### REDEVELOPMENT PLAN

for the town of

MOORESVILLE, INDIANA

### TAX INCREMENT FINANCING DISTRICT

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February 21, 1990 Revised March 16, 1990

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### I. Introduction

This Redevelopment Plan draws heavily from the forethought and community consensus established as part of the comprehensive planning process which the Town of Mooresville has undertaken. The proposed Comprehensive Plan Update is currently in the final stages of the adoption process, and successfully sets forth the needs of the community and establishes consistent goals and policies with regard to the development of the community.

Mooresville has a unique blend of small town charm and suburban amenity which make it a prime candidate for new development. However, its geography and geology make it difficult to provide infrastructure to support that growth. With considerations in mind, leadership within Mooresville has sought a methodical and consistent means of controlling development while preserving and protecting the town's infrastructure resources. The establishment of the Mooresville Redevelopment Commission and this Redevelopment Plan are a part of that coordinated effort.

The proposed Comprehensive Plan was used as reference in the In addition, several issues raised in the Redevelopment Plan. proposed Comprehensive Plan were carried forward in Redevelopment Plan as part of the analysis of blighting influences in the community.

This analysis was then carried forward in accordance with IC 36-7-14 to determine what areas of Mooresville met the definition of a "blighted area" as defined in IC 36-7-1-3, to identify that area in accordance with the statute, and to determine whether the area meets the three statutory tests found in IC 36-7-14, i.e.,

- that the area has become blighted to an extent that cannot be corrected by regulatory processes without resorting to IC 36-7-14;
- that the public health and welfare will be benefitted by the redevelopment of the area under IC 36-7-14; and
- that the blighted area is detrimental to the social and economic interest of the Town and its inhabitants.

The analysis and findings which follow will be based in issues of housing, demographics, land use and infrastructure, relating these four primary issues to the overall development of the Town of In this environment, all communities must compete Mooresville, effectively for growth in their tax base in order to control services. property tax rates which support municipal fundamental purpose of the Mooresville Redevelopment Commission is to assure that this growth can occur in a controlled and beneficial manner, and that the process of accommodating growth does not simultaneously mean deterioration in the infrastructure of the older parts of the city.

## II. Location and Demographics

Mooresville is located in northeast Morgan County, southwest of Indianapolis. It is served by three secondary highways, State Roads 42, 144 and 267, and one major highway, S.R. 67, which is the major route between Indianapolis and Vincennes. Although the community has grown to envelop the secondary routes, S.R. 67 has remained an obstruction to the long term growth of the community, along its eastern perimeter.

Mooresville is generally shaped in the form of a triangle, bounded on the east and west by the East and West Forks of White Lick Creek which intersect immediately south of the Town limits. Mooresville's growth is restricted by the presence of these streams, and growth to the east is doubly hampered by the presence of S.R. 67. The presence of the stream and the highway force up the cost of infrastructure service to a point where it is very difficult to provide these services using traditional funding sources.

Morgan County is generally considered one of the poorer counties composing the Indianapolis metropolitan area. The proposed Mooresville Comprehensive Plan cites the 1980 median income of the county at \$21,553 ("Existing Conditions, p.10), which is among the lowest in the eight county metropolitan area.

A more ominous assertion from the proposed Comprehensive Plan, however, was the projection that, by 1992, Mooresville's median income would drop below that of the State. This projection is troublesome when considering that the Indiana statewide median includes statistics from extremely rural counties which have had no genuine economic development for several decades, while Mooresville is a part of the largest population center in the state, and one of the most affluent in terms of the Indianapolis Standard Metropolitan Statistical Area (SMSA). Its proximity to Indianapolis should produce economic opportunity for Mooresville, but the proposed Comprehensive Plan found that the mechanism to capitalize on that opportunity was lacking.

Although the economic projections were troublesome, the population projections in the proposed Comprehensive Plan did reflect growth opportunities commensurate with Mooresville's proximity to Indianapolis. Presently, real estate values in Morgan County are considered some of the metropolitan area's best bargains. This factor is reflected in the substantial growth in upscale residential real estate in the northern Morgan County area. Mooresville is enjoying some of this development, but it is limited by the fact that infrastructure is often unavailable to these new sites.

The proposed Comprehensive Plan projected that population within 10 miles of Mooresville would grow by over 5% in the next three years ("Existing Condition," p. 10). This level of growth in population will bring with it various development pressures,

including an increased need for commercial facilities, as well as demands for new housing stock. The proposed Comprehensive Plan, however, also predicts that Mooresville will move toward becoming a more self-sufficient community in the future, with less dependence on employment opportunities in Indianapolis. ("Existing Conditions," p.9) If this prediction is to become true, Mooresville will have to provide for and recruit substantial new industry and commercial development. Such is the challenge to the Redevelopment Commission.

This combination of increased population and slow income growth poses problems with regard to funding municipal services. Population growth requires new investment in infrastructure. If income is not growing at an equal pace, residents cannot afford the debt service and operating cost of these new facilities, placing a great strain on the community's economic stability. In a situation such as this, it becomes imperative that municipal facilities be judiciously maintained and capacities protected in order to prolong their design life, thereby avoiding the need for expensive new facilities.

### III. Housing

The proposed Comprehensive Plan reflects that 83% of the houses in Mooresville are single family dwellings, with only 14% being apartments. Furthermore, the proposed Comprehensive Plan also shows that the bulk (59%) of Mooresville's housing was built after 1960. When coupling this factor with the projection of a substantial population increase over the next decade, it is clear that the vast majority of housing stock will be relatively new. ("Existing Conditions," p.10)

In developing an accurate Redevelopment Plan, however, one must take this analysis one step further. As noted above, income is not projected to grow as fast as the population. Therefore, if median income is not keeping pace with the rest of the state and the metropolitan area, while population is growing at a rapid rate, one must conclude that housing costs must be held in check, and existing housing must be preserved.

This is a particularly critical issue in the older, Midtown District, as identified in the proposed Comprehensive Plan ("Comprehensive Plan," p. 27). The Midtown District contains the older homes of Mooresville, as well as the Central Business District. These homes are still generally well-maintained, however, their age is such that any significant lapse of maintenance would make restoration financially impractical. In short, the margin for error is minimal, and a number of the homes in this district have already deteriorated significantly. Losing these older homes, either through conversion to other land uses, or through demolition, would cause substantial developmental stress for the community and is a prime consideration of the Redevelopment Plan.

As noted above, however, recent development patterns indicate that the Mooresville area real estate is considered a bargain in the Indianapolis Metropolitan area. Based on the most recent trends, it appears that much of the new housing development targets higher income families seeking more serene living environments than are offered in the urban center. While these families have substantial income and mobility, once again the combination of demographic factors seems to represent bad news for Mooresville.

If population is to increase and income is not expected to keep pace, and if the bulk of new housing development targets upper income families, then one would have to deduce that the current residents of Mooresville will fare poorly. Again, the Redevelopment Plan must address such problems.

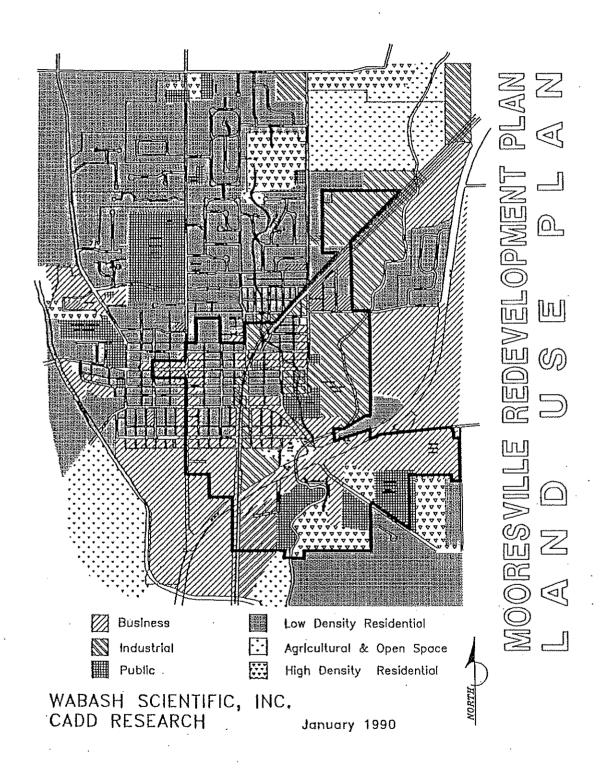
#### IV. Land Use

The proposed Comprehensive Plan addresses the issue of land use in Mooresville from two separate perspectives. First, they address land use in the traditional manner by identifying land use patterns within the community and then specifying public policy goals and objectives which would support the most effective future for the community.

But in addition to this traditional approach, the proposed Comprehensive Plan also proposes seven separate "Planning Districts" ("Land Use Plan: Overview," p.27) which are based in the community's heritage. These proposed Districts include the following designations:

- District A: Midtown District which includes the older residential section, as well as the Central Business District;
- District B: Town Industrial District which is centered on the railroad tracks to the east of the CBD;
- District C: North Residential District which includes the school and much of the newer residential area;
- District D: North 67 Corridor which is largely undeveloped, but that land which is developed represents a mix of industrial, commercial and residential uses;
- District E: South 67 Corridor which is also largely undeveloped but is programmed for business and industrial uses with appropriate buffers for residential areas;
- District F: West Residential District which is currently still in agricultural use, but is projected for low density residential development; and
- District G: East Residential District which is located east of the SR67 corridor and is projected for low-density residential use.

When taken together, this identification of "Districts" within the town helps to clarify the intent of the proposed Comprehensive Plan in attempting to reconcile previous conflicting land use patterns with the patterns preferred for future use. Also, the charge of the Redevelopment Commission is to identify, within the proposed Districts, those areas which meet the statutory definition of "blight" and to develop the boundaries of the redevelopment district from that evidence. Once the district is established, then, the Redevelopment Commission must establish projects within these districts which will alleviate the blighting problem within practical constraints. Map No. 1 reflects the land uses portrayed in the proposed Comprehensive Plan.



Based on review by the Redevelopment Commission, District A: Midtown, and District B: Town Industrial District, were two areas needing redevelopment efforts. In the Midtown District, preservation of the CBD was a matter of noteworthy importance, especially considering the projection of new population entering the Mooresville area. In the Town Industrial District, conflicting land uses have muddled the community development picture to the point that new investment in the area is difficult to encourage because of the intermixture of industrial and residential uses.

Clearly, in the Central Business District the addition of more retail space would help to support residential values because shoppers would not have to go to the S.R. 67 corridor to shop. Easy access to shopping is a prime factor in the decision to purchase a home, therefore, retention of the CBD as well as encouraging other upscale retail shopping to locate in this area would help to stabilize residential values.

A review of the community makes it clear that the Redevelopment Plan should focus on Districts A and B as identified in the proposed Comprehensive Plan. However, it should also be stated that portions of these proposed districts which do not meet the statutory definition of blight should be omitted from study, and areas adjacent to these proposed districts which meet these definitions should be included in the Redevelopment Plan.

#### V. Infrastructure

As noted previously, much of the development of Mooresville has been contained by various barriers to its growth. S.R. 67 represents a physical barrier to growth to the east, despite its creation of commercial and industrial growth opportunities. Vehicle traffic levels along S.R. 67 represent an immense opportunity for retail uses along this corridor. Simultaneously, the opportunity for easy access to markets creates an opportunity for industry to enjoy locating in the Mooresville area.

In addition to S.R. 67, the East and West Forks of White Lick Creek form boundaries on each side of town, intersecting immediately south of Mooresville, and to the north of town, the Hendricks County line prevents Mooresville from growing in that direction without special statutory arrangements with the adjacent county.

All of these constraints have helped to confine the growth of Mooresville to an area south of the Hendricks County line and between the two creeks. Development has sometimes spilled over into the adjacent areas, but only as development within these confines has become saturated. When considering the relative bargain provided by real estate in the Mooresville area, it is the determination of this Plan that if these constraints can be conquered, growth in Mooresville could be very significant.

One must understand, however, that the principle obstruction to this development is that infrastructure support to new developments in these adjacent areas cannot be provided. Punching sewer lines under a major highway is an expensive proposition and few developments can support such a cost on their own. Therefore, in many cases development interests have provided marginally for sewer service in order to accommodate their own needs, but have been unable to afford facilities which would have sufficient capacity to support growth.

In the older districts, however, the problem is one of maintaining sewer service and dealing with a sewer system which is very old and deteriorating. In the Midtown and Town Industrial Districts, sewers tend to be very small, very old, and very leaky. During the 1988 drought, the sewer plant operated at about 65% of its capacity, but in 1989 with an increase in rainfall, the plant was operating at 85-90% of its capacity. The plant has a capacity of 1.5 million gallons per day (MGD), which means that the difference between dry weather and wet weather flows was over 300,000 gallons per day (gpd). Most of this difference can be attributed to ground water leaking into the sewers (the phenomenon is called "infiltration").

With the growth which is projected for the Mooresville service area, it is clear that sewage plant capacity will be a major constraint unless effective action is taken. A 1.5 MGD treatment plant should be more than sufficient to serve the needs of a town of Mooresville's size, IF that capacity is properly protected

through the establishment and implementation of a sewer rehabilitation program.

The Indiana Department of Environmental Management (IDEM) has already begun to express its concern regarding Mooresville's ability to handle waste flows and has questioned development proposals for the community on that basis. Therefore, it is imperative that, as the community adds new development, a portion of the fiscal proceeds from that growth be dedicated specifically to the rehabilitation of the sewer system.

This sewer rehabilitation program should be developed by the Sewer Department, approved by the Town Council, and submitted to the Redevelopment Commission for consideration. It might include activities as follows:

- 1. Flow measurement in key manholes to determine priority areas which have the greatest infiltration problem;
- Televising sewer segments which are found to have the worst problems;
- Grouting leaks using current technology for repairing the sewers without excavation;
- 4. Installing plastic liners in sewer lines to reduce or eliminate infiltration; and/or
- 5. Excavation and replacement of sewer lines which are beyond repair.

Each gallon of infiltration which can be eliminated from the treatment system in this manner will generate significant savings to the community, as well as preserving property values within the town.

In addition, the capacity savings generated by this Sewer Rehabilitation program will effectively support the new growth which is expected to come to Mooresville within the next 5-10 years. These new growth areas will likely be located along the S.R. 67 corridor, except that infrastructure services cannot presently be provided. Therefore, as a part of this Redevelopment Plan, the Redevelopment Commission should consider an effective program of extending sewer service to these undeveloped areas adjacent to the corporate boundaries of Mooresville.

# VI. Description of the Boundaries of the Blighted Area

After careful analysis of the Mooresville area in light of the definitions and provisions of IC 36-7-14 and the definitions contained in IC 36-7-1-3, it has been determined that the Redevelopment Area for the Mooresville Redevelopment Commission should be bounded in accordance with Map No. 2, below.

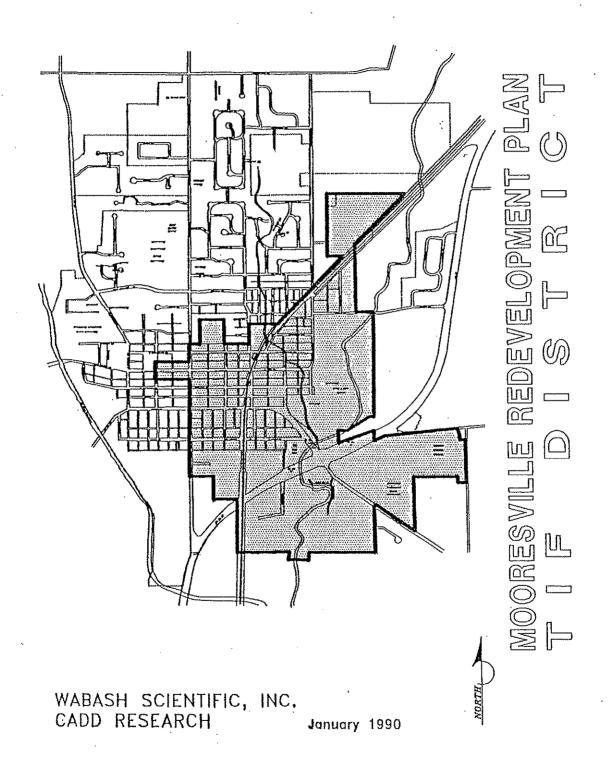
A narrative description of these boundaries is as follows:

Originating at the center point of the intersection of West Main and Jefferson Streets, thence north one half block to the center point of the intersection of the alley (between West Main Street and West Washington Street) and Jefferson Street, thence east one block to the center of Indiana Street, thence north one block to the center point of the intersection of Indiana Street with the alley (north of Washington Street and south of Morgan Street), thence east one quarter block to the east property line of the residences fronting on Indiana Street, thence north to the center point of the alley immediately south of Hadley Street, thence east to the east property line of the undeveloped land owned by Roger and Karen Raymond (which generally aligns with a continued center line of North Clay Street), thence south to the center point of the intersection of North Clay Street and the alley immediately north of Washington Street, thence east one block to the center line of Maple Lane, thence north approximately one block to the center line of the alley immediately south of Bridge Street, thence east along that centerline to the northwestern boundary of the railroad right of way, thence northeast along the northwestern boundary of the railroad right of way to its intersection with the southern boundary of the Nice-Pak industrial property, thence west to the southwest corner of the Nice-Pak property, thence north to the northwest corner of the Nice-Pak property, thence east to the intersection of the northern boundary of the Nice-Pak property with the railroad right of way. At that point, the boundary of the Redevelopment District also represents the Corporate Limits of the Town of Mooresville.

From that point, the limits of the Redevelopment District are commensurate with the Corporate limits of the town, moving southwest along the northwest boundary of the railroad right of way, thence south to the northern edge of Bridge Street, thence east to the approximate center line of Little White Lick Creek, thence south across Bridge Street to once again intersect with the corporate limits of the town of Mooresville. Thence south along the eastern corporate boundary of the town to the north property line of a cluster of homes located on the north side of S.R. 67. (These homes are not in the corporate limits of the town and are excluded from the Redevelopment Area.) Thence, generally following the rear property line of these homes in a southwesterly direction, following the corporate boundary of the town to its intersection with the right of way of S.R. 67, thence generally northeast following the corporate limits of the town to the southern edge of County Road 1250 North, thence east along the southern edge of

County Road 1250 North, following the corporate limits of the town to the northeastern corner of the Kendrick Memorial Hospital property, thence following the corporate limits of the town to the south and then west to include the Kendrick Memorial Hospital property to its connection with the property of the Mooresville Consolidated School Corporation. Thence, again continuing to follow the corporate limits of the town, south to the northeastern edge of S.R. 144, thence following the corporate limits of the town northwest along S.R. 144 to the intersection of S.R. 144 and County Road 400 East, thence south along C.R. 400 East to the southern boundary of the town of Mooresville, thence west following the corporate limits of the town of Mooresville to the west edge of the railroad right of way.

From that point following the corporate limits of the town of Mooresville north to the southern boundary of the S.R. 67 right of way, however, departing from the corporate limits of the town and thence north across S.R. 67 to the northern boundary of the S.R. 67 right of way, thence west encompassing the undeveloped land adjacent to the shopping center to the center line of South Indiana Street approximately one block south of the V.F.W. Post 1111 thence north along the centerline of Indiana Street to the center point of its intersection with the alley between Main Street and Harrison Street, thence west one block to the centerline of Jefferson Street, thence north to the point of origin at the center point of the intersection of Jefferson Street and West Main Street.



### VII. Blighting Influences: Findings of Fact

IC 36-7-1-3 cites eight criteria for determining a "Blighted Area," as follows:

- 1. Lack of development;
- 2. Cessation of growth;
- 3. Deterioration of improvements;
- 4. Character of Occupancy;
- 5, Age;
- 6. Obsolescence;
- 7. Substandard buildings; or
- 8. Other factors that impair values or prevent a normal use or other development of property.

Within these parameters, the boundaries of the Redevelopment Area were determined. Photographs were taken of specific instances of blight found within the Redevelopment Area. These photographs are included as Appendix A of the Redevelopment Plan, and Map No. 3 shows the locations where the photographs were taken in order to assure the reader that the evidence was within the Redevelopment Area.

As noted in both the proposed Comprehensive Plan and the Redevelopment Plan, the bulk of the Redevelopment Area is contained within the proposed Comprehensive Plan Planning Districts known as the Midtown District and the Town Industrial District. Both of these areas have effectively ceased to grow due to the lack of available land. Although some undeveloped land is present, most growth within the Redevelopment Area must occur through the purchase of existing homes, demolition of these homes, and construction of the new development. This is not an effective method of promoting growth due to its inherent need to demolish existing taxable property in order to construct new buildings. Even though this method is inefficient, growth pressures have, in a very limited number of cases, been strong enough to force developers to take this alternative.

In addition, these areas are the oldest areas of Mooresville (see "5. Age", above). The Redevelopment Area contains Mooresville's oldest residential, commercial and industrial areas, and time has taken its toll. While many of the structures are well maintained, it was noted that several grand old homes were either unoccupied or dilapidated. In some cases, large residential lots which were intended for one house have been subdivided and now contain "backlot" rental properties. Such actions generally tend to have a negative effect on neighborhood property values.

Thirdly, industrial facilities which were once built on what was, at the time, the outskirts of town, are now surrounded by development and are constrained from growth. This means that the addition of new manufacturing facilities cannot take place and the industries are forced to compete in a modern marketplace using outdated production equipment and methods. To make matters worse,

residential neighbors complain about the industry interfering with their enjoyment of their home.

Finally, review of the area noted that many properties listed for sale were also advertised as "price reduced." This clearly indicates the difficulty in selling the real estate, despite the viability of the real estate market in the rest of the area. Besides the residential property with these problems, newly renovated buildings in the downtown are vacant. This is due, in part, to the fact that these buildings are architecturally and functionally obsolete for use as general retail space, and in many cases are also obsolete for use as offices. This obsolescence severely handicaps the developer of downtown real estate in any attempt to compete with newly constructed space in the outlying areas, such as the S.R. 67 Corridor.

In addition to the issues of age and obsolescence, there is the dominant problem of intermixture of conflicting land uses in the Town Industrial District. As noted there is a traditional tension between residential and industrial uses. The Comprehensive Plan addresses this issue in its section on "Development Goals and Policies," as follows:

"Policy 6: Business and industrial uses should be buffered from adjacent non-business or non-industrial land uses.

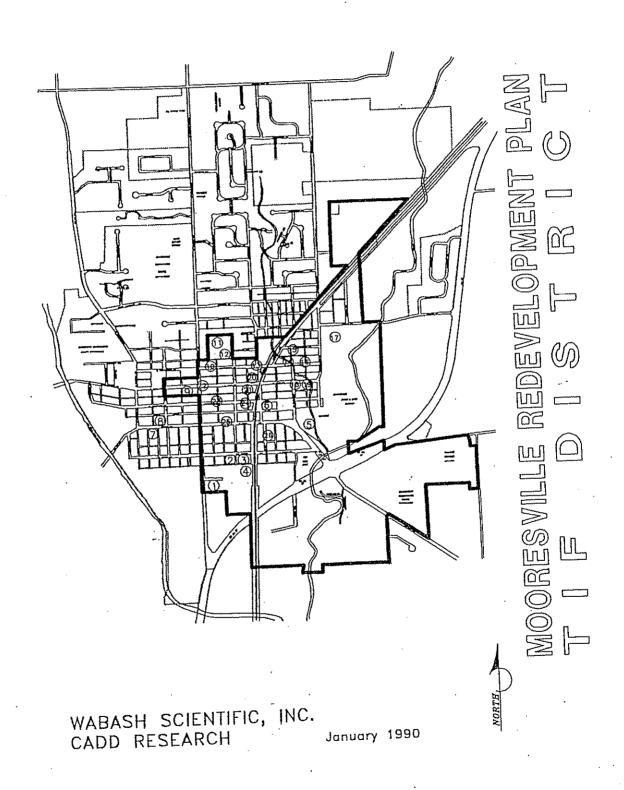
Policy 7: Business and industrial uses should be located where adequate utilities exist" (p. 20)

Both of these policies reflect a sensitivity toward intermixture of land uses on the part of the Plan Commission.

Reclamation of former industrial sites is a complex and difficult community development task. The problem is similarly complicated if one tries to correct the problem by removing residential uses. Generally, the most viable alternative is to identify the problem and be vigilant to opportunities to correct it which are economic viable and environmentally sound.

Finally, it is appropriate to re-state the vital importance of the sanitary sewer system to the development of the community as a whole, and particularly to the continued viability of the Redevelopment Area. While massive sewer reconstruction programs are expensive and often impractical in areas which are intensely developed, a well-conceived program of rehabilitation with moderate reconstruction is both efficient and environmentally sound. Some of the sewers serving the Redevelopment Area fall far short of modern standards in terms of capacity and construction, but without adequate sewer service, the Redevelopment Area will deteriorate at an accelerating rate.

The age of these facilities within the Redevelopment Area makes it important that this issue be resolved by the Redevelopment Commission.



# VIII. Recommended Projects

With consideration given to the proposed Comprehensive Plan, its Goals and Objectives for shaping the future of Mooresville, and the problems and constraints of the Redevelopment Area, the Redevelopment Commission must develop a list of projects which will help to remedy current problems and prevent further deterioration within the area. The following list of projects is accompanied by a short explanation of the project and its expected impact on the redevelopment effort. (Please note that the projects are not necessarily presented in order of priority.)

### East Side Interceptor

As noted above, coordinated development of the S.R.67 corridor is imperative to Mooresville's future. The only means available to the town for controlling this development is through the provision of infrastructure, particularly sanitary sewer service. Furthermore, the Development Goals and Policies set out in the Comprehensive Plan require that the development of commercial areas along S.R.67 must coincide with the transportation system as well as the sanitary sewer system.

Therefore, in order to stimulate the development of commercial growth within the S.R.67 corridor, and in order to make that development consistent with the transportation system, it is recommended that an East Side Interceptor be constructed, crossing S.R.67 in the general vicinity of Bridge Street.

This proposed sewer could potentially serve much of the area east of the highway, including some areas which have already been developed to the north. If these additional areas could be added to the service area of the sewer utility, the additional rate base would enhance the financial stability of the utility, as well as provide a broader tax base for the town at large.

### South Side Interceptor

In addition to development pressures to the east, Mooresville is expecting new industry to develop along S.R.67 south of town. Although various community groups have sought industrial development in this southern area, and the location is ideally suited to industrial growth, the lack of sewer service has hampered the recruitment of new industry.

Therefore, in order to enhance the prospect of recruiting new industry, as well as to serve existing development in the southern area, a South Side Interceptor Sewer is proposed. This sewer, if properly planned and designed could serve the entire S.R.67 South corridor, opening the area for new development.

The addition of these areas could add significantly to the tax base of the community, increasing its financial stability and providing a broader service base for municipal services.

### Downtown Revitalization

A prime target of the Redevelopment Plan is the preservation and revitalization of the Central Business District (CBD). The CBD is very old, very small, and is constrained from growth. It is clearly not large enough to meet the growing commercial needs of a community of Mooresville's dynamic nature, and many of its buildings are architecturally obsolete as commercial space.

Despite these problems, the CBD cannot be allowed to deteriorate further without negative consequences to the entire Midtown District. In fact, the high quality of the recent re-investments by the Mooresville Savings Bank in the old Library property, and by the Citizens Bank in the parking lot and monument project was ample evidence that the vitality of the CBD could be well preserved if investment is encouraged.

Therefore, it is recommended that the Redevelopment Commission consider projects to improve and protect the CBD area, such as streetscaping. This sort of investment will certainly help to underscore the importance of the old downtown area as an active part of the heritage of the Town and will help to focus attention on its continued viability within the community.

# Sewer System Rehabilitation

As noted above, the most critical aspect of real estate development in the Mooresville area is the provision for sanitary sewer service. In order to effectively encourage this growth in the service area, however, the town will most certainly have to demonstrate that the additional waste flows will not overload the sewage treatment facility.

The proposed Comprehensive Plan indicated that the treatment plant was operating at 65% of its capacity in 1988. As explained above, however, 1988 was the year of the drought, when the infiltration of groundwater into the sewer system was minimal. In 1989 sewage flows increased to the point of using approximately 85% of the treatment plant capacity, even with no appreciable growth in the community.

The Redevelopment Plan notes that the best alternative providing the most cost efficient sewer service for the town would be to optimize the existing facilities by removing as much of the clear water intrusion as possible. This would mean undertaking a rehabilitation program the system comprehensive sewer including flow measurement, inspection, Redevelopment Area, televising, grouting, lining, and possibly even replacement of the are contributing significantly those lines which infiltration problem in the system.

Every gallon of clear water intrusion which is eliminated by these methods will be one additional gallon of legitimate sewage treatment capacity available at the treatment plant for use in

serving these new areas to be annexed into the corporate limits. These existing facilities were built at a cost much lower than their current replacement cost, and by undertaking this sewer system rehabilitation program, the community could literally save millions of dollars in debt service, construction cost, engineering and planning fees, and operating costs which would be necessary with a treatment plant expansion project.

# Property Acquisition

The Redevelopment Plan does not predict the need for substantial land acquisition as part of the redevelopment process. It is possible that some acquisition of infrastructure easements may be necessary after a sewer corridor is designed, but it is necessary suggested that the acknowledged need for such simultaneously suggested that the acknowledged need for such facilities should minimize the need for outright purchase. Instead, it is projected that the bulk of these easements can be obtained as contributions from the affected property owners.

Since the precise routes and configurations of these sewers and other facilities have not yet been determined, and since many of the owners have indicated that they might be willing to donate the land necessary for the improvements, this Redevelopment Plan will not reflect any land acquisition. Instead, if such acquisition becomes necessary, the Plan can be amended to reflect the precise circumstances necessitating the action.

As a final note, the conditions and circumstances surrounding the corporate limits of Mooresville indicate that blighting conditions exist outside of the current corporate limits of the Town. This is especially true with regard to cessation of growth and the large amount of undeveloped land which is available in otherwise prime commercial and industrial locations. Therefore, it is recommended as a part of this plan that the Redevelopment Commission consider an effort of voluntary annexation in conjunction with the establishment of this Redevelopment District to include this undeveloped land, especially in areas which could receive sewer undeveloped land, especially in areas which could receive sever that additional area is annexed into the Town of Mooresville, event that additional area is annexed into the Town of mooresville, this additional area should be considered for inclusion in the Redevelopment District, as well.

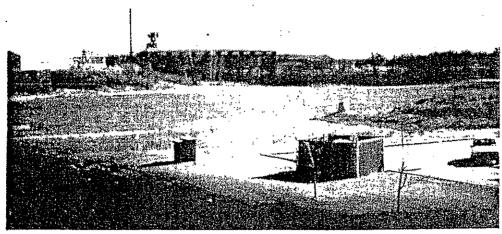


Photo 1 - Undeveloped land adjacent to existing shopping center and S.R. 67



Photo 2 - Unfavorable character of residential use outdoor storage of electic vehicles and other items



Photo 3 - Intermixture of conflicting land uses; industrial and residential uses.



Photo 4 - Outside storage of industrial raw materials.



Photo 5 - Small cottage appears to be vacant; housing obsolete in terms of modern standards



Photo 6 - Older housing co-mingled with mobile homes.



Photo 9 - Intermixture of land uses near downtown; New investment by bank next to residence and auto repair shop in garage.

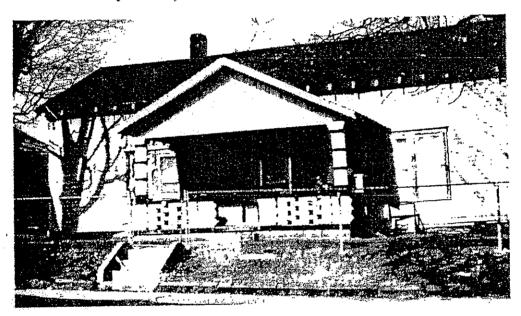


Photo 10 - Old home with significant architectural character near downtown in need of repair.



Photo II - Undeveloped land completely surrounded by residential development.



Photo 12 - Undeveloped land within two blocks of central business district



Photo 13 - Deteriorated industrial uses with outdoor storage of obsolete equipment intermixed with residential uses.

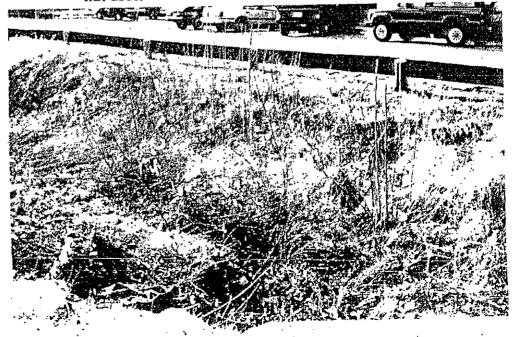


Photo 14 - Drainage way collects trash and debris



Photo 15. Intermixture of industrial and residential uses with on-street parking due to inadequate facilities.



Photo 17 - Undeveloped land adjacent to commercial and industrial uses on east side.

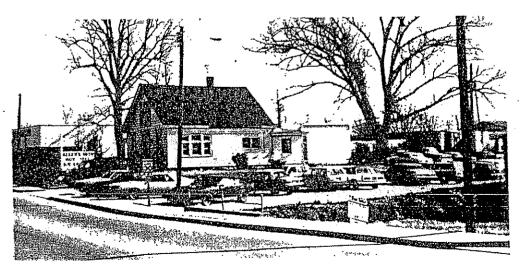


Photo 18 - Conversion of older residential uses to commercial uses.

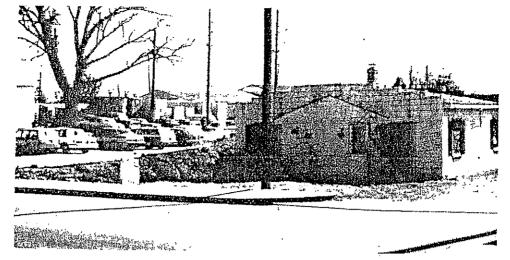


Photo 19 - Deteriorated commercial building for sale.



Photo 20 - Established neighborhood on main thoroughfare in need of new investment



Photo 21 - Intermixture of intense commercial use with established older neighborhood.



Photo 22 - Newly rehabilitated building in central business district is vacant.



Photo 23 - Old home with significant architectural character in need of rehabilitation.

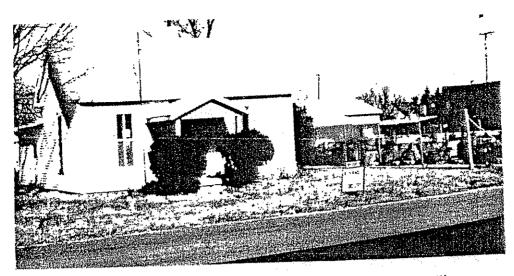


Photo 24 - House for sale indicating "Price Reduced".

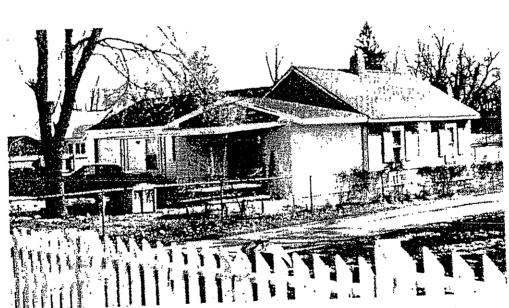


Photo 25 - Small "Backlot" home accessing alley on back half of large single family lot.