

Utica, Indiana

Comprehensive Plan

January 2025



Table of Contents

Preface3

Vision4

Context for Planning Utica.....4

Early Utica5

Historic Sites and Structures6

Limestone Bedrock7

Soils And Slopes7

Floodplain and Stormwater.....7

Manmade Features.....8

I-265 Extension and Interchange8

Town-Owned Property and FEMA Lots.....9

Areawide Connectivity and Accessibility10

Indiana Army Ammunition Plant (INAAP).....10

Effects of Eighty-Five Years 1941-201910

85 Years of Change.....11

Utica-The Independent Community.....12

Where Did Growth Go.....13

Utica’s Time to Shine13

The 2023 Planning Effort14

Origins of Comprehensive Planning.....15

The Evolution of the Comprehensive Planning Process16

Systems Approach.....16

Revised Planning Effort---Utica Is Unique18

Uniqueness of Utica18

Change In Utica’s Future19

The Present Status.....19

Demographics20

Median Age21

Income21

Education.....21

Median Home Value23

2024 Affordability, Mortgage, and Wealth23

Income.....24

Demographic Summary.....	24
Who Do We Plan For?.....	25
Land Use Strategy	25
Longview Beach Area One.....	27
Quarry Bluff Area Three.....	28
Utica Ridge Area Four.....	28
Utica Northeast Area Five.....	28
Original Town Neighborhood Area Six.....	29
Fourth Street Corridor.....	30
Carol Theirman Community Park Expansion and Building.....	31
Front St., Park (Old Dobson Place)	32
Utica Pike Gateway	32
Old Salem Road South Area Seven	33
Old Salem Road North Area Eight	33
Marina Park Mixed-Use Park Area Nine	33
Utica South Area 10.....	34
Transportation and Thoroughfare Plan.....	35
Functional Classification.....	35
Proposed Transportation Improvements.....	36
Utica Ridge Connector.....	36
S. Patrol Rd Connector	37
Old Salem Road Multiuse Trail	37
Upper River Road Improvements.....	38
Local Streets Inventory and Management	38
Storm Water Quantity-MS4 Designation and Requirements	39
Underground Stormwater/Floodwater Detention	40
Attainable Financial Strategy.....	41
Preserve the Small Historic River Town.....	41
Guide its Future Development as a Family-Friendly Community	41
Attain sustainability by identifying and providing opportunities for actions and endeavors that focus on endeavors that focus on	41
Financing Strategies	42

Preface

This plan aims to update demographics and provide substance to the 2018 Utica Comprehensive Plan. The plan delves into contemporary and physical systems that service neighborhoods and build communities. Comprehensive plans are guides to attaining goals and objectives. The plan will present catalyst projects that are not only directed at the physical systems of the community but also introduce opportunities for interactions to improve the quality of life and build community. This plan also explains the evolution of the Comprehensive Plan from being a plan for the physical attributes of the community to the many systems within a community. Since its inception in the 1920s, the elements of a comprehensive plan have expanded to understand better the community it intends to guide. Other than physical improvements are included, such as the community's natural systems, character, environmental systems, economic situation, social systems, and Manmade features. It also considers regional connections and access between communities. Hopefully, by considering these more inclusive systems, a fitting plan will be produced for Utica to guide itself into the future.



The preparation of this plan has given a significant amount of attention to Utica's location and history of accessibility to and from other parts of Clark County and the region. Location and connectivity or lack of connectivity to Utica have had a tremendous influence on the everyday life of the citizens of Utica. This history of Utica's location and connectivity affected interactions, inclusion, and considerations in the activities and functions of Clark County and the region. Connectivity and ease of accessibility were severed in 1941 by the construction of the Indiana Army Ammunition Plant (INAAP) and returned to Utica in a big way in 2019 with the completion of the Eastend Bridge project and all its components and pieces.

Physical location and connectivity shaped Utica into a community both literally and figuratively. Utica once had excellent connectivity from its location, on the Ohio River on the east side of Clark County through five County roads that meandered and weaved through the rest of the County to connect it to every other Clark County city or Town. Then, the big disconnect came. The construction of INAAP in 1941 severed these roads at INAAP's boundary fence, and Utica was left to be a small community on a dead-end road. Utica became an out-of-the-way place with no way to even travel through on the way to any other destination within the County. Usually, INAAP was a tremendous economic boom for the County. But it would be a colossal bust when a war ended. There was no need to manufacture large quantities of munitions.

It's worth devoting time to first recognizing and appreciating Utica's unique past before looking into its future. Be patient and contemplate Utica's past, which is the foundation of the future.

Vision

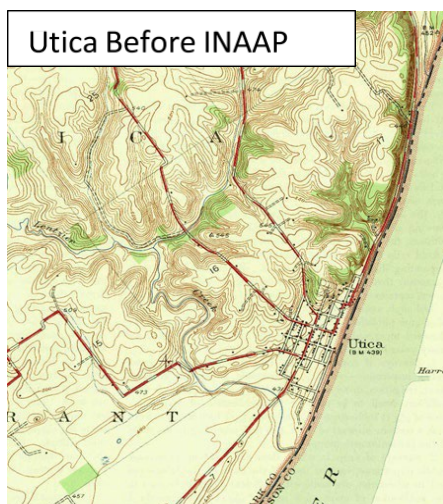
The first step in developing a Comprehensive Plan is to agree on an overall vision of the community. This comprehensive plan will identify a vision based on citizen input that aligns with contemporary trends and define goals for directing the community's efforts to achieve the vision. The Comprehensive Plan will focus on the vision created from community input on surveys taken and listening and observation opportunities at public meetings and workshops. The American Planning Association (APA) has recognized the need to look beyond just planning for physical improvements and capital infrastructure systems. Building a community or Town is not just installing sewers, water, streets, and other physical attributes of the community. There is no community without opportunities for interactions between citizens of that community and without opportunities for interactions in larger gatherings; such interactions make a place a livable neighborhood not just to live but to enjoy a place. There must be opportunities for livability and enjoyment.

The vision most people were drawn to in the surveys for the 2023 Comprehensive Plan was a quiet, historic river Town and vibrant community. To carry out the vision, people were interested in having a river view and access, more community engagement, improved Parks and Recreation, and improvements to the Riverfront. People also indicated a need for improved public services, particularly police, fire, and EMS. This comprehensive plan's vision statement:

Preserve the small historic river Town and guide its future development as a family-friendly community. Attain sustainability by identifying and providing opportunities for actions and endeavors that focus on giving present and future residents the quality of life they pursue within realistic and attainable financing strategies.

Context for Planning Utica

The vision statement clearly indicates, from the surveys conducted, that the citizens desire to continue to be a small historic river Town. Establishing the context for planning a community such as Utica and its past helps identify qualities that can be maintained and built on for the



future—they connect the past with the future. Utica's past is predominately that of geographically small town in Clark County, Indiana, which borders the Ohio River on its east boundary. Utica's physical connections with the rest of Clark County and the region were originally typical of any Town. Then, it experienced a stunningly harsh disconnection from other parts of the greater community. Finally, after 85 years, it was reconnected through actions of other government transportation projects and facilities.

It is essential to understand how Utica adjusted to severing connections with the rest of the County. It wasn't just roads terminating but also the challenge to maintain interactions and personal relationships. Just consider there was no Internet, email, texting, or Facebook. World War II slowed the progress of telephone service. Telephone service did not increase until after World War II. Even then, many telephone installations were party lines with multiple households—sometimes as many as twenty—sharing one telephone line. There was no privacy in communications when using a telephone party line. It was not until 1987 that the internet drove the final nail in the party line's coffin.

Understanding Utica's history is essential for forging a path to the future because Utica and every community's social and economic foundation is unique. When Utica became less connected to other parts of Clark County, interactions outside the Town became challenging. The goals, values, and way of life reinforced each other, created positive feelings, and resulted in a degree of mutual commitment and responsibility. Utica became a true community with Townspeople sharing a common belief in the community as a uniting value. This little River Town, located on a dead-end road, found a way to survive and thrive.

Further, it's not uncommon for some communities to exclude outsiders, and members oversee their real and perceived boundaries so that the uniqueness of the culture and solidarity of the members of the community can be retained. ³Understanding and building on Utica's neighborhood boundaries created by the construction of INAAP will be a good foundation for planning its future at this place and at this time.

It is important to recognize and understand how Utica citizens responded to and adapted to the disconnections created when INAAP was constructed to understand how the Town will proceed with renewed connections.

Utica's past created a strength of community that is not shared by any other Clark County community. This past is the critical element that needs to be recognized, understood, or considered in preparing the draft 2023 comprehensive plan.

Early Utica

Utica's first residents, the James Noble Wood family, settled on the riverbank in 1794. Mr. Wood established a ferry business to portage people across the Ohio River. Other families arrived, including Judge John Miller and his family, who named the Town after his hometown in Utica, New York. He was also a ferry boat operator. Utica was formally organized on November 7, 1831. Besides the ferry business, there were a few stores, various industries, a schoolhouse, and a Methodist Church. Due to Utica's location and natural features, in the 1840s, there were five major lime mills in Utica. The river and limestone ridge set the stage for Utica's first industry.

The abundant presence of limestone created an industry of lime burning. The Ohio River provided transportation to export the product to Pittsburgh, Cincinnati, Memphis, and New Orleans. The Utica kilns exported 19,000 barrels of lime annually. Not long after Portland cement became the material of choice for construction, lime burning was no longer profitable and ceased operations.

Although overgrown by brush and difficult to notice, a grouping of kilns remains and is associated with a quarry near the northern edge of Town and approximately 82 yards west of Upper River Rd. Although nearly 200 years old, the kilns remain in good condition. They compose Indiana archaeological site number 12-CL-551. Kiln #48002, to the left, is one of the four kilns located at the site. Kiln #48002 is a large double perpetual kiln several hundred yards from Upper River Road. Surrounding the kiln are artifacts of the lime industry operations.

The archaeological site and associated kilns were researched, studied, and investigated during the performance of the Ohio River Bridges environmental assessment. The findings of the study were published in the Utica Township Lime Kilns Historic Preservation Plan and the Indiana Historic Preservation Officer approved them in October 2012. The historic preservation plan points out that the kilns are critical historic resources and recommends conserving the properties and cultural features by preserving them in place and avoiding harm when possible. The archaeological site and kilns are subjects of a memorandum of agreement with various stipulations documenting the unique characteristics, context, and historic significance of the four kilns and recommending ways to protect and preserve the kilns for future generations and mitigate adverse project effects on these unique features.

Historic Sites and Structures

Other historic sites and structures have been identified by the Indiana Historic Landmarks Foundation (HLF) completed Interim Reports for several Indiana counties after the passage of the National Historic Preservation Act of 1966, which declared it a policy of the United States to foster the preservation and cultural resources in partnership with states and local governments. The Interim Report identifies several structures in Utica as being worthy of preservation. Many of these are along Fourth Street and Mulberry Street. Most of the structures are two-story brick or stone or brick-and-stone combinations. They are either in the Federalist or the I house style architecture. These structures attest to the sustainability and character of Utica.

Indiana Code has a provision for communities to establish a local Historic Preservation Commission with the authority to designate historic districts. The commission reviews and approves or disapproves potential changes to historic sites or buildings within the designated historic district. Many Indiana communities, including Jeffersonville, Clarksville, and New Albany, have historic preservation commissions to review changes or improvements to a historic district. Utica may want to consider the establishment of a historic preservation commission in the future, or the Town Council may consider recognizing these structures and other buildings or sites with a plaque indicating their historic significance. The structures identified in the HLF Interim Report are the following:

203 4 th St., South	106 6 th Street South	308 Mulberry Street
108 Locust Street	109 Mulberry Street	Hillcrest Cemetery
409 Mulberry Street	408 Mulberry Street	309 Mulberry Street
203 S. 4 th St. South	206 2 nd St. South	115 4 th St. South

The National Trust for Historic Preservation⁷ points out the benefits of establishing a local historic district. Among these benefits are local historic districts, which protect the investments of owners and residents of the properties. Properties within the historic district appreciate at rates greater than other properties on the market. Historic districts also:

1. Local districts encourage better quality design.
2. Local districts help the environment.
3. Local districts typically become energy efficient.
4. Historic districts are vehicles for education.
5. Historic districts can positively impact the local economy through tourism.
6. Protecting local historic districts can enhance business recruitment potential.
7. Local districts provide social and psychological benefits.
8. Local districts give communities a voice in their future.

Natural Features

Knowing and understanding a community's physical and environmental constraints are necessary in planning its future. In Utica's case, the constraints are also valuable natural features. These include the previously identified River and limestone ridge, slopes, and political boundaries of other communities and states. The transportation network and area land use also create physical constraints and opportunities.

Limestone Bedrock

As stated in the 2018 Interim Comprehensive Plan and reiterated here, Bedrock is a limestone ridge that runs parallel along the Ohio River, the former INAAP, and Upper River Rd. Limestone also runs along State Road 265. Subsurface rock is limestone and dolomite, predominantly Louisville through Brassfield Limestone and Salamonie Dolomite, cataract formation, and Brassfield Limestone. The presence of limestone allows for creating the first industry in Utica. It is a unique natural feature to be considered during development.

Soils And Slopes

There are numerous soil types within the Town of Utica's planning area, some significant slopes that constrain development. The caning-rock soils have outcroppings and slopes of 25 to 60%. Some Ryker soils in the Utica planning area have slopes up to 12%. Other soils with steep slopes are the Haggett silt loam, with a 12 to 25% slope, and the Alpine Fill-Millstone silt loam, with a 6 to 12% slope. The Haymond silt loam soil has slopes ranging only from 0 to 2% and covers another large portion within the planning area. Some of these soils flood occasionally for brief periods.

Floodplain and Stormwater

Not only is Utica's development limited by the Ohio River, but development and building are also limited by its floodplain. The floodplain is a considerable constraint to development in the original Town. With many spring and some fall seasons, the Town must make room for the expansion of the Ohio River into the tiny Town. The most notable floods of the Ohio River

occurred in 1832, 1847, 1867, 1883, 1884, 1913, 1937, 1948, 1964, 1997, and 2018.

The 1937 flood was considered the 100-year flood and the highest flood on record.

Unlike other River Towns in Clark County, Utica is not protected by a flood wall or a levee. The risk of flooding is a substantial consideration in the future growth, development, and redevelopment of the Town. Not only is Utica inundated by the Ohio River, but it is also flooded by the backwater of Lentzier Creek. The floodplain is a significant deterrence to most development.

FEMA has expanded its hazard mitigation program to include nature-based solutions. FEMA defines nature-based solutions as incorporating sustainable planning and design, environmental management, and engineering practices that utilize nature's natural features into the built environment to build more resilient communities. These nature-based solutions are built in the landscape of the local community and promote resilience in abject adaptation and a communities-built climate such as a stormwater Park or land conservation. Communities find nature-based solutions to be highly effective ways to provide public services while meeting the challenges of flooding, drought, landslides, or other natural hazards.

Lafayette, Indiana, has incorporated on-site storm drainage detention into Durkee's Run Park to manage a local watershed by capturing, treating, and infiltrating the stormwater. The Park includes rain gardens, permeable pavers, and a vegetative plaza showing previous flood levels. The Park is heavily landscaped and aesthetically pleasing, providing a Park and educating the public on the importance of stormwater management while managing stormwater flooding.

Manmade Features

Significant manmade features have had both positive and negative impacts on Utica. Utica's physical situation has changed since the 2018 Interim Comprehensive Plan was prepared and adopted. In 2024, the Ohio Bridge project is no longer anticipated; it is a reality. Changes in land use and the number of development prospects are increasing. This significant investment by the state of Indiana and the Commonwealth of Kentucky are dramatic manmade changes to Utica's environment that will have tremendous impact over a long time.

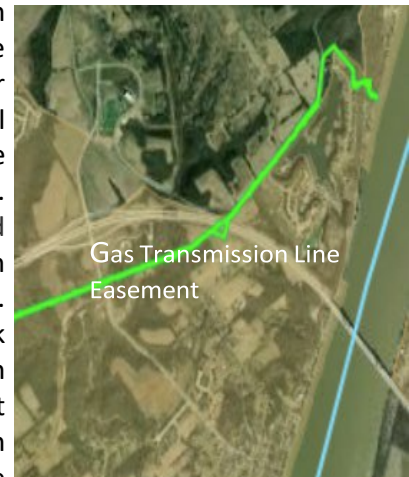
I-265 Extension and Interchange

The \$1.1 billion East End Crossing project provided a new highway connection between Clark County, Indiana, and Jefferson County, Kentucky, completing the I-265/KY-841/IN- 265 circumferential freeway corridor in the eastern suburbs of Louisville. The project completed the I 265 /I-264 loop and the Louisville, Kentucky-Indiana metropolitan area. The project consisted of a new toll bridge over the Ohio River and approaches on both sides, including a 3.3-mile extension of I-265 on the Kentucky side (featuring a 1,700-foot tunnel under a historic property) and a 4.1-mile extension of I-265 in Indiana from I-65 to the new east end bridge and into Kentucky. The project also includes a 13-foot- wide pedestrian and bicycle path. The East End Crossing was part of a larger \$2.3 billion Ohio River Bridges project that augmented highway capacity between Louisville and Southern Indiana. This project also included reconstructing Old Salem Road with an interchange providing a direct connection to Utica and the River Ridge Commerce Center.

The construction of an interstate loop road connecting Floyd, Clark, and Jefferson County, Kentucky, was first programmed in the 1969 Metropolitan Council of Governments (COG) long-range transportation plan. The long-awaited transportation improvement will be an economic asset to Utica, River Ridge Commerce Center, and the Clark County Riverport. The River Ridge economic generators and Commerce Center and the Clark Maritime Center have already proved to be effective economic generators and job creators benefiting all of Southern Indiana.

Gas Transmission Line

A 50-foot-wide interstate high-pressure gas transmission easement is located near I 265 and runs along S. Patrol Rd. The easement contains two pipelines, one 8 to 10 inches in diameter and the other 16 inches in diameter. Based on aerial photography from the Clark County Assessor's GIS system, some houses are already built less than 125 feet from the easement. Risks in proximity to gas pipelines are relative to the size and pressure of the pipeline. The gas transmission line runs through the northernmost part of Utica and the Quarry Bluff subdivision. Due to Utica's continuing growth, other pipelines or similar risk infrastructure may be located within the Town. Although transmission pipeline incidents may be infrequent, they present potentially serious consequences. The risk associated with transmission pipelines results from accidental releases of the product being transported or associated explosions that impact public safety and the environment.



Many of these accidents result from excavation or other outside forces. Pipeline risk should be reduced by strengthening the zoning ordinance, and the text of the zoning ordinance should be strengthened. The application submittal and review process should include documentation of the applicant's communication with the pipeline company. The pipeline and its easement should be clearly and accurately shown on any development plan or other drawings submitted with an application. Identification of the pipeline operator should also be indicated on any drawing submitted with the application. Documentation should also identify the pipeline operator's evidence of the can's consultation with the pipeline operator. It should be submitted with the application or development plan.

Town-Owned Property and FEMA Lots

As a result of the FEMA buyout program following the 2018 flood, Utica owns several lots within the Town. Along with other Town-owned properties, the Town owns 35 parcels scattered throughout the Town. These lots have presented frustrations due to their deed restrictions controlling the use and limitations on the construction of any improvement on the FEMA parcels. Additionally, there have been complications and frustrations with the annual leasing of these parcels for use by residents. These parcels, along with some Town streets and alleys, may be locations that provide opportunities to address some needs identified in the citizen surveys conducted during the 2023 Comprehensive Plan effort. These opportunities provide open space, Parks and Recreation areas, and stormwater and flood waters management.

Areawide Connectivity and Accessibility

Accessibility has been the primary factor in Utica's growth and inclusion with the rest of Clark County and the regional community. Over the past 85 years, Utica has experienced two significant connectivity changes. The accessibility, or lack thereof, was critical in building the resiliency and sustainability of the Utica community. Isolation was evident when I-265 was not extended eastward to Utica and terminated several miles to the west at I-65.

The Metropolitan Transportation Plan of 1969 included the extension of the interstate highway (I 265) to Utica and a connection with a new Ohio River bridge. Although planned in 1969, the eastward extension of I-265 and construction of the Ohio River bridge did not become a reality until 2019 when reconstruction and improvements were made to Old Salem Road and Utica Sellersburg Road, which returned to access points to the Town. An interchange at Old Salem Road with I-265 was part of the construction project.

Indiana Army Ammunition Plant (INAAP)

INAAP was huge in area and reached from the city of Charlestown and Jeffersonville along the east side of State Road 62. It was a significant military munitions manufacturing facility. When it opened, it had three ordinance plants, and operation was contracted to private companies. INAAP played a crucial role in providing munitions during World War II and offered jobs to women and minorities. Post-World War II, the plant continued operations during the Korean War but was later placed in caretaker status. Parts of the facility were reactivated during the Cold War. INAAP was finally closed in 1988 by the Base Realignment and Closure Commission, transferred to Clark County, and became the River Ridge Commerce Center.

Even though the area experienced temporary and intermittent economic booms, INAAP left Utica isolated. Looking at the pre-and post-construction of INAAP, it is easy to see that was literally no reason to travel through Utica to another destination. Once well connected by surface roads, the construction of INAPP left Utica on a dead-end road and isolated from interactions with other parts of the greater community and its economy. INAAP proved to be only an economic boost when the military needed munitions.

Effects of Eighty-Five Years 1941-2019

In 85 Years, Separation--*A Lot Can Happen*. These eighty-plus decades were crucial to creating the Utica community and its relationships to the region. A lot can happen in 80 years:

1. Three generations of births
2. Three generations of school graduations
3. Three generations of household formation
4. A lot of social interactions ranging from church functions and picnics to parties, work, and sports
5. Urban sprawl after World War II

The severing of all but two accesses created an isolation effect. Take a moment to ponder that--- Utica went from having excellent accessibility to near isolation. A person had to want to go to Utica. There was no reason to drive through Utica because you could get almost anywhere quicker than going through Utica. The near isolation also brought the opportunity to form a close-knit community dependent more on the immediate community and themselves than the greater community.

Urban sprawl started in the 1950s with flights to the suburbs to avoid traffic, noise, crime, and other issues. The G.I. Bill indirectly promoted sprawl by providing federal aid to veterans to buy houses at 0% down, with no private mortgage insurance and lower interest rates. These 85 years brought the automobile, interstate, and the G.I. Bill.

85 Years of Change

While being cut off from direct connections to the rest of Clark County and the region, a tremendous amount of change affected Utica. Take a moment to look back and contemplate the past 85 years or three generations and the significance of the many remarkable but sometimes life-altering changes the citizens of Utica have experienced. No other community in Clark County and few, if any, communities in the nation have experienced such jolting accessibility and growth events.

Just Think of the following:

1. The noticeable change began with the 1997 flooding of the Ohio River. The Federal Emergency Management Agency (FEMA) began a voluntary buyout program for flooded properties. Many people agreed to the voluntary program and relocated outside of the Town. Some relocated to a new subdivision, High Meadow, close to the original Town of Utica.
2. Subdivisions began being developed in Utica in 2003 with the approval of the 200+ lot Quarry Bluff residential community. The change was slow and almost unnoticeable as traffic slowly increased on Fourth Street. There was little interaction between the new residents of Quarry Bluff and the established original Town of Utica.
3. The pending transportation improvements were realized in 2019, and residential growth began developing along the improved Old Salem Road. This 104-unit apartment complex, known as Rivers Edge, began being occupied in 2024.
4. Another development included a five-section subdivision of single-family detached residential units on Old Salem Road.
5. The 100-acre development of Noblewood in 2023 continues.
6. Annexation brought a monumental change in 2016. When it became apparent, I-265 would be extended into Louisville, Kentucky, just north of Utica, with a new Ohio River bridge and improvements to the once impassable Old Salem Road with an interchange with Highway 265. The transportation improvements were the spark that led to the annexation of approximately 540 acres to its then-existing 813 acres for a total acreage within Utica of 1,353 acres.
7. River Ridge Development Authority donated 100 acres to Utica for an upscale residential

development with approximately 100 single-family detached units.

8. The closing of a local stone quarry on Upper River Rd. made [possible the Quarry Bluff residential development.

Utica-The Independent Community

During the 85+ years between the construction and closing of the INAAP, unknowingly and without any special effort, Utica formed a functioning and independent community with strong social bonds and interactions that created a dependence on each other. The school and the community building became established institutions for education, recreation, and, importantly, gathering places for informal community interactions. In today's sociological theory, these have become a “third place” for people to gather, communicate, and recreate while not at work or home.¹⁵ Third places or “great good places” are all the wonderful places where people gather, put aside the concerns of home and work, and hang out simply for the pleasures of good company and lively conversation. Third places are the heart of the community's social vitality and have long been central to grassroots democracy. In Utica, there is a compelling argument for the importance of informal public and civic life. During the 85 years of detachment from the rest of Clark County, Utica functioned well with interactions and engagement, mostly between and among themselves. That is not to say everything was always copacetic; there's always some tension and discontent.

Utica became a comfortable, close-knit community that unconsciously established its own norms and heritage through shared values, community agreement on behavior, and an insider understanding. Though the automobile had been invented, it had not become widely utilized. It was still in its infancy until mass production. Had it not been for manufacturers turning their attention to providing resources to the military during World War II, mass production would have spread the use of the automobile faster.

INAAP construction commenced and was quickly completed in 1941. The massive facility was removed from public access and fenced in a swath of over 6,000 acres from Clark County for an ammunition plant to provide munitions for World War II. The severing of access changed the Town of Utica and other Clark County communities.

In Utica's case, it meant the disconnection of several physical pathways to the larger communities. Utica had been a typical Clark County Town until the need to build INAAP in answer to the patriotic call to win World War II.

Nearly cut off from the rest of Clark County, Utica began to form strong internal social connections and mutual concern for each other's welfare, and people became invested in building the Utica residence to create a real community. Citizens of Utica began sharing values, community identity, acceptance, and intra-community understanding. The Utica community grew stronger and more close-knit from the end of World War II until 2020, when they became reattached to the greater community by the monumental transportation improvement projects built with the extension of I-265, improvements to Old Salem Road, and interchange of Old Salem Road with I-265 in the building of a bridge to cross the Ohio River to link Utica and southern Indiana with the East End of Jefferson County, KY, and entryway through a web of other interstate connections.

The second event was a combination of happenings with increasing impacts in the last 25 years. The most significant change was the long-awaited extension of Highway 265, and improvements to

Old Salem Road with an interchange in Ohio River bridge reintroduced Utica to the greater community. The hope for this extension started in 1969 with the Metropolitan Planning Organization's long-range transportation plan. The Metropolitan Council of Governments (COG) this organization was the predecessor to the Kentuckiana Regional Planning and Development Agency (KIPDA).

This ultimate impact would be constructing an extension of Highway 265 with an interchange to the once impassable Old Salem Road. This extension culminated with the construction of the east-end bridge over the Ohio River to connect with I-71 in Louisville, Kentucky. This huge construction project not only linked Utica with the Louisville, Kentucky Metropolitan area but also the entire nation through its web of interstates system. This transportation project has a huge impact on the future of Utica.

In the first part of the 85-year timeframe, Utica was linked to the rest of Clark County by five local roads. With the construction of INAAP, it became nearly isolated, with only two local road connections. Then, the East End bridge project, which included the reconstruction of Old Salem Road had a considerable impact and is still being experienced.

Where Did Growth Go

Growth went to where the interstate went---that certainly was not to Utica. I - 265 terminated at I-65 Utica and remained remote with no connectivity to the interstate. The growth went to cities and Towns on the interstate, including Clarksville, New Albany, and Jeffersonville, and to a much lesser degree, Charlestown and Sellersburg. The interstate system, coupled with the mass production and use of the automobile, created great mobility and growth in these communities. Commercial growth follows the residential rooftops, which meant commercial growth at the interstate interchange and close to the interchanges. With all these elements packaged together, economic development was predominantly drawn to New Albany, Clarksville, and Jeffersonville because of the accessibility and availability of a larger workforce.

Utica's Time to Shine

Although small, the Utica community became stronger with little physical connection to the outside community until the INAAP was permanently closed and the property transferred to the local community. The transfer created a tremendously successful economic generator, and Utica has more connectivity to other parts of Clark County. Utica experienced and survived a tremendous amount of change in 85 years. With the greatest change being the increased accessibility, Utica's population is expanding faster than previously. The first effects of the construction of Quarry Bluff were nearly unnoticed, as the Quarry Bluff residential development was gated and became a neighborhood because it was physically separated and even located at a higher elevation.

It is generally understood that communities that integrate transportation and land-use policies can better manage growth, improve travel efficiency, and contain infrastructure costs. Highways have shaped the nation's development and will continue to do so.

This 2024 Comprehensive Plan update refines and provides substance to the 2018 Comprehensive Plan with a future land use plan in concert with transportation improvements. This plan will address

the evolution of Comprehensive Planning and process. Since its inception, Utica has been one neighborhood. That changed in 2003 when the planned Quarry Bluff residential neighborhood development created the first new neighborhood. With continued residential expansion and growth, Utica now has identifiable neighborhoods exhibiting different demographics, life experiences, norms, and backgrounds. First was the original neighborhood of Utica, then came the Quarry Bluff neighborhood, the Old Salem Road neighborhoods followed, the River's Edge multifamily complex, and now the soon-to-be Noblewood neighborhood. Understanding the eager acceptance of these developments by people appreciating the quiet little Town of Utica testifies to the desirability of Utica as a place to live, raise a family, and enjoy life. They come here because they appreciate the same thing long-time residents appreciate. Recognizing the underlying reasons for recent developments is essential to understanding the need to provide a guide to the future of Utica. The many existing and future neighborhoods need to function well together for the betterment of the whole.

Assuredly, more neighborhoods will be established in the new large, accessible, and enlarged geographic area known as Utica. The 2016 annexation included many acres most likely destined to become neighborhoods. One example is the Utica Ridge next used development which provides for residential and commercial areas that will become a neighborhood. If this comprehensive plan accomplishes only one objective, it is hoped that Utica has changed and will continue to change with the necessary thoughtful guidance for the future.

The Utica Town Council adopted its first Comprehensive Plan in 1983 when Utica was just a tiny Town on a dead-end road. New accessibility is ushering in elements associated with economic change to Utica. The pressures of new accessibility, such as the extension of I-265 and the building of the Lewis and Clark Ohio River bridge, created the need and opportunity for Utica to plan its future.

The 2018 interim Comprehensive Plan laid the foundation for a plan to meet and manage development generated by transportation improvements. The link between transportation improvements and land use changes is indisputable. If left unguided, growth would overpower and erase the established living environment and social system. Haphazard development would disrupt the community's cultural sustainability.

It is time to move on and build upon the foundation of the 2018 Comprehensive Plan. Without a well-thought-out plan, there will be unwanted uses of land that would create lasting negative impacts on the community. These potential negative results include congestion, environmental harm, pollution, erosion of local character, and the depletion of the capacity of utilities and services. Comprehensive planning is a valuable tool to help a community identify and address issues generated by unmanaged growth. The community can set a course for its future instead of reacting to unwanted or harmful development. Attaining the future is a journey---and every journey needs attaining the future is a journey –and every journey needs a guide.

The 2023 Planning Effort

In 2023, the Town Council employed Lockett and Farley (L&F) consultants to prepare a new Comprehensive Plan for Utica. The document was completed in April 2024 and included much

research and data to prepare this amendment. Even though the 2023 draft included vast work by a steering committee and stakeholders' group, it met considerable concern and opposition from Utica citizens. No vote was taken, and it was agreed that the Town planner would produce another comprehensive plan to guide the community.

The 2023 L&F draft included extensive introductions of some planning theories and terms. The 2023 draft document included discussions of infill, complete streets, tax incremental financing, land use, and other planning topics. The 200+ page document remains a good resource, discussing some planning theories and examples from different communities. While the 2023 endeavor was a pure traditional planning effort, this document endeavors to present a guide for the future based on an understanding of past and physical existing conditions with an awareness of social conditions and community relationships brought on by external actions of various governments.

This document will identify potential uses for some property received through the Federal Emergency Management Agency (FEMA) voluntary relocation program resulting from the 1997 flood. This plan also includes suggestions concerning land uses, particularly in the urban core of Utica and along the Mulberry Street historic area and includes salient points from the Utica Ridge Master Plan. Access to the Ohio River is also addressed as is. It is Parks and Recreation and suggestions on revitalizing the Fourth Street corridor and downtown. This plan has taken a deep dive into the history and status of Comprehensive Planning and the disruptive effects on Utica's daily lives resulting from the severing of accessibility and connections with the rest of Clark County and the region. This document focuses on providing a guide to Utica's future for its citizens rather than encouraging or proposing proactive steps toward setting conditions that spur outside private commercial activity. Investors or businesses may become interested in Utica. Still, it is not the purpose of a comprehensive plan and plan commission to pursue economic development. That task is the responsibility of the Redevelopment Commission. The plan commission and other Town departments may play a role in economic growth but are not the drivers of the effort.

Origins of Comprehensive Planning

Until the 20th Century, Comprehensive Planning only focused on land use and physical development. Comprehensive planning is the foundation for developing the zoning ordinance and other development tools for a community to implement the Comprehensive Plan. The foundations of planning and zoning are nearly 100 years old. In 1926, the US Department of Commerce established enabling legislation by preparation of the Standard State Zoning Enabling Act, and a Standard City Planning Enabling Act followed in 1928. The documents demonstrate the need for zoning regulations to be made by a Comprehensive Plan. The intent was to facilitate the adequate provisions of transportation, water, sewage, parks, and other public requirements. These actions are intended to adopt a master plan for the physical development of the municipality. These documents elaborated on the plan's purpose, contents, and legal status. All fifty states adopted some version of this requirement. The US Housing Act of 1954 included Section 107, which significantly boosted comprehensive planning by making funding available to smaller communities that lack planning resources. This federal program contributed to the widespread acceptance of planning as a local government function. Comprehensive Planning is a core planning activity. Understanding the vital role these systems and networks play in shaping and meeting the needs of

community members also increased. Comprehensive Planning practice has expanded to address the social as well as physical dimensions of a place. The planning profession has begun to realize the interconnection of land use and physical systems with people's interactions. This realization has become crucial in providing sustainable, equitable, resilient communities.

Clark County and many of its communities took advantage of the availability of this funding. However, Utica was not one of those communities. Clark County's first Master Plan was adopted in 1954 and included provisions for land uses and established zoning districts and regulations. The County's document contained a thoroughfare plan, zoning maps for each Township, and subdivision regulations.

The enabling documents focused on physical systems and attributes needed for places where people live. It was only natural that communities relied on these enabling documents to prepare their planning and zoning documents and follow suit, concentrating only on physical systems. These physical systems are customarily focused on physical systems, including transportation, utilities, parks and recreation, and housing. They included discussions on history, demographics, and the environment. Social systems and networks were the only secondary focus. They considered the realm of other professionals, such as social services and public health.¹³ Many times, and especially in the case of the 2023 planning effort in Utica, no recognition of these existing systems and networks was considered. Planning is not just about physical attributes but also about people and groups and how they interact. A city or Town is not a community without the interaction of people anymore, then a house is a home without interacting with people.

The Evolution of the Comprehensive Planning Process

The traditional comprehensive planning process focuses on land use and physical development of a Town, city, or other government unit, such as a County or a township. The traditional comprehensive plan addressed infrastructure, typically sewers, roads, water, blocks, sidewalks, parks, and other physical elements. As discussed in the American Planning Association's essential reading suggestions, the contemporary comprehensive plan recognizes other aspects of a community that are as important if not more important than the physical improvements typically discussed in the plan. This new approach to comprehensive planning recognizes that systems rather than physical improvements yield sustainable, resilient, and equitable outcomes in forming communities. This approach also recognizes the need to have healthy communities and regional connections.

Systems Approach

The APA introduced the system approach to comprehensive planning by the American Planning Association (APA) at the World Urban Forum in Rio de Janeiro in 2010. At this forum, APA announced the Sustaining Places initiative.

The system's approach recognizes that the natural system comprises land, water, biological communities, the atmosphere, and climate. Utica's land includes the limestone ridge line along Upper River Rd. and other steep slopes. The biological communities include those on the land and in streams such as Lentzier Creek and the Ohio River.

The systems approach includes the typically discussed built environmental systems and a comprehensive plan for transportation modes, sewers, water, and typical utilities. These built environmental systems are essential components of a livable environment and the basis of a complete community. These built services, such as telecommunications and broadband, constantly change and expand, which is now essential in the 21st Century.

The social system is another component of the system's approach to comprehensive planning. The social system comprises individuals, but they form groups, families, neighborhoods, communities, states, and nations. As a system, the present comprehensive planning process of the social system composed of individuals is essential to thorough planning. The 20th-century comprehensive planning focused on land use and physical development. Social systems and networks were secondary focus or considered the realm of other professionals, such as social services and public health. As understanding of the vital role these systems and networks play in shaping communities and meeting the needs of community members has increased, comprehensive planning practice has expanded to address the social and physical dimensions of place. The inclusion of the social system requires an understanding of demographic characteristics and trends in the inventory analysis portion of the comprehensive plan factors that should be considered. This analysis considers the population and population characteristics such as age, gender, race, authenticity, and attributes across the community and how these conditions have changed. Understanding the social and demographic characteristics is essential, not just meaningless tables of numbers in the comprehensive plan. The comprehensive plan presents demographic comparisons of Utica with other communities in Clark County. These tables give insight into Utica's comparative position regarding several demographic characteristics.

The missing link in the 2023 comprehensive plan effort was the evolution of the comprehensive plan to include social and environmental systems and others. The American Planning Association (APA) at the World Urban Forum in Rio de Janeiro began the recognition and new perspectives on planning and social systems in 2010. Through this initiative, the APA committed to improving local planning practices to advance more sustainable human settlements. They created a task force to develop this idea and gave them the mission to establish best practice standards to guide the development of the Comprehensive Plan as the leading local policy document to help communities of all sizes achieve sustainable outcomes. The result of the task force was published in a landmark work, the APA Planning Advisory Service Report, published in 2015 entitled Comprehensive Plan Standards for Sustaining Places. Later, in 2022, a book based on the 2015 American Planning Association Planning Advisory Service Report was published titled the Comprehensive Plan Sustainable, Resilient, and Equitable Communities for the 21st Century. A solid research base supports the book to support core principles that would otherwise seem theoretical and unrelated to today's communities' challenges and issues. The book points out other systems to consider in preparing a Comprehensive Plan, including the social system and regional connections.

The hope is that this rewrite of the 2023 Comprehensive Planning effort recognizes social systems, interactions of community members, and social networks are not secondary considerations in this rewrite but aid in the vital role of characterizing the interaction of community members with each other, social institutions, and systems. Hopefully, recognition of these interactions manifests in this Comprehensive Plan because Utica is a community with shared values, identity, concerns, behaviors, and understanding.

Revised Planning Effort---Utica Is Unique

The preparation of the 2024 plan began with a review of the 2023 effort and L&F draft plan. The thought was given reception from citizens at the public hearing for the proposed adoption of the 2023 plan. Those present voiced concern about what they consider to be a need for more representation of the process of developing the draft plan. In answer to their problems, it was agreed that the Town planner would rewrite the plan. Long-term residents believed the voices of new residents were given priority over their voices. Guidance in preparing this document was taken from the American Planning Association publication titled The Comprehensive Plan Sustainable, Resilient, and Equitable Communities for the 21st Century.

Uniqueness of Utica

Utica is not typical for many reasons and includes a tremendous change in the 1940s as Utica became a casualty of World War II when it was cut off from the greater Clark County community from both the north and the west, and then its connection with the community through transportation projects that made Utica extremely accessible.

1. Utica's access to the greater community was cut off in 1941 when the US Army built an ammunition plant north of Utica. Even though the automobile had been invented two decades earlier, its use was limited until mass production began and the war effort was over.
2. Surface road connections and the mobility they provided were severed from Utica from the north, northeast, and west. Utica became a Town one could not drive through—you could only travel to Utica as a destination or place to live from which to migrate to work.
3. Once nearly cut off from the greater community, Utica is now situated in a geographic position where most communities would envy—sandwiched between two great economic generators and located on a major interstate highway.
4. Gentrification was unintentionally introduced to Utica through FEMA's buyout program. Private individuals, builders, and developers invested gradually in building, renovating, and installing infrastructure and new construction in previously disinvested areas. These changes resulted in an influx of new residents, and long-time residents feel the community has been stolen from them. One problem to recognize is being sandwiched between two hugely successful government-owned and operated economic generators, meaning revenue-producing economic development will likely be located in one of those locations rather than the Town of Utica.
5. Utica benefits from the jobs created by these economic generators. A less obvious benefit is that Utica does not provide sewer and water service but benefits because the sewer and water providers maintain large capacity in their systems to accommodate industrial growth. Therefore, utility providers bear these infrastructure costs rather than Utica.
6. Still, the Town must be watchful of its revenue and vigilant in maintaining the level of services it provides. Being located between these two successful economic generators, Utica will continue to grow residentially but without the benefit of much revenue generated from commercial or industrial uses. Utica's future revenue stream will need to be planned carefully, and consideration should be given to land uses that will provide revenue sufficient to operate and maintain essential services and support necessary capital projects. Various

revenue sources and financing should be carefully utilized.

7. Existing and new residents will expect the Town to provide or at least sustain the level of services the citizens are accustomed to receiving. These expenses will be for providing both capital and noncapital. A plan for essential services and capital improvements should be developed and maintained to provide an acceptable level of service.
8. For the most part, Utica recognizes the new accessibility as an opportunity to benefit the entire community. The plan must be created to address the people's desires by providing an acceptable future that can be implemented through conservation and manageable capital and noncapital improvement programs focused on benefiting the citizens of Utica. This means identifying what should be planned for and yet fiscally responsible.

Change In Utica's Future

Change is before Utica. Some people are excited by the coming change, and some are afraid of it. Change that is seen as exciting and favorable by some can be seen by others as disruptive to the Utica way of life. But change is going to happen. It's better to be prepared than be run over by it!

Character and Small-Town Feel

The responses from the survey taken for the 2023 Comprehensive Planning effort recognized Utica's best attribute as having a comfortable small-town feel. This characteristic is doubtlessly the reason for the attention Utica is receiving for the increase in residential development, which will continue with the restored connectivity and accessibility afforded by the interstate system. The same survey was carried out with citizens at public meetings during the summer of 2024.

Utica's survey returned similar results to a 2000 survey conducted by the National Civic League, the Coalition for Healthier Cities and Communities. They surveyed several community movements within the United States and found that a shared sense of community was the most frequently cited area of agreement among community movements. Today, there is a longing for community life and comfortable relationships.

People are members of numerous communities. These may be service clubs, sports teams, work, church, or people who are members of other communities and also the Utica community of place.

The Present Status

The aerial photo of the 2016 annexation illustrates the physical outline boundaries of the Town of Utica, which encompasses a 2.71-square-mile area. The existing conditions and potential growth of this entire area was considered when developing this comprehensive guide to the future. The 2016 annexation created a large geographic area encompassing the small Town of Utica. There are obvious differences between the newly annexed area and the small original Town of Utica.

The present status of Utica is multifaceted. It has existing physical characteristics, demographic characteristics, environmental situations, access, transportation, land use,

and recreation conditions, to mention a few.



The responses from the survey taken for the 2023 Comprehensive Planning effort recognized Utica's best attribute as having a comfortable small-town feel. This characteristic is doubtlessly the reason for the attention Utica is receiving for the increase in residential development, which will continue with the restored connectivity and accessibility afforded by the interstate system. The same survey was carried out with citizens at public meetings during the summer of 2024.

Utica's survey returned similar results to a 2000 survey conducted by the National Civic League, the Coalition for Healthier Cities and Communities. They surveyed several community movements within the United States and found that a shared sense of community was the most frequently cited area of agreement among community movements.¹⁶ Today, there is a longing for community life and comfortable

relationships.

Demographics

Due to the inaccuracy of the US Census mapping and enumeration of demographics based on the 2010 and 2020 data has been generated from ERSI utilizing the geographic area form all the following:

1. The map generated by the surveyor responsible for drafting
2. The 2016 annexation map
3. The boundary of the Town of Utica before the annexation
4. The description of the parcel donated by the River Ridge Development Authority.

2020 Census Enumeration Map



Population

Community	2020 total Population
Sellersburg	9,272
Jeffersonville	49,447
Clarksville	22,333
Charlestown	7,775
Borden	786
Clark County	121,093

The population within this area is 1.88%. In the 2000, U.S. Census, when a census map was likely accurate, Utica was reported as having a population of 639. As estimated 15.9% of Utica's population is over the age of 65, , and 80.6% is over the age of 18. Most of the population was female at 51.3%, while males accounted for only 48.7%. These percentages are typical, as females usually live longer than males.

The age of the population is interesting because Utica is well beyond the median age of any other Clark County community.

Median Age

Community	2024 Median Age
Sellersburg	38.2
Jeffersonville	39.5
Utica	43.8
Clark County	39.9
Borden	42.6
Charlestown	39.6
Clarksville	39.5

The medium age is when half of the population is older, and half is younger. As the median age table to the right indicates, only the two smallest jurisdictions within Clark County have a median age over 40. These are Borden & Utica. Of all the communities in Clark County, Of all the communities in Clark County Sellersburg has the youngest population. Clark County has the third-highest median age at 39.9 years.

Income

Income data from ESRI for 2024 shows that Utica has the highest average household income of any community

within Clark County.

Income is an important demographic that indicates the ability to own and maintain property and residents' expendable income for essentials and nonessential items.

Education

The Table below illustrates educational data obtained from ESRI for the most current available data, 2022. Due to recent residential construction, Utica has attracted young families and retired people who found employment close by and a small community environment attractive.

Community	2024 Median Household Income	2024 Average Household Income	2024 Per Capita Income
Utica	\$73,515	\$109,794	\$48,950
Clark County	\$68,913	\$93,685	\$38,092
Borden Town	\$67,249	\$86,748	\$35,538
Charlestown	\$76,753	\$99,315	\$38,222
Clarksville	\$54,391	\$78,389	\$32,664
Jeffersonville	\$65,403	\$85,749	\$36,468
Sellersburg	\$73,004	\$104,281	\$40,341

Community	2022 Pop Age 25+: 9th-12th (No Diploma)	2022 Pop Age 25+: High School Diploma	2022 Pop Age 25+ GED/Alternative Credential	2022 Pop Age 25+: Some College/No Degree	2022 Pop Age 25+: Bachelor's Degree	2022 Pop Age 25+: Master's Degree	2022 Pop Age 25+: Professional School Degree
Utica	54	128	35	174	163	31	6
Sellersburg	644	1,762	389	1,256	1,289	533	52
Jeffersonville	2,093	9,472	2,290	8,249	5,619	2,184	427
Clarksville	1,544	4,441	709	3,336	2,134	646	107
Charlestown	462	1,413	456	1,107	1,021	138	0
Borden	28	170	30	142	69	38	4

Demographic Comparison Tables

Utica, Indiana		Sellersburg, Indiana	
2000 Housing Units	367	2000 Housing Units	2,860
Owner Occupied Housing Units	74.9%	Owner Occupied Housing Units	77.5%
Renter Occupied Housing Units	14.7%	Renter Occupied Housing Units	17.2%
Vacant Housing Units	10.3%	Vacant Housing Units	5.2%
2010 Housing Units	497	2010 Housing Units	3,368
Owner Occupied Housing Units	70.2%	Owner Occupied Housing Units	75.7%
Renter Occupied Housing Units	17.9%	Renter Occupied Housing Units	18.7%
Vacant Housing Units	11.9%	Vacant Housing Units	5.6%
2020 Housing Units	597	2020 Housing Units	3,710
Owner Occupied Housing Units	70.4%	Owner Occupied Housing Units	72.3%
Renter Occupied Housing Units	20.3%	Renter Occupied Housing Units	22.7%
Vacant Housing Units	7.7%	Vacant Housing Units	5.0%
2024 Housing Units	633	2024 Housing Units	3,809
Owner Occupied Housing Units	68.2%	Owner Occupied Housing Units	76.2%
Renter Occupied Housing Units	20.4%	Renter Occupied Housing Units	19.4%
Vacant Housing Units	11.4%	Vacant Housing Units	4.4%
2029 Housing Units	697	2029 Housing Units	3,927
Owner Occupied Housing Units	68.4%	Owner Occupied Housing Units	76.9%
Renter Occupied Housing Units	20.4%	Renter Occupied Housing Units	18.5%
Vacant Housing Units	11.2%	Vacant Housing Units	4.7%

Charlestown, Indiana		Clarksville, Indiana	
2000 housing units	2,855	2000 Housing Units	9,578
Owner Occupied Housing Units	57.6%	Owner Occupied Housing Units	56.6%
Renter-occupied housing units	37.1%	Renter Occupied Housing Units	37.6%
Vacant housing units	5.3%	Vacant Housing Units	5.8%
2010 housing units	3,169.	2010 Housing Units	9,737
Owner-occupied housing units	55.9%	Owner Occupied Housing Units	56.3%
Renter-occupied housing units	35.1%+	Renter Occupied Housing Units	36.9%
Vacant housing units	9.0%	Vacant Housing Units	6.8%
2020 Housing Units	3227	2020 Housing Units	10,033
Owner-occupied housing units	61.9%	Owner Occupied Housing Units	54.5%
Renter-occupied housing units	31.3%	Renter Occupied Housing Units	38.0%
Vacant housing units	6.8%	Vacant Housing Units	7.5%
2024 housing units	3,659	2024 Housing Units	10,781
Owner-occupied housing units	69.1%	Owner Occupied Housing Units	53.6%
Renter-occupied housing units	23.1%	Renter Occupied Housing Units	37.4%
Vacant housing units	7.9%	Vacant Housing Units	9.1%
2029 housing units	4,001	2029 Housing Units	11,471
Owner-occupied housing units	70.8%	Owner Occupied Housing Units	55.3%
Renter occupied housing unit	21.5%	Renter Occupied Housing Units	35.9%
Vacant housing units	7.7%	Vacant Housing Units	8.9%

Jeffersonville, Indiana	
2000 Housing Units	2,860
Owner Occupied Housing Units	77.5%
Renter Occupied Housing Units	17.2%
Vacant Housing Units	5.2%
2010 Housing Units	3,368
Owner Occupied Housing Units	75.7%
Renter Occupied Housing Units	18.7%
Vacancy rate	5.6%
2020 Housing Units	3,710
Owner Occupied Housing Units	72.3%
Renter Occupied Housing Units	22.7%
Vacant Housing Units	5.0%
2024 Housing Units	3,809
Owner Occupied Housing Units	76.2%
Renter Occupied Housing Units	19.4%
Vacant Housing Units	4.4%
2029 Housing Units	3,927
Owner Occupied Housing Units	76.9%
Renter Occupied Housing Units	18.5%
Vacant Housing Units	4.7%

Borden, Indiana	
2000 Housing Units	355
Owner Occupied Housing Units	72.7%
Renter Occupied Housing Units	20.6%
Vacant Housing Units	6.8%
2010 Housing Units	356
Owner Occupied Housing Units	67.7%
Renter Occupied Housing Units	22.5%
Vacant Housing Units	9.8%
2020 Housing Units	351
Owner Occupied Housing Units	68.4%
Renter Occupied Housing Units	24.2%
Vacant Housing Units	7.4%
2024 Housing Units	348
Owner Occupied Housing Units	77.9%
Renter Occupied Housing Units	14.7%
Vacant Housing Units	7.5%
2029 Housing Units	349
Owner Occupied Housing Units	77.4%
Renter Occupied Housing Units	14.9%
Vacant Housing Units	7.7%

Median Home Value

In 2024, Utica's median home value was reported to be \$317,987, as reported by ERSI. As the Table shows, Utica has the highest median housing value of all communities in Clark County in 2024. The next highest median housing value is Charlestown at \$244,878. The community within Clark County with the lowest home value is in the Town of Borden, which has \$181,771. The second lowest community median home value is the Town of Clarksville with a median housing value of only \$192,833 in 2024.

Community	2024 Median Home Value
Sellersburg Town	\$238,986
Jeffersonville	\$231,605
Clarksville	\$192,833
Charlestown	\$244,878
Borden	\$181,771
Clark County	\$238,956
Utica	\$317,978

2024 Affordability, Mortgage, and Wealth

The Housing Affordability Index (HAI) measures whether a typical family earns enough income to qualify for a typical national and regional mortgage loan. The index uses a base level of 100, with higher numbers indicating higher affordability and lower numbers indicating lower affordability. It is calculated by comparing the median family income to the income needed to qualify for a mortgage on a median-priced home. The ERSI data illustrates the housing affordability index for Utica as compared to other communities within Clark County. As stated, once the 104-unit multifamily housing complex is completed and occupied, there will be a significant change in the housing affordability index in Utica.	
Community	2024 Housing Affordability Index
Jeffersonville	113
Clarksville	113
Charlestown	126
Borden	148
Clark County	116
Utica	97

Households in Utica pay 26.0% of their income for mortgages, as reported by ESRI's community profile report for Utica.

Income

The ERSI data indicated in 2024, the median household income was \$77,012 and will rise to \$93,624 in 2029. The majority of households in 2024 had an income of \$50,000-\$74,999 (25.3%). Per capita income in 2024 was measured at \$47,607, with an expectation to rise to \$57,699 in 2029.

Demographic Summary

Utica's total population has sometimes been questionable due to the inaccuracies of the US Census Bureau's enumeration maps. For the comprehensive plan 2024, aerial photography and community analyst ERSI are used to produce a more reasonable population count. The population of Utica increases by 1.88% annually. Considering the Town has approved 860 dwelling units since 2000, this increase is likely close to accurate or estimated a little low.

Newly approved single-family dwellings were quickly occupied upon construction. Favorable economic conditions and lower interest rates aided in selling and filling these units. In the case of the 104-unit Rivers Edge apartment complex, the construction was slow due to litigation. Rivers Edge was initially intended to be nearly 450 units, but after settling litigation, it was reduced to only 104 units.

The median age in Utica is relatively high compared to other communities in Clark County. The median age in Utica is 43.8 years, and only the Town of Borden has a similar median age of 42.6 years. In other communities

The median age in Clark County is 39.9, with a range of 38.2 in Sellersburg and 39.6 in Charlestown. The overall median age in Clark County is 39.9. The aging population in Utica may indicate that people are retiring to Utica due to its comfortable small-town feel and scenic environment.

Utica's high per capita income may be due to the older population. Utica has the highest per capita income of any place in Clark County, with 48,950. Every community in Clark County is close to this per capita income. The lowest per capita income of 32,664 is in the Town of Clarksville, which has a sizeable rental segment but has historically been the regional shopping center in southern Indiana. Other per capita incomes of jurisdictions in Clark County are \$35,000-\$36,000. Only Sellersburg is outside this range, with a per capita income of just over \$40,000.

The housing occupancy tables show the owner-occupied dwellings versus rental-occupied dwellings. The Table shows that Charlestown and Clarksville have the highest number of rental-occupied housing units, with over 37% being rented. Utica has the lowest rental-occupied housing units at only 14.7%. However, when the Rivers Edge Apartments become more occupied, the rental percentage in Utica will increase closer to that of other municipalities within Clark County.

Utica's median home value is the highest of any city or Town in Clark County or Clark County as a whole, with a value of \$317,978. No other community in Clark County has a median housing value of \$245,000. Borden and Clarksville have the lowest median housing values, with \$181,771 and \$192,833 respectively.

Utica's housing affordability index is lower than any other community in Clark County, at 97, with all the different communities over 100. The index will also align with other communities when Rivers Edge becomes more occupied.

Who Do We Plan For?

The comprehensive plan must provide a guide to the future for existing residents as well as future residents. The existing residents protect their small town and the character they created and treasure. The residents built a robust, independent community during the 85 years it experienced when 60% of its physical connections to the rest of Clark County were severed when INAAP was constructed.

The demographic data shows that the 2024 comprehensive plan should also guide the future for people with higher incomes, median home values, and an older population than others in Clark County.

The comprehensive plan also recognizes that more neighborhoods should be created because the 2016 annexation enlarged its physical area.

The comprehensive plan also indicates that the future population may be more mobile due to the new accessibility provided by the interstate and bridge construction. This mobility means the population may be comfortable living in a smaller community and commuting for work and some leisure activities. Although mobile the populations would also expect convenient goods and services to be available without traveling outside the community.

As the residential base increases, more neighborhood businesses will be in demand. Likewise, more parks and recreational activities may be desired. Some neighborhoods will have homeowner's associations to provide recreational facilities such as tennis, pickle ball, swimming, and common areas for enjoyment in the open space. The Town now provides some Park and recreation services to the residents. Still, it should consider improving existing parks and developing a five-year Parks and Recreation Master plan to guide the development and provision of services and qualify for funding sources, including grants.

Land Use Strategy

This land use strategy is for the town leadership's benefit to maintain Utica's small-town feel while providing revenue to provide the level of services expected by existing and future citizens. Typically, the community has a mix of land used to provide revenue to support the cost of services to its citizens. That is not the case in Utica. Industries are located in either River Ridge Commerce Center or the Indiana Port of Jeffersonville, and as yet, Utica does not have the population base to support even neighborhood businesses. This comprehensive plan intends to address the desire to continue as a small town, address an area needing redevelopment at the Utica Pike Gateway, and guide the new development at the Old Salem Road interchange with I-265. The strategy is to use revenue from new commercial uses to improve the Fourth Street corridor and underwrite adequate services for Utica's existing and future citizens.

Like the evolution of comprehensive plans, future land use maps historically depicted land uses to implement the community's vision. These land use plans that typically illustrate locations of the future uses of land on specific parcels within a community have changed. Map separated land uses to reduce or eliminate conflicts in land use. A future land use map was typically prepared as part of a comprehensive plan designating different land uses to guide land use policy and decision-

making. The map will usually separate land uses to avoid conflicts between adjoining land uses. The traditional land use plan was a static 20 to 40-year picture or photograph of the future use of land. It didn't change with the economy, the market, social changes, technology, mobility changes, the desires of the community, or the changing leadership of a community.

Although the separation of land uses reduces potential complaints resulting from conflicting land uses, it creates other issues. The land use map is static and does not account for land use changes or public streets and spaces' quantity, quality, or character. One significant problem with the traditional method was the segregation of uses and disregard for interactions among citizens. That type of land-use planning promoted the use of the automobile and the use of large amounts of land. The result of separated land uses eliminated the convenience of having supportive business, recreation, and educational uses close to the population they intended to serve. Traditionally, a land use plan was to be a perfect picture of the future prepared for the welfare of the next generation. Utica has already seen the impossibility of predicting future uses. For example, the Town had yet to learn that in 1941, the US government was going to purchase 6,000 acres and build a humongous land-use ammunition plant that changed the present and future of the community. Utica did have an idea that in 1969, the metropolitan planning organization (Metropolitan Council of Governments), the predecessor to KIPDA and Federal Highway Administration thought in 1969 thought there should be an interstate loop around the Louisville, KY-IN metropolitan area that included Jefferson County, Kentucky, and Floyd and Clark Counties in Indiana. That plan took 50 years to become reality. But it is essential to have a vision and a plan to go forward to meet it – – – likewise, it is easy to review the plan annually or even more often to make sure the vision remains the vision of the Town or needs to address changing conditions.

Contemporary land use plans go beyond the traditional focus on land use and physical development. These plans address broader community and societal issues related to the system approach discussed earlier, including natural, economic, social, and man-made systems. Plans are more grounded in the community vision statement.



The contemporary comprehensive plan typically does not need to show specific uses for each parcel within the community. Instead, it describes the types of activity recommended in neighborhoods based on information gathered and observable interaction so the neighborhood. The contemporary comprehensive plan typically identifies and explains uses of land more generally located in neighborhoods on a land uses map, not specific lots or parcels. In the vein of this more contemporary land use depiction, Utica has, been divided into ten neighborhoods, with land uses in a neighborhood have issues with infrastructure, or some Not surprisingly, existing uses in a neighborhood have stood the test of

time. Compelling reason for adjusting the land use of a neighborhood. Not surprisingly, existing uses in a neighborhood have stood the test of time. Compelling reasons would generally fall in the category of significant environmental changes or major man-made changes. Utica has experienced.

Utica has experienced many traumatic events in the past. In the past, the effects of the construction and closing of INAAP and transfer of INAAP property to local government for economic development with the birth of the River Ridge Commerce Center, the Indiana Riverport at Jeffersonville, repeated flooding, FEMA buyout, the closing of legacy employers, and most recently the completion of the extension of I-265 including its interchange with a reconstructed Old Salem Road and in Ohio River crossing.

Addressing the effects of these changes for the benefit of Utica and its citizens is necessary. It does not mean a wholesale shift in places or land uses; it means developing a guided address vision indicated by the surveys conducted for the comprehensive plan.

Catalyst projects include those that directly address an identified need or a significant benefit to the community. Generally, and specifically in Utica's case, catalyst projects are gateway projects and corridor projects and specifically recognize the importance of continuing the function of the original Town as a central activity center does not need an overhaul but rather needs continuing short and long-term efforts directed at sustaining the operation and maintenance of the heart of the community. These efforts will likely require the town Council, the redevelopment commission, and the park board to work cooperatively in this vital endeavor.

The land use strategy developed for this comprehensive plan will benefit the citizens of Utica and future citizens of Utica by basing future land use on sentiments addressed in the steering committee meetings, community surveys for the comprehensive plan steering committee guidance, and comments received during public meetings held primarily with residents of the original town neighborhood. This comprehensive plan incorporates demographics and observations from the Plan Commission and Board of Zoning Appeals meeting dockets, which represent issues applicants have had with the development or building of property that property owners sought to address through the actions of either that or the BZA.

Utica was divided into ten identifiable neighborhoods for study and observation. Proposed land-use changes are based on the vision statement, current conditions, consideration of recent man-made improvements to accessibility, and the responses from the survey conducted during the comprehensive planning process and observations. The vision statement is below, and a discussion of each neighborhood follows.

Longview Beach Area One

Longview Beach is a medium-density residential area due in large part to the size of the parcels in the original subdivision platting. Lots were platted at only 50 feet wide, and over this year, structures have increased in size to nearly every side property line.

As the subdivision name indicates, this neighborhood has a scenic view of the Ohio River to the north and south. The lots extend into the Ohio River, but the dwelling units are on the ridge of the lots toward the Charlestown State Park and River Ridge Commerce Center. Dwelling units continue to be constructed slowly on the few available buildable lots. The only other land use

in the neighborhood is the Clark County Conservation Center Clubhouse, including its restaurant.

Once only accessible from Upper River Rd., the area now has additional accessibility with improvements to S. Patrol Rd., which provides quicker access to I-265.

The future land use of this neighborhood will continue to be medium-density residential with detached single-family residences.

Noblewood Area Two

Noblewood is one of the most recent subdivisions to be approved in Utica. Noblewood is accessible by S. Patrol Rd. and Upper River Road. South Patrol Road provides access to the interstate system. This subdivision is being developed on a one-hundred-acre site donated to Utica by the River Ridge Development Authority for residential development. The River Ridge Development Authority manages the 6,000-acre Commerce Center. This neighborhood comprises one subdivision with one-acre lots, with some lots having a panoramic view of the Ohio River. The future use of the subdivision neighborhood will include single-family detached units and attached duplex condominium units.

Quarry Bluff Area Three

Quarry Bluff is a gated community that was first approved by the Utica Plan Commission in 2003, and it commenced the residential growth of Utica. The approximately 165-acre subdivision was repurposed from a rock limestone quarry. The Quarry Lakes still exist, and residents are constructed on the top edge of the quarries. This subdivision is nearly entirely built out. Future land uses are expected to continue with single-family detached and duplex land uses. The developer is seeking approval for additional single-family detached units, each planned to have a driveway on Old Salem Road. Having driveways across large interstate gas lines is problematic for the Town and adjacent neighborhoods. There are two interstate gas transmission lines along Old Salem Road, where the driveways are proposed.

The plan commission should recommend an amendment to the zoning ordinance to require consultation between the Town, the gas line owner, and the developer before new subdivision approvals or building permits are granted for structures in proximity easements.

Utica Ridge Area Four

This area borders I-265 with access to I-65, I-64 and I-71. I-265 was extended from I-65 to Eastern Clark County and into the Commonwealth of Kentucky through the Lewis and Clark Bridge. This large transportation project also included an interchange with I-265 to Utica through a reconstructed old Salem Road. The Town prepared a master plan for this area in 2019 and is beginning to attract product business prospects related to highway services and commercial uses. The master plan should be followed by the Town and developers and, as necessary, amended to address changing situations and needs.

Utica Northeast Area Five

This neighborhood encompasses Utica Charlestown Pike and is also bordered by I-265. The northeast portion of this neighborhood has excellent visibility from I-65. This neighborhood

would be spent residentially but also in its most northern and northeastern portions to accommodate similar uses to the Utica Ridge mixed-used neighborhood. This neighborhood has cellular towers and billboards as a testament to its proximity to I-265.

These facilities will need to be considered as development commences, and so will its neighborhood.

Original Town Neighborhood Area Six

Neighborhood Six is the heart of Utica and contains community and municipal uses. Fourth Street, historic and cozy homes, and the walkability of the original Town are the main contributors to Utica's small, historic Rivertown feel. Fourth Street, which can be considered the Main St. of Utica. This neighborhood is the primary gathering area for recreation, social interactions, government administration functions, police protection, and public works. The community park and cooling trees invite people from their homes to interact and participate in events and public meetings in this neighborhood.

Because of its inviting, restful feeling, walking ability, park, and community building, Fourth Street is where people go when they want a pause in their work and home routine. Fourth Street becomes the third place to go, as described in Ray Oldenburg's book *The Great Good Place*. It's a chance to relax and enjoy a different setting or place, possibly in fellowship with neighbors and acquaintances.

This neighborhood contains the most historically significant structures, the Historic Landmarks Foundation identified in their Interim Report prepared for Clark County. These structures attest to the sustainability and determination of the residents of this area to maintain the original feel and quaintness of Utica. Before the 2016 annexation, this planning area was virtually Utica. Citizens persevered through the 85 years of being disconnected from most of the rest of Clark County. This is where the original Utica's uniqueness, culture, and solidarity have been retained and protected. This planning area also includes the Utica Pike Gateway. FEMA lots at the intersection of Utica Pike and Franklin Street can be designed and used as a gateway to the Town. The redevelopment commission, Town, and parks department should investigate the use of these lots to provide a welcoming first impression of the Town.

Area Six Issues

Large parts of this area are in a floodplain. There are issues and problems associated with developing in the floodplain. The town should exercise careful planning, selection of materials, and placement of structures. The builder or developer must obtain permits from the Indiana Department of Natural Resources before installation or construction. Care is needed to design these improvements because most are within the AE flood zone. Properties within this flood zone must follow specific rules to avoid flood damage. Most of the suggested construction would not be buildings. The improvements would primarily be to improve the streetscaping, parks, and recreation structures.

There are rules designed to keep buildings safe and strong during flooding events. Buildings in this zone must follow flood-resistant design and construction standards from FEMA. Following these rules will help protect buildings from flood damage and save lives and property. Building requirements and flood zone AE include the following:

1. Use of flood-resistant materials like water-resistant flooring, walls, and insulation,
2. Elevated flat foundations to keep the lowest floor above the flood level.
3. Floodproof techniques, like watertight doors and windows, can help prevent floods and follow local building codes.
4. Following local building codes.

Area Six Land Use

This area should remain the same in terms of land use. The predominant use will be moderate-density residential, with neighborhood commercial and business uses to support the population within this area.

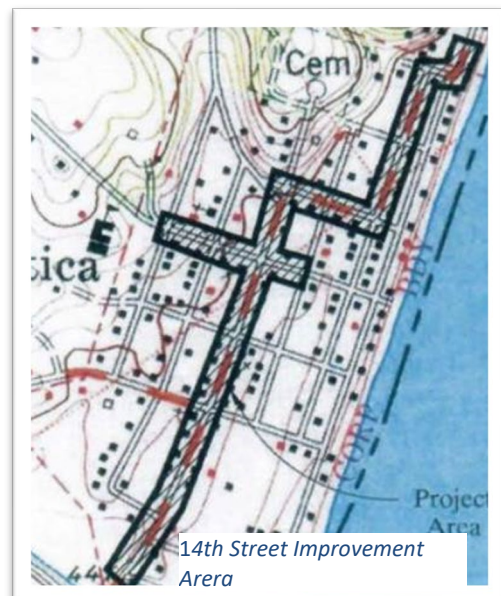
Fourth Street will remain an activity center to provide convenient goods, community parks, recreation, and governmental services. Land uses would include coffee shops, ice cream shops, craft shops, and, as needed, barbershops and similar uses if the population grows within this area.

Also, as the town grows, adequate buildings and personnel may be needed to deliver government services to the existing and expanding population. The need for expanded police, fire, and EMS services was identified in the surveys conducted for the preparation of the comprehensive plan. However, additional administrative personnel will also be necessary to provide an adequate level of services.

The town may address additional planning, zoning, and inspection service needs. Space is available for additional administrative offices for the Clerk-Treasurer and Police Department. Improvements in the town's technology and web presence can provide some of these services, and, as the pandemic taught us, remote workers can give them. Remote workers may help eliminate part of the need for new buildings or additions.

Fourth Street Corridor

In 2013 and updated in 2016, the Town prepared the Fourth Street Preliminary Engineering with a corridor concept design, including streetscaping. The graphic from the Preliminary Engineering Report shows the route of one concept. That can be used to start community conversations and provide a pleasing downtown area with sidewalks, curbs, and gutters. Even through Fourth Street, has a 60 foot right of way lane, the pavement width should remain narrow to maintain downtown Utica's cozy character and comfort: the street lighting and furniture. Although streets in Utica have wide rights-of-away, they should be given this treatment, from Fourth Street's connection with Upper River Road through the Town to the gateway with Utica Pike. To see projects, the



town should continue pursuing community crossing funds from the Indiana Department of Transportation (INDOT) and use TIF to fund the local share.

Carol Theirman Community Park Expansion and Building

In concert with the Fourth Street improvement, there are other contributing pieces to the comfort and welcoming of Fourth Street. These are the community building and the Carol Theirman- Community Park across Fourth Street from the town hall. The graphics from Clark County's Elevate GIS system illustrate physical connections between the park and community building with the Town Hall Municipal, including the parking lot. The inadequate amount of parking at the park and community building underscores the need to plan these three properties as one unified community activity center. Parking at the community building and park creates a hazard as it is necessary to back it out into a traveling lane when exiting a parking space.

Implementing improvements to the Carol Theirman Park and Fourth Street project, along with programming future sidewalk connections, will contribute to sustaining the character and look-and-feel of the downtown area of Utica. Land uses will include residents, Municipal functions, community parks, and open spaces that will define this vital area. Recognizing historic structures and sites will help accentuate the legacy and the importance of Utica's history. It will also be evidence of Utica's stability and sustainability as a community. There are town-owned FEMA lots abutting the park toward the river that the park department may incorporate into plans for the improvement or expansion and variety



of outdoor recreation. A general location of the core area is depicted on the adjacent map. The green squares on the map are FEMA lots, and the park department may incorporate them into Carol Theirman Park. The squares outlined in blue are structures listed in the Historic Landmark Foundations Interim Report as having historic significance. Although, portions of this area are in the AE-designated floodplain fringe. Structures built in this area should take a small amount of elevation for new buildings and structures or be floodproofed in a manner acceptable to the Indiana Department of Natural Resources (IDNR).

The Veterans Memorial and several historically significant properties listed by the Indiana Historic Landmarks Foundation Interim Report contribute to this area's character. These historic buildings, primarily two-story brick or stone homes in the Federalist or the I-House architectural style, are testaments to the long history and character of the Town. These five separate attributes should be planned as a unit because they are the heart and vitality of Utica. Together, they would make a tremendous informal public gathering place. The Fourth Street corridor improvements would physically link these attributes with future improvements to sidewalks, curbs, and gutters of other streets.

Along with the Redevelopment Commission, the Parks Board and possibly a future Historic Preservation Committee should lead this effort. As the Utica Parks Department becomes better funded and completes a Parks and Recreation Master Plan, it can commence

programming functions and initiating activities to help the area become a gathering place. With the Parks and Recreation Master plan approved by the Indiana Department of Natural Resources and the Bureau of Outdoor Recreation, the Parks Department will qualify for grant funding for some of the capital improvements.

Front St., Park (Old Dobson Place)



Utica is a riverfront town without public access to the river. There is a vacant 5.66 acre situated on the Ohio River and bisected by S. Front St. This property is located 100% in the floodway which limits the potential feasible use of this property for anything other than open space or public park. The 5.66 acres are composed of three separate properties in the same ownership. The properties are situated so they presently have access from Front Street. Only portions of Pearl Street and Peasley Street have not been improved. If construction of the remaining parts of these two streets is completed the 5.66-acre area would have two additional access points. The feasibility of acquiring and developing this property as a

public park should be a joint effort by the Redevelopment Commission and Park Board.

Utica Pike Gateway

Utica Pike was the main entrance into the town of Utica until the joint effort of INDOT and the Kentucky Transportation Cabinet completed the I-265 extensions, the Lewis and Clark Ohio River Bridge, and the reconstruction of Old Salem Road and a new interchange with I-265. Utica Pikes also linked Utica to the Clark Riverport, the city of Jeffersonville, and another interchange with I-265 with State Road 62. Utica Pike remains the main entry into Utica from the west. Utica Pike intersects Port Road and within a short distance lead to their interchange with I 265. The importance of the Utica Pike Gateway has grown substantially due to the improvements in transportation now with two interchanges near Utica.

Importantly, the Utica Pike Gateway and its access route along Utica Pike are the first glimpses of Utica's scenic river location. Uses in this area need to be a mixture of less intensive use oriented toward the river. River uses., residential uses in the revitalization of the Fourth Street corridor.

The Town owns several FEMA lots on the south and north sides of Utica Pike at its entrance into the Town. These parcels can be designed as a welcoming to Utica with appropriate signage and landscaping. For a long time, Utica Pike and Fourth Street have been the front door to Utica and give an excellent first impression of the Utica community.

This entrance has also provided access to heavy industrial uses that are no longer appropriate land uses or beneficial to the Town. Much of the work and storage was outdoors and would not

be a welcoming optic upon entering Utica. Revenue from the use of this area produced revenue at a high land use classification, created jobs, and used substantial operating equipment and buildings. Some of these higher revenue-producing uses are gone, and some now only produce revenue as warehouses. The redevelopment of these properties is important to the town's future. It is important to the town's future. Researching and investigating this possibility should be a priority on the redevelopment commission's list to determine the viability of pursuing the redevelopment of this property.

Old Salem Road South Area Seven

This neighborhood has seen significant growth in single-family detached housing units since 2018 and is expected to continue with single-family detached uses in the future.

INDOT did not install sidewalks along Old Salem Road, so pedestrians **cannot** access it in neighborhoods 6, 7, or 8.

A sidewalk would link Utica Ridge, Neighborhoods 6, 7, and 8 with the Original Town Neighborhood and connect the trail over the Lewis and Clark Bridge to Prospect, KY.

Old Salem Road North Area Eight

This neighborhood provides a buffer and link between Utica Ridge, Old Salem Rd., South, and the Original Town neighborhood. The only multifamily housing complex in Utica is in this neighborhood. It contains 104 apartment units. This neighborhood also needs to have pedestrian access along Old Salem Road to provide a walkable from the Original Town to Utica Ridge Neighborhoods. This neighborhood may experience some spillage of commercial uses from the Utica Ridge Neighborhood.

Marina Park Mixed-Use Park Area Nine

Redevelopment of this property should only be pursued if the redevelopment commission is fiscally responsible.

There have been general discussions concerning the reuse of these 30-plus acres. The area is a former heavy industrial water-oriented use and has recently been on the market. Clark County assessor's records indicate the use is warehousing. This area contains opportunities, possibilities, and potential. But it also holds the possibility of being a massive and expensive venture for the next owner. Caution is recommended.

Area Nine Issues

This area contains approximately 30 acres owned by approximately three owners. One of the owners of property in this area is the town of Utica. The largest amount of property was once used as a heavy industrial water-oriented business. Due to the economic and market conditions, the need for the type of use once active on this parcel is not feasible. The economy has changed and the best use for this property is no longer heavy industrial. This area is adjacent to a residential area and is also located at the Utica Pike Gateway in the town. Being adjacent to residential uses and at the Utica Pike Gateway, performance standards for noise, dust, glare, vibration, lighting, signage, and land use buffering would need to be required.

Area Nine Local Port Authority

Local government port authorities can be created by IC 8-10-5. An ordinance or resolution of any municipal corporation can create a local port authority. The board of directors of the Port Authority must prepare a plan for the future development, construction, and improvements of the port and its facilities, including maps, profiles, and other data and descriptions as may be necessary. This statute also sets out the powers and duties of a port commission. The Port Authority also has land-use responsibilities within the port and adjacent uses within a reasonable distance from the shorelines of the port's waters. The redevelopment commission should investigate and determine the financial fees available for using a local port commission to repurpose and redevelop this area



Area Nine Land Use Possibilities

A well-planned mixed-of commercial, park, recreational, and residential use could return this area to being beneficial to the community. Having been a heavily industrially used property, a property condition assessment and environmental due diligence are critical.

Previously, focusing on water-oriented Possible land uses could include recreational, commercial, and residential. More specific uses would be:

1. Marine Park and walking trail
2. Residential, including condominiums and townhouses
3. Town recreational uses with access to the river include playground, boating, sailing, kayaking, cruises, and charters
4. Restaurants and picnic areas
5. Small craft rentals
6. General marine services and repair
7. Mooring and boat slips
8. Marine retail sales ratings supplies
9. Public access to the Ohio River
10. Convenience goods and fueling
11. Boat launch and haul-out facilities



Utica South Area 10

This area has many uses, including single-family detached residential and industrial. The industrial uses are closer to Utica Pike and Brown Foreman Road—single-family residential abutting a property owned by the Jeffersonville wastewater apartment that accommodates a sanitary sewer lift station. The single-family detached uses are buffered from the industrial uses by the Jeffersonville wastewater property.

Steep slopes and the Lentzier Creek floodplain border this neighborhood's northeast portion. The residential portion is relatively undisturbed and should continue to be single-family residential. These two land uses—the industrial between Utica Pike and up to and including the Jeffersonville wastewater treatment property—should be retained in this area. The floodplain of Lentzier Creek also runs through the north portion of this neighborhood.

Transportation and Thoroughfare Plan

Since Utica's conception, transportation modes, and access have been a defining characteristic of Utica. The Ohio River and River transportation modes, such as ferry services, were essential for Utica and its founding years. Local Roads and the ferry service across the Ohio River made Utica convenient, well-connected, and accessible for mobility and trade even to Louisville and the Commonwealth of Kentucky. However, the future was not kind to Utica, and the ferry service was replaced with the more convenient automobile, even with the severing of surface transportation routes by constructing the INAAP. Streets serve multiple functions and can accommodate travel, social interaction, and commerce to provide more vibrant neighborhoods and livable communities. In Utica's case, travel connections to other parts of Clark County and the region became challenging. They had an isolating effect on the community.

Excellent transportation access has become readily available and beneficial to the Town. Utica is situated in a somewhat triangular-shaped area defined by I-71 and I-265 with connectivity to I-65 and I-64. These highways connect Utica locally and to the region and nation. They connect Utica to other transportation modes, notably River ports and airports. Accessibility has returned to Utica. Local connectivity is crucial to link this accessibility and interactions with the greater community, including Clark County and the Louisville, Kentucky-Indiana metropolitan area. After decadal Census years, the Federal Highway administration customarily reviews functional classification of the roadways within the. Some roadways in Utica need to be examined to establish a functional classification for roads. When the INAAP became operational in 1941, the functional classification system had not been established by the Federal Highway Administration. For that reason, there are no roadways within River Ridge Commerce Center with a designated functional classification. This void of classified roadways includes S. Patrol Rd., which is partially in the Town of Utica and is part of Utica's Street and Road inventory.

S. Patrol Road functions as a minor arterial. It connects with Paul Garrett Road, which travels through River Ridge Commerce Center and should also be designated an arterial road. This reconnection of a pre-1941 roadway within INAAP would significantly improve interstate access to Charlestown and Eastern Clark County, even as far north as Marysville, New Washington, and Bethlehem. Developing residential subdivisions that generate traffic results in increased maintenance because they are not constructed to the correct level of service to carry traffic generated by adjacent land users.

Functional Classification

The functional classification of streets and roads commenced with the passage of the Federal Aid Act of 1921. At that time, roads were classified as primary, secondary, and local based on their importance and function. After World War II and the commencement of urbanization and suburbanization, the Federal Aid Highway Act of 1956 was passed to accommodate suburban development and improve access to residential areas. The system also serves multiple functions: safety, aesthetics, and economic vitality. Because INAAP was built and commenced operation

in 1941 and was not accessible to the public, roads within INAAP were not given a functional classification designation. Additionally, even with the opening of INAAP as the River Ridge Commerce Center, no roads received functional classification designations. The INDOT map indicates the functional classification of roads in Utica. The map also illustrates the severing of surface road connections to the northeast and the lack of north-south access to the northeast between State Road 62 and the Ohio River. This map provides a good visual on the extent of INAAP and the elimination of surface road connections to the northeast.

Reestablishing some connectivity is essential to the mobility and access of Utica to points northeastward. It is necessary because a portion of S. Patrol Road is within the jurisdiction of the Town of Utica. Additionally, severed roads have yet to be replaced or reopened. Reopening is most likely not practical due to the need to have flexibility in the continuing development of River Ridge Commerce Center. Replacement would provide more direct access to northeastern Clark County, and Charlestown State Park would be available in Utica. The Clark County communities of New Washington, Hibernia, Marysville, and Bethlehem would have more direct access to the interstate system, and opportunities for development in northeastern Clark County would be improved. This area is not within the jurisdiction of the Town of Utica. Still, these former connections were essential to the connectivity of Utica to northeastern parts of Clark County. The northeast part of Clark County would benefit from such a reconnection to further economic development, and traffic congestion would be improved on State Road 62 for Charlestown and Jeffersonville.

Proposed Transportation Improvements

The Kentuckiana Regional Planning Agency (KIPDA) is the Metropolitan Planning Organization designated by the Federal Highway Administration to manage transportation funding on a regional basis. To receive federal funding and establish the need for the project, proposed improvements must be included in the KIPDA Regional Long-Range Transportation Plan. This plan projects transportation improvements through 2050. KIPDA also has a short-range transportation plan known as the Transportation Improvement Program.

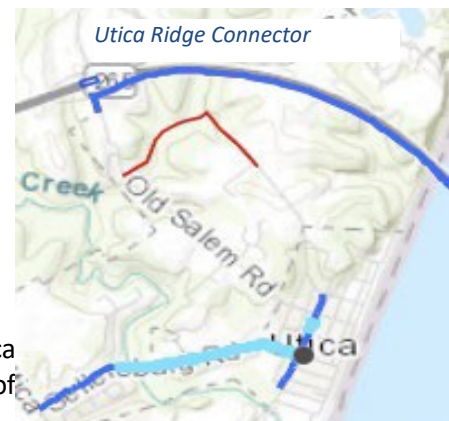
Utica Ridge Connector

Utica has one project programmed in the long-range transportation plan. It is shown in red on the adjacent map and is a connector road in the Utica Ridge commercial development just south of I-265.

Utica has one project programmed in the long-range transportation plan. It is shown in red on the adjacent map and is a connector road in the Utica Ridge commercial development just south of I-265.

The Utica Ridge connector will create a connection to the Utica Charlestown Pike which was severed during the construction of INAAP. This connector will extend under -265 and connect with S.

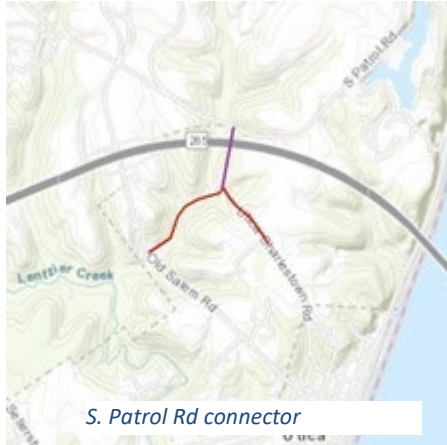
Patrol Rd. Together with the S. Patrol Road connector access to I-265 will greatly improve for Charlestown and other northeastern communities in Clark County.



S. Patrol Rd Connector

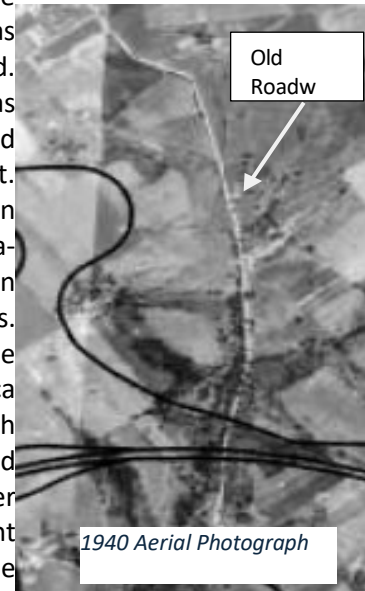
In conjunction with the Utica Ridge connector, a reconstruction of the old Utica Charlestown Road is proposed. Utica-Charlestown Road was closed and terminated north of Utica when INAAP was constructed. Before INAAP the Utica-Charlestown Road continued northward as shown in the 1940 aerial photograph to the right. Reconnecting the Utica-Charlestown Road that was disconnected by the INAAP construction would have positive impacts.

The construction of the road under I-265 to S. Patrol Rd. would provide additional northward access and on the egress for the town of Utica and other communities would have an alternative to travel the South without using ever more congested State Road 62 with a proposed alignment and turnarounds on State Road 62 prompted by a Greater



S. Patrol Rd connector

Clark School improvement project and alternative will be necessary. This thoroughfare plan proposes adding a connector that extends under I-265 and intersects S. Patrol Road. This connector would improve accessibility between the Utica Ridge mix-use development area and the River Ridge Commerce Center, increasing the economic development potential in the Utica Ridge area and continuing northward as shown in the 1940 aerial photograph to the right. Reconnecting the Utica-Charlestown Road that was disconnected by the INAAP construction would have positive impacts. The construction of the road under I-265 to S. Patrol Rd. would provide additional



1940 Aerial Photograph

northward access and on the egress for the town of Utica and other communities would have an alternative to travel the South without using ever more congested State Road 62 with a proposed alignment and turnarounds on State Road 62 prompted by a Greater Clark School improvement project and alternative will be necessary. This thoroughfare plan proposes adding a connector that extends under I-265 and intersects S. Patrol Road. This connector would improve accessibility between the Utica Ridge mix-use development area and the River Ridge Commerce Center, increasing the economic development potential in the Utica Ridge next-used development area.

Old Salem Road Multiuse Trail

Even though pedestrian access was provided on the Kentucky portion of the extension of I-265 and on the Lewis and Clark Bridge to the multiuse trail. Even though pedestrian access was provided on the Kentucky portion of the extension of I-265 and on the Lewis and Clark Bridge to the multiuse trail on River Road in Prospect Kentucky no pedestrian access was provided to Utica Indiana.

Even though pedestrian access was provided on the Kentucky portion of the extension of I-265 and on the Lewis and Clark Bridge to the multiuse trail on River Road in Prospect Kentucky no pedestrian access was provided to Utica Indiana. This portion of old Salem Road is approximately 6000 feet long and its construction would link the town of Utica with the interchange and the planned Utica Ridge mixed-use development and connect with the multiuse path across the Ohio River to Prospect Kentucky. This oversight by INDOT needs to be addressed.



The East End Bridge project made Utica more accessible. The oversight by INDOT needs to be addressed. The old Salem Road corridor is rapidly.

Subdivision	Year Approved	Units
Rivers Edge Apartments	2023	104
The Manors of Old Salem	2019	18
Manors of Old Salem Estate Sec.	2019	16
Old Salem Phase 3	2021	9
Manors of Old Salem Phase 4	2021	14
Willows of Old Salem	2024	19
		180

Developing. Just since the East End bridge project became imminent in 2019 there have been 180 residential units approved for construction along the old Salem Road corridor. As the table indicates, the subdivisions making up these 180 units are quickly being occupied. There are presently another 20 single family units on the drawing board soon to be ready for approval.

Upper River Road Improvements

Upper River Rd. is scenic due to its location along the Ohio River on the east and the limestone ridge along its west side. Although picturesque, the road provides significant access to the Quarry Bluff subdivision, Longview Beach, and Clark County Conservation Club. These two residential developments contain nearly 300 single-family residential units. These two residential developments can generate 2,700 vehicle trips per day. Although access to the Quarry Bluff subdivision is being improved due to improvements to South Patrol Road, Upper River Road remains an important arterial that provides access to Longview Beach in the Clark County Conservation Club. Residential development is still increasing along Upper River Rd.

Local Streets Inventory and Management

A pavement asset management plan has been prepared to guide future street improvement and provide documentation to obtain grant funding to assist with funding for street improvements. Subdivisions have been constructed, and improvements to Old Salem Road have been made. The Town needs to update its inventory of local roads and give them proper maintenance designation using Paser

Surface Evaluation and Rating (PASER)

The Paser rating scale is a 1 to 10 rating system for road pavement developed by the University

of Wisconsin-Madison Transportation Information Center. The Paser system visually inspects and evaluates pavement surfaces and their condition. Pacer ratings provide a basis for comparing the quality of roadway segments. The system's advantage is that roadways can be assessed quickly, possibly even by a windshield survey. The pacer system does not require measurements of pavement distress. Numeric ratings are translated into condition categories and given a previously prescribed treatment option.

Purdue University Local Technical Assistance Program (LTAP) has approved the Utica pavement assessment management plan for any community wanting to submit a grant to INDOT, including community crossing funds. Utica has used the Community Crossing Program (CCP) for pavement restoration within the Town. The CCP is a very popular program in Indiana because it is state funded and does not have federal regulations attached to it. The Community Crossing grant funding will be sought to improve Upper River Road and to make improvements to Fourth Street.

Storm Water Quantity-MS4 Designation and Requirements

The Ohio River and two of its tributaries have been critical to shaping Utica's physical environment and, to some degree, its past culture past. And it will continue to be important in the future. These water bodies are essential because the Indiana Department of Environmental Management (IDEM) and the Environmental Protection Agency have designated Utica as an MS4 water quality community. Being designated as an MS4 community means proactively protecting water quality and complying with federal and state regulations. The MS4 program is an unfunded mandate, leaving the Town with the burden of paying the cost of implementing the stormwater quality regulations. Larger communities were designated MS4 communities in the 1990s. Most of these communities have prepared their water quality plans and are implementing the requirements mandated by the designation. After the larger communities became proficient in managing their water quality, the EPA commenced the designation of smaller communities as MS4 communities, resulting in a sizeable financial burden to small communities.

If Utica is like other communities in Indiana, revenue will have to be generated locally to meet the requirements of the MS4 designation. The requirements focus on improving the quality of water, not controlling the quantity of water. Most communities find it necessary to address the issue of stormwater quantity along with the quality of their stormwater.

In 2018, IDEM and EPA approved a watershed management plan prepared by the Clark County Sewer and Water Conservation District about the 14-mile Creek/Goose Creek watersheds. The research identifies several water bodies in the watershed listed on the 303(d) impaired water list for E. coli, dissolved oxygen, and biotic communities. The study was funded by a federal Clean Water Act section 319 (h) grant.

The use of land affects adjacent streams and usually determines the impairment of waterways, including streams, rivers, lakes, ponds, and groundwater. Every use of land has some impact on the quality of water.

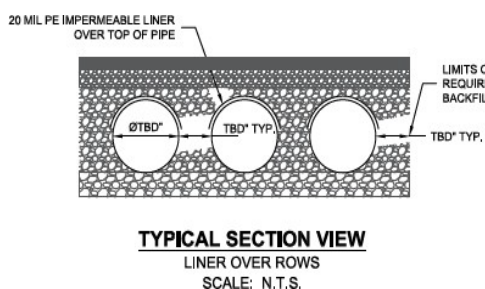
The quantity of stormwater will increase with development and subdivision, street, sidewalk, parking lot, and creation of other impervious areas. In 2019, the Town adopted a stormwater management ordinance, establishing criteria for designing and maintaining stormwater systems in new developments. Enforcement of this ordinance is crucial because the Town is responsible for meeting MS4 EPA and IDEM water quality requirements. There is a substantial amount of monitoring and reporting necessary to fulfill the requirements of this program and the required administrative tracking and paperwork. As Utica began developing subdivisions, stormwater maintenance has been the responsibility of homeowner's associations: meeting stormwater IDEM and EPA requirements abilities of certified stormwater professionals typically for stormwater plan review licensed engineers.

Underground Stormwater/Floodwater Detention

Underground stormwater and floodwater management is not a new retention or flood control form. If treatment is included, it can consist of treatment methods to meet the requirements of EPA's MS4 stormwater quality regulations. With investigations by engineers, some streets in Utica and some FEMA lots may be located in areas where underground storage would be practical and advantageous. Also, the need to acquire additional property would probably be eliminated or kept to a minimum. Because Utica streets predominantly have 60-foot right-of-way, the alleys within Utica are only 12 feet wide and most likely not usable for the construction of underground storage.

The advantages and disadvantages of underground stormwater detention and retention systems are presented in EPA fact sheet 832-F-010-005 titled Stormwater Technology Fact Sheet. On-site underground Retention/Detention is ideal for highly urbanized areas, mainly where land is expensive or may not be available for ponds or wetlands. Another advantage is that water is captured and stored underground, helping meet requirements for maintaining predevelopment runoff conditions. The EPA fact sheet also indicates that systems can be installed quickly and are durable. They are safer than ponds or other aboveground stormwater best management practices. The EPA fact sheet also indicates disadvantages, including providing stormwater quality improvements only if a treatment system is included in the design and construction. The fact sheet suggests that the system can be essential to an overall stormwater management process, such as Utica's MS4 requirements of IDEM and EPA.

The Indiana Department of Homeland Security, in conjunction with the US Department of Homeland Security, has a grant available to make federal funds available to reduce or eliminate the risk of repetitive flood damage to buildings and structures insured under the national flood insurance program and within community participating in the flood insurance program. The



program is designed to address the growing flood hazards associated with climate change and the need for flood hazard adaptation, equity, and resilience concerning flooding. This objective differs from the existing flood management assistance program, which has an annual grant cycle funding a broader range of flood mitigation activities, which includes compact capabilities and building in the activities, localized flood training reduction projects,

and individual flood mitigation projects through a competitive selection process. The eligible criteria for this grant are more narrowly targeted to individual flood mitigation projects that are severe, repetitive, or repetitive loss with substantial damage.

Attainable Financial Strategy

The 2025 comprehensive plan is based on the vision statement and criteria discussed in APA's landmark report Comprehensive Plan Standards for Sustaining Places, prepared in 2015. It also, importantly, addresses the requirements of Indiana statute IC 36-7-4-502.

The vision statement can be broken down into three action items as follows:

Preserve the Small Historic River Town

This is addressed in the comprehensive plan when historic structures and places are discussed and the need to recognize them and explain the advantages of recognition or designation.

Guide its Future Development as a Family-Friendly Community

The comprehensive plan addresses the second criterion by encouraging mixed uses that include commercial development targeted at the I-265 interchange with Old Salem Road and the feasibility of repurposing a derelict former industrial use at the entrance of Utica at Utica Pike.

Utica must have some commercial development to generate revenue to provide capital and noncapital services at an acceptable level of service to the existing and new residents of the town of Utica. These two areas are logical areas for commercial use, and they are at locations that should not disrupt the daily routine of Utica citizens or the small-town characteristics of Utica

In response to citizen comments regarding the 2023 comprehensive plan effort, this 2025 comprehensive plan does not promote an active entertainment district that draws patrons or as a destination for visitors to the town for a "good time." Rather it focuses on targeting mixed uses and commercial development at logical locations that do not disturb the quiet small-town feel of Utica. These mixed-use areas are Utica Ridge at the I 265 and the investigation of the feasibility of redeveloping and repurposing the former industrial area at the entrance to the town from Utica Pike into a mixed-use to include residential use, parks, and some water-oriented commercial uses.

The other area that may include some neighborhood commercial uses is the Fourth Street corridor. The improvements along the Fourth Street corridor do not include widening the pavement. Instead, it should promote the continuing small-town feel of Utica. The proposed improvements should make the town more enjoyable and inviting with streetscaping including benches gathering areas, streetlights, and trash receptacles for the citizens of Utica

Attain sustainability by identifying and providing opportunities for actions and endeavors that focus on endeavors that focus on

1. Giving present and future residents the quality of life they pursue
2. Within realistic and attainable financing strategies.

The third action recommended by the vision statement is to ensure sustainability by providing opportunities and endeavors that will focus on the quality of life of the residents. The vision statement indicates stability should be promoted by finding realistic and attainable financing strategies.

This third recommendation of the vision statement requires a little discussion and investigation into the fiscal situation of the town. Utica has never been a wealthy community with a substantial revenue base but has done remarkably well in providing public services. This is in large part having negotiated contracts with other service providers for essential utilities of sewage collection and treatment and provision of water for drinking and fire protection. Providing fire and police protection has been a nagging issue for the town. Providing more or better noncapital and capital services was mentioned in the community surveys and the need was also included in the 2023 comprehensive plan effort.

The town has planned ahead for some capital services with the establishment of two TIF allocation areas in conjunction with the annexation in 2016. TIF funds can be used for capital services such as infrastructure and public buildings but cannot be used for noncurrent capital services such as increased police personnel or other employees.

Complicating Issues

There are two complicating factors to generate revenue to pay for public services. These include the unfunded mandate of having to provide MS4 water quality maintenance and improvements.

1. The US Environmental Protection Agency (EPA) designated Utica as an MS4 water quality community in 2023 and implementing a water quality program will be a necessity in the future to meet guidelines established by EPA. This is an unfunded mandate by the EPA. Other communities in the area have established stormwater fees as utility fees attached to wastewater bills. However, Utica does not have a wastewater department, so this vehicle is unavailable to the town. This is an issue that will need to be addressed in 2025. This mandate is directed at the quality of water and not the quantity of stormwater.
2. Secondly, the substantial growth in residential development in Utica since 2003 is constantly adding residents to the town. The town needs to maintain or improve the level of service to existing Utica citizens and to the new population. Since 2004 town has approved 806 residential dwelling units to be built in Utica. There is no indication such growth will not continue.

Financing Strategies

The comprehensive plan has suggested plans for improving parks and public spaces, maintaining streets and roads and developing commercial areas, and maintaining the historic small-town character of Utica mainly for the residents of Utica but also encouraging logical locations for commercial uses.

There needs to be a plan and budget for addressing the essential capital and noncapital needs and wants of Utica. The plan needs to identify the source and use of funds by the project.

The essential services of wastewater collection and treatment and provision of water are satisfied

through contracts and arrangements with other municipalities or utilities.

1. Tax incremental financing and allocation areas have been established by the town. Revenue only began being distributed to the town in 2024 as the Rivers Edge apartment complex began paying property taxes.
2. Parks are a significant element of the 2025 comprehensive plan. To accomplish any grant funding a Parks and Recreation Master plan covering five years needs to be written and adopted by the Parks Board for approval by the Indiana Department of Natural Resources, Division of Outdoor Recreation. This plan is needed to qualify for land and water conservation funds from DNR and is necessary to establish the need for community development block grant funds. Land and Water Conservation Funds (LWCF) are 50-50 Grant programs.
3. Community Crossing Funds need to be applied annually to improve Utica streets. The town has met the requirements for submitting applications as it has completed and ADA plan and the Paser Pavement Assessment and was approved by Purdue University's LTAP. This is a 25%/75% matching grant program.
4. Other communities in Clark County experienced significant growth are the town of Clarksville and the city of Charlestown. These two communities take advantage of the Department of Local Governments Growth Factor Appeal.

Indiana statutes provide a procedure for increasing tax revenue based on a growth factor. The procedure is detailed in IC 6-1.1-18.5 titled Civil Government Property Tax Controls. This method has been utilized by the town of Clarksville and the city of Charlestown.

The statute details several steps to determine levy growth to be used in determining the taxing unit's maximum permissible tax levy. Portions of the statute include specific legislation for individual communities. The growth factor is based on facts and must be supported by sound fiscal methodologies.

5. Indiana code IC 8-10-5.1 provides that any municipal corporation within the state of Indiana may create a port authority with specific powers and duties and jurisdictional area. Local port authorities can construct, sell, lease, and operate docks, wharves, warehouses, piers, and other port terminal facilities within the jurisdiction. They also make improvements to any canal or channel, River, stream or other watercourse within their boundaries. The port commission can regulate and enforce the regulation of all uses and activities related to the port in the area under its jurisdiction and determine the use of land adjacent to its waters within a reasonable distance from the shorelines. This statute may be important if the town investigates and finds the Marina on Utica Pike to be feasible for reuse or redevelopment.

These and other financing mechanisms should be investigated cooperatively by the Utica Town Council, Utica Redevelopment Commission, and Utica Parks Board.

Sources

1. Farley, Tom, Private Line.com Telephone History Series, West Sacramento, California (undated)
2. Daly, Dana, Telephone Party Lines May Be Gone but They Stuck Around Longer Than You Think, Telephone Party
3. Lines May Be Gone But They Stuck Around Longer Than You Think August 2023
4. Bruhn, John G., The Sociology of Connections, second edition, Springer Science+Media B.V., London and New York, 2011
5. The Ohio River Bridges, Utica Township Lime Kilns, Historic Preservation Plan, Ohio River Bridge, Historic Preservation Plan, Indiana Department of Transportation and Kentucky Transportation Cabinet., #5, 2012
6. [https://savingplaces.org/stories/10-on-tuesdays10 Benefits of Establishing a Local Historic District | National Trust for Historic Preservation](https://savingplaces.org/stories/10-on-tuesdays10-Benefits-of-Establishing-a-Local-Historic-District-National-Trust-for-Historic-Preservation)
7. Louisville Limestone, Indiana Geological and Water Survey
[https://igws.indiana.edu/compendium/comp855w.cfm#section 102](https://igws.indiana.edu/compendium/comp855w.cfm#section_102)
8. Minzner, Amy, Open-Source Solution No. 7, July 2020, Federal Reserve Bank of San Francisco
9. Indiana Department of Homeland Security, the BRIC hazard mitigation Grant program and the US Department of Homeland Security assist and FY 2024 FMA Swift Current NOFO
10. Beard, Lewis, Baird's History of Clark County Indiana, 1909, B. F. Bowen Company, Publishers, Indianapolis Indiana, 1909 reprinted.
11. <https://pstrust.org/trust-initiatives-programs/planning-near-pipelines/planning-ordinances>