



MEETING MINUTES

Meeting Date: September 16th, 2025

Location: Salmon Room, 201 Locust Lane

RDC website: www.choosebrowncounty.com

Call to Order

The meeting was called to order with the following members in attendance:

- Sue Lindborg - President
- Jeremiah Reichmann - Vice President
- Chris Schneider - Secretary
- David Coucke

Absent Members: Alyn Brown, Amy Oliver - School Board Representative

Additional Attendees: Jim Snyder - **Habitat for Humanity**, Tim Clark - **Brown County Commissioner**

Review/Approval of Minutes

August meeting minutes were approved with one change of date from July 15th to August 18th to correct the date on the minutes.

New Business

1. Comprehensive Housing Crisis Presentation - Jim Snyder, Habitat for Humanity

Jim Snyder delivered an extensive presentation on Brown County's housing affordability crisis, providing detailed data analysis and proposed solutions for workforce housing challenges.

Critical Workforce Housing Data

Survey Results from July 2025: Habitat for Humanity surveyed 519 employees across three critical sectors:

- **Education:** 71 out of 245 school staff (29%) commute from outside Brown County
- **Healthcare/Mental Health:** 51% of clinicians commute from outside the county
- **Hospitality:** Nearly 70% of staff commute from other communities

Snyder emphasized that as a tourism community, Brown County is "importing most of our workforce" rather than housing essential workers locally.

Housing Affordability Gap Analysis

Current Market Conditions:

- Brown County median household income: \$63,000 annually
- Federal affordable housing standard: 30% or less of gross monthly income
- Maximum affordable housing cost: \$1,575/month (including utilities averaging \$400/month)
- Available funds for rent/mortgage: \$1,175/month

Market Reality:

- Current rental market: \$1,200-\$1,800/month for basic housing
- Average home sale price (January-August 2025): \$382,000
- Required income for average-priced home: \$110,000+ annually
- Only 134 homes sold during this period, creating significant inventory constraints

Population Decline Projections

Snyder presented concerning demographic trends:

- Current population: approximately 15,500 (historically 14,000-15,000)
- Projected 2050 population: 12,800 (17% decline)
- Potential 2060 population: below 12,000
- Risk factor: aging population with insufficient workforce replacement

Habitat for Humanity's 35-Year Track Record

Organizational Performance:

- 24 homes constructed with 33 family partnerships

- 18 active mortgages currently
- Two families completed mortgage payments in 2025, one additional payoff scheduled for October
- Average monthly payment: \$565 (compared to \$1,200+ market rate rentals)
- Highest payment: \$816/month for four-bedroom, two-bath Energy Star home

Construction Standards:

- All homes built to same inspection standards as market-rate housing
- Additional HUD/IHCDA inspection layer required
- 2x6 exterior construction, crawl space foundation, Energy Star appliances
- Zero percent interest loans with subsidies ranging \$0-\$60,000 per home

Multi-Family Housing Strategy Proposal

Cost Efficiency Analysis:

- Four single-family homes construction cost: \$660,000-\$760,000
- Four-unit quadplex construction cost: \$487,000
- Potential savings: \$170,000 while housing same number of families
- Duplex savings: \$50,000-\$60,000 versus two single-family homes

Development Philosophy:

- Low-density approach: 22 houses on 48 acres (compared to typical 3 houses per acre)
- Maintain significant green space and rural character
- Flexible unit sizing: 2-bedroom/1-bath for smaller households, 3-bedroom/2-bath for families
- Shared maintenance agreements similar to HOA structure

Funding and Policy Tool Discussion

Potential Revenue Sources:

- **Innkeeper's Tax:** Snyder cited examples from Bloomington (community center), Columbus (affordable housing as quality of life), Porter County (aquatic center), and Aspen/Pitkin County Colorado (direct affordable housing funding)
- **Tax Increment Financing (TIF)**
- **Community Development Block Grants (CDBG)**

- **REDI funds**
- **Attainable Homeownership Tax Credit:** 50% state tax credit on donations (\$500 minimum, \$20,000 maximum, expanding to potentially \$50,000)

Partnership Opportunities:

- **Brown County Schools** (largest employer at 245 staff)
- **Hard Truth Distillery** (second largest at 239 employees)
- Community Foundation collaboration
- **Habitat Indiana** state-level support and advocacy

Public Safety and Community Impact

Snyder highlighted critical infrastructure concerns:

- Volunteer fire departments reduced from 25 active members (30 years ago) to 6-9 dependable responders currently
- Police Chief's career trajectory: started in Brown County, moved to Martinsville for housing affordability, returned as retirement career
- Loss of trained first responders due to housing unaffordability

2. Tax Increment Financing (TIF) Policy Discussion

Commission members engaged in substantive discussion regarding TIF as a development tool.

Commissioner Positions:

- **General skepticism** expressed about TIF necessity given successful private sector development
- **Tim Clark** emphasized TIF should be "last resort" when private investment won't occur
- **No county-level support** historically for TIF districts
- **Single tax abatement precedent:** \$400,000 abatement for wastewater treatment installation

Successful Private Development Examples:

- **Hard Truth Hills** development without government incentives
- **Harmony Hill Tree Resort**

- Multiple private campground and hospitality developments

3. Economic Development and Comprehensive Planning Discussion

Economic Reality Check

Revenue Source Analysis:

- Tourism revenue: \$21-22 million annually
- Resident tax base: over \$500 million annually
- Brown County GDP: \$394 million (compared to \$362 million average for surrounding counties)
- **Key finding:** 77% of county earnings from residents working outside Brown County

Employment Data:

- Total county jobs: 3,840
- Direct tourism jobs: 858
- Significant bedroom community characteristics with external employment

Community Engagement Strategy Development

Historical Context:

- **2014 Stellar Grant controversy:** Street protests due to insufficient community input and rushed timeline
- **Ball State Community Readiness Initiative (2016):** Identified housing, recreation, and economic development as priorities
- **2024 Stellar Grant rejection:** Repeated same mistakes with 30-day response timeline

Comprehensive Plan Update Requirements: The commission discussed extensive community engagement needs to avoid past failures:

Community Identification Needs:

- Break the county into distinct communities rather than a Nashville-centric approach
- Recognize different community priorities: Bean Blossom, Helmsburg, various lake areas, rural townships
- Address census tract variations in income and development preferences

Engagement Process Design:

- **Chris Schneider** volunteered to draft the RFP and plan for community meetings using structured voice-of-customer methodology
- Multiple venue strategy: churches, fire departments, community centers
- Systematic documentation and analysis

4. Helmsburg Economic Development Analysis

Discussion of Helmsburg as development focus area:

Positive Factors:

- Recent sewer infrastructure improvements
- **Habitat for Humanity** successfully completed three homes
- **Hard Truth Distillery** employee housing demonstrated
- Active Economic Development Authority despite limited resources

Development Needs:

- Enhanced amenities (grocery access, retail)
- Maintained rural character and historic community values
- Potential quality of life improvements (steamer project discussion)

Follow-up Actions

- Chris Schneider to draft a comprehensive RFP for community engagement consultant services
- Chris Schneider to develop community identification
- Commission to review draft RFP and community engagement plan at the October meeting
- Investigate REDI grant application possibilities for the 2026 cycle