



Appendix B - Cultivating Middlebury

A PROFILE OF OUR COMMUNITY TODAY

As a community, we have been known as “makers”, ones who thrive on the entrepreneurial spirit to cultivate ideas and then turn those ideas into reality. This spirit is exhibited through a wide diversity of; Amish businesses, Town Center merchants, and multinational manufacturers. As a community, we have a strong sense of belonging, pride, family values, and a commitment to excellence in education. The planning process is meant to build upon these strengths.

Analyzing Middlebury’s existing conditions will help identify gaps, opportunities, and challenges facing the town to create new solutions. It is imperative we define and measure current successes and deficiencies as to better prepare the town for future growth and development. Through a detailed look at the town as it exists today, we can make decisions to build upon what we are getting right and improve where we are falling short. To understand where we are going, it is important to understand where we are at. This community profile outlines where Middlebury is today for its trends in demographics, housing, and economic. Information included in this profile was gathered using U.S. Census data, Bureau of Labor Statistics, and the Indiana Department of Local Government Finance.

Overview

Middlebury is a welcoming, quaint, and growing community that offers many quality places and amenities that businesses and residents look for in a community. Middlebury has great community assets such as a top rated school corporation, parks and recreational amenities, trails, and growing economy. The intent of this profile is to capture Middlebury's historical and current changes in its demographics and housing to provide the framework in identifying Middlebury's needs for its current and future residents. Demographics have impacts on other community elements like housing (understanding its household characteristics), land use (properly plan where new development will locate), and community facilities (ensure its public infrastructure systems and facilities can accommodate future residents and businesses).

Setting

Middlebury's Regional Context



The Town of Middlebury is located in the north-central region of Indiana in Elkhart County and is conveniently located off two intersecting major state routes, SR 13 and US 20. These routes combined carry approximately 40,000 travelers on average in a day! Access to these major state routes link to larger cities such as the City of South Bend, Michigan City, and Gary. These state routes also link to major state routes like US 31 and interstates

like the I-80/I-90 Indiana Toll Road to be within a couple of hours of major midwestern cities and amenities in Indianapolis, Chicago, IL, Detroit, MI, and Columbus, OH. This expands residents quality of life to access regional amenities such as Lake Michigan beaches, state parks, enjoy year-round use of trails, high-end restaurants, major and minor league professional sporting events, theaters, and shopping.



Middlebury offers a unique quality of life, unlike other smaller communities in northern Indiana, to have several of these amenities and is growing to include more that presents the community as a high-quality hometown. Grown from tradition, Middlebury features a growing economy, an entrepreneurial spirit, quality public education system, parks, and a high-profile Trails of Middlebury including their portion of the regional trail - Pumpkinvine Nature Trail.



Demographic Trends

OCRA'S Community Vitality Indicators

OCRA lists five characteristics or Community Vitality Indicators that gauges communities, like Middlebury, to develop a preliminary understanding of the Town's vibrancy. The five indicators examine the Town of Middlebury's trends in Population, Educational Attainment Rate, Public School Enrollment, the Town's Net Assessed Value, and the Per Capita Income. Additionally, these indicators will serve as a catalyst for the Town and its partners to develop strategies that will attract businesses and residents.

The Net Assessed Value and Per Capita Income indicators are discussed in the Economic Development section of this appendix.

Population Change

The Population Growth indicator presents the direction of necessary services and real estate demand based on growing or declining population. In addition to the Decennial Census, the U.S. Census provides annual population estimates through their Population Estimates Program (PEP). The PEP better reflects past trends and leads to a more accurate estimate than the American Community Survey (ACS) 5-year population estimate. Therefore, the PEP estimate was only used to provide the trend in population, and the 2017 ACS 5-year estimate was used for all other existing condition data in this appendix.

Between 2000 and 2010, Middlebury experienced nearly a 16 percent growth in the total population. Since the 2010 Census, Middlebury's population has steadily increased and grew nearly six (6) percent. See the trend in population in the table below. Population in the Middlebury School District has also steadily increased since 2010.

Population Trend

	Decennial Census		Annual Estimates							
	2000	2010	2011	2012	2013	2014	2015	2016	2017	2018
Middlebury	2,956	3,420	3,446	3,463	3,490	3,520	3,555	3,573	3,592	3,614
Elkhart County	182,791	197,559	198,267	198,980	200,231	201,476	203,024	203,652	204,310	205,560
Middlebury Township	7,028	8,498	8,414	8,490	8,556	8,624	8,696	8,752	8,800	-
Middlebury School District	-	17,000	21,914	21,585	21,838	22,024	22,204	22,394	22,516	22,744



Educational Attainment

The Educational Attainment Rate indicator can guide the Town and Elkhart County on how to best provide for workforce development programs and diversify its industry sectors. Further, this indicator gives an idea of the characteristics of the Town's workforce and should be examined with the types of industries and jobs the Town is trying to attract and retain.

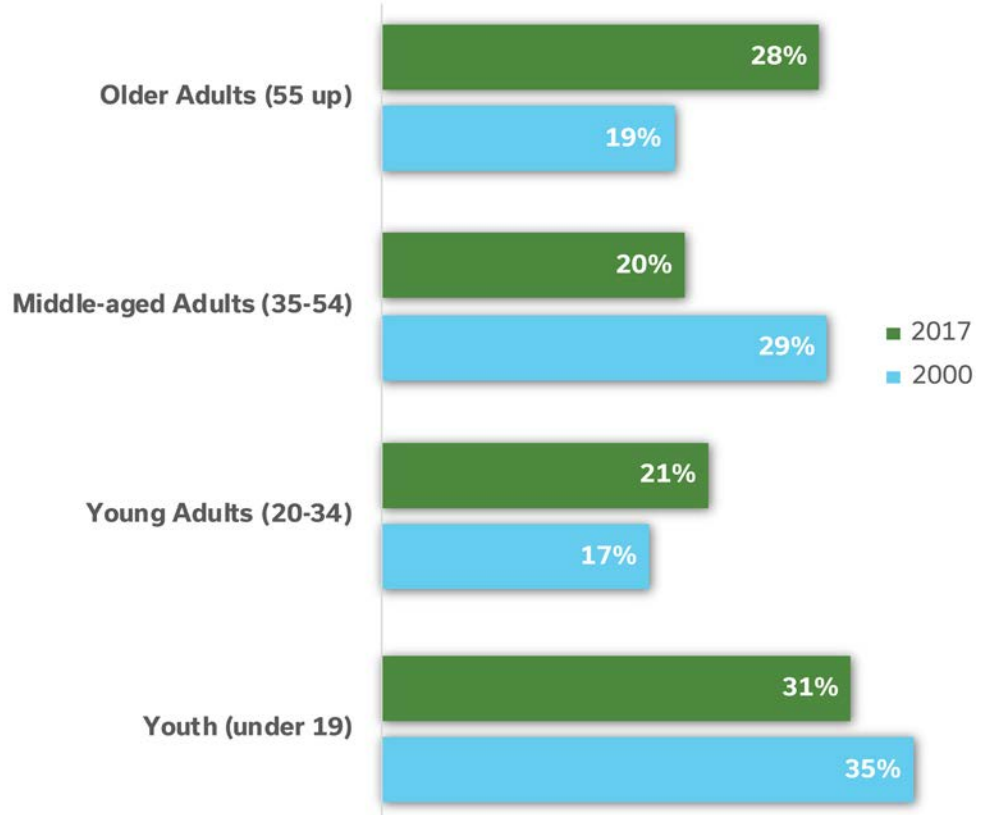
Over the past 18 years, the percent of high school graduates has increased by 9.1 percent from 81.2 percent in 2000 to 90.3 percent in 2017. This led to the Town Middlebury having the highest high school graduation rates in the region with 89.3 percent. The percentage of high school graduates in the Town of Middlebury in 2017 is higher than the state's average (88.3 percent) and the national average (87.3 percent).

Similar to the high percentage of high school graduates, Middlebury has a high percentage of residents (25 years and older) with a bachelor's degree or higher of 29.4 percent. This is significantly larger than Elkhart County (18.7 percent), similar to the state average (30 percent), and the national average (30.9 percent).

Age Distribution

Trends show the Middlebury population is getting slightly older as the largest population increase by age cohorts in Middlebury from 2000 to 2017 were the young adults (ages 20-34) increase by three percent from 17 percent to 21 percent, and older adults (ages 55 and older) increased by nine percent from 19 percent to 28 percent.

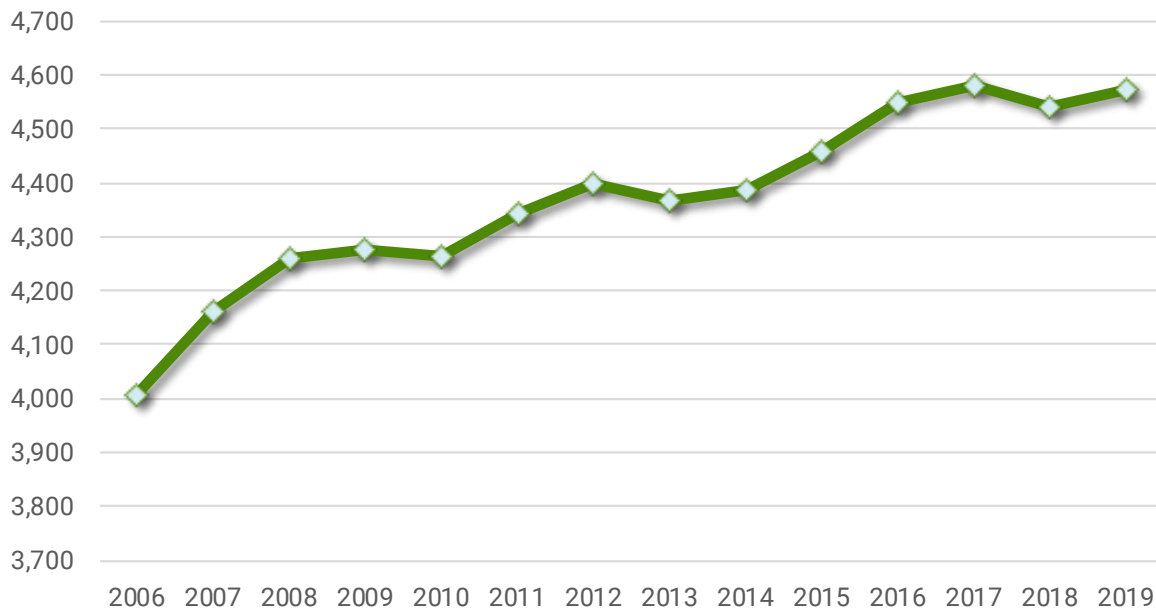
The median age in Middlebury increased 0.4 percent from 34 percent in 2000 to 34.4 percent in 2017, with Elkhart County median age is 35.4 percent.



School Enrollment

The Middlebury Community Schools population has tremendously increased over the last 15 years. School enrollment increased from 4,007 students in 2006 to 4,573 in 2019. This speaks well for the Town of Middlebury having a high-quality public school system that serves as an attractive feature towards prospective families and businesses.

Middlebury Community Schools - Enrollment



Population Projections

Middlebury offers a unique quality of life, unlike other smaller communities in northern Indiana, in that it has a lot of the amenities and services that have become attractive features that people and businesses value in locating to a community. Middlebury strives to present itself as a high-quality hometown that has “Grown from Tradition” to feature a burgeoning economy with world-leading RV industries, an entrepreneurial spirit, a high-quality public school system, high-quality parks, and the highly popular Trails of Middlebury that feature the Town’s portion of the Pumpkinvine Nature Trail.

Given these high-quality amenities, Middlebury’s population has been increasing at a rate of 25 people since 2010. If the Town continues at the current rate then the Town’s population could grow by 319 people to a total population of 3,911. At a high growth rate, the Town could anticipate an additional 928 people by 2030 with a total population of 4,348.

Race and Ethnicity

Over the last decade, Middlebury’s population by race has predominately been classified as White, averaging 95 percent between 2000 and 2017. Black or African American populations increased between 2000 to 2017 by 1.2 percent. However, the Asian population has decreased 6%. The Native Hawaiian, American Indian and Alaska Native populations have remained nearly the same with 0.3 percent and 0.1 percent respectively. Elkhart County’s population by race has predominately been classified as White averaging 86.2 percent between 2000 and 2017. Only the two or more races population in Middlebury is higher than Elkhart County. Middlebury experienced a decrease in its Asian population from 38 people in 2000 to 0 people in 2017, while the Elkhart County increased in Asian population from 1,681 to 2,053.

Middlebury Race									
Race	2000			2010			2017		
	Middlebury	Middlebury Township	Elkhart County	Middlebury	Middlebury Township	Elkhart County	Middlebury	Middlebury Township	Elkhart County
White	97.0%	97.9%	86.4%	96.8%	97.1%	84.7%	90.9%	95.6%	87.6%
Black or African	0.2%	0.2%	5.2%	0.8%	0.3%	5.5%	1.4%	0.6%	5.5%
Asian	1.3%	0.8%	0.9%	0.5%	0.6%	1.1%	1.0%	0.1%	1.0%
Native Hawaiian and Other Pacific Islander	0.1%	0.0%	0.0%	0.7%	0.3%	0.0%	0.0%	0.0%	0.1%
American Indian and Alaska Native	0.0%	0.1%	0.3%	0.4%	0.2%	0.4%	0.0%	0.0%	0.2%
Some other race	0.3%	0.4%	5.4%	0.0%	0.2%	5.9%	0.8%	0.3%	2.6%
Two or more races	1.0%	0.7%	1.8%	0.7%	1.3%	2.4%	6.9%	3.4%	3.1%

Middlebury’s Hispanic population grew exponentially from 12 persons in 2000 to 418 persons in 2017. That is a representation of nearly 12 percent of Middlebury’s population.

**HISPANIC
POPULATION
REPRESENTS
~12% OF
MIDDLEBURY
RESIDENTS**

Disability

Middlebury has 13.4 percent of its population classified as disabled, and of those classified as disabled, 58.7 percent are 65 years and older.

Poverty

Middlebury's poverty rate (based on population for whom poverty status is determined) increased from 1.7 percent in 2000 to 2.3 percent in 2017. Of the 2.3 percent, the people from the age of 18 to 64 had the highest percentage with 3 percent. Drops in income can be a potential cause for a rise in the poverty rate. Middlebury's poverty rate is 11.5 percent lower than Elkhart County (13.8 percent).

Middlebury Poverty by Age									
	2017								
	Middlebury			Middlebury Township			Elkhart County		
	Total	Below Poverty Level	Percent Below Poverty Level	Total	Below Poverty Level	Percent Below Poverty Level	Total	Below Poverty Level	Percent Below Poverty Level
Population for whom poverty status is determined	3,535	82	2.3%	8,788	420	4.8%	198,936	27,452	13.8%
Age									
Under 18 years		16	1.5%	2,927	173	5.9%	55,372	10,669	19.3%
18 to 64 years		58	3.0%	4,817	184	3.8%	117,049	15,138	12.9%
65 years and over		8	1.6%	1,044	63	6.0%	26,515	1,645	6.2%

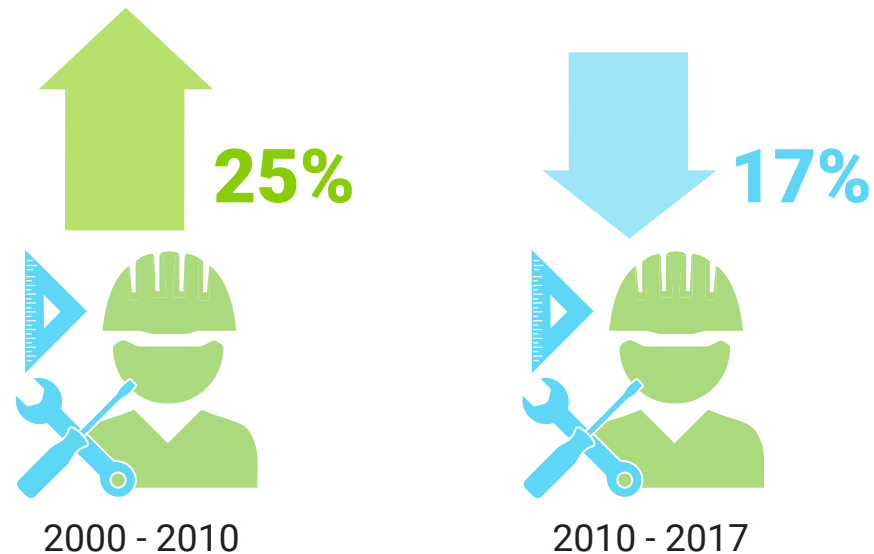
Housing Trends

As Middlebury experiences changes in demographics and growth, be it in population or jobs, ensuring Middlebury has adequate supply of housing for all types of residents will be crucial in maintaining Middlebury's quality of life. The Town of Middlebury will have to consider where new housing should locate, while maintaining a proper balance with current development, the density of housing development, affordable options, and how to preserve and maintain the existing housing stock. Housing is linked to other elements like population (identifying changes in households and establishing their needs), land use (evaluate its fiscal impacts to develop on undeveloped lands or infill on underutilized lands), and community facilities (does the neighborhood have access to the Town's utility system and assets).

Housing Conditions

Construction Activity

According to the 2017 US Census American Community Survey (ACS) 5-Year Estimate, the number of housing units in Middlebury increased by 25.2 percent from 2000 to 2010 and decreased by 17.3 percent from 2010 to 2017.



Home construction in Middlebury saw the greatest activity in the early 2000s. Approximately 240 homes were constructed between 2000 and 2009. Between 2010 and 2013, activity occurred at a slower pace, which may have been attributed to the economic recession. Most of Middlebury's housing stock was built prior to 2000 with 78 percent and 22 percent was constructed between 2000 and 2017.

Housing Types

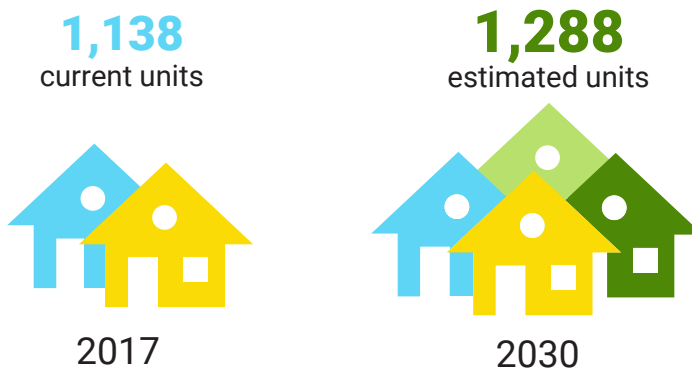
According to the 2017 ACS 5-year estimates, the majority of units (82 percent) are single-family detached homes. Approximately five percent of housing is single-family attached, with the majority of these homes are duplexes. Approximately 2.5 percent of Middlebury's housing stock is multi-family housing with three or four units and approximately five percent have 10 or more units.

Housing Projection

The Town of Middlebury's unique quality of life, welcoming and friendly community, and its "Maker" spirit present itself as an attraction place to want to live and do business in.

Examining the Town's population trend since 2010, as shown in the Population Trend table in the Demographic section, the population has been moderately increasing at a rate of 25 people annually. If the Town's population continues at this rate, by 2030, Middlebury's population could increase by 319 new residents. That means the Town would need to consider of providing approximately 100 new housing units. If a higher growth rate were to occur (37 people annually), by 2030, Middlebury would need 150 new housing units.

Housing Projection



Housing Occupancy Status

The percentage of occupied housing units in Middlebury increased slightly between 2000 and 2017 from 97 percent to 98 percent. Similarly, occupancy trends in the Middlebury School District increased between 2000 and 2017 from 95 percent to 97 percent.

Middlebury saw an increase in the percentage of vacant housing units between 2000 and 2010 from three percent to six percent and saw positive gains with only two percent of homes being vacant in 2017. The percentage of vacant units in the Middlebury School District remained constant between 2000 and 2017 at four percent.

Housing Tenure

The percentage of owner-occupied housing units increased approximately five percent from 75 percent in 2000 to 80 percent in 2017. The percentage of renter-occupied housing units decreased approximately five percent from 25 percent in 2000 to 20 percent in 2017. In the Middlebury School District, the percentage of owner-occupied housing units slightly decreased by one percent from 89 percent in 2000 to 88 percent in 2017. The percentage of renter-occupied housing units in the Middlebury School District increased by one percent from 11 percent in 2000 to 12 percent in 2017.

The homeowner vacancy rate in Middlebury decreased from one percent in 2000 to zero percent in 2017. The rental vacancy rate in Middlebury also dropped from three percent in 2000 to zero percent in 2017. In the Middlebury School District, the homeowner vacancy rate remained constant at one percent between 2000 and 2017, and the rental vacancy rate dropped significantly from 14 percent in 2000 to zero percent in 2017.

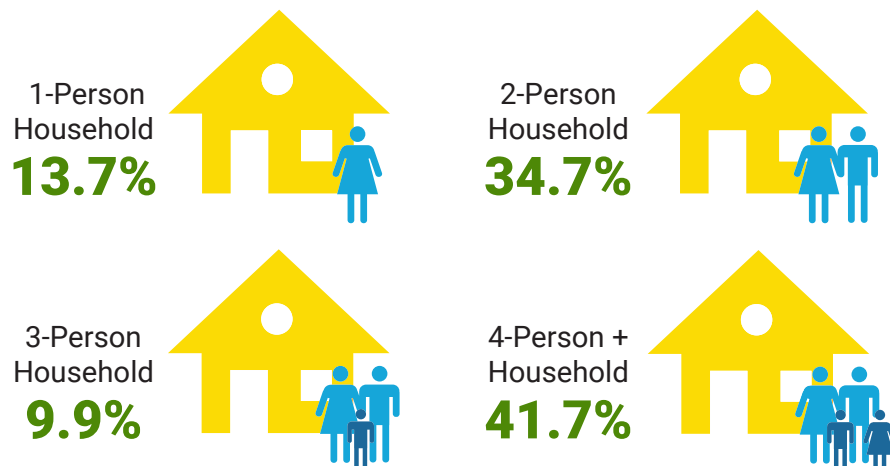
Household Characteristics

Average Household Size

The average household size in Middlebury has been slowly increasing since 2010, unlike national trends. The Town's average household size was 2.76 in 2000 and declined to 2.60 in 2010, followed by an increase from 2010 to 3.16 in 2017. This is higher than the national average (2.64) and state average (2.55).

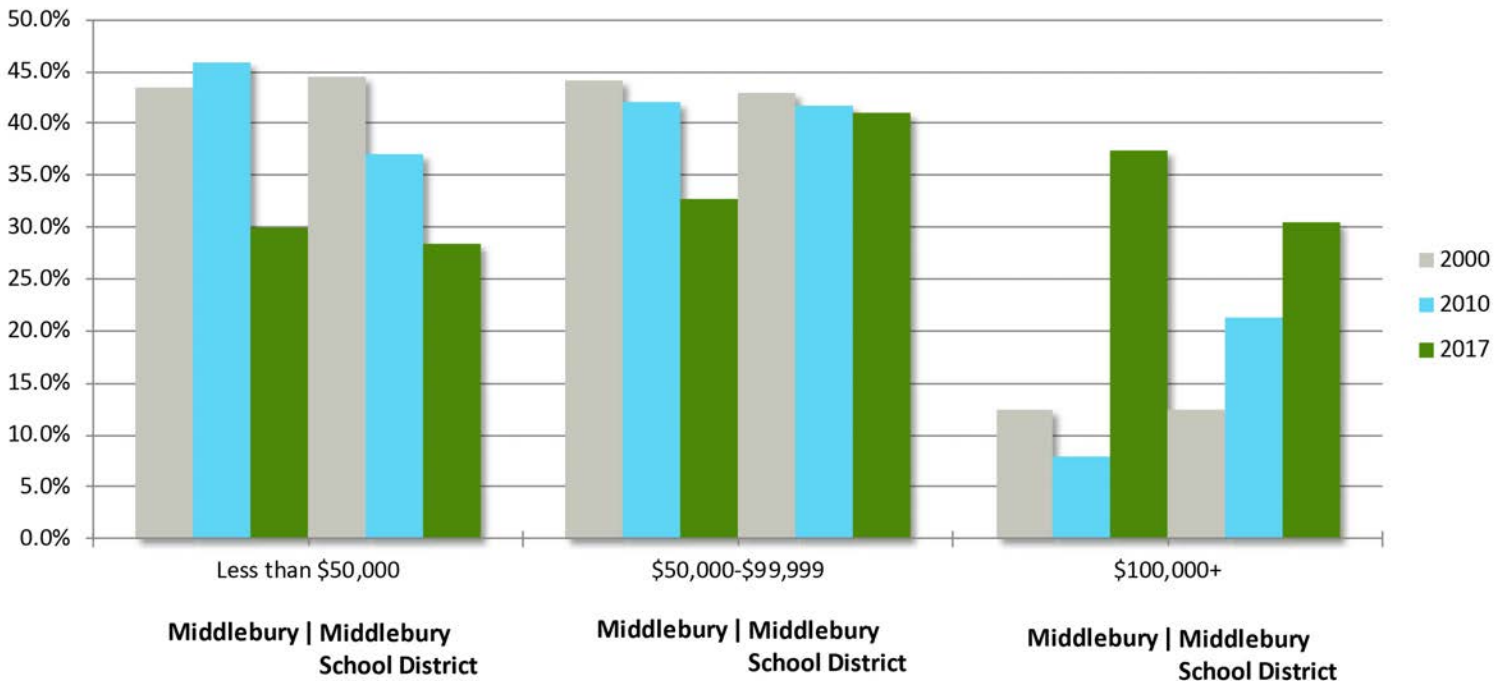
Households by Type

According to the 2017 ACS 5-year estimates, approximately 48.4 percent of occupied housing units are occupied by one or two people (13.7 percent 1-person and 34.7 percent 2-person). The number of nonfamily households decreased 6.2 percent from 23 percent in 2000 to 15.8 percent in 2017. The percentage of married couples with children decreased slightly by one percent from 53 percent in 2000 to 52 percent in 2017. Single parent family households decreased significantly from 77 percent in 2000 to 48 percent in 2017.



Household Income

Household Income is an indicator of a community’s economic health and is the total income of all persons living in a household over the age of 15. The chart below shows the trend in the share of households by income cohorts for the Town of Middlebury and the Middlebury School District. The majority of households in Middlebury earn over \$100,000 and in the Middlebury School District the majority of households earn between \$50,000 and 100,000.



Median household income is a factor that helps in determining an areas quality of life and shows the stability of a places real estate market. The median household income in Middlebury increased from \$55,000 in 2000 to \$67,031 in 2017. Similarly, the median household income in the Middlebury School District increased from \$53,149 in 2000 to \$72,529 in 2017.

Housing Costs

Housing Costs

The cost of housing in Middlebury rose from \$118,400 in 2000 to \$162,200 in 2017. The home value in the Middlebury School District also rose from \$125,700 in 2000 to \$175,700 in 2017. The majority of homeowners have shifted in owning higher priced homes in Middlebury and the Middlebury School District. Approximately 50 percent of homeowners in Middlebury owned a home within the \$100,000 to \$150,000 bracket in 2000 and in 2017, 42 percent of homeowners own a home within the \$150,000 to \$200,000. Approximately 22 percent of homeowners own a home priced over \$200,000.

Housing Affordability

In order to determine housing affordability in Middlebury, we need to consider the percentage breakdown of household income. If costs exceed 30 percent of income, households are considered cost-burden. In 2017, approximately 13 percent of owner-occupied households in Middlebury and 20 percent in the Middlebury School District are considered housing cost-burden. Likely barriers in Middlebury include the limited supply of affordable housing options such as lower priced starter homes for families and individuals entering the housing market for the first time.

Senior Housing

Middlebury does have a retirement community available for residents (ages 55 and older) called Greencroft. Greencroft offers a unique community setting that offers independent and assisted living homes. The Greencroft community is located off Wayne Street and is only a mile from the Das Dutchmen Essenhaus. The Town offers trail connections from Greencroft that residents can bike or walk to the Pumpkinvine Nature Trail and Essenhaus from the Wayne Street Trail or the Ridge Run Trail. Visit <https://www.greencroft.org/GreencroftMiddlebury> for more information.



Economic Factors

Economic development is a key component to aid communities in improving their economic, political, and social well-being of its residents. More and more communities realize that to have successful economic development and growth, strategies should not just focus on attracting businesses but people as well. That includes both the quality of life and the business recruitment aspects. This section summarizes the key findings related to Middlebury's economic factors, trends, and will help frame the challenges and needs. While Middlebury is capable of handling economic growth, the challenge will be to explore creative ways to diversify its job market to ensure Middlebury's local economy is resilient to unforeseen economic downturns.

Economic Development Incentives

Tax Increment Financing (TIF) Districts

The Town of Middlebury Redevelopment Commission was established by the Town and has representation of Middlebury residents. The Middlebury Redevelopment Commission oversee activities and funding related to the Town's two TIF Districts called the Town Center and Elroy Drive. The Elroy Drive TIF District is adjacent to the County's Middlebury Southeast TIF District, and was also used to support Jayco's expansions and improvements. The Town Center TIF activities will support future development in the Town Center. Additional activities included adding properties off CR 37 to support Coachmen's improvements and expansions.

The Elkhart County Redevelopment Commission has two TIF districts adjacent to the Town of Middlebury called Middlebury East and Middlebury Southeast. The Elkhart County Redevelopment Commission makes all decisions related to the expenditures of these resources, no formal representation from Town of Middlebury are on the Commission. TIFs were formed to support expansion of industrial uses within the districts through utility extensions (water and sewer). The Middlebury Southeast TIF activities supported Jayco's campus expansions and improvements. The Middlebury East TIF activities supported the Meijer development and expansion, and in the future, the TIF could support the development of an industrial park. The Elkhart County Redevelopment Commission has worked with the Town to fund improvements for its water and sewer systems, including improvements for its water tower and wastewater treatment plant. The Elkhart County Redevelopment Commission established another TIF district at the SR 13 and Indiana Toll Road interchange to support gateway improvements and development of industrial.

Town of Middlebury Redevelopment Commission TIF Districts

- Town Center (downtown and off CR 37)
- Elroy Drive (south of US 20 and the Middlebury Southeast TIF, and on both sides of SR 13)

Elkhart County Redevelopment Commission TIF Districts

- Middlebury East (east of SR 13 and north of the Little Elkhart River)
- Middlebury Southeast (south of US 20 and east of SR 13)

Employment Trends

Labor Force

Labor force refers to the number of persons actively employed and those unemployed who are looking for employment. The last 17 years has shown a positive growth for Middlebury's labor force. Over that time the labor force grew from 1,583 persons to 1,694 persons, an increase of 6.5 percent (2017 ACS 5-Year Estimates). This growth is likely supported by the increasing population Middlebury has seen over the same time period. Elkhart County's labor force grew 3.6 percent between 2000 and 2017.

Unemployment

Middlebury's unemployment rate has remained lower than that of the state's unemployment rate between 2000 and 2017. Between 2000 and 2010, the unemployment rate increased from 1.4 to 4.8 and dropped down to zero percent in 2017. Elkhart County's unemployment rate was 2.5 percent in 2017.

Major Employers & Industries

The top employers in Middlebury are Jayco, Inc., Forest River - RV Division including Coachmen and Shasta, Forest River Pontoon Division including Berkshire, South Bay, and Trifecta, Middlebury Community Schools, and Das Dutchment Essenhaus.

According to the 2017 ACS 5-Year Estimates, the following were the top three employed industries in Middlebury.

- Manufacturing - **344 employed residents** or 20 percent of the labor force
- Arts, entertainment, recreation, and accommodations and food services - **339 employed residents** or 20 percent of the labor force
- Educational services, health care and social assistance - **251 employed residents** or 15 percent of the labor force

Commuting

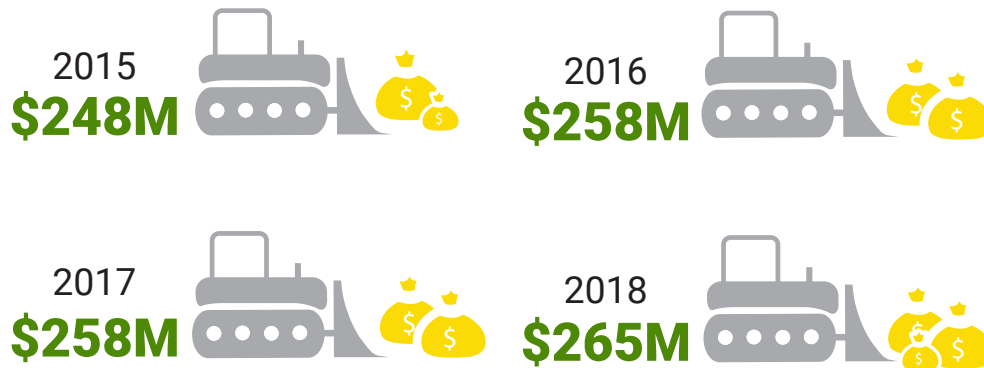
The intent of having a balance of jobs and housing is to provide local employment opportunities to reduce the overall commute distance

among Middlebury residents to have an adequate supply of housing near workplaces. Commuting patterns are the result of many factors, for example, an individual's preference on where he or she wants to live and work, the number of workers living in a household, proximity to amenities and/or a high-quality school system(s). Middlebury residents have the ability to access a large pool of jobs with a short commute time, giving the town the ability to become a type of bedroom community. The average commute for a Middlebury resident is between 15 and 19 minutes, with 27 percent of commuters living less than 10 minutes away from their workplace.

OCRA's Community Vitality Indicators

Net Assessed Valuation

The Net Assessed Value indicator is a reflection of construction activity in Middlebury, which correlates to the Town's budget for capital expenditures, and the Town's demand for residential, commercial, and industrial uses. According to the Indiana Department of Local Government Finance, Middlebury's net assessed value has increased approximately seven percent from \$248 million in 2015 to \$265 million in 2018. The Middlebury School District had a 15 percent increase from \$1 billion in 2015 to \$1.25 billion in 2018.



Per Capita Income

The Per Capita Income indicator is a measure of access to high-quality living-wage jobs for resident's ability to have a higher disposable income after paying bills. This gauges the health of the local economy to support local businesses. According to the 2017 ACS 5-Year Estimates, Middlebury's per capita income increased 15 percent from \$24,613 in 2000 to \$28,404 in 2017. The Middlebury School District per capita income increased 33 percent from \$21,115 in 2000 to \$27,980 in 2017.

