ACKNOWLEDGEMENTS

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Nathan Pruitt, Director of Planning & Zoning
Rob Waiz, Redevelopment Director
Chad Reischl, Long Range Planner

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Ken Applegate Northaven
Charlie Smith  Bldg. & Development Assoc.
Lisa Gill      City Council District 5
Travis Haire   Greater Clark County Schools
Brandon Denton Denton Floyd
David Strong   East Side Animal Hospital
Matt Drexler   Hawkeye Electronics
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Wendy Dant Chesser One Southern Indiana
Taylor King    Property Rep: America Place
Dustin Coffman River Ridge

FUNDDED BY:
Jeffersonville City Council and Jeffersonville Redevelopment Commission

MKSK
URBAN DESIGN & PLANNING

GREENSTREET, LTD
MARKET ANALYSIS

BUTLER, FAIRMAN & SEUFERT
CIVIL ENGINEERING
LETTER OF SUPPORT

The City of Jeffersonville Planning Department is excited to present this Strategic Investment Plan for the 10th Street Corridor. The timing of this project could not be more opportune.

In recent years, the City of Jeffersonville has experienced a dynamic revitalization of its Downtown that has been paired with unprecedented development in the northern half of the City thanks to the River Ridge Commerce Center. While growth has been strong on both ends of the City, much of the Tenth Street Corridor has suffered. Without intervention, it may continue to decline.

The Planning Department is committed to facilitating development and improving quality of life for community residents, business owners, and other community stakeholders. Our aim is to serve as a resource and catalyst for smart growth and development that enhances the City and ensures that Jeffersonville remains a vibrant, distinct, attractive, and memorable.

It is in this light that we present this plan. We realize that the smartest use of resources may not be in developing new “greenfields” on the edge of our city but rather in reinvesting and reinventing many of the previously developed, and now underperforming, areas of the City where infrastructure and connectivity are already robust.

This plan sets a course for not only revitalizing but also repopulating the 10th Street Corridor with new development nodes that create interesting, walkable places in an area that was once reserved for the automobile. It aims to reconnect neighborhoods, offer choice and diversity in housing, and re-create opportunities for people to not simply pass through 10th Street, but also to create strong, meaningful connections and memories between people and place.

Most of the 10th Street Corridor was designed a generation ago and no longer best serves current market conditions. Building off current infrastructure investments and harnessing the housing demand being generated by River Ridge, this plan provides a blueprint for public and private investment. Building new retail, dining, and experiences in this previously developed part of the City is an economically, socially, and environmentally responsible choice.

This planning process is the culmination of an eight month effort to assess the corridor both physically and economically and engage the public in visioning a new future. The Planning Department has been thrilled to see such a strong and positive civic response to this planning project.

We will continue working with landowners, business leaders, the development community, and other civic institutions to begin implementation of the goals and recommendations fostered in this Strategic Investment Plan. We look forward to seeing positive change along the 10th Street Corridor that fulfills the needs of the community and significantly enhances the City of Jeffersonville’s stature in Southern Indiana and the region.

Sincerely,

Nathan Pruitt
Planning Director, City of Jeffersonville
TABLE OF CONTENTS

1 EXECUTIVE SUMMARY 5

2 WHAT WE HEARD 16
   Market Analysis
   Survey Takeaways
   Physical Analysis
   Dot-mocracy Results

3 PRIORITY DEVELOPMENT SITES 33
   Youngstown & Gateway Plazas
   Pocket Neighborhood 1 (former Auto Auction site)
   Jeff Plaza
   Pocket Neighborhood 2
   Rural King / Kroger Plaza

4 INVESTMENT FRAMEWORK 57
   Complete the Pedestrian Network
   Complete the Bike Network
   Increase Transit Access
   10th Street Corridor Strategy

5 IMPLEMENTATION 71
   Density and Housing
   Zoning and Development: Implementation Toolbox
EXECUTIVE SUMMARY
A primary artery for Jeffersonville, 10th Street connects older development patterns around downtown with more recent and industrial patterns in the northern portion of the corridor. With the recent completion of the Ohio River Bridges Project and access to the East End Bridge now open, the corridor sits at a crucial nexus. Between Jeffersonville and the emerging River Ridge Commerce Center, the area is expected to grow by thousands of jobs and people over the next decade. The 10th Street corridor transitions between several conditions—each with their own character, road configuration, and land uses. The residences, businesses and institutions along the corridor are equally varied and include a significant amount of strip retail.

This master plan sets a vision for 10th Street that includes an investment strategy and decision-making framework aimed at transforming the corridor into a vibrant connector accessible to all modes of transportation. In the pursuit of these goals, the City engaged stakeholders and members of the surrounding community to build consensus and support.
INTRODUCTION

FOUR GUIDING PRINCIPLES

1. FOCUS ON THE DOWNTOWN AND ALLOW NEW CENTERS TO FORM
Continue to grow downtown jobs and population. Complement it with focused, active neighborhood cores along and/or just off the corridor.

2. BUILD “POCKET NEIGHBORHOODS”
Bolster the existing neighborhoods’ relationship with the corridor through the creation of new cottage, attached, and small multi-family residential on vacant commercial properties between these new cores. While building off the character of existing neighborhoods, amenities and small commercial spaces may also be appropriate as part of this new residential development.

3. CREATE STREETS THAT SUPPORT MOBILITY AND INVESTMENT
Repurpose the 10th Street corridor to connect new, walkable neighborhood cores with efficient, smart, and safe transportation options that support multiple technologies and modes. Supplement this network with public spaces at several scales that provide both recreational and functional connections between people, places, and the natural environment.

4. BUILD ORGANIZATIONAL INFRASTRUCTURE
Create a corridor development organization comprised of both neighborhood and commercial representatives that is dedicated to strengthening each core’s investment, programming, development, identity, brand, and marketing.
A pedestrian-friendly 10th Street must include sidewalks along its entire length and connection to the surrounding neighborhoods. Future improvements to complete the pedestrian network should prioritize sidewalks along 10th Street, especially those within the portion currently lacking sidewalks and adjacent to development sites. A second priority are sidewalk gaps along cross streets that lead to 10th Street, starting with those surrounding the Gateway Plaza and Jeff Plaza development sites. Third, in the long term, and as funding becomes available, sidewalk gaps in surrounding neighborhoods should be addressed.
The 10th Street corridor has the potential to become a true multi-modal spine connecting existing businesses, institutions and future development sites with River Ridge, Downtown Jefferso...
Transit access along 10th Street can be improved with the addition of a premium transit service operated by TARC that runs between downtown Louisville and River Ridge. This transit connection is critical to long-term growth and may be folded into TARC’s upcoming transit service redesign. Unlike a standard bus route, a premium transit line provides high-frequency service and makes less-frequent stops in a fixed route. This service can be additive to existing transit offerings, and could partly overlap with exiting Route 71. Potential stops might include downtown Jeffersonville, Quartermaster Court, Youngstown/Gateway Plaza, Jeff Plaza, and River Ridge. Additional stops may be added as other sites get redeveloped.
Recent and planned improvements to 10th Street have added sidewalks, tree lawns and lane improvements to 10th Street between Spring Street and Reeds Lane. However, the full corridor lacks a cohesive improvement strategy that prioritizes pedestrians and bicyclists as much as motorists. As a result, this plan creates two improvement zones along 10th Street, the first (Zone 1) between Spring Street and Reeds Lane, and the second (Zone 2) between Reeds Lane and Allison Lane. Within Zone 1, improvements can adapt current projects and maintain the existing curb-to-curb lane configuration to add a 10’ to 12’ separated cycletrack. Zone 2 can accommodate a separated cycletrack paired with a right-sizing of the roadway that maintains its current lane configuration but narrows the median and replaces shoulders with curbs. Together, these improvements can transform 10th Street from downtown to 265 into a multi-modal corridor that includes pedestrian-scaled environments suitable for high-quality infill development.
## Executive Summary

With strong expected low- and mid-range wage growth related to River Ridge, capturing new households should be a priority for Jeffersonville. Both market rate and affordable housing should be pursued to support the growing workforce, grow the tax base, and establish new shoppers, transit riders, and working-age neighbors near 10th Street.

New retail growth describes new households and slowly increasing incomes, but the current mismatch between demand and retail supply should be addressed through reuse, redevelopment, or demolition when appropriate.

A small amount of business-to-business support services may locate along the corridor. More affordable start-up spaces may be appropriate in repurposed retail space.

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### Market Analysis

#### Demand Summary

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**Source:** Greenstreet analysis; Esri; City of Jeffersonville; River Ridge Development Authority

1. Residential demand can vary widely based on River Ridge’s realized growth, the wages of those new workers, and land available to build housing at the matching price point.

2. This projects growth in demand, including capture of new households from assumed River Ridge job growth. This does not take into account visitor or employee spending potential. With significant vacancy due to dated commercial space, the current gap is not quantified. Current vacancy and obsolete space needs to be addressed thorough demolition, redevelopment, or reinvestment.
Gateway and Youngstown Plazas used to be considered the edge of town. Now within walking and biking distance of downtown, these sites are prime for incremental development to augment—or in some cases replace—the plazas into a vibrant Jeffersonville “Midtown” district. Midtown is planned to have retail, employment, entertainment, hospitality, and housing options as part of the eventual redevelopment.
The 10th Street corridor includes a significant number of vacant or underdeveloped parcels with the potential for new residential development that is compatible with surrounding neighborhoods. These development concepts consolidate the overall commercial footprint of the corridor into viable centers and restore a developed and beautified frontage along 10th Street.

One example of this type of opportunity is the former Clark County Auto Auction site where the vast parking lot can be transformed into a new pocket neighborhood with parks and new street connections to 10th Street. The pocket neighborhood would include single family cottages and houses, attached houses, and small multi-family units. A small amount of amenity and service retail is also possible along 10th Street.
Jeff Plaza is an aging property with owners that are interested in repositioning it for the future. Despite its condition, it has unique anchors—Maxwell’s House of Music and Davis Nursery—that can be value drivers for the plaza’s future. The plaza also sits at the center of a potential greenway connection between Highland Dog Park and the Jeffersonville Aquatic Center, and a potential street connection at Reeds Lane.

A phased redevelopment of Jeff Plaza should increase the number of uses on site and support the long-term viability of Davis Nursery and Maxwell’s.
WHAT WE HEARD
The Study Area includes the 10th Street corridor right-of-way and its immediate parcels, spanning from Interstate 65 in the southwest to Indiana State Road 265 in the northeast. The nearly five-mile-long corridor (comprising approximately 2,400 acres) connects the historic core of Jeffersonville to the southern edge of the River Ridge Commerce Center. It has an approximate western edge of a rail right-of-way and its eastern boundary is just west of the 8th Street corridor. It has at least four different character zones with a right-of-way width ranging from 70 to 120 feet. Overall, it has poor pedestrian facilities, no bicycle infrastructure, and limited transit service. The most recent data available suggests between 22,000 and 28,000 average daily trips (ADT) but this does not reflect patterns that have shifted since the opening of the new 265 connection.

The corridor serves as a timeline for Jeffersonville’s northerly growth. Its narrowest width in the south is also its oldest, incrementally expanding to the more recent 120-foot section to the north.

The supporting transportation infrastructure, resulting land uses, and their development typologies follow a similar progression. The street grid is far more connected and the lot sizes are smaller in the south. Moving from south to north, the corridor is made up of sequentially larger strip retail centers, each of which were developed on a greenfield site to replace what came before it to the south. For example, Jeffersonville is currently seeing its third Kroger built on 10th Street with the previous two either closed or set to do so once the new one opens.
The disposable income of the neighborhoods surrounding the corridor doesn’t support the desired retail and entertainment uses in these vacant and under-utilized strip centers. The lack of population density along the corridor also limits the customer base to support the existing retail and to attract more viable retail options. As a result, the corridor is suffering from nearly 30 percent vacancy in its retail properties.

The current employment base anticipated for River Ridge is not attracting a significant amount of high-paying jobs; this is in large part driving the concentration of service retail. River Ridge is working to change this to attract office, research and development, managerial and executive level jobs. In order to continue to attract employers and evolve the district, River Ridge needs 10th Street to include more amenities, possess a sense of place, and to have newer housing developments that feature both rental and owner-occupied units at a variety of price points. The character and scale of this new development will be of chief importance as part of this pursuit.

Residential and institutional uses are also prevalent along the corridor. Institutional uses, such as fire, police, and municipal offices, make up 36 percent of the land area, and residential properties, such as single-family and multi-family residential, make up 12 percent of the land area.
**MARKET ANALYSIS**
Demographic and market research was conducted to inform the future repositioning of key 10th Street development opportunities. The analysis also served to document current and future development incentives and tools that might be leveraged to guide growth.

**SURVEY**
An online survey conducted in the early stages of the project reached over 600 residents and stakeholders. The results provide key insights to how the corridor is currently used, its strengths, and its deficiencies.

**PHYSICAL ANALYSIS**
10th Street and its context were evaluated through analysis of available mapping information, previous planning exercises, and physical tours and documentation. Land use, street, building form, and vacancy patterns were examined to help uncover deficiencies and possibilities for new investment.

**DOTMOCRACY & MEETINGS**
A core part of the study’s intelligence gathering is understanding its strengths, weaknesses, and investment priorities. Every participant in the process was asked to share their perspective on these questions as well as place dots on a map to specifically locate these characterizations in the Study Area. This exercise resulted in a summary graphic of the community’s feedback that was used to guide this planning process.
Jeffersonville regularly competes with its Greater Louisville municipalities for investment. Incomes are similar to Louisville across the river, and also between some other Indiana peers. Home values are also at a midway point, but this could improve with new construction within city borders. Quality of life improvements could continue to attract the college-educated, building off momentum in downtown Jeffersonville.
Residential properties on the 10th Street corridor are split about 50/50 between single family homes and multi-family units. The corridor has about 38% of the City's multifamily units, despite having only 24% of the city's housing units. Seven of the City's 20 largest apartment complexes are located along the corridor.

Jeffersonville has an overall relatively stable housing market, with vacancy rates on par with the metro area and Clark County.
Age isn’t the only factor in changing housing demand. Household size and make-up also affect what is needed. Over the next 15 years, half of all demand in the U.S. will be from single-person households.

The proportion of Americans who live alone has grown considerably since the 1920s when only 5 percent of people lived alone. Today single-person households make up 27 percent of all households nationwide.

Jeffersonville’s 1-person households make up 30.5%.
The 10th Street corridor still functions as a commercial corridor, with many types of businesses. However, surveys show that of the business-to-customer services available, most serve a limited segment of the market. Most restaurants are fast food or drive-through, with limited options for fine dining or family friendly sit down restaurants. The scope of daily goods and services for sale has also narrowed in recent years. Stronger connections to nearby neighborhoods should make accessing different households easier for business, counteracting the heavy through-traffic market that has come to dominate the corridor.
Earlier this year, River Ridge Redevelopment Commission released an economic impact analysis which revealed that River Ridge Commerce Center had made an economic impact of $1.7 Billion in 2016. This report measured $1.7 Billion in economic input to the local economy, $455 million in labor income, and $877 million in economic value added.

Between 2006 and 2016, employment within River Ridge increased from 650 to 7,200 and it is projected that by 2022 there will be 13,200 additional jobs. This represents an incredible opportunity for employing more local and regional talent. Additionally, this rise in jobs will increase the labor income for currently employed residents and expand their ability to purchase homes, automobiles, food and clothing.
### Market Analysis

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New retail growth describes new households and slowly increasing incomes, but the current mismatch between demand and retail supply should be addressed through reuse, redevelopment, or demolition when appropriate.

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source: Greenstreet analysis; Esri; City of Jeffersonville; River Ridge Development Authority

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**MARKET ANALYSIS**

**X-FACTORS**

**SUPPORT RIVER RIDGE EMPLOYMENT GROWTH**
Jeffersonville is well positioned to capture significant household growth from new River Ridge jobs. However, transportation and missing skillsets can hold back River Ridge, with lower-wage distribution jobs that may not drive residential demand.

**ENHANCE PHYSICAL CONNECTIVITY**
Improved street connectivity, as well as pedestrian and bicycle connections will be important for 10th Street to realize any growth in retail and entertainment activity. New road connections can ease congestion and traffic on 10th, while safe and useful pedestrian and bicycle connections to greenspace, residential areas, and commercial areas can all contribute to vibrancy and alternative routes to 10th Street.

**REMOVE OBsolete BUILDING STOCK**
Disinvestment along the corridor continues to snowball as commercial development moves further east. Repurposing or redeveloping older retail nodes will be important to improve 10th Street’s appeal as a destination.

**LEVERAGE PUBLIC INVESTMENT**
Strategic public investment can tip the scale for private investment to take hold. Key housing options, entertainment venues, and other retail segments could reestablish 10th Street as a successful place.
10TH STREET IS A PLACE TO MEET DAILY NEEDS

- 70% accomplish bulk of grocery shopping on the corridor
- 60% accomplish non-food shopping in Clarksville

10TH STREET IS NOT A PLACE OF CHOICE

- Only 10% choose to spend an evening out anywhere on the corridor.
- 78% of respondents regularly avoid the corridor stating that traffic (59%) and vacancy or lack of activity (55%) pushes them elsewhere.

10TH STREET IS BUILT FOR CARS, NOT PEOPLE

- 94% feel they need a car to commute along the corridor
- 68% of them do not feel comfortable walking
- 80% do not feel comfortable biking along the corridor.

10TH STREET NEEDS MORE ACTIVITIES & EXPERIENCES

- 60-80% feel that experience-driven uses are the top missing amenities along the corridor.
**PHYSICAL ANALYSIS**

**LAND USE**
10th Street is largely commercial transitioning into single-family density neighborhoods to either side of the corridor.

**BUILDINGS & VACANCY**
Much of 10th Street is dominated by single story strip centers and out parcel development of auto-oriented retail, office, and other commercial or light industrial buildings. 29% of the parcels along the corridor are vacant today.

**STREET NETWORK**
Until recently, 10th Street was a largely semi rural road outside of the downtown core. Ongoing updates to the road are installing curbs, gutters, and sidewalks. Several routes exist parallel to 10th Street to distribute traffic but very few crossing routes connect the arterials. Most of the streets do not have sidewalks.

**OPEN SPACE & TRAILS**
In addition to the riverfront park and the landing of the Big Four Bridge at Big Four Station Park, Jeffersonville has a number of neighborhood parks. However few of these parks exist within the 10th Street commercial corridor and connectivity between the parks is limited.
A core part of the Study’s intelligence gathering is understanding its strengths, weaknesses, and investment priorities. Every participant in the process was asked to share their perspective on these questions as well as place dots on a map to specifically pin down locations along or near the Study Area where these characterizations occur. From this wide-ranging subjective input, the analysis is visualized to generate insights about the planning process’s core job to be done.

**WHAT WE LEARNED**

Downtown Jeffersonville has come back and River Ridge has become a new center of gravity, but 10th Street is still a commuting corridor, not a destination. The market is most interested in Allison Lane to River Ridge. Much focus is being placed on addressing older retail sections between Allison Lane and downtown.
TOP STRENGTHS
- POLICE / FIRE STATIONS
- CITY HALL / QUARTERMASTER COURT
- NEW DEVELOPMENT NEAR I-265
- DOWNTOWN JEFFERSONVILLE
- MEIJER
- JEFF PLAZA
**TOP WEAKNESSES**

- JEFF PLAZA
- KROGER/RURAL KING PLAZA
- GATEWAY PLAZA
- YOUNGSTOWN PLAZA
- MOBILE HOME PARK
- AREA BETWEEN YOUNGSTOWN AND JEFF PLAZA

**WHAT WE HEARD**

- "access onto Spring St is not good"
- "blighted, not welcoming"
- "dangerous crossing"
- "no crossings"
- "need sidewalks"
- "no sit-down eating"
- "looks run down/abandoned"
- "eyesore"
- "poor lighting"
- "no plants in medians"
- "ugly"
- "traffic"
- "new amenities are far away"
- "fear more big box stores will come"
- "school traffic"
- "poor lighting"
- "need sidewalks"
- "no sit-down eating"
- "looks run down/abandoned"
- "eyesore"
- "poor lighting"
- "no plants in medians"
- "ugly"
- "traffic"
- "new amenities are far away"
- "fear more big box stores will come"
- "school traffic"
"get rid of median for left turn"

"ugly"

"redevelop"

"area for restaurants"

"vacancy all along area"

"want food & entertainment"

"signature park?"

"nice landscaping"

"better advertising for downtown"

"need better/more businesses"

"looks worst north of here"

"bad intersection"

TOP PRIORITIES
• YOUNGSTOWN PLAZA
• KROGER/RURAL KING
• JEFF PLAZA
• GATEWAY PLAZA
• AREA BETWEEN YOUNGSTOWN AND JEFF
• MAIN & 10TH INTERSECTION
• GREENFIELD NEXT TO NORTHHAVEN SCHOOL
3 PRIORITY DEVELOPMENT SITES
The analysis identified five priority development sites to focus on in the next 5-10 years. While likely not feasible to bring them all on at once, each on its own has the potential to meaningfully impact the corridor and lift adjacent neighborhoods. Each development site concept responds to the significant changes in our demographics, technology, and economies that are being felt along the corridor. To meet these challenges head-on, Jeffersonville needs to shrink the overall retail footprint and create residential supply that meets new demands. It must lower barriers to entry for new companies and industries to adaptively reuse existing structures where possible, capitalize on the corridor’s central location, and leverage major drivers such as River Ridge and downtown.

With new development, the corridor needs to offer experience-rich places for people that are authentically Jeffersonville.

Development Principles were generated to describe, regardless of project area, the baseline for success.

**PRINCIPLES**
1. Focus on downtown and allow new centers to form.
2. Build “Pocket Neighborhoods.”
3. Create “fast” connections between “slow” places.
Youngstown and Gateway Plazas are located between Main Street and Nachand Lane at a curve in 10th Street with Louisville skyline views to the southwest. The sites are within reasonable walking distance of downtown Jeffersonville, Quartermaster Court, and the Big Four Bridge.

The plazas are largely setback with auto-oriented out-parcel development along 10th Street. This development pattern does not capitalize on its distinct "Midtown" locational advantages. Despite modest improvements to Youngstown Plaza and relatively high occupancy compared to the corridor, these sites were regularly cited as being underdeveloped and a high priority for reinvestment.
The first stage of reinvestment is already being contemplated with the reconstruction of 10th Street and a realignment of the Nachand Lane intersection. Strategic investments in the driveways off of 10th Street may alleviate unnecessary curb cuts and attract adaptive reuse of the Gateway-side buildings as amenities such as a garage bar and small business incubator.
Initial investments will attract long-term investment to the emerging Jeffersonville “Midtown.” This may come in form of neighborhood-scaled employment and multi-family housing, amenity retail such as restaurants and boutiques, hospitality, and new public spaces. Over time, both sides of a new 10th Street should promote active development frontages.
GATEWAY PLAZA PERSPECTIVE
MARKET ANALYSIS

Repositioning the current retail center for another use may increase the long-term viability of the area. If retail and office activity return with an initial reinvestment of the Gateway Plaza, further redevelopment may be appropriate. For this to happen, however, new office or multifamily construction will need to see enough demand and density to cover the cost of demolition and new construction. If the office market is strong enough, construction of new space may make the most sense, though structured parking to accommodate that office can be cost prohibitive. This may require a public-private partnership to fill any development gap.

A conversion to mixed-use residential and multi-family may be more reasonable if, after stabilization, multifamily rental shows the strongest demand potential. A redevelopment agency may need to acquire the land to take part in a public-private partnership. This could tie in with a larger residential strategy in the neighborhood behind the center to improve the perception of the area as well as stabilize property values.

In addition to market support, both of these pathways will require supportive land use regulation and rezoning to be feasible.

ENGINEERING / INFRASTRUCTURE ANALYSIS

Transportation:
- Maintain the signalized intersection at Nachand Lane
- Configure the proposed intersection (between Gateway Plaza and the Garage) as left-in, right-in, right-out access due to its proximity to Main Street intersection
- Improved four-way cross walks on both Nachand Lane and Main Street are strongly recommended
- Minimize approaches on the north and south sides of 10th Street as a good access management practice
- Implement a cycle track on one side of 10th Street throughout the Gateway plaza area

Sanitary Sewer:
- Sanitary Sewers currently flow into existing 8”, 10”, and 15” pipes. It appears that nearly all of the Gateway area currently flows to a 24-inch sanitary sewer at the intersection of 10th Street and Main Street. After development is complete, it is anticipated that the 24-inch sewer could be utilized for the new sanitary flow as well.

Water Main:
- Water mains run along the east side of 10th Street to the north of this area, and on the west side of 10th Street to the south. There are also existing water mains along Grubbs Ave, Main Street, Nachand Lane, and along the back of the shopping plaza west of 10th Street. The information obtained for this study does not show water main along 10th Street along the Gateway area.

Storm Sewer:
- Storm sewers in this area are not completely mapped, but it appears that mainline storm sewers run along the east side of 10th Street and along the south side of Nachand Lane. More thorough investigation will be needed before an accurate assessment of the existing storm infrastructure can be made, including those made with the 10th Street roadway improvements project underway.

Potential Funding and Financing Tools
- CDBG
- FHLBI
- CreatINg Places
- NMTC
- Section 108 Loans
- HOME, IN Brownfield Grants
- Anchor Institution partnerships
- Special Assessment District
- TIF
- LIHTC
- Tax Forgiveness/Abatement
- Urban Enterprise Zone
- Restaurant Forgiveable Loan Program
- Revolving Loan Fund Program
A significant portion of the 10th Street corridor between the Youngstown and Jeff Plazas is vacant or underdeveloped. This stretch, perhaps more than any other along the corridor, negatively impacts perceptions of the entire corridor and is, conversely, the most appropriate for a commercial-to-residential conversion over time. This conversion can be, in part, amenitized and incentivized by the construction of a new trail along the sparsely used rail corridor that crosses 10th Street. This trail would be a recreational amenity connecting residents to parks, schools, and other planned and future Jeffersonville trails.
Pocket neighborhoods are generally found in locations similar to this development site. In such, small-to-medium sized parcels located near established neighborhoods are converted into highly amenitized, walkable neighborhoods. This development type can help bridge the divide between the 10th Street corridor and its surrounding neighborhoods.

To successfully reconfigure relatively large commercial sites to pocket neighborhood development, new, connected street infrastructure will be necessary to serve new residential lots and provide access to surrounding amenities, such as the rail trail. These streets and public spaces can be installed as the incremental redevelopment of sites occurs.
POCKET NEIGHBORHOOD - FORMER AUTO AUCTION

Perhaps the largest potential to start this conversion is on one of the former Clark County Auto Auction sites. This site is large enough to serve as a demonstration project that may be replicated down the corridor. It should be thought of as primarily small-lot single-family detached residential along a residential boulevard. Amenity retail and a modest supply of attached and multi-family housing may be contemplated closer to 10th Street.
POCKET NEIGHBORHOOD - FORMER AUTO AUCTION

Perspective
MARKET ANALYSIS
In order for both commercial and residential areas of this part of 10th Street to function again, land uses need to adjust to market realities. This large and deep site provides a great opportunity to meet a missing housing need: smaller format, low-maintenance, densely developed homes. The current residential fabric can match infill single family homes at the southern end of the property, with new multifamily rental development at the northern end. Rental demand is high in this part of Jeffersonville, represented in the local conversion of single family homes to rental. Providing new apartment buildings can not only help meet this rental demand, but may also relieve pressure on single family homes nearby to flip to rental. Keeping these older homes owner-occupied may help maintain an affordable entry point into home ownership.

Care should be taken to provide new housing product that’s currently missing from the market, including new formats and amenity mixes to attract a broader range of households.

ENGINEERING / INFRASTRUCTURE ANALYSIS
Transportation:
Access Considerations:
• Configure Clairview Drive as left-in, right-in, right-out access
• Consider signalizing the approach near Jefferson Villa Motel
• Consider relocating the existing railroad crossing – if this rail spur remains active, the proposed intersection centered on the railroad crossing would require careful design consideration to ensure safe usability by trail and crosswalk users, the intermittent rail usage, and 10th Street traffic.
• Maintain the signalized intersection at Sharon Drive
• Configure the Auction Site as left-in, right-in, right-out access
• Implement a cycletrack on one side of 10th Street throughout the Pocket Neighborhood site

Sanitary
• In the area of Pocket Neighborhood 1, sanitary flows appear to travel north to discharge into a 30-inch sewer just north of the intersection of Oaklawn Drive/Plank Road/10th Street. This sewer ties in the main trunklines running north along 10th Street and the surrounding area.

Water Main
• Water mains run along the west side of 10th Street in this area. There are also existing water main running along Plank Road and branching to the streets extending northwest from Plank Road.

Storm Sewer
• Some information is available for storm sewers in this area. It appears that mainline sewers run along 10th Street with system interconnects near the intersection of 10th Street and Plank Road. More investigation is needed of the storm sewers in this area prior to a deeper level of analysis, including those made with the 10th Street roadway improvements project underway.
As sites develop, the character of the 10th Street corridor will incrementally transform from a largely vacant and paved experience to a residential parkway. This will also increase the residential density, which improves overall safety and attracts new investments by employers and retailers in and around these pocket neighborhoods.
Jeff Plaza sits at the southern end of Reeds Lane between Kehoe Lane and Avondale Court. While the existing Center does have a number of existing tenants, most are of a low-quality/low-rent nature. Currently, the plaza does not perform financially and its owners are pursuing repositioning part or all of the center into a more productive development. Two tenants, Maxwell’s house of Music and Davis Nursery were noted by the community as positive assets. As such they should be given consideration in any redevelopment proposal.
Jeff Plaza sits at a potential intersection between a north/south 10th Street and an east/west drainage corridor and potential Reeds Lane extension. Daylighting the drainage as a new greenway that connects the Highland Dog Park to the Jeffersonville Greenway will improve the performance of the drainage and provide much needed green space for the redevelopment of the plaza. The Reeds Lane extension will reduce unnecessary vehicular trips and improve the pedestrian connectivity and overall access to and from the redeveloped plaza. This will ensure that the positive change from the new investment will spread to surrounding neighborhoods.
The first phase of development serves to connect the two foremost tenants of the current plaza - Maxwell’s and Davis Nursery - together along a pilot drainage-way daylighting project. The new green connection between Davis and the current Harmony Green will provide a new common space for infill development of new retail, food, and beverage establishments.
Over time, Jeff Plaza may be completely redeveloped as a mixed-use neighborhood center that includes several types of housing, a walkable retail center, and the potential for offices and other services along a new greenway and Reeds Lane extension.

New development should build on the draw that Maxwell’s and Davis provide by either retaining and improving them or transitioning into new spaces within the development on site.
MARKET ANALYSIS

With newer retail development north of Jeff Plaza, a few retailers have remained to become de facto landmarks on this stretch of 10th Street. Davis Nursery and Maxwell’s House of Music represent the experience-focus that continues to shape new retail development nationally. With competition from larger shopping centers and online retail, businesses such as these will need to be cultivated and supported for commercial centers to remain viable. Embracing natural elements to create a more interesting walkable environment can help attract more shoppers, while also removing excess retail square footage and aging building stock.

New residential development in a walkable environment can further improve the experience and vitality around a smaller core of retail space. Better pedestrian and bike connections to nearby neighborhoods will help tap into a larger bike- and walk-to market that was previously inaccessible.

ENGINEERING / INFRASTRUCTURE ANALYSIS

Transportation:
- The new intersection proposed at Reeds Lane could be considered as a signalized intersection if the intersection of Springdale Drive/Plank Road is reconfigured to not be signalized. (There is not enough separation between Springdale and Reeds for both to function acceptability as signalized.)
- Implement a cycle track on one side of 10th Street throughout the Jeff Plaza area

Sanitary
- The area around Jeff Plaza is serviced by a combination of 8-inch, 10-inch, and 12-inch sewers. The sewers lead to 30-inch and 12-inch trunk lines that run north along 10th Street. It is anticipated that the new development flows could be accommodated by the 30-inch pipe.

Water Main
- The Jeff Plaza area has water mains that run along the west side of 10th Street, eventually running along the east side of the road. There are water mains that run along the perimeter of this development area, including along Kehoe Lane and Springdale Drive. There is also a water main that runs along the back side of the shopping plaza near Kehoe Lane.

Storm Sewer
- Limited information for storm sewers is available in this area. There appear to be mainline storm sewers along 10th Street with some connections to creeks and ditches in the area. A more detailed investigation of the storm sewers will be necessary before further analysis is completed, including those with the current and planned 10th Street roadway improvements projects.

Potential Funding and Financing Tools

- CDBG
- FHLBI
- CreatINg Places
- Section 108 Loans
- HOME, IN Brownfield Grants
- Anchor Institution partnerships
- Special Assessment District
- TIF

- LIHTC
- Tax Forgiveness/Abatement
- IDNR Recreational Trails Program
- Restaurant Forgiveable Loan Program
- Revolving Loan Fund Program
A second pocket neighborhood opportunity exists north of Jeff Plaza at Renfroe Way and 10th Street. A realigned Oakridge Drive to meet Renfroe at a four-way intersection can improve access for Northaven Elementary and provide an entry into the new neighborhood. A modest supply of retail, services, and multi-family or assisted living should be considered along 10th Street at the new intersection.
The Rural King-anchored plaza at the corner of Allison Lane and 10th Street is impacted by new development to the north closer to the interchange at 265 with uses such as Kroger relocating out of this center to the new one. Further, this site suffers from circulation issues that make egress, particularly southbound 10th Street, difficult. As the center looks to the future, it must evaluate how to best leverage modifications to its access and circulation network to improve its redevelopment potential.
Improvements to the site will greatly alleviate the center’s access constraints. Transforming the Hoskins Drive intersection to a four-way stop with crosswalks and upgrading the fire lane for the Rural King Center to a street that connects south to Thompson Lane will provide a more intuitive circulation network and two additional controlled entry and exit points. A third may be created near the current Taco Bell as need expands. Coupled with the circulation network may be a blue-green network that connects a potential Allison Lane trail with Jeffersonville High School and the redeveloped site.
Changes to office, shopping, and parking needs will continue to impact this center, augmenting the pressure to adapt that is already being created by the newer center closer to Interstate 265. In the near future, increased and more mixed development may be desirable along the improved circulation network. This might include creating new office and smaller retail space associated with multi-family residential. This could, in turn, spark increased growth and densification of this site, taking advantage of its location and size.
With the opening of the new Kroger marketplace near I-265 and the subsequent closing of the existing Kroger in this plaza, another development opportunity may become present. Rural King could examine expanding into the old Kroger space, however, if that doesn’t happen further densification of the site could meet the desire for more housing and better retail opportunities.

Below is a diagram of a possible scenario that could take shape if the entire plaza becomes subject to redevelopment in the distant future. This proposed scenario would turn this site into a regional mixed use destination by providing employment, residential, and retail opportunities.
4 PRIORITY INFRASTRUCTURE INVESTMENTS
Prioritize the addition of sidewalks to fill existing gaps in connectivity, first along 10th Street, followed by cross-streets around development sites. Address sidewalk gaps in surrounding neighborhoods as funding becomes available.

In collaboration with TARC, prioritize a premium transit line along 10th Street that fills in existing transit gaps and connects River Ridge with Downtown Jeffersonville and Downtown Louisville.

Build a city-wide bicycle network with a 10th Street cycletrack serving as an east-west spine. Utilize inactive or barely-used rail corridors, blue corridors and utility corridors as potential trails and greenways.

In collaboration with TARC, prioritize a premium transit line along 10th Street that fills in existing transit gaps and connects River Ridge with Downtown Jeffersonville and Downtown Louisville.

Create an improvement strategy to transform 10th Street into a multimodal corridor suitable for high quality infill development. Improvements include the addition of bicycle infrastructure, street trees, and pedestrian amenities.
SIDEWALK GAPS

Though the 10th Street corridor largely features commercial uses, the surrounding area is dominated by single-family and multi-family neighborhoods. Pedestrian connectivity within the corridor and its surrounding area is at times nonexistent. Along 10th Street, sidewalks are in place between Spring Street and Reeds Lane, and north of Allison Lane, with a noticeable gap occurring between Reeds Lane and Allison Lane. Surrounding single-family neighborhoods generally have fully interconnected sidewalk networks, though these often lack a sidewalk connection to 10th Street along cross streets.
A pedestrian-friendly 10th Street must include sidewalks along its entire length and connecting to the surrounding neighborhoods. Future improvements to complete the pedestrian network should prioritize sidewalks along 10th Street, especially those within the portion currently lacking sidewalks and adjacent to development sites. A second priority are sidewalk gaps along cross streets that lead to 10th Street, starting with those surrounding the Gateway Plaza and Jeff Plaza development sites. As funding becomes available, sidewalk gaps in surrounding neighborhoods should be addressed.
The regional bike network’s most prominent feature is the Ohio River Greenway, which is envisioned to create an interconnected network of trails and open spaces fronting the Southern Indiana side of the Ohio River between Clarksville and New Albany. The greenway’s connection into Jeffersonville occurs through sharrows along Riverside Drive and Market Street. Jeffersonville’s bike network, though expanding, is still limited in its geographical reach and occurs through on-street facilities. Previous planning efforts, such as a 2013 Bike Plan and the Wheels to Heels Plan, have envisioned multi-use trails using rail and utility corridors.
Previous planning efforts have identified various inactive or rarely-used rail corridors with the potential to become trail connections. The first of these is an inactive CSX railroad line between America Place and River Ridge, which currently acts as a pedestrian and vehicular barrier between neighborhoods and can be transformed into a trail running between the Highland dog park and Holman’s Lane. A second connection is a rarely-used rail spur between America Place and JeffBoat, which could provide a meaningful and direct north-south trail to the Ohio River shared with the rail line. The quality of the proposed trail can vary from paved asphalt to crushed limestone and can include access management features during active rail use.
Potential greenway connections utilize existing blue corridors to connect 10th Street with nearby parks and community facilities. In addition to providing a new trail connection, these improvements may result in new open spaces, improved stormwater features, and daylighting of channelized creeks. The first of these blue corridors runs between the Highland Dog Park, through Jeff Plaza and terminating at the Jeffersonville Aquatic Center. The second of these runs between the proposed CSX trail corridor, through the Rural King development site toward Lancassange Creek and terminating at the intersection of Allison Lane and Middle Road. Portions of this last corridor may include on-street facilities, such as a multi-use path along Allison Lane and Holman’s Lane, and sharrows along Thompson Lane. This trail network can be extended to Atkins Quarry, if in time this becomes a desirable connection.
Current transit service is provided by the Transit Authority of River City (TARC), serving Jeffersonville through Routes 71 (Jeffersonville-Louisville-New Albany), 72 (Clarksville), and 82 (New Albany-Clarksville-Jeffersonville). Though partially serviced by Route 71, which holds an annual ridership of 288,812 users, the 10th Street corridor has significant gaps in transit service between Spring Street and Springdale Drive, and between Meijer Road and Interstate 265. This lack of transit service is a major concern for both members of the public and stakeholders, as it leaves a wide swath of 10th Street businesses disconnected from both downtown and River Ridge.
Transit access along 10th Street can be improved with the addition of a premium transit service operated through TARC that runs between downtown Louisville and River Ridge. This transit connection is critical to long-term growth and may be folded into TARC’s upcoming transit service redesign. Unlike a standard bus route, a premium transit line provides high-frequency service and makes less-frequent stops in a fixed route. This service can be additive to existing transit offerings, and partly overlap with exiting Route 71. Potential stops could include downtown Jeffersonville, Quartermaster Court, Youngstown/Gateway Plaza, Jeff Plaza, and River Ridge. Additional stops may be added as other sites get redeveloped.
Though recent improvements have added sidewalks to 10th Street, the corridor is still without bicycle infrastructure. The addition of a robust bicycle network to Jeffersonville has the potential to include a 10th Street spine that connects downtown to future 10th Street development sites, and eventually River Ridge. Building on recommendations from the 2013 Bike Plan, the portion of 10th Street between Spring Street and Allison Lane can accommodate a 10’ to 12’ separated cycletrack. Due to existing right-of-way and roadway widths, the greatest opportunity exists between Main Street and Allison Street. The cycletrack can be designed so it is retrofitted into portions of the corridor where improvements have already taken place and will not require moving recently completed curbs or narrowing the roadway.
The segment of 10th Street between Quartermaster Court and Reeds lane is currently under reconstruction with planned sidewalks, along with a 20’ planting strip and bioswale. This portion can be retrofitted to include a 12’ cycletrack on the north side, located adjacent to the existing sidewalk and separated from the roadway through an 8’ tree lawn (Option A). The lawn and cycletrack may vary in width as right-of-way permits, with the potential addition of street trees. This will allow for existing improvements to remain and may be paired with additional stormwater improvements to replace the bioswale and the burying of overhead utilities. Along redevelopment sites, long-term moves may warrant an expanded right-of-way that accommodates neighborhood-scale frontage roads with on-street parking (Option B).
This segment of 10th Street does not have planned or recently completed roadway improvements and lacks sidewalks, curbs or bike facilities. Though holding a 120’ right-of-way, much of the roadway is occupied by an oversized center median and wide 10’ shoulders on both sides. The addition of pedestrian and bicycle facilities can be paired with a right-sizing of the roadway that maintains its current lane configuration but narrows the median and replaces shoulders with curbs (Option A). This improvement allows for the addition of a 12’ cycletrack on the north side, and 8’ sidewalks with tree lawns on both sides. Around development sites, especially pocket neighborhoods, a long-term scheme may allow for an expanded right-of-way that adds frontage roads with on-street parking, in addition to a cycletrack (Option B).
ROADWAY
Implement access management guidelines and best practices to yield benefits of improved safety by preventing crashes, improved roadway performance and preserving the flow of traffic on 10th Street. The Indiana Department of Transportation Access Management Guide is recommended as a basis for access management. Some suggestions for 10th Street are as follows:

- Create dedicated left turns from 10th Street to approaches
- Reduce left turns out of approaches onto 10th Street
- Consolidate approaches as feasible
- Improve roadway connectivity from the 10th Street corridor to parallel roadways
  - Few roadway connections exist on 10th Street, west of Woodland Court to the parallel arterial roadways of 8th Street and Charlestown Pike
- Coordinate traffic signal timings on 10th Street
  - Interconnect signalized intersections throughout the corridor to synchronize traffic movements
  - Create consistent posted speed limits on 10th Street.
    - There are multiple posted speed limits within the 10th Street Corridor that increase and decrease throughout
- Provide improved roadway lighting
  - Increase safety for vehicles, bikes and pedestrians with properly illuminated roadways, intersections and designated crosswalks.
  - Coordinate lights, banners and traffic signal poles and equipment to provide a unifying look to the corridor
- Implement suggested cross section modifications within the newly constructed/planned 10th Street roadway ROW in redevelopment areas
- Create new street grid networks in redevelopment areas
- Coordinate with TARC for transit route and bus stop expansions/improvements during redevelopment and roadway projects
PEDESTRIANS AND BIKES

Improve sidewalk and trail connectivity
- Improve ADA accessibility for pedestrians
- Construct sidewalks and trails where gaps exist along 10th Street, starting with development sites to provide connections to:
  - Cross street gaps to adjacent neighborhoods, Parallel arterial streets that lead to downtown and the Big Four bridge, Schools, and Surrounding amenities such as the Highland Dog Park and the Aquatic Center

Trails
- Provide Trail connections:
  - **Utilizing Rail Corridors**
    1. Rail Trail along CSX Line (identified in the Wheels to Heels Plan)
    2. Rail Trail along Jeff Boat Rail spur (identified in the Wheels to Heels Plan)
  - **Considerations for reuse of rail corridors for trails:**
    - Reuse of an “abandoned” rail corridor as a trail must be taken on a case by case basis. Research to determine ownership of the underlying land must be done and negotiations for purchase or easement acquisition is needed to secure use of the land.
    - If the rail corridor is still in active use, coordination with the operating rail company is needed to determine feasibility and requirements for constructing and maintaining a trail adjacent to an active rail line.
    - Depending on the size and location of the railroad company, coordination for a permit to construct improvements across or adjacent to railroad property typically requires more time and cost for a project.

- **Utilizing utility corridors**
  1. From Rural King Plaza
  2. From Jeff Plaza
  3. Considerations for use of utility corridors for trails:
    - If the utility corridor is located within an easement, negotiation with the owner of the underlying ground as well as the easement holder is required to secure use of the land.
    - In some cases, the utility owner may require the trail pavement section to be constructed to higher criteria to allow the use of utility maintenance trucks and equipment on the trail.

- **Create Green/Blue Corridor connection along existing open drainage areas**
  - From Jeff Plaza, east to the Aquatic Center
  - From the Aquatic Center to Allison Ln/Utica Pike
  - From Jeff Plaza, west to Atkins Quarry
5 \hspace{1cm} \textbf{IMPLEMENTATION PLAN}
The adoption of the Plan is not the end of the process, but just the beginning. Much effort has been invested by the City and its partners in mobilizing the planning efforts and building enthusiasm for the future of the corridor. It is critical, then, not to stop after the plan is complete.

After adoption, the real implementation process can continue. Some of this work has already begun in identifying interested project partners for Jeff Plaza, parts of the Gateway Plaza redevelopment, and the development of the Oakridge Drive property. Additional emphasis is being placed on “teaching” the market about the City’s desire to see pocket neighborhoods replace some of the oversupplied commercial properties along the corridor.

This momentum should continue with modifying the zoning code as part of the City’s comprehensive rewrite. Through this process, pilot projects may be pursued with willing developers and property owners to both meet the unmet market potential that exists today and to inform comprehensive investment along the corridor and elsewhere in the city.

As the policy work unfolds, so should the operational sophistication for the corridor expand to intentionally target, recruit, and guide development on the corridor. This might come in the form of a new organization or augmenting current entities such as the Redevelopment Commission.

Taken together, these implementation steps will accelerate growth in target areas as identified in the Plan and spill over to the properties that surround it. The growth potential will also help guide the redesign of 10th Street itself, smartly connecting the new investments to each other and to the broader region.

**HIGH PRIORITY NEXT STEPS:**

1. Adopt Plan
2. Modify zoning and policy as part of the comprehensive re-write to support Plan objectives and create pilot district(s) that align with one or more high priority initiative areas
3. Identify project partners for high priority initiatives
4. Create “Midtown” Development Corporation (or house under current Redevelopment Commission)
5. Brand and market the district with the new organization and activate market potential for sites
6. Property acquisition, where needed
7. Predevelopment for high priority projects
8. Develop designs for 10th Street Adaptation and Reconstruction Projects
“MIDTOWN” DEVELOPMENT CORPORATION
OPERATIONAL RECOMMENDATIONS

The corridor used to have an organized business community that rallied around common causes. Today, the primary market competition for development similar to that proposed in this plan is being led by nimble, active, and organized entities. The primary job of these entities is to recruit and attract investment to their properties and districts. In this case, the goals for this entity should be to attract meaningful growth to the corridor to serve the common good of Jeffersonville, allowing it to sustain or grow its services and functions. This is a full time job. Adequate staffing and resources will be critical to the implementation of the initiatives presented in this Plan. We recommend that a “Midtown” Development Corporation either be formed or folded under the Redevelopment Commission’s purview to perform the following roles and duties:

NORMAL ACTIVITIES

- Safe and clean programs
- Submit code enforcement requests
- Programming and placemaking
- Sponsor entrepreneurship programs
- Property acquisition, stabilization, management, marketing, and development
- Partnership development

FUNDRAISING

- Leverage available lending, grant making, and finance tools (see next section) in conjunction with local, state, federal, corporate, and foundational partners
- Manage project and area wide TIF accounts
- Leverage property as contributions to project developments
- Create and manage investment fund (crowd sourced and conventional)

DEVELOPMENT SERVICES AND PARTNERSHIPS

- Create a brand
- Website and social media
- Activate market for available properties
- Establish an office location
- Strategic partnerships with City, employers, etc

ADVOCACY AND RESOURCE BUILDING

- Public engagement
- Support the creation of a craft guild for the building trades

STAFF AND LEADERSHIP NEEDS

- Executive director
- Director of real estate
- Program director
- Intern(s)
- Volunteers and committees
ZONING & POLICY TOOLS

The City has already begun forming a strategy for a comprehensive new zoning ordinance that will, among several other things, enable the type of growth and investment to be realized along 10th Street. This, understandably, will take some time to form and become adopted. In the interim or as part of that process, pilot projects should be pursued that serve to inform that larger code rewrite. The corridor exhibits many of the site conditions that repeat themselves across the city, making it a potentially excellent case study for the new code.

A number of applicable models for zoning exist that will be vetted as part of the zoning ordinance rewrite. Regardless of model, the goals for new the new zoning ordinance (including supporting public works standards for such items as streets) relative to this corridor should focus on:

• Promote robust urban and economic development at a variety of scales
• Support a variety of modes of transportation that include, but are not limited to: walking, bicycling, transit, ridesharing, and transit
• Enforce parking maximums over minimums
• Allow for mix of uses and scales of development
• Allow for incremental and small scale development as a pathway to larger developments (see Pink Zoning)
• Support infill and adaptive reuse
• Support incremental “thickening” of density on single-family lots
  Near high priority sites along the corridor through lot splits and accessory dwelling units
• Greater staff approval flexibility

PINK ZONING

One interim step the City may elect to take is pink zoning for select sites. Detroit, Savannah, Chattanooga, and other cities have begun to explore this tool to find appropriate workarounds to ordinances that have routinely yielded unintended and undesirable outcomes.

For more: https://leanurbanism.org/publications/the-pink-zone-where-small-is-possible/
## DEVELOPMENT TOOLBOX

The following is a list of major funding, financing, and policy tools available in Indiana, and in Jeffersonville specifically. This list is not meant to be exhaustive, and the shifting federal tax environment may change availability of these tools.

<table>
<thead>
<tr>
<th>TOOL</th>
<th>TYPE</th>
<th>SOURCE</th>
<th>USE</th>
<th>APPLICATION</th>
<th>AUTHORITY</th>
<th>LEAD ORGANIZATIONS</th>
<th>APPLICATION TO JEFFERSONVILLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)</td>
<td>FUNDING</td>
<td>FEDERAL</td>
<td>IMPLEMENTATION</td>
<td>CONSTRUCTION</td>
<td>PUBLIC SECTOR</td>
<td>Could be used for a variety of projects.</td>
<td></td>
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<tr>
<td>FEDERAL HOME LOAN BANK OF INDIANAPOLIS</td>
<td>FUNDING</td>
<td>OTHER</td>
<td>IMPLEMENTATION</td>
<td>PRESERVATION, CONSTRUCTION</td>
<td>LOCAL BANKS AND NOT-FOR-PROFITS</td>
<td>Potentially, but projects compete for the Affordable Housing Program. The Neighborhood Investment Program is another resource for OOR while the Community Investment Program could be a flexible funding source. However, these must be distributed through member banks. Central Credit Union is a FHLBI member.</td>
<td></td>
</tr>
<tr>
<td>AFFORDABLE HOUSING PROGRAM / COMMUNITY INVESTMENT PROGRAM / NEIGHBORHOOD IMPACT PROGRAM</td>
<td>FUNDING</td>
<td>FEDERAL</td>
<td>IMPLEMENTATION</td>
<td>CONSTRUCTION</td>
<td>PUBLIC, PRIVATE SECTOR, AND NOT-FOR-PROFIT</td>
<td>Potential tool for the Central Neighborhood to implement trails, public art, and other placemaking activities.</td>
<td></td>
</tr>
<tr>
<td>CREATING PLACES PROGRAM</td>
<td>FUNDING</td>
<td>FEDERAL</td>
<td>IMPLEMENTATION</td>
<td>CONSTRUCTION</td>
<td>PUBLIC, PRIVATE SECTOR, AND NOT-FOR-PROFIT</td>
<td>Potential tool for the Central Neighborhood to implement trails, public art, and other placemaking activities.</td>
<td></td>
</tr>
<tr>
<td>NEW MARKET TAX CREDITS (NMTC)</td>
<td>FUNDING</td>
<td>FEDERAL</td>
<td>IMPLEMENTATION</td>
<td>CONSTRUCTION</td>
<td>PUBLIC, PRIVATE SECTOR, AND NOT-FOR-PROFIT</td>
<td>Potentially - Gateway Plaza and Pocket Neighborhood #1 are in an eligible census tract, but organizations that have received NMTC that would be interested in the proposed projects/area would have to be identified.</td>
<td></td>
</tr>
<tr>
<td>SECTION 108 LOANS</td>
<td>FUNDING</td>
<td>FEDERAL</td>
<td>IMPLEMENTATION</td>
<td>CONSTRUCTION</td>
<td>PUBLIC, PRIVATE SECTOR, AND NOT-FOR PROFIT</td>
<td>Potentially, but the city or applicant would need to apply to HUD for the program.</td>
<td></td>
</tr>
<tr>
<td>TOOL</td>
<td>TYPE</td>
<td>SOURCE</td>
<td>USE</td>
<td>APPLICATION, CONSTRUCTION</td>
<td>AUTHORITY</td>
<td>LEAD ORGANIZATIONS</td>
<td>APPLICATION TO JEFFERSONVILLE</td>
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<tr>
<td>HOME INVESTMENT PARTNERSHIPS PROGRAM</td>
<td>FUNDING</td>
<td>STATE</td>
<td>IMPLEMENTATION</td>
<td>PRESERVATION, CONSTRUCTION</td>
<td>NOT-FOR-PROFITS</td>
<td></td>
<td>Yes - can be used for affordable multifamily housing. Because the City of Jeffersonville does not receive an allocation, IHCDA would need to be applied to directly.</td>
</tr>
<tr>
<td>INDIANNA BROWNFIELD PROGRAM GRANTS</td>
<td>FUNDING</td>
<td>STATE</td>
<td>IMPLEMENTATION</td>
<td>CONSTRUCTION</td>
<td>INDIANA CODE 13-11-2-19-3</td>
<td>PUBLIC, PRIVATE SECTOR, AND NOT-FOR-PROFIT</td>
<td>Can be used for brownfields within the neighborhood boundaries</td>
</tr>
<tr>
<td>ANCHOR INSTITUTION PARTNERSHIPS</td>
<td>POLICY</td>
<td>LOCAL</td>
<td>PLANNING</td>
<td>PLANNING, CONSTRUCTION, OTHER</td>
<td>PRIVATE SECTOR AND NOT-FOR-PROFIT</td>
<td></td>
<td>Potentially-- Clark Memorial Hospital is located just west of the 10th Street corridor. They would need to be engaged to find shared value strategies around their enterprise goals and goals of the City for 10th Street.</td>
</tr>
<tr>
<td>SPECIAL ASSESSMENT DISTRICT (ALSO KNOWN AS EID)</td>
<td>FUNDING</td>
<td>LOCAL</td>
<td>IMPLEMENTATION</td>
<td>CONSTRUCTION, OTHER</td>
<td>INDIANA CODE 36-7-22</td>
<td>PUBLIC SECTOR AND PROPERTY OWNERS</td>
<td>Potential - requires support from local property owners.</td>
</tr>
<tr>
<td>TAX INCREMENT FINANCING (TIF)</td>
<td>FUNDING</td>
<td>LOCAL</td>
<td>IMPLEMENTATION</td>
<td>CONSTRUCTION</td>
<td>INDIANA CODE 36-7-14 AND 36-7-25</td>
<td>PUBLIC SECTOR</td>
<td>Yes, most or all parcels of the three priority sites are within the IRED TIF. The southern portion of Pocket Neighborhood #1 may not entirely be within the TIF boundary, but is connected.</td>
</tr>
<tr>
<td>LOW INCOME HOUSING TAX CREDITS (LIHTC)</td>
<td>FUNDING</td>
<td>STATE</td>
<td>IMPLEMENTATION</td>
<td>CONSTRUCTION</td>
<td>TAX REFORM ACT OF 1986</td>
<td>PRIVATE SECTOR AND NOT-FOR-PROFITS</td>
<td>Yes, but there is strong competition for 9% credits and non-competitive 4% credits are often not enough to cover financial gap.</td>
</tr>
<tr>
<td>TOOL</td>
<td>TYPE</td>
<td>SOURCE</td>
<td>USE</td>
<td>APPLICATION</td>
<td>AUTHORITY</td>
<td>LEAD ORGANIZATIONS</td>
<td>APPLICATION TO JEFFERSONVILLE</td>
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</tr>
<tr>
<td>COMMUNITY REVITALIZATION ENHANCEMENT DISTRICT TAX CREDIT (CReED)</td>
<td>FUNDING</td>
<td>LOCAL</td>
<td>IMPLEMENTATION</td>
<td>CONSTRUCTION</td>
<td>INDIANA CODE 6-3.1-19</td>
<td>PUBLIC SECTOR AND TAXPAYERS</td>
<td>Depending on goals for the area and future land use, CReED could be a potential tool. Local government must designate a CReED area.</td>
</tr>
<tr>
<td>INDUSTRIAL RECOVERY TAX CREDIT</td>
<td>FUNDING</td>
<td>STATE</td>
<td>IMPLEMENTATION</td>
<td>CONSTRUCTION</td>
<td>INDIANA CODE 6-3.1-11</td>
<td>PRIVATE SECTOR OR NOT-FOR-PROFIT</td>
<td>The DINO tax credit might be able to be used to redevelop some of the buildings in along 10th Street if they meet DINO criteria. <a href="https://iedc.in.gov/incentives/industrial-recovery-tax-credit/eligibility">https://iedc.in.gov/incentives/industrial-recovery-tax-credit/eligibility</a> for more info.</td>
</tr>
<tr>
<td>TAX FORGIVENESS AND/OR ABATEMENT</td>
<td>POLICY</td>
<td>LOCAL</td>
<td>IMPLEMENTATION</td>
<td>CONSTRUCTION</td>
<td></td>
<td>PUBLIC SECTOR</td>
<td>Potential. City would need to decide on the goals/priorities of the program</td>
</tr>
<tr>
<td>HOUSING TAX INCREMENT FINANCE DISTRICT (HOTIF)</td>
<td>FUNDING</td>
<td>LOCAL</td>
<td>IMPLEMENTATION</td>
<td>CONSTRUCTION</td>
<td></td>
<td>PUBLIC SECTOR</td>
<td>Potential tool for certain neighborhoods. City staff will need to determine eligibility, which can be restrictive.</td>
</tr>
<tr>
<td>RECEIVERSHIP PROGRAM</td>
<td>POLICY</td>
<td>LOCAL</td>
<td>IMPLEMENTATION</td>
<td>OTHER</td>
<td>INDIANA CODE TITLE 32. PROPERTY 32-30-5-1</td>
<td>PUBLIC SECTOR</td>
<td>Possibility, but likely a low-priority.</td>
</tr>
<tr>
<td>HISTORIC REHABILITATION TAX CREDITS</td>
<td>FUNDING</td>
<td>FEDERAL</td>
<td>IMPLEMENTATION</td>
<td>CONSTRUCTION</td>
<td>INTERNAL REVENUE CODE SECTION 47</td>
<td>PRIVATE SECTOR AND NOT-FOR-PROFITS</td>
<td>Yes, but annual restrictions on funding amounts has created a backlog of eligible uses.</td>
</tr>
<tr>
<td>HUD 202, 811, HOPWA, VETERANS</td>
<td>FUNDING</td>
<td>FEDERAL</td>
<td>IMPLEMENTATION</td>
<td>CONSTRUCTION</td>
<td></td>
<td>PUBLIC SECTOR AND NOT-FOR-PROFITS</td>
<td>Yes, but limited to special needs populations.</td>
</tr>
</tbody>
</table>
## Development Toolbox

<table>
<thead>
<tr>
<th>Tool</th>
<th>Type</th>
<th>Source</th>
<th>Use</th>
<th>Application</th>
<th>Authority</th>
<th>Lead Organizations</th>
<th>Application to Jeffersonville</th>
</tr>
</thead>
<tbody>
<tr>
<td>Indiana Dept. of Natural Resources Recreational Trails Program</td>
<td>Funding</td>
<td>State</td>
<td>Implementation</td>
<td>Construction</td>
<td>Public</td>
<td></td>
<td>Potentially - requires 20% match from local project sponsor.</td>
</tr>
<tr>
<td>Community or Affordable Housing Land Trust</td>
<td>Policy</td>
<td>Local, Other</td>
<td>Implementation</td>
<td>Preservation</td>
<td>Not-for-Profit</td>
<td></td>
<td>Potentially - requires high capacity organization/individual to facilitate and oversee program. Likely not a high priority project for the Jeffersonville</td>
</tr>
<tr>
<td>Urban Enterprise Zone</td>
<td>Funding</td>
<td>Local, Other</td>
<td>Implementation</td>
<td>Preservation</td>
<td>Public Sector</td>
<td></td>
<td>Potentially - Gateway Plaza is located within Jeffersonville’s Urban Enterprise Zone.</td>
</tr>
<tr>
<td>Restaurant Forgivable Loan Program</td>
<td>Funding</td>
<td>Local, Other</td>
<td>Implementation</td>
<td>Construction</td>
<td>Public Sector</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Revolving Loan Fund Program</td>
<td>Funding</td>
<td>Local, Other</td>
<td>Implementation</td>
<td>Other</td>
<td>Public Sector</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Facade Grant</td>
<td>Policy</td>
<td>Local, Other</td>
<td>Implementation</td>
<td>Preservation</td>
<td>Public Sector</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Various Other Tax Credits from the State of Indiana</td>
<td>Funding</td>
<td>Local, Other</td>
<td>Implementation</td>
<td>Other</td>
<td>Public Sector</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

EXPLANATION:
The CDBG program allocates annual grants to cities and counties to develop safe housing and expand economic opportunities for low- and moderate-income persons. Activities supported by these funds must address one of the following national priorities: benefiting low- and moderate-income persons, preventing or eliminating blight, or addressing community development needs that pose serious and immediate threat to the health or welfare of a community.

IN PRACTICE:
The City of Indianapolis has created set-asides in their CDBG allocation for healthy food access and targeted owner-occupied repair. The Healthy Food Access Fund requires projects to be the development of brick-and-mortar retail grocery that provides fresh and healthy foods in food deserts. The Targeted OOR program designates specific areas that are eligible for targeted and comprehensive repairs (includes traditional OOR investments like roofs and furnaces, as well as exterior beautification)

FEDERAL HOME LOAN BANK OF INDIANAPOLIS | AFFORDABLE HOUSING PROGRAM / COMMUNITY INVESTMENT PROGRAM / NEIGHBORHOOD IMPACT PROGRAM

EXPLANATION:
Composed of 12 independent banks, FHLBI is the largest source of residential mortgage and community development credit in the nation. They set aside 10 percent for grants and low-interest loans to affordable rental and homeownership. The FHLBI’s Neighborhood Impact Program provides grants of up to $7,500 for homeowner repair for residents 80% AMI and below. The Affordable Housing program provides grant funding for affordable housing developments. The Community Investment Program finances economic development activities through favorable/discounted loans.

IN PRACTICE:
With a grant and loan from FHLB of Boston, AS220, a Providence-based arts organization, purchased the vacant Dreyfus Hotel and converted it to 11 affordable live-work units as well as studio, gallery, and retail space. Additional sources of funds included state and federal tax credits, local development funds, and the HOME program.

CREATING PLACE PROGRAM

EXPLANATION:
CreatINg Places is a place-based crowdfunding grant program offered through the Indiana Housing and Community Development Authority (IHCDA) for non-profits and local units of government. The program is focused on placemaking activities. Like other crowdfunding programs, residents can contribute to programs and projects they are interested in seeing implemented. If the fundraising goal is met within a specific timeframe, funding is matched by IHCDA. Up to $50,000 of matching grant funds are available per project.

IN PRACTICE:
Decatur, Indiana utilized the program for streetscape enhancements, landscaping, and the creation of a plaza in the downtown. The program actually exceeded fundraising expectations with over $70,000 in contributions and $50,000 matched by IHCDA.

NEW MARKET TAX CREDITS (NMTC)

EXPLANATION:
The goal of NMTC is to spur revitalization efforts of low-income and impoverished communities. The program provides tax credit incentives to investors for equity investments in certified Community Development Entities (CDEs), which invest in low-income communities. The credit equals 39 percent of the investment paid out over 7 years (5 percent in first 3 years, 6 percent in the final 4 years).

IN PRACTICE:
The Erskine Green Training Institute (EGTI) at the Courtyard by Marriott in Muncie, Indiana is a teaching hotel that provide vocational training opportunities for disabled individuals. Participants live in the hotel during their training, and once completing the program, they receive an internship with one of the hotel’s partner organizations.

SECTION 108 LOANS

EXPLANATION:
Flexible federal funding source that provides local municipalities with a source of financing for economic development, housing rehab, public facilities, and other development projects. This program allows local governments to leverage their multi-year CDBG allocation into federally guaranteed loans. Local governments must pledge their current and future allocation as security for the loan.

IN PRACTICE:
The city of Burlington, VT received a $2 million loan guarantee to finance the construction of a downtown co-operative grocery store that serves 4,200 customers daily.

HOME INVESTMENT PARTNERSHIPS PROGRAM

EXPLANATION:
HOME provides grants to states and local municipalities to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for both rent and homeownership. Activities may include direct financing assistance, construction/rehab, site acquisition or improvement, demolition, and relocation expenses.

INDIANA BROWNFIELD PROGRAM GRANTS

EXPLANATION:
Commercial and industrial sites with contamination are not attractive to private developers and often require significant financial resources, legal disputes, and complex regulatory hurdles. The Indiana Brownfield Program’s Revolving Loan Fund offers low cost funding to finance environmental cleanups and facilitate redevelopment of brownfield sites. Under the Brownfields Tax Incentive, environmental cleanup cost are fully deductible in the year incurred.
ANCTOR INSTUTION PARTNERSHIPS

EXPLANATION:
Anchor institutions are non-profit or private entities such as universities, hospitals, and corporations that are tied to their location because of real estate holdings, capital investments, history, or mission. Partnerships with these organizations allow their development and operation decisions to be directed towards improving the economic health of adjacent neighborhoods. Anchor institutions can facilitate development by providing upfront funding for planning and design, convening leadership around common goals, and catalyzing economic reinvestment that could enhance the tax base.

IN PRACTICE:
Live Midtown Detroit is a residential program that provides incentives for eligible employees to live in a specific area of the City. Eligible candidates must be employed by the Detroit Medical Center, Henry Ford Health System, or Wayne State University.

SPECIAL ASSESSMENT DISTRICT (ALSO KNOWN AS EID)

EXPLANATION:
Areas in which an additional assessment is levied on properties based on the benefit received from public investment. Known as Economic Improvement District (EID) in Indiana, these require a majority of local property and business owners to support the tax that can then be used to fund infrastructure, public safety, cleanliness, and promotions.

IN PRACTICE:
1) The Evansville City Council approved a downtown EID that will raise approximately $625,000 to fund business recruitment, safety, beautification, and marketing efforts.
2) Plainfield, Indiana has passed an Economic Improvement District to help fund a commuter transportation service to connect the final IndyGo stop in Indianapolis with the 2,400 unfilled jobs in Hendricks County.

TAX INCREMENT FINANCING (TIF)

EXPLANATION:
Tax increment financing raises revenue for capital or operating costs by diverting increased property tax revenue generated by increasing existing property values and new development. Because the tax increment is based on the total increase in taxes generated, new development has a much greater impact on tax increment than growth in value in existing properties.

IN PRACTICE:
A majority of communities have adopted Tax Increment Financing Districts (TIFs) to fund economic development activities.

LOW INCOME HOUSING TAX CREDIT (LIHTC)

EXPLANATION:
LIHTC are a dominant federal funding source for affordable housing, but are administered at the state level. There are two programs within the LIHTC program, 4% and 9%. The 4% program, which offers less financial incentives, is a non-competitive process. The 9% program, which provides significantly more funding, is highly competitive. Though this program targets households earning between 30% and 60% AMI, the actual composition of each project will vary.

COMMUNITY REVITALIZATION ENHANCEMENT DISTRICT (CReED) TAX CREDIT

EXPLANATION:
Provides an incentive for investment in community revitalization enhancement districts. The tax credit is available to taxpayers that make qualified investment in the redevelopment or rehabilitation of a property located in a designated CReED area. Eligible costs include acquisition, architectural and engineering fees, construction, demolition, environmental remediation, etc. A local advisory commission must pass a resolution or ordinance establishing a CReED area.

INDUSTRIAL RECOVERY (DINO) TAX CREDIT

EXPLANATION:
Provides incentives for companies to invest in former industrial facilities. The credit amount is equal to the amount of the qualified investment multiplied by an applicable percentage based on the age of the building. Buildings must be at least 15 years old to be eligible. IEDC administers the program.

TAX FORGIVENESS AND/OR ABATEMENT

EXPLANATION:
To encourage renovation or redevelopment of vacant or underutilized sites, local municipalities can forgive tax liens. In return, the municipality can require certain design standards, affordability, or other local priorities. Another tool is tax abatement, which can encourage private investment in specific areas.

IN PRACTICE:
Anderson, Indiana uses tax abatement for individual homeowners to encourage people to move within City limits.

HOUSING TAX INCREMENT FINANCE DISTRICT (HOTIF)

EXPLANATION:
Funding source for public improvements or housing within a specific geography. HOTIFs focus on residential development and benefit low-to-moderate income individuals. Funds can be used for construction, rehab, acquisition, demolition, and financial assistance for eligible organizations and individuals. The total area cannot exceed 300 acres, 1/3 of the parcels must be vacant, 1/3 of residential units must have been built before 1941, and 1/3 of parcels must meet one of the following: 1) Not permanently occupied; 2) Violates housing codes/has been declared unsafe, or; 3) has 2 or more delinquent property tax payments

IN PRACTICE:
The City of Indianapolis created a HOTIF district in the 26-block Fall Creek Place Neighborhood, which once was home to the highest percentage of vacant lots in the city. 80% the neighborhood’s buildings had either been burned down or torn down. Approximately 400 new and rehabilitated homes were sold between 2002-2007, half to low-and-moderate income buyers. With a total public investment of $24 million, over $70 million in private investment was generated.
RECEIVERSHIP PROGRAM
EXPLANATION:
Receivership programs designate a municipality or qualified not-for-profit to be the recipient of vacant and abandoned properties in order to put these properties back into productive uses. A title transfer occurs instead of the entity having to go through the tax sale process, which expedites the redevelopment timeline.

HISTORIC REHABILITATION TAX CREDITS
EXPLANATION:
Jointly administered by the US Department of the Interior and the Department of the Treasury, tax credits are made available to Indiana tax payers who engage in certified rehabilitations of income-producing historic buildings. Taxpayers may claim up to 20 percent of the total qualified rehabilitation or preservation cost of project.

HUD 202, 811, HOPWA, VETERANS
EXPLANATION:
Federal funding source that supports the creation of supportive housing for special needs populations including elderly, persons with disabilities, persons with HIV, and veterans.

INDIANA DEPARTMENT OF NATURAL RESOURCES | RECREATIONAL TRAILS PROGRAM
EXPLANATION:
The Recreational Trails Program is a matching grant program that funds the acquisition and/or development of multi-use recreational trail projects. Project awardees will receive a reimbursement for up to 80% of the total project costs. At time of application, project sponsors must have at least 20% of project costs available from local sources (such as bond issues, CDBG, and other sources). Awards range between $10,000 and $200,000.

COMMUNITY OR AFFORDABLE HOUSING LAND TRUST
EXPLANATION:
Land trusts purchase and retain long term ownership of land to ensure its use for community purposes such as affordable housing. These trust permanently remove the price of land from the home’s cost, reducing the impact of rising land prices.

IN PRACTICE:
Homestead Community Land Trust in Seattle, WA launched its “buyer-driven advantage program” that provided funding for low- and moderate-income households to purchase market rate homes for sale for inclusion in the land trust. The trust intends to increase partnerships with developers by offering incentive zoning and other regulatory means with the goal of adding 100 homes each year.

URBAN ENTERPRISE ZONE
EXPLANATION:
The Jeffersonville Urban Enterprise Association offers businesses in the UEZ state tax deductions. Incentives include deductions for improvements made to property in the Zone that increase the assessed value, and deductions for employees who also live in the Zone. To learn more visit the website at www.jeffersonvilleuez.com.

RESTAURANT FORGIVABLE LOAN PROGRAM
EXPLANATION:
These loan interest funds are available for a period of five years. Businesses are asked to prepare a business plan and meet with the Jeffersonville Economic Development Revolving Loan Committee to explain this plan and how the money will be used. The funds are generated from grants, the proceeds of the sale of notes and the proceeds of bonds issued under I.C. 5-1-14-14 and I.C. 36-9-32.

REVOLVING LOAN FUND PROGRAM
EXPLANATION:
These loan interest funds are available for a period of five years. Businesses are asked to prepare a business plan and meet with the Jeffersonville Economic Development Revolving Loan Committee to explain this plan and how the money will be used. The funds are generated from grants, the proceeds of the sale of notes and the proceeds of bonds issued under I.C. 5-1-14-14 and I.C. 36-9-32.

FACADE GRANT
EXPLANATION:
The Jeffersonville Redevelopment Commission offers grants to commercial and industrial businesses, and property owners along the 10th Street Redevelopment Corridor for facade improvement. These improvements can include general building and property improvements, such as exterior painting, repairs, new and improved signage, awning, landscaping and parking lot resurfacing. This program encourages visual improvement as well as historic preservation and economic investment. The funds for this project are limited and available on a first come, first served basis. The Jeffersonville Redevelopment Commission will reimburse 50% of the project costs, up to $10,000. The project must be pre-approved and comply with approved City of Jeffersonville Planning and Zoning Corridor design plans and requirements. An application must be approved in writing before work begins.

VARIOUS OTHER TAX CREDITS FROM THE STATE OF INDIANA
EXPLANATION:
https://cityofjeff.net/incentives/