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**TOWN OF OSCEOLA  
COMPREHENSIVE  
LAND USE  
PLAN**

**Prepared for:  
Town of Osceola, Indiana**

**1992**

**Baxmeyer  
Associates**

RESOLUTION NO. 2, 1992

**A RESOLUTION ADOPTING A COMPREHENSIVE  
LAND USE PLAN FOR THE TOWN OF OSCEOLA**

WHEREAS, the Board of Trustees and members of the Town of Osceola have carefully reviewed and investigated the demographics and future use of land located in the Town of Osceola, and

WHEREAS, the Board of Trustees has commissioned a formal comprehensive land use plan for the Town, and

WHEREAS, the Town officials have discussed and considered the advisability of the comprehensive land use plan, and

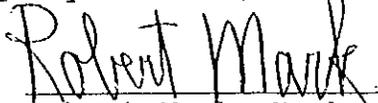
WHEREAS, said Town officials wish to adopt the comprehensive land use plan as is more fully set forth in the document entitled "Comprehensive Land Use Plan for the Town of Osceola, Indiana",

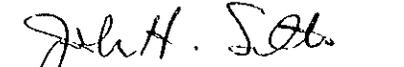
THEREFORE, the following resolution is adopted and approved:

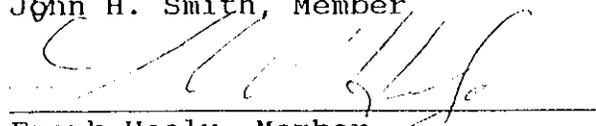
"BE IT RESOLVED: That the Town Council of the Town of Osceola shall adopt the Comprehensive Land Use Plan for the Town of Osceola, Indiana as the Town's comprehensive land use plan with the following exceptions:

- a. Goshen Road shall be changed from high density to low density; and
- b. The one block area which borders include Beach Road to the East, Lincolnway to the South, Grand to the West and Rogers Street to the North shall be zoned commercial."

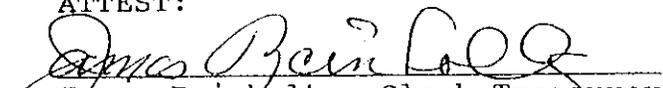
Passed and adopted by the Town Council of the Town of Osceola, Indiana, on the 20<sup>th</sup> day of <sup>July</sup> ~~June~~, 1992.

  
Robert Mark, Member

  
John H. Smith, Member

  
Frank Healy, Member

ATTEST:

  
James Reinholtz, Clerk-Treasurer  
kas: kcor

**TOWN OF OSCEOLA  
COMPREHENSIVE/LAND USE PLAN**

Prepared For:

The Town of Osceola  
Indiana

Prepared By:

Baxmeyer Associates, Inc.  
South Bend, Indiana

1992

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## **I. INTRODUCTION**

### **A. Introduction**

It is clear from the community studies done as part of the Comprehensive Plan, that the Town of Osceola is in a phase of limited growth from a perspective of population. In fact, the 1990 census figures show less of an increase in population than was projected by various private and government groups during the 1980's. Given the strengths of the community however, particularly affordable housing and good neighborhoods and access to good schools, it is clear that Osceola has the potential for expanded growth and development well into the next decade.

Osceola has an excellent location. It is served by a major highway and railway which link Osceola to the cities of South Bend, Mishawaka, and Elkhart, as well as northern Indiana and lower Michigan.

The Town of Osceola is in a fortunate position with respect to other communities in northern Indiana. The Town has an abundance of available land to the southeast, southwest and west in which to expand. This is a definite strength of the community.

The overall goal of the Comprehensive/Land Use Plan is to provide a blueprint for future development. In order for that to occur the town must *sell* itself by promoting its community assets and modifying its problems to change them into opportunities. The image of what Osceola could become is based on an identification of the opportunities and constraints and molded by the goals of the citizens. The Comprehensive Plan section of this document seeks to address those issues. The Land Use Plan section strives to direct new growth and development in a manner that makes it an attribute to the town.

### **B. Historical Development**

The historical development of the Town of Osceola dates back much earlier than when John A. Hendricks platted the Town in 1837. Indian tribes from the Miami, Potawatomi, Muncie, Delaware, Weas, Tightwoe, Shawnee and Missisnewa nations hunted, trapped and cut trails throughout the area later known as St. Joseph County. Many of those important trails through the northern Indiana and southern Michigan areas were the ancestors to many major roads currently in use today. The Sauk Trail, which connected the areas now known as Detroit and Chicago, passed through the St. Joseph County area just north of the current site of Osceola. A second trail, now known as Dragoon Trail, connected the Potawatomi nation in Fort Wayne with their brothers in Illinois.

The St. Joseph River and its tributary, Baugo Creek, were the two main means of water transportation for the area. Baugo Creek received its name from the Indians. Baugo or "Baubaugo" means devil water which the Indians felt best described the overflow activity that would occur on the banks of this peaceful tributary after a heavy rain.

The Indians and the white settlers continued to trade, trap and explore this area until the Northwest Ordinance of 1787 declared the land in this area a unit of government. The Indiana Territory was established as a second step to establishing the Ohio Territory, which was applying for statehood at the time.

In 1800, the Indiana Territory was officially created. In 1815, the territory applied for statehood which was awarded in 1816 to the Indiana Territory now known as the State of Indiana. The northern boundary of the state was adjusted so that a commerce port could be established on Lake Michigan. The original boundary of the Indiana and Michigan Territories would have placed Osceola in southern Michigan. The northern boundary line of Indiana was drawn above the southern tip of Lake Michigan to provide water transportation linking the state to the nation and the world via the Great Lakes and the St. Lawrence Seaway.

William and Timothy Moat were the first settlers to arrive in the area later to be known as Osceola. Timothy Moat owned land on the south side of the river, known as Moats Prairie, near the current day Eberhart farm land. George West and his son-in-law, Thomas Babcock, located along the Baugo Creek. William Ireland built a sawmill in 1833, damming the Baugo Creek and building a bridge over it at the same time. This site is the current home of the American Legion hall.

In 1832 the General Assembly, seeing a need for a road system to open the northern portion of the state to development, appointed three men to survey, and create a state road from Fort Wayne to South Bend. Nathan Coleman of Allen County, Samuel Martin of St. Joseph County and James Blair of Elkhart County were the first road commissioners in the State of Indiana. Mr. George Crawford surveyed the area of the new road, later called the Goshen Road, which followed a similar route to the present day U. S. 33. Construction of the new road began in 1833. Another road was proposed for the area by the Army Corps of Engineers. Vistula Road was to connect Vistula (now Toledo) Ohio with the Mississippi River. This road left South Bend on the south side of the river, taking the same route as the Fort Wayne Road, however this road branched off to the north and east in the area of Mishawaka known as Twin Branch.

In 1832, the County Commissioners ordered the county be divided into three townships. The eastern most was called Penn Township. The county has been re-divided several times since to develop our current township system. At that time Penn township was also divided into fourteen school districts. The first school to serve the settlers of the Osceola area was located about one and one half miles south along Apple Road.

George West died in September of 1833 and presented the first land use problem for the area, the need for a cemetery. A tract of land along Cedar Road was chosen and known as Byrkit Cemetery.

The first platted townsite in this area was at Williamsport in 1834. It was described as "A village plat located at the junction of the St. Joseph River and Baugo Creek. Some of the townsite is now under Baugo Bay and the remaining area is now known as Stevely Point and has several residential homes on it.

In 1837 Mr. John Hendricks gave the area of Osceola its name when he platted the area around Eagle Point. Hendrick's plat was voided by an act of the state legislature in 1842, but the name for the area has stuck ever since.

In the decade of 1840's several important activities took place in the area. Mail service was carried along Vistula Road between Chicago and Detroit. The first telegraph line was laid in the area through Osceola.

The railroad came to Osceola in 1851 after William Thrall had deeded a one hundred foot strip to the Northern Indiana Railroad. Thrall owned much of the area now known as the Town of Osceola. Thrall platted a townsite in the vicinity of Lincoln Way and Apple Road. With the coming of the railroad to the area, the first depot soon arrived on the south east corner of Lincoln Way and Apple Roads.

A new law went into effect in April 1853 which created free schools and provided for the organization of school corporations by the civil townships in Indiana. As a result of this law, a one room school was built on Lincolnway opposite Grand Avenue. This was the first Osceola school. This school later became known as District No. 5 School. The school house was later moved to the east along Lincoln Way where it became a residence.

The Republican convention was an historic event, being that the party's nominee for the presidency was Abraham Lincoln. On November 7, 1860 the Republicans held a rally in downtown Osceola. Lincoln was elected president and shortly after the war broke out. There were a number of volunteers in this area, who went to war for the Union Army and consequently lost their lives fighting on the battlefields. In the fall of 1865, volunteers from the Osceola area had returned from their action in the war with the Union Army. As far as we can determine, they were: John Collier, William Leonard, Jacob Ocker, Jacob Hose and John Martin.

Osceola had grown into a village of twenty homes by 1885. It boasted a grist mill, saw mill, Post Office, a mercantile store and a blacksmith shop. The one room school was turned into a two room school with the expansion of the town. Along with literary, history and math classes, Maude Zeller organized a class in Osceola for the instruction in instrumental music. Thirty - seven years later Maude Zeller was still the singing teacher at Osceola School.

In 1898, the extension of a new form of transportation was introduced which jolted the town of Osceola into a new period of growth. This new form of transportation was called the electric Interurban Line. The big cars of the Indiana railway company went back and forth every half hour loaded to capacity with citizens of the newly linked sister cities, South Bend, Mishawaka, Elkhart, and Goshen. The Interurban Line brought new families to Osceola and soon the population grew to about 200. Osceola proved to be in a key location, as was testified by the announcement of the Indiana Power Company, which purchased a site to build an enormous power plant. This building was erected in the summer of 1900 and was the source of employment for many Osceola residents. The powerhouse was completed in 1906, and the Indiana Power Company became the largest source for employment in the city of Osceola.

The Dunlap Telephone Company extended their lines into Osceola in 1911. This business was later sold to the Union Telephone Company in 1912. In 1915 the Indiana and Michigan Electric brought electricity to the citizens of Mishawaka. I & M wired homes for \$15 each. I & M also provided lights to the streets of Osceola that summer.

In 1916, over eighty men registered for the draft of World War I. All were reported to have lived through the war, although there were a number of injuries. After the war, there was again a population boom along with many business openings in the city. Osceola also received its first "filling station" on the corner of Long's Crossing and the north side of Lincolnway.

The depression of the thirties hit the area hard but the people banded together to make money and work together as a community to get through the tough times. It wasn't all bad in the thirties. U.S. 33 was installed which improved traffic dramatically and was the result of many bus lines coming to the area. In 1935, Osceola began to recover from the stagnation of the depression. The town was again growing and men were being put back to work.

World War II hit the community hard just as it did around the rest of the country. There was hardly a home that didn't have at least one member in the service. Men from Osceola served in every part of the war around the world.

In the forties and fifties, most Osceola residents went to work in the South Bend area. Employers such as Studebaker employed a good deal of the work force. This started to change in the sixties, when there was rapid growth in the Elkhart community as a result of their trailer manufacturing. Many workers reversed their direction and began to now work in Elkhart. Public transportation came to a halt with the emergence of the car.

In the 1970's, the town of Osceola incurred its largest growth spurt of its history. An annexation on the town's north side resulted in an increase in population of over four-hundred persons for the period 1970-1980.

### **C. Methodology of the Comprehensive/Land Use Plan**

The Comprehensive\Land Use Plan is really two interrelated plans in one. The Comprehensive Plan is a document which analyzes the status of the town. Its objectives are relatively simple: to remember the past; assess the present and project the future. Clearly, the first two objectives are fairly simple and straightforward. The latter is infinitely more difficult and complex.

By remembering the past, an understanding is gained of the forces which shaped the present. The demographics of the past, the characteristics of the population, the attributes of the labor force and the mixture of job opportunities all combine to affect the type and pattern of development experienced by the town.

Analysis of the present status of the town is designed to identify strengths and weaknesses. For example, if a town has ample excess capacity at the sewage treatment plant, that can be considered a strength. It would allow for new industry to grow in a community with the ability to treat the increased sewage load. If a labor force with below average educational attainment exists, an adequate number of skilled employees may not exist to support a new business venture.

Consideration of the past and present allows trends to be identified. The trends can be projected into the future to estimate the town's status in the future. For instance, a declining birth rate, coupled with low in-migration of new residents will project into an older population in the future. The implications for the town are a reduced need for schools, a demand for additional facilities designed to aid the elderly, such as nursing homes, and a shrinking labor pool. These trends can illustrate the need for corrective actions if the projected state of the town is not what the community leaders consider to be in the best interests of the residents.

Therefore, a subsequent step in the process is to set goals and objectives. While this can be done by local officials, as representatives of the residents, it is best to include the citizens directly in the process. That is the course of action selected by the Town of Osceola. By making the citizens part of the process, support for the final plan is started. The people can and should have input into goal setting and the identification of the actions necessary to achieve those goals.

Once the goals are set, specific projects can be identified to achieve those goals. The projects need to be placed in a priority order. Funding sources for each project must be identified.

If the comprehensive plan is a blueprint for the type of town-wide development the community desires, the Land Use Plan is designed to direct that progress in the most advantageous areas. Undirected growth can have detrimental affects on the town. It could

require extension or enlargement of municipal services in areas not advantageous to other projects. Unless directed, growth could adversely affect property values by having mismatched land uses placed adjacent to each other.

The land use plan utilizes a methodology similar to that used in the comprehensive plan. Past and current land uses are reviewed. This provides an overall development trend and projects what future growth pressures are likely to be encountered. By utilizing the data generated by the comprehensive plan, in terms of infrastructure and new projects, the potential location for future growth can be identified. The strategy for future development represents the land use plan.

Nothing in the Comprehensive\Land Use Plan dictates that growth occur in a specific manner. The comprehensive and land use plan can only suggest where growth is to occur. By implementing the projects detailed in the comprehensive plan, a climate can be established making it advantageous for development to occur in a certain pattern.

The zoning ordinance can then be more of a tool to force growth into a particular pattern. By zoning land to a particular classification, development restrictions and requirements are imposed. The Comprehensive/Land Use Plan provides the legal basis for the zoning ordinance. A zoning ordinance must have a rationale for classifying land. The Comprehensive\Land Use Plan provides a basis for that rationale. It shows how development patterns have emerged and what infrastructure exists and is planned to support future growth.

#### **D. Elements of the Comprehensive/Land Use Plan**

The key elements of the Comprehensive/Land Use plan are as follows:

- |                            |   |
|----------------------------|---|
| <b>I. Introduction</b>     | The introduction section contains several key elements. It includes a basic overview of the historical development of the Town of Osceola, Indiana. The introduction explains the methodology of the Comprehensive/Land Use Plan. Finally, the introductory section contains a summary of the salient points of the plan. |
| <b>II. Community Study</b> | The second section of the Comprehensive/Land Use Plan is a series of studies into the current status of the community. Including four major elements which assess the population, housing, infrastructure and environment, the community studies define the opportunities and constraints to development.                 |
| <b>A. Population Study</b> | This study is an analysis of the current population status of the Town of Osceola.  |
| <b>B. Housing Study</b>    | Represents an analysis of the current housing stock and future housing trends in the Town of Osceola. Sub-chapters study: <ol style="list-style-type: none"><li>1. Current Housing Conditions</li><li>2. Changes in Housing Trends in the</li></ol>   |

- Town of Osceola
3. Housing Needs by Income Group

**C. Infrastructure Study**

A study into the entire public infrastructure system of the Town of Osceola including the following sub-chapters:

1. Location, Climate, Taxes
2. Education
3. Public Utilities

**D. Environmental Study**

The environmental study is an assessment of the physical environment of the Town of Osceola. This assists in defining the opportunities and constraints for future development. Sub-chapters address:

1. Geology
2. Topography
3. Soils
4. Water Resources and Flood Hazard Areas
5. Environmental Assessment

**III. Transportation/Thoroughfare Plan**

The Transportation/Thoroughfare Plan assesses the current transportation street network. It classifies streets by function. The plan also identifies key problems and identifies thoroughfare improvements which are necessary to support future growth and development.

**IV. Comprehensive Plan**

The Comprehensive Plan details the activities and projects necessary to foster future growth and development. The plan includes a goal setting exercise which incorporates input from the citizens of Osceola, as well as the elected and appointed officials. Based on the goals a list of development projects is derived and prioritized.

Included in the Comprehensive Plan is the strategy for implementation. The implementation strategy identifies the public and private groups as well as the financial resources necessary for effective implementation.

Sub-chapters in the Comprehensive Plan section include:

- A. Development Policies/Goals and Objectives
- B. Summary of Development Opportunities and Constraints
- C. Project Identification and Prioritization
- D. Strategy for Implementation
- E. Resources for Implementation

**V. Land Use Plan**

The Land Use Plan contains an analysis of the current land uses and the pattern of development which has influenced those uses. The patterns are established by analyzing past land use maps with the current land uses.

Using the land use study as a guide, projections of future land use patterns are derived based on the anticipated changes in population, housing needs, employment characteristics and infrastructure availability as defined in the Comprehensive Plan. The Land Use Plan defines where development should occur within the Town of Osceola.

## **II. COMMUNITY STUDIES**

In order to develop an overall Comprehensive/Land Use Plan, it is necessary to assess the current status of the community. The current status of the community may be defined as the assessment of the social and physical resources of the community. The primary social resource is the people. Therefore, the Community Studies section begins with a study of the population.

The second community study is an assessment of the current housing stock and future housing trends in the Town of Osceola. The housing study includes an evaluation of the current housing conditions, changes in housing trends, and projections of future housing needs.

Another key element to assessing future growth and development is the ability of the physical infrastructure to support current and future projects. Therefore, the third community study is an assessment of the entire public infrastructure system of the town. This includes an evaluation of community facilities, schools, park and recreation sites, solid waste management, police and fire protection and public utilities.

Finally, growth and development can be greatly affected by the natural environment. The final study in this section, evaluates the geology, topography, soils, water resources and other environmental limitations to growth and development.

Through these studies, an overall picture of opportunities and constraints to growth and development is derived. These opportunities and constraints are fully explained in Section IV, the Comprehensive Plan.

### **A. POPULATION STUDY**

The population statistics presented in the Comprehensive/Land Use Plan center on the number of people and their age distribution. Of all the data available from the U.S. Bureau of the Census, these are the most important in terms of long-range planning. Clearly, the number of people is going to affect the setting of goals and objectives. A rapidly growing population illustrates the need for additional roads, retail businesses and other support facilities. A rapidly declining population means a declining tax base and less demand for municipal facilities.

The Town of Osceola is in a period of limited growth in terms of the numbers of people. This trend is not only being experienced in Osceola, but across the State of Indiana and the north central region of the United States. Table 1 provides actual population figures covering the period 1970 to 1990 for the Town of Osceola and Saint Joseph County.

<p style="text-align: center;"><i>Table 1</i> Actual Population 1970-1990 Town of Osceola</p>					
	1970	1980	1990	% 1970-80	% 1980-90
Osceola	1,572	1,990	1,999	21.00%	0.45%
St. Joseph County	232,771	241,617	247,052	3.80%	2.00%

It is noted that Osceola experienced more than a twenty-six (26.9%) percent increase in population during the two decades from 1970 to 1990. The main reason for this increase was an annexation which occurred during the 1970's. Overall, it is projected that Osceola's population increase will closely mirror changes in the county population.

The Indiana State Board of Health projects that St. Joseph County's population will increase slowly over the next two decades. The expected rate of population change is expected to continue at a seven (7%) percent rate every ten years.

The planning implications of both population growth and the age of the population are significant. First, a slowly growing population means Osceola must plan on providing an increased level of municipal services to meet a heightened demand. Plans must also be made for an older population. In 1970, 53.2% of the population was below the age of 25. By 2010, that percentage will drop to 35.3%. The type and quantity of services geared to the elderly, such as nursing homes and senior citizen centers, must be increased, while planning for a decreasing demand for schools, playgrounds and other youth related facilities and businesses. While community leaders must be cognizant of these trends, given the relative size of Osceola as compared to neighboring urban areas, it is anticipated that many of these needs must be addressed cooperatively among the community leaders.

## **B. HOUSING ANALYSIS**

### **1. Current Housing Conditions**

Since 1980, there has been a relatively small shift in the total number of housing units in the Town of Osceola. Since the population has increased by only 9 persons during the period from 1980 to 1990, the number of housing units has increased by only 12 from 697 to 709. As shown in the following Table 2, this shift was accompanied by a change in the number of persons per occupied unit from 2.59 in 1980 to 2.76 in 1990. This represents an increase of 0.17 persons per unit.

The situation in Saint Joseph County is very similar to the changes seen in the Town of Osceola. The number of persons in Saint Joseph County increased by only 5,000 while the number of year-round housing units increased by 1,200. This represents only a 2.1% increase in population corresponding to an 1.3% increase in housing units. Similarly, there was a slight increase in the number of persons per occupied unit from 2.47 in 1980 to 2.68 in 1990. This represents a 10.28% increase in the number of persons per unit.

Within the Town of Osceola, the number of persons per unit in owner-occupied dwellings increased from 2.75 to 2.84 or 0.09 persons per unit. The same magnitude increase was seen in renter-occupied units as those numbers shifted from 2.44 to 2.68 persons per rental unit.

	Osceola 1980	Osceola 1990	Number Change	(%) Change	St. Joe Co. 1980	St. Joe Co. 1990	Number Change	(%) Change
<b>Population</b>								
Total Population	1,990	1,999	9	0.45%	241,617	247,052	5,435	2.2%
In Housing Units	697	709	12	1.7%	91,165	92,365	1,200	1.3%
<i>Owner</i>	2.75	2.84	0.09	3.16%	2.47	2.68	0.21	7.8%
<i>Renter</i>	2.44	2.68	0.24	8.9%	1.79	2.18	0.39	17.8%

## 2. Changes in Housing Trends in the Town of Osceola

Clearly, the biggest, single trend is the increase in the number of persons per occupied unit. This is counter reflective a national trend which began in the 1960's and is expected to continue into the foreseeable future. That trend is a decrease in the number of persons per household and consequently a decrease in the number of persons per occupied dwelling unit. The overall result is a need for more units of generally smaller size to accommodate an increasing housing demand.

Several other trends emerge when considering the housing stock in the Town of Osceola. The number of owner-occupied units showed a slight increase during the period 1980 to 1990. In 1980, 84.1% of all units were owner-occupied as compared to 87.7% in 1990.

Conversely, the number of renter-occupied units decreased from 90 to 87 in 1990. It is anticipated that this trend from rental occupancy to home-ownership will continue into the future.

### 3. Housing Needs by Income Group

The following Table 3 shows the value of housing stock among specified owner-occupied dwelling units in 1980 as compared to 1990. As expected, due to inflation as well as new construction and demolition, there has been a definite shift away from the lower-end value of housing stock toward more mid-range values. It is interesting to note that very little housing was built in the category of homes above \$100,000. This reflects a stable, affordable housing stock which is priced somewhere between \$40,000 and \$100,000. A median value of a home in Osceola in 1980 was \$32,400 as compared to \$48,400 in 1990.

VALUE OF HOUSING STOCK	Osceola 1980	Osceola 1990	Number Change	(%) Change
Specified owner-occupied	586	622	36	5.7%
Less than \$50,000	NA	314		NA
\$50,000 to \$99,999	NA	251		NA
\$100,000 to \$149,999	NA	11		NA
\$150,000 to \$199,999	NA	6		NA
\$200,000 to \$299,999	NA	2		NA
more than \$300,000	NA	0		NA
Median Value	\$32,400	\$48,400	\$16,000	33.3%

In summary, housing stock within the Town of Osceola is basically affordable, with the bulk of the homes being in the \$40,000 to \$100,000 price range. The increasing median income of the residents of Osceola has resulted in more people being able to afford homes within the town. This is reflected in a higher number of people owning which continues to drive prices in the real estate market. The one benefit of this is that housing values tend to be significantly lower than in other parts of St. Joseph County. This increases the attractiveness of homes in Osceola to those residents of St. Joseph County who wish to enter the home-owner market.

## **C. INFRASTRUCTURE STUDY**

### **1. Location, Climate, Government and Taxes**

The Town of Osceola is located in northern Indiana. Osceola is located one hundred fifteen (115) miles from Chicago, one hundred and sixty five (165) miles north of Indianapolis, two hundred and fifty (250) miles west of Detroit, Michigan, and two hundred fourteen (214) miles west of Toledo, Ohio. Located in Saint Joseph County, the town has an area of approximately 1.3 square miles within its corporate boundaries.

Osceola experiences typical midwestern climatic weather conditions; hot humid summers and cold snowy winters. The Town's coldest month is January, with an average temperature of 20.1°F. The hottest summer month is July with an average temperature of 72.9°F. On the average, Osceola has fifty three (53) days when the temperature is below freezing (32°F). Yearly, the residents experience eight(8) days when the temperature exceeds ninety (90°F) degrees.

The month of June is when the area receives the most precipitation averaging 4.08" inches. February is the driest month when only 1.26" of precipitation occurs. Overall, the town annually averages 34.66 inches of rain and 39.2 inches of snow.

The Town of Osceola is governed by the Town Council form of government. The Town has three council districts, however the town citizens vote for all three at-large council members, instead of voting for one member from each district. The clerk/treasurer is elected on the same at-large basis. The council and clerk/treasurer are elected to four year terms which are unstaggered.

The Town of Osceola relies mainly on property taxes for its source of revenue. The cumulative Saint Joseph County 1991 tax rate was \$11.38 per \$100.00 of assessed valuation for those residents within the corporate limits of Osceola. However, the Town of Osceola's budget is based on the actual town rate for taxes which currently stand at \$1.61 per every \$100.00 of assessed valuation or 13.5% of the total amount of taxes paid to the County. The tax rate is further analyzed in Table 4 on the next page.

### **2. Education**

The Penn-Harris-Madison School Corporation provides one (1) elementary school, one (1) middle school, and one (1) high school for Osceola students. Total public school enrollment is 8,450. The school system maintains a pupil to teacher ratio of 19.0, 17.0 and 21.0 in the elementary, middle and high schools respectively. The cost of education per pupil is estimated by the school board to be \$3,835.42. The Penn-Harris-Madison School Corporation employs 420 licensed teachers.

*Table 4*  
**St. Joseph County Tax Rate**  
*1991 (payable 1992)*

<u>Classification of Rates</u>	<u>Town of Osceola</u>
State Rates	0.0100
County Rates	2.5293
Township Rates	0.0675
School Rates	7.0726
Library Rates	0.4890
<b>City/Town Rates</b>	<b>1.6089</b>
Transportation Rates (Airport Rate)	0.1077
<b>TOTAL TAX RATE</b>	<b>11.8850</b>

The Town of Osceola is fortunate to have several institutions of higher learning within an easy commuting distance. Indiana University at South Bend is located in South Bend offering undergraduate and graduate degrees in business administration, liberal arts degrees and graduate programs. Bethel College, located in Mishawaka, offers students degrees in the liberal arts and business administration. The University Notre Dame in South Bend offers undergraduate degrees in many areas including business administration, engineering and liberal arts and graduate degrees in many fields of study including the law.

### **3. Public Utilities**

#### **a. Electricity**

The Town of Osceola's electricity supply is furnished by the Indiana and Michigan Power Company (I&M). The I&M service area encompasses twenty-two counties throughout the state, with approximately 399,000 customers.

#### **b. Natural Gas**

The Town of Osceola is also serviced by the Northern Indiana Public Service Company for its' natural gas needs. NIPSCO provides a BTU service to the residents of Osceola of 1,000 BTU's per cubic foot. The natural gas service area includes twenty-eight counties with an estimated 550,000 customers being served by NIPSCO natural gas lines. This makes NIPSCO the largest natural gas supplier in Northern Indiana. NIPSCO maintains and replaces all of the transmission lines associated with the systems in the Town of

Osceola. There is no limit on the daily amount of gas consumed by residential customers because extensive natural gas storage facilities provide a substantial reserve supply, including a 22 day back up supply.

**c. Police Department**

The Osceola Town Police Department has one (1) regular and two (2) part time officers. This gives a ratio of .5 full-time paid police personnel for every 1,000 Osceola residents. The Town has also established a reserve police unit in the event of certain emergencies.

**d. Volunteer Fire Department**

The Town of Osceola has a volunteer fire department with a total of twenty (20) people, seventeen (17) of these people are volunteers from the Town's residents. This represents a ratio of 10 fire fighters for every 1,000 people.

The Osceola Fire Department maintains six trucks at two fire stations. The main station is located on the north side of Town at Lamport and Rogers Streets. This station serves primarily the north side of the Town. One pumper truck, one tanker truck, one grass rig and one rescue vehicle are located at this station. The south side station is located south of the Conrail railroad crossing on Third Street. This station has one pumper truck and one tanker truck. With the increase in population and development on the south side of Town, combined with the delays experienced at the Conrail crossing, the Town should investigate either an expansion of the south side station, which could furnish more efficient fire fighting equipment to the southern portion of town, or an underpass/overpass at the Conrail crossing to expedite the movement of the equipment from the north side station.

**e. Transportation**

The Town of Osceola, being part of the South Bend, Mishawaka and Elkhart Indiana metropolitan area, has a vast array of transportation facilities and modes of travel for its residents to draw upon. These transportation facilities provide for inter-town, intra-town, interstate and international travel. U.S. Highway 33, which bisects the town from east to west, places Osceola in direct connection with Goshen, Fort Wayne and southwestern lower Michigan. Also, the Indiana Toll Road (I-80/90) serves Osceola with one interchange located in northern Saint Joseph County, placing it directly on a route between Illinois and Ohio.

The Town of Osceola is serviced by one freight line. The freight line that transverse the Town are operated by Conrail. There is passenger rail service provided by Amtrak which has stations in nearby South Bend and Elkhart.

There is one regional airport within a fifteen mile radius of the corporate limits of Osceola to meet the air transportation demands of the residents and local corporations. South Bend's Michiana Regional Airport is approximately one half hour away from Osceola.

The Town of Osceola is also serviced by one shuttle bus service, United Limo, which offers passenger service between Elkhart, Mishawaka and South Bend to Chicago's O'Hare International Airport. There several area taxi companies which offer service to the residents of Osceola.

#### **D. ENVIRONMENTAL STUDY**

The final community study which was conducted as part of this planning process, was an assessment of the environmental situation within the Town of Osceola. Clearly, given the increased awareness of our environment, the physical environmental limitations to development will become increasingly important during the coming years. The following map summarizes the areas of environmental concern in Osceola.

##### **1. Geology**

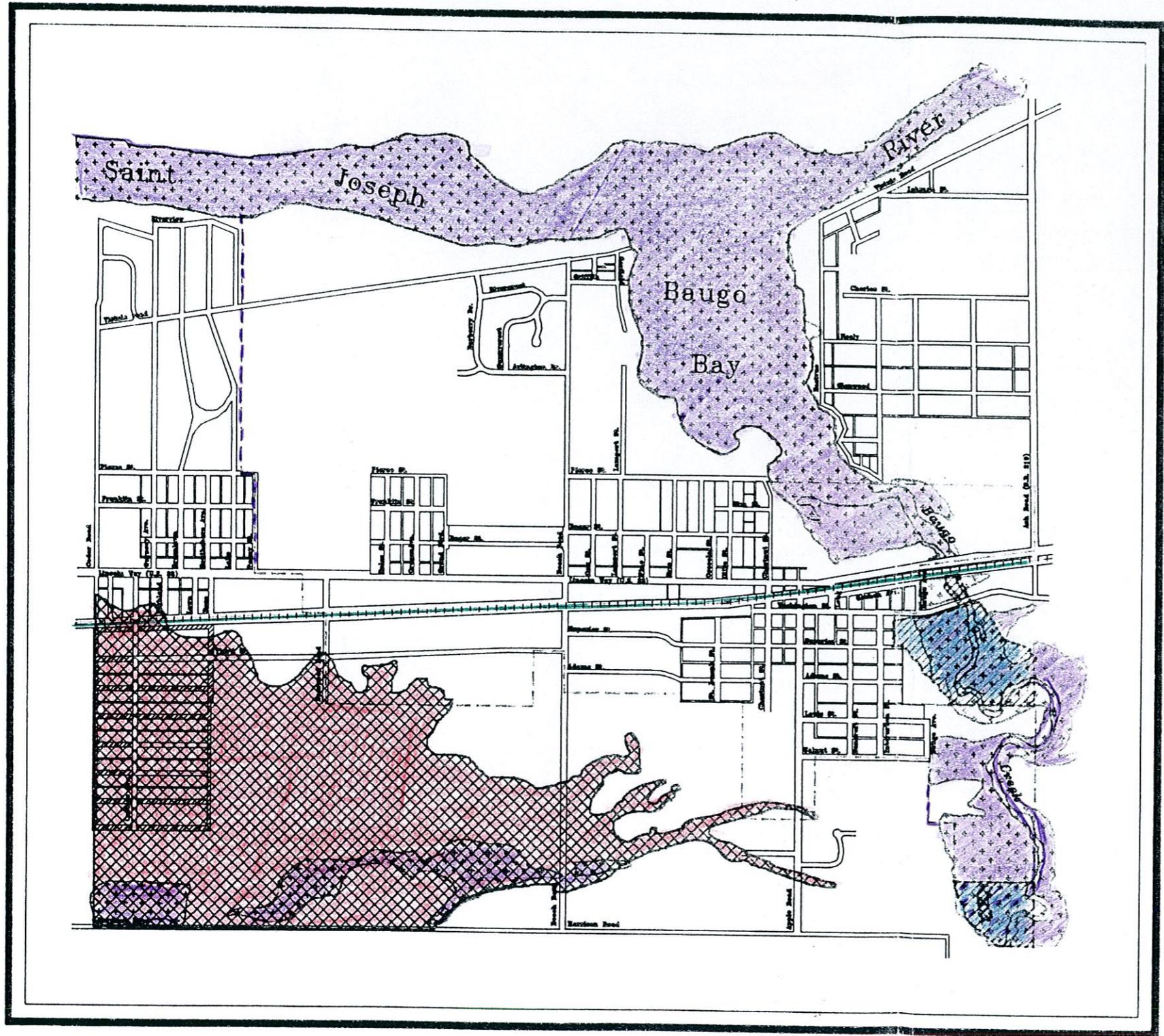
The Town of Osceola, located in northeast Saint Joseph County immediately adjacent to the City of Mishawaka, is located on a relatively flat plain left as a result of the last ice age. The glacier which formed what are presently the Great Lakes pushed south from Canada to a point in northern St. Joseph County depositing a terminal moraine. As the ice melted an outwash moraine made up of glacial till was deposited across the area north of the terminal moraine. This flat area is the area upon which the Town of Osceola is located.

##### **2. Topography**

Given the geological origin of the region in which Osceola is located, what relief there is has been formed by the St. Joseph River. This river, along with nearby wetlands, is the most distinctive topographic feature in the Osceola area.

##### **3. Soils**

Overall, the Town of Osceola is comprised of two major soil types. The area to the north of Vistula Road, along the southern bank of the St. Joseph River is comprised of the soils in the Tyner-Oshemos Association. The soils in this classification are deep, nearly level to strongly sloping, well drained, coarse textured and moderately coarse textured soils. These types of soil are typically found on outwash plains and terraces.



Town of Osceola

**ENVIRONMENTAL  
LIMITATIONS**

- Wetlands Area
- Soil Limitations
- Floodplain Limitations

Baxmeyer Associates  
South Bend, Indiana

The southern and southeastern portions of the town are classified in Oshtemo-Fox Association. Soils in this classification are nearly level to strongly sloping, well-drained soils. Soils found in these areas are moderately coarse textured soils that are deep and moderately deep over sand and gravelly sand in content. These types of soils are found on outwash plains and terraces. According to the *Soil Survey for St. Joseph County*, the soils in this classification also have a moderate to severe limitation for several types of developments. The development limitations for this classification are similar to those of the Tyner-Oshtemos association. These soils classifications are further outlined on the environmental limitations map. This map should be used as a guide to development potentials and where development should take place given the specific soil content.

#### **4. Water Resources and Flood Hazard Areas**

Residents of Osceola currently depend upon groundwater as their primary source of potable water. Groundwater movement in the area is generally west and north towards the river. Discovery of some contamination of the groundwater supply, primarily from industrial areas east of Osceola, raises concerns about future reliance on groundwater resources.

As previously stated in the Topography Section, Osceola is located on the St. Joseph River and has a small tributary which drains into the St. Joseph. Baugo Creek and Baugo Bay are located at the Town's northeastern boundary and the southern bank of the St. Joseph River. This waterway has significant flood hazard potentials associated with it. Currently the Town of Osceola and these two flood hazards are not included in the Federal Insurance Administration's National Flood Insurance Program. The town's admission into this program will be discussed in the Goals and Objectives section of the Comprehensive Plan.

#### **5. Environmental Assessment**

The entire northern Indiana region, given its intense industrial concentration is the site of several significant Superfund sites which are presently undergoing clean-up by the U.S. Environmental Protection Agency. Throughout the area, particularly those area near the Robert Young Rail yard, it is necessary to conduct environmental assessments of sites before beginning construction. Environmental assessments provide an understanding of the current environmental condition of potential development sites and indicate the need for any remedial action. It is difficult to pinpoint any particular site which is of grave environmental concern in the Town of Osceola. Rather, it is recommended that state and federal law, as well as sound business practices, be followed by requiring and conducting environmental assessments as part of any development project.

## **6. St. Joseph County Solid Waste Management District**

The St. Joseph County Solid Waste District was formed in 1991 to prepare a twenty year plan to manage all of the solid waste produced in St. Joseph County, including all incorporated cities and towns. In accordance with State requirements, the goals of the plan are to implement source reduction and recycling programs that will reduce the amount of solid waste incinerated and disposed of in landfills by 35% before January 1, 1996 and 50% before January 1, 2001; and provide assurances of disposal capacity for the remaining solid wastes generated in St. Joseph County during the next twenty years.

The Town of Osceola should become an active participant with the Solid Waste Management District. The St. Joseph County Solid Waste Board of Directors has a representative selected from the smaller incorporated towns within the County. The Town should designate a representative to contact this board member or attend the Solid Waste Board meetings in person to obtain all pertinent information regarding action taken by the Board and informational material prepared and distributed by the Board.

## **7. Wetlands Protection**

The final sub-category of the Environmental Study section addresses the protection of the natural habitat in the area surrounding the Town of Osceola. The previous sections discussed the areas that directly concern the residents of Osceola; clean water, solid waste management, topography for building and drainage. This subsection is designed to bring attention to the wetlands areas that exist within the corporate limits of Osceola.

The United States Department of Interior's Division of Fish and Wildlife has developed a *Wetlands Inventory* map for all of the counties in Indiana. This map is based on the United States Geological Survey (U.S.G.S.) base maps. These wetland areas are included on the environmental limitations map and should be closely analyzed and adhered to. If a project is within a designated wetlands area, the Plan Commission and Town Council must investigate, or have the developer investigate what means of relocation or reconstruction will be taken to insure that the wetlands area is preserved. The actual means of designation and a further description of the individual wetlands can be obtained through the United States Fish and Wildlife or the United States Army Corps of Engineers. Any activity within a designated wetlands would have to be thoroughly investigated and approved by the Army Corps of Engineers.

### III. TRANSPORTATION/THOROUGHFARE PLAN

The Transportation/Thoroughfare Plan is designed to support the continuing development which is anticipated in the Osceola area during the next several years. This will place increasing demands upon the community's transportation system. The thoroughfare plan proposes an inter-related system of highways, roads and streets serving the area which will meet the increased transportation demands within the Town.

It is the intent of this study to define the best possible vehicular circulation system for the present and long-range needs of the Town. Thus, the initial concern is development of a plan which achieves the following general goals:

- Easy and direct access to the major traffic generators within and adjacent to the Osceola planning area;
- Efficient through movements within the community; and,
- Protection of the existing and potential residential areas by discouraging through traffic movements within residential areas.

The streets which comprise this network are classified according to the functions they are to perform within the overall system. They are arranged so as to move vehicular traffic smoothly and efficiently in, out, and through the area, and from point to point within the area.

#### A. The Existing Thoroughfare System

In Osceola, as in most established communities, the street system is among its most permanent features. Once the street system has become well established, it is difficult and costly to make major alterations in the pattern. Therefore, this thoroughfare plan relies heavily on the existing street system. The federal highway which enters the Town performs the arterial function of moving people and goods from one urban center to another. Many of the local streets because of their location, alignment, and surface condition are used by local residents as collector routes. These roads gather traffic from residential areas and local streets and carry the traffic to nearby urban centers. The remainder of the streets within the Town perform local access functions. They carry traffic through and between residential neighborhoods and from residential neighborhoods to collector streets or roads.

Osceola does have an advantage in the fact that the town is still developing. While the street system is fairly well established, there is still considerable vacant land within, and adjacent to, the corporate limits. This creates the possibility of establishing new transportation corridors by linking existing and planned developments.

## **B. Classification System**

Since, on a national scale, streets and highways display a wide variety of functional characteristics, the Federal study generally defines three types of systems - those for rural areas, for small urban areas, like Osceola, and for urban areas. Three functional subsystems (or classifications) are identified under the Small Urban Areas System: Arterial Streets, Collector Streets and Local Streets. These subsystems are defined as follows:

Arterial Streets - interconnect with and augment the Federal Arterial Subsystem.

Collector Streets - penetrate neighborhoods distributing trips from the arterials through the area to their ultimate destination. Furthermore, those roads classified as collectors provide for both land access service and local traffic movements within residential, commercial and industrial areas.

Local Streets - primarily provide direct access to neighborhoods. It offers the lowest level of mobility and should provide for residential traffic only. Through traffic movements should be specifically discouraged.

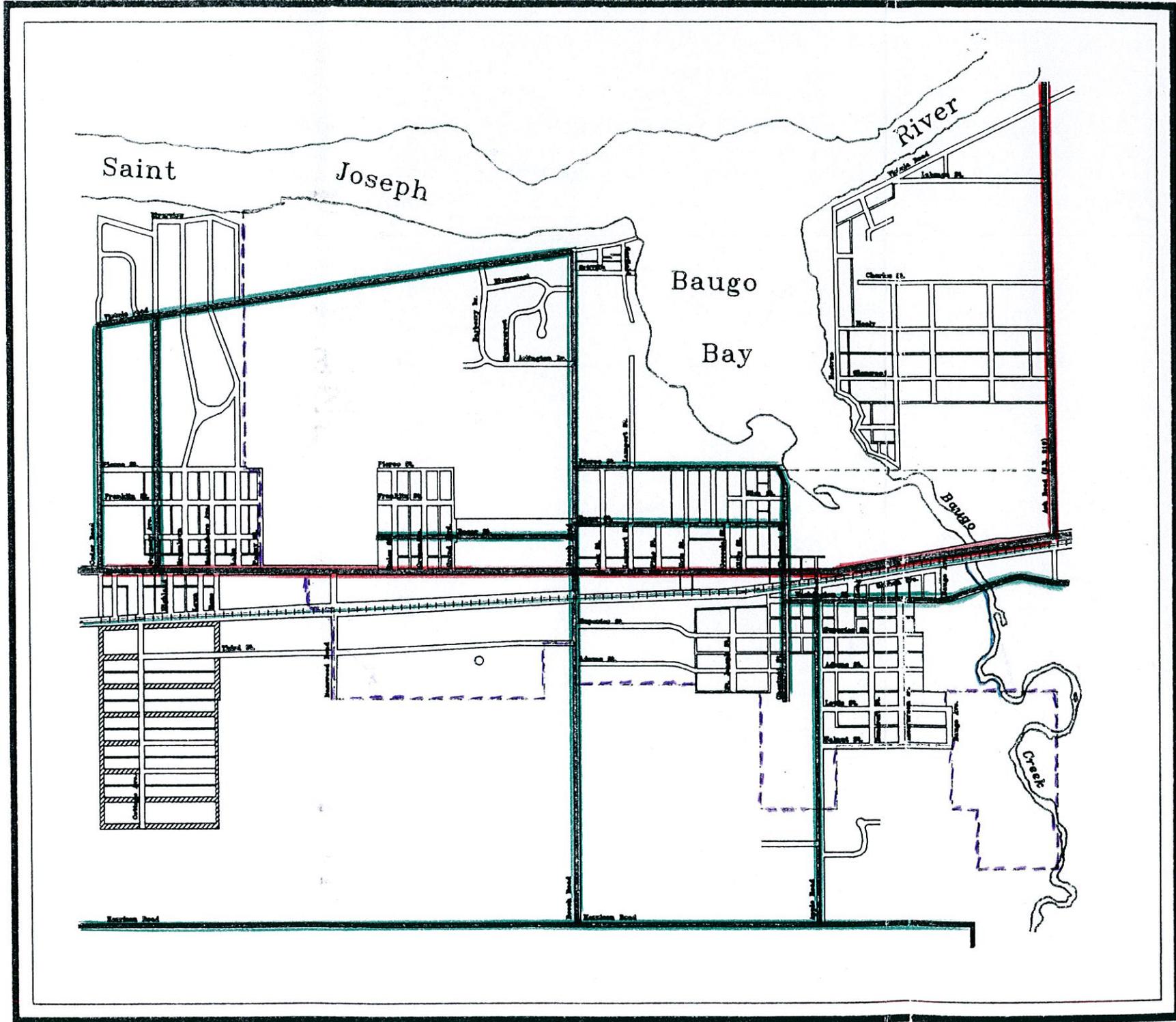
The following map represents the classification of roads and streets in the Town of Osceola. Each route is classified according to the preceding standards.

## **C. Problem Areas**

The following map illustrates some of the more notable thoroughfare problem areas in the Town of Osceola. The map is not intended to depict every instance of a given problem. Rather, it is designed to call attention to instances that should receive consideration as the Town's Thoroughfare Plan is implemented.

The thoroughfare system presently serving the Town of Osceola is very much affected by the existence of U.S. Highway 33. This route does not serve short distance traffic movement within the Town. This route does, however, represent a regional transportation link to other major urban, suburban and rural areas, particularly the Cities of South Bend, Mishawaka and Elkhart.

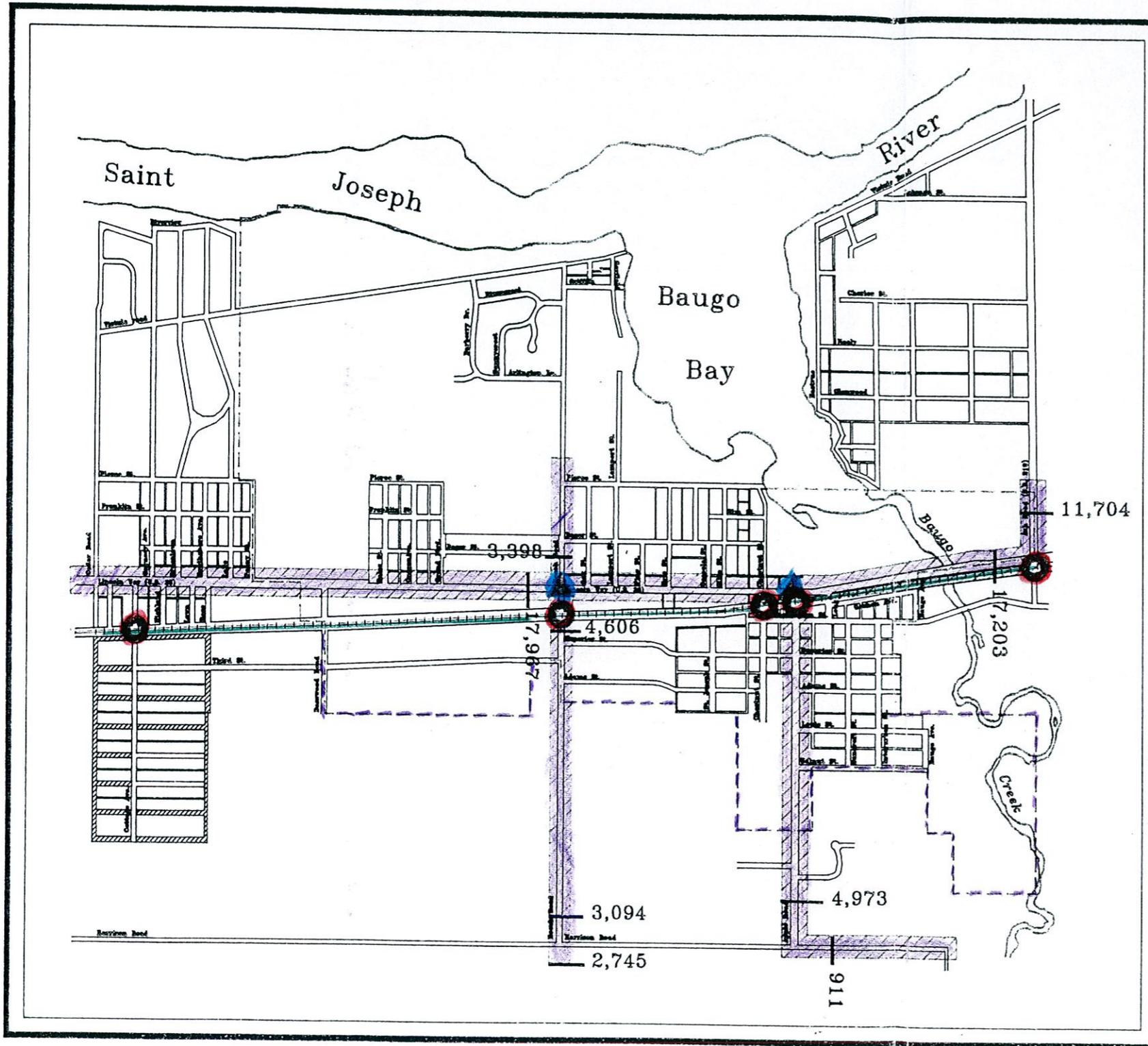
U.S. 33, together with its' close parallel proximity to the Conrail line, represent a physical barrier to growth and development of other transportation routes within the Town of Osceola. There are no transportation routes which cross U.S. 33 and the Conrail line via a grade separation structure. Therefore, from a planning standpoint, the town is divided into two distinct sections. That area which is north of U.S. 33 and the Conrail line and that section of the town south of these two transportation barriers.



Town of Osceola  
ROAD  
CLASSIFICATION  
MAP

- Local Arterial
- Local Collector
- Local Street

Baxmeyer Associates  
South Bend, Indiana



### Town of Osceola TRAFFIC PROBLEM AREAS

-  Intersections with a High Accident Frequency
-  At-Grade Railroad Crossings
-  Average 24 Hour Daily Traffic Volumes

Baxmeyer Associates  
South Bend, Indiana

Problem areas illustrated on the map include:

1. Poor Intersections/Rights of Way - It is understood that the majority of the intersections and rights of way under this category were not truly "designed" as such. Rather, they are an outgrowth of a road system laid out some time ago - a system not prepared for the demands of today's auto-oriented society. Many of the problems at these intersections and along these rights of way hinder turning movements and restrict horizontal sight distance, hence create a hazard to safe traffic movements. Generally, the intersections and rights of way noted have one or more of the following problems:

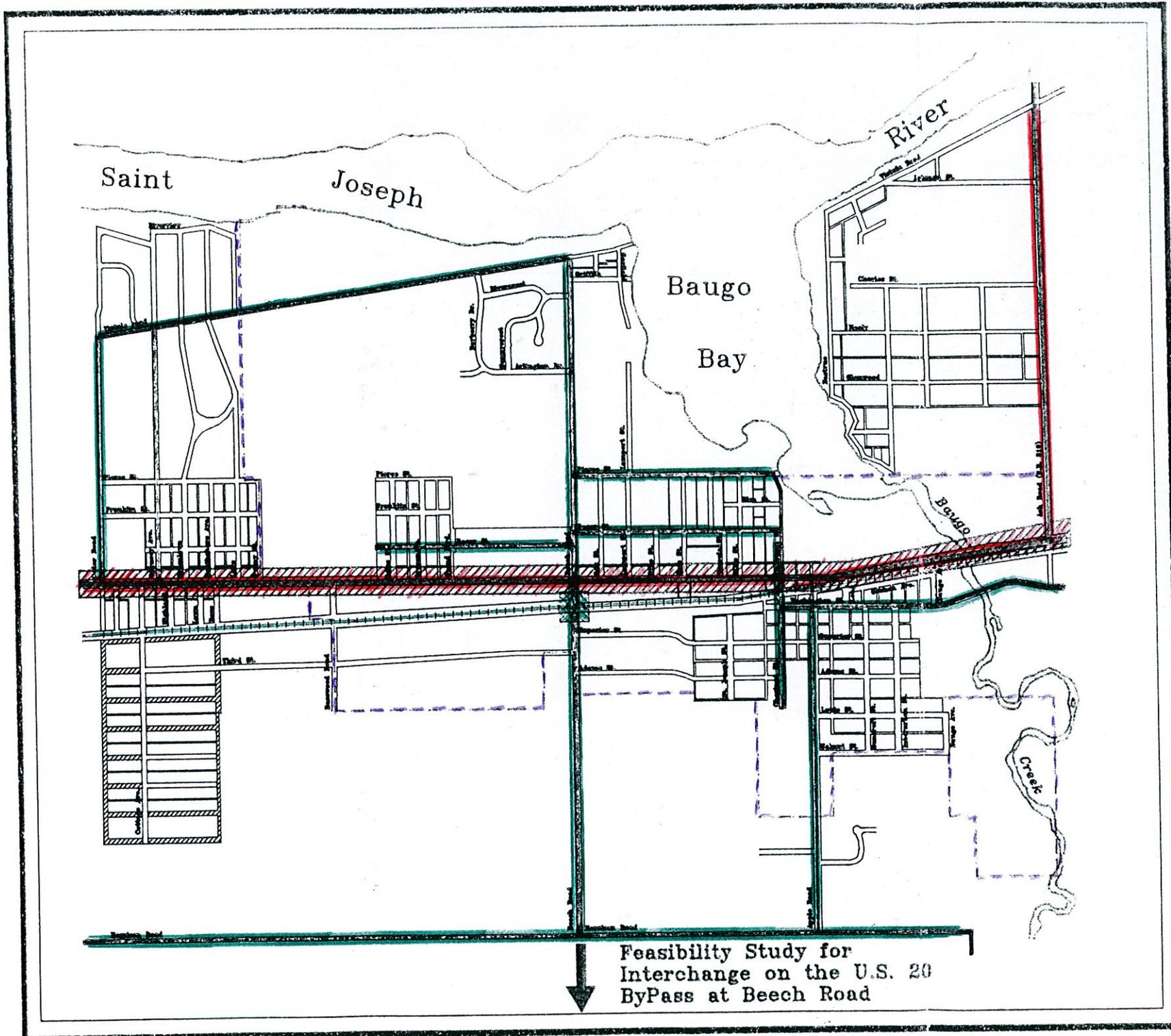
- Roads coming together at angles other than ninety degrees;
- Intersections with poor sight distance due to abrupt changes in grade; and,
- Intersections with poor street alignment generally involve those with center line off-sets of 125 feet or less; and,
- Right of ways, whose vision clearance has become an obstacle to flow due to an overgrowth of vegetation that line the right of way.

2. Areas of Significant Accident Frequency - For purposes of this report, only those intersections are shown where police reports indicate more than seven accidents occurred on either street. Accident reports are usually related to the nearest intersection. Hence, rates are indicated for each street of an intersection.

To a large extent, these accident rates reflect the current volumes of traffic and their patterns of movement. However, it is important to note that accident rates on streets and roads with high traffic volumes can be minimized with adequate traffic controls such as proper signalization, adequate laneage widths, right and left turning lanes at intersections and adequate sight distances, controlled access onto major thoroughfares and on-street parking restrictions where necessary.

#### **D. Future Thoroughfare Proposals**

The Thoroughfare Plan map, on the following page, depicts an arrangement of traffic routes designed to serve the planning area's future land use pattern. It also identifies corridors of transportation other than thoroughfares, i.e. railines. It proposes feasibility studies for certain transportation corridors and projects. The Thoroughfare Plan will address all means of transportation for the residents of Osceola, both for individual and commercial use.



Town of Osceola  
THOROUGHFARE  
PLAN

-  Local Arterial
-  Local Collector
-  Local Street
-  Widening Feasibility Study Corridor
-  Underpass/Overpass Feasibility Study Area

Baxmeyer Associates  
South Bend, Indiana

The first portion of the Thoroughfare Plan is a re-identification of the existing road classifications for the Town over the next ten years. The Town should analyze all the collectors and arterials and determine if some of the more heavily traveled collectors could be upgraded to an arterial status.

The second aspect of the Thoroughfare Plan is to identify existing transportation corridors that should be analyzed to determine if an increase in classification would relieve any traffic stress being placed on that corridor. The U. S. 33 corridor is identified on the Thoroughfare Plan as one corridor where a feasibility study should be conducted by the Town of Osceola through Saint Joseph County and the federal highway system to determine if widening this local arterial to four lanes would alleviate some of the congestion and stress being placed on it by the increased amount of commercial development taking place along the corridor.

Another feasibility study that the Town of Osceola should consider conducting is to determine whether the Conrail rail line that has an at-grade crossing at Beech Road should be redesigned to alleviate traffic congestion within and through Osceola and St. Joseph County, particularly from an emergency vehicle response standpoint.

Finally, the Thoroughfare Plan map identifies other means or projects of a transportation aspect that are very important to the growth and development of Osceola. The residents feel that one project in particular stands out as being vital to the immediate traffic needs of the town and subsequently the overall future development of the Town. An interchange on the U.S. 20 Bypass at Beech Road. Given the distances between interchanges along the Bypass route in eastern St. Joseph County, from a transportation planning standpoint, and the traffic volumes on Beech Road, it appears that a feasibility study into an interchange on Beech Road for the Bypass would be a logical project for the Town, St. Joseph County and the State of Indiana to pursue. However, if an interchange were to be constructed at Beech Road, the previously mentioned feasibility study of a rail underpass/overpass at the Conrail crossing must be implemented and constructed.

## **IV. COMPREHENSIVE PLAN**

### **A. Development Policies/Goals and Objectives**

In producing the Comprehensive/Land Use Plan, a key element is the identification of community goals and objectives. In order to derive such a list for this plan, several methods were used. A "town meeting" was held in conjunction with the development of the Comprehensive/Land Use Plan. This community meeting was held to solicit public input into the planning process.

Solicitation of public input is vital to the overall success of the Comprehensive/Land Use Plan. Public input helps validate the goals and objectives of the plan. It also enables citizens to participate directly in the planning process. Not only does this validate the conclusions of the plan, but it also encourages active, public participation and consequently public support for the plan. It is difficult for the community as a whole to object to/or fail to support, the Comprehensive/Land Use Plan when they have themselves had a direct involvement in its development.

Along with the community input meeting, several meetings were held with the officials of the Town of Osceola in order to facilitate a set of goals and objectives for the Comprehensive Land Use Plan. The goals and objectives that were developed through the community meeting and the staff meetings are listed below. Specific projects for achieving these goals were also discussed in detail at both the community meeting and the plan commission meetings. These projects are outlined in detail in a later section of this plan.

The general objective of this list of community priorities or goals is to improve the overall quality of life for the residents of the Town of Osceola. In order to achieve the overall goal and each of these supporting sub-goals, there are specific projects suggested in Subsection C of this document.

### **B. Summary of Development Opportunities and Constraints**

Before identifying specific projects it is necessary to outline what development opportunities and constraints exist in the Town of Osceola. To identify the opportunities and constraints, one of the key tasks was to gauge the public sentiment relative to the current status of Osceola. This was accomplished in two ways in conjunction with the establishment of community priorities. First, a "Town Meeting" was held where residents were urged to have input into the comprehensive planning process. The sentiments expressed at this meeting closely paralleled the results of a community survey and will be discussed in detail later in this section. Along with those sentiments, the residents expressed a desire to see certain projects accomplished within the town. Those projects are listed and incorporated later in this document as projects necessary to achieve the goals and objectives of the Comprehensive Plan.

As mentioned, a community survey was conducted in conjunction with the "Town Meeting". This survey was mailed to the Osceola residents using an independent mailing list service based on households with a mailing address. From the results of this community survey, a detailed picture can be drawn illustrating the concerns and wishes of the citizens of Osceola and what they view as opportunities and constraints to future development.

The first section of the survey asked general questions regarding satisfaction with various aspects of community life. As shown numerically on the following Table 5, thirty-eight questions were asked relative to the Town of Osceola, and specifically, community services and general status of the town.

Overwhelmingly, the citizens of Osceola are satisfied with police and fire service. Therefore, it can be concluded that the basic town services are being fairly well provided according to the survey results.

A minor degree of dissatisfaction was noted by the third question which asked; "*Would you be in favor of an excessive property tax levy to finance new fire equipment?*". Here, more than four-fifths of those surveyed indicated that they were not in favor of an excessive tax levy to finance new fire equipment.

When analyzing the results of this first section, it is clear that residents are concerned about the water and sewer issue, storm drainage, the condition of the downtown area and the overall community appearance. On average, just under fifty percent (49.1%) of the residents surveyed were satisfied with any of those particular issues. Fully, one-half of the people are concerned about the condition of the downtown, roads and streets, street lighting, storm drainage and the overall appearance of the community.

The issue of providing a public water and sewer system for Town residents has drawn attention. Fifty-five (55.3%) percent of the respondents felt that public water should be made available to the Town residents. The percentage of respondents who felt that a public sewer system should be provided was fifty-three (53.6%) percent.

Storm drainage is a high priority issue. Almost forty-four percent (44%) of the responses received indicated that they were not satisfied with the current means of storm water drainage

Community appearance was a concern virtually everywhere in the town. Forty-three (43.5%) percent of those surveyed said they were not satisfied with the community appearance

Osceola is unique in that no true downtown central business district (CBD) exists. However, most people surveyed generally agreed that the CBD is concentrated around the intersection of Beech Road and Lincoln Way West.

While not dismissing its importance to the way citizens feel about Osceola, concerns about roads and streets is fairly universal throughout many older communities. Cities which have been long established have traditionally faced the problem of maintaining public infrastructure, particularly the condition of roads, streets and alleys. Even a younger town, such as Osceola, is no exception to that rule. People are generally dissatisfied with the condition of the surface transportation network. There is a concern and it is so listed among the project list of activities which need to be accomplished in order to support the Comprehensive Plan.

The next question on the survey pertained to Parks and Recreation. Osceola has only one park, however the residents feel that it is of outstanding quality for the needs of its residents. This is reflected in the survey results with over eighty-five percent (86.7%) of the respondents indicating satisfaction with the system.

When further questioned the respondents cited the need for more tot lots, tennis courts and picnic areas as being the key needs of the Osceola Park and Recreational system.

The survey went on to address citizen concerns about housing. Almost ninety (89.9%) percent of Osceola residents expressed satisfaction with their present housing. Virtually everyone was able to find suitable housing in the Town of Osceola. This speaks well for the overall housing stock in the community. Those few persons who were dissatisfied with their housing cited too little space and design as their major reasons for dissatisfaction.

The housing section of the survey went on to question what types of housing developments should be encouraged or discouraged in the Town of Osceola. Clearly, there were no surprises in the results. People favor traditional single family homes and homes for the elderly. They are opposed to mobile homes, low income housing and apartment buildings. It is the opinion of the consultants and staff that the negative feelings expressed relate to the traditional image people have of each of those types of housing. People usually imagine single-wide, aluminum mobile homes, decaying tenements and poorly designed high-rise buildings when asked to describe each of these types of housing. Obviously there is strong public opposition, and justifiably so to these stereotypical housing projects.

The next section of the survey pertained to general questions about the future growth of the community. By a margin of twelve to one, residents agreed that Osceola is a residential community and should serve as an employment base for the areas of South Bend, Mishawaka and Elkhart. Moreover, they felt that Osceola has not placed a high priority on attracting new industry and industrial jobs for its residents. This is not unexpected, given the history of the Town of Osceola.

The next two questions in the survey revealed obvious answers that would be found in many other communities like Osceola. First, almost eighty-four (83.4%) percent of the respondents do their shopping outside of Osceola. This result is not uncommon, particularly with the rapid commercial outgrowth along the Grape Road corridor in nearby

Mishawaka. The other question is related to the younger population staying in Osceola to work. Almost seventy-nine (78.9%) percent of the respondents felt that Osceola did not encourage their high school graduates to remain in the Town by providing employment opportunities. This result is not unexpected given the "bedroom" community image Osceola has attained over the years.

Finally, before demographic information about the respondent was asked on the survey, a final set of questions were asked regarding the activity of Osceola government in certain areas. Residents felt strongly (61.7%) that Osceola government should be active in attracting new residents. They also felt strongly that the town governmental officials should promote housing (56.6%), promote industry (63.1%), promote retail business (88.2%) and enforce building codes (76.2%).

The demographic profile of the respondents is presented in the next section. The first question asked in the demographic section was *which best describes your occupation?* Almost thirty percent (29.4%) of the respondents indicated they were retired. Sixteen (16%) percent were professionals, eleven (11.2%) percent were operators or laborers, nine (9.09%) percent were homemakers, eight (8.5%) percent represented salespersons, eight (8.02%) percent were executives or administrators and six (6.4%) percent were technical workers.

Respondents are fairly equally divided between those who are employed in Elkhart County and Saint Joseph County, (39.2% for Elkhart, 36.2% for St. Joseph County and 19.2% for the Town of Osceola). An overwhelming percentage of the respondents owned their own home as opposed to renting (94.9% owning and 5.1% renting). More than two-thirds of the respondents (69.6%) to the survey indicated they had lived in Osceola over ten years and another sixteen (16.02%) percent have lived there all of their lives. The age group with the highest percentage of respondents to the survey was the twenty-one to thirty-four year (21-34) age group with more than twenty-five (25.5%) percent, although all four age groups were almost equally divided. Most have or had children in the Penn-Harris-Madison school system and more ninety-five percent (96%) expect to remain in Osceola for the foreseeable future.

It is not unexpected that the respondents would be fairly young with a high percentage of residents either currently or previously having had children in the Penn-Harris-Madison school system. This is in keeping with the results of the population study presented earlier in the report.

Analyzing the survey results, gives an overall picture of what the residents of Osceola feel about their community and would like to see in their town. It also provides a summary of the constraints and opportunities for development.

*Table 5*  
Town of Osceola  
**COMMUNITY SURVEY**  
*Results*

**COMMUNITY SATISFACTION**

	Yes	No
1. Police Services	116	62
2. Fire Services	154	18
3. Excessive Property Tax Levy	32	140
4. Availability of Public Sewer	95	82
5. Availability of Public Water	99	80
6. Float Revenue Bond Issue	70	101
7. Concern for Community Needs	111	50
8. Medical/Ambulance Service	100	53
9. Road/Street Condition	115	63
10. Street Lighting Condition	138	41
11. Town Drainage Condition	99	77
12. Overall Community Appearance	100	77
13. Condition of Downtown	99	77
14. Method for Collecting Trash	121	38
15. Would Use Public Transportation	44	114
16. Park and Recreation Facilities Adequate	137	21
17. New Recreational Facilities		
Handicapped Parks		26
Tennis Courts		34
Tot Lots		67
Baseball Diamonds		21
Picnic Areas		27
Other		60
18. Pub. Officials New Jobs	Yes 51	No 83

**HOUSING SECTION**

	Yes	No
19. Satisfied with Present Housing	143	16
20. Reasons for Dissatisfaction:		
Too Little Space	9	
Poor Condition	1	
Too Expensive	3	
Building Design	7	
Other	12	
21. Preferred Housing Types:		
Single Family	90	
Mobile Home	13	
Senior Housing	68	
Apartment Building	22	
Low Income	25	
22. Discouraged Housing Types:		
Single Family	14	
Mobile Home	137	
Senior Housing	16	
Apartment Building	80	
Low Income	110	

**COMMUNITY GROWTH**

	Agree	Disagree
23. Residential community serving South Bend /Mishawaka	130	18
24. Priority on Industrial Jobs	38	116
25. Residents shop in Osceola	27	132
26. Provides jobs for high school graduates	29	116

**GOVERNMENT ACTIVITY**

	Yes	No
27. Should Osceola government be active in?		
27a. Attracting New Residents	76	47
27b. Promote Housing for Residents	68	52
27c. Promote Industry	77	45
27d. Promote Retail Business	105	14
27e. Enforce Building Codes	90	28

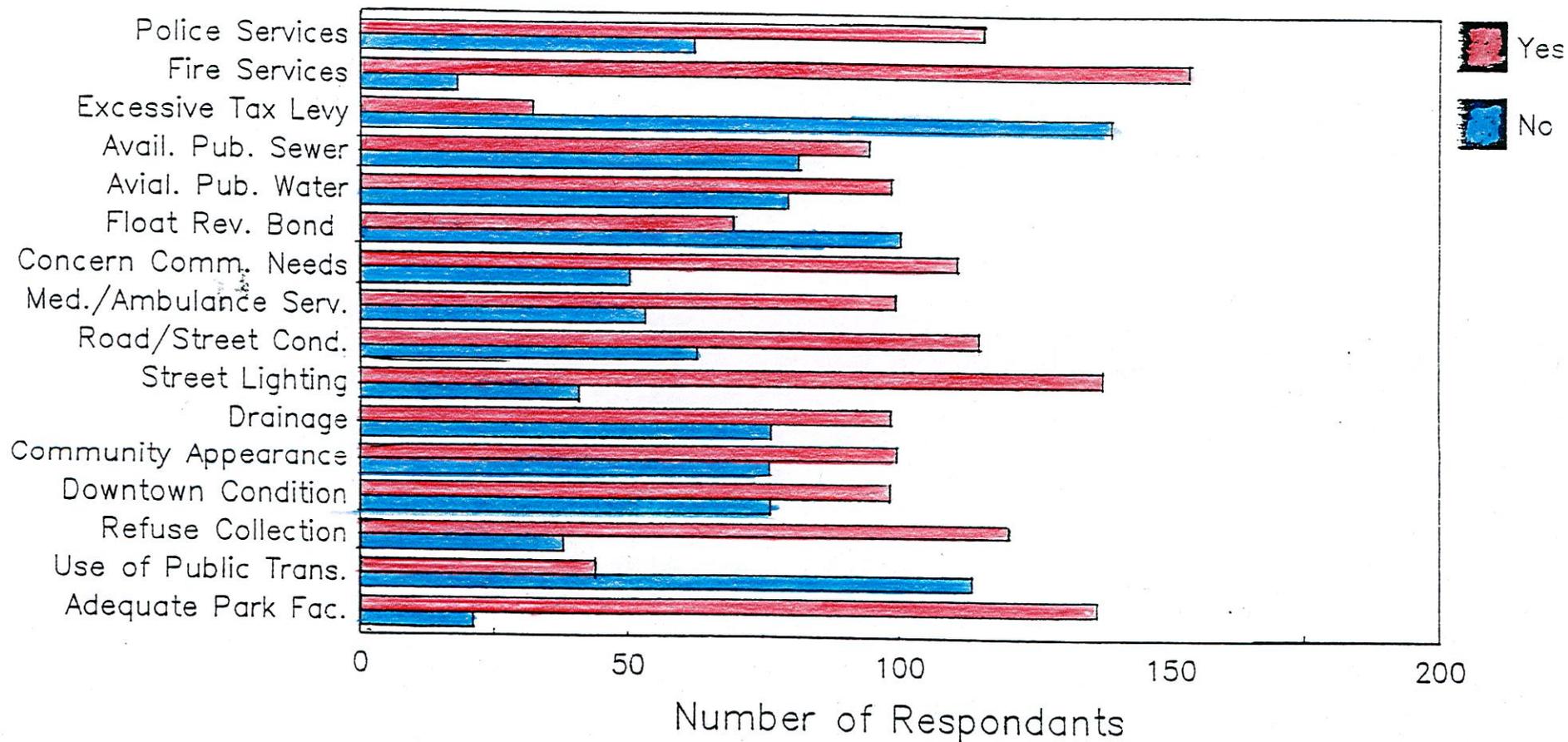
**RESPONDENT CHARACTERISTICS**

32. Occupation		
a. Executive/Administrative	15	
b. Professional	30	
c. Technical	12	
d. Sales	16	
e. Administrative Support Services	10	
f. Skilled Craft/Trade	17	
g. Operator/Laborer	21	
h. Homemaker	17	
i. Retired	55	
j. Unemployed	2	
k. Other	9	
33. Work In:		
a. Osceola	26	
b. St. Joseph County	49	
c. Elkhart County	53	
d. Other Area (specify)	7	
34. I Currently:		
a. Own My Own House	168	
b. Rent	9	
35. I have Lived Here:		
a. All My Life	29	
b. Less Than Five Years	31	
c. 5 to 10 Years	24	
d. Over 10 Years	97	
36. I Am:		
a. 65 or older	46	
b. 50-64	45	
c. 35-49	46	
d. 21-34	47	
37. I Have/Had Children in the Penn - Harris - Madison Schools		
a. Yes	119	
b. No	58	
38. I Expect to Remain in Osceola		
a. Yes	168	
b. No	7	

# Osceola Survey

## Community Satisfaction

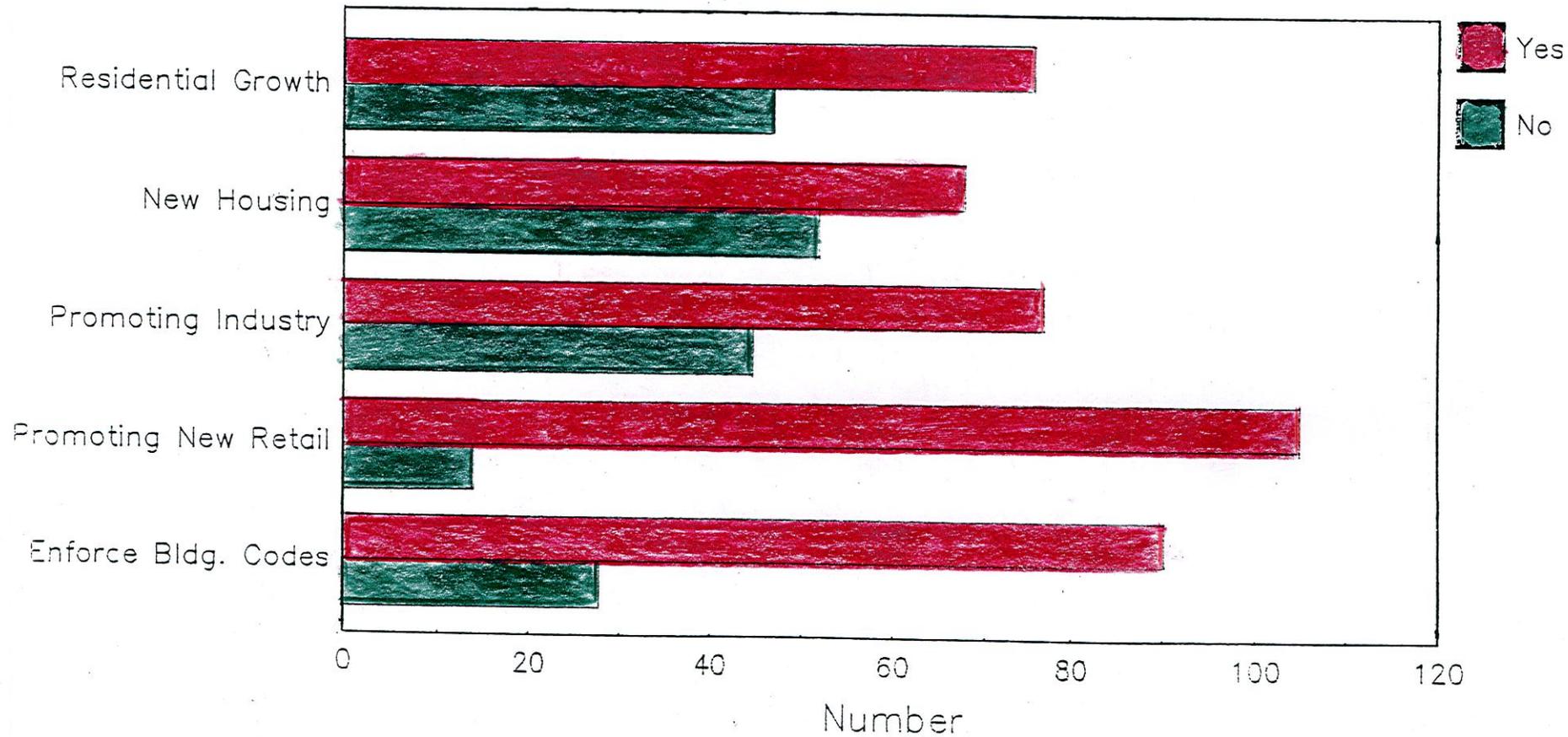
Are you satisfied with?



# Osceola Community Survey

## Government Activities

Should Osceola government be active in:



Osceola is a very stable community with a large proportion of the residents having lived here in excess of ten years. It is a younger community with many persons in the middle of their working years. It is a community deeply concerned about schools and affordable housing. The residents are also concerned about public utilities, the town's appearance and the condition of its downtown or the need to establish a downtown.

Therefore, in designing a Comprehensive Plan, it is important not to focus on any one particular land use. Rather, based on the survey results and comments obtained at the public meetings, land needs to be allocated for a variety of uses. New light, industrial parks should be planned for as well as additional land for housing. Fortunately, suburban communities such as Osceola, still have the luxury of being able to annex additional land for future growth. Because the boundaries are not fixed by other political entities, it is possible to look at expansion as well as a reallocation of land within the community.

While the residents want to see low income housing discouraged, affordable housing remains a need. A distinction must be made between low income housing, in terms of rent subsidized housing, versus affordable housing. In the future, the current demand for affordable housing is certain to grow. Service sector jobs which do not, at this point in time, pay as well as the manufacturing jobs which they replaced, has created a need for additional, affordable housing in Osceola and throughout the midwest. Therefore, the possibilities for encouraging new housing developments in the Town of Osceola should be geared towards affordable housing, possibly at a higher density than traditional subdivisions, throughout the community.

### **C. Project Identification and Prioritization**

The goals and objectives outlined in the preceding section were designed from both a policy and physical point of view. Some the goals established will need to be accomplished through the enforcement or creation of new town ordinances. Others can be accomplished through inter-departmental cooperation and administration, and still others are major capital improvements that the Town must undertake to provide the one common goal all municipalities seek to provide...a higher quality of life for its' citizens.

The goals and objectives were summarized into smaller groups and the associated projects which should be implemented to support the *Comprehensive/Land Use Plan*. The goals are categorized into the following project areas; transportation improvements, environmental protection, town growth, and community image.

#### **1. Transportation Improvements**

To achieve the goal of transportation improvement, three individual projects were identified as follows:

- **Improve Traffic Signalization:** In conjunction with the Thoroughfare Plan, it is also suggested that improved traffic signalization be considered. Improved signalization including computer controlled traffic lights, as well as timed signals, could serve to enhance traffic movement and potentially increase the carrying capacity for the existing roads and streets throughout the town.
- **Improvement of Road Maintenance and Visibility:** One of the most voiced concerns through the survey and public meeting was the condition of the roads throughout Osceola. The comments were not confined to only the road condition but also the visibility factor related to overgrown vegetation. The Town must make it a high priority to continue to maintain the existing road system both from a structural aspect as well as a visibility aspect.
- **Feasibility Study for Beech Road Interchange at the U.S. 20 Bypass:** The Town of Osceola is faced with the problem of having a major county arterial bisect its community in a north-south direction, however there is no access for this arterial in conjunction with the new U.S. 20 Bypass. The closest interchange for the residents of Osceola is either the Elm Road interchange in eastern St. Joseph County, approximately three miles from Osceola or the State Road 19 interchange in western Elkhart County, approximately four miles from Osceola.
- **Extending the *Transpo* bus service to the Town of Osceola:** The Town of Osceola, in an effort to provide a better means of transportation to its residents, should have the *Transpo* bus system extend service to the Town. The Town Council must petition the Indiana General Assembly, through its state representative, to add the Town of Osceola to the service base of the South Bend Public Transportation Corporation. This would result in an increase in the Town's tax rate of approximately twenty-three cents per every one hundred dollars of assessed valuation. This method of providing service would be less expensive than entering a yearly contract with *Transpo* for service to Osceola. The yearly service contract is calculated based on miles and hours of bus time. The town should discuss this matter with their state representative and officials from *Transpo* in order to make an appropriate decision. However, the Town should make an effort to provide transportation service to its residents.

## **2. Environmental Protection**

Another goal which must be achieved in order to meet the overall goal of improving the quality of life, is protecting the Town's environment. During the past several years, environmental awareness has increased at the national, state and local levels. People are concerned about recycling, lack of landfill space, toxic waste disposal, and hydrocarbon emissions which are detrimental to the ozone layer. While the Town by itself cannot address large scale environmental problems which are of national or global concern it can, and should, address those concerns which are local in nature. In order to achieve the goal of protecting the local environment, several projects are set forth including the following:

- **Expansion of Storm Water Drainage System:** Water quality and management continues to be a major problem, not only in Osceola, but throughout our nation. Cited in both public meetings and the public opinion survey as a major problem, particularly among residents of the town, the handling of storm water drainage is a major concern. Urbanization, without proper drainage control, has led to a situation of increased run-off from buildings and parking lots coupled with an inability of the natural drainage method to handle these flows.

Therefore, it is suggested that the entire, current drainage system of the Town of Osceola be studied and recommendations be made as to what areas need improved drainage. Once that study is complete, it is recommended that some type small scale storm water drainage system be implemented to improve water drainage for the Town of Osceola.

Property values, both residential and commercial, will be enhanced. Subdivisions will provide better drainage which will reduce the likelihood of damage from storm water.

It should be noted that the burden of making these drainage improvements does not have to rest entirely on the town. It is recommended that the "*Urban Drain*" concept, which sets up drainage districts in urban areas, similar to the drainage districts used in farm areas be considered. This will help insure that those persons who are directly benefiting from the drainage improvements pay for those improvements. This can be made a requirement of all new subdivisions by incorporating the "*Urban Drain*" provisions in the subdivision control ordinance.

- **Application for Acceptance into the National Flood Insurance Program:** A major concern for the residents of Osceola, from both a residential and commercial standpoint, is the flooding of the nearby water resources that border the Town. During a heavy rain, several areas within the Town flood to damaging extremes. The flooding issue and control of it is discussed above. The damage such flooding causes can be address through this program. The Town can apply to become a part of this program, thereby offering its residents some form of flood insurance against their properties.

The Town can handle this project through an administrative procedure and application process. It is in the Town's best interest to pursue this project immediately.

- **Expansion of the Water Feasibility Study:** The Town of Osceola has taken the initial steps to solving the closed water system problem. Some residents do not feel it is needed, others do. For two reasons this projects will be discussed. First from the environmental aspect and in the next section from a town growth standpoint.

The primary reason for the expansion and/or implementation of a closed water, and for that matter a closed sewer system, is the environmental condition of the area to the east of the Town. In western Elkhart County is a Conrail switching yard that has been cited for groundwater contamination. Given the natural topography of the area and the water resources of the area, the St. Joseph River and Baugo Creek, the flow of the contamination plume is on a direct course for the Town.

The most logical and cost effective measure to implementing a closed water system is to connect to the City of Mishawaka's municipal water system. The Mishawaka system terminates at the intersection of Cedar Road and Lincoln Way West, the Mishawaka corporate line. The Town of Osceola must seriously consider this connection from both a growth standpoint and a health standpoint. The connection to the Mishawaka system is not unlike what other smaller communities have done and are doing in the rapidly growing Northwest Indiana area. One large municipality sells its water to several smaller communities to provide an inexpensive alternative to a single closed water system. The pursuit of this project must be a top priority for the Town of Osceola.

### **3. Town Growth**

In order to improve the quality of life, the Town of Osceola can and must continue to grow. Lack of high-paying, skilled, technical jobs is one reason why students upon completion of high school and college fail to remain within the community. However, as the industrial and economic climate within the Town of Osceola continues to change, there will be renewed pressure for growth and development as job opportunities open up. In addition to growth from within as a result of the new job opportunities, there are also external pressures which are occurring which will result in renewed Town growth.

The northeastern Saint Joseph County area is continuing to expand. Given the excellent highway and rail connections to the Cities of South Bend, Mishawaka and Elkhart, and its geographic location, it is anticipated that future development pressure will come to bare upon the Town.

Therefore in order to prepare for and foster Town growth, several projects are proposed including the following:

- **Development of an Annexation Plan for the Town:** The Town of Osceola is located in an area where it is adjacent to large tracts of unincorporated land. This affords the town the opportunity to expand its corporate boundaries to expand its tax base and provide additional areas for growth and development. Before any annexation is undertaken, a study must be undertaken to assess the benefits and detriments to both the town residents and the property owners in the land to be annexed.
  
- **Revised Zoning and Subdivision Ordinances:** In conjunction with the *Comprehensive/Land Use Plan* is the need for revised zoning and subdivision ordinances. The *Comprehensive/Land Use Plan* points out specific projects which are necessary, and desirable, to move Osceola towards a more diverse economy with an enhanced quality of life for its residents. In the subsequent Land Use Plan section of this document, specific areas of the town are designated for various land uses. It is the hope that through the proper application of the zoning and subdivision ordinances, development can be encouraged to take place in those areas which will fit the *Comprehensive/Land Use Plan*. In order to do this, it is recommended that the zoning and subdivision ordinances be updated to reflect changes in development and public policy. Those changes will help guide future growth and development in the Town of Osceola.

In conjunction with updating the zoning ordinance for the Town of Osceola, the official zoning within the corporate boundaries of Osceola should also be addressed by the Plan Commission and the Town Council. The Land Use Plan analysis concentrating on how the parcels of land throughout the Town of Osceola are currently being used. Most of the land in Osceola has the proper zoning classification for the use being conducted on it. However there are some exceptions that should be addressed at the time the zoning ordinance is revised. A comparison of the existing land use, existing zoning and proposed land maps will reveal where the discrepancies in land use and zoning are occurring and what changes the Town of Osceola will want to make. The official zoning map can be updated with an all encompassing ordinance associated with the adoption of the revised zoning ordinance.

- **Implement Park/Recreation Plan:** It is clear from the surveys and town meeting that the residents of Osceola appreciate the park and recreational facilities that are offered them. Residents would like to see enhanced facilities developed as well. Therefore, aggressive adoption and implementation of the *Five Year Park and Recreation Master Plan* should be accomplished.

- **Implementation of Thoroughfare/Transportation Plan:** This project was previously included under the Transportation Improvement goal. However, its' impact on future town growth is so profound that it is also included under the Town Growth goal. As illustrated in the Transportation and Thoroughfare Plan (*See Section III*), subdivisions have developed without provisions for adequate traffic movement between adjacent residential areas. This pattern of traffic flow can be improved by implementing the Transportation and Thoroughfare Plan which calls for improvements between existing residential areas and the provision for future improvements when new subdivisions area developed.
  
- **Promotion of Residential Development:** As noted in the section of the plan analyzing the results of the community survey, residents of Osceola do want to see continued residential growth. Osceola has the opportunity to experience that type of growth and development. As noted in this study, it is anticipated that Northern Indiana will continue to undergo a change in its' economic base coupled with a continued movement of people from the urban areas of South Bend, Mishawaka and Elkhart. As with commercial development, Osceola has the opportunity to direct its' residential growth through its' zoning and subdivision ordinances and the provision of municipal services. Therefore, it is recommended that Osceola update its' ordinances, and provide services to those areas delineated by the Comprehensive/Land Use Plan for residential development.

#### **4. Town Image**

The final sub-goal to achieving the overall goal of an improved quality of life is capital improvements. In order to preserve and promote the most positive aspects of the Town, and to provide the infrastructure necessary to support future growth and development several projects should be completed including the following:

- **Entranceway Beautification:** The first impressions visitors have of a community will last forever. The entrances to the Town of Osceola are very important in attracting new businesses and residents. Therefore every effort should be made to beautify all entryways into or through the Town of Osceola. Such areas which should be included are U.S. 33, S.R. 219, Apple Road, Beech Road and Vistula Road. Together these form the entryways into the community. If they are aesthetically pleasing it sets a tone and presents a visual image of the entire community.

Within the corporate limits of the Town, other measures must be taken to improve the image of the Town. The strict enforcement of building and zoning codes must be followed to eliminate unsightly appearances such as trash containers in the front or side yard areas. Another means to improve the overall appearance of the Town is to require that all future development include the burying of utility lines. This will eliminate the overhead lines that clutter the skyline of Osceola. This project should include, where funds are available, existing lines as well. This project will need to be a joint effort between the Town, the developers, and the utility companies.

- **Signage Control/Zoning Ordinance:** The Town of Osceola can improve or maintain its' image through the use of proper sign control in the zoning ordinance. When revision of the zoning ordinance takes place, the Town should place special and strict emphasis on sign control. Sign control relates to height, area and number of signs allowed. The City of Mishawaka has recently adopted a sign ordinance. It would be in the Town's best interest to review that document, if the ordinance revision process will be done by the Town.

## **PROJECT PRIORITIZATION**

The proposed projects necessary to achieve the desired development goals necessary for the Town of Osceola have been divided into several categories which are as follows:

1. **Class A (Osceola Only)** - The first classification of projects, Class A, are those projects which can be undertaken relatively easy using Osceola's own resources. They can be implemented fairly quickly as shown on the timeline in the following section.
2. **Class B (Joint Osceola/State Cooperation)** - Class B projects are generally categorized as those projects requiring greater resources than Osceola alone can muster. These are more complex projects and will require joint local/state cooperation. In addition Class B projects represent strategies for which there may be grants or other financial assistance commonly provided such as financial assistance for recreation projects.
3. **Class C (Joint Osceola/Private Developer Cooperation)** - Class C projects vary in complexity but, due to their nature, require both public and private cooperation. These are projects in which a private developer should usually be involved with the Town in order to insure success.

4. **Class D (Regional Cooperation)** - These are highly complex projects requiring the cooperation of an entire region involving local, state and federal efforts.

Accordingly, the projects listed in the previous section have been classified relative to the type of project they represent. The following Table 6 provides a breakdown of those project classifications.

<p><i>Table 6</i>  <b>PROJECT CLASSIFICATION</b>            Town of Osceola</p>	
<p><u>Class A</u></p> <ul style="list-style-type: none"> <li>▪ Application for acceptance into National Flood Insurance Program</li> <li>▪ Implementation of the Parks and Recreation Plan</li> <li>▪ Revision of the Town's Zoning and Subdivision Ordinances</li> <li>▪ Implementation of the Transportation/Thoroughfare Plan</li> <li>▪ Signage Control thru the Zoning Ordinance</li> <li>▪ Development of an Annexation Plan</li> </ul>	<p><u>Class B</u></p> <ul style="list-style-type: none"> <li>▪ Improve traffic signalization</li> <li>▪ Improve road maintainace and visibility</li> <li>▪ Expansion of storm water drainage system</li> <li>▪ Expansion of the water feasibility study</li> </ul>
	<p><u>Class C</u></p> <ul style="list-style-type: none"> <li>▪ Promotion of residential developments</li> <li>▪ Entranceway beautification</li> </ul>
	<p><u>Class D</u></p> <ul style="list-style-type: none"> <li>▪ Extension of <i>Transpo</i> service to Osceola</li> <li>▪ Feasibility study for an interchange at Beech Road/ U.S. 20 Bypass</li> </ul>

In addition to the wide variety of bonds and other funding techniques Osceola has used in the past, it should consider applying for state resources whenever possible. The "*Build Indiana*" fund, financed by a portion of the proceeds from the Indiana State Lottery, is currently the foremost source of additional assistance for public works projects.

## V. LAND USE PLAN

The final portion of the Comprehensive/Land Use Plan, is the Land Use Plan itself. The Land Use Plan is designed to identify what types of future land uses will be in demand in the Town of Osceola. In addition to identifying the types, the Land Use Plan seeks to identify locations where these land uses should be promoted in order to maximize the beneficial impact upon the existing community.

The main objective of the Land Use Plan is to help create and maintain a functional and well balanced urban development environment which will result in an improved urban life for the present and future citizens of the Town of Osceola. The comprehensive planning program and specifically the Land Use Plan, is designed to provide a general guideline to be used in making decisions about the physical development of the community. Therefore, the Land Use Plan should provide the official statement of the Town of Osceola which reflects the major policies of the community concerning future physical development.

*Section A* of the Land Use Plan, is a study of existing land uses. This analysis is designed to provide insight into what the land within Osceola is being used for. This is critical to identifying where future land use changes are likely to occur and what type of land uses they potentially will be.

*Section B* draws on the goals and objectives, as well as opportunities and constraints, identified in the Comprehensive Plan. It combines those factors with the identification of land uses as identified in the preceding Section, to develop a projection of what the Town of Osceola will look like during the coming years. It identifies where a particular emphasis should be placed in order to attract and promote specific types of land use development.

### **A. LAND USE ANALYSIS**

The land uses in Osceola were analyzed using two methods. First, aerial photographs were used. Second, a "*windshield survey*" was conducted of all structures in the town to assess use and structural condition. Using the data derived from these two methods, a map was prepared showing the major land uses in the Town of Osceola.

### **B. LAND USE PLAN**

It is clear, from the community studies done as part of the Comprehensive Plan, that the Town of Osceola is in a phase of limited growth from a perspective of population. In fact, the 1990 Census figures may show less of an increase in population than was projected in this study or by various private and government groups during the 1980's. Given the strengths of the community, particularly the abundance of affordable housing, and good neighborhoods and access to good schools, it is clear that Osceola will continue to experience growth and development in the coming years.



Osceola is poised to capitalize on many of its' advantages. It is anticipated that the affordable housing stock along with a more favorable tax climate than in surrounding communities will result in a continued growth in the town.

Osceola has an excellent location. It is served by major highways and railways which link Osceola to the cities of South Bend, Mishawaka and Elkhart as well as northern Indiana and southwest Michigan.

Therefore, the Land Use Plan seeks to build upon those changes which have occurred during the past several years and the opportunities which the town offers. The Land Use Plan, which is embodied in the following map, draws heavily upon the zoning map while incorporating the trends and changes which have occurred. It also incorporates the projections of the trends which will occur in the foreseeable future. Specifically, individual land uses are recommended to be promoted as follows:

**Residential:** It is recommended that residential uses be primarily promoted not only in existing residential areas, but also in the area on the North side of the Town as shown on Land Use Plan map. There is a tremendous opportunity in the Town of Osceola for annexation and development of land located to the south and west of the Town in the vicinity of Beech, Cedar and Apple Roads.

Generally, land use for residential purposes should not be so intensely developed as to cause over-crowding of buildings or to limit residential amenities and services. Densities should permit or contribute to sunlight, air and usable open space; and should provide space for neighborhood facilities.

Land Use Plan map does not provide for density ranges of housing. This will allow the Plan Commission and town administration the flexibility to incorporate several types of residential developments in one area. An example of the mixing of density types would be in the form of a Planned Unit Development (PUD). PUDs have been used quite extensively when two compatible land uses are proposed by a developer on one site. The PUD could entail the mixing of single family residential homes with duplex condominiums. The PUD also gives the Plan Commission and Town Council more control as to the type of land uses that are allowed.

**Commercial:** It is recommended that commercial development be directed towards expanding the existing commercial areas in the Town of Osceola into a commercial corridor. The potential sites for future commercial land uses are designated on the map.

**Industrial:** It is suggested that any industrial uses be confined to the areas where they presently exist. Those areas are principally located on the south side of Osceola near the Conrail line, east of Beech Road.



**Recreation/Open Space:** The Land Use Plan suggests greater emphasis on recreation and open space to build upon the existing recreational facilities as well as the proposals made in the recently updated *5 Year Parks and Recreation Plan*. If the property becomes available for development, the Town should proceed with acquisition and development of a second town operated park facility on the southern end of town. In addition, the Town should investigate the possibility of an access park along the river near Vistula or Beech Roads and Pierce Street for residents who wish to use the river as a recreational vehicle.

### Summary

The spatial distribution and amount of land to be devoted to the major land uses are important factors in determining of the kind of town Osceola will become. Generally, the Land Use Plan creates a more unified physical appearance for the community by eliminating all non-conforming land uses when possible and the inclusion of presently underdeveloped areas into adjacent totally developed land uses. The elimination of some existing land uses in the generalization of the Land Use Plan does not necessarily mean that all existing land uses not represented on the Land Use Plan Map should be eliminated but that the continuation of this type of land development pattern should be discouraged.

The shortcomings of the present land use pattern are the result of early development during the first half of the 20th Century without the guidance of any long-range planning. Those shortcomings cannot be entirely eliminated. The goal of this plan is to recognize the problems that have resulted from early unplanned development and seek to minimize their impact by providing for orderly growth in the future. That growth should provide transitions between land uses. It should provide increased job, housing and recreational opportunities for the residents. Most importantly, new development should be an asset to the Town of Osceola and serve to promote subsequent growth and development.

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