are sent to the Tax Sale
- Unsold properties are assigned to the landbank
- Properties may be donated to the CIC
- An evaluation by the CIC will be conducted to determine the level of intervention needed

## 3 *Step Three: Remediation and Disposition*

- Properties in the landbank are assigned to a list of approved Contractors to rehabilitate or rebuild
- Contractors construct a home on the land
- Qualifications could be placed on homebuyers such as first-time homebuyers, recent veterans, minimum time in residence before resell, etc





## ***Property Maintenance***

Once a property is in the CIC's possession, it will be the responsibility of the CIC to provide upkeep and maintenance on the structure this will be achieved primarily through awarding contracts to private, local business owners who, for a flat fee would be responsible for maintaining a basic level of care and upkeep



## ***Home Construction***

Once the parcel has been remediated, construction on a new home may commence. The land will be sold on contract to a, preferably, local homebuilder or Contractor. The terms of the contract would be:

1. Complete Construction in a set time frame
2. Sell the home to a single family for a price maximum that the CIC sets
3. Build a home that fits the local aesthetic or meets certain building styles approved by the CIC



## ***Structure Demolition/Rehabilitation***

Interested individuals (ideally local tradesman and contractors) with the proper ability (equipment and expertise) to carry out the task may be assigned a parcel that needs a structure removed before new construction may begin. To achieve maximum economic stimulation, a list of contractors will be maintained and parcels assigned on a rotating basis.

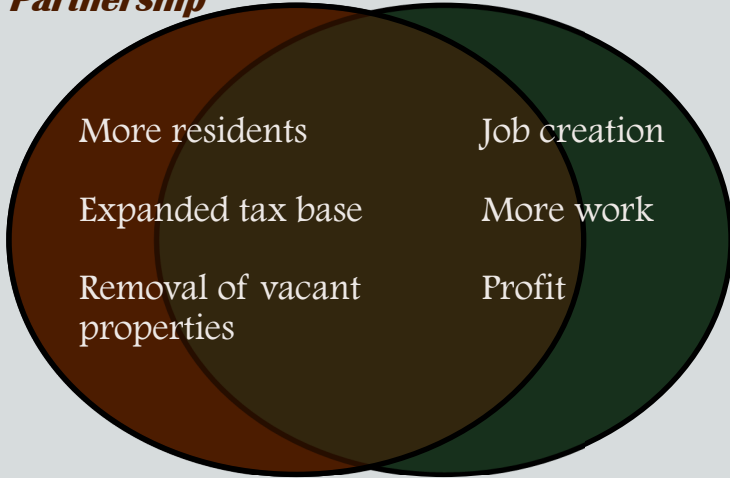




## Public-Private Partnership

The format of the CIC is public-private partnership at its best. Mutual interests are being met. The community is improved and private enterprise is stimulated

**Diagram 3.1—Benefits of Public-Private Partnership**



**Diagram 3.2—Basic Format of the CIC in Action**

## Housing Example A

Contractor is sold a parcel on Contract with a price ceiling of \$150,000

Working backwards, Contractor removes expected profit

Basing decisions on known costs like labor and materials, (ex. \$200 per square foot) the contractor determines that this can only be an 840 square foot house.

Total Cost: \$180,000

Profit: \$12,000

Amount to Spend on Home: \$168,000

## How Does This Work For The New Resident

Studies and reports indicate that millennials value life experience over material gain. They are more active and engaged in outdoor activities than previous generations.

Few young couples believe that their first home is their “forever home” the opportunity cost to a larger home is living in Brown County and life-style that comes with it.

New homeowners commit to making the parcel their permanent home for three years and limitations on its future use can be added.

### **Role of READI Funds in the CIC**

The Brown County Community Investment Program is one of two projects earmarked to receive funding from the Uplands Indiana READI grant application. This funding, in the amount of \$943,000, is to support infrastructure development. This can be utilized to create attainable housing in the county.

### **Contractors Obligation**

To participate in the program, Contractors must fulfil the following contractual obligations:

- Be Properly Licensed and Bonded
- Complete the Construction of the house in a time limit set by the Corporation
- Have Corporation approved home plans and budget
- Can only sell the home for a price maximum

**Diagram 3.3—Basic Format of the CIC in Action including READI**

### **Housing Example B**

READI funds require a 4:1 Match.  
 1:1 from local Government  
 3:1 from private entities

A contractor is assigned a property to build a \$180,000 home. Sold on Contract for \$1.00

Major costs include Septic & Road (estimate \$30,000 for septic)

Even though the land was sold to the contractor for \$1.00, the land retains its actual value set by the market and CIC. Land value can be used as the local match.

By READI assuming the major cost of the septic, the contractor can use more of the budget to create an attractive home and remain under the \$180,000 limit.

Total Cost: \$180,000

Profit: \$12,000

Amount to spend on home: \$168,000

READI: \$34,500  
(spent on Septic)

Local: \$34,500  
(Declared Value of the land)

Private: \$168,000\*

Total: \$214,000

Sold Price: \$180,000

\*must spend more than 112,500 to stay in compliance with READI



# 3.3—Expected Outcomes

The Brown County Community Investment Corporation is narrowly focused on solving a set of key challenges that the community faces:

- 1 Attraction of underrepresented demographic strata and creation of homes within a price range that make living in Brown County attainable for younger, starting families.
- 2 Prioritization of redeveloping and effective utilization of existing home structures over the development of new dense residential development
- 3 Reversing the decline in school enrollment while also proactively planning for future population loss, and
- 4 Creating economic stimulation and job creation within the county. As well as promoting a school to career pipeline to give our graduates the ability to find competitive jobs and housing in this community.

This section will lay out the multiple ways the Community Investment Corporation solves these problems





## ***Attraction of New Residents***

Brown County is a special place. The natural environment is one of our greatest assets. People of all ages want to live in this community and now we can give them both a place to live and a place to work.

The modern 21st century economy is online. Working remotely, owning your own business, and filling needs in the Internet of things breaks down barriers to working where you live. Those trends that drove people out of rural areas to work in better connected urban centers is disappearing quickly. Millennials, value life experiences over material accumulation.

Brown County can and should be the destination to work, play, and live for these newly untethered workers. These individuals have valuable intellectual capital to bring to Brown County, if we attract them. Attracting new artistic talent such as culinary and music fields is in line with the county's tourist economy and will attract more visitors.

The steps Brown County has taken to support Broadband metaphorically flattens the comparative disadvantage our hills created in attracting traditional brick and mortar businesses. All we must do is give these people a home that is within their price range. The CIC does exactly that by specifically building homes in the price range of more competitive areas in surrounding communities.





## ***Organically Rebuilding the Community***

The county Redevelopment Commission recognizes that it is unlikely the population of Brown County would support unrestricted or widespread development of multi-home neighborhood developments. The physical geography of the land does not generally support such development. Areas at the edges of the county which might be able to support developments do little to stimulate the economy in ways that Brown County needs.



***Diagram 3.4—Comparison of Development vs Redevelopment in Brown County***

### ***Dense Cul-de-sac Development***

- Lack of Support from the Community
- Harms the natural environment and appeal of Brown County
- Technically, increases population
- Technically, adds to property taxes
- Caters to economic development for Indianapolis
  - Working in Indianapolis
  - Buying goods/fuel outside the county
- Educating Children outside the county
- Residents would be living here but not engaging like they could
- Developments created using non-local labor

### ***Redevelopment of Existing Home Structures***

- Targeted removal abandoned homes
- Utilizes proven home sites
- Avoids large scale development
- Integrates new community members into the interior of the county
- May still be working in other communities but more likely to keep money local
- More likely to utilize local schooling options
- Engagement in Local Youth Groups, Scout Troops, sport programs, Parks and Rec, and activities
- Creates stimulation of the local economy

## ***Filling the Need for Attainably Priced Housing***

In addition to local builders personal contacts, The Beamery in Helmsburg has started pursuing the development of a line of attainably priced homes that are certified passive energy use and use preconstructed SIPS panels to reduce labor costs. The Beamery would be one such local company that would economically benefit from increased demand for their houses and is prepared to expand the business to meet the need.

***Diverse Floor Plans***

***Expandable Design***

***Passive Energy***

***Cantilever Capability***

***500-600 sq ft. single bedroom***

***1000-1200 sq.ft. two bedroom***



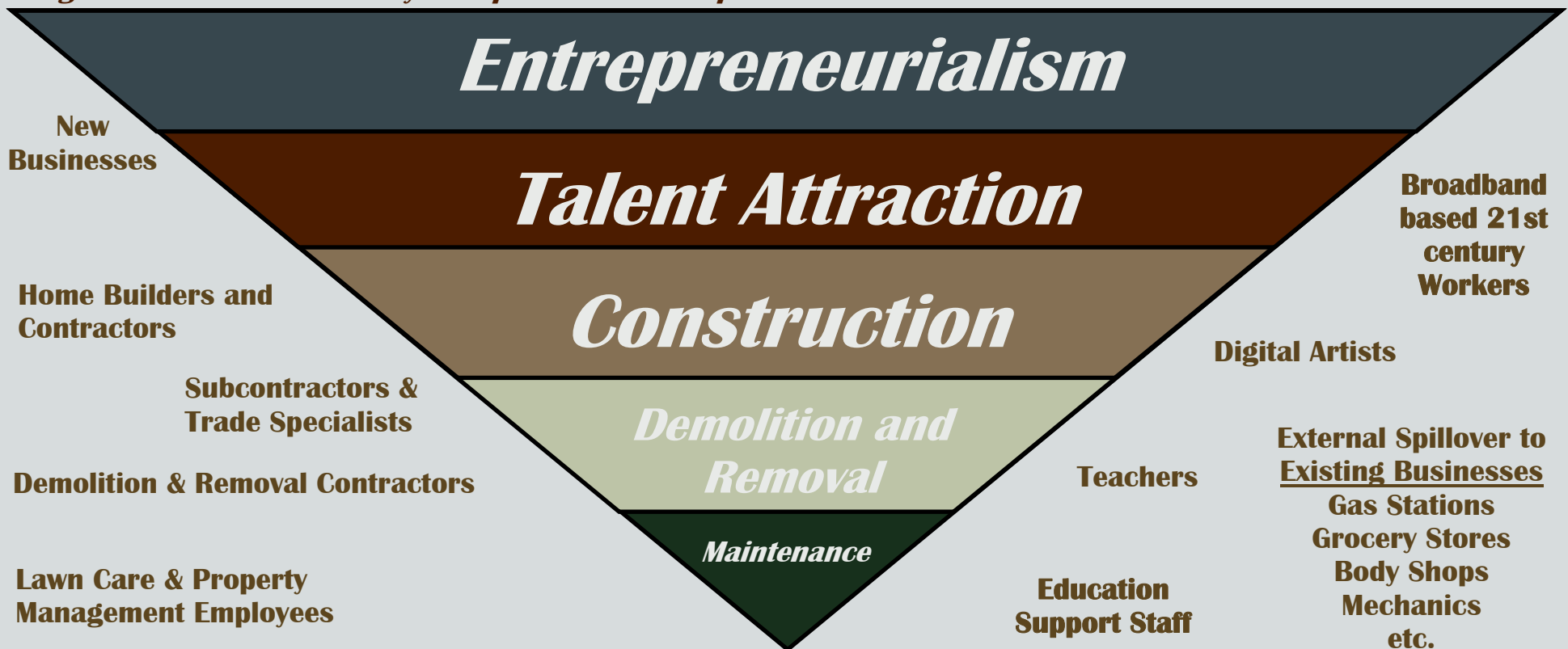


## ***Job Creation and Economic Stimulation***

The county Redevelopment Commission recognizes that it is unlikely the population of Brown County would support unrestricted or widespread development of multi-home neighborhood developments. The physical geography of the land does not generally support such development. Areas at the edges of the county which might be able to support developments do little to stimulate the economy in ways that Brown County needs.



***Diagram 3.5—Detail of County Groups That would Experience Economic Benefit From The CIC***



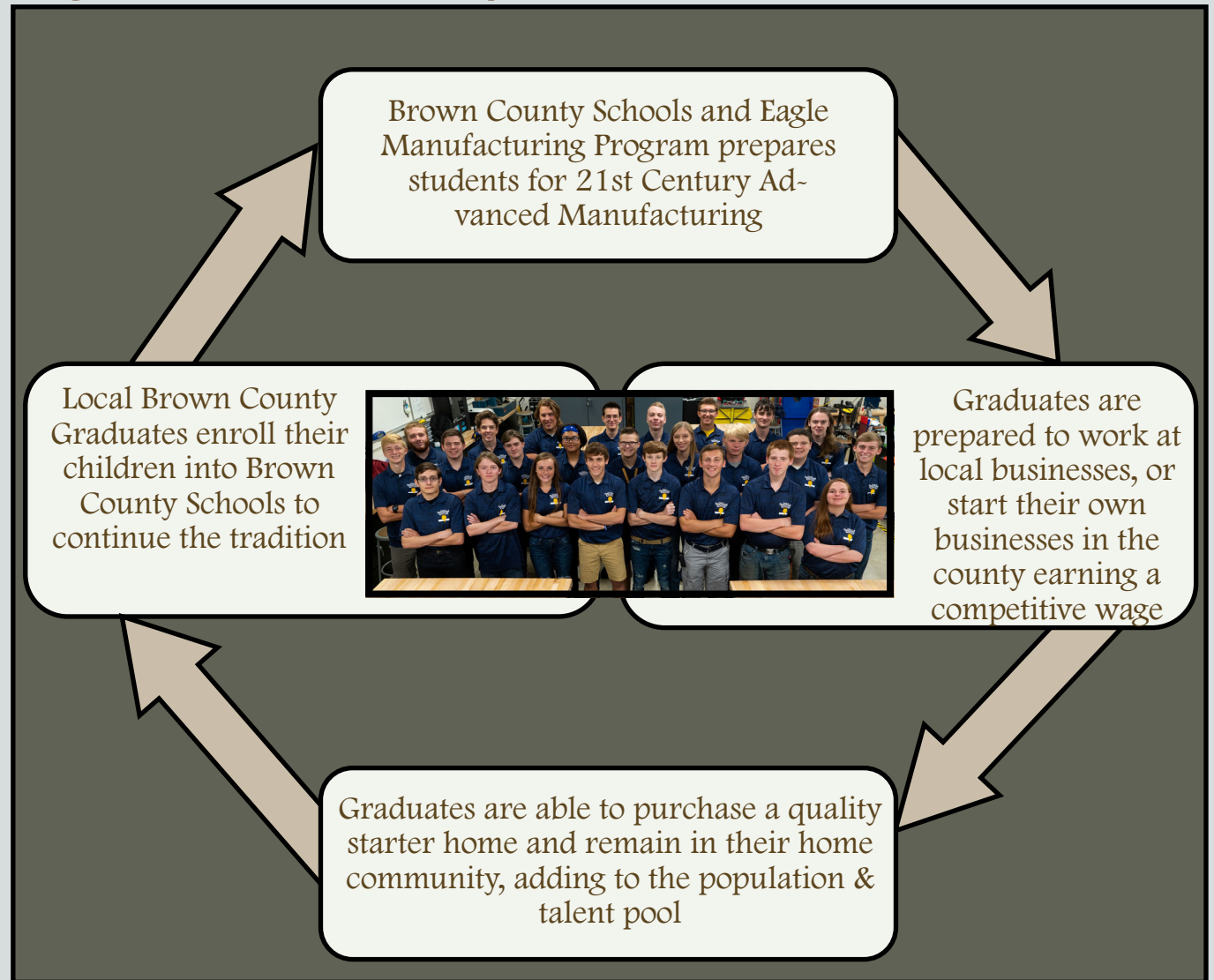
## Collaboration and Impact on Schools

One of our communities greatest assets is our schools and our children. Brown County School Corporation has been a Exemplar standard in how adaptive our community can be to meet the challenges of the 21st century.

Eagle Manufacturing and the new Eaglet Manufacturing are preparing our students for career readiness in our region.

Rather than train them and send Brown County Youth to live and work in surrounding communities, the Community Investment Corporation seeks to provide our recent graduates with advanced manufacturing and business opportunities in Brown County where they can find meaningful and gainful employment as well as a home that is within their means so that a new generation of residents can live and be educated here.

**Diagram 3.6—School to Work Pipeline**











# 4 Implementation

4.1—Recommendations

4.2—Establishment of the Landbank



# 4.1—Recommendations

It is the careful consideration of the members of the Brown County Redevelopment Commission to recommend the following actions to the Brown County Commissioners:

- 1** ***Recommendation One: Approve the Charter of the Brown County Community Investment Corporation***
  - Direct that a 501c(3) corporation be created to establish the Brown County Community Investment Corporation
  - Advertise and cause to be filled, the Corporations Board of Directors in 2022
  
- 2** ***Recommendation Two: Prioritize the Population of the Corporations Parcel Inventory with eligible land***
  - Work in conjunction with appropriate officials to assign eligible properties into the Corporations inventory to begin the operation of the Corporation
  
- 3** ***Recommendation Three: Corporation Directors at their First Meeting, pass the Draft Operations Manual***
  - At it's first meeting, the Corporations Directors need to assign leadership roles and adopt the Draft Operations Manual for the Landbank
  - Create and adopt any additional organizing and operational documents required
  - Begin the process of evaluating and disposing properties in its inventory

# 4.2—Establishment of the CIC


## *Establishment Procedure*

To establish the landbank, the RDC respectfully submits a prepared ordinance for your review and consideration.

Once the ordinance is voted on, take necessary steps to create the 501c(3). The RDC is willing to assist in that endeavor





A paved road with double yellow lines curves through a forest with autumn foliage. The trees are mostly green with some yellow and orange leaves. The sky is blue with some clouds. A white box with a brown border is centered over the road, containing a quote.

**WE CHOSE TO GO TO THE  
MOON AND DO THE OTHER  
THINGS,  
NOT BECAUSE THEY WERE  
EASY, BUT BECAUSE THEY  
WERE HARD  
—JOHN F. KENNEDY**



