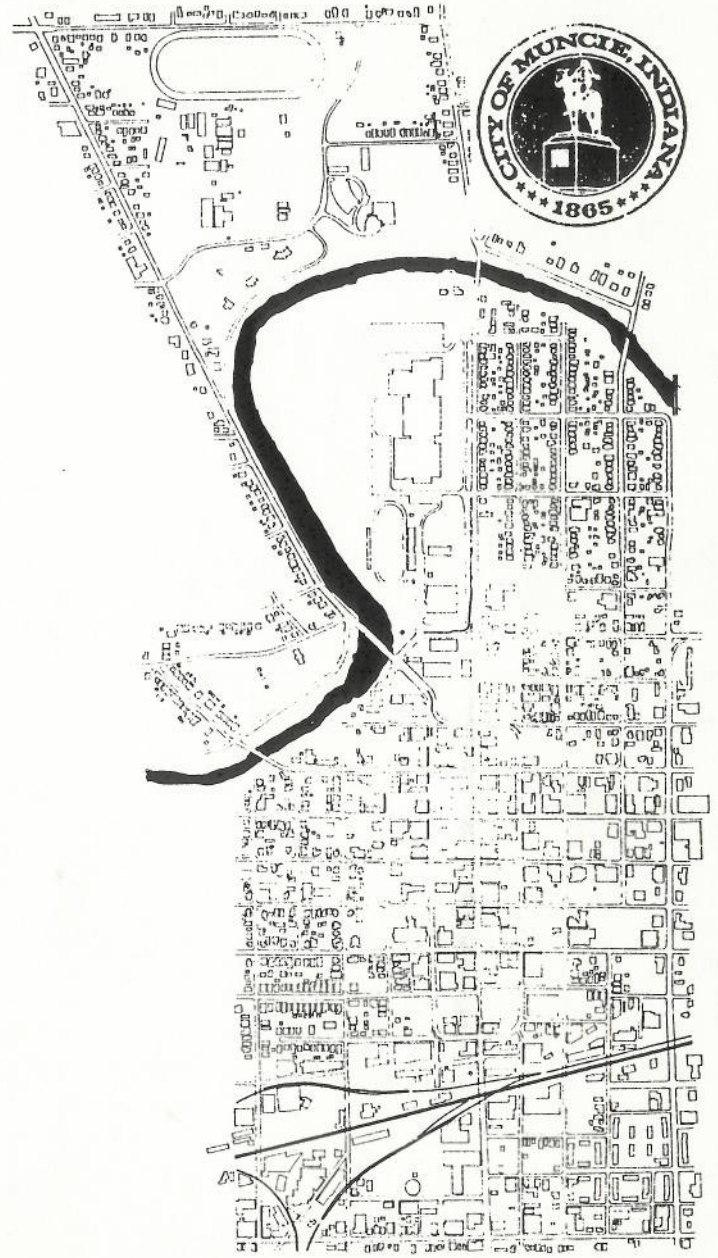


# MUNCIE CENTRAL CITY MASTER PLAN



This Study is sponsored by the City of Muncie and the Muncie-Delaware County Chamber of Commerce.

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## INTRODUCTION

### Why revitalize Muncie's Central City?

Like many large and medium-sized cities, Muncie has witnessed expanding patterns of decentralization over the past half century. The trend has not abated. Plans have been announced to expand the Muncie Mall. Strip commercial continues to proliferate along McGalliard. Suburban office structures are often a part of these strip developments or occur in their own suburban clusters. All of this makes suburban housing estates even more attractive in terms of convenience to shopping and work.

Parallel with these trends, decay and blight in Central City and adjacent neighborhoods have accelerated. Most of the 19th century industries that clustered along the railroad tracks south of the central business district, bringing wealth and employment to Muncie, have long since failed or migrated, leaving in their wake large areas of vacant land and blight. The competition from decentralized suburban commercial, residential, and office developments, and the dramatic growth of Ball State University, have depleted the public's traditional focus on the downtown as the heart and hub of Muncie.

So the question "why revitalize Muncie's Central City" is a very real one and perhaps can best be answered, "because it is the core of Muncie's heritage, and the one neighborhood that truly belongs to everyone." The alternative question "can the downtown fight back?" must also be answered.

The extraordinary dedication of the Central City Task Force, in seeking answers, is perhaps, in its

own way the most important answer of all. For if the recommendations in this report provide useful tools for revitalization, then the most critical ingredient is focused leadership and the willingness of concerned citizens to work selflessly, putting aside individual agendas for a greater community vision, and implementing an orderly interrelationship of particular goals.

Central City Muncie is the traditional heart of the region. At the time of Muncie's greatest prosperity, the skyline of the city was dominated by the county courthouse. On the north-south, east-west grid of streets around the courthouse, clustered the region's best shops, banks, department stores, hotels, residential neighborhoods, passenger railroad station, freight lines, and industries. The city was truly "the center"

Today the city is multi-nuclear and the tide of the recent past is not reversible. However, Center City, as the core of Muncie's new multi-nuclear form, can still play an important role in the city that is different from the other destinations in the metropolitan area.

To establish the inherent opportunities of Central City, as the means of identifying its positive and unique characteristics, it is useful to say what Central City is not, as well as saying what Central City is and can be.

Central City is not a mall. Attempts to make it a mall have failed. It is not a university. It is not an industrial hub. It is not a suburban residential area.

However, Central City is a civic center, housing the seats of city and county government, and the

judiciary. It is a banking center. It is an administrative center for the Utility Companies (i.e. Indiana Bell, Indiana Gas Co., Indiana & Michigan Electric Co. and Indiana American Water Co.). It is a hotel/convention center. It has sequences of historic building facades, and it has historic residential neighborhoods. It is a corporate center. It is a cultural center. and its resources include the White River.

Although the Mayor and Chamber. in selecting the membership of the Central City Task Force, included a broad spectrum of Muncie's citizenship, the Task Force felt strongly that all citizens should have the opportunity in open meetings of expressing their thoughts, concerns, and creative ideas on the question of the future of downtown.

Opening up important questions on community governance and futures is deeply entrenched in local American democracy, dating back to the town meetings of the earliest New England settlements, and it is not a new process for Muncie. Ball State University's Urban Design Studio, conducted a public downtown charrette in 1982, and a subsequent charrette on development concerns along Route 332 was held in 1987. Similarly, this report is not only based on many meetings with the Task Force itself and relevant public agencies, but on public meetings, group meetings, and a number of detailed one-on-one meetings between the consultants and key resource persons in the community. As much as possible, those goals expressed by the citizens are incorporated in the proposals and implementational tools contained herein.

The premise upon which the many recommendations made in this report are based, is that Central City should be regarded as a unique resource, and therefore as a unique place, in the region. In

order to bring this uniqueness into focus in realistic and comprehensible outline of redevelopment strategies, Central City should be viewed as a series of closely integrated "districts", each with its own basic characteristics and sub-set of goals. These are:

1. Cultural District
2. River District
3. Special Redevelopment District I
4. Office/Service District
5. Civic/Government District
6. Historic Commercial District
7. Hospitality District
8. Special Redevelopment District II
9. Residential Districts

Each of these Districts has programs on which public agencies, private investment entities, and citizens can focus. These include the new City Hall, the Government District, the recycling of the Ball Stores building in the Hospitality District, historic buildings, and facades in the Historic Commercial District, and riverfront improvements in the River District.

The Central City Task Force or a similar group of citizen leaders must continue to assist in negotiating implementational mechanisms and to orchestrate these programs as they go into effect. The report shows that there are a number of these programs that can be realized simultaneously. The Task Force or its successor, therefore, must define the interrelationships among various parties charged with carrying out the recommendations, and assist the forward movement of each program and its coordination with the rest.

The road ahead is not easy. But approached as outlined, Muncie's downtown can be revitalized. It

can assume a vigorous life that is different from its past role in the city but nevertheless vital, unique, and not in competition with other subcenters in the metropolitan region. The keys to success are continued leadership and a relentless insistence on quality.

Quality breeds quality. Places to visit, places that remain so memorable in the experience of past visitors that they are topics of conversation regionally and even nationally, are not necessarily somewhere else. Why shouldn't Muncie be such a place?

Why shouldn't the Center City riverfront be a model of the treatment of an urban natural resource and waterway? Why shouldn't its recycling and marketing of Ball Stores reflect the determination of the city's business and banking community not to let a grand old building die? Why shouldn't the interrelation of historic commercial facades to the hotel/convention center provide visitors to Muncie with a memorable experience? Why shouldn't new housing revitalize Center City living and provide for a 24 hours-a-day population base? Lastly, why shouldn't Muncie consider itself extraordinary-not ordinary as the many studies would have us believe?

The answer is of course that it is all achievable. Muncie's Central City has an enviable history as the civic, cultural, and financial heart of the region. Although it has lost its great courthouse, many historic buildings, including Ball Stores, remain that are unique in the region and are not replicable. A major effort to restore these and put them to contemporary usage should be a focus of government, the private sector, the banks, and the University. This can provide Central City with a unique solid base on which to build its continuing

future. New buildings such as the proposed City Hall and adjacent office structures should be designed with sensitivity to the historic character and continuity of this very special place in the city.

As Muncie crosses the threshold from its heritage to the future, this report will serve as a wellspring for new initiatives. The report sets forth a framework of reference that includes the historic context; analysis of physical and economic conditions; development of a strategy for approaching underlying concerns and issues; and finally, detailing a master plan of recommended actions. The recommendations outline both immediate and long term efforts to achieve the goals and objectives set forth during the course of this project.

Recent public and private initiatives and the tremendous efforts of the Central City Task Force have already demonstrated Muncie's determination to move forward. This report is a necessary step along that road.

## EXECUTIVE SUMMARY

### Making a Livable Central City

The elements of a Central City are all present, including historic housing, retail, government, cultural facilities, recreational facilities, parks, the river, and offices. But, they are not yet linked together to create a "Livable Central City."

A theme for Central City could be based on a concept of the Village Street, where storefront facades are restored to their former elegance, creating the "new" historic commercial core of Walnut Street. This district is the Center, the place "where the city makes sense". It is connected to the other Central City districts by a continuous series of parks, open spaces, squares and streetscapes. Around the historic commercial core, the Central City falls clearly into very identifiable zones or districts which allow for concentrated improvement and development efforts in smaller more easily defined areas. The quality of development, both public and private, in each of these districts must be of the highest quality. Access and parking must be convenient. Central City must be the kind of place we would go elsewhere to visit. It must be vibrant. It must be livable!

### The Environment

Because of the need for parking and the extent of the Central City area, approximately 550 acres and 1.6 miles in length north to south, it is difficult to establish a continuous "people" environment. The various elements are far enough away from each other that they become a series of campuses (districts) within the overall Central City area:

i.e., a cultural campus at Minnetrista; a government campus at the Courthouse and Security Center, a conference and hotel campus around the Radisson and Horizon Center. Charles Street and parts of Walnut Street have the potential of becoming small scale "village" shopping streets. All of these elements are presently linked only by car. But, with the parking well landscaped, as "Parking Parks", and the streets and sidewalks landscaped, these various "campus" elements can be connected with a park-like, people oriented environment that encourages pedestrians as much as cars. It can make it fun to walk throughout Central City.

There might also be a mode of transportation that connects all of these elements, that is specific to Central City, and encourages both visitors and residents to leave their cars in one place while "touring" the Central City.

Several parks should be developed and/or improved throughout the Central City that will form the framework to a comfortable pedestrian environment. The river corridor can be the anchor to this system of parks and should provide a unique connection from the Minnetrista Cultural Center to the remainder of the Central City. It would pass through the Government Center with its redeveloped Court House Square; south along historically restored Walnut Street to the "Town Square" proposed at the intersection of Charles and Walnut Streets. Other open spaces and streetscapes occur east and west of this spine, and connect the historic neighborhoods to the commercial core.

This system of streetscapes, open spaces, parks and squares must create an environment where people feel good - a place where "people want to be". Recently completed Fireman's Park at the corner of

Jackson and Madison is an example of how this transformation to a "park like setting" can occur in Muncie's Central City. This should be only the first of many such opportunities.

### Central City Districts

Central City falls clearly into districts relating directly to their general function and character. By looking at Central City on a district by district basis, concentrated development and improvement efforts can be more intimately defined and understood. It more easily identifies the strengths of the Central City, and creates projects that are in the "doable" range so that positive results can be accomplished immediately.

This concept does not preclude the Central City from enhancing its heritage as the center of a rich diversity of uses. This diversity of uses and the interrelations of these uses is important.

The Central City districts are as outlined below:

#### 1. Cultural District

This district is the main focus of the northern most part of Central City, and is anchored by the recently opened Minnetrista Cultural Center. Developed by the Ball Brothers Foundation, the center will be a major tourist destination, and should be regarded as an integral part of the Central City fabric. It should connect to the remainder of Central City by Wheeling Avenue, the river and Walnut Street. A relocated railroad bridge should be used to provide a connection to the Central High School property and to the level along the river. Walnut Street should be developed into a highly landscaped auto and pedestrian access between the Cultural Center and the rest of Central City.

2  
The Delaware County Fairgrounds comprises a large portion of the Cultural District. It is unsightly in its present condition, but should, however, remain at this site, until such time that another, more appropriate Central City use becomes available for development. At that time a more suitable site, that provides for expansion and suitable parking, should be sought for relocation of the fairgrounds.

#### 2. River District

This is the important thread that will help to connect the Cultural District with the other Districts of Central City. It is the single most important amenity feature of Central City Muncie, and should be transformed into the finest park, botanical showcase and festival area possible. It should be developed to compete on a national scale and include an amphitheater, walks, boardwalks, floral displays and water features. High Street Bridge ought to be developed to accommodate pedestrians and to focus on a major sculptural piece centered in a traffic oval at the southeast end of the bridge.

#### 3. Civil/Government District

A new City Hall is proposed for the block between High and Walnut and south of Gilbert, generally an axis with Wheeling Avenue and the High Street Bridge, overlooking a new traffic oval. The location of the City Hall provides a "civic" welcome to those entering the city by way of Wheeling Avenue, and just as importantly combines city and county governmental functions in a proximity that will facilitate the future concept of Unigov.

This public investment in a City Hall must reflect the level of quality that the city expects for all



developments, private and public, within the Central City. It too should strive for excellence on a national level, and because it is a significant public investment, it should be looked at carefully as an opportunity to leverage other public (i.e. State and Federal) funds for adjacent river development projects.

#### 4. Special Redevelopment District I

This area of the Central City is important because of its significant amount of river frontage and its adjacency to the Old West End neighborhood that comprises the western portion of the Central City. This triangular shaped district should be developed for new residential units that take advantage of the views over White River to Tuhey Park. It would also have direct access to proposed boardwalks along the southern bank of the river that connect the High Street bridge and Washington Street bridge. This site provides an opportunity to bring significant new housing to the Central City area that can increase a stable population base, and can help to strengthen reinvestment potentials in the Old West End neighborhood.

#### 5. Office/Service District

Over the past several years many of the investments that have taken place in Central City have occurred in these areas. The majority of it is east and west of the Historic Commercial District. The most recent of these developments is the renovation of the old J.C.Penny building into offices (Charles Court) and the addition of a new office building to house Minnetrista Corp. and the Ball Brothers Foundation.

The newest proposal is for a new office building at the northern most portion of this district that

will house the corporate offices of Indiana and Michigan Electric Co. and a bank headquarters. This development, along with the proposed City Hall, provides opportunity for a consistent statement that is highly visible at one of the main entrances to the downtown. When coupled with the City Hall investment, this may indeed become a major leveraging opportunity for securing state funding for adjacent river development. Continued development, improvements, expansions, and leasing efforts in existing buildings should continue in this office and support district.

With the density of buildings only a scattering of what it once was, it is recommended that the resultant open parking areas be treated as outlined under Traffic and Parking. It is important in these districts to emphasize the streetscape treatments that will encourage pedestrian movement between the residential districts and the historic commercial district.

#### 6. Historic Commercial District

This four block area of Walnut Street should once again become a "special place". It should once again be the most important place to everyone in the City - the place to be! It is the historic commercial district of the region, distinct for its family owned business orientation - personal service. This is what its future should be built on. Its redevelopment should be based on the "Village Street" concept; a concept that embodies its history and is unique from the strip developments and the malls. The Walnut Plaza should be replaced by the village street whose only ornamentation was brick walks, lights, benches and occasional bollards. The street should be designed to carry traffic and provide short term parking for shoppers. The ornamentation and detail found in

the building facades and shop fronts should be restored. The rear facades of the buildings, now exposed to all who would enter downtown, must also be renovated so that they in fact say "welcome" instead of showing a "turned back".

#### 7. Hospitality District

This district consists of the area directly south of the Historic Commercial District and includes Charles Street, Central City's most successful retail street, the recently completed Radisson Hotel, the Horizon Center, and the historic Ball Stores building. This area also presently includes the Muncie Mission. As the Hospitality District develops it will be necessary to relocate the Mission, working with the Director and Board to accomplish a relocation that still effectively accommodates its important role in the community. Muncie now has the facilities to attract thousands of visitors annually, and should look to have many of these visitors return to Muncie on a continuing basis. It is important that this area surrounding the hotel and convention center provide not only a unique urban environment, but the kind of support facilities (i.e. shopping, restaurants, entertainment) that will attract people year after year.

Charles Street should be an extension of the "Village Street" concept "Gas Light" in character, with the open spaces at the intersection of Walnut and Charles Streets becoming the "Town Square".

The Ball Stores <sup>ground demolished</sup> should be recycled and developed with retail and restaurants on the ground floor and offices on the upper floors. The southern portion of the district should become a major "Parking Park" to support the needs of the hotel, convention center and the renovated Ball Stores building.

These parking areas also serve as a staging area for parades and festivals, and a landbank for future development. A portion of the area is reserved for a future parking structure should development demands require it.

#### 8. Special Redevelopment District II

This area of the Central City, just south of the Hospitality District, consists mainly of industrial and manufacturing facilities, railroad yards and blighted residential areas. Its designation as a part of the City's request for an Urban Enterprise Zone should aid in its economic revitalization through business development and enhancement. The Urban Enterprise Zone helps to establish a favorable climate for private sector investment through relief for tax-beset businesses. Incentives also promote individual initiative.

The Goddard <sup>bank</sup> building and the train station should be saved and recycled. The train station moved to the north side of tracks, would make it more easily accessible by pedestrians. Their proximity to the hotel and convention center should make them likely prospects for redevelopment. This development should be unique to this region of the state and viewed as a drawing card for conventioners (i.e. name brand outlet center). Opportunity exists here as well as south across the tracks for the introduction of ethnic businesses (i.e. music) and restaurants, different than what you would find on Walnut Street.

Munsyana Homes should continue to be looked at comprehensively for improvement and rehabilitation opportunities to coordinate with plans already initiated by the Muncie Housing Authority. These opportunities may include the reduction of density in the number of units and improvement in the overall "residential" environment.

## 9. Residential Districts

These areas west and northeast of the downtown, within the Central City boundaries consist mainly of the Old West End, McKinley and Historic Gilbert neighborhoods. Portions of South Central and Industry neighborhoods are part of Central City south of the railroad tracks. Historically these neighborhoods directly abutted the commercial core of Central City, in fact overlapped, with housing occurring over the commercial structures of downtown. This juxtaposition has eroded away with numerous parking lots now surrounding the one-way loop road. It is important that each of these residential districts be "stitched" back into the fabric of the Central City with much stronger sidewalk, streetscape and landscaping programs. Renovation of existing structures and infill of new housing should be encouraged under the historic neighborhood ordinance. Neighborhood edges should be established and adhered to when reviewing planning and zoning requests.

### Traffic & Parking

Muncie's present road pattern appears to favor people going through or around Central City more than those coming to it. It can be difficult for visitors to find shopping, parking, and other destinations in the present one-way road pattern. It can also be frustrating for residents as they circulate downtown seeking a convenient parking spot. Therefore, a design is needed that will accommodate through traffic and still makes Central City a convenient destination place.

Improvements must begin at the very entry points to Central City from all directions. The one-way system of streets must be reviewed using adequate, up-to-date information with regard to moving

traffic efficiently into and out of the Central City. Walnut Plaza should be returned to a village "street" that successfully accommodates both traffic and parking.

Access to the Central City from adjacent neighborhoods and from I-69 should be provided with appropriately landscaped boulevards or streets. Arrival to the Central City from any direction should be uniquely obvious and indicative of the quality and character that one would anticipate throughout the Central City.

Once people have arrived in the Central City they should have no trouble finding a convenient place to park either on the street or in one of the highly landscaped "parking parks".

The present management of parking lots favor day-long parking at the expense of short term retail parking. Where possible, the streets should have parking with a one hour limit to help facilitate the short term visitor. Streets to be considered include Walnut, Mulberry, High, Washington, Main, Jackson, Adams, and Charles.

Additional parking is necessary at the north end of Downtown to serve the county courthouse, the new security center and the proposed city hall. Additional parking will also be necessary to serve the new Radisson Hotel and Horizon Center, with additional capacity to serve development of the renovated Ball Stores Building.

New parking facilities should be developed with extensive landscaping so that their character is interpreted as "Parking Parks". Their setbacks from the street should match that of the building setbacks and perhaps these "build-to" lines should be enhanced with low walls, hedges and overstory trees.

## Expanding the Economic Base

The success of this plan will require the continued coalition (i.e. Central City Task Force) of Corporations, Government, the University, Foundations, Financial Institutions and the public. This coalition must provide long term commitment to funding, support and the leveraging of private and local public investment for state and federal project support. Without such a concerted effort, any plan for Central City will be difficult to effectuate. The aggressive and successful Horizon 91 program of replacing many of the 17,000 jobs that have been lost will also be an important factor leading to the ultimate success of this plan.

### A. Growth Projection

The Muncie area has been losing population over an extended period of time. This is a result of a shrinking manufacturing-based economy that has not been completely recouped by growth in the service sector.

Despite the pessimistic nature of the analysis, there are elements within Muncie that remain strengths. These include strong manufacturing entities, regional based financial institutions, Ball State University, a regional health care center in Ball Memorial Hospital, the presence of major foundations, Ball Corporation's headquarters, hotel and convention center and a committed citizenry. These factors have provided a certain level of stability.

The Central City retail market is limited in scale and caters to smaller space users. A local phenomena is the successful proliferation of quality jewelry stores. Indications are that

people will shop downtown for specific items, if they represent the best source of quality merchandise.

Retail and office space demand reflect Muncie's lack of growth. In general, Muncie is not underserved by retail space but possibly by quality. Many of the older centers are neither attractive nor highly competitive. Vacant space is approximately 18% of the total downtown space. Office space demand has averaged approximately 35,000 - 40,000 square feet annually since 1980. With Muncie's limited population and household growth, increased demand for retail space will occur only by increasing the market area and/or repairing obsolete facilities. Office space demand will occur primarily on a relocation basis or as replacement of obsolete space. Redevelopment of the Central City will occur as a result of a strong effort by both the public and private sectors that will capitalize on relocation and replacement, but also offers opportunities for new space.

### B. Opportunities

The first-phase of redevelopment for the Central City has two components: renovation of the Ball Stores Building on the south end of the Historic Commercial District and development of the City Hall building adjacent to the proposed Indiana Michigan Office Building near the River Corridor and High Street Bridge.

The Ball Stores location and its architectural significance could make it a symbol for the future viability of the Central City. It has been viewed in this plan not only as a physical symbol of a revitalization effort, but as an opportunity to establish a long-term program to fund other components of the Master Plan on a continuing

basis. One method would be through a tax increment financing (TIF) district approach. If growth can be stimulated, opportunities may exist to improve Central City's economic position. Starting with a low base will maximize the TIF opportunities that can be generated over time.

With the limited projected space demands in Central City, development of the Ball Store Building will require an extensive marketing effort by both the private and public sectors. The demand must be "created". It is important, however, to make this effort since the Ball Stores development could help supply an initial pool of financial resources, through TIF, that can be used to assist in other Central City area redevelopment programs.

To the north, development of the existing Indiana and Michigan Electric Co. property for a new City Hall and Headquarters Office building provides significant public and private investment that will help to signify potential opportunities for investment by others in the Central City. The city has committed to the building of a new City Hall on this site. It is a major public investment that can set the stage for the quality of development expected in other redevelopment efforts in Central City. This, in coordination with the private investment, should be leveraged to the fullest extent in efforts to generate state funding for major amenity developments within the River District.

With these anchor developments on either end, the Walnut Street retail corridor begins to come into focus as the Historic Commercial District. The existing buildings offer a chance to recreate a unified historic character - the "Village Street" which could give it a unique identity and sense of place. Some of this may be accomplished through

use of residue funds from the TIF program to purchase and re-sell properties to investors. This district also lies within the boundaries established for Muncie's Urban Enterprise Zone.

The community has shown support for downtown establishments providing certain "quality" goods not available elsewhere in the area. What should be attempted here, is an expansion, not in amount of goods, but in the variety and quality offered in a unique historical context. Care must be taken, however, not to create too narrow a market. Muncie is not large enough to support extremes in specialization or price.

### C. Implementation

Once funding is in place the Redevelopment Commission should begin to purchase vacant properties. Only vacant properties should be purchased, as displacement could be counter-productive. The projects should start at a small scale and be sound buildings. A revolving loan program should be established to assist in renovation. Estimated time frames should also be established to define how long an investor must own and maintain the property and how it may be transferred. As the program expands it could also include residential properties.

Additional funding sources include: Enterprise Zones, Urban Development Action Grants (UDAG's), Indiana Industrial Development Program, Economic Development Authority Programs, Historic Preservation Programs and direct legislative grants through the Indiana Department of Natural Resources.

Ten projects have emerged, with a consensus from the Urban Design Team and the Central City Task

Force, as the beginnings for revitalization of Muncie's Central City. These initial projects must be accomplishable and demonstrate a significant change. They must be of a scale that assures completion, and they must be developed to a level of quality that leaves no doubt that improvements are taking place.

The projects must be able to stand on their own as well as "fit" into the overall plan by being mutually supportive of each other. They must also be viewed with regard to opportunities for leveraging funds (state, federal, foundations) that will help to create the amenity infrastructure within which other projects may be encouraged. The projects are as follows:

- Development of the Ball Stores building into uses compatible with the Hospitality District.
- Design and construction of the New City Hall.
- Development of the Indiana & Michigan Electric Company office building at Wysor and High Streets.
- Development of the White River Corridor in the Central City area.
- Renovation and development of the North Walnut Street corridor along the Central High School frontage and including McKinley School building and the Armory.
- Development of Walnut Plaza into the "Village Street".
- Support for the Minnetrista Cultural Center development and its connections to the remainder of the Central City.

- Identify and initiate residential development within the Central City.
- In cooperation with County Government, provide adequate parking for the County Building and the new Justice Center.
- Develop initial stages of the proposed park and streetscape infrastructure to improve overall attractiveness of the Central City.

There are opportunities for various levels of public and private involvement in each of these projects. The success of implementing the Central City Master Plan will require the cooperation and coordination of both.

## HISTORICAL NOTES

Muncie was laid out on a N-S E-W grid on the south side of the White River in 1827. Set in gently undulating countryside, the town began as a small center serving Delaware County, a rich agricultural region with large farms, rich soil, streams and woodlands. For this hinterland, Muncie provided a commercial center, and a seat for the county's government and courts.

The city's dramatic growth did not begin until the discovery of natural gas which in turn catalyzed a manufacturing boom in the late 19th century. Among the industries that flourished were glass, steel, brass and iron companies, family-owned and driven by individual initiative, courage and intelligence. Among them were Ball Brothers, Muncie Glass, Muncie Nail and Iron Works, Ontario, Hemingray Glass, Indiana Brass, White River Steel, Indiana Iron, C. H. Over, Maring Hart, R. E. Hill, Midland Steel, Tappan Shoe, Common Sense Engineering, John McVoy, and many others. By 1895 over 5,700 jobs were generated by these industries.

### A. Roads and Railroads

Before the age of the automobile, roads radiated from Muncie to serve the farms and villages of Delaware County. But while natural gas was critical to the growth of Muncie's industries, rail services in the late 19th century and early decades of the 20th century were much more vital. These railroads came into and through Muncie, forming a centrifugal pattern centering on Downtown. (Fig. 1)

Although Muncie's industries have declined in recent years, railroads still converge and pass through the Central City on their way north and south, east and west. The large-scale railroad

companies today are Conrail, C&O, and N&W. While they no longer serve Muncie's industries as major destination points, they maintain their rights-of-way for through-freight trains, so that Muncie is today a crossroads for freight flowing through, to and from all parts of the Midwest and the nation. (Fig. 2) Passenger trains no longer pass through the city except for an occasional historic excursion train.. Indeed, the old passenger railroad station at the southern end of Walnut Street still exists but is no longer used.

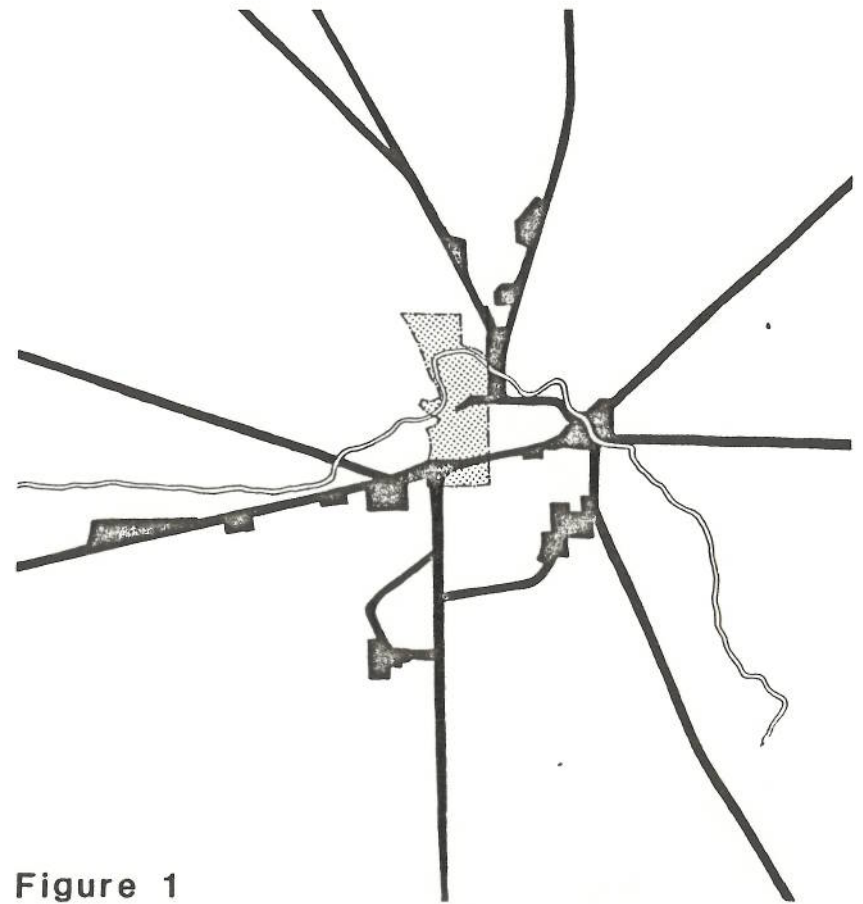


Figure 1

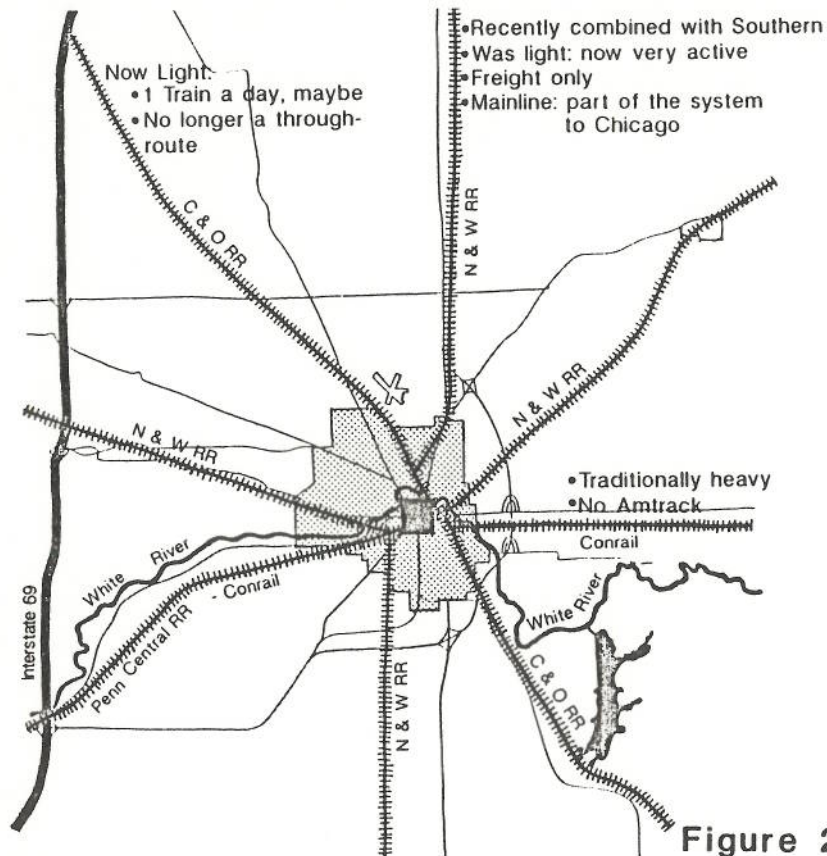


Figure 2

The pattern of roads in the late 19th and early 20th centuries was similar to the railroads, but for a different reason. While the railroads served the national freight needs of industry before the growth of long distance trucking, and passenger trains served the national and regional needs of Muncie's travelers, the roads linked local towns and villages to the Central City, serving the commercial needs of the rural and farming communities. Roads such as Bethel Pike, Wheeling Pike, Indiana #32, Indiana #67 and Indiana #3 radiated from the Central City to all points of the local rural compass. (Fig. 3)

## B. Central City's Heyday

Central City enjoyed prosperity through the first half of this century. The city's industries were successful; the city's labor force enjoyed a high percentage of employment; and downtown merchants had a lock on the local rural market. But two factors have challenged Central City in the postwar years, bringing it almost to its knees.

The first was traffic. The second was the decentralization of shops and offices to the Muncie Mall, to office parks, and to the commercial strips.

However, in the last part of the 19th century and the first decades of the 20th century, the success of Muncie's Central City lay in the metropolitan and rural market, perceiving it as its regional center, and using the radial network of roads to converge on it. Once there, the regional shopper found a vibrant city center.

Coming into Muncie's Central City the regional shopper saw a skyline dominated by the domed tower of the Delaware County Courthouse, a magnificent biaxial civic building in the Renaissance/French Empire tradition.

Walnut Street was lined with commercial structures. These had ornate late 19th century facades adorned with balconies, brackets, eaves, terra cotta lintels, fluted columns and pilasters, and elaborate marquees: four blocks of architectural theater.

A tramway filled with townsfolk and shoppers ran on steel rails up the center of the street. There were banks, druggists, haberdashers and hatters, shoe shops and jewelers, bookstores and hardware,



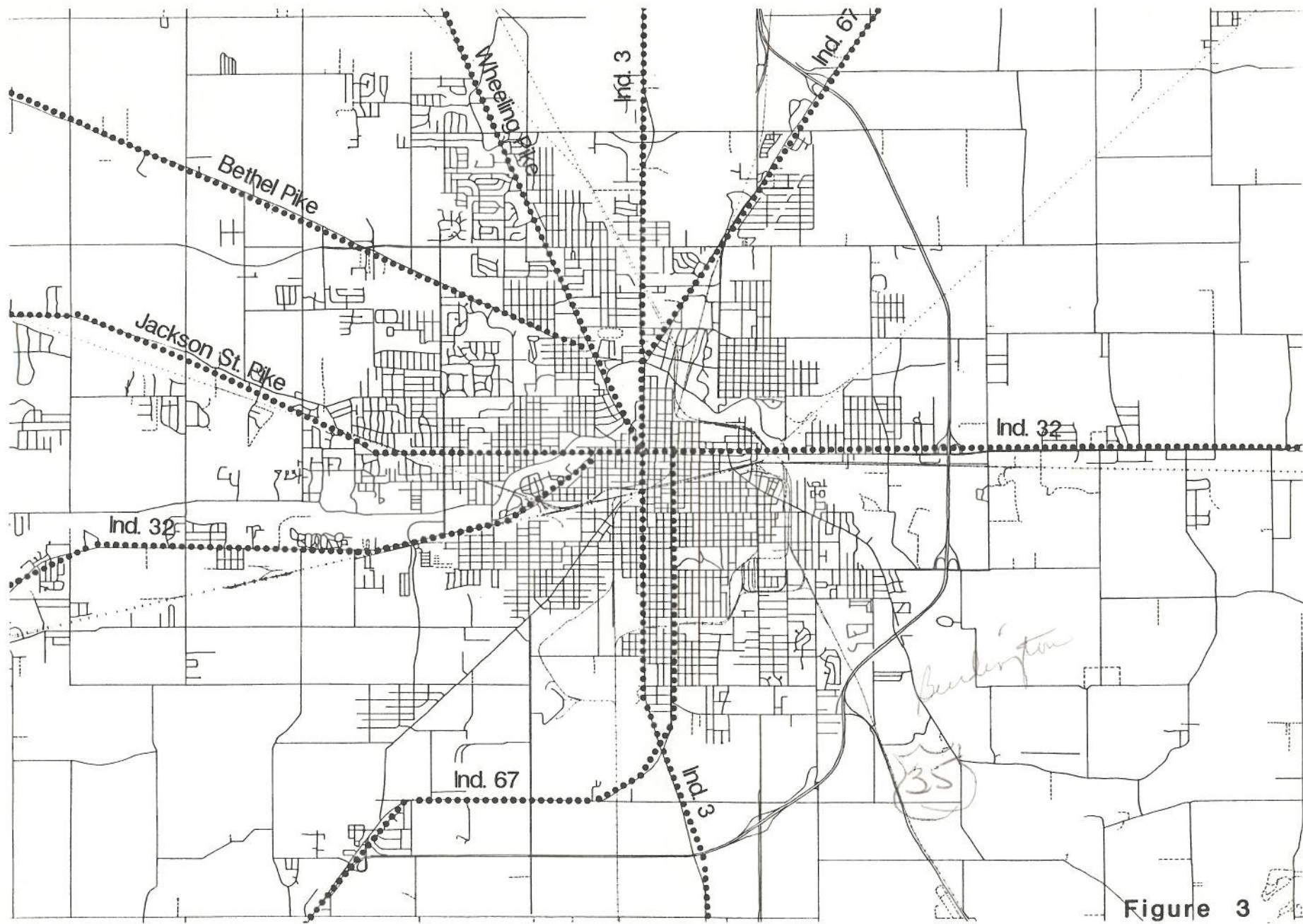


Figure 3

restaurants and clothiers, a theater and a department store -- all individually owned and operated businesses, for this was before the advent of national chains.

Adjacent to the Central City commercial district were residential streets. Indeed, because of the continuous grid, one can say that the residential streets became the Central City commercial district without break. In a sense residential usage perforated the commercial district simply because so many shopkeepers lived with their families over their stores. And the proximity of residential neighborhoods, with their tree-lined streets, churches and schools, was extremely important for the depth and stability of the commercial district, as well as for the sense of the city's wholeness.

And then there was the White River. To outsiders, it was perhaps odd that the Central City did not make more use of this great asset. But in a curious way it did. Immediately north of the Central City an inner city golf course made an appealing parklike transition from the commercial district to the river, a well kept landscaped parkland that everyone could enjoy.

Why did this have to change? And why did change result in this wholeness becoming unglued?

### C. Central City's Isolation

A series of change agents has led to the decline and isolation of Muncie's Central City. That several of these are in general the change agents that have since World War II adversely affected Central Cities of innumerable other communities across the nation is no consolation. No plan to reinstate Muncie's Central City into a meaningful

and prosperous role in the metropolitan region can move forward without some grasp of why it is in its present condition.

The most obvious of these change agents are:

- Industrial decline
- Construction of the Interstate, the By-Pass and McGalliard Road Extension
- Construction of Central High School
- Growth of Ball State University
- Construction of Muncie Mall
- The Victor Gruen and Barton Ashman plans for downtown.

This report is not intended to be an exhaustive analysis of this list: instead brief notes follow:

#### 1. Industrial Decline

Muncie has experienced a boom-bust economy throughout the past century. Soon after natural gas was discovered in 1886 near Eaton, and was piped to Muncie, the city attracted glass, rubber, metal, engineering and other industries.

The gas supply ran out early in the 20th century and Muncie suffered an industrial decline. Several industries shut down; others migrated. But World War I provided a new impetus for industrial growth. The automobile industry among others moved in and grew. Glass was still dominant.

After World War II, Muncie's industrial base declined dramatically. Most of the old industries

have either shut down or migrated to the south where non-union labor is cheaper and state tax incentives are higher.

As a result, many of Muncie's older industrial buildings have either been demolished or are empty. Some have been recycled for less productive use, and blue collar unemployment, particularly among minority youth, increased.

## 2. Construction of the Interstate, the By-Pass and McGalliard Road Extension

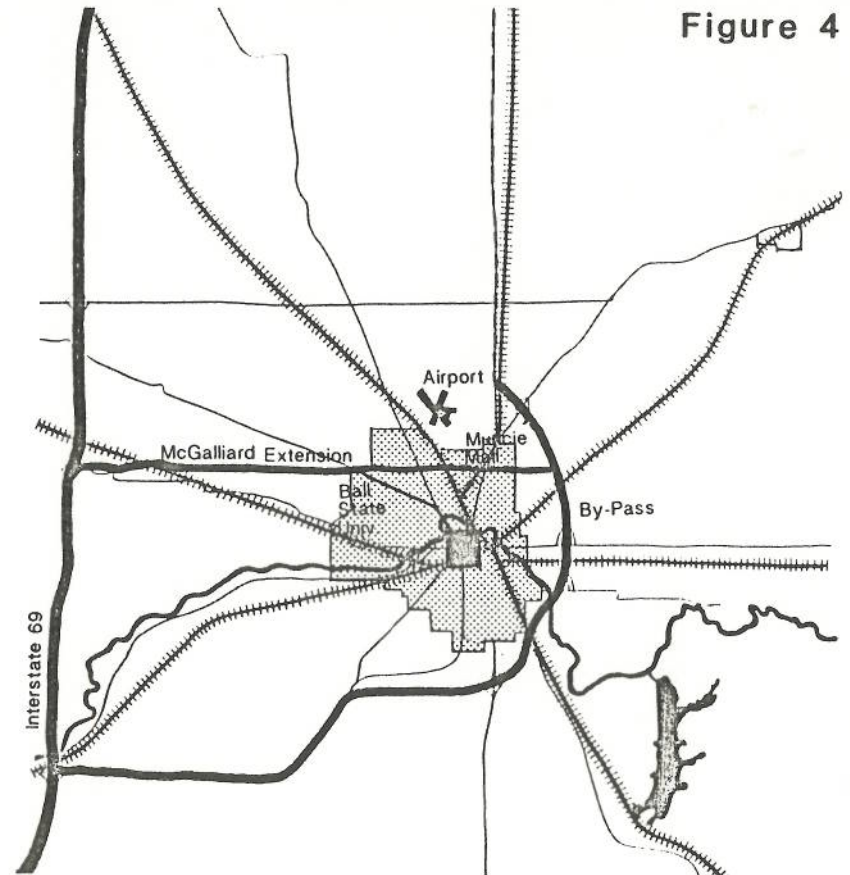
Interstate 69 was constructed in the 1960's. Its nearest point to Muncie is eight miles away. Muncie therefore has very little opportunity for direct benefit from the Interstate. Benefits will be enhanced in the near future with the completion of the four-laning of highway S.R. 332. S.R. 67 is also proposed for widening.

A decision was also reached to upgrade existing routes and construct a By-pass so that downtown Muncie could be circumnavigated by travelers going east from Interstate 69. (Fig 4) Its purpose was to separate and siphon off through-traffic from traffic destined for downtown.

Ind. 67 and McGalliard Road extended as S.R. 332 connect the By-Pass and the Interstate. McGalliard Road because of this link and because of the tremendous residential growth that has occurred in the northwest quadrant of Muncie has become a strip commercial corridor, acting as a magnet for decentralizing Central City establishments and for new enterprises which might otherwise have located in Central City.

With the construction of the By-Pass and the McGalliard Road Extension, the traditional radial

Figure 4



pattern of traffic routes into the Central City was dramatically disrupted. A basic weakness in the historic location of Central City now became apparent.

Meanwhile, the corridors of the railroad rights-of-way cut the Central City off from the residential areas to the west and south. This did not matter so much when the Central City was the focus of the radial road system. But these corridors are perceived as a strong barrier today, reinforcing the isolation of Muncie's Central City.

*from what?*

### 3. Construction of the High School

The White River was not incorporated in the original downtown. Instead the peninsular like tongue of land immediately north of downtown was a park and golf course, bounded by residential neighborhoods across Walnut Street to the east, and across the River on the west. In 1973 this site became the location of the new Central High School with its recreation fields backing up to the River. This development effectively limited access to a large portion of the river from the Central City.

### 4. The Growth of Ball State University

The dramatic post-war growth of Ball State University into one of the nation's major institutions of higher learning, with a student body maintained at 18,000, has resulted in the university area becoming a focus of tremendous residential growth and the subsequent office, commercial and retail developments that follow. Situated two miles northwest of the Central City on the other side of the White River, the campus and surrounding developments have become, in effect, an additional satellite to the Central City.

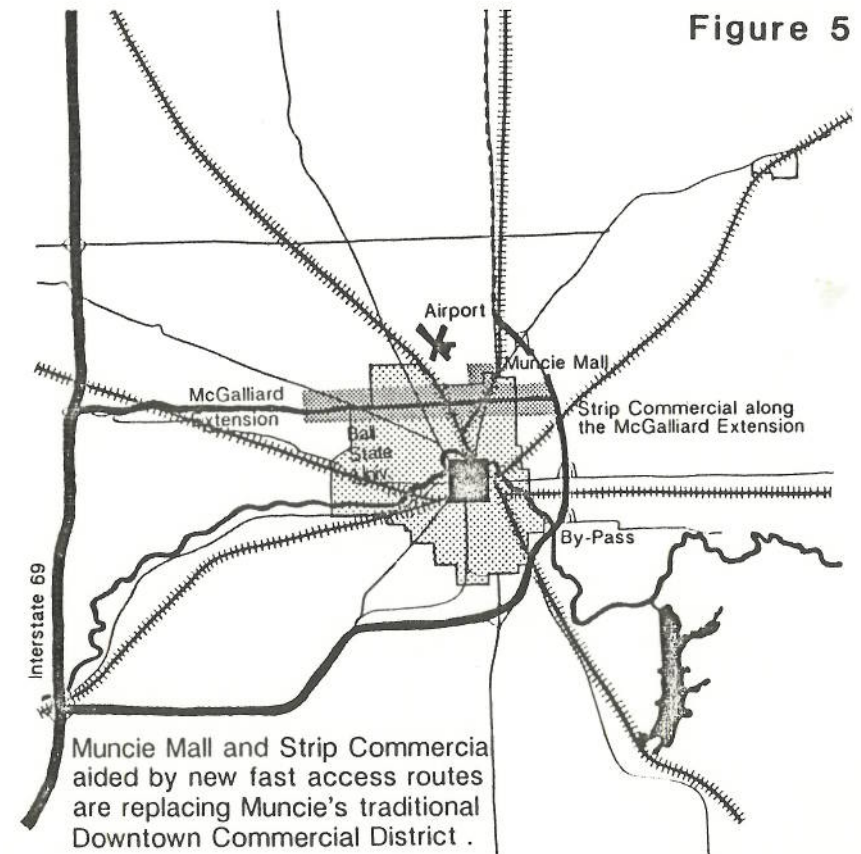
Most of the needs of the student body, administration and faculty are catered for in the developments around the University, limiting the need for this market segment of people to visit the Central City businesses.

### 5. The Muncie Mall

Similarly, the regional Muncie Mall, developed by Melvin Simon and Associates of Indianapolis, is also a satellite of the Central City. Situated north of McGalliard Road and to the east, not far from the Muncie Airport, the Mall currently has

490,000 sq. ft. of enclosed shopping. The Mall has likewise generated numerous strip commercial, auto developers, offices, and retail developments that now extend the length of McGalliard Road. (Fig. 5)

Recently Melvin Simon & Associates announced that the Mall will be significantly expanded with an additional 125,000 sq.ft. The Mall has already attracted the decentralization of many businesses from The Central City; the projected extension of the Mall, and an adjacent 205,000 sq.ft. Community Shopping Center, may well attract the relocation of yet more.



6. The Victor Gruen/Barton Ashman Plans for Downtown

On 15 March 1968 Victor Gruen Associates issued its "Concept for Development of Muncie's Central City."

The mood was upbeat. There was no Muncie Mall in 1968. The goal of the plan was to recreate downtown Muncie as a regional shopping center based on two models, the pedestrian core of downtown Fresno, California, which was at that time a new role model of downtown revitalization, and Southland, north of Detroit, which was one of the first suburban regional shopping centers in the nation.

The plan called for an inner ring road. High and Mulberry, Seymour and a new road north of Gilbert, formed the one-way loop. Walnut Street would be a landscaped pedestrian mall. Within the loop, Charles and Adams Streets would also be pedestrianized.

The Ball Stores and Penney's would be the commercial anchors for the mall, and historic shop fronts on each side of Walnut would be carefully restored. This revitalization would be served by three major parking structures. Long term surface lots would be provided in adjacent areas, served by a loop bus. To the south, Walnut Street's at grade railroad crossing would be replaced by a bridge and ramps. The riverfront adjacent to the Wheeling Bridge would be public parkland.

Portions of the Gruen plan were carried out. The one-way loop was built and Walnut Street became a landscaped mall.

Other things did not happen. Ball Stores and Penney's did not become commercial anchors as both,

in due course, went to the Muncie Mall. The multi-level parking structures were not built. Instead, several sequences of historic buildings were demolished to make way for less expensive surface parking lots that severed the residential neighborhoods from Walnut Street.

These properties were individually owned, and there was no mechanism to recycle them comprehensively other than through public acquisition. The market for refurbished old buildings 20 years ago was uncertain. It was easier to demolish them, and treat the cleared properties as a land bank for future development. Muncie was not unique in using urban renewal funds in this way.

We have to recognize that in 1968 appreciation of the historic heritage of this nation's 19th century main street architecture was not as widespread as it is today. Other than accommodating the retention of the older buildings on Walnut Street, the Gruen plan did not emphasize their unique capital value to the city as a heritage that, once gone, could not be replaced.

Perhaps the most significant historic structure to be demolished was the great Delaware County Courthouse, so long a dominant feature of the Central City skyline. It was torn down in 1968, to be replaced by a low modern county building. At the time of the Gruen study a new City Hall was envisioned. It was to be built adjacent to the new county building, to form a city-county civic complex perhaps presaging an eventual "unigov."

Also not built were the bridge and ramps across the railroad lines at the southern end of Walnut Street. The railroad line is still a major barrier between the Historic Commercial core and the neighborhoods to the south.

To speculate on whether the Gruen plan would have been successful had it been completely carried out is not helpful at this stage. The downtown did not become a regional Shopping Center. Instead the Muncie Mall was built, and is now likely to be enlarged. Walnut Street was pedestrianized and landscaped; but to enter it from the surface parking lots the pedestrian must pass through the uninviting ragged backs of the old buildings that face Walnut Street.

On Walnut Street itself, little comprehensive historic facade treatment has been done. The historic sequences have continued over the years to deteriorate, and spot demolition of old buildings continues, maintaining the erosion of Muncie's heritage.

All in all, 20 years since the Gruen plan has seen the continuation of Central City's diminishment and isolation. The situation must be remedied. Central City will not be a traditional regional shopping center. It can, however, be an exciting place again, not in competition with the regional mall, but a unique place, with a sense of heritage that reestablishes it as the heart of the community. That's its history - That's its future!

## DOWNTOWN TODAY

Much has happened in the Muncie community in the 20 years since the Gruen plan. Without doubt the expansion of the University and the development of the Muncie Mall/McGalliard Strip, have siphoned away potential growth that might otherwise have reinforced the traditional Central City. They have acted as magnets for decentralization of commercial and office development and they have encouraged suburban residential developments to flourish. This decentralization has led to increased blight throughout the Central City district.

On the other hand, these satellite centers are important to Muncie in maintaining and enhancing the quality of life and the attraction of the city. No one can deny the importance of having a major university as a part of the city, particularly one that is in the process of establishing itself as a national force. It represents a series of human and institutional resources on which the Central City has scarcely begun to draw.

Similarly, no one can deny the importance of having quality shopping opportunities in the city. Although it is unfortunate that some of the shops are not in the Central City, and that the Central City has lost its precedence as the region's commercial center, the city as a whole nevertheless is the beneficiary of the Mall's existence.

### A. Physical Characteristics

As indicated previously, the one-way loop and the parking areas adjacent to it resulted in the demolition of historic structures and also in a blighting influence on adjacent residential neighborhoods. While these are harmful results, there have also been some positive developments.

New construction or renovation has occurred in the area around the one-way loop. These include the YWCA, the Charles Court, the Ball Corporation headquarters, the Minnetrista Corporation Headquarters, the Ontario Corporation headquarters, the Muncie Newspapers, Indiana Gas Co., and Merchants National Bank. Through these developments and others, Muncie's downtown is fulfilling a role denied to shopping centers. It is becoming a headquarters, banking and service center of enviable strength. And with this change come human resources in the form of civic leadership and financial intelligence that Muncie can and must capitalize upon.

The new Minnetrista Cultural Center across the White River immediately north of Central High School (Fig. 6) will also have an important impact

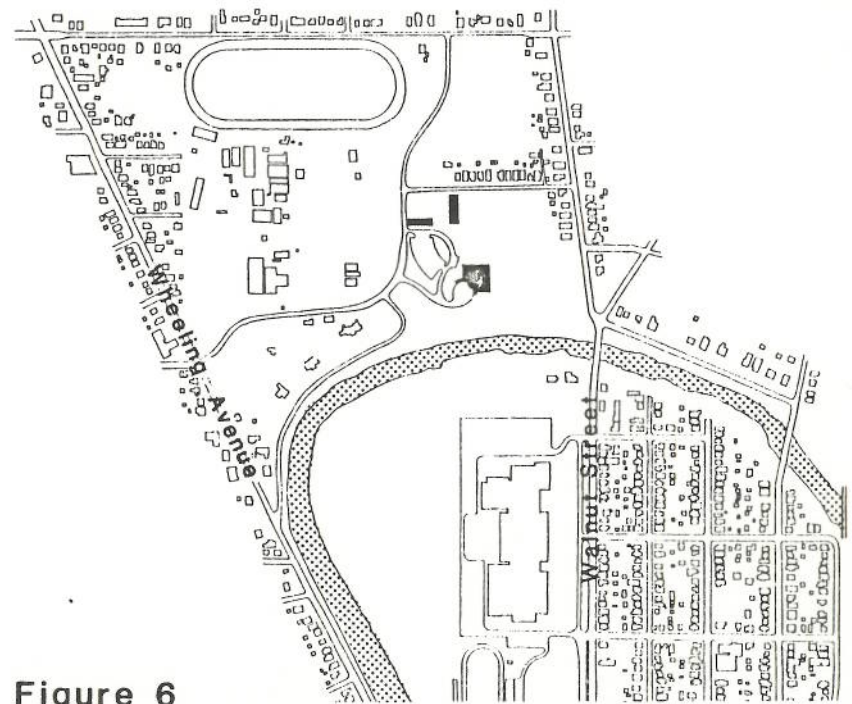
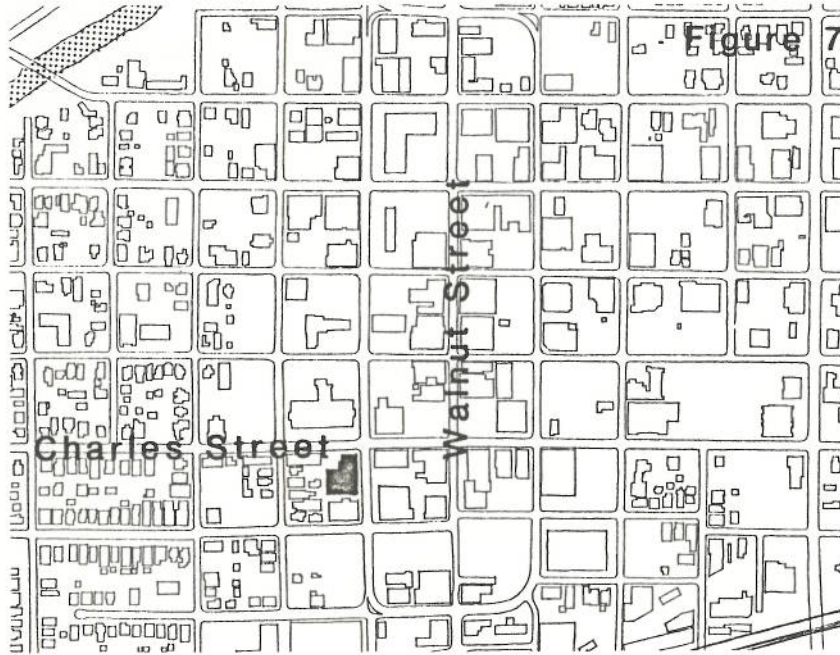


Figure 6

on the Central City. Like the other two satellites, the presence of a new cultural center as a part of the area designated as the Central City is an advantage: apart from attracting tourism, it provides an opportunity to bring the university geographically closer to the Central City.



Another facility of great importance to the interests of Central City is the new Horizon Convention Center which is located in the recently renovated Muncie Post Office building on the corner of High and Charles Streets, directly south of the Ball Corporation headquarters. This building is felicitously opposite to the Radisson Hotel, itself a recent renovation of the old Roberts Hotel. These two buildings combined to form a convention and hospitality zone in the downtown, and, like the others, become resources to be capitalized upon. (Fig. 7)

Directly adjacent to the hospitality zone of the Radisson Hotel and the Horizon Center is Charles Street. This two block section of the street is now commercially stronger than Walnut Street, and houses several of the Central City's higher quality stores. The corner of Charles and Walnut Street is indeed downtown's 100% corner. (Fig. 8)

The now empty Ball Stores building is a part of this 100% corner. The retention of the building itself must be regarded as important to the future of Walnut Street. (Fig. 9) Every effort should be made to recycle this building which acts as an architectural anchor at one end of the Walnut Street sequence of shops. It is also important, from the point of view of architectural massing for the Charles Street sequence.

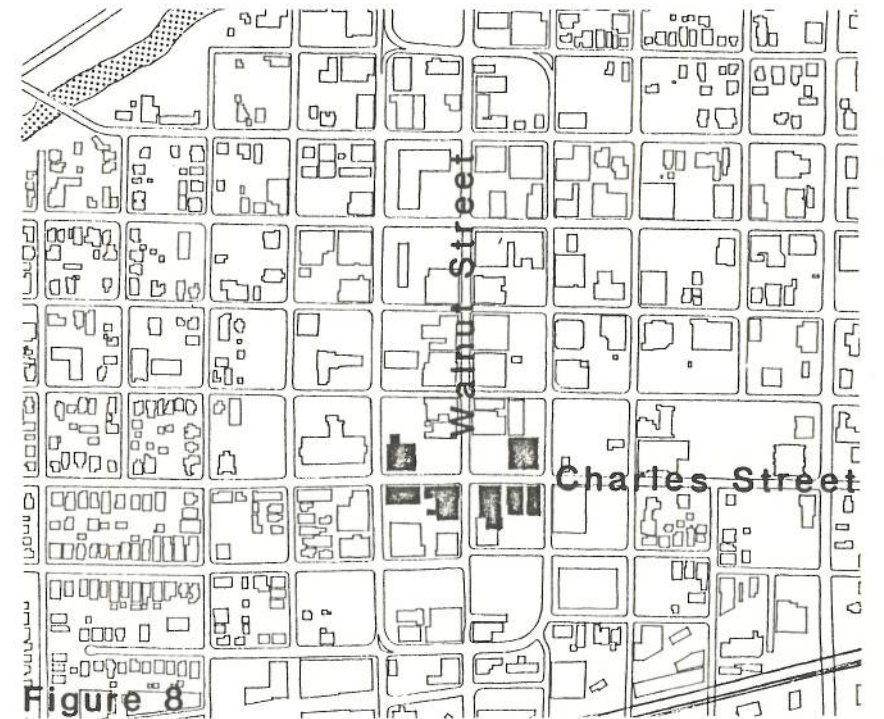




Figure 9



Though several of the 19th century commercial fronts on Walnut Street are decaying, they are not beyond redemption. The four block area of Walnut Street between Main and Howard Streets represents a resource for historic renovation that would be unique in the Muncie metropolitan area. (Fig. 10)

The landscaping of Walnut Street was designed as part of the pedestrian mall. Now that traffic is permitted on Walnut Street the landscaping has been compromised to a point where it is inappropriate as a traffic street. It should be understood that the theory of the 19th century commercial street was that the facades were the backdrop to the human theatre on the sidewalks and in the street. The facades themselves therefore descend with bank upon bank of ornament to street level: eaves and brackets, lintels and sills, cornices and awnings,

pilasters, graphics, hanging signs and shop windows. Once the buildings reach the ground, people, in all their color and movement, take over. No 19th century streets were landscaped with trees. Their landscaping of gas lamps, benches, signs, and other elements was extraordinarily ornate and detailed.

Presently it is the ground plane of Walnut Street that is ornamented and landscaped. Trees, flowering shrubs, flowers, pavers of different kinds, lamps, seats, and timber canopies proliferate, while the facades are encouraged to be bland.

The question now is whether the wholeness of downtown, so much torn apart in the post-War decades, can be put together again over the next decade. We think it can.



Figure 10

## B. Economic Analysis: Summary

Decisions regarding the future of Central City can only meaningfully be made in terms of Muncie's economic future as a whole, and the future of Central City in particular. In a slow-growth economy, the following is a brief summary of the present economic situation.

- Muncie has been losing population for an extended period of time.
- Recent changes have been somewhat toward a service oriented economy.
- The retail market is predominantly outside the Central City.
- Total vacancy for space in the Central City is over 18%.
- Demand for office space has been limited in the Central City. Muncie has averaged (city wide) approximately 35,000 to 40,000 sq.ft. annually since 1980.

Of importance to Muncie and the Muncie area is that the strength of the historic manufacturing sector has not yet been replaced by a similarly strong service sector. As a result, strengths remain both in the manufacturing and in the emerging service sectors, and these strengths have led to a certain level of stability.

There are other elements within the fabric of the Muncie environment that have helped maintain that level of stability and prevented, and should continue to prevent, further economic decline. These elements have been described in other sections of this study and include several important components:

- A continued presence of several strong manufacturing entities that have successfully adapted to changes in local, regional, and national conditions. As a result of an ability to change, these few industries remain healthy and economically successful. Their continued presence and participation in the community provides a successful economic base on which to build future potential growth.
- The Central City remains a financial center for the region, with numerous headquarter buildings for major financial institutions that have a continued stake in the future of Muncie. Along with the remaining economic base of successful, although limited manufacturing concerns, this financial base provides an important resource for change.
- Ball Memorial Hospital is a Regional Health Care Center that provides substantial growth opportunities in the health care industry. Although located outside the Central City its impact is felt throughout the community.
- The city is also a center for education in the region and beyond. Ball State University, with 18,000 students, is a substantial educational facility with a national reputation in several programs that serves to enhance the City. Other local educational institutions and programs support that image. This resource is a major contributor to opportunities for stability and growth.
- The presence of the Ball Brothers Foundation, and the many contributions it has made to the community, provide a resource rarely available to a city. The recent completion of its new foundation headquarters building in the Central City continues to emphasize a commitment to the

area that is important to future revitalization activities. The recently opened Minnetrista Cultural Center is a prime indication of the Foundation's commitment to the city and is certain to be a major contributor to the residual strength of the city.

- The Radisson Hotel and Horizon Convention Center complex is one of the most important recent additions to the Central City. The Radisson Hotel, which opened at the end of 1987, was recently saved from bankruptcy by a coalition of local business and financial interests, a sure sign of commitment to the Central City. It is a quality facility with 54 rooms originally finished and an additional 80 just completed in a new wing. Its future success is, to a large degree, dependent on the Horizon Convention Center -- a 34,200 square foot facility across High Street, which opened this past April. The largest single space in the Convention Center is the 7,788 square foot Exhibit Hall. Like the hotel, it is a quality facility for a city the size of Muncie, and the full market potential is only just beginning to emerge.
- Leadership is another important element in the Community. The present resolve of the City, the Chamber, and other community leaders is indicated by the Horizon 91 program, that on a per capita basis, is one of the best funded economic development efforts in the country.

The retail market analysis indicated that the existing space is predominantly located outside of the Central City core, especially along the McGalliard Road corridor. The largest existing center is the 490,000 square foot Muncie Mall. Built in 1970, the mall is scheduled for a major expansion beginning in 1988. Additional space will

total approximately 125,000 square feet, including a 65,000 square foot department store. The mall serves a broad market area that penetrates well into and beyond Delaware County, yet overall sales levels are in the moderate to low range. In fact, the nearly 1.4 million square feet of retail space surveyed as part of this study reflects a nearly saturated retail market. The expansion of the Mall is geared to broaden the existing market area and to compete more favorably with retail centers in the region. In addition to the expansion, the existing mall will be renovated beginning in 1989. Overall completion is expected in 1990.

The Central City retail market is limited in scale and caters to smaller space users. The local phenomenon, however, is the successful proliferation of quality jewelry stores in the central area. No fewer than eight such stores remain, and they are generally doing very well. Indications are that people will shop in Central City for specific items, especially if these outlets represent the best source of quality merchandise.

This study surveyed approximately 1.4 million square feet of retail space in nine retail centers excluding the Central City. Separate interviews and surveys were conducted for the Central City space. The information gathered indicates a reasonably saturated market for shoppers goods (apparel, furniture, and other household and personal goods) at the nine suburban centers, with an average sales to primary market area households of approximately \$60.00 per square foot.

Because of the broad market which these retailers serve, the average overall primary plus secondary sales levels are between \$100 and \$110 per square foot. This level is considered only adequate. The

local household population is not under-served by retail space but possibly by quality. Many of the older centers are neither attractive nor highly competitive.

As evident from this summary, population and employment are not growing. Retailing activities reflect this lack of growth, as does the overall vacancy rates in commercial space in the Central City. In the Central City area, space surveyed totals nearly 2.2 million square feet, with approximately 750,000 square feet devoted to office use and 186,000 square feet to retail use, some of which is considered only marginal. Total vacant space in this area is nearly 395,000 square feet or 18.2% of total space -- some of which will likely remain vacant because it is second-floor space or it is located in marginal buildings.

Approximately 70% of the office space has been constructed since 1960. Of that total, nearly 240,000 square feet is in two buildings -- the Ball Corporation Headquarters and the recently completed Ball Brothers Foundation Headquarters. Based on the modest employment growth characteristics, demand for private sector office space in the City of Muncie overall has averaged approximately 35,000 to 40,000 square feet annually since 1980. From various perspectives, therefore, it is apparent that office space demand has been limited in the recent past. Economic conditions do not indicate any potential change in this characteristic rate of growth in the near future.

With limited population and household growth, increased demand for retail space in a nearly saturated market will occur only by increasing the market area or by replacing obsolete retail facilities or both. With limited employment growth, demand for office space in the Central City

area will occur primarily on a relocation need basis or because of a need to replace obsolete space. Given these conditions, redevelopment of the Central City area will occur only as a result of a concerted joint effort by the public and private sectors to generate development projects that capitalize primarily on relocation and replacement space demand but offers opportunities for new space demand as well.

Important new development and rehabilitation has occurred, providing tangible evidence of optimism for the Central City. Over the past several years, more than \$125,000,000 of public and private, completed, current and future projects have been committed to the Central City area. Although the Radisson Hotel development has not yet achieved a stable operating and financial status, the public and private community effort to improve that situation provides insight into the community's dedication to rebuild Central City.

### C. Resources

In its 21 April 1986 issue, The Wall Street Journal published an article Return to Middletown, which said:

"In the 1920's, the setting was different... 'Everybody went to town on Saturdays,' Mrs. Wilson says. 'You just walked up and down the street window shopping and stopping to talk with people.'

But the car spurred urban sprawl. Muncie's downtown atrophied...and now 30,000 people pass through the (Muncie) Mall on a typical Saturday."

Most doubt whether 30,000 people will ever again pass through the Walnut Street commercial district on a Saturday, even for a special event. But that does not mean that there is no future for Central City. The future will rely on hard work and focused leadership. Muncie fortunately has enviable resources for work and leadership. In putting together the Central City Task Force, the Mayor and Chairman of the Chamber called on many community leaders and interested citizens. They have responded with enthusiasm. This resource of willing participants is critical to the implementation of the recommendations of the master plan. In addition to the individual members of the Task Force, the following groups, agencies and institutions are of vital importance because of the energy and resources they in turn can muster:

Horizon '91. Administered by the Chamber of Commerce, Horizon '91 is a partnership of the City of Muncie/Muncie Redevelopment Commission, Ball State University, the Delaware Advancement Corporation, Mt.Pleasant Community School Corp., Muncie Community School Corp., Delaware County Convention and Tourism Commission, Organized Construction Industry of Delaware County and the Muncie-Delaware Chamber of Commerce. As an organization it is unique in Indiana. Its focus is to bring together the area's financial and business resources to focus on a healthy and expanding business/employment climate.

Horizon '91 acts as a forum for a number of committees and agencies. These are divided into two divisions:

- Community and Governmental Division
- Economic Development Division

Some of the committees and agencies within these divisions are regional in scope. Others are focused on Muncie, particularly the central areas. The following are entities whose focus is most applicable to the implementation of the recommendations of this report.

East Central Indiana Development Council. Formed to promote the region through a national and international marketing program aimed at attracting new industrial investment and employment, the Council represents a resource that Horizon '91 and the CCTF can use in "selling" Muncie's Central City. Part of the Council's function is to create trade exhibitions and promotions. Muncie's new Horizon Convention Center, an integral part of the Central City, is a natural location for these activities.

Industrial Development Committee. This committee within Horizon '91 has been formed to expand international trade and development programs, and to relate opportunities for new growth to financing programs and building inventories.

Redevelopment Commission. This city agency focuses on developing public/private investment incentives, administers comprehensive redevelopment projects, and assists in comprehensive marketing initiatives. It has a mandate to implement the long range Central City Redevelopment Plan, and develop a tax abatement program and an industrial loan fund. Among its tasks are to provide consulting services to central city businesses on capital funding, especially within recommendations of the master plan for Central City.

Public Relations and Research Department. Also coordinated by Horizon '91, the major focus of this

program is to develop media dissemination and sales materials for Muncie's opportunities.

East Central Indiana Small Business Development Center. Although this center is designed to serve regional interests, its focus on opportunities and assistance for small businesses, particularly minority, makes it especially applicable to Muncie's Central City.

Civic Center Advisory Committee. Focused on assisting to ensure the success of the Convention Center, this committee's goal is over 60 events a year in the large exhibit hall and over 50 in the center's conference rooms.

Ball State University. Represented on Horizon '91 and the CCTF, the university has enjoyed rapid growth in the past two decades. Cresting at 18,000 students, the university has already established itself as a national leader in several areas. Its outreach urban design program within the department of architecture is a national pacesetter. As a full university, Ball State can offer, in collaboration with groups such as the Community and Governmental Affairs Division of Horizon '91, a series of academic programs in economics, civics and leadership. The Bureau of Business Research can provide important information as the University expands its community development activities. Ball State can also be a resource to the Civic Center Advisory Committee in promoting the Convention Center.

Neighborhood Associations. In the residential neighborhoods within and immediately adjacent to Muncie's Central City, neighborhood associations have been formed to promote the historic character, preserve the architecture, maintain security and stability, and promote the sense of community.

These associations should be actively enfranchised as resources by the CCTF in implementing the recommendations of this report.

Muncie/Delaware County Chamber of Commerce. As an umbrella organization responsible for administering Horizon '91 among its several assignments, the Chamber emerges, with the CCTF and the Redevelopment Commission, as an agency with great responsibility for Muncie's future. The need for comprehensive strategies to implement the plan, involving all groups, cannot be overemphasized.

Central City Business Association. The CCBA was formed in 1936 as the Muncie Merchants Association. In 1976 the name was changed to the Downtown Business Council and in 1987 it was changed to its present name to demonstrate its service to more than just the businesses located along Walnut Plaza. It has developed into a strong voice for the redevelopment of Central City and will be a significant resource in the implementation of this master plan.

Also to be included in the resources for Muncie are the corporations, foundations and financial institutions that have already contributed much to the Central City.

The corporations have supported the Central City through location as well as through the leadership commitments of their executives. The financial institutions have made similar commitments by maintaining Central City headquarters locations and providing executive leadership. The Ball Brothers Foundation has made significant commitments to Muncie and in particular to the Central City with the construction of the new Minnetrista Cultural Center, and the construction of its new Central City headquarters building.

These many public and private organizational entities are all focusing their energies in one direction - toward the betterment of Muncie and Delaware County. More specifically their present support and backing has been for the revitalization of Central City, the historic center of the metropolitan area - the heart of the region. They can provide one of the plans most important components - focused leadership.

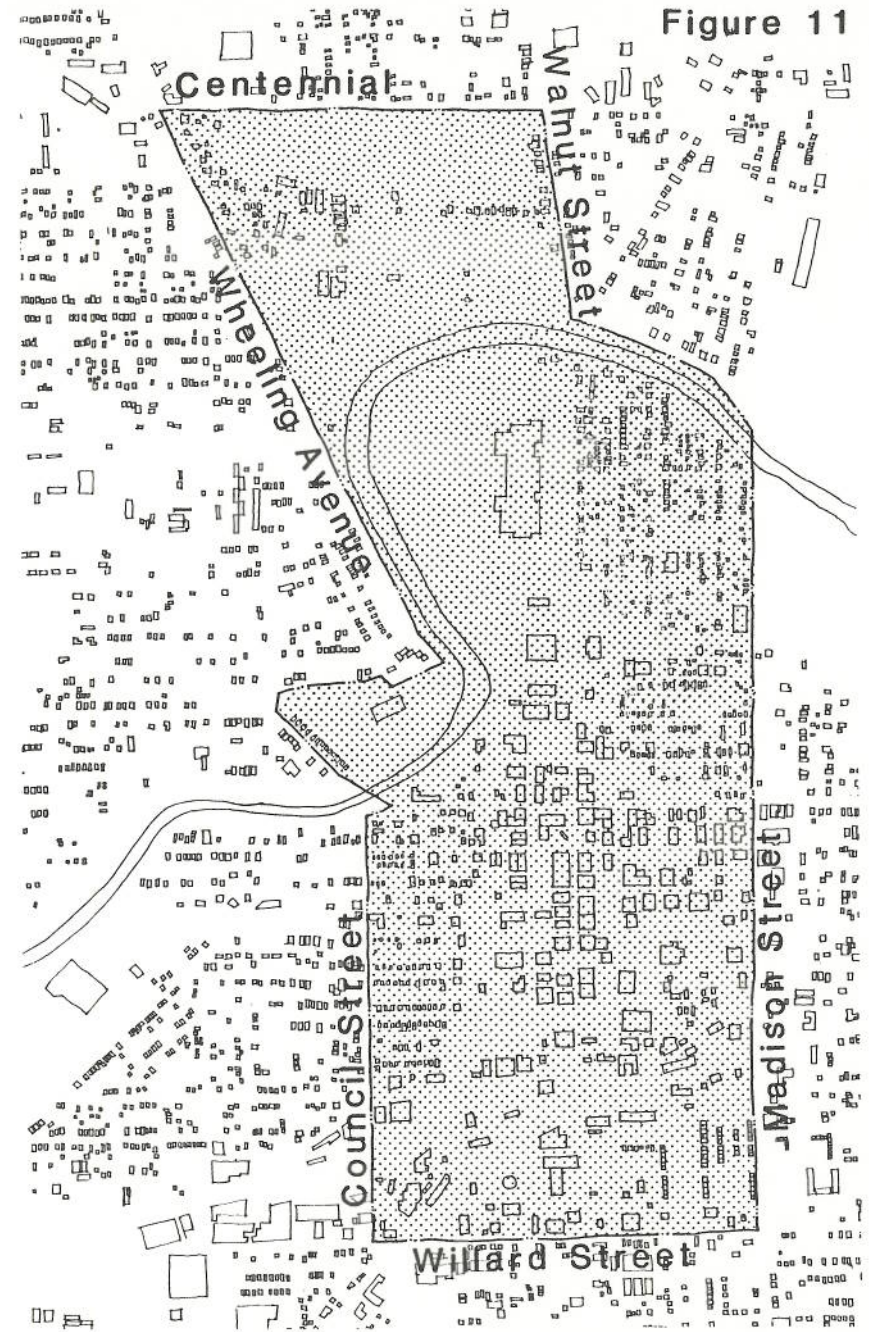
## THE PLANNING PROCESS

In the early Spring of 1987 the Mayor and the Chairman of the Muncie-Delaware County Chamber of Commerce established a task force of more than 30 members of the community "to develop suggestions for the redevelopment of the downtown area and to generate community support for that development."

Initial meetings of the Task Force were for organizational purposes and to establish committees to address major areas of concern. In May, 1987 the Task Force established the boundaries of the area to be studied. (Fig.11) It extended beyond the "downtown business district" to accommodate near-downtown businesses and neighborhoods. It also extended northward to include the White River and the new Minnetrista Cultural Center. The Task Force also recognized that access to the downtown is a critical factor in its revitalization. On the other hand, the CCFTF did not want the boundaries of the study area to be regarded as a hard line. Consequently, the consultants went as necessary, beyond even the study area boundaries in developing their recommendations. This area to be studied is referred to as Muncie's "Central City".

Next, the Central City Task Force (CCTF) voted to seek proposals from consultants that specialized in downtown development strategies. The Task Force sought a firm that would be "a partner" with them throughout the planning process - a process that included public participation to help build consensus for the plan.

The planning process through which this mandate has been carried out is illustrated by the accompanying flow chart. (Fig. 12) As shown on the flow chart, the CCTF has met numerous times throughout the process to review and monitor progress. These





meetings have been open to the public and the media has always been present. At each meeting the CCTF debated interim analyses and recommendations as the program moved forward and injected its criticisms and insights. Individuals and groups within the CCTF have acted as resources for the consultants; and through the CCTF the consultants have tapped into public agencies, institutions, foundations, and the private sector.

Two public meetings, organized and widely advertised by the CCTF, were held during the planning process at which progress was monitored in an open, public forum. Issues and alternatives were critically discussed and inputs were made. (Fig 13) Every effort has been made by the CCTF to open up the planning process through all of these meetings to public focus and concern, and to ensure the accountability of the planning process and recommendations.

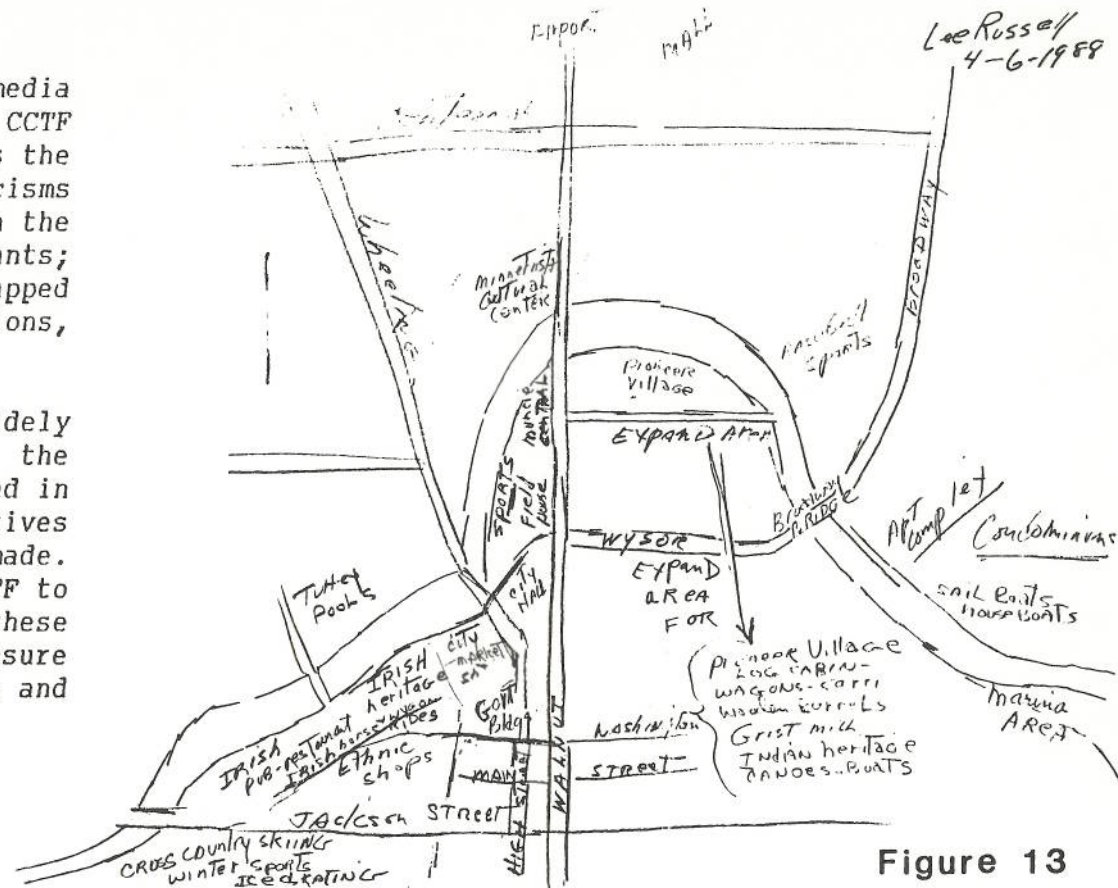


Figure 13

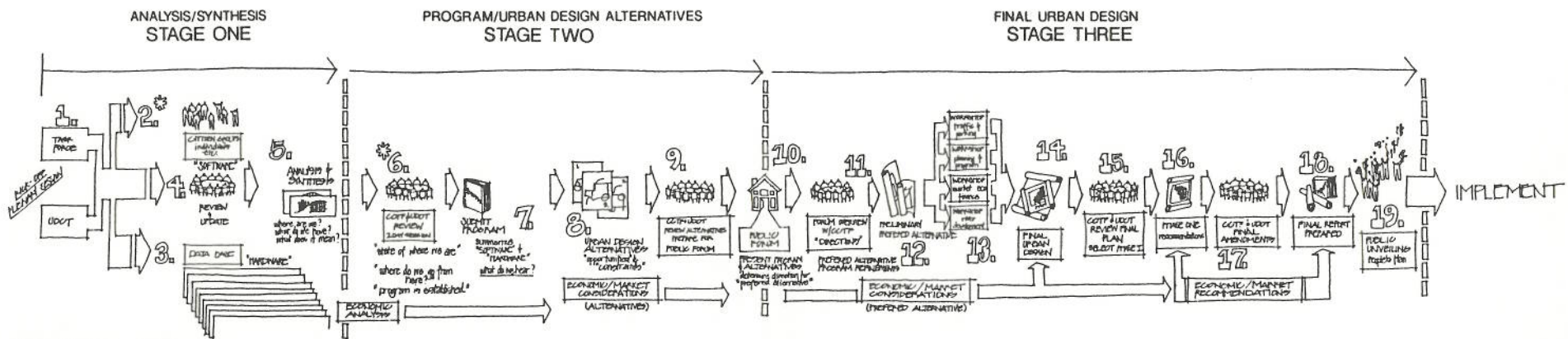
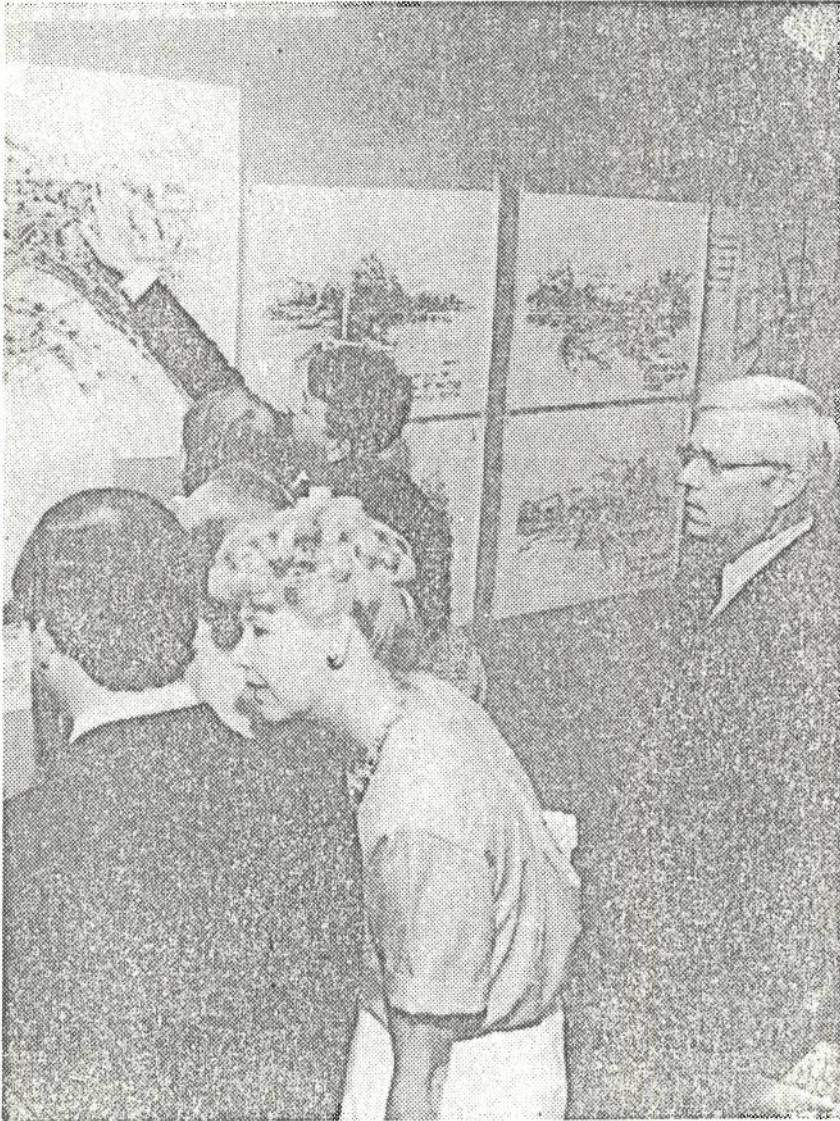


Figure 12

Star Photo by Brian Drumm



In the initial organizational meeting of the Central City Task Force it was stressed that the Task Force must keep "active and involved." They have carried out that charge throughout the process with great dedication. This report, however, is only an interim step in the planning process. Once its recommendations have been reviewed and adopted by the Task Force, it will be presented to the Mayor and Council for further action. It is then that the implementation of the recommendations begins, and the continued dedication and commitment of leadership is essential.

## THE MASTER PLAN

The following plan of action outlines a direction upon which to focus redevelopment and revitalization of the Central City. It indicates a procedure for implementing public and private initiatives.

"The downtown's opportunities can only be capitalized upon through a compelling and comprehensive vision of its future. An image that is at once inspiring enough to elicit broad political, business and institutional consensus, yet realistic enough economically that it can and will be implemented."

### A. Goals and Directions

Establishing program goals for the redevelopment of Central City was the focus of initial meetings with the CCTF. The intent was to establish goals that would provide a comprehensive vision of A Livable Central City through doable projects and programs that encourage Expanding the Economic Base.

The list of goals is as follows:

- attract more shoppers, visitors and residents to the Central City.
- restore linkages between the Central City core and adjacent residential neighborhoods.
- encourage residential development in the Central City.
- develop the White River Corridor as a major

Central City attraction and connect it to the rest of Central City.

- provide a link the length of Central City up to the new Minnetrista Cultural Center.
- preserve and revitalize historic buildings and facades.
- find new life for the Ball Stores building.
- revitalize the historic Walnut Street shopping district.
- establish development to support the Horizon Convention Center and the Radisson Hotel hospitality district.
- establish a location for a new City Hall.
- improve the general attractiveness of the Central City - create a place where people want to come.
- outline traffic and parking alternatives.
- coordinate plans with the new Indiana & Michigan Electric Co. office building proposals.

During the discussions several conceptual "pieces" were also set out by the consultants and the CCTF as possible directions for consideration in the master plan.

#### 1. Landscape the river as a unique public resource.

Among the suggestions were a series of recreational options ranging from picnic areas to nature preserves; walking and jogging trails; an inventory

of tree-types in natural parkland, including flowering trees; seasonal plantings for year-round interest; and river festivals.

The purpose for development of the river corridor and river festivals was tied to the goal of the economic revival of the Central City. It was thought that Muncie's "Riverfest" development should be designed as a focus for visitors to Muncie, and that a highly landscaped quality river development would assist in the linkage between the Minnetrista Cultural Center and the rest of the Central City, while enhancing the level of community pride.

One suggestion was a series of specially landscaped areas designed to coincide with the seasons: a spring landscape full of flowers and shrubs; a summer landscape; a fall landscape; and a winter landscape, each with appropriate active and passive recreational opportunities.

## 2. Use the old railroad bridge.

An important aspect in the revitalization of the Central City is the connection between the rest of Central City and the new Minnetrista Cultural Center.

Relocating and reusing the abandoned steel railroad bridge across the White River as a link from Central High School on the south side of the river to Minnetrista on the north side, and then continuing the link with landscaped pedestrian walkways along Walnut street and along the river bank, into the commercial district, was a suggestion that received considerable support.

## 3. Relocate City Hall.

The CCTF was asked by the Mayor to assist in the task of recommending an appropriate site for the development of a new City Hall. Several options were available including renovation of the existing City Hall, renovation of the Ball Stores building, the Gas Company building, the Indiana & Michigan property and a later suggestion for location on the courtyard of the County Building.

## 4. Historic buildings.

The Task Force was sensitive to Muncie's inventory of historic buildings. Many historic structures have already been demolished to make way for parking lots, breaking important links with Muncie's past.

The Task Force therefore set as a goal the conservation and restoration of as much of the Walnut Street commercial district as possible, this emphasis also includes the Charles Street area adjacent to the Ball Stores. Also of concern was the Goddard Building, the old Union Station, and the railroad warehouses at the southern end of Central City.

## 5. Residential.

Historically, the Walnut Street commercial area was a "seam" between the residential neighborhoods flanking it. Many of the upper floors of the commercial buildings on Walnut Street were also residential.

The Task Force set as a goal improving linkages and reinforcing adjacent residential neighborhoods. It also discussed bringing new housing into the

Central City, including sites along the riverfront that might help link Central City with the river.

#### 6. Walnut Street Commercial Area.

Over the past 30 years, owners and merchants occupying buildings in the Walnut Street commercial area have "modernized" historic facades, particularly at the ground level, in an effort to compete with the Muncie Mall and other suburban strip developments. Often carried out with cheap materials, these modernized storefronts are out of synchronization with the historic upper floors, and have become tawdry and dated.

The Mall, on the other hand, succeeds for three basic reasons. It is an enclosed, year-round facility. It is all rental, with a single administration and quality control. Its owner is a national developer with financial depth and relationships with national chains.

Head-to-head competition with the Mall is futile. The CCTF therefore set as a goal the rehabilitation of Walnut Street based on its historic value, its inherited role as the civic and financial heart of the region, and its individual business people.

#### 7. Hotel and Convention Center.

The physical refurbishment of the old Roberts Hotel into the Muncie Radisson Hotel has been successfully complete, and is adjacent to the equally impressive conversion of the old Post Office as Muncie's new Horizon Convention Center. These two facilities, facing each other across High Street, are interdependent. Each relies on the other for successful marketing.

At the same time each is also interdependent with Muncie's Central City. Directly adjacent to these

two facilities is an important two block section of Charles Street, which in turn intersects with Walnut Street. The CCTF has set as a goal the comprehensive design of the entire area as a "hospitality zone" to help support the hotel and convention trade.

#### 8. Ball Stores.

Of great importance to the Central City and the "hospitality zone" is the historic Ball Stores Building. On the 100% corner of Walnut and Charles, this imposing structure once housed the Ball Stores department store. The CCTF set the recycling of this building as a priority goal.

#### 9. Access, Traffic and Parking.

As part of the Gruen plan for Muncie, a one-way inner loop around the CBD was created. The theory was that in order to compete with the regional malls, the CBD should be redesigned on the same principle as a drive-in shopping center. Walnut Street was therefore landscaped as a pedestrian mall, and buildings facing High Street and Mulberry Street were demolished to make way for surface parking off the one-way loop.

In this arrangement shoppers were given the backs of stores as the "new" downtown image and were asked to enter Walnut Street through alleyways. The traffic loop and synchronized lights seemed to have the effect of siphoning traffic through downtown, more conveniently than to it.

The CCTF therefore set as a goal, the review of access, traffic, and parking in the Central City.

#### 10. The Low End.

The area referred to as "Low End" is across the railroad tracks at the southern most portion of Central City. At one time the railroad corridor was a busy industrial corridor, and the Low End was a residential neighborhood for industrial workers. Over the years as many of the industries have left; the buildings have been demolished, or are presently vacant; only a few industries remain.

With the decline of these industries, railroad service has also declined. The old passenger railway station is empty, and most freight trains are through-trains, not serving Muncie directly.

Also with the decline of industries the Low End residential neighborhoods have declined. Today they are segregated racially and by income. Unemployment is high, particularly among the youth. There is little incentive or opportunity.

Recognizing that the neighborhood is in urgent need of upgrading and new economic initiatives, the CCTF set as a goal to look at the "Low End" becoming a "High Beginning".

#### 11. Central City Attractiveness.

During the decline of Muncie's Central City the residential neighborhoods receded back away from the commercial core and took with them their tree lined streets. Buildings were removed and replaced by parking lots that had little or no landscaping. Aerial photographs clearly reveal this urban desert.

It is a goal of the CCTF that significant landscaping and streetscaping be reintroduced into the Central City, that it provide the link back to

the adjacent neighborhoods and that the Central City becomes a pedestrian oasis instead of a desert. A series of small parks should become a part of this streetscape system that helps create this landscape connectedness.

#### B. Urban Design Recommendations

Responding to the goals of Muncie's Central City Task Force, the consultant team has developed a master plan for the Central City area. The recommendations are based on a series of zones or districts that are sub-areas within the Central City boundaries, and are identified by their major overriding development characteristics. The titles of the districts are indicative of the major functions carried out within the district, and the plans intent is to further encourage and strengthen similar or compatible uses.

The lines of demarcation cannot always be precise, and in fact, uses, predominant in one district, are likely to also occur in another. For instance although Walnut and Charles Streets are considered the Commercial District of Central City, some local business and commercial activities may well exist in an office/service or residential district without being detrimental to that area. Likewise, offices and residential may and in fact should be encouraged to occur in and around the Walnut Street commercial district.

Each of the designated zones or districts are listed below, (Fig. 14) with specific recommendations described for each:

1. Cultural District
2. River District
3. Special Redevelopment District-I
4. Office/Service District
5. Civic/Government District
6. Historic Commercial District
7. Hospitality District
8. Special Redevelopment District-II
9. Residential Districts

1. Cultural District

The heart of the Cultural District is the recently opened Minnetrista Cultural Center. A Center established by the Ball Brothers Foundation as an exhibit and educational facility highlighting history, arts and industry of East Central Indiana. Its grounds, on the north bank of the White River, are extensively developed and carefully landscaped with pedestrian pathways, gardens, lawns, trees and shrubs. The Center, a major tourist attraction for the City of Muncie, is presently separated from the rest of the Central City by the river and Central High School. It can be reached by travelling up Wheeling Avenue or up Walnut Street.

It is important that the vitality of the Cultural Center become an integral part of the rest of Central City and that the physical connections become obvious, easy and extremely pleasant to traverse.

It is recommended that the presently vacated steel railroad bridge, east of Walnut Street, be relocated to just south of the Cultural Center, where it can provide pedestrian and/or another form

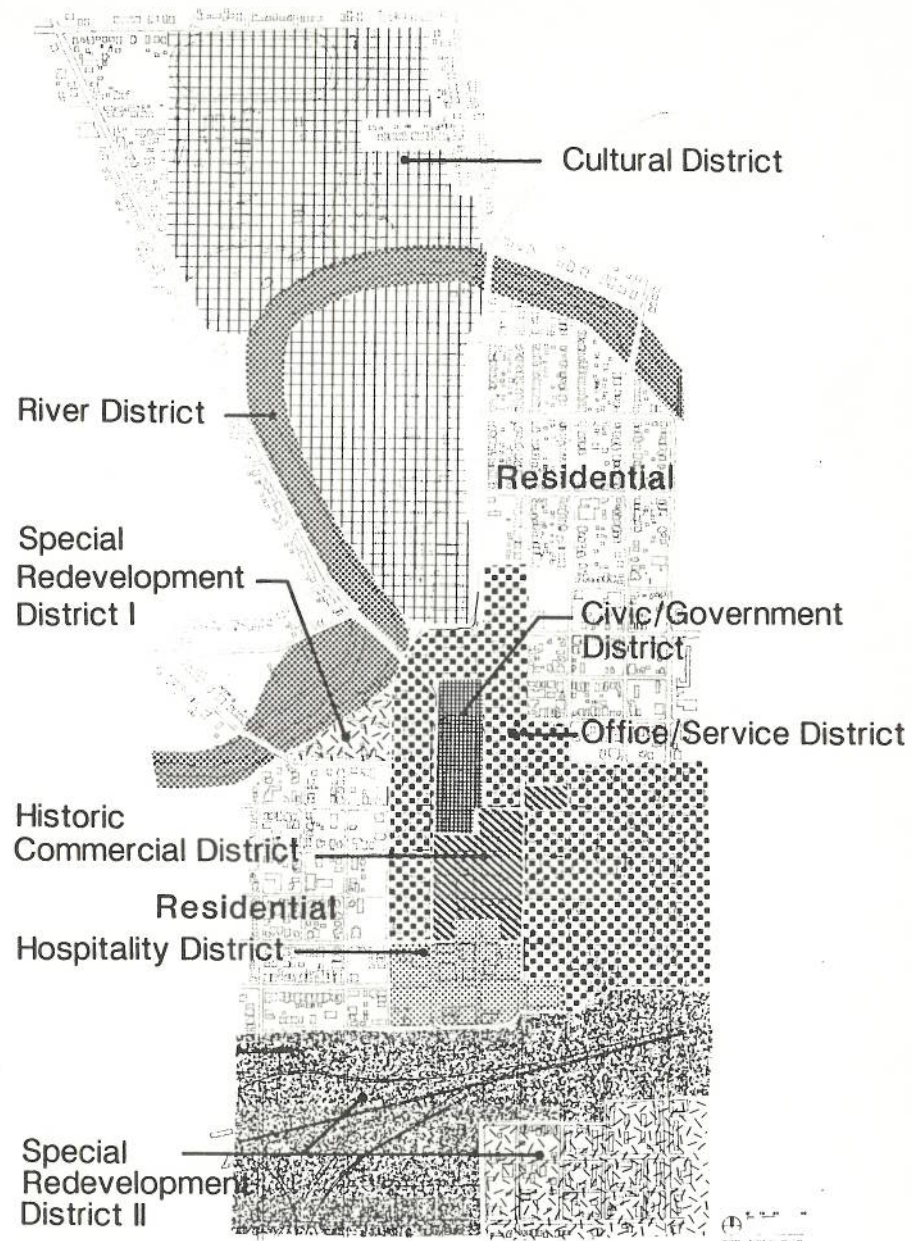


Figure 14

of transportation link across the River between the Center and Central High School. It would join the high school property just west of the parking lots that could serve to accommodate large crowds during special events. The bridge could also serve as a direct access to the center from the high school facilitating a great learning opportunity for the students.

Central High School and its property are a part of the Cultural District. It lies in the bend in the river directly between the Cultural Center and the remainder of the Central City. Its location makes it an important part of the Central City Plan.

It is recommended that the school's facilities be made available on an increasing basis and coordinated closely with Cultural Center opportunities including music, lectures, debates and civic programs; creating a climate for high schoolers that indicates that they are on the threshold of adult and public life.

The school's basketball program is already a statewide focus, and the fieldhouse is in many ways a city landmark. Every effort should be made to harness this recognition and other public support, and continue to make appropriate capitol improvements consistent with other Central City improvements.

The revitalization of the North Walnut Street corridor is an essential component of recommendations for the Cultural District. This is a primary access into Central City especially from the airport. It is also a main link between the Cultural Center and the Historic Commercial Core. This corridor must still accommodate large numbers of automobiles because of school, basketball games, etc., but with the cooperation of the schools, the

corridor is substantial enough in width, to provide a pleasant tree lined avenue and pedestrian esplanade from the river to the Government District. It has the potential to be an impressive entrance into the downtown, an important link to the Cultural Center, an appropriate edge to the McKinley Neighborhood and a reflection of Muncie's attitude and commitment to education.

The Fairgrounds are also a part of the Cultural District. Much discussion centered around whether the Fairgrounds ought to remain at its present location or should be relocated to a new location on the edge of the metropolitan area where larger sites are available with easier regional access. Many of the facilities at the Fairgrounds are in various stages of disrepair, and are in stark contrast to the development of the adjacent new Minnetrista Cultural Center. Storage of vehicles and temporary housing for fair employees presently fronts the new Minnetrista Parkway and the Center during County Fair time.

This juxtaposition of facilities is a consideration in determining the status of the Fairgrounds, but it is recommended that the Fairgrounds remain where it is for the near future. Further study must be done to determine if in fact the present site is adequate to maintain the Fair facilities, and whether or not the physical quality of the facilities can be adequately improved. Refurbishment is essential if the Fairgrounds are to remain operative and competitive. The cost of these improvements may be considerably less than putting a whole new site into operation. In addition, the market for downtown development is presently "soft" and redevelopment of the existing site for new uses could not be envisaged within a short span of years.



Meanwhile, the Fairgrounds is an important generator of visitors into the Central City. More use should be made of the Fairgrounds' potential to act as a focus for a regional market on an ongoing basis. Every effort should be made to link these visitors with the other amenities of the Central City.

## 2. River District

The levees and banks along the White River provide great opportunities for a spectacular linear park through Muncie focusing on a major "Riverfest" development along Wheeling Avenue and at the High Street Bridge.

The White River is Muncie's single most important natural amenity. Its importance to the revitalization of the Central City has heretofore been overlooked. In 1978 four-wheel vehicles were banned from the river bottom and a walking/jogging path was installed along the river bottom from the west side of Muncie, east to Tuhey Park. This clean-up of the river, and the opportunity for people to access and enjoy the river's edge, created a new awareness of the beauty of the river. Large numbers of people now use the river. This is especially evident in the spring after a long winter. Although this awareness is present, and Muncie's 1982 Charrette focused on development of the Central City segment of the river, action toward any implementation did not occur until construction of the Ball Brothers Foundation Minnetrista Cultural Center. Its focus is clearly on the River and shows further the great potentials offered by the White River Corridor.

Wheeling Avenue, with a narrow tree lined walk leads north along the river to the Ball family mansions and the new Center. The mature trees,

lawns and gardens of the mansions and the extensive landscape development of the Center are a pleasant contrast to the southern bank and levee that are a part of the Central High School grounds.

This section of the river does, however, offer unique opportunities to create a linear public amenity of pathways, structures, walks, trees, grassy slopes and flowering plants of all descriptions. The entire length of this bank, from the new trestle bridge to be located south of the Cultural Center, to the High Street Bridge could become a highly developed Riverfest Promenade of regional significance.

The selection of plant materials should be made with a view to spring blossoms and autumn foliage. The shrubs and flowers should be selected for summer long color. This river development provides Muncie the possibility of creating a one-of-a-kind spring or summer River Garden Festival, that along with the Cultural Center could attract regional visitors to the city, while also serving as an outdoor environmental classroom.

Several themes could be a part of this Riverfest Garden, including a section displaying Indiana's indigenous wildflowers. Across the trestle bridge is the cultivated landscape development of the Minnetrista Center including a rose garden, a Victorian home and herb garden and the orchards. Guests could then walk west along the river and visit a new nature center that might include one of the world's finest orchid collections in a specially designed greenhouse. Special street decorations and storefront displays in the commercial and hospitality districts should coincide with the festival.

The character of the walk along Wheeling Avenue should also change so that it could be better used to view the Riverfest Gardens on the opposite bank. Further study should be given to the possibility of cantilevering out portions of the flood wall to provide overlooks. These nodes might occur at each of the street intersections between Minnetrista Boulevard and the High Street Bridge.

The High Street Bridge is itself a major arrival point into the Central City (Fig.15). Many visitors to the city will be coming from I-69 via S.R. 332, soon to be four-laned all the way to the Interstate. Their most direct route will be to Wheeling Avenue, and into the Central City. Much of the visitor traffic from the University, the Cultural Center and the Fairgrounds will also be along this route.

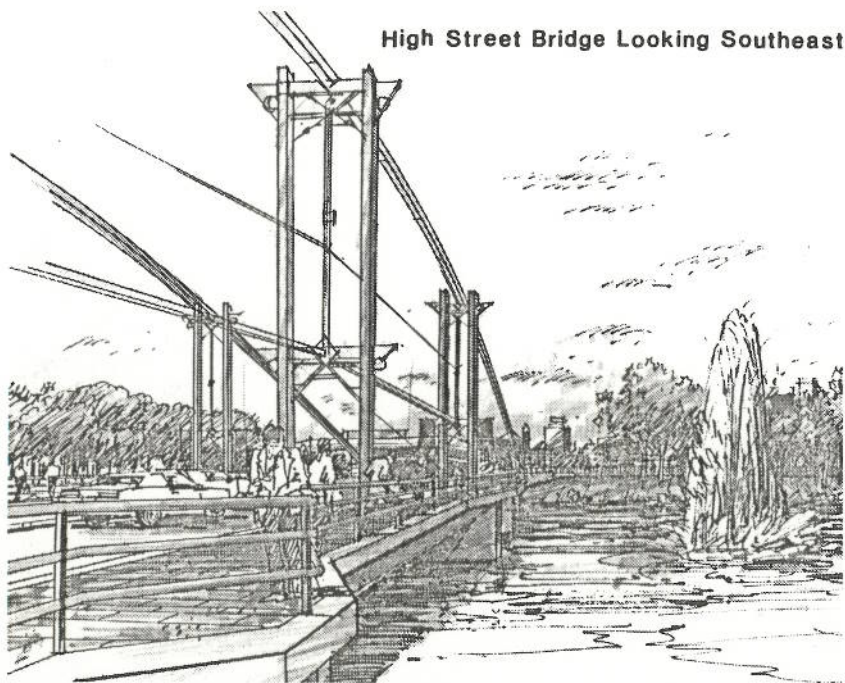


Figure 15

It is recommended the High Street Bridge become a symbol of welcome into the Central City. A sculptural overhead superstructure and widened pedestrian walks might be featured additions to the bridge.

At the southern end of the bridge a point of arrival or "Portal" is recommended. At present vacant land and nondescript buildings, including a car wash and billboards, greet the visitor to Muncie. It is proposed that a large landscaped oval with colorful flowers, that are a part of the Riverfest Garden displays, be located immediately south of the bridge (Fig. 16). A major sculptural piece, in the same vein as "Appeal to the Great Spirit" should be featured at the center of this circle. This newly created sculpture should be looked upon in equal respect as a sense of identity for Muncie, and should celebrate a piece of Muncie's history in the same way as do the "Appeal to the Great Spirit" and "The Passing of the Buffalo". Unique and important sculpture should be considered for placement throughout the Central City as part of an "Arts in the City" program.

Tuhey Park, on the opposite side of the river, is a highly used city park with a softball field, tennis courts and a recently renovated olympic size swimming pool. Presently the park is separated from the river by White River Boulevard.

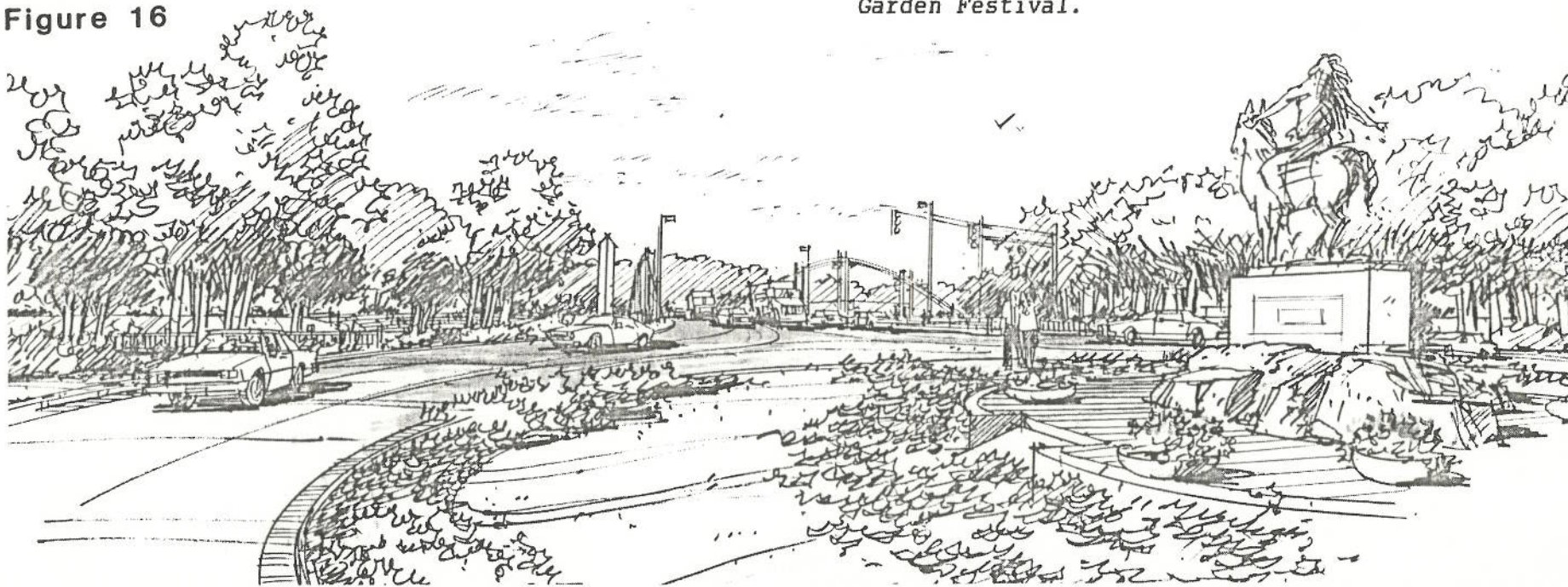
It is recommended that this portion of the White River Boulevard, be realigned into the undeveloped eastern portion of the park, to join with North Street and issue out to Wheeling Avenue at the present North Street intersection. This will enable the presently unused east portion of Tuhey Park to become a true riverfront park (Fig. 17). The new design retains all of the existing facilities of the park, but allows an amphitheater,

focusing on the River, to be built into the existing levee. The present dam located just south of the High Street Bridge should be redeveloped into a more significant water feature that continues to maintain a constant water level upstream for canoeing or paddle boats along the Riverfest Garden development. A major fountain feature is proposed between the bridge and the dam and will act as a focal point for the new amphitheater. The existing walk and jogging path should be extended up through this newly developed portion of the park, come up to the bridge and connect to the Riverfest Garden walk along the top of the levee. The amphitheater can be used throughout the summer as a focus for activities of the Riverfest Garden Festival and for other activities such as concerts or summer playhouse presentations.

Across the river from Tuhey Park a series of boardwalks is proposed along the steep slopes between High Street Bridge and Washington Street Bridge (Fig. 18). The banks should be cleaned up and the remaining existing vegetation supplemented with a showcase of flowering trees that become an extension of the Riverfest Garden concept.

The River Corridor proposals for the Central City segments of the White River are enhancements to an already existing natural resource. They can provide a focus and a sense of pride to the Central City and can be the kind of unique amenity that keeps people, residents and visitors alike coming back to downtown. Where you have people you have economic development. The consultants recommend that Muncie formulate a Riverfest Garden Commission to oversee development of the River and to administer possible programs such as a Riverfest Garden Festival.

Figure 16



High Street Bridge Looking North From Traffic Oval

Tuhey Park From High Street Bridge



Figure 17

East Bank White River

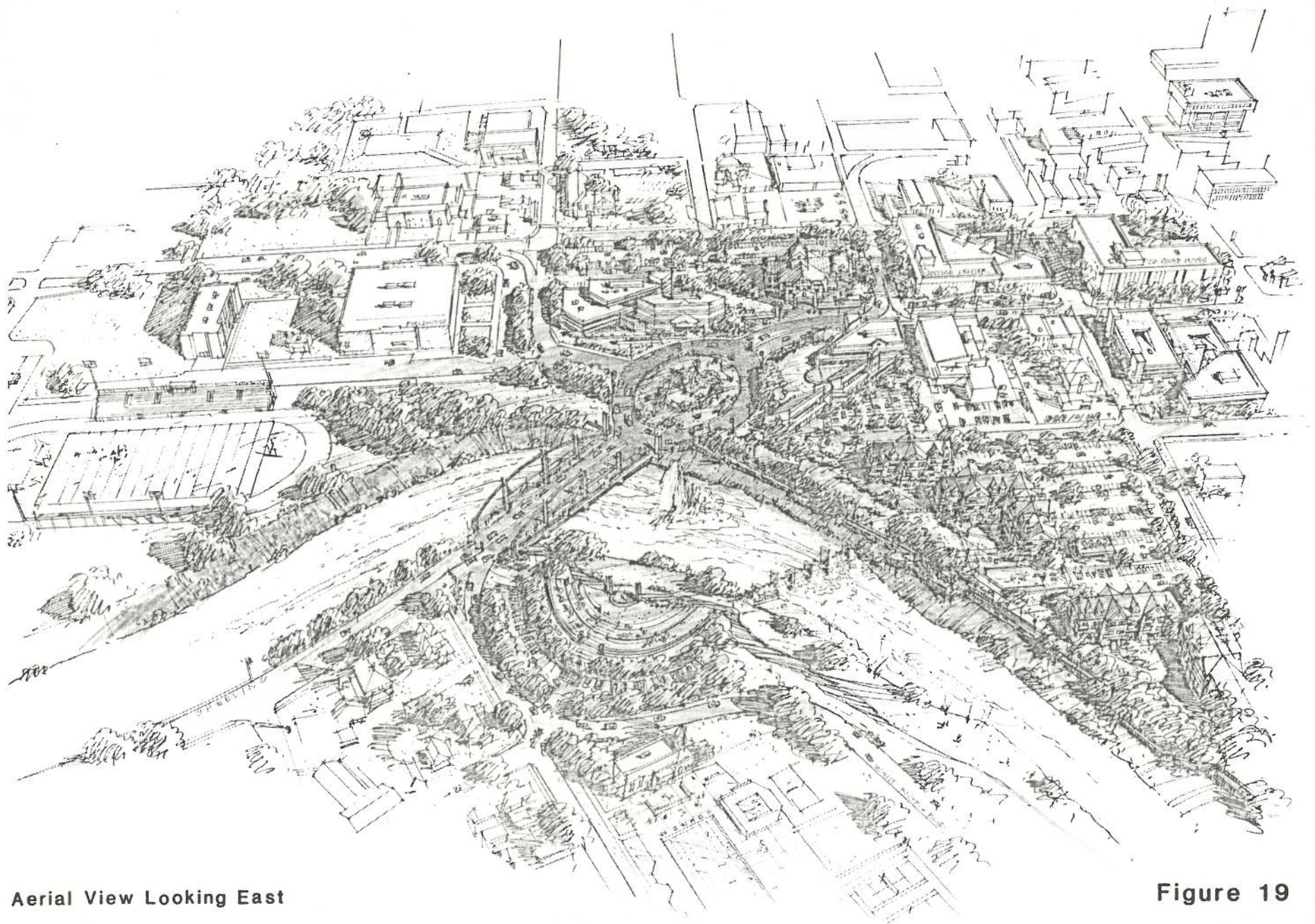


Figure 18

Urban riverfront development has been a popular program for state funding in recent years. Grant monies have come to communities from the Legislature through the Indiana Department of Natural Resources. Anderson, Indiana received \$1 million from the state three years ago to initiate their river redevelopment program. Muncie's proposed Riverfest Commission should seek to develop more detailed plans, with the full support of the City, for submission to the State for grant monies to help in developing the Central City riverfront to assist in local economic development efforts. (Fig. 19)

"and thus you have...a waterfront thought to be a central place - a neutral territory where it doesn't belong to one ward but where everyone can go."

Dick Rigby, Co-Director  
Waterfront Center



Aerial View Looking East

Figure 19

### 3. Special Redevelopment District-I

The development of the downtown traffic loop and related parking areas has effectively separated the traditional Central City commercial core from the surrounding residential neighborhoods. The Task Force set as a goal the reestablishment of residential development into the Central City through rehabilitation, infill and new developments. A part of that goal was also to improve the physical connections between the commercial core and existing neighborhoods.

The consultants recommend that an initial investment in new housing stock take place in Special Redevelopment District-I which is essentially a triangular piece of land bounded by the River on the northwest, Washington Street on the south and Liberty Street on the east (Fig.20).

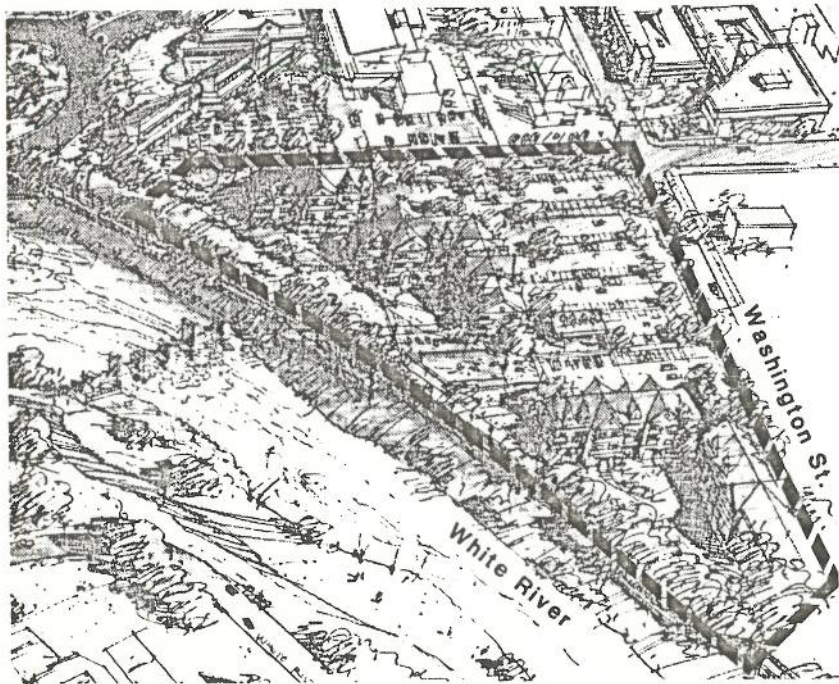


Figure 20

This site is the only real piece of riverfront property that is directly adjacent to the "downtown" area of Central City. Its high banks view directly across the river to Tuhey Park, and its adjacency to the Old West End neighborhood should help to stimulate new housing infill in the historic neighborhood. Historic residential rehabilitation initiatives may also be stimulated by adjacent new development.

The consultants recommend that this development should optimize its location along the high bluff river frontage. The river is a major resource and amenity for the City of Muncie, yet much of the existing housing stock along the river bank faces interior streets and has unkept back yards facing the river. The result is riverfront decay and neglect. This proposed development should be oriented to take advantage of the views out over the river and to also take advantage of the proposed boardwalk access along the steep bank. Views also take in the newly renovated dam and the fountain south of the High Street Bridge (Fig. 21).

Many configurations are possible in development of the property. Final plans and actual building types will be determined by detailed market and feasibility studies. One possible scheme has three buildings, each with approximately 12 units on three floors. The buildings are arranged so that as many units as possible take advantage of the riverfront views. The site is large enough to accommodate a fourth building if market conditions permit. These could be either condominiums or rentals, and are anticipated to appeal to younger professional families, executives, or university faculty.

The lower floor housing units enjoy direct access to the river's edge. The second floor units might

be on two floors, with family rooms on the second floor and loft style bedrooms on the third floor with dormer windows overlooking the river. Other configurations could include townhouses or single family units, or a combination of all three types. The development should be a good "fit" in the Central City and for the Old West End neighborhood, and should present itself well both to the river and to Washington Street, a major access into the Central City.

The river frontage adjacent to this development parcel should be maintained as a public amenity, controlled and maintained by the city with tree-lined foot paths and boardwalks that extend along the steep slopes.

#### 4. Office/Services District

The Office/Services District encompasses three areas of the Central City: The area immediately north of the Civic/Government District and the proposed site of the new City Hall; the area west of the Historic Commercial District approximately one and one-half blocks wide along High and Franklin Streets; and the area east of the Historic Commercial District extending from Mulberry Street to Madison Street.

These office/service areas of the Central City are generally characterized by single buildings surrounded by expanses of parking. The urban fabric of the Central City, once characterized by a density of buildings, seems most tattered and torn in this district.



Figure 21

Riverfront Housing

Most new Central City developments that have occurred in the past several years have occurred in this district especially in the areas immediately adjacent to and along High and Mulberry Streets. As these new investments were made in larger single structures more and more adjacent smaller buildings were removed for parking.

Many of the existing office buildings are presently underutilized, creating limited market potential for new office space in the Central City. As a result it is unlikely that new buildings will be constructed in sufficient numbers to help reestablish the urban fabric of the district. But, where new buildings do occur they should be built as close to the sidewalk as possible so that the original street frontage is brought back and reinforced. A good example is the new headquarters building for the Ball Brothers Foundation at the corner of Adams and Mulberry Streets. Where parking areas are mandatory, a brick perimeter wall, combined with a line of street trees is recommended wherever possible. A streetscape program should be initiated to help establish stronger connections through the district since many of these streets provide access between the residential neighborhoods and the Walnut Street commercial core.

The most immediate site for development within this district is that area directly north of the Civic/Government District known as the I & M Property. Indiana & Michigan Electric Co. is working with a developer to develop a new office building of approximately 40,000 sq.ft. to 50,000 sq.ft. be built on the block generally bounded by North Street, Wysor Street, Walnut and High Streets. This building will house the corporate offices of I & M and headquarters for Central Bank & Trust Co. with additional space for other

tenants. The proposal also suggests that a second office building of similar size may occur in the future.

The development of this site is extremely important with regard to its location near the High Street Bridge "portal" and its adjacency to the new City Hall site to the south. This development will replace the existing I & M buildings and parking lots, and face the landscaped circle and sculpture proposed for the end of High Street Bridge. The quality level of this new building and its associated site development including parking, is most important in setting the stage for expectation of future developments in the Central City. It can truly be a "sign" to visitors coming down Wheeling Avenue, across the bridge - "welcome to Muncie - A City on the Move." It also can provide an excellent opportunity for the Chamber and others to "sell" Central City as a viable and exciting opportunity for relocation and new development. A strong effort, initiated by the City, should be made on a regional and national level, to promote office development and use in Muncie's Central City.

Other opportunities are taking place in the Office/Services District east of the Walnut Street Corridor. The new Ball Brothers Foundation Headquarters Building sets an example of quality that should be expected of future developments. The Muncie Public Library is also planning to expand its physical facilities with an approximate \$5 million building program. This facility would indeed encourage greater numbers of people to come to the Central City and should be a welcomed addition to the urban fabric. On the opposite corner to the existing library is the old City Hall Building, recently added to the National Register of Historic Places. This building should be



recycled perhaps as a part of the library expansion, offices or residential units. It should not become another surface parking lot.

#### 5. Civic/Government District

The Civic/Government District is a three square block "campus" running north and south located between the Historic Commercial District and the High Street Bridge portal (Fig. 22). It consists of the existing County Building, the next block north is the new Justice Center presently under construction; and north of that closest to the bridge and river is the proposed site for the new City Hall.

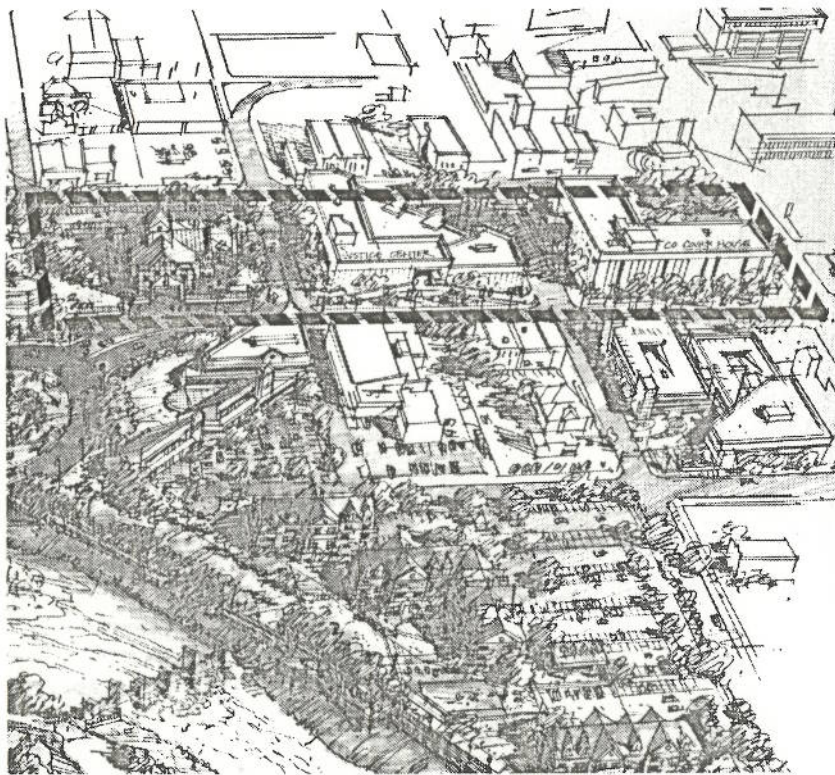


Figure 22

The Mayor asked the Central City Task Force to consider the location of a new City Hall as a part of the overall plan for Central City. Through the early stages of the planning process several sites were proposed, presented to the CCTF and taken under consideration. The sites considered included the Gas Company Building at the southeast corner of Jackson and Mulberry Streets, the Ball Stores building at Charles and Walnut, the Court House Square at Walnut and Main and the southern block of the Indiana and Michigan property. The site selected was the southern portion of the I & M property.

This site could accommodate most effectively all of the City and County functions into one "Campus". The concept provides the opportunity to better serve the public in their dealings with both City and County governmental entities and can best facilitate a Unigov form of government, should that be initiated in the future.

Development of the City Hall is a major public investment in the Central City. By combining this public investment in close proximity to the private investment of the new Indiana & Michigan office building, a significant transformation can take place in the area of the Central City closest to the river (Fig. 23). This impression on residents and visitors alike can change entire attitudes about the quality and vitality of the Central City.

The new City Hall is an important building for Muncie's future. On axis with Wheeling Avenue and the High Street Bridge, City Hall, should say "welcome" to all those that enter the Central City. Its vocabulary should symbolize the traditional aspect of city government, and should be civic, elegant, and classical, while its amenity should be contemporary. Its main entrance should be strongly



**Figure 23**

visible to traffic entering from the High Street Bridge: as such its portico should welcome visitors to the heart of Muncie. This feature is all the more important when one recalls that it wasn't too long ago that Muncie's courthouse dome was the City's proud symbol against the sky: but once the courthouse was gone, there was no symbol to replace it. The City Hall can be that symbol!

Parking needs are essential in this area of the Central City. Both the County Building and the new Justice Center have insufficient parking provided

on site. The county should work with the city to develop parking that can service those two facilities. It is important that the new developments provide adequate parking to service their needs. Parking for the City Hall should occur as much as possible along the east portions of the site and be accessed from Gilbert, Wysor and Walnut Streets. This configuration enables major site development and landscaping on the High Street frontage, providing a sequence of alternating hard surface forecourts with informal lawn and trees. Special features such as fountains and sculpture should highlight this area and create a lasting impression on all those who visit Central City Muncie.

#### 6. Historic Commercial District

As noted earlier, the Walnut Street commercial district was at one time much larger and more prosperous than it is today. Its shrinkage is principally due to the syphoning of retail business out to Muncie Mall and the strip developments along McCalliard. It is also due in part to the residential, office and commercial suburbanization that has paralleled the growth of the University, and taken place particularly in the northwest quadrant of the City. As access to Interstate 69 has been improved via SR 332 and with this commercialization has accelerated. In a more positive vein, this improved access combined with new attractions in the Central City (ie. Minnetrista Cultural Center) should increase the marketability of the Central City.

The survival of the Historic Commercial District depends on several factors. One of these factors is the development of new residential units, and the reinforcement of the historic Central City neighborhoods, in order to promote walk-in

shopping. A second factor is expanded office use downtown, similarly encouraging walk-in shoppers, particularly developing a stronger lunch time trade. These first two factors increase day time as well as permanent Central City populations.

A third factor is to encourage Walnut Street to become a "special place" - a "quality place" - the kind of place you want to go to when you visit other cities.

The key to making Walnut Street a "special place" is to develop it in a character different from any other part of Muncie, yet deeply important to it. Walnut Street was, and essentially still is, the historic commercial street of the region. In the late 19th century through the first half of the 20th century it was the heart of the region in which the operators were neither discount stores nor chains, but were family businesses. This meant that prosperity relied not only on the quality of goods but on person-to-person service.

Today this is still the characterization of Walnut Street; a warm and friendly "Village Street". It is a characterization that its survival should be built on. And it is wholly distinct from the strip developments and the mall. Beneath the false fronts and modernizations of many of the facades on Walnut Street lie the original historic shopfronts. Above are the original buildings with their stone work, eaves, gables, and lintels largely intact.

The redevelopment of Walnut into the historic village street should be concentrated into four blocks, from Howard Street in the south to Main Street in the north. The street should be restored to moving and parked automobiles. Perhaps another form of transportation, emphasizing the historic character of the street, might operate through the

district. Where possible, mature street trees should be retained, but all impediments to the traditional flow of traffic should be removed.

Individual merchants, perhaps in conjunction with the Central City Business Association, should, as a group, decide on the restoration of their shopfronts in accord with historic precedent. Where all trace of the original shopfronts has disappeared, an approximation of historic precedent should be designed with sensitivity to the period. Shop signs, hanging signs, and awnings in keeping with turn-of-the-century lettering should replace their modern equivalents.

For guidance, attention is drawn to the traditions of the American main street. "Main Street USA," in almost every small and medium size city across the nation, was a commercial theatrical backdrop or stage for the life of the street it contained. The street had traffic and pedestrians. Its only ornamentation was its street furniture -- lamps, benches, trash containers, and occasional bollards. The color, vitality, and infinite variety of ornamentation and detail was to be found in the facades and shopfronts and in the shop windows that lined the street on both sides.

The merchants who occupied these turn-of-the-century buildings were inordinately proud of their shops. Many lived on the upper floors: to them the buildings were the home of their families. Each merchant swept his own piece of sidewalk every day, and in consequence the street was always clean and clear of litter. One has only to look at old photographs in the archives of the city to see merchants dressed in long white aprons standing proudly in front of their shops, with their names printed in gold and red on black or deep green in clarendon lettering on their shop windows, awnings

and graphics panel. And it is not difficult to visualize the personal atmosphere of the town's shopping experience, the person-to-person civility and first-name familiarity, and the pervasive sense of trust and community spirit that existed.

To see what it was like and what richness Muncie has to build on, the citizens are asked simply to look upward at the gables, eaves, and lintels of their buildings, and to imagine these restored and painted to the full flowering of their decorative potential. All of this is there to be retrieved. We have to see that the mall and the commercial strip developments have done a favor for the central city of Muncie. They have provided a creative challenge to the merchants to unify and build on their inherited traditions.

The opportunity is there to create something unique, a small town historic street that serves a metropolitan region. Central City, Muncie's commercial district, properly restored and treated with color, vitality, and pride, could become a focus not only for the shopping experience of the metropolitan area but for the region and for tourism statewide. It would have a tremendously powerful impact on the stability of the Convention Center, and subsequently the Radisson Hotel. The attractiveness would create a market for Muncie as they compete with other communities for business and industrial investors. Much work regarding storefront renovation has already been accomplished and is available in the files of Ball State's Urban Design Studio.

The back sides of these historic buildings are also important. Once they faced only the back of another building across an alley. With the demolition of buildings around the one-way traffic loop, the backs of the Walnut Street structures now

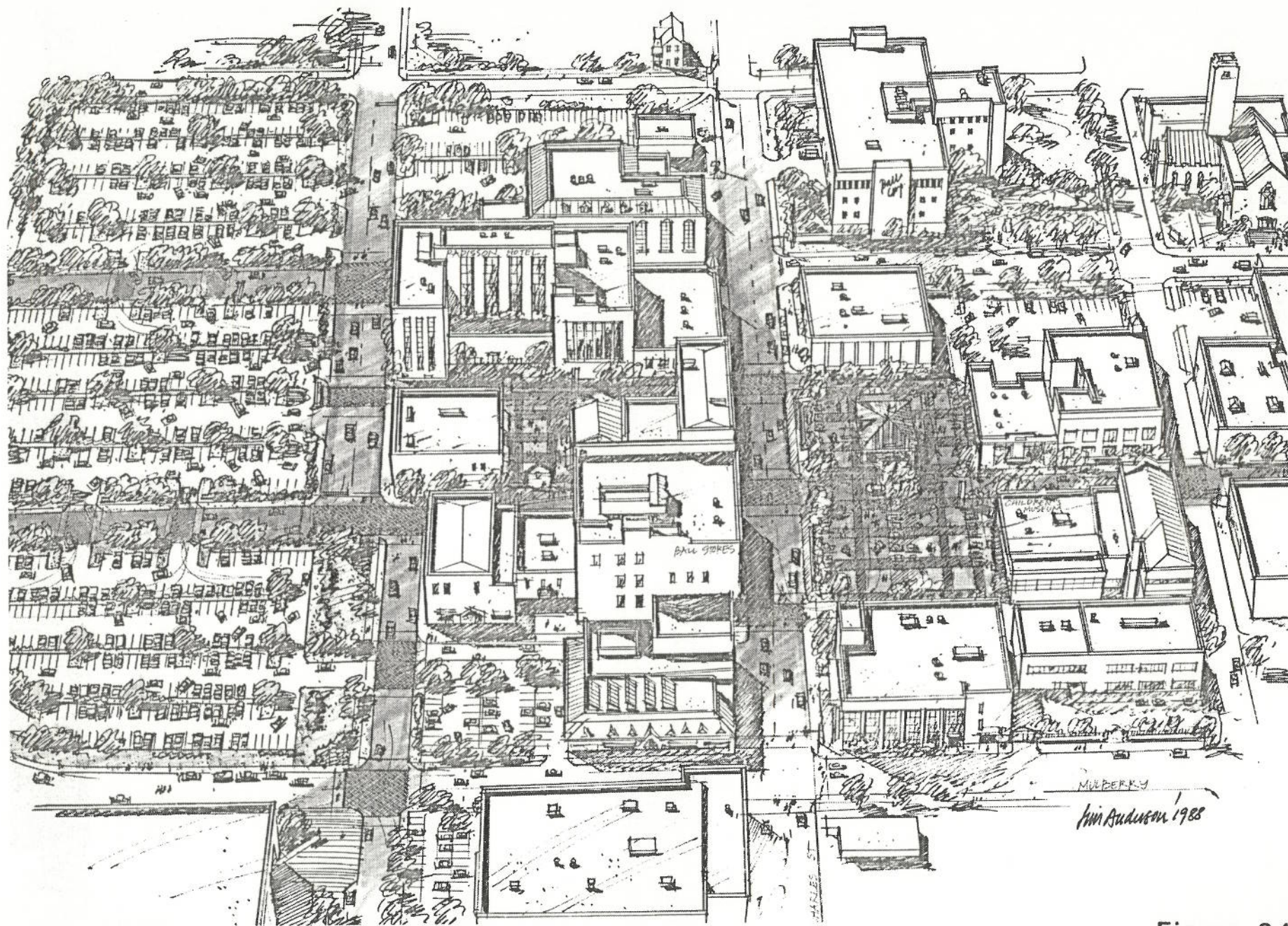
"front" onto the parking lots that serve them. These backsides are now the welcome mats to people visiting the Central City. Design criteria and programs should also be established to deal with these rear facades as we look at those facing Walnut Street.

### 7. Hospitality District

With the rehabilitation of the old Roberts Hotel, now the Muncie Radisson, and the transformation of the august Old Post Office into the Horizon Convention Center, the city has an enviable resource to draw thousands of visitors annually to its downtown. It is therefore recommended that this portion of the Central City be regarded as the Hospitality District (Fig. 24).

The Radisson and the Convention Center face each other across High Street. The future success of both facilities lies not only in their interrelationship with each other, but also in their interrelationship with the rest of Central City. The organizers of conventions look not only at physical accommodation but also at ambience. Conventioneers are interested in more than the business of their conventions. They come to visit and enjoy an interesting and vital setting that is new to them. Often they bring spouses and families, for whom tours, events, and other attractions must be part of their itinerary. It is also important that Muncie becomes the kind of place where conventioneers will want to return year after year. This repeat business will play a very important role in the success of the Horizon Center and the Radisson.

Muncie has the beginnings of an inventory of attractions (i.e. the University, the Minnetrista Cultural Center, Civic Theater), but they are few



Hospitality District/Charles Street Aerial View Looking West

Figure 24

and well dispersed throughout the Central City. A major goal of the master plan is to identify possible new attractions, such as the Riverfest Gardens, that can become a part of a convention itinerary and to link all of these pieces together into a framework that creates a flow from one element to the next (Fig. 25). Thus, every element becomes vital to the Central City's success and is a part of a whole system. The Minnetrista Cultural Center is connected to the riverfest gardens, the gardens are connected to Tuhey Park Amphitheater and the riverfront boardwalks, these connect to the High Street Bridge portal, Muncie's new landmark, and to the Government Center with the new City Hall. At the southern end of the Government Center is the newly renovated and exciting Court House Square, which is connected directly to the Walnut Historic "Village Street" commercial district. Three blocks south through turn of the century building facades, street furnishings and brick walks is "Charles Street Square". This is the center of Muncie's "Gas Light" district at the 100% corner of Walnut Street and Charles Street. It is the center for specialty retail, impromptu concerts, open air eating and art exhibits. Outdoor movies are sometimes presented here in connection with the Children's Museum. This is the heart of the new Hospitality District. Just around the corner is the Radisson Hotel and the Convention Center. One block further south is the newly renovated Union Station where up to 1000 people board an historic locomotive on a return trip to St. Louis. They had arrived the day before as part of a special excursion aboard an historic locomotive.

Tours like this can occur on foot, and if you travelled in one direction on foot you may want to return by way of trolleys or carriages that run north and south between Union Station and the

Cultural Center. They could even extend to include the University, the river corridor developments and the near-downtown historic residential districts.

The main link between the Historic Commercial District and the Hospitality District framework is a two block segment of Charles Street, between High and Mulberry Streets. Already downtown's most prosperous sequence of shops, this section of Charles Street should be redeveloped and landscaped with the same inventory of trees, lights, and other street furniture as the historic commercial district of Walnut Street (Fig. 26). The sequence of trees and lights is carried around the corner along High Street to the front doors of the Convention Center and the Radisson.

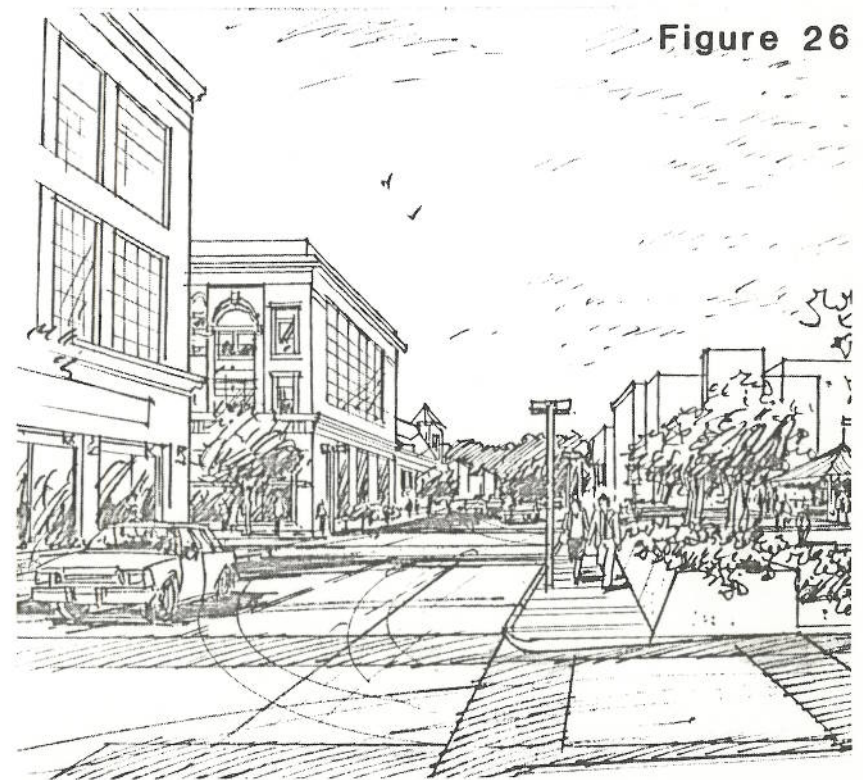


Figure 26

Looking West Along Charles Street

At the intersection of Charles and Walnut Streets is Central City's most important and challenging building, the now empty Ball Stores. Recycling old department stores in traditional central cities is a challenge facing medium-sized cities throughout the country. Nevertheless, the demolition of the Ball Stores Building would be unfortunate as it anchors our historic village street (Walnut) at its southern end. The Ball Stores building has already been the subject of intensive architectural studies by Professor Anthony Costello of Ball State University. His report contains a discussion of structural systems and physical conditions.

In the market economics Implementation Program section of this report the consultants considered

alternative use programs and financing approaches, before placing two recommendations before the CCTF. The first involves public sector participation in long term financing and in the leasing program. It considers tax abatement as part of this alternative. The second incorporates a write-down grant as a means of gap financing. These recommendations are offered in an earnest effort to save this important building and bring it back into full economic life in support of the downtown. There may be other alternatives, but in any case it will not be an easy task. It will take much time and some risk taking, but the effort will be worth it. This is an effort that the city should pursue in earnest.

Figure 27



Looking West From Mutual Federal Savings Bank

As a forecourt to the Ball Stores building, and to emphasize the importance of the intersection of Walnut and Charles Streets, the two open quarter blocks are redesigned as the centerpiece between the Historic Commercial District and the Hospitality District (Fig. 27). "Charles Street Square", is extensively landscaped with trees, special pavements, benches, lights, sculpture and a fountain. It forms a counterpoint at the southern end of Historic Walnut Street to the civic campus and renovated Courthouse Square at the northern terminus. The Children's Museum flanks the square's northern side. If it remains in this location, it is recommended that a children's outdoor space be placed there as an extension of the museum, with a new museum access developed directly from the buildings' south wall into the Square. Should the building use change, this access would still remain in place. The commercial building on the west side of Walnut might also create another "front" and open up directly on to the square (Fig. 28).

Performances can be integrated into the Charles Street Square so that musical, theatrical, and pantomime events can be scheduled for the summertime, Holidays, and festival seasons, as well as for conventions. Since Muncie does not now have a downtown theater, one of the sidewalls of buildings flanking the square might become a screen for the projection of outdoor movies.

With the implementation of these improvements, the hotel may wish to consider relocating the dining room from its present position facing Howard to a new location facing the Convention Center and High Street. The present dining room could then be reserved for banquets.

*like  
at was  
in the 70's*

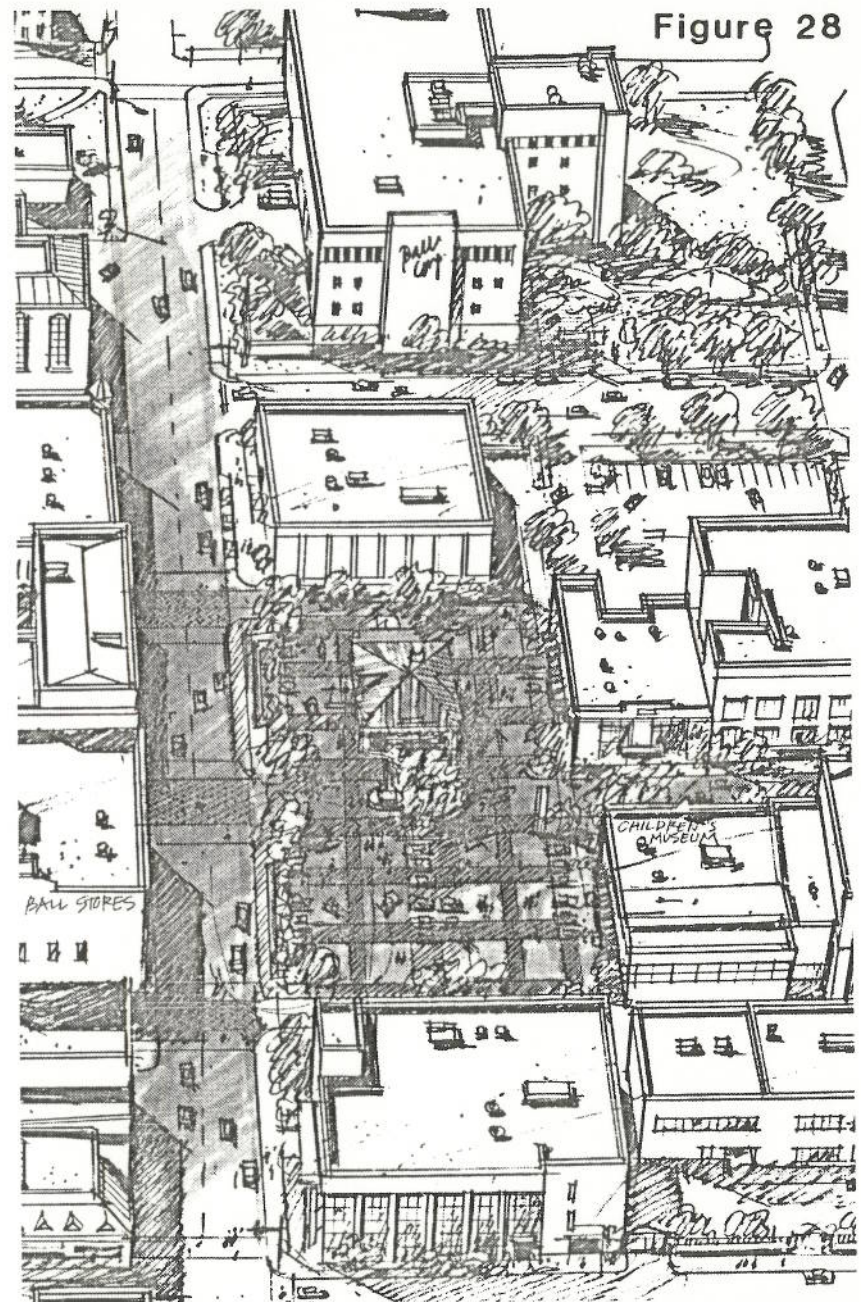


Figure 28

"Charles Street Square"



The southernmost three blocks of the Hospitality District are recommended for improved parking to service the hotel, convention center, the renovated Ball Stores and commercial district. The present vacant buildings should be removed to increase parking capacities. The Muncie Mission, presently located on High Street between the Hotel and the proposed renovated Union Station should ultimately be relocated to another near central City location where it can continue to effectively fulfill its much needed "mission". These parking areas should be developed as "parking parks" so that they might effectively be used as staging areas for festival events, parades and for the center of activities such as Muncie's Festival of Running. The beginning and finish of the races may well occur in this new hard surface "park" adjacent to the YMCA.

#### 8. Special Redevelopment District II

South of the Historic Walnut Street commercial district and the Hospitality District are a series of old buildings, the vacant Union Station, railroad tracks, and industrial, commercial, and residential areas. This area is generally bounded by Seymour Street on the north, Willard Street on the south, Council Street on the west and Madison Street on the east. In this special Redevelopment District, during the period of Muncie's industrial recession, many historic structures and low income workers' homes were demolished, leaving empty sites behind. Seemingly cut off from the rest of Central City by the railroad tracks and without replacement industries and employment, the residential neighborhoods became blighted, and poor. Unemployment is high, and drugs and security are increasing problems.

The keys to resurgence are industrial investment, education, and jobs. The decision by Muncie to

compete and become one of two Indiana cities to receive a State sponsored Urban Enterprise Zone in 1989 is a good one. It deserves broad based citizen and political support.

Several businesses in the district are undercapitalized. The Urban Enterprise Zone program, as well as others, should assist them, not only to realize their potential, but to introduce into the Muncie commercial/retail sector, a characterization and culture wholly ethnic and different from the businesses along Historic Walnut Street. This whole area might well become an important draw to conventioners and other tourists.

Good things are happening in this district. The most significant of these is the growth and improvements presently being made by Delaware Machinery and Tool Co. over the past few years. They have grown steadily, and have been acquiring property in the several blocks centering on Walnut Street just south across the railroad tracks. These improvements including removal of old buildings, renovation of others and the building of new structures, along with street and other site improvements, have generated hope for revitalization of this district. It has also shown that the possibility exists for a viable industrial base close to the core of Muncie's Central City.

Improvements are also planned by the Muncie Housing Authority for Munsyana Homes, a public housing development that occupies several blocks of this portion of Central City. Plans are presently directed at interior improvements and renovations that will continue the process of bringing the units up to Code. Exterior improvements, planned for the near future, are primarily oriented to improved lighting. Continued emphasis must be made

by the City to improve the quality of the living experience in this part of the Central City. People must be able to feel good about where they live, so that pride can help build the "Low End" to the "High Beginning".

Among the historic buildings recommended to be saved are the Goddard Building and the old Union Railroad Station. Several recommendations for the reuse of the Goddard Building have come from Muncie's citizens, including the creation of a regional name brand outlet mall. The Railroad Station is proposed to be moved north, across the tracks to become an integral part of a commercial, retail and entertainment development that would carry out some of the "Gas Light" characteristics of improvements proposed along Walnut and Charles Streets. Just one block south of the Horizon Convention Center and the Radisson Hotel, the forecourt of the "Goddard Center", should be connected to them by extensive pedestrianization of that portion of High Street.

Another proposal has outlined this area as a southern terminus to a light rail trolley line that connects with the Minnetrista Cultural Center in the north. Muncie is one of the few cities in Indiana where historic excursion trains can arrive and are able to turn around for return trips. The renovated Union Station could provide an appropriate welcome as Muncie becomes a major destination for regional historic train excursions, with the possibility of serving several thousand people a year.

Walnut Street passes through the center of this district as the major north/south access into the Historic Commercial District and the rest of the Central City. It is recommended that an extensive landscape treatment and streetscaping program be

initiated that helps visualization of this district as the "High Beginning". These plans should be carefully coordinated with the improvements scheduled at Delaware Machinery and Tool Co. It is essential that attention given and that pride be established in this district. With the successful marketing of Muncie as a unique excursion train destination trip, the entire railroad corridor should be established in a park-like character, which could also help to establish pride in our otherwise tattered district.

### 9. Residential Districts

Several residential neighborhoods overlap in part with the boundaries of the Central City. These include: the majority of the McKinley Neighborhood and all of the Gilbert Historic Neighborhood in the North; the eastern portion of the Old West End Neighborhood in the west; and to the south, across the tracks, portions of South Central Neighborhood and the Industry Neighborhood. Abutting the Central City boundary on the east is the East Central Neighborhood which includes the Emily Kimbrough Historic District.

In the past, the commercial core of Walnut Street was simply a sequence of shops in an otherwise continuous residential district in much the same way as a traditional High Street occurs in small English or European towns. Indeed, residential uses perforated Walnut Street, since many of the owner-occupied stores had apartments over them, housing storekeepers and their families above their shops.

The august churches, that occur on either side of downtown, now each without any houses around them, are vestiges of residential districts that centered themselves directly on the commercial core of

Muncie's Central City. Code enforcement, zoning, and suburbanization have all played their part in dispersing these families; and most of these living quarters are now either empty, used for low cost rentals or used for storage. But the most crucial factor is the decision on the part of the city, following the Gruen Plan, to emulate the suburban shopping center form downtown by creating a pedestrian shopping mall on Walnut Street, and a one way traffic loop on High and Mulberry, with vast surface parking lots around the loop to serve the shoppers. These parking lots were a disrupting force on the continuous residential flow from the neighborhoods through and into the commercial district.

The one-way loop and surface parking lots have severed the neighborhoods from the Walnut Street commercial core and have blighted the neighborhoods by severely eroding their edges. This blighting of the edges has in turn led to falling real estate prices, decay and spot clearances. Pedestrian experiences moving from the neighborhoods into the commercial core is now an unpleasant experience that consists of vacant lands and parking lots instead of neighbor's homes, tree lined streets and friendly shop fronts.

The density of buildings that once made the connections between neighborhoods and the Walnut Street commercial district is no longer there. The fringe areas that create the separation must be treated in a different way. Streetscape programs must be initiated that will help stitch the tree lined streets of the neighborhoods back into the heart of Central City. This treatment of the edges should be an early part of the revitalization program.

A great deal of effort has already been put forth in regard to outlining assets and liabilities and

residents desires for each of the neighborhoods that presently overlaps the Central City boundaries, except for the small portion of the Industry Neighborhood. Also, several buildings and sites have been recently listed in the National register of Historic Places as a result of a 1985 study. This includes the Goldsmith C. Gilbert Historic District bordered by Madison, Wysor, Mulberry and Washington.

2  
Planning Long Range Urban Strategies (PLUS), a study produced by Ball State University's Muncie Urban Design Studio, directed by A.J. Costello and M.A. Mounayar, is a documentation of the physical attributes of each of the neighborhoods studied and includes a listing of assets and liabilities under several categories including land use, transportation, zoning, building conditions, etc. Project PLUS provides an excellent starting point as a framework to guide improvements in the neighborhoods.

The Industry Neighborhood has not been included as one of the six covered by Project PLUS. A small portion of this neighborhood, an area bounded by Madison, Willard, Walnut and the railroad tracks overlaps with the Central City boundary. This overlap makes it an important piece of the neighborhood that encompasses a variety of land uses including industrial, commercial, and residential. It includes a portion of Munsyana, a public housing development that spans east across Madison Street.

Certainly the current success of Delaware Machinery & Tool Co. and the future success of the designated hospitality district along with improvements planned by the Muncie Housing Authority for Munsyana, will impact this area of the Industry Neighborhood. The newly established Enterprise Zone will also be an encouragement to improvements

that should be directed toward celebrating the history and culture of the area.

Each of the neighborhoods should be encouraged to establish local historic districts such as the Emily Kimbrough Historic District so that rehabilitation and new infill construction can enhance each neighborhood's historic characteristics that are its source of pride. East Central is a prime example of pride being restored back into a neighborhood through historic restoration programs.

Each neighborhood has the seeds of strong neighborhood organizations. Homeowners have become outspoken on the issues of blight, security, historic district legislation and rehabilitation initiatives. The neighborhood associations should consider a publicity program letting the metropolitan region know about the availability of housing, its character and the advantages of in-city living. This initiative should be a city sponsored effort with all neighborhoods participating. The stronger the Central City residential neighborhoods become, the stronger all other components of the Central City will be.

### C. Traffic and Parking

Since there is no current 1988 data base of transportation characteristics, traffic and parking in the Central City area, in the context of existing and future conditions, could only be reviewed in an overview capacity.

The cooperation of city and county public agencies was excellent; however, they were not staffed to update old data or collect extensive new information. Current data needs for a more complete analysis include:

- Turning movement traffic counts (only partial 1982 data now exists);
- Vehicle destinations, i.e. through or to Muncie core area;
- Hourly parking accumulations during the day at all curb and off-street spaces;
- Parking durations at curb and off-street spaces; and,
- Trip purpose, travel mode and car occupancies by employees, visitors and shoppers.

With a current data base, a more detailed analysis could be made of the following items:

- Traffic impacts of the changes in street patterns;
- Traffic impacts from additional traffic generated downtown;
- Existing parking supply-demand comparisons by block with specific attention to long-term and short-term parking;
- Future parking supply and demand comparisons by block with new governmental and office buildings in operation; and,
- Areas of surplus and deficit parking and a parking management plan to best use these resources.

## 1. Traffic Issues

Three major changes in traffic patterns were reviewed with regard to the Central City Master Plan. These are:

- Re-opening Walnut Street to two-way traffic from Main Street to Seymour Street;
- Revising the one-way traffic system on High and Mulberry Streets to two-way; and,
- Creating a traffic oval at the Wheeling-High-Wysor-Franklin intersection.

### Walnut Street

To return this street to two-way traffic, as a part of its becoming the Historic Commercial District, will require a total reconstruction from Main Street to Howard Street. The redevelopment of Walnut Street, that created the existing Walnut Plaza, appears to have provided walkways that were to support only infrequent and light vehicle emergency traffic. The recent opening of the plaza to one-way traffic south has severely affected the structural integrity of the brick and concrete pavements.

Most all remnants of the plaza will need to be removed to provide for two-way traffic, one lane of parking and a possible lane for operation of a trolley. The addition of curb and gutter and storm drainage will be required in the new street construction. The focus of attention for the new Walnut Street will not be on a collection of planters and other miscellaneous items, but instead will be on the historic facades of the buildings and period street furnishings and signage. It will create a level of visibility for store and shop fronts that has long been missing.

A signal warrant study should be conducted at all of the Walnut intersections to determine the need for each existing traffic signal and if a new signal installation should be placed at the Walnut-Charles intersection.

### High Street-Mulberry Street

These streets are currently three traffic lanes in width, one-way southbound for High Street and one-way northbound for Mulberry Street. There are traffic signals at every intersection, oriented to the one-way operation and coordinated and interconnected to maintain progression. The intersections of these two streets with Gilbert Street on the north and Seymour Street on the south were designed for turning the multi-lanes.

Much discussion occurred with regard to the ease with which visitors could seemingly pass through or go around Central City instead of being able to arrive and circulate within the Central City. Many comments were made that expressed frustration with the one-way system especially those passed on from visitors to the city.

It is recommended that further study must be made prior to making a decision to change High and Mulberry Streets to two-way traffic. The limited 1982 traffic data for only some of the intersections did not allow adequate information to project accurate implications of a two-way system. Lane changes, resignalization and intersection improvements would be costly to accomplish the entire loop. These costs must be carefully measured against their value to easing traffic access into the Central City and parking facilities.

### Wheeling-High-Wysor-Franklin Intersections

A traffic oval is proposed just south of the High Street Bridge at this intersection. To avoid the conflicts of short weaves and merges, several traffic movements will be taken out. Franklin Street will no longer extend to Wheeling Avenue but will terminate at Gilbert Street. Further study will be required for the distribution over other streets of the northbound Franklin Street afternoon peak hour volumes.

*Wheeling, High*  
Wysor Street will be the only street coming into the traffic oval. The afternoon peak hour traffic (1982) indicates a high right turn over the bridge to northbound Wheeling Avenue. The design of the Wysor side of the traffic oval may require special turn lanes to handle this flow.

This traffic oval is an important entry symbol as visitors proceed into the Central City by Wheeling Avenue across the High Street Bridge, focusing on the centerpiece of the new oval. The quality of this experience establishes an attitude for the rest of their stay in Central City.

### 2. Parking Issues

Although much surface parking was created adjacent to the one-way traffic loop around the Walnut Street commercial district, few spaces have been allocated to the general public and visitors to the Central City. Aerial views of Central City clearly indicate the amount of land actually dedicated to vehicular parking.

The present parking seems to serve the employees that park all-day. They are able to find parking, though not always directly adjacent to their place of work. The fringe area to the north has many

smaller lots of leased spaces for monthly parkers. Short-term parkers coming downtown to business firms, retail establishments or for other trip purposes, have some difficulty in locating convenient parking since all-day parkers arrive early and take most of the unlimited duration spaces. Two areas of the Central City are of particular concern with regard to parking needs—the Civic/Government District and the Hospitality District. Another concern of the Central City commercial and retail businesses is on street parking.

### Civic/Government District Parking

This area of the Central City includes the existing County Building, the new Justice Center now under construction on the block just north of the County Building and the proposed City Hall presently being planned on the next block to the north. The County Building presently is served only by on street parking along portions of each side of the block and by a small municipal lot at the northeast corner of Main and Walnut Streets. A larger municipal parking lot just to the south used to service the County Building but is now the site of the new bus transfer station.

Site development for the new Justice Center includes parking for only about 35-40 vehicles. The new City Hall development is expected to provide 100-120 parking spaces, the number anticipated to serve the needs of City Hall.

Although City Hall is expected to be able to provide the parking necessary for its own needs, parking requirements for the other two facilities are not adequately served by the existing lots. It is recommended that the City and County work together to determine what the specific needs of

the entire Civic/Government District will be and to implement a plan to meet those needs. One recommendation is to develop a parking lot on the half block south of Washington Street between Franklin and High Streets. This could accommodate approximately 90 spaces. Since this area is on the edge of the Old West End Neighborhood and the proposed riverfront housing site (Special Redevelopment District I) care must be taken to provide the streetscape connectedness between neighborhood and Government Center.

#### Hospitality District Parking

Day-time events at the Convention Center and the Radisson Hotel currently overload the available parking at the Hospitality District. Most attendees arrive by car. Evening events are also a problem but not as extensive since more parking is available after 5:00 P.M. when day-time employees leave the downtown.

The Central City Task Force Parking and Transportation Committee attempted to quantify the parking supply and parking demand for parking servicing the Hospitality District. This information indicated an additional 665 parking spaces were required when looking at the peak period of the day for each facility with maximum use of all facilities at the Convention Center, a good occupancy rate at the hotel and the Ball Stores Building re-opened primarily as offices. These peaks will occur only a few times a year. The implementation of a parking management plan for this area will identify more specifically available parking resources during the day and those available after 5:00 P.M., such as the Ball Corporation employee parking lots.

The new parking lots proposed by the consultant team between Howard and Seymour Streets will accommodate most of this anticipated shortfall. It is intended that these parking areas be termed "parking parks" and that they be developed so as not to detract from the ambience of the Hospitality District. The additional attention given to the park like character of these areas will reduce the volume of cars parked per block, but will make them pleasant places to be, and appropriate developments to flank the Walnut Street gateway from the south. These should be considered more as hard surface parks where festivals could be held; parades could start and finish. Muncie's "Festival of Running" could start and finish in an appropriate area right near the front door of the YMCA.

#### On Street Parking

Diagonal parking now exists along Charles Street, and is considered by the merchants along that street to be very successful for the businesses. As street improvements are proposed and Walnut Plaza opened up again as a street, the issue of diagonal parking vs. parallel parking must be considered. From a traffic engineering standpoint, parallel parking would be recommended, over the diagonal parking which is considered more hazardous. This does reduce the number of on-street, front-of-the-store parking spots available. However, federal or state funding sources may require that parallel, not diagonal parking be implemented. Final design and approvals will dictate parking configurations.

Curb spaces should be available by enforced one or two hour parking restrictions for visitors only. Specific restrictions can be determined from current parking duration surveys.

## IMPLEMENTATION

As indicated throughout the study, the ability to implement a master plan for the Central City begins with the identification of feasible projects that generate value. With creative programming, this increased value can be used to leverage investment in other growth-related or growth-inducing elements. Some of these projects may generate direct financial value while others may generate value in amenities that bring people back to the Central City.

The implementation of the plan is also contingent upon dedicated leadership within the community that can provide timeless effort and continuity of direction over several years. It is the kind of dedication that extends beyond the time it takes to implement the recommendations outlined in this report. This dedication must extend much further into the future, so that Muncie's Central City is not allowed to deteriorate once again to its present state before action is taken. This report should be viewed as the beginning of a continuous planning effort that is based not on reaction to what has happened but on visions of what can happen.

The vision for a revitalized Central City begins with ten projects that have emerged with a consensus from the Urban Design Team and the Central City Task Force. It is important that these initial projects demonstrate a significant improvement from what exists, and that they be "accomplishable". They must be of a scale that assures completion and they must be developed to a level of quality that leaves no doubt about how Muncie feels about the future of the Central City.

The projects must be able to stand on their own as

well as "fit" into the overall plan by being mutually supportive of each other. Each project must also be reviewed with regard to opportunities it may generate for leveraging funding that will help to create more amenity infrastructure that in turn encourages implementation of other developments. It is through this investment in amenity infrastructure that Muncie can create a market where opportunities are now limited.

### Initial Projects

- Development of the Ball Stores building into uses that would be compatible with the Hospitality District. The City should work cooperatively with the owner and seek to develop a relationship that will allow them to go out and seek interest from quality investors and/or developers of urban real estate.
- Design and construction of the new City Hall should proceed immediately on the south portion of the Indiana and Michigan Electric Co. property. Design of the complex should create a symbol of excellence, setting the standard for other developments in the Central City.
- Support development of the Indiana & Michigan Electric Company corporate office building at Wysor and High Streets. This new development can be an important symbol for the viability of new investment in the Central City.
- Development of the White River Corridor in the Central City area. This is a significant amenity, whose value toward helping to create a "livable" city has been for the most part overlooked. The new Minnetrista Cultural Center has recently been built overlooking this portion of the river, and its connection to the rest of



the Central City could be significantly enhanced through the development of a Riverfest Garden along the entire east bank of the river between the Center and High Street Bridge.

- Renovation and development of the North Walnut Street Corridor along the Central High School frontage and including the McKinley School building and the Armory site. This is a main corridor into the Central City from the airport. Improvements are being made north of the river to widen the street for improved access. This is also an important edge for the McKinley neighborhood, and treatment along this corridor could help to stabilize this residential district.
- Development of Walnut Plaza into a "Village Street" that will emphasize the historic storefronts and accommodate two-way traffic. It may also accommodate a recent proposal for a light rail trolley that would provide access from the Cultural Center to the Union Station via Walnut Street. This could add to the ambience of "Village Street", creating that "special" place where people will want to visit and shop.
- Support the Minnetrista Cultural Center and any further plans it may have to expand its tremendous development along the river, north of Central High School. Develop strong connections, both along the river and the Walnut Street Corridor to insure strong linkages between the Center and the rest of the Central City, including the Hospitality District.
- Identify and initiate residential development within the Central City. This should include, new development, infill housing and renovation of existing homes.

- In cooperation with the County Government, provide adequate parking to serve the needs of the County Building and the new Justice Center.
- Develop initial stages of the proposed park and streetscape infrastructure to improve the overall attractiveness of the Central City. This development should also look to improve the connectiveness between residential districts and the rest of Central City.

The projects outlined above provide a beginning to fulfilling the recommendations of this master plan report. They provide several opportunities, at various levels, for both public and private entities. The ultimate success of implementing this Central City Master Plan will require the cooperation and coordination of both.

The newly formed Central City Business Association Implementation Committee could provide the catalyst necessary to perform this coordination effort. It is an organization with a long history of interest in the Central City. Its future, is strongly tied to the implementation of these recommendations.

Other projects will also fall into place as the process of implementation proceeds, and groups and individuals will come forward with ideas and interests in mind. It will be necessary for the Implementation Committee to assess this input with regard to the overall recommendations of the Plan and the primary goals set forth at the beginning of the study - DEVELOP A LIVABLE CENTRAL CITY AND ENCOURAGE EXPANSION OF ITS ECONOMIC BASE.

## ECONOMIC ANALYSIS

### A. INTRODUCTION

This report is the economic analysis component of the Central City Master Plan for Muncie, Indiana. It examines the overall economic conditions affecting growth and development in the Central City area, first looking at past trends in regional population and household growth and regional changes in employment patterns. Using this regional analysis approach, the study further examines the impacts on development activities in the City of Muncie and, in particular, its central area.

Historically, east-central Indiana, including Delaware County had its economic base in agriculture. All of that changed when, in 1886, a dome of natural gas was discovered. Almost overnight, employment growth in manufacture of glass and other energy intensive goods led to a parallel explosion in population. In 1880 the population of Muncie was just under 23,000 people. By 1900, it had increased to nearly 50,000 -- an average yearly growth rate of 4%. The city's population is now approximately 77,000 people. Therefore, in the 20th century, the growth rate has averaged only 0.5% annually.

At the turn of the century, the downtown was compact and congested. It was the center of local and regional commerce as well as entertainment and politics. Remnants of that environment still remain. The Ball Stores in downtown, now vacant, was built in the early 1900's as the premiere department store. A high percentage of other structures, as apparent from the inventory of remaining downtown buildings, also date from the late 1800's and early 1900's. Some of these older

structures have been preserved through renovation and reuse; some have been demolished.

The change in regional direction from a manufacturing to a service-oriented economy has resulted in a general downturn in the local economy. The long-term reliance on automobile-related manufacturing has led to a significant decrease in manufacturing employment not completely recouped by growth in the service sector. Yet, as discussed in the report that follows, certain strengths remain, including a core of successful and strong manufacturing concerns that have responded to changes in regional and national economic conditions, a strong state university system, a concentration of regional-based financial institutions, and a strong and committed citizenry. These factors have helped to restrain the decline and maintain a certain level of stability.

Given this backdrop, the Central City Plan for Muncie, Indiana, seeks to identify and build on these community strengths. The objective is to create a framework for stimulating a continuing redevelopment and revitalization of the Central City. This part of that overall plan identifies the economic and market-based components critical to achieving that objective. At the same time, this part of the overall plan identifies specific projects that may help to form a strategy for long-term revitalization efforts.

The study is divided into three primary sections. The first reviews demographic and employment characteristics for the region. It analyses the patterns of population and household growth, and examines the regional employment characteristics affecting that growth. The second section examines the extent of office, retail, and other uses in the Central City area, and studies the specific retail

market characteristics of both the region and the Central City area. The primary question is the extent to which the Central City area has the capability to compete for a fair share of the regional retail Market and how to improve that competitive position. Retail activities are critical to the future of downtown, as are the hotel and convention center and a continued presence of primary office space. These issues are addressed in the second section.

The third section of the analysis examines the specific projects necessary to stimulate new and solidify existing development in the Central City area. To initiate a redevelopment plan, specific projects are necessary that create value and attract new development interest. The economic study component of the master plan details the steps necessary to implement initial revitalization efforts and outlines long-term opportunities. Implementation of this strategy will require a continuing strong cooperative effort between the public and private sectors of the city -- a cooperation that is well-entrenched in the history of Muncie.

#### B. POPULATION, HOUSEHOLD AND EMPLOYMENT TRENDS

To examine demographic trends in Muncie, population, household and employment data were collected from a number of sources. For Delaware County, population and household statistics were extracted from the U.S. Census of Population, 1970 and 1980. In addition, estimates of population for Delaware County were provided for the years 1984 and 1985 by the Indiana State Data Center, and for the year 1986 by the U.S. Bureau of the Census.

For the City of Muncie, detailed population and household statistics were available by census

tract, for the years 1970 and 1980, from the U.S. Census of Population. Estimates at the city level have not been calculated by either federal or state offices and could not be computed based on available data. Between 1970 and 1980, the city experienced several annexations and changes in census tract delineations. These changes led to the result that 1970 and 1980 census data are not compatible and therefore, cannot be used to determine trends. Without reliable trend data, it is impossible to project population for current or future years.

On the other hand, Muncie's Central City is defined as census tract 1. This delineation has not changed, and census data is available for this geographic area for each census year, through 1980.

Table 1: Population and Household Trends  
Delaware County, Indiana 1970-1986

	<u>1970</u>	<u>1980</u>	<u>1984</u>	<u>1985</u>	<u>1986</u>
Population	129,219	128,587	123,600	122,353	120,900
Household Population	121,486	120,162	114,900	113,600	112,100
Mean Household Size	3.07	2.69	2.40	2.40	2.35
Households	39,572	44,670	47,900	47,300	47,700

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Source: U.S. Census of Population, 1970 and 1980, unpublished data, 1986; State of Indiana Data Center; RPR Economic Consultants.

## Delaware County

As shown on Table 1, Delaware County has been losing population since 1970, at an increasing rate. During the decade from 1970 to 1980, the county lost a total of only 630 persons; however, since 1980 the population loss has been estimated at over 1,000 persons per year. From 1980 to 1984, population dropped from 128,600 to 123,600, an average decline of 1,250 persons per year. The following year, 1985 showed a similar loss. Between 1985 and 1986, population declined further. By 1986, the U.S. Bureau of the Census estimated that Delaware County's population had declined to 120,900 -- a loss of 1,450 persons. Thus, since 1980 the county has been losing population at a rate of approximately one percent per year.

Losses have resulted from several factors, including an aging population and declining birth rate. More significant, however, has been the out-migration, driven by decreasing employment opportunities in Delaware County.

Household population -- that portion which excludes residents of educational and other institutional facilities -- declined similarly. While Ball State University has grown, tempering overall population losses somewhat, household population has declined from 121,500 in 1970 to 120,200 in 1980. This change represents a decrease of 1,300 people, or nearly twice the overall decline in total population. By 1986, household population was 112,100 -- a decline of over 8,000 since 1980, or just over one percent annually.

While household population has dropped, so has the number of persons per household. This change resulted in an increase in the number of households despite population losses. In 1970, there were

39,000 households in the county. By 1980, this had increased to 44,700 -- an average increase of 1.37 percent per year. From 1980 to 1986, the number of households increased to an estimated 46,700. This change represents an average increase of 0.7% annually which has occurred despite the rapid decline of population during the same period.

Much of the household growth has taken place in and beyond the northwestern portion of the City of Muncie, where much of the county's new housing has been built in recent years.

## City of Muncie

The City of Muncie comprises the major population center of Delaware County, accounting for fifty three percent of the county's population in 1970 and sixty percent in 1980. Statistics show significant growth in Muncie's population between 1970 and 1980; however, this apparent growth is misleading. Much of the increase results from city annexation of a number of areas during the 1970's. Further, because of the change in delineation of several census tracts in Muncie, the data available is not consistent from one year to the next. As a result, it is not possible to determine precisely the extent to which the population of the city actually did increase. It appears that population would have declined at a rate similar to that of the county if the city had not added population through annexation.

In 1970, Muncie's population was 69,082. In 1980, it had increased to 77,126. Household population in 1970 was 61,343 and in 1980 was 69,761. The mean household size in Muncie was smaller than in the county as a whole, as is typical in comparisons of urbanized areas with their surrounding counties, nationally. In 1970, there were 21,500 households within the city. In 1980, there were 27,500.

Of the 27,500 households in Muncie, in 1980, 61% owned their homes, compared to 57% in 1970. In numerical terms, home-owner households in the city increased by 4,600, while the number of renter households increased by only 1,300 and declined as a percentage from 43% to 39% of all households. Again, it is important not to view these data as indicative of trends because of the changes in the boundaries of the City of Muncie between 1970 and 1980. Table 2 details population and household characteristics for Muncie for the years 1970 and 1980.

Table 2: Population, Households, and Home Ownership City of Muncie, 1970-1980

	<u>1970</u>	<u>1980</u>
Population	69,082	77,216
Household Population	61,343	69,761
Mean Household Size	2.85	2.54
Households	21,524	27,465
owner	12,312 (57%)	16,918 (61%)
renter	9,212 (43%)	10,547 (39%)

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 Source: U.S. Census of Population, 1970, 1980, RPR Economic Consultants.

### Central City

Census Tract 1, which is the Central City, has experienced a drastic loss of population. In 1960, the downtown had over 2,100 residents (Table 3). By 1970, that population had declined to 1,631 persons. By 1980, fewer than 1,000 persons resided downtown. It is likely that some decline in population has continued through the 1980's. Reasons for downtown population losses include an

Table 3: Population and Housing, Census Tract 1 Muncie Central City, 1960-1980

	<u>1960</u>	<u>1970</u>	<u>1980</u>
Population	2,130	1,631	990
Households	-	785	550
Housing Units		897	692
% of Units Vacant		12.5	20.5

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 Source: U.S. Census of Population and Housing, 1970 and 1980; City of Muncie Department of Community Development RPR Economic Consultants.

aging population, loss of housing units through deterioration and demolition, and overall economic decline of the region.

There has been no recent housing construction in the downtown. Further, of the units existing in 1980, the census reports a vacancy rate of 20.5% which was an increase from 12.5% in 1970. These vacancy rates were high in comparison to the City of Muncie, which had overall housing vacancy rates of 6.7% in 1980 and 5.8% in 1970. These high downtown vacancy rates are indicative of increasing deterioration of the housing stock.

Many of downtown's remaining residents are elderly and/or poor. According to data compiled by the Muncie Department of Community Development, 18% of the downtown residents in 1980 were over the age of 65 and over 70% were classified as low- or moderate-income. The trend appears to have continued during the past eight years.

### Per Capita Income

Median per capita income data for Delaware County and the City of Muncie were obtained from the 1970 and 1980 census of Population (figures are for years 1969 and 1979, respectively) and from unpublished census data for the year 1985. Estimates of current income are computed using these sources. All income figures have been converted to current 1988 dollars.

Per capita income in both Muncie and Delaware County rose during the 1970's but fell between 1979 and 1985, the last year for which the Bureau of Census data are available. In each of the periods, the City of Muncie had a lower per capita income than did the county; however, the gap has been narrowing. Table 4 shows per capita income, adjusted to current dollars, for both Delaware County and the City of Muncie for the years 1979 through 1988 data estimated based on 1979-85 trends.

Table 4: Per Capita Income, City of Muncie and Delaware County, Indiana (1969-1988)  
(in 1988 dollars)

	<u>1969</u>	<u>1979</u>	<u>1985</u>	<u>1988</u>
Delaware County	\$9,373	\$10,947	\$10,421	\$10,170
City of Muncie	\$9,131	\$10,147	\$9,809	\$9,646

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Source: U.S. Bureau of Census, RPR Economic Consultants

### Delaware County Employment

Employment statistics by sector are maintained by the Indiana Employment Security Division for Metropolitan Statistical Areas throughout the state. The MSA for Muncie is Delaware County in its entirety. These data were available for each month from the year 1980 through October, 1987. With the assistance of the Bureau of Business Research of Ball State University, these statistics were compiled into annual data as shown in Table 5. Data for 1970 is also shown; however, it is not entirely comparable to data for 1980 and beyond because of changes in reporting. In 1972, reported employment was extended to include smaller employers. In 1978, the government sector was expanded to include employees of public schools, state and local governments. The 1970 data is still useful for showing general trends in manufacturing and non-manufacturing employment.

Manufacturing in Delaware County suffered substantial losses between 1970 and 1982, with a leveling off from 1982 through 1987. Between 1970 and 1982, approximately 7,800 manufacturing jobs were lost, or more than 40% of the manufacturing workforce. Non-manufacturing jobs, however, have been increasing in most years since 1970. In 1970, there were approximately 28,200 workers employed in non-manufacturing activities. By 1980, that had increased to 35,800, more than offsetting the losses in manufacturing, and contributing to an overall increase in employment of about 2,000 workers for the decade.

The largest gains occurred in the service sector, with increases in retail trade and government sectors resulting more from reporting changes than from real increases. Service employment has continued to increase through 1987, while real

Table 5. EMPLOYMENT BY SECTOR, DELAWARE COUNTY,  
INDIANA, 1970-1987

	<u>1970</u>	<u>1980</u>	<u>1981</u>	<u>1982</u>	<u>1983</u>	<u>1984</u>	<u>1985</u>	<u>1986</u>	<u>1987</u> 1/
Manufacturing	18,300	13,300	12,500	10,500	10,600	11,300	11,100	10,800	10,700
Non-Manufacturing	(28,200)	(35,800)	(35,800)	(34,700)	(34,300)	(35,200)	(36,500)	(37,800)	(38,600)
Construction	1,900	1,600	1,400	1,300	1,300	1,300	1,500	1,700	2,000
T.C.U. 2/	2,300	2,000	2,000	1,900	1,800	2,000	2,200	2,200	2,300
Wholesale Trade	1,400	1,900	1,900	1,800	1,700	1,700	1,800	1,800	1,800
Wholesale Retail	7,600	9,900	9,900	9,400	9,300	9,600	9,800	10,200	10,400
F.I.R.E. 3/	1,400	1,500	1,600	1,500	1,500	1,500	1,600	1,600	1,600
Services	5,200	8,100	8,500	8,500	8,500	8,900	9,500	9,900	10,200
Government	<u>8,500</u>	<u>10,800</u>	<u>10,500</u>	<u>10,300</u>	<u>10,200</u>	<u>10,200</u>	<u>10,200</u>	<u>10,400</u>	<u>11,500</u>
Total	47,100	49,100	48,400	45,200	44,900	46,600	47,600	48,600	50,500

1/ Based on data through October.

2/ Transportation, Communication, Utilities.

3/ Fire, Insurance, Real Estate.

Note: In 1972, coverage was added for employers with four or more employees;  
in 1978, included public schools, state and local government.

Source: Indiana Employment Security Division.

government employment and retail trade employment have remained relatively stable since 1980.

Currently, total employment in Delaware County is reported at 50,500 workers. This total exceeds 1980 employment by 1,400 persons -- an average yearly growth of only 0.4%. From 1980 through 1983, total employment had declined by 4,200; however, in the following years there was moderate but steady growth. While total employment today virtually matches that of 1980, the employment mix has shifted, with the service sector employment now matching that of the manufacturing sector. Manufacturing employment accounts for 21% of the jobs, compared to 27% in 1980, and 39% in 1970.

Table 6: Annual Average Unemployment  
Delaware County, 1980-1987

<u>YEAR</u>	<u>Percentage Unemployed</u>
1980	11.1%
1981	12.2%
1982	13.9%
1983	12.3%
1984	9.1%
1985	8.2%
1986	7.1%
1987	6.9%

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Source: U.S. Department of Labor, Bureau of Labor Statistics.

These changes in the type of employment in Delaware County help to explain the decline in per capita income, discussed above. Traditionally, manufacturing jobs have generally been higher paying positions than those of the service sector because of the strong union representation in the area. Further, the service sector still encompasses many low level, unskilled positions.

On a positive note, unemployment has been declining steadily since it reached its peak in 1982. During that year, unemployment was measured at 13.9% by the Bureau of Labor Statistics. Each year following 1982, the rate of unemployment has declined, reaching 6.9% in 1987. Unemployment rates are shown for each year since 1980 in Table 6. These figures are supported by similar increases in total employment as shown in Table 5.

In the next sections of this study, shift/share and location quotient analysis is used to understand local and regional economic conditions and employment trends.

#### Shift/Share Analysis

A shift/share analysis of employment by economic sector for the Muncie MSA relative to the State of Indiana as a whole is indicative of the general condition of the local economy. A shift/share analysis is designed to describe changes in employment levels according to effects of national changes, industry mix, and changes in local share. It does this by isolating the individual components of change reflecting the national growth effect, the industry-mix effect, and the regional-shares effect. The following analysis was carried out using employment data for 1980 and 1987 provided by the Bureau of Labor Statistics and the Bureau of Business Research of Ball State University.

Table 7 presents data on 1980 and 1987 total and individual economic sector employment for the Muncie MSA (Delaware County) and the State of Indiana. As shown, total employment in the state increased from 2,129,500 in 1980 to 2,316,400 in 1987 -- an increase of 186,900 or 8.78% over the seven-year period or an annual increase averaging 1.21%. During that same time frame, the Muncie MSA



grew from 49,100 in 1980 to 50,500 by 1987 -- a growth of 2.85% over the seven-year period or 0.4% per year.

The Muncie economy has traditionally been dominated by manufacturing and trade sectors. In 1980, the combined employment in these two sectors was 25,100. This total represented over 51% of the total employment in the county. By 1987, the total employment in both sectors had decreased to 23,500, with some growth in trade and major decrease in manufacturing. As a percentage of total employment in the country, manufacturing plus trade had declined to 46.5% by 1987.

Table 7: SHIFT-SHARE ANALYSIS OF THE CITY OF MUNCIE

	City of Muncie	City of Indianapolis	State of Indiana
1980 Employment	49,100	528,300	2,129,500
1987 Employment	50,500	602,400	2,316,400
Growth -- % Change	2.85%	14.03%	8.78%
Employment Change	1,400	74,100	186,900
Regional Growth Share	4,309	46,288	
Shift	(2,909)	27,912	
Industry Mix	246	11,253	
Differential Shift	(3,155)	16,659	
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CONSTRUCTION			
1980 Employment	1,600	23,600	92,300
1987 Employment	2,000	32,000	111,600
Growth -- % Change	25.00%	35.59%	20.91%
Employment Change	400	8,400	19,300
Regional Growth Share	140	2,071	
Shift	260	6,329	
Industry Mix	194	2,863	
Differential Shift	65	3,465	
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MANUFACTURING			
1980 Employment	13,300	123,000	657,000
1987 Employment	10,700	106,500	606,200
Growth -- % Change	-19.55%	-13.41%	-7.73%
Employment Change	(2,600)	(16,500)	(50,800)
Regional Growth Share	1,167	10,795	
Shift	(3,767)	(27,295)	
Industry Mix	(2,196)	(20,306)	
Differential Shift	(1,572)	(6,989)	

TRANSPORTATION			
1980 Employment	2,000	31,100	105,600
1987 Employment	2,300	36,200	115,600
Growth -- % Change	15.00%	16.43%	9.47%
Employment Change	300	5,100	10,000
Regional Growth Share	176	2,730	
Shift	124	2,370	
Industry Mix	14	216	
Differential Shift	111	2,155	
-----			
TRADE			
1980 Employment	11,800	130,500	477,200
1987 Employment	12,200	153,000	554,100
Growth -- % Change	3.39%	17.24%	16.11%
Employment Change	400	22,500	76,900
Regional Growth Share	1,036	11,454	
Shift	(636)	11,046	
Industry Mix	866	9,576	
Differential Shift	(1,502)	1,470	
-----			
FINANCE			
1980 Employment	1,500	38,400	102,100
1987 Employment	1,600	44,700	114,300
Growth -- % Change	6.67%	16.41%	11.95%
Employment Change	100	6,300	12,200
Regional Growth Share	132	3,370	
Shift	(32)	2,930	
Industry Mix	48	1,218	
Differential Shift	(79)	1,712	
-----			
SERVICES			
1980 Employment	8,100	94,400	338,200
1987 Employment	10,200	139,400	449,300
Growth -- % Change	25.93%	47.67%	32.85%
Employment Change	2,100	45,000	111,100
Regional Growth Share	711	8,285	
Shift	1,389	36,715	
Industry Mix	1,950	22,726	
Differential Shift	(561)	13,989	
-----			
GOVERNMENT			
1980 Employment	10,800	86,400	346,600
1987 Employment	11,500	89,800	356,800
Growth -- % Change	6.48%	3.94%	2.94%
Employment Change	700	3,400	10,200
Regional Growth Share	948	7,583	
Shift	(248)	(4,183)	
Industry Mix	(630)	(5,040)	
Differential Shift	382	857	

Source: Bureau of Business Research, Ball State University  
RPR Economic Consultants

Date: 09-Nov-88

For the state, total 1980 employment in trade and manufacturing was 1.134 million, representing 53.3% of total employment. By 1987, this total had increased to 1.16 million, with increase in the trade sector and decrease in manufacturing. The total employment in manufacturing and trade in 1987 represented just over 50% of the total state employment. As Muncie's manufacturing employment was heavily weighted to products related to the automotive industry, it suffered a relatively greater loss than the state as a whole.

The high percentage dominance of the local economy by two major sectors that either lost significant employment or grew insignificantly, contributed to the overall low rate of growth. Construction, transportation and services were the major growth sectors in terms of percentages; however, overall employment in these sectors grew by approximately 2,800. Manufacturing alone lost 2,600. Net employment growth was approximately 1,400 jobs over the seven-year period. As with the state and national economic picture, the largest sector growth for Muncie occurred in the service sector with a total increase of 2,100 jobs or 300 per year. If 50% of the service sector growth represents office-using employment, then average demand for private sector office space in the county would be on the order of 35,000 to 40,000 square feet per year. If 25% of the total service sector represents retail employment, then the demand for new retail space in the county is averaging approximately 20,000 to 25,000 square feet per year.

One component of the economy which is indicative of relative strength is the Finance Insurance and Real Estate (F.I.R.E.) sector. Employment growth in the financial sector for Muncie was negligible -- on the order of 100 jobs over the seven-year period.

Table 8: LOCATION QUOTIENTS FOR THE CITY OF MUNCIE

Location Quotients		City of Muncie	City of Indianapolis
Construction			
	1980	0.75	1.03
	1987	0.82	1.10
Manufacturing			
	1980	0.88	0.75
	1987	0.81	0.68
Transportation			
	1980	0.82	1.19
	1987	0.91	1.20
Trade			
	1980	1.07	1.10
	1987	1.01	1.06
Finance			
	1980	0.64	1.52
	1987	0.64	1.50
Services			
	1980	1.04	1.13
	1987	1.04	1.19
Government			
	1980	1.35	1.00
	1987	1.48	0.97

Source: Bureau of Business Research, Ball State University  
RPR Economic Consultants 09-Nov-88

For the state, the financial sector grew by over 12,000 jobs with more than 50% of that growth, or 6,300 jobs over the seven-year period, in Indianapolis. The financial sector has shown relative weakness, both in growth in the number of jobs as well as in the total revenues earned.

From a differential shares perspective, the only sector of the economy that demonstrated any relative strength was the government sector. As the only sector exhibiting this characteristic, government employment growth is not indicative of a healthy situation.

#### Location Quotient Analysis

Location quotients for Muncie, and Indianapolis for comparison, are shown in Table 8. The degree of specialization for each economic sector reinforces the conclusions that resulted from the shift/share analysis. For this analysis, degree of specialization is measured against the State of Indiana.

Problems are indicated primarily in the Finance and Government sectors. In Finance, Insurance, and Real Estate, the analysis indicates a high degree of weakness in employment levels, as evidenced by location quotients on only 0.64 -- well below a parity level of 1.0. This low competitive level, in turn, is indicative of a real estate market that is generally weak. In areas where construction and investment are strong, the Finance sector usually exhibits an index greater than 1.0 in comparison to a defined regional base. In this case, the index is relatively low and, generally, unchanging over the seven-year analysis period.

On the other hand, the strongest degree of comparative specialization is exhibited by the government sector. This characteristic is

reflective of the strength of Ball State University as well as other government employment activities. Given the location of the university center outside of the downtown area, the Central City will not benefit unless there is a way of connecting that activity node to the Central City.

The decline in manufacturing and trade is indicative of the central problems facing the Muncie economy. This economy has clearly been manufacturing based, and in times of declining manufacturing and trade concentrations, the local economy will continue to suffer.

Services, which is a catch-all sector that includes retail as well as professional and other services, does not show any degree of relative strength nor a significant relative growth characteristic. Improving that condition is important to improving market conditions in the central core.

#### Summary

The Muncie MSA has been losing population since 1970. Because of changes in city boundaries, it is not possible to track population experience in the City of Muncie; however, rates of decline similar to those of the county are assumed. At the same time, the economic framework of the area has shifted significantly, from a manufacturing-based to a service-oriented economy. This shift is consistent with regional and national trends. The importance to Muncie and the Muncie area is that the strength of the historic manufacturing sector has not yet been replaced by a similarly strong service sector. As a result, little actual economic growth has occurred and overall economic conditions have declined. Strengths remain both in the manufacturing and in the emerging service sectors, and these strengths have led to a certain level of stability.

The local economy is supported and stimulated by a strong state university system, by several strong and healthy manufacturing concerns that maintain regional and national headquarters in Muncie, and by a local foundation that has contributed significantly to the cultural and economic life of the community. Further, the city remains the financial center of the region. Therefore, despite the statistical analysis, there are reasons to conclude that a basis exists on which to rebuild. Important new development and rehabilitation has occurred in the Central City. Although all of this development has not yet achieved a stable operating and financial status, the community is working together to improve that situation.

C. OFFICE AND RETAIL MARKET CONDITIONS

This section of the study examines the existing Central City built environment to identify what kinds of space remain and what recent development activity has occurred. From this review, the report examines opportunities for expanding particular uses and concentrates on analysis of retail market demand which is important to the future vitality of the Central City.

Inventory of Existing Central City Built Environment

This section of the study reviews the recent development activity experienced in the Central City area of Muncie. These activities reflect economic conditions and the alternative efforts at work to compensate for or react to them. Muncie is an older city whose major building activity primarily occurred between the years 1880 and 1920. At that time, Walnut Street was the city's thriving commercial center. In addition to the earlier development concentration, several major projects

have been built since the mid 1970's. These are listed in Table 9.

Table 9: MAJOR NEW INVESTMENT IN DOWNTOWN MUNCIE

BUILDING	MAP KEY	YEAR BUILT	SQ. FT.
Rose Court	1	1920 / 1986 1/	10,000
Charles Court	2	1960 / 1986 1/	42,000
Federal Office Bldg	3	1979	20,000
Ball Corp Headqtrs	4	1974	190,000
Convention Center	5	1988	27,000
Radisson Hotel	6	1920 / 1986 1/	105,000
Muncie Newspapers	7	1982	34,000
YMCA	8	1975	33,000
Indiana Gas	9	1973	49,000
Merchants Natl Bank	10	1973	52,000
Bus Transfer Station	11	1987	3,000
Ball Foundation Hdqs	12	1988	47,000
Mutual Federal S & L	13	1984	65,000
Minnetrista Cultural	14	1988	
Ontario Corporation	15	1890 / 1983 1/	15,360

1/ Rehabilitated

These projects are described in the following paragraphs.

Rose Court was rehabilitated recently to house retail uses on the first floor, with office space on the second floor. The 1920 structure has been maintained as a historic property and is part of the downtown historic district.

Charles Court, located at the corner of Mulberry and Charles, was originally built in 1960 as the downtown J.C. Penney store. When a failing downtown caused the store to leave, it was taken over by a local real estate firm and has recently been rehabilitated into office space. Currently, the 42,000 square foot building houses state offices. Leases are in the \$4 to \$5 range.

Federal Office Building is located at 225 North High and was built in 1979 by a private developer and leased to the Federal Government.

Ball Corporate Headquarters, at 234 South High Street, was built in 1974 to house the offices for the Ball Corporation. The building of nearly 200,000 square feet, occupies the entire block bordered by Charles, Adams, Franklin and High streets.

Convention Center is a historic renovation of the elegant Beaux Arts style old post office. The convention center, completed in 1988 is one of the key focal points for a revitalizing Central City. The project was built with public funding.

Radisson Hotel is located directly across from the convention center, and a partner in the success of Muncie's Central City. The hotel was opened in 1986 as a renovation of a 1920 hotel, which had been vacant for a number of years. The hotel opened with 54 rooms, and has recently opened an additional 80 rooms in a new wing.

Muncie Newspapers buildings were completed in 1981 at 125 South High Street. The adjoining two buildings account for approximately 34,000 square feet.

YMCA Building, at 205 East Howard Street, was constructed in 1975. This recreational facility is over 32,000 square feet.

Indiana Gas Building at 201 East Jackson Street was built in 1973 and is currently owned and occupied by the gas company. This property has been under consideration by the city for the new location of City Hall. The building is 49,384 square feet.

Merchant's National Bank was built in 1973 and is located at 200 East Jackson Street, across from the Indiana Gas Building. The building is five stories and encompasses 52,000 square feet.

Bus Transfer Station was built in 1987 and is located at West Main and High Streets. It serves as a transfer point for local bus riders.

Ball Brothers Foundation Headquarters, located at 224 South Mulberry Street, is a 1988 addition to downtown.

Mutual Federal Savings and Loan is located on Charles Street, across from Charles Court. The bank headquarters was constructed in 1984.

Industrial Trust & Savings Bank (Summit Bank) built its modern headquarters building on the Walnut Plaza at Adams Street.

Minnetrista Cultural Center is located on the White River at Walnut Street, north of downtown Muncie. This project of the Ball Brothers Foundation will provide the community with a center for the preservation and exhibition of Indiana culture and history. The center will include a library, exhibit areas, meeting rooms, classrooms, and gift shops.

Ontario Corporation is the headquarters of one of the major manufacturing entities in the Muncie SMA. This building is a major rehabilitation of an 1890's building into modern office space totalling nearly 16,000 square feet.

These projects represent a variety of uses ranging from office and retail space to cultural and recreation space. The Muncie Central City has

remained the location of headquarters facilities for the major manufacturing and financial concerns in the region as well as for all utilities, including gas, water, electric, and telephone. This concentration of space and development activity reflects the strength of the local development community despite lack of overall economic growth. Square feet by use are shown in Table 10.

Office space growth in the Central City area has primarily been related to specific users and not to speculative markets. The lack of a speculative market is supported by the economic base analysis which indicates a regional demand for office space only on the order of 35,000 to 40,000 square feet per year. This demand is not sufficient to stimulate private sector office space development downtown unless in response to a single user. The ability of downtown to attract a fair share of office demand, both single-user as well as speculative in the future will depend to a large degree on the changing image which downtown experiences in the next several years. One key element in that changing image is retail activity. The potential for change is examined in the next section of this study.

#### Retail Activity

To assess downtown Muncie's retail activity and climate, two retail study components were carried out. First, an inventory was made of all existing retail establishments along the Walnut Street Plaza, and the commercial blocks of Charles Street, and Main Street. These areas contain the vast majority of downtown retail vendors. Owners or managers of each establishment were interviewed and the information from these interviews is presented in the paragraphs below. Second, a regional retail

market analysis was conducted to assess the position the Central City area maintains in the large market and to project future retail development opportunities.

#### Central City Retail Services

Twenty-eight businesses in the Walnut Street commercial district were interviewed for this survey. Of these, eight are jewelers, indicating that this location is a regional center for that service. Most of the Center City jewelers have been located in downtown Muncie for many years and are generally pleased with the level of business. Many are experiencing increased sales volumes and none of those interviewed stated that business was poor or that they would like to leave the downtown.

The jewelers are not the only businesses doing well downtown. Several other quality retailers are generally pleased with business and with the location. Beachler's Furniture, Jack's Camera, Kids R It, and The Art Mart are all quality retailers, with attractive, well-stocked, and well-maintained stores. These retailers are, in general, pleased with the downtown location, although each has cited the need for overall area improvements. Also noteworthy, is that each of the above-mentioned stores draws its customers from a wide geographical area, well beyond the Muncie City limits.

It can be argued that the location is not the problem, but the quality of the retailers trying to make it work here. Many stores suffer from a lack of investment. A number of storefronts have no signs, minimal window displays, dirty windows, and are generally rundown in appearance. These stores lend an overall down-and-out look to the downtown, despite the fact that some stores are doing quite

Table 10: SQUARE FOOT BY USE -- CENTRAL CITY AREA  
Muncie, Indiana

ROUTING # ADDRESS	SQ FT/FLR	RESID	OFFICE	RETAIL	OTHER	VACANT	# FLOORS	YR BLT	USE	USER	OWNER
EAST ADAMS STREET											
104-06 404-412	3,834	11,502					3	1917	APT	COLONIAL APARTMENTS	GLEN TYLER ET AL
105-04 115-119	7,680		15,360				2	1890/1983	OFFICE CHURCH	ONTARIO CORPORATION	ONTARIO CORPORATION
107-01 309											
WEST ADAMS STREET											
227-11 320	1,680		1,680				1	1960	OFFICE	D PECKINPAUGH, H HINDMAN	HINDMAN REAL ESTATE
231-01 323-25	1,364	2,728					2	1880	APT		C BROWN, S MARTIN
231-02 315	3,948		3,948				1	1956	OFFICE	INSURANCE	SELBY MARTIN INSURANCE, INC
SOUTH CENTER STREET											
119-02, 03 520	11,797				11,797		1	1900	WAREHOUSE		BALL STORES
EAST CHARLES STREET											
108-03, 04 103	6,670			10,005			1.5	1920	RETAIL	ROSE COURT	
109-01 201	21,000		42,000				2	1960	OFFICE	CHARLES COURT	MINETRISTA
110-01 307									FUNERAL HOME		
111-06 433	5,665		11,330				2	1910	OFFICE	TRI-ETCH	JAN L. ETCHISON
WEST CHARLES STREET											
231-05 316								1929	CHURCH		
233-06 120	8,744				17,488		2	1957	BANK		MUNCIE FEDERAL
237-01 121-25	3,339			3,339	3,339		2	1890	RETAIL	GAUNT JEWELRS, NORMDY FLR, D CROWMENTIS FAMILY	WM REID
237-04 115-19	3,605				7,210		2	1890	COMMERCIAL		
NORTH CHERRY STREET											
484-06 110	3,361	6,722					2	1923	APTS		CHERRY ST BLDG CORP
488-08 112	2,011	4,022					2	1909	APTS (4)		M F WATSON
NORTH ELM STREET											
354-12 318	2,208				2,208		1	1948	AUTO SERVICE	C & N RADIATOR SHP	NULL REALTY
SOUTH ELM STREET											
118-04 610	9,364				9,364		1	1936			CAMMACK DIE CO, INC
118-07 612-616	4,484	8,968					2	1900	RETAIL	FURN CLNR & REPAIR	JANE ZIMMERMAN
NORTH FRANKLIN STREET											
477-01 333	3,751				3,751		1	1960	COMMERCIAL		C & W THOMAS
477-09 317	6,492				6,492		1		COMMERCIAL		KOPP, CELIG, McCLELLAN
486-02 118-20	2,200	4,440					2	1901	APTS		R & C JANNEY

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Muncie, Indiana

ROUTING # ADDRESS	SQ FT/FLR	RESID	OFFICE	RETAIL	OTHER	VACANT	# FLOORS	YR BLT	USE	USER	OWNER
SOUTH FRANKLIN STREET											
490-06 114	3,390		6,780				2	1910	OFFICE	CPA	ONE FOURTEEN INC
490-07 118	1,240		1,240		1,240		2	1910	OFFICE / RESTAURANT	CORKEYS RESTAURANT	W McGAUGHEY
SOUTH FRANKLIN STREET											
236-02-10 400 BLK									VACANT OR U.C.		BALL CORP
EAST GILBERT STREET											
351-10 112	15,039		15,039				1	1975	OFFICE		R & M IAYNE
352-11 210	2,304				2,304		1	1916	AUTO SERVICE		W M & W HUGHES
WEST GILBERT STREET											
482-03 215-17	3,744	3,744					2	1903	COMMERCIAL / APTS		ROBERT M LEWIS
483-03 101					3,744				MUNICIPAL	JUVENILE DETENTION CTR	
NORTH HIGH STREET											
478-01 425	11,550		11,550				1	1970	OFFICE	MULTIPLE	W & M HOOK & F & M GRAHAM
478-08 309	6,000		6,000				1	1913	OFFICE	COUNCELING	G L T DEVELOPMENT CO
478-09 303	2,294		2,294				1	1890	OFFICE		
479-07 430								1978	AUTO SERVICE	WY-HI CAR WASH	WY-HI CAR WASH
482-08 225	9,984		19,968				2	1928	OFFICE	FEDERAL OFFICE BUILDING	REAL ESTATE ASSOC, INC
482-11 205-07	2,379	2,379	2,379				2	1890	OFFICE / APTS	ATTYS	WALGIL INC
482-14 201-03	2,961	2,961	2,961				2	1898	OFFICE / APTS	ATTYS	
483-01 218									MUNICIPAL	COUNTY PRISON	
486-05 121-23	6,009	18,027					3	1910	APTS		
486-06 119	2,988		2,988				1	1864	OFFICE	ATTYS	CANNON & BRUNS REALTY
486-07 115-17	4,830				4,830		1	1938	MISC	DOWNTOWN RECREATION	E. & M RATCHFORD
486-09 107	1,680				5,040		3	1885	MISC	BETA SIGMA PHI	
486-10 105	2,109					4,218	2	1900	COMMERCIAL	VACANT	PHYLLIS GREENE
486-11 103	1,710				1,710		2	1890	SERVICE	A E M INC	HUBERT M GREENE
486-12 101	2,804				8,412		3	1860	TAVERN		ARTHUR MILLER
SOUTH HIGH STREET											
228-07 219					7,500		1	1925	CHURCH		R HANDLEY
229-09 220	7,500						1	1974	AUTO SERVICE	GOODYEAR TIRE	
232-01 345	20,492				20,492		1		PARKING GARAGE	BALL CORP INTL HQ	BALL CORP
-	10,496				10,496		1		U/S		
-	47,542		190,168				4		OFFICE		
-	2,850				2,850		1		PENTHOUSE		
236-12 401	13,566					27,132	2	1907	POST OFFICE	VACANT	US POST OFFICE
237-06 420	15,000				42,000	63,000	7	1920	HOTEL	RADISSON	MUNCIE HOTEL LTD

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Table 10: SQUARE FOOT BY USE -- CENTRAL CITY AREA  
Muncie, Indiana

ROUTING # ADDRESS	SQ FT/FLR	RESID	OFFICE	RETAIL	OTHER	VACANT	# FLOORS	YR BLT	USE	USER	OWNER
241-06 520	4,580				9,160		2	1914	COMMERCIAL	MUNCIE MISSION	E THOMAS MEMORIAL MISSION
241-07 528	4,380			4,380	4,380		2	1930	RETAIL		
279-02 606-12									WAREHOUSE		
280-01-04 620	8,700				8,700		1	1958	WAREHOUSE	W M S MOVERS	R E HEATH
490-05 100BLK	7,750		15,500				2	1981	WAREHOUSE	MUNCIE NEWSPAPERS, INC	MUNCIE NEWSPAPERS INC
490-11 115	9,085		18,170				2	1915/73	OFFICE		
EAST HOWARD STREET											
113-02 205	32,648				6,496		2	1975	MISC	YMCA	YMCA
118-01 401	17,128				17,128		1	1880/1968	INDUSTRIAL	KISER CORP PLATING	KISER CORP
WEST HOWARD STREET											
234-12 524	1,200					2,400	2	1895	VACANT		RICHARD & S PICKELL
235-06 316	1,920				1,920		1	1966	BUS STATION		LOSER & KORTH, INC
239-01 319								1910	CHURCH		
EAST JACKSON STREET											
102-01 215	9,616		48,080				5	1972	OFFICE	INDIANA GAS	SHELDON STREISAND
102-03 225	9,450	18,900		9,450			3	1900	RETAIL / APTS		HASTINGS REALTY
104-01, 03, 0 401-13									CITY OF MUNCIE		
415									CITY OF MUNCIE		
421									CITY OF MUNCIE		
360-14 900	4,375	4,375		4,375			2	1880	RETAIL / APTS		N CAMPBELL ET AL
364-10 200	10,404				52,020		5	1973	BANK		MERCHANTS NATIONAL BANK
365-13 318	2,757				5,514		2	1875	COMMERCIAL	GIBSON SPEEDY PRINT	E SOUDERS
366-05 400	1,650		4,950				3	1890	OFFICE	ATTYS	BUNCH BLDG CO. PARTNERSHIP
366-06 406-08	3,103	6,206					2		APARTMENTS (9)		MF WATSON
366-07 410	2,287	3,430					1.5	1900	APARTMENTS (4)		BERTIE TURNER
WEST JACKSON STREET											
227-01 321	3,300						1	1946			R & G HANEY
228-01 225	3,275			3,275			1	1960	RETAIL		OLIVE HOFHERR
488-10 424	2,060		2,060		2,060		2	1900	OFFICE, STORAGE	COMMUNITY SERVICES	DELAWARE ANTI-POVERTY CORP
488-11 418	2,724	5,448					2	1896	APARTMENTS (9)		
488-16 400	2,039		4,078				2	1888	OFFICE	INSURANCE	WILLIAM PECKINPAUGH JR
489-06 324	4,271					4,271	1	1948	OFFICE	VACANT	ROBT GALLIHER
489-07 314-16	1,836	1,836	1,836				2	1890	OFFICE / APTS	OPTOMETRIST	ROBT WOLTER
489-08 308-10	1,512		3,024				2	1889	OFFICE - MEDICAL	MD	J & S PIPPENGER
489-10 300BLK	2,100				2,100		1	1979	POST OFFICE		

NORTH JEFFERSON STREET

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Muncie, Indiana

ROUTING #	ADDRESS	SQ FT/FLR	RESID	OFFICE	RETAIL	OTHER	VACANT	# FLOORS	YR BLT	USE	USER	OWNER
352-08	309-11	4,490				8,818		2	1916	WAREHOUSE		
360-09	117-19	2,440	4,880					2	1900	APARTMENTS (4)		ADMIN OF VETERANS AFFRS
SOUTH JEFFERSON STREET												
103-06- 200 BLOCK												
103-10												
	106-02	315	2,022	4,044				2		OFFICE		RUNDELL, ERNSTBERGER
	117-01	610	6,618			6,618		1	1900	WAREHOUSE		STAFFCO ENTERPRISED
SOUTH LIBERTY STREET												
	239-05	510	1,260			1,260		1	1963	COMMERCIAL		J & J SAUNDERSON
	281-02	72	6,320			6,320		1	1974	WAREHOUSE		
NORTH MADISON AVENUE												
	354-06	323	1,722		1,722			1	1982	RETAIL	LIQUOR STORE	C & R TERHUNE
	3354-11	301	4,680	4,680				1	1949	OFFICE	AUSDAL & FARRAR	AMERICAN PEST CONTROL
	358-04	221	1,600		1,600	1,600		2	1971	RETAIL SERVICE	JONES LOCKSMITH	JACK CAMPBELL
	362-08	101	1,947			1,947		1	1955	AUTO SERVICE	RAINTREE MUFFLER SHOP	RAINTREE MUFFLER SHOP, INC
SOUTH MADISON AVENUE												
	104-08	225						1	1942	GAS STATION		
	107-10-15	301						1	1968	FAST FOOD	AROUND THE CLOCK	
	366-03	101	7,056		7,056			1	1909	RETAIL SERVICE	HOLIDAY CLEANERS	E JONES & A WILLIAMS
EAST MAIN STREET												
	359-09	125	8,000	8,000	8,000			2	1890	OFFICE/ RETAIL	CADE FLORIST	WASHINGTON CO INC
	359-19	124	4,375	13,125				3	1885	OFFICE		KJ BROWN & CO
	359-20	110	5,895			11,790		2	1924	BANK		AMER NATL BANK & TRUST
	359-22	120	2,210	4,420				2	1900	OFFICE	ATTYS	
	360-10	200	3,867			7,734		2		PUBLIC LIBRARY	AUDIO VISUAL CENTER	
	360-011	206	2,400		2,400	2,400		2	1900	RETAIL	BIG BROS & SISTRS	
	360-13	218	5,980			5,980		1	1880	THEATER		MUNCIE CIVIC THEATER ASSN
	360-15	224	4,000	4,000	4,000			2	1902	RETAIL / APTS	ART MART	MERCH NATL
	361-10	300	6,875		6,875	13,750		3	1912	RETAIL	JACK'S CAMERA SHOP	JACKS CAMERA SHP, INC
	361-11	308-10	5,000			15,000		3	1900	GOVERNMENT	MILITARY RECRUITING	
	361-12	312	3,472		3,472	3,472		2	1902	RETAIL SERVICE	INSTANT COPY	INSTANT COPY OF INDIANA
	361-15	322-24	7,260	7,260				1	1965	OFFICE		CENTURY BLDG, INC
	362-05	400-04	3,591	3,591			3,591	3	1895	OFFICE / APTS	KENNEDY BLDG	J REYNOLDS
	362-07	418	2,344			2,344		1	1970	LODGE	MUNCIE CLUB	D MEEKS
	362-09	418	5,328			5,328		1	1948	LODGE	MUNCIE CLUB	MUNCIE CLUB
	363-02	107	2,159			4,318		2	1885	RESTAURANT	MARK THREE TAP ROOM	ANDREW COOLEY

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Muncie, Indiana

ROUTING #	ADDRESS	SQ FT/FLR	RESID	OFFICE	RETAIL	OTHER	VACANT	# FLOORS	YR BLT	USE	USER	OWNER
363-03	109	2,032		4,064				2	1890	OFFICE	PROSECUTERS OFFICE	LAWRENCE BURDEN ET AL
363-04	111	1,400					1,400	1	1860	OFFICE	VACANT	
363-07	117	2,016		4,032				2	1875	OFFICE	ATTYS	J & K QUIRK ET AL
363-08	119-21	3,780			3,780		7,560	3	1880	RETAIL / VACANT	TOP HAT TOBACCO, YOUR TRAVEL	
363-09	7	5,208		5,208				2	1895	OFFICE / RETAIL		I LAPIN ET AL
365-09	331	5,589				11,160		2	1974	MUNCIE WATER WORKS	WATER CO	WATER CO
365-10	300	11,160			11,160			1	1964	RETAIL/WHOLESALE	JACKS CAMERA	A E BOYCE CO
366-01	401	5,614			5,614		5,614	2	1889	RETAIL/WHOLESALE	OFFICE SYSTEMS LTD, BUS EQUIP	J BRADY
366-02	407	6,857			6,857			1	1948	RETAIL/WHOLESALE	KULWIN ELECTRIC SUPPLY	MUTUAL FEDERAL
WEST MAIN STREET												
484-08	406	3,393			3,393			1	1960	RETAIL	GINNY RENTS	NED R WERBE INC
485-11	316		3,750					2.5	1890	APARTMENTS, 4-6		R & F WHITE
485-12	308-10	3,668				3,668		1	1920/60	FLEX	ATT INFO SYST	M & R MILHOLLIN
485-13	300	3,651	3,651	3,651				2	1903	OFFICE & APTS(10)		R WHITINGER
487-01	100								1970	COURT HOUSE		
488-02	417-19	1,477	2,954					2	1890	APARTMENTS (4-6)		MARY SIMMONS
488-05	407	3,588		3,588				1	1965	OFFICE MEDICAL		JAG REALTY INC
489-04	301	2,530		2,530				1	1961	OFFICE	INSUR. ETC	BRANDON & SAUTER
490-01	225	9,175	9,175	9,175				2	1900	OFFICE /APTS(4)	ATTYS	ONE FOURTEN INC
491-10	113	3,097				3,097		1	1987	TRANSIT	BUS TRANSFER	MUNCIE PUBLIC TRANSP
NORTH MULBERRY STREET												
352-03	316	7,302	21,906					3	1900	APARTMENTS (36)		M & D MAXWELL
359-01	117	7,625		22,875				3	1890	OFFICES		J V MEREDITH
360-01	122	1,271		1,271				1	1960	OFFICE	CPA	C & D BOND
360-02	120	1,200		2,400				2	1915	OFFICE	CPA	MBJ WILLIS
360-03	118	1,160		3,480				3	1915	OFFICE	R D B AD AGENCY	S MORRISON
360-04	116	1,200		2,400				2	1915	OFFICE		E CANAN
360-05	114	1,260				2,520		2	1915	RESTAURANT	PICKETTS LOUNGE	-
SOUTH MULBERRY STREET												
102-04, 05, 0	224	15,625		46,875				3	1988		BALL FOUNDATION - UC	MINETRISTA CORP
106-01, 2, ET	324	408				408		1		BANK TELLER		MUTUAL FEDERAL SAVINGS BANK
WEST SEYMOUR STREET												
240-07	212	3,040			3,040			1	1916	GARAGE & AUTO REPAIR		DELAWARE TRUCKING CO
277-02	309	3,286			3,286			1	NA	WAREHOUSE		J GODDARD REALTY
277-03	301	8,400			8,400			1	1930	WAREHOUSE	DELAWARE TRUCKING	-
278-01	215-25	16,770			67,080			4	NA	WAREHOUSE	GODDARDS WAREHOUSE STORAGE	-
278-02	213	14,820					29,640	2	1892	WAREHOUSE	VACANT	STANTON & KARNAK
279-01	301	7,370			14,740			2	1920	WAREHOUSE	DELAWARE TRUCKING	JAMES POLLOCK

RPR Economic Consultants..... 11/09/88

Table 10: SQUARE FOOT BY USE -- CENTRAL CITY AREA  
Muncie, Indiana

ROUTING #	ADDRESS	SQ FT/FLR	RESID	OFFICE	RETAIL	OTHER	VACANT	# FLOORS	YR BLT	USE	USER	OWNER
NORTH WALNUT STREET												
351-01	322	5,208			5,208			1	1946	RETAIL	BARNETT JANITOR SPLY	GAST REALTY
351-02	316-18	1,995		1,995				1	1918	OFFICE	ATTYS BLDG OF MUNCIE	ATTYS BLDG OF MUNCIE INC
355-01	224	2,410		2,410				1	1962	OFFICE	INSUR, FIN SERVICE	ASSOCIATES FINANCE
355-02	225	3,712			3,712		3,712	2	1916	RETAIL		HASTINGS REALTY
355-03	214	3,596		3,596	3,596			2	1919	OFFICE / RETAIL	DEL CO DEMOCR PARTY	CHANTICLEER CLUB, INC
359-02	122	700				1,400		2	1890	COMMERCIAL		BEEBE TITLE CO
359-03	120	1,800		3,600				2	1890	OFFICE	BEEBE TITLE CO	W & L BEEBE
359-04	118	2,160				2,160		1	1885	RESTAURANT	SPOT CIG ST REST	J JOSEPH, P WRIGHT
359-05	116	2,640		5,280				2	1890	OFFICE	REAL EST, ATTYS	F MILTENBERGER
479-02	400	42,027				42,027		1		UTILITY		INDIANA & MICH ELECTRIC
SOUTH WALNUT STREET												
101-02	204	2,480					7,440	3	1900	RETAIL	VACANT	SPEECE, J & S
101-03	206	2,460					4,920	2	-	RETAIL	VACANT	PETER COSTAS ET AL
101-04	208	2,520					5,040	2	-	OFFICE	VACANT	INDUS TRUST
101-05	210	2,604			2,604		2,604	2	-	RETAIL	RAGGEDY ANN SHOPS	
101-06	220	14,400				43,200		3	1980	BANK		INDUS AFFILIATES, INC
105-01	300	5,225		10,450	5,225			3	1895	RETAIL / OFFICE	JEWELRY	INDUS TRUST
105-02	304	3,640		3,640				1	1900	SERVICE	ACTION INC OF DEL CO	CECILIA GARRETT ET AL
105-03-06	306-312									MISC	MUNCIE CHILDRENS MUSEUM	ONTARIO CORP
105-07	CORNER									VACANT		BALL STORES
108-01	400	12,426					62,130	5	1903	VACANT	FORMER BALL STORES	
108-05	418-420	8,300					24,900	3	1895	OFFICE	VACANT	FRANCES PETTY
115-05	615	1,060			1,060		2,120	3	1875	RETAIL		WAYSIDE MISSION
151-03	626	2,000			2,000			1	1900	RETAIL SERVICE	T H SWEEPER CO	ROBT & MARY HICKEY
161-04	628	2,024					4,048	2	1900	VACANT		MARTIN SCHWARTZ
151-05	625	3,888					3,888	1	1900	VACANT		WALTER NELSON JR ET AL
229-11	201-203	7,239			7,239			2	1968	RETAIL / VACANT		CAROLINE PARSONS
229-12	205	2,646			2,646			2	1888	RETAIL	TOWN BOTIQUE	GARY RILEY
229-13	207	3,024					6,048	2	1915	OFFICE	VACANT	NANCY LEONARD
229-14	209	2,520					2,520	1	1894	VACANT		ROY HALL
229-15	209-11	2,000					6,000	3	1894	VACANT		ROY HALL
229-16	215-17	5,250			5,250		5,250	2	1900	RETAIL / VACANT	YOUNGS SHOES, VACANT	NANCY LEONARD
229-17	219	2,574				5,148		2	1900			THOMAS THORNBURG
229-18	223	7,750				31,000		4	1900			GEO & M HANDLEY
233-07	301	9,520			9,520		19,040	3	1900	RETAIL	BEACHLERS FURN	P BEACHLER ET AL
233-08	309-17	6,000			6,000		6,000	2	1896	RETAIL	JEWELRY, BOOKS, TRAVEL	MUNCIE FED SAV & LOAN
237-08	401-03	5,040			5,040		10,080	3	1900	RETAIL	LAWELLS GIFT SHOP	MURRAY BLDG PRNTRSHIP
237-09	407-09	3,200			3,200		3,200	2	1890	RETAIL	RETZ GRAVES SPORTING GDS	DARRALL & PARSONS
237-10	411-13	3,500		7,000				2	1885	OFFICE	RADSN CONST OFFICE	HERITAGE HOTEL MGT, INC
237-11	415-17	4,800				9,600		2	1896	COMMERCIAL		M CHASE
237-15	425	1,806						2	1895	APTS		GREEN & HAYNES

Table 10: SQUARE FOOT BY USE -- CENTRAL CITY AREA  
Muncie, Indiana

ROUTING #	ADDRESS	SQ FT/FLR	RESID	OFFICE	RETAIL	OTHER	VACANT	# FLOORS	YR BLT	USE	USER	OWNER
241-11	519	13,584					40,752	3	1895	VACANT		STANTON & KARSNAK
280-05	627									WAREHOUSE	UNITED VAN LINES	R HEATH
363-01	100-12	7,187		7,187	7,187		7,187	3	1880	OFFICE / RETAIL	MULTIPLE, VACANT	BALL FOUNDATION
363-11	114	2,100		2,100				2	1890	OFFICE / STORAGE	ATTYS	D DUNNUCK
363-12	116	4,830			4,830	14,490		4	1892	RETAIL /	KELSO SCHOOL SUPPLY	RALPH CHASE
363-13	122	2,300		6,900				3	1870	OFFICE		
491-14	123-25	5,125		10,250	5,125			3	1880	RETAIL / OFFICE	PAZOL JEWELRS, VACANT	L PAZOL ET AL
491-15	115	9,754		29,262				3	1940	OFFICE	JOB TRNG AGENCY	AMER NATL BANK
EAST WASHINGTON STREET												
355-04	100-110	5,970		11,940				2	1922	OFFICE	ATTYS, OTHER	WASHNGTN BLDG, COLONA BLDG
355-07	120	864					864	1	1950	OFFICE - VACANT		M MAXON
356-12	200-206	5,712		5,712				1	1967	OFFICE	ATTYS	CROSS, MARSHALL, SCHUCH, DEWEESE, CROSS
357-14	322	2,028		4,054				2	1890	OFFICE	ATTYS	J R DAILEY & CO, INC
357-15	330	4,705				14,115		3	1900	ADMIN BLDG		CITY OF MUNCIE SCHOOLS
359-01	105	3,968		3,968		3,968		2	1910	OFFICE / STORAGE	ATTYS	
360-08	225	1,040			1,040			1	1950	RETAIL	KIMM PAINT	K & M KIMM
361-08	325	1,886		3,772				2	1880	OFFICE	AMERICAN RED CROSS	AMERICAN RED CROSS
361-09	333	3,000		3,000				1	1985	OFFICE	BROWNS COMMUNICATIONS, INC	L BROWN
362-02	415	6,600				13,200		2	1932	MORTUARY		
362-04	421	1,450				1,450		1	1950	AUTO SERVICE	AMOCO	J B NIXON
WEST WASHINGTON STREET												
480-02	402, 06, 20	9,944		19,888				2	1938	OFFICE	MUNCIE CLINIC, OTHERS	WASHINGTON PROF BLDG PARTNERSHP
481-10	308	2,464					6,160	2.5	1900	OFFICE	VACANT	GEO & OLIVIA McMAHAN
482-04	220	1,288				1,288		1	1928	AUTO SERVICE		E & M RATCHFORD
484-01	425	5,625		5,625				1	1934	OFFICE		W & R WATSON
484-04	409	1,266	1,266	1,266				2	1890	OFFICE / APT		HAZE-PERRY INSURANCE CORP
485-01	325	1,288		1,288				1	1954	OFFICE	ASHTON ET AL LAND SRVY	ASHTON, HALDON & SANDRA
485-02	315	2,197		2,197				1	1963	OFFICE	DENTAL ARTS BLDG	MARGUERITE SLAVIN
			RESID	OFFICE	RETAIL	OTHER	VACANT					
TOTAL			=	160,861	746,432	186,443	682,969	394,324				
Total Space			=	2,171,029	Square Feet			18.16%				
Total Retail + Office			=	932,875	Square Feet							

Source: RPR Economic Consultants  
City of Muncie Tax Assessors Office

well here. Walnut Street Plaza, the focal point of downtown's retail is in desperate need of improvements in both function and aesthetics. Currently, the plaza is a jumble of street furniture and parked cars.

Following are summary paragraphs based on interviews with each of the local merchants.

Falcon's Fancy Candies  
110 S. Walnut

Falcon's, is a small owner-operated shop, making and selling home made chocolates to a loyal clientele. The shop was opened in 1986 in this 1000 square foot storefront, which rents for \$250 per month. Customers are mainly downtown workers, but the owner reports of people making regular trips from as far as Ohio and Illinois just for her candy. Downtown improvements which would help business include metered street parking, and more activity.

Kelso's  
116 S. Walnut

Kelso's sells educational materials and caters to teachers, parents, and education majors at the university. Clientele is from a wide geographic area, since this retailer offers a broad line of merchandise unavailable elsewhere. The store has been here for 15 years and has built a good reputation and loyal following. The location is considered good because of the availability of a large amount of space. Kelso's leases all 4 floors of this 17,000 square foot building, and uses the first floor for retail and the remainder as warehouse for its extensive inventory. While the store does not rely much on walk-in trade, the manager would like to see more retail traffic in the area.

Markasset Window Shades  
120 S. Walnut

This is a shade and awning business catering solely to a business clientele. There is no walk in trade and the store serves as more of a work room than selling floor. This being the case, the retail climate is not important for the business.

Pazol's Jewelers  
125 S. Walnut

Pazol's has been in business since 1920, and has been in the same location since 1941. The building is owned and the selling area occupies only 450 square feet on the first floor. Clientele is a wide mix, with about 60% being downtown workers, and the remainder coming from the outlying areas. Business is described as good, and up slightly from the previous year. Improvements to the downtown would be the addition of a department store, and residents.

Standt's Jewelers  
200, and 202 S. Walnut

Standt's has been located here since 1935. The building is owned and Standt's occupies two store fronts. Clientele comes from all over Delaware County and business is excellent, up about 15% over the previous year. The store manager would like to see better parking, more retail activity, night life, and a beautification program.

Town Boutique  
205 S. Walnut

This is small specialized resale shop catering to middle aged women seeking better quality, and unusual second hand fashions. The 1200 square foot shop has been at this site for two years, having

relocated from nearby. Rent on this space is \$300 per month. Most of the customers are from suburban areas.

Kids-R-It  
209 S. Walnut

This children's clothing store is a branch of one located at the Muncie Mall. It was only two months old at the time of interview, and was already doing a comparable business to the mall store. This is much better than was expected, and the owner is very pleased with the location. She would like to see more parking, and more retail activity. Customers are generally downtown workers, and grandparents seeking higher priced children's wear.

Young's Shoes  
215 S. Walnut

Young's, which had been at this location for 20 years, has gone out of business since surveyed in January. Merchandise here appealed to older women. The owner stated that his customers had difficulty getting to the store and cited lack of retail activity as hurting his business.

Louzzetti's Restaurant  
221 S. Walnut

Presently opened under the new name of Walnut Plaza Buffett serving lunch from 10:30 to 2:00 Monday through Friday.

Rogers Jewelers  
300 S. Walnut

Rogers has been in business since 1945 and has been at the same location for 10 years. The store rents its 1400 square feet for \$763 per month, an amount

which has remained unchanged for the past five years. Business is described as steady, with local factory workers comprising the customer base. The downtown parking situation is the one difficulty cited. Most parking is used by workers, who park for the entire day.

Beachler's Interiors  
301 S. Walnut

Beachler's is one of the new pioneers on Walnut Street. Beachler's, a long established family-owned quality furniture business moved in three years ago, after determining that Muncie was a good market with no competition. The owner invested heavily in the property in anticipation of a revitalized downtown. Beachler's purchased, restored and renovated this property, creating a first class retail showroom, and adding greatly to the streetscape, as well as to the economic viability of Walnut Street.

The store occupies the 25,000 square foot first floor of the building. About 90% of the customers come from Delaware County. They are mid- to upper income shoppers, seeking quality home furnishings. Sales are reported as stable. Rob Beachler, the store's owner has been very active in local affairs, currently serving as president of the Central City Business Association. His list of desirable improvements to the district include opening the plaza to traffic and parking, and eliminating the one way street system.

Children's Museum  
306 S. Walnut

This is a non-profit institution funded by a private donor. The facility provides hands-on educational activities for children of all ages and

serves about 20,000 children per year. Many of the visitors are part of school groups, some traveling from as far as Indianapolis and Ohio. The management cites parking problems as a negative factor of their location.

Ashcraft Jewelers  
309 S. Walnut

Ashcraft Jewelers has been located on Walnut Street for 22 years. As is typical for the downtown jewelers, the owner views the location as good. Sales last year were up by 20% over the previous year. The store occupies a space of 2700 square feet, which is rented for \$500 per month. The owner of this store would like to see such downtown improvements as opening Walnut to traffic, with diagonal parking, improvements to the older buildings, and more retail activity.

The Book End  
311 S. Walnut

This book store has been at this location since 1975, in a rented space of 2000 square feet. The location is described as good but customers have difficulty in getting to the store as a result of traffic patterns and lack of nearby parking. About 75% of the clientele is made up of downtown workers.

Lawell's Gift Shop  
401 S. Walnut

Lawell's sells gifts, novelties, and greeting cards. This small shop of 1500 square feet has been located on Walnut Street for 5 years. The space is rented for \$750 per month, a rent which has not increased in the 5 years. The owner considers the location good, but would like to see

a revitalized downtown, with more office, residential, and retail. He believes that the convention center will help to improve business. The clientele is drawn largely from downtown office population. Business here declined by 15% from the previous year, partially a result of the closing of the nearby cafeteria, which drew lunchtime business to the area.

Retz - Graves  
407 S. Walnut

This is a Muncie institution, having been located in downtown Muncie for about 70 years. The store sells athletic uniforms and other items for sports teams. The clientele is largely schools, churches, and industry. About 50% of the customers are teens. Sales last year improved by about 7% over the previous year. The business came under new ownership about a year and a half ago. Walnut Street is considered a fair location for such an establishment, however, better parking and traffic flow along with more retail activity would be desirable, according to management. The store occupies a building of about 6500 square feet.

The Judges Chambers Restaurant  
125 E. Charles (Rose Court)

This is one of the very few eateries remaining in downtown Muncie. The Judges Chambers is a small, informal lunch spot catering to downtown business people. The restaurant is not open for dinner. The moderately priced menu is mainly sandwiches and salads. Business has improved over the previous year, and, according to the manager, the restaurant could use a larger space.



The Candy Shoppe  
125 E. Charles (Rose Court)

The Candy Shoppe opened in Rose Court in 1983 and occupies 1000 square feet, leased at \$450 per month. The shop makes and sells fudge and other candies to a clientele of local business people. Business is marginal, relying on Christmas sales to carry the shop for the rest of the year.

Jeffrey Carter Jewelers  
125 E. Charles (Rose Court)

Carter opened in Rose Court in 1983, having been on Main Street previously. The store occupies 900 square feet. Business is thriving, with sales 60% higher than they were 4 years ago, when the store opened here. The owner would like to see more activity downtown, with old unused buildings turned into condominiums.

Murray's Jewelers  
113 W. Charles

Murray's has owned and been located in this building for 15 years, after moving from across the street. Business is considered very good. Customers range from Ball Corporation executives to factory workers. The store does a growing business based on custom designed jewelry.

The Jewell Shop  
117 W. Charles

This jeweler has been at the same location for about 40 years. The 1200 square foot space is in a building owned by the shop owner. He reports that it is a good location. Most of his business is repeat, with little change in sales over the last year. The majority of customers come from north

and west of the city and are coming specifically to shop at this store.

Charles Street Barber  
119 W. Charles

The barber shop has been located downtown for 31 years, and at the same site since 1973. The 500 square foot space is rented for \$135 per month. The majority of business is from long established customers working in nearby banks, the Ball Corporation, and other firms downtown. Business has not changed in recent years.

Harry Gaunt Jewelers  
121 W. Charles

This jeweler has been located downtown since 1960, and at the same location since 1973. It is viewed as a good location. Business is mainly from an established clientele coming from all over the county. Only a small portion of sales are from local business people, rather shoppers come to town specifically to purchase items at the store. Downtown problems mentioned are parking and lack of retail activity. Sales here increased 23% over the previous year.

Normandy Flower Shop  
123 W. Charles

Normandy Flower Shop has been at this location for five years. The shop is about 1500 square feet and leases for \$325 per month. Rent was increased in July of 1987, by \$75. As is typical of florists, most of the business, about 80% is from telephone sales. Sales were up about 25% over last year, because of an improved listing in the FTD book. The owner cites parking improvements and opening the plaza to traffic as changes which would be beneficial to him.

Cade Florist  
125 E. Main

Cade Florist moved to this building two years ago, after its previous building was sold. It has been downtown since 1905. The space is rented for \$325 per month, having received an increase from \$275 last year. The shop does a good business, with sales increased by 5% over last year. Customers are mainly by phone but the busy corner location attracts walk in trade from local business people, as well.

Muncie Civic Theater  
216 E. Main

The Muncie Civic Theater moved to this building in 1961, after having been downtown since 1931. The theater is a non-profit corporation, serving the region with a variety of productions staged in an attractive newly restored auditorium. There are six productions annually, each with five evening performances, and one matinee. The theater serves an audience of approximately 18,000 persons per year. The majority of patrons come from suburban Muncie. According to the theater manager, downtown Muncie is the logical place for expansion of cultural and night life activities. In response to the notion that these needs are already met by the university, he states that the university does not really serve the interests of the majority of residents. The manager would like to see downtown restaurants, theaters, other cultural events, and more downtown residents.

Art Mart  
224 E. Main

This store carries a good stock of art and graphic supplies and framing and has been in downtown

Muncie for over thirty years. The space is about 3000 square feet and leases for \$325 per month plus \$200 for rear parking. Clientele includes a range of students, nearby workers, and corporate accounts. Customers come from a wide area, including as far as Ohio. Sales last year increased by about 20% over the previous year. The owner would like to see two-way traffic restored, as well as better parking for shoppers.

Jack's Camera Shop, Inc.  
300 E. Main

Jack's Camera is a well known Muncie establishment, having been located downtown since 1948. This is a large, well-stocked, and attractive camera and photo supply retailer, with the broadest inventory of such merchandise in the region. Customers come from several surrounding states for the selection and service available here. The store occupies 6000 square feet on the first floor, with the second floor used as warehouse space. The building is owner occupied. The owner states that the location is good for his business and that he could probably use more space.

Although the concentration of generally successful jewelry stores in the Central City indicates a residual strength to the retailing sector, little else remains that is indicative of potential future growth. There is an almost total lack of a local downtown residential community to support retailing, and the employment concentration is not sufficient to support expanding local retail sales.

It is clear that the retail sector has responded by moving out of downtown. In general, with some exceptions, remaining retail outlets have not invested heavily in maintaining the appearance of the stores. The public infrastructure mirrors the

overall lack of investment, and the Walnut Street corridor no longer remains an attractive framework for retailing activities. It is apparent that an unstable situation exists whereby lack of change in direction and investment will lead to further decline and abandonment by remaining retailers of the Central City.

The location and opening of the Radisson Hotel and the Convention Center offer some potential respite from the decline in pedestrian activity necessary to support additional retail sales. The difficulties experienced by the Hotel, however, have not helped the situation. The Convention Center has only recently opened, and it remains to be seen what impact future activity will have on downtown retailing. Together, the hospitality and convention functions should help overall downtown market conditions.

#### Regional Retail Market

The lack of growth throughout the Muncie MSA has impacted the regional retail market. As discussed in the following sections, overall retail market conditions show that existing retail centers are generating only moderate sales. The one regional mall, however, has undertaken a major expansion program to attract a broader market area where little competition exists.

This study surveyed approximately 1.4 million square feet of retail space in nine retail centers in addition to the central area. The largest of these nine centers is the Muncie Mall with nearly 500,000 square feet of space. The center includes 52 stores with four anchors: J.C. Penny, L.S. Ayres, Sears, and Ball Stores. Of the 491,000 square feet, these four anchors comprise 315,000 square feet or 64% of total space.

The Muncie Mall was built in 1970 by Melvin Simons, Inc.. It is located approximately 2 miles from the Central City at the intersection of Granville Avenue and McGalliard. McGalliard is the primary retail corridor in the MSA. The nearest competition is in Anderson, where another mall is located owned by the same developer.

Plans are underway to begin an expansion program at Muncie Mall sometime during 1989, with renovation of the existing space scheduled for completion in 1990. The expansion program will include approximately 125,000 square feet of additional mall space, including a 65,000 square foot department store. In addition, there will be a separate community shopping center across from the mall which will contain 205,000 square feet. The community center will include a 75,000 square foot discount department store, 70,000 square feet allocated to smaller retail shops, and 50,000 square feet of convenience shopping. Characteristics of major retail centers are summarized in Table 11.

Approximately 29,300 households live within a five-mile radius of the inventoried shopping centers, comprising the primary market area. Average household incomes are on the order of \$28,000 with a total buying power of approximately \$823 million. Approximately 14.5% of total income is spent on shoppers goods, or \$83.5 million. Based on this estimate, average expenditures from the primary market area at the nine shopping centers is on the order of \$60 per square foot.

Interviews with operators of major centers in the market area indicate that secondary market areas for the larger centers cover a broad region, since little competition exists within a 20-mile radius. Based on these interviews, it appears that primary

Table 11: RETAIL CENTERS  
Muncie, Indiana

Name and Address	Total Square Feet	Size of Anchors	Distance From Central City (miles)	Anchors
A. K-Mart North 1501 E. McGalliard Rd	100,000	NA	2.0	Supermarket K-Mart
B. K-Mart Shopping Center 3801 S. Walnut Street	109,000	85,000	2.6	K-Mart
C. Meadows Shopping Center 919 W. Jackson Street	139,000	NA	0.5	Ross Markets Zayre's T.G. & Y.
D. Muncie Mall Granville Ave. @ McGalliard	491,000	315,000	1.9	Penny's, Ayres Sears, Ball Stores
E. Downtown	45,000			Proposed
F. Northwest Plaza 1800 Wheeling Ave.	149,000	NA	2.0	T.G. & Y. Marsh Super Mkt.
G. Southway Plaza State Rd. 67, S.	145,000	NA	2.4	Marsh Super Mkt.
H. North Lyndenbrook Plaza McGalliard & Everbrook	19,000	NA	3.0	
I. The Mall Shoppes McGalliard Rd. & Barr St.	67,000	NA	1.9	
J. West Plaza McGalliard Rd. & Oakwood St.	122,000	NA	2.2	Hills
Total		1,386,000 Square Feet		

Source: Urban Decision Systems/National Research Bureau Shopping Center Database  
RPR Economic Consultants Fieldwork

market area expenditures account for about 55% of total retail sales expenditures for shoppers goods. Total retail sales are, therefore, approximately \$110 per square foot (Table 12).

From a retailing perspective, average sales on the order of \$110 are indicative of a virtually saturated market. What is driving the expansion plans for Muncie Mall is an older physical building that needs substantial refurbishment coupled with an opportunity to expand the secondary market area. Because of the lack of competition, an improved retailing facility with an increased amount of square feet should be able to penetrate a broader market region. With a low capital investment in

Table 12: RETAIL LOCATION MODEL  
Capture Rate Analysis

09-Nov-88

Input:	Shoppers Goods
. K-Mart Center	100,000
. K-Mart Shopping Center	109,000
. Meadows Shopping Center	139,000
. Muncie Mall	491,000
. Downtown -- Proposed	45,000
. Northwest Plaza	149,000
. Southway Plaza	145,000
. North Lyndenbrook Plaza	19,000
. The Mall Shoppes	67,000
. West Plaza	122,000
	1,386,000
Population (Number of Households):	
. Market Sector 1	29,336
. Market Sector 2	0
. Market Sector 3	0
. Market Sector 4	0
. Market Sector 5	0
. Market Sector 6	0
. Market Sector 7	0
. Market Sector 8	0
. Market Sector 9	0
. Market Sector 10	0
Average Household Incomes	
. Market Sector 1	\$28,047
. Market Sector 2	\$0
. Market Sector 3	\$0
. Market Sector 4	\$0
. Market Sector 5	\$0
. Market Sector 6	\$0
. Market Sector 7	\$0
. Market Sector 8	\$0
. Market Sector 9	\$0
. Market Sector 10	\$0

Total Buying Power	
. Market Sector 1	\$822,786,792
. Market Sector 2	\$0
. Market Sector 3	\$0
. Market Sector 4	\$0
. Market Sector 5	\$0
. Market Sector 6	\$0
. Market Sector 7	\$0
. Market Sector 8	\$0
. Market Sector 9	\$0
. Market Sector 10	\$0

Total Buying Power \$822,786,792

Percentage of Expenditure -- Shoppers Goods	14.50%
Percentage of Expenditure -- Convenience Goods	15.50%

Center Expenditures 09-Nov-88

	Shoppers Goods	Sales/Sq. Ft.	Supportable Square Feet
Center A	\$6,025,459	\$60.25	100,003
Center B	\$6,567,750	\$60.25	109,003
Center C	\$8,375,388	\$60.25	139,004
Center D	\$29,585,003	\$60.25	491,013
Center E	\$2,711,456	\$60.25	45,001
Center F	\$8,977,934	\$60.25	149,004
Center G	\$8,736,915	\$60.25	145,004
Center H	\$1,144,837	\$60.25	19,001
Center I	\$4,037,057	\$60.25	67,002
Center J	\$7,351,060	\$60.25	122,003
Total =	\$83,512,859		1,386,037

Note: This total does not include inflow expenditures.

Source: RPR Economic Consultants  
Urban Decision Systems, Inc. (Shopping Center Size Data)

the original structure, projected sales in a non-competitive environment will more than likely support the mall's expansion.

What this means for the Central City area is a continuing decline in total sales volume unless significant changes are made in the physical environment and unless increased numbers of employees, convention participants, and residential patrons are drawn to the downtown. Downtown shopping must appeal to a different market than the suburban centers. As clearly illustrated by the jewelry store experience, patrons will come downtown if unique quality merchandise is available. In general, the Muncie region is not underserved by retail space -- just poorly served in terms of variety and quality of merchandise.

#### D. PHASE I - BALL STORES RENOVATION

The Master Plan for the Muncie Central City Area encompasses several distinct projects. The first-phase project specified is renovation of the Ball Stores Building. This now-vacant retail center was originally constructed between 1904 and 1905 and was vacated in 1987. Its central geographic position as well as its historic architectural significance make it a strong symbol for the future viability of Central City.

The rationale behind the redevelopment of Ball Stores as the first phase project is based on establishing a long-term program to fund other components of the master plan on a continuing basis. One of the most successful methods of accomplishing that objective is through a tax increment financing district approach. Under this approach, the Central City area would be designated a tax increment financing district (TIF District). This designation would freeze current tax payments

into the general municipal tax fund at the level at which they currently are set. Additional tax revenues would then come from increases in assessments as downtown real estate values increase overall. This situation is preferable to levying additional taxes or increasing tax rates, which would only serve to drive more businesses out of downtown. The additional tax revenues from increases in assessed value in the designated district would then go into a special TIF district fund to be used as a funding resource for projects in that district. This program would then be a self-perpetuating source of funds. As improvements are made, assessments increase, generating new taxes, which fund new improvement projects.

The catch in this instance is the lack of overall growth in the Muncie region. If, however, the growth that does occur can be coupled with a long-range program to explore methods of stimulating new growth, opportunities may exist to improve the downtown's economic position. Starting at a low base will maximize the TIF opportunities that can be generated over time.

Another technique for generating incremental funds for development is the special assessment tax district. In this case, however, the economics of existing business in the Central City area are often marginal. Increased taxes as part of a local district could severely impact these marginal business and cause a further exit of downtown.

To explore the extent to which the Ball Stores renovation can contribute to improved economic conditions in the Central City area, alternative financing approaches are considered. The first is a full-build alternative with public sector participation in the long-term financing and in carrying out a leasing program. This alternative

also considers the extent to which the city's tax abatement program needs to be incorporated to achieve a marketable product. The problem with the tax abatement program is that it negatively impacts a TIF program by cutting the taxes the project was originally designed to generate. By testing alternatives, the extent to which such a program is necessary can also be tested.

The second alternative, therefore, incorporates a grant to write down the overall development cost to a level that meets private sector investment return requirements as well as market constraints. Because of the identified market constraints, either of these alternatives will require a special long-term development financing program to minimize debt service costs to a private sector developer participant. This financing program is discussed as part of the alternatives analysis.

#### Concept Plan

The initial recommendation for re-use of the Ball Stores Building was as a new city hall. The City, however, has followed the recommendation to build a new city hall on the I & M property at the north end of the Central City area. The master plan proposes the re-use of Ball Stores as a public/private cooperative office space development with retail on the ground floor.

The importance of this proposal rests on the significant financial role which Ball Stores can take in establishing a tax-generating private development opportunity in the downtown. The critical question is whether or not the private sector, with the cooperation of various public sector entities, can create the market demand for space sufficient to justify the redevelopment efforts.

The market analysis has indicated that a significant amount of vacant office space exists in Muncie at rents below \$10.00 per square foot full service. Space in smaller, newer suburban office buildings can reach \$11 to \$13 full service. Rose Court and Charles Court in the Central City range from \$5 to \$7 full service, and space at the gas company building is in the \$7.50 to \$8.50 range, full service. The problem is clear -- low rents in the Central City, because of insufficient demand, are not at a level which can easily support new construction.

The analysis further indicates that office space absorption based on growth in employment is limited. Therefore, demand for new office space will primarily come from relocation of existing office space users in the market with a small percentage generated by demand from new or expanded companies.

Based on these indications, leasing space at a renovated Ball Stores building, located as it is in the Central City area, will require a concerted marketing effort by both the private and public sectors. In addition, financial assistance programs must be considered to write down total development costs to a level that can justify private sector participation. The extent to which those write-downs must occur is the focus of the next section of the analysis.

#### Financial Analysis -- Ball Stores Renovation

The first alternative studied assumes that the full cost of development is undertaken by the private sector developer. That cost is estimated at \$5.0 million, based on studies submitted for the city hall considerations.

*****OFFICE DEVELOPMENT MODEL* 13-Jun-88			
***SUMMARY OF NET REALIZABLE VALUE***			
PROJECT NAME	Ball Stores Office Development Alternative		
ALTERNATIVE:	Alternative 1: Full Cost Alternative		
LOCATION:	Muncie, Indiana		
<b>SPECIFICATIONS:</b>			
	OFFICE	RETAIL	TOTAL
Total Square Feet:	45,000	7,500	52,500
Total Parking Spaces:	219		219
Number of Acres:	2.00		2.00
<b>ASSUMPTIONS:</b>			
Tenant Allowance/SF:	\$10.00	\$10.00	
Rent/Square foot:	\$12.92	\$10.00	
Parking Income/Space:	\$0.00		
Expenses/Net SF (excluding taxes):	\$4.20	\$0.20	
Capitalization Rate:	9.00		
CPI %:	3.00%		
Vacancy Rate--Steady State:	5%		
Lease-Up Period:			
1st Year:	15%	0%	
2nd Year:	0%	0%	
3rd Year:	0%	0%	
4th Year:	0%	0%	
<b>FINANCING:</b>			
% of Economic Value Financed:	100%		
Loan Amount:	\$3,843,000		
Interest Rate:	7.50%		
Amortization:	20	Years, payable in ten	
Equity Investment:	\$1,157,000		
<b>RETURN ON INVESTMENT</b>			
Pre-Tax Leveraged IRR	=	10.78%	
Pre-Tax Unleveraged IRR	=	8.59%	
Average Return on Equity	=	-0.64%	
Managed Rate of Return	=	10.00%	
<b>ESTIMATED MARKET VALUE</b>			
Market Value of Improvements	=	\$5,000,000	
Market Value of Land	=	\$4,600,000	
		\$400,000	

BALL STORES  
Muncie, Indiana  
TEN-YEAR CASH FLOW

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
<b>CASH INFLOW</b>										
Office Rental Income	8494,305	8593,311	8602,211	8611,244	8620,413	8696,541	8752,491	8769,916	8781,464	8793,186
Retail Rental Income	75,000	76,125	77,267	78,426	79,602	86,149	97,492	98,954	100,439	101,945
Parking Income	0	0	0	0	0	0	0	0	0	0
<b>Gross Potential Income</b>	<b>8569,305</b>	<b>8669,436</b>	<b>8679,478</b>	<b>8689,670</b>	<b>8700,015</b>	<b>8782,690</b>	<b>8849,983</b>	<b>8868,870</b>	<b>8881,903</b>	<b>8895,132</b>
Collection Loss	5% (28,465)	(33,472)	(33,974)	(34,483)	(35,001)	(39,134)	(42,499)	(43,443)	(44,095)	(44,757)
<b>EFFECTIVE GROSS INCOME</b>	<b>8540,840</b>	<b>8635,964</b>	<b>8645,504</b>	<b>8655,186</b>	<b>8665,014</b>	<b>8743,555</b>	<b>8807,484</b>	<b>8825,426</b>	<b>8837,808</b>	<b>8850,375</b>
<b>CASH OUTFLOWS</b>										
Management Fee	0.00% 80	80	80	80	80	80	80	80	80	80
Office Expenses	189,000	194,670	200,510	206,525	212,721	219,103	225,676	232,446	239,420	246,602
Parking Expenses	0	0	0	0	0	0	0	0	0	0
Real Estate Taxes--with abatement	0	4,430	17,988	31,951	46,329	56,428	66,821	77,512	88,509	94,828
Other Assessments	0	0	0	0	0	0	0	0	0	0
Non Pass-Thru Retail Exp.	1,500	1,523	1,545	1,569	1,592	1,723	1,950	1,979	2,009	2,039
Expense Passthroughs	0	(6,980)	(14,149)	(21,513)	(29,078)	0	(826)	(9,028)	(17,455)	(26,113)
<b>TOTAL EXPENSES</b>	<b>8190,500</b>	<b>8193,643</b>	<b>8205,895</b>	<b>8218,532</b>	<b>8231,564</b>	<b>8277,254</b>	<b>8293,620</b>	<b>8302,909</b>	<b>8312,482</b>	<b>8317,356</b>
<b>NET OPERATING INCOME</b>	<b>8350,340</b>	<b>8442,321</b>	<b>8439,609</b>	<b>8436,655</b>	<b>8433,450</b>	<b>8466,301</b>	<b>8513,864</b>	<b>8522,517</b>	<b>8525,325</b>	<b>8533,019</b>
<b>TENANT IMPROVEMENTS</b>	<b>281,250</b>	<b>34,763</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>304,527</b>	<b>60,449</b>	<b>2,075</b>	<b>0</b>	<b>0</b>
<b>LEASE COMMISSIONS PAID</b>	<b>128,094</b>	<b>20,608</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>154,232</b>	<b>34,700</b>	<b>1,381</b>	<b>0</b>	<b>0</b>
<b>DEBT SERVICE</b>	<b>8371,548</b>	<b>8371,548</b>	<b>8371,548</b>	<b>8371,548</b>	<b>8371,548</b>	<b>8371,548</b>	<b>8371,548</b>	<b>8371,548</b>	<b>8371,548</b>	<b>8371,548</b>
Mortgage Loan	0	0	0	0	0	0	0	0	0	0
Accrued Interest	0	0	0	0	0	0	0	0	0	0
Cumulative Accruals	0	0	0	0	0	0	0	0	0	0
Additional Fees	0	0	0	0	0	0	0	0	0	0
<b>DEBT SERVICE CASH PAYMENTS</b>	<b>8371,548</b>	<b>8371,548</b>	<b>8371,548</b>	<b>8371,548</b>	<b>8371,548</b>	<b>8371,548</b>	<b>8371,548</b>	<b>8371,548</b>	<b>8371,548</b>	<b>8371,548</b>
Less Capital Improvements	0	0	0	0	0	0	0	0	0	0
Partnership Admin. Fee	0	0	0	0	0	0	0	0	0	0
<b>NET CASH FLOW</b>	<b>(8430,552)</b>	<b>815,402</b>	<b>868,061</b>	<b>865,107</b>	<b>861,902</b>	<b>(8364,006)</b>	<b>847,166</b>	<b>8147,513</b>	<b>8153,778</b>	<b>8161,471</b>
<b>DEBT SERVICE COVERAGE</b>	<b>(0.16)</b>	<b>1.04</b>	<b>1.18</b>	<b>1.18</b>	<b>1.17</b>	<b>0.02</b>	<b>1.13</b>	<b>1.40</b>	<b>1.41</b>	<b>1.43</b>



The analysis basically shows that, at a total development cost of \$5.0 million, achievable rents must be on the order of \$13.00 per net square foot, full service. This number results from assuming a minimum acceptable modified internal rate of return on investment to the private sector of 10%. This rate of return assumes a private sector development participant with enough incentives from the public sector to justify an otherwise unacceptable financial commitment. If this were a purely speculative venture, a private sector investor would require a minimum of 18% to 20% rate of return.

The significant assumptions are listed below:

1. The amount of net leasable space included in the proposed development is defined by the architectural studies prepared for the City Hall submission. This net leasable space is probably below that which would be provided under an office/retail center development proposal. Total leasable square footage is set at 45,000 square feet for office and 7,500 square feet of retail for a total leasable space of 52,500 square feet.
2. The development alternative includes a total of 219 parking spaces, all located in surface parking lots. There is no income assumed for parking, which is consistent with current practices in the study area.
3. A Tax Abatement program is assumed, reflecting the program already in place in the city. Abatements begin at 100% in year 1 and decline to 5% in year 10. Beginning in year 11, full property taxes are paid. This analysis assumes a lower than required assessment ratio, since

taxes at a full assessment ratio are higher than can be borne by the project.

4. The financing program assumes a bond issue at 7.5%, amortized over 20 years. Annual debt service payments would be just over \$371,500. Equity required would be approximately \$1.157 million.
5. The program further assumes an optimistic space absorption schedule such that the building will average only 15% vacant during the first year with full occupancy in the second year. This assumption is predicated on the City's ability to deliver tenants at the required rents. As indicated by the market analysis, there is no local private sector market sufficient to accomplish this absorption schedule at these rents.

With these assumptions, the financial analysis indicates a required \$13.00 per net square foot rent to achieve a minimum rate of return on investment of 10%. These rents are 30% to 50% greater than those typical for this area of the city for the private sector at this time.

The combination of the market and financial analysis reinforces early convictions that this building, located in the Central City area, left to its own resources, would continue to deteriorate.

Alternative II considers application of a \$2.0 million grant, effectively writing the development cost down to \$3.0 million. Changing the assumptions to incorporate this write-down indicates that the required rents to support a 10% MIRR would be reduced to \$9.60 to \$9.70 per leasable square foot. This analysis continues to

assume that the real estate tax abatement program would remain in effect and that the taxes would be calculated on a \$5.0 million market value. The tax flow under the abatement program, are shown in the attached tables. Beginning at \$0.0 in year one, taxes are projected to increase to \$94,820 in year 10. This cashflow translates to a net present value of approximately \$270,000 at a discount rate of 8.5%. At a 10% discount rate, the NPV is just below \$250,000.

### TIF District Implications

The key to an effective tax increment financing program is growth. If the City's tax abatement program is initiated because it is required to facilitate development of the Ball Stores building, then the TIF impacts are decreased significantly. Alternative I indicates that over a ten-year bond issue, the projected cashflow would generate tax contributions to a TIF fund that could be used to support a principle value of between \$250,000 and \$270,000 with no contingent debt coverage. Only if other new development within the TIF district materializes will the potential principle value increase sufficiently to support other public sector projects proposed as part of the Central City master plan.

If the tax abatement program is not implemented, then the potential principle value increases to between \$640,000 and \$650,000 for an 8.5% issue or to \$600,000 for a 10% issue, again with no contingent debt coverage. Under this situation, however, the required rents would have to increase to nearly \$10.20 per leasable square foot of office space. This level would place the space at the upper level of Central City rents.

PROJECT NAME: Ball Stores Office Development Alternative  
 ALTERNATIVE: Alternative II: Grant Application Alternative  
 LOCATION: Muncie, Indiana

SPECIFICATIONS:	OFFICE	RETAIL	TOTAL
Total Square Feet:	45,000	7,500	\$2,500
Total Parking Spaces:	219		219
Number of Acres:	2.00		2.00

ASSUMPTIONS:			
Tenant Allowance/SF:	\$10.00	\$10.00	
Rent/Square Foot:	\$9.66	\$10.00	
Parking Income/Space:	\$0.00		
Expenses/Net SF (excluding taxes):	\$4.20	\$0.20	
Capitalization Rate:	9.00		
CPI %:	3.00%		
Vacancy Rate--Steady State:	5%		
Lease-Up Period:			
1st Year:	15%	0%	
2nd Year:	0%	0%	
3rd Year:	0%	0%	
4th Year:	0%	0%	

FINANCING:		
% of Economic Value Financed:	100%	
Loan Amount:	\$2,294,000	
Interest Rate:	7.50%	
Amortization:	20	Years, payable in ten
Equity Investment:	\$706,000	

RETURN ON INVESTMENT		
Pre-Tax Leveraged IRR	=	11.13%
Pre-Tax Unleveraged IRR	=	8.84%
Average Return on Equity	=	-1.57%
Managed Rate of Return	=	10.04%

ESTIMATED MARKET VALUE		
Market Value of Improvements	=	\$3,000,000 (Note: Taxes base)
Market Value of Land	=	\$2,600,000
		\$400,000

BALL STORES  
Muncie, Indiana  
TEN-YEAR CASH FLOW

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
<b>CASH INFLOW</b>										
Office Rental Income	8369,495	8443,503	8450,155	8456,908	8463,761	8520,667	8562,491	8575,515	8584,148	8592,910
Retail Rental Income	75,000	76,125	77,267	78,426	79,602	86,149	97,492	98,954	100,439	101,945
Parking Income	0	0	0	0	0	0	0	0	0	0
<b>Gross Potential Income</b>	<b>8444,495</b>	<b>8519,628</b>	<b>8527,422</b>	<b>8535,333</b>	<b>8543,363</b>	<b>8606,816</b>	<b>8659,982</b>	<b>8674,470</b>	<b>8684,587</b>	<b>8696,856</b>
Collection Loss	5% (22,225)	(25,981)	(26,371)	(26,767)	(27,168)	(30,341)	(32,999)	(33,723)	(34,229)	(34,743)
<b>EFFECTIVE GROSS INCOME</b>	<b>8422,270</b>	<b>8493,646</b>	<b>8501,051</b>	<b>8508,567</b>	<b>8516,195</b>	<b>8576,475</b>	<b>8626,983</b>	<b>8640,746</b>	<b>8650,357</b>	<b>8660,113</b>
<b>CASH OUTFLOWS</b>										
Management Fee	0.00% 80	80	80	80	80	80	80	80	80	80
Office Expenses	189,000	194,670	200,510	206,525	212,721	219,103	225,676	232,446	239,420	246,602
Parking Expenses	0	0	0	0	0	0	0	0	0	0
Real Estate Taxes--with abatement	0	4,430	17,986	31,948	46,325	56,424	66,815	77,505	88,502	94,820
Other Assessments	0	0	0	0	0	0	0	0	0	0
Non Pass-Thru Retail Exp.	1,500	1,523	1,545	1,569	1,592	1,723	1,950	1,979	2,009	2,039
Expense Passthroughs	(0)	(6,979)	(14,149)	(21,513)	(29,078)	0	(827)	(9,029)	(17,455)	(26,113)
<b>TOTAL EXPENSES</b>	<b>190,500</b>	<b>193,643</b>	<b>205,893</b>	<b>218,529</b>	<b>231,560</b>	<b>277,249</b>	<b>293,614</b>	<b>302,902</b>	<b>312,475</b>	<b>317,348</b>
<b>NET OPERATING INCOME</b>	<b>8231,770</b>	<b>8300,003</b>	<b>8295,158</b>	<b>8290,037</b>	<b>8284,635</b>	<b>8299,226</b>	<b>8333,369</b>	<b>8337,844</b>	<b>8337,883</b>	<b>8342,765</b>
TENANT IMPROVEMENTS	281,250	34,763	0	0	0	304,527	60,449	2,075	0	0
LEASE COMMISSIONS PAID	100,011	15,405	0	0	0	120,184	26,510	1,032	0	0
<b>DEBT SERVICE</b>										
Mortgage Loan	8221,723	8221,723	8221,723	8221,723	8221,723	8221,723	8221,723	8221,723	8221,723	8221,723
Accrued Interest	0	0	0	0	0	0	0	0	0	0
Cumulative Accruals	0	0	0	0	0	0	0	0	0	0
Additional Fees	0	0	0	0	0	0	0	0	0	0
<b>DEBT SERVICE CASH PAYMENTS</b>	<b>8221,723</b>	<b>8221,723</b>	<b>8221,723</b>	<b>8221,723</b>	<b>8221,723</b>	<b>8221,723</b>	<b>8221,723</b>	<b>8221,723</b>	<b>8221,723</b>	<b>8221,723</b>
Less Capital Improvements	0	0	0	0	0	0	0	0	0	0
Partnership Admin. Fee	0	0	0	0	0	0	0	0	0	0
<b>NET CASH FLOW</b>	<b>(8371,214)</b>	<b>828,113</b>	<b>873,435</b>	<b>868,315</b>	<b>862,912</b>	<b>(8347,207)</b>	<b>824,688</b>	<b>8113,014</b>	<b>8116,160</b>	<b>8121,042</b>
<b>DEBT SERVICE COVERAGE</b>	<b>(0.67)</b>	<b>1.13</b>	<b>1.33</b>	<b>1.31</b>	<b>1.28</b>	<b>(0.57)</b>	<b>1.11</b>	<b>1.51</b>	<b>1.52</b>	<b>1.55</b>

If the analysis were extended to a 20-year cashflow program, then the supportable bond issue would increase as follows:

With a Tax Abatement Program for first 10 years:

\$600,000 at 8.5%  
\$510,000 at 10.0%

Without a Tax Abatement Program:

\$850,000 at 8.5%  
\$800,000 at 10.0%

These funds represent the initial bond issue which a TIF program could support, including revenues generated by the Ball Stores Building alone. Other improvements to downtown and the taxes which they generate would add to the future potential financial capability of the TIF program.

To achieve a TIF-sponsored improvement program at the levels indicated would require full faith and credit backing by the City. Otherwise, debt coverage ratios of at least 10% on a straight revenue-bonding approach would be required. This requirement would lessen the impact of the program by a minimum of an additional 10%.

#### Conclusion

The renovation of the Ball Stores as a cooperative venture between the public and private sectors can serve as the impetus to implementation of the Central City master plan. Through application of a Tax Increment Financing district program, development of Ball Stores can supply an initial pool of financial resources which can be used to carry out a step-by-step central area redevelopment program. In the long run, the TIF program should

expand to include the resources generated by other Central City area tax-generating projects. If not, future improvements would be limited.

The analysis indicates that significant problems exist in carrying out this program, not the least of which is the limited projected office space demand. As described, the space absorption program requires extensive marketing efforts by both the public and private sectors to "create" the required demand at the rent specified.

The analysis also concludes that a grant on the order of \$2.0 million is required to write down the renovation costs to approximately \$3.0 million. Without this write-down, the required rents will be greater than the market can support. Also required is a development financing program over a 20-year term at below market rates -- on the order of 7.5%. The result of the combined elements is a development program which has a reasonable probability of implementation.

#### E. LONG TERM PROJECTS

One of the original intentions of this study was to assess the potential for revitalization of Muncie's downtown retail core. With the renovated Ball Stores serving as both a financing resource as well as a physical anchor to new downtown development, a second area of focus could begin to emerge along the Walnut Street retail corridor.

Walnut Street, for nearly a century, was the retail center of Muncie. Originally developed during the 1890's and 1900's, this corridor maintains a large number of its original buildings. These buildings offer the chance to recreate a unified historic character, which could help to give downtown a unique identity and sense of place, thus

encouraging renewed interest in Central City Muncie as a shopping and activity center.

While there have been a few notable restoration efforts, such as the Radisson Hotel, the Horizon Convention Center, and smaller scale projects such as Rose Court, urban renewal activities of previous decades, coupled with recent disinvestment, have left their scars on Walnut Street. Many of the once charming historic properties have lost their economic value and have been demolished. Others have been unsympathetically "updated." Still others remain vacant and in a terminal state of disrepair.

It would be in the interest of the community to rehabilitate the older existing buildings as part of a the Central City revitalization effort. One way of accomplishing this is to use a portion of the residual funds from the Tax Increment Financing program to purchase and re-sell properties to investors, at a nominal cost, and to offer technical assistance and a revolving loan program for rehabilitation and reinvestment in these properties as useful commercial enterprises.

#### Market Support

As was previously discussed, the community has shown its market support for Central City establishments providing certain quality goods which are not available elsewhere in the area. This is evidenced by the proliferation of jewelry stores, as well as by the handful of quality merchants who have been successful in reaching broad market areas and maintaining a loyal clientele. Also, it is a fact that many local residents do a significant proportion of their shopping outside of Muncie, including Indianapolis, Chicago and elsewhere, because their needs are not met by what is offered in Muncie.

Further, as new workers are brought into Central City, with new employment in the renovated Ball Stores, the demand for worker-related goods and services will increase. The caveat here is that increases in demand will be minimal, and growth must be approached carefully so as not to saturate the market. The market analysis demonstrates that the existing retail space is essentially meeting the amount of demand in the region. What is to be attempted here, therefore, is an expansion not of the amount of goods, but rather of the variety and quality offered in a unique historic Central City setting. The purpose is to recapture retail sales expenditures leaving the Muncie market area. Retail and service activity in the renovated Central City should not be planned with the intention of competing with existing centers but of supplementing those centers by offering a unique range of goods and services. Care must be taken, as well, not to appeal to too narrow a market. Muncie's population is not large enough to support extremes in specialization or price.

#### Program Implementation

Once funding is established, a redevelopment entity should begin to purchase vacant properties. This program should begin as a small scale project, focusing on one block, or even part of a block in a critical area, such as one with numerous vacancies. Buildings should be surveyed to ascertain whether they are structurally sound. Those buildings which cannot be recycled should be excluded from the program. It is essential that only vacant properties be purchased, as displacement of any tenants would be counter-productive to this effort. Properties would then be sold to qualified investors for a nominal fee. A qualified investor is one who can guarantee that he will undertake the following steps:

1. Make all necessary repairs to the buildings;
2. Maintain any historic or architecturally significant features;
3. Operate a retail or service business on the first floor of the building to be chosen from a carefully compiled list established by the redevelopment authority. This will assure that a good mix of activity develops in the downtown. Upper floors usage could be left to the discretion of the owner.

Over time, these rehabilitated buildings could become centers for office, residential, warehouse, or other uses. Estimated time frames should also be established defining how long an investor must own and maintain the property and under what conditions property transfers can take place.

A revolving loan program should be established to assist in the renovation of the buildings. A grace period of perhaps one to two years could be allowed before repayment begins. As repayments flow back into the program, more funds would be available for new participants.

Technical assistance should be available in the areas of rehabilitation and historic preservation. As the program develops, it could gradually expand to include residential properties, as well. Urban homesteading programs of a residential nature have been successful in a number of other cities.

#### Additional Funding Sources

In addition to the tax increment financing as a funding source, a number of state and federal funding programs exist which may be appropriate for the activities described above. These include

several that have previously been or are currently being used by the City of Muncie for other activities, but could be expanded if qualified programs were to be established.

#### 1. Enterprise Zones

The Enterprise Zone concept was initiated as a means of getting businesses to reinvest in economically distressed areas by means of tax incentives and expedience of the development process at the local level. The Enterprise Zone program offers no direct funding, however, one advantage is that an Enterprise Zone designation can serve as a catalyst for getting funding from other sources.

Enterprise Zones are used as a tool for basic urban redevelopment activities. Generally, a business receives tax credits which are to be invested in the business. Some examples of acceptable uses are capital improvements to a business property, or adding new employees.

An Enterprise Zone is set up by the state. When the program began in 1983 and 1984 ten cities were selected to have Enterprise Zones by means of a competitive selection process. The state could not add to this list of Enterprise Zone cities until the law was revised in 1987, expanding the program, allowing the State of Indiana to select additional cities. Muncie was one of two cities selected for addition to the program beginning January, 1989. Muncie's zone boundaries overlay portions of the Central City including most of the area south of the railroad tracks and extends north to take in the Walnut Street corridor.

On the national level, while no funds can be provided, HUD can sometimes provide technical assistance.

## 2. Urban Development Action Grants (UDAG's)

This is a national program providing limited matching funds for urban redevelopment projects for the purpose of creating jobs and tax base in distressed communities. There are five factors for eligibility as "distressed". A community must meet at least 3 of these:

- (1) Age of housing - at least 34% must have been constructed prior to 1940.
- (2) Per capita income - net increase 1969-77 must have been less than \$2,683.
- (3) Population lag/decline - between 1970 & 1980, population growth must have been 19.82% or less.
- (4) Job lag/decline - retail & manufacturing employment growth for 1972-1977 must have been 6.75% or less.
- (5) Poverty - at least 10.87% of residents must be at or below poverty level.

Generally, funds are granted to a city government to be used as a loan to private developers for specific projects. UDAG's are awarded by means of a national competition held separately for cities with population less than 50,000, and for those with more than 50,000. Muncie falls in this second category. Submission dates for applying to the program are:

November 1 - 30  
March 1 - 30  
July 1 - 30

The federal government recently re-authorized funding of \$200 million for the UDAG program.

Program selection is highly competitive. Projects are rated on the following elements:

- jobs created
- cost per job
- private \$ / public \$
- the "but for" clause. That is, it must be shown that the project could not proceed "but for" UDAG funding.

A UDAG project should create permanent private sector jobs for low and moderate income persons, should improve the tax base of the community, and should leverage private sector investment. Because of the tax generation criteria, UDAG projects are seldom tax abated. Further, UDAG projects are not to be so speculative that they cannot attract private sector investment. Typically, funding is granted for 15% to 28% of the total cost of the project. A project costing less than \$100,000 may not be feasible for UDAG's.

The City of Muncie currently receives Block Grant funding of \$1.1 million, which is administered through Community Development. Of this, about 10% goes toward economic development activities. Street and sidewalk repair account for 25%, as do housing programs. A large portion of the grant is used for administrative purposes, including funding the Redevelopment Commission.

Block grant funds in the amount of \$15,000 are designated for historic facade restoration matching grants. The city has difficulties spending this money because of the expense of meeting the attached regulations (Davis-Bacon). In past years, \$30,000 had been allocated for this purpose, but it was cut to \$15,000 because of the lack of interest. This could be an area for reexamination of policy and program in Muncie.

### 3. Indiana Industrial Development Programs

This program provides funding and loans to communities for use in providing infrastructure improvements which allow for expansion of specified business activities. Those businesses which would qualify are those which sell a product or service in a regional, national, or international market, thus bringing dollars into the Indiana economy. Businesses which have received funds in the past include both manufacturing and non-manufacturing related firms, such as a regional headquarters of an insurance company, and an engineering firm with a national clientele. Funding is available for desirable projects on a continual basis. Application is through the Business and Financial Services Division of the Indiana Department of Commerce. The department works directly with both the community and the involved business.

### 4. Economic Development Authority Programs

The Authority provides funds for infrastructure for retention or drawing new industries, which will create new jobs. Funds are targeted at high unemployment or underemployment areas. These are designed as matching funds, requiring local or state contributions. The Indiana Industrial Development program, described above, could work in conjunction with this federal program. Funds are limited. The largest grant is about \$500,000.

The Muncie Industrial Revolving Loan Fund was initially funded through the Economic Development Authority, with some state funds used as well. This project originally had an endowment of \$5 million. The loan fund is still active, but on a limited scale. Today, repayments bring in about \$300,000 annually, which can be used for further loans.

### 5. National Main Street Program

This is a project of the National Trust for Historic Preservation which provides assistance and educational services for urban revitalization. It is administered at the state level through the Department of Commerce.

### 6. Indiana Department of Natural Resources

IDNR Administers Historic Preservation funding obtained from the U.S. Dept. of Interior Historic Preservation program. Funding is extremely limited as are the allowable uses. Funds are generally in the form of matching grants, and are only to be used for survey and planning activities; not for actual construction. Funds are granted by means of an annual competition. Muncie currently has a grant from this source, administered by the Department of Community Development. This year's grant is in the amount of \$4750 and is used for technical assistance for nominating buildings to the National Register, and for an educational slide show. The city has applied for a grant for preparing design guidelines for its residential historic districts.

Muncie's administrator of Historic Preservation activities, believes that the city could get more state funding if they had appropriate uses.

An additional historic preservation incentive is a tax abatement program whereby a building listed on the National Register qualifies for a federal tax credit of 20% of the cost of rehabilitation of the property.

Further assistance may be available in the next few years from the State of Indiana through the Hometown Indiana Grant Program. The State has



passed a bill establishing this grant program for development of historic projects. Allocation of funding has not yet been approved and is not expected before July 1989. This program is also intended to fund projects that encourage urban forestry which can in many cases refer to parks projects. It is a matching program with one community able to apply for up to 10% of the program funding in any one year.

The State has also made outright grants to communities through the Department of Natural Resources. These grants have been oriented to riverfront revitalization projects that demonstrate potential for encouraging economic development. Anderson, Indiana received a \$1,000,000 grant for implementation of their riverfront plan.

There are also the Land & Water Conservation Fund (LWCF) and the Indiana Waters Program. LWCF is a 50/50 matching grant program for parks. Indiana waters, also a 50/50 matching program, is for projects that improve water access and fishing. Both programs are limited in their funding and are competitive on a state level.

Other private and public funding sources may certainly be applicable as more detailed plans emerge during the implementation of the Master Plan. Many of these sources are difficult to identify and therefore can easily be overlooked. It is therefore recommended that a special consultant, with experience in identifying funding sources and with a proven success record in achieving project funding, be hired on a retainer basis to assist the city during implementation.

## SUMMARY

### Process

It is important to note once again that this is a plan that belongs to the citizens of Muncie. They have provided input, through public meetings, that has helped to guide the recommendations outlined in this report. Hundreds of hours have been invested by the Central City Task Force on the citizen's behalf to insure that the process is carried out. We must keep this process open as we move forward into implementation of the recommendations so that the creative input of the citizenry remains an important part of the revitalization of Muncie's Central City.

### Quality

Implementation that results from this effort must be of the highest quality, in both execution and operation. The physical facilities must reflect in every way the pride that we want everyone to express in our community. It is up to the public sector to set the example and establish levels of expectation. And, it is up to the public sector to demand quality in the private sector investments. This insistence in quality is what will establish Central City, once again, as "the place to be".

### Investments in the Future

Substantial commitments in time and funding have already taken place in the preparation of this study. It outlines a framework in which further investments are required for implementation of the recommendations. It is important, for the City to invest in public amenities that will create a favorable development framework for the Central

City, and that these investments be carefully reviewed with regard to their ability to leverage private investments or other public funding (i.e. state grants). Each investment should be viewed as an opportunity to go to the next step in a sequence that will lead to the redevelopment of Central City as envisioned in this report. The investments we make now insure that the heart of our community will remain intact for future generations.

### Choices

Choices and decisions still remain. That is why it is important that a coordinating committee oversee the process of implementation. As pieces begin to fall into place, opportunities, that have not yet presented themselves, will arise. Each new opportunity will need to be measured with respect to its impact on the overall goals of the plan, and focus must remain on the fact that the whole is more important than any one of the pieces.

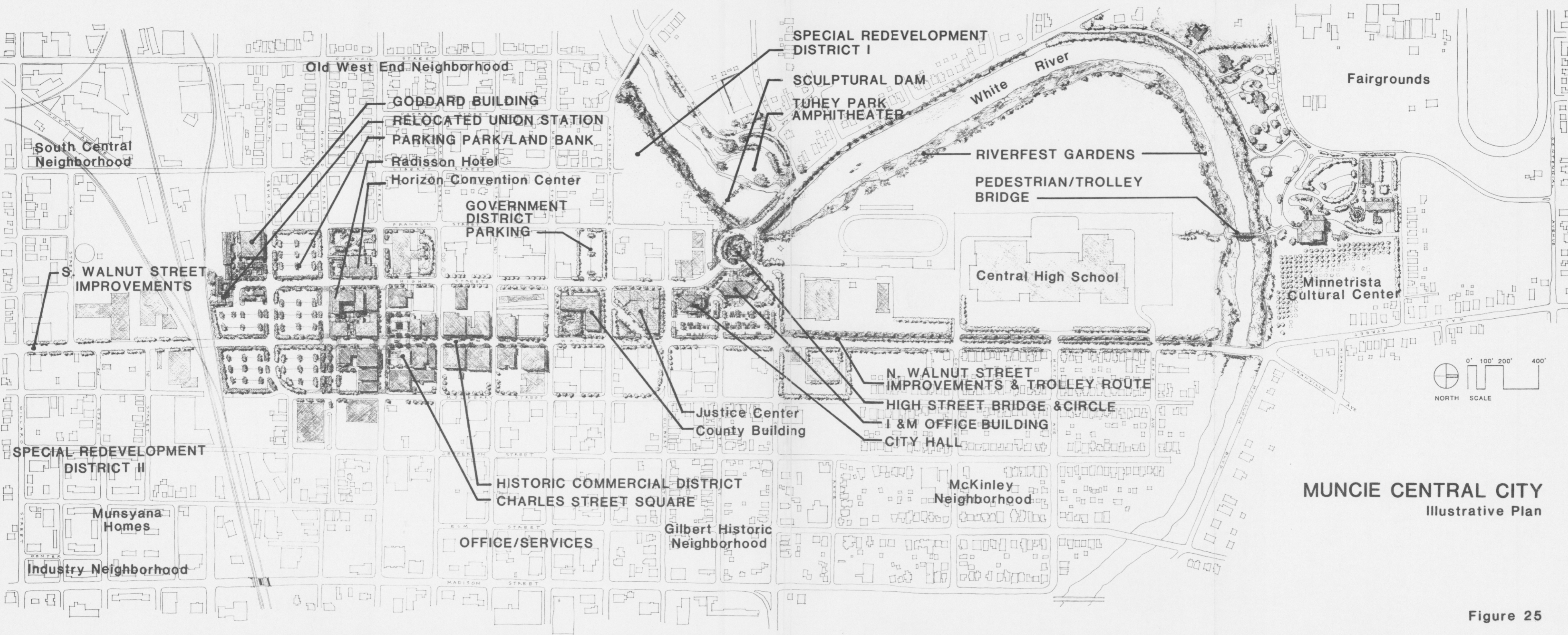
For example, should the renovation of the Ball Stores Building fail to materialize as a redevelopment project, and ultimately be demolished, it will be sadly missed, but it will not be the end of Central City. Change is inevitable, and other opportunities will surface.

Much work has already been done, but much is yet to be accomplished. The groundwork has now been established and the enthusiasm to move forward is present. The time is right to proceed toward fulfilling our goals of creating A Livable Central City with an Expanding Economic Base, and going beyond being ordinary, as we are so often categorized, to being extraordinary!

### Management

As we move from planning to implementation it is important to identify an entity that will provide management and coordination of the process. This will be a crucial organization working to maintain the momentum, to be a clearing house for initiatives and to be the catalyst for insuring Central City revitalization. It should also encourage programs that bring people to the Central City and raise the awareness community wide, that Central City is the place to be!

The next step to creating a revitalized Central City is to generate commitment from individuals, organizations and public and private entities that they will in fact accept responsibility for portions of this plan. Assignments, schedules and goals must be established to encourage completion of the recommendations outlined herein. This assignment of responsibility will insure that the plan is a dynamic one, and not one that sits on the shelf.



**MUNCIE CENTRAL CITY**  
 Illustrative Plan

Figure 25