

The results are in!

Find out what Carmel residents believe would help local businesses thrive.

Change.org and Mayor Finkam teamed up to start a conversation that crossed boundaries:

“What should Carmel do to help local **businesses** thrive?”

Get hundreds of people to share their ideas, and vote on the ideas of others.

Identify their **common interests**, despite differences on other issues.

Bring 100 people together for a conversation about those resonant issues.

Remove the red tape and allow local businesses and communities events flourish like Carmel Food Truck Nights!

Create a local-first storefront program that gives Carmel Businesses first dibs on city event booths, trail kiosks, and merchant listings.

Hamilton County tourism data shows exactly which months are slow – use it. Schedule Carmel business events and promotions during those gaps, not just on top of Palladium nights when downtown is already packed.

In Stage 1, we received **37,532 votes** on

371 IDEAS

from **1,462 residents.**

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Make it easier for smaller local business, stores, boutiques to open. Rent is so high you are pricing out local entrepreneurs that would like to open cute unique stores.

Safer walking/bike path access to get from Carmel to downtown, midtown, Carmel High School and the Monon center.

Local restaurants should not be allowed to use public parking spaces on Main Street. For example, outside of Anthony's Chophouse gets so backed up due to Valet. They don't even own or pay for those spots-it is public street parking!

Our analysis identified three main groups of residents based on how they voted

01

Community-Minded Boosters

help local businesses succeed, especially those that face systemic barriers. They support city-funded grants, small-business loan pools, and educational workshops, and want minority- and women-owned businesses connected to available resources.

02

Balanced-Growth Stewards

Structural improvements that make it easier to open and run a business in Carmel, without heavy government intervention or subsidies. They support reducing red tape, streamlining permitting, and creating smaller, more affordable commercial spaces.

03

Market-Oriented Traditionalists

Skeptical of government subsidies, targeted financing programs, or equity-focused interventions. Believe the market can largely handle business growth on its own.

COMMUNITY-MINDED BOOSTERS

This group wants the city to take an active, hands-on role in helping local businesses succeed, especially those that face systemic barriers. They strongly support city-funded grants, small-business loan pools, and educational workshops, and want minority- and women-owned businesses specifically connected to available resources. They also see community-building tools — like social media spotlights, rotating event calendars, and improved public transportation — as essential ingredients for a thriving local business ecosystem.

MAKE OR BREAK

Support small businesses that strengthen community wellness with local grants and discounted rent.

This group: 96%

vs Others: 12%

84% Gap

City-funded grants and loan pools for small businesses

Targeted support for minority- and women-owned entrepreneurs

Community events and marketing to drive local foot traffic

Public transit and affordable housing to address labor shortages

Streamlined licensing and a welcoming onboarding process

SUPPORTS

Create a “first-time local business” welcome packet with one city contact, a downtown calendar of available event spaces, and a directory of Carmel-owned vendors. 100%

Give local storefronts the first choice on vacant street-level spaces before big chains move in. 100%

Create a year-round public event calendar that rotates among downtown streets, featuring local shops, food trucks, and arts performances. 100%

OPPOSES

Why does Carmel need to be involved in networking for businesses? Isn't this something successful small business owners do and coordinate on their own? Resourceful business owners are who we want, not subsidized ones. 74%

Carmel should build a national monument, e.g. St. Louis Arch. The iconography would put Carmel on the map as a mover / contender. Economically, return on investment is off the charts. Arch = ~\$500 mil. 73%

Close Main Street to cars to allow free flowing foot traffic. 66%

BALANCED-GROWTH STEWARDS

This group favors practical, structural improvements that make it easier to open and run a business in Carmel, without heavy government intervention or subsidies. They strongly support reducing red tape, streamlining permitting, and creating smaller, more affordable commercial spaces — and they want the city to lead by example by awarding contracts to local businesses first. While skeptical of direct government handouts, they back smart city planning and public transit as ways to support the workforce that keeps local businesses staffed.

MAKE OR BREAK

People want to do business in Carmel. No incentives at any size of business is necessary. Local gov needs to stay out of the free market (building, businesses, etc.)

This group: 15%

vs Others: 67%

52% Gap

Streamlined permitting and a single-point business concierge

Smaller, affordable commercial spaces for independent businesses

City contracts awarded to local rather than out-of-state firms

Reducing bureaucratic red tape to let businesses flourish

Public transit as a pragmatic workforce and access solution

SUPPORTS

We need smaller, affordable spaces for small business such as record/guitar/book stores or takeout eateries. Having these spaces will allow an influx of new and interesting concepts and create much needed vibrancy. 100%

Streamline permitting and licensing. Create a single point of contact permitting process – a “business concierge model” – where a new business owner works with one city staffer who coordinates across departments. 95%

Build on Carmel’s existing bike rides with a monthly themed Local Business Ride Series. Each ride would stop at 2-3 small businesses, like taco, coffee, or ice cream shops, with discounts or stamp cards. 94%

OPPOSES

Local gov does not need to “partner with” anyone; let the free market determine what works and what doesn’t. 85%

People want to do business in Carmel. No incentives at any size of business is necessary. Local gov needs to stay out of the free market (building, businesses, etc). 85%

Carmel should build a national monument, e.g. St. Louis Arch. The iconography would put Carmel on the map as a mover / contender. Economically, return on investment is off the charts. Arch = ~\$500 mil. 79%

MARKET-ORIENTED TRADITIONALISTS

This group believes Carmel's desirability means the market can largely handle business growth on its own, and they are skeptical of government subsidies, targeted financing programs, or equity-focused interventions. They strongly oppose public transit expansion and any use of city funds to backstop undercapitalized startups, viewing these as risks to taxpayers. Their preferred city actions are narrowly focused: eliminate friction like poor parking logistics, schedule events strategically using tourism data, and keep property taxes from eroding residents' spending power.

MAKE OR BREAK

We need public transportation. We have hundreds of businesses that can't get staffed because the workers can't get here.

This group: 0%

vs Others: 80%

80% Gap

Free market should drive business growth, not government subsidies

Opposition to public transit expansion into Carmel

Property tax relief to preserve resident spending power

Data-driven event scheduling to fill slow tourism periods

Practical fixes like valet marking relocation over broad interventions

SUPPORTS

Stop valet parking stops on Main Street. Put it on the side streets – people avoid the area due to traffic backups. 95%

Hamilton County tourism data shows exactly which months are slow – use it. Schedule Carmel business events and promotions during those gaps, not just on top of Palladium nights when downtown is already packed 95%

People want to do business in Carmel. No incentives at any size of business is necessary. Local gov needs to stay out of the free market (building, businesses, etc.) 92%

OPPOSES

We need public transportation. We have hundreds of businesses that can't get staffed because the workers can't get here. Make it smart, make it safe, make it monitored, but make it! 100%

Public bus lines to surrounding areas. 100%

Public transportation to Indianapolis and to northern suburbs. Traffic is already heavy and will only increase. Adding traffic lanes won't help due to induced demand. Public transportation is the only way. 98%

Unifying Ideas

These are the ideas all Carmel residents agreed on, ordered by how important voters indicated they were.*

I see a lot of small businesses being forced out by new developments. Alteration shops, car mechanics, family run small restaurants. Not everything needs to be high end.

(11.62 Importance Score)**

#1

Ideas listed meet a minimum threshold of agreement among the entire Carmel community.

**Importance Scores are a standardized measure of the strength of voters' agreement with a goal.

2. I have seen elsewhere where retired business owners offer free advice for young people starting in business – not services, just direction and basic organizational guidance. **(9.27)**
3. Safer walking/biking path access to get from Carmel to downtown, midtown, Carmel High School, and the Monon center. **(8.83)**
4. Stop awarding city business to out-of-state companies – the city awarded its rebranding work (a six-figure contract) to a Florida agency. **(8.17)**
5. Carmel should have more family-friendly coffee shops, breakfast restaurants, and shops by the Monon Trail, similar to the Soho block that was demolished for apartments. **(8.11)**
6. More seating and shade at Palladium (for festivals/farmers market) and Food Truck nights – it's hot and crowded with nowhere to hide from the sun. **(7.87)**
7. Local restaurants should not be allowed to use public parking spaces on Main Street for valet – they don't own or pay for those spots. **(7.47)**
8. Hamilton County tourism data shows exactly which months are slow – schedule business events and promotions during those gaps. **(7.45)**
9. Create a local-first storefront program that gives Carmel businesses first dibs on city event booths, trail kiosks, and merchant listings. **(7.37)**

Unifying goals: the goals most important to all residents

01

Commercial Space - *reduce vacant storefronts in City Center by increasing transparency around available commercial spaces.*

"Create a local-first storefront program that gives Carmel businesses first dibs on city event booths, trail kiosks, and merchant listings."

✓ 83% bridge

"I see a lot of small businesses being forced out by new developments. Alteration shops, car mechanics, Carmel Welding has been notified, family run small restaurants. Not everything needs to be high end."

✓ 80% bridge

"Reduce vacant storefronts in City Center by increasing transparency around available commercial spaces."

✓ 77% bridge

02

Getting Around - *improve pedestrian and cyclist visibility and safety at roundabouts.*

"Ensure safe use of the Monon Trail by managing e-bike speeds and user conflicts."

✓ 91% bridge

"More signage on the Monon about speed – limits closer to 10 mph in congested areas."

✓ 86% bridge

"I hate when I'm walking on the Monon and someone zooms by me going 40 mph on an electric bike. Is there a way to stop this?"

✓ 82% bridge

03

Noise - *reduce excessive vehicle noise in the arts district and public gathering areas.*

"Ban/ticket loud cars!!! Totally ruins the arts district experience and is embarrassing when showing out-of-town guests."

✓ 58% bridge

"Enforce noise ordinances so we can enjoy Carmel's outdoor living without the sound of gasoline engines, modified autos, and loud motorcycles."

✓ 57% bridge

"Add speed bumps or start charging for the midtown parking garage – the noise and speeding from cars is absurd when you're trying to relax and enjoy midtown."

✓ 53% bridge

✓ % shows cross-group bridging score

NEXT UP:

Carmel Civic Dialogue

Join your neighbors to talk through how to help local business thrive, building on the best ideas residents have submitted and the policies experts recommend.

If you are interested in participating in the live dialogue, sign up at [**ideasforchange.org/carmel**](https://ideasforchange.org/carmel).