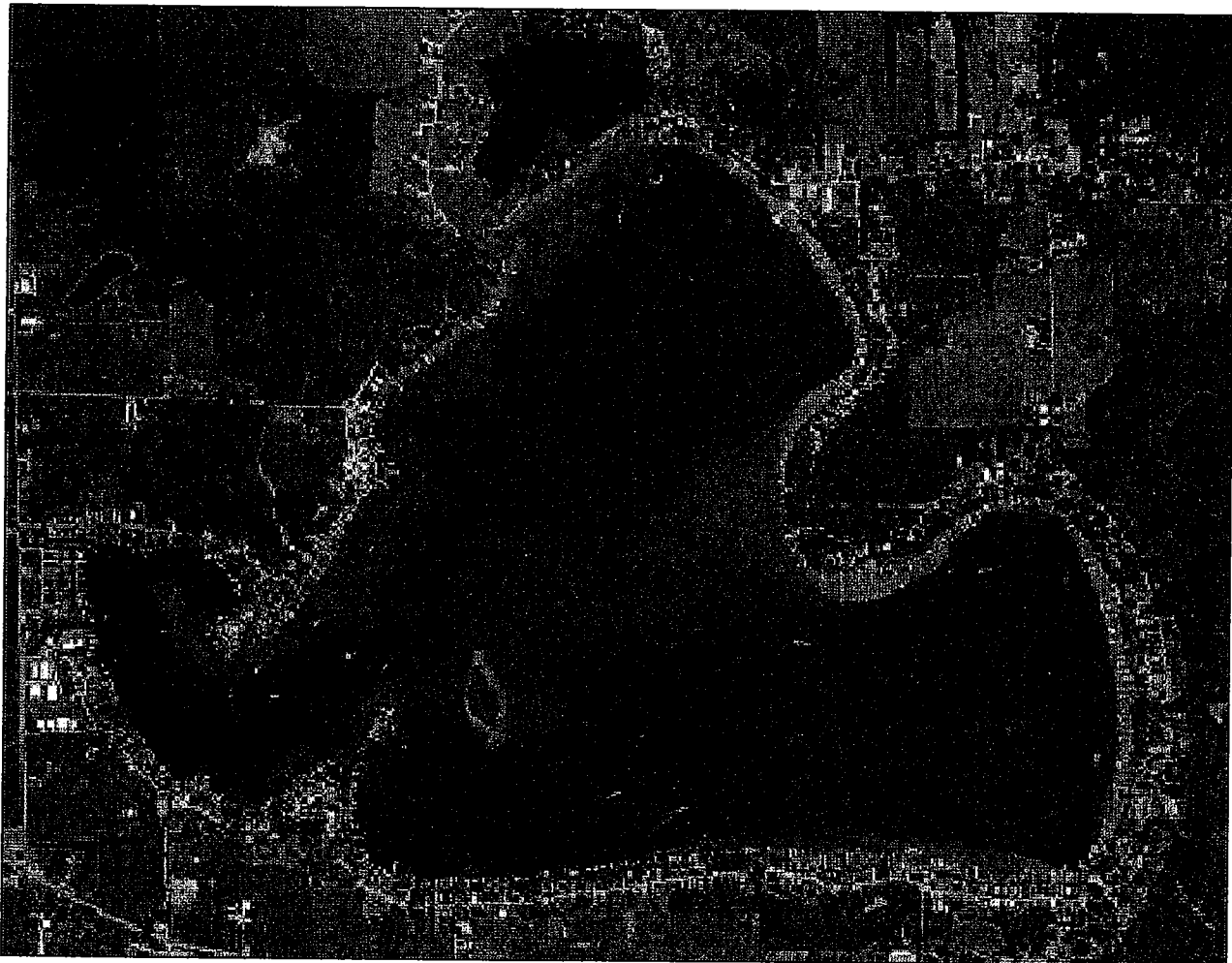


Town of

# Clear Lake,

Indiana



*Comprehensive Plan*

*&*

*Zoning Ordinance*

2006-2007

### ACKNOWLEDGMENTS

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#### **Clear Lake Town Council**

Larry Armstrong \* Anthony Kraus \* John McArdle

#### **Clear Lake Clerk-Treasurer**

Virginia Nye

#### **Clear Lake Town Attorneys**

Erik Weber \* Neal Blythe

#### **Clear Lake Town Superintendent**

Robert Hull

#### **Clear Lake Zoning Administrator**

Bruce Snyder

#### **Clear Lake Town Marshall**

Richard Lehman

#### **Clear Lake Comprehensive Plan Steering Committee**

- Larry Armstrong
- Dan & Carolyn Bolovan
- Alan Brown
- Greg Brown
- Robert Bruick
- Orabelle Denzel
- Jon & Mary Jo Fitzenrider
- Chris Folland
- Bradley & Teresa Gay
- Ken Goeckel
- Robert Hull
- Sue & Alan Korte
- Ron Kummer
- Robert Lewis
- Jerry McArdle
- Annemarie Rhinehart
- Bruce Snyder
- Robert Troll
- Kathleen Tyler
- Sue Williams

#### **Technical Assistance Provided by:**

Region III-A Economic Development District & Regional Planning Commission

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### DESCRIPTION OF THE COMPREHENSIVE PLAN

A comprehensive plan is a document that sets forth broad policies for the future development of a community. This comprehensive plan has been prepared according to the requirements of Indiana Code 36-7-4. The Indiana Code requires a comprehensive plan to address the following items, at a minimum:

1. Statement of Objectives for Future Development
2. Statement of Policy for Land Use Development
3. Statement of Policy for the Development of Public Ways, Public Places, Public Lands, Public Structures and Public Utilities.

This comprehensive plan has been organized in two primary sections: 1) Town Profile and 2) Policies & Objectives. In addition, efforts to encourage and accept public input throughout the process are documented in the Public Participation section.

The first section provides a brief account of the history of the Town of Clear Lake and information on the existing physical, demographic, cultural and social conditions of the town. Narratives in this section are analyses of the most current available data and provide information that can be used in making public policy and land use decisions. Wherever possible, the most current available data was obtained from the 2000 Census published by the U.S. Census Bureau. All efforts were made to obtain up-to-date information pertaining to the demographic characteristics of the Town of Clear Lake.

The second section details the policies, objectives and action strategies for development that set out the future land use and development policies for the town. Such statements help provide a guide for future development and growth. The policies, objectives and action strategies in this section should not be viewed as the ultimate target for Clear Lake's development, nor should failure to achieve them be looked upon in disappointment. The presence of these policies should be viewed as a starting place from which development can grow.

### INTRODUCTION TO CLEAR LAKE

The Town of Clear Lake boasts a year-around population of 242 based on the 2005 estimates. That is down from 244 from the 2000 Census. The year-round population reached its height in 1980 with a total of 301. Unlike many communities of similar population, these numbers mean absolutely nothing with regard to growth and development. In fact, the numbers are very misleading with regard to how large and how vital the Town of Clear Lake actual is.

According to the 2000 Census, there were 113 households residing in the Town of Clear Lake. Of the 113 occupied housing units, 10 were renter occupied, 103 were owner-occupied. The average family size in Clear Lake is 2.47 persons. However, the 2000 Census also reported that there were a total of 506 housing units within the Town of Clear Lake. Based upon these numbers, it is a fair assumption that the Summer-time population of Clear Lake swells from the 242 year-around persons to 1,250 persons. Multiplying the average family size by the total number of housing units derives that simple estimate. While it would be reasonable to extrapolate a larger average family size due to lake residence, we believe it is safe to accept the U.S. Census population estimate of 242 year-round residents, and 1,250 seasonal residents.

Similarly, the development patterns in the Town of Clear Lake might indicate that the concept of seasonality is not what it used to be. For example, it is safe to assume that as recent as 20 or 30 years ago, most of the housing structures in the Town of Clear Lake lacked adequate central heating systems. Over the past 20 or 30 years, probably especially pronounced over the past 10 years, the “Summer Cottages” are being replaced by “Second Homes”. These second homes have all of the amenities that primary residences have, including full-sized bathrooms, heating and air conditioning, enclosed parking, etc. While summer is still the predominant season for population influx, that seasonal population can now be present anytime of the year.

In fact, looking at the year-round population dropping from 301 in 1980 to 244 in 2000, a decline of 18.9 percent over 20 years in a county that grew 34.8 percent over the same 20 years, could indicate a trend of greater “Second Home” residency. If this is the case, year-round population may continue to decline, while the seasonal population of 1,250 remains constant. These dynamics, very much unique to the Town of Clear Lake, must be considered as the Town of Clear Lake moves forward.

### I. HISTORICAL DATA

The Town of Clear Lake has a rich history rooted in pioneer settlement. Eventually, families began to arrive in Clear Lake for the summer months and many chose to stay permanently. Typical of many Midwest communities, growth of the community was driven by the arrival of early settlers, merchants, religious and civic concerns, and the railroads. Some milestones in the early development of Clear Lake include:



# *Clear Lake Comprehensive Plan*

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## **Town Profile**

- President Van Buren signed a grant to give 159 acres to John Russell in 1836
- The first house on Clear Lake was built on these 159 acres
- In 1919, the Clear Lake Association started because local residents believed that a formal group was crucial to preserve the social, civic, and land interests of Clear Lake
- Opening in 1906, the Northshore grocery was operated by Hiram Rice
- Power boats began to be used in the 1920s
- Shortly after the introduction of power boats to Clear Lake, sail boats were widely owned and operated
- Electricity arrived in Clear Lake around 1920 and lighted the shoreline, making it possible to see how many people were at Clear Lake on any given night
- Bordering the Town of Clear Lake were four schools: Brown, Harris, Sand, and Rathbun
- The Baptist Church of Clear Lake has been standing the longest, since 1864
- Out of the four hotels to have existed on Clear Lake, only the Lakeside stands. The other three hotels were the Grandview, Hazenhurst, and the Mirador.

Acknowledgments to the *Clear Lake Story*, July 1982 for the factual data above.



### II. DEMOGRAPHIC DATA

The Town of Clear Lake, Indiana, is a small community situated in the extreme northeast corner of the State of Indiana. Clear Lake is located just over one mile south of the Michigan state line and approximately one mile west of the Ohio state line. With 244 residents, according to the 2000 Decennial Census, the community is the smallest in Steuben County. The corporate boundaries of the town encompass approximately 2.4 square miles; the Town currently only exercises land use zoning and planning responsibilities within its corporate limits. In Clear Lake, water represents 55.51 percent of the total area. Steuben County covers 309 square miles.

All of Steuben County—and the Town of Clear Lake in particular—enjoy the natural conservation and recreational amenities of a vast system of natural, glacial lakes. These lakes have attracted many seasonal residents over the past century, with that seasonal population gradually moving towards full-time residency. Much of the residential development to accommodate this transition has been through the winterization and expansion of what had been summer cottages. Residential growth declined 10.2 percent from 1990 to 2000, well below the 21.0 percent growth of Steuben County and the 9.7 percent average growth for the State of Indiana.

Proximity to major Midwest cities and primary interstate highways has also attracted seasonal residents to the Town of Clear Lake:

- Interchanges to Interstate 69 and Interstates 80/90 within 10 miles
- Fort Wayne, Indiana is 52 miles south of Clear Lake
- South Bend, Indiana is 80 miles west of Clear Lake
- Toledo, Ohio is 70 miles east of Clear Lake
- Detroit, Michigan is 115 miles northeast of Clear Lake
- Chicago, Illinois is 163 miles west of Clear Lake
- Indianapolis, Indiana is 168 miles southwest of Clear Lake