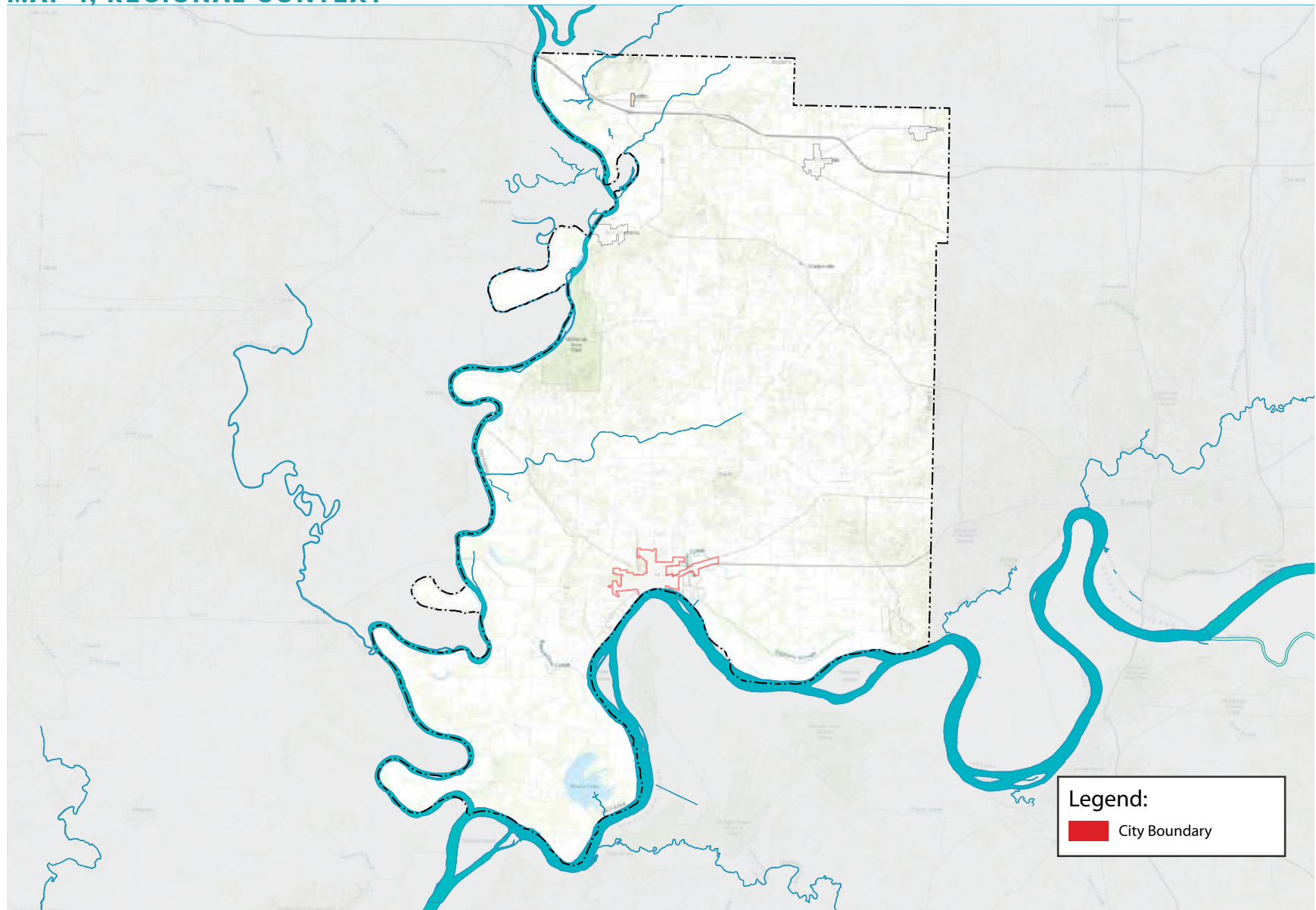




MOUNT VERNON
EXISTING
CONDITIONS
REPORT

MAP 1, REGIONAL CONTEXT



REGIONAL CONTEXT

The City of Mount Vernon is a community in the southwestern corner of Indiana, located 15-miles west of the City of Evansville along the Ohio River. The City is the seat of Posey County and at the intersection of SR 141, SR 69, and SR 62 as shown on Map 1, Regional Context. The community is also home to one of Indiana's three official ports for freight and cargo.

COMPARISON COMMUNITIES

While collecting Mount Vernon's demographic data and economic make-up, several comparison communities were identified to evaluate how Mount Vernon was fairing compared to its neighbors in the larger region. These communities include the State of Indiana, Posey County, the City of Evansville, the City of Henderson, the Town of Darmstadt, and the Town of Newburgh. Communities were selected based on their proximity to Mount Vernon (so they would be under similar market conditions), their relative size, and the geographic areas in which they operate. This way, general trends affecting the entire region can be filtered out, and patterns specific to Mount Vernon addressed. That could mean supportive positive developments, reacting to changes, or combating harmful trends in the community.

DEMOGRAPHIC TRENDS

OVERVIEW

An overall analysis of Mount Vernon's current conditions was carried out to help guide the planning process and provide the necessary background information to develop project and policy recommendations. Topics considered in the analysis included: community demographics, market conditions, resident amenities, transportation elements, infrastructure conditions, the natural environment, and the evaluation of areas of interest identified in the community.

Data used in this analysis is from the US Census Bureau and the following sources unless stated otherwise:

AMERICAN COMMUNITY SURVEY, US CENSUS

In addition to the decennial census (2010), the US Census Bureau continually conducts dozens of other censuses and surveys, including the American Community Survey. The American Community Survey is an ongoing effort that gathers information from a community through a small sample, rather than the extensive 10-year decennial survey with which most are familiar.

ESRI COMMUNITY ANALYST

ESRI Community Analyst is a powerful tool for analyzing data within a specific geographic location. It allows data to be observed at the local level and compared with surrounding groups. Data was used from the US 2010 Census, 2021 American Community Surveys (ACS), and ESRI-derived projections for 2026.

KEY TRENDS

- Like most southwestern Indiana cities, Mount Vernon has seen its recent population growth stagnate, with even a few surrounding communities decreasing in size.
- While slightly lower than surrounding towns and cities, Mount Vernon's poverty rate is nearly double that of Indiana Posey County.
- While Mount Vernon's current median household income lies around the middle of its neighbors, this value is expected to grow slower than surrounding communities.
- Most of Mount Vernon's housing stock was built between 1970-1979 or prior, with the amount of new housing per year shrinking significantly since then.
- Mount Vernon has a higher level of homeownership than both nearby Evansville and Henderson.
- Mount Vernon lacks any higher valued housing stock (\$500,000+) compared with its neighboring communities.
- Roughly 25% of Mount Vernon residents worked in the manufacturing industry in 2021, above the state average (18%) and much higher than surrounding communities (averaging 15%).





POPULATION

HISTORICAL CHANGE AND PROJECTED GROWTH

The City of Mount Vernon experienced a rapid loss in population between 2000 and 2010 but has since stabilized with little growth or decline over recent years, with only a half percent lost since 2010. The current stagnation is part of a broader trend occurring throughout most of southwest Indiana in large and small communities.

EDUCATION

Mount Vernon has a high achievement rate among residents obtaining a high school degree or equivalent (43.6 percent). The community has fewer residents without a high school degree (8.1 percent) than Evansville and Henderson. However, while comparable, Mount Vernon is slightly lower than surrounding communities regarding associate degrees, bachelor's degrees, and graduate or professional degrees.

The Mount Vernon community has a well-functioning education system but is losing students to competing communities once they complete a higher level of education. For example, in 2015, Farmersville Elementary School received the Nation Blue Ribbon Award from the US Department of Education for the exemplary high performance of its students.

HOUSEHOLDS

Despite the relatively stable number of residents in the Mount Vernon community, the total number of households (2,736) has slowly increased over time (0.48 percent since 2010), with the pattern expected to continue towards 2026 (0.84 percent). Meanwhile, the average household size has dropped slowly since 2010 (-0.83 percent) and is likely to continue into 2026 (-0.42 percent). That translates to fewer people occupying more homes, limiting the stock available for recirculation and new residents.

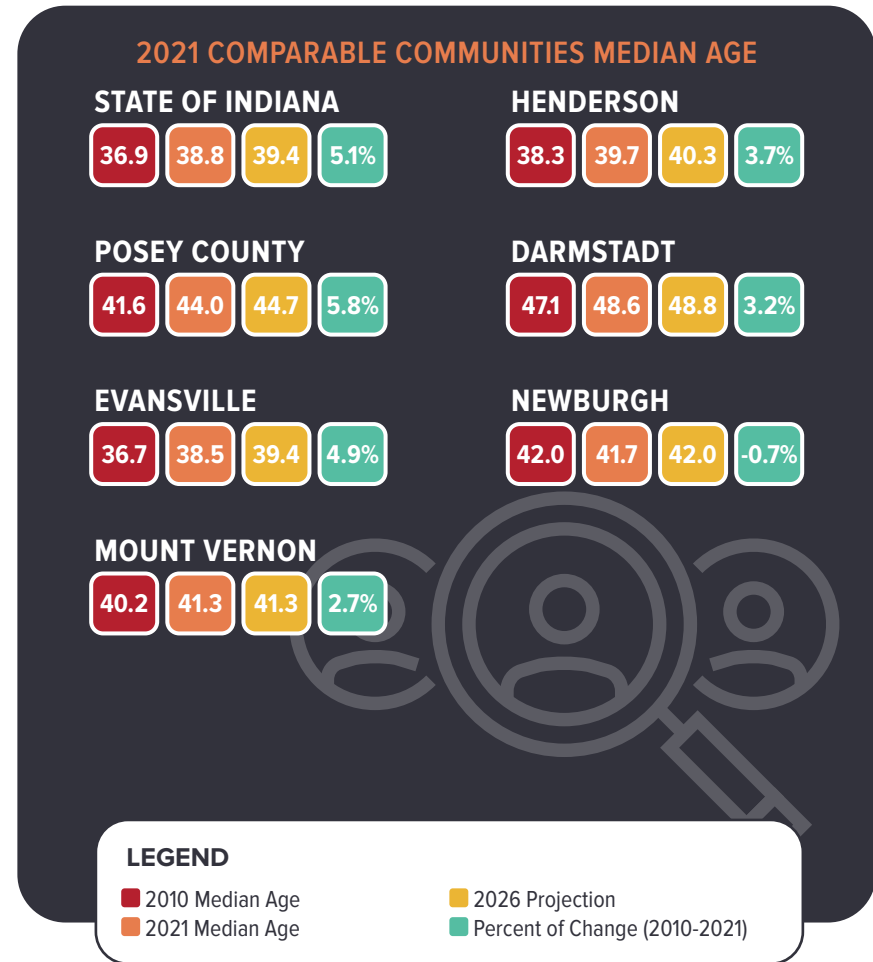
MEDIAN HOUSEHOLD INCOME

In 2021, the median household income for Mount Vernon was \$55,225 annually, with a projected 6.8 percent increase (\$59,238) expected by 2026. While Mount Vernon currently has a higher per household income than adjacent communities, it still falls behind the smaller rural neighbors. In addition, this income is expected to grow at a slower rate than surrounding communities.



AGE

The median age of Mount Vernon residents has increased from 40.2 (2010) to 43.5 (2021). That puts Mount Vernon near the higher end of the spectrum than comparison communities' 2021 median ages. The comparable cities of Evansville, Henderson, and the State of Indiana were lower than Mount Vernon. Newburgh, Darmstadt, and Posey County's median age was higher as shown in the graphic below, 2021 *Comparable Communities Median Age*.



EMPLOYMENT

LABOR FORCE

The City of Mount Vernon had a labor force participation rate of 49.2 percent in 2021, significantly lower than the State of Indiana (63 percent) and the US (61.6 percent). Labor force participation rate is the percentage of residents actively engaged in the workforce or looking for work out of the entire population. It does not include those residents outside of the workforce. 49.2 percent could indicate many households with a single income source or widespread health/age items preventing the population from working. If the former, there is the potential labor pool to drive industry growth and business development further, if correctly incentivized.

Unemployment in Mount Vernon remained at 3.8 percent in 2021, similar to its neighboring communities (including Posey County at 2.3 percent) and slightly below the Indiana state average (4.6 percent). That is especially significant given the 2020 pandemic, which saw spikes in unemployment as businesses were closed. Ideally, an unemployment rate of 3-5 percent is desirable for a community, as this accounts for workers switching jobs while also limiting businesses from over competing for labor. While some competition helps drive innovation and wage growth, too much competition over labor strains a business's ability to operate effectively and places limitations on the overall economic development of the of the community.

AGE DEPENDENCY RATIO

Given the observed low unemployment rate of 3.8 percent in 2021 and relatively low labor force participation rate of 49.2 percent, this report also examined the age dependency ratio for Mount Vernon and the listed comparable communities. The age dependency ratio examines the relationship between those of workforce age (16-65) and age groups not considered of primary working ages - children (0-15) and retirees (65 plus). The comparable community age dependency ratios, illustrates that Mount Vernon had a higher ratio (71.6) than all but two comparable communities (Darmstadt, IN, 78.4) and (Newburgh, IN, 72.7). In 2021, Mount Vernon observed a relatively high Age Dependency Ratio, which may explain the low labor force participation rate and unemployment rate.

2021 MOUNT VERNON AGE DATA

1,418

CHILD POPULATION
(AGE <18)

3,877

WORKING AGE POPULATION
(AGE 18-64)

1.359

SENIOR POPULATION
(AGE 65+)

71.6

AGE DEPENDENCY RATIO

35.1

SENIOR DEPENDENCY RATIO

INDUSTRY AND OCCUPATION

As with most communities in the modern service-based economy, Mount Vernon's largest industry is the service industry which employs nearly half of the workforce (39.9 percent). Service categorized job levels were similar to Posey County (40.3 percent) and State of Indiana (43.5 percent). Service industry jobs include animal care, personal caregivers, janitorial, housekeepers, cooks, food servers, and healthcare employees. While often the most prominent industry, the service sector typically recirculates funds within a local economy rather than generate or capture exterior funds.

The second largest industry following the service sector is manufacturing, at 25.1 percent, higher than the Posey County (22.3 percent) and state (18.4 percent) levels. While manufacturing has decreased across the nation and automation and globalization reduced the size of the needed workforce; Mount Vernon has retained a robust manufacturing base.

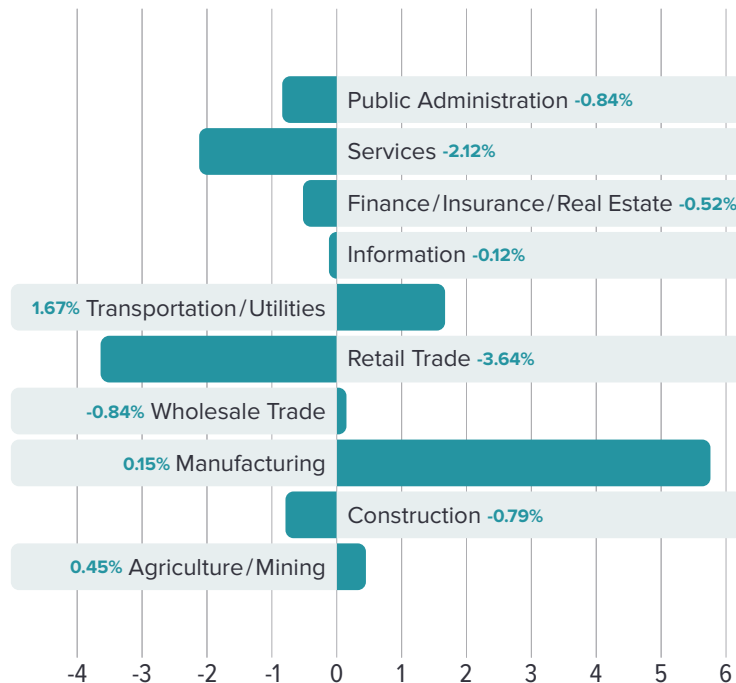
JOBS BY NAICS INDUSTRY SECTOR (2019)	COUNT	SHARE
Agriculture, Forestry, Fishing, and Hunting	0	0.0%
Mining, Quarrying, and Oil and Gas Extraction	0	0.0%
Utilities	6	0.2%
Construction	36	1.5%
Manufacturing	292	12.1%
Wholesale Trade	79	3.3%
Retail Trade	202	8.4%
Transportation and Warehousing	23	1.0%
Information	35	1.5%
Finance and Insurance	95	3.9%
Real Estate and Rental and Leasing	23	1.0%
Professional, Scientific, and Technical Services	139	5.8%
Management of Companies and Enterprises	0	0.0%
Administration and Support, Waste Management and Remediation	221	9.2%
Educational Services	374	15.5%
Health Care and Social Assistance	160	6.6%
Arts, Entertainment, and Recreation	4	0.2%
Accommodation and Food Services	265	11.0%
Other Services (excluding Public Administration)	115	4.8%
Public Administration	342	14.2%

HISTORICAL CHANGE

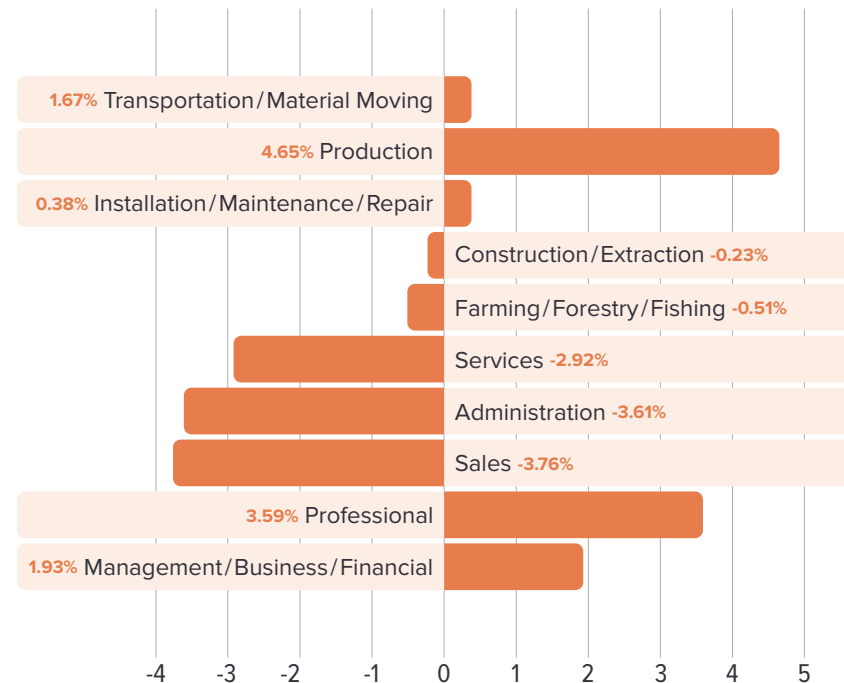
Between 2010 and 2021, Mount Vernon saw a 5.76 percent growth in manufacturing, with the transportation industry growing 1.67 percent. Conversely, the retail sector saw a 3.64 percent drop in employment. Overall, all other sectors remained the same or experienced a slight decrease.

Mirroring these industry trends, Mount Vernon saw a 4.77 percent increase in skilled labor jobs in the community between 2010 and 2021. In contrast, the community lost 2.92 percent of its service jobs and 1.75 percent of its professional/office jobs.

CHANGE IN EMPLOYED POPULATION 16+ BY INDUSTRY PERCENT CHANGE 2010-2021



DETAILED CHANGE IN EMPLOYED POPULATION 16+ BY OCCUPATION PERCENT CHANGE 2010-2021



PROJECTED GROWTH

HOUSING

Similar to its population, Mount Vernon's housing stock has remained static since 2010, with only 53 housing units added since 2021. Of these, the majority were rental units, leaving the owner-occupied housing of the community mostly unchanged.

SINGLE-FAMILY

Single-family housing is characterized by a stand-alone residential home typically occupied by just one household or family. The physical structure stands alone on its own property and does not share any walls or structural elements with other homes (attached vs. detached).



MULTI-FAMILY

Multi-family housing is where multiple housing units are contained within the same structure, connected side-by-side, or stacked vertically. Examples of multifamily housing include but are not limited to duplexes, townhomes, cottage homes, condominiums, and apartment complexes.



OCCUPATION TYPE

While vacancy tends to be the marker most used to judge a housing market, the breakdown of ownership type (if someone owns or rents their home) can often be just as informative as to what is going on in the community. Such shifts and trends can illustrate what kind of demand there is in the housing market and how long you can expect resident professionals to remain in the community.

While subject to individual differences and needs, a community's ideal homeownership rate should be around the 65 percent mark, with renters making up 25-30 percent of the market and a vacancy rate hovering around 6-8.¹ In comparison, Mount Vernon shows a lower-than-average rate of homeownership (52.5 percent), a greater number of renters (35.3 percent), and a high level of vacancy (12.2 percent).

Mount Vernon Home Ownership

2026



2021



2010



■ Owner Occupied ■ Renter Occupied ■ Vacant

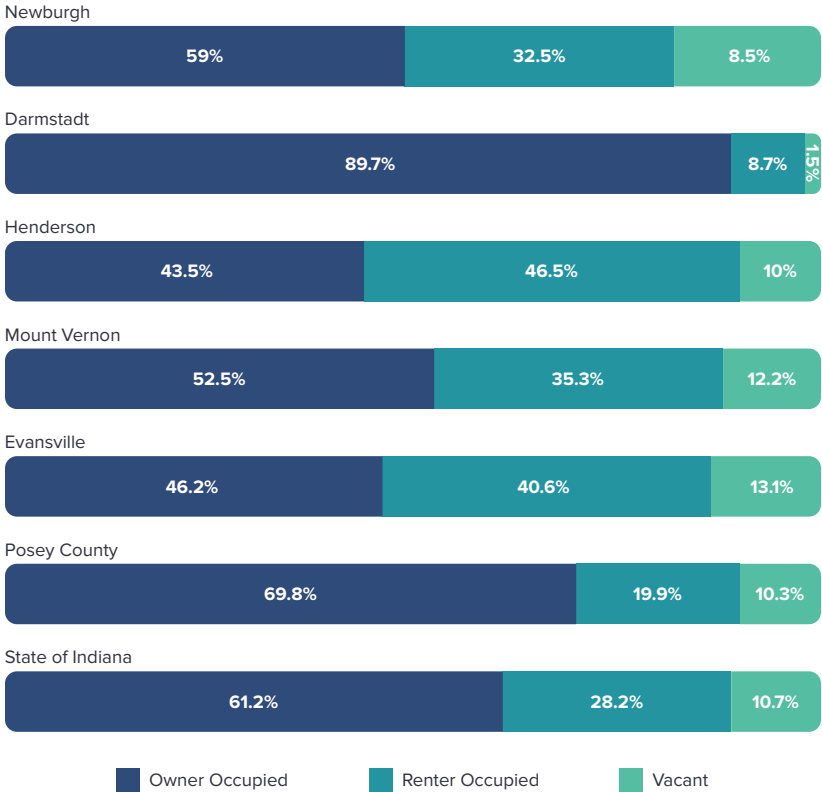
¹ Statista. Homeownership rate in the United States from 1990 to 2020.

<https://www.statista.com/statistics/184902/homeownership-rate-in-the-us-since-2003/>

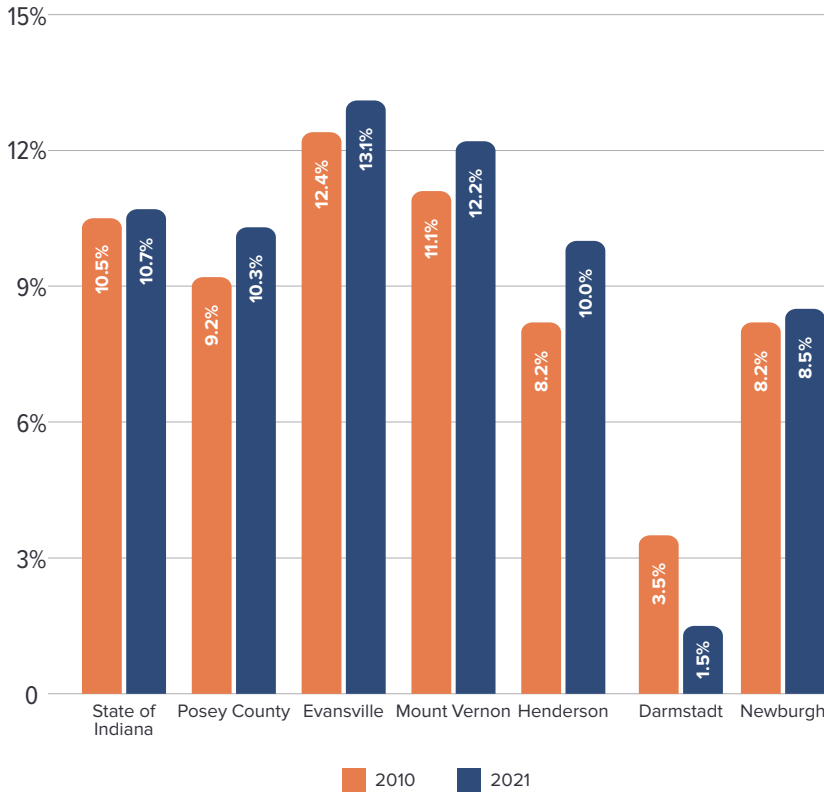
² Federal Reserve Bank of St. Louis. Rental Vacancy Rate in the United States.

<https://fred.stlouisfed.org/series/RRVRUSQ156N>

Housing Unit Summary (2021)



Vacancy Rates Over Time





COMMUTER BEHAVIOR

Mount Vernon has a very mobile workforce, with 79 percent of the community's resident workforce (2,432 residents) leaving the community for their primary source of employment and only 21 percent (648 residents) remaining to work within the community³. However, unlike most communities, Mount Vernon has enough economic activity and such a demand for labor that local businesses are pulling approximately 1,763 workers from Illinois, Kentucky, Evansville, and the surrounding Posey County.

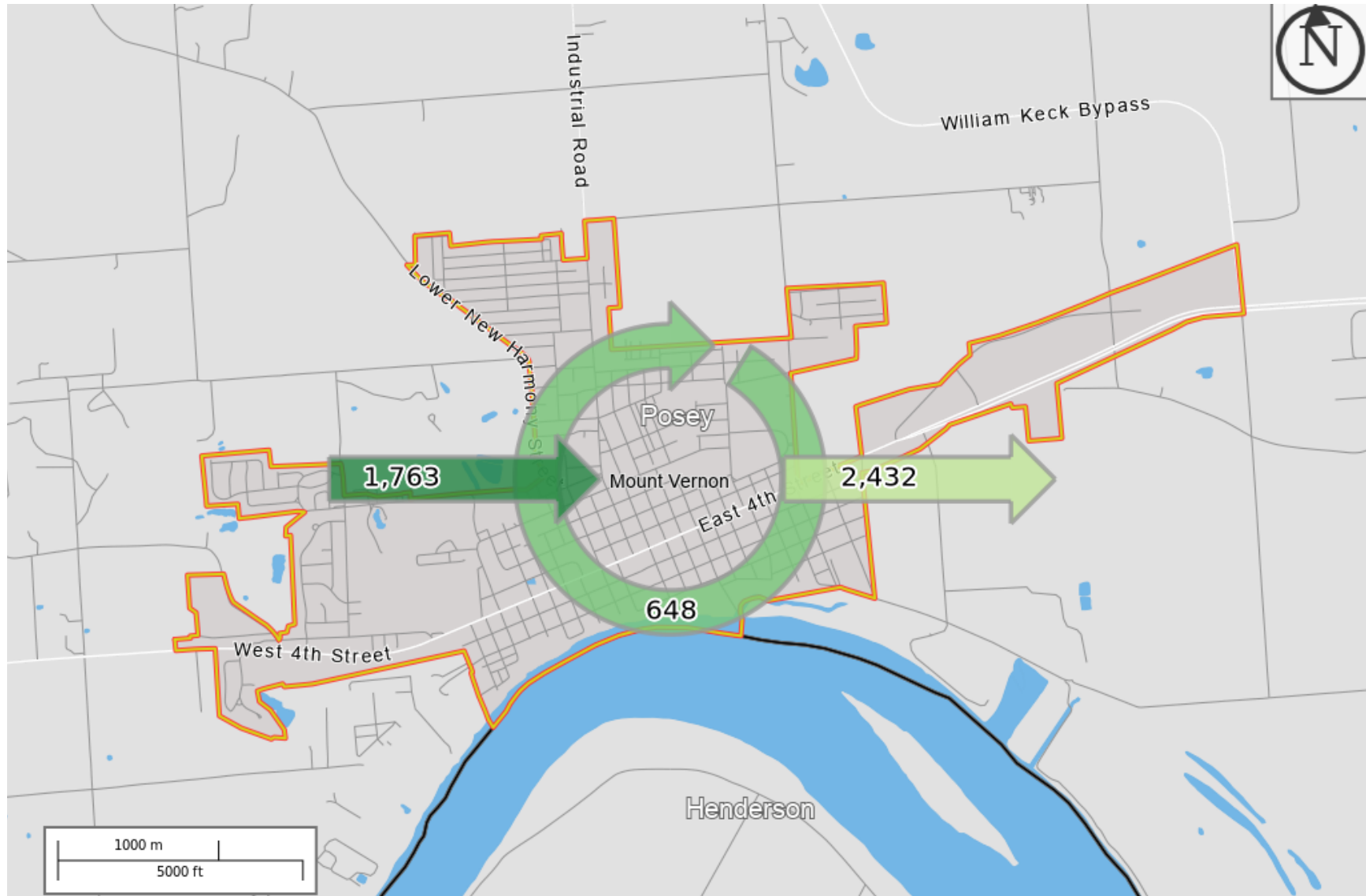
Not only does this highly transient workforce demonstrate that Mount Vernon is an attractive housing option for Evansville workers, but the ability to draw in a replacement workforce from its surroundings shows the community has an extremely attractive and competitive labor market.

LOCAL WORKFORCE: 648

EXPORTED WORKFORCE: 2,432

IMPORTED WORKFORCE: 1,763

³ Census on the Map- Mount Vernon (2019). United States Census Bureau.
<https://onthemap.ces.census.gov/>

MAP 2, MOUNT VERNON: COMMUTING WORKFORCE

Map Source: Census on the Map

MARKET CONDITIONS

MOUNT VERNON TRADE AREA

An analysis of Mount Vernon's population trends, commuter patterns, daytime population, and public input, revealed two distinct trade areas. The two trade areas identified were:

1. Primary Trade Area – The primary trade area was defined as a 10-minute drive from Mount Vernon's downtown and captures residents and employees that work and likely shop at local businesses in Mount Vernon multiple times per week.
2. Extended Trade Area – The extended trade area was defined as a 25-minute drive time from the courthouse square and captures potential shoppers that may frequent Mount Vernon's businesses once or twice a month.

PRIMARY TRADE AREA

When analyzing a trade area observed "Leakages" are noted as potential growth opportunities. A leakage in a local market means that people living within the trade area are spending money outside of that area. This indicates that the amount of additional disposable income could be captured in the trade area but is being lost or "leaking" to shopping areas outside. Examination of the amount of spending in the primary trade area revealed leakages in the Food and Beverage, General Merchandise, and Food Services (restaurants) categories. This comparison was made to identify the Mount Vernon community's market potential, evaluate how successful the various industries are doing, and identify industries where Mount Vernon could recapture spending that is leaking out of the community. The graphic on the next page demonstrates how these leakage numbers translate into new businesses. The potential sales amounts were converted into a number of stores needed to fill that demand based on industry standard for sales per square foot and average store size.

Observed Retail Sector Leakages in the 10-Minute Trade Area

RETAIL SECTOR	RETAIL LEAKAGE
Food and Beverage	\$11,969,109.00
General Merchandise	\$12,984,711.00
Food Services and Drinking	\$10,503,716.00

10-MINUTE DRIVE TIME NEW DEMAND**RETAIL CATEGORIES**

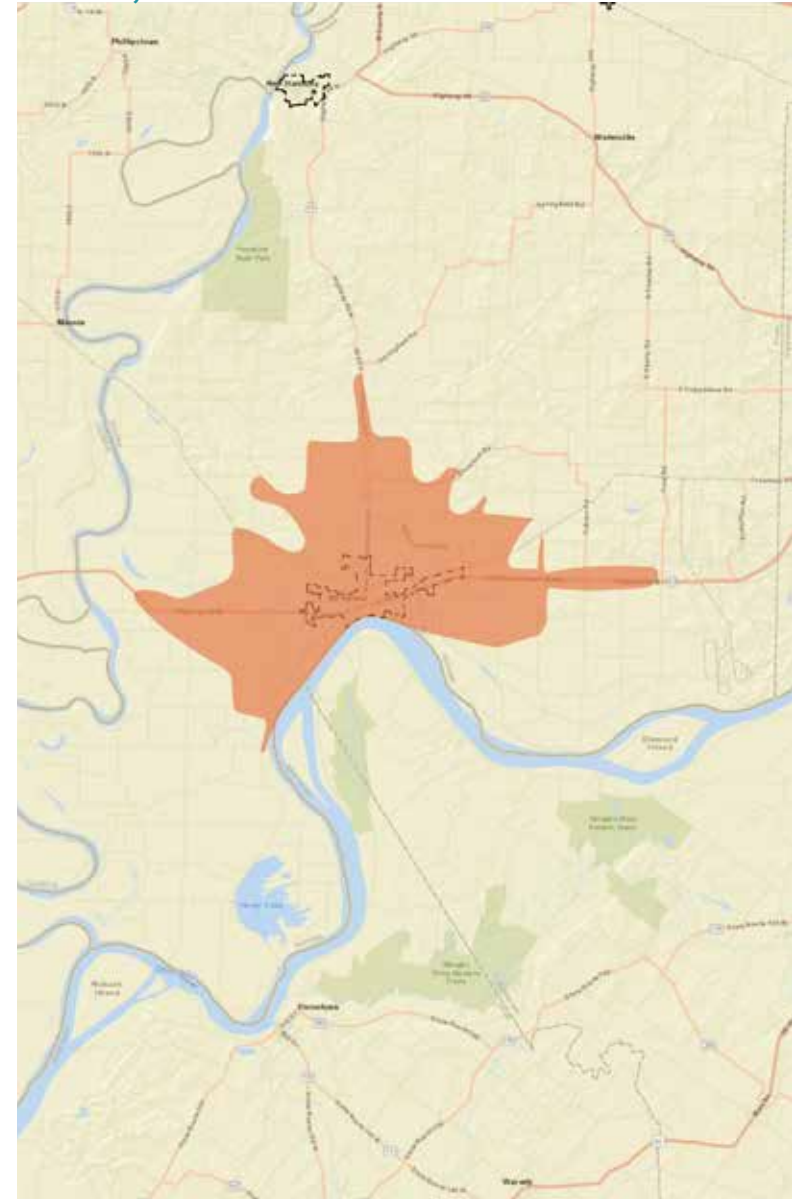
FOOD AND BEVERAGE	GENERAL MERCHANDISE	FOOD SERVICE
------------------------------	--------------------------------	-------------------------

SALES NEEDED PER SQUARE FOOT		
\$500	\$303	\$250

POTENTIAL CAPACITY (SQUARE FOOT)		
23,938	42,854	42,015

AVERAGE SIZE (SQUARE FOOT)		
17,000- 40,000	7,400- 182,000	4,180

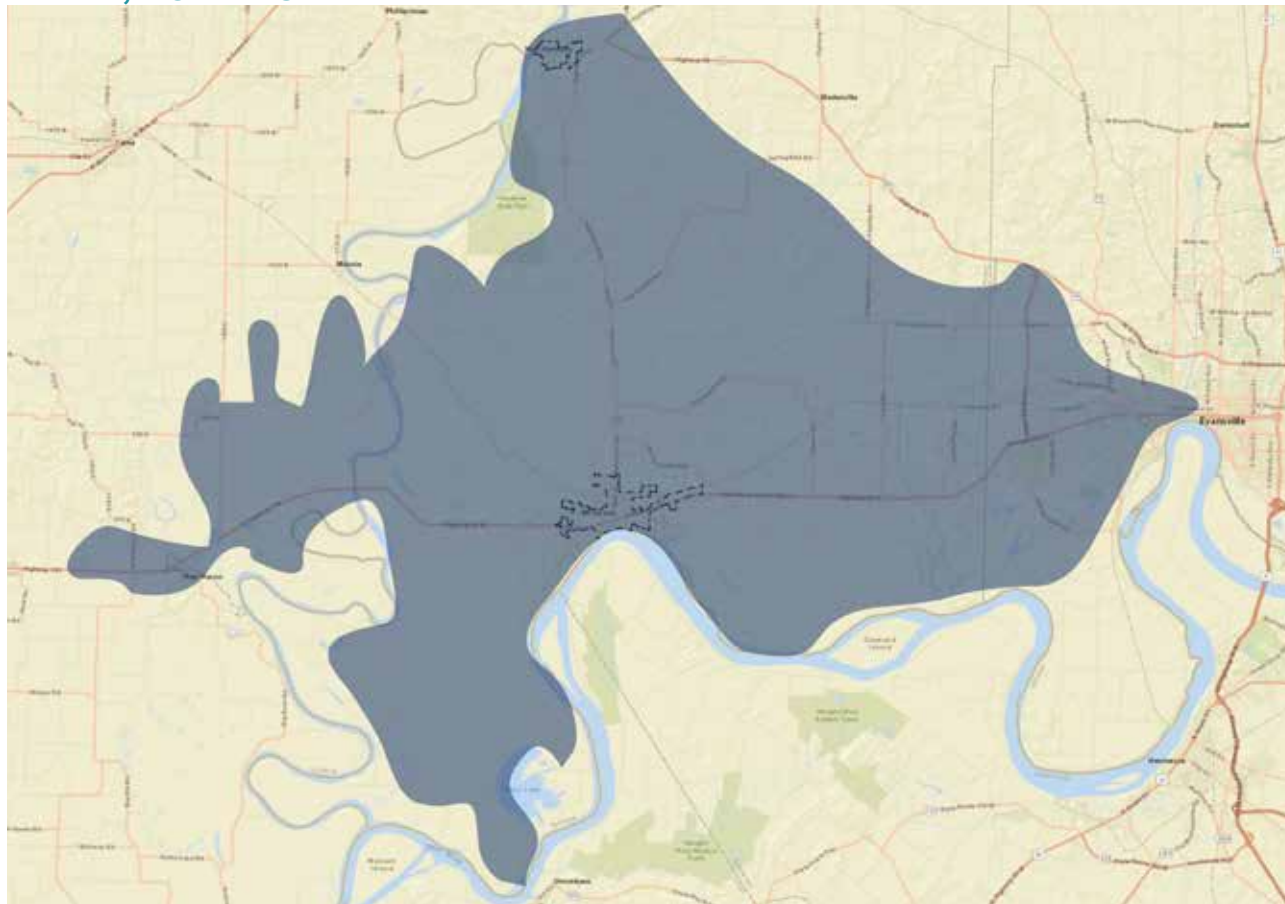
POTENTIAL NUMBER OF STORES		
1	1-5	10

MAP 3, 10-MINUTE DRIVE TIME AREA

EXTENDED TRADE AREA

The extended trade area for Mount Vernon covered the entire southwestern half of Posey County, with the outer edges spilling over the state border with Illinois and into western Evansville. The extended trade area revealed leakage estimates in the Food and Beverage, Health and Personal Care, Clothing and Accessories, General Merchandise, and Food Services (restaurants) categories. The graphic on the next page demonstrates how these leakage numbers translate into new businesses. The potential sales amounts were converted into a number of stores needed to fill that demand based on industry standard for sales per square foot and average store size.

MAP 4, 25-MINUTE DRIVE TIME AREA



25-MINUTE DRIVE TIME NEW DEMAND

RETAIL CATEGORIES

FOOD AND BEVERAGE	HEALTH AND PERSONAL CARE	CLOTHING AND ACCESSORIES	GENERAL MERCHANDISE	FOOD SERVICE
-------------------	--------------------------	--------------------------	---------------------	--------------

SALES NEEDED PER SQUARE FOOT

\$500	\$300	\$325	\$303	\$250
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POTENTIAL CAPACITY (SQUARE FOOT)

95,789	35,041	40,961	100,428	80,662
--------	--------	--------	---------	--------

AVERAGE SIZE (SQUARE FOOT)

17,000-40,000	1,200-1,500	800-12,000	7,400-182,000	1,600-4180
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POTENTIAL NUMBER OF STORES

2-4	23-29	3-40	1-13	19-50
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TRADE AREA SUMMARY

Analysis of the primary and extended trade areas revealed realistic market opportunities in three major industries: Food and Beverage (groceries), General Merchandise, and Food Services and Drinking Places (restaurants). Additional market demand was noted in the extended trade area in the Healthcare and Personal Services and Clothing and Accessory sectors. Exactly how much growth/new businesses this demand can support will depend on the industry in question, as each faces different costs, logistics, and sale volumes. Leakage shown in the extended trade area revealed a demand for more shopping and dining options if visitors are attracted from this extended trade area. Since the extended trade area relies more on infrequent shoppers, the estimated number of stores is likely higher than actual demand.

EXISTING LAND USE AND DEVELOPMENT

Land Use and Zoning are two primary tools that local governments use to control and regulate the specific use of property within their jurisdiction. That is done in the pursuit of creating a well-thought-out and orderly built environment while limiting the chance of conflicting uses occurring next to each other and affecting each other's value/productivity.

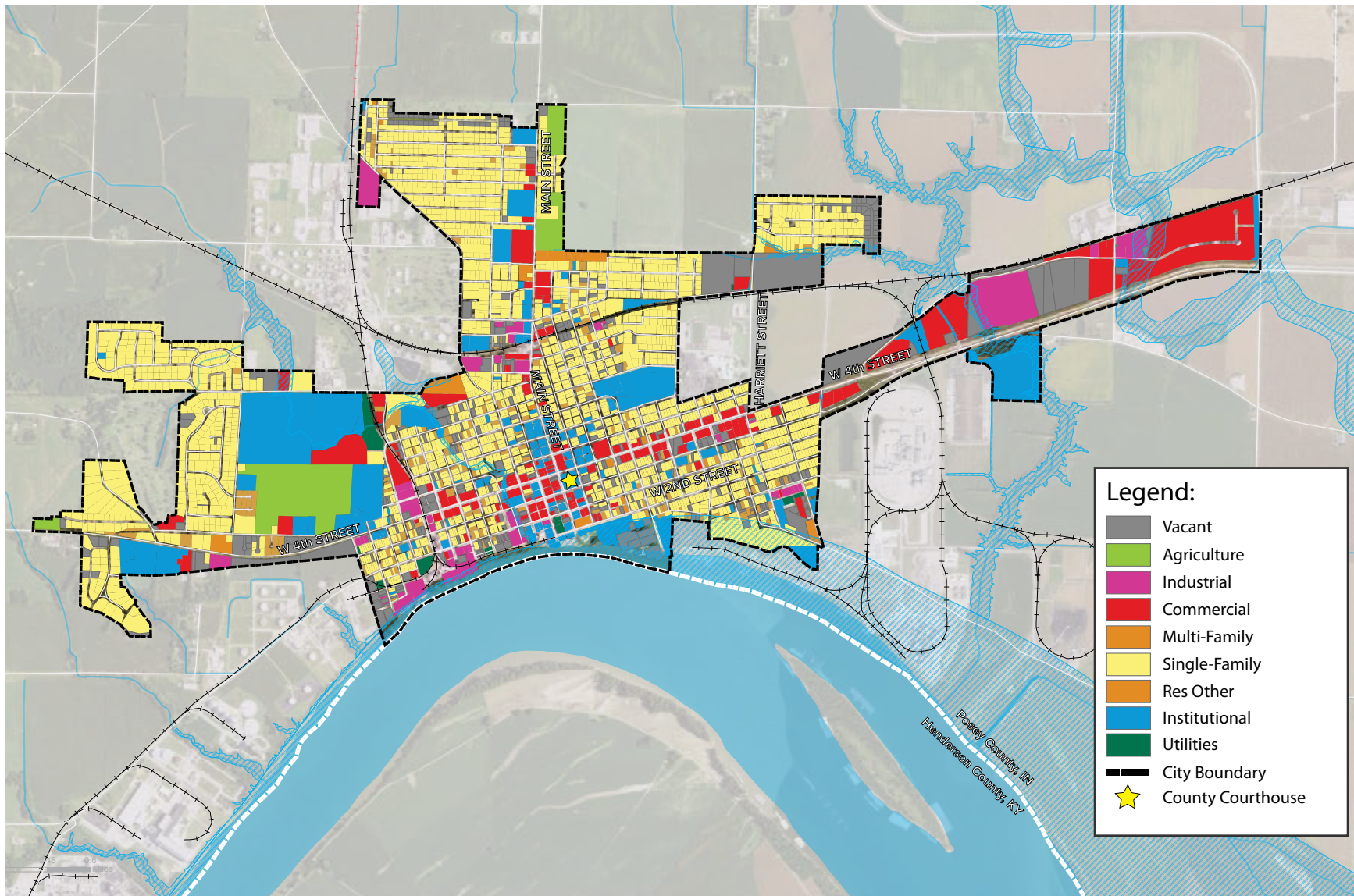
LAND USE

Land use describes both the current and desired future use of a property.⁴ That can refer specifically to the property's physical structures, occupants, temporary users, or the specific activities permitted. However, this tends to be the municipality's desired end goal for a parcel as a land-use classification is not legally binding. Instead, it is used as the basis for regulating any potential changes in a property's future use.

LAND USE CATEGORY	ACRES	PERCENT
Agricultural	63.7	4.7%
Commercial	159.0	11.6%
Industrial	66.5	4.9%
Institutional	232.8	17.0%
Residential: Single-Family	603.7	44.1%
Residential: Multi-Family	19.6	1.4%
Residential: Other	43.2	3.2%
Utilities	9.7	0.7%
Vacant	171.2	12.5%
TOTAL	1,369.8	100%

⁴ Law Insider. Legal Definitions Dictionary. <https://www.lawinsider.com/dictionary>

MAP 5, LAND USE



COMMERCIAL

Commercial land use (also known as retail) encompasses activities primarily in the buying, selling, and trading of goods and services. Facilities associated with this use vary wildly and can range from home businesses to shopping centers (malls), from hotels to offices.

INDUSTRIAL

Industrial land use is the use of land for manufacturing (light, medium, and heavy), mining and mineral extraction, and chemical processing. That can also include structures and activities that support the industrial process, such as warehousing and transportation shipping.

INSTITUTIONAL

Institutional land uses are any governmental, civic, parks, charitable, quasi-public, or religious use that does not fit within another use category. Institutional land use is not as economically productive as other uses. It acts in a supporting or service role to surrounding activities and does not generate a tax income for the community.

Utilities

Utilities can be classified as their own categories or under the Institutional category. Utilities, such as power and water, are closely tied with government bodies. Some utilities are directly owned and operated by local government bodies to have more control and encourage development, but this varies by community.

RESIDENTIAL

Human dwellings and habitation typically define residential land use for a property. That can range from single-family homes to multi-family apartments. Depending on the number of occupants and their density, some multi-family apartments can be classified under commercial land use due to the property owner operating the property as a rental business. Residential land uses are typically the most prominent use within an urban environment and generally grouped in the following sub-categories:

Multi-Family Residential

A specific classification of Residential, Multi-Family Residential refers to more dense housing stock, such as duplexes, apartments, and townhomes.

Single-Family Residential

A specific classification of Residential, Single-Family Residential is the most common type of housing stock and is often considered the most desirable type by residents.

Other Residential

A specific classification of Residential, Other Residential is a catchall classification to address all other forms of housing, such as mobile home parks and the more recent tiny homes.

VACANT

Vacant land is land not actively dedicated to other land use categories, including agricultural. This designation is often temporary, as property owners and City leadership tend to push more active uses to keep the community vibrant and productive. Vacant land use typically is located where demolition has recently taken place and is usually empty, ready for transition back into residential or commercial use. Vacant parcels may be found throughout the community, as transitional (and temporary) vacancy is part of the gradual transformation of any community.

ZONING AND POLICY

“A zoning ordinance divides a jurisdiction of a local government into districts or zones. Within the zones, the ordinance regulates how the land is used, the intensity or density of uses, the bulk of buildings on the land, parking, building materials, and other aspects of land use and construction. The ordinance contains both written regulations and a zoning map, which may both be amended by the local legislative body.”⁵

CURRENT ZONING DISTRICTS

RESIDENTIAL SINGLE-FAMILY (RS)

The Residential Single-Family district is designed to permit the development and conservation of detached dwellings on individual lots.

RESIDENTIAL TOWNHOUSE (RT)

The Residential Townhouse district is designed to permit the development of a fee simple townhouse district. This district is intended to provide suitable areas for single-family attached or detached dwellings with a medium density.

RESIDENTIAL MULTI-FAMILY (RM)

The Residential Multifamily district is designed to provide suitable areas for single-family, two-family and multi-family dwelling types in suitable environments in a variety of densities to meet the varying requirements of families. Permitted types include:

- Single-family attached (patio homes, townhouses, condominiums)
- Two-family dwellings (duplexes)
- Multi-family (apartments)

RESIDENTIAL MOBILE HOME PARK (RMH)

The Residential Mobile Home Park district is intended to provide an alternative to conventional single-family housing. To achieve this, the RMH district allows two different types of mobile home settings:

Mobile Home Park

This designation is intended for commercial rental development. This designation provides for the location of mobile home parks and the leasing, regulation, and control of mobile homes within a park site. It is further intended that mobile home parks be designed and adhere to high development standards to ensure compatibility with surrounding areas and the safety of occupants of mobile homes.

Mobile Home Subdivision

This designation is intended to provide a residential subdivision for mobile homes and modular housing units which are not typically compatible with conventional single-family homes. The designation provides for individual lots, which allow the mobile homeowner to own the property on which the home is situated. Minimum tract size is established to assure that a desirable residential environment is created. The requirements established in this district are intended to encourage compatibility between mobile home developments and developments on adjoining land and to protect and enhance the mobile home site and its surroundings.

⁵ What is a Zoning Ordinance?. Indiana Citizen Planner's Guide, Chapter 8: Zoning Ordinances. <https://indianaplaning.org/wp-content/uploads/2012/12/FINAL-CitizenPlannersGuide-3.20.17-Ch.8-ZoningOrdinances.pdf>

OFFICE DISTRICT (O)

The Office District is designed to preserve and promote the development of efficient office facilities and to maximize compatibility with other land uses by:

- Establishing bulk and area controls.
- Requiring off-street parking.
- Controlling the number, area, location, and types of signs.
- They are designed to provide an area for offices, together with certain community facilities usually compatible with primary office uses.

COMMERCIAL SHOPPING (CS)

The Commercial Shopping District is designed to accommodate convenience, neighborhood, shopping areas providing a wide range of retail and personal service uses.

COMMERCIAL GENERAL DISTRICT (CG)

The Commercial General District accommodates existing development of mixed commercial uses, which are well established while providing a degree of protection to adjacent residential areas. It is also to accommodate the grouping of specific commercial and light industrial uses which are compatible with one another.

COMMERCIAL HIGH-INTENSITY (CH)

The Commercial High-Intensity District is designed to accommodate high-intensity commercial and related uses.

CENTRAL BUSINESS DISTRICT (CBD)

The Central Business District is designed to accommodate and encourage the most desirable, most productive, most intense use of land, without regard to the regulation of building height floor area, land coverage or parking space requirements within the central core area of the City. The Central Business District is also to preserve and promote the public and private investment of the existing central core area

MANUFACTURING LIGHT (M-1)

The Manufacturing Light District is designed to provide an environment conducive to developing and conserving modern manufacturing and scientific research facilities. Additionally, it is to provide areas suitable for manufacturing, wholesaling, warehousing, and other industrial activities which have no objectionable environmental influences.

MANUFACTURING MEDIUM (M-2)

The Manufacturing Medium District is designed to group a wide range of industrial uses which may produce moderately objectionable environmental influences in their operation and appearance.

FLOOD HAZARD DISTRICT (FH)

The purpose of the Flood Hazard District is to guide development in the flood hazard areas to reduce the potential for loss of life and property, reduce the potential for health and safety hazards, and reduce the possibility for extraordinary public expenditures for flood protection and relief.

A Flood Hazard District is intended to:

- To prevent unwise developments from increasing flood or drainage hazards to others;
- To protect new buildings and major improvements to buildings from flood damage;
- To protect human life and health from the hazards of flooding;
- To lessen the burden on the taxpayer for flood control projects, repairs to flood-damaged public facilities and utilities, and flood rescue and relief operations;
- To maintain property values and a stable tax base by minimizing the potential for creating flood-blighted areas; and
- To make federally subsidized flood insurance available for structures and their contents in the City by fulfilling the requirements of the National Flood Insurance Program.



PLANNED UNIT DEVELOPMENT (PUD)

Planned Unit Development is an alternative to conventional development where the tract is under common ownership or control, and a detailed plan (outline development plan) for the development of the tract, as a unit, is proposed and submitted for public review. A prerequisite for PUD development is the approval of an additional zoning district classification by the Area Plan Commission and the City Council.

Planned Unit Development is intended to:

- Permit innovative land development while maintaining appropriate limitation of the character and intensity of use and assuring compatibility with adjoining and nearby properties;
- Permit flexibility within the development to best utilize the unique physical features of the site;
- Provide and preserve meaningful open space;
- Achieve a continuity of function and design within the development

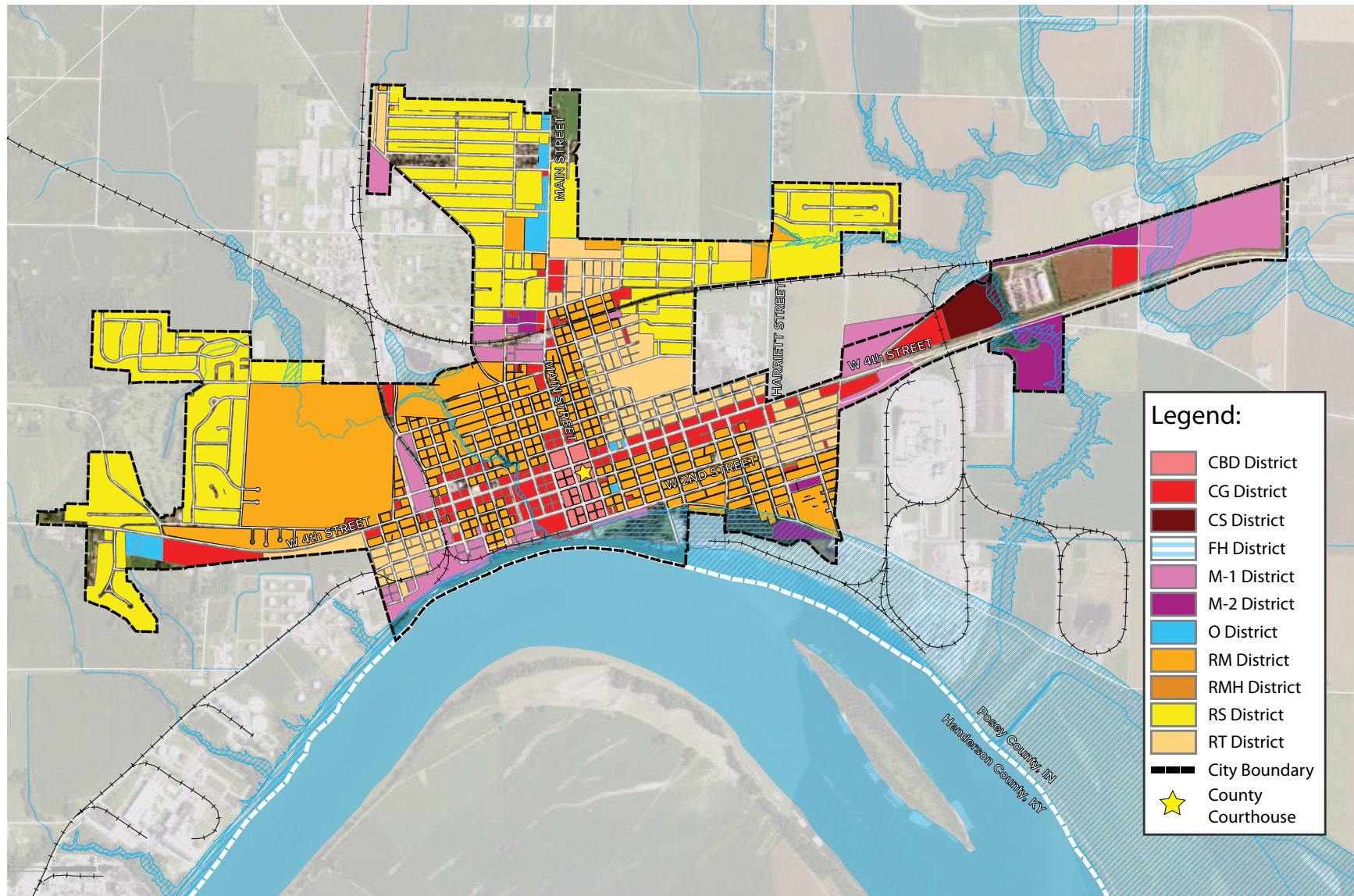
VARIANCES

While zoning codes are designed broadly to be flexible, the massive range of conditions under which individual parcels exist means that not every situation can be accounted for when applying the local zoning restrictions to a property. In these cases, a variance comes into play where a specific property is allowed certain exemptions (or to vary) from local regulations if the general zoning code over-burdens their property due to some unique conditions. To be allowed this variance, a request must be made to the local zoning board, who will judge if a variance is appropriate given the situation.

TIF DISTRICTS

A Tax Increment Financing District, or TIF, is a public financing tool used to subsidize community improvement projects and private development by utilizing the future projected tax revenue a project is expected to generate to pay back a bond. Financing projects in this way is only allowed if the project would not naturally occur given normal market conditions.

MAP 6, ZONING DISTRICTS

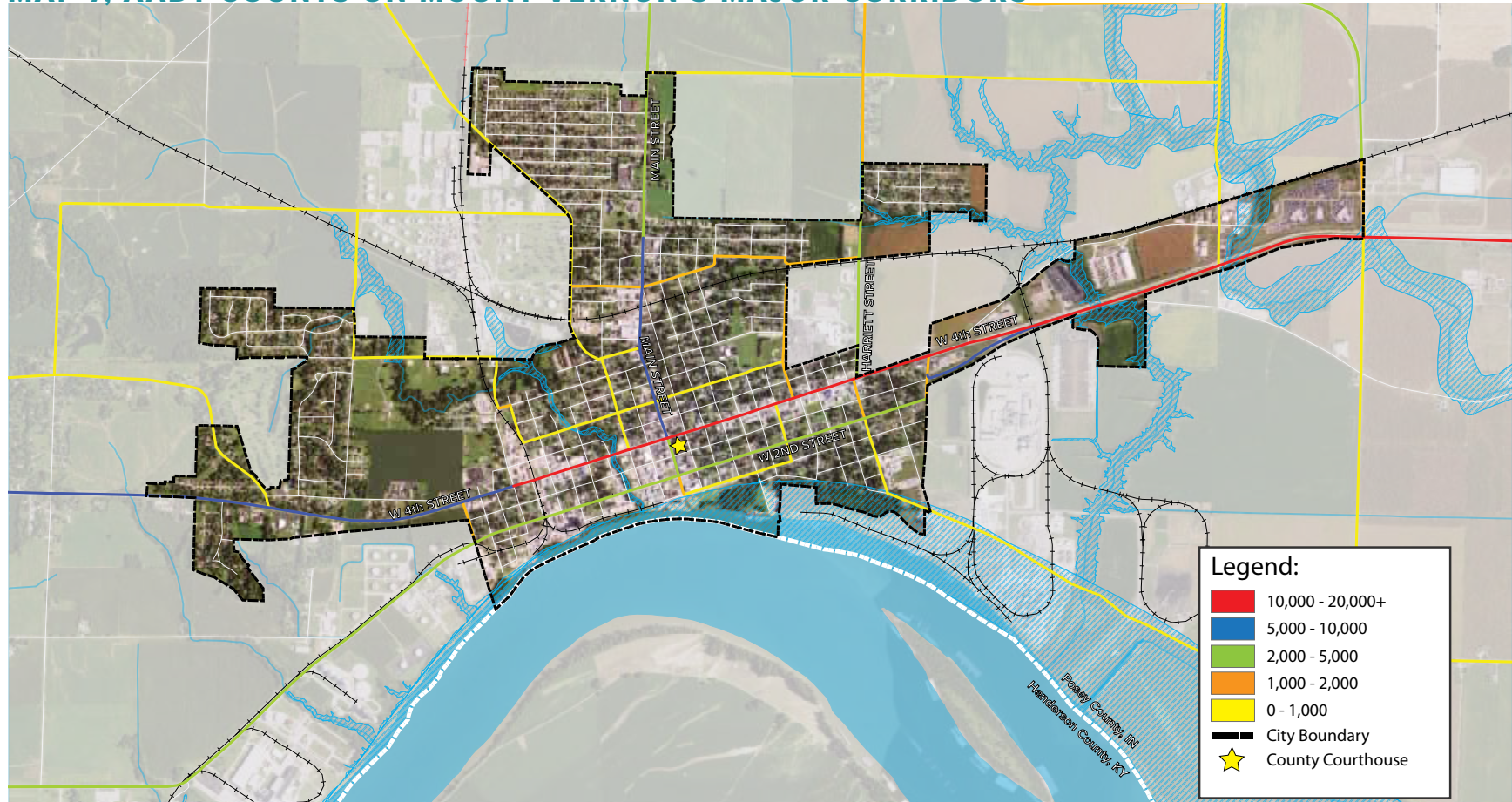


TRANSPORTATION AND MOVEMENT

ROAD NETWORK AVERAGE DAILY TRAFFIC COUNTS

Mount Vernon is unusual for an Indiana community in that it does not have direct access to an interstate or highway and is instead serviced by State Roads (SR) 62 and 69. Despite this lack of access, Mount Vernon can be seen as the hub of activity for the region west of Evansville. Map 7, illustrates this road network and displays the Average Annual Daily Traffic (AADT) counts on Mount Vernon's busiest streets.

MAP 7, AADT COUNTS ON MOUNT VERNON'S MAJOR CORRIDORS



ROADWAY CLASSIFICATION

In an effort to organize and prioritize roadway maintenance and improvements, the Federal Highway Administration developed the Functional Classification System to classify roadways based on their capacity and intended use. By breaking roadways down in this manner, roads can be upgraded or downgraded based on their level of demand and average daily traffic. Additionally, responsibilities for certain types of roadways can be divided between the federal, state, and local levels of government.

INTERSTATE

"Interstates are the highest classification of Arterials and were designed and constructed with mobility and long-distance travel in mind."

PRINCIPAL ARTERIAL

"These roadways serve major centers of metropolitan areas, provide a high degree of mobility, and can also provide mobility through rural areas."

MINOR ARTERIAL

"Minor Arterials provide service for trips of moderate length, serve geographic areas that are smaller than their higher Arterial counterparts and offer connectivity to the higher Arterial system."

MAJOR COLLECTOR

"Collectors serve a critical role in the roadway network by gathering traffic from Local Roads and funneling them to the Arterial network. Major Collector routes are longer, have lower connecting driveway densities, have higher speed limits, are spaced at greater intervals, have higher annual average traffic volumes, and may have more travel lanes than their Minor Collector counterparts."

MINOR COLLECTOR

"Collectors serve a critical role in the roadway network by gathering traffic from Local Roads and funneling them to the Arterial network."

LOCAL ROADS

"Locally classified roads account for the largest percentage of all roadways in terms of mileage. They are not intended for use in long-distance travel, except at the origin or destination end of the trip, due to their provision of direct access to abutting land. Bus routes generally do not use Local Roads, which are often designed to discourage through-traffic. As public roads, local roads should be accessible for public use throughout the year."

CURRENT CONDITIONS

The current conditions of Mount Vernon are an evaluation of the community's current infrastructure capacity and the identification of any upcoming capital improvement projects. Given the community's past history as a rail and river hub, Mount Vernon boasts extensive rail and port facilities with which to support its various industries.

PORT INFRASTRUCTURE

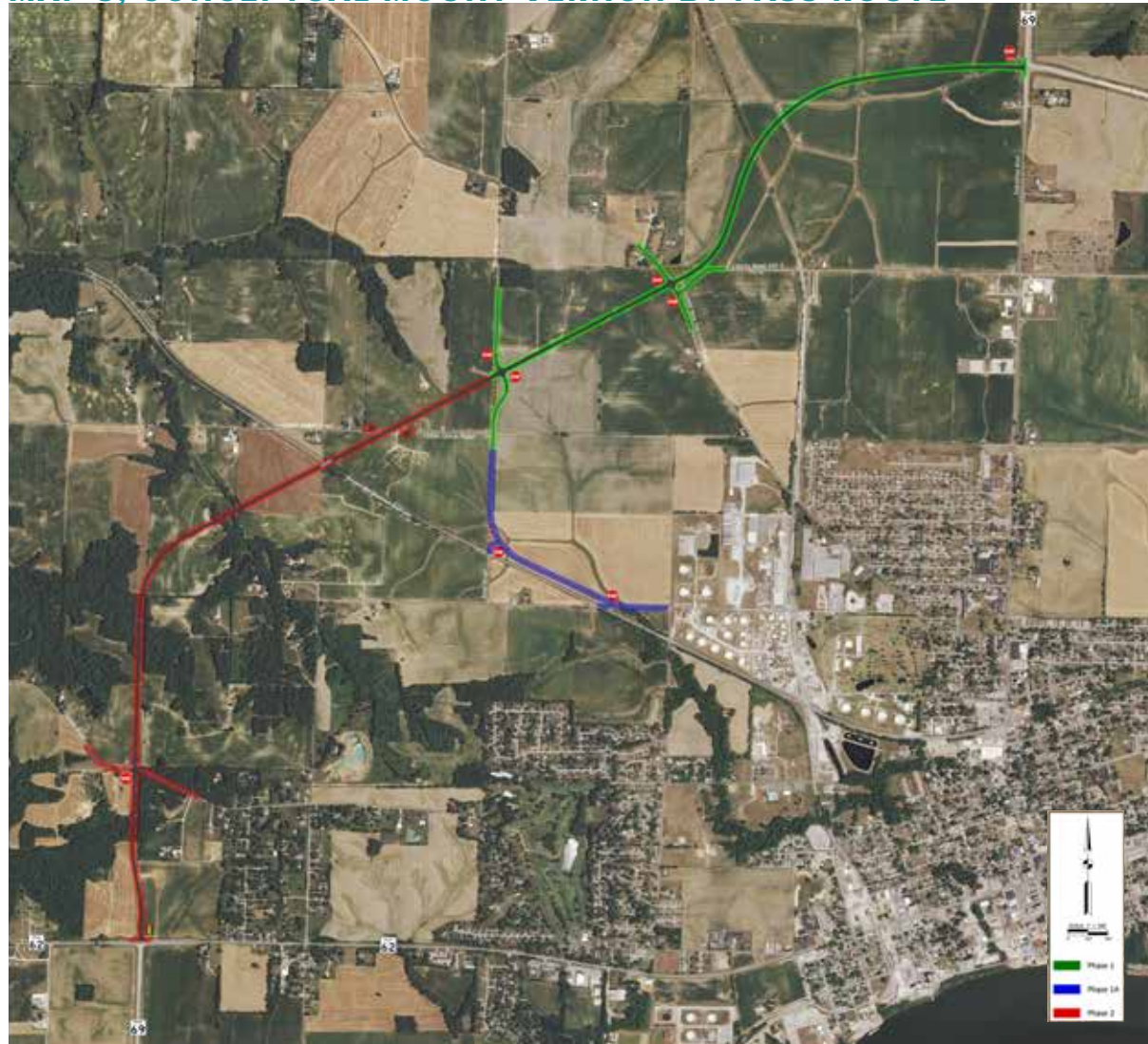
- Rail
- Water - The Mount Vernon port is the largest port for coal shipments in the US and the seventh-largest inland port. The John T. Myers locks and dam, located 13 miles southwest of Mount Vernon, was constructed to improve navigation and flood control on the Ohio River. They are important to shipping for the region's river-based industries.⁶

⁶ https://en.wikipedia.org/wiki/Mount_Vernon,_Indiana#Government

UPCOMING PROJECTS

Mount Vernon has opportunities to increase its success regarding business development. The increasing number of businesses has led to an ever-growing demand for materials, with an equally great need to ship out finished goods. This rapid growth in logistic support has led to Mount Vernon's main roadways being congested with semi-truck shipping traffic, leading to increased drive times for residents and increased wear and tear on local roads from the heavier weights. To divert the worst of this freight traffic, a bypass road is currently in the planning stage and (as proposed) redirect heavy traffic around the city core, rather than through it.

MAP 8, CONCEPTUAL MOUNT VERNON BY-PASS ROUTE



NON-MOTORIZED TRANSPORTATION

Mount Vernon is similar to most Indiana communities in terms of sidewalk inventory and condition. Most of the old city core and major corridors have fully maintained walkways on both sides of the road, but outside these areas, the presence of any sidewalks or their condition becomes less assured.

COMMUNITY TRAILS

The City of Mount Vernon has made a concerted effort in recent years to provide adequate trails and recreation facilities to residents, seeking to connect major community destinations to residential areas. Successful projects include the development of walkways at the new Riverbend Park, which has been extended with the addition of a 5 million dollar trail north along Main Street. While currently limited in size, the step-by-step implementation of quality trail systems like these is often the most economical approach to new infrastructure for communities.



Image Source: Ohio River Parks Project

COMMUNITY FACILITIES

Unlike private for-profit businesses, community facilities are publicly supported programs and structures designed to provide critical services to residents. These can range from education facilities to general amenities that most communities are expected to have or deliver, such as libraries or health care.

EDUCATION FACILITIES

The Municipal School District (MSD) of Mount Vernon oversees five public schools within Posey County, with three in Mount Vernon proper. Supplemented with additional private and religious schools, the community's education capacity ranges from preschool to high school. No dedicated college facilities currently exist in Mount Vernon, with the closest higher learning facilities being located to the east in Evansville.

Elementary

- West Elementary School
- James Whitcomb Riley School
- St. Matthew's School (K-5) is operated by the Diocese of Evansville

Middle

- Mount Vernon Jr. High School
- Performing Arts School

High

- Mount Vernon High School

CIVIC FACILITIES

HEDGES CENTRAL COMMUNITY CENTER

Officially under the authority of the Mount Vernon Parks and Recreation Department, the Hedges Central Community Center was repurposed from the Hedges Central Elementary School when reduction in the student population left the school district with excess capacity. To preserve the structure and maintain the capacity in the case of rapid student growth, the decision was made to convert the old school into a community center. The Community Center now not only hosts youth facilities but is the location of the Posey County Historical Society and several community nonprofit organizations.

The center operates from early September to mid-April, Tuesday through Saturday.

Activities include:

- Roller skating
- Basketball
- Ping pong
- Pool
- Foosball
- Nintendo Wii
- Air hockey/floor hockey
- Additional wintertime activities

ALEXANDRIAN PUBLIC LIBRARY

Founded by Matilda Greathouse Alexander in 1895, the Alexandrian Public Library serves the residents of Mount Vernon and the surrounding Black, Lynn, Marrs, Point, and Robinson Townships. The main building claims over 100,000 books and items, with a mobile library that visits local schools and the surrounding county. The library offers several adult and youth reading programs, in addition to computer facilities that residents can freely use.

The main building was recently renovated in 2015, which has seen the addition of three new study rooms and a new entryway.

HEALTHCARE FACILITIES

While host to several medical clinics and specialized healthcare facilities, Mount Vernon does not have a dedicated hospital. The closest major facilities (Deaconess Midtown Hospital and Select Specialty Hospital) are located in western Evansville, 19 miles away.

Local Medical Facilities:

- Deaconess Clinic EXPRESS Mt. Vernon
- Mount Vernon Nursing and Rehabilitation
- Rice James an MD



INFRASTRUCTURE SERVICES

STREETS AND SANITATION

STREET DEPARTMENT⁷

The Street Department is located within the City Garage at 406 Old Highway 69S. They are responsible for maintaining approximately 100 lane miles of streets and nearly 50 miles of alleyways by providing services like paving and repairing potholes.

SANITATION AND RECYCLING⁸

The Department of Sanitation is also located in the City Garage. It provides residents with weekly trash pick-up, and excess trash can be collected by the department for an additional fee. Recycling is picked up twice a month, and the current collection schedule can be found on the city's website at www.mountvernon.in.gov. The leaf collection schedule can also be found there, and the city provides free appliance pick-up on Fridays if residents call (812) 838-2352 to arrange it.

WATER DEPARTMENT

New Trident filtration plants were officially dedicated on May 22nd, 2009. The building is the Cooper Building, in honor of Councilman Terry Cooper. The new plant can filter up to 2800 gallons per minute⁹. Before that, the existing plant was at capacity, and new homes had to source water from other sources. Wells provide water for some properties in the area.

SEWER DEPARTMENT

The primary function of the Sewer Department is to treat the waste that is entering the plant. The Sewer Department is responsible for only the main sewer lines. Those lines receive wastewater from buildings, and the building owners are responsible for the lateral lines. Lateral lines

are the sewer lines that go from the house or business to the main sewer line. When a home or business is in an area that prevents gravity flow, a lift station is used to pump the wastewater to the treatment plant. The Mount Vernon Sewer Department has several lift stations located throughout the city.¹⁰ To prevent major problems, maintenance operators at the treatment plant created a preventative maintenance program, which includes weekly inspections of critical facilities, routine flushing, and vacuuming of sewer lines.¹¹ There are also septic systems installed in properties in the area.

UTILITIES¹²

Electric

The electric service providers for Mount Vernon are Vectren, Duke Energy, and the WIN Energy REMC.

Natural Gas

Vectren is the sole provider of natural gas in the County.

Telecommunications

Telecommunication services are provided by Insight, Verizon, AT&T, Sprint, CenturyLink, Comcast, and BasicTalk.

⁷ <https://www.mountvernon.in.gov/department/?structureid=12>

⁸ <https://www.mountvernon.in.gov/department/division.php?structureid=54>

⁹ <https://www.mountvernon.in.gov/department/?structureid=13>

¹⁰ <https://www.mountvernon.in.gov/department/?structureid=11>

¹¹ <https://www.mountvernon.in.gov/egov/apps/document/center.egov?view=item&id=1>

¹² <https://www.pcedp.com/utilities-and-communications/>

EMERGENCY SERVICES

SHERIFF AND POLICE^{13,14}

COUNTY SHERIFF

The County Sheriff in 2022 was Tom Latham and their office, which includes the County Jail, is in Mount Vernon at 1201 O'Donnell Road. The jail/confinement center was completed in 2018 and can house 208 inmates. The Sheriff provides enforcement of state laws and county ordinances, court security, jail/confinement, and civil court process. They may also supervise and inspect pawnbrokers, vendors, junk-shop keepers, cart-men, expressmen, dealers in secondhand merchandise, intelligence offices, and auctions. Additionally, they may authorize any deputy in writing to exercise the same powers.

CITY POLICE

The Mount Vernon Police Department is comprised of 14 full-time sworn officers and employs one full-time secretary. Anthony Alldredge was appointed Chief of Police in April 2016. The department is located at 311 College Street near the corner of Fourth and College Streets, and the facility was completed in January 2015. Services provided by the police include public education, crime investigations, bicycle registration, and enforcement of local ordinances.

FIRE DEPARTMENT^{15,16}

The Mount Vernon Fire Department is located adjacent to the Police Department at 311 College Avenue in Mount Vernon. Established in 1880, it has seven paid full-time firefighters, six paid-on-call members, and six volunteers. The chief is currently Wes Dixon.

Their equipment includes three standard engines and one ladder truck. The Department provides various educational programs and fire prevention courses such as fire exit planning and smoke detector information. They respond to over 700 calls per year.

EMERGENCY MANAGEMENT¹⁷

The current director of the Posey County Emergency Management Agency (EMA) is Larry Robb. The primary functions of the County's EMA are to provide 911 and medical response services, create and maintain emergency plans, mitigate the damage during emergencies, respond during emergencies to assist residents and work with other governmental agencies to return things "back to normal" after an emergency.



The Posey County Community Emergency Response Team's trailer, which is part of the County's EMA services. Source: poseycountyin.gov.

¹³ <https://www.poseycountyin.gov/county-offices/sheriffs-office/>

¹⁴ <https://www.mountvernon.in.gov/department/?structureid=10>

¹⁵ <https://www.mountvernon.in.gov/department/division.php?structureid=24>

¹⁶ <https://www.mountvernon.in.gov/department/?structureid=7>

¹⁷ <https://www.poseycountyin.gov/county-offices/emergency-management-agency/>

ENVIRONMENTAL FEATURES

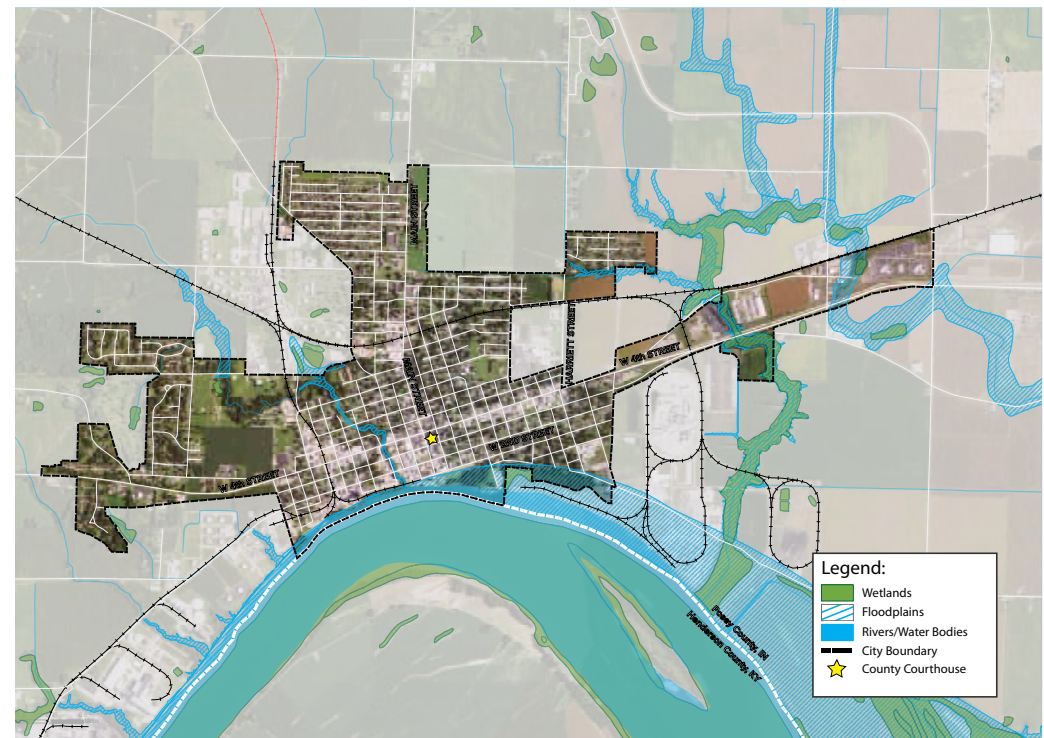
LAKES/RIVERS

Mount Vernon's prominent distinguishing feature, the Ohio River, has massively shaped the community's layout and personality. Being situated on the outer bend of the river has allowed Mount Vernon to gain access to one of the busiest commercial inland waterways in the country, with the nearby Port of Indiana-Mount Vernon now handling the most significant volume of goods (crops, coal, manufactured goods, etc.) in the state.

WETLANDS

Wetlands are areas where water covers the soil or is present either at or near the surface of the soil all year or for varying periods of time during the year, including during the growing season. Located along coasts as well as along inland along waterways, wetlands are nature's purification systems, removing water-born pollutants and providing some of the richest ecosystems in the world for wildlife. A single wetland can form the basis of an entire region's ecological food chain. The built environment requires wetlands to regulate and store floodwaters during periods of high rain and acting as a recharging station for the local watershed as water is returned to the local water table. Because of their sensitive nature, wetlands enjoy significant legal protection from human interference or development at the local, state, and federal levels.

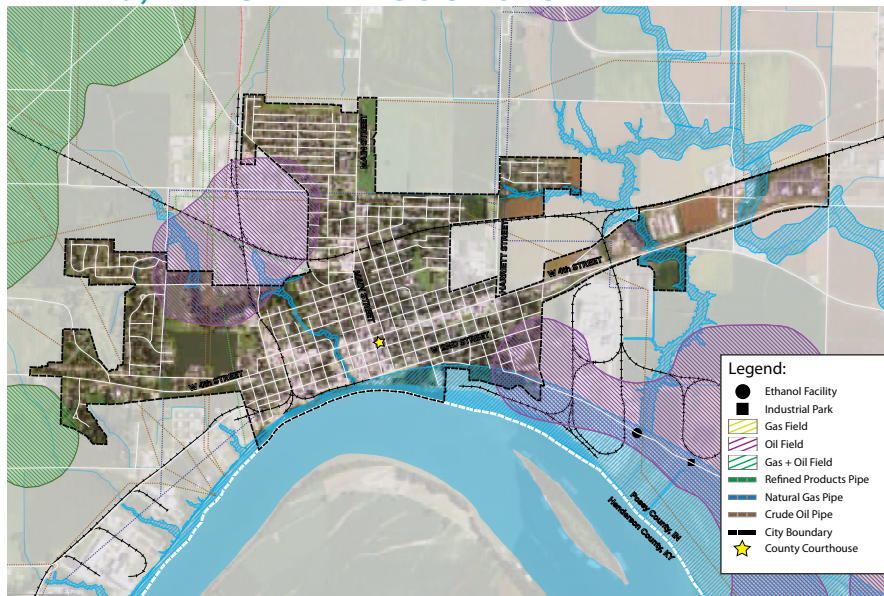
MAP 9, ENVIRONMENTAL FEATURES



¹⁸ What is a Wetland?. United States Environmental Protection Agency.
<https://www.epa.gov/wetlands/what-wetland>



MAP 10, NATURAL RESOURCES



NATURAL RESOURCES

While limited within the city boundaries of Mount Vernon, Posey County and southwestern Indiana are in possession of abundant oil and natural gas reserves. Underground natural gas and petroleum were extracted and processed by private corporations: nine of which are located within the City of Mount Vernon.¹⁹ The processed materials are then sent through an extensive system of interstate and intrastate pipelines buried deep underground to commercial and domestic consumers.²⁰ The drilling, production, exploitation, and abandonment of resource wells are overseen and managed by the Indiana Department of Natural Resources, Division of Oil and Gas.

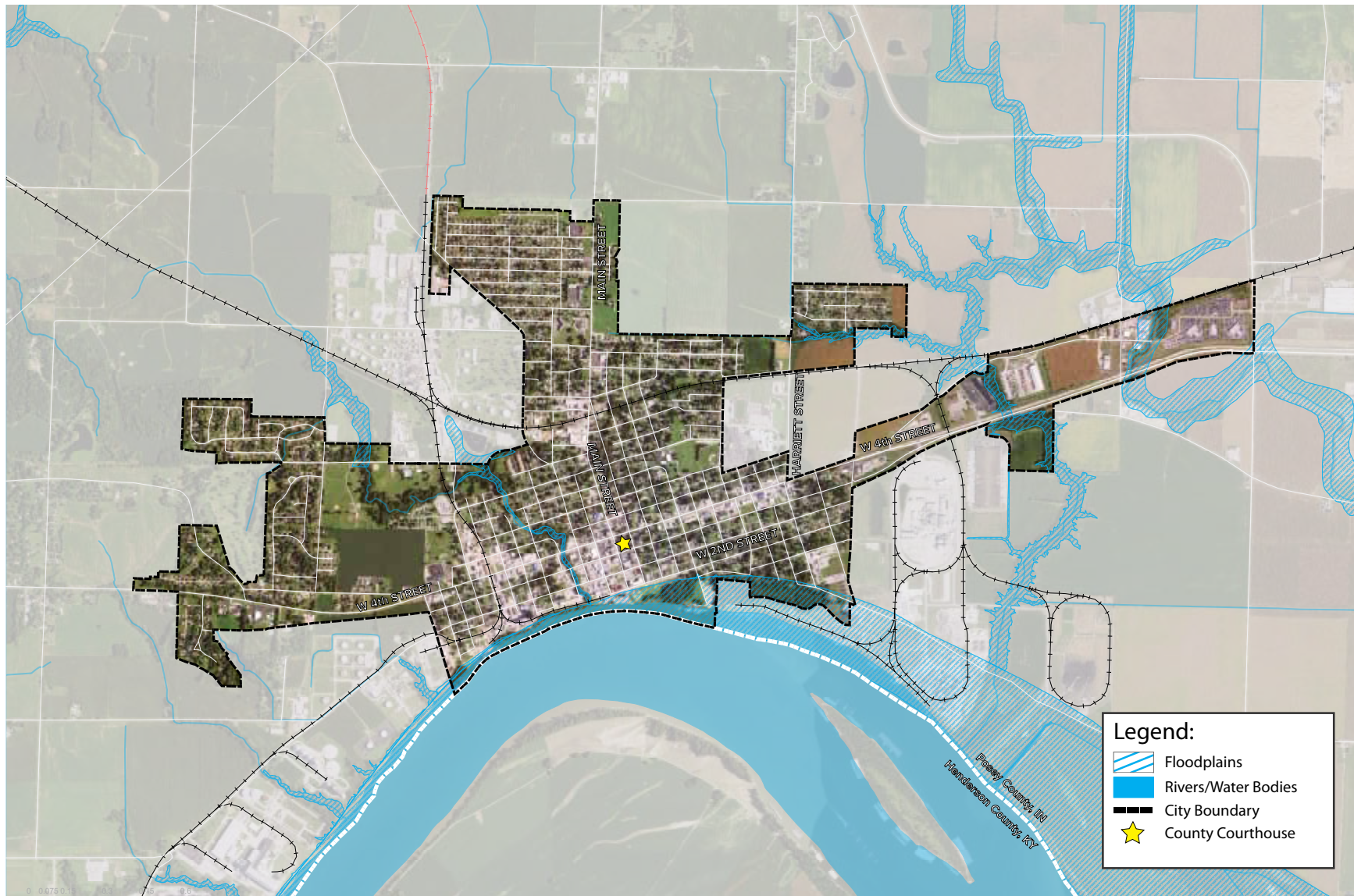
FLOODPLAINS

A floodplain consists of two parts, the first being the main channel of the river itself, called the floodway, and the surrounding potential area of flooding. Floodplains are the somewhat flat area of land next to a river or stream stretching from the waterway to the outer edges of a potential flood zone, typically characterized by steeper banks or barriers. These areas are identified based on the frequency and likelihood of being saturated or submerged during periods of flooding, often tied to a seasonal cycle. Floodplains can be small or massive in size, depending on the size (capacity) of the water body in question, the topography of the surrounding land, and sites recorded history of flooding.

Identifying floodplains within a community is vital to understanding where building and development are possible, where it could pose risks, and where ecologically sensitive areas could be impacted by human activity. This consideration is crucial for Mount Vernon given the proximity of the Ohio River and the presence of minor waterways within the community and along its eastern edge.

¹⁹ Active Operators List. Indiana Dept. of Natural Resources, Division of Oil and Gas. August 09, 2021. <https://www.in.gov/dnr/oil-and-gas/files/og-ActiveOperatorList.pdf>

²⁰ A BRIEF OVERVIEW OF THE HISTORY OF THE PETROLEUM INDUSTRY IN INDIANA. John A. Rupp. Indiana Geological and Water Survey Indiana University. <https://igws.indiana.edu/OilGas/>

MAP 11, FLOODPLAINS

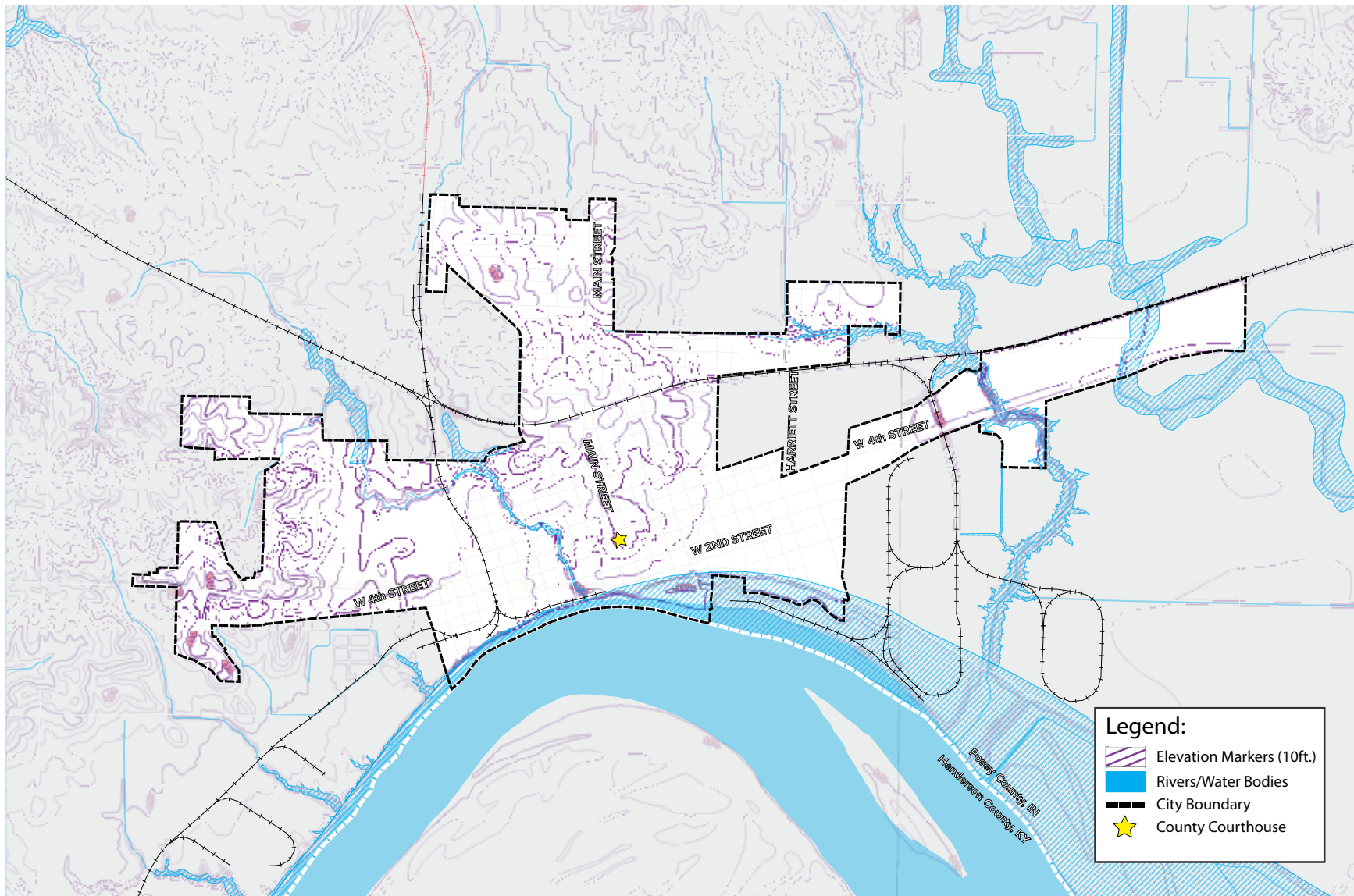


NATURAL LANDSCAPE

Understanding the natural landscape is a deciding factor when evaluating the potential future and potential prosperity of a community, both in what the community can achieve and how it should be pursued. That includes both the immediate resources available to the community and how the land itself may shape and influence any growth that occurs.

TOPOGRAPHY/SLOPE

The City of Mount Vernon sits in an elevated position compared to its surroundings on an outer bend of the Ohio River. This slight elevation gives the city a moderate level of protection from river flooding. The areas immediately surrounding the community in Posey sit at lower elevations and are at an increased risk of flooding. The entire southwest corner of the state sits at a significantly lower elevation at the merging of the Wabash River and the Ohio River. These limitations, along with the natural barrier of the river, force Mount Vernon to look towards the north and east for long-term growth and development.

MAP 12, TOPOGRAPHY

LAND COVER

Land Cover is in reference to the physical characteristics within a community, both natural and those made by human activity. With the exception of the west side of the community, most of Mount Vernon is built out and developed, with moderate tree cover outside of the community parks and the downtown lacking any significant tree cover. The riverfront surrounding the City is similarly built out with no gaps in development, being a mix of open agricultural fields and dense industrial development. The land surrounding the community is comprised mostly of flat open farmland.

CONTAMINATION AND POLLUTION

Human activity can often lead to the natural landscape being saturated with harmful materials such as chemicals, metals, and non-native natural elements. The presence of these pollutants can pose long-term risks to both residents and the natural ecosystem, with especially damaging cases resulting in parcels of land being rendered unusable without significant and costly remediation and repair.

BROWNFIELDS

Brownfields are previously developed land that is not actively used and may be contaminated by past business operations and uses. This potential contamination impedes the reuse or redevelopment of a property due to the presence (or possible presence) of a hazardous substance, pollutant, or contaminant. Due to brownfields often forming from old industrial sites, entire sections of a community's historic core can potentially be locked out of the market and made unusable by discovering pollutants in the soil.

As the discovery of soil contaminants often comes after an enterprise has gone bankrupt or moved to another site, many communities are often left with the financial burden of cleaning up and remediate the site to bring it back into the market. Given how costly this can be for small or declining communities, the US Environmental Protection Agency created the Brownfields and Land Revitalization Program. This program provides grants and loans to communities to identify, evaluate, and clean up brownfields.

SUPERFUND SITES

As opposed to simply identifying brownfields and helping communities who voluntarily perform remediation services, superfund sites are contaminated sites federally designated sites recognized as the nation's worst hazard sites. Where brownfields are often voluntarily cleaned up, superfund sites legally bind the original polluter to bear the cost of site cleanup through the *Comprehensive Environmental Response, Compensation and Liability Act (CERCLA)*. Additionally, superfund sites are federally managed and involve a great deal more oversight, management, and evaluation in the cleanup process.

RECOGNIZED BROWNFIELD SITES

ID #	NAME	ADDRESS	ACRES	FINANCIAL ASSISTANCE	OTHER ASSISTANCE	USE RESTRICTIONS	DATE OF CLOSURE
4030017	Westside Laundry	211 Mill St		Remediation Grant awarded 2/16/2010	No Further Action Letter 4/25/2012	No groundwater extraction	12/13/2012
4060060	Mount Vernon IN Riverfront	SWC Main and Water St		Remediation Grant applicant 6/27/2007	Oversight		
4070466	Bullard Electric Service	330 E Water St		Remediation Grant applicant			
4070467	Dausman Motors	311 College Ave		Remediation Grant applicant 6/2007			
4081101	Mount Vernon Milling Company	SEC Main and Water Sts			Acknowledgment Letter 11/7/2008		
4111007	Former National Guard Armory	118 Main St			Brownfield Determination Letter 10/28/2011		
4200607	Schilli Leasing	101 Givens Rd	4		Comfort Letter 9/30/2020	Groundwater use restriction, soil management plan required	12/7/2020

PARKS AND OPEN SPACE

As part of any community, parks and open green spaces provide residents with a break from the monotony of the built environment and recreation opportunities for residents of all ages. In addition to the amenities they offer and the health benefits that come with recreational activities, parks can be economic catalysts to their surrounding neighborhoods. According to the National Recreation and Park Association (NRPA) and studies carried out by several universities (such as the University of Washington), a park space can increase the property value of surrounding homes from 5-to-20% depending on its size, condition, amenities, and distance.

PARK CLASSIFICATION

While not an officially standardized or adopted system, the NRPA has developed some general classifications in which park spaces can be broken down and classified. As park spaces are subject to wide variations in users, intended uses, scale, financial support, and environmental conditions, a fixed evaluation system became impossible to impose across the entire country. In place of a fixed system, broad categories focusing on primary elements of a park's size, the amenities offered, and its intended users were developed instead.



NATIONAL/STATE PARKS

The largest classification, National and State parks typically are focused on conservation and environmental protection, with visitors traveling from across the state and even out of state to visit. Activities tend to focus on passive recreation in the form of natural landscaping, walking/hiking trails, and few physical structures.

REGIONAL PARKS

Regional parks are larger-scale parks that tend to focus on more active recreation, drawing in both residents and visitors using sports fields and leagues. While they can still serve the needs of residents, regional parks serve the needs of sports groups and dedicated users, potentially intimidating the more casual user.

COMMUNITY PARKS

Community parks are small- to medium-sized park facilities, with amenities geared towards more general users such as joggers, families, and small groups. Amenities can include playground equipment, sports fields, open spaces, walking trails, water features, and accessible through alternative transit from surrounding neighborhoods.

NEIGHBORHOOD PARKS

Neighborhood parks are the most minor and most localized park classification, located within residential neighborhoods with only a few amenities such as playground equipment and seating. Due to their size, they typically do not have dedicated parking facilities and instead are visited by surrounding residents via bike or on foot.

²¹Research Shows Parks Add Significant Boost In Home Values Nearby.
Robert Caston. TheParkCatalog. <https://www.theparkcatalog.com/blog/parks-homes-values/>



PARK FACILITIES



BRITTLEBANK PARK

Brittlebank Park is the primary and largest recreation facility within Mount Vernon at 40 acres and hosts several youth and adult sports leagues.

Park Category

- Community park

Amenities:

- Brittlebank swimming pool
- Playground equipment
- 5 Baseball/softball fields
- 4 Tennis courts



SHERBURNE PARK/RIVERBEND PARK

Recently expanded upon with the addition of the adjacent Riverbend Park, Sherburne Park is located just south of Downtown Mount Vernon along the Ohio River waterfront. Both parks together account for 6.5-acres of parkland along the riverfront.

Park Category

- Community park

Amenities:

- Picnic tables
- Park bench seating
- Playground equipment
- Pavilion



KIMBALL PARK

Kimball Park is a half-acre local neighborhood park located along Kimball and Sycamore Street in eastern Mount Vernon. Though open and under-developed, the park boasts direct access to surrounding neighborhoods which provides residents with easy access to park amenities.

Park Category

- Neighborhood park

Amenities:

- Playground equipment
- Bench seating

FAIRVIEW PARK

A hidden gem within the Mount Vernon community, Fairview Park is tucked between an active rail line, residential homes, and a dense tree line. The two-acre park is primarily made up of open green space and has only one entry and exit point.

Park Category

- Neighborhood park

Amenities:

- Playground equipment
- ½ Basketball court

KIWANIS PARK

Kiwanis Park is an under-developed 5-acre site comprised of primarily open green space and contains the Mount Vernon Senior Citizens Center. Additionally, Kiwanis Park is situated less than 1,000 feet to the east of the much larger Brittlebank Park.

Park Category

- Community park

Amenities:

- Mount vernon senior center
- Softball field
- ½ Basketball court
- Open green space

IMAGINATION STATION AT COLLEGE PARK

Located on the Alexandrian Public Library grounds, the Imagination Station was built in 2000 by the City of Mount Vernon, with maintenance being assumed jointly by the Alexandrian Library Board and the Mount Vernon-Black Township Parks and Recreation Department in 2010.

Park Category

- Neighborhood park

Amenities:

- Playground Equipment (Fenced-In)



COMMUNITY BRANDING

As the world becomes ever more interconnected and individuals ever more mobile in how far they can travel for work, effective community branding has become a frontline issue for communities seeking to retain their residents. With larger metropolitan areas nearby, Indiana communities have had to develop an innovative approach in attracting and retaining residents, highlighting what they offer that cannot be found in larger cities.

GATEWAYS

Gateways are critical points within and around the community that act as transitions between the different spaces that make up a community and often serve as a nexus for people to gather and move through. That transition is often perceived as a “break” in the environment, giving shape to an area and determining the difference between “here” and “there.” Such spaces are significant in shaping the impressions of visitors to the community, making their commute through the community both impactful and memorable.

NEIGHBORHOOD IDENTITY

As a community grows and develops, neighborhoods begin to form defining characteristics that set them apart from the community at large. That can be both physical and perceived, ranging from certain building materials and styles used in home construction to residents of a particular background gathering around some shared characteristic. In the past, this often revolved around residents’ wealth or cultural heritage, leading to visually distinct and recognizable communities. Cities such as Chicago, IL (Little Italy) and Cincinnati, OH (Over the Rhine) are notable examples of communities that have capitalized on the cultural heritage of old historic neighborhoods and turned it into an economic driver for both visitors and residents.



Image Credit: Mount Vernon River Days, <https://mtvernonriverdays.com/>



A list of officially recognized neighborhoods and subdivisions in Mount Vernon^{22,23}:

- Blackford Lake Estates
- Charles Lawrence
- Copperline Village
- Country Club Estates
- Country Terrace
- Fairview
- Hidden Valley
- Lakeland Ridge
- Lakeview Place
- Marrs Manor
- Mueller Manor
- Nuway
- Saint Charles Place
- Serenity Estates
- Waterford Place

DISTRICTS

A district is a well-defined and recognized city area whose structures/spaces have a particular element in common. Often used as a tool for economic revitalization and as a means of securing funds, districts often act as an anchor and help to reinforce the community's identity within a designated area. That is due to their ability to promote and preserve community aspects such as communal history, historic architectural styles, neighborhood identity, community branding, cultural heritage, and preserving desirable aesthetics. These elements, in turn, can lead to happier residents as well as growth in both tourism and economic activity.

²² Mount Vernon Indiana Real Estate Subdivisions. Cressy & Everett Real Estate. <https://www.cressyeverett.com/mount-vernon-indiana-subdivisions.html>

²³ Mt. Vernon IN Neighborhoods and Subdivisions. Talk To Tucker Realtors. <https://www.fctuckeremge.com/mt-vernon/neighborhoods/>

WELBORN HISTORIC DISTRICT

The Welborn Historic District is a primarily residential district laid out by Jesse Welborn between 1822 and 1826, with development taking place between 1840 and 1942. The district was added to the National Register of Historic Places in 1992 for its examples of Greek Revival, Gothic Revival, Italianate, Romanesque Revival, and Colonial Revival architectural styles. In total, the district has 154 contributing buildings (residences with intact historically significant architectural elements) and five contributing structures (non-residential).

DOWNTOWN HISTORIC DISTRICT

The Mount Vernon Downtown Historic District was developed between the years of 150 and 1953 within the current boundaries of the Central Business District of Mount Vernon. Registered on the National Register of Historic Places in 2003, the district holds 39 contributing buildings, two contributing sites, one contributing structure, and two contributing objects within its boundaries.





DOWNTOWN MOUNT VERNON SPECIAL AREA PLAN

INTRODUCTION

In 2014, American Structurepoint created an updated downtown redevelopment plan for Mount Vernon. Eight years have passed since the adoption of the document. American Structurepoint developed a subsection devoted to updating the downtown redevelopment plan with this concurrent comprehensive planning effort. This subsection serves as an existing conditions update specific to Downtown Mount Vernon. While this portion of the project contains similar information to the city-wide Existing Conditions Report, the following pages were devoted to the downtown area and highlight what has changed and what current data will help the continued redevelopment of downtown Mount Vernon.

EXISTING CONDITIONS REPORT VS. DOWNTOWN MOUNT VERNON PLAN UPDATE

EXISTING CONDITIONS REPORT

This Existing Conditions Report summarized relevant data about Downtown Mount Vernon in 2022. This subsection reviewed applicable demographics, land use, physical improvements and buildings, infrastructure, and goals from previous planning efforts relative to the Downtown Mount Vernon TIF area.

FUTURE PLAN

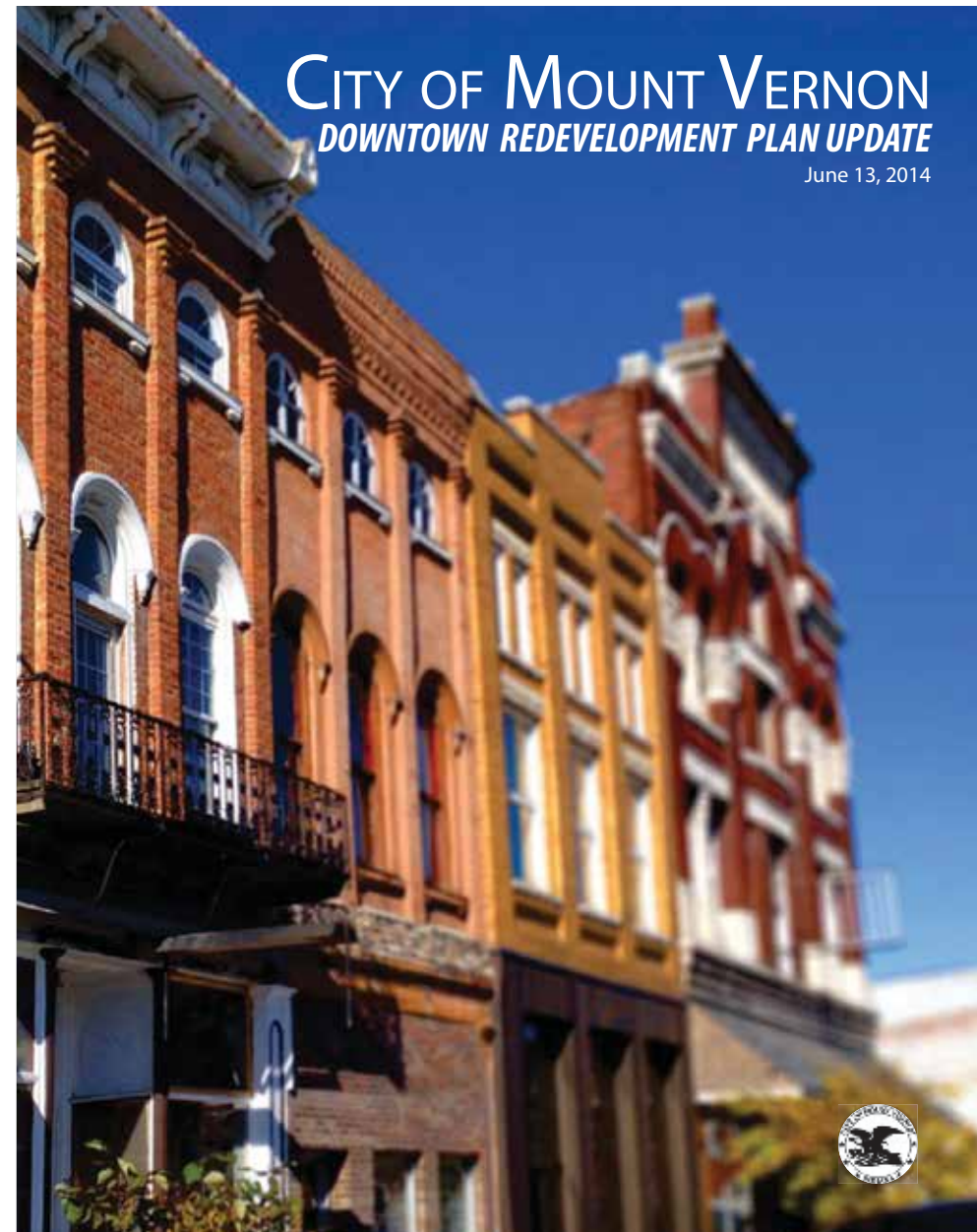
The upcoming plan will focus on what Downtown Mount Vernon will be like in the future.

DOWNTOWN'S HISTORY

Mount Vernon has deep roots in agriculture and Ohio River activities. Since the settling of Posey County in the early 1800s, generations of hardy pioneers and modern-day Hoosiers have lived in Mount Vernon and the surrounding countryside. Industries have grown and, in some cases, have died off or been replaced by new ones. Grain milling, oil refining, and river transportation have been long-lived. Ax handle manufacturing, steam thresher manufacturing, and soda pop bottling have come and gone.

The location of downtown today is the original settlement known as McFadin's Bluff. Established in 1806, Mount Vernon later got its current name in 1815 in honor of George Washington. It originally began as a frontier trading post for European settlers along the Ohio River. Due to its location along the river, Mount Vernon grew into a shipping port that collected local grain and produce from the agricultural areas of the county. These products were then brought to port in Mount Vernon and shipped to the Southern half of the United States. Over time the port grew to include flour, paper, sawmills, foundries, and canning factories. The growth of Mount Vernon and its shipping capacity, and its ideal location for future growth, led to it becoming the Posey County seat in 1825.

Downtown's history is front and center in the culture, physical growth, and prosperity of Mount Vernon. This history is rich and tied directly to job growth based on manufacturing goods from industries connected to the Ohio River. Mount Vernon's identity is in many ways tied to the good fortunes brought by the river and industries that helped spur growth in the local area.



WHY FOCUS ON DOWNTOWN

While conducting our public engagement efforts, the project team quickly realized how important downtown Mount Vernon was to stakeholders, residents, community businesses, and local organizations. A reinvigorated and vibrant downtown was top-of-mind to all participants, many of whom were longtime residents with fond memories of eating and shopping within the heart of the community.

CONTEXT WITHIN MOUNT VERNON

Downtown Mount Vernon is located in the near center of the city limits. While there is no official “downtown” boundary, various planning and funding efforts defined different areas as downtown Mount Vernon over the past ten years.

DOWNTOWN MOUNT VERNON TIF DISTRICT

In 2013, the Mount Vernon Redevelopment Commission (MVRDC), in conjunction with the City Council, adopted the Mount Vernon Redevelopment Plan and Tax Increment Financing District (TIF) District to assist with funding and redevelopment initiatives in the downtown area. Map 13, Mount Vernon Downtown Redevelopment and TIF Boundary highlight the TIF district's boundaries. The TIF area is generally bounded by the Evansville Western Railway track on the north, Ohio River to the south, Locust Street on the east, and Mill Street/Chestnut Street on the west. The 33-acre TIF was established on August 13, 2013, and contained 443 parcels.²³ and will expire in 2038.

2019 DOWNTOWN TIF STATISTICS²⁴

The gross assessed value for all property in this TIF	\$31,905,100
The net assessed value for all property in this TIF	\$19,613,523
The base value for all property in this TIF	\$18,327,263
The incremental value for all property in this TIF	\$1,286,260
Total revenues for this TIF in 2019	\$32,676

²³ <http://gateway.ifionline.org/TIFviewer/>

²⁴ <http://gateway.ifionline.org/TIFviewer/>

MAP 13, MOUNT VERNON DOWNTOWN REDEVELOPMENT AND TIF BOUNDARY



LEGEND

— — — TIF Boundary

MAP 14, 2014 DOWNTOWN PLAN FOCUS AREA²⁵



LEGEND

--- Old Downtown Boundary

2014 DOWNTOWN REDEVELOPMENT PLAN UPDATE

The most recent downtown plan update in 2014 chose to focus on a smaller 80-acre section of the TIF, which covered approximately 22 blocks. That plan's focus area was 6th Street on the north, Mulberry Street on the east, the Ohio River on the south, and Chestnut Street on the west and shown as Map 14, 2014 Downtown Plan Focus Area.

**2022 DOWNTOWN MOUNT VERNON
PLAN EXISTING CONDITIONS REPORT**

This report will focus on the entire area within the TIF boundary. While goals and strategies in the upcoming future plan may not focus on the whole TIF area, encapsulating data for the area as a whole was essential to understanding the full physical and cultural dynamics of downtown. In particular, this plan section provides a snapshot of specific demographics, policies, programs, and funding initiatives tied to the downtown area as it was in February of 2022.

²⁵ 2014 Downtown Mount Vernon Redevelopment Plan Update, American Structurepoint

DOWNTOWN DEMOGRAPHICS

Since this downtown area update was conducted in conjunction with a Comprehensive Planning effort for the City of Mount Vernon. This section refers to the comprehensive city-wide demographics incorporated into that companion document. The table below, Mount Vernon Demographics Snapshot, represents a sample of that information most relevant to this downtown plan update.

MOUNT VERNON DEMOGRAPHICS SNAPSHOT²⁶

2021 Demographic Categories	Downtown TIF Boundary	10-Minute Walk	Mount Vernon City, Indiana
Total Population	515	1,500	6,652
Total Households	208	579	2,749
Average Household Size	2.4	3	2.3
Total Businesses	100	153	264
Total Employees	942	1,433	2,626
Total Daytime Population	942	2,057	6,446
Median Household Income	\$50,481	\$47,595	\$55,225
Median Age	38.6	38.0	41.3

In addition to the city-wide statistics mentioned in the above table, this section examines a subset of the relevant demographic categories. This section compares city-wide statistics to the TIF's boundaries and an area representing a ten-minute walk from the 4th and Main Streets intersection. These two categories represent the individuals that live and work in the downtown area and are likely to walk to restaurants, stores, or possibly their place of employment. The following items were noted on the next page as compared to the Mount Vernon's limits.

²⁶ Community Analyst, ESRI and US Census Bureau





RESIDENTS

- 515 individuals live in the TIF boundary, or 7.7 percent of Mount Vernon's Total population.
- 1,500 persons (22.5 percent) reside within a 10-minute walk of the Main Street and 4th Street intersection.
- The median age for both the downtown TIF (38.6) and 10-minute walk (38.0) residents was lower than that of Mount Vernon (41.3).
- Mount Vernon has 2,749 housing units within its corporate limits. The downtown TIF had 208 (7.6 percent), and the 10-minute walk had 579 (21.1 percent).²⁷

BUSINESSES

- 153 of Mount Vernon's companies (58.0 percent) are within the 10-minute walk of the Main Street and 4th Street intersection. This boundary includes a portion of Main Street, which is a busy commercial corridor
- Similarly, 54.6 percent (1,433) of the city's jobs were within the 10-minute walk area.
- The total daytime population in the 10-minute walk was 32.0 percent of Mount Vernon's daytime population. Compared to the percent of businesses, the relatively lower percentage of the daytime population is due to the community's larger employer's locations near the periphery of the city's limits.²⁸

INCOME

- Median income in the TIF boundary (\$50,481) and the 10-minute walk area was lower (\$47,595) than the city-wide Mount Vernon median income of \$55,225.

OVERALL TRENDS

Our review of Mount Vernon's downtown area demographics supported comments received during public engagement activities. We learned that downtown is still a significant economic, business, and jobs center for the community. However, most residents do not live downtown, with the number of residents living within a 10-minute walk increasing slightly. Downtown residents tend to be younger and earn less money per year than the median of the Mount Vernon population.

²⁷ Community Analyst, ESRI and US Census Bureau

²⁸ Community Analyst, ESRI and US Census Bureau

2014 DOWNTOWN REDEVELOPMENT PLAN UPDATE GOALS

Setting the stage for continued analysis was a review of the goals from the previous update. The last planning downtown effort included a Critical Path Strategy Matrix with eight Goals and 36 Objectives.²⁹



²⁹ 2014 Downtown Mount Vernon Redevelopment Plan Update and American Structurepoint

2014 DOWNTOWN MOUNT VERNON DEVELOPMENT PLAN UPDATE

1 - CREATE AN ENVIRONMENT THAT ATTRACTS AND RETAIN AND RETAINS BUSINESSES

OBJECTIVES	STATUS
Form Main Street Organization	Not Started
Create and promote a small business toolkit	Not Started
Create a tax abatement program for small business activities	Not Started
Pursue applying for business development loans that will provide funding for needed business development opportunities	Not Started
Promote, attract, and retain specialty shops in the downtown area	Ongoing
Maintain and Implement Tax Increment Financing	Ongoing
Attract retail downtown (restaurants, cafes, bars, microbreweries, convenience retail, etc.)	Ongoing
Attract a Bed and Breakfast downtown	Ongoing

2 - PRESERVE EXISTING ARCHITECTURAL CHARACTER AND HISTORY (ENCOURAGE COMPLEMENTARY INFILL)

OBJECTIVES	STATUS
Implement a Facade Grant Program	Complete (Still being Utilized)
Designate the downtown as a legal historic district for zoning purposes	Not Started
Create a set of design standards	Not Started
Encourage complementary infill development	Ongoing

3 - IMPROVE PARKING AND TRAVEL IN THE DOWNTOWN AREA

OBJECTIVES	STATUS
Improve existing parking lots	Ongoing
Improve on-street parking and reduce street widths	Ongoing
Improve wayfinding and downtown branding program	Ongoing
Determine current parking inventory and potential need	Ongoing

4 - CREATE A SAFE DOWNTOWN ENVIRONMENT

OBJECTIVES	STATUS
Extend Landing lighting style into streetscapes downtown	Ongoing
Install video surveillance cameras and call buttons	Ongoing
Address unsafe buildings	Ongoing
Ensure areas are set aside for additional residential or mixed use development	Ongoing
Increase patrol on foot, bike, and car	Ongoing

5 - ESTABLISH MOUNT VERNON AS A HISTORICAL AND CULTURAL DESTINATION

OBJECTIVES	STATUS
Increase awareness of the culture and history	Ongoing
Establish a public art or mural program to display the history and culture	Ongoing
Construct Main Street Trail	Complete
Create designated gateways into downtown area	Not Started

6 - CONTINUE TO EMBRACE THE RIVER AS THE CENTERPIECE OF DOWNTOWN

OBJECTIVES	STATUS
Establish an official riverfront district per Indiana Code	Not Started
Establish a downtown promotions and branding program	Not Started
Establish downtown events programs	Ongoing
Continue annual stop of steam boats, embellish areas to visit	Not Started

7 - CREATE AN ENVIRONMENT THAT SUPPORTS INCREASED HOUSING OPTIONS (LOFTS, TOWN HOMES, AND CONDOS)

OBJECTIVES	STATUS
Establish a housing market plan geared toward developers	Not Started
Identify and acquire property for multi- family	Ongoing
Draw surrounding residents in	Ongoing

8 - ESTABLISH CLEAR COMMUNICATION OF VISION, MESSAGE, AND RESOURCES

OBJECTIVES	STATUS
Create a single point of contact for economic development efforts.	Ongoing
Develop a consolidated outreach and marketing program consistent with brand.	Not Started
Enhance the use of digital/on-line communications, newsletter, etc., for dispersing important information.	Ongoing
Develop a communications plan	Not Started



DOWNTOWN MOUNT VERNON PROGRESS

Many of the City's goals (19) from the previous plan were started or substantially completed as of February 2022. City officials and stakeholders should be proud of their ongoing efforts to improve the downtown area. While some items may not be the most visible, they set the stage for continued success.

COMPLETED

This section found that two of the 2014 plan's goals were completed, representing a great start. These two goals were:

- Construct the Main Street Trail; and
- Implement a Facade Grant Program.

Main Street Trail³⁰

City partners recently completed a 0.3-mile portion of the Main Street Trail, starting at the Riverbend Park at the Ohio River and heading north to the Mayor's office. This trail links several downtown/Mount Vernon landmarks, institutional buildings, and businesses. It also represented a critical step towards building a connected, accessible, and equitable downtown.

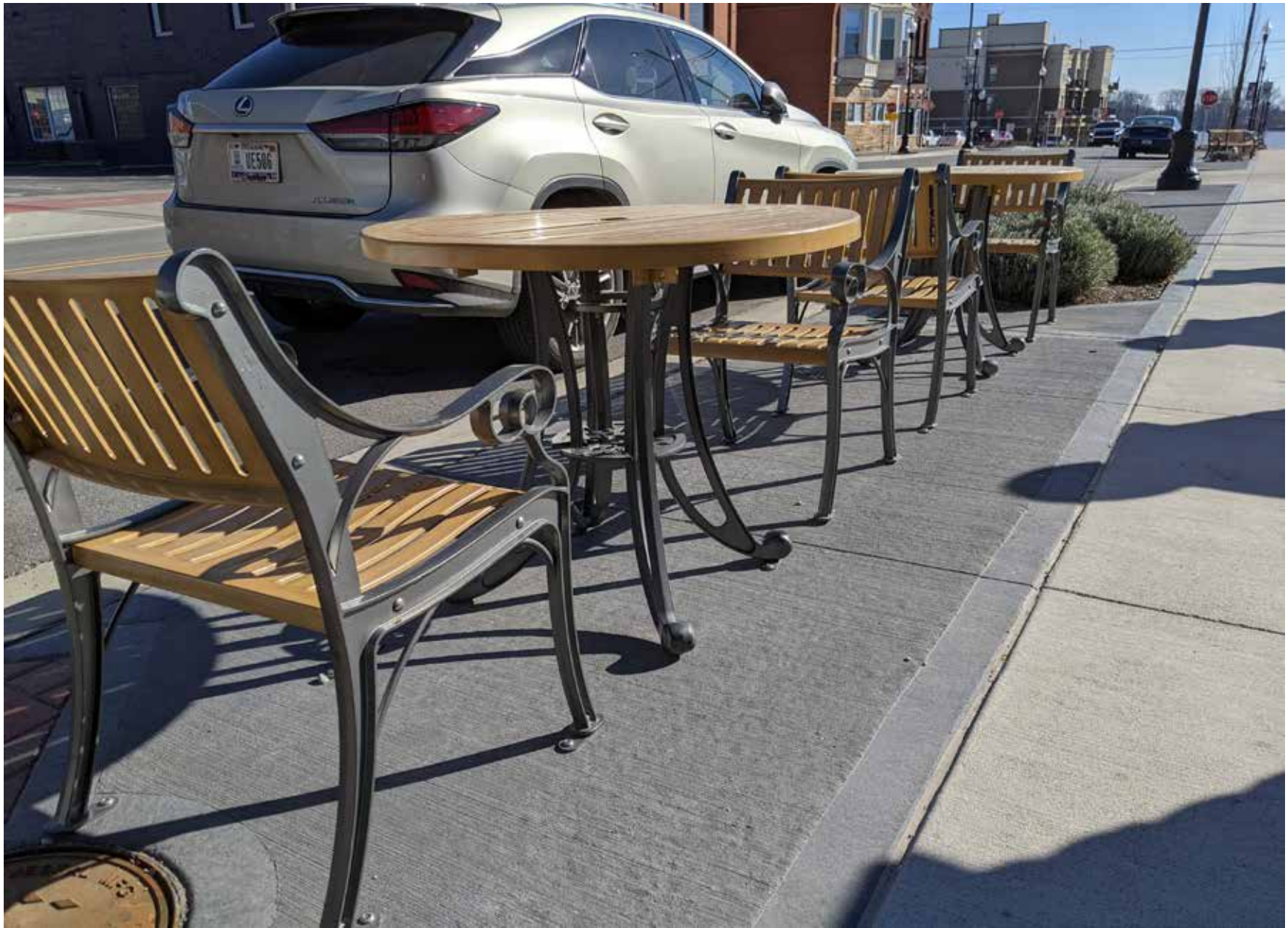
In addition, to the trail elements, City officials have extended new facilities and features to both sides of the right-of-way (r-o-w), including seating, plantings, and a mixture of complementary colored concrete and brick paver textures.

Facade Grant Program

The Redevelopment Commission's (RDC) facade grant program has assisted 14 businesses and property owners with approximately \$62,800 of grants funded through TIF revenue. The program is a 50/50 matching grant meaning the recipient matches the funding amount received. Since the grant became available in 2017, including the matching funds and additional project costs, these activities have resulted in nearly \$188,000 of direct investment within the downtown TIF boundary.

³⁰ Image Source: American Structurepoint





PHYSICAL ASSETS AND ANALYSIS

Demographic data, 2014 plan goal progress, the established TIF, and how this subarea plan fits within the context of the City's comprehensive planning effort comprise an important part of downtown Mount Vernon's story. The status of the downtown's physical environment and opportunities represents a key ingredient to realizing future goals for the development and reinvigoration of this important district. The following subsection details the composition of downtown Mount Vernon's physical assets as of February 2020 and identifies potential opportunities to explore.

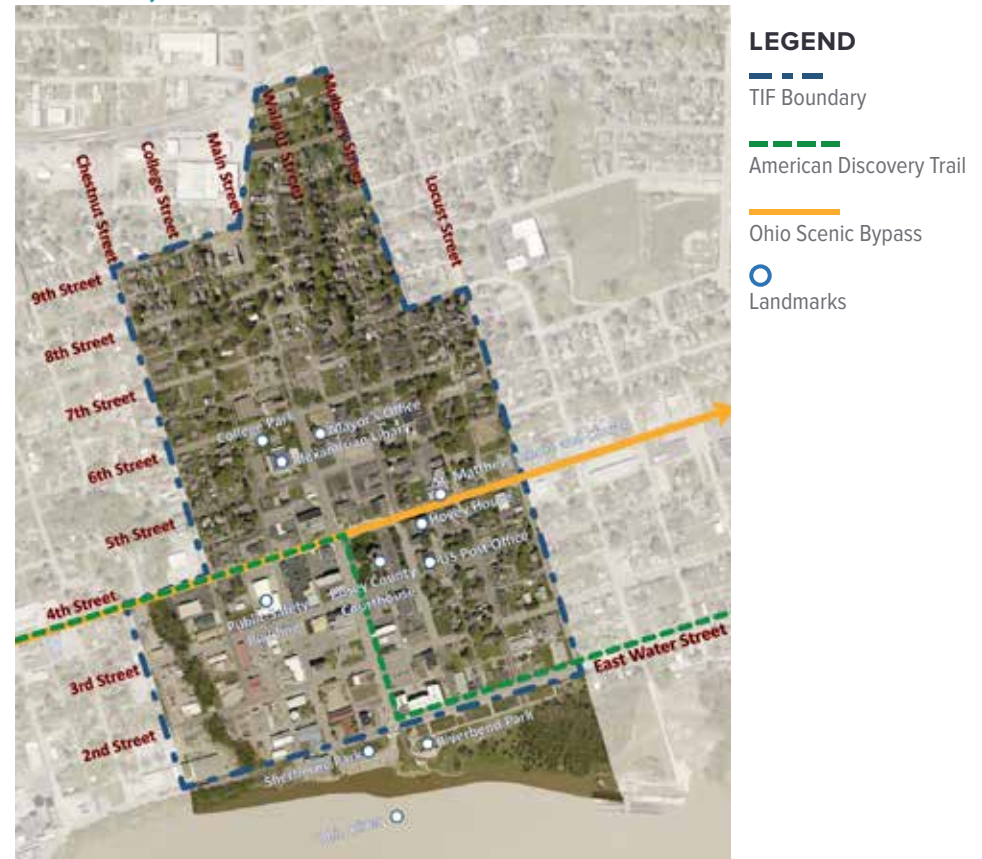
Key landmarks

The downtown Mount Vernon TIF area was home to several important buildings, government facilities, trails/roads, historic landmarks, and natural features. Map 15, Downtown Landmarks highlight the location of these key buildings:

- The Mayor's Office
- Public Safety building
- College Park
- Alexandrian Library
- St. Matthew's School and Church
- Posey County Courthouse
- Hovey House
- US Post Office
- Sherburne Park
- Riverbend Park
- The Ohio River
- American Discovery Trail
- And Ohio River Scenic Bypass

One important point to note is that most of these landmarks are on or within one block of Main Street and disbursed north to south within a six-block walk. The American Discovery Trail (and recent Main Street extension north of 4th street help connect these destinations.

MAP 15, DOWNTOWN LANDMARKS



³¹ <https://eisforeveryone.com>

BUILDINGS AND APPEARANCE

This report noted a mixture of building types and ages dispersed throughout the downtown area. Late 1800s, multi-story buildings were mixed with mid-1900s single-story buildings. A few statement buildings were next to older single-family homes, such as the Posey County Courthouse and Hovey Home. The most recent constructions were a three-story mixed-use apartment and retail building near the Ohio River and a bank building at the 4th and Main Streets intersection. Based on this analysis of the structures, no recognized dominant architectural style represented downtown buildings. Officials involved with development may want to consider architectural guidelines for downtown within the City's zoning ordinance.

This section also noted that many of these buildings' second and third stories seem unoccupied, and these upper stories may represent opportunities to add residential units in the TIF boundary.



³² Image Source: American Structurepoint

Examples of Modern Construction



Examples of Government and Landmark Buildings



Examples of Single-Family Homes



DOWNTOWN AREA ZONING

The properties inside the downtown TIF boundary and those just south along the river were located in seven different zoning districts. The largest portion of the downtown area (almost 50 percent) is zoned RM-Residential Multi-Family. This zoning district permits various residential uses, ranging from single-family dwellings to multi-family dwellings. The second-largest zoning designation is GC- General Commercial at 26.7 percent of the total area, including properties that make up Sherburne and Riverbend parks. The third-largest is the CBD Central Businesses District that makes up the core of downtown Mount Vernon starting at 5th Street and encompassing the blocks between College and Mulberry Streets down to East Waterfront Street.

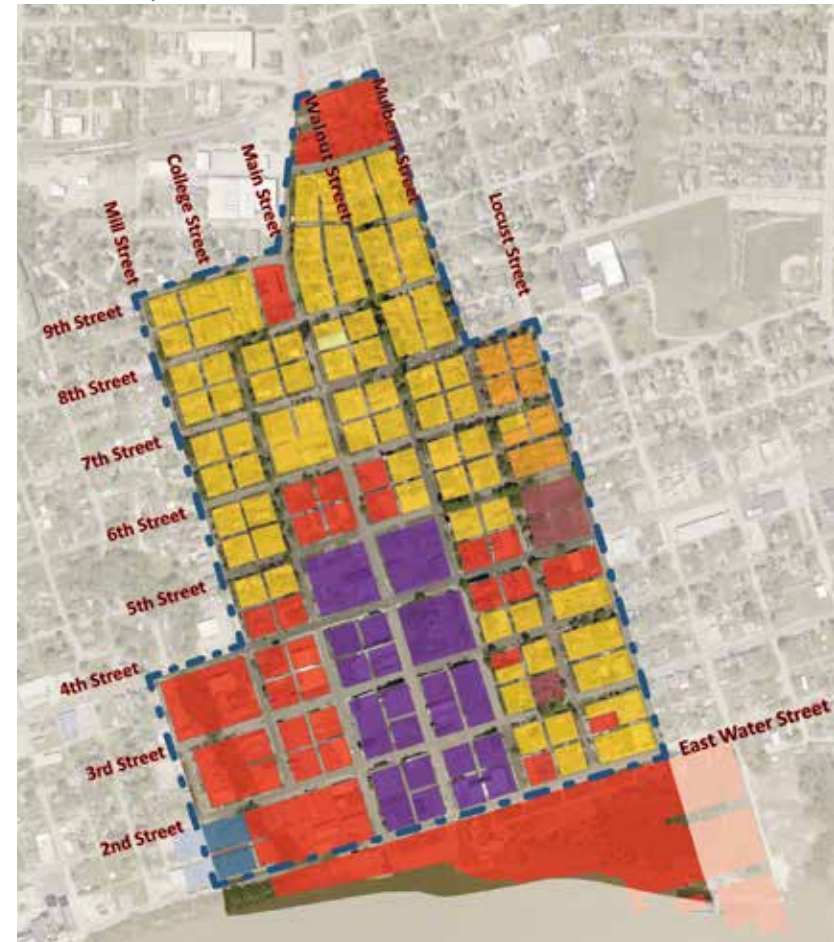
DOWNTOWN MOUNT VERNON TIF ZONING AREAS BY PERCENTAGE

ZONING DISTRICT	ACRES
CBD – Central Business District	16.6%
GC - General Commercial	26.7%
M1 - Light Manufacturing	2.1%
O - Residential Office	1.8%
RT- Residential Townhouse	3.0%
RS - Residential Single Family	0.2%
RM - Residential Multi Family	49.6%

Interestingly, Mount Vernon's Zoning Ordinance examination noted that zero residential uses are listed as permitted by right in the CBD. While not permitting all residential uses is understandable, some types of dwelling units (second floor and above uses) might be desirable to allow by-right. Another item to note is that bulk requirements in the CBD district do not encourage outdoor seating, art spaces, entertainment spaces, incentives for contributing to bike plans.

³³ <https://poseyin.wthgis.com/>

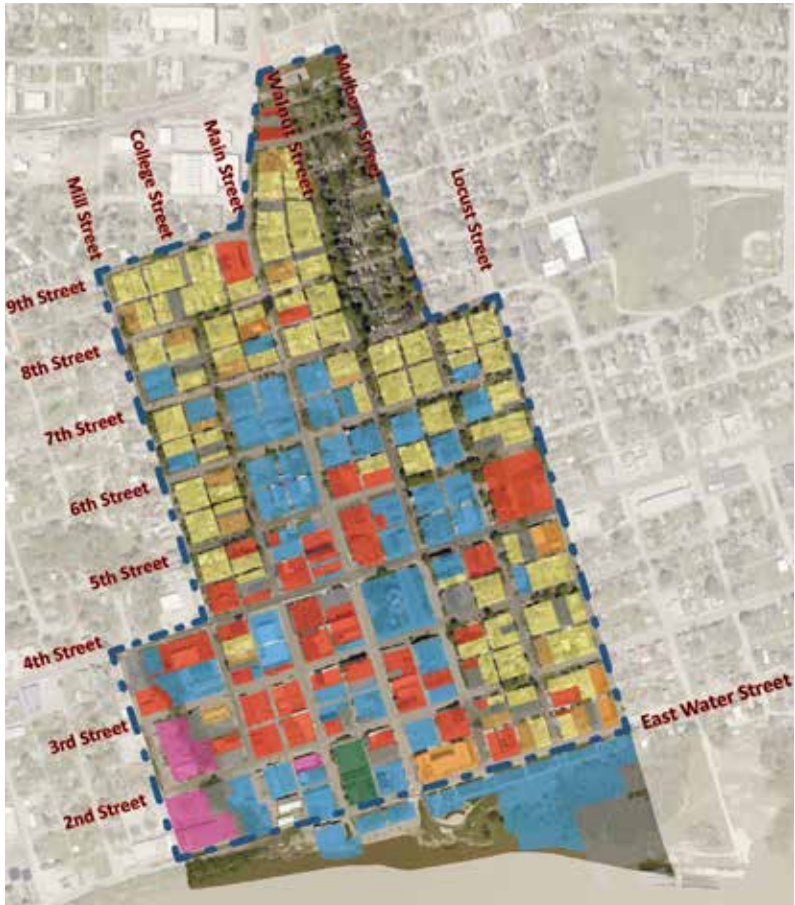
MAP 16, DOWNTOWN AREA ZONING



LEGEND

--- TIF Boundary	RM District
CBD District	GC District
RS District	M1 District
RT District	

MAP 17, DOWNTOWN AREA EXISTING LAND USE



LEGEND

--- TIF Boundary	Res Other
Institutional	Commercial
Single-Family	Vacant
Multi-Family	Industrial

EXISTING LAND USE

Zoning districts illustrate permitted uses on a particular parcel; however, existing land use evaluations indicate how properties were used in February of 2022. The table below, Downtown Land Use Percentages, shows that most properties (31.5 percent) were used for single-family dwellings. The second highest percentage was institution-related uses (30.3 percent). Commercial/retail use was the third-highest percentage (17.4), and vacant was the fourth-largest percentage (7.9).

This section noted some discrepancies between the Zoning of properties and observed land uses. Particularly, the percentage of single-family residences according to land use is much higher than properties zoned for only single-family uses.

DOWNTOWN LAND USE PERCENTAGES

LAND USE CATEGORY	PERCENTAGE
Commercial	17.4%
Industrial	5.5%
Institutional	30.3%
Single-Family	31.5%
Multi-Family	2.4%
Two-Family and Townhouse	3.9%
Vacant	7.9%

The majority of single-family homes were located in the RM district, which permits a variety of residential use types. The other interesting difference was the amount of land devoted to institutional uses. Most of these properties were zoned GC and, at face value, imply more businesses downtown than the land use analysis revealed. One other item noted in the land use analysis was the 7.9 percent of properties observed as vacant.³⁴ The zoning analysis does not identify vacancies, but these properties were important to note and represent opportunities for future development.

³⁴ <https://www.in.gov/dlgf/files/>

VACANT, UNDERUTILIZED, AND GOVERNMENT-OWNED PROPERTIES

Map 18, Vacant, Underutilized, and Government-Owned Properties below showcases the location of properties identified as potential future building blocks for downtown Mount Vernon. Some parcels, such as the county facilities, US post office, library, and Mayor's office, will not be redeveloped. However, this analysis showed a critical mass of properties with large underutilized areas and city-owned properties that may create redevelopment areas in the future. In particular, many of these parcels existed between 4th and East Water Streets to the west of Main Street. Map 18 also illustrates that a critical mass of governmental activity generators existed along Main Street. Tying these activity generators to potential redevelopment opportunities represents an important thread towards encouraging new interest in downtown Mount Vernon.

MAP 18, VACANT, UNDERUTILIZED, AND GOVERNMENT-OWNED PROPERTIES



LEGEND

- TIF Boundary
- Underutilized Property
- City-Owned Property
- Governmental-Owned Property
- US Post Office

PARKING

In 2014 there were 320 off-street public parking spaces dispersed through the downtown area. Since that time, buildings along Main Street were demolished and transformed into additional parking areas. New parking lots have added another 65 spaces in the TIF boundary for a total of 385 spots distributed among ten separate parking lots. Additionally, approximately 730 on-street spots were observed within the study area, as shown on Map 19, Public Parking Spaces. This report only examined the on-street parking near mixed-use and commercial areas. This analysis did not include on-street parking spaces on streets comprised primarily of single-family homes. In addition to these spaces, another estimated 500 private business spots existed in the study area.

MAP 19, DOWNTOWN PUBLIC PARKING SPACES **LEGEND**



TRAFFIC AND STREETS

Downtown Mount Vernon was developed as a traditional urban grid with several local, collector, and arterials streets. This system of roads creates numerous ways and alternate routes for residents, businesses, workers, and industrial traffic to get around the TIF boundary. Sidewalks are often located between the curb and constructed buildings on most streets. This grid pattern also created numerous intersections and various ways to connect downtown to the rest of the City and the southwestern Indiana region. Map 20, Downtown Traffic and Circulation Patterns show downtown's street layout pattern. East Water Street is the only part of this grid that stops and does not connect to properties west of Main Street. Map 20 also illustrates the hierarchy of the road system. Several high traffic minor arterials and major collectors run through downtown, providing various route options. The downtown area has a traffic volume of up to 18,170 average annual daily trips (AADT) on 4th Street, showcasing the high number of commuters and residents that visit or view the area every day.

MAP 20, DOWNTOWN TRAFFIC AND CIRCULATION PATTERNS



LEGEND

- TIF Boundary
- Minor Arterial
- Major Collector
- Local Road
- 00,000 Traffic Counts

MAP 21, UNDERUTILIZED ASSETS



LEGEND

- TIF Boundary
- Key Intersections
- Gateway Intersections
- Key Pedestrian Intersections
- Alleys
- Main Street Bike Trail
- █ Creek Bed

UNDERUTILIZED OPPORTUNITIES

The previous subsections described downtown Mount Vernon’s existing physical assets ranging from local landmarks to a functional street network. This analysis also noted several underutilized physical features in the TIF area as shown on Map 21, Underutilized Assets. The asset most underutilized are key intersections. Intersections on Main Street were recently upgraded and highlighted the beginning of raising downtown Mount Vernon’s physical profile. As noted on Map 20, Downtown Mount Vernon Traffic and Circulation, high traffic volume existed at Locust and Chestnut Street along 4th Street and the 6th and Main Streets intersection (shown on Map 21 as Gateway intersections). These locations may be ideal spots to create gateways with upgraded pedestrian walkways, public art, and gateway signs to catch the attention of those passing through downtown.

Key intersections also exist for pedestrians. Map 21 highlights seven key pedestrian intersections where pedestrians can see historic landmarks views of the river, provide access to public amenities and parks, and intersect with the new Main Street trail. Highlighting these through physical improvements and wayfinding signage may enhance pedestrians’ ability to navigate downtown.



Alley located west of Main Street

Also highlighted on the map are alleys that parallel Main Street. Aside from occasional refuse collection, these alleys are not often used by automobiles or pedestrians. Given the uncommon use, the alleys represented physical attributes that may be activated to provide alternate pedestrian paths and ways to connect people with downtown businesses.

Creek located east of Chestnut Street

One final underutilized asset observed is the creek bed east of Chestnut Street. This greenway may form the basis of a naturalized pedestrian connection and trail between assets north of Main Street and the park facilities along the Ohio River.

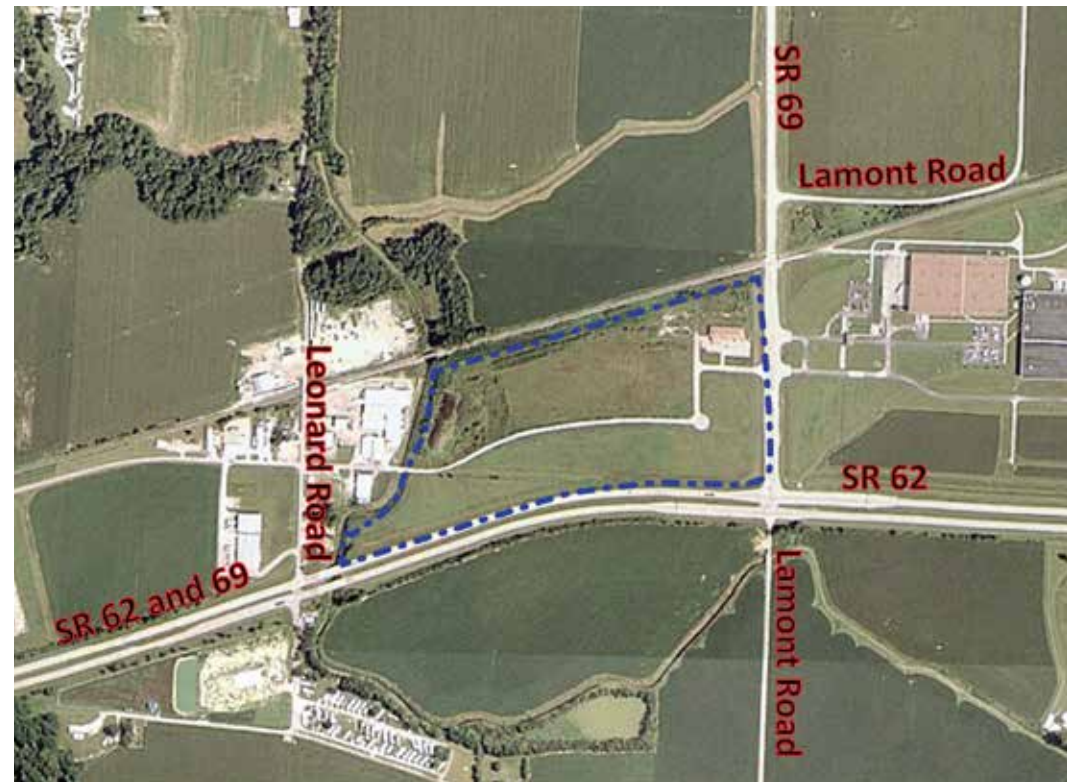
EASTSIDE ECONOMIC DEVELOPMENT AREA #1 TAX INCREMENT FINANCING (TIF) DISTRICT SUBAREA EXISTING CONDITIONS REPORT

HISTORY

In June of 2006, the Mount Vernon Redevelopment Commission created the Eastside Economic Development Area#1 TIF district in partnership with the City of Mount Vernon. This financing mechanism was approved to encourage the development of commercial properties at the eastern border of Mount Vernon's corporate limits. Map 22, Eastside Economic Development Area 2006, shows the lack of development in the area before the approval of the TIF district.³⁵ It is clear that before the approval of the TIF that development had not taken off on these properties.

³⁵ Image Source: Google Maps

MAP 22, EASTSIDE ECONOMIC DEVELOPMENT AREA 2006



LEGEND

— — — TIF Boundary

EASTSIDE ECONOMIC DEVELOPMENT AREA #1 IN 2022

The MVRDC and City have utilized this TIF district to successfully create economic development activity and generate new property tax revenue. The three-car dealerships (Expressway Ford, Expressway Chevrolet, Expressway Jeep, Chrysler, and Dodge bring customers and visitors. These businesses also create jobs that add to a healthy area job market. In 2019 the TIF had an assessed value of \$8,006,700, an increase of \$7,527,810 from the 2006 assessed value of \$478,890. As of February 2022, all debt services incurred utilizing TIF proceeds were paid off, and TIF revenue was considered surplus. Since the TIF was approved in 2006, the district has had a life span of 30 years and may stay in place until 2036. Given that parcels inside the TIF are developed. The MVRDC may want to consider expanding the TIF boundaries to include more properties and spur additional development.

2019 EASTSIDE TIF STATISTICS³⁶

The total number of properties in this TIF	2
Real property records in this TIF	2
The gross assessed value for all property in this TIF	\$8,006,700
The net assessed value for all property in this TIF	\$8,006,700
The base value for all property in this TIF	\$478,890
The incremental value for all property in this TIF	\$7,527,810

**MAP 23, EASTSIDE ECONOMIC DEVELOPMENT
AREA 2022**



LEGEND

- TIF Boundary
- City Limits

Expressway Chevrolet



Expressway Ford



Expressway Jeep, Chrysler, and Dodge



EASTSIDE ECONOMIC DEVELOPMENT AREA ZONING

The Zoning of the properties within the TIF was M1-Light Manufacturing and Research and Development District. This district's purpose statement was "to provide an environment conducive to the development and conservation of modern manufacturing and scientific research facilities. Additionally, it is to provide areas suitable for manufacturing, wholesaling, warehousing, and other industrial activities which have no objectionable environmental influences."³⁶ This zoning designation includes a wide array of light manufacturing uses and consists of a range of commercial, retail, and entertainment uses as special exemptions. Should the MVRDC consider expanding the TIF area and M-1 District to these new boundaries would provide flexibility to help attract new business-es. Heading west within the City's corporate limits are a mixture of commercial use and heavy manufacturing districts.

The majority of the properties surrounding the TIF are in unincorporated Posey County and defer to their zoning ordinance. The properties near the TIF area are zoned M2, Manufacturing Medium/Heavy, and A, Agricultural. One consideration of a potential TIF expansion might be the annexation of properties at the time of development to help ensure new uses align with the City and MVRDC's vision for this corridor and key gateway area into Mount Vernon.

³⁶ Mount Vernon Zoning Ordinance

MAP 24, EASTSIDE ECONOMIC DEVELOPMENT AREA ZONING



LEGEND

TIF Boundary

City Limits

■
M-1 District

■
GC District

■
M-2 District

EASTSIDE ECONOMIC DEVELOPMENT AREA #1 EXISTING LAND USE

Land uses within the TIF district were all commercial enterprises comprised of three car dealerships and their supporting uses (service area, parking, etc.). Map 25, Eastside Area Existing Land Uses, illustrates that while the properties are zoned manufacturing, they were developed as commercial uses approved as special exemptions by Mount Vernon. Uses within the City heading west from the TIF are commercial and manufacturing. The land uses surrounding the TIF in unincorporated Posey County are a mix of manufacturing, agricultural/vacant land, and limited single-family homes. A review of these surrounding parcels indicated that potential TIF expansion would not likely create new conflicts.

MAP 25, EASTSIDE EXISTING LAND USES



EASTSIDE ROADS AND TRANSPORTATION ASSETS

The TIF properties and surrounding area were integrated into the vehicle and rail systems. The properties had frontage on SRT 69/62 that connects Mount Vernon to the region and the interstate system. The eastern edge of the TIF also has frontage on the SR 69 bypass. SR 69 and 62 are considered primary arterials heading east and north of the TIF.³⁷ The Evansville Western Railway runs to the north of the parcels and connects this site to the more extensive national freight rail network. This rail system also connects the area with the Mount Vernon Port Authority facilities. The properties are served by Mount Vernon water and sewer facilities while private companies provide electricity, natural gas, and telecommunications. Nearby properties to the east were provided sewer by the Posey County Sewer District. The Comprehensive Plan Existing Conditions Report noted that plans were in development to extend the SR 69 bypass west and completely around Mount Vernon.

The TIF and surrounding properties are ideally located to help foster business and economic development activities from a traffic perspective. The area's proximity to rail and port facilities combined with large undeveloped land areas, create an inviting environment for continued business and job growth. Mount Vernon or the Posey County Sewer District and private companies are able to provide critical utilities to these development sites.

³⁷ <https://indot.maps.arcgis.com/apps>

MAP 26, EASTSIDE ROAD AND TRANSPORTATION ASSETS



LEGEND

- TIF Boundary
- City Limits
- Minor Arterial
- Major Collector
- Local Road
- Rail Line

FLOOD PLANE

One item to note is the known floodplain running east of the TIF properties and throughout and surrounding areas. When considering expansion and continued development in the immediate vicinity, a floodplain can be a costly burden to overcome. As City officials and the MVRDC continue to examine this area for job growth and development, they should examine potential floodplain mitigation efforts and consider possible grant or funding opportunities for floodplain mitigation activities.³⁸

³⁸ <https://poseyin.wthgis.com/>

MAP 26, EASTSIDE AREA FLOODPLAIN

