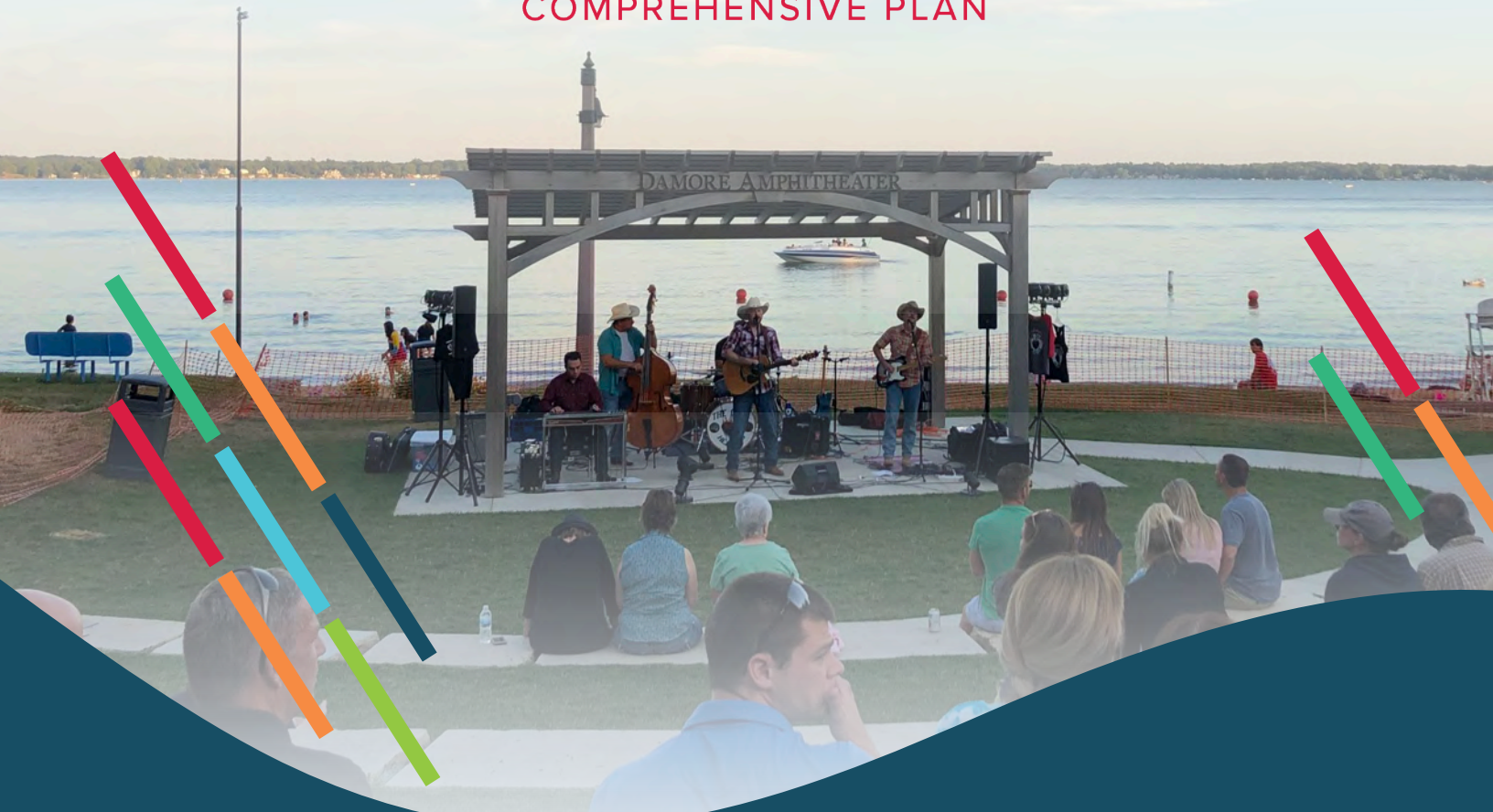




DESTINATION 2040

COMPREHENSIVE PLAN



DRAFT



APPROVED BY THE:
CULVER PLAN COMMISSION - INSERT DATE
CULVER TOWN COUNCIL - INSERT DATE

PREPARED FOR:
TOWN OF CULVER





ACKNOWLEDGMENTS

CULVER TOWN COUNCIL

William Cleavenger	President
Sally Ricciardi	Vice President
Bill Githens	Member
Dana Neer	Member
Ginny Munroe	Member

CULVER PLAN COMMISSION

Joel Samuelson	President
Barry McManaway	Vice President
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Jerry Stiller	Member
Robert Cooper, III	Member
John Miller	Member
Chester Gut	Member
Dan Osborne	Member

STEERING COMMITTEE

William Cleavenger	Culver Town Council & Culver Crossroads
Sally Ricciardi	Culver Town Council/Culver Crossroads/Culver Redevelopment Commission
Rich West	Former Culver Town Council/Culver Crossroads/Develop Culver Main Street Member
Karen Heim	Culver Clerk-Treasurer
Kevin Danti	Culver Town Manager
Ginny Munroe	Culver Town Council/Co-Chair Culver Crossroads/Culver Redevelopment Commission
Amber Cowell	Culver Park Superintendent/Director of the Culver and Lake Maxinkuckee Visitors' Center
Tracy Fox	Chair of the Culver and Lake Maxinkuckee Visitors' Center/Develop Culver Main Street
Don Fox	Culver Plan Commission/Culver Academies Senior Instructor and Richard W. Freeman Chair of Leadership Education/Lake Maxinkuckee Environmental Council Member
Marty Oosterbaan	Culver Redevelopment Commission/Culver-Union Township Library Board
Kevin Berger	Easterday Construction Co., Inc.
Wade McGee	Culver resident
David Partridge	Culver resident
Karen Shuman	Culver Community Schools Corporation Superintendent/Co-Chair Culver Crossroads/Lake Maxinkuckee Environmental Council Member
Mark Damore	Business Owner, Lakehouse Grille
Greg Hildebrand	Marshall County Economic Development Corporation President/CEO

LEAVE BLANK TO ATTACH THE RESOLUTION ADOPTING THE PLAN

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1	DESTINATION 2040.....	8
	Purpose Of Destination 2040.....	8
	Culver Community’s Vision.....	9
	Culver’s Planning Jurisdiction.....	9
	Organization Of Destination 2040.....	9
	The Culver Planning Process.....	10
	Project Timeline.....	13
	Our Vision And Core Values.....	14
	Community Engagement Summary.....	16
2	A Community Profile of the Town of Culver.....	18
	Culver’s Rich History.....	18
	Culver Today.....	19
	Geographic Location.....	20
	Culver’s History of Planning.....	21
	Demographic Trends.....	24
	Housing Conditions.....	28
	Household Characteristics.....	31
	Housing Costs.....	33
	Net Assessed Valuation.....	35
	Per Capita Income.....	35
	Economic Trends.....	36
	Employment Factors.....	36
	Environmental Resources.....	40
	Other Bodies of Water.....	41
	Environmental Organizations.....	42
3	ASSETS, OPPORTUNITIES, & CHALLENGES.....	43
4	CULVER’S FUTURE GROWTH.....	56
	Future Development Character Map.....	58
	Future Transportation and Bike and Pedestrian Connections.....	62
	Infrastructure and Facility Improvements.....	63
	Future Transportation Connections Map.....	67
	Future Bike & Pedestrian Map.....	68
5	IMPLEMENTING DESTINATION 2040.....	69
	Creating the Priority Action Plan.....	69
	Priority Action Plan: Overall Goals.....	71
	Priority Action Plan: Core Values.....	72
	Feedback Form Comments Received.....	73
	Implementing The Action Program.....	73
A	Appendix - ACTION PROGRAM.....	83
B	Appendix - SECOND PUBLIC SURVEY ON TOP PRIORITIES..	111
C	Appendix - FIRST PUBLIC SURVEY SUMMARY.....	132

EXECUTIVE SUMMARY

Destination 2040 is a Comprehensive Plan that will help guide Culver's planning activities for the next 10-15 years. The Culver Crossroads Steering Committee set out to create a plan that incorporated the input of stakeholders in the community, residents, businesses, and visitors. The Culver Crossroads Steering Committee first defined a set of core values and a vision statement. These core values and vision statement guided the activities of this plan and the principles included in the Plan. Culver's Vision Statement for this plan is:

Vision

“Culver is committed to optimizing our natural resources and human capital to create a quality destination for residents, scholars, workforce, and visitors to Culver Academies, Lake Maxinkuckee, and our vibrant year-round town.”

After conducting several discovery activities that included a community-wide survey, the Culver Crossroads Steering Committee defined a set of core values, or themes, for the work in this Plan. These include:

Core Values

- **Culver as a Destination**
- **Arts & Culture**
- **Quality of Place**
- **Quality for People**
- **Infrastructure**
- **Business Development & Support**



DESTINATION 2040

With Culver's completion of the Stellar Communities Strategic Investment Plan and many of the goals and objectives of the 2014 Culver Comprehensive Plan, Town leadership recognized that it was time for Culver to initiate a new Comprehensive Plan that will create a vision for Culver for the next 10 to 15 years. After initial meetings with Town leadership, staff, stakeholders, and volunteers, the team of people who worked on this plan named it Destination 2040, with the overall goal of completing the goals and objectives by 2040.

PURPOSE OF DESTINATION 2040

A Comprehensive Plan is a planning document that outlines goals, policies, and guidelines for locally elected officials, government staff, and members on boards such as the Plan Commission, BZA (Board of Zoning Appeals), and Redevelopment Commission members to make decisions about transportation, utilities, land use, recreation, housing, and so on. Comprehensive Plans guide policy for physical improvements, residential neighborhoods, commercial areas, industrial and civic areas, and institutional land uses. The plan is broad in scale and scope but also specific in addressing issues that will impact the Culver community and surrounding area.

CULVER'S VISION

Destination 2040 assesses the current challenges, needs, and opportunities for Culver. It attempts to collate the ideas and input of everyone in the community who participated in the planning process, creating a long-term vision for Culver. Throughout the planning process, participants looked at Culver's unique assets (natural, physical, and human) and the makeup of the community-at-large within a two-mile radius and

Marshall County. The Plan attempts to express what current residents and businesses envision for the community while also suggesting how to attract new residents, businesses, and investment to the community.

CULVER'S PLANNING JURISDICTION

Destination 2040 includes recommendations and policies for the Town's planning jurisdiction of the municipal limits. Additionally, Indiana Code 36-7-4-205 allows the Town, with an agreement by the County Commissioners, to extend its planning area beyond the Town's corporate boundary up to a two-mile radius known as an extraterritorial planning boundary. The primary purpose is to help the Town identify future development opportunities and be proactive in providing essential services or establishing agreements with regional partners. Therefore, Destination 2040 took into consideration of the two-mile extraterritorial area and provided a vision of the preferred character and types of uses that could occur, noted in Chapter 3 in the Future Development Character Map. Opportunities to expand the current extraterritorial planning boundary to its full allowable two-mile radius should be explored whenever they arise, and particularly, whenever access to town infrastructure and resources in the unincorporated areas, contiguous to Culver's town limits is considered. Expansion is not contemplated with the intent to change the current agrarian nature and use of the surrounding area, but due to the need to plan appropriately when changes are made that would affect the future of Culver.

ORGANIZATION OF DESTINATION 2040

Starting with [this chapter](#), Destination 2040 outlines the need for this plan, an overview of the process, a project timeline, and a summary of the community engagement activities that contributed to the plan. [Chapter 2](#)

takes a look at what Culver looks like today establishing baseline conditions. [Chapter 3](#) looks at Culver's future development, the characteristics of development areas, Culver's potential infrastructure and connections, as well as a map of potential development. [Chapter 4](#) outlines the Priority Action Plan and tools and funding opportunities for implementing the plan. The [Appendices](#) include more details of the goals and priorities and the results of the public engagement activities.



THE CULVER PLANNING PROCESS

In February and March of 2021, the Town of Culver conducted a series of economic development workshops. With the aid of an Economic Development consultant—CRMorphew Consulting, LLC—Culver’s Town leadership gathered stakeholders from across the community. Representatives included members of the business community, Culver Community School Corporation, Culver Academies, the Visitors’ Center, Develop Culver (Culver’s Main Street organization), retail and restaurant business owners, real estate, non-profit organizations, the Plan Commission, the BZA, Culver Redevelopment Commission, and interested residents. Culver was completing the final projects of its Stellar Communities Strategic Investment Plan, a four-year plan that resulted from Culver’s designation as a Stellar Community, one of Indiana’s highest honors for a community.

The goal of the economic development workshops was to begin planning for Culver’s future post-Stellar. Leaders believed that Culver’s tourism industry suffered as a result of the COVID pandemic and that a renewed focus on economic development would benefit the entire community. Small business owners also expressed a desire to see more focus on the downtown and uptown districts. Local leaders also believed it was important to attract new businesses that might make Culver’s economy more diverse. By the fall of 2021, the team of stakeholders gathered for a two-day workshop and decided to form a permanent planning committee, known as the Culver Crossroads. This team modeled itself after the Marshall County Crossroads team, creating work on five focus areas: Leadership Capacity Building, Quality of Place, Business Development, Housing, and Marketing and Communication.



The first initiative of the Culver Crossroads was to update Culver’s 2014 Comprehensive Plan as many of the goals had been implemented with the Stellar Communities designation or through other projects. After meetings throughout the winter of 2022-2023, the Culver Crossroads team recommended to the Culver Town Council that they partner with MACOG (Michiana Area Council of Governments) to facilitate the development of Destination 2040. This Comprehensive Plan will create a vision for Culver for the next 10 to 15 years with the goal of completing the objectives in the plan by 2040.

The following three pages outline the key steps the team took for this planning process.

1 Project Initiation

To launch the project, the Town of Culver hired MACOG (Michiana Area Council of Governments). MACOG is a “voluntary organization of local governments that studies and attempts to resolve, for the benefit of each member and the region, areas of interlocal issues, which includes, but is not limited to transportation, transit, economic development, environment, and other issues that impact the region.”

During this phase, the Town also put out a call to seek volunteers to work with Culver Crossroads on the plan. They communicated their intention on social media, flyers posted around town, through the Town, Gown, and Lake email list serve, and via a press release in the Culver Citizen newspaper.

2 Existing Conditions Analysis

To review existing conditions, the team conducted workshops with stakeholders and performed “discovery” activities to determine the community’s strengths, weaknesses, opportunities, and threats (SWOT). They also referenced the 2014 Culver Comprehensive Plan, the Culver Stellar Community Strategic Investment Plan, and the Marshall County Regional Stellar Plan. A review of these plans and past plans helped inform the assessment of current conditions in the Town.

During this analysis, MACOG interviewed stakeholders and the staff of the Town’s Departments to assess current conditions of the Town’s assets and to assess challenges and needs.

3 Public Engagement and Community Outreach

An important part of the planning process is to engage the public through community outreach. The Town of Culver and planners conducted public engagement activities to collect information, feedback, and input from residents, business owners, organizations in the community, and visitors to the community. This was done through an online public survey, through a postcard activity, through focus group meetings and stakeholder meetings, and through open house feedback sessions. Participants helped establish goals, objectives, and priorities. These goals and objectives were also vetted through public open houses that were scheduled throughout the summer of 2023. The result is a plan that incorporates input from across the community.

4 Defining a Community Vision and Core Values

Early in the process, after input had been collected from a survey and post card activity, the steering committee convened to establish a vision statement and the core values that would guide the planning activities (as outlined on pages 12 and 13).

5 Define Major Opportunities and Challenges

After determining the vision statement and core values, the Culver Crossroads team worked on defining opportunities and challenges. This utilized the community profile, the information obtained through U.S. Census data, Bureau of Labor Statistics, Local Government Finance Tool, interviews with Town staff and Boards, interviews with organizational leaders, and meetings of the Crossroads Steering Committee. The Steering Committee determined a set of goals for each core value/thematic area, and then solicited input from focus groups to determine strategies.

6 Define Goals and Strategies

This step first involved the Steering Committee brainstorming the core values/thematic areas to determine how to address opportunities and challenges. After establishing initial goals within each core value/thematic area, the Steering Committee solicited community members to participate in focus groups to establish strategies, priorities, and who might work on the goals and strategies. These focus groups worked on refining action strategies, defining a timeframe for implementing the strategies, and determining who might partner on implementing the strategies. These focus groups were also asked to prioritize the strategies. In addition, a future development map was created to guide development decisions for the next 10 years and to help inform Town leaders, the Plan Commission, and the BZA about development standards. This map and the development areas characterized on the map will help guide development decisions for the next 10-15 years.

7 Collect Feedback for the Goals and Strategies

This step involved Culver Crossroads team members presenting the goals and strategies to the public through open houses held at the Culver Library, the Lion's Club Depot, Culver Community School, the Lake Maxinkuckee Golf Club, and two farmers' market weekend events. These goals and strategies were also presented on the web site <https://culver2040.com/> where people could take a survey to provide feedback.

8 Create the Plan

After the final public engagement open houses to collect feedback on the goals and strategies, the Culver Crossroads team met in August and incorporated the feedback into the draft Plan. A draft Plan was prepared in March 2024 and is currently available for public review.

9 Adopt the Plan

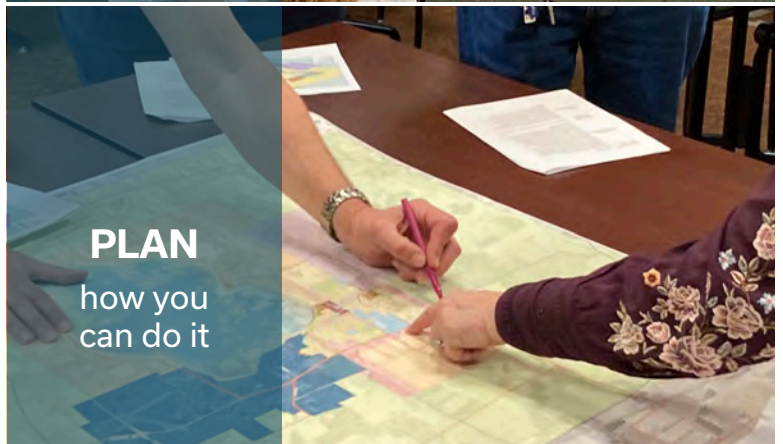
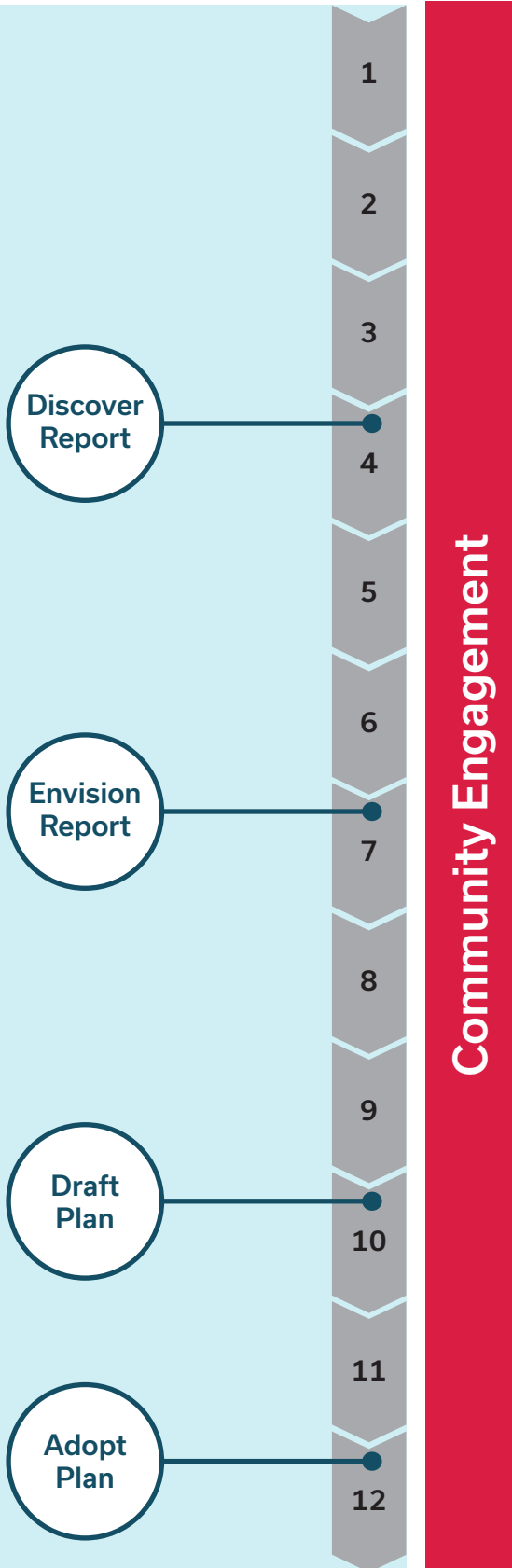
The final step of the plan is the formal adoption of the plan by the Culver Town Council. The Culver Town Council adoption makes this plan the guiding local policy for the Town of Culver.

PROJECT TIMELINE

Milestones

Months

Phases





OUR VISION AND CORE VALUES

VISION

“Culver is committed to optimizing our natural resources and human capital to create a quality destination for residents, scholars, workforce, and visitors to Culver Academies, Lake Maxinkuckee, and our vibrant year-round town.”

CORE VALUES

1

Culver as a Destination

We value the fact that people make Culver a destination to create memories. We know our economy and businesses rely on Culver being a destination place, but we also intend to create an attractive destination place for full-time residents, scholars at our schools, a talented workforce, those retiring in Culver, and visitors.

2

Arts & Culture

We value arts and culture as growing economic drivers for Culver, and how they reflect our community’s natural assets, identity, history, and way of life. Whether a full-time resident or visitor, we hope that everyone in our community feels a sense of pride in Culver. We support arts and culture as a way of celebrating our community, its identity, its history, and the people who call it home.

3

Quality of Place

We value Quality of Place in our community, including the natural assets of Lake Maxinkuckee, the lake’s surrounding watershed, farmland around Culver, our park spaces, our trails, the beautiful Culver Academies campus, and our charming small town. We want to honor these natural assets and the role they play in our quality of life in Culver by creating quality places that make living in Culver enjoyable for our residents. We value placemaking practices that design quality spaces that will foster a better quality of life for our residents. We value placemaking practices that connect our residents to their neighbors, families, friends, and community.

4

Quality for People

We value the many walks of life in Culver from local born-and-raised residents to vacationers to retirees to young people who stay in Culver or return to raise a family here. We want to create a Culver lifestyle and experience of our community that appeals to all of our residents. We value programs and services that foster health and wellness, educational opportunities, and quality of life.

5

Infrastructure

We value the built environment, and we aim to create an infrastructure that promotes safety, a sustainable environment, human health and wellness, mobility, and modern technology that enable all in Culver to thrive. We intend to create safe streets for drivers, bikers, and walkers. The Town is committed to maintaining quality utilities and infrastructure that can support growth and a high quality of life and it is committed to providing public services that maintain a safe and healthy community for those who live, work, and play in Culver.

6

Business Development & Support

We value businesses in and around Culver for the services and products they provide. We also value our schools, Culver Academies and Culver Community School Corporation, for the educational opportunities they provide. We aim to support, expand, and grow local businesses while maintaining the small-town charm of our community. We support a diverse business environment that attracts a talented workforce.

“When we talked about a vision for Culver, we realized that Culver as a destination is about more than visitors who seek to vacation in this destination town. Culver is destination home to our residents, and we want all of our residents to experience Culver as a great hometown.

We want them to experience the lake, the environment, the built environment, the places in our town, and all of the experiences these offer in a way that makes them proud and happy to live here.

”

–Mark Damore, Owner of Lakehouse Grille





COMMUNITY ENGAGEMENT SUMMARY



Survey 1

275 RESPONSES



Survey 2

167 RESPONSES



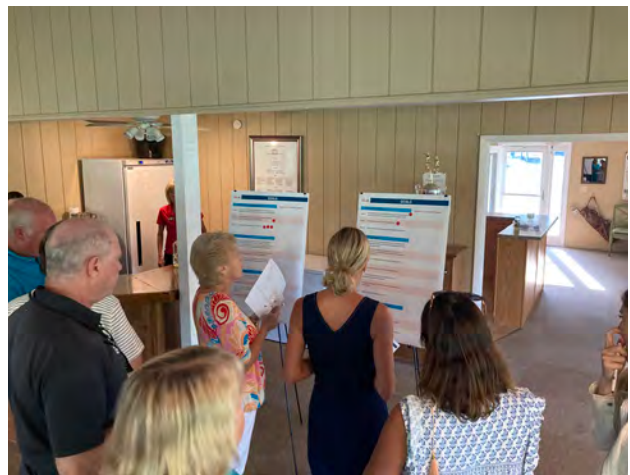
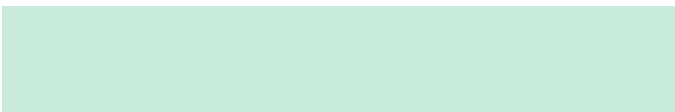
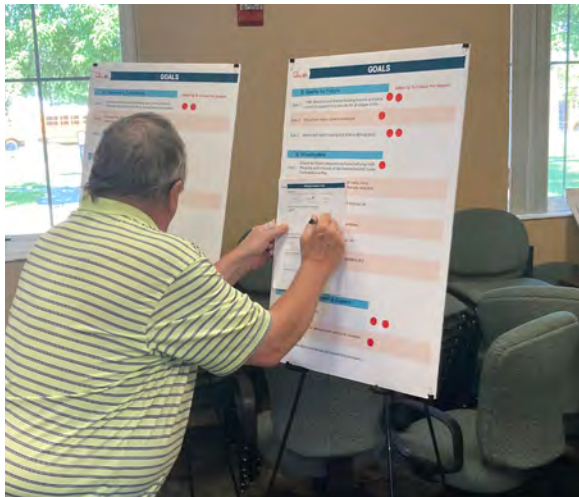
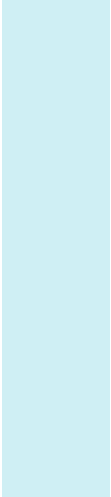
Postcards from the Future

51 RESIDENTS COMPLETED THE POSTCARDS



Public Events

71 PARTICIPANTS





2

A COMMUNITY PROFILE OF THE TOWN OF CULVER

CULVER'S RICH HISTORY

Culver's history is rich and unique for a small town in Indiana. The town was once home to the Miami Native American Indians and the Pottawatomie. Lake Maxinkuckee, the second largest natural lake in Indiana, attracted Native Americans to the area because of its abundant supply of natural resources. There is still evidence in the area of the Indian settlements and the trails connecting them.

Just north of Culver at the location of Twin Lakes (Myers Lake and Cook Lake) near Plymouth, Indiana, is the "start of the Potawatomi Trail of Death" where a large settlement of Potawatomi Indians were forcibly removed by militia in 1838. It was 13 years earlier, in 1825 that the first English man arrived in Culver. By 1836, the first school in Union Township was established. In 1838, many of the Potawatomi Indians left the area.

By the 1880s, many people traveled across the lake by steamboat to a number of hotels that hosted visitors from Logansport, Indianapolis, South Bend, and beyond. In 1883, the Vandalia Rail Line from Logansport, Indiana, was brought to Culver. The Culver Visitors' Center cites an 1889 Chautauqua event that hosted over 12,000 visitors.

In addition to the visitors the Vandalia Rail Line brought, the founding of Culver Academies by Henry H. Culver and his wife Emily Hand in 1894 brought students, faculty, staff, and prominent visitors to the rustic lake community. Culver Academies' history is also a rich one. Today, its campus spans over 1800 acres along the North shore of Lake Maxinkuckee. The world-renowned preparatory school has over 800 students who attend during the academic year and approximately 1400 students who attend the Culver Summer Schools and Camps.

Culver's Historical Society documents much of Culver's history and tells of the many interesting people who have visited or lived in Culver, including Carrie Nation, William Jennings Bryan, James Whitcomb Riley, Kurt Vonnegut, Buffalo Bill, Joshua Bell, George Steinbrenner, George Foreman, John Denver, Vice President Mike Pence, and many others.

Early documentation of Culver shows the town was originally named Geneva. In 1844 it was changed to Union Town. In 1851, the name was once again changed to Marmont to honor a French General. The Town was incorporated in 1894, and the following year, its name was changed to Culver to honor Henry H. Culver.

CULVER TODAY

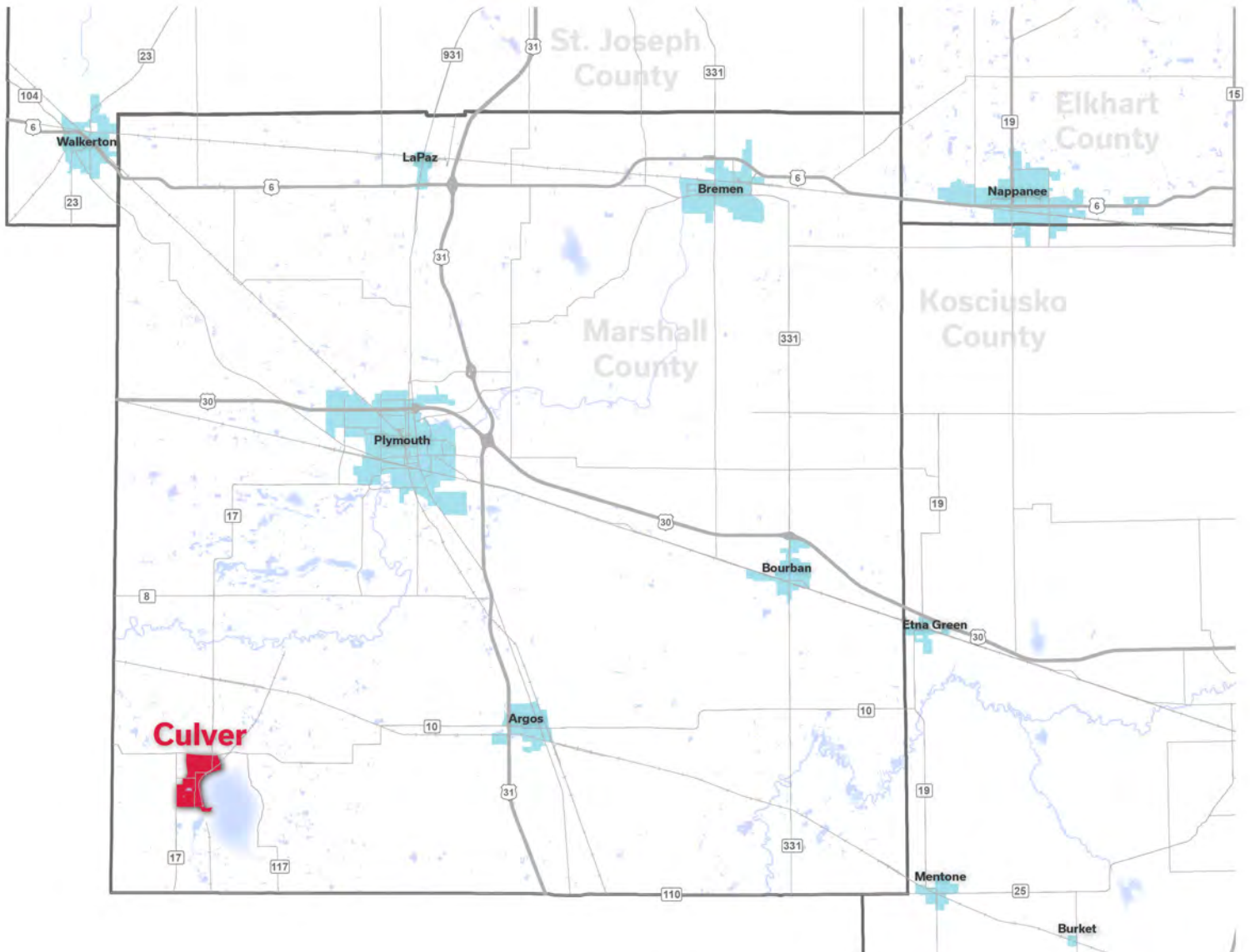
Culver is a quaint, charming town located on the northern shores of Lake Maxinkuckee, the second largest natural lake in Indiana. Culver is the only town in Marshall County that has a beach. It attracts vacationers and tourists from around the region and from neighboring states. Culver is also home to the prestigious Culver Academies, a secondary preparatory boarding school that brings students from around the world and U.S. to town. In addition, Culver Academies is the largest employer in Marshall County and has over 500 faculty and staff members working at the school.

Culver's natural beauty with both the lake and the surrounding farmland makes the small town a destination place for many visitors. Because many parents and alumni visit Culver Academies, especially during sports seasons and planned weekends, the school also attracts many visitors. It is not uncommon to see Culver's population triple in numbers during busy Academies' weekends or during the summer season when many who own lake homes arrive. Though there is a robust tourist economy, Culver isn't unlike other rural towns in that it also has the challenges of a smaller community.



GEOGRAPHIC LOCATION

Culver is located in the south-west corner of Marshall County, Indiana. The Town has three state roads (SR 10, SR 17, and SR 117) that provide connections to major transportation routes of US 30 to the north and US 31 to the east. With access to these major transportation routes, residents are less than two hours from Chicago, one hour from South Bend, and two and a half hours from Indianapolis.



CULVER'S HISTORY OF PLANNING

Culver has a long history of planning, especially for the past 25 years. In 1954, Culver was the first town in Marshall County to enact a Zoning Ordinance. In 1998, the Community Charrette Handbook was published with the goal of outlining projects that would build on Culver's assets to improve the downtown, midtown, and gateways into the town. In addition, the Charrette focused on improving amenities, such as the Carnegie Library, the park, and programs for youth. Expanding housing and economic development were also highlights in the plan.

Following the Charrette was the Town's 1999 Culver Comprehensive Plan, which was published after a Community Needs Assessment. The goals of this plan were to preserve the existing character of the town, sustain farming in the area, maintain clean groundwater, increase economic development and housing opportunities, and upgrade infrastructure capacity and distribution for future growth.

In 2005, the LMEC (Lake Maxinkuckee Environmental Council) created a Lake and Watershed Management Plan. This plan recommended maintaining the lake's ecosystem by improving land use within the watershed, reducing impervious surfaces, and creating educational programs.

In 2007, the Town published a master park plan, which aimed to add more recreational activities and improve access to the lake with the addition of a fishing pier, electrical wiring in the park, playground equipment, and other amenities. Plans proposed improving the Beach Lodge.

In 2014, the Town underwent another planning process, which resulted in the 2014 Comprehensive Plan. The vision of the plan was to achieve a collective vision of existing residents and business owners while serving to attract new families and investment in the community. Priorities residents and businesses cited were affordable housing, retention of young families, attracting new businesses from new sectors, protecting Lake Maxinkuckee, supporting local businesses, adding trails, and identifying the social dynamics and benefits of year-round residents, summer residents, and Culver Academies.

In 2015, the Town and the Comprehensive Plan Steering Committee collaborated at the Culver Union Township Library to create a Five-Year Action Plan that emphasized a need for more housing, parks and rec amenities, and trails or other amenities that would attract year-round residents. This planning led to the decision to create a Stellar Communities Strategic Investment Plan.

In 2017, Culver achieved the designation of being a Stellar Community and the Strategic Investment Plan (SIP) prioritized and adopted “Stellar Town Year-Round.” The Plan’s discovery activities noted the growth of tourism in Culver and the number of part-time residents. Many part-time residents arrived through their relationship to Culver Academies with the bulk of those residents being parents of students enrolled at the school. The SIP included data that showed that less than 40% of the two schools’ faculty and staff lived in the town, whereas over 95% did in the ‘80s and early ‘90s. The pillars of the SIP prioritized housing and quality-of-life projects to attract year-round residents.

In addition to the SIP, town leaders also worked on a Regional Stellar Plan with the Marshall County Crossroads team. In 2019, Marshall County achieved the designation of Stellar Communities, which brought two projects to Culver (the renovation and playground at the west end of the Culver Town Park and a trail project that connects The Paddocks housing development and Sand Hill Farm development to the Jefferson Street gateway that was part of Culver’s Stellar Plan.

Timeline of Past Planning Efforts



DEMOGRAPHIC TRENDS

Culver’s demographics have impacts on key elements like housing (understanding its household characteristics), land use (properly plan where new development will locate), and its public facilities (ensure its public infrastructure systems and facilities can accommodate future residents and businesses). This section of Chapter 2 is a profile of the Culver community and was an essential element to identify the major opportunities and challenges, presented in Chapter 3. The information included in this profile was gathered using several sources from the U.S. Census, the Bureau of Labor Statistics, the Indiana Finance Authority, Indiana Department of Education, Culver Community Schools, Culver Academies, and the Make Culver Home Study. The source of the population data below uses the U.S. Decennial Census and the American Community Survey (ACS) 5-Year Estimates. For all of the other data topics in this profile, the data sources use the latest ACS 5-Year Estimates for 2022 (2018-2022). All of the data topics analyzed in this profile refers to Culver's full-time population and may be different if the part-time population was able to be included.

Population Change

Looking at the Decennial Census years, the highest recorded population was in 2000 with 1,539 residents. In the last two decades, Culver has reported a declining population from 1,539 in 2000 to 1,129 in 2020, a difference of 410 people. See the population trend in the table below. According to the Census Bureau, the population is “counted at the residence where they live and sleep most of the time.” This is more important in determining the population of Culver than it is for most communities in the United States because as described below, most residences in and around Culver are owned by people who do not “live and sleep here most of the time.”

Town of Culver Decennial Population Trend			
	2000	2010	2020
Culver	1,539	1,353	1,129
Marshall County	45,128	47,051	46,095

Source: U.S. Census

Town of Culver Annual Population Trend											
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2021	2022
Culver	1,524	1,463	1,367	1,513	1,444	1,275	1,261	1,211	1,130	1,258	1,230
Marshall County	47,016	47,045	47,057	47,032	46,962	46,833	46,752	46,595	46,461	46,175	46,208

Source: U.S. Census ACS 5-Year Estimates

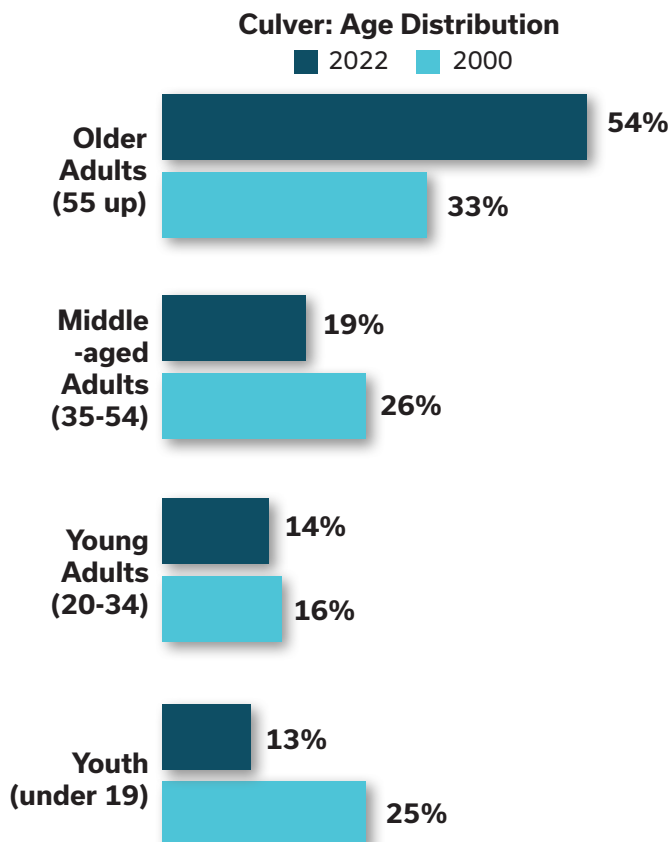
Additionally, the Census figures for Culver measure the population living within the Town limits and present a somewhat misleading picture of how many people ‘live and sleep here most of the time.’ Immediately adjacent to the Town and within Culver's jurisdictional planning area is Culver Academies, which has a student population of 835 with approximately 100 adults and non-students living on or near the campus during the academic year. There are perhaps another 100 or so who live within Culver's jurisdictional planning area but not near Culver Academies. A more accurate description of the population would be to say that approximately 2,100 to 2,200 live in and around Culver year-round.

It's also worth noting that Culver’s population more than doubles during the summer with many of the homes in Culver are owned by those who live outside Marshall County or the state and use them as summer vacation homes, or as lodging when visiting their children attending Culver Academies. During the stakeholder interviews, stakeholders like the Building Commissioner and the Develop Culver Main Street Organization identified a major challenge Culver experiences is retaining residents year-round. Within a given year, Culver sees a fluctuation in the total population as a majority of residents are considered part-time residents who either visit only in the summer months or until graduation for families with children that attend Culver Academies.

Median Age

In the last two decades, trends show that Culver's population is getting older with the median age increasing by 36% from 42 years of age in 2000 to 57 years of age in 2022. Looking at the median age in Marshall County, while trends show a slight increase since 2000 but it is only by 6%, from 36 years of age in 2000 to 40 years of age in 2022.

**CULVER'S
MEDIAN AGE
57 YEARS**



Age Distribution

Analyzing the trends in the age distribution of Culver residents from 2000 to 2022 shows a decline in the youth (under 19 years of age) by 12%, the young adults (ages 20-34) declined by 2%, and the middle-aged adults (ages 35-54) also declined by 7%. However, Culver saw an increase in the older adults (ages 55 and up) by 21%, representing the largest age cohort of Culver residents. In Marshall County, trends are similar

Sources: 2000 U.S. Census & 2022 ACS 5-Year Estimate

to Culver's with seeing a declining age distribution in the youth ages (31% in 2000 to 28% in 2022), young adults (19% in 2000 to 17%), and middle-aged adults (29% in 2000 to 24% in 2022), but saw an increase in older adults (22% in 2000 to 32% in 2022).

Race and Ethnicity

According to the US Census' ACS 5-year estimate for 2022, the makeup of Culver's population is predominately White representing 89.5%. Similarly in Marshall County, White is the predominate race representing 92%. Black or African American represents 3.8% in Culver and 0.8% in Marshall County. Asian represents 1.3% in Culver and 0.7% in Marshall County. American Indian and Alaskan Native represents 0% in Culver and 0.3% in Marshall County. Culver's Hispanic or Latino population represents 1.3% and in Marshall County it is 10.7%.

Disability

According to the US Census ACS 5-year estimate for 2022, approximately 26% of Culver's population is classified as disabled and approximately 12.5% of Marshall County's population is classified as disabled. A likely attributing factor to a higher percentage of those classified as disabled in Culver than Marshall County may be due to the largest age cohort reported in Culver being the older adults who are 55 years of age or higher.

Educational Attainment

Educational attainment can guide the Town and the local economic development organization, Marshall County Economic Development Corporation (MCEDC), in creating workforce development programs and the types of jobs to attract and retain.

Culver has historically had a higher educational attainment rates compared to Marshall County, the state, and the nation. Over the past 20 years, the percentage of high school graduates in Culver has increased from 84.5% in 2000 to 92% in 2022, see the tables at the top of the next page. This is higher than Marshall County (85.8%), the state (90%), and the nation (89.6%) in 2022. Additionally, Culver has a higher percentage of residents with a Bachelor's degree or higher, increasing from 25.5% in 2000 to 41% in 2022. This is higher than Marshall County (20%), the state (29.6%), and the nation (35.7%) in 2022.

School Systems

School systems are often viewed as a community anchor to attract and retain families, and the success of a school system can also reflect the success of the community. Culver has two major schools, Culver Community Schools and Culver Academies. Both have been longstanding anchors and attractors to live and work in or near Culver.

Educational Attainment (High School)			
Population 25 Years and Older	2000	2010	2022
Culver	84.5%	90.5%	92.1%
Marshall County	79.8%	83.3%	85.8%
Indiana	82.1%	86.2%	90.2%
Nation	80.4%	85.0%	89.6%

Sources: 2000 U.S. Census, 2010 & 2020 ACS 5-Year Estimates

Educational Attainment (Bachelor's Degree or Higher)			
Population 25 Years and Older	2000	2010	2022
Culver	25.5%	35.7%	41.1%
Marshall County	14.9%	17.1%	20%
Indiana	19.4%	22.4%	29.6%
Nation	24.4%	27.9%	35.7%

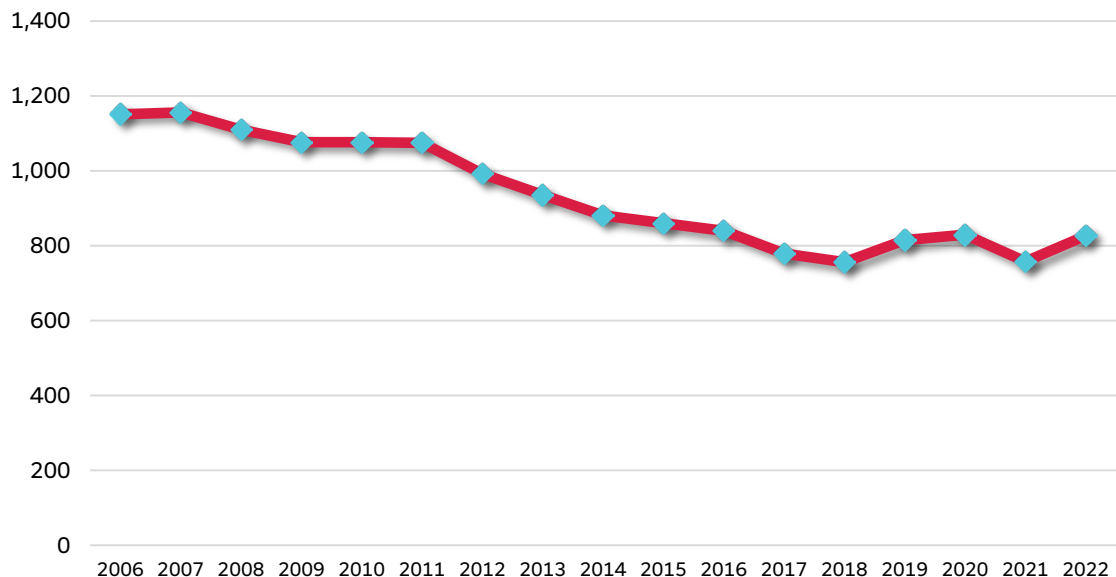
Sources: 2000 U.S. Census, 2010 & 2020 ACS 5-Year Estimates

Culver Community Schools

Culver Community Schools is a great public school system that offers several after-school programs to students. These programs include a Deaf and Hard of Hearing Program, 15 vocational programs, 14 clubs, 11 organized sports programs, and a preschool program for ages 3 to 5. Culver Community Schools offers several college prep programs such as the 21st Century Scholarship, Marzano High Reliability Schools, and dual credit opportunities with Ivy Tech, and STEM certification.

Culver Community Schools had the highest enrollment in 2007 with 1,156 students and has since declined by 28% to 827 in 2022. Although enrollment has declined since 2007, in the last two years, Culver Community Schools saw a 9% increase, see the chart below.

Culver Community Schools - Enrollment



Source: Indiana Department of Education, School Enrollment by Grade Level

Culver Educational Foundation "Culver Academies"

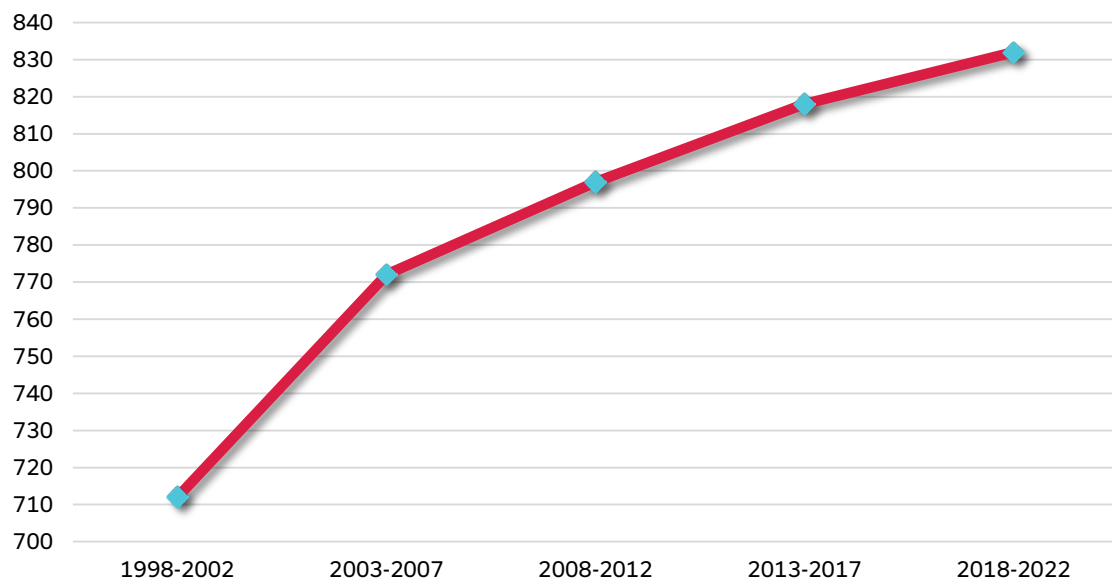
Culver Academies is an elite boarding school program that excels in preparing students for college. The Academies has a global vision to “lead the world in whole-person education”, creating programs that allows students to bolster in leadership, citizenship, and character to be changers in the community they live in.

Culver Academies maintains over 100 buildings on 1,800 acres that include individual camps and a multi-million science building.

During the interviews with the Culver Community Schools Superintendent and Culver Academies, both of the stakeholders expressed similar challenges with needing affordable housing options in Culver to retain its high-quality teachers, staff, and faculty. Staff are not living in Culver because they can’t afford a home although they make decent salaries.

Enrollment at Culver Academies has been increasing since the early 2000s from 712 students to 832 students in 2022, and 20% of the student population is international, see the chart below.

Culver Academies - Enrollment



Source: Culver Academies

HOUSING CONDITIONS

Culver has both a vibrant year-round and seasonal community, and is in a unique situation unlike other towns in the surrounding counties in that many of the homes owned in Culver are secondary-vacation homes owned by individuals or families from outside Marshall County or out of the state resulting in a high percentage of part-time residencies.

The other unique situation adding to the part-time residency are families with children enrolled in Culver Academies who only stay in Culver until their children graduate. These situations were expressed on multiple accounts when interviewing the Develop Culver Main Street Organization and the Building Commissioner, respectively in May and July 2022. This is a unique opportunity for the Town to capitalize on the tourism aspect with the influx of vacationers in the summer months and families living in Culver because of Culver Academies, while also being a challenge because they are not permanent residents investing in long-term community growth, such as participating in local governance, consistently contributing to the local economy, or engaging deeply in community initiatives. This dynamic poses challenges for sustainable population growth, economic stability, and the establishment of a cohesive community identity. This section of the community profile outlines the housing conditions within Culver’s town limits. Unless otherwise stated, the represented data uses the 2000 and 2010 Decennial Census, and the ACS 5-year estimate for 2022.

Housing Occupancy Status

When analyzing the occupancy status in Culver, according to the US Census ACS 5-year estimate for 2022, the data indicates that the total housing units in 2022 is estimated at 995 with 592 homes recorded to be occupied and 403 homes recorded to be vacant, see the table below. Trends in the percentage of occupied homes in Culver show it has been steadily decreasing since 2000. In 2000 the percent of occupied homes was 70.3%, in 2010 it decreased to 66.7%, and then again in 2022 to 59.5%. Thus the trends in the percentage of vacant homes showed the reverse, increasing since 2000. In 2000 the percentage of vacant homes was 29.7%, then increased to 33.3% in 2010, and again to 40.5% in 2022.

Housing Occupancy Status & Tenure (Town of Culver)						
	2000	%	2010	%	2022	%
Total Housing Units	932		897		995	
Occupied Homes	655	70.3%	598	66.7%	592	59.5%
Owner-Occupied	470	71.8%	391	65.4%	424	71.6%
Renter-Occupied	185	28.2%	207	34.6%	168	28.4%
Vacant Homes	277	29.7%	299	33.3%	403	40.5%

Sources: 2000 & 2010 U.S. Census, & 2022 ACS 5-Year Estimate

Housing Tenure

Now looking at the tenure of housing (housing occupied by homeowners and renters), trends in the percentage of owner-occupied homes in Culver shows in 2000 the percentage was 71.8%, in 2010 it decreased to 65.4%,

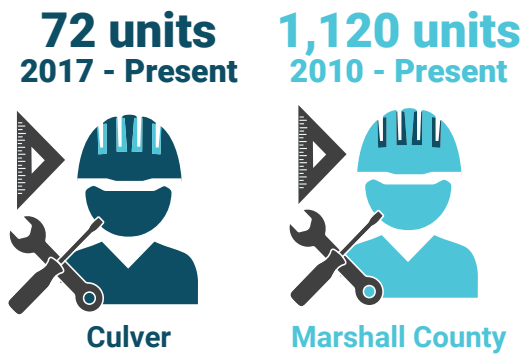
but increased back up to where it was in 2000 to 71.6% in 2022. Similar occurrence with the percentage of renter-occupied homes. In 2000 the percentage of renter occupied homes was 28.2%, then increased to 34.6% in 2010, but decreased back to where it was in 2000 to 28.4% in 2022. Refer to the table on the previous page.. The homeowner vacancy rate increased slightly from 3.9% in 2010 (US Decennial Census) to 4.7% in 2022 (ACS 5-year estimate), but decreased significantly for the rental vacancy rate from 10% in 2010 (US Decennial Census) to 5.6% in 2022 (ACS 5-year estimate).

Housing Types

According to the US Census ACS 5-year estimate for 2022, the majority of the occupied housing units (592 units) within the Culver town limits are single-family detached homes (786 units or 79%). The second highest occupied housing type, at a total of 186 units or 18.6%, are apartments. Single family attached homes account for 21 units or 2.1%. Only 2 units or 0.2% account for mobile homes or other type of housing.

Construction Activity

According to the US Census ACS 5-year estimate for 2022, it was reported that since 2010 approximately 54 housing units were constructed within Culver's town limits. However, since 2017, following the Town's designation as a Stellar Community by the Indiana Office of Community



Sources: Town of Culver & 2022 ACS 5-Year Estimate for Marshall County

and Rural Affairs (OCRA), two new multi-family housing developments were developed that added 72 new housing units. The new housing units consisted of the Sand Hill Farm and The Paddocks. The Sand Hill Farm added 24 units of multi-family market rate apartments and The Paddocks added another 48 units of apartments and townhomes. According to the US Census ACS 5-year estimate for 2022, approximately 1,120 new housing units were constructed in Marshall County.

The Building Commissioner and MCEDC indicated during their stakeholder interviews that the Town is seeing an increasing interest from housing developers as there are plans for 6 new townhomes on Lakeshore Drive, and plans for 300 new homes configured in a range of living units to include single family homes, townhomes, and units designed for seniors, located in the southern end of town.

While diverse housing options are available, they are fairly limited in stock. Stakeholders have identified a lack of available diverse housing as a current challenge and expressed that determining how to offer more diverse housing options is a future planning need.

Age of Housing Stock

According to the US Census ACS 5-year estimate for 2022, the majority of the homes built within Culver’s town limits were from 1939 or earlier with 326 homes built during that time with the second highest recorded activity in the 1980’s with 124 homes built, see the table on the right. The data indicates that the age of the homes built within Culver’s town limits is getting older with more than a third of the housing stock is over 100 years old and nearly a half of the housing stock is 50 years old.

Total Housing Units by Year Home Was Built	
Total Housing Units	995
1939 or earlier	326
1940-1949	119
1050-1959	73
1960-1969	19
1970-1979	87
1980-1989	124
1990-1999	110
2000-2009	83
2010-2019	50
2020 or later	4

Source: 2022 ACS 5-Year Estimate

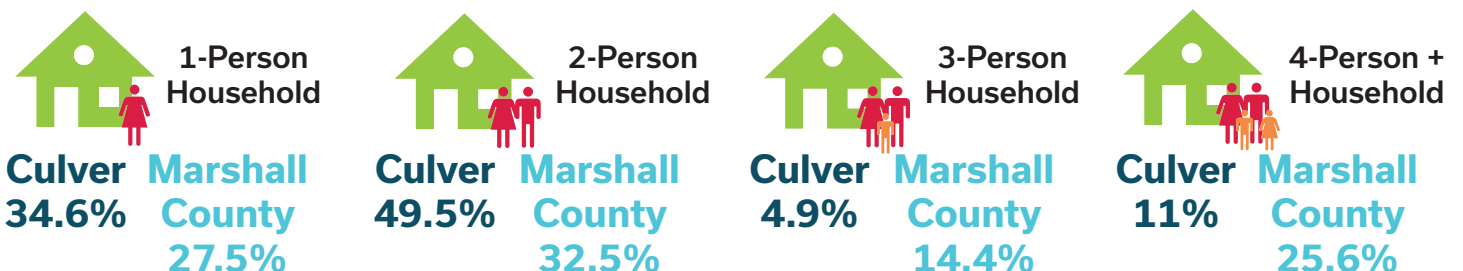
HOUSEHOLD CHARACTERISTICS

Average Household Size

The average household size in Culver has been gradually decreasing over the years from 2.25 persons in 2000 to 2.15 persons in 2010, according to the US Decennial Census, and again to 1.96 persons in 2022, according to the US Census ACS 5-year estimate for 2022. This may signal a shift towards smaller household units. This trend is indicative of changes in household characteristics, such as an increase in single-person households and a decrease in multi-generational living arrangements. Looking at the trends between homeowners and renters, it reflects a similar shift in sizes. In 2000, the owner-occupied size was 2.35 persons and decreased to 1.98 persons in 2022. For renters, between 2000 and 2022, it stayed about the same with 1.98 persons in 2000 and 1.93 persons in 2022.

Household by Type

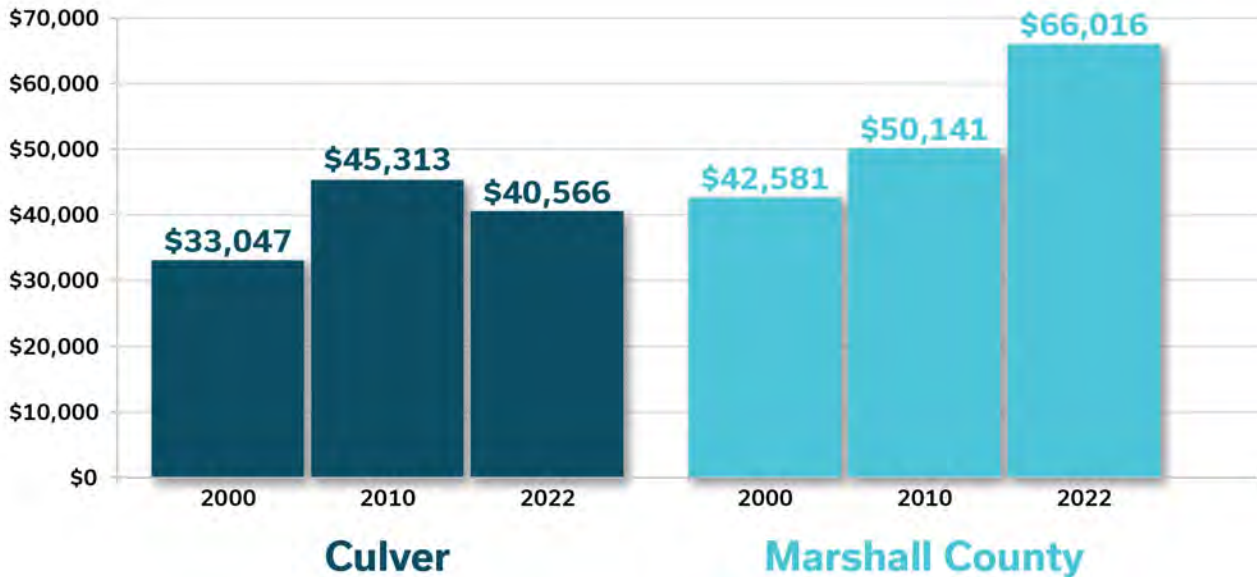
According to the US Census 2022 ACS 5-year estimate, the common household sizes within Culver's town limits are either a two person household (49.5%) or a one person household (34.6%). This is also similar in Marshall County with the most common being a two person household (32.5%) and the second common size is a one person household (27.5%).



Source: 2022 ACS 5-Year Estimate

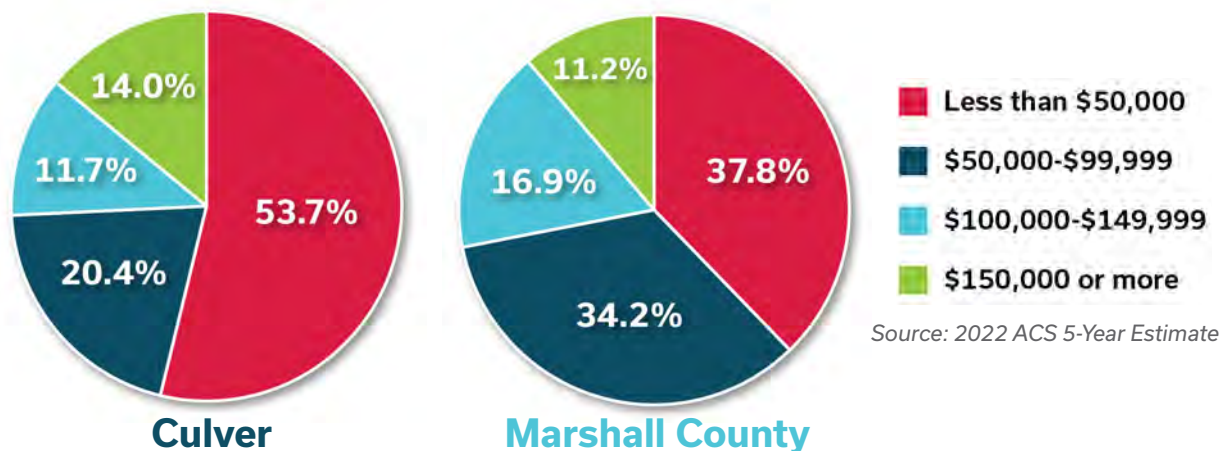
Household Income

Household income is a pivotal gauge of Culver’s economic vitality. Trends with the median household income within Culver's town limits increased from \$33,047 in 2000 (US Decennial Census) to \$45,313 in 2010 (ACS 5-year estimate) and then decreased to \$40,556 in 2022 (ACS 5-year estimate). Trends in Marshall County show a steady increase from \$42,581 in 2000 (US Decennial Census) to \$50,141 in 2010 (ACS 5-year estimate) and again to \$66,016 in 2022 (ACS 5-year estimate). Culver is significantly less than the state (\$67,173) and the nation (\$75,149).



Sources: 2000 U.S. Census, & 2010 & 2022 ACS 5-Year Estimates

According to the US Census ACS 5-year estimate for 2022, the majority of households (53.7%) within Culver's town limits have incomes less than \$50,000. The second highest range that households fall within is \$50,000 - \$100,000, representing approximately 20% of the households in Culver, see the chart below. This likely indicates a substantial middle-income demographic living in Culver. The majority of households in Marshall County have incomes less than \$50,000 (37.8%) and the second highest range is \$50,000 - \$100,000, representing 34% of the households in Marshall County.



Source: 2022 ACS 5-Year Estimate

HOUSING COSTS

Home Value

According to the US Census ACS 5-year estimate for 2022, the majority of homeowners own a home within Culver's town limits with home values that fall within the range of \$200,000 - \$300,000, representing 34.7%. The second highest range of home values owned by homeowners are within \$150,000 - \$200,000, representing 18%. These ranges in home values are indicative of the median home value in Culver being \$227,400 in 2022, and a need for a considerable investment to own a home in Culver. This is significantly higher than Marshall County's median home value of \$168,800 in 2022, see the chart below.



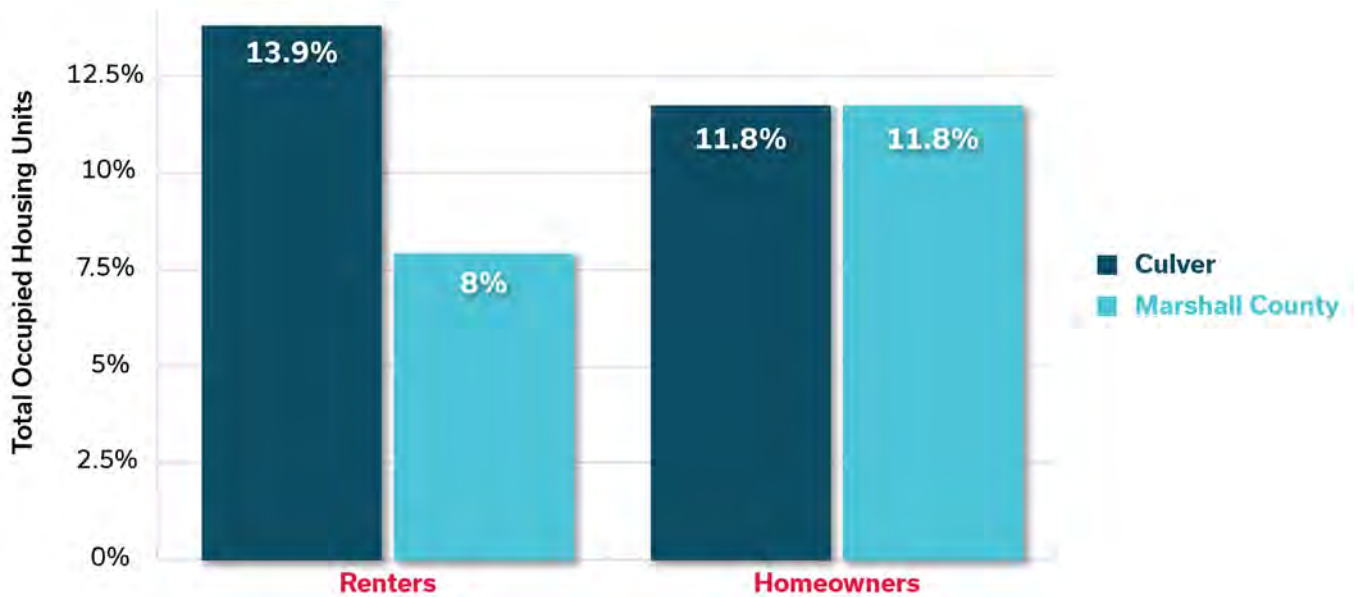
Source: 2022 ACS 5-Year Estimate

Housing Affordability

To assess housing affordability in Culver, it is crucial to consider the percentage of household income spent on housing costs. Households are considered cost burdened when they spend more than 30% of their income on housing costs like rent or mortgages and utilities. Cost-burdened households then may not be able to afford daily necessities such as food, clothing, transportation, and medical care.

Stakeholders in Culver have highlighted housing affordability as a pressing concern, noting that it has become unaffordable for many employed in the town. They estimate that less than 40% of those employed in Culver are able to live there. This concern is reflected in the community, where 37% of respondents named the rising cost of housing as a top concern about Culver's future.

According to the US Census ACS 5-year estimate for 2022, approximately 11.8% of homeowners in Culver and Marshall County are considered cost-burdened. Approximately 13.9% of renters in Culver and 8% of renters in Marshall County are considered cost-burdened, see the chart below.



Source: 2022 ACS 5-Year Estimate

According to the US Census ACS 5-year estimate for 2022, the percentage of those living below the poverty level in Culver is 22.9% and in Marshall County, it is estimated at 10.8%. The Census also breaks down the poverty status showing total estimates by age cohorts among other factors. The highest age cohort living below the poverty level is 18 to 34 years old at 30.2% and the second highest is 65 years and older at 29.7%.

The correlation between lower household incomes, rising home values, affordability, and the demographic profile is apparent. The aging population and the small percentage of new families and younger individuals moving to Culver exacerbate the housing affordability challenge.

Addressing housing affordability is imperative for Culver's long-term prosperity. Implementing targeted strategies to add housing options that families and individuals can afford to live in Culver will ensure resilience and sustainability to attract and retain them full-time.

NET ASSESSED VALUATION

The net assessed value is a reflection of construction activity in Culver, which correlates to the Town's budget for capital expenditures as well as its demand for residential, commercial, and industrial assets. According to the Indiana Department of Local Government Finance, Culver's net assessed value in 2022 was \$199,508,382. This is a sharp increase of 11.1% from the previous year (2021) in which Culver had a net assessed value of \$179,635,148. Overall, since 2019 Culver has experienced a 13.8% increase in net assessed value.

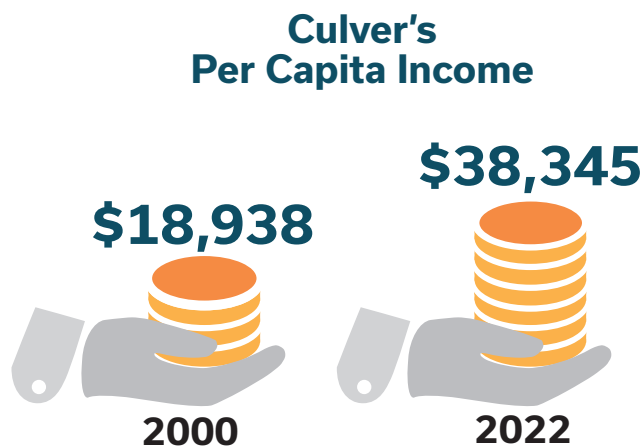
During this same time, Marshall County experienced a 10.5% increase in net assessed value. This data shows that Culver may be growing slightly more quickly than other communities within the county.



Source: Indiana Finance Authority, Local Government Finance Dashboard, 2022

PER CAPITA INCOME

The per capita income of a community measures access to high-quality living-wage jobs that allow residents a higher disposable income. This gauges the health of the local economy and its ability to support local businesses. According to US Census ACS 5-year estimate for 2022, Culver's per capita personal income doubled from \$18,938 in 2000 to \$38,345 in 2022.



Source: 2022 ACS 5-Year Estimate

ECONOMIC TRENDS

Economic development can best be understood as programs, policies, or activities that seek to improve the economic well-being and quality of life of a community and its residents. In recent years, economic development has come to include a focus on people and quality of life as a priority, expecting that attracting populations of employees will attract businesses as well. This is in addition to other economic development priorities such as job growth, traditional business attraction, and business retention to promote development and growth.

This section summarizes key findings and data points reflecting economic trends in Culver and Marshall County. This section helped inform the major challenges and needs. Some of the major challenges identified by stakeholders include access to broadband service, access to affordable and diverse housing options in Culver, provision of attractive amenities to retain residents year-round, and limited stock of adequate retail spaces. If Culver is to see significant economic growth, these are subjects that need to be planned for and addressed.

EMPLOYMENT FACTORS

Employment Rates

Labor Force refers to the number of persons actively employed or who are unemployed but looking for employment. In February of 2024, the unemployment rate in Marshall County was 2.6% as reported by the Federal Reserve of St. Louis (<https://fred.stlouisfed.org/series/INMARS9URN>). The St. Louis Federal Reserve's most recent figure for unemployment in the State of Indiana was 3.6% for December 2023, while the National unemployment rate for February of 2024 was 3.7%. Marshall County's unemployment rate is down from the Pandemic peak of 17% in April 2020. These numbers for Marshall County mirror the employment picture in and around Culver with all the major employers mentioned below as well as smaller businesses having vacancies.

Employment Base

“Employment” in this section refers to employees within the Town of Culver and Culver Academies. Culver Academies, which is adjacent to the Town limits to the east and falls within the broader Culver zoning boundary. What follows is a description of the four major employers in the Town of Culver and the area adjacent to the Town limits for which data or reliable estimates are available. Each of these entities has 50 or more employees. Not included in this section are the numerous small businesses that include retail, landscaping, construction, and restaurants that operate year-round and add staff during the busy summer months but which have fewer than 50 year-round employees.

Other related areas of employment and economic activity for which hard data is unavailable are hospitality and recreation. Seasonal tourism has been an economic driver of the Culver economy since the Vandalia Railroad first came to Culver in the late 19th century beginning the tradition of summer “cottages” and visitors to Culver and Lake Maxinkuckee. The flow of seasonal and weekend visitors to the area has been unabated ever since. As identified in the 2023 “Make Culver Home Phase 2” study, just over half of the residences in the Town limits are owned by persons or entities whose primary residence is outside the Culver area, and nearly 80% of the residences around Lake Maxinkuckee are owned by persons or entities who live primarily outside of the Culver area.

Additionally, while Culver has only two small commercial lodging establishments, The Inn by the Lake and Culver Cottage, there are more than 90 listings on Airbnb and VRBO for other lodging in Culver and around Lake Maxinkuckee. These lodging operations, in addition to bringing visitors, are significant drivers (along with Culver Academies students and visitors to the Academies) of the restaurant and retail businesses in Culver. The properties owned by part-time residents also create demand for service workers to clean, maintain, and repair properties. This population along with full-time residents also support three marinas that maintain, repair, sell, and store boats.

Major Employers

The Culver Educational Foundation (CEF) also known as “Culver Academies,” is the largest employer within the Culver area, within Marshall County, and between Kokomo and South Bend. During the August to June academic year, Culver Academies operates as a grade 9 through 12 boarding school attracting 835 students from more than 30 states and as many countries. During the summer, CEF operates as Culver Summer Schools and Camps with an enrollment of 1300 students from ages 9 to 18.

During academic year 2023/24, Culver Academies employed 282 salaried professional employees and 226 hourly employees (to include skilled trades and nursing) for a total of 508. These figures include mostly full-





time, but also part-time and on-call employees. Nearly all of the CEF salaried employees hold at least a Bachelors degree, and 79% hold one or more advanced degrees. Approximately 47% (or 262) of people working at the Academies live within the 46511 Zip Code, while the other 296 live outside the 46511 Zip Code.

During the summer, CEF hires an additional 485 salaried and hourly workers. It is estimated that 90% of these temporary summer employees live within the 46511 Zip Code during their employment.

Additionally, the Academies' food service operations are contracted to Flik Independent School Dining (Flik). Flik employs approximately 63 workers during academic year 23/24. Flik adds an additional 35 seasonal workers. There is no reliable data on what percentage of these Flik workers

live within the 46511 Zip Code, but the chart below extrapolates from the percentages of Culver Academies and Culver Community Schools employees who live within 46511.

The next largest employer is ACPI Wood Products, which is located within the Town limits. ACPI makes a variety of kitchen and bath cabinets sold through big box retailers around the country. ACPI employs 254 people at its Culver location with starting pay of \$16 per hour according to its website. Only 31 of those employees live within the 46511 Zip Code.

Culver Community School Corporation employees 157 people in teaching, administration, and support roles. Of those, 64 live within the 46511 Zip Code.

A snapshot of the four major employers in Culver is at the top of the next page.

In summary, every day, more than 1000 people go to work in and around Culver. Only one-third of those employees live with the 46511 Zip Code meaning that two-thirds do not live within the 46511 Zip Code. During the summer months, the number of people working at Culver's four major employers every day exceeds 1500 and may be closer to 2000 if one were to account for seasonal workers added by the retail, landscaping, construction, restaurant, hospitality, and other businesses in the immediate area.

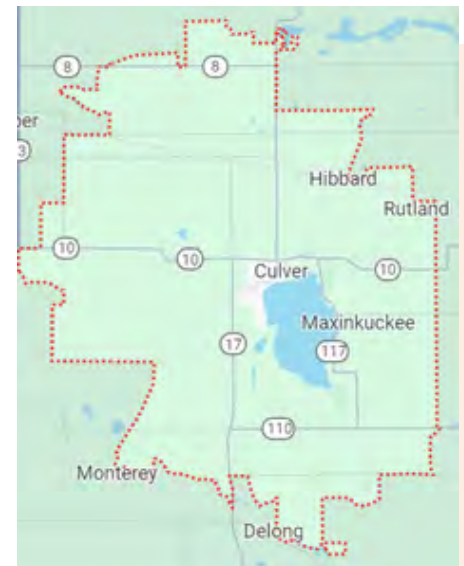
Culver's Major Employers

Employer	Total Employees	Employees Living within 46511 Zip Code	Employees Living Outside the 46511 Zip Code
Culver Educational Foundation (CEF) Year-round	508	239	269
Culver Educational Foundation (CEF) Summer	485	436	39
ACPI Wood Products	254	31	223
Culver Community Schools	157	64	93
Flik Independent School Dining Year-round	63	30	33
Flik Independent School Dining Summer	35	16	19
Total Year-Round	1,032	364	618
Total During Summer	1,502	816	676

Source: Don Fox, Senior Instructor and Richard W. Freeman Chair of Leadership Education with Culver Academies

Commuting Patterns

For purposes of this Comprehensive Plan, the 46511 Zip Code (shown at right) was chosen as a point of reference for commuting patterns because the major employers had reliable data for where their employees lived. The Zip Code extends about 7 miles to the north and west of Culver, and about 3 miles to the east and south of Lake Maxinkuckee. Aside from Culver, the Zip Code is rural in nature and includes no other incorporated towns.



Looking only at the major employers for which data or reasonable estimates are available, there are 969 year-round employees of these entities and nearly 1500 in the summer months. Only about one third of these year-round employees live within the 46511 Zip Code, while a little more than half of the summer workforce lies within the Zip Code. This percentage increases only because many of the Academies' summer positions require the employees to live on campus, and because the Academies frees up dormitory rooms to house others, who would not be able to find or afford housing during the tourist season.

While where someone lives is driven by a number of factors including where a spouse works and children attend school, the biggest driver for many is the availability and price of housing, or in the case of Culver, the lack of housing for rent or purchase at any price. From the "Make Culver Home Phase 1 and Phase 2" studies it is known that residents of the Town and area around the Academies and Lake believe the quality of life and quality of place in Culver is high. And, in addition to Culver Academies, Culver Community Schools enjoys a well-deserved reputation for excellence and a welcoming environment. This leaves lack of housing options as the most likely barrier to attracting more full-time residents.

ENVIRONMENTAL RESOURCES

Lake Maxinkuckee

Lake Maxinkuckee is the crown jewel of Culver. As the second largest natural lake in Indiana, it is located in the southwest region of Marshall County. The lake covers 1,864 acres, 2.6 miles long and 1.6 miles wide, with a maximum depth of 88 feet. The lake is fed by nearly two dozen underground springs in the Silurian-Devonian bedrock aquifer, lying beneath the lake. The lake, no doubt serves as one of Culver's prominent assets and features to be recognized as a premier destination, attracting and retaining generations of families and visitors. The lake is a catalyst for

residents to enjoy its breath-taking views and recreational opportunities. Thus it's imperative to protect the health and water quality for the ecological system of the lake and watershed while leveraging the lake's vitality to strengthen Culver's economy.



There are five public boat launches to gain access onto the lake, and are located at: 1) Culver Park; 2) the Indiana Department of Natural Resources (IDNR) boat launch on the southwest side of the lake off West Shore Drive; 3) the western terminus of Edwards Lane near East Shore Lane on the eastern shore of the lake; 4) the western terminus of 18B Road; and, 5) the north end of Sycamore

Road. However, the boat launch at Culver Park is considered to be the most accessible public launch for residents as the other four locations are not as easily accessible with limited publicly-owned properties.

Wetlands

Several wetland areas exist within the Town of Culver and its planning area. Wetlands have an integral role in protecting the lake's water quality by naturally filtering out harmful pollutants and suspended solids from the incoming tributary waterways. Additionally, wetlands are considered the most biologically diverse ecosystem being home to many plant species and wildlife.

The largest wetland is the Lake Maxinkuckee Wetland and Conservation Area (also known as the Kline Wetland). This wetland is 80 acres and is owned by IDNR with stewardship granted to the Lake Maxinkuckee Environmental Council (LMEC). The wetland is located southeast of the lake and was reconstructed by IDNR and LMEC in 1992. The Wetland and Conservation Area is open to the public to hike, hunt, and fish; however, could be enhanced to provide an opportunity for public education and outreach about Culver's vital wetlands.

Additional wetlands include the Wilson Wetland and the Curtis Wetland. The Wilson Wetland is Indiana's first man-made wetland that originated as pasture land but was turned into a wetland as a means to protect Lake Maxinkuckee's water quality by filtering out harmful pollutants and sediments from entering the watershed. It is located on the Wilson Ditch that runs into property owned by Culver Academies and ultimately into Lake Maxinkuckee off SR 117. The Wilson Wetland has a history of restoration and reconstruction to protect and maintain it. The wetland is maintained under the supervision of the LMEC, with partnership with Culver Academies.

The Curtis Wetland is located east of Lake Maxinkuckee, comprised of 12 acres, located on the Curtis Ditch, and was the second wetland built by LMEC. Similar to the Wilson Wetland, the Curtis Wetland originated as pasture land that was converted to a wetland, again as a means to protect Lake Maxinkuckee's water quality. The wetland is privately owned by LMEC.

It should also be noted that there are many other wetlands within the town's planning area that should equally be preserved. There are two wetlands that abuts to the Town's Water Treatment Plant, located off Ohio and Davis Street, and the Town's Wastewater Plant, located off Hoosier Lane and Lost Lake (Hawk Lake). The wetland next to the Water Treatment Plant directly affects Culver's well fields and should be preserved as it may potentially be affect being located just north of the planned development project.

OTHER BODIES OF WATER

Lost Lake

Lost Lake is the official name on the USGS maps but it is commonly known as "Hawk Lake" or "Little Maxinkuckee." Lost Lake is located off Tamarack Road and 19B Road, west of Lake Maxinkuckee, and south of Culver's Wastewater Plant, next to the IDNR public access point off West Shore Drive.

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. Houghton Lake is owned by The Nature Conservancy and went through restoration efforts in 2006. The group has successfully removed several invasive species and planted thousands of additional native plants. Houghton Lake is now a 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. It is also one of Indiana's last remaining undeveloped lakes. The Nature Conservancy currently does not allow public access to the preserve but are working on making the area more accessible to the public.

Moore Lake

Moore Lake a small lake and wetland area located southeast of Houghton Lake, west of Thorn Road and north of SR 10, and is an old fishery that was deeded to the Town of Culver.

Wooded Areas

Several mature wooded areas are located throughout the Town and its planning area on both developed and undeveloped land. As the Town considers new development opportunities, much consideration should be at the table when reviewing site plan proposals to encourage the preservation of the tree canopies to retain the character and charm these areas provide the Town.

ENVIRONMENTAL ORGANIZATIONS

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 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. The LMEF offers annual tours of wetlands and can come speak at community events to share the importance of conservation of Lake Maxinkuckee and surrounding watershed. 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.



3

ASSETS, OPPORTUNITIES, & CHALLENGES

The community profile in Chapter 2 outlined Culver's unique dynamics and was the basis that informed the Culver Crossroads team to identify aspects in the community they are performing well in, and the opportunities and challenges that need to be addressed. It is imperative we define and measure current successes and deficiencies 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. This chapter organizes the assets, opportunities, and challenges by the six core values.

- **Culver as a Destination**
- **Arts & Culture**
- **Quality of Place**
- **Quality for People**
- **Infrastructure**
- **Business Development & Support**

These core values serve as the pillars that supports our vision and guide to leverage our strengths, capitalize on the opportunities to set us apart as an attractive destination, and how to address our unique challenges to leave a lasting legacy for all walks of life to love and enjoy living, working, and playing in Culver.

ASSETS, OPPORTUNITIES, AND CHALLENGES

The next sections of the Community Profile look at the core values that will guide Culver. To arrive at these, the Culver Crossroads team reviewed survey results from the community, performed discovery activities with stakeholders, and then reviewed the results to determine what was important to people in Culver. The following sections review each of the core value and the associated assets, opportunities, and challenges. These core values led the team to creating an action program that lists the goals, strategies, priorities, and measures for achieving the goals. That action program is included in Appendix A.

Core Value: Culver as a Destination

How residents and visitors experience Culver is what attracts talented workers, visitors, and those who want to live in Culver to the Town. The Town is committed to creating a community with attractive and vibrant destinations, festivals, events, and programs to support tourism and other industries. The destinations we create will offer unique characters and experiences to enjoy year-round. Culver will have diverse offerings in lodging, dining, shopping, and entertainment that will allow current residents and visitors to build memories in Culver.



ASSETS

- Natural assets, such as Lake Maxinkuckee, the surrounding farmland, the numerous trees throughout town, and amenities.
- Presence and leadership from the Develop Culver Main Street Organization, the Find Culver Visitor Center.
- Numerous non-profits that offer experiences that Culver residents and visitors can participate.
- Quality events throughout the year, such as Lake Fest, Fall Fest, and Winter Fest.
- Support for year-round seasonal activities, such as skating, sailing, skiing, and cross-country trekking.
- A newly renovated Beach Lodge that is available for rentals, programming, and events.
- The beauty of Culver Academies.
- Excellent independent restaurants.
- Walking trails.
- Park that includes an amphitheater, multi-use court, and playgrounds.
- Seasonal Farmers' Market.



OPPORTUNITIES

- Need to add a hotel as a destination place for weddings, hosting sport teams, and other events.
- Add bike, kayak, and other types of sports and recreational rentals.
- Add more prominent signage or a feature along US 31 notifying travelers that Culver exists.
- Leverage the Beach Lodge and other facilities to support more year-round programs related to wellness, sports, and recreation.
- Create mini popup parks in underutilized spaces in the community.
- Explore opportunities to add quality town-wide events and/or events catered to certain populations, such as boat tours, aquatic events, water aerobics, and so on.
- Create more winter events.
- Improve and streamline marketing and communication initiatives to promote Culver as a year-round destination.



CHALLENGES

- Limited lodging options for visitors.
- Limited venues for events.
- Limited staffing capacity to manage events.
- Limited number of experience entertainment options.
- Empty storefronts on Main Street.



Core Value: Arts & Culture

Culver is proud of its rich history and culture. The Town aspires to offer innovative and interactive learning opportunities to enrich its residents' and visitors' lives. The Town is committed to leaving a lasting legacy by celebrating its rich heritage and culture through unique experiences that empower people to connect through the arts, cultural events, and festivals. Providing these opportunities to residents and visitors will promote a welcoming community, connectivity to each other and the Town, and pride in the Town. Culver will be known as an arts community that supports both visual and performing arts, music, theatrical productions, and other forms of expression. Culver will also create spaces to support local artists who want to teach, work, and live in Culver.

ASSETS

- Rich history and culture.
- Outdoor Damore Amphitheater.
- New downtown art gallery.
- Collaboration with the Heartland Art Gallery and Marshall County Crossroads Arts and Culture Council.
- Active student artists.
- Plein air "in the open air" artists events.
- I Am An Artist - children's art.
- AHS Cemetery Tour.
- Active collaboration with the Culver Academies Arts Programs.

“A thriving future for Culver is inextricably linked to the health of the arts community. There is not one without the other.”

– Marty Oosterbaan





OPPORTUNITIES

- Increase the presence of the arts in Culver.
- A revitalization of the movie theater would add programming options and a venue for events.
- Activate community volunteers to organize and manage Culver events that celebrate or promote the arts.
- Create a Culver Public Art Mural Map.
- Add public art along the trails.
- Encourage and promote local artists and students of art.
- Highlight cultural connections and ethnicities through community events and celebrations.
- Improve communication of the arts to strengthen local and regional partnerships.



CHALLENGES

- Limited venues and housing to support artists who want to teach, work, and live in Culver.
- A rundown movie theater that could be a venue for art performances.
- Limited financial support.
- Limited resources.



Core Value: Quality of Place

Quality of life is important to Culver residents. Residents value Culver's quaint and charming character as well as the family-friendly community. Retaining the character of Culver's appealing neighborhoods and intriguing locales will also be important. Culver also values preserving its natural resources, Lake Maxinkuckee, the Lake's surrounding environment, and other environmentally sensitive areas such as wetlands.

Culver will build on its beauty and assets to create a welcoming culture for residents and visitors. It will also ensure essential services are high-quality and easily accessible. Culver will continue to provide quality access to the Lake, to recreation and park amenities, community facilities, and other amenities. Culver will also prioritize protection of the Lake and the Town's assets. In addition, Culver values safe transportation and mobility and will continue to maintain quality streets, sidewalks, and trails. Culver will also strive to improve health care access and options.



ASSETS

- Attractive community character.
- Attractive streetscapes.
- Attractive parks, Beach Lodge, trails, and natural resources, including Lake Maxinkuckee, the lake's surrounding environment, and a well maintained watershed.
- Parks and recreational amenities are close to downtown, key institutions, and Lake Maxinkuckee.
- Access to Lake Maxinkuckee.
- A proactive Lake Maxinkuckee Environmental Council.
- The Town is designated as a Tree City.
- The Town has an active Tree Commission.
- Beautiful and active surrounding farmlands.
- Lake Maxinkuckee is designated as a seaplane base.
- Lake Maxinkuckee is a spring-fed lake.
- Culver has a weir to control the depth of Lake Maxinkuckee.
- 84% of residents indicated in the first public input survey that "Life in Culver is either excellent or good."



OPPORTUNITIES

- Utilize undeveloped lots and vacant storefronts.
- Develop more recreational activities that contribute to quality of place and health, such as Pickleball courts.
- Use the Lake Maxinkuckee Environmental Fund’s two research projects to inspect drainage areas in the watershed to identify potential issues and to inspect the water quality.
- Create an additional public access ramp and parking lot with information about how to access downtown from the Lake.
- Add mini popup parks in underutilized spaces in the community.
- Create educational programming that teaches residents how to preserve and protect Lake Maxinkuckee and surrounding environment.



CHALLENGES

- High costs of land and construction materials.
- Limited offerings for quality places to live and visit.
- High vacancy rates on Main Street.
- Limited park space.
- Maintenance of park spaces and amenities with limited resources.
- Neighborhoods with no access to a park or recreational amenities.
- Limited public access to Lake Maxinkuckee.
- Budget limitations for maintenance and expansion of parks.



- Educating the public on the benefits of investing in trails and parks.
- Need to increase education of preserving natural resources to the public.
- Invasive plant species.
- A number of blighted, underdeveloped, or underutilized properties and spaces.
- Limited access to health care options locally and in the region.

Core Value: Quality for People

Culver’s success comes from the people who call it their home and have developed a sense of pride to make it the best place to live and visit. Culver is made up of leaders, educators, workers, youth, and volunteers who are committed to leaving a lasting legacy for current and future residents and visitors to enjoy all that Culver has to offer.

Residents aspire for the Town to create attractive and vibrant places to live, work, and gather with friends and families to create lasting memories. Residents value having affordable homes and family-friendly places to raise their children. Residents value having access to good and high-paying jobs, opportunities to support their career paths, quality education, and affordable essential daily services.



ASSETS

- Attractive high-quality institutions i.e. Culver Academies, Culver Community Schools, the Culver-Union Township Public Library, and History Museums.
- Good salaries and benefits for educators.
- Building Trades.



OPPORTUNITIES

- Proposed housing development on the southwest side of the Town.
- Integrate housing and commercial in downtown.
- Proposed development on the north side and south side of town to support integration of housing and businesses.
- Educate the Building Trades students on the financial aspect of “flipping” homes. We don’t have a lot of buyers getting fixer uppers.
- More help from nonprofits.
- Potential experienced director of Main Street.
- Identify priorities from the “Make Culver Home” study.
- Community connections is desired by the Town, Culver Community Schools, and Culver Academies to teach students on how to be changers in the community they live in.
- Draw to live or to be employed in Culver because of the educational institutions.
- Local human knowledge and financed capital to support Culver Academies and Culver Community Schools.
- Attraction and retention of Culver’s remote workforce.



CHALLENGES

- Current zoning doesn't support the development of housing choices that would cater to all stages of life, as well as doesn't support the integration of residential in commercial areas like downtown.
- Current workforce cannot afford existing housing stock.
- Many of the homes owned in Culver are owned by those who live outside of Marshall County or the state and used as vacation homes.
- Need more residents to stay in Culver year-round.
- High number of part-time residents.
- Affordable housing options to attract and retain workforce, especially faculty and staff of Culver Academies and Culver Community Schools.
- Offering competitive wages and benefits to attract and retain workforce, faculty and staff in schools, emergency services personnel, and Town personnel.
- Individual mindset - need to work together.
- Need to prevent the "burnout" with volunteers.
- There are residents who want to help - we need a directory of volunteer opportunities.
- Lack of diverse population.
- Limited human capital to help coordinate town events, limited capacities with Develop Culver and Find Culver, and limited town staff capacity for maintenance of parks.



The Town of Culver is truly a place of action through volunteerism, interdependence of people and organizations, and most importantly a community that strives for the greater good by investing in all the talents, skills, and knowledge of our people to accomplish our goals. The comprehensive plan is another great example of this connection of our various community members getting involved to move Culver forward as a destination for all generations.

– Karen Shuman



Core Value: Infrastructure

Residents aspire for Culver to be a connected and accessible community with safe streets to get around by driving, walking, biking, or golf cart. The Town is committed to offering dependable and high-quality Town services for utilities, streets, and community protection to efficiently serve residents and visitors in Culver and to support future growth opportunities.



ASSETS

- The Town currently has capacity in utility systems to support current residents and growth.
- Culver is a walkable and bikeable community.
- Presence of an Electric Vehicle (EV) charging station.
- There have been more recent upgrades at the water plant and sewer plant.
- EMS is paramedic.
- Volunteer Fire Department has maintained a full staff of volunteers.
- Equipment in Culver's emergency departments is of excellent quality.
- Trails connect major assets throughout the Town.
- The Town has broadband fiber now.
- The Town has been successful at obtaining Community Crossing grants for paving, so streets are in good condition.





OPPORTUNITIES

- Vacant land around perimeter.
- Revise zoning to allow multi-use on properties and to meet the goals and objectives of the 2040 Plan.
- Builders or developers are interested investing in Culver, but the Town needs to develop partnerships with them.
- Annexation of the Lake would increase the tax base.
- Continue to implement Culver's and Marshall County's Trail Master Plans.
- Develop a maintenance plan for trails.
- Create an asset inventory sheet to determine which infrastructure assets will need repair or replacement.
- Enhance the experience of Culver's arts scene by integrating public art on the trails.
- Ensure the Town provides multiple options for residents and visitors to get around the community.
- Collaborate with the schools to share cost-saving ideas and more efficient use of resources.



CHALLENGES

- Acquiring properties and obtaining easements to construct trails or mini parks.
- Budget limitations for trail development.
- Utilities, plant upgrades, equipment replacement, and so on are expensive and often require grant funding, which is competitive.
- Resources are scarce, making it a challenge to align resources with the goals and strategies of plans.
- There aren't a lot of alternative energy resources and sustainable resources.
- It is expensive to provide quality public utility services and emergency services coverage 24 hours a day, 7 days a week.
- It is difficult to retain employees in current workforce conditions.
- Competitive wages and benefits to attract and retain emergency services personnel are expensive and many have left the industry, creating shortages in the region and country.
- It requires planning and resources to provide utility services to properties currently outside the town limits should a need arise in the future.

Core Value: Business Development & Support

Residents value having access to good and high-paying jobs, opportunities to thrive as an entrepreneur, and support for businesses of all scales to grow and thrive. Residents also value having diverse retail offerings and want more year-round retail establishments and entertainment options. Business owners and residents are concerned about empty storefronts on Main Street.

Culver is committed to creating a community with diverse job opportunities and attractive employment centers that enhance the economic competitiveness and resilience for a diverse and prosperous workforce. The Town is also committed to prioritizing the downtown district.

The Town will continue to collaborate with regional partnerships, including Marshall County Economic Development Corporation, Marshall County Crossroads, Michiana Area Council of Governments, the South Bend-Elkhart Regional Partnership, and Chambers of Commerce while fostering new ones.



ASSETS

- Culver Chamber of Commerce.
- Broadband fiber.
- Active partnership and collaboration with regional economic development organizations (Marshall County EDC, South Bend-Elkhart Regional Partnership, and the North Central Indiana Small Business Development Center), Marshall County Crossroads committees, Marshall County, and surrounding communities.
- Active Culver Redevelopment Commission.
- Programs that support local business (façade, microloan).
- Active non-profits that bring foot traffic to events and fundraisers.
- Long-established events.
- Culver Academies and Culver Community Schools.
- Two TIF areas.





OPPORTUNITIES

- Build back a Chamber of Commerce.
- Communicate and educate about what programs already exist to support local business and investment in Culver.
- First prioritize filling the empty storefronts, and then expand existing business districts.
- Create activity centers to attract additional dining, shopping, and entertainment establishments.
- Create a plan and a program that supports entrepreneurs.
- Identify and integrate into other initiatives the priorities from the “Make Culver Home” study.
- Create incentives to support startups, entrepreneurs, and businesses that want to expand.
- Utilize the existing population to foster entrepreneurs and incentives.
- Research the types of businesses that do well in small towns and seek out investors and entrepreneurs to make them happen.



CHALLENGES

- Limited number of local businesses and lack of diversity in business offerings.
- Overpriced lots and storefronts that have been for sale for years.
- Empty storefronts don't build confidence in potential entrepreneurs and investors.
- Individual mindsets hinder collaborative initiatives.
- The Culver Chamber of Commerce has lost membership and volunteer support.
- Limited labor force.
- Small consumer base because of decreasing year-round population to support retail businesses.
- Limited resources to assist entrepreneurs starting up or growing a business.
- Zoning Ordinance needs to be amended to support economic development.
- Absentee ownership of buildings.



4

CULVER'S FUTURE GROWTH

Culver's plan for growth is built around the vision to “create a quality destination for residents, scholars, workforce, and visitors to Culver Academies, Lake Maxinkuckee, and our vibrant year-round town.” As discussed in Chapter 1, the core areas of focus for growing Culver emphasize:

- **Culver as a Destination**
- **Arts & Culture**
- **Quality of Place**
- **Quality for People**
- **Infrastructure**
- **Business Development & Support**

To realize this vision, the planning team reviewed past planning work, the results of public engagement activities conducted in 2022 and 2023, information collected through stakeholder interviews and Focus Group Workshops that engaged residents and homeowners, and the goals and strategies of stakeholders, residents, and visitors.

Over the summer of 2022, public input was collected through a community-wide survey (available in paper and online) that over 270 residents completed. The results of the full survey can be found in Appendix A. The Culver Crossroads team also collected “Postcards from the Future,” which allowed people to send messages to themselves or others describing in postcard format what they imagined Culver to be in the future. These were distributed at Lake Fest, at the local Farmers' Market throughout the summer weekends, at focus group workshops, and at various events. The team attempted to reach all walks of life in Culver by putting the survey and postcards throughout the town, announcing them on TGL (Town, Gown, and Lake list serve), and via a press release in the local newspaper.

FUTURE DEVELOPMENT CHARACTER MAP

The team also utilized the input to create a Future Development Character Map to define types of development, potential areas for development, and potential areas for investment. The purpose of the map is to communicate to prospective developers and investors a vision of Culver. Each area on the Future Development Character Map is characterized in the following sections.

The Future Development Character Map is divided into ten character areas. Each area shows a preferred types of development for that area. The descriptions that follow provide general guidance for future planning decisions. The Town's Plan Commission and BZA can use the map and characteristics to amend the Zoning Ordinance to establish development standards and guidelines to achieve the vision and core values outlined in Destination Culver 2040. The character areas provide a strategy for creating a quality destination for residents, scholars, workforce, and visitors to Culver Academies, Lake Maxinkuckee, and Culver's vibrant year-round town.

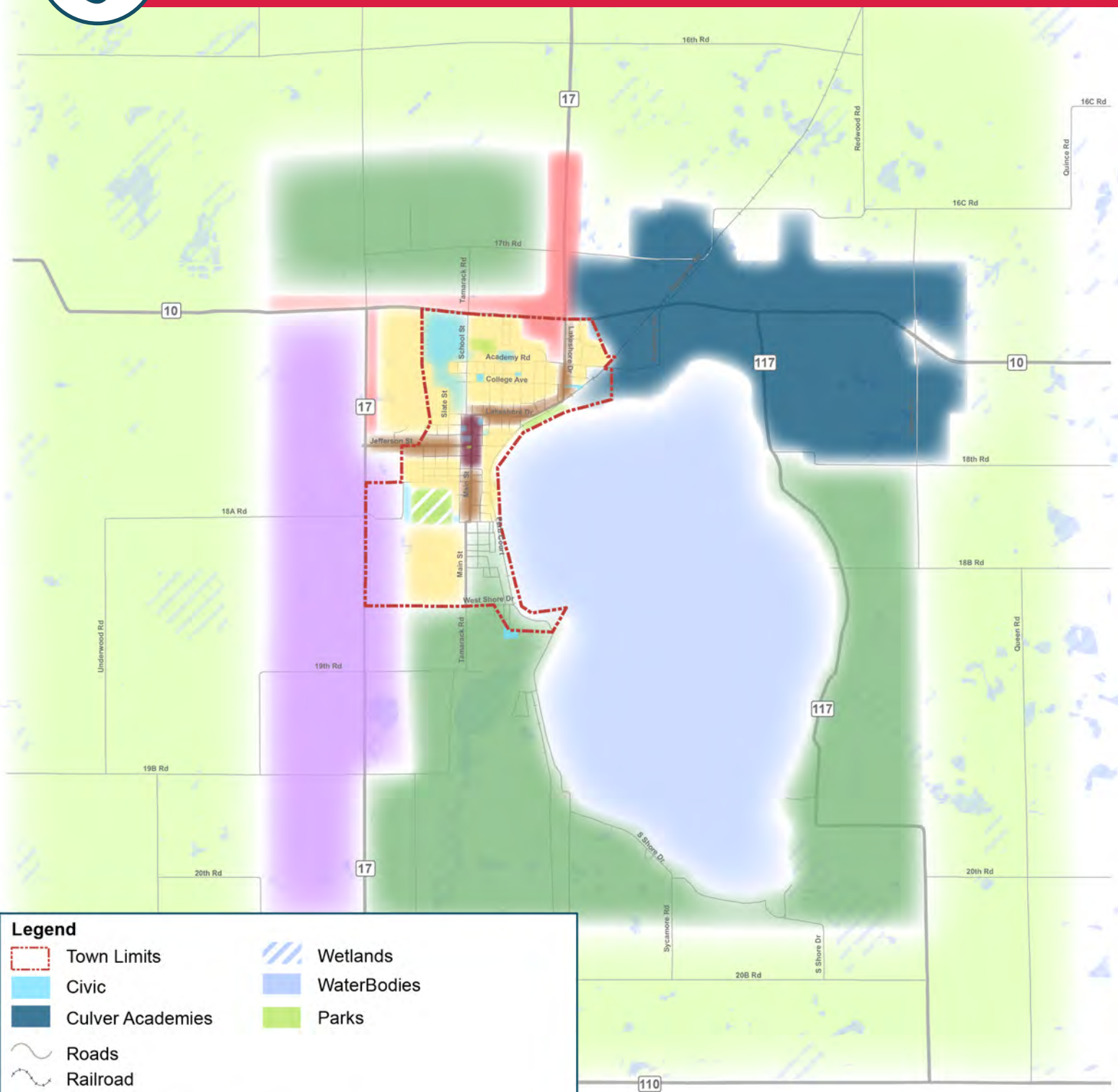
The Future Character Areas include:

- Downtown
- Entertainment Corridor
- Regional Commercial
- Employment Centers
- Urban Neighborhood
- Conservation Neighborhood
- Rural Management (Residential & Agricultural)
- Civics/Institutional
- Culver Academies
- Parks & Open Spaces





FUTURE DEVELOPMENT CHARACTER MAP



Legend

Town Limits	Wetlands
Civic	WaterBodies
Culver Academies	Parks
Roads	
Railroad	

Proposed Character Areas

Downtown	Urban Neighborhood
Entertainment Corridor	Conservation Neighborhood
Regional Commercial	Rural Management
Employment Center	Parks

Downtown

The Downtown character area includes a mix of residential types and densities and a mix of commercial and neighborhood-oriented services (retail, professional office, and professional services). Buildings in this area are multi-story (2 to 4 stories) with an integration of residential and commercial. Building facades are also encouraged to be attractive features that will create a culture of vigor and vitality. The street should also have a character that encourages walkability, bicycle friendliness, and liveliness. The downtown street character should be lined with trees, ample street lighting, and places to gather. The Downtown area should also be characterized by its resiliency, especially economic. A mix of uses in the downtown will include places to live, offices to work in, places to shop and eat, and places to experience what is vibrant in the community, such as art, innovation, and daytime activities.



Residents and visitors who participated in public engagement activities rated the downtown area as a key priority for the Town. Post-COVID, some retail locations now sit empty. The Town should utilize its Main Street organization, Develop Culver, the Culver Redevelopment Commission's small business incentive programs, and its partnerships with other organizations such as MCEDC, to attract new business to the retail corridors in Culver.

Entertainment Corridor

The Entertainment Corridor character area will include a blend of single-family residential units (both attached and detached) alongside retail, tourism, and hospitality establishments. Buildings in this area feature medium to low density, ranging from 1 to 3 stories, typically owned by a single property owner with the allowance for owners to operate a business at home. This area provides a seamless transition between Downtown and the Regional Commercial zones, connecting well with adjacent residential areas. The buildings are more oriented toward the street, situated near or along the sidewalk. The character of new buildings would ideally be flexible, allowing for place-making components that reflect the charm of Culver's small town character. To foster interaction and pedestrian-friendly activity, surface parking lots for businesses are encouraged to be located at the rear of the buildings. With tree-lined streets, ample lighting, and landscaping, this corridor will create an inviting environment for both residents and visitors. Street design would also include traffic-calming features to promote safe walking and biking throughout the corridor and around the park.



Regional Commercial

The Regional-Scale Commercial area includes retail and service-based businesses. Generally, buildings are single-story, though an exception might be a multi-story hotel. New development proposals are encouraged to have small-scale site designs with internal vehicular connections to adjoining properties with limited driveway access onto major roads and bicycle and pedestrian connections.

Employment Centers/Industrial

The Employment Center/Industrial character area represents where the Town would like to accommodate major employers wanting to do business. This includes allowing existing businesses to expand their operations, add new manufacturing centers, and training facilities off SR 17 on the southern end of Town. New employment uses could include large-scale manufacturing facilities, fabrication assemblies, light industrial centers, distribution centers, flex space buildings, and corporate offices. New commercial businesses could also be allowed to be compatible with the regional-scale shopping center commercial uses to support the tourism, retail, and service-based industries. Culver's employment centers will support the expansion and upgrading of its existing infrastructure systems to support the growing needs of its businesses and maximize the use of the available capacity.

Urban Neighborhood

The Urban Neighborhood character area aligns with Culver's vision of providing diverse housing choices to accommodate various life stages. This vibrant neighborhood will feature a mix of smaller lot single-family detached homes, single-family attached homes (such as townhomes), and apartments. This area specifically lends itself to future multi-family development. The ideal location for this development is planned near Tamarack Road and West Shore Drive, as well as within the boundaries of SR 10, SR 17, Sand Hill Farms/The Paddocks, and Culver Community

Schools. This strategic positioning ensures the urban neighborhood will be a hub for future multi-family development, catering to a wide range of residents and fostering a cohesive community atmosphere.



Conservation Neighborhood

The Conservation Neighborhood character area embraces the town's natural beauty, particularly Culver's cherished lake and surrounding environment. This area prioritizes harmonious integration of single-family homes with the existing landscape while safeguarding the tree canopy, green spaces, and environmentally sensitive areas.

Guided by a commitment to environmental stewardship, housing developers are encouraged to design site plans that conserve precious natural land and create additional parks and open spaces where feasible. By fostering this symbiotic relationship between development and nature, the Conservation Neighborhood ensures a sustainable and thriving community, preserving the Town's unique charm for generations to come.



Rural Management (Residential & Agricultural)

In Rural Management/ Residential & Agriculture character area, Culver dedicates space to maintain its rural essence while supporting agriculture farmlands, crop production, livestock raising, and multi-acre estate, single-family housing. This area preserves the integrity of surrounding open spaces and environmentally sensitive areas, safeguarding the beauty of the countryside. This character area plays an essential role in Culver's heritage, as it cherishes its rural identity and provides opportunities for sustainable agricultural practices. With a vision that values both tradition and progress, Culver's Rural Management/ Residential & Agriculture character area ensures a balanced and thriving community where residents and visitors can appreciate the best of both rural and modern living.

Civic/Institutional

The Civic/Institutional character area reflects uses related to government facilities, schools, and religious uses.



Culver Academies

The Culver Academies reflects the properties owned by Culver Academies.

Parks & Open Space

The Parks & Open Space character area reflects Culver's existing and proposed parklands and recreational amenities, and preservation of environmentally sensitive areas such as wetlands and tree groves. Culver values public green spaces and trails. This includes offering park spaces and trail connections in existing and underserved residential areas, downtown, and in proposed neighborhood developments, employment centers, and regional commercial areas.

FUTURE TRANSPORTATION AND BIKE AND PEDESTRIAN CONNECTIONS

The Future Transportation Connections map, displayed on page 65, coupled with the Future Bike and Pedestrian Map, displayed on page 66, serve as Culver's Infrastructure and Thoroughfare Plan to support future development and to reflect the proposed goals and action strategies identified in the Priority Action Plan. An Infrastructure and Thoroughfare Plan guides the Town Council, Plan Commission, and the Redevelopment Commission.

The Future Transportation Connections map shows current and proposed key connectors in the town, including major gateways into town, secondary gateways, and commercial gateways. The map also shows the current roadway network, which is organized by functional classifications as assigned by the Indiana Department of Transportation (INDOT). INDOT assigns the functional classifications based on the level of street accessibility, the character of the road, traffic volumes, and travel speeds. The following are the road functional classifications in Culver.

- Major Collectors
- Minor Collectors
- Local

The current and proposed road classifications, illustrated on the Future Transportation Connections Map, are intended to be compatible with the future character areas to provide safe and efficient travel by all modes of transportation and for recreational travel. Future improvements aim to enhance the mobility and accessibility between the character areas with adequate street designs, and the provision of landscaping, lighting, street furniture, and bicycle and pedestrian facilities if desired by the community.



Road Definitions

Collector roads (Major and Minor) receive their classification because these roads provide access between local roads. They typically connect destinations, shopping areas, employment centers, parks, civic institutions, and neighborhoods. Some of the major collector roads in Culver that aren't major highways leading into town are Lakeshore Drive, Main Street, Jefferson Street, and South Main Street. Some of these roads (Lakeshore and Jefferson, for example) also serve as gateways into the Town. They should have appealing entrances into Culver, making residents and visitors feel welcome. The street design for these should have adequate curbs and gutters, trees, landscaping, appropriate street lighting, highly visible pedestrian crossings, and sidewalks, on-street bike lanes, and/or multi-use trails. Driveway access to collector roads should be adequately controlled and managed. In commercial areas, it is encouraged to have shared driveways and cross-streets for access and to minimize the number of driveway access onto local roads.

Local roads are the lowest INDOT classification and are intended to provide access to individual properties. They typically carry low volumes of traffic at low speeds and may have multiple driveway accesses in addition to cross-street intersections. In some neighborhoods, driveway access from an alley system is common. The street design is encouraged to have adequate curbs and gutters, trees, landscaping, street furniture, street lighting, highly visible pedestrian crossings, and the provision of sidewalks and on-street bike lanes where feasible.

INFRASTRUCTURE AND FACILITY IMPROVEMENTS

The Town of Culver has maintained excellent public safety services and quality utilities. The town's continual investment in water, waste water, and storm water infrastructure over the past decade have ensured capacity for growth. New employment and new residences will continue to benefit the Library and Schools, as well as small businesses that depend population growth. Culver should continue to assess the goals and strategies related to infrastructure and services to maintain the quality of life residents and visitors have come to expect.



Road and Intersection Improvements

Since the 2014 Comprehensive Plan, the Town has improved the Jefferson Street gateway and added a local road (Cavalier Drive) to accommodate the Stellar Communities housing project (The Paddocks) and Sandhill Farm. Jefferson Street was listed as a problematic gateway into town with both a blighted property at the entrance of SR 17 and an unusual road design. Recent improvements through Stellar Communities funding have also included the addition of sidewalks along Jefferson Street, connecting the new neighborhood to downtown Culver and the schools.

Also included in the previous plan is the improvement of the intersection of Main Street and Davis Street. The Town hasn't made improvements to Main and Davis yet, so it is included as a potential improvement in this Comprehensive Plan.

In addition, the Town identified the intersection of SR 10 and Lakeshore Drive from 10 to Academy Road as a place for potential improvement with the goal of increasing the width of the road to make it safer, easier for large motor vehicles to enter from this gateway, and to improve the radius turns as vehicles enter town. In 2023, the Town applied for Community Crossings funding (and were granted the funds from INDOT) for this project, but bids on the work came in three times higher than expected, so it remains to be completed.

Trails and Sidewalks

Other infrastructure improvements include continuing work on the Master Trail Plan, which is currently in Phase 3. The Town of Culver has a "Complete Streets" policy to encourage development that includes bicycle and pedestrian facilities in site plans and road reconfigurations. The Town's goal is to continue to add trail connections between neighborhoods and destinations, the schools, and parks, as well as around the lake. The Town secured grant funding to install bicycle and pedestrian amenities along major roadways including Main, Jefferson, Lake Shore Drive, SR 10, and some local roads (Plymouth, Washington, and others to be installed through INDOT funding). The Town will need to continue to obtain grant funding to build out the Lake Maxinkuckee Trail Plan and to replace sidewalks that are in poor condition.



Blighted Properties

As was the case in the 2014 Comprehensive Plan, many residents chose the improvement of blighted properties as a priority. It scored among the top three priorities for residents. Since 2014, the Town has focused on areas that are unsightly or could benefit from additional landscaping or aesthetic improvements. They created an Unsafe Buildings Committee to address both commercial and residential properties. This is clearly a priority for residents in the town.

Town Hall

Another improvement that hasn't been completed but was included in the 2014 plan is the renovation or building of a new Town Hall. Much of the Town's facilities—including the central Town Hall and the Street Department buildings—are aged, lack space, and would benefit from more modern technology and features. Creating a civic campus that is centrally located or renovating the facilities that need improvement are goals. Conducting a feasibility study to assess possibilities would be an ideal step for the Town to move forward on this goal.

Parks and Recreation

Both residents and visitors to Culver prioritize the preservation of Lake Maxinkuckee and green space in and around the Town. Within each of the core values, goals and strategies are related to maintaining Culver's quality of life, including its natural assets. The Town should continue to maintain positive partnerships with The Lake Maxinkuckee Environmental Council (LMEC), the County, Marshall County Crossroads, and other partners involved in Quality-of-Life initiatives. The Culver Park system has improved the park from the west end to the east end while preserving views of Lake Maxinkuckee and while being sensitive to protecting the watershed surrounding the lake. The Town also improved the storm water system around the park and on the north of end town.

The new Cavalier Park next to the Culver Community Schools

Administration Building has increased recreational green space in the Town, a goal of the 2014 Comprehensive Plan. Increased programming and amenities, such as the newly renovated Beach Lodge, the addition of an amphitheater, the newly renovated, multi-generational courts, a new playground and farmers' market area on the west end of the park, and the addition of several events that take place in the park have contributed to a quality of life that residents and visitors enjoy. Residents want to see continued growth of outdoor recreation and related events.



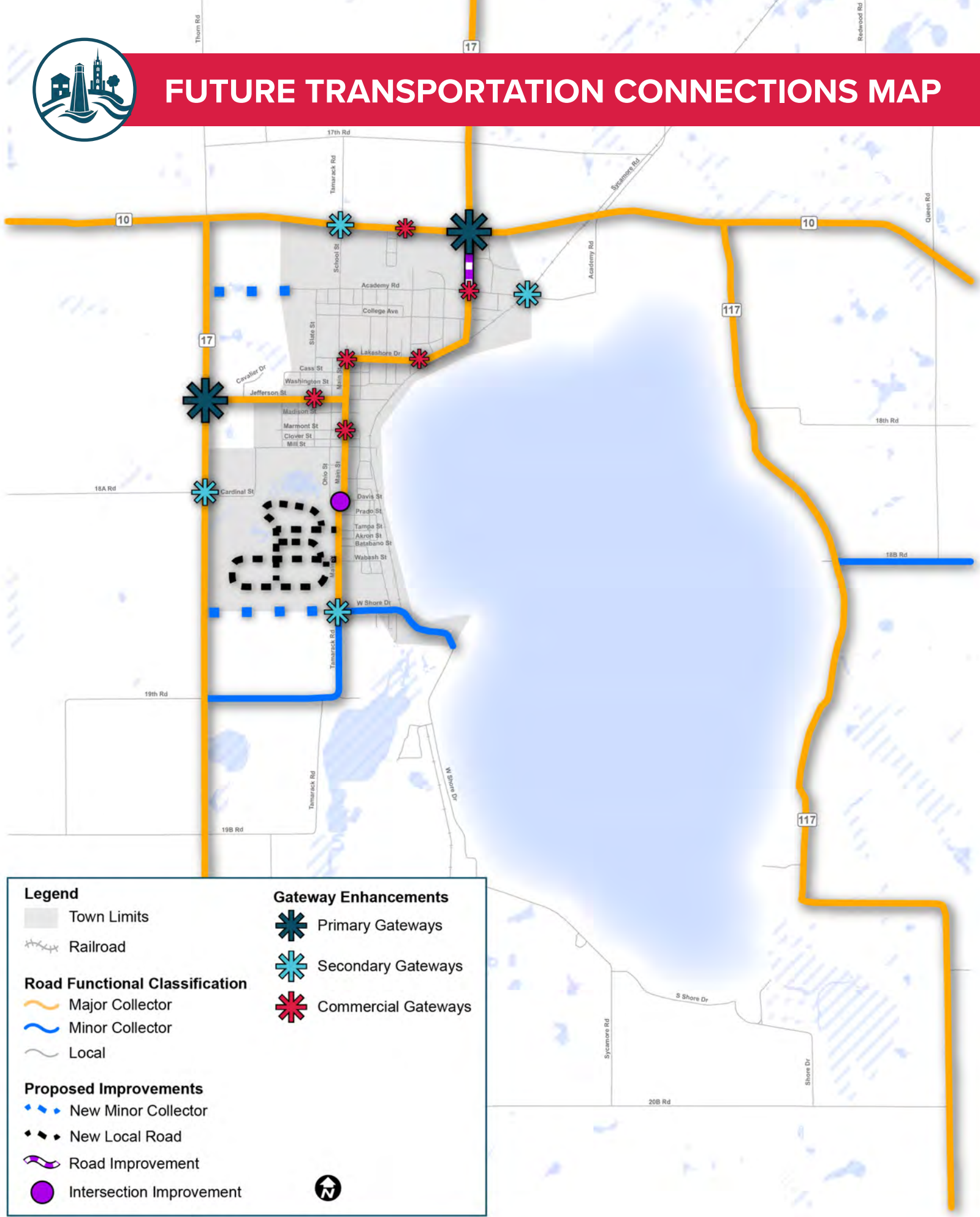
Review of Zoning Ordinance and Development Controls

Zoning is an important regulatory tool for implementing planning policies. 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. In addition, all development controls should be consistent with the goals and strategies outlined in 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.





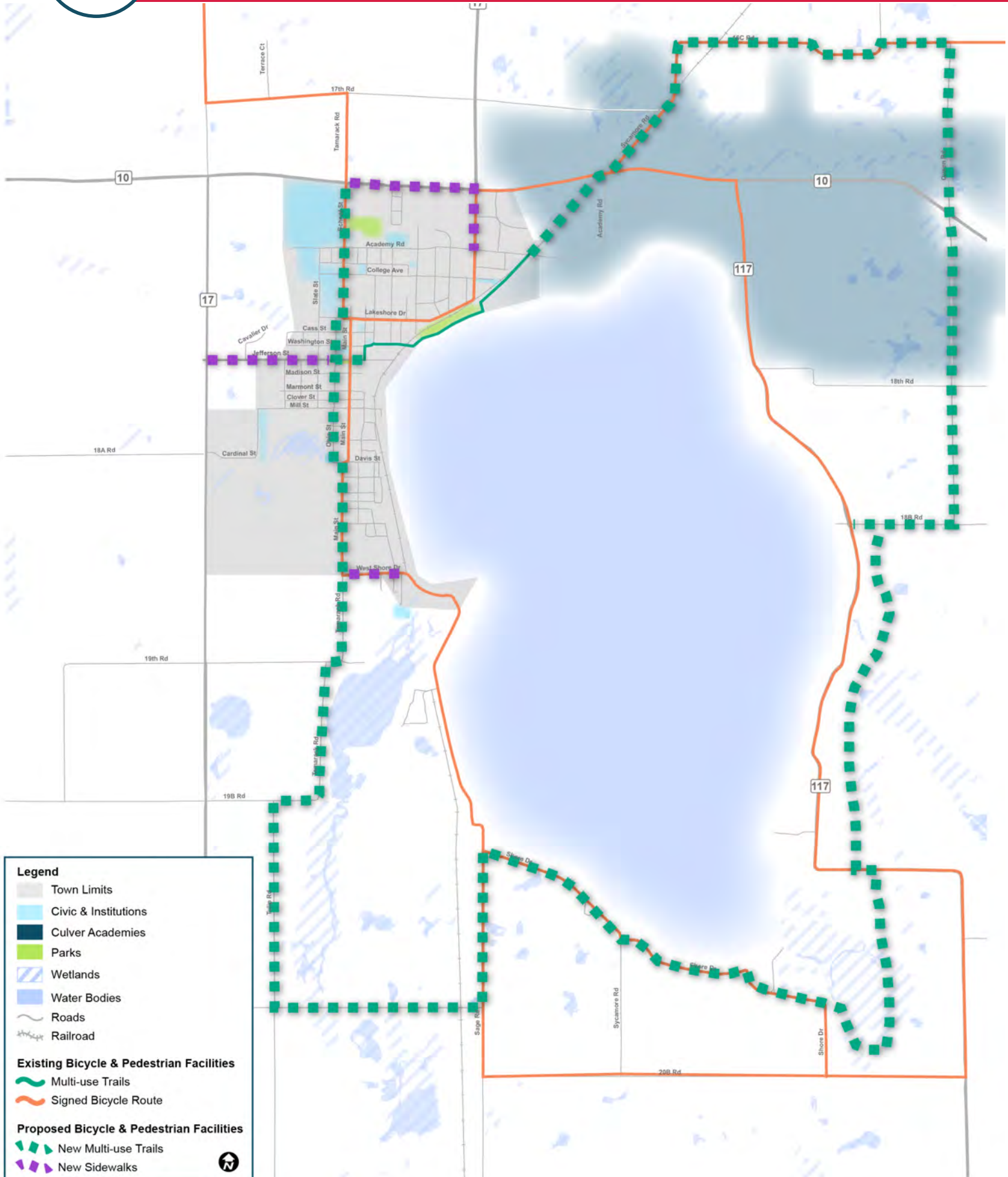
FUTURE TRANSPORTATION CONNECTIONS MAP



Legend	
	Town Limits
	Railroad
Road Functional Classification	
	Major Collector
	Minor Collector
	Local
Proposed Improvements	
	New Minor Collector
	New Local Road
	Road Improvement
	Intersection Improvement
Gateway Enhancements	
	Primary Gateways
	Secondary Gateways
	Commercial Gateways



FUTURE BIKE & PEDESTRIAN MAP





5

IMPLEMENTING DESTINATION 2040

The Culver Crossroads planning team utilized an extensive planning process to create a Priority Action Plan to establish goals and strategies for how Culver would implement the ideas that resulted from the planning sessions and public engagement activities throughout the planning process. This chapter outlines the steps that went into creating the Priority Action Plan and the methods by which the Town can accomplish the goals and strategies outlined in the plan.

CREATING THE PRIORITY ACTION PLAN

Having established 6 key core values and having established a Future Development Map, the planning team met to establish initial goals and strategies for each thematic area. The Culver Crossroads analyzed the public input survey and post cards that residents completed in late 2022 and spring of 2023. In addition, the team analyzed the information that MACOG (Michiana Area Council of Governments) collected through interviews and meetings with each of the Town's departments and key stakeholders in the community.

After categorizing the survey results into the key core values that emerged between the responses from survey participants and the Town's staff, the Culver Crossroads planning team met multiple times to write goals and strategies for each key area. They then solicited stakeholders throughout the community and citizens to participate in focus groups to review the goals and strategies. The focus groups consisted of representatives from the Town's staff, volunteer Boards (Plan Commission, Redevelopment Commission, Visitors' Center, Develop Culver), representatives from Culver Academies and Culver Community School Corporation, volunteers from stakeholder groups, participants from partnerships and county

organizations (Marshall County Economic Development Corporation, Marshall County Crossroads, Marshall County Community Foundation), and from those who volunteered as a result of the Town soliciting volunteer input through TGL (Town, Gown, and Lake list serve), posters placed throughout Town, a press release, and phone calls to stakeholders.

These focus groups analyzed the initial goals and strategies throughout the spring of 2023 for each of the core values. They added goals and strategies and modified others. The focus groups also assigned each goal and strategy ownership, so that a responsible organization or person would take ownership of completing the goal. In addition, focus groups assigned a timeline for achieving the goals/strategies. These goals and strategies are listed in the master Action Program listed in Appendix A. The focus groups completed their work in June of 2023, so the Culver Crossroads team decided that the next step was to take the goals and strategies to the public for input and feedback.

In July 2023, with the assistance of MACOG, the Culver Crossroads planning team presented the final list of goals and strategies to the public through a series of open houses that took place at the Culver-Union Township Library, the Lion's Club Depot, the Culver Community School Corporation's Administrative Building (2 sessions), the Culver Farmers' Market (2 weekend events), and the Lake Maxinkuckee Country Club. These were also posted online at www.culver2040.com where citizens could provide feedback.

At each of these public engagement activities and through the online forum provided, participants had the opportunity to review the goals and strategies and select what they prioritized among them. In addition, participants were offered a form that allowed them to anonymously give additional feedback about the goals and strategies as well as the Future Development Character Map described in Chapter 3. A total of approximately 167 participants cast votes and/or gave feedback.



This feedback will allow the Culver Crossroads planning team to organize their work around the priorities residents selected through this feedback process. The following sections present the top priorities for the overall goals of the Priority Action Plan for each of the core values.

PRIORITY ACTION PLAN: OVERALL GOALS

The first request of participants was to prioritize the overall arching goals. The 167 participants cast 257 votes to support the following top three priorities. With the exception of Arts & Culture, which received 19 votes, the following goals received 20 or more votes making these the top priorities of the more comprehensive Action Program that is included in Appendix A.

The highlighted goals in orange received the most votes. They reflect a focus on cleaning up blighted properties, offering more diverse housing options to support living at all stages of life, and increasing support for local entrepreneurs and local business owners.

Culver as a Destination

- Goal 2: Increase the number of quality town-wide events to make Culver a year-round destination. (32 votes)

Arts & Culture

- Goal 1: Create a cultural art center to foster a collaborative learning environment for artists to gather, work, and teach, and build support to host art-related events, visual art and music performances, and training programs. (19 votes)

Quality of Place

- **Goal 1: Clean up blighted properties, underdeveloped properties, and underutilized properties and spaces. (66 votes)**
- Goal 4: Increase access to quality health care options. (31 votes)
- Goal 3: Improve or enhance natural resources such as Lake Maxinkuckee that contribute to Culver's quality-of-place initiatives. (26 votes)
- Goal 2: Increase park and recreational amenities. (25 votes)

Quality for People

- **Goal 1: Offer attractive and diverse housing choices and price points to support living choices for all stages of life. (42 votes)**
- Goal 2: Attract and retain Culver's workforce. (29 votes)

Infrastructure

- Goal 2: Maintain a comprehensive system of roads, trails, and sidewalks that increases and enhances local and regional mobility. (29 votes)
- Goal 5: Maintain Culver's quality of standard for 24/7 emergency services coverage. (24 votes)

Business Development and Support

- **Goal 2: Increase support for entrepreneurs and local business owners. (48 votes)**
- Goal 3: Attract and retain commercial and industrial businesses. (21 votes)

PRIORITY ACTION PLAN: CORE VALUES

In addition to determining the top goals from among the overall set of goals and strategies, the Culver Crossroads planning team solicited feedback from the community to determine the top goals for each thematic area. The results of this public engagement are included in Appendix B.

Residents provided a diverse set of insights through this feedback. The feedback shows a deep connection to Culver's natural resources, including Lake Maxinkuckee, the surrounding watershed, and farmland. These underscore the significance of Culver's natural assets in shaping the Town's identity and culture. Concerns about over-development and its potential impact on Culver's unique character echoed across some of the themes as does the preservation of the environment, open spaces, and green spaces.

Residents also emphasized the importance and need for affordable housing options and more diverse job opportunities. In addition, there are numerous suggestions for adding and/or enhancing recreational amenities, such as trails, parks, and more lake access.

In general the input from these open houses showcases a desire for a comprehensive plan that respects Culver's history and natural beauty, while ensuring economic vitality and maintaining a high quality of life for Culver's unique community. Residents also shared ideas, such as putting bike repair kits on trails and developing a winter venue to bring more year-round activities to the Town.

FEEDBACK FORM COMMENTS RECEIVED

In addition to the priorities participants assigned to each goal/strategy set, some also filled out a feedback form. This form includes the ideas and priorities participants provided via the feedback form. Though some of these were part of the goals/strategies, they are listed separately in Appendix B, so that you can review what participants in public engagement listed outside of the documented goals and strategies.

IMPLEMENTING THE ACTION PROGRAM

The Town of Culver has an active planning team through the Culver Crossroads. A key component to ensuring the success of the Comprehensive Plan's Priority Action Plan is to continue the momentum of the planning process the Town has undertaken with the Comprehensive Plan process. The Culver Crossroads team plans to organize its meetings and subcommittees around the core values included in the Priority Action Plan.

Decision makers, such as the Town Council, can communicate to residents how the Priority Action Plan is progressing through the planning team. The Town can review and update the Priority Action Plan to address the evolving needs of the community and to capitalize on resources that become available. The Culver Crossroads team can also continue to engage with the public through ongoing public engagement activities as the need arises.

The Culver Crossroads team could also prepare quarterly newsletters for Town leadership and the public, so that people in the community know what is being accomplished and what challenges emerge. Regular communication will also encourage residents to participate in the planning process.

The Town and its associated boards (Plan Commission, BZA, and Redevelopment Commission) should use this plan to guide decisions for land design, development, capital expenditures, public infrastructure improvements, and so on. Though the planning team should continue working with the community and focus groups, it is advised that the Town Council and Town Manager continue to engage in the planning work and continue communicating with each other and the public about the work.

Public engagement was a vital component through the development of this Plan. Culver clearly has an engaged community as participation in these public engagement activities was much higher than average for those plans MACOG has assisted with in other communities. The Town should continue engaging with the public as challenges arise or priorities shift.

The following sections look at other tools the Town can use to implement Destination 2040.

Tools for Implementing Destination 2040

This section reviews some of the ways the Town of Culver can utilize existing tools and partnerships to accomplish the goals of Destination 2040.

The Culver Zoning Ordinance and the Culver Technical Review Committee

The purpose of a Zoning Ordinance is to govern the subdivision of land, regulate the uses of land in terms of scale, intensity, and appearance, and implement land use policies from the Comprehensive Plan. Administrating a Zoning Ordinance is the most common tool that a community can use to implement the vision and direction of the Comprehensive Plan by allowing the types of uses that can be developed in a given area and by regulating the character of the development and provision of services or amenities in the site plan. The Zoning Ordinance can be used with the Future Development Character Map to set a vision for how land is used at the parcel level.

***It should be noted that continual changes in the real estate market, emerging community challenges or desires, changing business needs, and shifting leadership views can influence the vision of a community. The Comprehensive Plan and Zoning Ordinance should ideally align with each other, but an engaged and evolving community may require updates to these.

A goal of the Priority Action Plan is to update the Culver Zoning Ordinance to enable some of the goals and strategies of the Action Priority Plan to be accomplished. In addition, the Zoning Ordinance will be one of the tools that enables the Town to accomplish its goals in housing, land development, economic development, land use, and so on. It is important that the Plan Commission and Town Council recognize the value of its Zoning Ordinance and address what might need to be changed to better align with Destination 2040 and the Priority Action Plan.

The Town also has an established Technical Review Committee (TRC) that reviews incoming site plan proposals to ensure they comply with the standards. The TRC makes recommendations to the Plan Commission. The TRC and Plan Commission should review its standards following the adoption of this Plan to establish zoning standards that are consistent with and representative for each of the character areas highlighted in the Future Development Character Map. The Town Manager, the TRC, and the Plan Commission should collaborate to review and amend the Zoning Ordinance, where appropriate, to ensure they can administer the standards and that the standards aid in the implementation of the Future Development Character Map.



Regional Partnerships

Culver has been acknowledged for its ability to collaborate within the community and in the larger region. With Culver's participation on the Marshall County Crossroads regional planning team, the Town has become a critical partner to other communities in Marshall County. The success of the regional planning team has led to Culver receiving millions of dollars in grants (through Regional Stellar Communities and through READI), which have helped the community accomplish its own goals and projects as well as broader regional goals. Culver should continue to develop its partnerships within the County and region to ensure it funding and other resources necessary to achieving community development plans.

Capital Improvement Plan (CIP)

A Capital Improvement Plan (CIP) is another tool the Town can use to implement this Comprehensive Plan. The CIP serves as a strategic investment plan that shows what the Town will allocate from its general funds to plan, budget, and finance the purchase of equipment and/or the construction of capital improvement projects within a 5- to 10-year period. Eligible projects include large capital infrastructure, such as roads, utilities, Town facilities, parks, equipment, or other fixed assets. All projects are reviewed, prioritized, and programmed with cost estimates and funding mechanisms, so that the Town can include them in the budget for each fiscal year. The CIP is updated annually to reflect shifting priorities, emerging issues, changes in technology, and alterations from projected revenue. The CIP allows the Town to weigh project costs and benefits, analyze the fiscal impacts, prioritize public improvement projects, and analyze budget constraints.

***It is important to note that projects listed in the CIP are not necessarily guaranteed to be included in the annual capital budget. The Town should analyze all of the projects included in the CIP each year during an update. Additionally, the review of the Comprehensive Plan update should correspond with the preparation of the Town's annual capital budget and CIP. This ensures resources are aligned with proposed changes in the upcoming fiscal year.



Funding Tools, Grants, and Other Resources

It's important for the Town to continually leverage funding resources to implement the projects and ideas of Destination 2040. This section looks at several funding sources the Town can use to finance capital improvement projects and/or programming projects (non-construction).

General Fund

The Town's General Fund is made up of the revenue collected from all Town-enacted funding sources (property taxes, utility fees, permits, or other fees, such as golf cart permit fees). The General Fund is generally used to cover personnel expenses and operations. Remaining funds can be budgeted for capital improvements. The amount used for capital improvements is set by the Town Council prior to the adoption of the annual capital budget.

Land Exaction Tools

An impact fee is a land exaction tool the Town can use to implement public infrastructure and facility projects. Impact fees are intended to require developers to pay a fee, prior to acquiring building permits, to help offset the cost impacts from the new development in order for the Town to efficiently serve the community for public safety, utility services, parks, and transportation. These fees are established based on the capital and operation effects of new development. Currently, the Town does not have an impact fee policy but could coordinate with the Marshall County Planning Department to review and determine the feasibility to enact it.

Fee-in-Lieu's is another land exaction tool to implement public infrastructure and facilities. They operate differently than impact fees in that they are not based on the impacts of development but the requirement for developers to construct public infrastructure or facilities to serve the area. Fees can be subject to the final site plan approval, and the Town may work with a developer to pay a fee-in-lieu of constructing the public infrastructure or facility so long as the infrastructure or facility is proportionate and reasonably tied to the development area. Fee-in-lieus can be applied for constructing bicycle and pedestrian facilities like sidewalks, trails, and parklands.

Tax Increment Financing

The Culver Redevelopment Commission has established Tax Increment Finance Districts (TIF) for the Town of Culver. The Culver Redevelopment Commission oversees the activities and funds of the TIF districts. TIF funds can fund utilities (water and sewer improvements), infrastructure (roads, sidewalks, and trails, for example), and other economic development projects that benefit businesses in the TIF or the community as a whole.

Economic Development Income Tax (EDIT)

The Economic Development Income Tax (EDIT), also known as the County Economic Development Income Tax (CEDIT), is an optional tax available to all counties in Indiana. Marshall County does not currently have this tax. Revenue is divided among the county, cities, and towns, and must be used for economic development or public infrastructure projects. The Town may use its apportionment as a local match for federal and state projects.

Wheel Tax (Local Option Highway User Tax)

The Local Option Highway User Tax is available to all counties. Marshall County does not currently have this tax. Distributions are made to the cities and towns. The Town may use its apportionment as a local match for federal and state projects.

Motor Vehicle Highway (MVH)

MVH revenue is an account of the General Fund of the State of Indiana, which, by statute, is credited with the collection of the first six cents of the motor fuel and fuel use taxes, plus the statutory fees for motor vehicle registration and operation. The State collects these highway user taxes and apportions it back to the local municipalities for administration. The MVH is the principal source of revenue for the overall operation of street and highway departments. MVH uses include the purchase of materials, labor costs, and/or equipment purchases required in the maintenance and construction of streets and roads. The Town may use its apportionment as a local match for federal and state projects. For example, the Town has used these funds as their local match when applying for INDOT's Community Crossings Program.

Public-Private Partnerships

A public-private partnership (PPP) is a business relationship between a private-sector company and a government agency for the purpose of completing public projects. PPPs can be used to finance, build, and operate capital projects. The Town could collaborate with the Marshall County Economic Development Corporation to explore opportunities to market vacant properties that have a good potential to be redeveloped or re-purposed for economic development activities, such as attracting new business, creating business incubator spaces, and creating workforce development programs.

Indiana Department of Transportation (INDOT)

The Indiana Department of Transportation (INDOT) administers the federal transportation program with several grant programs available for rural communities. The Town of Culver has utilized INDOT funding for numerous projects, including grants they received through Stellar Communities, trail grants, and through Community Crossings. INDOT administers the rural call for new local projects to assist towns with constructing transportation

projects. Projects can include road reconstruction, safety improvements, sidewalk and ADA improvements, and others eligible under the FAST Act. Communities are required to provide a 20 percent match rate with INDOT providing 80 percent.

As mentioned, Culver can also apply for INDOT's Community Crossings Match Grant Program (CCMG). CCMG was signed into legislation by former Indiana Governor Mike Pence in March 2016. Instituting CCMG has helped local governments systematically inventory their road and bridge assets, assess the pavement conditions for roads and structural integrity for bridges, and prepare asset management plans. These plans are used as a tool to help local governments evaluate their assets conditions and prioritize improvements, and are a requisite to apply for CCMG funds. Local communities with populations less than 10,000 are required to provide a 25 percent match rate with INDOT providing 75 percent. Eligible projects Culver can pursue are road preventative maintenance, road rehabilitation, or road reconstruction. Culver has regularly applied for CCMG since 2016 and has been successful, improving several miles of local roadways.

Economic Development Administration (EDA) Public Works & Economic Adjustment Assistance Program

EDA's Public Works and Economic Adjustment Assistance Program provides communities with financial resources to address their various economic development needs. EDA supports investments that improve a community's infrastructure system to expand economic development opportunities, projects that advance innovation and technology, enhance manufacturing that encourages job creation, job retention, and an increase in private investment. Other priorities include supporting projects that advance equity and inclusion, workforce development, and environmentally-sustainable development. EDA is an available resource that Culver could pursue to help fund major infrastructure projects that support economic development activities.

EDA also has a Local Technical Assistance Program that the Town, the Town's Chamber of Commerce, and/or Marshall County Economic Development Corporation could partner to help conduct a feasibility study to determine solutions for potential economic development projects such as developing an industrial park or a business incubator. The feasibility study also provides an understanding of the local market and how it might support an economic development activity. The findings from the feasibility study can better prepare an applicant to pursue an EDA construction grant through the Public Works and Economic Adjustment Assistance Program or it could support another federal program such as through the United States Department of Agriculture (USDA) Rural Development Program.



United States Department of Agriculture (USDA) – Rural Development Program

The United States Department of Agriculture (USDA) Rural Development Program provides a Community Facilities Direct Loan and Grant Program to rural communities with no more than 20,000 residents to aid in constructing or improving their utility systems or essential community facilities such as hospitals, health clinics, schools, public safety buildings, community centers, museums, local food systems, and other community-based initiatives. Additionally, USDA has a Rural Business Development Grant Program that provides technical assistance and training for small rural businesses with fewer than 50 workers and less than \$1 million in gross revenue. Technical assistance can include conducting feasibility studies, business plans, property acquisition, start-up loans, workforce development and training, rural business incubators, entrepreneur training, and economic development. This may be an available resource the Culver Chamber of Commerce could pursue to enhance support to its local businesses.

Indiana Office of Community and Rural Affairs (OCRA)

Indiana's Office of Community and Rural Affairs (OCRA) is a state agency that offers numerous grant opportunities. Culver has a long history of receiving OCRA funds for many of its projects, including the sewer plant, the water plant, a storm water project, and two key projects in the Stellar Communities Strategic Investment Plan (the Beach Lodge renovation, the playground on the west end of the park, and Cavalier Park). Following is an outline of funding opportunities the town will eventually be eligible to receive again:

- **Quick Impact Place-based (QulP) Grant:** QulP is designed to fund small-scale projects that make a quick community enhancement and transformation of underutilized spaces to spark community conversation and creativity. This grant encourages the establishment and strengthening of partnerships between the Town, residents, community groups and organizations, and businesses. Grants requests must be between \$2,500 and \$5,000 and have a local match of either cash, in-kind contributions, or a combination of both.
- **Main Street Program:** OCRA's Main Street Organization Program is designed to help communities revitalize the vibrancy and character of downtowns. This designation requires an application to OCRA and the formation of a board of directors. Culver has a designated Main Street organization, known as Develop Culver, and are eligible for potential funding and technical assistance from OCRA.
- **CDBG (Community Development Block Grant) Planning Grants:** OCRA's planning grants require at least a 10% local match and can be used to develop the following types of plans.

- COVID-19 Economic Recovery Plan
 - Comprehensive Plan
 - Water Infrastructure Plan
 - Broadband Readiness Plan
 - Economic Development Plan
 - Environmental Assessment
 - Public Facilities Feasibility Study
 - Historic Preservation Plan
 - Downtown Revitalization Plan
- **CDBG (Community Development Block Grant) Construction Grants:** OCRA also administers CDBG construction grants for the following programs.
 - Wastewater and Drinking Water
 - Stormwater Improvements
 - Public Facilities
 - Blight Clearance

Communities wanting to apply for a CDBG grant must meet one of the three national objectives, 1) benefit to low and moderate income (LMI) persons; 2) prevention or elimination of slum and blight conditions; or, 3) urgent need. If a project aligns with the LMI national objective then the project must benefit at least 51% of LMI residents in the project area. The Town has been awarded several CDBG construction grants to improve the wastewater treatment plant, adding a new water plant, and park projects such as the beach lodge and the playground improvements on the west end of the park.

READI (Regional Economic Acceleration and Development Initiative)

This is a regional, collaborative grant. Regions develop data-driven, actionable, and sustainable development plans that outline strategies focused on improving the quality of place, quality of life, and quality of opportunity within their communities. The IEDC will award up to \$75 million per region to accelerate the implementation of regional development plans and the programs and projects identified that will catalyze economic and population growth. Round 2 of READI is coming out in 2024. The Indiana Economic Development Corporation (IEDC) administers the READI Program. Qualifying projects must benefit a defined region, should be transformational and build on the objectives of economic development and talent attraction, and should result in population growth and other indicators are important factors in determining what will be successful. These grants require local matches and private investment.

Indiana Housing Community Development Authority (IHCDA)

IHCDA seeks to assist communities to create high quality hometowns that are safe, affordable, and have quality housing options. IHCDA promotes,

finances, and supports a broad range of housing solutions, from temporary shelters to homeownership assistance. IHCD partners with housing developers, lenders, investors, and nonprofit organizations to use their financing resources to serve low and moderate-income earners.

The Rental Housing Tax Credit program (RHTC) is a federal source of funds and one of the most powerful tools for creating new affordable rental housing. The Qualified Allocation Plan (QAP) provides selection criteria and application requirements for the Rental Housing Tax Credit (RHTC) and multifamily tax-exempt bond programs. Though this is a complex program, the Town has collaborated with a developer on this type of housing through its Stellar Communities program.

IHCD's CreatINg Places grant is a crowdsource funding grant program that communities can apply and submit a project campaign that seeks public donations. IHCD will match the dollars raised for successful campaigns up to \$50,000. Projects must be approved ahead of time. Qualifying projects target creative improvements in a community that instill community pride. Culver's amphitheater is an example of one of these projects. Culver did this project in 2017. These projects will solicit community-wide support. Donations come from multiple sources and not just a few larger donors. Fundraising and projects have to be completed on a set deadline.

IHCD's My Community/My Vision Patronicity Grant Program is similar to the CreatINg Places program, but it is youth-driven.

United States Fire Administration

The United States Fire Administration (USFA) offers a number of fire service grants the Culver Union Township Fire and EMS Departments could pursue to offset costs for equipment, staffing, and fire prevention measures. One grant program Culver may be eligible for is the Assistance to Firefighters used to purchase equipment, protective gear, and vehicles as well as training initiatives.



Indiana Department of Natural Resources (IDNR)

The Indiana DNR has several funding opportunities, including:

- **Next Level Trails:** Local units of government or 501(c)(3) non-profit organizations can apply for a trail grant. Applicant must fulfill at least one of the following roles: Own (or acquire) the trail corridor, manage and maintain the trail once developed, or oversee and manage the trail's construction through completion. All non-motorized trail types are eligible, but consideration is given to multi-use trail types. All surface types are eligible and should meet contextual needs. All trails must be open to the public. All grant requests require a minimum 20% match. Preference is given to trails that connect multiple cities, towns, or counties, further the completion of the State Visionary Trail System (regionally significant projects only), connect schools, parks, neighborhoods, commercial centers, or local attractions (locally significant projects only), connect or extend existing trails, and that maximize partnerships.
- **Historic Preservation Fund:** The Historic Preservation Fund (HPF) is federal money that the National Park Service distributes to the states each year. In Indiana, the HPF program is administered by the DNR Division of Historic Preservation & Archaeology (DHPA). This program fosters historic preservation and archaeology activity by assisting projects that will aid the State in meeting its goals for cultural resource management. Applicants must be non-profit organizations, educational institutions, or local government agencies. Properties to be assisted by grant funding must be listed in the National Register of Historic Places and must be owned by an eligible organization.
- **Fire Management and Recreational Trails Program:** Fire Management grants are a 50/50 match that helps volunteer fire departments purchase vehicles and equipment.
- **Indiana Trails Program (ITP):** ITP is a state match grant to aid local governments or non-profits in land acquisition and/or developing multi-use trails. The ITP reimburses a local community up to 80 percent of the project expenses upon project approval. This program replaces the RTP grant. The difference between ITP and RTP is that ITP is state funds. RTP was federal funds. ITP grants still require a 20% local match.
- **Land and Water Conservation Fund (LWCF)** is available for local communities that have a state-approved Park and Recreation Board and Five-Year Parks Master Plan. The LWCF is a state match grant that provides 50 percent of the costs for land acquisition and/or development of parks and recreational facilities upon project approval.



A

APPENDIX - ACTION PROGRAM

As noted in Chapter 4, the goals and strategies established for the next 10-15 years for Culver were developed after public surveying, focus group interviews and meetings, Culver staff department interviews, Steering Committee exploration activities, and public input. The following worksheets present the goals, strategies, priorities, and organizations that will work on these for each core value outlined earlier in this plan.



Culver as a Destination

Goal 1: Increase and improve marketing and communications initiatives to promote Culver as a year-round destination.

Strategies	Time Frame Short term < 2 years Mid term 3-5 years Long term >5 years Ongoing	Responsibility Lead Entity & Involved Partners	Priority Level
Hire an Executive Director to manage Develop Culver, Culver’s Main Street Organization.	Short term	Lead - Develop Culver Board Partners - Culver Visitor Center, Retail Merchants Association, & Town of Culver	High
Discover how other Main Street Organizations and Visitor Centers similar to Culver’s acquire sustainable funding and grants to make these entities profitable.	Short term	Lead - Culver Visitor Center Partners - Culver Visitor Center Board & Develop Culver	Medium
Seek additional funding from organizations such as the Culver Chamber of Commerce, Marshall County Tourism, Town of Culver, etc. to make the Culver Visitor Center more sustainable and to increase its capacity to expand initiatives to promote and market Culver as a year-round destination.	Short term	Lead - Culver Visitor Center Partners - Town Council & Culver Visitor Center Board	High
Partner with Marshall County Tourism to increase the Culver Visitor Center’s innkeepers’ tax dollars to enhance Culver’s marketing, advertising, communication, and event coordination.	Short term	Lead - Culver Visitor Center Partners - Marshall County Tourism, Town of Culver, Town Council, & Culver Visitor Center Board	High
Establish business sponsorships for the Culver Visitor Center to sustain additional funding for town-wide events: <ul style="list-style-type: none"> • Explore the feasibility of having a portion of the Chamber’s membership fees apply to funding the Events Coordinator position. • Establish a “Donor Campaign” to support the Visitor Center with a contribution fee from local businesses. 	Short term	Lead - Culver Visitor Center Partners - Town of Culver, Retail Merchants Association, & Culver Chamber	High
Add an event calendar to promote and market local and regional events and to support volunteer efforts.	Short term (Implement) & Ongoing	Lead - Culver Visitor Center Partner - Town of Culver	High

Culver as a Destination

Goal 1: Increase and improve marketing and communications initiatives to promote Culver as a year-round destination. (cont.)

Strategies	Time Frame Short term < 2 years Mid term 3-5 years Long term >5 years Ongoing	Responsibility Lead Entity & Involved Partners	Priority Level
Develop and implement a town-wide wayfinding signage system for roads, trails, and sidewalks to increase the attraction of residents and visitors to destination and retail areas.	Mid term	Lead - Town of Culver Partners - Culver Visitor Center, Retail Merchants Association, & MACOG	Medium
Partner with Marshall County Tourism and Culver’s Chamber of Commerce to develop a coordinated program to brand and market the Town to prospective businesses and residents.	Short term	Lead - Culver Visitor Center Partners - Marshall County Tourism & Culver Chamber	High
Continue to utilize traditional and web-based public engagement tools to foster open dialogue between the Town’s government officials, residents, and businesses, and build public awareness regarding Town-led initiatives and projects.	Ongoing	Lead - Town of Culver	High
Explore the feasibility of relocating the Culver Visitor Center to a more prominent location, such as downtown, to increase foot traffic and to increase engagement with visitors shopping and dining at retail businesses.	Mid term	Lead - Culver Visitor Center Partners - Town of Culver, Develop Culver, & Culver Chamber	High
Create more signage, banners, lighting, planters, and other promotional activities that market Culver’s retail areas and to increase the attraction of visitors.	Short term	Lead - Develop Culver Partners - Culver Visitor Center, Town of Culver, & Culver Chamber	High
Create more communication/signage that targets Culver Academies’ visitors/parents, so that they know we are here. <ul style="list-style-type: none"> • Potential areas would be in closer proximity to the Academies, on the highways, entrances into Culver, and via any partnerships we could set up at Culver Academies to help get the word out. 	Short term	Lead - Culver Visitor Center Partners - Develop Culver, Town of Culver, & Culver Chamber	High

Culver as a Destination

Goal 2: Increase the number of quality town-wide events to make Culver a year-round destination.

Strategies	Time Frame Short term < 2 years Mid term 3-5 years Long term >5 years Ongoing	Responsibility Lead Entity & Involved Partners	Priority Level
Hire a full-time Executive Director to manage the Culver Visitor Center.	Short term	Lead - Culver Visitor Center Board Partner - Town of Culver	High
Hire a full-time Event Coordinator for the Town of Culver to work under the supervision of the Executive Director of the Culver Visitor Center.	Short term	Lead - Culver Visitor Center Partner - Town of Culver	High
Explore opportunities to increase the number of events hosted by the Culver Visitor Center by increasing the Event Coordinator’s hours, the volunteers and/or committees, and funding and sponsorships for the events.	Mid term	Lead - Culver Visitor Center Partners - Culver Visitor Center Board & Town Council	High
Continue to maintain a positive partnership between the Town of Culver and regional entities to facilitate the planning and marketing of year-round special events.	Ongoing	Lead - Culver Visitor Center Partners - Town of Culver, Retail Merchants Association, & Culver Chamber	High

Culver as a Destination

Goal 3: Increase lodging options for visitors.

Strategies	Time Frame Short term < 2 years Mid term 3-5 years Long term >5 years Ongoing	Responsibility Lead Entity & Involved Partners	Priority Level
Conduct a feasibility study to add lodging options such as a hotel, conference center, R.V. parking, and/or regional campground facility to enhance tourism and improve lodging options for visitors.	Long term	Lead - Town of Culver Partners - MCEDC, CRC & Culver Academies	High

Arts & Culture

Goal 1: Create a cultural art center to foster a collaborative learning environment for artists to gather, work, and teach, and build support to host art-related events, visual art and music performances, and training programs.

Strategies	Time Frame Short term < 2 years Mid term 3-5 years Long term >5 years Ongoing	Responsibility Lead Entity & Involved Partners	Priority Level
Explore the feasibility of adding a cultural arts center in downtown Culver by repurposing potential locations such as the former downtown theater, the former Carnegie Room in the basement of the Library, the historical grade school auditorium, or a downtown building.	Short term	Lead - Town of Culver Partners - Downtown Theatre Board & Culver Visitor Center	High
Establish a supporting organization or a public entity such as a Culver Arts Society as the owner to oversee the use and maintenance of the cultural arts center.	Short term	Lead - Town of Culver Partner - Culver Visitor Center	High
Coordinate with the Events Coordinator to leverage the arts into all local events, fill the Town's communications and marketing role as the central point of contact, establish local and regional partnerships, and coordinate events, performances, and training programs.	Short term	Lead - Culver Visitor Center Partner - Town of Culver	High
Increase financial support for local arts-related activities, performances, and opportunities by obtaining state and/or private grant funding.	Ongoing	Lead - Culver Visitor Center	High

Arts & Culture

Goal 2: Make ourselves known as an arts community by integrating art into the experience of Culver.

Strategies	Time Frame Short term < 2 years Mid term 3-5 years Long term >5 years Ongoing	Responsibility Lead Entity & Involved Partners	Priority Level
Create and hang banners that celebrate Culver’s rich artistic heritage and Culver’s future to increase the draw to destination areas.	Short term	Lead - Culver Visitor Center Partners - Town of Culver, Retail Merchants Association, & CRC	Low
Integrate Culver’s arts-related history into wayfinding signs.	Ongoing	Lead - Culver Visitor Center Partners - Town of Culver, Retail Merchants Association, & CRC	Low
Increase the use and promotion of the Damore amphitheater to add outdoor performance shows, concert series, film festivals, etc.	Short term	Lead - Culver Visitor Center Partner - Culver Academies	High
Seek grant opportunities available through the Indiana Arts Commission, Lilly Endowment, and/or private resources to financially support local arts-related activities, performances, and opportunities.	Short term	Lead - Town of Culver Partners - Culver Visitor Center & MACOG	High
Conduct an assessment inventory of the existing art infrastructure and local artists.	Short term	Lead - Culver Visitor Center	Medium
Conduct case studies with similar sized communities to learn and model after to increase the arts and culture experiences in Culver.	Short term	Lead - Culver Visitor Center	Low
Integrate Culver-Union Township Public Library into the Culver arts experience through programming and events at the library.	Ongoing	Lead - Culver-Union Township Public Library Partner - Culver Visitor Center	Medium

Arts & Culture

Goal 3: Improve access to communications of the arts to strengthen the connections between local and regional partners.

Strategies	Time Frame Short term < 2 years Mid term 3-5 years Long term >5 years Ongoing	Responsibility Lead Entity & Involved Partners	Priority Level
Frequently produce and promote high-quality arts and cultural events.	Short term	Lead - Culver Visitor Center Partners - Town of Culver, Culver Community Schools, & Culver Academies	High
Establish a hub and spoke model with the blossoming arts district in Plymouth and other regional communities like Bremen and Rochester by partnering with art entities or organizations to bring performances and installations (cross-share resources and artists) to Culver.	Mid term	Lead - Culver Visitor Center Partners - Heartland Gallery, Wild Rose Moon, The REES Theatre, & Moontree Studios	High
Recruit or invite part-time residents who are artists and/or patrons to participate and be involved in enhancing the arts in Culver.	Ongoing	Lead - Culver Visitor Center	Medium
Partner with Culver Community Schools to utilize the Culver TV Production to promote and market arts and culture events.	Ongoing	Lead - Culver Visitor Center Partner - Culver Community Schools	High
Continue to support the efforts of the Culver Historical Society and the Center for Culver Academies Museum to preserve and educate the public about the history of Culver and the Culver Academies.	Ongoing	Lead - Town of Culver Partners - Culver Historical Society & the Center for Culver Academy Museum	High

Quality of Place

Goal 1: Clean up underdeveloped and underutilized properties and spaces.

Strategies	Time Frame Short term < 2 years Mid term 3-5 years Long term >5 years Ongoing	Responsibility Lead Entity & Involved Partners	Priority Level
<p>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.</p>	Short term	<p>Lead - Marshall County</p> <p>Partner - Town of Culver</p>	High
<p>Conduct site studies on the following vacant properties and spaces to determine the feasibility of reusing or redeveloping sites to support new shops, eateries, or other local businesses:</p> <ul style="list-style-type: none"> • Explore the feasibility to develop the vacant lot at Main St. and Jefferson St. • Explore the feasibility to rehabilitate the properties at 107 and 109 S. Main St. • Work with the property owner at the corner of Lakeshore Dr. and Main St. to continue the progress of remediation. • Explore the feasibility to reuse or redevelop the former car wash site into a viable use. • Explore the feasibility to reuse or redevelop the southeast corner of Tamarack Rd. and 17th Rd. • Explore the feasibility to reuse or redevelop the property at the northeast corner of Jefferson St. and SR 17. 	Mid term	<p>Lead - Town of Culver</p> <p>Partners - Property Owners, CRC, IDEM, & MACOG</p>	High

Quality of Place

Goal 2: Increase access to park and recreational amenities.

Strategies	Time Frame Short term < 2 years Mid term 3-5 years Long term >5 years Ongoing	Responsibility Lead Entity & Involved Partners	Priority Level
<p>Continue to plan and budget for the maintenance, enhancement, and expansion of existing parks, recreation facilities, and programs:</p> <ul style="list-style-type: none"> • Research and provide appropriate incentives to encourage developers to dedicate or set aside a percentage of development located in a targeted development area (as identified in the future development character map) for the use of parks or open spaces. • Explore the feasibility of adding a new park in the southern end of Town. • Explore the opportunities to construct “pocket parks” or small-scale neighborhood parks in Culver’s neighborhoods. • Work with Culver Community Schools, the Culver Youth Club, and other partner organizations to provide a diverse range of parks and recreation programming for all ages. • Explore the feasibility of a community center to provide year-round recreation activities, workforce, and visitor accommodations. 	Long term	<p>Lead - Town of Culver</p> <p>Partners - Culver Community Schools, Culver Youth Club, & Culver Academies</p>	Medium

Quality of Place

Goal 3: Improve or enhance natural resources such as Lake Maxinkuckee that contribute to Culver’s quality-of-place initiatives.

Strategies	Time Frame Short term < 2 years Mid term 3-5 years Long term >5 years Ongoing	Responsibility Lead Entity & Involved Partners	Priority Level
Partner with IDNR to enhance the public launch on the west shore of the Lake to be a continuous ramp and explore the feasibility of establishing a maintenance fee.	Mid term	Lead - Lake Maxinkuckee Environmental Fund Partners - Town of Culver & IDNR	High
Explore the feasibility of adding new public launches on the Lake to improve access for everyone and to enhance recreational use.	Short term	Lead - Lake Maxinkuckee Environmental Fund Partners - Town of Culver & IDNR	Medium
<p>Continue to work with the Lake Maxinkuckee Environmental Fund to implement watershed management techniques to preserve Lake Maxinkuckee as a community resource and ensure it retains its water quality by:</p> <ul style="list-style-type: none"> • Utilizing environmental education to promote preservation and leveraging Culver’s natural areas as economic development assets. • Continue to review and update development regulations to minimize the impacts of future development on Town infrastructure and natural systems. • Continue to implement projects and initiatives related to the health and management of the Lake. • Encouraging and supporting the use of best management practices to protect local watersheds and valued natural areas. • 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. 	Ongoing	Lead - Lake Maxinkuckee Environmental Fund Partners - Town of Culver & IDNR	High

Quality of Place

Goal 4: Increase access to quality health care options.

Strategies	Time Frame Short term < 2 years Mid term 3-5 years Long term >5 years Ongoing	Responsibility Lead Entity & Involved Partners	Priority Level
Partner with Culver Community Schools, Culver Academies, and CVS to explore the feasibility of an urgent care facility and local pharmacy options in Culver.	Mid term	Lead - Town of Culver Partners - Culver Community Schools, Culver Academies, & ACPI	High
Explore the demand and potential for additional health care and aging-in-place care facilities to provide needed services to residents.	Mid term	Lead - Town of Culver	High

Quality for People

Goal 1: Offer attractive and diverse housing choices and price points to support living choices for all stages of life.

Strategies	Time Frame Short term < 2 years Mid term 3-5 years Long term >5 years Ongoing	Responsibility Lead Entity & Involved Partners	Priority Level
Continue to work with the developers on adding new housing and mixed-use development for the south end of Town.	Short term	Lead - Town of Culver Partner - Private Developers	High
Explore entry-level/family housing incentives.	Short term	Lead - Town of Culver Partners - CRC, Culver Community Schools, Culver Academies, & ACPI	High
Preserve sound, existing housing through active code enforcement, preventative maintenance, and home improvement incentives and similar programs.	Ongoing	Lead - Town of Culver & Culver Plan Commission	High
Encourage the development of quality housing and support services for Culver's senior population.	Ongoing	Lead - Town of Culver & Culver Plan Commission	High
Recognize the importance of the second home market to the local economy, while simultaneously encouraging diversity in local housing options.	Ongoing	Lead - Town of Culver & Culver Plan Commission	High

Quality for People

Goal 2: Attract and retain Culver’s workforce.

Strategies	Time Frame Short term < 2 years Mid term 3-5 years Long term >5 years Ongoing	Responsibility Lead Entity & Involved Partners	Priority Level
Advocate to incorporate professional workspaces in a community center to support Culver’s workforce.	Mid term	Lead - Town of Culver Partners - Culver Visitor Center, CRC, Culver Community Schools, & Culver Academies	High
Partner with MCEDC and the North Central Indiana Small Business Development Center to determine an economically viable model to support Culver’s remote workforce.	Short term	Lead - Town of Culver Partners - MCEDC, North Central Indiana Small Business Development Center, & Develop Culver	High
Conduct public engagement for the second phase of the “Make Culver Home” Study to determine the actual/potential remote workspace needs of Culver’s full-time and part-time residents and how to obtain funding to meet these needs.	Short term	Lead - Town of Culver Partners - EnFocus, MCEDC, & Develop Culver	High
Explore the feasibility to repurpose historic buildings like the former bank building in downtown to add professional workspaces.	Short term	Lead - Town of Culver Partners - MCEDC & Develop Culver	High

Quality for People

Goal 3: Attract and retain a young and diverse demographic.

Strategies	Time Frame Short term < 2 years Mid term 3-5 years Long term >5 years Ongoing	Responsibility Lead Entity & Involved Partners	Priority Level
Create internship and mentorship programs to support talent attraction and retention efforts.	Mid term	Lead - Business Development Committee Partners - MCEDC, Town of Culver, ND LIFT Network, & EnFocus	Medium
Create a Culver Young Professionals Network.	Short term	Lead - Culver Crossroads Leadership Capacity Committee Partners - Leadership Marshall County, Town of Culver, Develop Culver, Culver Academies, Culver Community Schools, Culver Youth Club, & Cavs Club	High
Increase leadership capacity and professional development by engaging young professionals in community development initiatives.	Short term	Lead - Culver Young Professional Network Partners - Leadership Marshall County, Culver Crossroads Leadership Capacity Committee, Town of Culver, Develop Culver, Culver Academies, Culver Community Schools, Culver Youth Club, & Cavs Club	High
Explore opportunities and provide support for Culver's youth to serve in community leadership capacities.	Short term	Lead - Culver Young Professional Network Partners - Leadership Marshall County, Culver Crossroads Leadership Capacity Committee, Faith-Based Youth Groups, Non-Profit Orgs., Town of Culver, Develop Culver, Culver Academies, Culver Community Schools, Culver Youth Club, & Cavs Club	Medium

Infrastructure

Goal 1: Ensure the Town’s resources and plans will align with the goals and initiatives of the Destination2040 Culver Comprehensive Plan.

Strategies	Time Frame Short term < 2 years Mid term 3-5 years Long term >5 years Ongoing	Responsibility Lead Entity & Involved Partners	Priority Level
Determine the community’s natural and built resources in order to establish best practices for sustainable solutions, cost savings, and ways to share knowledge and resources across the town (between key organizations and stakeholders, including Culver Community Schools and Culver Academies).	Mid term	Lead - Stakeholders	Medium
Review and update Culver’s Zoning Ordinance to reflect the goals of this Comprehensive Plan, i.e. allowing diverse types of housing options, densities, and mixed-use in downtown and the “entertainment character area,” and allowing accessory structures and dwelling units, and a range of lot sizes.	Short term	Lead - Town Manager, Culver Plan Commission, BZA, & Town Council Partner - Planning Firm	High

Infrastructure

Goal 2: Maintain a comprehensive system of roads, trails, and sidewalks that increases and enhances local and regional mobility.

Strategies	Time Frame Short term < 2 years Mid term 3-5 years Long term >5 years Ongoing	Responsibility Lead Entity & Involved Partners	Priority Level
Ensure that funding and grant resources are allocated to the Town’s annual budget for roads and trails.	Ongoing	Lead - Town of Culver	High
Where possible, realign “S”-curves or offset intersections to enhance traffic flow and safety.	Long term	Lead - INDOT Partner - Town of Culver, Marshall County, & MACOG	Low
Create a comprehensive public pedestrian network, prioritizing improvements in areas surrounding retail areas and public facilities.			
Require appropriate pedestrian and bicycle amenities in both private and public development projects.			
Install a gateway feature including a visible, safe pedestrian crossing across Lake Shore Drive at Culver Park.			
Preserve the right-of-way necessary to implement improvements identified in this Comprehensive Plan and other regional transportation plans.			
Create a trail maintenance plan that ensures funding in the annual budget for trail maintenance.	Short term	Lead - Town of Culver Partners - Marshall County Park Board & Marshall County Crossroads Trails Committee	High
Create a community Adopt a Trail Program providing volunteer opportunities for residents to give back by helping maintain Culver’s trails.	Short term	Lead - Town of Culver	Low
Continue implementing the Culver and Marshall County’s Trails Master Plans by seeking grant opportunities and private contributions.	Ongoing	Lead - Town of Culver Partners - Marshall County Park Board & Marshall County Crossroads Trails Committee	High

Infrastructure

Goal 2: Maintain a comprehensive system of roads, trails, and sidewalks that increases and enhances local and regional mobility. (cont.)

Strategies	Time Frame Short term < 2 years Mid term 3-5 years Long term >5 years Ongoing	Responsibility Lead Entity & Involved Partners	Priority Level
Increase the safety of bicyclists and pedestrians using the streets around Lake Maxinkuckee by adding traffic-calming elements.	Long term	Lead - Town of Culver Partners - INDOT, Marshall County Park Board, & Marshall County Crossroads Trails Committee	High
Add public amenities on the trails such as lighting, benches, wayfinding signs, etc.	Long term	Lead - Town of Culver Partners - Marshall County Park Board & Marshall County Crossroads Trails Committee	High
Integrate activities or experiences like cultural art elements (i.e. public art) on the trails to commemorate Culver's history and culture to enhance users' experiences of Culver and increase the draw to destination areas.	Ongoing	Lead - Town of Culver Partners - Culver Visitor Center, Culver Park Dept., Marshall County Park Board, & Marshall County Crossroads Trails Committee	High
Improve marketing and communications about trail projects by highlighting the accomplishments, project status, and next steps to build local support and excitement.	Short term	Lead - Culver Visitor Center Partner - Town of Culver, Marshall County Park Board, & Marshall County Crossroads Trails Committee	High

Infrastructure

Goal 2: Maintain a comprehensive system of roads, trails, and sidewalks that increases and enhances local and regional mobility. (cont.)

Strategies	Time Frame Short term < 2 years Mid term 3-5 years Long term >5 years Ongoing	Responsibility Lead Entity & Involved Partners	Priority Level
<p>Create a current trail extension plan map and obtain the MACOG regional plan, and then obtain input from the team and the community to ensure broad engagement and support for it.</p> <ul style="list-style-type: none"> • Draw map in partnership with Culver Academies to ensure viability as a talent recruitment tool. • Draw map to address safety concerns of trail users, especially those with children. • Draw map in partnership with Culver Lake Maxinkuckee Visitors Center to ensure viability as a visitor attraction tool. 	Short term	<p>Lead – Town of Culver</p> <p>Partners - Culver Lake Maxinkuckee Visitors Center, Culver Academies, Marshall County Park Board, & Marshall County Crossroads Trails Committee</p>	High
<p>Explore the feasibility of a community trolley service to enhance accessibility around Culver.</p>	Short term	<p>Lead - Town of Culver</p> <p>Partners - Lake Maxinkuckee Association, MACOG, & Chamber</p>	Medium
<p>Partner with the County Council on Aging to explore the feasibility of expanding its services and make it more frequent to improve accessibility around Culver.</p>	Short term	<p>Lead - Town of Culver</p> <p>Partner - Marshall County Council on Aging & MACOG</p>	Medium

Infrastructure

Goal 3: Continue to provide trash service and improve the service.

Strategies	Time Frame Short term < 2 years Mid term 3-5 years Long term >5 years Ongoing	Responsibility Lead Entity & Involved Partners	Priority Level
Establish a new town-wide cleanup day process to ensure Culver residents and businesses are benefactors of the service.	Short term	Lead - Town of Culver	High
Research and implement sustainable practices related to trash services such as recycling programs and improved ways of dealing with solid waste.	Long term	Lead - Town of Culver Partner - Marshall County Solid Waste Management District	Medium
Review services offered to understand gaps or improvements such as how trash collection is handled in business districts, downtown, parks, etc.	Long term	Lead - Town of Culver Partner - Marshall County Solid Waste Management District	Medium

Infrastructure

Goal 4: Extend utility services to the Town boundaries.

Strategies	Time Frame Short term < 2 years Mid term 3-5 years Long term >5 years Ongoing	Responsibility Lead Entity & Involved Partners	Priority Level
Extend utilities to the south end of Town to meet the Town’s annexation obligation.	Short term	Lead - Town of Culver	High
Coordinate with Marshall County Planning to expand the town’s 2-mile zoning boundary to accommodate future growth.	Short term	Lead - Town of Culver & Marshall County Planning	High
Determine future growth areas where utilities and infrastructure may be needed to plan for future growth.	Long term	Lead - Town of Culver Partners - Culver Plan Commission & CRC	Medium
Conduct a Master Utility Study to determine the Town’s Utilities Department capacity and maintenance needs for the next 10 years.	Short term	Lead - Town of Culver	High
Review neighboring sewer conservancy districts in the Town’s utilities service area to ensure quality sewer service to those customers.	Mid term	Lead - Town of Culver	High
Require developers to assist in funding infrastructure improvements necessary to accommodate new development.	Ongoing	Lead - Town of Culver & Culver Plan Commission	High
Create a utility/infrastructure resource group among Culver Academies, Culver Community Schools, the Town, and stakeholders to bring more collaborative solutions to Culver’s overall infrastructure.	Mid term	Lead - Stakeholders	Medium

Infrastructure

Goal 5: Maintain Culver’s quality of standard for 24/7 emergency services coverage.

Strategies	Time Frame Short term < 2 years Mid term 3-5 years Long term >5 years Ongoing	Responsibility Lead Entity & Involved Partners	Priority Level
Create an attraction and retention plan to bring workforce to emergency services in Culver’s Police, Fire, and EMS Departments.	Short term	Lead - Town of Culver	High
Assess Culver’s and the County’s needs to determine if there is potential to collaborate to meet the needs of emergency services.	Short term	Lead - Town of Culver & Marshall County	High
Create an emergency services maintenance plan that inventories assets, equipment, and projects long-term costs and needs.	Short term	Lead - Town of Culver	High
Create a new Town Hall and Emergency Services Center to enable the Town to provide high-quality services in a more efficient, modern facility that has high-quality technology, conference room space, and ample storage for conducting daily operations.	Mid term	Lead - Town of Culver	High

Infrastructure

Goal 6: Expand high-speed internet service to residents and businesses.

Strategies	Time Frame Short term < 2 years Mid term 3-5 years Long term >5 years Ongoing	Responsibility Lead Entity & Involved Partners	Priority Level
Enhance the awareness and communication of the Surf Broadband project to residents and businesses.	Short term	Lead - Town of Culver & CRC	High

Infrastructure

Goal 7: Explore alternative energy sources.

Strategies	Time Frame Short term < 2 years Mid term 3-5 years Long term >5 years Ongoing	Responsibility Lead Entity & Involved Partners	Priority Level
Form an alternative energy resources task force to study and understand energy needs for Culver, sustainability issues and potential solutions, and other related topics.	Short term	Lead - Town of Culver & Culver Crossroads	High

Business Development & Support

Goal 1: Conduct a gap analysis.

Strategies	Time Frame Short term < 2 years Mid term 3-5 years Long term >5 years Ongoing	Responsibility Lead Entity & Involved Partners	Priority Level
Work with Develop Culver to determine gaps in Culver's retail mix.	Short term	Lead - MCEDC Partner - Develop Culver	Medium
Use ESRI to determine retail potential within a 20-minute radius of Culver to support a year-round retail market.	Short term	Lead - MCEDC Partner - North Central Indiana Small Business Development Center	High
Survey the current business community to determine gaps and areas that need improvements.	Short term	Lead - MCEDC Partner - North Central Indiana Small Business Development Center	High

Business Development & Support

Goal 2: Increase support for entrepreneurs and local business owners.

Strategies	Time Frame Short term < 2 years Mid term 3-5 years Long term >5 years Ongoing	Responsibility Lead Entity & Involved Partners	Priority Level
Continue to sponsor and schedule community workshops with the North Central Indiana Small Business Development Center or like organizations.	Ongoing	Lead - MCEDC Partner - North Central Indiana Small Business Development Center	High
Partner with MCEDC and SBERP to develop a Marshall County entrepreneurship program.	Ongoing	Lead - MCEDC Partners - SBERP & Town of Culver	Medium
Examine the need to establish an e-hub program and/or a shared workspace program.	Ongoing	Lead - Business Development Committee Partners - MCEDC, Culver Visitor Center, Develop Culver, CRC, & Town of Culver	High
Identify sustainable funding options to construct the space for the e-hub and/or shared workspace program and the managing entity of the space.	Ongoing	Lead - Business Development Committee Partners - MCEDC, Culver Visitor Center, Develop Culver, CRC, & Town of Culver	High

Business Development & Support

Goal 2: Increase support for entrepreneurs and local business owners. (cont.)

Strategies	Time Frame Short term < 2 years Mid term 3-5 years Long term >5 years Ongoing	Responsibility Lead Entity & Involved Partners	Priority Level
<p>Develop a business strategy guide for potential new business owners and entrepreneurs who ask about starting a business in Culver, including:</p> <ul style="list-style-type: none"> The realities businesses face in Culver’s unique economy. Resources available (as defined by all of the above groups), including Town programs through CRC (façade), MCEDC’s micro-loan program, and any others we have yet to create. Contractors available and their contact information. 	Mid term & Ongoing	<p>Lead - Business Development Committee</p> <p>Partners - MCEDC, Culver Visitor Center, Develop Culver, CRC, & Town of Culver</p>	High
<p>Establish a mentorship program as a resource to business owners starting a new business, understanding how businesses in Culver thrive or survive, and so on.</p>	Mid term & Ongoing	<p>Lead - Business Development Committee</p> <p>Partners - MCEDC, Culver Visitor Center, Develop Culver, CRC, & Town of Culver</p>	Medium
<p>Define cost-saving measures that would aid small businesses, such as ways to lower energy costs.</p>	Short term	<p>Lead - Business Development Committee</p> <p>Partners - MCEDC, Culver Visitor Center, Develop Culver, CRC, & Town of Culver</p>	High
<p>Attract seasonal shopping and dining establishments.</p>	Ongoing	<p>Lead - Business Development Committee</p> <p>Partners - MCEDC, Town of Culver, & Culver Chamber</p>	High
<p>Create a winter square area to draw more foot traffic to support retail businesses year-round in Culver.</p>	Short term	<p>Lead - Town of Culver</p> <p>Partners - Develop Culver, Culver Visitor Center, & Culver Chamber</p>	Medium

Business Development & Support

Goal 3: Attract and retain commercial and industrial businesses.

Strategies	Time Frame Short term < 2 years Mid term 3-5 years Long term >5 years Ongoing	Responsibility Lead Entity & Involved Partners	Priority Level
Increase retail businesses in Culver by creating a “tester/pop-up” workspace in an empty storefront (one starter candidate is the Farmers’ Market).	Ongoing	Lead - Business Development Committee Partners - MCEDC, Culver Visitor Center, Develop Culver, CRC, & Town of Culver	High
Work with MCEDC and SBERP to create a list of available sites for development, to identify targeted industry sectors, to create a marketing strategy, and to prepare an incentives package to offer for business development and recruitment.	Short term	Lead - Business Development Committee Partners - MCEDC, SBERP, Culver Visitor Center, Develop Culver, CRC, & Town of Culver	High
Consistently survey existing businesses and industries to determine their needs to support expansion efforts.	Ongoing	Lead - Business Development Committee Partners - MCEDC, Culver Visitor Center, Develop Culver, CRC, & Town of Culver	High
Identify potential sources of workforce and create a plan for attracting people from those sources.	Short term	Lead - Business Development Committee Partners - MCEDC, Culver Visitor Center, Develop Culver, CRC, & Town of Culver	Medium



B

APPENDIX - SECOND PUBLIC SURVEY ON TOP PRIORITIES

As noted in Chapter 4, the Town of Culver and the Culver Crossroads planning team established a Action Program (Appendix A), and then solicited feedback from the public about the goals and strategies listed in the Plan in the form of a second survey. The team conducted engagement activities in person and through an online forum, where participants had the opportunity to review the goals and strategies and select what they prioritized among them. In addition, participants were offered a form that allowed them to anonymously give additional feedback about the goals and strategies as well as the Future Development Character Map in Chapter 3. A total of approximately 167 participants cast votes and/or gave feedback. This feedback will allow the Culver Crossroads planning team to organize their work around the priorities residents selected through this feedback process. This appendix builds on the top priorities feedback presented in Chapter 4 and presents the additional feedback received.

TOP PRIORITIES FOR THE CORE VALUES FEEDBACK

The following sections outline the feedback the planning team received as the top priorities for each of the core values covered in the Priority Action Plan.

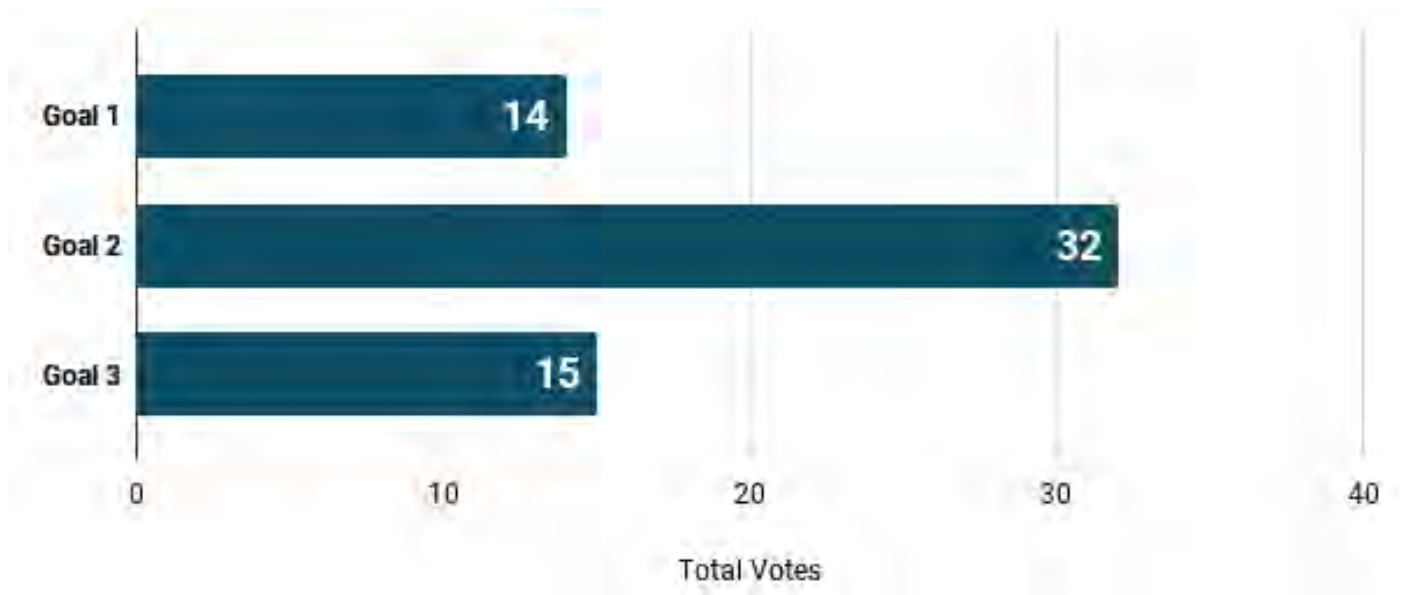
Culver as a Destination

Goals

Goal 1: Increase and improve marketing and communication initiatives to promote Culver as a year-round destination.

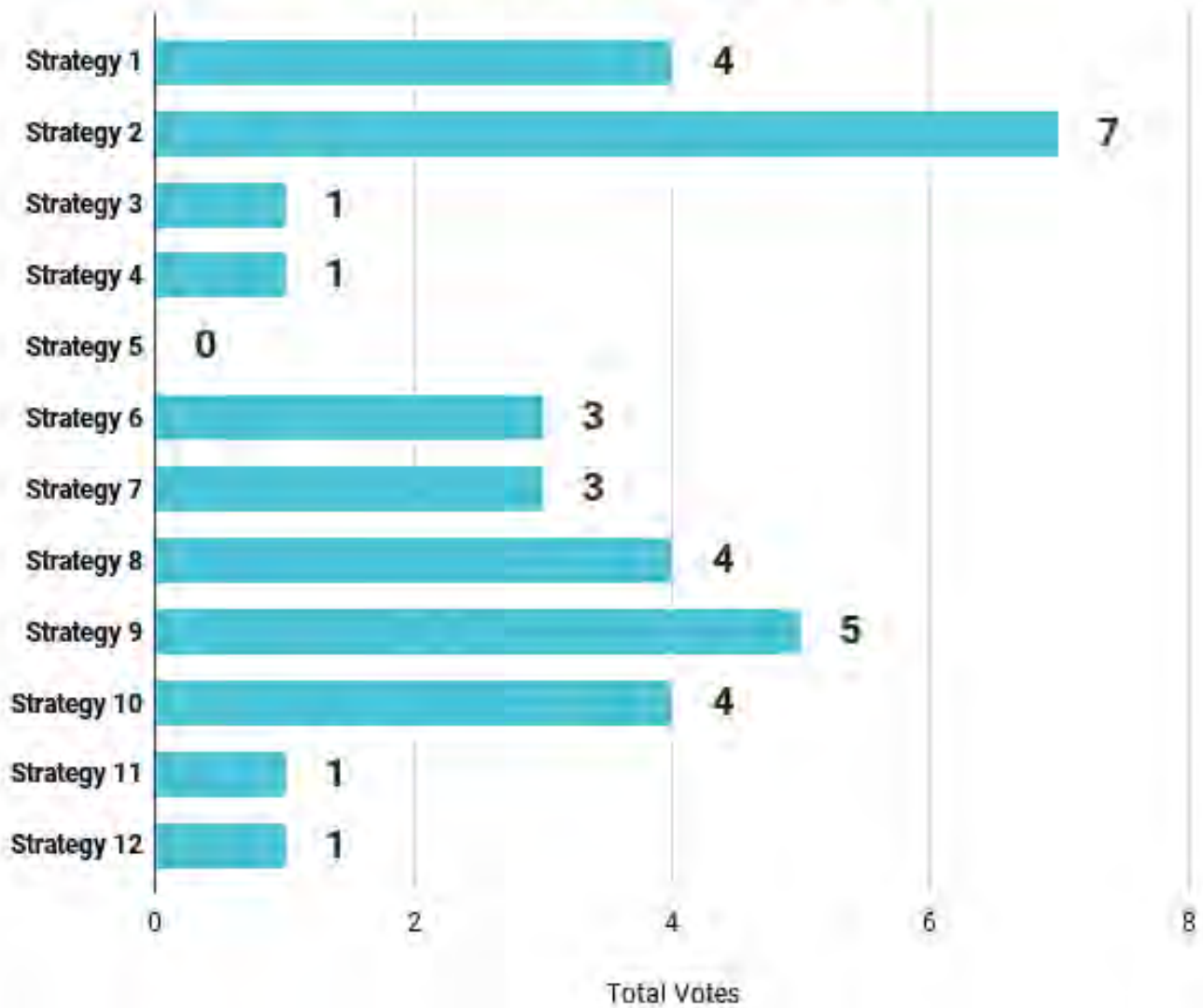
Goal 2: Increase the number of quality town-wide events to make Culver a year-round destination.

Goal 3: Increase lodging options for visitors.

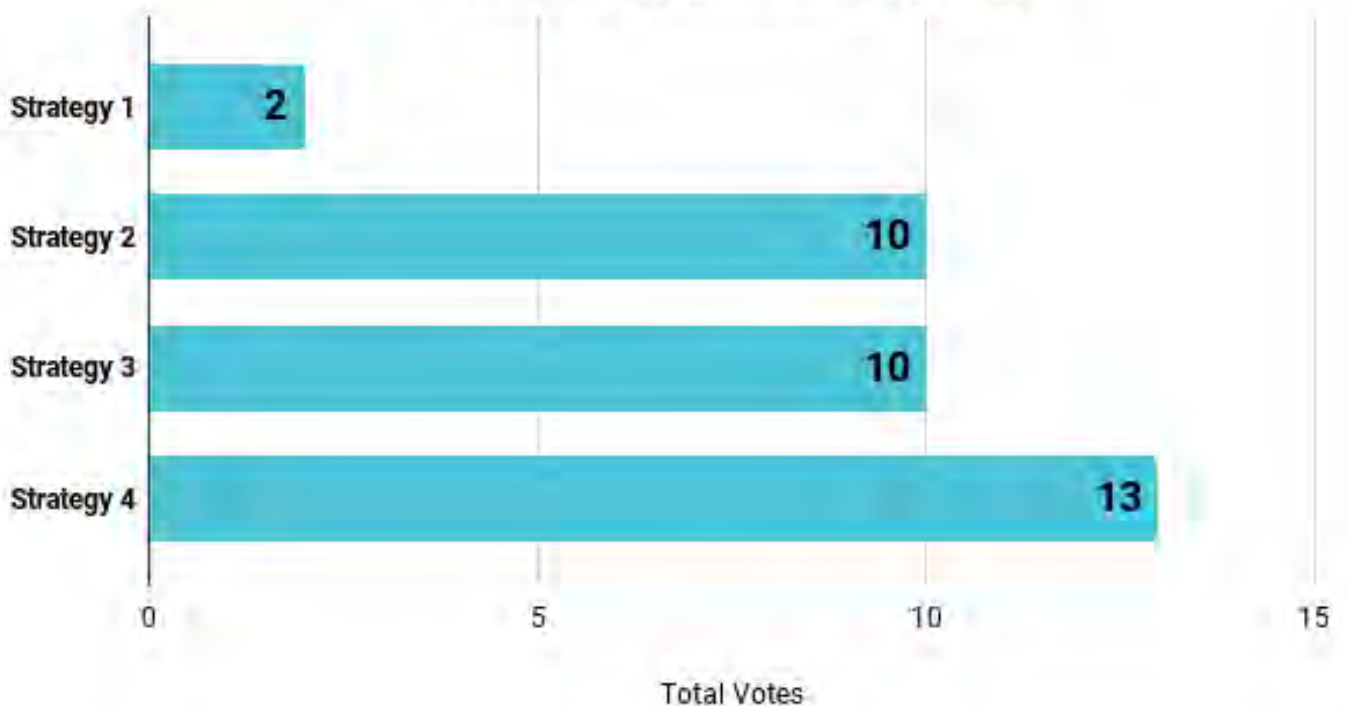


Strategies

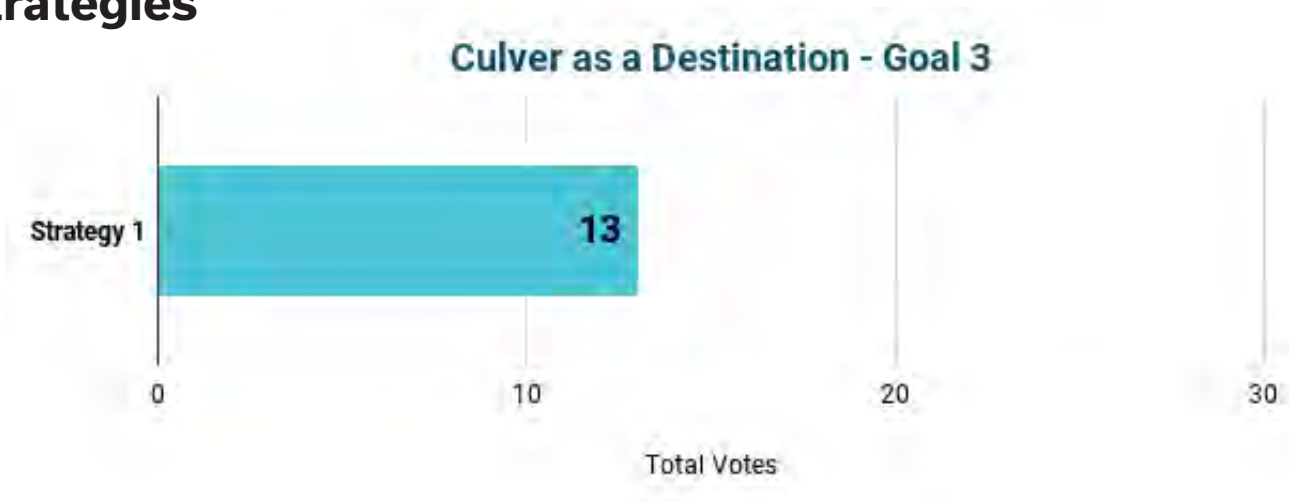
Culver as a Destination - Goal 1



Culver as a Destination - Goal 2



Strategies



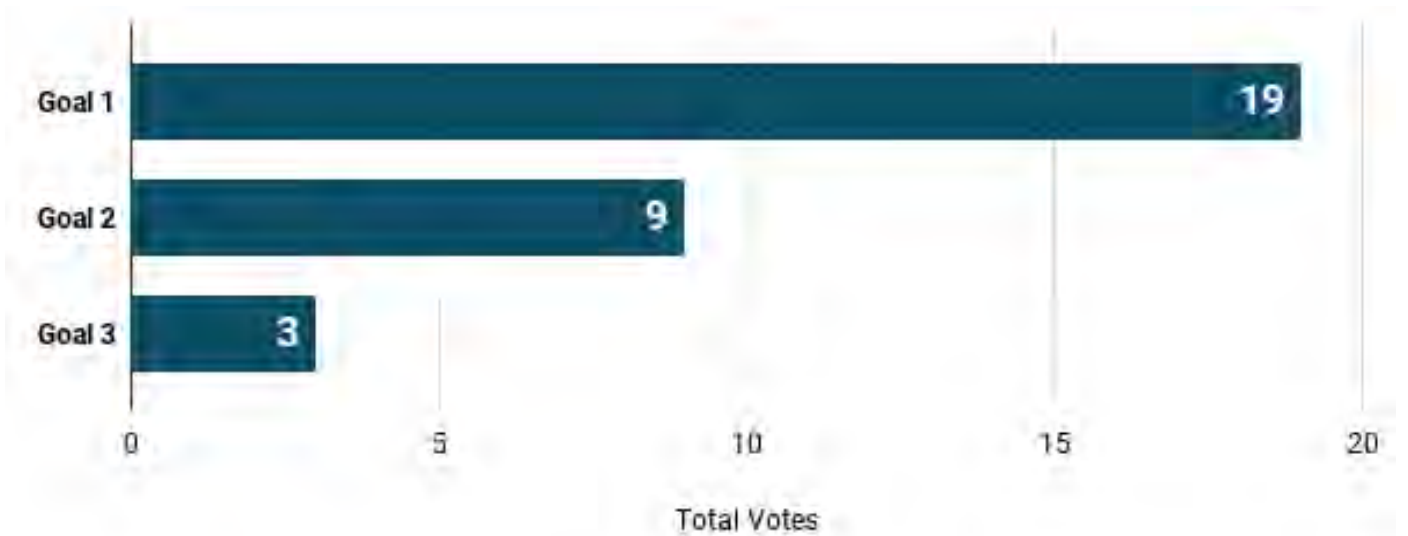
Arts & Culture

Goals

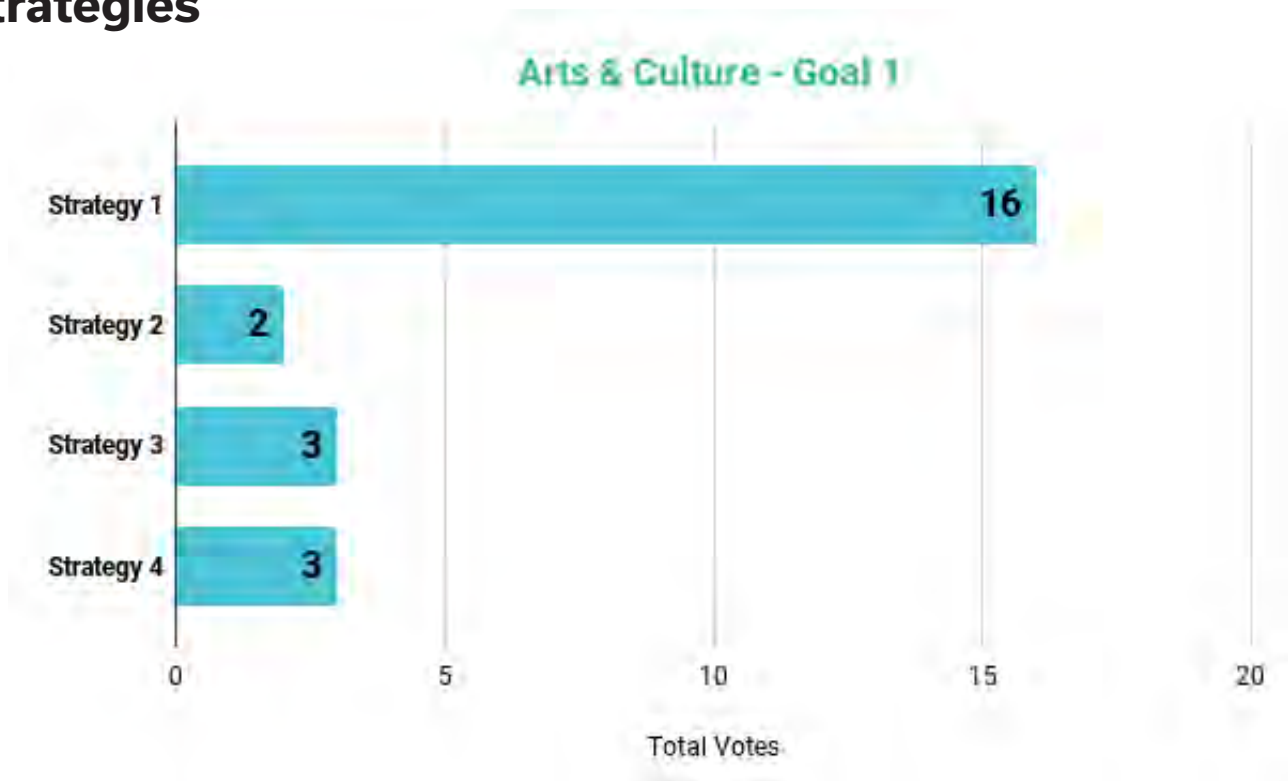
Goal 1: Create a cultural art center to foster a collaborative learning environment for artists to gather, work, and teach, and build support to host art-related events, visual art and music performances, and training programs.

Goal 2: Make Culver known as an arts community by integrating art into what residents and visitors experience.

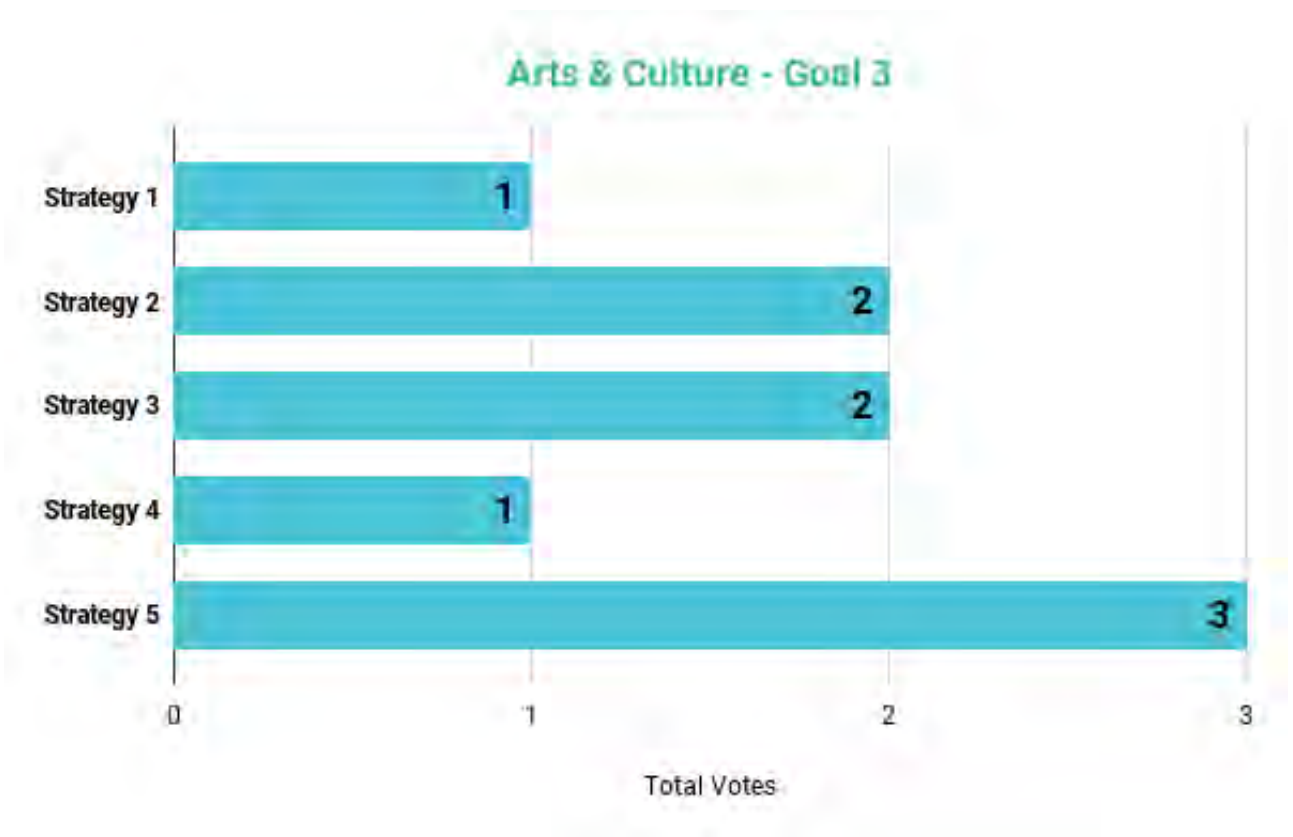
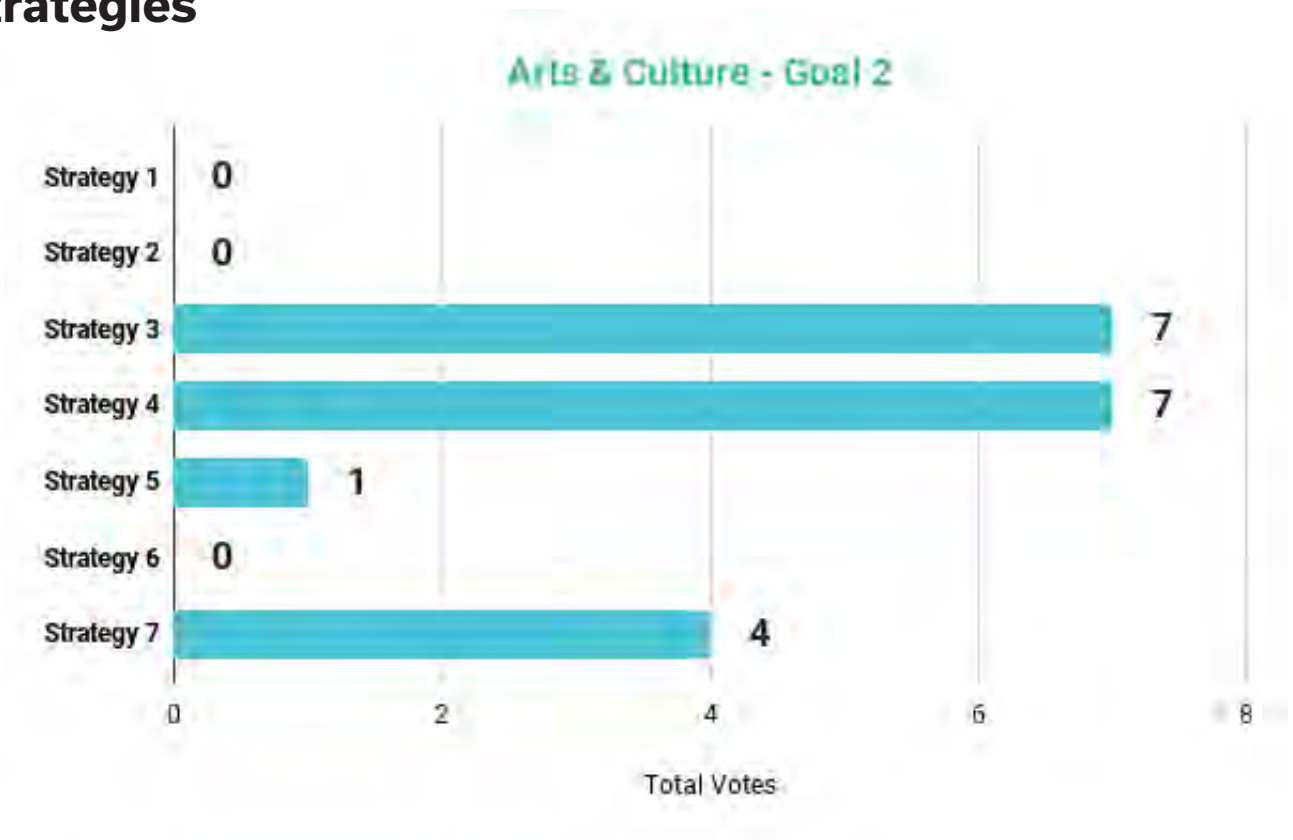
Goal 3: Improve access to communications of the arts to strengthen the connections between local and regional partners.



Strategies



Strategies



Quality of Place

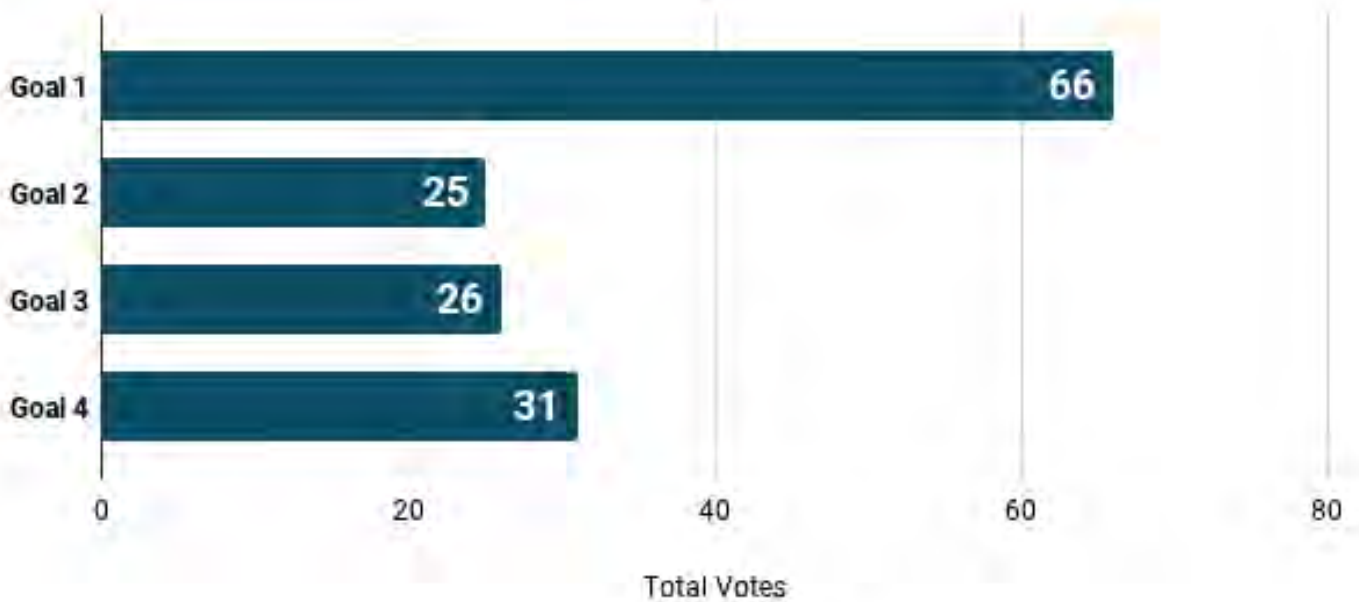
Goals

Goal 1: Clean up blighted properties, underdeveloped properties, and underutilized properties and spaces.

Goal 2: Increase park and recreational amenities.

Goal 3: Improve or enhance natural resources such as Lake Maxinkuckee that contribute to Culver's quality-of-place initiatives.

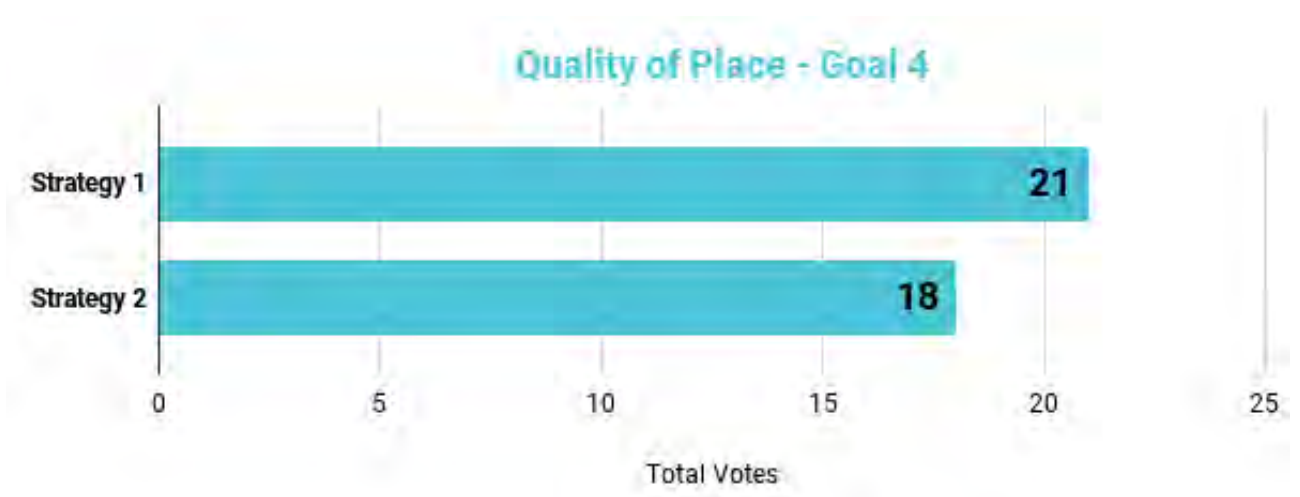
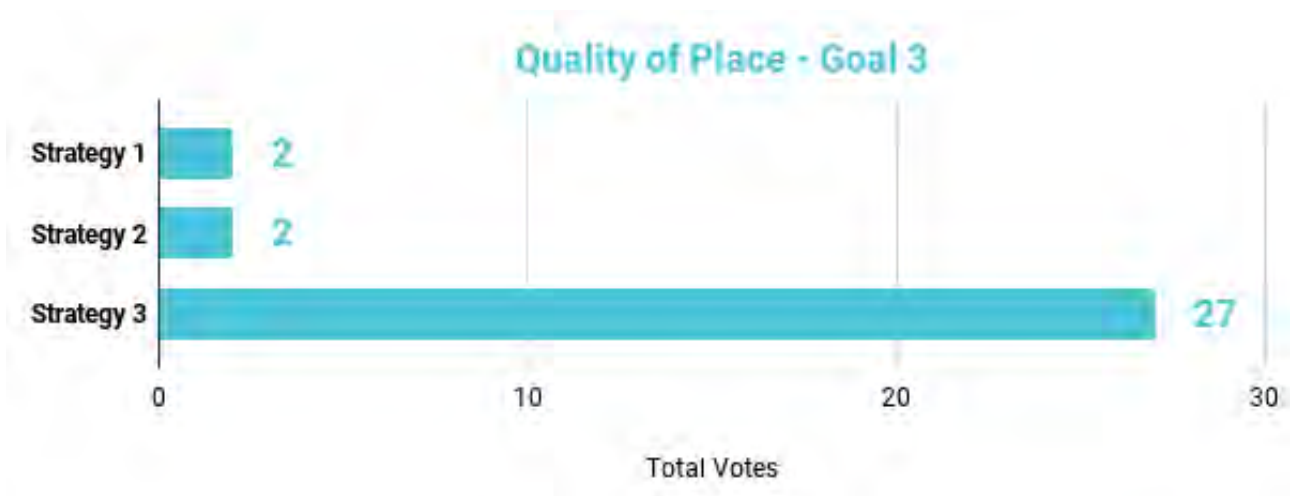
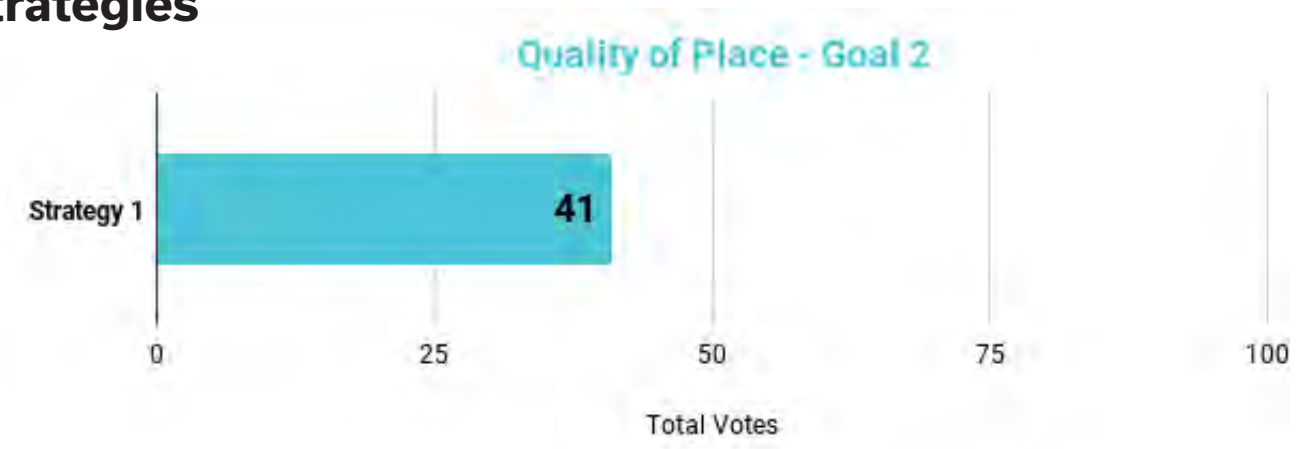
Goal 4: Increase access to quality health care options.



Strategies



Strategies



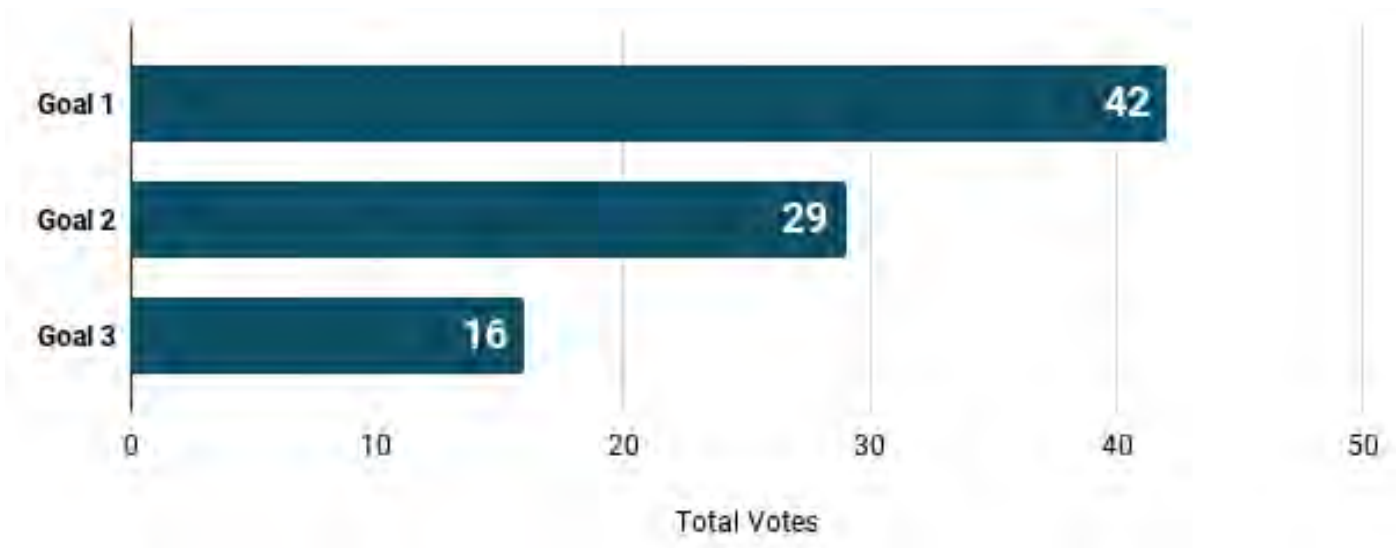
Quality for People

Goals

Goal 1: Offer attractive and diverse housing choices and price points to support living choices for all stages of life.

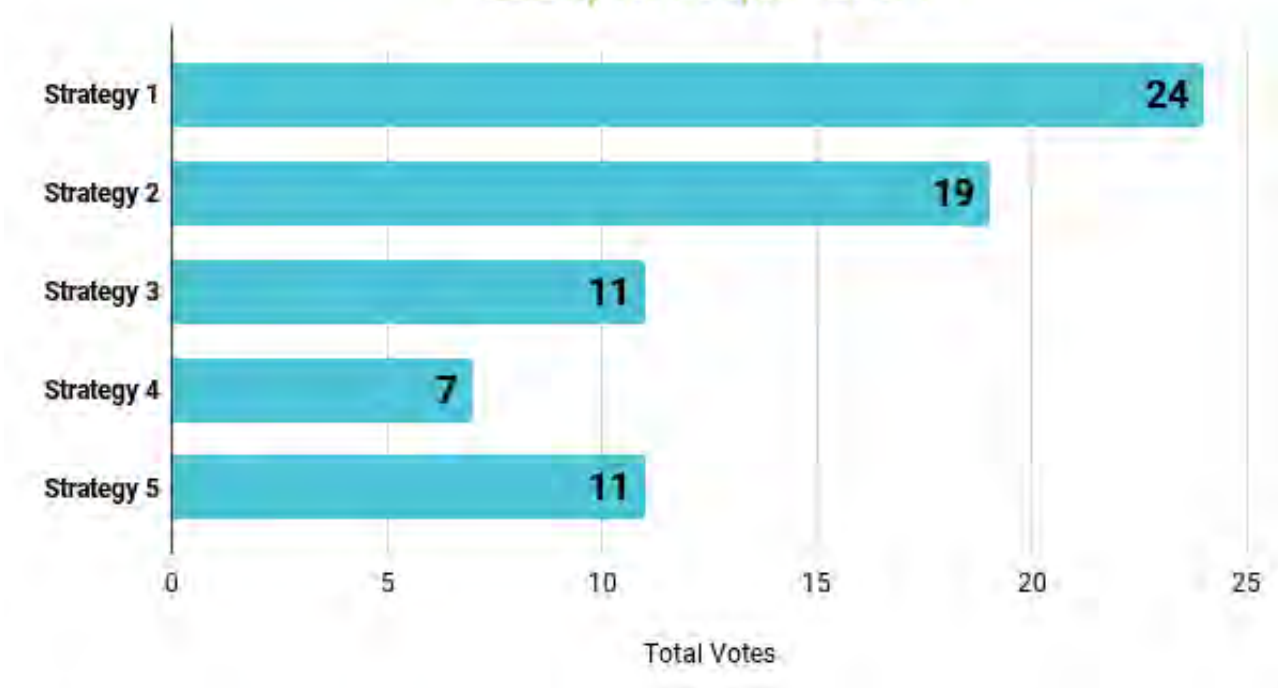
Goal 2: Attract and retain Culver's workforce.

Goal 3: Attract and retain a young and diverse demographic.

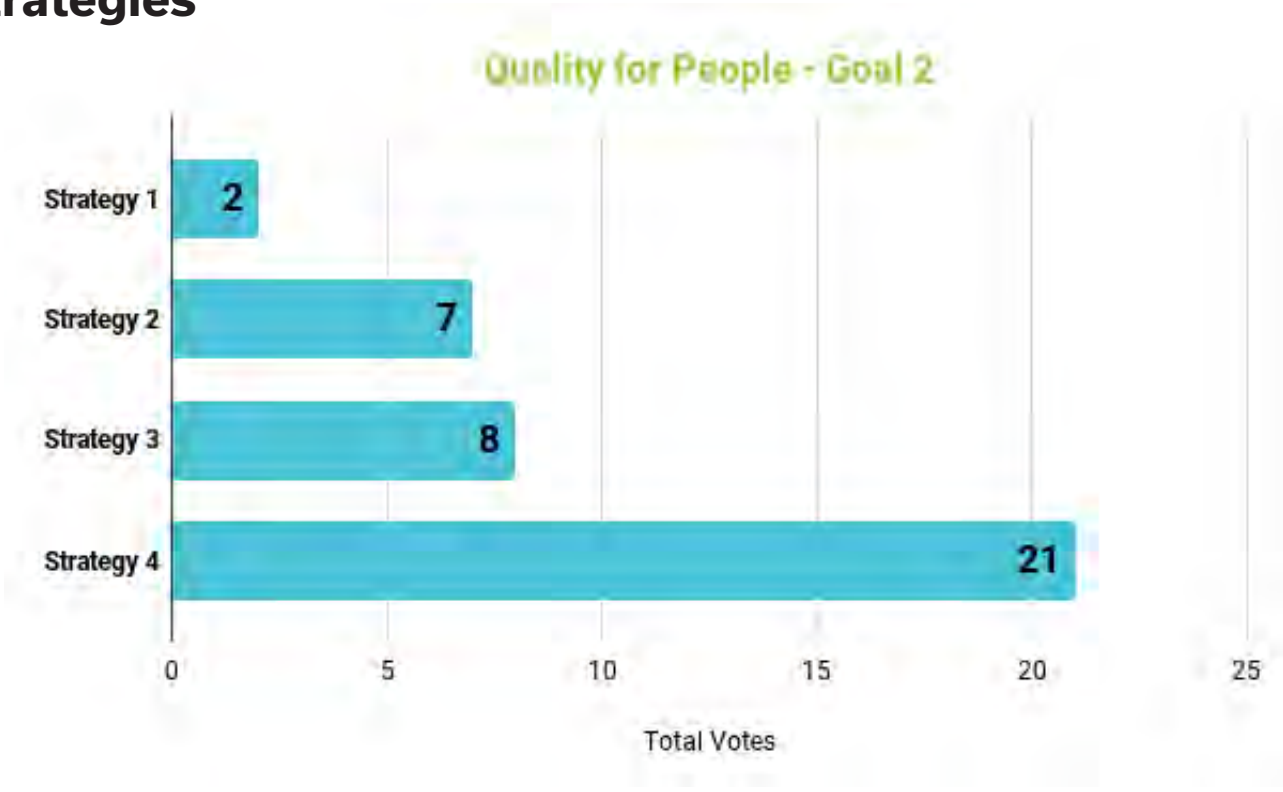


Strategies

Quality for People - Goal 1



Strategies



Infrastructure

Goals

Goal 1: Ensure the Town's resources and plans will align with the goals and initiatives of the Destination2040 Culver Comprehensive Plan.

Goal 2: Maintain a comprehensive system of roads, trails, and sidewalks that increases and enhances local and regional mobility.

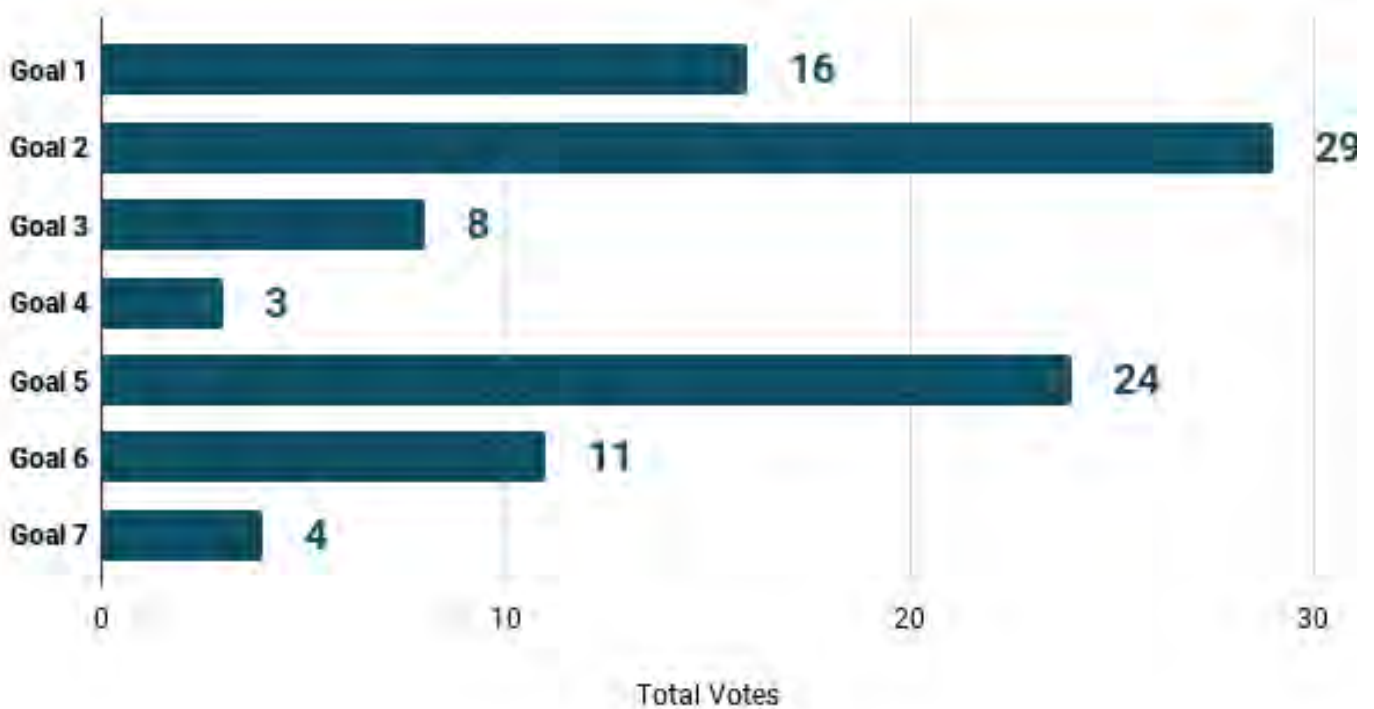
Goal 3: Continue to provide trash service and improve the service.

Goal 4: Extend utility services to the Town boundaries.

Goal 5: Maintain Culver's quality of standard for 24/7 emergency services coverage.

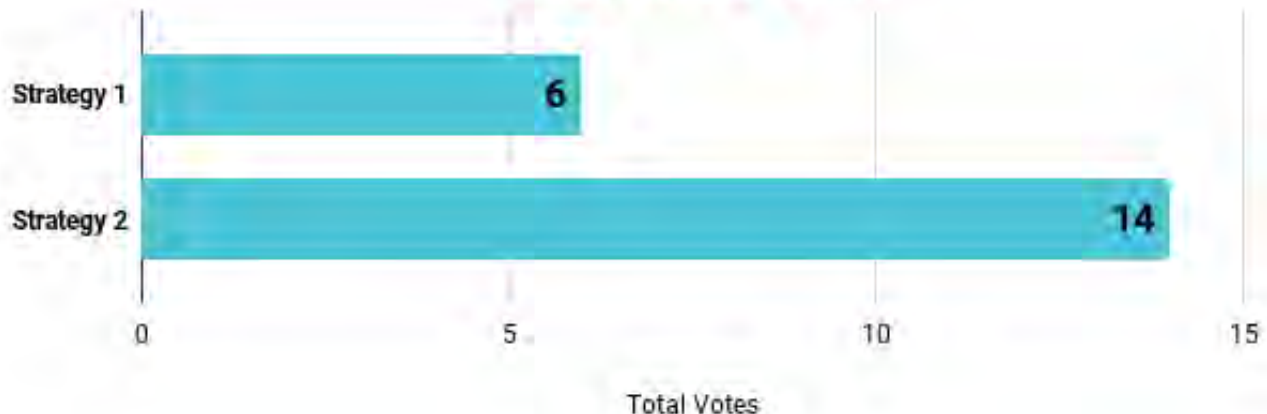
Goal 6: Expand high-speed internet service to residents and businesses.

Goal 7: Explore alternative energy sources.



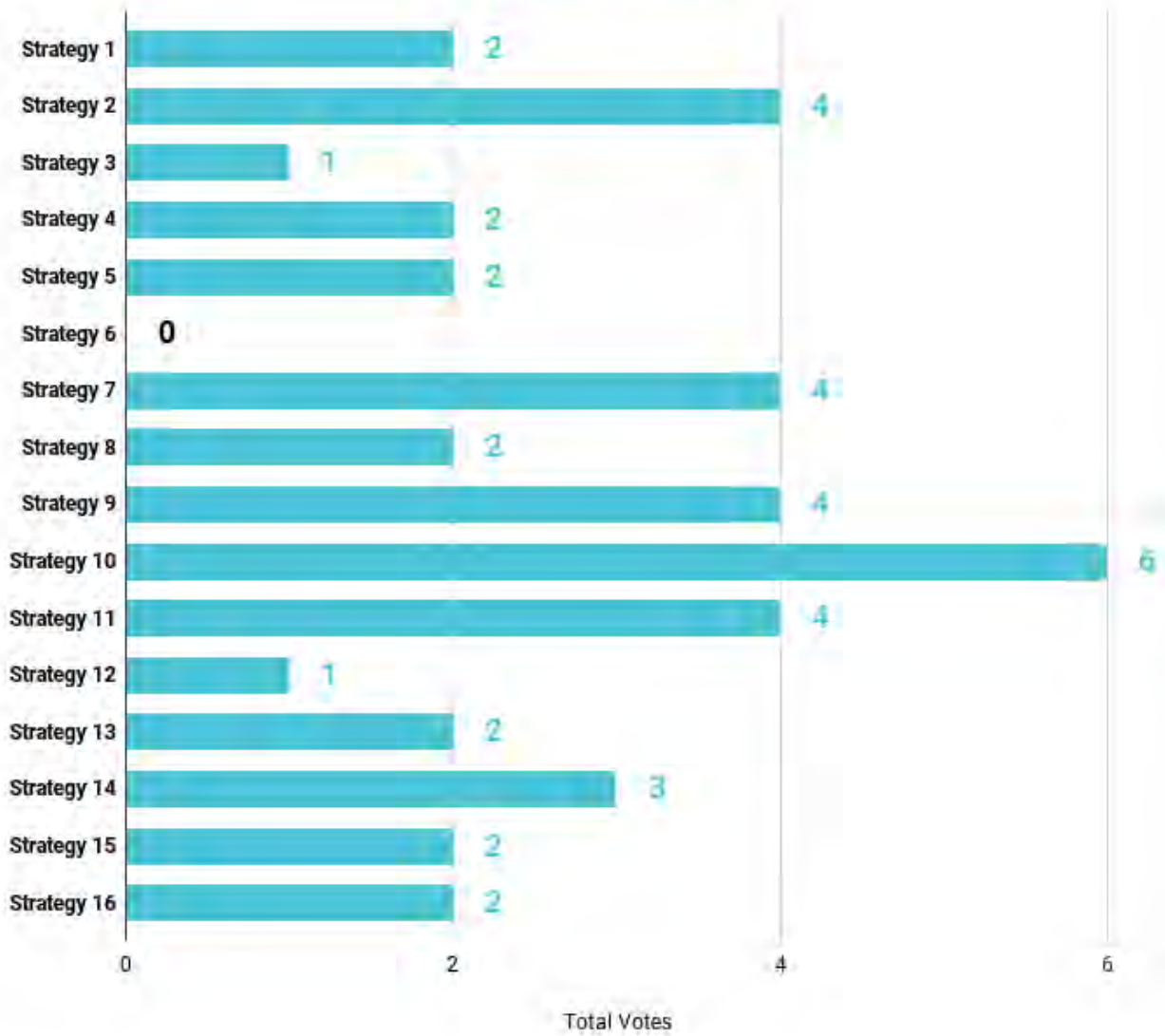
Strategies

Infrastructure - Goal 1

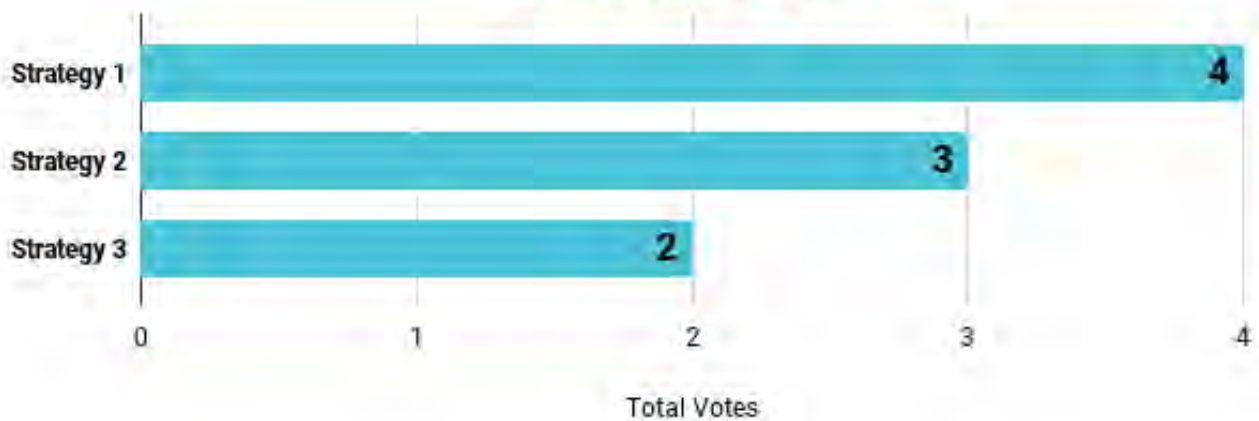


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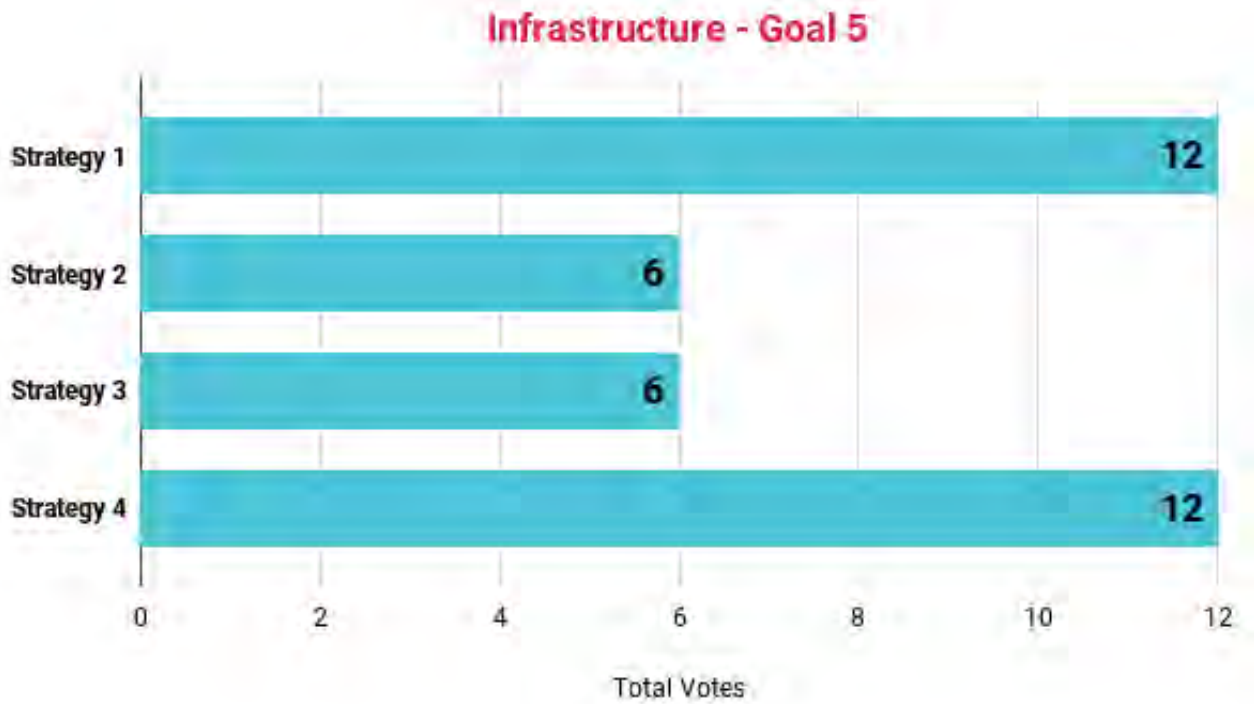
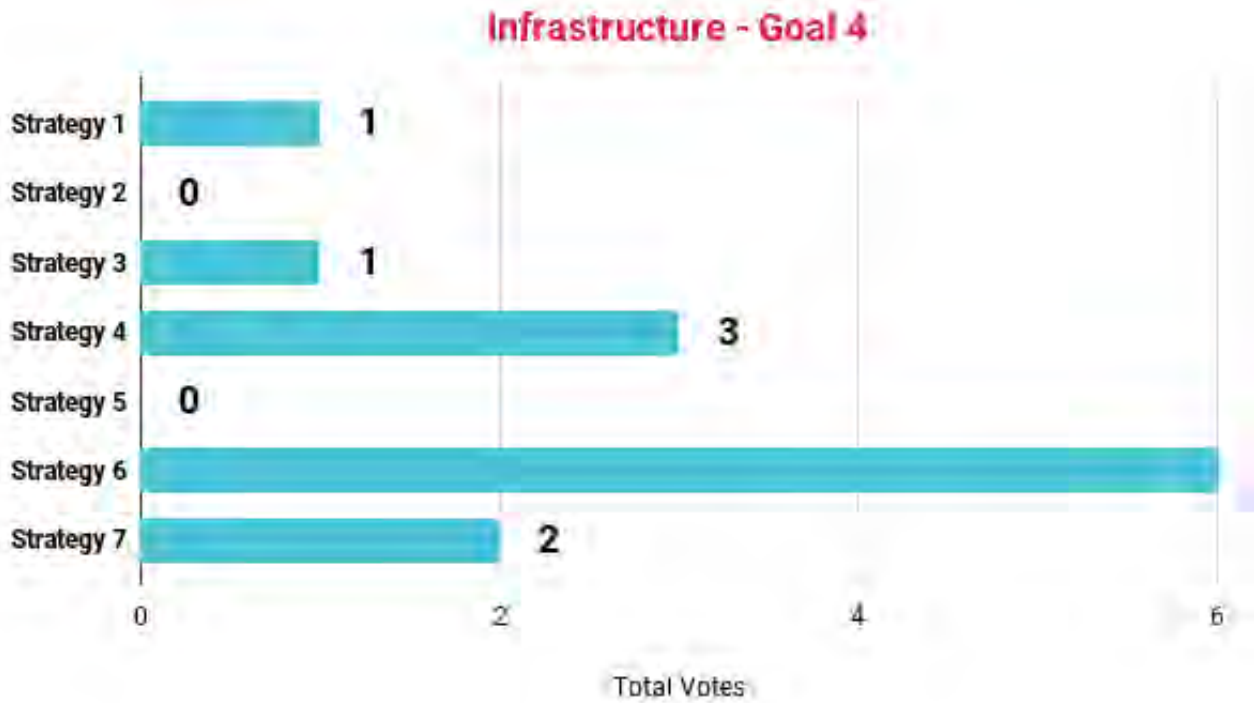
Infrastructure - Goal 2



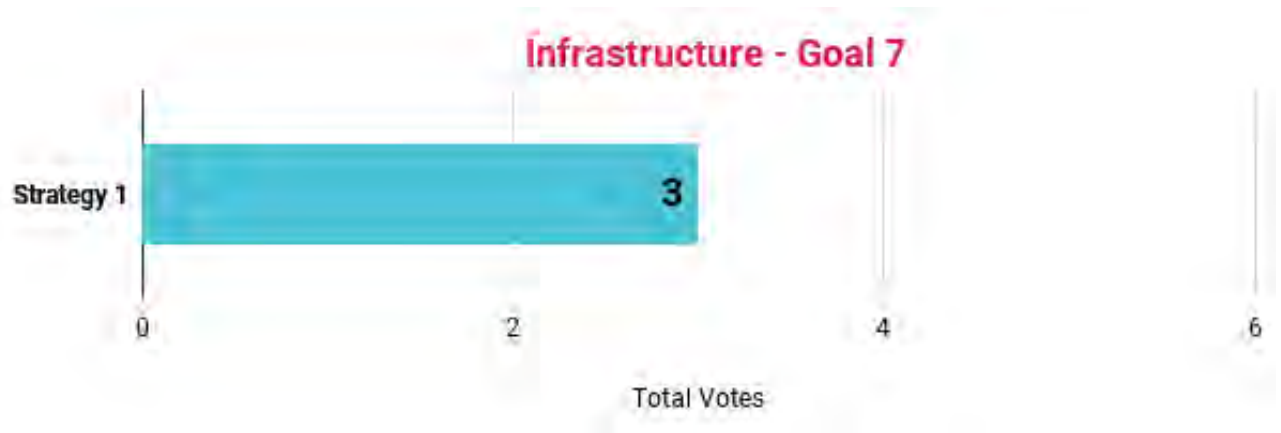
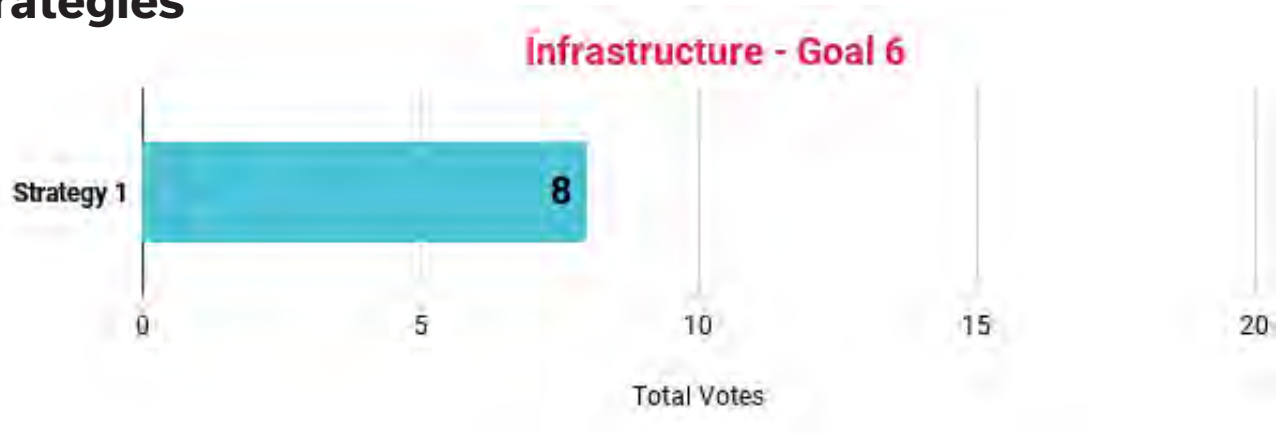
Infrastructure - Goal 3



Strategies



Strategies



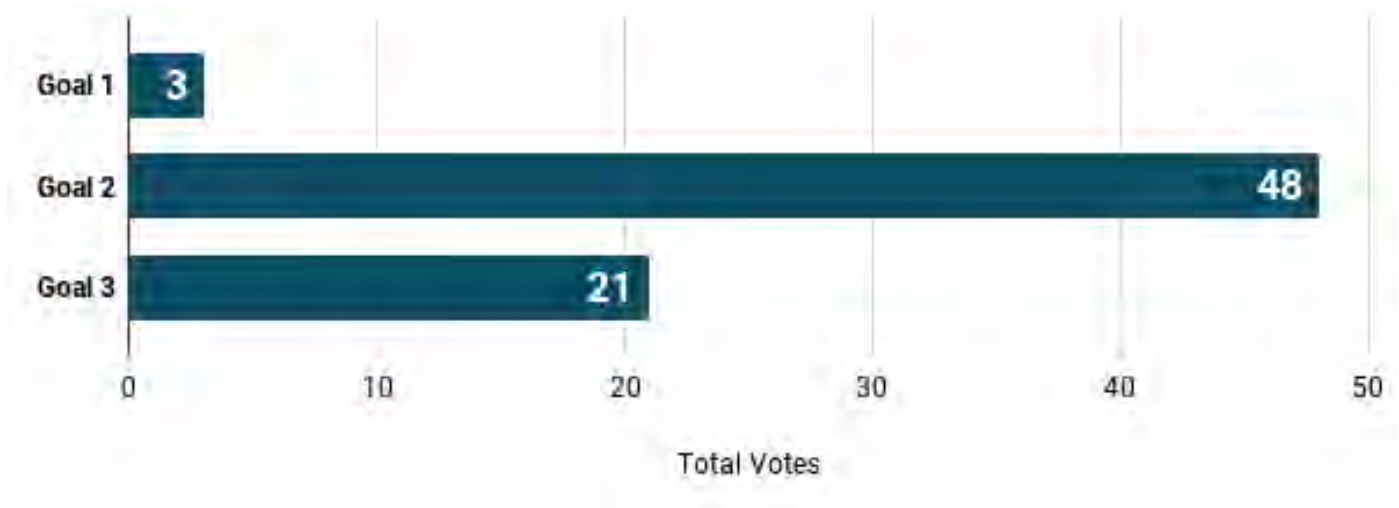
Business Development & Support

Goals

Goal 1: Conduct a gap analysis.

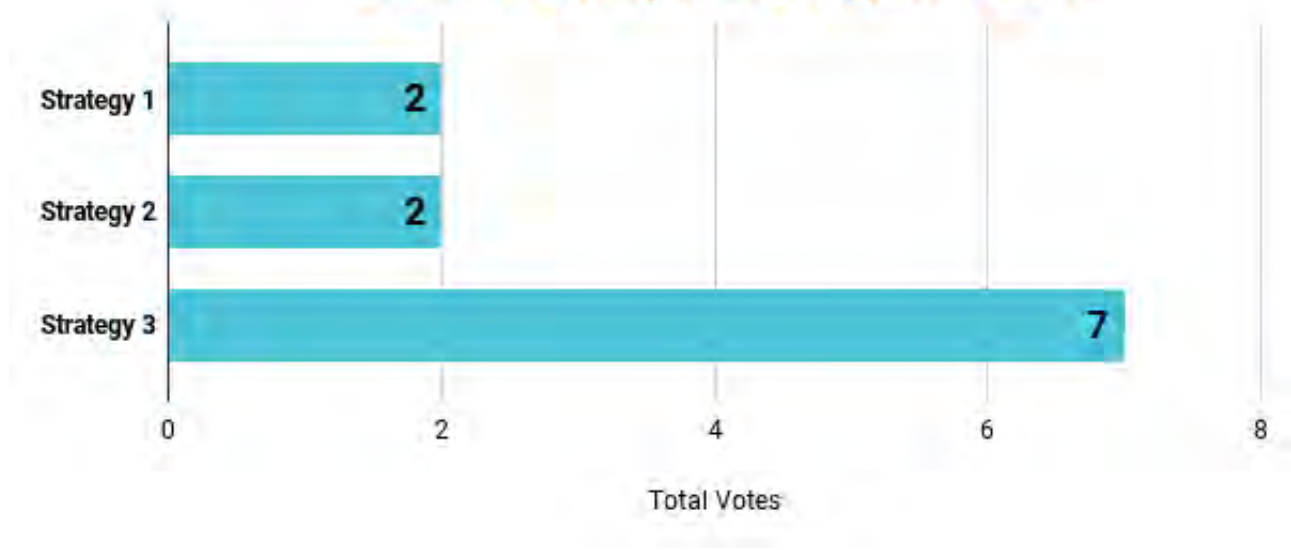
Goal 2: Increase support for entrepreneurs and local business owners.

Goal 3: Attract and retain commercial and industrial businesses.

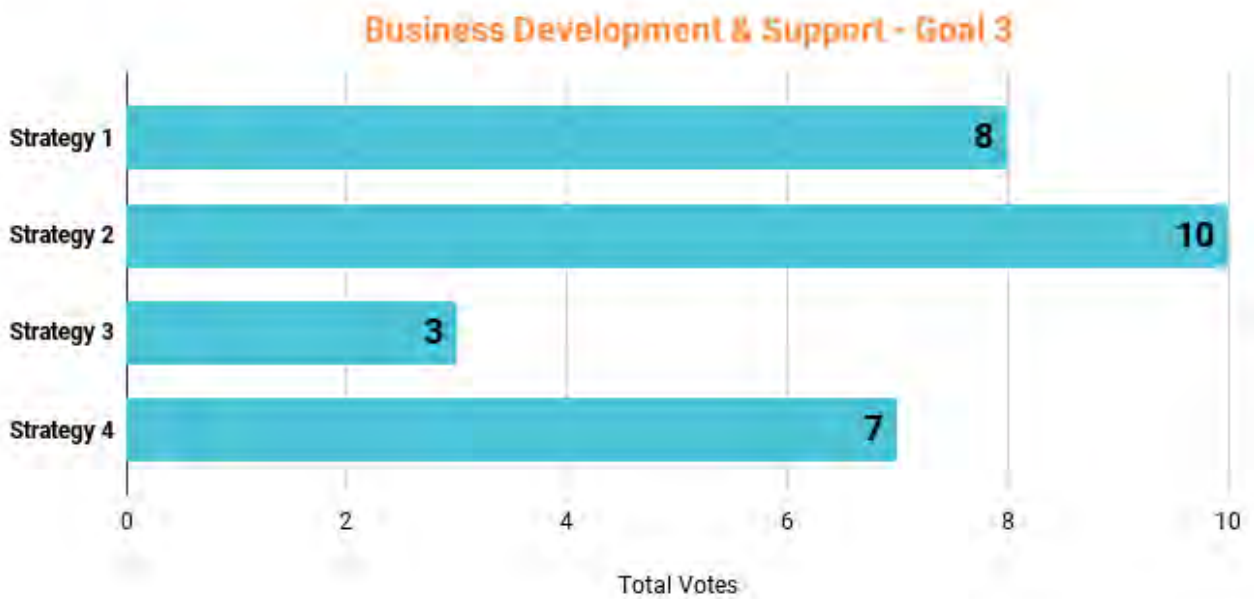
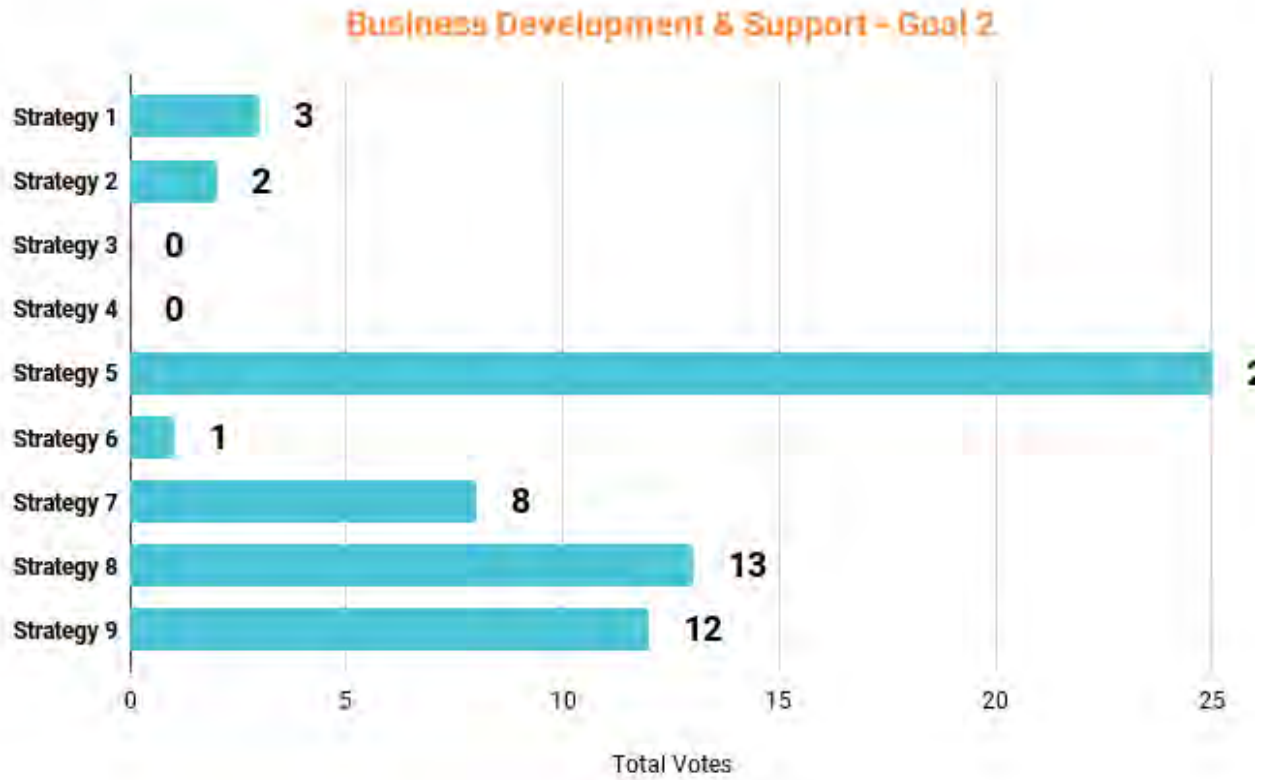


Strategies

Business Development & Support - Goal 1



Strategies



Top Goals

In recent community engagement efforts, a total of 257 votes were cast by approximately 167 people. Below is a list of goals that received significant support, each with 20 or more votes (except for Goal 1 in Arts & Culture, which had 19 votes but was included to represent all values).

Culver as a Destination

- Goal 2: Increase the number of quality town-wide events to make Culver a year-round destination. (32 votes)

Arts & Culture

- Goal 1: Create a cultural art center to foster a collaborative learning environment for artists to gather, work, and teach, and build support to host art-related events, visual art and music performances, and training programs. (19 votes)

Quality of Place

- Goal 1: Clean up blighted properties, underdeveloped properties, and underutilized properties and spaces. (66 votes)
- Goal 4: Increase access to quality health care options. (31 votes)
- Goal 3: Improve or enhance natural resources such as Lake Maxinkuckee that contribute to Culver's quality-of-place initiatives. (26 votes)
- Goal 2: Increase park and recreational amenities. (25 votes)

Quality for People

- Goal 1: Offer attractive and diverse housing choices and price points to support living choices for all stages of life. (42 votes)
- Goal 2: Attract and retain Culver's workforce. (29 votes)

Infrastructure

- Goal 2: Maintain a comprehensive system of roads, trails, and sidewalks that increases and enhances local and regional mobility. (29 votes)
- Goal 5: Maintain Culver's quality of standard for 24/7 emergency services coverage. (24 votes)

Business Development and Support

- Goal 2: Increase support for entrepreneurs and local business owners. (48 votes)
- Goal 3: Attract and retain commercial and industrial businesses. (21 votes)

FEEDBACK FORM IDEAS

The following sections list the ideas received via the feedback form some participants filled out at public engagement events or online. These have been presented in subject matter categories for ease of review.

Community Enhancement and Infrastructure

- More bike racks and dog bag stations are needed.
- Create additional winter play spaces for young children.
- Consider a movie theater and support for local businesses.
- Clean up abandoned properties and maintain downtown.
- Improve sidewalks, curb/gutter, and infrastructure.
- Develop a dog park and community center.

Local Business Support

- Emphasize support for local businesses, especially along Main St/ Lake Shore Drive.
- Encourage downtown businesses and events.
- Focus on economic development and attracting businesses.

Housing and Real Estate

- Address housing needs for all stages of life.
- Affordability of homes and starter homes is crucial.
- Prioritize housing along with job opportunities.

Prioritization and Strategic Planning

- Prioritize goals to ensure comprehensive growth.
- Sequence goals strategically to allocate resources effectively.
- Be cautious of rapid growth and consider managing (or reimagining) current infrastructure.

Environment and Lake Preservation

- Prioritize Lake Max and Tippy River watershed preservation.
- Keep the lake clean and ensure responsible growth.
- Prioritize environmental concerns are essential for the town's future.

Transportation and Connectivity

- Develop public transportation options, both on land and by boat.
- Consider a range of transportation methods for better access to the town (from around the lake).

Cultural and Recreational Facilities

- Supports efforts for a Cultural Arts Center.
- Propose ideas for a Community Center, athletic club, and wellness center.
- Coordinate acts and schedules for cultural and entertainment events between Culver Community/ Academy Schools, and the community.

Balanced Growth and Tourism

- Balance growth with maintaining the town's small and quaint feel.
- Manage growth while addressing deficiencies in housing and workforce.

Diversity of Amenities

- Encourage diverse amenities, including a hotel for visitors.
- Promote a range of options beyond camping for tourists.

FUTURE DEVELOPMENT CHARACTER MAP FEEDBACK

Though a small percentage of participants had feedback regarding the Future Development Map and the character areas described, the following collates that feedback into categories.

Conservation of Open Space Considerations

- Appreciation for the size of conservation neighborhoods and open spaces.
- Encouragement for expansion of conservation areas and trails.
- Overcrowding and lack of space are potential concerns in urban neighborhoods.

Urban Development Considerations

- Urban development can become too dense and grow too fast.
- What are the implications of urban development on the schools, childcare, and infrastructure?

Agricultural and Rural Preservation

- Support maintaining agricultural and rural areas.
- Plant trees and foster sustainable communities in Culver's farming areas.

Housing Considerations

- Is it necessary to focus on suburban expansion to attract commuters?
- There is a significant lack of multi-family housing for Culver Academies' employees.
- Consider the economic disparities and affordability when planning for housing.

Commercial Development Considerations

- Likes the idea of increasing potential commercial space for small businesses.
- Concerns about the extent of commercial expansion along certain areas.
- Mixed opinions about adding more commercial areas and their locations.

Specific Location Feedback Regarding Development

- Develop more park/trail areas and business areas.
- Concern that development of housing on the South end of town will only increase 2nd homeowners and do nothing to provide affordable housing for full time locally working residents.

Revitalization and Downtown Focus

- Support downtown revitalization and demolition of non-code buildings.
- Concentrate on downtown revitalization efforts.

Unique Character of Culver

- Concern for over-development and potential loss of Culver's unique character.
- Concern about potential housing developments not benefiting local residents.

Transportation and Access

- Suburban expansion for commuters is a good thing.
- Consider more transportation corridors closer to the highways, such as Highway 30, which would allow commuters to live in Culver.

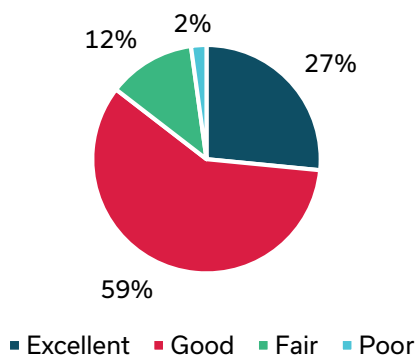


C APPENDIX - FIRST PUBLIC SURVEY SUMMARY

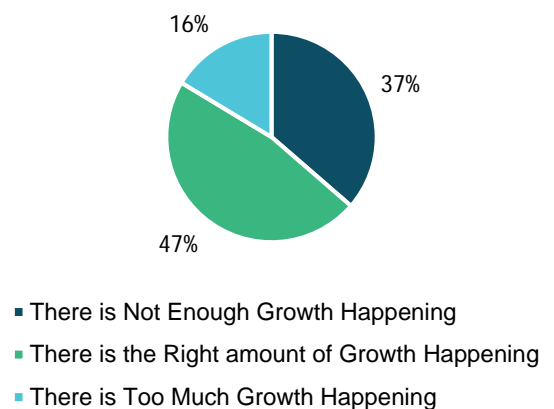
During the summer of 2022, a first Public Input Survey was made available for the Culver community to fill out to provide their input on Culver as it exists today, as well as their opinions on the direction in which they would like to see Culver move towards in 2040. This survey was advertised on the Town’s Facebook page, press release, and advertisements from Culver Academies and Culver Community Schools. Ultimately, we received input from 275 residents, representing approximately 24 percent of Culver residents. The findings from this survey are represented by the various charts and tables on the following pages.

Defining Culver Today

How Would You Rate Culver's Quality of Life?



What is Your Opinion of the Amount of Growth and Development Occurring in Culver?

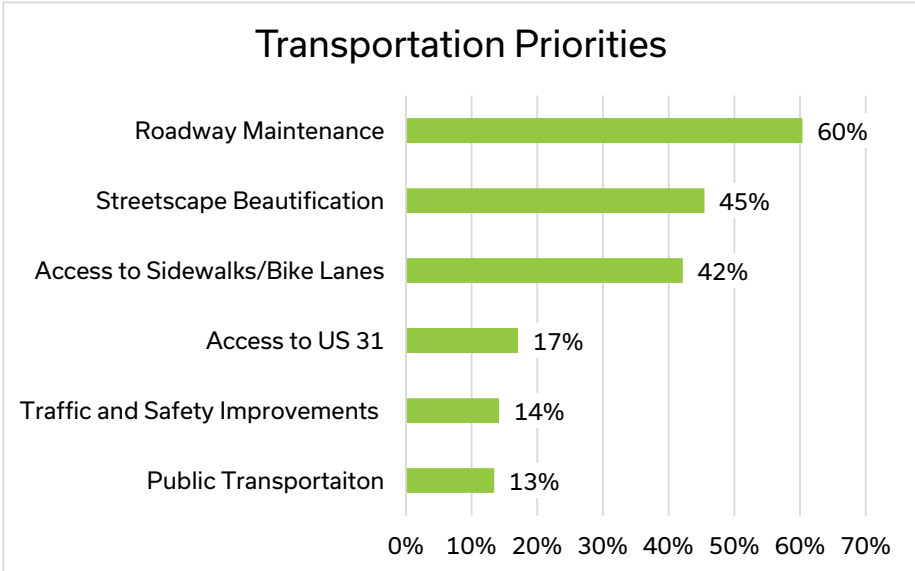
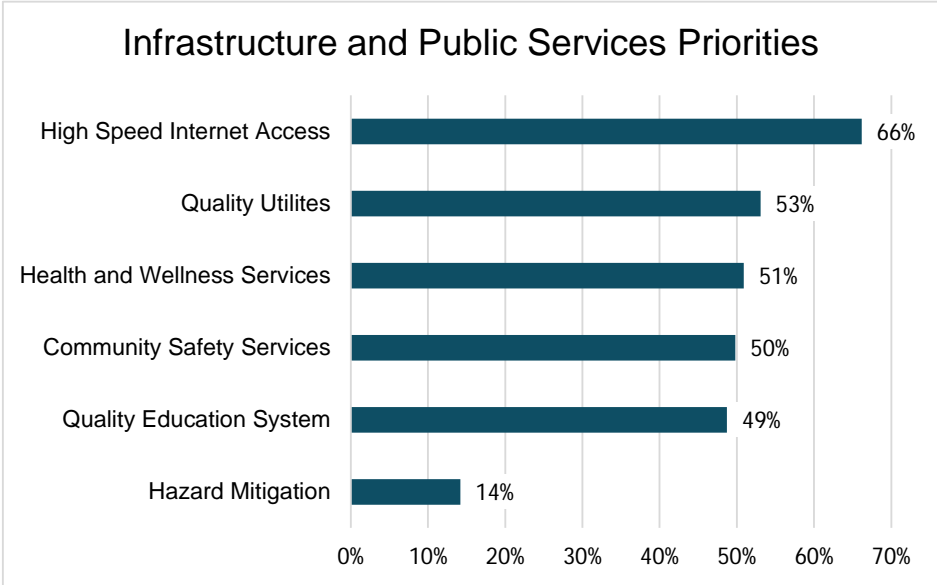
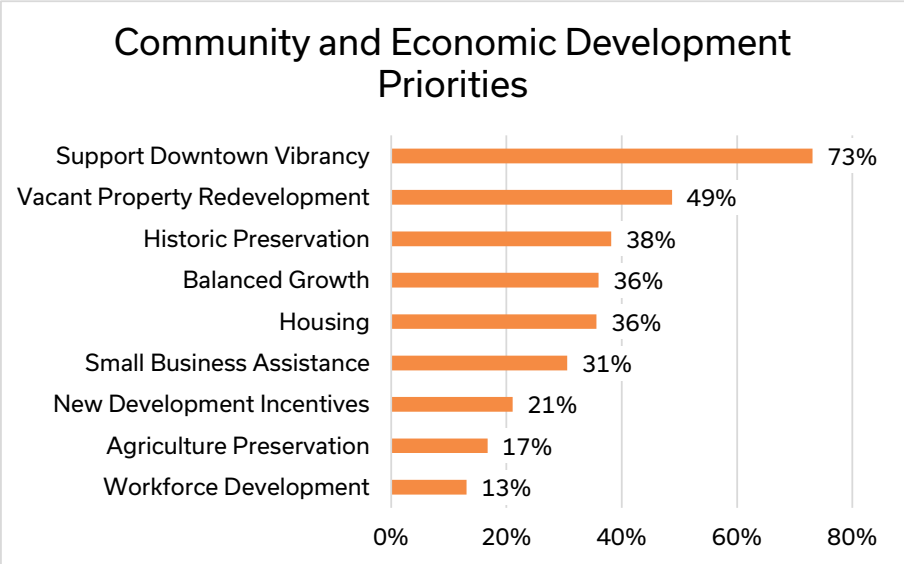


SUMMARY OF PUBLIC INPUT SURVEY RESPONSES CONT.

What Are Your Top 3 Greatest Concerns About Culver and Its Future?	Total	Percent of Respondents
Unlively or vacant storefronts in downtown	154	56%
Rising housing prices	100	36%
Losing the small-town feeling	88	32%
Lack of broadband/high-speed internet	83	30%
Not enough high paying jobs	76	28%
Not enough support to help entrepreneurs or local businesses	51	19%
Limited choices in housing types	48	17%
Losing green space and natural areas	43	16%
Not enough things for kids to do	34	12%
Rising utility prices	30	11%
Not enough resources for seniors	29	11%
Too much growth	27	10%
Crime and safety	12	4%
Lack of childcare and Pre-Kindergarten services	10	4%
Traffic	9	3%
Overcrowding schools	6	2%

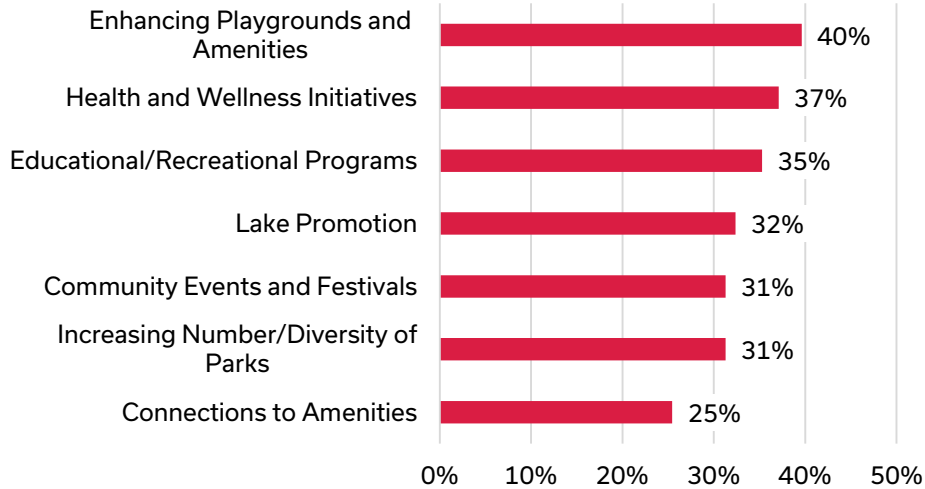
What Do You Think Culver's 3 Top Greatest Strengths Are?	Total	Percent of Respondents
Proximity to Lake Maxinkuckee	225	82%
The small-town atmosphere and community character	202	73%
Access to parks and recreational amenities	74	27%
Ability to attract tourists and visitors	52	19%
Library and other community facilities	50	18%
Variety of community events	46	17%
Access to biking and walking trails	38	14%
High-quality schools	37	13%
Variety of local businesses to eat and shop	31	11%
Downtown	16	6%
Town services and communication with residents	15	5%
Affordable utilities	6	2%
Quality and price of housing	3	1%
Access to healthcare options	1	0.4%
Diverse housing options	0	0%
Diverse employment opportunities	0	0%

Defining Destination2040 - Future Priorities



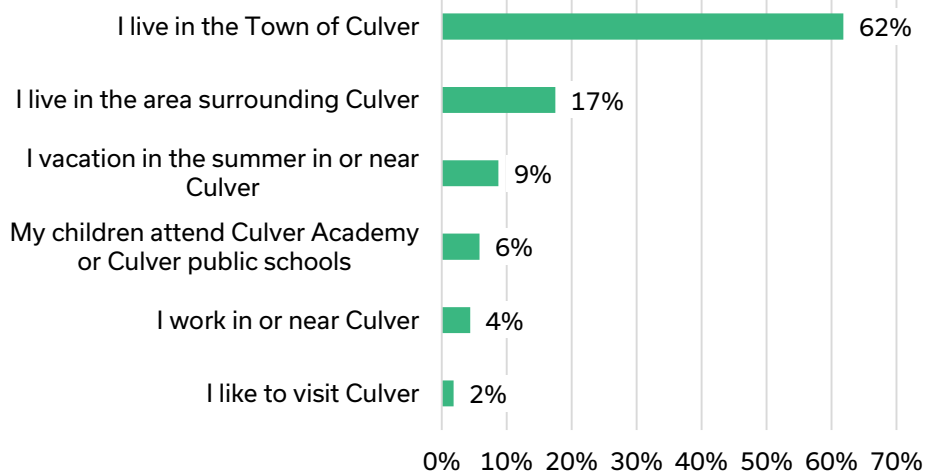
SUMMARY OF PUBLIC INPUT SURVEY RESPONSES CONT.

Recreation and Entertainment Priorities

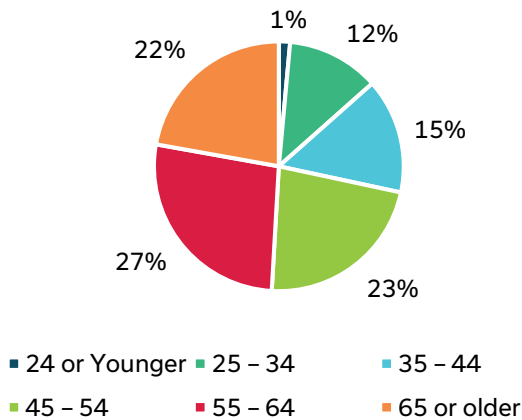


About You

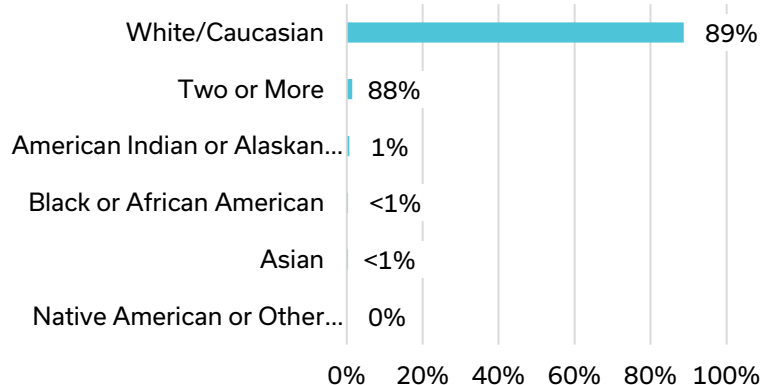
Relationship of Respondents to Culver



Age of Respondents



Racial Background of Respondents



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