

INDIANA MAIN STREET ECONOMIC VITALITY TOOLKIT

**Economically Vibrant Communities:
The Basics of Economic Vitality**



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The Four Point Approach

What Are the Four Points?



The four points of the National Main Street Program include economic vitality, design, promotion and organization.

Economic Vitality – focuses on capital, incentives, and other economic and financial tools to assist new and existing businesses, catalyze property development, and create a supportive environment for the scores of entrepreneurs and innovators that drive local economies.

Design – supports a community's transformation by enhancing the physical and visual elements of downtown while capitalizing on the unique assets that set the commercial district apart.

Promotion – positions the downtown or commercial district as the center of the community and hub of economic activity, while creating a positive image that showcases a community's unique characteristics.

Organization – Involves creating a strong foundation for a sustained revitalization effort, including cultivating partnerships, community involvement and resources for the district.

Did you know?

National Main Street no longer requires the formation of four committees as long as communities are utilizing and actively working through all four points.

The Role of Transformation Strategies

A **Transformation Strategy** articulates a focused, deliberate path to revitalizing or strengthening a downtown or commercial district's economy. Transformation strategies are generated through meaningful community engagement and informed by an analysis of the district's market position to help guide a revitalization program's work.

An effective Transformation Strategy serves a particular customer segment, responds to an underserved market demand, or creates a differentiated destination.

Some "ready-to-use" strategies fall into two broad categories: those that are focused on a specific customer segment and those that are focused on an industry, product, or service segment. Examples include: workers and residents, family-friendly, agriculture center, arts, college town, convenience goods and services, entertainment and nightlife, and knowledge economy.

Resource: The Main Street Approach (2022, July 12)

INTRODUCTION TO ECONOMIC VITALITY

Definitions

Economics: Defined as a social science concerned with the production, distribution, and consumption of goods and services. The science studies how individuals, businesses, governments, and nations make choices about how to allocate resources.

Vitality: The ability of a community to sustain itself into the future as well as provide opportunities for its residents to pursue their own life goals and the ability of residents to experience positive life outcomes. A vital community has community capacity, the ability to plan, make decisions, and act together, and realizes positive social, economic, and environmental outcomes.

Economic Vitality: Main Street America's definition focuses on capital incentives, and other economic and financial tools to assist new and existing businesses, catalyze property development, and create a supportive environment for the scores of entrepreneurs and innovators that drive local economies.



Identifying City Districts

Commercial District

A commercial district or commercial zone is any part of a city or town in which the primary land use is commercial activities, as opposed to a residential neighborhood, an industrial zone, or other types of neighborhoods or zoned areas.

Several tips for upstarting commercial district revitalization include:

- The creation of a formal structure for district development, including the creation of Business Improvement Districts, Tax Increment Financing Districts, etc., to assist in funding revitalization efforts.
- The dedication of a nearly full-time, clear leadership team focused on commercial district revitalization.
- Emphasize Business Recruitment, specifically for businesses or sectors. This assists in building a commercial district identity.
- Pay special attention to architecture and streetscape opportunities.
- Perform regular maintenance of past, current, and future revitalization efforts.
- The emphasis on shopper-friendly traffic, parking, and walking accommodations.
- Focus revitalization efforts on programs/projects that are practical in scale for the community.

Opportunity Zones

To be eligible as an Opportunity Zone, census tracts had to qualify as low-income.

To do so, the census tract must have met one of the following requirements:

- The tract has a poverty rate of at least 20%; and
- For a census tract in a metropolitan area, the tract's median family income does not exceed 80% of the greater of: the metropolitan area median family income or the statewide median family income; or for a census tract in a non-metropolitan area, the tract does not exceed 80% of the statewide median family income.

Opportunity zones provide federal capital gains tax advantages for investments made in those areas. This designation is intended to attract capital investment into areas that are economically distressed.

Resources:

The Main Street Approach (2022, July 22)

Opportunity Zone Resources (2022, July 7)



Opportunity Zones Continued

Upon initiation of the Opportunity Zone legislation, the U.S. Federal Government also provided a breakdown of the tax incentives associated with those zones. See below:

Less than 5 years	Deferred payment on existing capital gains until the date that the Opportunity Fund investment is sold or exchanged.
5-7 years	Benefits above plus 10% of tax on existing capital gain is canceled
7-10 years	Deferred payment of exiting capital gains until December 2026 or the date that the Opportunity Fund investment is sold or exchanged (whichever comes first) PLUS 15% of tax on existing capital gain is canceled.
Greater than 10 years	Benefits of the 7-10 years investment PLUS investor pays no capital gains tax on the Opportunity Fund investments (that is, investments are exempt from any capital gains beyond those which were previously deferred)

Did you Know?

Opportunity Zone Legislation is currently being reviewed in the United States Congress.

Tax Abatement

Tax Abatement is an economic development tool used to incentivize development, growth, and expansion of an existing business.

Tax Abatement can be offered on real and/or business personal property. Compliance is certified annually, and lack of compliance can lead to revocation.

The process begins with the local unit of Government (city, town or county) designating a certain piece of real estate as an economic revitalization area (ERA). Subsequent investment on that property, within state guidelines, is then eligible for tax abatement.

Tax Abatement can have a term spanning from one to 10 years. How Local Units of Government define tax abatement terms can include a standard, schedule, or “Fall-off” method.

- This includes 100% for the entirety of the 10 years or any variation of term.

Resources:

Opportunity Zone Resources (2022, July 7)

Wood, Barry (2018, December)

Indiana Code Title 6. Taxation 6-1.1-12.1-1. (2021, June 8)



Tax Increment Financing District

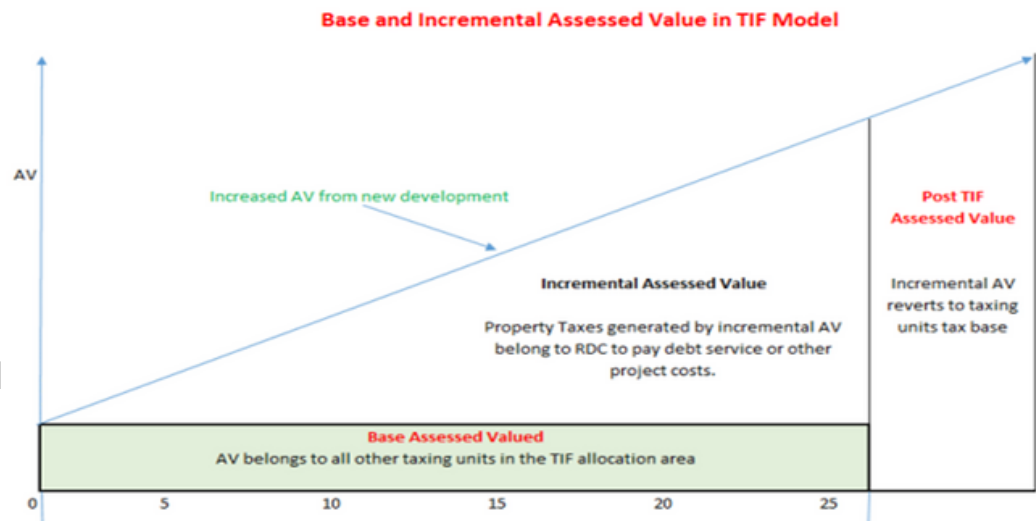
Tax Increment Finance (TIF) is a popular means for counties, cities and towns to pay for infrastructure intended to promote economic development.

Uses of TIF Proceeds in Indiana include:

- Pay expenses of redevelopment commission for the public improvements;
- Pay principal and interest on bonds and leases;
- Roads, streets, and sidewalks for access to new development;
- Construction of water and sewer lines;
- Acquisition of real estate;
- Parking facilities; and
- Street lighting.

Basic TIF Model

- Assessed values of property in TIF allocation areas are assessed as are all other properties.
- TIF property values are included in gross assessed values on the abstract and then subtracted to arrive at the net AV.



Overview of the process of creating a TIF District:

- Fiscal body creates redevelopment commission (RDC);
- RDC makes a declaration of public purpose;
- RDC makes findings and prepares the plan;
- RDC approves declaratory resolution;
- Plan is approved by fiscal body at a public hearing;
- Confirmatory resolution is adopted establishing a redevelopment project area;
- RDC determines the redevelopment project area is an economic development area (EDA); and
- Determination of project area is approved by the unit's legislative body.

Resources:

Wood, Barry (2018, December)

Indiana Code Title 6. Taxation 6-1.1-12.1-1. (2021, June 8)



Riverfront Districts

What is a Riverfront District?

A Riverfront District is a section within a community which allows different restaurants and businesses to maximize the use of the riverfront and its natural resources.

A Riverfront District allows for cheaper liquor licenses for restaurants. Additionally, Local Units of Government have control over what types of businesses can/cannot be established within the district.



In order to qualify for a permit, an applicant must demonstrate that the municipal riverfront development project area where the permit is to be located meets the following criteria:

- The project boundaries must border on at least one (1) side of a river;
- The proposed permit premises may not be located more than:
 - One thousand five hundred (1,500) feet; or
 - Three (3) city blocks; from the river, whichever is greater. However, if the area adjacent to the river is incapable of being developed because the area is in a floodplain, or for any other reason that prevents the area from being developed, the distances described are measured from the city blocks located nearest to the river that are capable of being developed.
- The permit premises are located within:
 - An economic development area, a redevelopment project area, an urban renewal area, or a redevelopment area established under Indiana Code; or
 - An economic development project district under Indiana Code; or
 - A community revitalization enhancement district designated under Indiana Code.
- The project must be funded in part with state and city money; and
- The boundaries of the municipal riverfront development project must be designated by ordinance or resolution by the legislative body of the city in which the project is located.

Resources:

2021 Indiana Code Title 7.1 Alcohol and Tobacco. Article 3. Permits.
Chapter 20. Clubs, Restaurants, and Hotels. 7.1-3-20-16.1. (2021, January)



Examples of Riverfront Districts

Muncie



The district extends along the White River from the city's east side, with designated riverfront areas including north of Bunch Boulevard and along Dr. Martin Luther King Jr. Boulevard. Areas along East Jackson Street leading out to the Muncie Bypass are also included.

At the confluence of three rivers — St. Mary's, St. Joseph and Maumee, the Fort Wayne riverfront invites families and outdoorsy types to come outside and play with a wide variety of activities and entertainment.

Ft. Wayne



Elkhart



Since April 2017, The River District Implementation Team (RDIT) has been commissioned by the City of Elkhart to design and execute the River District project. The River District area consists of a 105-acre peninsula bounded by the St. Joseph River, Elkhart River, Main Street and Prairie/Johnson Street.

Historic Districts

What is a Historic District?



Each historic district has a unique preservation plan with guidelines for renovation, new construction, and site work.

A historic district is a single property or a collection of sites with a high degree of integrity in the following areas:

- Location: structures and sites that still exist where they were first created;
- Design: Aesthetic quality made up of style, scale, integrity, proportion, and details;
- Setting: Definable natural or created boundaries or a major focal point;
- Materials: Physical elements that are original to the construction of a structure;
- Workmanship: Evidence of the effort to create structural and aesthetic quality;
- Feeling: Areas that create or retain a sense of time and place; and
- Association: Areas that are related to individuals, groups, or events of historic interest.

How do you create a Historic District?

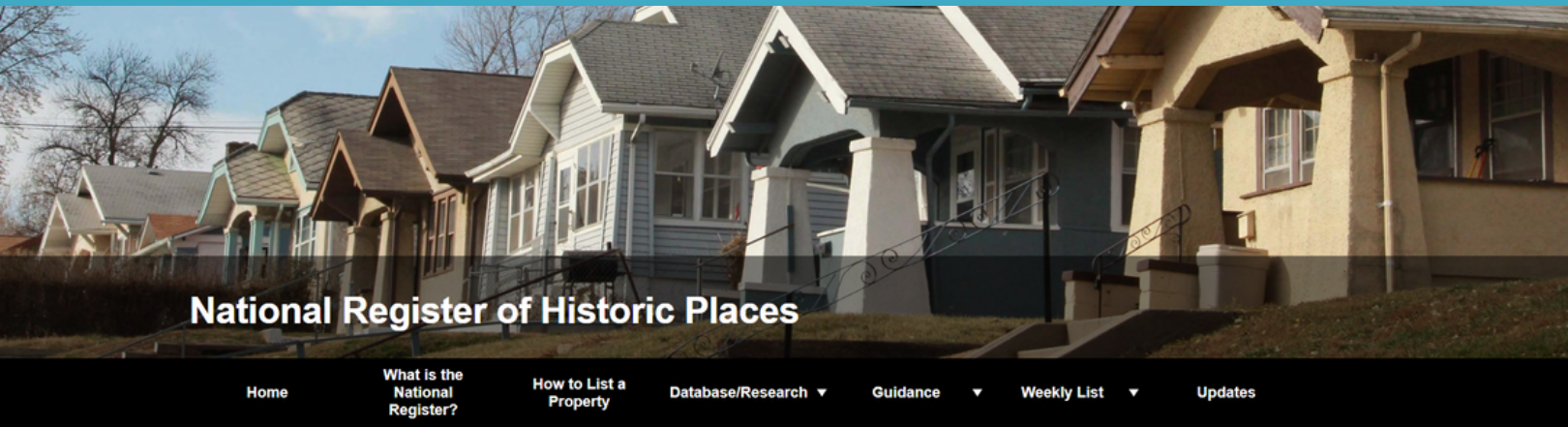
- Establishing a historic district involves nominating the district for listing on the National Register of Historic Places. Listing on the National Register gives official recognition of the district's significance and is prerequisite for receiving various kinds of Federal Benefits.
- Many states have a State Register process through which a historic district can be recognized as significant under State Law. In most cases, this State law "designation" will have benefits and limitations that parallel a federal designation. The SHPO is the place to find out whether your State has this sort of program.
- Quite often, creating a historic district under local law can provide more protection to historic resources than either Federal or State level designation. This is because most land-use decisions are made under the authority of local law. The prerequisites for a local government creation of a historic district depend upon the language of each State's Constitution and/or enabling legislation.

Resources:

Identifying Historic Register Properties. (2022, July 7).



Historic Districts Continued



The National Register

The National Register of Historic Places is the federal list of historic properties that have been formally recognized by the National Park Services. The DHPA reviews and maintains the nominations for Indiana properties included in the National Register.

Each state has a preservation office to administer the National Register and associated programs; the Indiana Division of Historic Preservation and Archaeology (DHPA) serves all Hoosiers interested in these programs. The National Park Service administers the National Register for the nation, the Survey and Registration Section of the Department of Historic Preservation and Archaeology manages the Register for Indiana.



The State Register

The Indiana Register of Historic Sites and Structures (the State Register) was created by an act of the Indiana General Assembly in 1981. The Department of Historic Preservation and Archaeology administers this program. Note that all Indiana properties listed in the National Register are automatically listed in the State Register. However, sometimes properties are listed solely in the State Register. This listing process can be completed in a shorter span of time.

Resources:

National and State Registers. (2022, July 7).

National and State Registers – Application Process. (2022, July 7).

National and State Registers – Eligibility. (2022, July 7).



Business Improvement Districts

A Business Improvement District (BID) is an organization formed by private property owners and businesses within a legally constituted city district. Members pay a special tax to cover the expense of providing their BID with services beyond what the local government offers in their area.

BIDs can range in size and scope. Some are independent of local government, having almost complete autonomy to finance, construct, and manage specific projects, while others are dependent on local government, created only to raise revenue for specific projects.



Examples of the types of activities a BID can participate include:

- Provide sanitation and landscaping services.
- Provide welcoming services and extra security for public spaces and private businesses.
- Advocate and lobby on behalf of downtown businesses.
- Generate financing for capital improvements (Such as raising money to build a performance stage in a public park) or for infrastructure alterations (like funding historic street lighting).
- Commission research and marketing services, collect and analyze economic and demographic data, and promote businesses in the area.
- Embark on integrated planning efforts.
- Allow BID businesses to experiment with innovative practice, implement strategies at a faster pace than if they had to engage with the full mechanisms of local government, and tailor-make solutions to their own needs.

Resources:

Starting a Business Improvement District a Step-by-step Guide. (2002).
2021 Indiana Code Title 36. Local Government Article 7. Planning and Development Chapter 22. Economic Improvement Districts. (2021).
Mitchell, Jerry. (1999, November)



County Innkeeper's Tax

What is Innkeeper's Tax?

County Innkeeper's Tax (CIT) is a county tax on the rental of rooms and accommodations for periods of less than 30 days. County Innkeeper's Tax is in addition to state sales tax.

Once a county decides the need for additional funding through a CIT, they will need the support of their local state legislator. The legislator will then introduce a bill for consideration during the legislation session. Legislation may include requirements for the county to pass an ordinance to specify the duration the CIT will be collected.

Transactions that are exempt from state sales tax are not subject to County Innkeeper's tax. In counties that have enacted CIT, taxable accommodations can include (but are not limited to):

- Rooms in hotels, motels, lodges, ranches, villas, apartments, houses, bed and breakfast establishments vacation homes or resorts;
- Gymnasiums, coliseums, banquet halls, ballrooms, arenas or other similar accommodations regularly offered for rent;
- Cabins, cottages, tents or fixed trailers;
- Campsites, where authorized by statute and ordinance, regardless of whether any amenities, such as water or electricity, are included;
- Houseboats and other craft with overnight facilities;
- Space in camper parks and trailer parks where areas are regularly offered for rent for periods of less than 30 days;
- College memorial unions, college or university residence halls and dormitories (does not apply to students residing in a residence hall while participating in a course of study for college credit at a college or university located in that county.); and
- Houses, apartments, condominiums, or other personal residences available for rent.

Resources:

County Innkeeper's Tax. (2022, July 7).

Indiana County Innkeeper's Tax Guide. (2020, September).



Cultural Districts

An Indiana cultural district is a well-recognized, labeled, mixed-use area with unique, authentic art and cultural identity. Each district is a statewide leader in cultural development. The Indiana Arts Commission provides project funding for designated Indiana Cultural Districts, facilitates statewide collaboration through the Indiana Cultural District Consortium, and provides other capacity-building opportunities for cultural district leadership.

To apply to receive a designation for a cultural district, applicants must:

- Be the municipal government in which the proposed cultural district is located.
- Submit a letter of intent through the Indiana Arts Commissions' online system.
- Be recognized as a spotlight community.

Evaluation Criteria and Resources are based on the following:

- Arts and Culture Identity
- Cultural Development and Leadership
- Community Development
- Economic Development/Tourism Development
- Cultural District Planning and Management

Resources:

About Indiana Cultural Districts. (2022, July 7).
Creative Community Pathway. (2022, July 7).



The Role of Inventory

Business Inventory / Property Inventory

The role of a business inventory is pivotal to acquire an understanding of the current market dynamics of a commercial downtown Main Street district.

This inventory should include:

- Cumulative Number of Businesses
- Ownership
- Product / Service
- Customers
- Amount of Sales
- Sales Patterns
- Lease Conditions / Operational Conditions
- Information on availability, if applicable.

In tandem with a business inventory, a property inventory outlines:

- Square footage
- Age of Building
- Unique Features
- Condition
- Ownership
- Vacancy
- Taxes
- Current Photograph of property

NAMS and IAMS communities will record business/property inventory in Maestro; whereas, ODAN communities should create their own ready-to-use business inventory spreadsheet, form or list.

Utilizing a Revolving Loan Fund

What is a Revolving Loan Fund?

A Revolving Loan Fund (RLF) serves as a gap financing source, typically allocated for small businesses. In some instances, a revolving loan fund is implemented to meet other economic and community development needs. The fund revolves as loans are repaid and the capital is reused to make new loans.

The Office of Community and Rural Affairs partnered with the Purdue Center for Regional Development to create the Hometown Business Preservation Initiative (HBPI) to assist Indiana Communities in creating and sustaining a revolving loan fund.

The Revolving Loan Fund Guide outlines the following:

- Section 1: Establishing the Fund
 - Establishing Processes, Revolving Loan Fund Guidelines and Procedures, Memorandum of Understanding for Revolving Loan Funds, Small Business Revolving Loan Application, Revolving Loan Fund Agreement, Committee Meeting Agenda, and Application Scoring Sheet.
- Section II: Fostering Agility
 - Revolving Loan Fund Strategic Plan.
- Section III: Grant Writing
 - RLF Funding Sources: The Basics, Application Best Practices, the Grant Application, Grant Application Worksheet, Scope of Work, Statements of Work, Biographical Statements, Letters of Support.
- Section IV: Sustainability
 - Marketing, Financials, Legal and Regulatory Reporting, Cyber Security Essentials, Action Plan.

Resources:

State of Indiana Office of Community and Rural Affairs, Purdue University Center for Regional Development, and Ohio University (2023)



Supporting Small Business

Business Retention

Business Retention & Expansion is an economic development strategy of proactively connecting with existing businesses to understand and respond to their needs. Typically, these strategies help Indiana communities understand local business needs and respond, so that business grow, stay and become more committed to the community.

Business Retention

Common Programing of Business Retention:

- Education and training activities. This occurs often through partnerships with additional organizations, such as Small Business Development Centers.
- Advocating for policy, code and ordinance shifts that support and solve a critical issue.
- Regular check-ins with businesses throughout the districts, including the use of business retention surveys.
- Being a resource depending on the needs of the small business.
- Helping with succession planning.
- Use tools to support transition and new business owners such as low-interest loans and training programs.
- Helping to grow through property connections.
- Creating business development workshops - focused on one-on-one assistance (technical/financial/business repositioning).
- Share market knowledge and downtown direction. This assists businesses in keeping pace with the current market. Assists in building capacity of downtown business to pose and answer questions to inform their own decisions.

Resources:

Wagner, Matthew. (2022, May 23).



Business Recruitment Strategies

Strategies for the recruitment of new businesses within a Main Street District include:

- Gather data and inventory of space in hard copy and website form.
- Scout/identify potential prospects, based on your needs/markets.
- Publicize needs. Let the community know you are active in recruitment of new businesses.
- Use relationships. Use community resources to identify needs and publicize those needs in order to recruit.
- Communicate target markets to key stakeholders of the community.
- Persuade existing businesses to open new ones.
- Buy lease options to keep a space available for key district vacant buildings.
- Be sure everyone who comes into contact with potential businesses knows your overall strategy (Share your mission, vision, and goals with other relevant organizations).
- Get keys to vacant/available spaces.
- Create opportunities for micro start-up businesses to occupy complementary space in larger businesses.
- Create “pipelines” for new business activity - farmer’s markets, pop-ups, night markets, drop-in spaces, mobile retailing.

Absentee Owners/Vacancy Ordinances

The use of vacant property registration ordinances are two-fold: (1) they give local government the authority and tools to require landlords, as well as legally-defined property and landowners to pay a fee to register rental, vacant, foreclosed, or abandoned properties.

Absentee Property Owners (APOs) are those who own a real estate property without occupying or actively managing it.

Resources:

Wagner, Matthew. (2022, May 23).



Absentee Owners; Why Action Matters

Vacant properties can undermine the physical health of area properties through unsanitary conditions and the potential of injury. Blighted and abandoned properties decrease surrounding property values, harm the health of local housing markets and reduce local tax revenue. Successful initiatives to address these issues can spur profound growth and improved sense of place in our communities.

Potential Remedies

- Outreach to property owner
 - Simply communicate with the absentee property owner. If the absentee property owner's property is in disarray, this may indicate that they no longer have use for, or are no longer interested in, owning the property and they may be looking to sell.
- Creation of land trusts
 - A land trust is a legal entity whose sole purpose is to hold title for real estate. The benefits of land trust include ease of transfer between parties and the ease of control by multiple owners.
- Code enforcement coalitions
 - Code enforcement is the combination of strategies and procedures that local governments deploy to comply with state and local housing, building, zoning, and land use codes.
- Condemnation proceedings
 - To condemn a property is to exercise the power of eminent domain. The person condemning may acquire a piece of property if the property constitutes a public nuisance, is unfit for human habitation, or is hazardous to public health.
- Indiana Unsafe Building Law
 - Indiana's Unsafe Building Law applies to any municipality or county that adopts the chapter by ordinance. The Unsafe Building Law allows local governmental bodies to adopt maintenance and repair standards to govern vacant and deteriorated structures that are public nuisances. The law also allows for the appointment of a vacant property receiver to accomplish the necessary repairs to the property.
- Vacant Property Receivership
 - Vacant property receivership allows properties to be rehabilitated whereupon the owner may be able to regain control by repaying the receiver for their rehabilitation costs.
 - The municipality or a qualified non-profit applies to the court to be appointed the receiver of the property. If appointed, the organization may remove trash, debris, and other materials and rehab the building to bring it up to code.

Market Analysis

What is a Market Analysis?

A market analysis is a tool to help local leaders make informed decisions about their commercial district. Information about consumers, businesses, and trends helps leaders make educated guesses about the future and choose a deliberate direction among several options. It is a set of measurements that together provide a snapshot of a commercial district's current economic condition and its potential for growth and change.

What is a Main Street Market Analysis?

- A market analysis for a commercial district differs from an analysis for a particular site or development project. When considering a real estate project, a developer uses a “pro-forma” analysis to make a “go” or “no-go” decision for a specific building on a specific parcel, to make adjustments to the scale, use, or finishes, and to identify needs and sources for subsidy. A market analysis for a district can help identify potential development opportunities, which may create a need for a specific project or site-based pro-forma analysis.
- Main Street America has indicated that there are seven components of a commercial market analysis. These include:
 - Trade Area
 - Population Characteristics
 - Sales Gap
 - Business Inventory
 - Competitive Context
 - Perceptions and Attitudes
 - Transformation Strategies



Resources:

Market Analysis for Community Transformation: A Practitioner's Guide (2018).



Market Analysis Continued

What are the Components of a Market Analysis?

Component	Description and Purpose
1. Trade Area	The trade area defines the geographic market you will analyze.
2. Population Characteristics and Trends	The size and composition of the population informs the size and nature of consumer demand.
3. Sales Gap	The difference between household spending and business sales can reveal opportunities to recapture spending that is leaving the community.
4. Business Inventory	Assessing the current business mix may reveal clusters that can be reinforced, or consumer needs that are not being met.
5. Competitive Context	Identifying competing downtowns, commercial districts, and shopping centers (including their strengths and weaknesses) helps to differentiate and position your commercial district.
6. Perceptions and Attitudes	Consumer attitudes affect behaviors. This research component gathers direct information from shoppers, workers, and residents.
7. Transformation Strategies	Market Analysis informs your district's Transformation Strategies - The economic direction for all of your initiatives.

With sound market analysis at its core, a Transformation Strategy can be used to:

- Help existing businesses sell more goods and services to existing customers;
- Help existing businesses identify new customers and find ways to attract them;
- Identify new businesses that your district can likely support;
- Make decisions about where to place businesses within your district and, in some instances, about where to encourage existing businesses to relocate within the district;
- Plan highly effective promotional activities that appeal to the types of customers you are trying to attract; and
- Establish realistic, economically-based performance benchmarks for your district's revitalization program and monitoring your program's progress.

Resources:

Market Analysis for Community Transformation: A Practitioner's Guide (2018).



Entrepreneurial Ecosystems

What is an Entrepreneurial Ecosystem?

- Entrepreneurial ecosystems refer to the strategic alignment of a variety of public and private efforts – including government policies, funding and finance, human capital, and regulatory frameworks – to provide necessary financial, social and human capital to foster entrepreneurship in innovative and creative ways. Frequently overlooked in these definitions is the value of place and the physical environment as central factors in creating and growing successful enterprises.
- By emphasizing the creation and support of great places and spaces for people to live and work, commercial districts can attract new businesses and new ideas, thus contributing directly to the development of the local entrepreneurial system



The Main Street America Approach focuses on seven critical factors for entrepreneurial ecosystems. These include:

- Place
- Social Capital
- Financial Capital
- Culture
- Government / Regulation
- Education and Training
- Human Capital

Resources:

Building A Community Entrepreneurial Ecosystem— A self-guided training for communities (2022).



Entrepreneurial Ecosystems Continued



The Place Factor acknowledges that the external environment in which a business operates is extremely important relative to overall success. Public Factors largely consist of the following examples:

- Real Estate - Unique buildings; move-in ready spaces; affordable start-up spaces, diversity of housing.
- Launch support spaces - maker spaces, incubators/accelerators, shared-use food kitchens, night kitchens, mobile retail/food trucks, co-work spaces, entrepreneur hub centers.
- Programming - Pitch contents, pop-up programming, soup events.
- Third Spaces - Breweries, coffee houses, libraries - places that allow for entrepreneurs, remote workers, and small businesses to interact and accidental collisions.

The Social Capital Factor examines the ecosystem at the relationship level, primarily focused on mentorship and networking. The Social Capital Factor largely consists of the following examples:

- Network Events
- Entrepreneur and/or small business network groups
- Access to Service Corps of Retired Executives (SCORE)



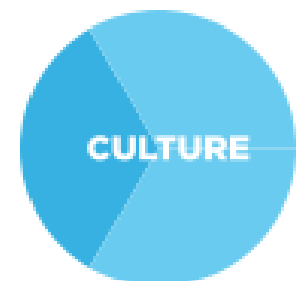
The Financial Capital Factor looks at the availability and diversity of capital resources available to small businesses at all points of their life cycle, from early formation and launch, scaling and growing, maturity, and ultimately an exit or transition. The Financial Capital Factor largely consists of the following examples:

- Personal equity (home, credit cards, personal savings, friends and family)
- Government loans and grants
- Bank lending tools
- Nonprofit entities (CDFIs, façade loan programs, low-interest loans from economic development groups)
- Private equity (angel and venture capital investors)



The Culture Factor is more qualitative and appears in local attitudes about entrepreneurship, support of small business, celebration of new business openings, and even our willingness to accept the risk of failure with new business ideas and concepts. The Culture Factor largely consists of:

- Media features on small business and new business announcements.
- Presence of buy local and promotions like "Shop Small" campaigns.
- New residents opening businesses.
- small business owners engaged in local civic organization.



Resources:

Building A Community Entrepreneurial Ecosystem— A self-guided training for communities (2022).



Entrepreneurial Ecosystems Continued



The Government/Regulatory Factor evaluates the policies, ordinances, and the experience of entrepreneurs and small businesses as they work with the public sector to launch and scale their business operations. In an unhealthy support system, entrepreneurs find the process for getting permits difficult and an environment focused on what you can't do rather than how do we find a solution. It also examines the prioritization of entrepreneurship as an economic development strategy. Examples of Government/Regulatory Factor to be evaluated include:

- Community-specific web resources on how to start a business.
- Economic development resources and capacity targeting small business development.
- Zoning practices that provide for protections while allowing for a broader mix of uses and functions.

The Education and Training Factor examines not only access and availability of educational resources for small businesses and entrepreneurs but should also evaluate these aspects from the perspective of the business life cycle. As such, there may be a great deal of workshops and on demand content for business planning or even digital commerce, but very little for how to think through business model shifts, succession planning, or even dealing with supply chain issues. Thus, examples of the Education and Training Factor consist of the following:

- Involvement and engagement from a Small Business Development Council, Women's Business Center, and Minority Business Development Agency.
- Annual small business needs assessment.
- Diversity of access to education and training: traditional onsite, virtual, and on-demand.
- Local colleges and universities with entrepreneurship training programs.



The Human Capital Factor is multi-faceted. As such, it examines a far range of human capital related variables including access to talent that might start and grow a business, the workforce necessary to support launching and growing a business, and even the attraction of remote workers. Emphasizes the role of equity and inclusiveness. The Human Capital Factor consists of the following examples:

- Levels of minority and women-owned businesses as compared to local demographic profiles.
- Youth entrepreneurship programming.
- Engagement of local universities and colleges in workforce development matched to local market needs.



Resources:

Building A Community Entrepreneurial Ecosystem — A self-guided training for communities (2022).



Relationship Building

Relationships are the backbone to a successful Main Street Organization of any level. Economic development is a multi-dimensional process that involves a variety of partners that must collaborate together to complete project or program development. Economic Vitality relies on relationship building in order to reinforce the vision, design, organization, and promotion of the community.

Tenants of Relationship Building:

- Build relationships one at a time
- Be friendly and make a connection
- Enjoy people
- Ask people questions and listen attentively
- Tell people about yourself; share your story
- Go places and meet with people in person in their community
- Assume other people want to make relationships too, especially vulnerable populations
- Accept people as they are
- Overcome the fear of rejection
- Be persistent
- Invite people to be involved



Developing Additional Support

It is pivotal for Main Street Organizations to create and establish relationships with a variety of actors. These actors can assist in harmoniously approaching economic development in the area. Possible areas of support include:

- Non-profit Organizations
- Foundation Organizations
- Private Sector Organizations / Investors
- Local Units of Government
- Community Participation and Engagement

Revitalization Improvements

Revitalization improvements impact economic vitality because they assist in the beautification of a downtown. Trends in economic development emphasize that individuals and families are moving to quality places. Types of revitalization improvements include:

- Building Improvements, such as a façade, awning or roof
- Streets, Sidewalks and Trails
- Water Infrastructure: Wastewater, Drinking Water, Stormwater
- Housing Infrastructure



What is a Façade?

In architecture, the façade is one of the building's most important exterior elements. The façade sets expectations and defines the feel of the overall structure. It can also help achieve the goal of blending in with the surroundings or standing out from the crowd. The façade can also help display the company's values about trust and transparency.

Façade improvement programs are incentive programs created to encourage property owners and businesses to improve the exterior appearance of their buildings and storefronts.

Façade appearance is a critical aspect of the overall aesthetic appeal and unique character of downtown. Designing, promoting and facilitating quality historic preservation and façade improvement projects are common activities undertaken by design and economic restructuring committees, and significant effort is dedicated to developing tools to make this type of project simpler and less costly for property owners.

Better aesthetics increase property values, improve the marketability of space within the buildings and draw business and residents to the area.

Walkability

Why is Walkability Important?

- Main Street Communities should, in tandem with the Local Unit of Government, design and maintain streets and sidewalks so that walking is safe and easy for all individuals.
- Several techniques to improve walkability include:
 - Design streets, sidewalks, and crosswalks that encourage walking for people of all ages and abilities;
 - Improve traffic safety on streets and sidewalks; and
 - Keep existing sidewalks and other places to walk free from hazards.
- Design communities that support safe and easy places for people to walk.
 - Adopt community planning, land use, developing, and zoning policies and plans that support walking for people of all ages and abilities;
 - Locate schools, worksites, businesses, parks, recreational facilities, and other places that people regularly use within walkable distance of each other; and
 - Support safe, efficient, and easy-to-use public transit systems and transit-oriented development.
- Incorporate walkability into business and economic development.
 - Establish wayfinding signs, alerting pedestrians of the surrounding businesses to spur economic growth and encourage spending in the downtown; and
 - Maintenance and development of sidewalks, trails, and streets are pivotal to economic vitality.



Resources:

Surgeon General Strategies for making communities more walkable (2015, October 13)



Water Infrastructure

Why does water infrastructure matter?

- Safe drinking water is a prerequisite for protecting public health and human activity. Properly treated wastewater is vital for preventing disease and protecting the environment. Ensuring the supply of drinking water and wastewater treatment and service is essential to modern life and the nation's economy.
- The development of clean drinking water and wastewater infrastructure is pivotal to the economic development of downtown commercial districts.

What are the pros and cons of updating water systems?

Pros

- Lack of disease among the general population.
- Establishes trust with the local unit of government in tandem with restaurants and businesses.
- Rework water systems that have seen degradation in the last several decades.
- Assist in restructuring street and sidewalk infrastructure to better serve the community.
- Assist in stormwater flow restructuring leading stagnant water away from the commercial district.

Cons

- Costly: generally, the cost of replacing an entire water system is substantial, meaning local units of government should focus on acquiring additional funding to assist.
- The time it can take to replace water infrastructure can be lengthy and is not an immediate fix. Local units of government can emphasize the status of these projects to share with the general public on a regular basis.
- Construction can be a nuisance for consumers, homeowners and business owners.

Housing Infrastructure

Why is Housing Important?

Throughout the United States, citizens are witnessing a housing crisis. Accompanied by increased rents, mortgages, and utility rates, there is not enough housing stock to meet the demand in both rural and urban local units of government. Indiana communities are prioritizing the development of new housing in tandem with rehabilitation of older housing.

What are the different types of housing?



Single-Family Housing



Semi-Detached Housing



Multi-Family Housing



Townhomes



Apartments



Condominiums



Upper-Dwelling Housing



Tiny Homes



Mobile Homes

Business Incentive Program(s)

Dodge City, Kansas

- Start + Grow
 - Low-interest loan to fund a business.
 - Uses of funds include:
 - Purchasing a building; purchasing equipment for a business, purchasing land for a business, working capital, construction or renovation of a business, other projects.
- Downtown Special Event Grant
 - The program provides grants up to \$500 per request, with no request to exceed 50% of the total event budget.
- Neighborhood Revitalization Program
 - Program is designed to give property owners in the designated NRP area the opportunity to receive a 10-year tax rebate on the increased value of the property.
- Downtown Pigeon Management Program
 - Safely, effectively, and responsibly exclude pigeons from residing in and around properties.

Edgerton, Wisconsin

- Small Business Economic Development Loan
 - Provides financial assistance for a portion of costs associated with interior building improvement projects that contributes to the redevelopment of downtown.
 - Eligible projects include interior building rehabilitation projects; acquisition, demolition, site preparation, or similar activities.
- Main Street Bounceback Grants
 - Provides \$10,000 to new or existing businesses that move into existing vacant commercial properties, helping to create a foundation for long-term success.
 - Funds can be used for leases or mortgages, operational expenses, and other business costs related to the newly opened location.

Business Incentive Program(s)

Pikeville, Kentucky

Property Tax Reassessment Moratorium Program

- Tax abatement to owners of rehabilitated commercial properties.
- Cost of improvements must total at least 20% of the property's current taxable assessment and constitute more than routine maintenance of property.

Under One-Roof Program

- The Main Street program will work to establish a shared space concept by, in part, helping to recruit businesses for placement into larger square footage commercial buildings.

Restaurant Incentive Program

- The financial incentive is intended to assist new restaurants within the incentive area.
- Provides up to \$5,000 per applicant to reimburse equipment, furniture or other tangible assets associated with the relocation or start-up of the applicant's restaurant.

Upper-level Rent Subsidy Grant Program

- This program is intended to incentivize non-target businesses or non-profits currently located at street level to relocate to an upper floor of a commercial building within the Main Street district.
- Approved applicants will receive a reimbursement of monthly rent in the amount of 50% of the rent payment up to a maximum of \$400.

Open Late Grant Program

- The program is intended to incentivize non-food and beverage-related businesses to stay open until 9 p.m. on Thursday, Friday and Saturday nights.

Beautification Micro-Grants

- Businesses can receive a match of up to \$100 for eligible beautification projects including painting, lighting or the addition of flowers or art.

Business Incentive Program(s)

LaGrange, Texas

GAP Redevelopment Grant Program

- Designed to encourage target businesses that will fill a gap in products or services available in the City.
- Reimbursable grant of up to 50% of the total project cost with a maximum reimbursement of \$30,000.

Second Floor Development Program

- Designed to encourage the conversion of upper floors of existing commercial structures in the historic district for residential units.
- Reimbursable grant of up to 50% of the total project cost with a maximum reimbursement of \$30,000.

Security Enhancement Grant Program

- Assist businesses in updating an existing video surveillance system or installing a new one.
- Reimbursable grant of up to 50% of the total project cost with a maximum of \$1,500.

Orlando, Florida

TAAG Graffiti Removal Program:

- The city of Orlando Take Action Against Graffiti Program is designed to assist in the removal and abatement of graffiti throughout the city.

Not-For-Profit Impact Fee Assistance Program

- Provides a matching grant of up to \$50,000 to eligible 501c(3) organization to off-set sewer and transportation impact fees.

Targeted Site Revitalization Pilot Program

- Provides a 10-year, 50% real property tax refund on the city portion of the new tax increment generated by a qualifying project.

Minority/Women entrepreneur business assistance program

- Provides up to \$40,000 financial assistance for expenses related to new, existing, and expanding qualifying businesses located in the Business Assistance Target Area.

Economic Vitality Workplan Samples

Samples

Provide convenient training to business owners

- Produce short videos on topics such as social media development, promotion of business, marketing, visual merchandising, customer service, inventory controls, vendor negotiations.

Develop a business recruitment package.

Create an online directory or geographic map for businesses, entrepreneurs, and visitors to the area.

Develop marketing focused on a one-shop place to get information for the downtown, specifically focusing on businesses and other relevant properties.

Recruit New Businesses to vacant or abandoned properties.

Facilitate Downtown Improvements

- Work with the local unit of government and redevelopment commission to facilitate façade improvements
- Emphasize continued maintenance
- Improve parking access/regulation of downtown
- Activate unused alley space
- Maintain downtown building inventory, employment and statistics

Drive activity to Main Street website, social media and standing facility, if applicable.

Support beautification and community development projects occurring in the downtown area. Collaborate with those projects.

Conduct a Market Analysis / Business Inventory

- Create online surveys and paper surveys to distribute to business owners in the Main Street district. Be sure to include a variety of different types of check-ins. 1.) online, survey is sent to business 2.) drop-off in person 3.) fill-out in person.
- Conduct a property inventory of the Main Street District
- Once an inventory is complete, Main Streets can aim towards completing a more robust market analysis analyzing trends of spending and industry evaluation

Build Relationships

Funding Resources

State of Indiana Funding Resources

Indiana Department of Transportation

Indianapolis Department of Transportation: The mission of INDOT is to collaboratively plan, build, and maintains safe and innovative transportation infrastructure that enhances quality of life, drives economic growth and accommodates new modes of transport.

Current Programs:

- Next level Connections
- Hoosier Helpers
- Public-Private Partnerships
- Green Initiatives
- Trails and Greenways
- Innovative Programs
- Certified Technician Program
- BY Roads
- Indiana Logo and TODS Program



Indiana Housing and Community Development Authority

Indiana Housing and Community Development Authority: The mission is to provide housing opportunities, promote self-sufficiency and strengthen communities.

Current Programs:

- Indiana Housing Now Programs
- Programs for Homebuyers
- Programs for Homeowners and Renters
- Indiana Balance of State Continuum of Care Programs
- Placemaking Programs in Indiana



Funding Resources

Indiana Office of Community and Rural Affairs

The Office of Community and Rural Affairs: OCRA works with Indiana communities to build relevant and economically thriving places where people want to live, work and grow.

Current Programs:

- Indiana Main Street
- Community Development Block Grant
- Rural Opportunity Zone Initiative
- Stellar Initiatives Program
- Hometown Business Renovation Initiative
- Hoosier Enduring Legacy Program
- Indiana Connectivity Programs
- Site-Certified



Indiana Economic Development Corporation

Indiana Economic Development Corporation: IEDC is committed to attracting and supporting new business investment, creating new jobs for Hoosiers, and furthering our legacy as one of the top states in the nation for business.



Programs:

- Broadband Ready Communities Program
- Capital Access Program
- Century and Half Century Awards
- Certified Technology Parks
- Compliance Technical Assistance Program
- Duplicative Reporting
- Economic Activity Stabilization and Enhancement
- Electric Vehicle Product Commission
- Emerging Manufacturing Collaborative Center
- Indiana READI
- Indiana State Trade and Export Promotion
- Indiana-Israel Collaborative Industry R&D Program
- Innovation and Entrepreneurship
- Innovation Development Districts
- Indiana Small Business Development Center
- Regional Cities initiative
- Tax Exempt Bond Program
- Urban Enterprise Zones

Funding Resources

Indiana Department of Agriculture

ISDA will support growth in Indiana agriculture by serving as an advocate at the local, state, and federal level; defining and nurturing economic opportunity in the food, fuel and fiber sectors; and enhancing the stewardship of natural resources on agricultural land.

Programs include:

- Indiana Grown Program
- Certified Livestock Producer Program
- Market Reporting Program
- Agritoursim
- Indiana's Nutrient Reduction Strategy
- Conservation Reserve Enhancement Program
- Clean Water Indiana
- Infield Advantage
- Pollinator Habitat
- Planting Season Safety
- Rural Indiana Stats
- Safe Produce Indiana
- Mental Health Resources
- Trade Missions



Indiana State Department of Health

Indiana State Department of Health mission is to promote, protect, and improve the health of all Hoosiers.

Programs include initiatives based on:

- Drug Overdose Prevention
- Division of Emergency Preparedness
- Epidemiology
- Health and Human Services
- Consumer services and health care regulations
- Healthy Hoosiers foundation
- Office of data and analytics
- Office of public affairs
- Public health performance management
- Public health protection & laboratory services
- Tobacco Prevention & Cessation
- Women, infants, and children
- Center for deaf and hard of hearing education



Indiana
Department
of
Health

Funding Resources

Indiana Arts Commission

The Indiana Arts Commission's mission is to positively impact the cultural, economic and educational climate of Indiana by providing responsible leadership for and public stewardship of artistic resources for all of our state's citizens and communities.

Programs offered by the IAC include:

- Arts Organization Support
- Arts Project Support
- Traditional Arts Indiana Apprenticeship Program



Indiana Department of Natural Resources

The mission of the Indiana Department of Natural Resources is to protect, enhance, preserve and wisely use natural, cultural and recreational resources for the benefit of Indiana's citizens through professional leadership, management and education.

Divisions of the Department of Natural Resources include:

- Communications
- Engineering
- Entomology & Plant Pathology
- Fish & Wildlife
- Forestry
- Historic Preservation & Archaeology
- Land Acquisition
- Law Enforcement
- Nature Preserves
- Oil & Gas
- Reclamation
- State Parks
- Water



Funding Resources

Federal Funding Opportunities

United States Department of Agriculture Rural Development

USDA Rural Development is committed to helping improve the economy and quality of life in rural America. Through our programs, we help rural Americans in many ways.

Types of programs include:

- Water and environmental programs
<https://www.rd.usda.gov/programs-services/water-environmental-programs>
- Telecommunications
<https://www.rd.usda.gov/programs-services/telecommunications-programs>
- Community Programs
<https://www.rd.usda.gov/programs-services/community-facilities>
- Energy Programs <https://www.rd.usda.gov/programs-services/energy-programs>
- Electric Programs <https://www.rd.usda.gov/programs-services/electric-programs>
- Business Programs <https://www.rd.usda.gov/programs-services/business-programs>
- Reconnect Programs
<https://www.rd.usda.gov/programs-services/business-programs>



Funding Resources

Federal Funding Opportunities

United States Department of Housing and Urban Development

HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. HUD's vision is to improve lives and strengthen communities to deliver on America's dreams.

Programs offered by HUD include the following:

- Community Planning and Development Programs
- Federal Housing Administration (FHA)
 - Single Family Housing Programs
 - Risk Management and Regulatory Affairs
 - Multifamily Housing Programs
 - Healthcare Programs
 - Office of Housing Counseling
- Public and Indian Housing
 - Public Housing Programs
 - Indian Housing Programs
- Fair Housing and Equal Opportunity
- Policy Development and Research
- Field Policy and Management
- Government National Mortgage Assistance
- Lead Hazard Control and Healthy Homes
- Temporary Programs



Funding Resources

Federal Funding Opportunities

United States Department of Treasury

The United States Department of the Treasury's mission is to maintain a strong economy and create economic and job opportunities by promoting the conditions that enable economic growth and stability at home and abroad, strengthen national security by combating threats and protecting the integrity of the financial system.

Programs created by the U.S. Department of Treasury include:

- General
 - State and Local Fiscal Recovery Fund
 - AmeriCorps
- Health
 - Family Violence and Prevention Services Act (FVPSA)
 - Public Health Workforce and Community Health Centers
 - Substance Abuse Prevention and Treatment Block Grant (SABG) and the Community Mental Health Services Block Grant (MHBG)
- Housing
 - Emergency Rental Assistance Program
 - Homeowner Assistance Fund
 - Homeless Assistance and Supportive Services Program (HASSP)
 - Native American and Native Hawaiian Housing Block Grants (HBG and the Indian Community)
- Housing Counseling
- Other
 - Elementary and Secondary School Emergency Relief Fund (ESSER)



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