Blueprints for Michigan's Downtowns is a partnership effort between the Michigan State Housing Development Authority (MSHDA) and the Michigan Municipal League (MML) to continue to assist communities and their Downtown revitalization efforts. Blueprint action plans are an investment in a community that creates new private jobs and investment.

Those communities selected for the Blueprint program receive a grant for 50% of the Blueprint fee. The Specialized Technical Assistance and Revitalization Strategy (STARS) Team of MSHDA manages the program. The MML was the organization that originally introduced the Blueprint concept to the state. HyettPalma is the consulting firm that has been selected for the program, working directly with each community to define its Downtown Blueprint.

The communities selected in 2003, which was the first year of the Blueprint program, were: Adrian, Battle Creek, Brighton, Buchanan, Cheboygan, Davison, Grand Haven, Jonesville, Middleville, Mt. Pleasant, and Norway.

The communities selected in 2004, during the second round of the program, were: Charlotte, Fremont, Highland Park, Houghton, Howard City, Imlay City, Ionia, Linden, Menominee, Saline, and Wayland.

The communities selected in 2005, during the third round of the program, were: Big Rapids, East Tawas, Grass Lake, Iron River, Romeo, Utica, Vassar, and Whitehall.

The communities selected in 2006, during the fourth round of the program, were: Charlevoix, Muskegon Heights, Oscoda, Petoskey, and Tecumseh.

The communities selected in 2007, during the fifth round of the program, were: Caro, Clio, and Ypsilanti.

The communities selected in 2008, during the sixth round of the program, were: Gladwin, Hartford, Hillsdale, Ironwood, New Baltimore, and Sparta.
March 23, 2009

The City of Gladwin
Members of the Gladwin DDA
Members of the Process Committee
c/o City Hall
1000 West Cedar Avenue
Gladwin, MI 48624

RE: Gladwin Downtown Blueprint 2009

HyettPalma, Inc., is pleased to present the following report: Gladwin Downtown Blueprint 2009, completed under the Michigan State Housing Development Authority’s program titled Blueprints for Michigan’s Downtowns.

This document includes the community’s vision for Downtown, as well as the findings of a comprehensive analysis of Downtown's commercial markets. The vision and market analysis findings were used to define a specific economic enhancement strategy for the Downtown project area. The recommended strategy was specifically designed to enable Downtown to attain the community's defined vision and capture the identified market opportunities.

We thank you for the opportunity to lend our firm's expertise to this very important project. We hope you will keep us informed of your successes and know that we stand ready to assist in any way we can as you proceed with Gladwin’s Downtown enhancement effort.

Sincerely,

[Signature]

Doyle G. Hyett

[Signature]

Dolores P. Palma
Process Committee Members

At the request of HyettPalma, Inc., the City of Gladwin formed a Process Committee to oversee this project. HyettPalma would like to thank the members of the Gladwin Downtown Process Committee, listed below, for all their time, effort, and dedication in preparing for, and participating in completing, the 
Gladwin Downtown Blueprint 2009.

Amy Cote'
Shannon Greaves
Tammy Hawblitzel
Dee Jungman
Erick Kreckman
Robert Moffit
Joe Myers
Vee Novack
Dirk Presidio
Lori Stout
Ray Stover
Melody Wentworth
Thomas Winarski
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Project Overview
I. PROJECT OVERVIEW

This document presents the community's economic vision for Downtown Gladwin – the boundaries of which are shown on the following page of this document – as well as the findings of a market analysis conducted by HyettPalma for Downtown. The vision and the market analysis results were used as the foundation upon which to develop an economic enhancement strategy for Downtown Gladwin. The economic enhancement strategy was specifically crafted to further strengthen Downtown Gladwin and to guide its future development – in-keeping with the community's vision and the market analysis findings.

This project was completed as part of the Blueprints for Michigan's Downtowns technical assistance program, a partnership of the Michigan State Housing Development Authority (MSHDA) and the Michigan Municipal League (MML). The Gladwin Downtown Blueprint 2009 was completed by HyettPalma, Inc., with the involvement of the Gladwin Downtown Process Committee formed by the City to oversee this project.

The methodology used to define the Gladwin Downtown Blueprint 2009 was developed by HyettPalma, Inc., and has been used extensively by the firm in Downtowns throughout the United States. To date, it forms the basis of the currently operating technical assistance programs titled:

- **America Downtown® -- New Thinking, New Life.**, created by the National League of Cities and HyettPalma in 1992;

- **Indiana Downtown®**, created by the Indiana Association of Cities and Towns with HyettPalma in 2001; and

- **Blueprints for Pennsylvania's Downtowns**, created by the Pennsylvania League of Cities and Municipalities and HyettPalma in 2004.
Resident & Business Surveys
II. RESIDENT & BUSINESS SURVEYS

As a part of this project, two surveys were conducted to gauge the health of Downtown Gladwin, as perceived locally. These were a survey of owners/managers of all non-residential uses located in Downtown and a telephone survey of residents living in Downtown’s primary retail trade area. A summary of the survey responses follows.

Frequency of Trips
Almost three-quarters of residents surveyed (72%) reported coming to Downtown Gladwin with great frequency – defined as between one and seven times a week.

Just over one-fifth of those surveyed (21%) said they come to Downtown with moderate frequency – defined as from three times a month to once every two months.

And, only 7% said they seldom or never come to Downtown Gladwin at this time.

Purpose of Trips
Trade area residents were asked to cite the main reasons they currently come to Downtown Gladwin. The top reason given was shopping, cited by 18% of those surveyed.

The next three reasons mentioned were cited with similar frequency. These were eating in restaurants (12%), banking (11%), and using the post office (10%).

The remaining reasons survey respondents mentioned were:

- Service businesses (7%);
- Personal business – doctor, lawyer, etc. (7%);
- Live there (6%);
- Visiting friends or family (5%);
- Entertainment (5%);
- Religious services (5%);
- Work there (4%);
• Government business (4%);
• Museum (2%);
• Recreation (2%) and
• Passing through (2%).

Shopping Area of Choice
Residents surveyed were asked where they currently do most of their family shopping, other than grocery shopping. The most often given response was Gladwin City, cited by 58% of respondents. And, of respondents citing Gladwin City, 7% specifically said they do most of their shopping in Downtown Gladwin.

The next most often mentioned area was Midland, mentioned by 30% of those surveyed. Survey respondents who said they do most of their shopping in Midland specified Meijer, Wal-Mart, and Kohl's.

The remaining 12% of respondents said they do most of their shopping in either West Branch (9%), Saginaw (2%), or Mt. Pleasant (1%).

When asked why they choose to shop in a particular area, residents surveyed stressed the importance of:

• Convenience (25%);
• Price (24%);
• Variety/selection offered (19%); and
• Closeness to their home (16%).

The remaining survey respondents said they choose to shop in a particular area due to:

• Closeness to their work (6%);
• Parking (5%);
• Preferring to shop locally (3%); and
• Other (2%) – for service offered, to take a day trip.

Downtown Characteristics
Trade area residents and Downtown business owners surveyed were asked to rate a list of nineteen Downtown characteristics as being "good," "fair," or "poor" at this time.
Thirteen characteristics were rated "good" by a majority or significant percent (defined as up to 45%) of residents and eleven characteristics received this rating from a majority or significant percent of business owners.

Residents and business owners were in agreement on the following eleven characteristics:

- Feeling of safety (86% residents, 82% business owners);
- Cleanliness of the area (77% residents, 47% business owners);
- Helpfulness of salespeople (76% residents, 75% business owners);
- Knowledge of salespeople (68% residents, 53% business owners);
- Quality of service businesses (62% residents, 69% business owners);
- Business hours (60% residents, 53% business owners);
- Prices at restaurants (56% residents, 46% business owners);
- Traffic circulation (55% residents, 50% business owners);
- Quality of retail goods (54% residents, 47% business owners);
- Quality of restaurants (51% residents, 47% business owners); and
- Variety of service businesses (46% residents, 53% business owners).

The two characteristics rated “good” by a majority of residents surveyed – but not of business owners – were:

- Parking convenience (71% residents, 31% business owners); and
- Parking availability (59% residents, 30% business owners).

**Downtown Improvements**

Trade area residents and Downtown business owners were asked to rate a list of eighteen possible Downtown improvements as being "very important," "somewhat important," or "not important" at this time.

Six improvements were rated “very important” by a majority or significant percent of residents and seven were rated “very important” by a majority or significant percentage of business owners.

Residents and business owners agreed that the following five improvements were “very important”:

- Increase the number of retail businesses (67% residents, 65% business owners);
• Increase the variety of retail goods (65% residents, 74% business owners);
• Improve the quality of retail goods (62% residents, 57% business owners);
• Increase the variety of restaurants (48% residents, 55% business owners); and
• Physically improve buildings (60% residents, 45% business owners).

One characteristic was rated “very important” by a significant percent of residents – but not business owners. This was:

• Keep stores open later on Saturdays (48% residents, 22% business owners).

And, the following two characteristics were rated “very important” by a majority of business owners, but not residents:

• Improve parking availability (33% residents, 53% business owners); and
• Improve parking convenience (30% residents, 53% business owners).

**Desired Businesses/Activities**

When asked to name the types of businesses or activities that would increase their patronage of Downtown Gladwin, residents expressed a desire for more:

• Specialty retail shops (sporting goods, books, craft supplies, etc.);
• Food establishments (steak, fine, ethnic, casual, ice cream, etc.);
• Apparel and shoe stores;
• Entertainment (theater, concerts, sports bar); and
• Recreation.
Downtown
Gladwin
Tomorrow
III. DOWNTOWN GLADWIN TOMORROW

A series of discussions, focus groups, and meetings were held to define the community's preferred vision of Downtown Gladwin – as it would ideally exist in the year 2014. A compilation of the thoughts and preferences expressed during those sessions is shown below.

By the year 2014, Downtown Gladwin would have great “brake appeal” – by looking beautiful and having wonderful things to do – which would make locals and visitors alike want to stop and spend time in Downtown. This would result in a high degree of pedestrian traffic, with people walking up and down both sides of Downtown's streets as they browse, shop, eat, visit, and enjoy Downtown’s draws. Downtown would continue to be a very friendly and welcoming place, where everyone on the street smiles and says hello. In short, Downtown Gladwin would demonstrate a tremendous amount of civic pride.

Storefronts on Cedar would be filled with a variety of specialty retail shops, art galleries, and restaurants. Downtown's sidewalks would come alive as restaurants, cafés, and coffee shops provide outdoor seating. Upper floors of Downtown's buildings would be filled with offices and loft apartments.

The arts would have a strong presence in Downtown. This would include art galleries, art studios, art and craft supply shops, and art classes. And, Downtown would be known as a progressive and outstanding arts center.

Downtown would offer nightlife, with entertainment in restaurants and a “mini-cinema” showing films. And, in the summer, stores would be open into the evenings. These evening hours plus evening entertainment would have people strolling Downtown past 5PM.

Downtown would be able to attract additional customers and patrons by strengthening its mix of uses to include:

- More retail businesses;
- More specialty retail shops;
- More restaurants;
- Outdoor cafés;
Arts and entertainment;
Upper story offices and apartments;
A farmers market;
Festivals and events; and
Lodging facilities.

Downtown would be energetically marketed and Downtown’s mix of businesses and uses would enable Gladwin residents to shop Downtown – at home first – if they chose to do so.

Downtown would have a “cohesive visual theme” – which stressed preservation of Downtown’s older architecture – and there would be enforcement of that theme. All buildings in Downtown would be well-maintained. The rear façades and rear entrances of buildings would be improved to be more customer-friendly – since parking is located to the rear of many Downtown buildings.

A larger number of buildings would be owned by local individuals, making it more likely that they remain in good repair. Downtown would be immaculately clean at all times – no weeds, no litter – and more volunteers would get involved in local Clean-Up Days.

City Park would be well-maintained and beautiful. It would be used by the entire community and would be made ADA accessible.

The County government would be involved in Downtown’s enhancement effort by keeping the grounds of the Courthouse beautiful and participating in Downtown marketing activities.

Downtown would be made more pedestrian-friendly. This would entail slowing down traffic on Cedar, owners keeping sidewalks clear of snow, the timely removing of snow from curbs, and creating “small pedestrian oases” – via benches, water fountains, flowers, and more landscaping – that make Downtown an inviting place to linger.

Special events would continue to be held in Downtown to celebrate major holidays.

Downtown’s mix of businesses, attractions, events, and amenities would enable it to attract a wide-range of users, including:
HyettPalma
Blueprints for Michigan's Downtowns

- City and County residents;
- Downtown employees;
- Historic Museum visitors;
- City Park-users;
- Downtown event attendees;
- Downtown residents – current and future;
- Sports Complex and Ice Arena-users;
- County Fairground event-goers;
- Medical facility-users;
- Airport-users;
- “Amish admirers”;
- Outdoor enthusiasts (hunters, boaters, fishers, snowmobilers, RVers, etc.);
- Weekenders and seasonal cottage-users;
- Artists and art lovers; and
- Day-trippers from the Tri-Cities and Detroit areas.

By the year 2014, all of the above improvements would add up to putting Downtown Gladwin well on its way to having the following image.

An inviting and authentic Downtown with specialty shops locals love to use and that area visitors can’t resist.

A destination that is beautiful, clean, user-friendly and walkable – you can easily find your way to Downtown, it’s easy to park and shop once you’re there, and its appeal makes locals want to stay and linger and visitors never want to leave.

A vibrant, active economic center Where people are friendly and helpful And where you always find a big welcome and lots of FUN . . .

Downtown Gladwin – This is what every Downtown should be!!
Downtown Market Analysis
IV. DOWNTOWN MARKET ANALYSIS

To ensure long-term economic results and success, Gladwin's Downtown enhancement effort must be market-driven. This means that the effort must be one that results in all of Downtown's investors – business owners, property owners, developers, patrons, the local government, etc. – being able to realize an increasing return on their investments. This can only be achieved via an enhancement effort that is based on a sound, realistic understanding of Downtown's economic potentials. The following chapter quantifies Downtown's economic potentials in terms of retail, office, and housing development.

Downtown Retail Opportunities

Retail Trade Area – Downtown Gladwin's primary retail trade area has been defined as the geographic area from which the majority of retail customers are currently drawn and the geographic area which presents the greatest opportunity in the immediate future for gaining additional retail customers. Based on current customer travel patterns, discussions with local business leaders and government officials, and the opinion of HyettPalma, Inc., Downtown's primary retail trade area has been identified as the area shown on the attached map.

Retail Economic Indicators – Downtown's primary retail trade area can be currently characterized by the following economic indicators.

THE PRIMARY TRADE AREA HAS AN ESTIMATED POPULATION OF 27,754 – WITH AN ESTIMATED 11,593 HOUSEHOLDS (Source: ESRI estimate)

THE PRIMARY TRADE AREA POPULATION IS ESTIMATED TO INCREASE TO APPROXIMATELY 28,749 BY 2013 – WITH AN ESTIMATED 12,144 2013 ESTIMATED HOUSEHOLDS (Source: ESRI estimate)
County: 26051 Gladwin County, MI
THE AVERAGE HOUSEHOLD SIZE IS 2.36 PERSONS, WHICH IS SLIGHTLY LESS THAN THE NATIONAL AVERAGE OF 2.59 (Source: ESRI estimate)

THE TOTAL COMBINED INCOME OF HOUSEHOLDS WITHIN THE PRIMARY TRADE AREA IS APPROXIMATELY $546,000,000 PER YEAR (Source: ESRI estimate)

THE AVERAGE HOUSEHOLD INCOME FOR THOSE IN THE PRIMARY TRADE AREA IS APPROXIMATELY $47,060 AND IS PROJECTED TO INCREASE TO $52,006 ANNUALLY BY 2013 (Source: ESRI estimate)

**Current Retail Businesses** – Downtown Gladwin currently contains 42 retail businesses, which occupy approximately 134,000 square feet of building space. The retail inventory was completed by the Downtown Gladwin Process Committee and is shown on the following pages.
# Downtown Gladwin Retail Businesses by Standard Industrial Classification

<table>
<thead>
<tr>
<th>SIC CODE</th>
<th>BUSINESS TYPE</th>
<th># BUS.</th>
<th>TOT. SQ. FT.</th>
</tr>
</thead>
<tbody>
<tr>
<td>52</td>
<td>Building Materials and Garden Supplies</td>
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</tr>
<tr>
<td>5231</td>
<td>Paint/Glass/Wall Paper</td>
<td>1</td>
<td>2,642</td>
</tr>
<tr>
<td>54</td>
<td>Food Store</td>
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<tr>
<td>5461</td>
<td>Retail Bakery</td>
<td>1</td>
<td>960</td>
</tr>
<tr>
<td>5499</td>
<td>Miscellaneous Food</td>
<td>1</td>
<td>3,814</td>
</tr>
<tr>
<td>55</td>
<td>Automotive Dealers and Service Stations</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5531</td>
<td>Auto/Home Supply</td>
<td>2</td>
<td>11,388</td>
</tr>
<tr>
<td>56</td>
<td>Apparel and Accessories</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5641</td>
<td>Children's Apparel</td>
<td>1</td>
<td>1,224</td>
</tr>
<tr>
<td>5651</td>
<td>Family Apparel</td>
<td>1</td>
<td>5,940</td>
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<tr>
<td>5699</td>
<td>Miscellaneous Apparel</td>
<td>1</td>
<td>7,651</td>
</tr>
<tr>
<td>57</td>
<td>Furniture and Home Furnishings</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5712</td>
<td>Furniture Store</td>
<td>1</td>
<td>8,792</td>
</tr>
<tr>
<td>5731</td>
<td>Radio/TV/Electronics</td>
<td>1</td>
<td>501</td>
</tr>
<tr>
<td>5734</td>
<td>Computers/Software</td>
<td>2</td>
<td>2,656</td>
</tr>
<tr>
<td>58</td>
<td>Eating/Drinking</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5812</td>
<td>Eating Places</td>
<td>6</td>
<td>13,775</td>
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<tr>
<td>5813</td>
<td>Drinking Places</td>
<td>3</td>
<td>9,685</td>
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<tr>
<td>59</td>
<td>Miscellaneous Retail</td>
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<td></td>
</tr>
<tr>
<td>5912</td>
<td>Drug Store</td>
<td>2</td>
<td>13,841</td>
</tr>
<tr>
<td>5932</td>
<td>Antiques</td>
<td>2</td>
<td>5,534</td>
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<tr>
<td>5945</td>
<td>Hobby/Toys/Games</td>
<td>1</td>
<td>2,970</td>
</tr>
<tr>
<td>5947</td>
<td>Gift/Novelty</td>
<td>2</td>
<td>16,279</td>
</tr>
<tr>
<td>5949</td>
<td>Sewing/Piece Goods</td>
<td>3</td>
<td>2,872</td>
</tr>
<tr>
<td>5992</td>
<td>Florist</td>
<td>1</td>
<td>1,976</td>
</tr>
<tr>
<td>5995</td>
<td>Optical</td>
<td>2</td>
<td>6,963</td>
</tr>
<tr>
<td>5999</td>
<td>Miscellaneous Retail</td>
<td>1</td>
<td>1,890</td>
</tr>
</tbody>
</table>
Downtown Gladwin Retail Businesses
by Standard Industrial Classification

<table>
<thead>
<tr>
<th>SIC CODE</th>
<th>BUSINESS TYPE</th>
<th># BUS.</th>
<th>TOT. SQ. FT.</th>
</tr>
</thead>
<tbody>
<tr>
<td>7216</td>
<td>Dry Cleaners/Tailors</td>
<td>1</td>
<td>4,872</td>
</tr>
<tr>
<td>7231</td>
<td>Beauty Shops</td>
<td>4</td>
<td>2,275</td>
</tr>
<tr>
<td>7241</td>
<td>Barber Shops</td>
<td>1</td>
<td>340</td>
</tr>
<tr>
<td></td>
<td><strong>Select Support Services</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7991</td>
<td>Physical Fitness Facilities</td>
<td>1</td>
<td>5,200</td>
</tr>
<tr>
<td></td>
<td><strong>Amusement and Recreation Services</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**TOTAL NUMBER OF RETAIL BUSINESSES** 42

**TOTAL SQUARE FEET OF OCCUPIED RETAIL BUSINESS SPACE** 134,040

**TOTAL NUMBER OF VACANT RETAIL SPACES** 6

**TOTAL SQUARE FEET OF VACANT RETAIL BUSINESS SPACE** 26,006

Source: Downtown Gladwin Process Committee
Retail Potential – Currently, within Downtown’s primary trade area, the total estimated demand for retail products is approximately $188,000,000 per year. This demand is shown on the graph presented on the next page. A complete presentation of retail product demand for the primary trade area is shown in THE RETAIL REPORT®, contained in the Appendix of this document.

As a conservative estimate, it is assumed that Downtown Gladwin retail businesses now generate an average (blended figure) of approximately $160 per year per square foot in retail sales.

Since Downtown currently contains approximately 134,000 square feet of occupied retail space, Downtown Gladwin should currently be generating approximately $21,500,000 in retail sales per year.

By dividing the project area’s estimated annual retail sales – $21,500,000 – by the total estimated demand for retail products within the primary trade area – $188,000,000 – it can be concluded that Downtown Gladwin may currently be capturing approximately 11.5% of the retail sales potential within the primary trade area. And, the balance of the demand is being captured by businesses within other parts of the primary trade area and/or by businesses in other trade areas.

Taking steps to further enhance Downtown Gladwin, and barring a significant decline in the national or regional retail economy, it is conservatively anticipated that Downtown may have the potential to increase its share of retail sales in its primary trade area from the current level of approximately 11.5% to between 12.5% and 13% by the year 2014. This should be considered a goal of the economic enhancement program.

If Downtown Gladwin is able to increase its market share to between 12.5% and 13% by the year 2014, it is possible that the project area may be able to increase its total capture of retail sales to between $23,500,000 and $24,500,000 by the year 2014 – considered in constant 2009 dollars.

This increase in total retail sales could potentially support the development of between approximately 12,500 and 18,750 net square feet of additional retail space by the year 2014 – which could include expansions or sales increases by existing Downtown Gladwin retail businesses and/or the construction of some limited amount of new retail space.
It must be noted that Downtown's ability to gain a larger market share will be contingent on efforts to enhance its business climate, enhance and expand its existing businesses, and recruit additional retail businesses to the area. If such efforts are aggressively and diligently implemented – on an on-going basis – the actual growth in Downtown's market share could potentially be much higher than projected. Conversely, by the year 2014, Downtown Gladwin's market share could be much less than projected above if efforts to enhance the area and expand/recruit businesses are not diligently and continually pursued.

**Retail Business Development** – Based on the findings of this retail market analysis, the opportunity exists to enhance and expand certain types of retail businesses that are currently located in Downtown Gladwin. In addition, the opportunity also exists to attract additional businesses to Downtown. A list of the types of retail businesses recommended for potential enhancement, expansion, and attraction is presented in the chapter of this document titled *Course of Action*.

**Downtown Office Opportunities**

**Office Market Indicators** – Several key economic indicators that characterize the current office operations within Downtown Gladwin follow.

- Downtown Gladwin currently contains a total of 38 various office occupants occupying approximately 124,000 square feet of building space.

- Downtown Gladwin is the traditional professional services center of the City and continues to occupy that position.

- Downtown's occupied office space serves, primarily, the personal needs of those who live within the broader community.

- Downtown Gladwin is the seat of government for Gladwin County. As such, it has traditionally serve and continues to serve as the preferred location for many businesses that do business with the county, including law offices and banking.

- The Downtown Gladwin office vacancy rate is currently less than 1%. 
The most significant concentrations of offices in Downtown Gladwin include depository institutions, personal services, health services, legal services, membership organizations, and government.

Current Office Uses – The variety of office occupants found in Downtown can be seen in the following tables, in which office tenants are listed by SIC numbers. The office inventory was completed by the Downtown Gladwin Process Committee.

Office Potential – It is anticipated that most of Downtown's office market growth will continue to consist of office uses which serve, primarily, the personal needs of those who live in, or in proximity to, Downtown Gladwin's primary trade area, and businesses that need to be in proximity to the Gladwin County Courthouse. Communities nationwide have experienced the fact that – as improvements are made in the overall economic and physical conditions of their Downtowns – an associated increase in demand for office space normally follows. In addition, demand for office space is anticipated to increase due to natural household growth in the area, which is projected for the immediate future.

Therefore, it is estimated that approximately 10,000 to 15,000 square feet of additional office space could potentially be supported in Downtown Gladwin between now and the year 2014. This should be considered an economic goal for the enhancement effort.

It must be noted that the actual growth in Downtown's office demand could be higher if Downtown is able to attract general offices or back office operations from outside the area, office occupants currently located elsewhere in the community, or to experience significant expansion by current Downtown office operations, such as the County government facilities.
## Downtown Gladwin
### Offices by SIC Code

<table>
<thead>
<tr>
<th>SIC CODE</th>
<th>BUSINESS TYPE</th>
<th># BUS.</th>
<th>TOT. SQ. FT.</th>
</tr>
</thead>
<tbody>
<tr>
<td>60</td>
<td>Depository Institutions</td>
<td></td>
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</tr>
<tr>
<td>602</td>
<td>Commercial Banks</td>
<td>2</td>
<td>8,336</td>
</tr>
<tr>
<td>61</td>
<td>Non-Depository Credit Institutions</td>
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<td></td>
</tr>
<tr>
<td>616</td>
<td>Mortgage Bankers/Brokers</td>
<td>1</td>
<td>980</td>
</tr>
<tr>
<td>62</td>
<td>Security and Commodity Brokers</td>
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<td></td>
</tr>
<tr>
<td>628</td>
<td>Security/Commodity Services</td>
<td>2</td>
<td>979</td>
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<tr>
<td>63/64</td>
<td>Insurance</td>
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<td></td>
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<tr>
<td>641</td>
<td>Insurance Agents/Brokers</td>
<td>2</td>
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<tr>
<td>65</td>
<td>Real Estate</td>
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<td>654</td>
<td>Title Abstract Offices</td>
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<td>3,484</td>
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<tr>
<td>72</td>
<td>Personal Services</td>
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Downtown Gladwin
Offices by SIC Code

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TOTAL NUMBER OF OFFICE BUSINESSES 38

TOTAL SQUARE FEET OF OCCUPIED OFFICE BUSINESS SPACE 123,673

TOTAL NUMBER OF VACANT OFFICE SPACES 1

TOTAL SQUARE FEET OF VACANT OFFICE BUSINESS SPACE 553

Source: Downtown Gladwin Process Committee
Office Business Development – A listing of office types recommended for recruitment and expansion in Downtown Gladwin is presented in the chapter of this document titled Course of Action.

Downtown Housing Opportunities
Downtown Gladwin currently contains a total of approximately 17 apartment units and 16 single-family homes located within the Downtown Blueprint project area. These units are occupied by approximately 91 residents.

Based on field observation in Downtown Gladwin, it appears that additional buildings in Downtown would be appropriate for the introduction of more housing units, particularly loft apartments.

As has been found throughout the nation during the past four plus decades – regardless of community size or location – as a Downtown’s physical environment and mix of businesses is improved, the demand for housing in and near Downtown also increases. This has certainly been the case to date throughout Michigan.

Every effort should be made, consistent with the implementation of the Downtown Blueprint, to introduce more quality housing – both market-rate and affordable housing – in and in proximity to Downtown Gladwin.

As market conditions allow, every effort should be made to introduce:

- More loft apartments in the upper floors of appropriate existing structures throughout Downtown – market-rate and affordable;
- Mixed-use projects – market-rate and affordable – if redevelopment takes place in or near Downtown; and
- Both owner-occupied and rental units.

As noted by the memo in the Appendix of this Downtown Blueprint,

MSHDA resources could be used to help accelerate the pace of second-story development in Downtown and ensure that a high quality, solid mix of affordable and market rate housing exists as an integral part of the community.
The City of Gladwin was awarded and is in the beginning stages of implementing a Rental Rehabilitation grant administered through MSHDA’s Office of Community Development (OCD). This grant, MSC-2007-5973-HO, with $243,900 to be administered over the period of January 1, 2008 – June 30, 2010, can provide upper-floor creation of approximately seven (7) rental units.

The rental rehabilitation component is designed to help a local unit of government provide funding assistance to improve the number of income producing, investor-owned properties in a Downtown area. Investor/owners are required to contribute a minimum of 25% of the total project cost for each rental unit being rehabilitated. In a Blueprint community, MSHDA could provide up to $35,000 in hard rehabilitation and lead-based paint remediation related costs for each rental unit. Affordable rents to those less than 80% of the area median income are required for 51% of the units at initial occupancy and they must retain status as rental units for a period of five years. The balance of units, the other 49%, can be rented at market rates from initial occupancy throughout the five years. Both affordable and market rate units must be rehabilitated to ensure that Housing Quality Standards and local codes are met and maintained during that period.

Funds utilized in each project are held as a lien against the property during the 5-year compliance period. While the local unit of government would have some flexibility on how the lien is structured, generally the MSHDA lien is forgiven at the end of the compliance period.

In addition, the City of Gladwin could also encourage Downtown business owners to utilize the Property Improvement Program (PIP). The PIP loan can be used to finance renovations to both owner occupied and investor owned residential properties. Depending on the borrower’s income, type of property, loan amount and other factors, the PIP loan carries an interest rate of between 4 and 8 percent and can be repaid over as much as 20 years. The PIP loan can be used to account for the owner/investor match of 25% that is required in the Rental Rehabilitation program.

The community should take every opportunity to examine, discuss, and employ these valuable MSHDA incentives to assist in the development of more Downtown housing.

Rather than placing arbitrary or artificial limits on the number of housing units appropriate for Downtown Gladwin, it is suggested that the absorption of units in the marketplace be used as the indicator of demand. And, that every effort be made to develop the greatest number of quality units possible in and near Downtown when market conditions allow.
Course of Action
V. COURSE OF ACTION

This chapter includes a Course of Action specifically designed to help Downtown Gladwin:

- Attain the community’s defined vision for Downtown’s future;
- Take advantage of the economic opportunities revealed through the Downtown market analysis; and
- Become more economically successful and self-sustaining.

That Course of Action is shown below, following a summation of the community’s expectations for their Downtown Blueprint, as gleaned by HyettPalma as part of the Downtown Blueprint process.

Expectations

Throughout the research conducted during the completion of this Gladwin Downtown Blueprint, those participating in the Vision Session, focus groups, interviews, etc., were asked to define their expectations for the Blueprint itself and for Downtown Gladwin’s future. The expectations most frequently voiced are shown below.

1. Overall Gameplan for Downtown

An overall gameplan is desired to further enhance Downtown Gladwin. That gameplan should:

- Place emphasis on all of Downtown’s needs, including economic and physical concerns;
- Stay on course and not get sidetracked;
- Present a pragmatic, realistic course of action that is within the community’s financial abilities and is appropriate for the marketplace;
- Be straightforward; and
2. Look and Ambiance
The overall look and ambiance of Downtown should be improved. Specific areas which should receive attention from the Downtown Blueprint include:

- Downtown’s overall physical appeal;
- Maintenance of both private and public spaces;
- Beautification of both private and public spaces;
- The look of Downtown’s buildings;
- Responsibilities of property owners relative to the upkeep of their buildings;
- Timely snow removal;
- Litter collection and containment;
- Weed removal; and
- Overall enhancement of City Park.

3. Gladwin County’s Downtown
A saying in the business of Downtown revitalization is:

As Downtown goes, so goes the Town!

In the case of Downtown Gladwin, however, as the seat of Gladwin County government, the community understands and expects Downtown to continue to serve as not only the community’s Downtown, but also as the county’s Downtown. Therefore, in Downtown Gladwin’s case:

As Downtown Gladwin goes, so, to a great extent, goes Gladwin County!
4. **Serve Multiple Markets**
Downtown Gladwin should operate and be positioned to serve multiple markets, including:

- Local, year-round residents;
- Summer seasonal residents; and
- Visitors.

5. **Business-Friendly Government**
The City of Gladwin must maintain a pro-business and pro-quality growth control system, with a “let’s make it work” attitude. This business-friendly posture must be maintained and displayed at all times in order to induce higher levels of investment in Downtown and the community of Gladwin.

6. **Control Own Reality**
In order to ensure the quality and timely delivery of vital local services, it might be necessary to take greater local control of those matters which, if not given attention, could negatively impact local economic development efforts, such as snow removal on Cedar Avenue’s streets and sidewalks.

7. **Downtown as Center Stage**
Downtown should be the center stage for the entire community. As such, Downtown should contain the maximum number of vital community-wide and traditional Downtown anchors, such as municipal buildings, post office, arts space, performance space, etc. Several vital anchors are currently located in other parts of the community. In the future, all new anchors which are designed to serve the overall community should be located in or near Downtown, whenever possible.
Public Actions

Specific public actions, which should be taken to further enhance Downtown Gladwin and enable the community to take better control of Downtown’s overall operation and management, are described below.

1. Snow Removal

The goal for the removal of snow from Downtown’s streets and sidewalks should be to remove snow from both areas in a seamless, timely manner in order to cause the least disruption and inconvenience for Downtown’s customers, patrons, and businesses. This is particularly critical in the heart of Downtown along Cedar Avenue.

The County currently removes the snow from Cedar Avenue through an agreement with the State of Michigan, since Cedar Avenue through Downtown is a state highway – M-61. Snow removal on sidewalks is currently the responsibility of Downtown property owners. Due to time delays, which result in snow accumulation remaining at curbs, gutters, and edges of sidewalks following the shoveling of sidewalk snow by property owners, it is difficult at times for Downtown’s customers and patrons to park and maneuver snow banks on Cedar Avenue, as locally noted.

It is clearly understood that the County is under intense pressure to serve all areas of the County and that it is not always possible to give the special attention that Downtown Gladwin needs to remove snow quickly – just as is needed by all Downtowns and other commercial areas of the County. However, in order to make Downtown Gladwin safe and convenient for all, it is likely time that one central authority be responsible for the removal of snow from both Cedar Avenue’s sidewalks, curbs, and gutters.

Therefore, the following is recommended.

- The City should work with MDOT and the County to transfer responsibility for snow removal on Cedar Avenue in Downtown Gladwin from the County to the City to ensure the coordinated and timely removal of snow from streets, gutters, and the edges of curbs.
NOTE: If responsibility for street snow removal is transferred to the City, it is assumed that the City would receive some compensation from MDOT to cover the cost of snow removal on M-61.

- The City should assume responsibility for the removal of snow from sidewalks along Cedar Avenue. If adequate resources are not available to pay for the cost of snow removal from sidewalks, consideration should be given to the creation of an assessment district to charge property owners for the cost of sidewalk snow removal.

It should be noted that some property owners in Downtown now pay others to remove snow from sidewalks. Therefore, the practice of paying others to remove sidewalk snow will not be foreign to some Downtown property and business owners. However, the City should attempt to keep the cost of sidewalk snow removal reasonably low, if the City decides to charge for sidewalk snow removal on Cedar Avenue.

2. Traffic Flow
To make Downtown more pedestrian-friendly, the City of Gladwin should work with MDOT to reduce the speed limit on Cedar Avenue, within the Downtown Blueprint area, from the current speed limit of 30 miles-per-hour to 25 mph. In addition, the feasibility of reducing the number of traffic lanes on Cedar to 3 lanes – 2 lanes for east/west traffic and 1 lane for turns – should be explored and, if deemed feasible, this lane reduction should be implemented as soon as possible to help “calm” traffic through Downtown Gladwin.

3. On-Street Parking
As was done in earlier times in Downtown Gladwin, the City should work with MDOT to re-introduce angled parking to Cedar Avenue. By some recent estimates, this measure can increase on-street parking supply by as much as 50%, when compared to parallel parking. Angled parking is also an excellent traffic calming technique and customers prefer the convenience and simplicity it affords.

4. On-Street Parking Enforcement
Concern exists locally that some employees and business owners are currently parking in prime on-street customer spaces on Cedar Avenue and, thereby, restricting the number of on-street parking spaces available to Downtown’s valuable customers. This situation is compounded by the fact that parking time
limits are not in place in Downtown Gladwin. Therefore, anyone can park anywhere they like for as long as they desire during most hours.

The re-introduction of angled parking on Cedar Avenue may reduce or negate concerns regarding the use of Cedar Avenue parking spaces by employees and business owners by adding more on-street parking to be enjoyed and used by all – customers, patrons, employees, employers, etc.

However, if angled parking is not possible on Cedar Avenue and if employee/employer parking in prime on-street parking spaces remains a concern, the following steps should be considered:

- The owners of all Downtown businesses should be asked to require that their employees park in off-street lots or in more remote on-street areas of Downtown as opposed to on Cedar Avenue;

- Business owners should also park in spaces other than those on Cedar Avenue;

- The Police Department should monitor those employees and employers noted for parking in Cedar Avenue parking spaces and the Police Chief should pay a personal visit to those who are parking on Cedar and ask that they park elsewhere;

- As a last resort, if this “soft-enforcement” approach does not yield compliance, then the City should consider instituting a 2-hour parking time limit on Cedar, enforcing the time limit by recording tag numbers, and charging a significant fine for violation of the time limit, such as $10-$20 per noted offense; and

- The enforcement effort should target repeat violators.

It should be noted that parking was not a major concern of trade area residents surveyed in conjunction with the completion of this Downtown Blueprint.

5. Off-Street Parking
Signs should be placed at all public off-street parking lots identifying them as public parking lots. And, directional signs should be placed on Downtown’s streets directing motorists to the off-street public parking lots.
As currently planned, all public off-street lots should be paved, landscaped, lighted, regularly patrolled by Police, and well-maintained at all times.

6. **Cleanliness & Beautification**

The DDA should undertake beautification as well as infrastructure improvements in Downtown. Or, as noted locally, the DDA should fund more “above ground improvements that show.”

In order to enhance the cleanliness and beauty of Downtown Gladwin, the following actions should be taken.

A. **Maintenance Plan** – The City, DDA, County, and GBPA should meet to define a maintenance plan for Downtown. The plan should specify actions, timelines, and roles & responsibilities. As a minimum, the City and DDA should assume primary responsibility for City owned public spaces, the County should assume responsibility for those properties owned by the County, and property and business owners should assume responsibility for all private property.

B. **Litter Control** – The current street trash containers should be replaced with more decorative and substantial black metal containers, similar to the trash container adjacent to the Chamber of Commerce. Containers should be emptied as often as necessary to ensure appropriate containment.

C. **Weed Control** – Weeds should be continuously removed from all public and private spaces throughout Downtown.

D. **Street Sweeping** – The City should continue sweeping streets on a continuous basis.

E. **Banners** – An additional set of banners should be purchased and installed during the time between the removal of holiday decorations and the installation of Spring banners.

F. **Landscaping** – The maximum amount of colorful flowers, shrubs, trees, and other plantings should be placed throughout Downtown on a year-round basis – including some level of colorful plantings during colder months. Consideration should also be given to the installation of
hanging flower baskets on street light poles throughout Downtown during the warmer months.

G. Street Furnishings – More benches should be added to Cedar Avenue’s sidewalks and all street furnishings should be maintained at all times, including the painting of street light poles when needed.

H. Welcome Signs – “Welcome to Historic Downtown Gladwin” signs should be placed on Cedar Avenue near Bowery (for view by eastbound traffic) and near State (for westbound traffic.) Signs should be creatively designed, well landscaped, and illuminated for evening viewing.

I. Public Address System – As currently planned, a public address system should be installed in Downtown to enhance audio presentations during Downtown special events.

7. Business-Friendly Government
All City review and approval processes should be made as user-friendly as possible. The mantra at City Hall should be “let’s make it work,” and “we are here to help you make it work.” The word should be transmitted broadly that the City seeks quality projects and will work with quality developers and businesses to make it easier for them to invest in Downtown Gladwin.

The City should prepare a pamphlet to describe how to do business in Downtown Gladwin, or assign a staff person to walk an applicant through processes, or both.

8. City Park
City Park is the center of community activity in Downtown Gladwin and the entire community. The City assumed ownership of the park from the State of Michigan in 1982. At that time, the park had recognized deficiencies and, as noted in a letter from Jack Butterfield, Chief of the Parks Division of the Michigan Department of Natural Resources, that notified the City of Gladwin that ownership of City Park (then known as Gladwin State Park) was being “turned-over” to the City:

You may be sure we (meaning the State of Michigan’s Department of Natural Resources) will assist in the orderly and unhindered development of land for public recreational use as . . . may be needed.
Current deficiencies in the City Park are extensive and include:

- A deteriorated and undersized amphitheater;
- An undersized community building;
- Deteriorated tennis courts;
- Deteriorated restrooms;
- Inadequate utility systems to accommodate camping;
- Inadequate number of camp sites; and
- Non-ADA compliant features throughout the park.

**VERY IMPORTANT NOTE:** With a sizable number of handicapped residents, an increasing number of senior citizens (many housed in two mid-rise senior housing complexes within an easy walk of the park), a growing number of seasonal residents, and many year-round visitors and business travelers, the above noted park deficiencies are resulting in park usage being denied to a significant number of patrons. And, it must be noted, again, when the park was transferred to the City from the State it had most of the above noted deficiencies, the State agreed to help remedy deficiencies, and, to date, State funding has not been made available to correct the park’s serious deficiencies, even though the City has agreed to fund a portion of the cost of correcting the deficiencies.

The City should continue to correct park deficiencies, including seeking funding from the State of Michigan and other sources to assist in upgrading the park and making it ADA compliant.

9. **City Facilities**
If the City of Gladwin outgrows the current City Hall building and needs to move to a new location, it is essential that City Hall stay in Downtown since it is such a critical Downtown anchor.

And, if the City creates new public spaces and uses that act as draws – such as an art center or new community theater – they should be located in or near Downtown in order to introduce important new anchors to the heart of the City.
Building Improvements

It is very important to rehabilitate and reuse Downtown’s older buildings, since they give Downtown Gladwin its character, uniqueness, image, and charm by reflecting the gloried history of the community.

The following actions should be considered to enhance Downtown’s buildings.

1. Façades
The following tools should be created to stimulate appropriate building rehabilitation in Downtown Gladwin.

A. Design Guidelines – The U.S. Department of the Interior has established a set of “do's and don’ts” for dealing with historic properties – and these are called The Secretary’s Standards for Rehabilitation. These standards should be used to guide the appropriate rehabilitation of older buildings in Downtown Gladwin.

The Standards (Department of Interior regulations, 36 CFR 67) pertain to historic buildings of all materials, construction types, sizes, and occupancy and encompass the exterior and the interior, related landscape features and the building's site and environment as well as attached, adjacent, or related new construction. The Standards are to be applied to specific rehabilitation projects in a reasonable manner, taking into consideration economic and technical feasibility.

1. A property shall be used for its historic purpose or be placed in a new use that requires minimal change to the defining characteristics of the building and its site and environment.

2. The historic character of a property shall be retained and preserved. The removal of historic materials or alteration of features and spaces that characterize a property shall be avoided.

3. Each property shall be recognized as a physical record of its time, place, and use. Changes that create a false sense of historical development, such as adding conjectural features or architectural elements from other buildings, shall not be undertaken.

4. Most properties change over time; those changes that have acquired historic significance in their own right shall be retained and preserved.
5. Distinctive features, finishes, and construction techniques or examples of craftsmanship that characterize a property shall be preserved.

6. Deteriorated historic features shall be repaired rather than replaced. Where the severity of deterioration requires replacement of a distinctive feature, the new feature shall match the old in design, color, texture, and other visual qualities and, where possible, materials. Replacement of missing features shall be substantiated by documentary, physical, or pictorial evidence.

7. Chemical or physical treatments, such as sandblasting, that cause damage to historic materials shall not be used. The surface cleaning of structures, if appropriate, shall be undertaken using the gentlest means possible.

8. Significant archeological resources affected by a project shall be protected and preserved. If such resources must be disturbed, mitigation measures shall be undertaken.

9. New additions, exterior alterations, or related new construction shall not destroy historic materials that characterize the property. The new work shall be differentiated from the old and shall be compatible with the massing, size, scale, and architectural features to protect the historic integrity of the property and its environment.

10. New additions and adjacent or related new construction shall be undertaken in such a manner that if removed in the future, the essential form and integrity of the historic property and its environment would be unimpaired.

B. Theme — A fake theme for Downtown should be avoided, such as Williamsburg. An appropriate theme for Downtown would be to respect the historical style of all Downtown buildings and treat them accordingly, with guidance from The Secretary's Standards for Rehabilitation.

C. Grants — The City should seek façade grant funds from MEDC and should consider using DDA funds to supplement MEDC funds if necessary. The funds should be used to create a 50/50 matching grant program to help building owners rehabilitate building façades and signs. Matching grants in the amount of up to $5,000 per façade (front and rear façades should count as two façades and, therefore, should be eligible for two grants) should be matched by participating building owners. The use of The Secretary’s Standards for Rehabilitation should be required for all projects funded by façade grants. Local lending institutions should be encouraged to lend any matching funds needed by building owners at a
reasonably low rate of interest in order to stimulate building rehabilitation quickly.

2. *Signature Buildings*
Downtown’s most problematic buildings should be identified and funding should be sought from the Michigan Economic Development Corporation’s Signature Buildings program to assist with the acquisition and eventual rehabilitation of those structures.

3. *Absentee Building Owners*
Absentee owners of buildings in Downtown Gladwin, who do not choose to keep their buildings up to community standards, should be approached by representatives of the DDA and offered any and all available financial and technical incentives. And, the goal of this effort should be to encourage absentee owners to enhance dilapidated buildings.

If absentee owners do not desire to upgrade structures, they should be encouraged to sell their buildings to owners who will and they should be given assistance in finding buyers. And, an aggressive effort should be made to find appropriate owners for those buildings for which marketing assistance is extended.

Owners who intend to occupy their buildings should be the target market for all buildings being transferred from absentee owners to new owners.

The goal should be to induce the largest number of Downtown business owners to become building owners, since owner-occupied buildings tend to always be the best maintained buildings in any Downtown.

4. *Upper-Floor Housing*
Every effort should be made to develop more upper-story housing throughout Downtown Gladwin. Housing adds to a Downtown’s market and vitality. All upper-floor apartments should be quality units, whether financed through conventional sources or with assistance from MSHDA.

5. *Tax Abatements*
The City should be cautious in offering property tax abatements for Downtown revitalization projects, since abatements negate tax increments captured by the DDA. However, if it is deemed necessary and legally possible to offer some form of abatement in the future, abatements should be limited to a reasonably short
time period – such as 5 years. And, abatements should be offered to those who make building improvements within a short time window – such as 2 years – in order to induce investors to act quickly.

**Business Development**
Downtown is fortunate to have a good collection of viable businesses at this time. The public is very positive about what is offered, but would like more in terms of offerings; more to complement and strengthen the existing business base.

The following actions are designed to further strengthen Downtown’s existing businesses and direct efforts to attract additional appropriate businesses to Downtown Gladwin.

1. **Economic Orientation**
Downtown Gladwin should have the following economic orientation:

   - **Pedestrian Core** – The pedestrian core of Downtown Gladwin (Cedar Avenue from Bowery Street to Silverleaf Street) should contain specialty retail, food, art, and entertainment in the first-floors, with offices and apartments located in the upper-floors; and

   - **Balance of Downtown** – The balance of Downtown Gladwin should contain convenience retail, personal services, professional services, general offices on all floors, with housing above where possible.

2. **Physical Orientation**
Downtown Gladwin should have the following physical orientation:

   - **Pedestrian Core** – The pedestrian core of Downtown Gladwin (Cedar Avenue from Bowery Street to Silverleaf Street) should be further developed with zero lot line buildings – meaning with buildings built at the sidewalk line with no set-backs – with parking developed in the rear of buildings and with no additional surface-level parking lots fronting on Cedar Avenue; and

   - **Balance of Downtown** – The balance of Downtown Gladwin should be further developed in both zero lot line and suburban styles – suburban style meaning setback from the sidewalk with parking in the front, side, or
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Blueprints for Michigan's Downtowns

at the rear of buildings – since this mixed pattern is now so entrenched in
the balance of Downtown.

3. **Top List of New Businesses**
Following is a listing of new business types that should be sought for Downtown
Gladwin as a top priority within the immediate future:

- Restaurants, family-oriented with entertainment and evening offerings;
- Gifts;
- Arts/crafts supplies and art/craft classes;
- Art galleries/art co-op;
- Antiques;
- Books, cards, paper;
- Casual apparel for all genders and age groups; and
- Small movie theater.

4. **Full List of Businesses and Uses**
Following is a full listing of businesses and other uses appropriate for Downtown
Gladwin:

**Prepared Food**
- Fine Dining Restaurants;
- Moderate Priced Restaurants;
- Sandwich Shops;
- Bistros;
- Coffee Houses;
- Delis;
- Bakeries;
- Candy/Ice Cream/Yogurt Shops;
- Pubs/Taverns -- with Atmosphere/Operation Welcoming to Families; and
- Ethnic Foods -- i.e., Mexican, Italian, Greek, French, Chinese, Thai, etc.
Food for Home
- Green/Organic Grocer;
- Health Foods; and
- Meat/Fish Market.

Entertainment
- Live Theater;
- Entertainment in Restaurants -- i.e., piano player, guitarist, small combos, dancing, etc.; and
- Movie Theater.

Specialty Retail
- Antiques;
- Appliances;
- Art Galleries, Framing, Crafts, and Supplies;
- Bike Shop;
- Books and Periodicals;
- Cameras and Photo Supplies;
- Casual Apparel and Accessories;
- Children's Apparel;
- Computers and Software;
- Florist;
- Gifts;
- Hardware;
- Home Decorating Products and Design Services;
- Men's Apparel;
- Music (Recorded and Sheet);
- Office/School Supplies;
- Optical Products;
- Radio/TV/Electronics and Supplies;
- Sewing Supplies;
- Small Variety Store;
- Sporting Goods;
- Stationery and Cards;
- Tobacco Shop;
- Toys, Games and Crafts;
- Traditional and Costume Jewelry;
- Wall Coverings and Paint; and
- Women's Casual Apparel and Accessories.

Convenience Retail/Select Support Services
- Auto/Home Supply;
- Barber Shops;
- Beauty Shops;
- Spa;
• Dance Studio;
• Dry Cleaners/Tailor Shop;
• Pharmacy;
• Physical Fitness Facility;
• Shoe Repair/Shine; and
• Video Rental.

**Offices**
• Accounting, Auditing, Bookkeeping;
• Administration of Educational Programs;
• Administration of Public Health Programs;
• Administration of Veterans' Affairs;
• Administration of Economic Programs;
• Administration of Utilities;
• Advertising;
• Child Care Services;
• Commercial Banks;
• Computer and Data Processing;
• Courts;
• Credit Reporting and Collection;
• Credit Unions;
• Dentists Offices and Clinics;
• Doctors Offices and Clinics;
• Engineering, Architectural Services;
• Fire, Marine Casualty Insurance;
• General Government;
• Health and Allied Services;
• Home Health Care Services;
• Individual and Family Services;
• Legal Services;
• Library;
• Life Insurance;
• Management and Public Relations;
• Medical Service and Health Insurance;
• National Security;
• Newspapers and Other Media Outlets;
• Passenger Transportation Arrangement;
• Personnel Supply Services;
• Photographic Studios;
• Post Office;
• Print Shops;
• Public Order and Safety;
• Real Estate Agents and Managers;
• Residential Care;
• Savings Institutions;
Blueprints for Michigan’s Downtowns

- Security Brokers and Dealers;
- Subdividers and Developers;
- Tax Services; and
- Title Abstract and Insurance Offices.

**Housing and Other Uses**
- Housing above first floor uses;
- Housing as infill on redeveloped lots, underutilized lots, and surface parking lots;
- Museums;
- Churches in buildings designed as churches, not storefronts; and
- Hotel facilities, if market conditions prove feasible in the future and appropriate space is available.

**5. Business Recruitment**

New businesses should be sought for Downtown Gladwin through both internal and external recruitment, which are described below.

- **Internal Business Recruitment** – Internal business recruitment is actually business creation, where interested, successful, existing Downtown Gladwin business owners are encouraged to open additional businesses in Downtown to better serve existing and new customers, or expand or modify their current operations. Based on field observation in Downtown Gladwin, several existing businesses are in the process of expanding or re-orienting product lines and services in order to meet opportunities in the marketplace or make their existing business space more productive by line expansions, line contractions, and cross-marketing of products with other businesses. This form of new business creation should be strongly encouraged in Downtown Gladwin. Every appropriate incentive provided through the Downtown enhancement effort – such as façade grants, low-interest loans, or other incentives which might be created in the future – should be offered to interested Downtown business owners who desire to expand current operations, re-orient business operation, or open new doors. Internal business recruitment is a very cost-effective and proven successful method of bringing new businesses to Downtown.

- **External Business Recruitment** – External business recruitment is the traditional form of Downtown business attraction, which entails prospecting for businesses outside of a community in the broader trade area and beyond. The most successful means of attracting external businesses is through personal in-field contact with prospects. External business prospects should be well-established businesses and the
approach should be to induce them to either open an additional operation in Downtown Gladwin or relocate to Downtown Gladwin.

When new business prospects are identified through field investigation, prospects should be invited to Gladwin to examine existing building space and every level of assistance provided through the Downtown enhancement program should be offered to appropriate business prospects willing to open an establishment in Downtown Gladwin.

Business prospects should be sought from throughout Gladwin County, Central Michigan, and Northeastern Michigan.

The business recruitment effort – both internal and external – should be a primary responsibility of the City’s DDA, with staff support provided as determined by the City Administrator.

6. Business Operations
Downtown Gladwin’s businesses should strive to maintain the following critical business practices in order to best serve Downtown’s customers.

- **Window Displays** – All windows of Downtown’s businesses should be spotless, displays should be changed at least weekly if not more often, and window display lighting should remain on until at least 11:00 pm each evening – year-round. Since Downtown Gladwin’s customer base is so concerned with the look and appeal of Downtown, quality window displays are one way a business can tell the buying public that they care about the look of their business and are extending that posture through added attention to the way their business is externally presented to the public. Windows are, in fact, the doorways of a business and business doorways should induce prospective customers to “look inside.” If a business’s windows are not up to a community’s standards or desired level of quality, it is unlikely that the business will attract as many customers as those that are.

- **Signs** – The City should modify local growth control regulations to allow projecting business signs throughout Downtown. Projecting signs are much more pedestrian- and vehicle-friendly. Therefore, combined with recommended traffic calming measures presented in this *Downtown Blueprint* – designed to slow traffic through Downtown Gladwin and
increase pedestrian comfort – projecting signs will enable every Downtown business to gain new attention from the buying public.

- **Hours** – Downtown businesses should be open when their targeted customers have time to patronize businesses. This business practice is known as operating during “market-driven hours.” Each Downtown Gladwin business owner should visit with their identified customers to determine the most appropriate hours of operation based on when their customers have the time, or desire, to patronize their business. An unfortunate situation in Gladwin has resulted in many businesses keeping “seasonal hours,” which appear to be oriented to part-time residents rather than attempting to be open to serve customers who live in the community year-round, or those visiting the community during non-summer times. While seasonal hours are kept in many seasonal communities, it is not the norm in non-seasonal communities, nor in progressive seasonal communities throughout Michigan and elsewhere.

In order to make Downtown Gladwin businesses competitive in an ever-changing marketplace, it is very important that all Downtown businesses maintain hours that best serve not only seasonal residents, but year-round residents, visitors, and business travelers as well.

It appears that many local residents are now traveling to surrounding communities that maintain hours more convenient for their lifestyles and available shopping times.

- **Outdoor Dining** – All food establishments in Downtown Gladwin should offer the maximum number of outdoor seats during pleasant weather. The City should encourage and allow dining on public sidewalks as long as safe pedestrian passage is maintained.

**7. Farmers Market**
A farmers market should be created and operated in Downtown Gladwin. The farmers market should be located in a highly visible spot in Downtown – such as a parking lot – to entice traffic to stop and encourage farmers market customers to patronize other Downtown businesses. Consideration should be given to offering a special “hook” to the farmers market by encouraging vendors to offer organic products. Prepared food, art, and entertainment should also be offered at the farmers market to expand the market’s draw and make market day a family day, rather than just a produce day.
Marketing

A number of initiatives are currently being implemented locally to market Gladwin businesses. The following steps should be taken to further market Downtown Gladwin.

1. Story Placement

It has been found that newspaper and radio stories regarding the state of a Downtown greatly impact the public’s perception of that Downtown. And, such stories also go a long way in piquing the interest of potential Downtown customers, business prospects, and investors. Therefore, a goal of the Downtown Gladwin enhancement effort should be to get positive stories about Downtown placed with key, area-wide media on a continual basis. This should be accomplished by:

- Contacting all print and electronic media throughout Gladwin County;
- Establishing a contact person at each;
- Cultivating a professional rapport with each contact;
- Providing each contact person with info about Downtown Gladwin and the Downtown enhancement effort – on a regular and on-going basis;
- Inviting each contact person to attend and enjoy Downtown events – and other special occasions – as a hosted guest; and
- Regularly sending press releases, story ideas, and stories to each contact person as Downtown “news” occurs.

2. Web

Downtown Gladwin must have an easy to find presence on the Web. This should be accomplished by:

- First, creating a Downtown page on the City’s Web site;
- Second, as Downtown’s business mix is strengthened, creating a DDA Web site to market Downtown;
Third, establishing a Downtown presence on social networking sites such as Facebook, Myspace, and Twitter; and

Encouraging each Downtown business owner to create a Web site for their business.

3. Brochure
Currently, the Gladwin Business and Professional Association (GBPA) prints a City-wide brochure. This is a very progressive and important initiative for which the GBPA should be commended.

Currently, the brochure has two parts: first, a more costly outer shell, that was designed to have a long shelf-life; and second, a less expensive insert, which lists businesses and is meant to be updated and re-printed more frequently than the shell. Due to budgetary constraints, the GBPA currently must ask businesses to pay to be listed in the insert.

The Gladwin business brochure should continue to be printed, since it is a very important marketing tool. And, the two-part format should be continued, since it allows the brochure to be attractive, cost-effective, and kept up-to-date.

The following steps should be taken to further increase the brochure’s effectiveness as a marketing tool.

If the brochure is to continue to promote the entire City – as opposed to just Downtown – then all businesses located within Gladwin should be listed in the brochure. And, listing should be offered to businesses free-of-charge. To make this possible, GBPA should continue to be responsible for producing the brochure, but funding must be garnered from a source other than the GBPA for printing the brochure.

The brochure should “feature” Downtown Gladwin and its unique image as the City’s historic, small town heart that is a family-oriented destination worthy of a special visit.

All of Downtown’s businesses should be listed together in one, separate portion of the brochure – for easy identification and patronage by locals and visitors.
The brochure should be widely distributed at all Downtown businesses and attractions (Historic Museum, Historical Village, City Park and Campgrounds, County Courthouse, Chamber of Commerce, post office, etc.), all locations throughout the County where residents and visitors tend to gather (large stores, restaurants, gas stations, etc.), attractions located throughout the City and County (City Hall, sports complex, community arena, library, golf course, fairgrounds, airport, medical facilities, colleges, etc.), nearby lakes and trails, Michigan highway travel centers, etc.

4. Shop Local
The GBPA is about to launch a “shop local” campaign to urge residents to consider spending their shopping dollars locally when possible. Currently, the campaign is being designed to point out the inter-relatedness of a community’s locally owned businesses and the quality-of-life enjoyed by that community’s residents.

To ensure that the shop local campaign is well-received by local residents – and does not cause a negative backlash – the following should be kept in mind.

- The current approach being employed by the GBPA is important to maintain, since it aims at increasing awareness of the support local businesses provide to myriad civic activities, such as little league, thereby making them possible. The opposite approach – which would entail trying to shame or guilt local residents into shopping locally – should be avoided at all costs.

- In addition to noting the impact a healthy business base has on a community’s healthy civic life, the shop local campaign should also stress the fact that Downtown’s existing businesses offer great quality and variety, as do its attractions. In other words, shopping locally in Downtown Gladwin would be far from a hardship or a chore.

- Therefore, the shop local campaign should also note that – if one were to choose to spend one’s time and money in Downtown Gladwin, one would have a very enjoyable experience due to Downtown’s charming shops and restaurants, friendly owners and employees, and unique attractions (such as City Park, the Historic Museum, and special events).
5. Events & Activities
A number of special events and activities are currently held in Downtown Gladwin. These are varied and include large, annual events (e.g., Fun Days, the Festival of Lights Christmas Parade, Carriage Festival, etc.), annual children's activities (e.g., Easter Egg Hunt, Halloween Pumpkin Painting, Summer Recreation Program, etc.), and entertainment series (e.g., Tuesdays in the Park musical performances, Off Main Movie Night, Gladwin Area Friends of the Theater plays, etc.). By all accounts, these events are very well-received and attended by the community. Therefore, they should be continued.

In addition, it is felt locally that the Downtown event calendar could use a boost during the January to March period. Therefore, consideration should be given to creating an additional annual event or activity that is held in Downtown during that timeframe.

6. Newspaper Column
News about the Downtown enhancement effort must be gotten out to the public on a regular basis. To do so, it is suggested that the DDA approach the ownership of The Record to ask if the DDA could write a "What's Up Downtown" column that would be run in the newspaper on a weekly basis.

7. City Venues
To the greatest extent possible, news about the Downtown enhancement effort, Downtown events, and Downtown activities should be included in the City’s quarterly newsletter and on the public access television channel.

8. Information Center
Currently, the Chamber of Commerce – located on the edge of the Downtown Blueprint project area – serves as an information center during the work week. As an adjunct to this service, the Gladwin County Historic Museum – located in the heart of Downtown – should be asked if it would serve in this capacity as well, particularly on weekends. This would be an ideal arrangement, since the museum is open on weekends and since museum volunteers are very familiar with Gladwin’s past and present.

To accomplish this:

- An information rack of brochures and literature should be placed inside the museum; and
• Signs should be erected on all major roadways to direct motorists to the information centers located within the Chamber and Historic Museum.
Partnership for Success
VI. PARTNERSHIP FOR SUCCESS

Downtown Gladwin is fortunate in that the DDA, the City, and the GBPA are all working on behalf of its further enhancement. These entities should continue to work together to:

- Move Downtown toward the community’s defined, preferred vision for Downtown;
- Enable Downtown to take advantage of the opportunities revealed in the Downtown market analysis contained in this document; and
- Implement this Downtown Blueprint in a timely and quality manner

This should be done through the following.

1. Lead
The DDA, working in partnership with the GBPA, should take the lead role in overseeing implementation of the Downtown Blueprint recommendations.

In crafting its work plans, the DDA should not focus exclusively on Downtown’s infrastructure needs, as it has in the past, but should broaden its mission and scope of activities.

2. Staff
The Gladwin City Administrator should continue to:

- Play the lead role in providing staff assistance to the DDA; and
- Assign other City staff, as needed, to assist the DDA.

3. GBPA
The GBPA should continue to take the lead role in marketing Downtown by staging special events, producing the Gladwin business brochure, and implementing the shop local campaign. In addition, the GBPA should work closely with the DDA to implement the Downtown Blueprint recommendations related to story placement, the newspaper column, and the information center.
4. Funding
The DDA is fortunate to have a significant level of annual Tax Increment funding with which to implement this Downtown Blueprint, due to the recent retiring of a bond issue. However, if it is found that funding above that level is needed to implement this Downtown Blueprint in a timely and quality manner, additional funding should be sought from the following sources:

- State, Township, and County governments;
- City government general funds;
- Federal programs;
- Non-profit groups;
- Industry, corporations, and major employers;
- Business owners, commercial property owners, and developers;
- Banks, utilities, and other institutions;
- Area foundations;
- Service clubs; and
- Any party that stands to benefit from an enhanced Downtown;

5. Benchmarks
The City and the DDA should collect the following benchmarks annually, as is required by MSHDA of communities selected to participate in the Downtown Blueprints program:

- Total taxable value of property in Downtown;
- Number of new jobs created;
- Dollar amount of new private investment;
- Public improvements and their costs;
• Economic development tools utilized;
• List of business openings;
• List of business closings;
• Total number of businesses in Downtown;
• Total number of housing units;
• Occupied retail space (sq. ft.);
• Vacant retail space (sq. ft.);
• Occupied office space (sq. ft.);
• Vacant office space (sq. ft.);
• Occupied residential space (sq. ft.); and
• Vacant residential space (sq. ft.).

6. Adopt
The DDA should adopt this Downtown Blueprint as its official guide for Downtown’s further enhancement.

Additionally, it is understood that steps are underway to renew for another 15-years the Downtown Tax Increment Financing Authority (TIFA) district, which is now scheduled to sunset in 2011. Therefore, this Downtown Blueprint should be used as the basis of the new TIFA plan, which the renewal effort will require.

Finally, it is hoped that the Gladwin City Council will see fit to adopt this Downtown Blueprint as the Downtown element of its official planning documents.
Implementation Sequence
VII. IMPLEMENTATION SEQUENCE

This document contains numerous actions recommended for revitalizing Downtown Gladwin over the next five years. This chapter shows the recommended actions that should be carried out during the first year of the enhancement effort.

Toward the end of each year, the implementation sequence should be updated. And, within four to five years, consideration should be given to updating the entire Gladwin Downtown Blueprint 2009, depending on the level of program accomplishments realized.
Year-1 Implementation Sequence
Gladwin Downtown Blueprint 2009

Management Actions
1. Formal adoption of the Downtown Blueprint by the City of Gladwin as the Downtown element of the City's planning documents.
2. Formal adoption by the DDA of the Downtown Blueprint as its official guide for the further enhancement of Downtown.
3. Use Downtown Blueprint as the basis of the new TIFA plan.
4. City Administrator continues to provide staff support for DDA.
5. GBPA continues lead role in staging special events, producing brochure, and implementing shop local campaign, in addition to working with DDA to implement the Downtown Blueprint.
6. Seek additional funding as needed.
7. Document results through benchmarking and provide to MSHDA.

Public Actions
1. City assumes snow removal responsibility on Cedar and Downtown sidewalks.
2. Reduce speed limit on Cedar to 25mph.
3. Discuss 3-lane modification on Cedar with MDOT.
4. Examine feasibility of re-introducing angled parking on Cedar, install asap if feasible.
5. Monitor owner/employee parking on Cedar Avenue – Police Chief visits those parking in on-street spaces, if necessary.
6. Enhance public off-street parking lots, as planned locally.
7. Prepare and implement Downtown Maintenance Plan.
9. Continue to enhance City Park, including seeking adequate funding for needed improvements.

Building Improvement Actions
1. Create tools for façade enhancement program and implement asap.
2. Seek funding through Signature Buildings program, as needed.
3. Approach absentee owners with offer of assistance.
4. Encourage and assist with development of more upper-floor housing.
Year-1 Implementation Sequence
Gladwin Downtown Blueprint 2009 (continued)

**Business Development Actions**
1. Manage growth and development of Downtown consistent with recommended economic and physical orientations.
2. Seek Top List new businesses.
3. Work with existing businesses to enhance business operations, as per recommendations of *Downtown Blueprint*.
4. Create a Downtown farmers market asap.

**Marketing Actions**
1. Place stories with media on a regular basis.
2. Create Downtown Web page for City’s Web site.
3. Enhance GBPA brochure and distribute, as per recommendations of *Downtown Blueprint*.
4. Launch shop local campaign as planned.
5. Continue Downtown special events and start planning new event for January-March period.
6. Write weekly newspaper column.
7. Regularly present news about Downtown in City’s quarterly newsletter and on the public access TV channel.
8. Establish Historic Museum as additional visitors center, as per recommendations of *Downtown Blueprint*. 
Appendix
MSHDA/MEDC Memo
DATE: March 6, 2009

TO: City of Gladwin

FROM: Duane F. Thelen
Community Initiated Development Specialist, Michigan Main Street Center
Michigan State Housing Development Authority

SUBJECT: City of Gladwin - Blueprint for Michigan’s Downtowns
Implementation Strategy
HyettPalma Site Visit, March 3-6, 2009

As part of Michigan State Housing Development Authority’s (MSHDA) commitment to the Blueprint process, this memorandum shall serve as formal written recommendations for MSHDA assisted implementation of the Blueprint for Michigan’s Downtowns for the City of Gladwin.

MSHDA and the Michigan Economic Development Corporation (MEDC) have a variety of funding and technical assistance resources available for use by the City of Gladwin and non-profit organizations with housing experience to address affordable housing and revitalization needs in the downtown. Following are brief descriptions of programs the City of Gladwin should consider as a follow through for the Blueprint Implementation Strategy.

**MSHDA Resources**

MSHDA resources could be used to help accelerate the pace of second-story development in the downtown and ensure that a high quality, solid mix of affordable and market rate housing exists as an integral part of the community.

**Rental Rehabilitation in a Downtown Area** – The City of Gladwin was awarded and is in the beginning stages of implementing a Rental Rehabilitation grant administered through MSHDA’s Office of Community Development (OCD). This grant, MSC-2007-5973-HO, with $243,900 to be administered over the period of January 1, 2008 – June 30, 2010, can provide upper-floor creation of approximately seven (7) rental units.

The rental rehabilitation component is designed to help a local unit of government provide funding assistance to improve the number of income producing, investor-owned properties in a downtown area. Investor/owners are required to contribute a minimum of 25% of the total project cost for each rental unit being rehabilitated. In a Blueprint community, MSHDA could provide up to $35,000 in hard rehabilitation and lead-based paint remediation related costs for each rental unit. Affordable rents to those less than 80% of the area median income are required for 51% of the units at initial occupancy and they must retain status as rental units for a period of five years. The balance of units, the other 49%, can be rented at market rates from initial occupancy throughout the five years. Both affordable and market rate units must be rehabilitated to ensure that Housing Quality Standards and local codes are met and maintained during that period.
Funds utilized in each project are held as a lien against the property during the 5-year compliance period. While the local unit of government would have some flexibility on how the lien is structured, generally the MSHDA lien is forgiven at the end of the compliance period.

In addition to MSHDA’s HRF funds, the City of Gladwin could also encourage downtown business owners to utilize the Property Improvement Program (PIP). The PIP loan can be used to finance renovations to both owner occupied and investor owned residential properties. Depending on the borrower’s income, type of property, loan amount and other factors, the PIP loan carries an interest rate of between 4 and 8 percent and can be repaid over as much as 20 years. The PIP loan can be used to account for the owner/investor match of 25% that is required in the Rental Rehabilitation program.

Other OCD programs the City of Gladwin could eventually utilize to support the neighborhoods surrounding the downtown include:

**Homebuyer Assistance** - The homebuyer assistance component is designed to expand the homeownership opportunities for low to moderate-income homebuyers through acquisition, rehabilitation or new construction of single-family units. All homebuyers are required to receive pre-purchase homeownership counseling. Resale/recapture provisions are required to ensure long-term affordability of assisted units and are enforced through a lien on the property. The term of the lien is dependent upon the amount of funds invested as a homebuyer subsidy. Two basic models of homebuyer assistance are listed below.

*Acquisition/Development/Resale (ADR)* This model is designed to help a community or nonprofit organization acquire vacant land or problem properties, build new units or thoroughly rehabilitate existing units, and resell the property to an income eligible buyer. This model combines acquisition, rehabilitation, and development subsidy, but permits both new construction and substantial rehabilitation, to the extent reasonable and prudent for a target area. Generally ADR is used to help revitalize neighborhoods by rehabbing units that are in disrepair, or to add high-quality new construction units to a neighborhood once a sufficient market demand has been established.

*Homebuyer Purchase/Rehab (HPR)* This model provides assistance for income eligible homebuyers to obtain financing to purchase a home and provide needed moderate rehabilitation. It combines down payment assistance and rehabilitation activities while assuring financing which is affordable to the buyer.

**Neighborhood Preservation** - The neighborhood preservation component is designed to assist local efforts to comprehensively address neighborhood revitalization in geographically defined target areas. It is designed to maximize community impact and reverse patterns of disinvestment by funding neighborhood improvement activities in support of affordable housing within a targeted residential area. Revitalization may occur through the use of public facilities improvement, neighborhood beautification, demolition, and/or neighborhood marketing and education. Neighborhood preservation is normally funded along with other housing components targeted at the same neighborhood.

**Neighborhood Enterprise Zone (NEZ)** - In the fall of 2008 the City of Gladwin established a Neighborhood Enterprise Zone. The City of Gladwin targeted four (4) blocks both sides of the street in the downtown area to encourage second story residential use in commercial buildings. The NEZ program provides a tax incentive for the development and rehabilitation of residential housing units. The City of Gladwin is allowing for twelve (12) year abatement.
**MEDC Resources**

**Community Development Block Grants (CDBG)** - The Michigan CDBG Program for economic and community development includes funding of grants for economic development, downtown development, planning, blight elimination, infrastructure capacity enhancement, and innovative and unique economic and community development projects.

The Michigan CDBG Program for downtown development includes special funding initiatives in traditional downtowns for Downtown Infrastructure, Facade Improvement, and Signature Buildings. Priority will be given to projects located within a traditional downtown. A traditional downtown is defined as a grouping of 20+ commercial parcels of property that include multi-story buildings of historical or architectural significance. The area must have been zoned, planned or used for commercial development for 50+ years. The area must consist of, primarily, zero-lot-line development; have pedestrian friendly infrastructure, and an appropriate mix of business and services. The area should be represented by a specific, downtown business organization (i.e. Downtown Development Authority, Business Improvement District, Principal Shopping District, and/or Corridor Improvement District).

**Tax Increment Finance (TIF) Authority Financing** - A CA Team Specialist is available to answer specific questions on the uses of Downtown Development Authority (DDA) revenues. Projects and programs funded by TIF revenues can be developed to support the downtown development efforts within the downtown business development district. Specifically, the TIF revenues could be used for projects and programs such as street lighting, streetscape, infrastructure improvements as well as other public capital projects included in the DDA TIF work plan.

**Brownfield Redevelopment** - The Michigan Brownfield Redevelopment program has been a vital component in the state’s economic development efforts to reuse Brownfield sites in the revitalization of Michigan’s downtowns. The Brownfield Redevelopment Program is a resource that allows communities to use Tax Increment Financing (TIF) to clean Brownfield sites. This program also utilizes the Michigan Business Tax (MBT) Credit Incentives. The goal of these programs is to assist in making the proposed project economically feasible by providing incentives to overcome additional and extraordinary project expenses caused by the existing Brownfield conditions. If you feel a project may qualify for this program, a CA Team Specialist is available to provide assistance and information on how to use these tools in your downtown revitalization efforts.

**Other Agency Programs and Funding**

**Historic Preservation** - The State Historic Preservation Office (SHPO) has resources that may be available to assist the City of Gladwin in preserving existing historic structures. SHPO could assist in the identification of historic resources in the community and information on tax credit programs available. In addition, SHPO would also be able to provide advice on the historic nature of downtown buildings that make up the uniqueness of the community and provide guidance on overall preservation to keep this a strong visible asset in the community.

**Additional Agency Programs** - Other grant funding sources are also available through other state agencies including the History, Arts and Libraries (HAL), and the Michigan Department of Transportation (MDOT). In the event Gladwin wishes to obtain more information or pursue one of these agency’s programs, the MSHDA team is available to assist in locating any of these resources to support efforts related to the enhancement of the downtown area.
For further information on any MSHDA or MEDC programs, please feel free to contact us. We are happy to answer any questions.

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THE
RETAIL REPORT®

Downtown Gladwin
Primary Retail Trade Area
THE RETAIL REPORT®

THE RETAIL REPORT, presented within this document, was specifically prepared for Downtown Gladwin, Michigan. This document presents information concerning the characteristics of the Downtown Gladwin primary retail trade. The report was prepared in 2009 by HyettPalma, Inc.

THE RETAIL REPORT presents:

- The current demographic and socio-economic characteristics of customers in the Downtown Gladwin primary retail trade area;

- A five year projection of changing demographic and socio-economic conditions in the Downtown Gladwin primary retail trade area;

- A projection of the number of retail dollars that residents in the Downtown Gladwin primary retail trade area spend on retail goods; and

- A projection of the total retail spending potential for 24 classes of retail goods sought by customers in the Downtown Gladwin primary retail trade area.
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DEMOGRAPHIC AND SOCIO-ECONOMIC CHARACTERISTICS
### Demographic and Income Profile

**County:** 26051 Gladwin County, MI

#### Summary

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#### Trends: 2008-2013 Annual Rate

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#### Households by Income

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<td>1,679</td>
<td>14.5%</td>
<td>1,599</td>
<td>13.2%</td>
</tr>
<tr>
<td>$35,000 - $49,999</td>
<td>1,925</td>
<td>18.2%</td>
<td>2,158</td>
<td>18.6%</td>
<td>2,093</td>
<td>17.2%</td>
</tr>
<tr>
<td>$50,000 - $74,999</td>
<td>1,676</td>
<td>15.9%</td>
<td>2,516</td>
<td>21.7%</td>
<td>2,917</td>
<td>24.0%</td>
</tr>
<tr>
<td>$75,000 - $99,999</td>
<td>657</td>
<td>6.2%</td>
<td>1,036</td>
<td>8.9%</td>
<td>1,276</td>
<td>10.5%</td>
</tr>
<tr>
<td>$100,000 - $149,999</td>
<td>420</td>
<td>4.0%</td>
<td>533</td>
<td>4.6%</td>
<td>840</td>
<td>6.9%</td>
</tr>
<tr>
<td>$150,000 - $199,000</td>
<td>89</td>
<td>0.8%</td>
<td>89</td>
<td>0.8%</td>
<td>81</td>
<td>0.7%</td>
</tr>
<tr>
<td>$200,000+</td>
<td>52</td>
<td>0.5%</td>
<td>92</td>
<td>0.8%</td>
<td>124</td>
<td>1.0%</td>
</tr>
<tr>
<td>Median Household Income</td>
<td>$31,991</td>
<td>$38,521</td>
<td>$43,207</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Average Household Income</td>
<td>$40,459</td>
<td>$47,060</td>
<td>$52,006</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Per Capita Income</td>
<td>$16,614</td>
<td>$19,823</td>
<td>$22,149</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Population by Age

<table>
<thead>
<tr>
<th>Age</th>
<th>2000 Number</th>
<th>2000 Percent</th>
<th>2008 Number</th>
<th>2008 Percent</th>
<th>2013 Number</th>
<th>2013 Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 - 4</td>
<td>1,431</td>
<td>5.5%</td>
<td>1,556</td>
<td>5.6%</td>
<td>1,556</td>
<td>5.4%</td>
</tr>
<tr>
<td>5 - 9</td>
<td>1,631</td>
<td>6.3%</td>
<td>1,512</td>
<td>5.4%</td>
<td>1,536</td>
<td>5.3%</td>
</tr>
<tr>
<td>10 - 14</td>
<td>1,863</td>
<td>7.2%</td>
<td>1,536</td>
<td>5.5%</td>
<td>1,618</td>
<td>5.6%</td>
</tr>
<tr>
<td>15 - 19</td>
<td>1,686</td>
<td>6.5%</td>
<td>1,547</td>
<td>5.6%</td>
<td>1,531</td>
<td>5.3%</td>
</tr>
<tr>
<td>20 - 24</td>
<td>1,126</td>
<td>4.3%</td>
<td>1,367</td>
<td>4.9%</td>
<td>1,257</td>
<td>4.4%</td>
</tr>
<tr>
<td>25 - 34</td>
<td>2,717</td>
<td>10.4%</td>
<td>2,790</td>
<td>10.1%</td>
<td>2,806</td>
<td>9.8%</td>
</tr>
<tr>
<td>35 - 44</td>
<td>3,570</td>
<td>13.7%</td>
<td>3,325</td>
<td>12.0%</td>
<td>3,076</td>
<td>10.7%</td>
</tr>
<tr>
<td>45 - 54</td>
<td>3,545</td>
<td>13.6%</td>
<td>4,088</td>
<td>14.7%</td>
<td>4,165</td>
<td>14.5%</td>
</tr>
<tr>
<td>55 - 64</td>
<td>3,686</td>
<td>14.2%</td>
<td>4,236</td>
<td>15.3%</td>
<td>4,681</td>
<td>16.3%</td>
</tr>
<tr>
<td>65 - 74</td>
<td>2,899</td>
<td>11.1%</td>
<td>3,469</td>
<td>12.5%</td>
<td>3,734</td>
<td>13.0%</td>
</tr>
<tr>
<td>75 - 84</td>
<td>1,438</td>
<td>5.5%</td>
<td>1,758</td>
<td>6.3%</td>
<td>2,084</td>
<td>7.2%</td>
</tr>
<tr>
<td>85+</td>
<td>431</td>
<td>1.7%</td>
<td>570</td>
<td>2.1%</td>
<td>705</td>
<td>2.5%</td>
</tr>
</tbody>
</table>

#### Race and Ethnicity

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>White Alone</td>
<td>25,411</td>
<td>97.6%</td>
<td>26,977</td>
<td>97.2%</td>
<td>27,850</td>
<td>96.9%</td>
</tr>
<tr>
<td>Black Alone</td>
<td>35</td>
<td>0.1%</td>
<td>41</td>
<td>0.1%</td>
<td>45</td>
<td>0.2%</td>
</tr>
<tr>
<td>American Indian Alone</td>
<td>145</td>
<td>0.6%</td>
<td>156</td>
<td>0.6%</td>
<td>162</td>
<td>0.6%</td>
</tr>
<tr>
<td>Asian Alone</td>
<td>69</td>
<td>0.3%</td>
<td>113</td>
<td>0.4%</td>
<td>150</td>
<td>0.5%</td>
</tr>
<tr>
<td>Pacific Islander Alone</td>
<td>5</td>
<td>0.0%</td>
<td>8</td>
<td>0.0%</td>
<td>11</td>
<td>0.0%</td>
</tr>
<tr>
<td>Some Other Race Alone</td>
<td>81</td>
<td>0.3%</td>
<td>109</td>
<td>0.4%</td>
<td>130</td>
<td>0.5%</td>
</tr>
<tr>
<td>Two or More Races</td>
<td>277</td>
<td>1.1%</td>
<td>350</td>
<td>1.3%</td>
<td>401</td>
<td>1.4%</td>
</tr>
<tr>
<td>Hispanic Origin (Any Race)</td>
<td>249</td>
<td>1.0%</td>
<td>342</td>
<td>1.2%</td>
<td>412</td>
<td>1.4%</td>
</tr>
</tbody>
</table>

Data Note: Income is expressed in current dollars.


PRODUCT DEMAND
BY INCOME GROUP
### DOWNTOWN GLADWIN'S RETAIL TRADE AREA
### COMPUTATION OF TOTAL RETAIL PRODUCT DEMAND
### BY INCOME GROUP

<table>
<thead>
<tr>
<th>Household Income</th>
<th># Hlds.</th>
<th>$ Per Hld.</th>
<th>Total $ Demand</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; $15000</td>
<td>1,752</td>
<td>8,205</td>
<td>14,375,160</td>
</tr>
<tr>
<td>$15000-24999</td>
<td>1,738</td>
<td>10,028</td>
<td>17,428,664</td>
</tr>
<tr>
<td>$25000-34999</td>
<td>1,679</td>
<td>12,168</td>
<td>20,430,072</td>
</tr>
<tr>
<td>$35000-49999</td>
<td>2,158</td>
<td>14,042</td>
<td>30,302,636</td>
</tr>
<tr>
<td>&gt; $50000</td>
<td>4,266</td>
<td>24,818</td>
<td>105,873,588</td>
</tr>
</tbody>
</table>

**TOTAL DEMAND FOR PRODUCT**  

\[ $188,410,120 \]

**SOURCE:** U.S. Department of Labor, Consumer Expenditure Survey; ESRI BIS; and HyettPalma, Inc.

**DEFINITION OF PRODUCT:**

Food at home, food away from home, alcoholic beverages, household textiles, furniture, floor coverings, major appliances, small appliances and miscellaneous housewares, miscellaneous household equipment, men’s apparel, women’s apparel, boy’s apparel, girl’s apparel, children’s apparel, shoes, other apparel products and services, prescription drugs and medical supplies, entertainment fees and admissions, televisions, radios, sound equipment, toys, playground equipment, entertainment equipment, personal care products and services, reading products, tobacco products and smoking supplies.
PRODUCT DEMAND BY PRODUCT TYPE
<table>
<thead>
<tr>
<th>PRODUCT</th>
<th>DEMAND</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food At Home</td>
<td>49,227,228</td>
</tr>
<tr>
<td>Food Away From Home</td>
<td>31,425,258</td>
</tr>
<tr>
<td>Alcoholic Beverages</td>
<td>5,488,696</td>
</tr>
<tr>
<td>Household Textiles</td>
<td>1,888,114</td>
</tr>
<tr>
<td>Furniture</td>
<td>5,942,267</td>
</tr>
<tr>
<td>Floor Coverings</td>
<td>759,593</td>
</tr>
<tr>
<td>Major Appliances</td>
<td>2,926,065</td>
</tr>
<tr>
<td>Small Appliances &amp; Miscellaneous Housewares</td>
<td>1,618,284</td>
</tr>
<tr>
<td>Miscellaneous Household Equipment</td>
<td>10,852,971</td>
</tr>
<tr>
<td>Men’s Apparel -- 16 and Over</td>
<td>4,951,809</td>
</tr>
<tr>
<td>Boy’s Apparel -- 2 to 15</td>
<td>1,682,895</td>
</tr>
<tr>
<td>Women’s Apparel -- 16 and Over</td>
<td>8,302,835</td>
</tr>
<tr>
<td>Girl’s Apparel -- 2 to 15</td>
<td>1,593,800</td>
</tr>
<tr>
<td>Children’s Apparel -- Under 2</td>
<td>1,360,085</td>
</tr>
<tr>
<td>Footwear</td>
<td>3,990,020</td>
</tr>
<tr>
<td>Other Apparel Services &amp; Products</td>
<td>4,427,870</td>
</tr>
<tr>
<td>Prescription Drugs &amp; Medical Supplies</td>
<td>7,447,665</td>
</tr>
<tr>
<td>Entertainment Fees &amp; Admissions</td>
<td>7,653,255</td>
</tr>
<tr>
<td>Audio &amp; Visual Equipment</td>
<td>10,887,000</td>
</tr>
<tr>
<td>Pets, Toys &amp; Playground Equipment</td>
<td>5,386,705</td>
</tr>
<tr>
<td>Other Entertainment Supplies &amp; Services</td>
<td>8,032,605</td>
</tr>
<tr>
<td>Personal Care Products &amp; Services</td>
<td>7,054,385</td>
</tr>
<tr>
<td>Reading</td>
<td>1,650,715</td>
</tr>
<tr>
<td>Tobacco Products &amp; Smoking Supplies</td>
<td>3,860,000</td>
</tr>
</tbody>
</table>

TOTAL DEMAND BY PRODUCT TYPE = $188,410,120

SOURCE: U.S. Department of Labor, Consumer Expenditure Survey; ESRI BIS; and HyettPalma, Inc.
DEMAND FOR FOOD PRODUCTS
FOOD PRODUCTS
$ DEMAND BY PRODUCT TYPE

[Bar chart showing demand for different food product types]

- Alcoholic Beverages
- Food Away From Home
- Food At Home

© HyettPalma, Inc. 2009
THE RETAIL REPORT®
Downtown Gladwin, MI
Primary Retail Trade Area
FOOD PRODUCTS
% DEMAND FOR EACH DOLLAR

- Food At Home (57.1%)
- Food Away From Home (36.5%)
- Alcoholic Beverages (6.4%)
# HyettPalma

Making Downtown Renaissance a Reality

DOWNTOWN GLADWIN'S RETAIL TRADE AREA
COMPUTATION OF DEMAND BY RETAIL PRODUCT

<table>
<thead>
<tr>
<th>PRODUCT: FOOD AT HOME</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
<tr>
<td>Household Income</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>&lt; $15000</td>
</tr>
<tr>
<td>$15000-24999</td>
</tr>
<tr>
<td>$25000-34999</td>
</tr>
<tr>
<td>$35000-49999</td>
</tr>
<tr>
<td>&gt; $50000</td>
</tr>
</tbody>
</table>

TOTAL DEMAND FOR PRODUCT = $49,227,228

SOURCE: U.S. Department of Labor, Consumer Expenditure Survey; ESRI BIS; and HyettPalma, Inc.

DEFINITION OF PRODUCT:

Food at grocery stores or other food stores.
DOWNTOWN GLADWIN'S RETAIL TRADE AREA
COMPUTATION OF DEMAND BY RETAIL PRODUCT

PRODUCT: FOOD AWAY FROM HOME

<table>
<thead>
<tr>
<th>Household Income</th>
<th># Hlds.</th>
<th>$ Per Hld.</th>
<th>Total $ Demand</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; $15000</td>
<td>1,752</td>
<td>1,284</td>
<td>2,249,568</td>
</tr>
<tr>
<td>$15000-24999</td>
<td>1,738</td>
<td>1,498</td>
<td>2,603,524</td>
</tr>
<tr>
<td>$25000-34999</td>
<td>1,679</td>
<td>1,926</td>
<td>3,233,754</td>
</tr>
<tr>
<td>$35000-49999</td>
<td>2,158</td>
<td>2,354</td>
<td>5,079,932</td>
</tr>
<tr>
<td>&gt; $50000</td>
<td>4,266</td>
<td>4,280</td>
<td>18,258,480</td>
</tr>
</tbody>
</table>

TOTAL DEMAND FOR PRODUCT = $31,425,258

SOURCE: U.S. Department of Labor, Consumer Expenditure Survey; ESRI BIS; and HyettPalma, Inc.

DEFINITION OF PRODUCT:
All food at restaurants, carryouts and vending machines.
PRODUCT: ALCOHOLIC BEVERAGES

<table>
<thead>
<tr>
<th>Household Income</th>
<th># Hlds.</th>
<th>$ Per Hld.</th>
<th>Total $ Demand</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; $15000</td>
<td>1,752</td>
<td>192</td>
<td>336,384</td>
</tr>
<tr>
<td>$15000-24999</td>
<td>1,738</td>
<td>224</td>
<td>389,312</td>
</tr>
<tr>
<td>$25000-34999</td>
<td>1,679</td>
<td>360</td>
<td>604,440</td>
</tr>
<tr>
<td>$35000-49999</td>
<td>2,158</td>
<td>395</td>
<td>852,410</td>
</tr>
<tr>
<td>&gt; $50000</td>
<td>4,266</td>
<td>775</td>
<td>3,306,150</td>
</tr>
</tbody>
</table>

TOTAL DEMAND FOR PRODUCT = $5,488,696

SOURCE: U.S. Department of Labor, Consumer Expenditure Survey; ESRI BIS; and HyettPalma, Inc.

DEFINITION OF PRODUCT:

All alcoholic beverages.
DEMAND FOR HOME PRODUCTS
HOME PRODUCTS
$ DEMAND BY PRODUCT TYPE

- Miscellaneous Household Equipment
- Small Appliances & Miscellaneous Housewares
- Major Appliances
- Floor Coverings
- Furniture
- Household Textiles

(Millions)
HOME PRODUCTS
% DEMAND FOR EACH DOLLAR

- Household Textiles (7.9%)
- Furniture (24.8%)
- Floor Coverings (3.2%)
- Major Appliances (12.2%)
- Miscellaneous Household Equipment (45.2%)
- Small Appliances & Miscellaneous Housew (6.7%)
# DOWNTOWN GLADWIN'S RETAIL TRADE AREA
## COMPUTATION OF DEMAND BY RETAIL PRODUCT

**PRODUCT:**  HOUSEHOLD TEXTILES

<table>
<thead>
<tr>
<th>Household Income</th>
<th># Hlds.</th>
<th>$ Per Hld.</th>
<th>Total $ Demand</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; $15000</td>
<td>1,752</td>
<td>50</td>
<td>87,600</td>
</tr>
<tr>
<td>$15000-24999</td>
<td>1,738</td>
<td>111</td>
<td>192,918</td>
</tr>
<tr>
<td>$25000-34999</td>
<td>1,679</td>
<td>138</td>
<td>231,702</td>
</tr>
<tr>
<td>$35000-49999</td>
<td>2,158</td>
<td>175</td>
<td>377,650</td>
</tr>
<tr>
<td>&gt; $50000</td>
<td>4,266</td>
<td>234</td>
<td>998,244</td>
</tr>
</tbody>
</table>

**TOTAL DEMAND FOR PRODUCT** = **$1,888,114**

**SOURCE:** U.S. Department of Labor, Consumer Expenditure Survey; ESRI BIS; and HyettPalma, Inc.

**DEFINITION OF PRODUCT:**

Bathroom, bedroom, kitchen, dining room, and other linens, curtains and drapes, slipcovers, pillows and sewing materials.
DOWNTOWN GLADWIN'S RETAIL TRADE AREA
COMPUTATION OF DEMAND BY RETAIL PRODUCT

PRODUCT: FURNITURE

<table>
<thead>
<tr>
<th>Household Income</th>
<th># Hlds.</th>
<th>$ Per Hld.</th>
<th>Total $ Demand</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; $15000</td>
<td>1,752</td>
<td>155</td>
<td>271,560</td>
</tr>
<tr>
<td>$15000-24999</td>
<td>1,738</td>
<td>241</td>
<td>418,858</td>
</tr>
<tr>
<td>$25000-34999</td>
<td>1,679</td>
<td>321</td>
<td>538,959</td>
</tr>
<tr>
<td>$35000-49999</td>
<td>2,158</td>
<td>385</td>
<td>830,830</td>
</tr>
<tr>
<td>&gt; $50000</td>
<td>4,266</td>
<td>910</td>
<td>3,882,060</td>
</tr>
</tbody>
</table>

TOTAL DEMAND FOR PRODUCT = $5,942,267

SOURCE: U.S. Department of Labor, Consumer Expenditure Survey; ESRI BIS; and HyettPalma, Inc.

DEFINITION OF PRODUCT:

All indoor and outdoor furniture.
PRODUCT: FLOOR COVERINGS

<table>
<thead>
<tr>
<th>Household Income</th>
<th># Hlds.</th>
<th>$ Per Hld.</th>
<th>Total $ Demand</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; $15000</td>
<td>1,752</td>
<td>21</td>
<td>36,792</td>
</tr>
<tr>
<td>$15000-24999</td>
<td>1,738</td>
<td>30</td>
<td>52,140</td>
</tr>
<tr>
<td>$25000-34999</td>
<td>1,679</td>
<td>33</td>
<td>55,407</td>
</tr>
<tr>
<td>$35000-49999</td>
<td>2,158</td>
<td>38</td>
<td>82,004</td>
</tr>
<tr>
<td>&gt; $50000</td>
<td>4,266</td>
<td>125</td>
<td>533,250</td>
</tr>
</tbody>
</table>

TOTAL DEMAND FOR PRODUCT = $759,593

SOURCE: U.S. Department of Labor, Consumer Expenditure Survey; ESRI BIS; and HyettPalma, Inc.

DEFINITION OF PRODUCT:

Carpet, rugs and other soft floor coverings.
DOWNTOWN GLADWIN'S RETAIL TRADE AREA
COMPUTATION OF DEMAND BY RETAIL PRODUCT

PRODUCT: MAJOR APPLIANCES

<table>
<thead>
<tr>
<th>Household Income</th>
<th># Hlds.</th>
<th>$ Per Hld.</th>
<th>Total $ Demand</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; $15000</td>
<td>1,752</td>
<td>99</td>
<td>173,448</td>
</tr>
<tr>
<td>$15000-24999</td>
<td>1,738</td>
<td>134</td>
<td>232,892</td>
</tr>
<tr>
<td>$25000-34999</td>
<td>1,679</td>
<td>145</td>
<td>243,455</td>
</tr>
<tr>
<td>$35000-49999</td>
<td>2,158</td>
<td>185</td>
<td>399,230</td>
</tr>
<tr>
<td>&gt; $50000</td>
<td>4,266</td>
<td>440</td>
<td>1,877,040</td>
</tr>
</tbody>
</table>

TOTAL DEMAND FOR PRODUCT = $2,926,065

SOURCE: U.S. Department of Labor, Consumer Expenditure Survey; ESRI BIS; and HyettPalma, Inc.

DEFINITION OF PRODUCT:

Refrigerators, freezers, dishwashers, stoves, ovens, garbage disposals, vacuum cleaners, microwaves, air conditioners, sewing machines, washing machines, dryers, and floor cleaning equipment.
<table>
<thead>
<tr>
<th>Household Income</th>
<th># Hlds.</th>
<th>$ Per Hld.</th>
<th>Total $ Demand</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; $15000</td>
<td>1,752</td>
<td>65</td>
<td>113,880</td>
</tr>
<tr>
<td>$15000-24999</td>
<td>1,738</td>
<td>92</td>
<td>159,896</td>
</tr>
<tr>
<td>$25000-34999</td>
<td>1,679</td>
<td>98</td>
<td>164,542</td>
</tr>
<tr>
<td>$35000-49999</td>
<td>2,158</td>
<td>102</td>
<td>220,116</td>
</tr>
<tr>
<td>&gt; $50000</td>
<td>4,266</td>
<td>225</td>
<td>959,850</td>
</tr>
</tbody>
</table>

TOTAL DEMAND FOR PRODUCT = $1,618,284

SOURCE: U.S. Department of Labor, Consumer Expenditure Survey; ESRI BIS; and HyettPalma, Inc.

DEFINITION OF PRODUCT:

Small electrical kitchen appliances, portable heaters, china and other dinnerware, flatware, glassware, silver and serving pieces, nonelectrical cookware and plastic dinnerware.
### DOWNTOWN GLADWIN'S RETAIL TRADE AREA
### COMPUTATION OF DEMAND BY RETAIL PRODUCT

**PRODUCT:** MISCELLANEOUS HOUSEHOLD EQUIPMENT

<table>
<thead>
<tr>
<th>Household Income</th>
<th># Hlds.</th>
<th>$ Per Hld.</th>
<th>Total $ Demand</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; $15000</td>
<td>1,752</td>
<td>370</td>
<td>648,240</td>
</tr>
<tr>
<td>$15000-24999</td>
<td>1,738</td>
<td>394</td>
<td>684,772</td>
</tr>
<tr>
<td>$25000-34999</td>
<td>1,679</td>
<td>845</td>
<td>1,418,755</td>
</tr>
<tr>
<td>$35000-49999</td>
<td>2,158</td>
<td>856</td>
<td>1,847,248</td>
</tr>
<tr>
<td>&gt; $50000</td>
<td>4,266</td>
<td>1,466</td>
<td>6,253,956</td>
</tr>
</tbody>
</table>

**TOTAL DEMAND FOR PRODUCT** = **$10,852,971**

**SOURCE:** U.S. Department of Labor, Consumer Expenditure Survey; ESRI BIS; and HyettPalma, Inc.

**DEFINITION OF PRODUCT:**

Typewriters, luggage, lamps, light fixtures, window coverings, clocks, lawnmowers, garden equipment, hand and power tools, telephone devices, computers, office equipment, house plants, outdoor equipment, and small miscellaneous furnishings.
DEMAND FOR APPAREL PRODUCTS
APPAREL PRODUCTS
$ DEMAND BY PRODUCT TYPE

Other Apparel Services & Products

Footwear

Children's Apparel -- Under 2

Girl's Apparel -- 2 to 15

Women's Apparel -- 16 and Over

Boy's Apparel -- 2 to 15

Men's Apparel -- 16 and Over

(Millions)
APPAREL PRODUCTS
% DEMAND FOR EACH DOLLAR
PRODUCT: MEN'S APPAREL -- 16 AND OVER

<table>
<thead>
<tr>
<th>Household Income</th>
<th># Hlds.</th>
<th>$ Per Hld.</th>
<th>Total $ Demand</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; $15000</td>
<td>1,752</td>
<td>214</td>
<td>374,928</td>
</tr>
<tr>
<td>$15000-24999</td>
<td>1,738</td>
<td>244</td>
<td>424,072</td>
</tr>
<tr>
<td>$25000-34999</td>
<td>1,679</td>
<td>285</td>
<td>478,515</td>
</tr>
<tr>
<td>$35000-49999</td>
<td>2,158</td>
<td>392</td>
<td>845,936</td>
</tr>
<tr>
<td>&gt; $50000</td>
<td>4,266</td>
<td>663</td>
<td>2,828,358</td>
</tr>
</tbody>
</table>

TOTAL DEMAND FOR PRODUCT = $4,951,809

SOURCE: U.S. Department of Labor, Consumer Expenditure Survey; ESRI BIS; and HyettPalma, Inc.

DEFINITION OF PRODUCT:

All apparel items and accessories, excluding footwear.
## DOWNTOWN GLADWIN'S RETAIL TRADE AREA
### COMPUTATION OF DEMAND BY RETAIL PRODUCT

**PRODUCT:** BOY'S APPAREL -- 2 TO 15

<table>
<thead>
<tr>
<th>Household Income</th>
<th># Hlds.</th>
<th>$ Per Hld.</th>
<th>Total $ Demand</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; $15000</td>
<td>1,752</td>
<td>65</td>
<td>113,880</td>
</tr>
<tr>
<td>$15000-24999</td>
<td>1,738</td>
<td>105</td>
<td>182,490</td>
</tr>
<tr>
<td>$25000-34999</td>
<td>1,679</td>
<td>125</td>
<td>209,875</td>
</tr>
<tr>
<td>$35000-49999</td>
<td>2,158</td>
<td>140</td>
<td>302,120</td>
</tr>
<tr>
<td>&gt; $50000</td>
<td>4,266</td>
<td>205</td>
<td>874,530</td>
</tr>
</tbody>
</table>

**TOTAL DEMAND FOR PRODUCT** = $1,682,895

**SOURCE:** U.S. Department of Labor, Consumer Expenditure Survey; ESRI BIS; and HyettPalma, Inc.

**DEFINITION OF PRODUCT:**

All apparel items and accessories, excluding footwear.
PRODUCT: WOMEN'S APPAREL -- 16 AND OVER

<table>
<thead>
<tr>
<th>Household Income</th>
<th># Hlds.</th>
<th>$ Per Hld.</th>
<th>Total $ Demand</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; $15000</td>
<td>1,752</td>
<td>370</td>
<td>648,240</td>
</tr>
<tr>
<td>$15000-24999</td>
<td>1,738</td>
<td>390</td>
<td>677,820</td>
</tr>
<tr>
<td>$25000-34999</td>
<td>1,679</td>
<td>525</td>
<td>881,475</td>
</tr>
<tr>
<td>$35000-49999</td>
<td>2,158</td>
<td>650</td>
<td>1,402,700</td>
</tr>
<tr>
<td>&gt; $50000</td>
<td>4,266</td>
<td>1,100</td>
<td>4,692,600</td>
</tr>
</tbody>
</table>

TOTAL DEMAND FOR PRODUCT = $8,302,835

SOURCE: U.S. Department of Labor, Consumer Expenditure Survey; ESRI BIS; and HyettPalma, Inc.

DEFINITION OF PRODUCT:

All apparel items and accessories, excluding footwear.
PRODUCT: GIRL'S APPAREL -- 2 TO 15

<table>
<thead>
<tr>
<th>Household Income</th>
<th># Hlds.</th>
<th>$ Per Hld.</th>
<th>Total $ Demand</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; $15000</td>
<td>1,752</td>
<td>45</td>
<td>78,840</td>
</tr>
<tr>
<td>$15000-24999</td>
<td>1,738</td>
<td>80</td>
<td>139,040</td>
</tr>
<tr>
<td>$25000-34999</td>
<td>1,679</td>
<td>100</td>
<td>167,900</td>
</tr>
<tr>
<td>$35000-49999</td>
<td>2,158</td>
<td>115</td>
<td>248,170</td>
</tr>
<tr>
<td>&gt; $50000</td>
<td>4,266</td>
<td>225</td>
<td>959,850</td>
</tr>
</tbody>
</table>

TOTAL DEMAND FOR PRODUCT = $1,593,800

SOURCE: U.S. Department of Labor, Consumer Expenditure Survey; ESRI BIS; and HyettPalma, Inc.

DEFINITION OF PRODUCT:

All apparel items and accessories, excluding footwear.
### DOWNTOWN GLADWIN’S RETAIL TRADE AREA
### COMPUTATION OF DEMAND BY RETAIL PRODUCT

**PRODUCT:** CHILDREN’S APPAREL -- UNDER 2

<table>
<thead>
<tr>
<th>Household Income</th>
<th># Hlds.</th>
<th>$ Per Hld.</th>
<th>Total $ Demand</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; $15000</td>
<td>1,752</td>
<td>65</td>
<td>113,880</td>
</tr>
<tr>
<td>$15000-24999</td>
<td>1,738</td>
<td>75</td>
<td>130,350</td>
</tr>
<tr>
<td>$25000-34999</td>
<td>1,679</td>
<td>85</td>
<td>142,715</td>
</tr>
<tr>
<td>$35000-49999</td>
<td>2,158</td>
<td>105</td>
<td>226,590</td>
</tr>
<tr>
<td>&gt; $50000</td>
<td>4,266</td>
<td>175</td>
<td>746,550</td>
</tr>
</tbody>
</table>

**TOTAL DEMAND FOR PRODUCT** = $1,360,085

**SOURCE:** U.S. Department of Labor, Consumer Expenditure Survey; ESRI BIS; and HyettPalma, Inc.

**DEFINITION OF PRODUCT:**

All apparel items and accessories, including footwear.
PRODUCT: FOOTWEAR

<table>
<thead>
<tr>
<th>Household Income</th>
<th># Hlds.</th>
<th>$ Per Hld.</th>
<th>Total $ Demand</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; $15000</td>
<td>1,752</td>
<td>225</td>
<td>394,200</td>
</tr>
<tr>
<td>$15000-24999</td>
<td>1,738</td>
<td>240</td>
<td>417,120</td>
</tr>
<tr>
<td>$25000-34999</td>
<td>1,679</td>
<td>300</td>
<td>503,700</td>
</tr>
<tr>
<td>$35000-49999</td>
<td>2,158</td>
<td>350</td>
<td>755,300</td>
</tr>
<tr>
<td>&gt; $50000</td>
<td>4,266</td>
<td>450</td>
<td>1,919,700</td>
</tr>
</tbody>
</table>

TOTAL DEMAND FOR PRODUCT = $3,990,020

SOURCE: U.S. Department of Labor, Consumer Expenditure Survey; ESRI BIS; and HyettPalma, Inc.

DEFINITION OF PRODUCT:

All footwear, except for children under 2 and special footwear used for sports such as bowling or golf shoes.
PRODUCT: OTHER APPAREL SERVICES & PRODUCTS

<table>
<thead>
<tr>
<th>Household Income</th>
<th># Hlds.</th>
<th>$ Per Hld.</th>
<th>Total $ Demand</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; $15000</td>
<td>1,752</td>
<td>170</td>
<td>297,840</td>
</tr>
<tr>
<td>$15000-24999</td>
<td>1,738</td>
<td>200</td>
<td>347,600</td>
</tr>
<tr>
<td>$25000-34999</td>
<td>1,679</td>
<td>210</td>
<td>352,590</td>
</tr>
<tr>
<td>$35000-49999</td>
<td>2,158</td>
<td>255</td>
<td>550,290</td>
</tr>
<tr>
<td>&gt; $50000</td>
<td>4,266</td>
<td>675</td>
<td>2,879,550</td>
</tr>
</tbody>
</table>

TOTAL DEMAND FOR PRODUCT = $4,427,870

SOURCE: U.S. Department of Labor, Consumer Expenditure Survey; ESRI BIS; and HyettPalma, Inc.

DEFINITION OF PRODUCT:

Material for making clothes, shoe repair, alterations, sewing patterns and notions, clothing rental, clothing storage, dry cleaning, and jewelry.
DEMAND FOR PERSONAL CARE AND ENTERTAINMENT PRODUCTS
PERSONAL CARE/ENTERTAINMENT
$ DEMAND BY PRODUCT TYPE

- Tobacco Products & Smoking Supplies
- Reading
- Personal Care Products & Services
- Other Entertainment Supplies & Services
- Pets, Toys & Playground Equipment
- Audio & Visual Equipment
- Entertainment Fees & Admissions
- Prescription Drugs & Medical Supplies

(Millions)
PERSONAL CARE/ENTERTAINMENT
% DEMAND FOR EACH DOLLAR

- Prescription Drugs & Medical Supplies (14.3%)
- Entertainment Fees & Admissions (14.7%)
- Audio & Visual Equipment (20.9%)
- Other Entertainment Supplies & Services (15.5%)
- Pets, Toys & Playground Equipment (10.4%)
- Personal Care Products & Services (13.6%)
- Reading (3.2%)
- Tobacco Products & Smoking Supplies (7.4%)
PRODUCT: PRESCRIPTION DRUGS & MEDICAL SUPPLIES

<table>
<thead>
<tr>
<th>Household Income</th>
<th># Hlds.</th>
<th>$ Per Hld.</th>
<th>Total $ Demand</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; $15000</td>
<td>1,752</td>
<td>425</td>
<td>744,600</td>
</tr>
<tr>
<td>$15000-24999</td>
<td>1,738</td>
<td>605</td>
<td>1,051,490</td>
</tr>
<tr>
<td>$25000-34999</td>
<td>1,679</td>
<td>625</td>
<td>1,049,375</td>
</tr>
<tr>
<td>$35000-49999</td>
<td>2,158</td>
<td>650</td>
<td>1,402,700</td>
</tr>
<tr>
<td>&gt; $50000</td>
<td>4,266</td>
<td>750</td>
<td>3,199,500</td>
</tr>
</tbody>
</table>

TOTAL DEMAND FOR PRODUCT = $7,447,665

SOURCE: U.S. Department of Labor, Consumer Expenditure Survey; ESRI BIS; and HyettPalma, Inc.

DEFINITION OF PRODUCT:

Prescription drugs, over-the-counter drugs, dressings, medical appliances, contraceptives, eyeglasses, hearing aids, rental medical equipment, and medical accessories.
DOWNTOWN GLADWIN'S RETAIL TRADE AREA  
COMPUTATION OF DEMAND BY RETAIL PRODUCT

<table>
<thead>
<tr>
<th>Household Income</th>
<th># Hlds.</th>
<th>$ Per Hld.</th>
<th>Total $ Demand</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; $15000</td>
<td>1,752</td>
<td>200</td>
<td>350,400</td>
</tr>
<tr>
<td>$15000-24999</td>
<td>1,738</td>
<td>250</td>
<td>434,500</td>
</tr>
<tr>
<td>$25000-34999</td>
<td>1,679</td>
<td>325</td>
<td>545,675</td>
</tr>
<tr>
<td>$35000-49999</td>
<td>2,158</td>
<td>360</td>
<td>776,880</td>
</tr>
<tr>
<td>&gt; $50000</td>
<td>4,266</td>
<td>1,300</td>
<td>5,545,800</td>
</tr>
</tbody>
</table>

TOTAL DEMAND FOR PRODUCT = $7,653,255

SOURCE:  U.S. Department of Labor, Consumer Expenditure Survey; ESRI BIS; and HyettPalma, Inc.

DEFINITION OF PRODUCT:

Admissions to sporting events, movies, concerts, plays, and movie rentals.
# PRODUCT: AUDIO & VISUAL EQUIPMENT

<table>
<thead>
<tr>
<th>Household Income</th>
<th># Hlds.</th>
<th>$ Per Hld.</th>
<th>Total $ Demand</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; $15000</td>
<td>1,752</td>
<td>475</td>
<td>832,200</td>
</tr>
<tr>
<td>$15000-24999</td>
<td>1,738</td>
<td>600</td>
<td>1,042,800</td>
</tr>
<tr>
<td>$25000-34999</td>
<td>1,679</td>
<td>750</td>
<td>1,259,250</td>
</tr>
<tr>
<td>$35000-49999</td>
<td>2,158</td>
<td>825</td>
<td>1,780,350</td>
</tr>
<tr>
<td>&gt; $50000</td>
<td>4,266</td>
<td>1,400</td>
<td>5,972,400</td>
</tr>
</tbody>
</table>

**TOTAL DEMAND FOR PRODUCT** = **$10,887,000**

**SOURCE:** U.S. Department of Labor, Consumer Expenditure Survey; ESRI BIS; and HyettPalma, Inc.

**DEFINITION OF PRODUCT:**

Television sets, video recorders, tapes, video game hardware and cartridges, radios, phonographs and components, records and tapes, musical instruments, and rental of the same equipment.
## DOWNTOWN GLADWIN'S RETAIL TRADE AREA
### COMPUTATION OF DEMAND BY RETAIL PRODUCT

**PRODUCT:**  PETS, TOYS & PLAYGROUND EQUIPMENT

<table>
<thead>
<tr>
<th>Household Income</th>
<th># Hlds</th>
<th>$ Per Hld</th>
<th>Total $ Demand</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; $15000</td>
<td>1,752</td>
<td>180</td>
<td>315,360</td>
</tr>
<tr>
<td>$15000-24999</td>
<td>1,738</td>
<td>245</td>
<td>425,810</td>
</tr>
<tr>
<td>$25000-34999</td>
<td>1,679</td>
<td>315</td>
<td>528,885</td>
</tr>
<tr>
<td>$35000-49999</td>
<td>2,158</td>
<td>425</td>
<td>917,150</td>
</tr>
<tr>
<td>&gt; $50000</td>
<td>4,266</td>
<td>750</td>
<td>3,199,500</td>
</tr>
</tbody>
</table>

**TOTAL DEMAND FOR PRODUCT** = $5,386,705

**SOURCE:** U.S. Department of Labor, Consumer Expenditure Survey; ESRI BIS; and HyettPalma, Inc.

**DEFINITION OF PRODUCT:**
Pets, pet food, toys, games, hobbies, tricycles and playground equipment.
### DOWNTOWN GLADWIN'S RETAIL TRADE AREA
### COMPUTATION OF DEMAND BY RETAIL PRODUCT

**PRODUCT:** OTHER ENTERTAINMENT SUPPLIES & SERVICES

<table>
<thead>
<tr>
<th>Household Income</th>
<th># Hlds.</th>
<th>$ Per Hld.</th>
<th>Total $ Demand</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; $15000</td>
<td>1,752</td>
<td>140</td>
<td>245,280</td>
</tr>
<tr>
<td>$15000-24999</td>
<td>1,738</td>
<td>350</td>
<td>608,300</td>
</tr>
<tr>
<td>$25000-34999</td>
<td>1,679</td>
<td>425</td>
<td>713,575</td>
</tr>
<tr>
<td>$35000-49999</td>
<td>2,158</td>
<td>525</td>
<td>1,132,950</td>
</tr>
<tr>
<td>&gt; $50000</td>
<td>4,266</td>
<td>1,250</td>
<td>5,332,500</td>
</tr>
</tbody>
</table>

**TOTAL DEMAND FOR PRODUCT** = $8,032,605

**SOURCE:** U.S. Department of Labor, Consumer Expenditure Survey; ESRI BIS; and HyettPalma, Inc.

**DEFINITION OF PRODUCT:**

Indoor exercise equipment, athletic shoes, bicycles, camping equipment, sporting goods, and photographic equipment and supplies.
**PRODUCT:** PERSONAL CARE PRODUCTS & SERVICES

<table>
<thead>
<tr>
<th>Household Income</th>
<th># Hlds.</th>
<th>$ Per Hld.</th>
<th>Total $ Demand</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; $15000</td>
<td>1,752</td>
<td>295</td>
<td>516,840</td>
</tr>
<tr>
<td>$15000-24999</td>
<td>1,738</td>
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<td>616,990</td>
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<tr>
<td>$25000-34999</td>
<td>1,679</td>
<td>425</td>
<td>713,575</td>
</tr>
<tr>
<td>$35000-49999</td>
<td>2,158</td>
<td>525</td>
<td>1,132,950</td>
</tr>
<tr>
<td>&gt; $50000</td>
<td>4,266</td>
<td>955</td>
<td>4,074,030</td>
</tr>
</tbody>
</table>

**TOTAL DEMAND FOR PRODUCT** = **$7,054,385**

**SOURCE:** U.S. Department of Labor, Consumer Expenditure Survey; ESRI BIS; and HyettPalma, Inc.

**DEFINITION OF PRODUCT:**

Services and products for hair, oral hygiene products, cosmetics, and electric personal care appliances.
DOWNTOWN GLADWIN'S RETAIL TRADE AREA
COMPUTATION OF DEMAND BY RETAIL PRODUCT

PRODUCT: READING

<table>
<thead>
<tr>
<th>Household Income</th>
<th># Hlds.</th>
<th>$ Per Hld.</th>
<th>Total $ Demand</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; $15000</td>
<td>1,752</td>
<td>65</td>
<td>113,880</td>
</tr>
<tr>
<td>$15000-24999</td>
<td>1,738</td>
<td>85</td>
<td>147,730</td>
</tr>
<tr>
<td>$25000-34999</td>
<td>1,679</td>
<td>95</td>
<td>159,505</td>
</tr>
<tr>
<td>$35000-49999</td>
<td>2,158</td>
<td>125</td>
<td>269,750</td>
</tr>
<tr>
<td>&gt; $50000</td>
<td>4,266</td>
<td>225</td>
<td>959,850</td>
</tr>
</tbody>
</table>

TOTAL DEMAND FOR PRODUCT = $1,650,715

SOURCE: U.S. Department of Labor, Consumer Expenditure Survey; ESRI BIS; and HyettPalma, Inc.

DEFINITION OF PRODUCT:

Books, newspapers and magazines.
PRODUCT: TOBACCO PRODUCTS & SMOKING SUPPLIES

<table>
<thead>
<tr>
<th>Household Income</th>
<th># Hlds.</th>
<th>$ Per Hld.</th>
<th>Total $ Demand</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; $15000</td>
<td>1,752</td>
<td>275</td>
<td>481,800</td>
</tr>
<tr>
<td>$15000-24999</td>
<td>1,738</td>
<td>325</td>
<td>564,850</td>
</tr>
<tr>
<td>$25000-34999</td>
<td>1,679</td>
<td>400</td>
<td>671,600</td>
</tr>
<tr>
<td>$35000-49999</td>
<td>2,158</td>
<td>350</td>
<td>755,300</td>
</tr>
<tr>
<td>&gt; $50000</td>
<td>4,266</td>
<td>325</td>
<td>1,386,450</td>
</tr>
</tbody>
</table>

TOTAL DEMAND FOR PRODUCT = $3,860,000

SOURCE: U.S. Department of Labor, Consumer Expenditure Survey; ESRI BIS; and HyettPalma, Inc.

DEFINITION OF PRODUCT:

Tobacco products and smoking accessories.
The Retail Report®

USER GUIDE

The Retail Report is a business development tool customized for your Downtown. In it, HyettPalma has targeted the kinds of retail businesses that Downtowns across the country are attracting.

The Retail Report brings effective data to your business development efforts in a user-friendly format. Tables, graphs and charts interpret and present information critical to your Downtown's future. And, the report is customized for YOUR Downtown, containing information unique to your Downtown.

In The Retail Report, demographic and socio-economic data are amplified and taken to a new level of detail. Households in your trade area are segmented by income bands, and consumer spending habits are analyzed by these income groupings. This allows you to determine which income groups to target in your business development program.

Business prospects will expect to review information like this prior to making a commitment to Downtown. The Retail Report shows them your Downtown -- and your Downtown enhancement program -- are one step ahead of the competition.

The following pages list numerous ways you can use The Retail Report to improve the economy of your business district.
What Does The Retail Report Tell You?

The Retail Report reveals what you can expect the customers in your defined retail trade area to spend in 2009.

The Retail Report shows the number of dollars residents of your trade area spend each year on over 100 different types of products -- products such as food at home, food away from home, furniture, appliances, apparel, prescription drugs, toys, reading material, etc.

The Retail Report is not a listing of national figures or projections; it is a customized report that gives you accurate and definitive information for your own trade area.

A demographic and socio-economic profile of trade area residents is included -- both a snapshot of their characteristics today and a five year projection of their changing characteristics.

Who Can Benefit By Using The Retail Report?

Current owners of businesses within a given trade area;

Business owners who are thinking of opening a store in the trade area;

Entrepreneurs who are determining what type of business to open or who are deciding on a business location;

Bankers and others who are deciding whether or not to invest in specific types of retail businesses;

Downtown directors and other economic development professionals whose work entails business retention, entrepreneur development and business recruitment; and

Downtown revitalization leaders, Downtown directors, economic development professionals, and local elected officials who want sound information that lets them speak with certainty about their Downtown's potential to sustain specific types of retail businesses.
How Can Downtown Directors and Economic Development Professionals Use The Retail Report?

To attract customers to Downtown by creating a mix of strong businesses which appeal to trade area residents.

To raise the confidence of investors in the profitability of your business district.

To help existing businesses become more profitable -- so that Downtown's rate of business turnover is lessened.

To fill building vacancies with the types of retail businesses that can succeed and thrive in your district.

To strengthen existing businesses and lessen business closings by:

- showing existing business owners what trade area residents are spending their money on;
- helping business owners determine how to cater to those shopping preferences -- and capture more shopping dollars; and
- enabling them to develop a business plan that is based on realistic market data.

To improve the variety and selection of retail goods offered in the business district by:

- showing existing business owners that there is money to be made by expanding or revising the types of retail goods they sell;
- showing existing business owners that there is money to be made by opening additional types of retail businesses in the business district; and
- targeting specific types of retail businesses -- so that you can actively recruit those businesses having the greatest potential to succeed and remain in your Downtown.
To attract additional businesses to the business district by:

providing definitive data that shows a market exists for the retail goods they sell.

**How Can Business Owners Use The Retail Report?**

Business owners frequently ask, "How much money do residents of Downtown's trade area spend on the retail goods I sell?" Or stated another way, "How do I know there's money to be made in Downtown?"

The Retail Report allows you to answer these questions with certainty and authority by quantifying:

what the market is for particular retail products;

the spending potential of residents in your trade area for particular retail goods; and

the current "economic pie" -- how much money is being spent on various retail goods by residents in your Downtown's trade area.

To better plan, manage, and grow your business -- by using the information in The Retail Report, business owners can:

set annual benchmarks for how much of the "economic pie" they intend to capture for their business -- measured in anticipated gross sales receipts for YOUR Downtown;

set an annual budget based on their gross receipts benchmarks;

make informed budgeting decisions about how much to spend each year on inventory, overhead, advertising, staff, etc.; and

complete a business plan that persuades their banker to extend a commercial loan to them.
How Can Entrepreneurs Use The Retail Report?

The Retail Report shows the sales potential within a given trade area for over 100 types of retail businesses. This would be invaluable in order to:

- compare the markets for a variety of different retail products;
- determine what type of retail business to open;
- complete a realistic business plan before opening that business; and
- persuade bankers and investors that a strong market exists for the type of retail business being opened.