WHITE COUNTY, IN

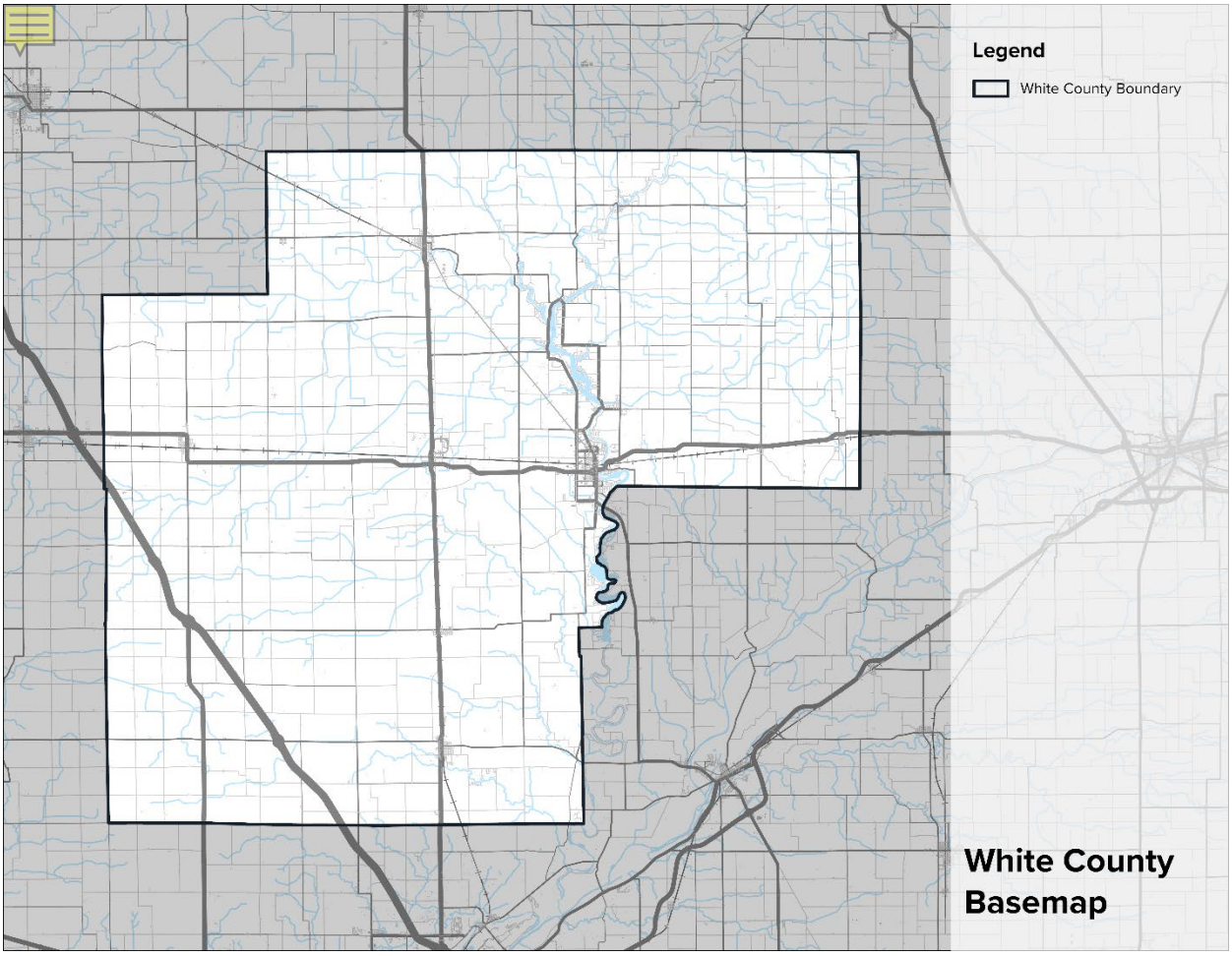
EXISTING CONDITIONS REPORT

Introduction

This Existing Conditions Report (ECR) serves as the foundational analysis for the White County Comprehensive Plan. It documents current demographic, economic, environmental, and infrastructure characteristics across the county, providing a factual baseline from which future planning decisions will be made. By identifying key trends, challenges, and opportunities, the ECR informs the development of goals, strategies, and land use policies that will guide White County's growth and development over near-, mid-, and long-term timeframes. This report ensures that the comprehensive plan is rooted in a clear understanding of present conditions and aligned with the community's vision.

White County, Indiana, is a predominantly rural county located approximately 30 minutes north of Lafayette and an hour and a half northwest of Indianapolis. Centered around the city of Monticello—the county seat and its only incorporated city— and further bolstered by its six incorporated towns, White County combines small-town character with strategic regional access. Major transportation corridors such as U.S. Route 24 (east-west), U.S. Route 421, and State Road 43 (north-south) provide vital connectivity, with Interstate 65 located just southeast of the county, supporting access to broader regional markets.

White County's irregular shape and the east-central location of its county seat, Monticello, create logistical challenges for equitable service delivery, infrastructure investment, and community cohesion. Residents in outlying areas—particularly the northwest and southwest—often face longer travel times to access county services, while emergency response and infrastructure maintenance must be carefully distributed to maintain consistent coverage. The geographic dispersion also complicates efforts to foster a unified county identity, as local loyalties (particularly influenced by school districts) may outweigh county-wide cohesion. These spatial dynamics require intentional planning to ensure all residents have equitable access to services, representation, and investment.



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Established in 1834 and named after Captain Isaac White, a figure from the Battle of Tippecanoe, the county has cultivated a strong sense of place rooted in history. Several properties, including the Monticello Carnegie Library and the James Culbertson Reynolds House, are listed on the National Register of Historic Places and reflect the area's cultural legacy. In addition to Monticello, communities such as Monon, Brookston, Reynolds, and Chalmers contribute to the county's overall identity, each offering unique assets within a shared rural landscape.

Report Process

As an early step in the comprehensive planning process, the Existing Conditions Report (ECR) provides a detailed assessment of White County's current characteristics and long-term context. The report was developed through a combination of quantitative data analysis, qualitative input, and local engagement. Publicly available data sources—including the U.S. Census Bureau, Indiana Department of Local Government Finance, and Indiana Department of Workforce Development—were analyzed to identify trends in demographics, housing, economic activity, and infrastructure capacity.

The planning team worked closely with a project steering committee composed of local leaders and agency representatives who met regularly to review findings and provide guidance. In addition to

committee input, the team conducted interviews and focus group discussions with key stakeholders across sectors such as education, agriculture, business, health care, and local government. These conversations offered valuable insight into community priorities, institutional challenges, and emerging opportunities.

Existing Document Review

With the broad nature of a comprehensive plan, it is important to review prior planning efforts to understand where progress has been made, where goals remain unmet, and how more recent community priorities have evolved. This section reviews two key planning documents relevant to the future of White County: the 2017 White County Comprehensive Plan and the 2023 City of Monticello Strategic Plan. Together, these documents offer valuable insights into long-term countywide goals, localized priorities in the county seat, and emerging strategies for economic development, land use, housing, infrastructure, and community wellbeing.

2017 White County Comprehensive Plan

The 2017 White County Comprehensive Plan serves as a strategic framework for guiding growth, development, and investment across the county and its seven Area Plan Commission (APC) communities. Developed through extensive public engagement and technical analysis, the plan outlines a vision to position White County as a leader in agriculture, tourism, and manufacturing while preserving its rural character and enhancing quality of life.

Key Themes

- **Vision and Planning Framework:** Emphasizes economic vitality, environmental stewardship, and community identity. The plan is structured around eight core chapters: Community Character, Land Use, Housing, Transportation, Infrastructure, Parks & Environment, Economic Development, and Implementation.
- **Community Engagement:** Included stakeholder interviews, public workshops, surveys, and steering committee meetings to ensure broad-based input.
- **Land Use and Zoning**: Introduced a future land use map with designations for agricultural, residential, commercial, industrial, and conservation areas. Recommended zoning updates to support mixed-use development, infill, and rural preservation.
- **Housing:** Identified a need for diversified housing options, particularly affordable and workforce housing. Recommended a countywide housing study and strategies to support aging in place.
- **Transportation:** Prioritized a multimodal network, including road upgrades, pedestrian and bicycle infrastructure, and improved access to regional assets like I-65 and the White County Airport.
- **Infrastructure and Public Services:** Highlighted aging infrastructure and the need for coordinated investment in water, wastewater, stormwater, and broadband systems.
- **Parks and Environment:** Called for expanded recreational amenities, trail connectivity, and environmental protection, especially around floodplains and wellhead areas.

- **Economic Development:** Identified key industries (agribusiness, advanced manufacturing, transportation equipment, and biotech). Promoted regionalism and provided redevelopment strategies for each APC community, emphasizing placemaking and workforce development.

2023 City of Monticello Strategic Plan

The 2023 City of Monticello Strategic Plan was developed in anticipation of the county's upcoming comprehensive planning effort. Although it does not constitute a comprehensive plan under Indiana Code, the Strategic Plan includes land use recommendations, community engagement, and implementation strategies that are intended to be incorporated into the updated White County Comprehensive Plan. The plan reflects the unique priorities of Monticello, White County's only incorporated city and county seat.

Key Themes

- **Vision and Planning Framework:** Frames Monticello as a recreationally oriented city leveraging its natural amenities, such as the Twin Lakes and Tippecanoe River, while enhancing downtown vitality and economic competitiveness.
- **Community Engagement:** Involved review team meetings, stakeholder interviews, pop-up outreach events, and two online surveys. Public input was used to identify key community priorities.
- **Focus Areas**: Organized around topics required by state planning grant guidelines—such as broadband, housing, hazard mitigation, parks and recreation, and economic development.
- **Land Use and Growth Management**: Included a Future Land Use Map and character-based land use designations. Recommended targeted infill, downtown redevelopment, and the creation of a riverfront zoning district.
- **Housing:** Emphasized the need for affordable and aging-friendly housing types. Recommended accessory dwelling units, mixed-use infill, and neighborhood rehabilitation programs.
- **Transportation and Connectivity:** Proposed sidewalk gap-filling, a citywide wayfinding system, multi-use trail expansion, and coordination with regional partners to improve mobility and safety.
- **Economic Development:** Prioritized tourism, downtown revitalization, local business support, and job skills training. Critical Path Strategies include a façade improvement program, riverfront development initiatives, and brand marketing efforts.
- **Implementation Tools:** Provided a set of Critical Path Strategies with estimated timelines, cost ranges, and identified partners for execution.

Comparative Analysis: 2017 and 2023 Planning Efforts

While both the 2017 White County Comprehensive Plan and the 2023 City of Monticello Strategic Plan serve as critical planning documents for White County's future, they differ in scope, legal authority, and

geographic focus. The 2017 plan represents a statutory comprehensive plan adopted by the White County Area Plan Commission, providing policy direction for the entire county, including unincorporated areas and all seven Area Plan Commission communities. In contrast, the 2023 Monticello Strategic Plan was developed specifically for the City of Monticello and is intended to be adopted as a component of the countywide plan. It does not meet the requirements of Indiana Code 36-7-4 for a comprehensive plan, but nonetheless plays an important role in shaping localized priorities.

Both plans emphasize core themes such as economic development, housing, infrastructure, and land use, but they differ in how these priorities are expressed. The countywide plan takes a broader and more traditional approach, focusing on regional connectivity, agricultural preservation, and long-range development frameworks. It outlines strategies to support the county's position as a hub for agriculture, manufacturing, and tourism, while highlighting the need for modernized zoning, diversified housing, and coordinated utility investments.

The Monticello plan, by contrast, is action-oriented and highly place-based, designed to address the immediate needs of White County's only incorporated city. It places strong emphasis on quality of life, infill development, placemaking, and targeted infrastructure improvements. The plan introduces character-based land use designations, proposes the creation of a riverfront zoning overlay, and includes a detailed set of Critical Path Strategies with timelines, cost estimates, and implementation partners. These strategies address issues such as downtown revitalization, housing rehabilitation, broadband access, and skills training in a granular and community-responsive way.

Community engagement was a shared strength across both planning processes. The 2017 plan drew from countywide surveys, workshops, and stakeholder meetings, while the Monticello plan integrated localized engagement efforts at community events, schools, and through online platforms. This resulted in both plans being strongly rooted in public input, though tailored to their respective constituencies.

In summary, the 2017 and 2023 plans are complementary. The 2017 plan provides a countywide framework focused on long-range growth management, regional coordination, and infrastructure readiness. The Monticello Strategic Plan builds on that foundation with a more focused, implementation-driven roadmap tailored to the urban needs of the county seat. Together, they offer a cohesive planning foundation that balances countywide priorities with community-specific strategies and will inform the development of the updated White County Comprehensive Plan.

Comparison Communities

To provide context for White County's demographic and economic profile, this report includes comparisons with the State of Indiana and a set of peer counties selected for their similar characteristics. These comparison communities reflect common traits such as a predominantly rural landscape, an agriculture-based economy, and a mix of small towns and unincorporated areas. By benchmarking White County against these peers, the analysis can identify areas where the county aligns with regional trends and where it diverges—either positively or negatively. Significant deviations from the norm may warrant further investigation to better understand the local factors shaping these outcomes.

The comparison counties selected for the White County Existing Conditions Report are:

- **Jasper County, IN:** A neighboring rural county with a similar agricultural base and small-town structure.
- **Pulaski County, IN:** A rural county with comparable population size and economic challenges.
- **Carroll County, IN:** A nearby county with similar demographic trends and land use patterns.

Demographics

Overview

Demographic data describes the characteristics of a community relating to population, age, race and ethnicity, and income. These metrics help build a clearer understanding of who lives in White County and what unique opportunities or challenges the county may face. The data presented is primarily sourced from the U.S. Census Bureau and interpreted or supplemented by the following tools:

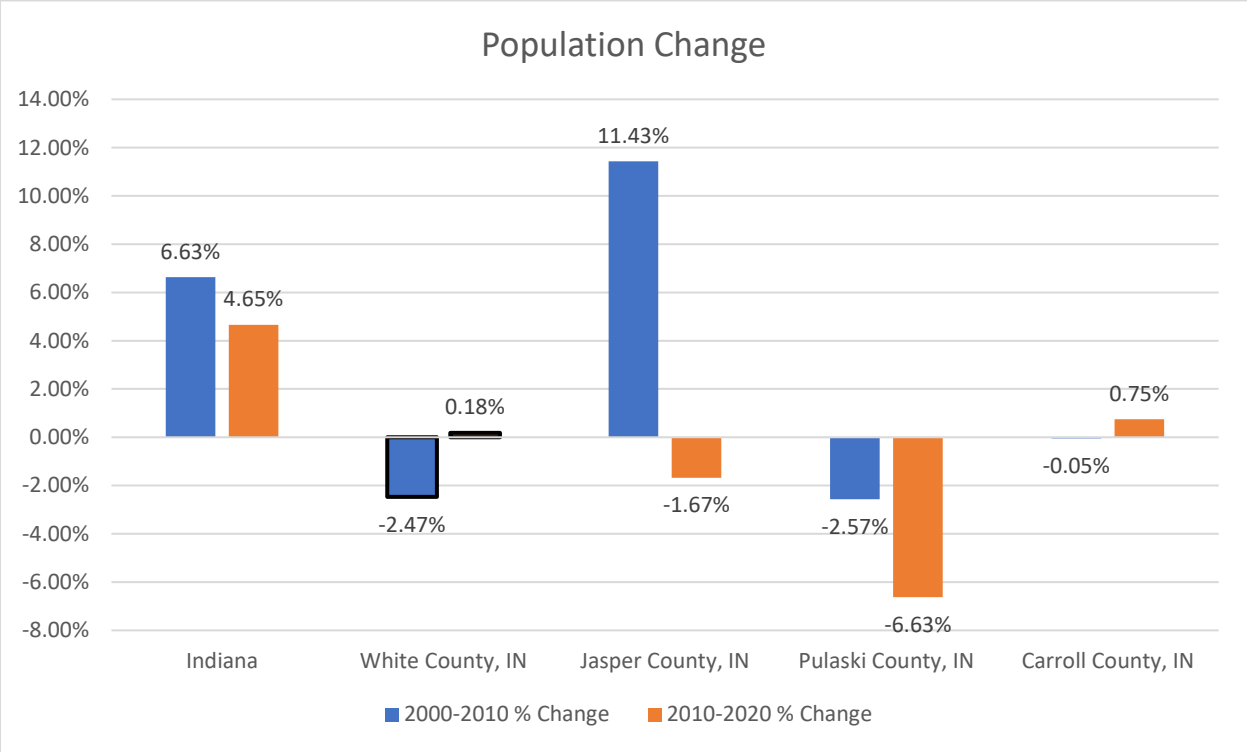
- **U.S. Census Bureau American Community Survey (ACS):** In addition to the decennial census, the ACS is an ongoing survey that collects detailed population and housing information from a sample of households. It provides timely insights into demographic trends between census years.
- **U.S. Census Bureau OnTheMap:** This online tool provides data on employment, workforce characteristics, and commuting patterns. At the time of this report, the most recent data available for White County from OnTheMap was from 2022.
- **ESRI Business Analyst:** This platform allows for in-depth analysis of demographic, economic, and housing data at a highly localized level. It enables comparisons between White County and surrounding areas to identify trends and disparities.

Population

Population size is one of the most fundamental indicators influencing a county's capacity to deliver services, plan for growth, and maintain fiscal sustainability. The total number of residents directly impacts tax revenues and the demand for infrastructure, housing, education, and public safety services. Analyzing historic population trends also helps forecast whether the county is likely to experience growth or decline in the coming decades, allowing local officials to prepare accordingly. According to the 2020 U.S. Census, White County's population was 24,688.

Population Comparisons

White County's population has remained relatively stable over the past two decades. From 2000 to 2010, the county experienced a 2.47% population decline, dropping from 25,267 to 24,643. This was comparable to neighboring Pulaski County, which saw a 2.57% decline during the same period. However, while Pulaski County continued to decline through 2020, White County's population saw a slight increase of 0.18%, reaching 24,688—essentially flat over the ten-year period. Carroll County exhibited a similar stagnation from 2010 to 2020. Compared to the State of Indiana, which experienced steady growth over this period, White County's population trends have consistently lagged behind.



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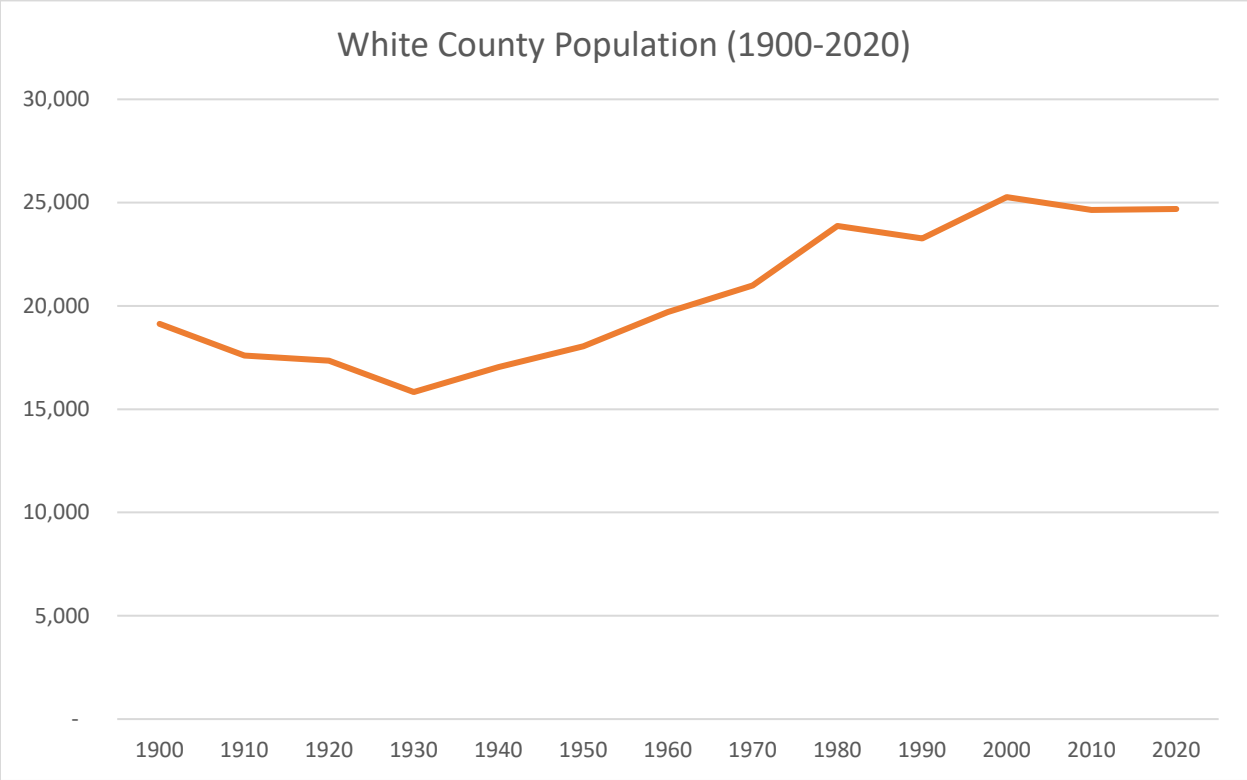
Historic Change

Looking at long-term historical patterns, White County's population has generally increased since 1930. The county experienced a notable decline of approximately 5,000 residents between 1900 and 1930, followed by steady growth through the late 20th century. A minor population dip occurred between 1980 and 1990, but fully recovered by 2000. Since 1930, the population has grown by approximately 10,000 residents.



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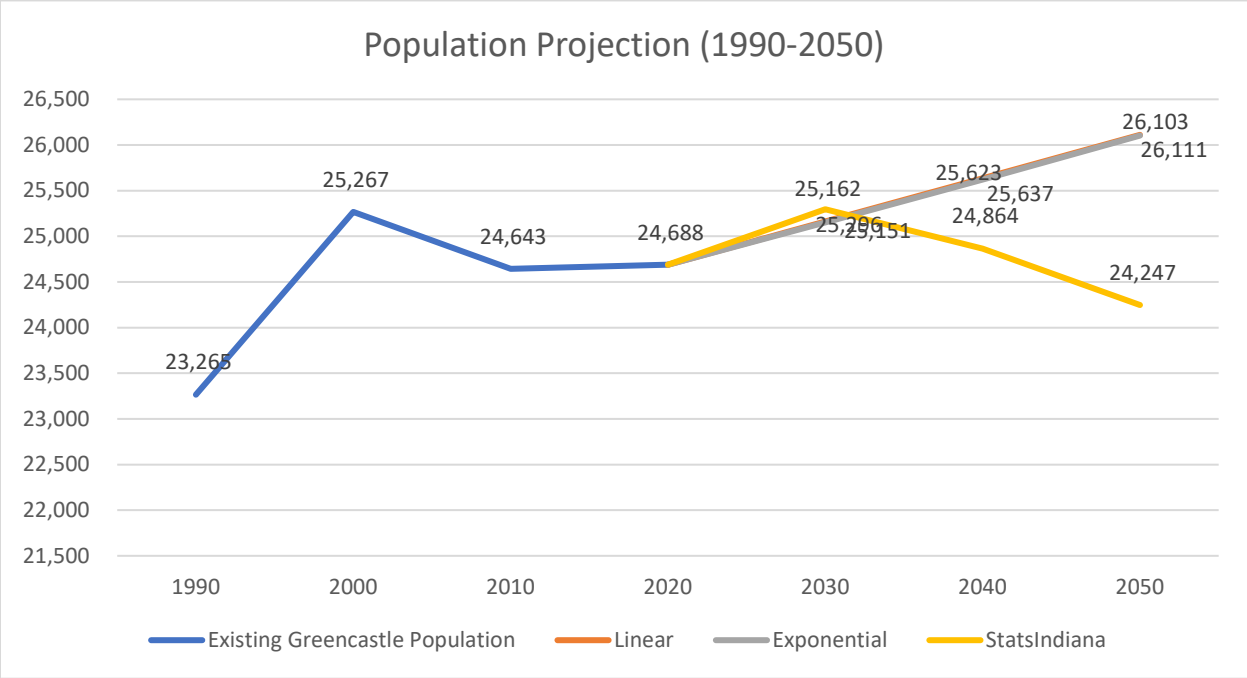
Population Projection

Population projections for White County through 2050 were developed using three methods: linear growth, exponential growth, and projections from the State of Indiana via STATS Indiana.

- **Linear Projection**: Based on the county's growth rate from 1990 to 2020, this method estimates an increase of approximately 474 residents per decade, reaching 26,111 by 2050.
- **Exponential Projection**: Assuming growth proportional to the current population, this model forecasts a 1.87% increase per decade, resulting in a projected population of 26,103 by 2050.
- **STATS Indiana Projection**: This method projects a decline, estimating the population will decrease to 24,247 by 2050.

The divergence in projections underscores uncertainty about the county's long-term demographic trajectory and highlights the importance of ongoing monitoring and policy responsiveness.



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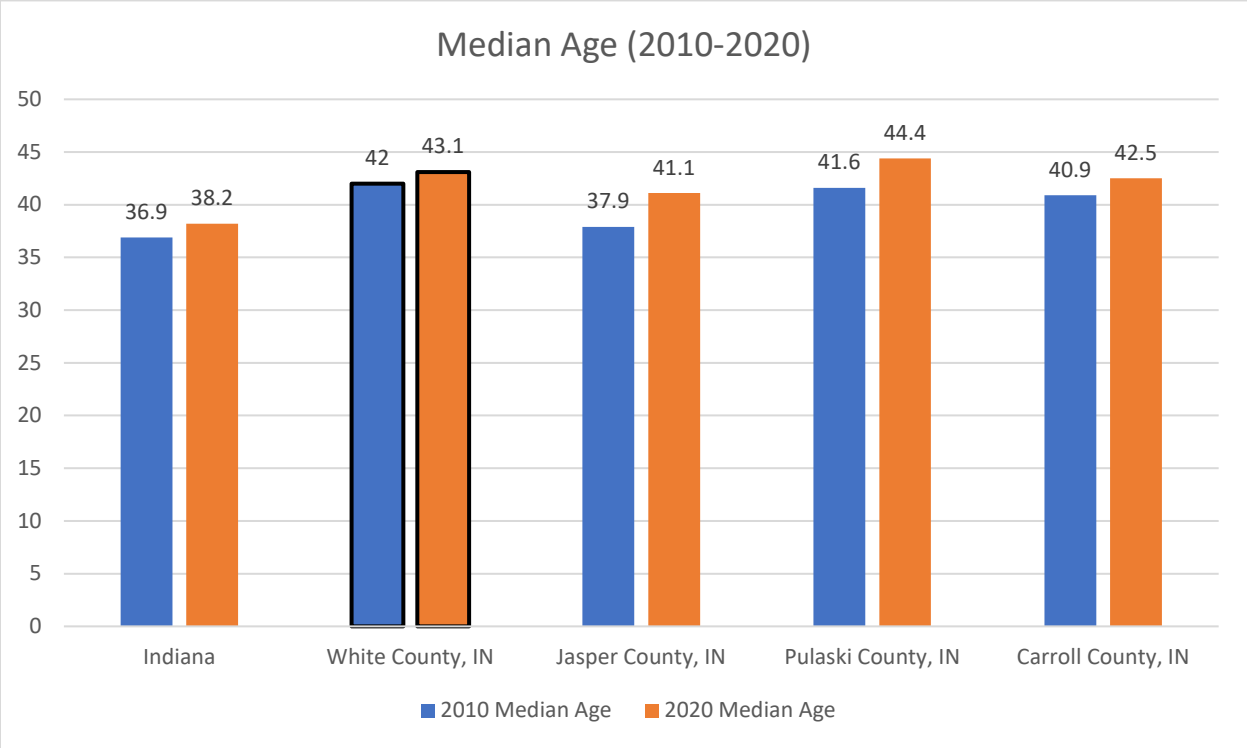
Median Age

As of the 2020 Census, the median age in White County was 43.1 years—an increase from 42.0 in 2010. This trend is consistent with the broader aging of Indiana's population. White County's median age is higher than the statewide figure and two of its three peer counties, with only Pulaski County reporting a higher median age. The aging trend has implications for future service demands, including healthcare, transportation, and housing.



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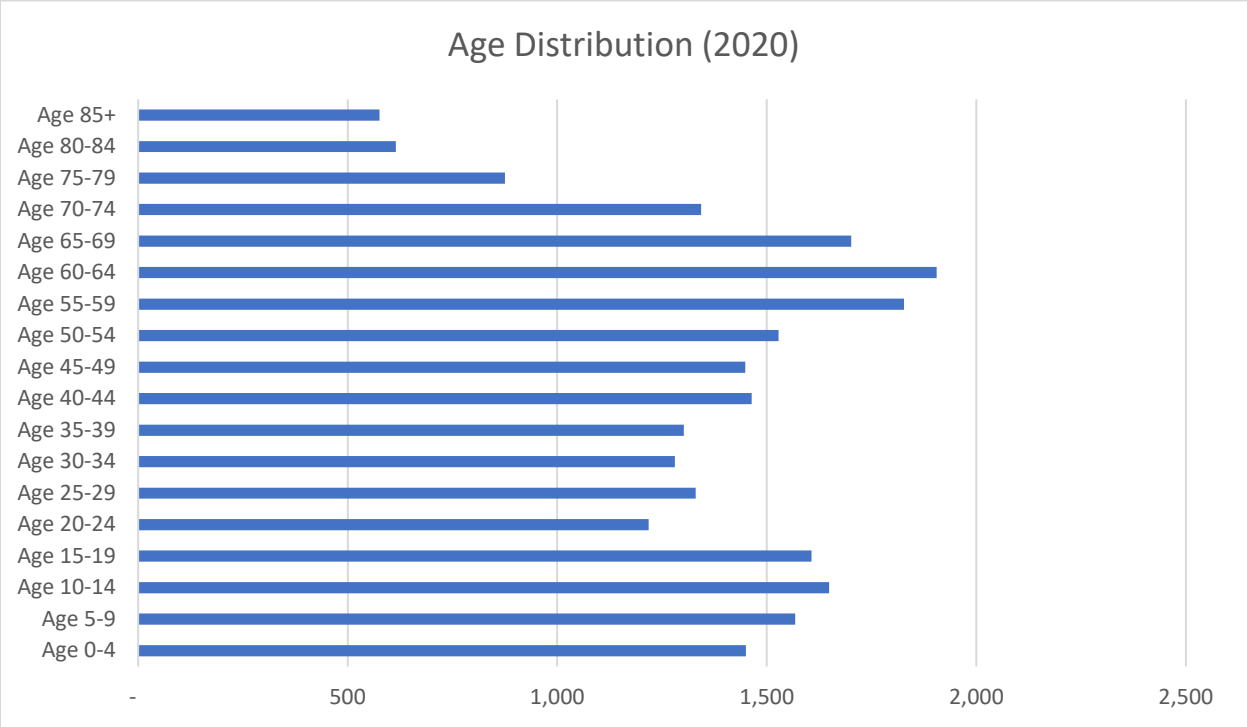
Age Distribution

White County's age distribution skews toward older age cohorts, with the largest five-year group being residents aged 60–64. Other notable concentrations appear among those under 20 and those between 55 and 69, indicating a bimodal distribution with both aging populations and younger residents. This pattern suggests potential demand for both youth-oriented services and senior infrastructure, such as accessible housing and healthcare.



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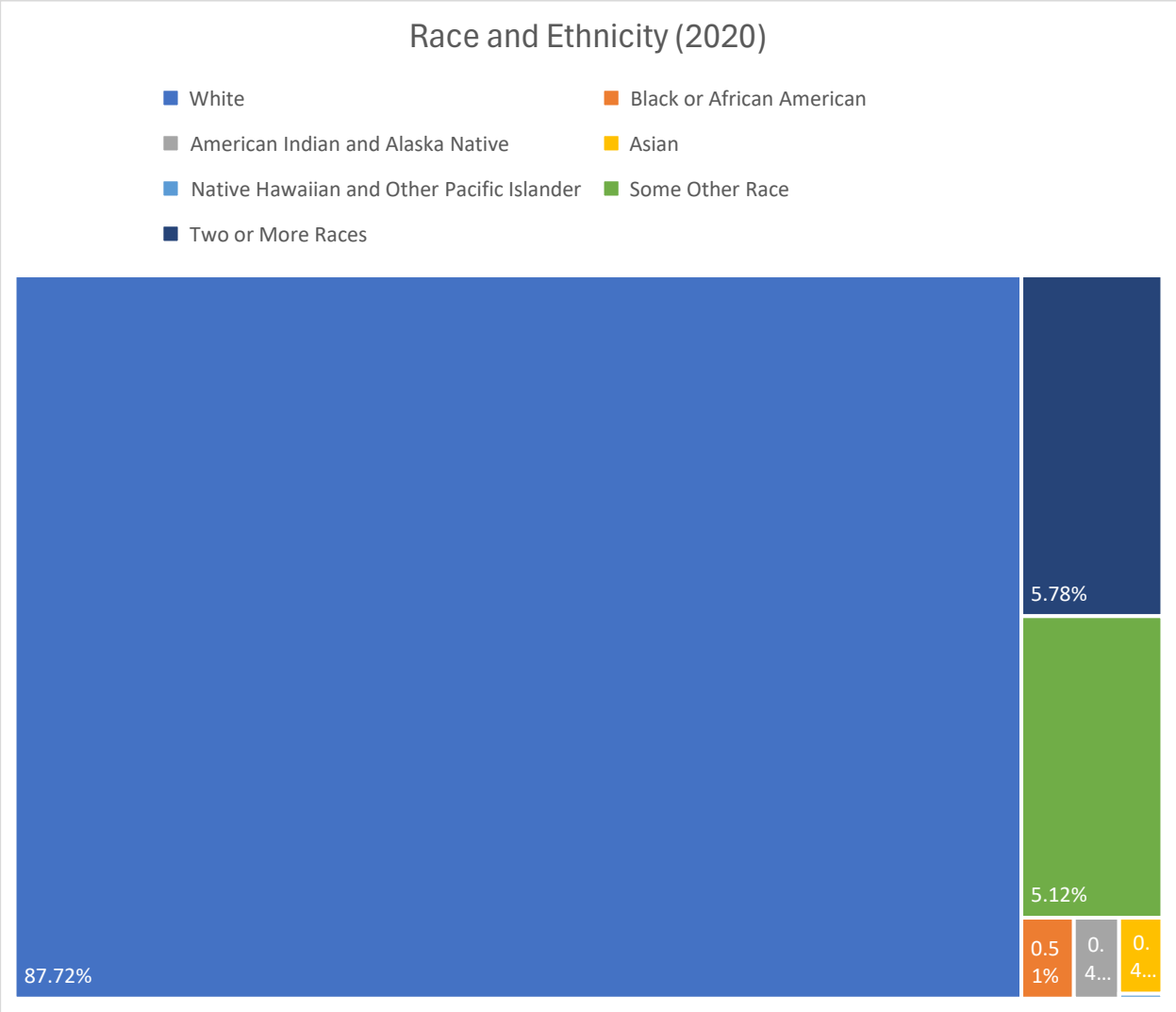
Race and Ethnicity

White County remains a predominantly White community, with 87.72% of residents identifying as White according to the 2020 Census. Other racial and ethnic groups include:

- Two or More Races: 5.78%
- Other: 5.12%
- Black or African American: 0.51%
- American Indian or Alaskan Native: 0.44%
- Asian: 0.40%
- Native Hawaiian or Pacific Islander: 0.02%

While still limited, this diversity is increasing, particularly in multiracial and “Other” categories.



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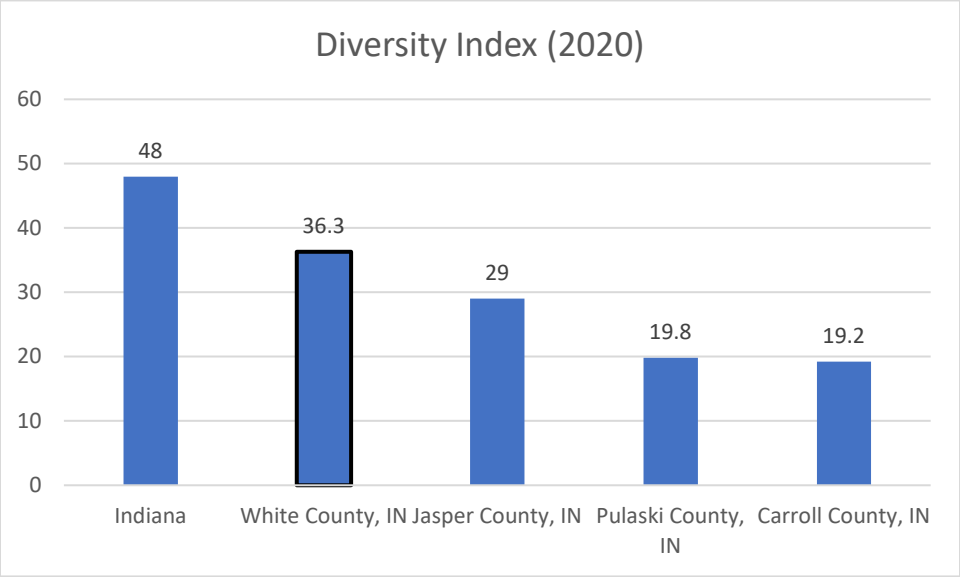
Diversity Index

White County has a Diversity Index score of 36.3, which is lower than the statewide average but higher than any of the comparison counties. This suggests that White County, while still relatively homogenous, is becoming more diverse at a faster pace than some of its rural peers.



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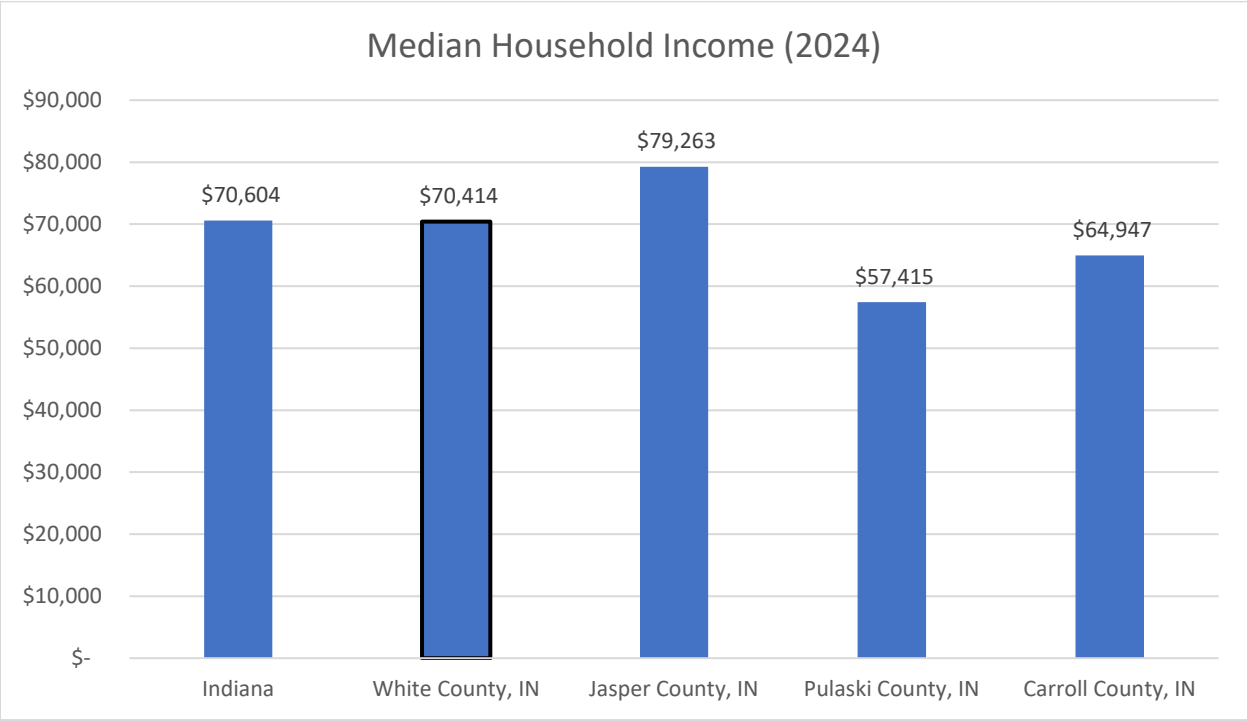
Income

The median household income in White County is $70,414, closely aligned with the Indiana statewide median of $70,604. Among peer counties, White County ranks second: higher than Pulaski County ($57,415) and Carroll County ($64,947), but lower than Jasper County, which leads with a median household income of $79,263.



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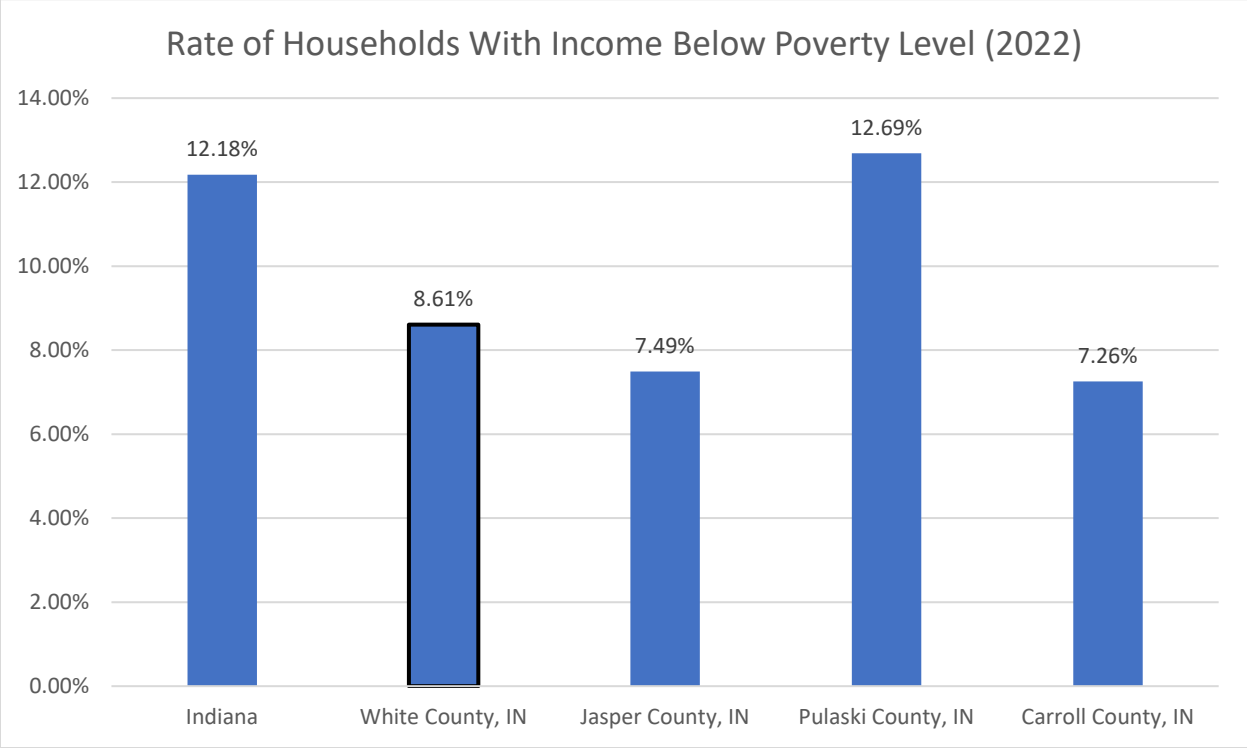
Poverty

As of the most recent data, 8.61% of White County households fall below the federal poverty threshold. This rate is notably lower than the statewide figure of 12.18% and Pulaski County's rate of 12.69%. However, Jasper County (7.49%) and Carroll County (7.26%) report slightly lower poverty rates than White County. These figures suggest that while White County is performing better than the state average, there is still room for targeted interventions to further reduce poverty.



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Conclusion

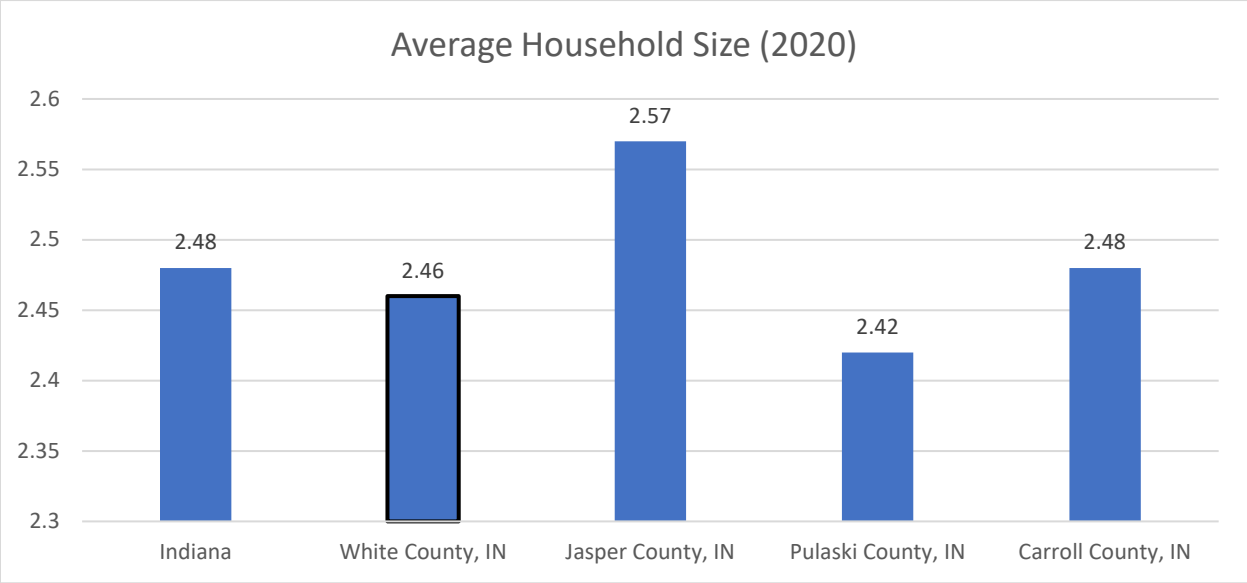
White County's demographic trends reflect both the strengths and challenges typical of rural Midwestern communities. The population has remained relatively stable over the past two decades, with modest aging and limited new household formation contributing to flat growth. While household incomes are competitive with the state average and poverty rates remain comparatively low, the county faces long-term demographic headwinds, including an aging population, stagnant housing development, and limited racial and ethnic diversity. These trends will influence future demand for housing, public services, and workforce development. Understanding these dynamics is essential for crafting policies that support population retention, attract new residents, and enhance the quality of life for all community members.

Housing

Understanding the composition, condition, and affordability of housing is critical to shaping future land use, economic development, and quality of life in White County. The housing stock reflects the county's development history, current demographic needs, and potential constraints to growth. This section evaluates key housing indicators, including household size, housing types, occupancy trends, home values, and the age of housing units.

Households

As of the most recent data, the average household size in White County is 2.46 persons. This figure is slightly below the Indiana statewide average of 2.48 and lower than most comparison counties, with the exception of Pulaski County (2.42). A smaller average household size may suggest a higher proportion of non-family households, aging populations, or fewer households with dependent children or extended family members. These trends have implications for housing demand, particularly in terms of unit size and accessibility.



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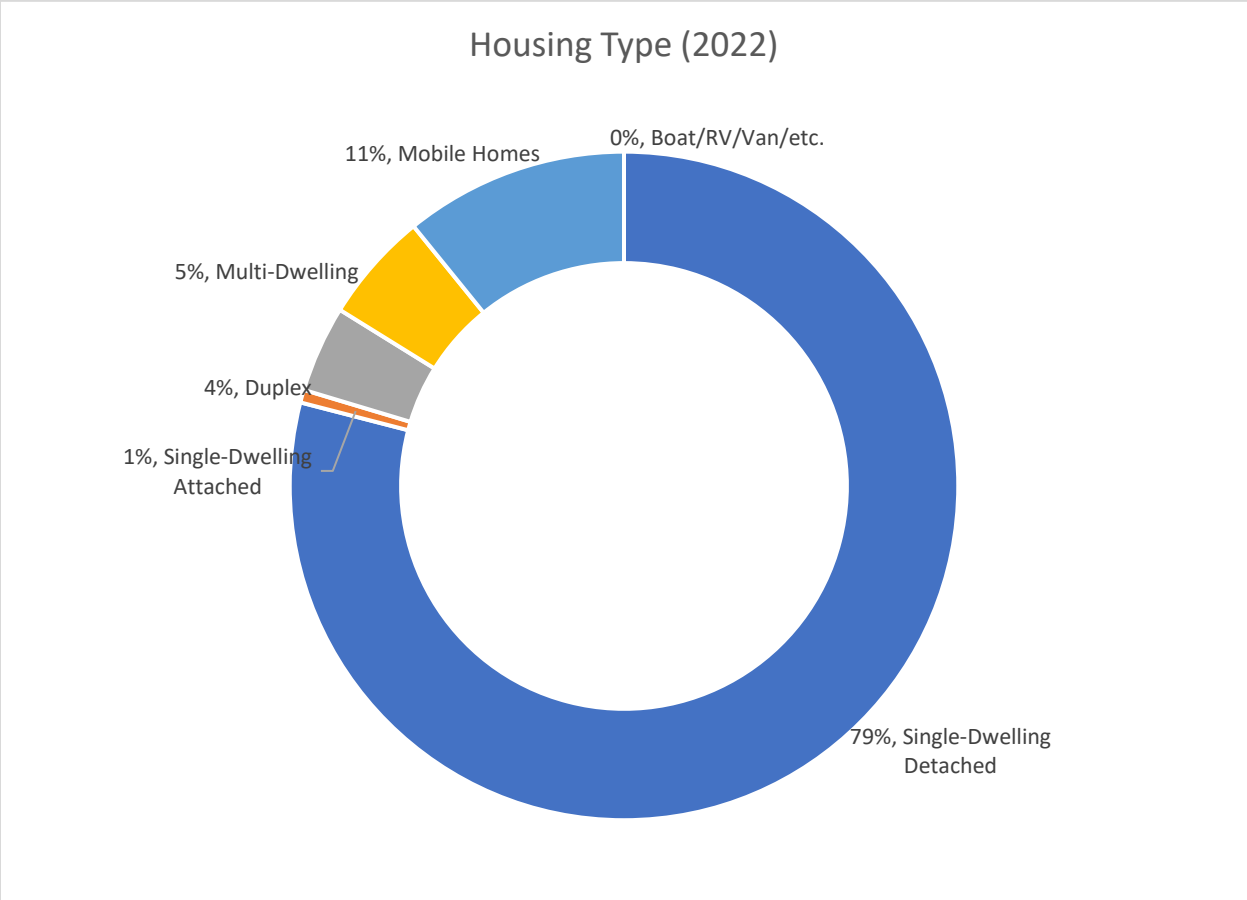
Housing Type

White County's housing stock is overwhelmingly composed of single-family detached homes, which account for 79% of all units. This dominance of detached housing reflects the county's rural character and low-density development pattern. Mobile homes represent the second most common housing type, comprising 11% of the inventory, followed by multi-family buildings with three or more units at 5%. Duplexes (2-unit buildings) account for 4%, while single-family attached units—such as townhomes—make up just 1%. Non-traditional housing types, such as boats, RVs, or vans, are effectively absent. The limited variety of housing types may constrain options for smaller households, seniors, or lower-income residents seeking alternatives to detached homes.



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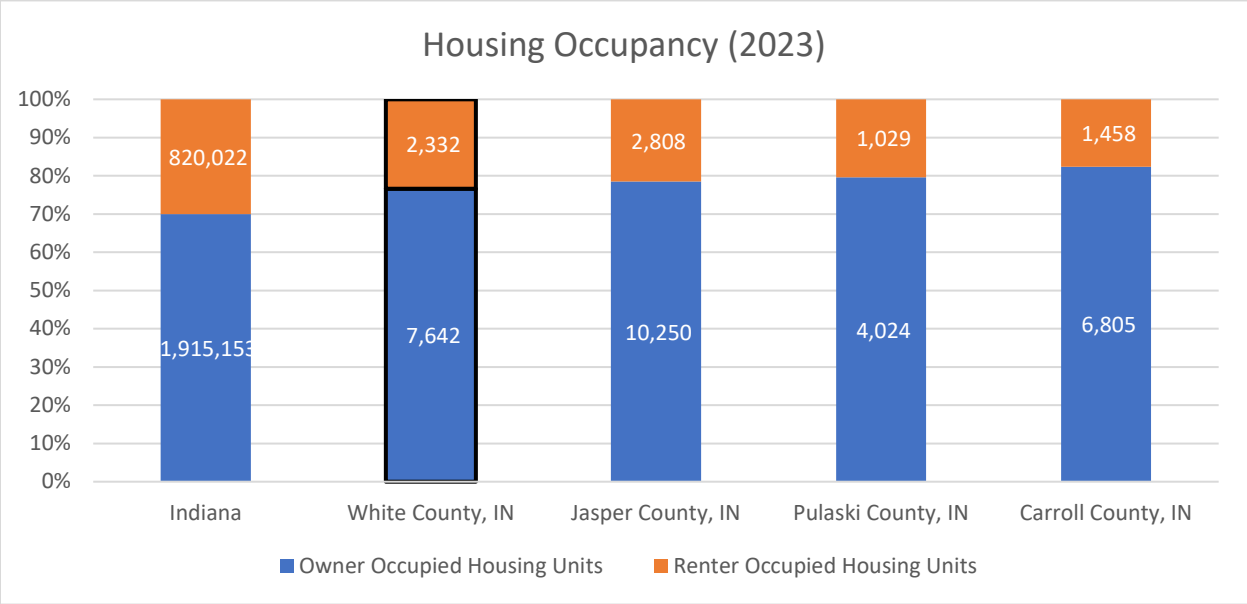
Occupancy

Homeownership is a strong component of housing stability and local investment. In White County, approximately 75% of housing units are owner-occupied, which is higher than the Indiana statewide average of 70%. However, this rate is slightly lower than the homeownership rates in neighboring comparison counties, where ownership levels approach or exceed 80%. These figures suggest that White County has relatively high levels of housing stability, though slightly more renter households than its rural peers.



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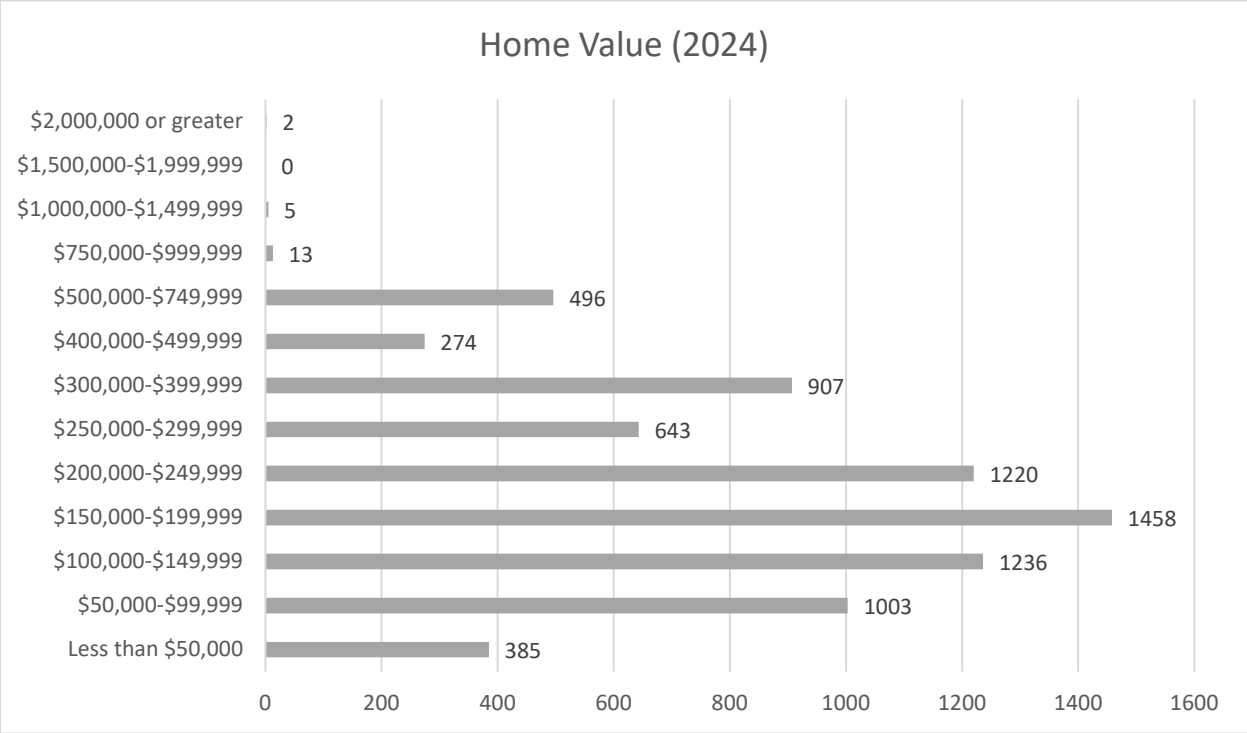
Home Value

Housing values in White County reflect a middle ground between affordability and regional economic strength. The median home value is $191,049. This is lower than the state median of $234,442 and significantly below Jasper County's $219,909. However, it exceeds the median values in Pulaski County ($148,006) and Carroll County ($181,502). The majority of homes in White County fall within the $150,000 to $199,999 range. These values indicate that while housing remains relatively affordable in White County compared to urban markets, it may still present affordability challenges for low- to moderate-income households.



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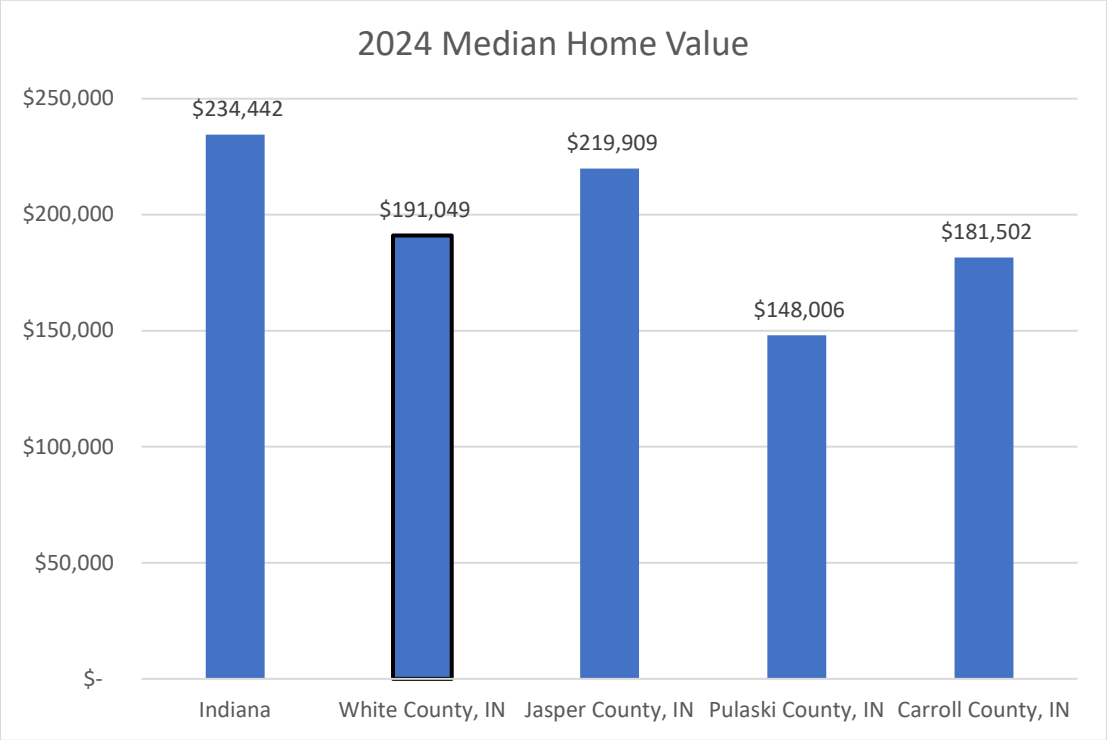

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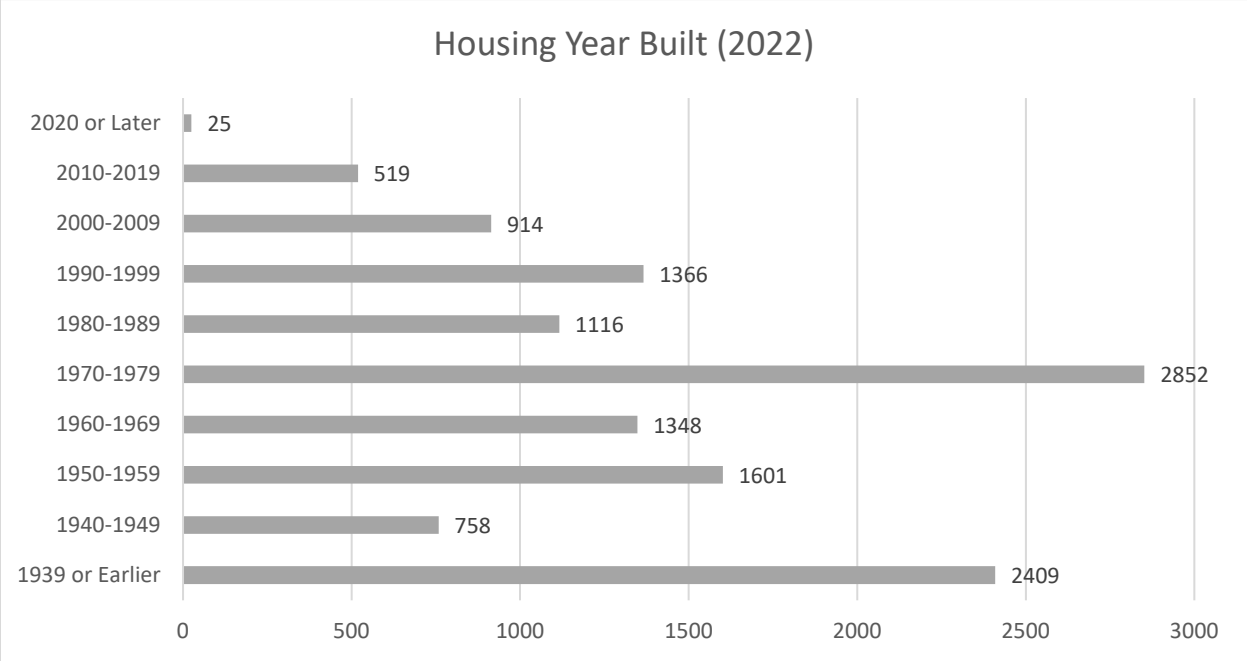
Age of Housing Units

White County's housing stock is aging, with the largest share of homes built between 1970 and 1979. A notable proportion of homes were also built before 1940, suggesting that older structures remain widely used. Home construction has declined significantly in recent decades: fewer homes were built in the 2000s than in any decade from 1950 through 1999, and the 2010s saw the lowest construction volume of any period in the past 70 years. As of 2022, only 25 new homes had been built since 2020. This trend reflects both declining population growth and potential barriers to new residential development, such as infrastructure limitations, land availability, or market demand. It also points to a need for housing rehabilitation and infill strategies to maintain and modernize the existing stock.



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Conclusion

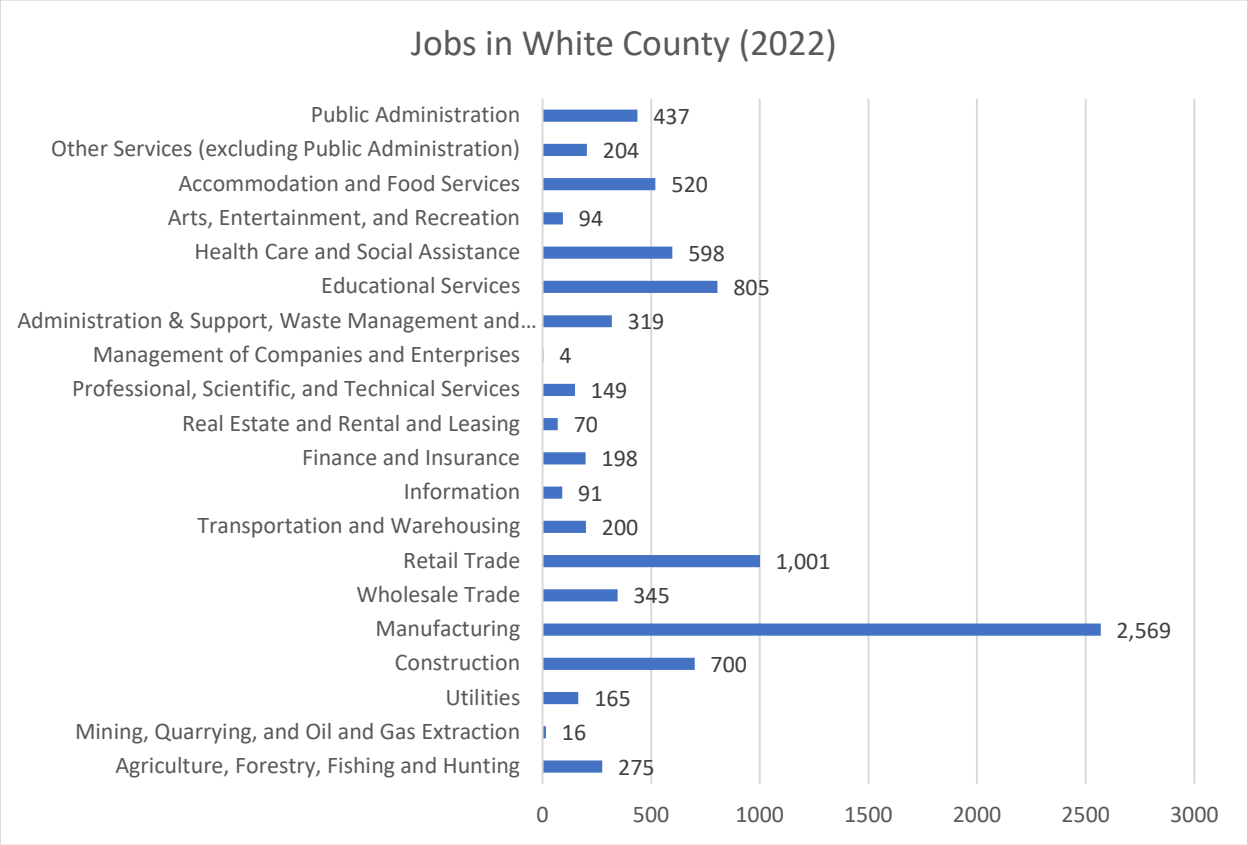
White County's housing profile illustrates a predominantly owner-occupied, single-family housing market with limited diversity in unit types and declining construction activity. While home values remain relatively affordable compared to state and regional averages, the aging housing stock and low rates of recent development suggest a growing need for reinvestment, modernization, and housing variety. Addressing these issues will be critical to meeting the needs of current residents—particularly seniors, young families, and lower-income households—and to supporting future growth. Expanding housing options, promoting infill and rehabilitation, and aligning housing policy with demographic trends will be key strategies for sustaining a healthy and resilient housing market in White County.

Employment

Understanding employment patterns in White County helps identify the strengths of the local economy, the distribution of jobs by sector, and the flow of workers into and out of the county. These insights are critical for aligning economic development strategies, workforce training programs, and land use planning with local labor market realities.

Jobs

White County's employment base consists of approximately 8,760 employees across a range of industries. Manufacturing is the dominant employment sector, accounting for 2,569 jobs or 29.3% of all employment—nearly one in three workers. This is followed by retail trade with 1,001 employees, educational services with 805 employees, and construction with 700 employees. The county's strong industrial base reflects its long-standing role in regional manufacturing and production, supported by access to transportation corridors and available industrial land.



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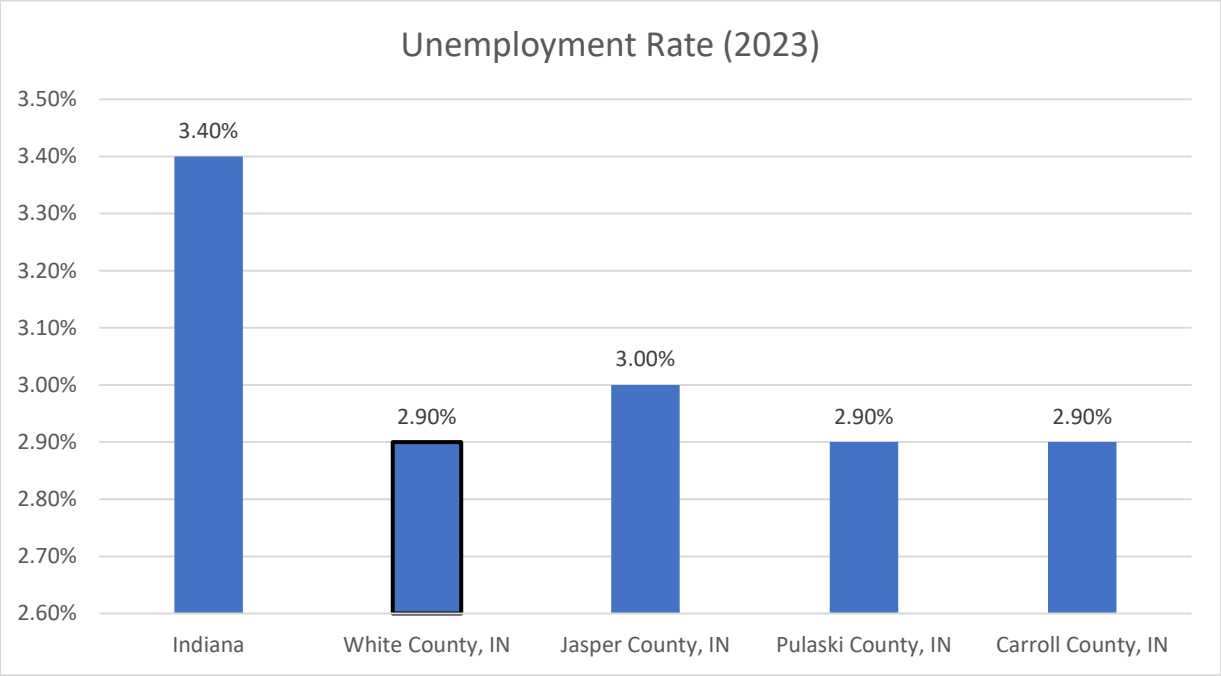
Unemployment

White County has an unemployment rate of 2.90 percent, tied with Pulaski and Carroll Counties. The unemployment rate for the State of Indiana is 3.40 percent, and for Jasper County is 3.00 percent.



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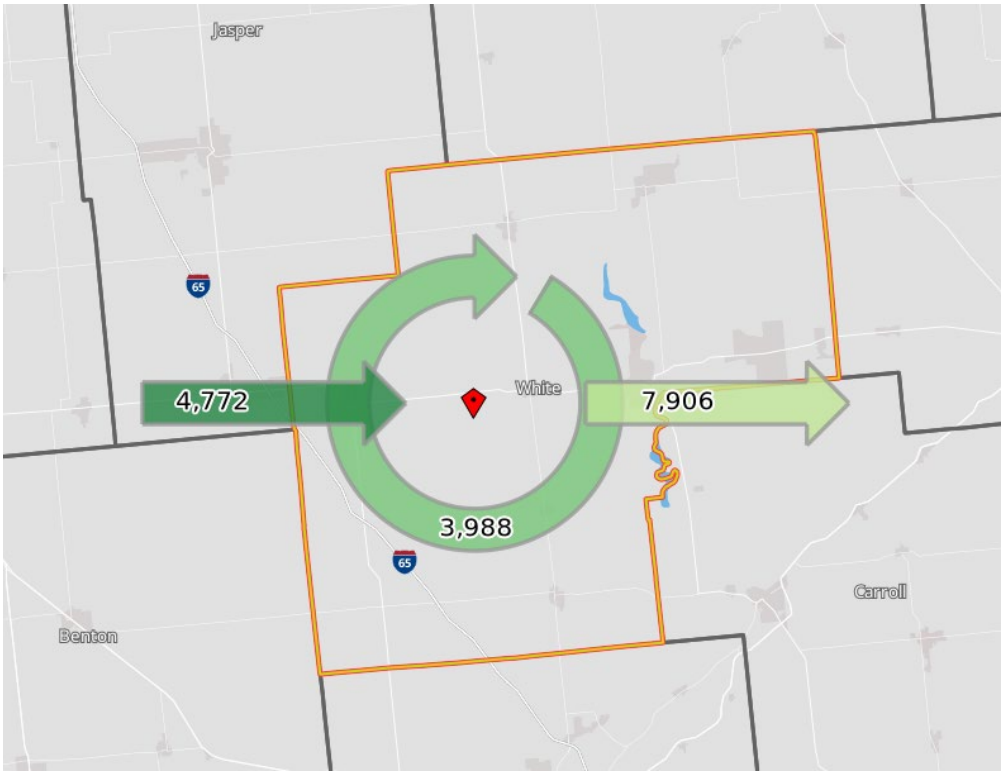
Daytime Population

The County's workforce (defined as working adults living in White County) is 11,894 persons; the majority – 66% or 7,906 persons – commute elsewhere for work, primarily southward to Tippecanoe County. The 3,988 persons who both live and work in White County are supplemented by 4,772 in-commuters from other areas to fill the 8,760 jobs. Since the number of people commuting out is larger than that commuting in, the average daytime population of the County drops by 3,134 persons.



Land Use and Development

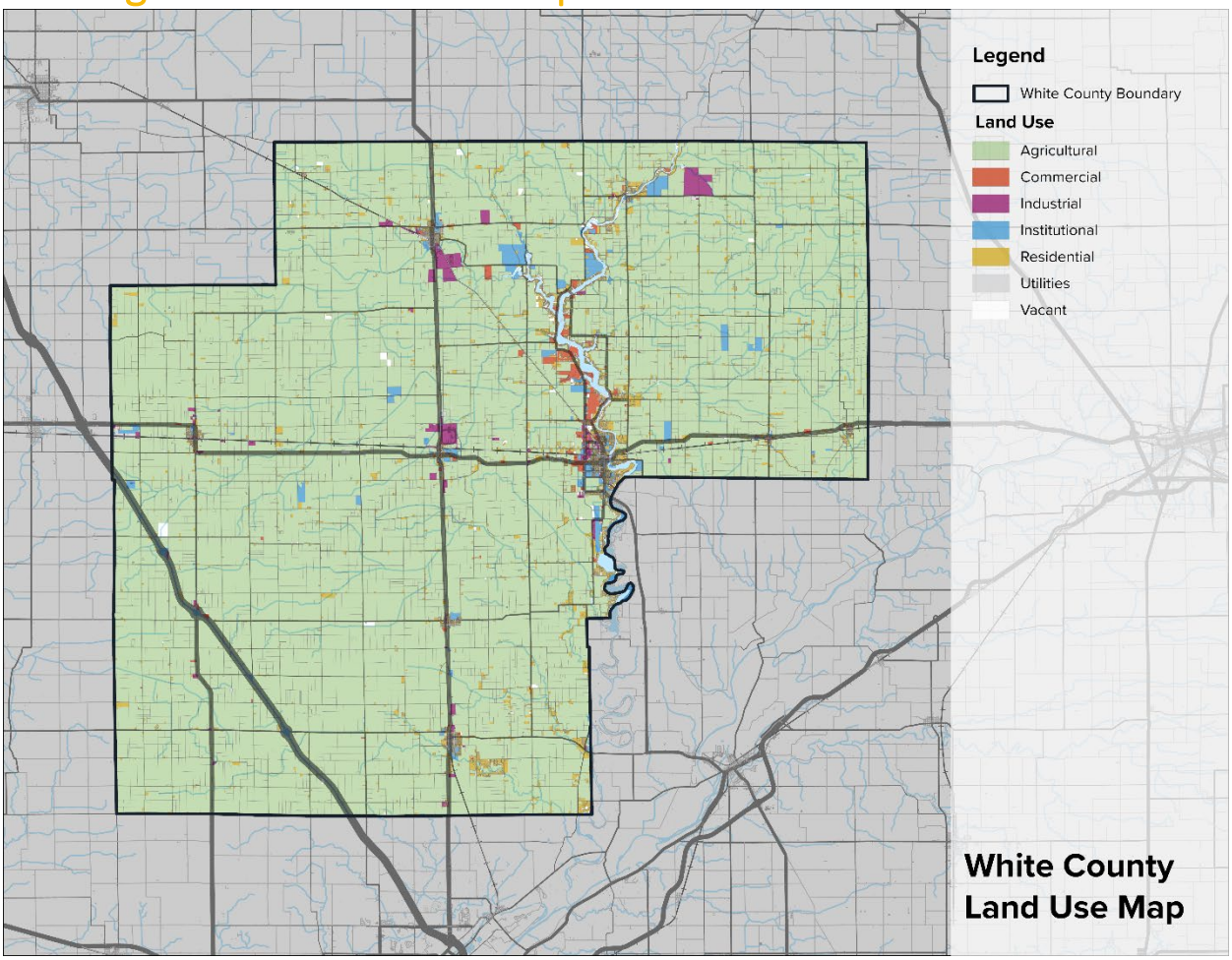
The Land Use and Development chapter establishes the physical framework for White County's future growth, balancing economic opportunity with the preservation of its deep-rooted rural and agricultural heritage. As the spatial backbone of the Comprehensive Plan, this section analyzes how land is currently utilized across the county's unincorporated areas, its six incorporated towns, and the city of Monticello.

By evaluating foundational geographic and economic data, this chapter addresses critical spatial dynamics, including:

- Existing Land Use Distributions: Benchmarking the total acreage dedicated to agricultural, residential, commercial, industrial, institutional, and utility functions
- Zoning and Policy Frameworks: Examining current regulatory districts and Tax Increment Financing (TIF) structures to ensure alignment with contemporary development demands.
- Development and Agricultural Activity: Tracking recent building permits and monitoring the intersection of local growth pressures with prime farmland preservation.

Ultimately, this chapter serves to synthesize public input, environmental conditions, and structural realities into a unified vision. It provides local leadership with a strategic roadmap to manage growth equitably, modernize zoning ordinances, and foster community cohesion across White County's unique regional landscape.

Existing Land Use and Development



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Land Use by Acreage

Agriculture occupies most of White County, with residential, commercial, and industrial development concentrated in its communities and along major transportation corridors. The 2024 Indiana Geographic Information Office parcel inventory provides an acreage baseline based on property assessment classifications. The table below summarizes mapped parcel area, rather than independently surveyed land uses or zoning designations.

Mapped parcel acreage by assessment class in 2024

Assessment class	Acres	Share of parcel area
Agricultural	298,414	92.1%
Residential	11,700	3.6%

Assessment class	Acres	Share of parcel area
Industrial	2,454	0.8%
Commercial	2,041	0.6%
Exempt property	4,535	1.4%
Utility property	292	0.1%
Unclassified	4,453	1.4%
Total mapped parcel area	**323,889**	**100.0%**

Source: Indiana Geographic Information Office, Parcel Boundaries of Indiana 2024; acreage calculated from GIS polygon area. Classification groups follow Indiana Department of Local Government Finance codes. Acres are rounded to whole numbers.

Agricultural classifications account for approximately 298,414 acres, or 92.1 percent of mapped parcel area. Residential classifications account for about 11,700 acres, while industrial and commercial classifications together account for approximately 4,495 acres. These figures show the scale of the county's agricultural land base and the relatively small share of parcel acreage assigned to development-related assessment classes.

Assessment categories require careful interpretation. Commercial codes include certain apartment properties, manufactured home parks, and campgrounds; exempt property includes publicly owned and qualifying institutional property. A parcel may also contain several physical uses. The inventory therefore provides a broad comparison of property classifications and should be read alongside the existing land use map. Its total is the sum of mapped parcel polygons and uses a different coverage basis from Census land area.

Zoning and Policy

Zoning Districts by Acreage

White County's area planning framework includes the unincorporated county, Monticello, Brookston, Burnettsville, Chalmers, Monon, Reynolds, and Wolcott. The zoning ordinance establishes permitted uses and development standards. The subdivision control ordinance governs land division and associated improvements, including access, drainage, and public facilities.

The comprehensive plan provides policy direction for growth and investment, informing zoning decisions and infrastructure priorities. Plan adoption does not automatically change a property's zoning. Changes to zoning classifications or development standards proceed through the applicable ordinance amendment process.

These tools help accommodate housing and business investment while maintaining viable agriculture and managing conflicts among neighboring uses. Stakeholder discussions identified utility capacity, housing feasibility, and renewable energy siting as concerns connecting policy with ordinance administration.

Zoning Districts by Acreage

The zoning ordinance identifies 17 base district classifications and a Conservation and Flood Plain Overlay District. The base districts distinguish agricultural activity, rural housing, residential neighborhoods, business development, industry, and amusement and entertainment uses.

Zoning classifications established by the ordinance

District group	Codes	General purpose
Agricultural	A-1, A-2	General agriculture and agricultural industry
Rural residential	RR	Residential uses in a rural setting
Residential and lake	L-1, R-1 to R-4	Lake development and a range of residential types
Business	B-1 to B-5	Neighborhood, general, highway, dense development, and transitional business uses
Industrial	I-1 to I-3	Light industry, heavy industry, and industrial parks
Amusement and entertainment	AED	Amusement and entertainment development
Conservation and flood plain overlay	CFO	Additional requirements applied over base zoning

Source: White County Zoning Ordinance, Chapter 2. District descriptions summarize intent; permitted uses and dimensional requirements are established in the ordinance.

The countywide zoning map reproduced in the 2017 comprehensive plan shows the extensive A-1 agricultural pattern and concentrations of other districts around communities, lakes, and development corridors. That map provides historical context. A current acreage inventory should use the official zoning map and report base districts separately from overlays, which overlap the underlying district acreage. [3, 5]

Zoned acreage alone does not establish the supply of land ready for development. Utility service, access, drainage, environmental constraints, existing development, and owner willingness affect capacity for additional housing or industry.

TIF Districts

Tax increment financing, or TIF, allows a redevelopment commission to direct property tax revenue generated by assessed value above an established base toward eligible development and redevelopment purposes. The base and the increment are treated separately under the allocation process. TIF can help finance infrastructure and other eligible investments serving an allocation area, subject to applicable requirements and existing financial commitments. [7]

The 2025 Indiana Geographic Information Office boundary inventory maps TIF areas in several parts of White County. These include industrial development areas near Wolcott and Reynolds, multiple

components in the Monticello area, and designations associated with Brookston, Chalmers, and Honey Creek. The following table groups the mapped names for readability.

TIF names represented in the 2025 boundary inventory

Mapped designation or group	Names represented in the GIS inventory
Mid-America Commerce Park	Mid-America Commerce Park
Monticello TIF and expansion areas	Monticello TIF; Monticello TIF Exp1; 020 Monticello TIF Exp2; 021 Monticello TIF Exp2
Sixth Street corridor	6th St Corridor
Riverwalk East	Riverwalk East
Brookston	Brookston TIF
Chalmers	Chalmers TIF
Honey Creek northwest	Honeycreek NW TIF
South Reynolds	South Reynolds TIF

Source: Indiana Geographic Information Office, Administrative Boundaries of Indiana 2025, TifDistrictPolygon layer; White County records. The GIS contains 11 features represented by these eight groups. Feature counts and grouped map labels are not a count of independently established legal allocation areas.

TIF boundaries identify where a financing mechanism applies; zoning and development approvals determine allowable land uses. For the comprehensive plan, the practical question is whether infrastructure financed through these areas supports the county's desired pattern of growth and reinvestment. The Mid-America Commerce Park and Monticello areas have also been recognized in prior county planning as locations for economic development and infrastructure investment. [3, 5, 7]

The financial capacity of each area depends on its captured assessed value, revenues, outstanding obligations, and remaining term. Those conditions must be established from the responsible redevelopment commission's and county auditor's records. A mapped TIF boundary, by itself, does not demonstrate that uncommitted revenue is available for a new project.

Development Activity

Building Permits

Development activity reflects both private investment decisions and the availability of suitable sites and infrastructure. In White County, stakeholder discussions identified demand for additional housing alongside concerns about construction costs, achievable prices and rents, and water and wastewater capacity. These constraints can limit development even where land has an appropriate zoning classification.

Residential building authorizations provide a consistent indicator of one part of this activity. They should be considered alongside local records of commercial, industrial, agricultural, and energy development,

as well as additions, rehabilitation, and demolition. Project announcements, zoning approvals, building authorizations, and completed construction represent different stages of investment.

Building Permits

The U.S. Census Bureau Building Permits Survey records 240 privately owned housing units authorized in White County from 2020 through 2025, averaging 40 units per year. Annual authorizations ranged from 36 to 47 units. The series consists overwhelmingly of single-family construction: 236 units, or 98.3 percent of the total. Four units in a multifamily building were authorized in 2025.

New private housing units authorized from 2020 through 2025

Year	Single-family units	Multifamily units	Total units	Permit valuation $ millions
2020	38	0	38	8.36
2021	42	0	42	12.15
2022	40	0	40	13.07
2023	36	0	36	10.65
2024	47	0	47	17.16
2025	33	4	37	14.04
Total	**236**	**4**	**240**	**75.43**

Source: U.S. Census Bureau Building Permits Survey, annual county files, Indiana FIPS 18 and White County FIPS 181. Counts are housing units authorized, not the number of all local building permits or completed homes. Valuations are nominal construction values reported for the authorized buildings.

Authorizations rose to 47 units in 2024 and declined to 37 in 2025. The four multifamily units in 2025 represent limited diversification after five years with no multifamily units in this series. The overall pattern supports the report's finding that recent construction has added few alternatives to conventional single-family housing, while the year-to-year counts alone do not establish why production changed.

The survey excludes nonresidential construction, most work on existing buildings, HUD-code manufactured homes, and several other categories. It also measures authorization rather than completion. Local permit and inspection records are needed to describe those additional forms of investment and to determine where construction occurred.

Agriculture

Agriculture is a major source of economic activity and the predominant use of White County's rural land. The 2022 Census of Agriculture reported 577 farms and 304,558 acres of land in farms, compared with 539 farms and 282,882 acres in 2017. Average farm size was 528 acres in 2022. The much smaller

median of 93 acres indicates a mix of farm sizes rather than a landscape composed entirely of operations near the average.

Agricultural indicators in 2017 and 2022

Indicator	2017	2022
Number of farms	539	577
Land in farms in acres	282,882	304,558
Average farm size in acres	525	528
Agricultural products sold in $ millions	256.8	439.3

Source: USDA National Agricultural Statistics Service, 2017 and 2022 Census of Agriculture, White County profiles and 2022 Indiana county summary tables. Sales are nominal values and are not adjusted for inflation.

Cropland accounted for 281,918 acres, or approximately 92.6 percent of reported land in farms, in 2022. Other reported uses included 3,375 acres of pastureland, 6,411 acres of woodland, and 12,854 acres in other farm uses. Corn for grain occupied 138,793 harvested acres and soybeans 110,609 acres; popcorn accounted for another 12,986 acres. The livestock sector included an inventory of 291,881 hogs and pigs at year end.

Farms sold approximately $439.3 million in agricultural products in 2022. Crops generated about $301.6 million, while livestock, poultry, and related products generated $137.7 million. These are gross sales rather than net earnings or a measure of agriculture's total economic impact. Their increase from 2017 reflects changes in prices and production and should not be read as an equivalent increase in physical output. [11, 12]

Farm succession is also relevant to the county's future. Of the 1,006 producers reported in 2022, 365 were age 65 or older, compared with 126 under age 35. Agricultural stakeholders described rising land rents, uncertainty associated with rented acreage, and pressure to consider other uses. Some viewed energy leases as a way to stabilize income, while others emphasized effects on agricultural access and neighboring properties. Their comments stressed property rights, fair compensation, and flexibility in maintaining viable operations.

The planning implications extend beyond retaining an acreage total. Productive agriculture depends on access to suitable land, drainage systems, roads that accommodate farm equipment and hauling, and compatible neighboring development. Concentrating new development where infrastructure can support it can reduce fragmentation, while voluntary conservation approaches and clear development standards can address community concerns without assuming that every farm faces the same financial circumstances.

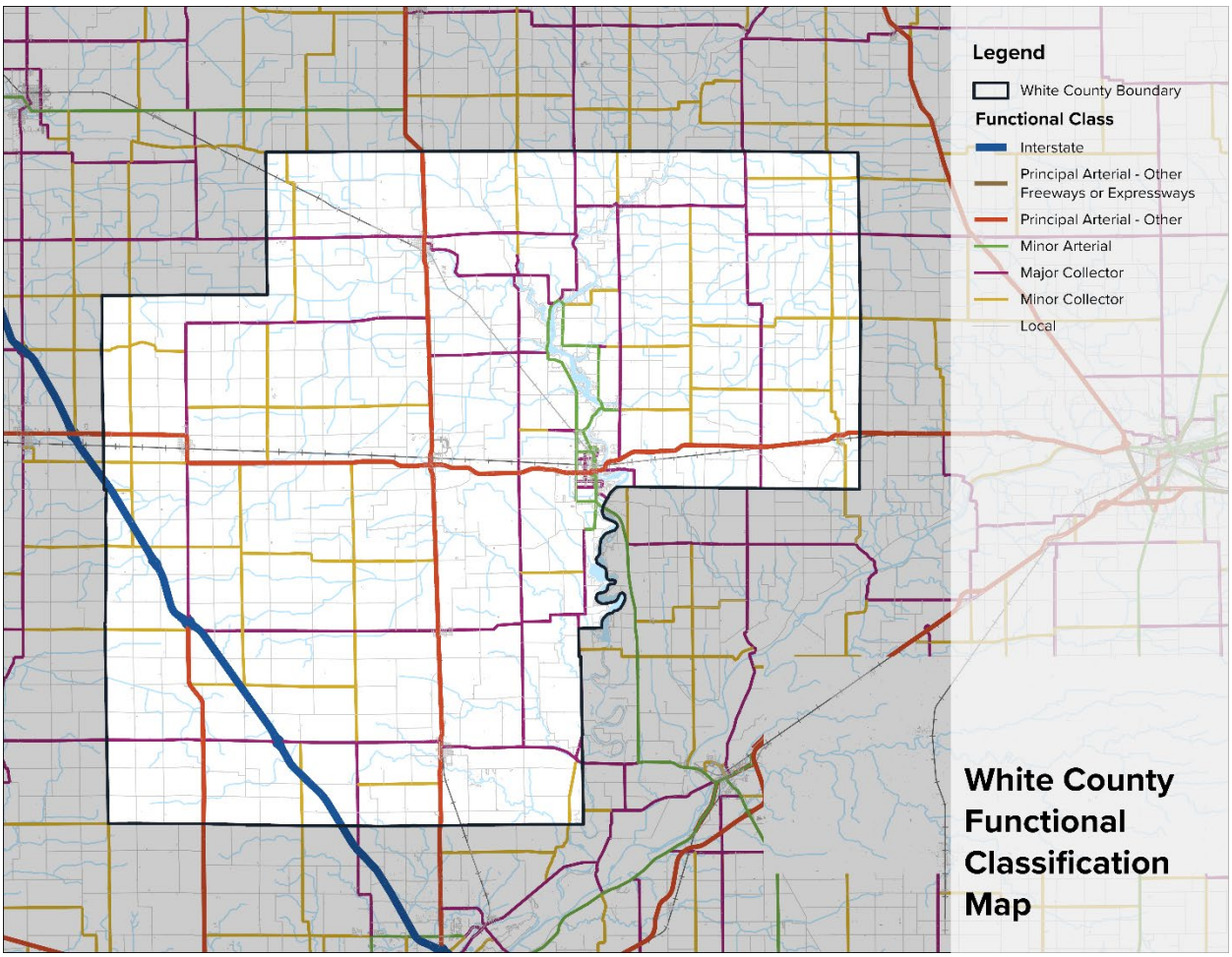
USDA generally assigns a farm's acreage to its principal county of operation, including land that may extend into other counties. Consequently, the reported increase in land in farms is not a direct measure of land physically added to farming within White County, and USDA totals should not be substituted for mapped land use or zoning acreage.

Transportation

A well-functioning transportation network is essential for White County's economic competitiveness, safety, and quality of life. The county's system includes a mix of interstate and state highways, county roads, rail corridors, trails, and limited public transit services. This section outlines the county's roadway classifications, infrastructure capacity, traffic volumes, planned improvements, and multimodal assets.

Roadway Classification

The Indiana Department of Transportation (INDOT) follows a functional classification system, as established by the Federal Highway Administration (FHWA), to organize roads by their intended use and capacity. Typically, a vehicle trip transitions from local roads to collectors, arterials, and potentially interstates, then reverses the sequence as it nears its destination. This hierarchy helps guide infrastructure investment, roadway design standards, and funding eligibility.



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Interstates

White County is traversed by a single interstate, I-65, which clips the southwestern corner of the county. I-65 provides north-south connectivity, linking the county to Lafayette and Indianapolis to the south and

the greater Chicago metropolitan area to the north. Interchanges are present along SR 43 about 4.5 miles south of the County (about 7 miles south of Brookston), SR 18 and US 231 in the county proper (served by principal arterials or major collectors), and on US 24 about 1 mile west of the County (about 4 miles west of Wolcott).

Principal Arterials

Principal arterials in White County include US-231, US-24, US-421, and IN-43. These routes form the backbone of regional travel and commerce:

- **US-231** runs north-south through the western part of the county, intersecting I-65 and US-24.
- **US-24** crosses the county east-west, connecting several communities including Wolcott, Reynolds, Monticello, Idaville, and Burnettsville.
- **US-421** enters from the south, intersects and shares a brief concurrency with US-24 in Monticello, and continues northward through Reynolds and Monon.
- **IN-43** enters from the south and connects Brookston, Chalmers, Smithson, and Reynolds.

Minor Arterials

Minor arterials primarily serve the Monticello area and surrounding communities, providing regional access and routing along the Tippecanoe River corridor.

Collectors

White County includes both major and minor collector roads. Minor collectors run across the county at regular intervals, linking local roads to higher classifications. In the southern part of the county, major collectors largely connect to I-65. In the northern region, collectors converge around Monticello and provide connections to a wider range of destinations.

Local Roads

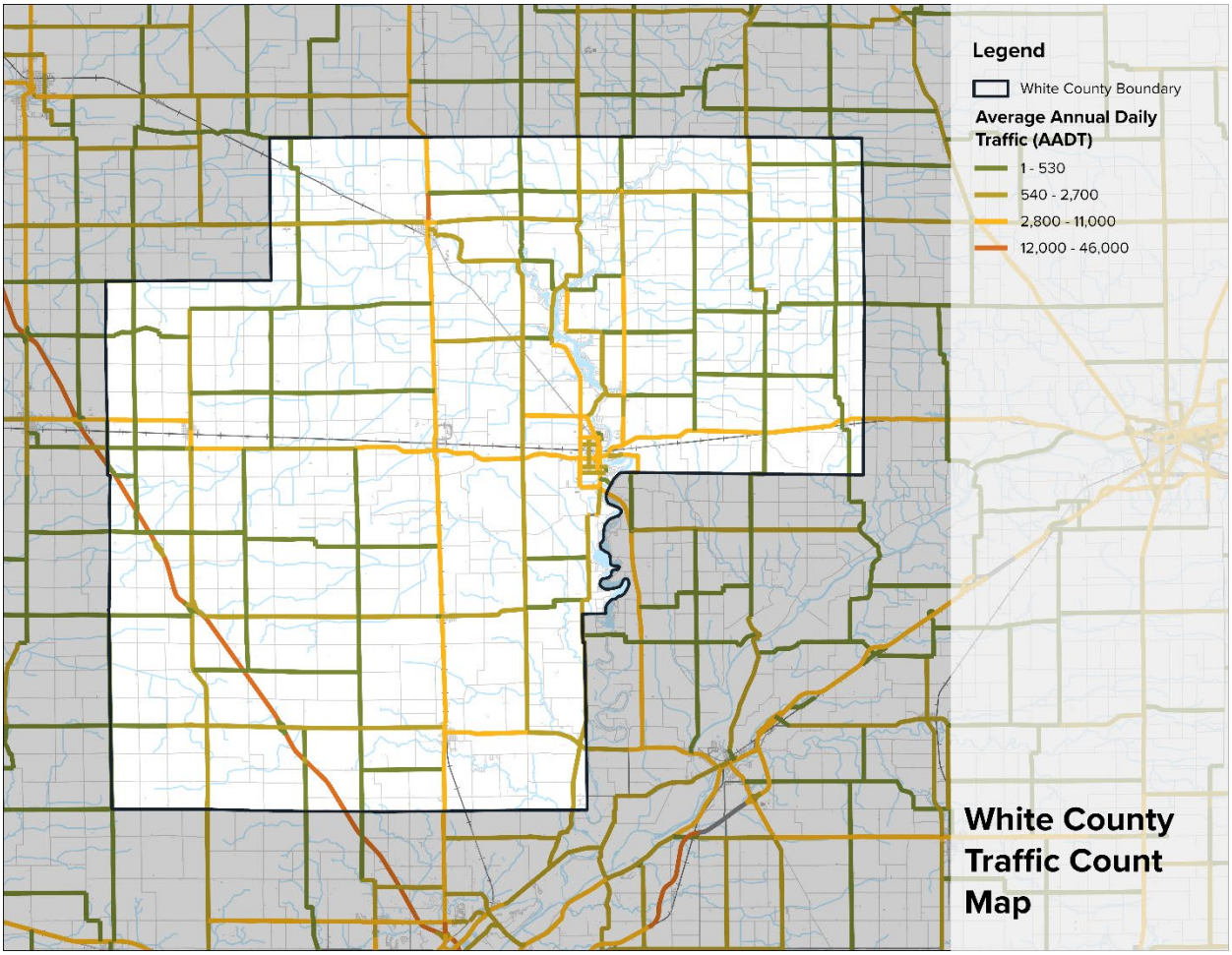
Local roads make up the bulk of the county's transportation network, facilitating short-distance, intra-community travel. These include rural county roads and local town streets that connect to higher-level collectors and arterials.

Overall Road Distribution

Apart from the interstate being in the southwestern part of the county, most of the road system seems relatively balanced. About 85% of the county land area is located within 5 miles of a principal arterial, and about 80% is located within 2 miles of a major collector. Minor arterials appear to be relatively unutilized as a functional classification; this is not necessarily a problem, but as development from Tippecanoe County moves northward towards White County, there may be a push to upgrade major collectors in the southern part of the County to minor arterials and/or develop new minor arterial roadways to serve growing traffic demand. SR 18, with its subsequent access to I-65, is a particularly good candidate in this regard.

Traffic Volumes

Traffic volumes in White County are generally low to moderate, reflecting its rural character. The highest traffic counts are found on I-65, with an average annual daily traffic (AADT) of 35,809. The next highest traffic corridor is US-421 north of Monon, with 13,098 AADT. All other routes in the county carry fewer than 11,000 vehicles per day.



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Anticipated Improvements

Currently, the following improvements are expected on roads within White County.

IN-18 over I-65

This project includes two parts: a bridge thin deck overlay and a pavement replacement on IN-18 over I-65. The bridge thin deck overlay has an estimated investment of $327,130. The pavement replacement has an estimated investment of $1,992,895. This project is estimated to be completed in the fourth quarter of 2025.

IN-18 and IN-43 in Brookston

This project includes three parts: pavement replacement on IN-43 from West Third Street to Moots Creek Bridge, totaling 0.6 miles; pavement replacement on IN-18 from North Clawil St to West Third Street, totaling 0.3 miles; and traffic signal modernization at the intersection of IN-18 and IN-43. The pavement replacement on IN-43 has an estimated investment of $5,773,060. The pavement replacement on IN-18 has an estimated investment of $781,743. The traffic signal modernization has an estimated investment of $110,583. This project is estimated to be completed in the fourth quarter of 2027.

US-24 and US-421 in Reynolds

This project is a road rehabilitation project on US-24 from 0.71 miles west of the intersection of US-421 and IN-43 to the intersection, and on US-421 from the intersection to 0.68 miles east of the intersection, totaling 1.3 miles. This project has an estimated investment of $6,596,209 and is estimated to be completed in the second quarter of 2025.

Fisher Street in Monticello Traffic Signal

Traffic signal improvement is expected on Fisher Street between Lake Street and Main Street in Monticello. The project has an estimated investment of $137,663 and is estimated to be completed in the third quarter of 2025.

IN-39 over Pine Creek

This project is a structural repair and rehabilitation of the Pine Creek bridge on IN-39, just east of Norway. This project has an estimated investment of $188,782 and is estimated to be completed in the third quarter of 2025.

Railroads

White County is served by two CSX freight rail lines and one Toledo, Peoria & Western (TPW) Railway route. These rail corridors support the county's agricultural and industrial sectors and connect to regional freight networks.

Public Transportation

White County Public Transit provides curb-to-curb, advance-reservation transportation services within the county and to parts of neighboring Carroll County (Adams and Jefferson Townships). This service offers limited mobility options for seniors, individuals with disabilities, and transit-dependent residents in a rural setting.

Non-Motorized Transportation

Non-motorized travel options, such as biking and walking, are constrained by the county's rural geography and dispersed development patterns. However, low-volume local roads often provide de facto access for recreational cycling and walking in less trafficked areas.

As with many communities, anecdotal evidence suggests that golf carts and UTVs (utility task vehicles) are becoming more common and are raising issues with registration and appropriate use.

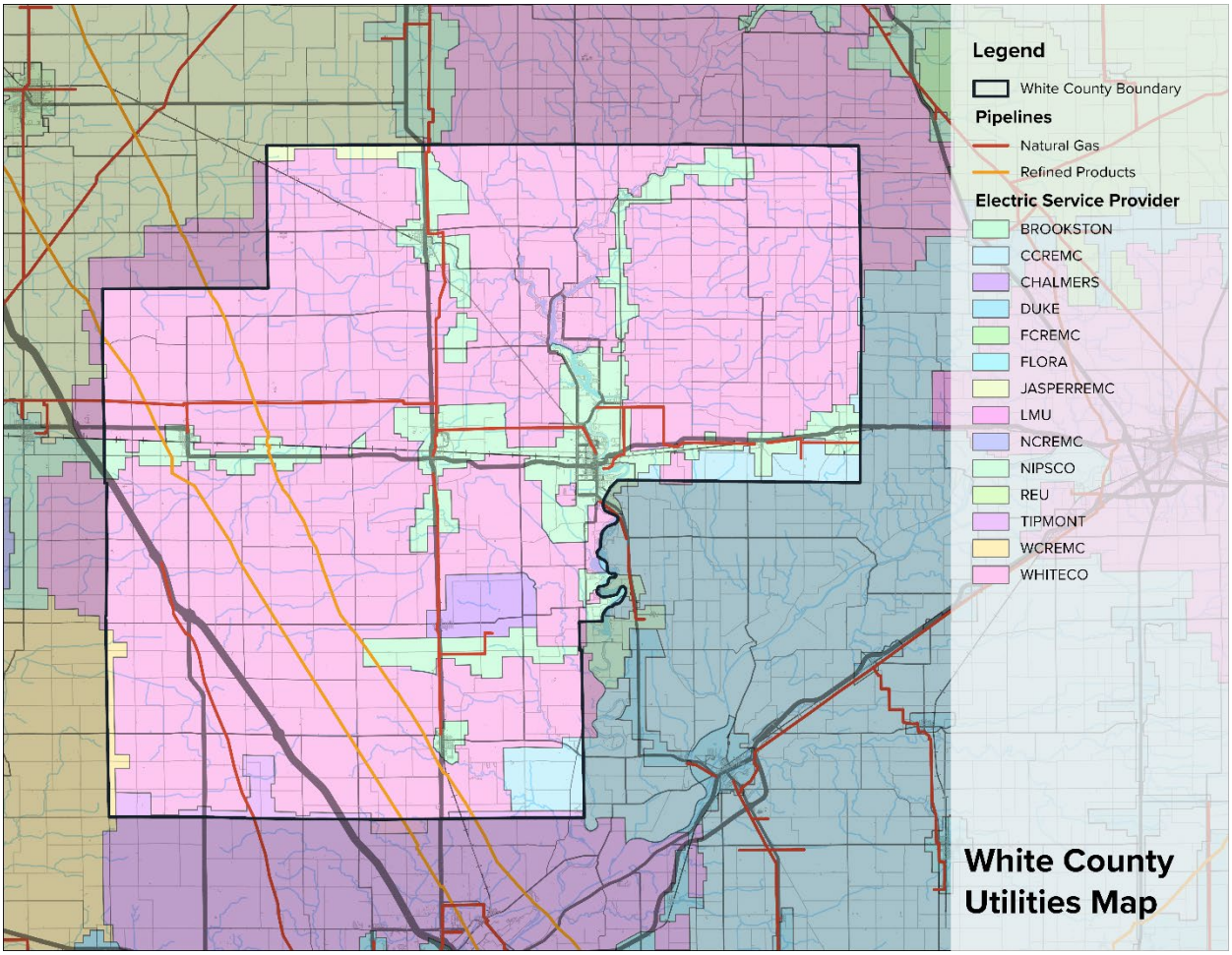
Trails and Multi-Use Paths

Recreational trails are available in several parks and communities throughout White County. In Monticello, a trail runs along South Sixth Street north of Ohio Street and extends to Gordon Road. A second trail follows North Sixth Street and Shafer Drive toward Indiana Beach. The Tioga Bike Trail connects to Tioga Park and continues across the Tippecanoe River into Carroll County. These facilities offer limited—but valuable—recreational and non-motorized travel options.

Conclusion

White County's transportation network reflects a traditional rural hierarchy anchored by state highways, low-volume county roads, and freight rail infrastructure. While traffic volumes remain modest, key corridors such as I-65 and US-24 provide vital regional connectivity. Planned improvements signal a continued commitment to infrastructure maintenance and modernization. Looking forward, opportunities exist to expand multimodal options, improve transportation access in underserved areas, and better integrate transit and trail networks to support quality of life, economic development, and mobility across the county.

Utilities



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Pipelines

White County is served by an extensive network of pipelines that transport both natural gas and refined petroleum products. Natural gas pipelines operated by the Northern Indiana Public Service Company (NIPSCO) run in a grid-like pattern across the county, with notable spurs reaching into the communities of Idaville, Chalmers, and Monticello. An additional pipeline in the southwest corner of the county is operated by Indiana Gas Company, Incorporated. These facilities provide critical access to residential, commercial, and industrial energy consumers.

In addition to natural gas infrastructure, White County is also traversed by high-capacity refined petroleum pipelines. These lines are primarily operated by Amoco and Texas Eastern Transmission Corporation and run parallel to Interstate 65. This corridor supports a regional energy distribution system that carries refined products both to southern states and northwest toward the Chicago metro area. The presence of these pipelines underscores White County's strategic importance in the regional and national fuel transportation network.

Electric Service

Electric service in White County is provided by seven distinct utility providers. The largest providers in terms of geographic coverage are White County REMC and NIPSCO. NIPSCO services many of the county's cities and population centers, while White County REMC covers a significant portion of the rural and agricultural landscape. Other providers include Carroll White REMC, Warren County REMC, the Indiana Municipal Power Agency (IMPA), and two municipally operated utilities in Chalmers and Brookston. While Chalmers Municipal Utilities and Brookston Municipal Utilities serve limited geographic areas, they are important to their respective communities and represent local control over utility operations.

This diversity of providers ensures broad service availability but also presents opportunities for coordination on infrastructure investment and modernization efforts, particularly as the county continues to attract energy-intensive developments.

Internet and Broadband

White County residents and businesses have access to a range of broadband internet services from at least thirteen companies. Service types include cable, fiber, DSL, fixed wireless, and satellite. Among the most prominent providers are Xfinity, Brightspeed, LightStream, and Monon Communications Company. While service availability is relatively widespread, speed, reliability, and affordability may vary depending on location—especially in more rural parts of the county.

As access to high-speed broadband becomes increasingly essential for education, healthcare, agriculture, and economic development, White County is well-positioned to prioritize future infrastructure investments that close service gaps and expand fiber and wireless coverage.

Alternative Energy

White County has emerged as one of Indiana's most advanced rural counties in terms of renewable energy infrastructure. A combination of topographic advantages, regulatory openness, and strategic grid access has contributed to significant growth in wind, solar, and biomass energy systems.

Wind Energy

White County is home to the Meadow Lake Wind Farm, one of Indiana's largest and most visible renewable energy installations. With more than 350 wind turbines, most of which are located in the southwestern quadrant of the county along I-65, the facility generates over 800 MW across multiple phases. Proximity to high-voltage MISO transmission lines has made the area attractive for wind energy investment, helping to lower interconnection costs and accelerate project permitting.

Stakeholder feedback has generally acknowledged the economic value of wind energy—particularly for participating landowners and the local tax base—though concerns persist around aesthetic impacts and the longevity of turbine infrastructure. There is broad acceptance that wind energy is now an embedded part of the county's energy identity.

Solar Energy

Solar installations are expanding rapidly across White County, with multiple utility-scale projects either operational or in development. Flat terrain, access to high-capacity substations, and a willing landowner

base have enabled this growth. However, solar has sparked more vocal debate among residents and stakeholders.

During public meetings, several participants expressed frustration over land use decisions, emergency access concerns, and potential long-term impacts on farmland. Issues raised included fencing encroachments, vague decommissioning plans, and lack of public involvement in siting decisions. While these concerns warrant further discussion and stronger ordinance language, some claims—such as significant soil sterilization or uniform property devaluation—were presented without supporting data. Future plan recommendations may consider bonding, siting transparency, and better emergency coordination, while also acknowledging the role solar energy plays in diversifying the county's economy.

Biomass Energy

White County also supports a significant biomass energy sector, centered on a large agricultural and waste-recovery operation near Reynolds. This facility includes seven digesters converting organic waste into electricity and renewable natural gas, which is exported to both national and international markets. The site processes roughly 80 truckloads of material daily and applies digestate to surrounding croplands, showcasing a fully integrated agricultural and energy system.

Stakeholder interviews with operators in this space suggest strong enthusiasm for waste-to-energy models, particularly when they retain local benefits. However, participants also flagged long-term uncertainties in incentive-based markets, such as California's LCFS (Low Carbon Fuel Standard), and the need for better-defined pathways to scale these solutions regionally.

Overall, White County has demonstrated significant leadership in alternative energy deployment. Ongoing stakeholder engagement, ordinance refinement, and balanced land use planning will be key to ensuring these technologies align with community values, agricultural sustainability, and long-term economic resilience.

Battery Storage

Battery storage is an emerging component of White County's renewable energy landscape. A major project is currently proposed north of Reynolds, near an existing substation. The project, led by Key Capture Energy, is designed as a 400-MW facility with a 20+ year lifespan- Unlike solar or wind generation, battery storage does not produce energy directly but serves a critical role in grid stability by storing excess electricity and discharging it during peak demand or supply shortfalls.

The proposed Reynolds facility is expected to enhance regional energy resilience and enable more flexible use of wind and solar resources. Industry stakeholders have indicated that future expansions of such sites may involve replacing existing battery units as they reach end-of-life, rather than increasing overall capacity.

During stakeholder engagement, battery storage was discussed less frequently than solar or wind, but was the subject of several questions regarding safety, emergency response, and land use impacts. Developers clarified that modern battery facilities are designed with automatic and manual shutdown protocols, undergo biannual emergency training with local fire departments, and comply with NFPA 855 safety standards. The project's location adjacent to transmission infrastructure and its limited physical footprint may help reduce the land use tensions seen in other forms of energy development.

Small Modular Nuclear Reactors

Though no small modular nuclear reactors (SMRs) are currently proposed in White County, national and regional interest in SMRs is growing as a carbon-free energy source that can complement intermittent renewables. White County's proximity to major transmission corridors and its existing energy-oriented land uses could make it a candidate for future feasibility studies. However, as with other forms of large-scale energy infrastructure, early and transparent public engagement would be essential to assess community support and potential siting suitability.

Conclusion

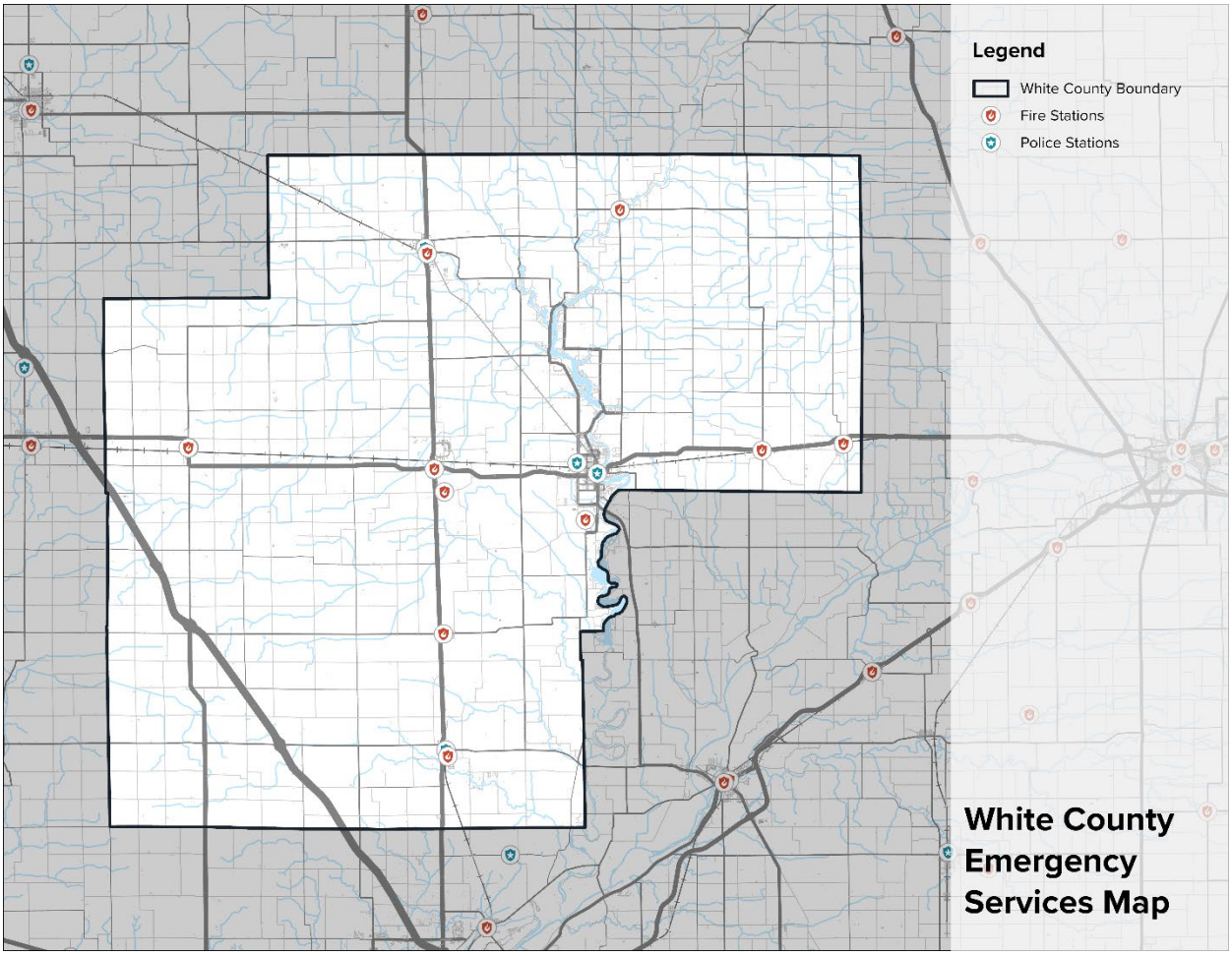
White County's utilities infrastructure reflects both the strengths of a well-established rural service network and the pressures of rapid transformation driven by emerging technologies and energy markets. Its dense network of gas and petroleum pipelines, diverse electric service providers, and expanding broadband coverage position the county to support residential needs, business growth, and modern agricultural operations.

At the same time, the county's growing role as a hub for renewable energy—particularly wind, solar, biomass, and now battery storage—has introduced new dynamics in land use, regulatory oversight, and community expectations. Market forces have made White County a competitive location for energy development, but stakeholder feedback underscores the need for thoughtful planning to balance economic opportunity with public trust, farmland preservation, and long-term environmental stewardship.

In the future, strategic planning and updated ordinances will be critical to ensure that utility investments—whether traditional or renewable—contribute meaningfully to the county's broader goals of sustainability, equity, and quality of life.

Public Services

White County's public services—spanning law enforcement, fire protection, and emergency medical response—are delivered through a combination of county-level agencies, municipal departments, and volunteer efforts. While the county benefits from a network of established service providers, stakeholder feedback reveals ongoing challenges with staffing, infrastructure, and geographic coverage, particularly in rural areas.



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Police

Law enforcement services are anchored by the White County Sheriff's Department, located at the White County Jail in Monticello. The Sheriff's Office manages 911 dispatch, issues handgun permits to residents in unincorporated areas, provides Child ID services, and distributes free gun locks. Municipal police departments operate in Brookston and Monon, covering their respective jurisdictions.

Stakeholders noted that law enforcement agencies are generally well-regarded but face ongoing resource constraints. Staffing shortages and turnover, particularly in smaller towns, contribute to inconsistent enforcement and gaps in long-term planning. Increases in undocumented populations and broader immigration-related pressures have also prompted concern about service demand and interagency coordination.

Fire Department

The majority of White County is served by volunteer fire departments based in Wolcott, Monon, Reynolds, Chalmers, Brookston-Prairie Township, Buffalo-Liberty Township, Idaville, and Burnettsville.

These departments provide essential fire suppression services with limited personnel and often aging equipment.

The Monticello Fire Department, as the county's only full-time, paid department, plays a critical role. It provides fire and ALS emergency medical services to Monticello and to a broad area covering Union and Jefferson Townships. It also assists with coverage of multiple rural townships—approximately 433 square miles in total.

Concerns voiced in stakeholder meetings include difficulties in maintaining volunteer rosters, especially as younger populations move away and training requirements increase. Some townships expressed uncertainty over long-term sustainability without additional investment or consolidation of services.

Emergency Medical Services (EMS)

Emergency medical services in White County are primarily provided by the Monticello Fire Department, which employs 42 full-time firefighters, EMTs, and paramedics. The department operates several specialized rescue teams, including water, dive, ice, high-angle, and confined-space rescue teams. In more rural parts of the county, EMS support is provided by volunteer units or mutual aid agreements.

Stakeholders expressed concern about the limited reach of full-time EMS in remote areas. Senior services—particularly for aging populations outside Monticello—are often handled by church-based or informal volunteer networks. As a recurring theme, participants noted that EMS response times can vary greatly by location and urged enhanced coordination, equipment upgrades, and possible county-level support for rural EMS providers.

Institutional Capacity

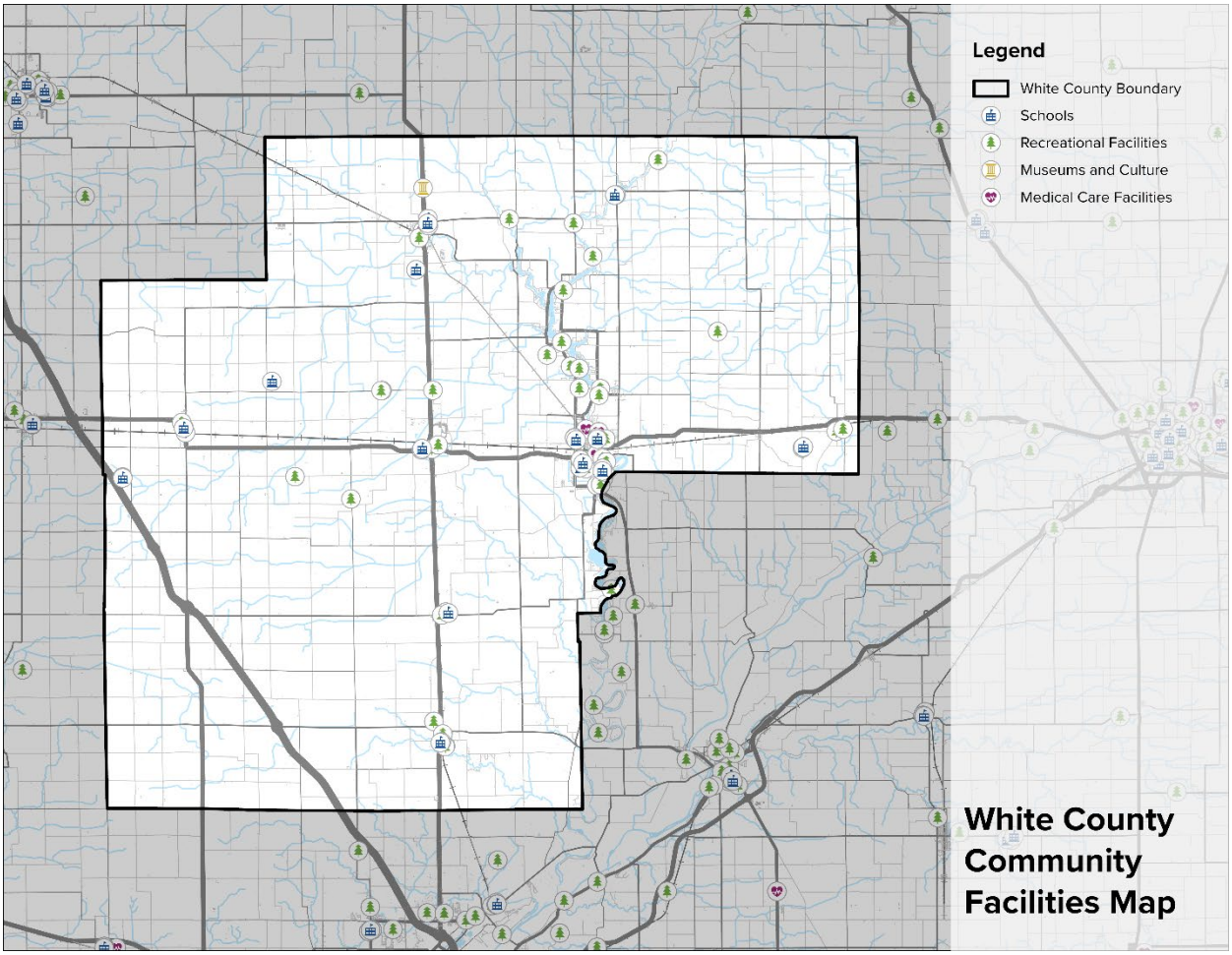
A key challenge facing public services in White County is institutional capacity. Stakeholder feedback consistently highlighted the lack of administrative support, limited technical expertise, and frequent turnover among elected officials and service board members. Many townships lack dedicated staff for grant writing, service coordination, or infrastructure planning, which hinders long-term investment in public safety systems.

Recommendations raised during meetings included creating a countywide emergency services coordinator or project manager to assist with capital planning, equipment purchasing, and interlocal cooperation. Better training and succession planning were also seen as essential to maintaining reliable emergency service delivery.

Conclusion

White County's public service network is defined by both strength and strain: strong local commitment and institutional knowledge, but strained capacity in the face of demographic change and modern service demands. Investments in shared staffing models, improved coordination across jurisdictions, and targeted capital improvements will be critical to sustaining reliable police, fire, and EMS coverage in the years ahead. Addressing staffing gaps, rural access, and aging infrastructure will help ensure that public services remain a pillar of community resilience and public safety across the county.

Civic and Community Facilities



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Educational Facilities

Public schools in White County play a central role not only in preparing students for future success but also in sustaining a locally trained workforce and strengthening long-term community vitality. As the county seeks to retain and attract young families and support economic development, its educational institutions are vital contributors to workforce pipelines, especially for fields such as healthcare, skilled trades, and education itself.

At the same time, White County's educational landscape is fragmented: four primary school corporations—Frontier, North White, Tri-County, and Twin Lakes—serve different areas of the county, and a fifth district (Southeastern School Corporation in Cass County) reaches into the northeast corner. This distribution complicates efforts to build a cohesive countywide identity and presents logistical and financial challenges, such as program redundancy and limited cross-district collaboration. As education systems increasingly bear the burden of local development goals, these structural divisions must be navigated carefully to ensure alignment with broader workforce and community strategies.

Frontier School Corporation

Frontier operates two schools, both in Chalmers: Frontier Elementary and Frontier Junior-Senior High School. The high school is a designated Early College High School and partners with the University of Indianapolis Center of Excellence in Leadership of Learning, Indiana University's Advance College Project, and Ivy Tech Community College to provide dual-credit opportunities and college readiness.

North White School Corporation

North White School Corporation is based in Monon and includes North White Elementary and North White Middle-High School. The district serves the northern part of the county and has faced challenges common to many rural systems, such as teacher recruitment and declining enrollment.

Tri-County School Corporation

Tri-County School Corporation spans White, Jasper, and Pulaski counties and operates three schools: Tri-County Primary School (K–2) in Remington (Jasper County), Tri-County Intermediate School (grades 3–6), and Tri-County Junior-Senior High School (grades 7–12), both in Wolcott. The corporation is active in inter-county collaboration and has been central to discussions about shared staffing and the delivery of vocational education.

Twin Lakes School Corporation

Twin Lakes is the largest district in the county, with five schools: Eastlawn Elementary (located between Burnettsville and Idaville), Meadowlawn Elementary, Oaklawn Elementary, Roosevelt Middle School, and Twin Lakes High School, all in Monticello. As the urban core of the county, Twin Lakes School Corporation offers the most extensive facilities and extracurricular programming.

Education and Workforce Insights

Stakeholders emphasized that teacher and staff recruitment is a pressing issue, with many experienced educators retiring and fewer young professionals staying in rural areas. All four school districts face constraints in staffing, funding, and long-term planning. State policy changes, such as Indiana Senate Bill 1, will require local districts to become increasingly nimble in staffing and program delivery.

Additionally, stakeholders noted inefficiencies from redundant vocational programs across the districts and voiced support for shared programming and remote or collaborative teaching models. There is growing interest in shared facilities and teacher pools, especially for specialty coursework, and partnerships with regional institutions were encouraged.

Conclusion

White County's school systems are a foundational asset in retaining and attracting young families. However, aging demographics, recruitment challenges, and fragmented educational resources point to a need for greater collaboration and long-term adaptability. A forward-looking education strategy—grounded in inter-district coordination, innovative staffing, and strong regional partnerships—will be critical for ensuring equitable access to quality education across the county.

Parks and Recreational Facilities

White County's parks, recreational facilities, and natural amenities play a vital role in quality of life, tourism, and community identity. Local parks provide accessible opportunities for fitness, play, and

social connection, while regional attractions such as Lake Shafer and Indiana Beach draw visitors from across the Midwest. However, maintaining and enhancing these resources requires coordinated investment and programming to ensure they continue serving residents of all ages and attracting new visitors.

Local Park Systems

Numerous towns across White County operate local parks that offer basic recreational amenities. Parks in Buffalo, Chalmers, Monon, Reynolds, Monticello, and Wolcott provide playgrounds, sports fields, courts, and walking trails. These parks serve as important neighborhood gathering spaces and community anchors, particularly in towns without other centralized public facilities.

In Monticello, **Altherr Nature Park** offers a more expansive experience, featuring natural walking trails and access to the Bluestem Nature Center, which promotes environmental education and passive recreation. The **City Pool**, **White County Historical Museum**, and **The Peacock Theatre** further enrich the cultural and recreational offerings in Monticello. In Wolcott, **The Historic Wolcott House** highlights the area's heritage and complements the town's civic core.

Tourism-Oriented and Regional Facilities

Recreational opportunities extend well beyond the town parks, particularly around the Lake Shafer corridor and the Tippecanoe River. These water-based resources offer boating, fishing, swimming, and camping, and they contribute significantly to seasonal tourism. A prominent attraction is **Indiana Beach**, a historic amusement park that has operated since 1926 and features seven roller coasters and more than 50 rides. The park continues to be a cornerstone of White County's summer economy and a regional destination for family entertainment.

Other unique amenities include the **Monon Connection Museum**, a train museum that features a themed restaurant and highlights the area's rail heritage.

Conclusion

While White County offers a diverse mix of recreational facilities, several key issues remain. Public input suggests that year-round programming, regional trail connectivity, and better access to amenities outside Monticello are needed to ensure equitable benefit. There is also an opportunity to further brand and promote White County's natural and recreational assets as part of a broader economic development strategy. As the county grows and evolves, reinvestment in parks and coordinated management of natural and cultural resources will be essential to sustaining community health, identity, and tourism appeal.

Public Libraries

Libraries in White County are vital community institutions, providing far more than just access to books. They function as civic gathering spaces, educational hubs, digital access points, and sources of cultural enrichment. Each of the county's four public libraries plays a distinct and evolving role in supporting literacy, lifelong learning, and community connection.

Brookston Public Library

Located in the heart of Brookston, the Brookston-Prairie Township Public Library provides traditional lending services along with a variety of community resources. The library offers books, magazines, CDs, and newspapers, as well as reference materials and telephone reference services. Patrons can access public computers, meeting rooms, a teen room, a history room, and a DVD player for in-library use. Programming includes preschool and after-school activities, as well as summer reading programs for both adults and children.

Monon Town & Township Public Library

Founded in 1913 with a grant from the Carnegie Foundation, the Monon Town & Township Public Library has grown into an 8,140-square-foot facility after a major renovation in 1994. Through its Evergreen Indiana membership, the library offers interlibrary borrowing from over 130 other institutions. In addition to its robust collection, the library hosts community events, children's programming, and provides computers and meeting room access for the public.

Monticello-Union Township Public Library

Monticello's public library traces its roots back to 1903 and also received early support from the Carnegie Foundation. The current building, constructed in 1991, is currently undergoing renovation and expansion to include a new teen area, a dedicated Indiana Room for local history, and a Makerspace to support hands-on learning and the use of creative technology. The library offers printing and internet access, as well as educational programming for children, teens, and adults.

Wolcott Community Public Library

First established in 1923 and relocated to its current site in 1983, the Wolcott Community Public Library underwent a significant expansion in 2021. This included new program and archive rooms to support its diverse offerings. Serving over 1,000 residents from three townships, the library maintains a collection of more than 25,000 books and provides Wi-Fi, public computer access, and age-specific programming from preschool to adult.

Conclusion

White County's libraries are integral to civic life, providing equitable access to knowledge, digital tools, and community programming across rural areas. Their continued investment in infrastructure, outreach, and technological upgrades demonstrates a commitment to meeting evolving public needs. As population trends shift and educational demands grow, the libraries of White County remain crucial assets for workforce readiness, community resilience, and cultural enrichment.

Environmental Considerations

Waterways

White County is primarily drained by the Tippecanoe River, which flows from northeast to southwest through the county and ultimately connects to the Wabash River as part of the Mississippi River Basin.

Two major lakes—Lake Shafer and Lake Freeman—are formed as reservoirs along the Tippecanoe River through the construction of dams. In total, White County contains approximately 150 miles of stream corridors, of which about 100 miles are classified as "impaired" by the Indiana Department of Natural Resources (IDNR), indicating issues with water quality or ecological function.

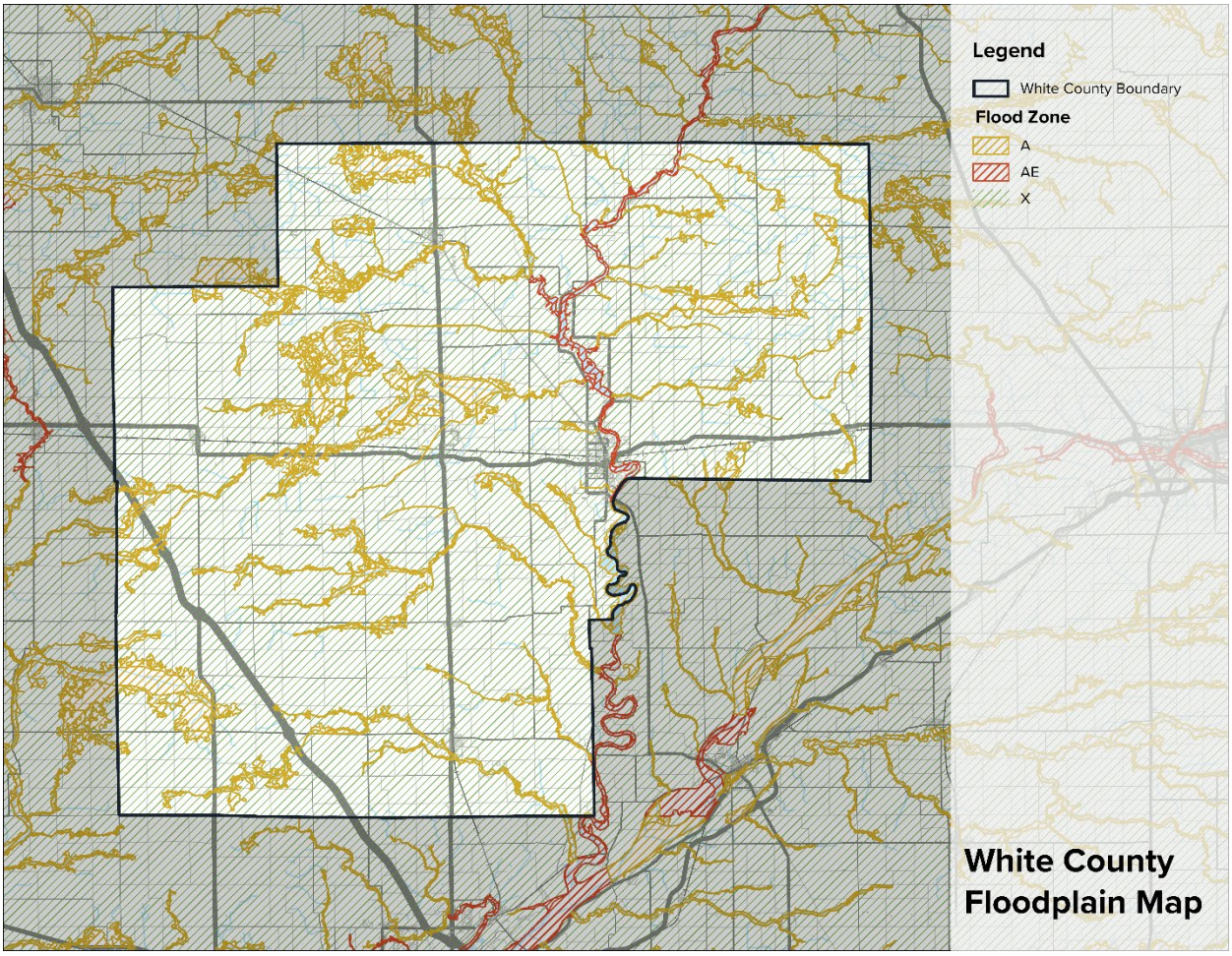
The management of water levels in Lake Shafer and Lake Freeman has become a contentious environmental and economic issue, especially in the context of protecting endangered mussels downstream in the Tippecanoe River. When river conditions are deemed abnormally low, as occurred in 2020, utility operator NIPSCO is required by federal mandate to release water from the lakes via the Oakdale and Norway dams to support the survival of these species. This practice, while vital for ecological preservation, has led to dramatic water level declines—down to seven feet below normal—inhibiting recreational activity, depressing lakefront property values, and disrupting local businesses dependent on tourism. The situation underscores the tension between environmental compliance and economic sustainability in White County, where lake-based tourism is a significant contributor to the local economy.

Floodplain

As determined by FEMA, there are both zone A and zone AE floodplain areas in White County. Zone AE floodplains are defined as areas for which base flood elevations are provided by detailed analysis. Zone AE areas have a 1% annual chance of flooding and a 26% chance of flooding over the life of a 30-year mortgage. Zone A represents the same chance of flooding, but is an area where base flood elevations are not provided.

Zone AE floodplains follow the banks of the Tippecanoe River as it enters the county near Monticello, until it exits the County at its northern boundary northeast of Buffalo. AE floodplain areas also follow the Tippecanoe River as it flows into Lake Shafer, Keans Bay, and portions of Honey Creek, Highland Ditch, Big Monon Bay, and Monon Bay.

Zone A floodplains follow the routes of creeks and ditches throughout the County at large. There are some especially large zone A floodplains in the northwest of the county around Honey and Big Monon Creeks, and Hoagland, McKillip, and Brown Ditches. There is another, larger zone: a floodplain in the southwest of the county, surrounding Big Pine Creek.



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Soils, Topography, and Slope

White County's terrain is generally flat to gently rolling, with the most pronounced slopes occurring south and east of Monticello. The northern portion of the county is characterized by Sparta-Maumee-Gilford and Wolcott-Odell-Corwin-Conover soil series. The Sparta soils are excessively drained sandy outwash soils often used for row crops and irrigated vegetable farming. Wolcott soils, native to Northwestern Indiana, are poorly drained and commonly used for corn, soybean, and hay production.

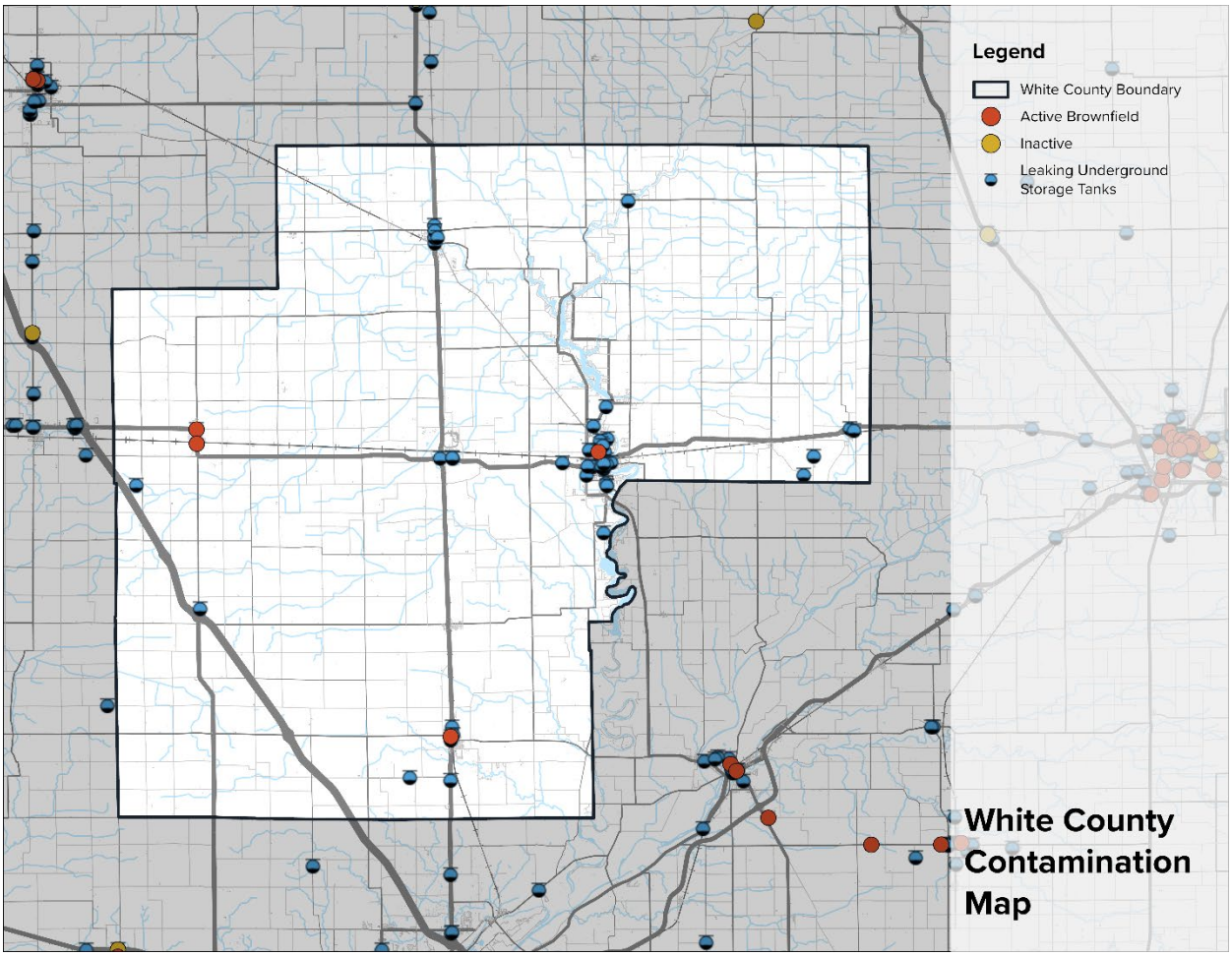
The southern portion is dominated by Whitaker-Martinsville and Whitaker-Rensselaer-Darroch soils. Whitaker series soils vary in drainage and elevation, ranging from moderately drained higher ground to poorly drained depressions and swales. Agricultural productivity is strong, and native vegetation historically included deciduous hardwood forests and prairie grasses.

According to the Indiana Department of Natural Resources (IDNR), prime farmland soils are concentrated in the southwestern third of the county and east of Monticello along U.S. 24. These areas represent highly productive soils suitable for long-term agricultural use.

Contamination

There are no federally designated Superfund sites in White County; however, the Indiana Department of Environmental Management (IDEM) identifies four brownfield sites: one in Monticello (the former Jordan Manufacturing facility), one in Brookston, and two in Wolcott. The latter three appear to be former gas stations. In addition, IDEM is tracking 99 underground storage tanks (USTs) across the county, mostly concentrated in populated areas such as Monticello.

Water supply infrastructure is also decentralized, with IDNR tracking 4,927 wells in the county. This indicates that a significant proportion of residents rely on individual or small system groundwater wells. Aquifer sensitivity—which measures the vulnerability of groundwater to contamination based on soil permeability and depth to water table—is rated as "moderate" or "high" across roughly 90% of the county. This underscores the importance of land use controls and best management practices in protecting drinking water supplies.



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Wetlands

White County contains an estimated 2,000 acres of wetlands, which are scattered across the county rather than clustered in a single area. These wetlands perform critical environmental functions, including flood attenuation, water filtration, and habitat support for native wildlife. Their protection is increasingly important given the county's relatively high groundwater sensitivity and widespread agricultural use.

Conclusion

This profile of White County's natural environment reveals a landscape shaped by its rivers and lakes, with productive soils and a largely agricultural identity. The interplay of drainage systems, floodplains, sensitive aquifers, and impaired waterways suggests that future development must carefully balance land use with environmental protection. Strategic planning to protect water quality, reduce contamination risks, and preserve high-value agricultural and ecological resources will be vital to sustaining the county's long-term environmental health.

Public Engagement

Initial Public Survey

The first online survey received 283 responses, as reported at the July 31, 2025 Steering Committee meeting. Promotion included radio, social media, and physical postings. The meeting summary identified support for greater housing variety, preservation of the rural lifestyle, and moderate growth compatible with community character. Older age groups participated more strongly, while responses from people under age 25 were limited. The committee identified additional outreach to younger residents as a priority.

White County Fair Outreach

In-person outreach at the White County Fair provided an opportunity for informal conversations beyond the online survey. Comments summarized at the July 31 Steering Committee meeting addressed affordable housing, public access to the recreational lakes, and interest in recreation and wellness facilities, including pickleball. This input connected broad quality-of-life goals to specific amenities and access needs.

Steering Committee Review

The Steering Committee helped interpret the technical findings and relate them to local priorities. At its April 10, 2025 kickoff meeting, members identified the lakes, regional location, agriculture, and tourism as strengths, while highlighting housing, childcare, medical care, and preparation for economic change as challenges. On July 31, the committee reviewed the ECR and engagement findings and discussed housing diversity, agricultural viability, energy compatibility, tourism, and implementation capacity. October 15 discussion of the draft goals further emphasized matching housing to workforce needs, managing infrastructure demands, connecting lake visitors with Monticello, encouraging year-round tourism, and sharing resources among smaller communities and service organizations.

Follow Up Public Survey

A second survey was developed to test draft goals, priorities, and development trade-offs, with additional attention to tourism. At the December 2, 2025 management team meeting, approximately 600 responses were reported. The meeting summary characterized responses concerning data centers as predominantly negative. This reported count represents a separate round of feedback and should be distinguished from the first survey's 283 responses.

Related Public Testimony

Public testimony during the parallel ordinance review provided additional context for the plan. At the November 10, 2025 Area Plan Commission meeting, speakers raised concerns about data center water and electricity demands, rural character, neighboring properties, independent technical review, and the distribution of local benefits. Although these comments arose through a separate regulatory process, they reinforced the importance of clear development criteria, reliable information, and transparent decisions.

The surveys and meeting comments reflect voluntary participation rather than a statistically representative sample of county residents. Response counts from different activities should not be added together as a count of unique participants, and the level of support within an activity should not be assumed to represent the county as a whole. The engagement findings are most useful for identifying recurring priorities, points of disagreement, and questions to test through further analysis and plan review.

Conclusion from the ECR and Public Engagement

The Existing Conditions Report and public engagement identify a central planning challenge: strengthening White County's communities and economy while managing changes in land use and service demand within a predominantly rural setting. The county benefits from productive agricultural land, manufacturing employment, regional transportation access, established towns, and recreational destinations. Housing limitations, demographic change, uneven service capacity, and disagreement over large-scale development affect how these assets can support future investment. The Comprehensive Plan should use these findings to guide the location, form, and timing of development and the partnerships needed to implement it.

Prepare for Demographic Change and Localized Growth

The county's population was 24,688 in 2020 and changed little between 2010 and 2020, while the median age increased to 43.1. Stable countywide totals can coexist with changing household needs and development pressure in particular locations. Public input emphasized retaining younger residents, serving older adults, and responding to opportunities associated with proximity to Lafayette. Future planning should consider differences among the lake areas, established towns, rural communities, and southern growth areas. Population and development trends should be monitored so investment decisions can respond to actual demand.

Expand Housing Choice and Reinvest in Existing Communities

Single-family detached homes account for approximately 79 percent of the housing stock, and the ECR documents aging homes and limited recent construction. These conditions reinforce stakeholder

reports of difficulty finding suitable housing for workers, younger households, and seniors. Relatively moderate existing home values do not, by themselves, make new construction financially feasible. The plan should connect rehabilitation, infill, and a wider range of housing types with infrastructure availability and market demand. Housing recommendations should address affordability, accessibility, maintenance needs, and neighborhood design as related considerations.

Coordinate Land Use with Infrastructure and Agricultural Viability

Stakeholder concerns about utility limitations and farmland conversion point toward a more deliberate development pattern. New housing, commercial activity, and employment uses should be directed to locations where access, utilities, drainage, and public services can support them. Reinvestment in existing communities can make use of prior public investment and strengthen town centers. In rural areas, land use policy should consider the continuity of farm operations, productive soils, and conflicts with adjoining uses, while recognizing landowners' economic needs. Designating growth areas should be accompanied by an assessment of service costs and responsibilities.

Evaluate Energy and Other Major Development through Clear Criteria

Energy infrastructure creates economic opportunities and competing expectations for the use of rural land. Later public discussion of data centers raised additional questions about utility demand and community benefit. The combined findings support clear criteria for evaluating location, resource needs, neighboring land uses, emergency response, and long-term site obligations. Each technology and proposal warrants an assessment of its particular characteristics. Transparent information and understandable review procedures can help the public and decision-makers assess potential effects. Specific regulatory changes should be developed through the parallel ordinance process, informed by the plan's policy direction.

Connect Economic Development with Residents and Local Businesses

Manufacturing accounts for approximately 29 percent of the county's jobs, while roughly two-thirds of employed residents commute outside White County for work. These findings show the importance of both the local employment base and regional economic connections. Economic development should link business retention and recruitment with workforce training, housing, childcare, and reliable transportation. Tourism offers another opportunity: engagement identified ways to connect lake and attraction visitors with downtowns, local businesses, public spaces, and activities beyond the summer season. Investment should strengthen the places and services used by residents as well as visitors.

Improve Access to Services and Community Amenities

The county's dispersed settlement pattern and the concentration of many services in and around Monticello influence access for outlying communities. Stakeholders identified gaps in childcare, healthcare, senior services, and transportation, along with staffing challenges in public safety and education. Planning should consider how residents reach essential destinations and where shared facilities or coordinated services could improve access. Transportation priorities should include rural road safety, reliable regional connections, and practical walking, bicycling, and transit opportunities.

Public access to lakes, parks, and community spaces should be considered alongside their tourism value.

Protect Water Resources and Environmental Functions

The ECR identifies floodplains, wetlands, sensitive groundwater areas, and widespread reliance on wells. The lakes and river also support recreation, tourism, and community identity. These conditions make water quality, drainage, flood exposure, and water supply important considerations in land use decisions. Infrastructure and development planning should account for environmental constraints early, with the level of review matched to the proposed use and site. Protecting these resources supports agricultural operations, drinking water, public safety, and the recreational economy.

Build Capacity to Carry Out the Plan

Limited staff, technical expertise, and funding were recurring concerns among smaller communities and service providers. Implementation should therefore identify responsible organizations, partners, funding approaches, and realistic sequences for action. Shared staff assistance, coordinated grant applications, interlocal cooperation, and regular communication among governments, schools, employers, and nonprofits can help advance priorities. The future land use framework should translate the findings into clear policy guidance, while the implementation program identifies the investments and actions needed to support that direction. Regular progress review and continued public involvement will help keep the plan responsive to changing conditions.