

# Downtown Revitalization “Building Warsaw’s Future”



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& Jennifer Whitaker

*Del. State*  
WARSAW

## **Downtown Revitalization "Building Warsaw's Future"**

What was once a thriving downtown now shares the face of a tired old man; with many storefronts standing empty and many badly in need of a facelift. With the threat of the impending "big box" on the north end of the town, action needed to be pursued immediately to ensure the legacy of Downtown Warsaw. The City of Warsaw sought the direction of the Indiana Association of Cities and Towns (IACT) who had recently announced the launch of their Indiana Downtown® project. The Indiana Downtown project was modeled after a national program sponsored by the National League of Cities (NLC) to help communities realize their economic potential. Just like the NLC, IACT enlisted the services of HyettPalma, a nationally recognized consulting firm, to conduct market analysis on several Indiana communities. Warsaw, along with three other communities in Indiana, was chosen to participate in the newly created program.

Former Assistant City Planner, Kristy Mehlberg, and Administrative Assistant to the Superintendent of Public Works, Jennifer Whitaker, were assigned to gather data and surveys for the completion of the study. Along with statistical data, a Process Committee and several Focus Groups, along with key members of Downtown Organizations, were invited to attend several issue sessions to discuss possible strategies.

During a Community Vision Session held on November 13, 2001, HyettPalma personally met with business owners and residents to discuss their ideas and concerns regarding the image of Downtown Warsaw. HyettPalma believes that *Downtown enhancement involves stimulating economic development, and shouldn't be approached simply as a physical improvement project.* To succeed, Downtown's economy must be reinvented so that Downtown once again becomes a preferred destination.

After weeks of anticipation, HyettPalma unveiled the **Warsaw Downtown Action Agenda 2002** to the residents and business people of Warsaw during a public meeting. Based on the desires and concerns expressed by the people of Warsaw, combined with realistic analysis of Downtown market potentials, recommended strategies were defined for public and private sector implementation. These recommended strategies are "meant to enable

Downtown Warsaw to reach the vision defined locally, to overcome the key issues it faces, and capture the identified market potentials.”

Included in the recommended strategies is a recommended Implementation Sequence (See Appendix A). This is a 5 year market-driven course of action for the private and public sectors to work together. It should be strongly cautioned that these “recommended strategies” are just recommendations based on general downtown market potentials.

The City of Warsaw is strongly committed to the revitalization of Downtown Warsaw. At this time the City is devoted to the following actions as a result of the Action Agenda:

- The City Council will approve a \$50,000.00 matching grant program to be used for exterior façade improvements.
- The City will be more aggressive on the enforcement of ordinance violations.
- The City will continue downtown rehab with the improvement to infrastructure.
- The City will work with the Warsaw Community Development Corporation (WCDC) and the Indiana Association of Cities and Towns (IACT) to secure/hire an architect for to help with revitalization projects within the downtown.
- The Relocation of City Hall, to be maintained within the Downtown.
- The City will work with a private contributor to display a piece of public art.
- The City will work more aggressively with the WCDC on festivals in the downtown.

Although the City of Warsaw has committed to several items, the future of Downtown Warsaw does not rest on the shoulders of City Government alone. In order to have continued success, there must be a public/private partnership working toward a common goal. There are many opportunities to get involved in the future of Warsaw today, so why wait until tomorrow!

*For further study refer to: **Warsaw Downtown Action Agenda 2002***

## Appendix A

### Implementation Sequence:

#### 1) Partnership Actions:

- A. Adoption:** Formal adoption of the *Warsaw Downtown Action Agenda 2002* by the City of Warsaw and the Warsaw Community Development Corporation (WCDC).
- B. Partnership:** Designation of the Warsaw Community Development Corporation (WCDC) to fill the role of Downtown partnership.
- C. Implementation:** Implementation enhancement actions consistent with *Development Framework and Course of Action* as outlined in the *Warsaw Downtown Action Agenda 2002*.
- D. Funding:** Seek adequate funding to operate and staff support for WCDC.

#### 2) Real Estate Development Actions:

- A. New City Hall:** Either undertake extensive improvements in the near future or develop a new facility in **Downtown Warsaw**.
- B. Old City Hall Building:** If City Hall relocates, market the current City Hall facility.
- C. Art and Cultural Center:** Support effort to create a new Art and Cultural Center in the Historic Courthouse District (See Item B).
- D. Meeting Space:** If a meeting facility is developed, locate in Downtown's Office, Institutional, & Convenience District (See Item B).
- E. Existing Buildings:**
  - 1. Loan Program:** Continue and aggressively promote The Warsaw Community Development Low Interest Revolving Loan Fund and make the modification/amplifications suggested in the *Action Agenda*.

2. **Additional Carrot to Stimulate Exterior Façade Improvements:** Create a \$5,000 to \$7,500 matching grant program for façade improvements, only.
3. **Design Guidelines:** Prepare illustrated design guidelines- describing appropriate treatment of existing buildings and infill construction projects in Downtown Warsaw.
4. **Design Assistance:** Provide preliminary design assistance- provided by a qualified preservation architect.
5. **Use of Upper Stories of Existing Buildings:** Encourage development of the greatest number of quality apartment and offices in the upper floors of Downtown's existing buildings.
6. **Zero Lot Line Development:** Only allow zero lot line development in the Historic Courthouse District of Downtown Warsaw.
7. **Tax Abatement:** Continue to promote and utilize the ten-year tax abatement program for Downtown building improvements.

### 3) Public Improvements Actions:

- A. **Downtown Rehab Project:** Complete the Downtown Rehab Project at the earliest possible date in order to cause minimal disruption for the shortest possible time period.
- B. **Streetscape Amenities Plan:** Retain the services of a qualified landscape architect to offer advice on the best way to soften, add greenery, and add color to sidewalk spaces within the Historic Courthouse District.
- C. **Center Street Entrance to Downtown:** In the future, enhance with greenery and color of the streetscape of Center Street, from Detroit Street to Indiana Street.
- D. **Link Downtown to Center Lake:** In the futures, physically connect Downtown Warsaw to Center Lake.
- E. **Streetscape Maintenance:** City of Warsaw takes over responsibility for maintaining Downtown's streetscape, streets, walks, and alleys.
- F. **Public Art:** City of Warsaw, working with an artist experienced in the placement of public art, prepares a plan

for the placement of sculpture and other works of art in public spaces and on the grounds of public buildings throughout Downtown Warsaw.

**G. Signs:** Design and install a way finding system.

**H. Lake City Greenway Project:** Support the completion of the contemplated Lake City Greenway.

#### **4) Traffic and Parking Actions:**

**A. Traffic:** Ask INDOT to examine, as a minimum, modifying traffic light timing, increasing the number of traffic lanes, modifying traffic turn movement, and any other appropriate actions which could enhance the flow of SR 15 traffic through Downtown Warsaw. And, work with INDOT to encourage the construction of the western bypass at the earliest possible date.

#### **B. Parking:**

##### **1. Parking Management**

(a) Enforcement of On-Street Time Limits

(b) Parking Signs-Design and install new parking signs on-street in the Historic Courthouse District which read:

**2-hours Free Parking Per Day  
for Downtown Customers  
Mon-Fri 9AM-5PM**

And, install directional signs on public streets directing patrons to additional off-street public parking.

(c) Flexibility-Work with the county and other offices/churches in the district to allow their parking facilities to be used by the general public when those establishments are closed.

(d) Employee Parking-Ensure those off-street parking facilities where employees are encouraged to park are well-lighted and well-maintained so employees feel safe.

##### **2. Parking Supply**

(a) Angled Parking

(b) Parking Decks-as a longer-term initiative.

## 5) Business Retention Actions:

- A. **One-On-One Consultations:** Downtown Warsaw staff meets on a regular basis-with individual business owners (in their businesses).
- B. **Customer Service:** Continue working to become known for exemplary and memorable customer service.
- C. **Business Hours:** Consider operating between the hours of 10 to 6.
- D. **Outdoor Dining:** Downtown restaurants are encouraged, and supported by the City, to offer outdoor dining on public sidewalk during warmer months.
- E. **Public Safety:** Continue current level of police presence in creating an "extremely safe" atmosphere.

## 6) Business Recruitment Actions:

- A. **When to Recruit:** Recruit additional businesses, as needed, in accordance with the recommendations of the *Action Agenda*.

## 7) Marketing Actions:

- A. **Newsletter:** WCDC produces a Downtown newsletter.
- B. **Events:** Develop one or two truly special Downtown events that are held in the core of the Historic Courthouse District.
- C. **Media Relations:** Get stories about Downtown placed with print and electronic media.
- D. **Advertising:**
  - 1. Joint Ads.
  - 2. Cross-Marketing.
  - 3. Joint Cross-Marketing.
  - 4. Tourism Ads.
- E. **Brochure:** Produce a professionally designed, graphically attractive, high quality brochure that can be used to market Downtown to spenders.
- F. **Web Site:** Create a Downtown Web site as part of the overall Downtown marketing campaign.

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# Warsaw

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Downtown

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Agenda

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# Indiana Downtown®

January 28, 2002

The Honorable Ernie Wiggins, Mayor,  
and City of Warsaw Councilmembers  
City of Warsaw  
302 East Market  
Warsaw, Indiana 46580

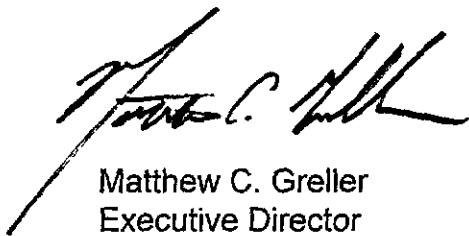
Dear Mayor Wiggins and  
City Councilmembers:

It is with great pleasure that we submit to you this Action Agenda for the rebirth of Downtown Warsaw. We commend you for your concern regarding the revitalization of Downtown Warsaw and for providing the leadership necessary to focus attention on this issue.

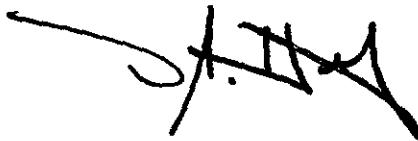
The **Warsaw Downtown Action Agenda 2002** is based on your community's shared vision for Downtown Warsaw and on the market-driven steps necessary to get you there. A strong, private-public partnership will be key to the success of your efforts. This **Warsaw Downtown Action Agenda 2002** is meant to guide all of the partners participating in the rebirth of Downtown Warsaw.

We salute your commitment to making Warsaw a healthier and more vital community and offer our continued support of your efforts.

Sincerely,



Matthew C. Greller  
Executive Director  
IACT Foundation



Doyle G. Hyett  
Chairman



Dolores P. Palma  
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# *Introduction*



## I. INTRODUCTION

In 1992, as America's largest membership organization representing the elected officials of this nation, the National League of Cities (NLC) decided to assume a more aggressive role in the areas of Downtown enhancement and local economic development. That role would involve offering technical assistance to local elected officials concerned about the economic success of their Downtowns.

To fill this role, the National League of Cities approached HyettPalma, Inc. Together, NLC and HyettPalma designed an advanced new pilot program. The new pilot would offer on-site, technical assistance to a limited number of communities.

The new Downtown pilot was presented under the banner of *ACCEPTING THE CHALLENGE: THE REBIRTH OF AMERICA'S DOWNTOWNS*. It was structured to guide local governing bodies – working in partnership with local business owners, property owners and concerned citizens -- in rethinking ways to rebuild our nation's Downtowns.

Availability of the Downtown pilot was limited to eleven cities over a period of two-years. In addition, the pilot required the local governing body in each participating community to be the agency that contracted with NLC for services. This was done to ensure the involvement of the governing body from the very start of the local Downtown enhancement effort.

Once the pilot was completed, NLC and HyettPalma evaluated its effectiveness and whether or not to continue offering Downtown technical assistance. Based on the evaluation, and specifically on the advice and needs expressed by the pilot's local officials, a new comprehensive technical assistance program was developed titled *AMERICA DOWNTOWN® -- NEW THINKING. NEW LIFE.*



## Indiana Downtown®

After several years of tracking the *America Downtown*® program's success, the leadership of the Indiana Association of Cities and Towns (IACT) and the IACT Foundation determined that a similar technical assistance program would be of benefit to communities in Indiana. Therefore, in 2000, IACT and the IACT Foundation approached NLC and HyettPalma about developing such a program. With the backing of NLC, *Indiana Downtown*® was unveiled as a program of the IACT Foundation in the Summer of 2001.

Modeled after the *America Downtown*® program, *Indiana Downtown*® was launched as a pilot program that would run for a two-year period and assist eleven communities. After that time, the pilot was designed to be evaluated by the IACT Foundation and HyettPalma, with the assistance of local elected officials from the eleven participating communities.

*Indiana Downtown*® brings together the local government insight of the IACT Foundation and the Downtown expertise of HyettPalma, Inc. Together, they offer individualized assistance and a combination of strengths not available anywhere else. *Indiana Downtown*® was structured to provide the help local officials need to create a brighter future for their Downtowns.

*Indiana Downtown*® provides direct, hands-on help to city and town officials and community leaders who want to start, refocus, or energize their Downtown enhancement efforts. In 2001, the City of Warsaw became the third member of this new Downtown pilot program. The program's strengths are built on the following convictions.

- The assistance provided is implementation-oriented -- not another Downtown plan or study but an aggressive course of action that local officials and community leaders can start to implement immediately.
- The recommendations made for each Downtown are pragmatic -- tailored to local resources so that they can be realistically implemented.

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- The solutions offered are success-oriented -- designed to improve each Downtown's economy so that the results are long-lasting.
- The on-site assistance is inclusive -- providing a forum that brings public and private sector constituents together to identify Downtown issues, define a Downtown vision, and take needed actions in partnership.

The IACT Foundation is committed to providing Indiana communities with the assistance they need to implement their enhancement efforts once their Downtown Action Agendas have been completed. An integral component of this implementation process is incorporating state technical assistance programs and funding resources. To do so, the IACT Foundation is working with representatives from Indiana Main Street, the Indiana Department of Commerce - Community Development Division, the Indiana Department of Tourism, Governor O'Bannon's Office and First Lady Judy O'Bannon's Office. Through *Indiana Downtown®*, the IACT Foundation will continue to seek further avenues of assistance to help Indiana cities and towns revitalize their Downtowns.



# ***Project Overview***

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## II. PROJECT OVERVIEW

In 2001, the City of Warsaw determined that a Downtown enhancement strategy was needed to further revitalize Downtown Warsaw. The ***Warsaw Downtown Action Agenda 2002*** was defined with involvement from the City government, the local business sector, and members of the community. The ***Warsaw Downtown Action Agenda*** shown in the following pages incorporates the desires, preferences, and concerns expressed by the people of Warsaw for their Downtown. This local input was used as the foundation of the project.

Based on the desires and concerns expressed by the people of Warsaw -- combined with a realistic analysis of Downtown's market potentials -- ***Recommended Strategies*** were defined for public and private sector implementation. The ***Recommended Strategies*** are meant to enable Downtown Warsaw to reach the vision defined locally, to overcome the key issues it faces, and capture the identified market potentials. The ***Recommended Strategies*** are divided into two parts -- a ***Development Framework*** and a ***Course of Action***. Both are contained in this document along with a suggested implementation sequence.

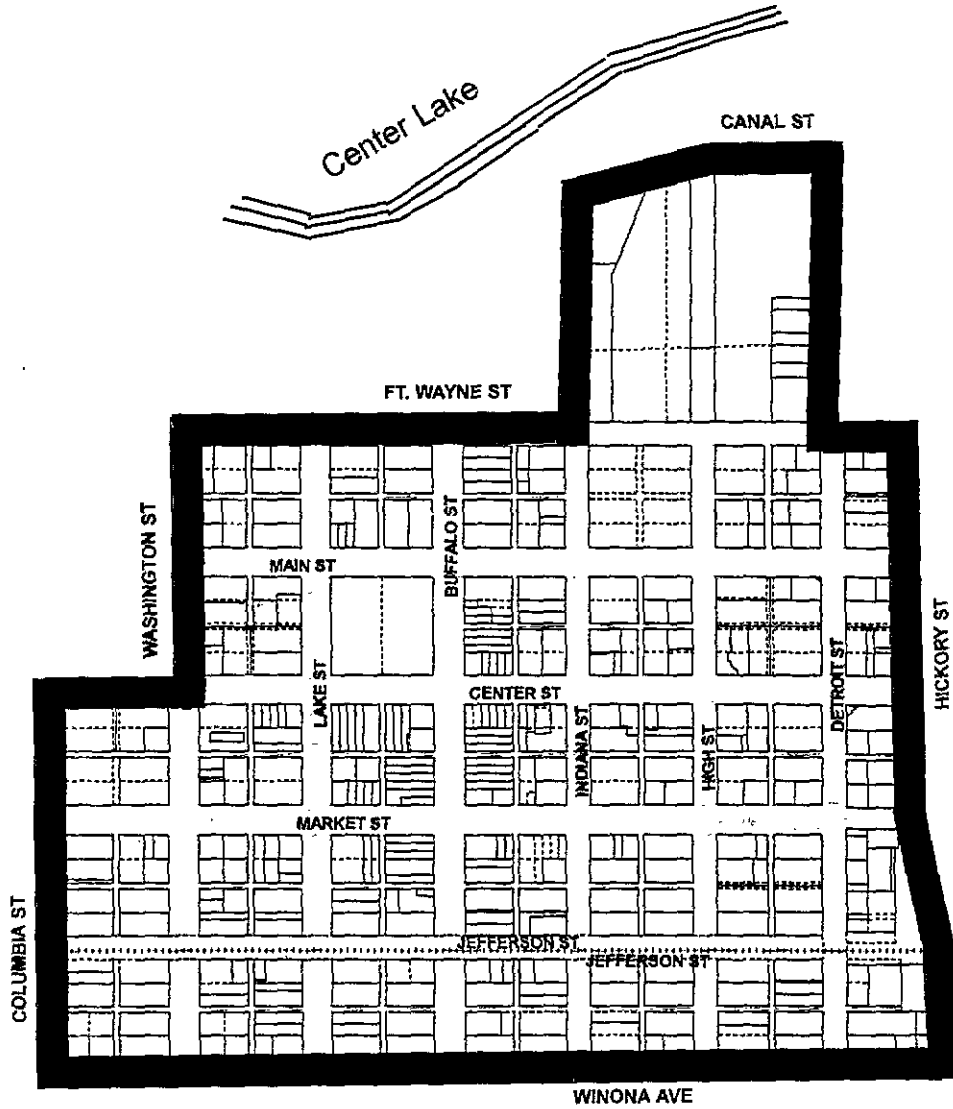
Finally, this document contains advice regarding a private-public partnership. This is the vehicle that would be responsible for implementing the recommended ***Development Framework*** and ***Course of Action*** in a timely and quality manner.

A map of Downtown Warsaw, as defined for this project, is shown on the following page.





# Downtown Warsaw



# ***Executive Summary***



### **III. EXECUTIVE SUMMARY**

The *Warsaw Downtown Action Agenda 2002* was defined by HyettPalma, Inc. The *Warsaw Downtown Action Agenda* is based on:

- Discussions held with many members of both the private and public sectors of Warsaw;
- Data collected by the City and by the Process Committee created to oversee the project;
- The results of a retail, office, and housing market analysis completed for Downtown; and
- The professional and technical expertise of HyettPalma, Inc.

A summary of the *Warsaw Downtown Action Agenda 2002* appears below.

#### ■ **Downtown Warsaw Today**

Two surveys were conducted as a part of this project to gauge the health of Downtown Warsaw as perceived locally. These were a survey of owners and managers of businesses located in the project area and a telephone survey of residents living in Downtown's primary trade area. A summary of the survey responses follows.

#### ***Use of Downtown***

Residents of Downtown's primary trade area reported coming to Downtown with considerable frequency – 61% said they come Downtown between 1 and 7 times a week.

## ***Purpose of Trips***

When asked why they currently come to Downtown Warsaw, the number one reason cited by residents was "shopping" -- with 20% of residents giving this response.

## ***Shopping Area of Choice***

Those surveyed were asked where they do most of their family shopping at this time, other than grocery shopping. Not surprisingly, 47% of residents said they do most of their shopping at Wal-Mart.

When asked the reason for choosing a particular shopping area, residents stressed the importance of convenience (cited by 32% of those surveyed) and the variety/selection offered (cited by 30% of residents surveyed).

## ***Downtown Characteristics***

Residents and business owners surveyed were asked to rate a list of 19 Downtown characteristics as being "good," "fair," or "poor" at this time.

Ten characteristics were rated "good" by a majority of residents and nine were rated "good" by a majority of business owners. Residents and business owners agreed on their rating of eight characteristics. Below is a list of the eight Downtown characteristics rated "good" by a majority of both residents and business owners.

- Feeling of safety (93% residents, 81% business owners);
- Cleanliness of area (92% residents, 66% business owners);
- Helpfulness of salespeople (74% residents, 80% business owners);
- Attractiveness of the area (72% residents, 53% business owners);
- Knowledge of salespeople (63% residents, 60% business owners);
- Quality of restaurants (60% residents, 58% business owners);

- Quality of service businesses (59% residents, 69% business owners); and
- Quality of retail goods (57% residents, 59% business owners).

### ***Downtown Improvements***

Residents and business owners were asked to rate a list of possible Downtown improvements as being "very important," "somewhat important," or "not important" at this time. Six improvements were rated "very important" by a majority of residents and four received this rating from a majority of business owners.

The six improvements rated "very important" by a majority of residents -- which include the four rated "very important" by business owners -- are shown below:

- Increase the variety of retail goods (73% residents, 62% business owners);
- Recruit additional retail businesses (68% residents, 74% business owners);
- Improve the availability of parking (64% residents, 70% business owners);
- Improve the convenience of parking (62% residents, 67% business owners);
- Increase the variety of restaurants (56% residents, 47% business owners); and
- Improve the quality of retail goods (51% residents, 33% business owners).



## ■ Downtown Warsaw Tomorrow

A series of discussions, focus groups, and meetings were held to define the community's preferred vision of Downtown Warsaw -- as it would ideally exist in the year 2007. Following is a summary of the community's preferred vision.

By the year 2007, Downtown Warsaw would be a vibrant Downtown with a mix of specialty shops, restaurants, arts, culture, and offices. Downtown would be vibrant and have 100% occupancy. Downtown Warsaw would have a cohesive look that makes "everything fit." Downtown's attractiveness and beauty would be maintained, Downtown's overall "grooming" would be improved, and Downtown would be "softened" with greenery, trees, and flowers.

Downtown's historic buildings would be recognized as being very important -- not just to Downtown but to the entire community. Downtown's "boarded-up eyesores" would be "fixed-up and filled" and "run down houses" in Downtown would also be improved.

Vision session participants said that the public's perception, at this time, is that it is difficult to park in Downtown. This perception would be reversed by making parking easily available and convenient for shoppers and by also accommodating the parking needs of Downtown employees. In addition, Downtown traffic flow would be improved to "remove the hassle" of driving in Downtown.

Leadership would be in place and would ensure that "we can accomplish all this." And, the Downtown strategy would be implemented "whole-heartedly" -- instead of "doing things half-heartedly, like we have in the past." Funds would be in place to attain the community's vision for Downtown.

Between now and the year 2007, efforts would be made to intensify three types of uses in Downtown Warsaw. These are:

- Specialty retail -- "this is the key;"
- Restaurants; and

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- Art and culture (music, dance, theater, visual arts, art galleries, retail stores that accommodate artists, etc.).

Along with the above, Downtown's mix of uses would also include:

- Entertainment;
- Apartments and artist studios in upper floors;
- Professional offices; and
- Government -- "we're the County seat" and "we should keep City Hall in Downtown."

Over the next five years, Downtown Warsaw would be further enhanced keeping the following priorities in mind:

- "Work with what we've got" -- give buildings a facelift, maintain historic buildings, improve overall maintenance, and make Downtown more inviting for businesses to come;
- Leadership -- the private sector and government would come together and work as a united front;
- Follow-through -- "identify someone or a group to be responsible for implementing the plan and continuing what we start;"
- Cooperation -- "we must all work together;"
- Focus on vacant, deteriorated buildings;
- Create a sense of civic pride -- "we should be proud of our City and proud of our Downtown;" and

- Create draws that attract people to Downtown.

By 2007, Downtown Warsaw would be widely known as having the following image.

***A busy and profitable Downtown  
that is friendly, inviting, and family-oriented.***

***A clean, safe, and accessible Downtown --  
with easy traffic and easy parking.***

***A Downtown filled with lots of shops,  
lots of restaurants, and where you have  
“dining on the curb.”***

***A Downtown of great historic buildings  
that brings the past to the future.***

***A fun place to go,  
where there’s lots to see and do,  
and lots of people.***

***The thriving heart of Warsaw --  
a City of Lakes,  
the best of small town America, and  
the orthopaedic capital of the world.***

***Downtown Warsaw:  
a happening place,  
a Downtown that has sparkle.***

■ **Downtown Retail Market Opportunities**

Taking steps to further enhance Downtown Warsaw, and barring a significant decline in the national or regional retail economy, it is conservatively anticipated that Downtown may have the potential to support the development of between





approximately 22,000 and 37,000 net square feet of additional retail space by the year 2007 -- which could include expansions or sales increases by existing Downtown Warsaw retail businesses and/or the construction of some limited amount of new retail space.

■ **Downtown Office Market Opportunities**

It is estimated that approximately 35,000 to 50,000 square feet of additional office space could potentially be supported in Downtown Warsaw between now and the year 2007. This represents an increase in demand based on both the expected continued enhancement of the area and an anticipated increase in area households during the same time period. This growth in office space should be considered an economic goal for Downtown.

■ **Downtown Housing Market Opportunities**

Every effort should be made, consistent with the implementation of the overall Downtown enhancement program, to introduce more quality, market-rate housing:

- In the upper floors of existing buildings in the core of Downtown Warsaw; and
- In low-density garden apartments and townhouse units on the fringes of Downtown.

In addition, every effort should be made to maintain the highest level of single-family homes in proximity to Downtown Warsaw.

■ **Recommended Strategies**

The *Warsaw Downtown Action Agenda 2002* contains two sets of Recommended Strategies:

- A ***Development Framework*** which should be used to direct and manage Downtown's future character; and

- A **Course of Action** which should be implemented -- by both the private and public sectors -- to create the best possible future for Downtown Warsaw.

Both are summarized below.

### **Development Framework**

The following **Development Framework** should be used to ensure Downtown's future as an economically vibrant commercial area with great appeal to multiple markets.

#### ***Boundaries***

It is strongly suggested that the current boundaries of the commercial district be held constant during the immediate future. The only exception to maintaining the current boundaries should be expansion of the northern boundary of Downtown to include the Center Lake lakefront parks and the amenities they include, such as the Pavilion, Biblical Gardens, and portions of the southern waterfront. This will enable Downtown to have a true connection to beautiful Center Lake.

#### ***Physically and Economically Connect Downtown to Center Lake***

Downtown Warsaw should be physically and economically connected to Center Lake and Downtown should be marketed as a lakefront Downtown. Minimal streetscape -- trees, shrubs and flowers -- and banners should be installed along Buffalo Street from Main Street to the lakefront. Use of the lake should be increased during warmer months by opening a canoe, row boat, and/or paddle boat rental operation on the Downtown portion of the lakefront.

#### ***Buffalo Street Conversions***

Buffalo Street -- from Fort Wayne Street to Center Lake -- currently contains structures built as single-family houses. Over time, if current residents choose to relocate, it would be appropriate to see retail and food establishments locate in these structures or on these lots. This would create more of a pedestrian link between the core of Downtown and Center Lake.

## ***Districts***

Downtown Warsaw should be further enhanced by creating two distinct development districts – each with a distinct economic orientation. The two development districts are shown on the map presented on the next page and described below.

- ***Historic Courthouse District***

Downtown Warsaw's Historic Courthouse District includes the area of Buffalo Street from Main Street to the alley between Market Street and North Jefferson Street, and the area of Center Street from Lake Street to Indiana Street. This is the hub of Downtown Warsaw, where specialty retail, food and art are now concentrated. This area also contains the vast majority of Downtown's valuable, historic architecture.

This is the area of Downtown where there is the possibility to create the ambience and concentration of businesses desired by the public.

The first floors of buildings within the Historic Courthouse District should contain a concentration of specialty retail, food, and art uses. The upper floors should contain offices, apartments, and artist studios.

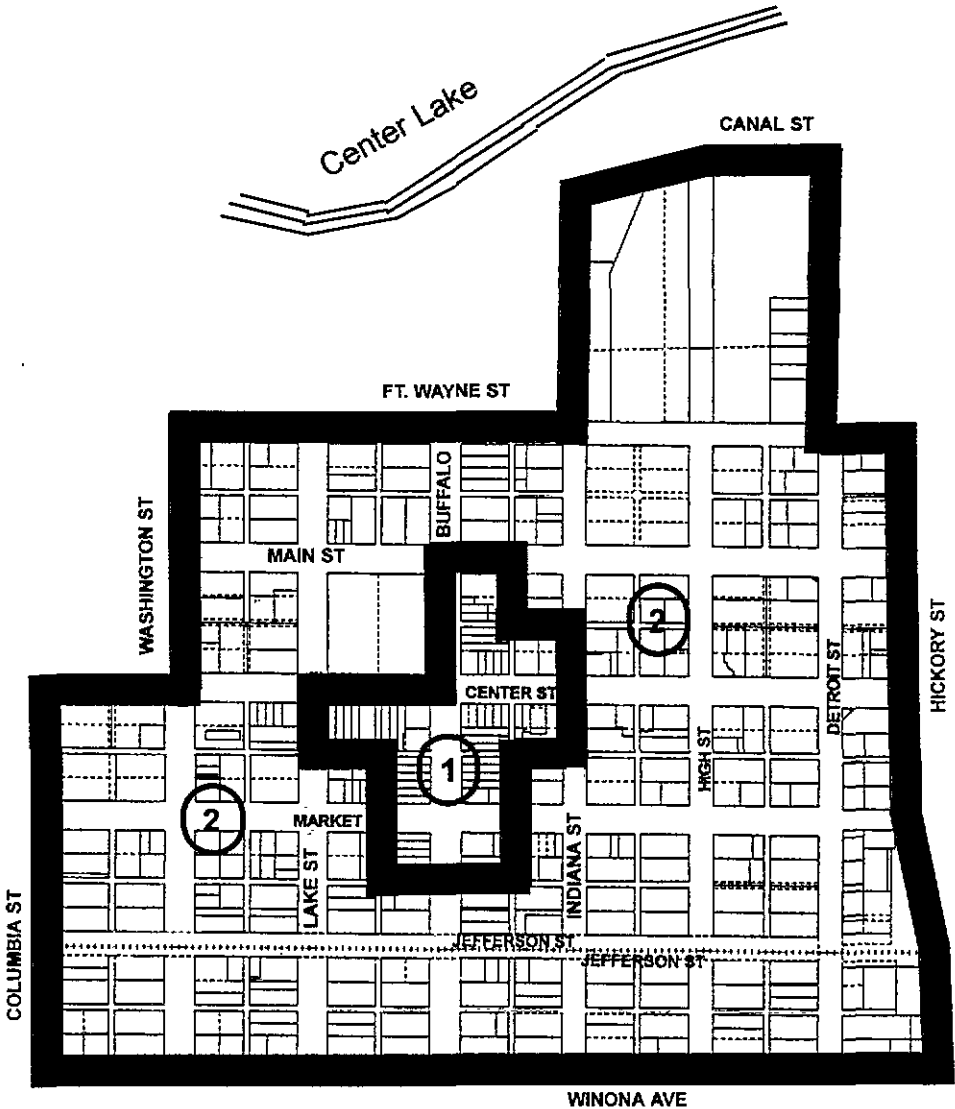
The Historic Courthouse District should be highly pedestrian-oriented and every effort should be made to ensure that the district's historic architecture is protected and further enhanced.

- ***Office, Institutional & Convenience District***

The Office, Institutional & Convenience District includes the remainder of the Downtown project area. This portion of Downtown Warsaw currently includes primarily office, institutional, and convenience uses. This is an appropriate economic orientation for this portion of Downtown and uses of this type should continue to be retained and attracted to this district. This mixture of uses provides a valuable range of services for the broader trade area, and also provides extremely valuable support for both the uses located in the Historic Courthouse District and the neighborhoods adjacent to Downtown.

# Downtown Warsaw Development Districts

1 = Historic Crossroads District  
2 = Office, Institutional & Convenience District



## ***Economic Orientations for Warsaw's Commercial Nodes***

Warsaw currently has several concentrations of commercial development located in scattered areas throughout the community. The appropriate economic orientation for each of these various commercial nodes should be follows.

- ***Downtown Warsaw*** -- Downtown is the government, professional, and financial center of Kosciusko County, with a concentration of specialty retail, food, and art.
- ***North Warsaw Node*** -- The commercial node located around and north of the intersection of SR 15 and US 30 is an emerging commercial area of big box, chain, and service businesses serving the broad regional marketplace.
- ***East Warsaw Node*** -- The commercial node located along the US 30 corridor in eastern Warsaw is an established commercial node with, primarily, a mixture of traditional community center retail and service businesses, food establishments, and lodging.
- ***Winona Avenue Node*** -- The Winona Avenue commercial node extends from SR 15/rail tracks east and includes a mixture of, primarily, auto-related and general services businesses.
- ***Center Street East Node*** -- The Center Street east node extends from the East Warsaw commercial node west to Downtown Warsaw. The corridor -- currently in a stage of transition -- contains a mixture of residential and, primarily, neighborhood convenience commercial uses.
- ***South Buffalo Node*** -- The South Buffalo Street commercial node extends from the southern boundary of Downtown and contains, primarily, neighborhood convenience uses.

## ***Growth Management***

Every effort should be made through the City's planning and zoning initiatives to contain commercial development in the above noted commercial nodes in order to

avoid further commercial sprawl and associated cannibalization of the community's existing, older commercial areas.

### ***Code Enforcement***

The City of Warsaw is urged to make a diligent effort to enforce building codes regarding both structural and aesthetic conditions -- as much as possible -- of buildings located in Downtown Warsaw.

### ***Community Priority***

The further enhancement of Downtown Warsaw should be seen and treated as a very high community priority. Every effort should be made to solidify Downtown's position as the hub of the community and County, and the further enhancement of the commercial area should receive an increased level of attention from both the public and private sectors.

## **Course of Action**

The following ***Course of Action*** should be implemented, by both the private and public sectors, to

### **Real Estate Development**

A concerted effort should be made to attract and maintain the highest quality real estate development possible in Downtown Warsaw.

#### **1. *New City Hall***

Due to the condition of the existing City Hall building, it is likely that either extensive improvements will be needed in the near future to meet the needs of local government or that a new facility will be sought. Regardless of whether the City enhances the existing City Hall building, moves to another existing building, or constructs a new facility, **CITY HALL SHOULD REMAIN IN DOWNTOWN WARSAW.**

If the City Hall facility is moved to another location in Downtown, it is important to place City Hall in a highly visible location and in a building of which the community can be proud.

**2. Old City Hall Building**

If City Hall facilities are relocated to another location in Downtown Warsaw, the site of the current City Hall facility is an appropriate location for a new building for office or service business use – when market conditions allow. Until the market is strong enough to support the development of a new building on the current City Hall site, an appropriate interim use would be surface level parking.

**3. Art and Cultural Center**

An effort is currently underway to create a new Art and Cultural Center in Downtown Warsaw. The facility should be located in the Historic Courthouse District, if at all possible.

**4. Meeting Space**

The community desires to see the development of community meeting space to accommodate 300 to 500 people. If such a facility is developed, it should be located in Downtown's Office, Institutional, & Convenience District.

**5. Existing Buildings**

A concerted effort should continue to be made to enhance Downtown Warsaw's existing historic buildings through the following.

• **Loan Program**

The Warsaw Community Development Corporation Low Interest Revolving Loan Fund, established in 1985, is an excellent program which should be aggressively promoted and continued with the following modifications/amplifications:

- If funds are depleted, increase the pot of funds available through additional contributions;
- Limit use of the funds to buildings in the Historic Courthouse District;
- Stress exterior work as a priority of the program;

- For applicants to obtain an interior loan, require that the exterior of the building is brought up to the design standards;
  - Tie the use of loan funds to design guidelines;
  - Update the marketing materials used to promote the program;
  - Streamline the application process to ensure expedient processing of all qualified loan applications;
  - Market the loan program aggressively, going door-to-door in the Historic Courthouse District; and
  - Make loan funds available only for uses specified in the *Development Framework* as being appropriate for the Historic Courthouse District.
- ***Additional Carrot to Simulate Exterior Facade Improvements***  
To stimulate more exterior facade projects and/or the accelerated use of the low interest loan program, consideration should be given to creating a \$5,000 to \$7,500 matching grant program for facade improvements, only.

The facade grant program should be operated in the following manner.

- While funds last, those desiring to undertake qualified exterior facade improvement projects in the Historic Courthouse District should be offered 50/50 matching grants of \$5,000 to \$7,500.
- Matching funds – to be provided by qualified, participating owners or tenants – could be obtained through loans provided by the Warsaw Community Development Corporation Low Interest Revolving Loan Program or through other sources available to owners or tenants.
- As the low interest loan program is currently operated, qualified participants should be allowed to borrow up to \$20,000 for exterior





facade work -- resulting in total grant/loan facade projects of \$25,000 to \$27,500 if undertaken in association with the low interest loan program.

- ***Design Guidelines***

Illustrated design guidelines -- describing appropriate treatment of existing buildings and infill construction projects in Downtown Warsaw -- should be prepared by a preservation architect or architectural historian to guide Downtown rehabilitation and new construction projects.

- ***Design Assistance***

Preliminary design assistance -- provided by a qualified preservation architect -- should be offered to owners and tenants undertaking both renovation and new construction projects in Downtown Warsaw.

**6. *Use of Upper Stories of Existing Buildings***

A concerted effort should be made to encourage development of the greatest number of quality apartments and offices in the upper floors of Downtown's existing buildings.

**7. *Zero Lot Line Development***

Only zero lot line development should be allowed in the Historic Courthouse District of Downtown Warsaw.

**8. *Tax Abatement***

The City of Warsaw should continue to promote and utilize the ten-year tax abatement program for Downtown building improvements.

**Public Improvements**

The City of Warsaw should continue to install and maintain the highest quality public improvements possible throughout Downtown.

**1. *Downtown Rehab Project***

The City of Warsaw is currently completing a Downtown Rehab Project, which includes reconstruction of Downtown sidewalks, curbs, gutters, and roadbeds, plus the replacement of utility systems and the installation of new streetlights. It is suggested that the project be completed at the earliest possible date in order to cause disruption for the shortest possible time period.

A mitigation plan should also be designed and implemented to ensure that easy access is maintained to all existing businesses, that traffic flow is maintained with minimum disruption, and that businesses and the general public are continuously informed of the status of the project.

**2. *Streetscape Amenities Plan***

The fact that the Downtown Rehab Project has resulted in the removal of trees from Downtown's sidewalks is a somewhat contentious issue locally. It is suggested that the City of Warsaw retain the services of a qualified landscape architect to offer advise on the best way to soften, add greenery, and add color to sidewalk spaces within the Historic Courthouse District. At a minimum, consideration should be given to the following:

- Introducing large, clustered planters to include year-round plant materials and the maximum use of color;
- Installing appropriate urban trees at select locations -- in planters or in walks -- which do not obstruct buildings or signs and which are easy to maintain;
- Incorporating flower baskets in the summer, hung from pedestrian-scale street lights, if possible, and, if not, attached to buildings;



- Determining an appropriate number and size of trash receptacles for Downtown's sidewalks;
- Painting trash receptacles, benches, and street light poles black; and
- Landscaping public parking lots.

**3. Center Street Entrance to Downtown**

In the future, the streetscape of Center Street, from Detroit Street to Indiana Street, should be enhanced with greenery and color in order to tie this entryway of Downtown Warsaw with the Historic Courthouse District.

**4. Link Downtown to Center Lake**

In the future, as recommended in the *Development Framework* section of this *Action Agenda*, Downtown Warsaw should be physically connected to Center Lake.

**5. Streetscape Maintenance**

For long-term, consistent, and continual maintenance, the City of Warsaw should take over responsibility for maintaining Downtown's streetscape, streets, walks, and alleys.

**6. Public Art**

The City of Warsaw, working with an artist experienced in the placement of public art, should prepare a plan for the placement of sculpture and other works of art in public spaces and on the grounds of public buildings throughout Downtown Warsaw.

**7. Signs**

In order to direct motorists to Downtown Warsaw and its varied attractions, a wayfinding system should be designed and installed. The wayfinding system should include:



- Signs directing motorists to Downtown from US 30, SR 15, and all major routes;
- Signs directing motorists to major points of interest in Downtown -- e.g., Historic Courthouse District, Courthouse, City Hall, Center Lake, etc.; and
- "Welcome to Downtown" signs installed on Detroit and Center Streets.

### **8. Lake City Greenway Project**

The contemplated Lake City Greenway Project will result in the construction of a path linking Warsaw and Winona Lake via the rail corridor. This worthwhile project should be supported and implemented at the earliest possible date to further link and encourage the sharing of patrons between the two communities.

### **Traffic and Parking**

Safe and efficient traffic flow, and convenient parking facilities, should be maintained at all times in Downtown Warsaw.

#### **1. Traffic**

Traffic flow along SR15 currently receives a high level of criticism from the public regarding long waits along the corridor extending through Downtown Warsaw. INDOT should be asked to examine, as a minimum, modifying traffic light timing, increasing the number of traffic lanes, modifying traffic turn movement, and any other appropriate actions which could enhance traffic flow through Downtown Warsaw. And, the City should work with INDOT to encourage the construction of the western bypass at the earliest possible date.



**2. Parking**

The City of Warsaw must effectively and efficiently manage both the operations of Downtown parking and the supply of Downtown parking spaces.

• **Parking Management**

At the present time, it appears that a number of Downtown employees and business owners are parking in Downtown's most valuable and sought after public parking spaces, which are the on-street parking spaces.

**A. Enforcement of On-Street Time Limits**

To further aid in the reservation of prime on-street spaces for customers and patrons -- and ensure maximum turnover in the center of Downtown Warsaw -- the City should consider creating a parking zone system which allows 2-hours of free parking per day per vehicle in the Historic Courthouse District during the hours of 9:00 AM and 5:00 PM, Monday through Friday.

**B. Parking Signs**

New parking signs should be designed and installed on-street in the Historic Courthouse District which read:

**2-hours Free Parking Per Day  
for Downtown Customers  
Mon-Fri 9AM-5PM**

Directional signs should be installed on public streets directing patrons to off-street public parking facilities that are open to the public. And, signs should be installed at all public off-street parking facilities.

**C. Flexibility**

The County now allows the general public to use their parking lot at night -- after working hours. However, the lot is not signed to notify the public of this fact. It is suggested that the County erect a sign(s) which informs the public that they may use the parking spaces during off hours.

In addition, the owners of private off-street parking facilities in Downtown Warsaw -- such as offices and churches -- should also be encouraged to allow their parking facilities to be used by the general public when those establishments are closed.

### **D. Employee Parking**

Public off-street parking facilities where employees are encouraged to park should be well-lighted and well-maintained so employees feel safe.

- **Parking Supply**

An adequate supply of public parking should always be maintained in Downtown Warsaw. The City should continue to monitor supply to ensure the maintenance of an adequate supply.

### **A. Angled Parking**

The City should examine all of Downtown's streets -- including Center Street and all of Buffalo Street in the Historic Courthouse District -- to identify other areas where angled parking can be created.

### **B. Parking Decks**

The construction of parking decks should be considered as a longer-term initiative. As demand and occupancy increase in Downtown, the need for parking decks and the potential to generate revenue sufficient to finance the construction of parking decks should be revisited.

## **Business Retention**

Every effort should be made to retain Downtown's collection of existing businesses, making the businesses stronger, more profitable, and better able to serve the needs and desires of the marketplace.

### **1. One-On-One Consultations**

Downtown Warsaw staff should meet -- on a regular basis -- with individual business owners (in their businesses) to discuss specific needs of individual businesses and technical or other assistance which may be available to the individual businesses. Initially, businesses in the Historic Courthouse District should be targeted for the



one-on-one meetings One-on-one meetings should initially be conducted with business owners in the balance of Downtown on an as-requested basis

## 2. *Customer Service*

In a Downtown where the majority of businesses become known for exceptional customer service, customers become conditioned to regard Downtown as the place one can expect to find this amenity. It must be noted that, for a Downtown to earn this reputation, the customer service provided must be memorable – and not simply run-of-the-mill, “same as everywhere else” customer service Downtown Warsaw’s collection of businesses should work to become known for the provision of exemplary and memorable customer service

## 3. *Business Hours*

Many of Downtown Warsaw’s businesses follow the path of conventional operation in numerous traditional business districts by being open from 9 to 5 each business day In order to meet the needs of those who work, it is suggested that businesses consider operating between the hours of 10 to 6.

## 4. *Outdoor Dining*

Downtown restaurants should be encouraged -- and supported by the City – to offer outdoor dining on public sidewalks during warmer months

## 5. *Public Safety*

As the Police Department moves out of Downtown -- to its new location east of Downtown -- the Police Department should retain its current level of police presence in the commercial district to ensure that the area continues to be “extremely safe ”

## **Business Recruitment**

Based on research undertaken during the preparation of the *Action Agenda*, the public desires to see more specialty retail, restaurants, art, and cultural offerings located in Downtown Warsaw And, the potential for these uses was documented by the market analysis completed in association with the preparation of the *Action Agenda*



The following initiatives should be employed to attract additional uses to Downtown Warsaw to satisfy the desires of the community and to meet demand identified in the marketplace.

## 1. *When to Recruit*

Downtown Warsaw is fortunate to not have a significant number of vacant properties. Assuming that this situation will continue to exist as the overall enhancement effort progresses, it is likely that the recruitment of additional businesses will be an important but not necessarily time intensive function of the overall enhancement effort.

## 2. *Top List*

While each of the businesses identified in the *Development Framework* of the *Action Agenda* is appropriate for Downtown Warsaw, the following uses should be targeted initially in recruitment efforts:

- Apparel (men's, women's, and children's);
- Restaurants (particularly facilities offering evening dining and outdoor dining space);
- Art;
- Antiques; and
- Gifts.

## 3. *Focus*

Initial emphasis of the recruitment effort should be to attract businesses to locate in the Historic Courthouse District.





**4. Staff Function**

The recruitment of businesses for Downtown Warsaw should be the primary responsibility of Downtown staff, working cooperatively with Downtown building owners and the local real estate community.

**5. Nightlife**

In order to create a more viable and vibrant Downtown nightlife, Downtown's restaurants that are open during the evening hours should be encouraged to offer entertainment, when feasible. And, restaurants that offer evening entertainment should be sought through the business recruitment initiative.

**Marketing**

A well-rounded marketing campaign, having the following elements, is needed to both attract additional spenders to Downtown Warsaw and to keep the public informed about the Downtown enhancement effort.

**1. Newsletter**

WCDC should start producing a Downtown newsletter immediately, and do so on a regular basis.

**2. Events**

Serious consideration should be given to:

- Developing one or two truly special Downtown events that are held annually; and
- Staging these events in the core of the Historic Courthouse District.

These "extra special events" should become happenings for which Downtown Warsaw becomes widely known.

**3. Media Relations**

Downtown Warsaw has many assets that make it appealing to the public -- and many more appealing assets will be created as a result of the Downtown enhance-

ment effort. Therefore, to get this word out to the buying public, a concerted effort should be made to get stories about Downtown placed with print and electronic media. Media reps throughout the trade area should be contacted and cultivated. And, the theme of the media relations effort should be "what makes Downtown Warsaw unique."

#### **4. Advertising**

Downtown business owners should participate in the following types of advertising. And, it is important to undertake such advertising on a regular, year-round basis -- and not sporadically or simply during holidays.

- Joint Ads.
- Cross-Marketing.
- Joint Cross-Marketing.
- Tourism Ads.

#### **5. Brochure**

Currently, the Warsaw Community Development Corporation produces a pamphlet called "*A Guide to Warsaw's Central Business District Eateries.*" This is a good first step which should be expanded upon. The result should be a professionally designed, graphically attractive, high quality brochure that can be used to market Downtown to spenders.

#### **6. Web Site**

A Downtown Web site should be created as part of the overall Downtown marketing campaign.

■ **Partnership for Success**

For Downtown Warsaw to reach its full potential, an entity must be in place that:

- Assumes responsible for seeing that the ***Downtown Action Agenda*** is aggressively and fully implemented;
- Enables the private and public sectors to implement the ***Downtown Action Agenda*** together -- in partnership.

The Warsaw Community Development Corporation (WCDC) would be the logical entity to fill the role of Downtown partnership.

In addition, it is strongly suggested that the City play a much stronger leadership role in implementing the ***Downtown Action Agenda*** and being a prime Downtown advocate than has been the case in the past.



# ***Downtown Today***

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## IV. DOWNTOWN WARSAW TODAY

Two surveys were conducted as a part of this project to gauge the health of Downtown Warsaw as perceived locally. These were a survey of owners and managers of businesses located in the project area and a telephone survey of residents living in Downtown's primary trade area. A summary of the survey responses follows.

### ***Use of Downtown***

Residents of Downtown's primary trade area reported coming to Downtown with considerable frequency -- 61% said they come Downtown between 1 and 7 times a week. Of those, 24% said they come Downtown everyday. The remainder said they come to Downtown Warsaw 3 to 6 times a week (19%) and once or twice a week (18%).

Another 19% reported coming to Downtown with moderate frequency. This was defined as from 1 to 3 times a month (17%) and from 6 to 11 times a year (2%).

The remaining 20% of residents surveyed said they seldom come to Downtown Warsaw. These responses included coming Downtown from 1 to 5 times a year (10%) and almost never (10%).

### ***Purpose of Trips***

When asked why they currently come to Downtown Warsaw, the number one reason cited by residents was "shopping" -- with 20% of residents giving this response.

The next three reasons given for coming Downtown were all cited with significant frequency. These were:

- Banking (16%);
- Eating in restaurants (13%); and
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- Government business (10%).

Therefore, a majority of those surveyed -- 59% -- said they now come to Downtown Warsaw to shop, bank, eat in restaurants, or conduct government business.

The remaining reasons given for Downtown trips, and the percentage of residents citing each, are shown below:

- Post office (7%);
- Work there (6%);
- Service businesses (5%);
- Library (4%);
- Entertainment (4%);
- Passing through (4%);
- Personal business (3%);
- Visiting family/friends (3%);
- College (2%);
- Recreation (1%); and
- Other (2%) -- church, to show off Courthouse, walk around, live there.

***Shopping Area of Choice***

Those surveyed were asked where they do most of their family shopping at this time, other than grocery shopping. Not surprisingly, 47% of residents said they do most of their shopping at Wal-Mart.

The following shopping venues were cited by the remaining 53% of survey respondents:

- K-Mart (cited by 17% of residents);
- Goshen (8%);
- Market Place (7%);
- Fort Wayne (6%);
- Warsaw (5%);
- Elkhart (3%);
- Columbia City (2%);
- South Bend (2%); and
- Other (3%) -- Mishawaka, Syracuse (IN), catalogues.

When asked the reason for choosing a particular shopping area, residents stressed the importance of convenience (cited by 32% of those surveyed) and the variety/selection offered (cited by 30% of residents surveyed).

The remaining 38% of those surveyed said they choose to shop in a particular area due to:

- Price (15%);
- Closeness to home (14%);
- Closeness to work (3%);



- Parking (4%);
- Service (1%); and
- Quality (1%).

### ***Downtown Characteristics***

Residents and business owners surveyed were asked to rate a list of 19 Downtown characteristics as being "good," "fair," or "poor" at this time.

Ten characteristics were rated "good" by a majority of residents and nine were rated "good" by a majority of business owners. Residents and business owners agreed on their rating of eight characteristics. Below is a list of the eight Downtown characteristics rated "good" by a majority of both residents and business owners.

- Feeling of safety (93% residents, 81% business owners);
- Cleanliness of area (92% residents, 66% business owners);
- Helpfulness of salespeople (74% residents, 80% business owners);
- Attractiveness of the area (72% residents, 53% business owners);
- Knowledge of salespeople (63% residents, 60% business owners);
- Quality of restaurants (60% residents, 58% business owners);
- Quality of service businesses (59% residents, 69% business owners); and
- Quality of retail goods (57% residents, 59% business owners).

This list illustrates that, while a majority of residents and business owners rated the above characteristics as being "good" at this time, residents were considerably





more pleased with Downtown's cleanliness and overall attractiveness than were business owners.

The two characteristics rated "good" by a majority of residents, but not by a majority of business owners, were:

- Attractiveness of buildings (60% residents, 35% business owners); and
- Business hours (52% residents, 43% business owners).

And, the one characteristic rated "good" by a majority of business owners, but not residents, was:

- Prices at restaurants (55% business owners, 37% residents).

### ***Downtown Improvements***

Residents and business owners were asked to rate a list of possible Downtown improvements as being "very important," "somewhat important," or "not important" at this time. Six improvements were rated "very important" by a majority of residents and four received this rating from a majority of business owners.

The six improvements rated "very important" by a majority of residents -- which include the four rated "very important" by business owners -- are shown below:

- Increase the variety of retail goods (73% residents, 62% business owners);
- Recruit additional retail businesses (68% residents, 74% business owners);
- Improve the availability of parking (64% residents, 70% business owners);

- Improve the convenience of parking (62% residents, 67% business owners);
- Increase the variety of restaurants (56% residents, 47% business owners); and
- Improve the quality of retail goods (51% residents, 33% business owners).

In addition, two other potential improvements were rated "very important" by a significant percentage of residents, although not a majority. These were:

- Keep stores open later in the evenings (48% residents, 29% business owners); and
- Keep stores open later on Saturday (56% residents, 25% business owners).

It is interesting to note that all of the improvements residents said were very important deal with improving the variety/selection found Downtown (e.g., improving retail variety, restaurant variety, retail quality) or with improving Downtown's convenience (e.g., improving parking convenience/availability, extending business hours) -- the two factors residents said primarily influence their decision regarding where to shop.

When asked what else could be done to increase their patronage of Downtown, residents reiterated the importance of increasing retail variety and improving parking.

When asked what types of businesses or activities they would personally use if located in Downtown, residents expressed a desire primarily for apparel stores and restaurants.

# *Downtown Tomorrow*



## V. DOWNTOWN WARSAW TOMORROW

A series of discussions, focus groups, and meetings were held to define the community's preferred vision of Downtown Warsaw -- as it would ideally exist in the year 2007. A compilation of the thoughts and preferences expressed during those sessions is shown below.

By the year 2007, Downtown Warsaw would be a vibrant Downtown with a mix of specialty shops, restaurants, arts, culture, and offices. Downtown would be vibrant and have 100% occupancy. Upper floors of buildings would be filled with apartments and first floor spaces would be filled with a "critical mass" of specialty shops. In short, by 2007 Downtown Warsaw would have reinvented itself so that it could co-exist with large retailers and commercial growth occurring in the area.

Downtown Warsaw would have a cohesive look that makes "everything fit." This would allow those coming to the area to "understand what Downtown's all about." Downtown would be physically inviting and would "keep looking like small town, mid-America." Downtown's attractiveness and beauty would be maintained, Downtown's overall "grooming" would be improved, and Downtown would be "softened" with greenery, trees, and flowers.

Downtown's historic buildings would be recognized as being very important -- not just to Downtown but to the entire community. They would be enhanced, well-maintained, and plaques would be placed on buildings to "tell their history."

Those participating in the vision sessions agreed that "for the most part, Downtown's buildings look good." However, Downtown's "boarded-up eyesores" would be "fixed-up and filled" and "run down houses" in Downtown would also be improved. Downtown's buildings would be well-maintained at all times and "you would decorate the outside of your business and building like you would your home and then maintain it." In short, Downtown property owners would have great pride of ownership and this would be reflected in how they care for their Downtown buildings.



Vision session participants said that the public's perception, at this time, is that it is difficult to park in Downtown. This perception would be reversed by making parking easily available and convenient for shoppers and by also accommodating the parking needs of Downtown employees. In addition, Downtown traffic flow would be improved to "remove the hassle" of driving in Downtown.

Those coming to Downtown would be able to find its special features and enjoy its environment. Signs would be in place directing motorists to Downtown attractions. Brochures would be available that include "walking maps" and show the location of parking. "Downtown Days" would be returned to Downtown, instead of holding it in the park. And a marketing effort "that draws people from far and wide" would be in place.

Leadership would be in place and would ensure that "we can accomplish all this." And, the Downtown strategy would be implemented "whole-heartedly" -- instead of "doing things half-heartedly, like we have in the past."

Funds would be in place to attain the community's vision for Downtown. Bed tax money would be used to make Downtown improvements and to market Downtown. And, "large companies would be enlisted to help Downtown" -- since an improved Downtown would help them "attract and keep good employees."

Between now and the year 2007, efforts would be made to intensify three types of uses in Downtown Warsaw. These are:

- Specialty retail -- "this is the key;"
- Restaurants; and
- Art and culture (music, dance, theater, visual arts, art galleries, retail stores that accommodate artists, etc.).

Along with the above, Downtown's mix of uses would also include:

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- Entertainment;
- Apartments and artist studios in upper floors;
- Professional offices; and
- Government -- "we're the County seat" and "we should keep City Hall in Downtown."

The preferred Downtown Warsaw, described above, would be able to attract the following users:

- Year-round residents of the County "who will come to Downtown year-round;"
- Downtown workers;
- Downtown residents;
- Library users;
- Jail museum visitors;
- Art class-goers -- "and their parents;"
- Art and culture lovers;
- Lakers from throughout the County; and
- "Soccer Moms."

Over the next five years, Downtown Warsaw would be further enhanced keeping the following priorities in mind:

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## **Indiana Downtown®**

- "Work with what we've got" – give buildings a facelift, maintain historic buildings, improve overall maintenance, and make Downtown more inviting for businesses to come;
- Leadership – the private sector and government would come together and work as a united front;
- Follow-through -- "identify someone or a group to be responsible for implementing the plan and continuing what we start;"
- Cooperation – "we must all work together;"
- Focus on vacant, deteriorated buildings;
- Create a sense of civic pride -- "we should be proud of our City and proud of our Downtown;" and
- Create draws that attract people to Downtown.

By 2007, Downtown Warsaw would be widely known as having the following image.

***A busy and profitable Downtown  
that is friendly, inviting, and family-oriented.***

***A clean, safe, and accessible Downtown --  
with easy traffic and easy parking.***

***A Downtown filled with lots of shops,  
lots of restaurants, and where you have  
"dining on the curb."***

***A Downtown of great historic buildings  
that brings the past to the future.***



*A fun place to go,  
where there's lots to see and do,  
and lots of people.*

*The thriving heart of Warsaw --  
a City of Lakes,  
the best of small town America, and  
the orthopaedic capital of the world.*

*Downtown Warsaw:  
a happening place,  
a Downtown that has sparkle.*





# ***Downtown Market Analysis***

**VI. DOWNTOWN MARKET ANALYSIS**

To ensure long-term economic results and success, Warsaw'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 City 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 Warsaw'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 Kosciusko County, Indiana.

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

**THE PRIMARY TRADE AREA HAS AN ESTIMATED POPULATION OF 71,774 – WITH AN ESTIMATED 26,445 HOUSEHOLDS (Source: CACI estimate)**

**THE PRIMARY TRADE AREA POPULATION IS PROJECTED TO INCREASE TO 74,021 BY 2005 (Source: CACI estimate)**

**THE AVERAGE HOUSEHOLD SIZE IS 2.67 PERSONS, WHICH IS ABOUT THE SAME AS THE NATIONAL AVERAGE OF 2.68 (Source: CACI estimate)**

**THE TOTAL COMBINED INCOME OF HOUSEHOLDS WITHIN THE PRIMARY TRADE AREA IS APPROXIMATELY \$1,500,000,000 PER YEAR (Source: CACI estimate)**

**THE AVERAGE HOUSEHOLD INCOME FOR THOSE IN THE PRIMARY TRADE AREA IS APPROXIMATELY \$56,773 (Source: CACI estimate)**

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**Current Retail Businesses** – Downtown Warsaw currently contains approximately 62 retail businesses, which occupy approximately 296,000 square feet of building space. The retail inventory was completed by the Downtown Process Committee and is shown on the following pages.



**Downtown Warsaw Retail Businesses  
by Standard Industrial Classification**

<b>SIC CODE</b>	<b>BUSINESS TYPE</b>	<b># BUS.</b>	<b>TOT. SQ. FT.</b>
<b>52</b>	<b><u>Building Materials and Garden Supplies</u></b>		
5251	Hardware	2	5,568
<b>53</b>	<b><u>General Merchandise</u></b>		
5399	Misc. General Merchandise	1	6,252
<b>54</b>	<b><u>Food Store</u></b>		
5411	Grocery Store	1	25,317
<b>55</b>	<b><u>Automotive Dealers and Service Stations</u></b>		
5521	Used Cars	1	1,152
5531	Auto/Home Supply	4	41,572
5541	Gas Service Station	3	5,570
<b>56</b>	<b><u>Apparel and Accessories</u></b>		
5611	Men's and Boy's Apparel	1	2,716
5641	Children's Apparel	1	2,058
<b>57</b>	<b><u>Furniture and Home Furnishings</u></b>		
5712	Furniture Store	2	38,011
5735	Records/Tapes/CDs	1	850
5736	Musical Instruments	1	2,524
<b>58</b>	<b><u>Eating/Drinking</u></b>		
5812	Eating Places	12	29,942
5813	Drinking Places	4	18,796
<b>59</b>	<b><u>Miscellaneous Retail</u></b>		
5912	Drug Store	3	19,579
5921	Liquor Store	1	2,619
5932	Antiques	2	4,108
5941	Sporting Goods	2	6,701
5942	Books	2	8,956

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**Downtown Warsaw Retail Businesses  
by Standard Industrial Classification**

<b>SIC CODE</b>	<b>BUSINESS TYPE</b>	<b># BUS.</b>	<b>TOT. SQ. FT.</b>
<b>59</b>	<b><u>Miscellaneous Retail</u></b>		
5944	Jewelry	2	8,288
5947	Gift/Novelty	3	7,107
5992	Florist	1	2,888
5999	Miscellaneous Retail	4	18,643
	<b><u>Select Support Services</u></b>		
5112	Office Supplies	1	8,800
7216	Dry Cleaners/Tailors	2	9,543
7231	Beauty Shops	1	1,800
7241	Barber Shops	1	400
7251	Shoe Repair/Shine	1	800
7832	Motion Picture Theater	1	12,238
7841	Video Rental	1	3,552

**TOTAL NUMBER OF RETAIL BUSINESSES 62**

**TOTAL SQUARE FEET OF OCCUPIED RETAIL BUSINESS SPACE 296,350**

**TOTAL NUMBER OF VACANT RETAIL SPACES 2**

**TOTAL SQUARE FEET OF VACANT RETAIL BUSINESS SPACE 13,068**

Source: City of Warsaw

**Retail Potential** – Currently, within Downtown's primary trade area, the total estimated demand for retail products is approximately \$446,000,000 per year. This demand is shown on the following graphs. A complete presentation of retail product demand is shown in **THE RETAIL REPORT®**, contained in the Appendix of this document.

As a conservative estimate, it is assumed that Downtown Warsaw retail businesses now generate an average (blended figure) of approximately \$135 per year per square foot in retail sales.

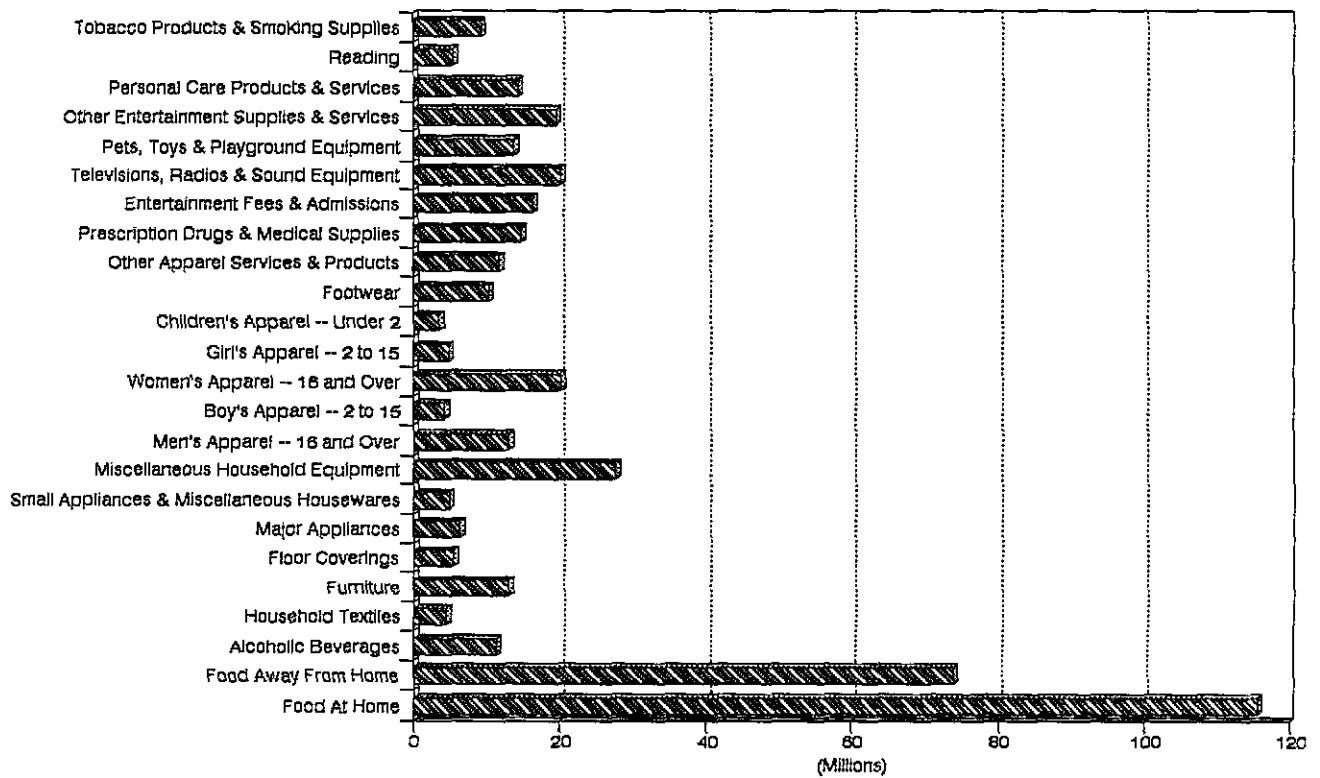
Since Downtown currently contains approximately 296,000 square feet of occupied retail space, Downtown Warsaw should currently be generating approximately \$40,000,000 in retail sales per year.

By dividing the project area's estimated annual retail sales -- \$40,000,000 -- by the total estimated demand for retail products within the primary trade area -- \$446,000,000 -- it can be concluded that Downtown Warsaw may currently be capturing approximately 9% 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 Warsaw, 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 9% to between 9.75% and 10% by the year 2007. This should be considered a goal of the economic enhancement program.

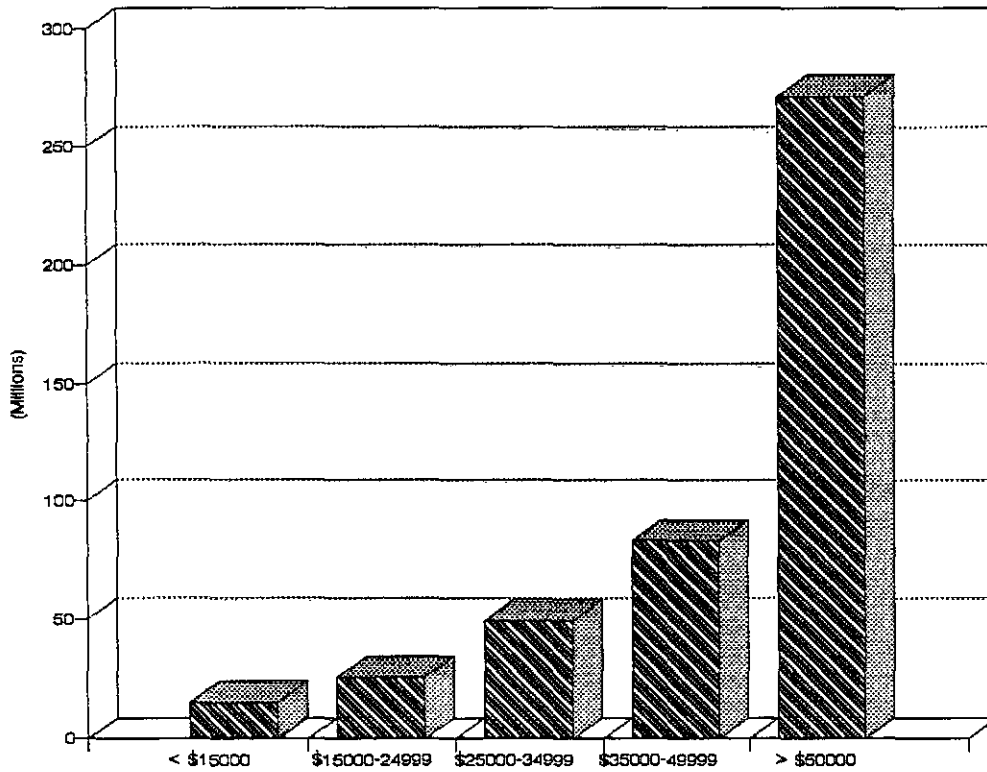
If Downtown Warsaw is able to increase its market share to between 9.75% and 10% by the year 2007, it is possible that the project area may be able to increase its total capture of retail sales to between \$43,000,000 and \$45,000,000 by the year 2007 -- considered in constant 2002 dollars.

# TOTAL PRODUCT DEMAND BY PRODUCT TYPE





# TOTAL PRODUCT DEMAND BY INCOME GROUP



This increase in total retail sales could potentially support the development of between approximately 22,000 and 37,000 net square feet of additional retail space by the year 2007 -- which could include expansions or sales increases by existing Downtown Warsaw 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 2007, Downtown Warsaw'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 Warsaw. 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 ***Recommended Strategies***.

**Downtown Office Opportunities**

**Office Market Indicators** -- The key economic indicators which characterize the current office operations within Downtown Warsaw follow.

- Downtown Warsaw currently has a total of approximately 82 various office occupants which occupy approximately 732,000 square feet.
- As the seat of Kosciusko County government and the location of Warsaw's City Hall, Downtown Warsaw contains a significant number of government and government related offices, with over 35% of Downtown's office space occupied by uses associated with government or governmental operations.
- Downtown Warsaw is the professional office center of the community.
- Downtown's occupiable office space is at near capacity, with a current office vacancy rate of approximately 1%.

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



**Downtown Warsaw Office Businesses  
by Standard Industrial Classification**

<b>SIC CODE</b>	<b>BUSINESS TYPE</b>	<b># BUS.</b>	<b>TOT. SQ. FT.</b>
<b>27</b>	<b><u>Publishing</u></b>		
271	Newspapers	2	25,023
<b>47</b>	<b><u>Transportation Services</u></b>		
472	Passenger Trans. Arrangement	2	3,514
<b>48</b>	<b><u>Communications</u></b>		
483	Radio & TV Broadcasting	1	3,608
<b>60</b>	<b><u>Depository Institutions</u></b>		
602	Commercial Banks	10	91,679
606	Credit Unions	2	1,700
609	Related Banking Functions	2	4,672
<b>62</b>	<b><u>Security and Commodity Brokers</u></b>		
621	Security Brokers	5	7,611
628	Security/Commodity Services	1	2,560
<b>63/64</b>	<b><u>Insurance</u></b>		
641	Insurance Agents/Brokers	6	22,402
<b>65</b>	<b><u>Real Estate</u></b>		
653	Real Estate Agents/Mgrs.	7	33,580
654	Title Abstract Offices	2	12,862
<b>73</b>	<b><u>Business Services</u></b>		
731	Advertising	1	3,060
733	Mailing/Reproduction/Comm.	3	23,996
736	Personnel Supply Services	1	2,893
738	Misc. Business Services	2	115,891
<b>80</b>	<b><u>Health Services</u></b>		
809	Other Health Services	1	2,904
<b>81</b>	<b><u>Legal Services</u></b>		
811	Legal Services	6	25,314

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• Warsaw  
Downtown Action Agenda 2002  
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**Downtown Warsaw Office Businesses  
by Standard Industrial Classification**

<b>SIC CODE</b>	<b>BUSINESS TYPE</b>	<b># BUS.</b>	<b>TOT. SQ. FT.</b>
<b>82</b>	<b><u>Educational Services</u></b>		
823	Library	1	42,894
<b>86</b>	<b><u>Membership Organizations</u></b>		
862	Professional Organizations	1	805
864	Civic/Social Organizations	3	17,472
866	Religious Organizations	4	94,906
<b>87</b>	<b><u>Engineering/Management Services</u></b>		
871	Engineering/Architecture	1	1,204
<b>89</b>	<b><u>Services Not Elsewhere Classified</u></b>		
899	Services	5	19,004
<b>91</b>	<b><u>General Government</u></b>		
919	General Government	7	164,072
<b>92</b>	<b><u>Courts/Justice/Public Safety</u></b>		
921	Courts	1	16,830
922	Public Safety	2	9,279
<b>94</b>	<b><u>Admin. of Human Services</u></b>		
944	Admin of Social/Manpower	1	5,280
<b>96</b>	<b><u>Admin. of Economic Programs</u></b>		
961	General Economic Programs	2	1,610
<b>TOTAL NUMBER OF OFFICE BUSINESSES</b>		<b>82</b>	
<b>TOTAL SQUARE FEET OF OCCUPIED OFFICE BUSINESS SPACE</b>			<b>731,602</b>
<b>TOTAL NUMBER OF VACANT OFFICE SPACES</b>		<b>3</b>	
<b>TOTAL SQUARE FEET OF VACANT OFFICE BUSINESS SPACE</b>			<b>7,106</b>

Source: City of Warsaw



**Office Potential** – It is estimated that approximately 35,000 to 50,000 square feet of additional office space could potentially be supported in Downtown Warsaw between now and the year 2007. This represents an increase in demand based on both the expected continued enhancement of the area and an anticipated increase in area households during the same time period. This growth in office space should be considered an economic goal for Downtown.

Based on the current lack of vacant office space in Downtown Warsaw, the office space growth will have to be accommodated by new construction of office space.

**Office Business Development** – A listing of office types recommended for recruitment and expansion in Downtown Warsaw is presented in the chapter of this document titled ***Recommended Strategies***.



## Downtown Housing Opportunities

As in virtually all successful Downtown revitalization programs throughout the nation during the past decade -- regardless of community size -- as Downtown's physical environment and mix of businesses is improved, it is very likely that the demand for housing in and near Downtown Warsaw will also increase. While housing of all types is in high demand in quality commercial districts throughout the nation, conventional, market-rate housing is thriving.

Every effort should be made, consistent with the implementation of the overall Downtown enhancement program, to introduce more quality, market-rate housing:

- In the upper floors of existing buildings in the core of Downtown Warsaw; and
- In low-density garden apartments and townhouse units on the fringes of Downtown.

In addition, every effort should be made to maintain the highest level of single-family homes in proximity to Downtown Warsaw.

Specific emphasis should be placed on upgrading the quality of all housing units currently located in Downtown Warsaw. Particular efforts should be made to upgrade the quality of housing units located in the southern parts of Downtown -- south of the rail lines.

Rather than placing arbitrary or artificial limits on the number of housing units appropriate for Downtown Warsaw -- and in the neighborhoods near the commercial district -- 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 market-rate units possible in and near Downtown when market conditions allow.

# ***Recommended Strategies***





## VI. RECOMMENDED STRATEGIES

The *Warsaw Downtown Action Agenda 2002* contains two sets of *Recommended Strategies* for enhancing Downtown. These are:

- A *Development Framework* which should be used to direct and manage Downtown's future; and
- A *Course of Action* which should be implemented -- by both the private and public sectors -- to create the best possible future for Downtown Warsaw.

These recommendations are included here, following an overview of Downtown Warsaw today.

### Overview of Downtown Today

Today, Downtown Warsaw is a relatively healthy Downtown that is far from suffering. And, this fact is understood locally, as is illustrated by the following comments heard in completing the *Downtown Action Agenda*:

- "Downtown's not broken, it just needs to be enhanced;"
- "It's changed but it's still healthy;"
- "We have a lot to work with;" and
- "It's a charming little place."

Downtown Warsaw is also fortunate to be located in a healthy City and region, having a strong and diverse economy that is based on agriculture, industry/manufacturing (orthopaedics), and tourism. And, the City's industrial/manufacturing base, in particular, affords the area jobs that pay well and growth potential.



Adding to this scenario, Downtown Warsaw contains many assets – truly giving the community “a lot to work with.” These include, but are not necessarily limited to, the following:

- Downtown is the government, professional, and financial center of the County;
- The City and County governments have made a commitment to remaining in Downtown;
- The County has recently made a significant investment in Downtown;
- Downtown has a strong employee base, numbering approximately 1,600;
- Although few in number, Downtown’s retail businesses are specialized, unique, family owned and operated, and provide excellent customer service;
- Downtown is home to the world headquarters of the Zimmer corporation;
- A variety of anchors and destination points exist in Downtown, including the library, movie theater, museum, Center Lake, Central Park, the Biblical Gardens, the Pavilion, churches, etc.;
- Downtown has a substantial collection of architecture, which has been recognized by designating Downtown a State Historic District;
- Downtown has an emerging arts presence;
- The City has made a great deal of infrastructure improvements in Downtown; and

- Downtown has the service infrastructure (groceries, pharmacies, post office, etc.) to support residential uses in Downtown and to support neighborhoods adjacent to Downtown.

With all these positive factors in place, Downtown Warsaw is not without needs – and the community is not without desires for Downtown’s future. These needs and desires include the following:

- Downtown is experiencing a greater influx of service businesses than retail businesses;
- The community wishes to see a larger number of retail, food, and art establishments in Downtown;
- An overall strategy for enhancing Downtown -- and a specific strategy for recruiting businesses to Downtown -- had not been created;
- Community members view Downtown’s public spaces as being “sterile” and “not inviting” -- resulting in a desire to “bring the beauty back to Downtown;”
- There are concerns about the effect the community’s growth -- particularly its retail growth -- will have on Downtown’s future; and
- There is a degree of skepticism regarding leadership and follow-through as it relates to enhancing Downtown -- this is manifested by the question, “Is it really going to happen this time?”

In short, there is a desire to see Downtown Warsaw become a stronger symbol of the economic vitality and pride evident elsewhere in the community.

The recommendations contained in this *Downtown Action Agenda* were specifically designed to allow the community to leverage Downtown’s current assets and build on these by addressing the above needs and desires.

## Development Framework

The following *Development Framework* should be used to ensure Downtown's future as an economically vibrant commercial area with great appeal to multiple markets.

### ***Boundaries***

Downtown Warsaw's current boundaries are relatively compact, including those areas of the central city which contain the community's historic commercial core and its adjacent edges.

In order to realize the greatest impact from enhancement efforts, ensure the greatest potential for enhancing the value of Downtown property and businesses, and protect the value of Downtown's adjacent residential areas, it is strongly suggested that the current boundaries of the commercial district be held constant during the immediate future.

The only exception to maintaining the current boundaries should be expansion of the northern boundary of Downtown to include the Center Lake lakefront parks and the amenities they include, such as the Pavilion, Biblical Gardens, and portions of the southern waterfront. This will enable Downtown to have a true connection to beautiful Center Lake.

### ***Physically and Economically Connect Downtown to Center Lake***

Downtown Warsaw should be physically and economically connected to Center Lake and Downtown should be marketed as a lakefront Downtown. Minimal streetscape -- trees, shrubs and flowers -- and banners should be installed along Buffalo Street from Main Street to the lakefront. And, if space allows, consideration should be given to the installation of a boulevard with landscaped islands similar to those constructed on Indiana Street -- behind the Zimmer headquarters building -- leading to the park.

Use of the lake should be increased during warmer months by opening a canoe, row boat, and/or paddle boat rental operation on the Downtown portion of the



lakefront, operated -- preferably -- by a private vendor or, if this is not deemed feasible, by the City.

***Buffalo Street Conversions***

Buffalo Street -- from Fort Wayne Street to Center Lake -- currently contains structures built as single-family houses. And, several of these structures -- and in some cases lots which were formerly occupied by single-family houses -- have been converted to commercial uses. Over time, if current residents choose to relocate, it would be appropriate to see retail and food establishments locate in these structures or on these lots. This would create more of a pedestrian link between the core of Downtown and Center Lake.

***Districts***

Downtown Warsaw should be further enhanced by creating two distinct development districts -- each with a distinct economic orientation. The two development districts are shown on the map presented on the next page and described below.

• ***Historic Courthouse District***

Downtown Warsaw's Historic Courthouse District includes the area of Buffalo Street from Main Street to the alley between Market Street and North Jefferson Street, and the area of Center Street from Lake Street to Indiana Street. This is the hub of Downtown Warsaw, where specialty retail, food and art are now concentrated. This area also contains the vast majority of Downtown's valuable, historic architecture.

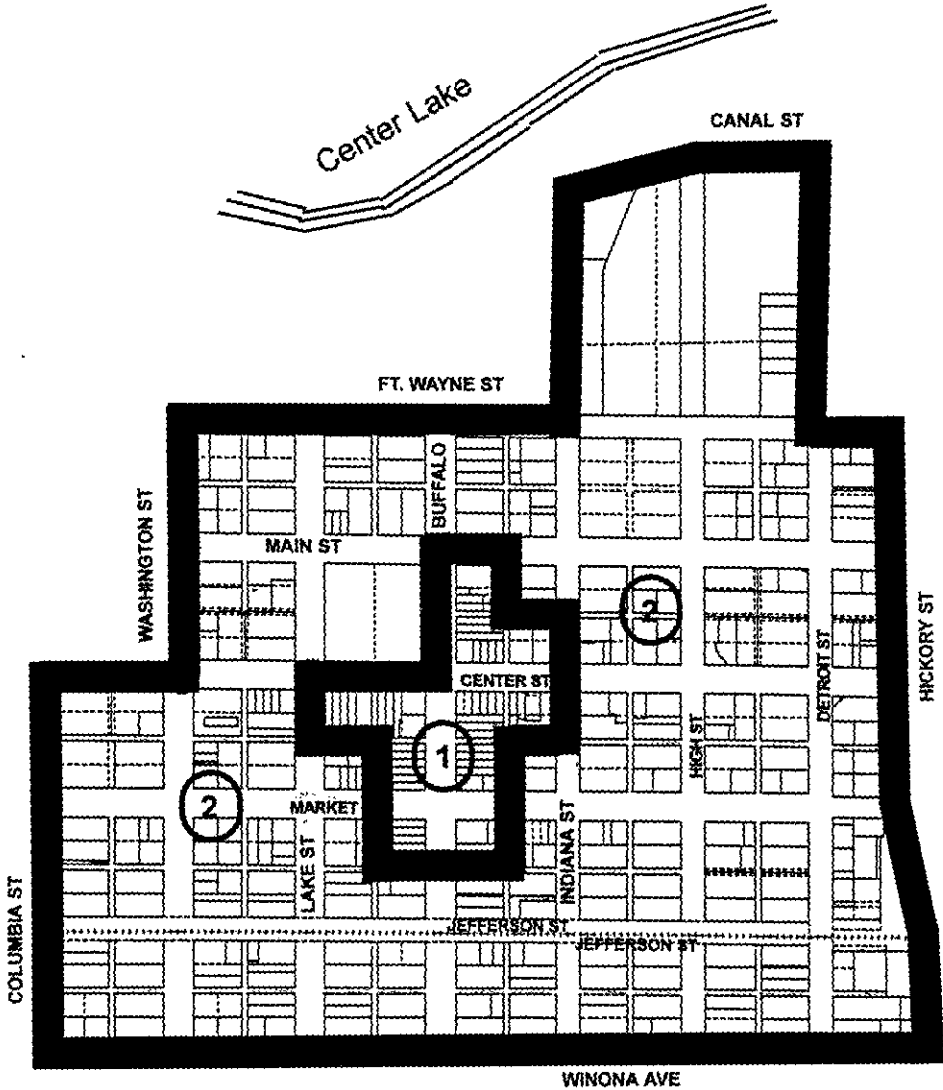
This is the area of Downtown where there is the possibility to create the ambience and concentration of businesses desired by the public.

The first floors of buildings within the Historic Courthouse District should contain a concentration of specialty retail, food, and art uses. The upper floors should contain offices, apartments, and artist studios.

The Historic Courthouse District should be highly pedestrian-oriented and every effort should be made to ensure that the district's historic architecture is protected and further enhanced.

# Downtown Warsaw Development Districts

- 1 = Historic Crossroads District
- 2 = Office, Institutional & Convenience District



The following uses should be clustered in the Historic Courthouse District.

## 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., Italian, Greek, French, Mexican, Chinese, etc.

## Entertainment

- Entertainment in Restaurants -- i.e., piano player, guitarist, small combos, dancing, etc..

## Specialty Retail

- Antiques;
- Art Galleries, Framing and Supplies;
- Bike Shop;
- Books;
- Cameras and Photo Supplies;
- Casual Apparel and Accessories;
- Children's Apparel;
- Computers/Software;
- Electronics;
- Florist;
- Gifts, Stationery and Cards;
- Small Hardware;
- Home Decorating Products and Design Services;
- Men's Apparel;
- Music (Recorded and Sheet);
- Newsstand;
- Office/School Supplies;
- Optical Products;
- Sewing Supplies;
- Shoes, Dress and Casual;
- Small Variety Store;
- Sporting Goods;



**Historic Courthouse District Uses (Continued)**

**Specialty Retail Uses (Continued)**

- Toys, Games and Crafts;
- Traditional and Costume Jewelry;
- Wall Coverings and Paint; and
- Women's Apparel and Accessories.

**Convenience Retail/Select Services**

- Barber Shops;
- Beauty Shops;
- Dance Studio;
- Pharmacy;
- Physical Fitness Facility;
- Shoe Repair/Shine; and
- Video Rental.

**Offices (Primarily in Upper Floors)**

- Accounting, Auditing, Bookkeeping;
- Advertising;
- Commercial Banks,
- Computer and Data Processing;
- Credit Reporting and Collection;
- Credit Unions,
- Dentists Offices,
- Doctors Offices,
- Engineering, Architectural Services;
- Health and Allied Services;
- Home Health Care Services;
- Individual and Family Services;
- Legal Services,
- Life Insurance,
- Management and Public Relations;
- Medical Service and Health Insurance;
- National Security,
- Newspapers,
- Passenger Transportation Arrangement;
- Personnel Supply Services;
- Photographic Studios;
- Real Estate Agents and Managers;



**Historic Courthouse District Uses (Continued)**

**Offices (Continued)**

- Residential Care;
- Savings Institutions;
- Security Brokers and Dealers;
- Subdividers and Developers; and
- Tax Services.

**Housing**

- Above first floor uses.

• **Office, Institutional & Convenience District**

The Office, Institutional & Convenience District includes the remainder of the Downtown project area. This portion of Downtown Warsaw currently includes primarily office, institutional, and convenience uses. This is an appropriate economic orientation for this portion of Downtown and uses of this type should continue to be retained and attracted to this district. This mixture of uses provides a valuable range of services for the broader trade area, and also provides extremely valuable support for both the uses located in the Historic Courthouse District and the neighborhoods adjacent to Downtown.

The following uses should be clustered in the Office, Institutional & Convenience District.

**Prepared Food**

- Fine Dining Restaurants;
- Moderate Priced Restaurants; and
- Ethnic Foods – i.e., Italian, Greek, French, Chinese, etc.

**Food for Home**

- Grocery;
- Green Grocer;
- Gourmet Grocer;
- Health Foods; and
- Meat/Fish Market.

## *Office, Institutional & Convenience District Uses (Continued)*

### **Entertainment**

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

### **Convenience Retail/Select Services**

- Auto/Home Supply;
- Barber Shops;
- Beauty Shops;
- Dance Studio;
- Dry Cleaners/Tailor Shop;
- Florist;
- Gas Service Station;
- 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;
- Executive Offices of Government;
- Fire, Marine Casualty Insurance;
- General Government;



**Office, Institutional & Convenience District Uses (Continued)**

**Offices (Continued)**

- Health and Allied Services;
- Home Health Care Services;
- Individual and Family Services;
- Legal Services;
- Legislative Bodies;
- Library;
- Life Insurance;
- Management and Public Relations;
- Medical Service and Health Insurance;
- National Security;
- Newspapers;
- Passenger Transportation Arrangement;
- Personnel Supply Services;
- Photographic Studios;
- Print Shops;
- Public Order and Safety;
- Real Estate Agents and Managers;
- Residential Care.
- Savings Institutions,
- Security Brokers and Dealers;
- Subdividers and Developers;
- Tax Services, and
- Title Abstract and Insurance Offices.

**Housing and Other Uses**

- Above first floor uses,
- Infill buildings on redeveloped lots, underutilized lots and surface parking lots;
- Lodging facilities, if market conditions prove feasible; and
- Churches

***Economic Orientations for Warsaw's Commercial Nodes***

Warsaw currently has several concentrations of commercial development located in scattered areas throughout the community. The appropriate economic orientation for each of these various commercial nodes should be follows.

- **Downtown Warsaw** – Downtown is the government, professional, and financial center of Kosciusko County, with a concentration of specialty retail, food, and art.
- **North Warsaw Node** – The commercial node located around and north of the intersection of SR 15 and US 30 is an emerging commercial area of big box, chain, and service businesses serving the broad regional marketplace.
- **East Warsaw Node** – The commercial node located along the US 30 corridor in eastern Warsaw is an established commercial node with, primarily, a mixture of traditional community center retail and service businesses, food establishments, and lodging.
- **Winona Avenue Node** – The Winona Avenue commercial node extends from SR 15/rail tracks east and includes a mixture of, primarily, auto-related and general services businesses.
- **Center Street East Node** – The Center Street east node extends from the East Warsaw commercial node west to Downtown Warsaw. The corridor – currently in a stage of transition – contains a mixture of residential and, primarily, neighborhood convenience commercial uses.
- **South Buffalo Node** – The South Buffalo Street commercial node extends from the southern boundary of Downtown and contains, primarily, neighborhood convenience uses.

### **Growth Management**

The City of Warsaw is strongly encouraged to continue efforts to give better definition to commercial nodes located throughout the City. And, every effort should be made through the City's planning and zoning initiatives to contain commercial development in the above noted commercial nodes in order to avoid further commercial sprawl and associated cannibalization of the community's existing, older commercial areas.



## **Code Enforcement**

The City of Warsaw is urged to make a diligent effort to enforce building codes regarding both structural and aesthetic conditions -- as much as possible -- of buildings located in Downtown Warsaw. When buildings are allowed to remain in poor condition -- such as buildings with boarded-up windows -- these structures act as an economic detriment for the balance of Downtown and act as a disincentive to further Downtown enhancement.

The City is urged to take aggressive steps in terms of code enforcement -- and any additional actions necessary -- to address buildings that are long-term Downtown eyesores which property owners are not improving -- including both commercial and residential structures.

## **Community Priority**

The further enhancement of Downtown Warsaw should be seen and treated as a very high community priority. Every effort should be made to solidify Downtown's position as the hub of the community and County, and the further enhancement of the commercial area should receive an increased level of attention from both the public and private sectors.

All facilities that serve the whole community should be located in Downtown, such as City Hall, County Courthouse, museums, theaters, etc. The County has recently shown a tremendous level of confidence in Downtown by developing the new Kosciusko County Justice building in Downtown Warsaw.



## **Course of Action**

The following *Course of Action* should be implemented, by both the private and public sectors, to attain the community's vision for Downtown Warsaw and to capture the economic opportunities identified in the Downtown market analysis.



## Real Estate Development

A concerted effort should be made to attract and maintain the highest quality real estate development possible in Downtown Warsaw.

### **1. New City Hall**

The Warsaw Police Department has moved to new quarters outside of Downtown due to the need for more space and to enable more efficient operations. And, also due to space limitations, several of the City's other departments are located in facilities outside of City Hall.

Due to the condition of the existing City Hall building, it is likely that either extensive improvements will be needed in the near future to meet the needs of local government or that a new facility will be sought. Regardless of whether the City enhances the existing City Hall building, moves to another existing building, or constructs a new facility, **CITY HALL SHOULD REMAIN IN DOWNTOWN WARSAW.**

It is very important to keep City Hall in Downtown because it is an extremely valuable Downtown anchor and, of equal importance, keeping City Hall in Downtown demonstrates government confidence in and a solid commitment to Downtown which, in turn, stimulates private investor confidence and investment in Downtown Warsaw.

If the City Hall facility is moved to another location in Downtown, it is important to place City Hall in a highly visible location and in a building of which the community can be proud. Therefore, it is strongly suggested that the City Hall be located either in a historic Downtown building or in a newly constructed Downtown building that complements Downtown's older architecture. In either case, the facility should be located, again, in the boundaries of Downtown Warsaw.

### **2. Old City Hall Building**

The further economic life of the existing City Hall structure is questionable. If City Hall facilities are relocated to another location in Downtown Warsaw, the site of the



current City Hall facility is an appropriate location for a new building for office or service business use -- when market conditions allow.

Until the market is strong enough to support the development of a new building on the current City Hall site, an appropriate interim use would be surface level parking.

**3. Art and Cultural Center**

An effort is currently underway to create a new Art and Cultural Center in Downtown Warsaw. The development of this facility would add another dimension to Downtown's mix of uses and act as a community/regional draw.

The facility should be located in the Historic Courthouse District, if at all possible. The community should be encouraged to support the development of the valuable facility at the earliest possible date. The facility should be of high quality in terms of building space, offerings, management, and marketing. And, those responsible for the development and operation of the facility should work with local corporations to include an orthopaedic museum in the facility.

**4. Meeting Space**

The community desires to see the development of community meeting space to accommodate 300 to 500 people. If such a facility is developed, it should be located in Downtown's Office, Institutional, & Convenience District. And, every consideration should be given to developing the meeting space as a part of -- or in conjunction with -- the development of a new City Hall facility.

Every effort should be made to ensure that the space is flexible enough to accommodate a variety of functions -- including conferences, small conventions, meetings, wedding receptions, etc.



**5. Existing Buildings**

A concerted effort should continue to be made to enhance Downtown Warsaw's existing historic buildings through the following.

• **Loan Program**

The Warsaw Community Development Corporation Low Interest Revolving Loan Fund, established in 1985, provides loans of up to \$40,000 for building renovation in Downtown Warsaw (up to \$20,000 for exterior facade renovation, up to \$20,000 for second and/or third floor renovation for either residential or commercial use, and up to \$20,000 for first floor renovation for commercial or retail use, with the total amount of the loan not exceeding \$40,000.) The program is coordinated by the Warsaw Community Development Corporation.

This is an excellent program which should be aggressively promoted and continued with the following modifications/amplifications:

- If funds are depleted, increase the pot of funds available through additional contributions;
- Limit use of the funds to buildings in the Historic Courthouse District;
- *Stress exterior work as a priority of the program;*
- For applicants to obtain an interior loan, require that the exterior of the building is brought up to the design standards (discussed below);
- Tie the use of loan funds to design guidelines (discussed below);
- Update the marketing materials used to promote the program;
- Streamline the application process to ensure expedient processing of all qualified loan applications;



- Market the loan program aggressively, going door-to-door in the Historic Courthouse District; and
  - Make loan funds available only for uses specified in the ***Development Framework*** as being appropriate for the Historic Courthouse District.
- ***Additional Carrot to Simulate Exterior Facade Improvements***  
To stimulate more exterior facade projects and/or the accelerated use of the low interest loan program, consideration should be given to creating a \$5,000 to \$7,500 matching grant program for facade improvements, only. The matching grants should be made available for a limited time -- such as for six months -- and heavily marketed to quickly stimulate facade improvements.

The facade grant program should be operated in the following manner.

- While funds last, those desiring to undertake qualified exterior facade improvement projects in the Historic Courthouse District should be offered 50/50 matching grants of \$5,000 to \$7,500.
- Matching funds -- to be provided by qualified, participating owners or tenants -- could be obtained through loans provided by the Warsaw Community Development Corporation Low Interest Revolving Loan Program or through other sources available to owners or tenants.
- As the low interest loan program is currently operated, qualified participants should be allowed to borrow up to \$20,000 for exterior facade work -- resulting in total grant/loan facade projects of \$25,000 to \$27,500 if undertaken in association with the low interest loan program.

A pool of \$50,000 to \$75,000 should be sought to establish the matching grant program, which would result in the completion of approximately 10 to 12 facade enhancement projects.

- ***Design Guidelines***

Illustrated design guidelines -- describing appropriate treatment of existing buildings and infill construction projects in Downtown Warsaw -- should be prepared by a preservation architect or architectural historian to guide Downtown rehabilitation and new construction projects. The guidelines should be prepared for projects to be undertaken throughout Downtown Warsaw.

Any project receiving either a grant or low interest loan must be undertaken in accordance with the design guidelines. All other enhancement projects completed in Downtown Warsaw should be encouraged to conform to the design guidelines.

- ***Design Assistance***

Preliminary design assistance -- provided by a qualified preservation architect -- should be offered to owners and tenants undertaking both renovation and new construction projects in Downtown Warsaw. Design assistance should be provided for both interior and exterior work. And, design assistance should be provided for all appropriate projects in Downtown Warsaw -- including those which receive funding through grants, low interest loans, and other sources.

***6. Use of Upper Stories of Existing Buildings***

A concerted effort should be made to encourage development of the greatest number of quality apartments and offices in the upper floors of Downtown's existing buildings.

If the provision of adequate parking to accommodate residents living in upper floors proves problematic in some areas of Downtown, the City should make every effort to allow the leasing of off-street public spaces to tenants.

***7. Zero Lot Line Development***

Only zero lot line development should be allowed in the Historic Courthouse District of Downtown Warsaw.

**8. Tax Abatement**

The City of Warsaw should continue to promote and utilize the ten-year tax abatement program for Downtown building improvements.



## **Public Improvements**

The City of Warsaw should continue to install and maintain the highest quality public improvements possible throughout Downtown.

### **1. *Downtown Rehab Project***

The City of Warsaw is currently completing a Downtown Rehab Project, which includes reconstruction of Downtown sidewalks, curbs, gutters, and roadbeds, plus the replacement of utility systems and the installation of new streetlights. This is an excellent project and should be completed at the earliest possible date.

To date, the City has been implementing the Downtown Rehab Project one block at a time, which has resulted in the spreading of the project over multiple years. The rationale for the multiple year scheduling has been that, by undertaking the project on a block-by-block basis, the project will be less disruptive to Downtown's existing businesses and result in the creation of fewer traffic flow problems.

It is suggested that the project be completed at the earliest possible date in order to cause disruption for the shortest possible time period. If funds are available, the City of Warsaw should consider completing the project all at once rather than continuing to implement the project incrementally. And, if feasible, the project should be placed on a fast track so that it does not take an entire summer to complete -- such as working around-the-clock rather than only during daylight hours. Consideration should also be given to bringing in an outside contractor, if possible, to expedite the project.

A mitigation plan should also be designed and implemented to ensure that easy access is maintained to all existing businesses, that traffic flow is maintained with *minimum disruption*, and that businesses and the general public are continuously informed of the status of the project.

### **2. *Streetscape Amenities Plan***

The fact that the Downtown Rehab Project has resulted in the removal of trees from Downtown's sidewalks is a somewhat contentious issue locally. And, as it is



currently understood, no plans are in place at this time to replace street trees as a part of the Downtown Rehab Project.

It is suggested that the City of Warsaw retain the services of a qualified landscape architect to offer advise on the best way to soften, add greenery, and add color to sidewalk spaces within the Historic Courthouse District. At a minimum, consideration should be given to the following:

- Introducing large, clustered planters to include year-round plant materials and the maximum use of color;
- Installing appropriate urban trees at select locations -- in planters or in walks -- which do not obstruct buildings or signs and which are easy to maintain;
- Incorporating flower baskets in the summer, hung from pedestrian-scale street lights, if possible, and, if not, attached to buildings;
- Determining an appropriate number and size of trash receptacles for Downtown's sidewalks;
- Painting trash receptacles, benches, and street light poles black; and
- Landscaping public parking lots.

Appropriate streetscape recommendations made by the landscape architect should be implemented at the earliest possible date.

### **3. Center Street Entrance to Downtown**

In the future, the streetscape of Center Street, from Detroit Street to Indiana Street, should be enhanced with greenery and color in order to tie this entryway of Downtown Warsaw with the Historic Courthouse District. The design of streetscape improvements should be completed by a qualified landscape architect. And, improvements should be less intensive than in the Historic Courthouse District.



**4. Link Downtown to Center Lake**

In the future, as recommended in the *Development Framework* section of this *Action Agenda*, Downtown Warsaw should be physically connected to Center Lake. Minimal streetscape improvements -- trees, shrubs, and flowers -- and banners should be installed along Buffalo Street from Main Street to the lakefront. And, if space allows, consideration should be given to the installation of a landscaped boulevard with islands similar to those constructed on Indiana Street -- behind Zimmer -- leading to the park.

**5. Streetscape Maintenance**

For long-term, consistent, and continual maintenance, the City of Warsaw should take over responsibility for maintaining Downtown's streetscape, streets, walks, and alleys.

**6. Public Art**

The City of Warsaw, working with an artist experienced in the placement of public art, should prepare a plan for the placement of sculpture and other works of art in public spaces and on the grounds of public buildings throughout Downtown Warsaw. Consistent with the plan, juried art should be installed in Downtown Warsaw. Financing for the public art (or sponsorship of select pieces) should be sought from a broad base of both public and private sources -- including local corporations.

**7. Signs**

In order to direct motorists to Downtown Warsaw and its varied attractions, a wayfinding system should be designed and installed. The wayfinding system should include:

- Signs directing motorists to Downtown from US 30, SR 15, and all major routes;
- Signs directing motorists to major points of interest in Downtown -- e.g., Historic Courthouse District, Courthouse, City Hall, Center Lake, etc.; and

- “Welcome to Downtown” signs installed on Detroit and Center Streets.

**8. Lake City Greenway Project**

The contemplated Lake City Greenway Project will result in the construction of a path linking Warsaw and Winona Lake via the rail corridor. This worthwhile project should be supported and implemented at the earliest possible date to further link and encourage the sharing of patrons between the two communities.





## **Traffic and Parking**

Safe and efficient traffic flow, and convenient parking facilities, should be maintained at all times in Downtown Warsaw.

### **1. Traffic**

Traffic flow along SR15 currently receives a high level of criticism from the public regarding long waits along the corridor extending through Downtown Warsaw. As a State route, the Indiana Department of Transportation (INDOT) is responsible for this roadway.

The City of Warsaw should continue to work with INDOT to effectuate convenient traffic flow, ease congestion, and make motorists feel comfortable to come Downtown. INDOT should be asked to examine, as a minimum, modifying traffic light timing, increasing the number of traffic lanes, modifying traffic turn movement, and any other appropriate actions which could enhance traffic flow through Downtown Warsaw.

Consistent with the *Kosciusko County Transportation Plan 1995-2005*, it is understood that:

*The County needs a transportation corridor west of Warsaw to provide (for) direct north/south movement.*

While it is understood that such a "bypass" would be available for all types of vehicles, a roadway improvement of this nature would allow the re-routing of heavy north/south truck traffic, which would relieve much of the current congestion along the SR 15 corridor in Downtown. The City should work with INDOT to encourage the construction of the western bypass at the earliest possible date.

**2. Parking**

The City of Warsaw must effectively and efficiently manage both the operations of Downtown parking and the supply of Downtown parking spaces.

• **Parking Management**

At the present time, it appears that a number of Downtown employees and business owners are parking in Downtown's most valuable and sought after public parking spaces, which are the on-street parking spaces. On-street spaces -- particularly those in the Historic Courthouse District -- should be reserved for customers and patrons of Downtown's businesses and attractions, not for employers and employees.

**A. Enforcement of On-Street Time Limits**

The City of Warsaw now uses hand-held computers to enforce on-street parking time limits, which is the state-of-the-art in parking enforcement. To further aid in the reservation of these prime on-street spaces for customers and patrons -- and ensure maximum turnover in the center of Downtown Warsaw -- the City should consider creating a parking zone system which allows 2-hours of free parking per day per vehicle in the Historic Courthouse District during the hours of 9:00 AM and 5:00 PM, Monday through Friday.

The system should work as follows.

- All vehicles should be allowed to park for 2-hours per day -- free -- in on-street spaces in the Historic Courthouse District.
- Those vehicles identified as parking for more than 2-hours in the Historic Courthouse District during a given day should receive a grace parking ticket for the first noted offense during a given week -- Monday through Friday.
- Those vehicles identified as parking for more than 2-hours in the Historic Courthouse District during a given day, which have been granted a grace ticket during a given week, should receive a ticket.



- Those vehicles identified as parking for more than 2-hours in the district on a given day which have been given a grace ticket -- during a given week -- and one or more tickets during a given day, should be given a parking ticket with a doubled fine for each additional offense (more than one ticket with a fine) noted within a given day.

For example, if a vehicle is found to be parking for more than two hours on Monday of a given week, and the vehicle has not already been cited for a parking violation during the week, the vehicle should be given a grace ticket. If the same vehicle, however, is cited for parking for more than two hours on Thursday of the same week, the vehicle should receive a parking ticket. If the vehicle is cited for parking for more than two hours, again, on Thursday of the same week, the vehicle should receive a parking ticket with a doubled fine.

***B. Parking Signs***

New parking signs should be designed and installed on-street in the Historic Courthouse District which read:

**2-hours Free Parking Per Day  
for Downtown Customers  
Mon-Fri 9AM-5PM**

Directional signs should be installed on public streets directing patrons to off-street public parking facilities that are open to the public. And, signs should be installed at all public off-street parking facilities -- including those owned by the City and County -- noting that the spaces are available for public use. If the hours for use by the general public are limited, this should also be noted at the parking facilities.

***C. Flexibility***

The County now allows the general public to use their parking lot at night -- after working hours. However, the lot is not signed to notify the public of this fact. It is suggested that the County erect a sign(s) which informs the public that they may use the parking spaces during off hours.



In addition, the owners of private off-street parking facilities in Downtown Warsaw -- such as offices and churches -- should also be encouraged to allow their parking facilities to be used by the general public when those establishments are closed.

**D. Employee Parking**

Public off-street parking facilities where employees are encouraged to park should be well-lighted and well-maintained so employees feel safe. In addition, the City should enforce codes regarding the condition of structures along the routes employees walk from these lots to Downtown, since doing so will also increase the feeling of safety, and, therefore, employee use of lots.

• **Parking Supply**

An adequate supply of public parking should always be maintained in Downtown Warsaw. The City should continue to monitor supply to ensure the maintenance of an adequate supply.

**A. Angled Parking**

The City should examine all of Downtown's streets -- including Center Street and all of Buffalo Street in the Historic Courthouse District -- to identify other areas where angled parking can be created. In Warsaw, as in most other communities, the general public seems to prefer on-street angled parking, rather than parallel parking.

**B. Parking Decks**

Some local businesses and residents are asking for the construction of parking decks in Downtown Warsaw at this time. Due to the high cost of such facilities, and the relative lower cost of developing surface-level parking in Downtown Warsaw at this time, the construction of parking decks should be considered as a longer-term initiative.

It is felt that it would be difficult, if not impossible, to charge an amount for the use of structured parking sufficient to amortize the cost of constructing parking decks. And, it is not felt that the City should be asked to subsidize the cost of amortizing parking deck debt at this time. As demand and occupancy increase in Downtown,

the need for parking decks and the potential to generate revenue sufficient to finance the construction of parking decks should be revisited.



## **Business Retention**

Every effort should be made to retain Downtown's collection of existing businesses, making the businesses stronger, more profitable, and better able to serve the needs and desires of the marketplace.

### **1. *One-On-One Consultations***

Perhaps the most effective business retention tool used in successful Downtown enhancement initiatives in communities throughout the nation today is one-on-one business consultations. This extremely personal and customized method of providing technical assistance to existing business owners involves one-on-one meetings between Downtown staff and business owners to determine specific assistance which may be needed by individual businesses and the follow-up provision of customized technical or other assistance to meet the individual needs of each existing business.

Downtown Warsaw staff should meet -- on a regular basis -- with individual business owners (in their businesses) to discuss specific needs of individual businesses and technical or other assistance which may be available to the individual businesses. Initially, businesses in the Historic Courthouse District should be targeted for the one-on-one meetings. One-on-one meetings should initially be conducted with business owners in the balance of Downtown on an as-requested basis.

During the one-on-one sessions, existing business owners should be provided with all available market analysis findings, information concerning enhancement initiatives underway and planned for Downtown Warsaw, and offered any and all appropriate financial and technical assistance available through the Downtown Warsaw economic enhancement initiative. In addition, Downtown staff should, when appropriate, link business owners with other local and regional service providers, such as the Small Business Development Center in South Bend and the SCORE chapter in Fort Wayne -- unless such service providers are located in communities closer to Warsaw in the near future. If feasible, every effort should be made to create a SCORE organization in Warsaw. And, working with IPFW, the potential for offering additional services to Downtown's existing businesses should be explored and supported, as appropriate.



## 2. Customer Service

As noted in the HyettPalma publication titled *Creating the Future Downtown*, one of the most significant tools that can be used to set Downtown apart from other commercial districts is exceptional customer service. The most profitable Downtown businesses today are those that provide the highest levels of customer service -- and continuously promote the fact that they do so.

In a Downtown where the majority of businesses become known for exceptional customer service, customers become conditioned to regard Downtown as the place one can expect to find this amenity. It must be noted that, for a Downtown to earn this reputation, the customer service provided must be memorable -- and not simply run-of-the-mill, "same as everywhere else" customer service.

Downtown Warsaw's collection of businesses should work to become known for the provision of exemplary and memorable customer service through initiatives including the following:

- Displaying a greater interest in helping and satisfying the customer than in making the sale;
- Keeping hours that are convenient for the customer, rather than for the business owner;
- Cherishing employees who are "problem solvers" and "people people" rather than merely "sales help;"
- Hiring employees who are knowledgeable about the products and services offered by the business;
- Training employees well before they are put on the floor;
- Offering free gift wrapping;
- Offering reasonable return policies;



- Faxing or e-mailing product information to the customer immediately after the request is made;
- Delivering or shipping products to the purchaser;
- Special ordering of products requested by individual customers;
- Buying at market with specific customer needs and desires in mind;
- Calling frequent customers when new merchandise arrives;
- Opening before or after regular business hours to meet the special needs of loyal customers;
- Offering customer use of an in-store telephone;
- Offering customer use of in-store rest rooms;
- Offering soft drinks, coffee, tea, water or other beverages to customers while they shop;
- Paying a parking ticket which a customer receives while doing business with you;
- Sending a thank you note to the customer after the sale is made;
- Telephoning the customer one week after the sale to ask if they are pleased with their purchase;
- Standing behind the product long after the sale is made;
- Continually looking for new ways to serve and thank loyal customers;





- Referring customers to other area businesses when customers express an interest in goods and services that are not available at your business;
- And, of course, providing a business environment that is clean, convenient, and appealing both inside and out.

### 3. **Business Hours**

Many of Downtown Warsaw's businesses follow the path of conventional operation in numerous traditional business districts by being open from 9 to 5 each business day. In order to meet the needs of those who work, it is suggested that businesses consider operating between the hours of 10 to 6.

### 4. **Outdoor Dining**

Downtown Warsaw's wide sidewalks are perfect for outdoor dining. Downtown restaurants should be encouraged -- and supported by the City -- to offer outdoor dining on public sidewalks during warmer months. The City should ensure that tables/chairs are placed in a safe manner -- allowing pedestrian passage along sidewalks -- and develop sanitation standards which require restaurant owners offering outdoor seating on public sidewalks to keep the sidewalks clean and litter/food waste free.

### 5. **Public Safety**

Downtown is "extremely safe" at this time, according to Warsaw's Police Chief and as police records provided by the Chief indicate. As the Police Department moves out of Downtown -- to its new location east of Downtown -- the Police Department should retain its current level of police presence in the commercial district to ensure that the area continues to be "extremely safe."

## **Business Recruitment**

Based on research undertaken during the preparation of the *Action Agenda*, the public desires to see more specialty retail, restaurants, art, and cultural offerings located in Downtown Warsaw. And, the potential for these uses was documented by the market analysis completed in association with the preparation of the *Action Agenda*.

The following initiatives should be employed to attract additional uses to Downtown Warsaw to satisfy the desires of the community and to meet demand identified in the marketplace.

### **1. When to Recruit**

Downtown Warsaw is fortunate to not have a significant number of vacant properties. Assuming that this situation will continue to exist as the overall enhancement effort progresses, it is likely that the recruitment of additional businesses will be an important but not necessarily time intensive function of the overall enhancement effort. However, in the unlikely event that Downtown experienced significant vacancies, the community should be prepared to be as aggressive as necessary to ensure that Downtown's building space is filled with appropriate businesses – sought through aggressive recruitment efforts.

### **2. Top List**

While each of the businesses identified in the *Development Framework* of the *Action Agenda* is appropriate for Downtown Warsaw, the following uses should be targeted initially in recruitment efforts:

- Apparel (men's, women's, and children's);
- Restaurants (particularly facilities offering evening dining and outdoor dining space);
- Art;
- Antiques; and

- Gifts.

### 3. **Focus**

Initial emphasis of the recruitment effort should be to attract businesses to locate in the Historic Courthouse District.

### 4. **Staff Function**

The recruitment of businesses for Downtown Warsaw should be the primary responsibility of Downtown staff, working cooperatively with Downtown building owners and the local real estate community.

### 5. **Method**

Downtown staff should initially seek appropriate new business prospects -- those identified as appropriate in the **Action Agenda** -- through prospecting within the primary trade area. This includes seeking prospects from within Warsaw and within Kosciusko County. If viable prospects are not identified in this area, the prospecting field should be broadened to include all surrounding counties.

In addition to seeking businesses which might be interested in opening an additional operation in Downtown Warsaw, prospects showing an interest should be encouraged to relocate to Downtown Warsaw, if it is determined that this would be an appropriate possibility by the Downtown Executive Director. Relocation should be considered as an option for businesses located in the trade area and beyond, and in other portions of the community if a business feels that repositioning will make the business more profitable and enable it to better serve the marketplace.

The search for business prospects should be conducted personally by the Downtown Executive Director, not through mass mailings. The marketplace should be made aware of the types of businesses sought for Downtown through the enhancement program's marketing efforts, which will help condition the marketplace for the Downtown Executive Director's prospecting ventures. In addition, new prospects may seek information concerning available space in Downtown, if made aware of the community's interest in attracting specific types of new businesses.



Once prospects are identified, they should be invited to visit Warsaw for a tour of the community and Downtown, and shown any available building space in Downtown – working cooperatively with building owners or their real estate agents. Owners of prospective building space should be expected to condition space for showing. Otherwise, prospects should not be shown that space.

All incentives available to Downtown Warsaw businesses should be offered to appropriate new businesses prospects. And, the Downtown Executive Director should work with prospects until leases are signed or property is purchased and businesses are established in Downtown Warsaw.

Once a new business agrees to locate in Downtown Warsaw, the marketplace should be informed through the enhancement program's marketing efforts.

**6. *Nightlife***

In order to create a more viable and vibrant Downtown nightlife, Downtown's restaurants that are open during the evening hours should be encouraged to offer entertainment, when feasible. And, restaurants that offer evening entertainment should be sought through the business recruitment initiative.



## **Marketing**

A well-rounded marketing campaign, having the following elements, is needed to both attract additional spenders to Downtown Warsaw and to keep the public informed about the Downtown enhancement effort.

### **1. Newsletter**

Downtown's first-line constituents must receive regular, timely, and accurate information about actions being taken to further enhance Downtown. These first-line constituents include Downtown business owners, Downtown property owners, Downtown investors, Downtown residents, related non-profit organizations, City and County elected officials, etc. To accomplish this, WCDC should start producing a newsletter immediately, and do so on a regular basis. At a minimum, the Downtown newsletter should be published once a quarter. And optimumply, the goal should be to increase that schedule until the newsletter is published on a monthly basis. The newsletter should include news of enhancement initiatives underway and up-coming in Downtown, as well as improvements being realized.

### **2. Events**

Currently, several special events are held in Downtown Warsaw. These include Spooktacular, Hometown Holidays, and the City of Lakes Festival. The City of Lakes Festival is a combination of Balloonfest, Downtown Days, and Pioneer Days, and is held in Central Park. The other two events are held in the core of Downtown.

Serious consideration should be given to:

- Developing one or two truly special Downtown events that are held annually; and
- Staging these events in the core of the Historic Courthouse District.

These "extra special events" should become happenings for which Downtown Warsaw becomes widely known. One of these could be a pull-out-all-the-stops version of the current Hometown Holidays event. The second might be a special



event based around Downtown's emerging niche as an arts, culture, and entertainment Downtown.

The keys to successfully turning these into "signature" events for Downtown are to:

- Make sure they are of the highest quality possible;
- Be creative in order to make them unique and unlike any other special events held in the area;
- Commit to holding them each and every year -- without skipping any years -- and at the same time each year, so that they become community rituals which the public anticipates and looks forward to attending each year;
- Hold them in the heart of the Historic Courthouse District so that event-goers are visually exposed to Downtown's specialty retail businesses, food establishments, and art/culture venues; and
- Grow the events each year, both in terms of sponsorships and attendees.

### 3. *Media Relations*

As was said earlier, Downtown Warsaw has many assets that make it appealing to the public -- and many more appealing assets will be created as a result of the Downtown enhancement effort. Therefore, to get this word out to the buying public, a concerted effort should be made to get stories about Downtown placed with print and electronic media. Media reps throughout the trade area should be contacted and cultivated. And, the theme of the media relations effort should be "what makes Downtown Warsaw unique." The highlights featured could include Downtown's specialty businesses, restaurants, Center Lake, Central Park, etc., etc.

#### 4. Advertising

While special events and the media relations effort are meant to bring people to Downtown, Downtown's business owners must advertise in order to turn casual Downtown browsers into actual customers. Therefore, Downtown business owners should participate in the following types of advertising. And, it is important to undertake such advertising on a regular, year-round basis -- and not sporadically or simply during holidays.

- **Joint Ads** -- Joint ads should be run for the Historic Courthouse District of Downtown. And, all retail, food, and art establishments located in that district should participate in the joint ads. These ads should position the Historic Courthouse District as a "happening," destination.
- **Cross-Marketing** -- Businesses within Downtown should cross-market with each other. This means, for example, that restaurants would market themselves at Downtown art venues, art venues would market themselves at retail stores, retail stores would market themselves at restaurants, etc. The purpose would be for one type of business (i.e., restaurants) to entice and the share customers of other types of Downtown businesses (i.e., art venues).
- **Joint Cross-Marketing** -- In addition to the above, Downtown businesses should cross-market with attractions located outside of Downtown. This should be viewed as a combination of joint ads and cross-marketing in that businesses should come together, participate in a joint ad, and that print piece should be placed at area-wide attractions. At a minimum, that should include the Wagon Wheel theater and the Village at Winona Lake. It is understood that those attractions are privately owned and, therefore, the Downtown partnership (discussed later) must work with those owners and obtain their cooperation in this cross-marketing effort.

- **Tourism** -- Ads touting Downtown's Historic Courthouse District should be placed in all major tourism literature produced by the CVB. And, that literature should include articles which encourage and entice visitors to spend time in Downtown Warsaw.

**5. Brochure**

Currently, the Warsaw Community Development Corporation produces a pamphlet called "A Guide to Warsaw's Central Business District Eateries." This is a good first step which should be expanded upon. The result should be a professionally designed, graphically attractive, high quality brochure that can be used to market Downtown to spenders. This tool can be created by either:

- Producing a brochure that markets the city of Warsaw as a whole -- touting the community's overall quality-of-life and assets -- and that includes a special section about Downtown and all its appeal; or
- Producing a brochure specifically about and for Downtown.

In either case, the brochure should portray Downtown Warsaw as irresistibly alluring and should be widely distributed throughout the region.

**6. Web Site**

A Downtown Web site should be created as part of the overall Downtown marketing campaign. This is especially important in attracting lakere and other area visitors to Downtown. The Web site could be created as a free-standing site or as a link on the City's Web site.





# *Partnership*

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**VIII. PARTNERSHIP FOR SUCCESS**

For Downtown Warsaw to reach its full potential, an entity must be in place that:

- Assumes responsible for seeing that the *Downtown Action Agenda* is aggressively and fully implemented;
- Enables the private and public sectors to implement the *Downtown Action Agenda* together -- in partnership.

The Warsaw Community Development Corporation (WCDC) would be the logical entity to fill the role of Downtown partnership. To do so, it is strongly suggested that:

- The organization consider changing its name to the Warsaw **Downtown Development Corporation (WDDC)**;
- The WDDC function as a private-public partnership -- meaning that private sector and City Hall leadership should be on the organization's Board of Directors;
- The WDDC's sole mission should be to implement the *Downtown Action Agenda*;
- The WDDC should focus and work strictly on Downtown enhancement projects;
- The WDDC should not let "the tail wag the dog" in terms of seeking grants -- in other words, grants should be sought to fund projects recommended in the *Downtown Action Agenda* but new projects should not be conceived simply because grants are available to fund them; and



- The organization must retain a professional, full-time executive director having experience in the economic enhancement of Downtown.

In addition, it is strongly suggested that the City play a much stronger leadership role in implementing the ***Downtown Action Agenda*** and being a prime Downtown advocate than has been the case in the past.

Lastly, the WDDC must have adequate funds to implement the ***Downtown Action Agenda*** in a timely and quality manner – and to retain a full-time, experienced executive director. To create that financial base, allocations and contributions should be sought community-wide and beyond from the following sources, at a minimum:

- Local and area foundations;
- Local and area corporations and industry;
- Bed tax funds;
- Downtown business owners and commercial property owners;
- Banks;
- Utilities;
- Major employers;
- City government;
- County government;
- State government;
- Federal government; and
- Any individual, entity, institution, or organization that stands to benefit from an enhanced Downtown Warsaw.



# *Implementation Sequence*

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## IX. IMPLEMENTATION SEQUENCE

The *Warsaw Downtown Action Agenda 2002* includes numerous actions that should be taken to attain the Downtown vision and Downtown's market potentials. This chapter shows the same actions in the sequence in which they should be implemented.

It is assumed that the work of all involved private and public sector entities will be coordinated and will occur simultaneously whenever possible.

Within five years, consideration should be given to updating the entire *Warsaw Downtown Action Agenda 2002*, depending on the level of program accomplishments realized.



**Implementation Sequence  
Warsaw  
Downtown Action Agenda 2002**

**Partnership Actions:**

- ***Adoption***  
Formal adoption of the ***Warsaw Downtown Action Agenda 2002*** by the City of Warsaw and the Warsaw Community Development Corporation (WCDC.)
- ***Partnership***  
Designation of the Warsaw Community Development Corporation (WCDC) to fill the role of Downtown partnership.
- ***Implementation***  
Implement enhancement actions consistent with ***Development Framework*** and ***Course of Action***.
- ***Funding***  
Seek adequate funding to operate and staff support for WCDC.

**Real Estate Development Actions:**

1. ***New City Hall***  
Either undertake extensive improvements in the near future or develop a new facility **IN DOWNTOWN WARSAW.**
2. ***Old City Hall Building***  
If City Hall facilities are relocated, market the current City Hall facility.

**Implementation Sequence  
Warsaw  
Downtown Action Agenda 2002 (Continued)**

**Real Estate Development Actions: (Continued)**

**3. *Art and Cultural Center***

Support effort to create a new Art and Cultural Center in the Historic Courthouse District.

**4. *Meeting Space***

If a meeting facility is developed, locate in Downtown's Office, Institutional, & Convenience District.

**5. *Existing Buildings***

• ***Loan Program***

Continue and aggressively promote The Warsaw Community Development Corporation Low Interest Revolving Loan Fund and make the modifications/amplifications suggested in the ***Action Agenda***.

• ***Additional Carrot to Simulate Exterior Facade Improvements***

Create a \$5,000 to \$7,500 matching grant program for facade improvements, only.

• ***Design Guidelines***

Prepare illustrated design guidelines -- describing appropriate treatment of existing buildings and infill construction projects in Downtown Warsaw.

• ***Design Assistance***

Provide preliminary design assistance -- provided by a qualified preservation architect.



**Implementation Sequence  
Warsaw  
Downtown Action Agenda 2002 (Continued)**

**Real Estate Development Actions:** (Continued)

**6. *Use of Upper Stories of Existing Buildings***

Encourage development of the greatest number of quality apartments and offices in the upper floors of Downtown's existing buildings.

**7. *Zero Lot Line Development***

Only allow zero lot line development in the Historic Courthouse District of Downtown Warsaw.

**8. *Tax Abatement***

Continue to promote and utilize the ten-year tax abatement program for Downtown building improvements.

**Public Improvements Actions:**

**1. *Downtown Rehab Project***

Complete the Downtown Rehab Project at the earliest possible date in order to cause disruption for the shortest possible time period. Also, design and implement a mitigation plan to ensure that easy access is maintained to all existing businesses, that traffic flow is maintained with minimum disruption, and that businesses and the general public are continuously informed of the status of the project.

**2. *Streetscape Amenities Plan***

Retain the services of a qualified landscape architect to offer advise on the best way to soften, add greenery, and add color to sidewalk spaces within the Historic Courthouse District.





**Implementation Sequence  
Warsaw  
Downtown Action Agenda 2002 (Continued)**

**Public Improvements Actions:** (Continued)

**3. Center Street Entrance to Downtown**

In the future, enhance with greenery and color of the streetscape of Center Street, from Detroit Street to Indiana Street.

**4. Link Downtown to Center Lake**

In the future, as recommended in the *Development Framework* section of this *Action Agenda*, physically connect Downtown Warsaw to Center Lake.

**5. Streetscape Maintenance**

City of Warsaw takes over responsibility for maintaining Downtown's streetscape, streets, walks, and alleys.

**6. Public Art**

City of Warsaw, working with an artist experienced in the placement of public art, prepares a plan for the placement of sculpture and other works of art in public spaces and on the grounds of public buildings throughout Downtown Warsaw.

**7. Signs**

Design and install a wayfinding system, as per recommendations of the *Action Agenda*.

**8. Lake City Greenway Project**

Support the completion of the contemplated Lake City Greenway.



**Implementation Sequence  
Warsaw  
Downtown Action Agenda 2002 (Continued)**

**Traffic and Parking Actions**

**1. Traffic**

Ask INDOT to examine, as a minimum, modifying traffic light timing, increasing the number of traffic lanes, modifying traffic turn movement, and any other appropriate actions which could enhance the flow of SR 15 traffic through Downtown Warsaw. And, work with INDOT to encourage the construction of the western bypass at the earliest possible date.

**2. Parking**

• **Parking Management**

**A. Enforcement of On-Street Time Limits**

Create a parking zone system which allows 2-hours of free parking per day per vehicle in the Historic Courthouse District during the hours of 9:00 AM and 5:00 PM, Monday through Friday.

**B. Parking Signs**

Design and install new parking signs on-street in the Historic Courthouse District which read:

**2-hours Free Parking Per Day  
for Downtown Customers  
Mon-Fri 9AM-5PM**

And, install directional signs on public streets directing patrons to off-street public parking facilities that are open to the public, and install identification signs at all public off-street parking facilities.

**Implementation Sequence  
Warsaw  
Downtown Action Agenda 2002 (Continued)**

**Traffic and Parking Actions: (Continued)**

**C. Flexibility**

County erects a sign(s) which informs the public that they may use the County's off-street parking spaces during off hours. And, encourage the owners of private off-street parking facilities in Downtown Warsaw -- such as offices and churches --to allow their parking facilities to be used by the general public when those establishments are closed.

**D. Employee Parking**

Ensure that all public off-street parking facilities where employees are encouraged to park are well-lighted and well-maintained so employees feel safe.

• **Parking Supply**

**A. Angled Parking**

Examine all Downtown's streets -- including Center Street and all of Buffalo Street in the Historic Courthouse District -- to identify other areas where angled parking can be created.

**B. Parking Decks**

Consider the construction of parking decks as a longer-term initiative.

**Business Retention Actions:**

**1. One-On-One Consultations**

Downtown Warsaw staff meets -- on a regular basis -- with individual business owners (in their businesses).

**Implementation Sequence  
Warsaw  
Downtown Action Agenda 2002 (Continued)**

**Business Retention Actions:** (Continued)

**2. *Customer Service***

Downtown Warsaw's collection of businesses works to become known for the provision of exemplary and memorable customer service.

**3. *Business Hours***

Businesses consider operating between the hours of 10 to 6.

**4. *Outdoor Dining***

Downtown restaurants are encouraged -- and supported by the City -- to offer outdoor dining on public sidewalks during warmer months.

**5. *Public Safety***

Police Department retains its current level of police presence in the commercial district to ensure that the area continues to be "extremely safe."

**Business Recruitment Actions:**

**1. *When to Recruit***

Recruit additional businesses, as needed, in accordance with the recommendations of the *Action Agenda*.

**Marketing Actions:**

**1. *Newsletter***

WCDC produces a Downtown newsletter.

**Implementation Sequence  
Warsaw  
Downtown Action Agenda 2002 (Continued)**

**Marketing Actions: (Continued)**

**2. *Events***

Develop one or two truly special Downtown events that are held in the core of the Historic Courthouse District.

**3. *Media Relations***

Get stories about Downtown placed with print and electronic media.

**4. *Advertising***

Downtown business owners participate in the following types of advertising.

- Joint Ads.
- Cross-Marketing.
- Joint Cross-Marketing.
- Tourism Ads.

**5. *Brochure***

Produce a professionally designed, graphically attractive, high quality brochure that can be used to market Downtown to spenders.

**6. *Web Site***

Create a Downtown Web site as part of the overall Downtown marketing campaign.



# *Appendix*

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**Warsaw**  
Downtown Action Agenda 2002  
Indiana Downtown®

Indiana  
Association of  
Cities & Towns  
Foundation



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# THE RETAIL REPORT®

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**Downtown Warsaw  
Primary Retail Trade Area**



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Alexandria, Virginia 22314

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## THE RETAIL REPORT®

**THE RETAIL REPORT**, presented within this document, was specifically prepared for Downtown Warsaw, Indiana. This document presents information concerning the characteristics of the Downtown Warsaw primary retail trade, which is defined as Kosciusko County, Indiana. The report was prepared in 2001 by HyettPalma, Inc.

### THE RETAIL REPORT presents:

- The current demographic and socio-economic characteristics of customers in the Downtown Warsaw primary retail trade area;
- A five year projection of changing demographic and socio-economic conditions in the Downtown Warsaw primary retail trade area;
- A projection of the number of retail dollars that residents in the Downtown Warsaw 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 Warsaw primary retail trade area.





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**DEMOGRAPHIC AND  
SOCIO-ECONOMIC  
CHARACTERISTICS**

## Demographic and Income Forecast

Downtown Warsaw, IN  
Primary Retail Trade Area

Site Type:

Geographic area

Snapshot	1990 Census	2000 Update	2005 Forecast
Population	65,294	71,774	74,021
Households	23,449	26,445	27,618
Families	17,924	19,626	20,178
Average Household Size	2.74	2.67	2.64
Owner-occupied HHs	18,529	22,000	23,461
Renter-occupied HHs	4,920	4,445	4,157
Median Household Income	\$31,666	\$46,751	\$57,817
Average Household Income	\$36,754	\$56,773	\$73,032
Per Capita Income	\$13,323	\$21,098	\$27,441
Median Age	32.2	35.3	36.3

## Annual Percent Change for 2000-2005

Trends	Area	State	National
Population	0.62%	0.59%	0.88%
Households	0.87%	0.76%	1.04%
Families	0.56%	0.44%	0.74%
Owner HHs	1.29%	1.29%	1.41%
Per Capita Income	5.40%	4.01%	4.57%

Households by Income	1990 Census		2000 Update		2005 Forecast	
	Number	Percent	Number	Percent	Number	Percent
< \$15,000	4,193	18%	2,103	8%	1,431	5%
\$15,000 - \$24,999	4,223	18%	2,343	9%	1,408	5%
\$25,000 - \$34,999	4,736	20%	3,920	15%	3,076	11%
\$35,000 - \$49,999	5,213	22%	5,909	22%	5,313	19%
\$50,000 - \$74,999	3,598	15%	6,608	25%	7,295	26%
\$75,000 - \$99,999	834	4%	3,109	12%	4,443	16%
\$100,000 - \$149,999	475	2%	2,042	8%	3,699	13%
\$150,000+	157	1%	411	2%	953	3%

Population by Age						
< 5	5,342	8%	5,530	8%	5,552	8%
5 - 14	10,639	16%	11,531	16%	11,341	15%
15 - 19	4,704	7%	5,456	8%	5,680	8%
20 - 24	4,361	7%	4,107	6%	4,425	6%
25 - 34	10,670	16%	8,934	12%	8,684	12%
35 - 44	9,583	15%	11,494	16%	10,761	15%
45 - 64	12,252	19%	16,129	22%	18,652	25%
65 - 74	4,538	7%	4,587	6%	4,631	6%
75 - 84	2,458	4%	2,985	4%	3,119	4%
85+	747	1%	1,021	1%	1,176	2%

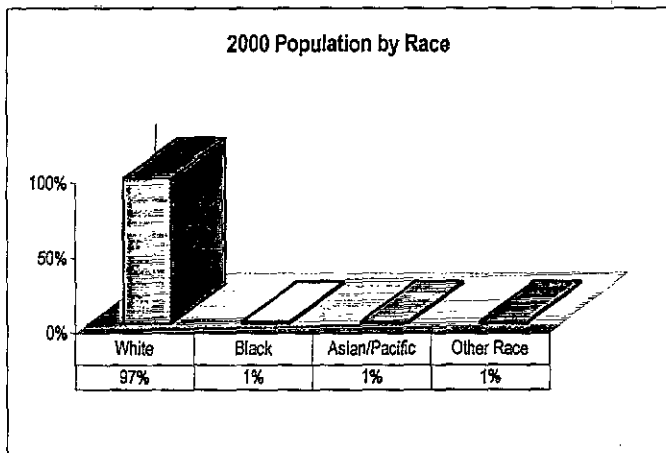
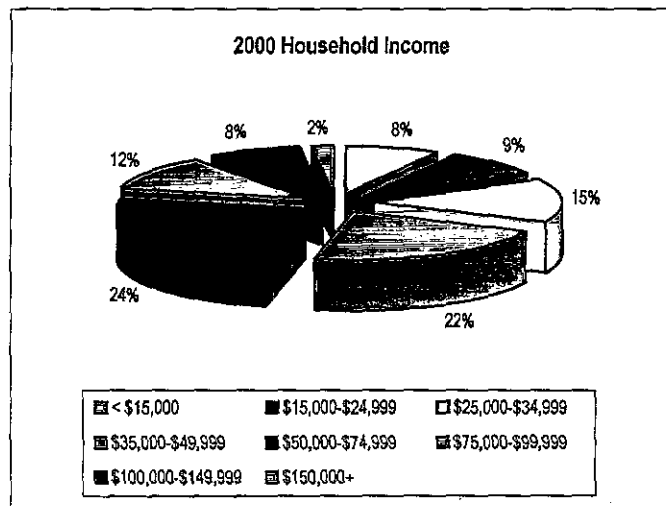
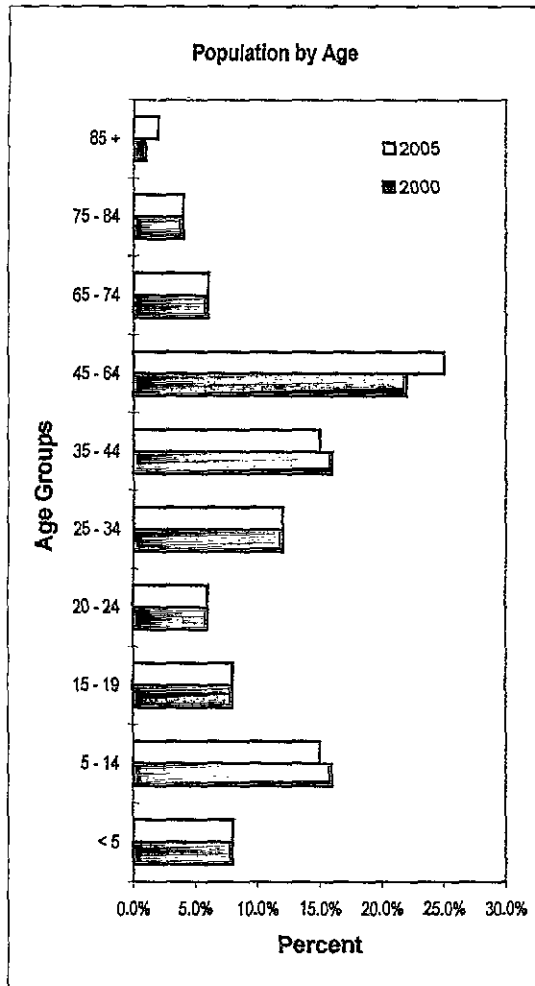
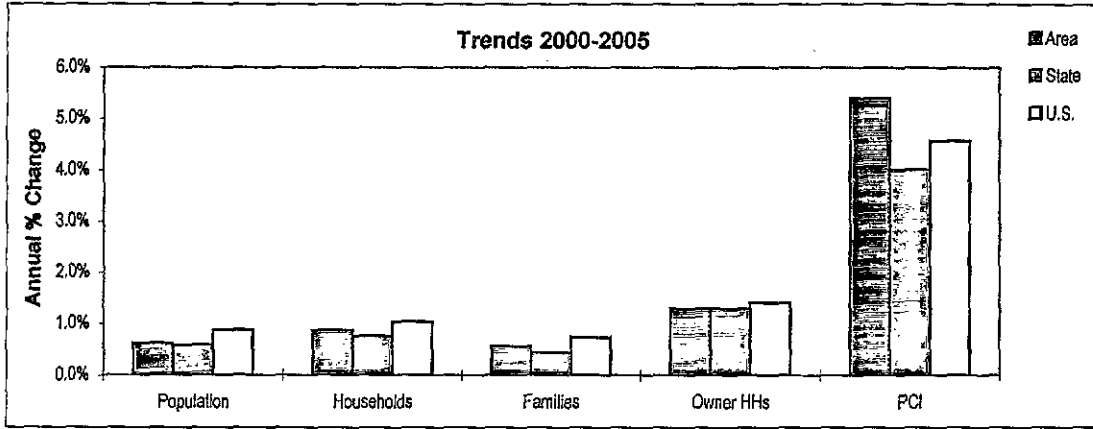
Race and Ethnicity						
White	64,058	98%	69,934	97%	71,833	97%
Black	309	0%	396	1%	429	1%
Asian/Pacific Islander	322	0%	513	1%	626	1%
Other Races	605	1%	931	1%	1,133	2%
Hispanic (Any Race)	1,258	2%	2,405	3%	3,201	4%

Sources: 1990 Census of Population and Housing; CACI Forecasts for 2000/2005. Income is expressed in current dollars.

### Demographic and Income Forecast

Downtown Warsaw, IN  
Primary Retail Trade Area

Site Type: Geographic area



HyettPalma

## PRODUCT DEMAND BY INCOME GROUP

# HyettPalma

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

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	2,103	7,143	15,021,729
\$15000-24999	2,343	10,810	25,327,830
\$25000-34999	3,920	12,636	49,533,120
\$35000-49999	5,909	14,131	83,500,079
> \$50000	12,170	22,364	272,169,880
<b>TOTAL DEMAND FOR PRODUCT</b>			<b>= \$445,552,638</b>

SOURCE: U.S. Department of Labor, Consumer Expenditure Survey; CACI; 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, play-ground equipment, entertainment equipment, personal care products and services, reading products, tobacco products and smoking supplies.

HyattPalma

**PRODUCT DEMAND  
BY PRODUCT TYPE**

# HyettPalma

## DOWNTOWN WARSAW'S RETAIL TRADE AREA COMPUTATION OF TOTAL RETAIL PRODUCT DEMAND BY PRODUCT TYPE

PRODUCT	DEMAND
Food At Home	115,795,036
Food Away From Home	74,063,630
Alcoholic Beverages	11,360,399
Household Textiles	4,597,683
Furniture	12,992,762
Floor Coverings	5,452,820
Major Appliances	6,303,622
Small Appliances & Miscellaneous Housewares	4,899,055
Miscellaneous Household Equipment	27,738,498
Men's Apparel -- 16 and Over	13,016,250
Boy's Apparel -- 2 to 15	4,193,402
Women's Apparel -- 16 and Over	20,256,904
Girl's Apparel -- 2 to 15	4,925,696
Children's Apparel -- Under 2	3,579,161
Footwear	10,401,631
Other Apparel Services & Products	11,895,293
Prescription Drugs & Medical Supplies	14,840,011
Entertainment Fees & Admissions	16,396,630
Televisions, Radios & Sound Equipment	20,151,972
Pets, Toys & Playground Equipment	13,751,569
Other Entertainment Supplies & Services	19,675,254
Personal Care Products & Services	14,416,921
Reading	5,446,621
Tobacco Products & Smoking Supplies	9,401,818
<b>TOTAL DEMAND BY PRODUCT TYPE</b>	<b>= \$445,552,638</b>

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

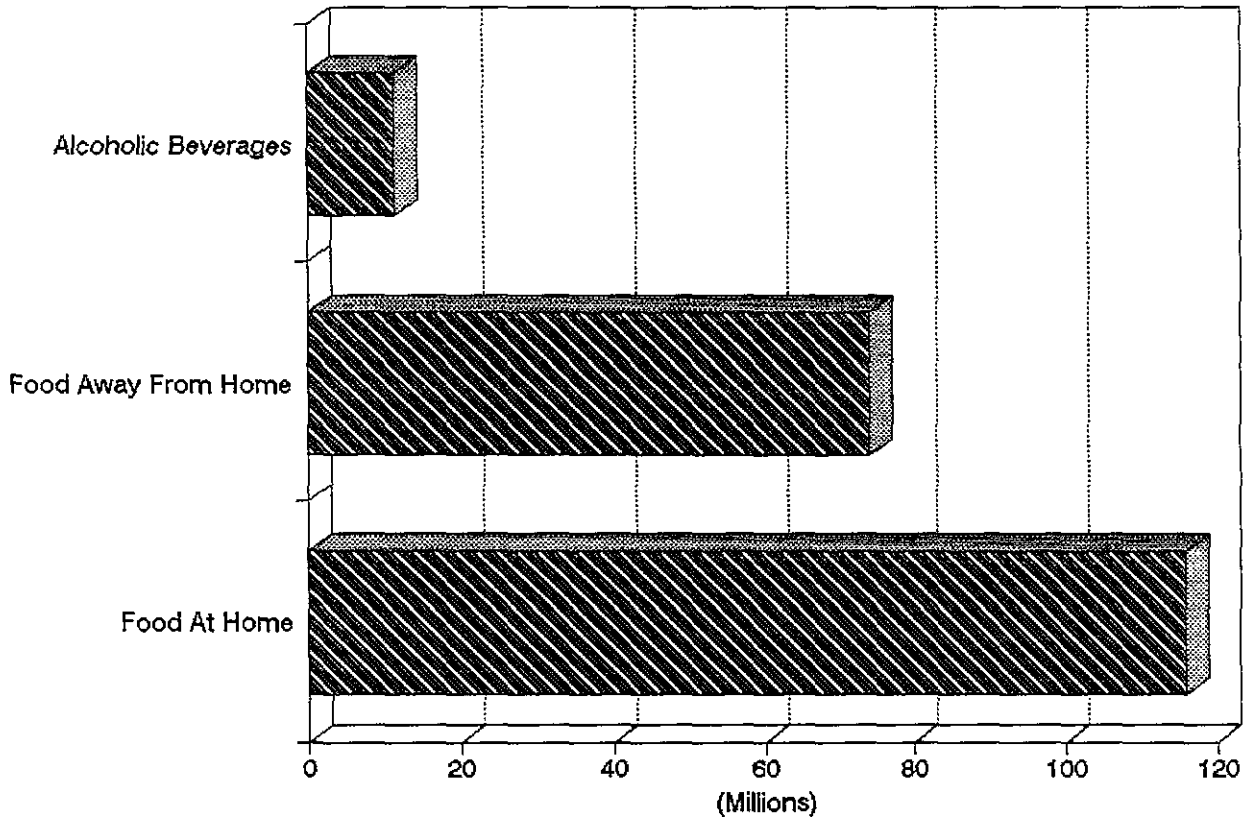


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## DEMAND FOR FOOD PRODUCTS

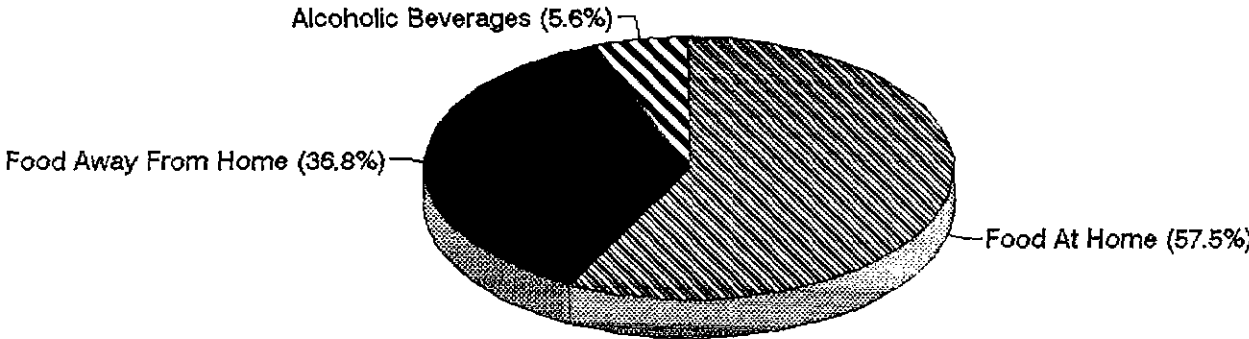
# FOOD PRODUCTS

## \$ DEMAND BY PRODUCT TYPE



# FOOD PRODUCTS

## % DEMAND FOR EACH DOLLAR



# HyettPalma

## DOWNTOWN WARSAW'S RETAIL TRADE AREA COMPUTATION OF DEMAND BY RETAIL PRODUCT

PRODUCT: FOOD AT HOME

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	2,103	2,283	4,801,149
\$15000-24999	2,343	3,215	7,532,745
\$25000-34999	3,920	3,553	13,927,760
\$35000-49999	5,909	4,018	23,742,362
> \$50000	12,170	5,406	65,791,020
TOTAL DEMAND FOR PRODUCT =			\$115,795,036

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

### DEFINITION OF PRODUCT:

Food at grocery stores or other food stores.

# HyettPalma

## DOWNTOWN WARSAW'S RETAIL TRADE AREA COMPUTATION OF DEMAND BY RETAIL PRODUCT

PRODUCT: FOOD AWAY FROM HOME

---

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	2,103	967	2,033,601
\$15000-24999	2,343	1,642	3,847,206
\$25000-34999	3,920	2,084	8,169,280
\$35000-49999	5,909	2,367	13,986,603
> \$50000	12,170	3,782	46,026,940

---

TOTAL DEMAND FOR PRODUCT = \$74,063,630

---

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

### DEFINITION OF PRODUCT:

All food at restaurants, carryouts and vending machines.

# HyettPalma

## DOWNTOWN WARSAW'S RETAIL TRADE AREA COMPUTATION OF DEMAND BY RETAIL PRODUCT

PRODUCT: ALCOHOLIC BEVERAGES

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	2,103	170	357,510
\$15000-24999	2,343	248	581,064
\$25000-34999	3,920	294	1,152,480
\$35000-49999	5,909	335	1,979,515
> \$50000	12,170	599	7,289,830
TOTAL DEMAND FOR PRODUCT =			\$11,360,399

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

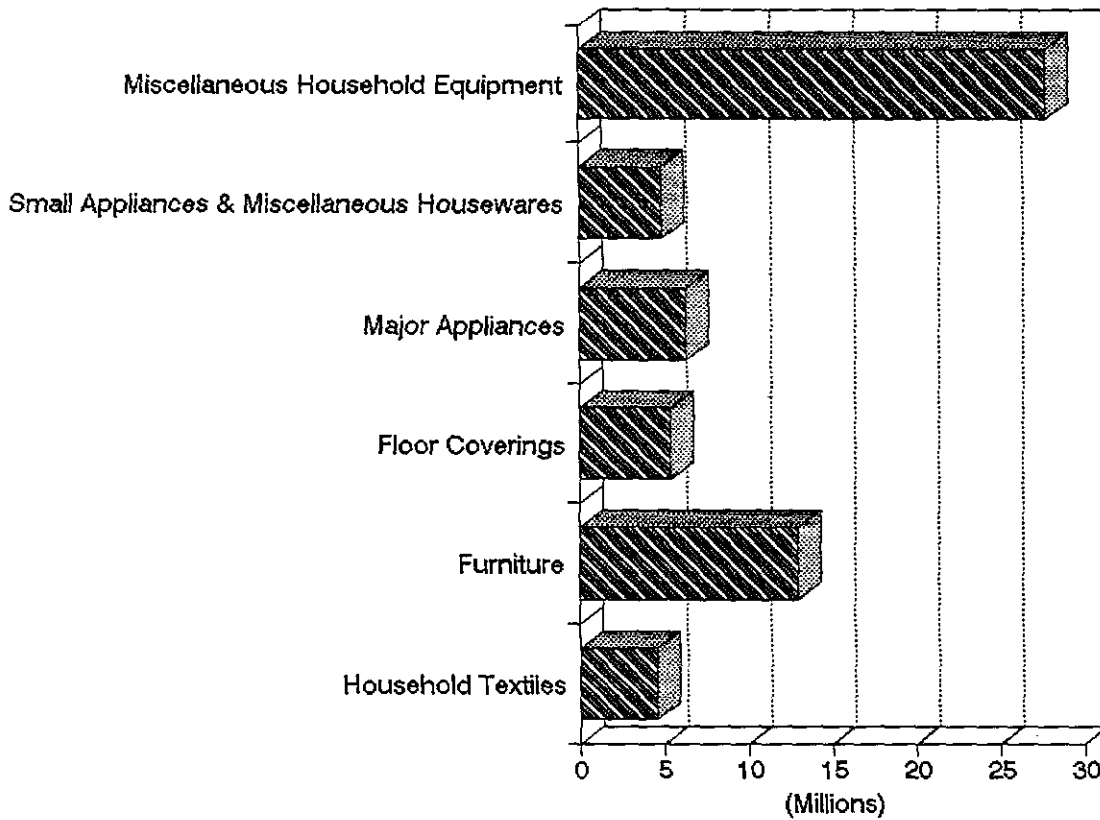
### DEFINITION OF PRODUCT:

All alcoholic beverages.

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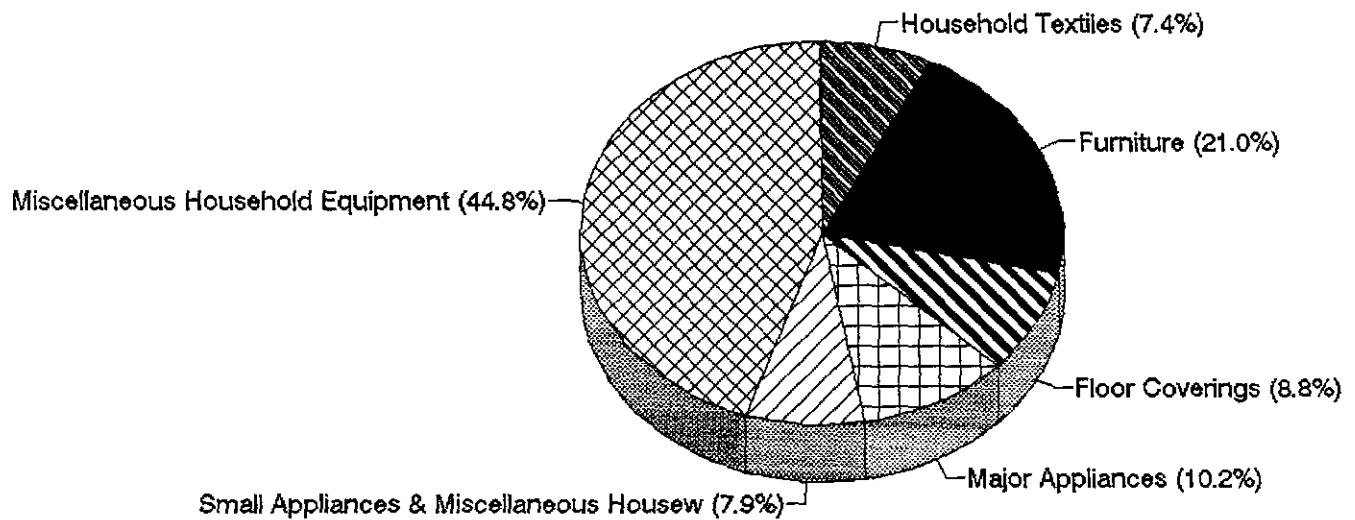
## DEMAND FOR HOME PRODUCTS

## HOME PRODUCTS \$ DEMAND BY PRODUCT TYPE





## HOME PRODUCTS % DEMAND FOR EACH DOLLAR



# HyettPalma

## DOWNTOWN WARSAW'S RETAIL TRADE AREA COMPUTATION OF DEMAND BY RETAIL PRODUCT

PRODUCT: HOUSEHOLD TEXTILES

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	2,103	58	121,974
\$15000-24999	2,343	105	246,015
\$25000-34999	3,920	132	517,440
\$35000-49999	5,909	136	803,624
> \$50000	12,170	239	2,908,630
TOTAL DEMAND FOR PRODUCT =			\$4,597,683

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

### DEFINITION OF PRODUCT:

Bathroom, bedroom, kitchen, dining room, and other linens, curtains and drapes, slipcovers, pillows and sewing materials.

# HyettPalma

## DOWNTOWN WARSAW'S RETAIL TRADE AREA COMPUTATION OF DEMAND BY RETAIL PRODUCT

PRODUCT: FURNITURE

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	2,103	173	363,819
\$15000-24999	2,343	258	604,494
\$25000-34999	3,920	331	1,297,520
\$35000-49999	5,909	351	2,074,059
> \$50000	12,170	711	8,652,870
TOTAL DEMAND FOR PRODUCT =			\$12,992,762

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

DEFINITION OF PRODUCT:

All indoor and outdoor furniture.

# HyettPalma

## DOWNTOWN WARSAW'S RETAIL TRADE AREA COMPUTATION OF DEMAND BY RETAIL PRODUCT

PRODUCT: FLOOR COVERINGS

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	2,103	95	199,785
\$15000-24999	2,343	114	267,102
\$25000-34999	3,920	146	572,320
\$35000-49999	5,909	127	750,443
> \$50000	12,170	301	3,663,170
<b>TOTAL DEMAND FOR PRODUCT =</b>			<b>\$5,452,820</b>

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

### DEFINITION OF PRODUCT:

Carpet, rugs and other soft floor coverings.

# HyettPalma

## DOWNTOWN WARSAW'S RETAIL TRADE AREA COMPUTATION OF DEMAND BY RETAIL PRODUCT

PRODUCT: MAJOR APPLIANCES

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	2,103	97	203,991
\$15000-24999	2,343	183	428,769
\$25000-34999	3,920	180	705,600
\$35000-49999	5,909	208	1,229,072
> \$50000	12,170	307	3,736,190
TOTAL DEMAND FOR PRODUCT =			\$6,303,622

SOURCE: U.S. Department of Labor, Consumer Expenditure Survey; CACI; 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.

# HyettPalma

## DOWNTOWN WARSAW'S RETAIL TRADE AREA COMPUTATION OF DEMAND BY RETAIL PRODUCT

PRODUCT: SMALL APPLIANCES & MISC. HOUSEWARES

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	2,103	48	100,944
\$15000-24999	2,343	85	199,155
\$25000-34999	3,920	117	458,640
\$35000-49999	5,909	124	732,716
> \$50000	12,170	280	3,407,600
<u>TOTAL DEMAND FOR PRODUCT =</u>			<u>\$4,899,055</u>

SOURCE: U.S. Department of Labor, Consumer Expenditure Survey; CACI; 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 WARSAW'S RETAIL TRADE AREA  
COMPUTATION OF DEMAND BY RETAIL PRODUCT

PRODUCT: MISCELLANEOUS HOUSEHOLD EQUIPMENT

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	2,103	295	620,385
\$15000-24999	2,343	538	1,260,534
\$25000-34999	3,920	622	2,438,240
\$35000-49999	5,909	771	4,555,839
> \$50000	12,170	1,550	18,863,500
<b>TOTAL DEMAND FOR PRODUCT =</b>			<b>\$27,738,498</b>

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

DEFINITION OF PRODUCT:

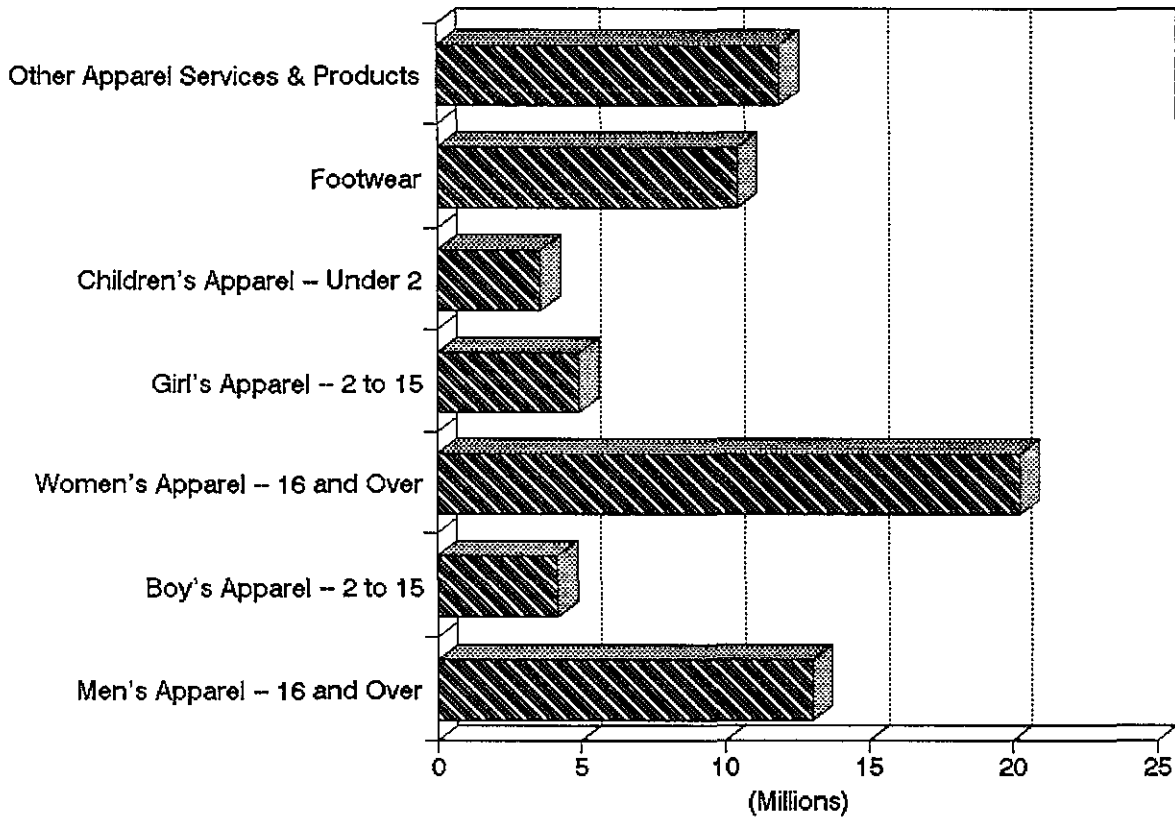
Typewriters, luggage, lamps, light fixtures, window coverings, clocks, lawnmowers, garden equipment, hand and power, tools, telephone devices, computers, office equipment, house plants, outdoor equipment, and small miscellaneous furnishings.

HyettPalma

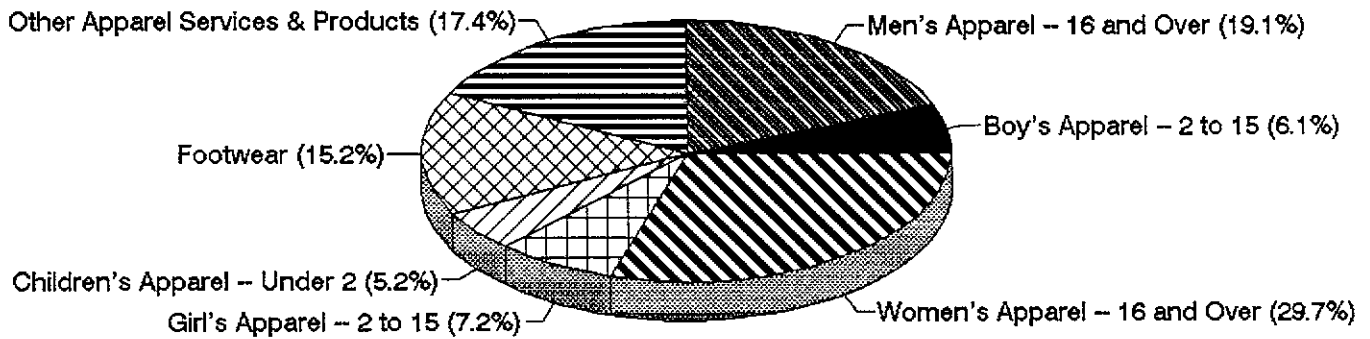
## DEMAND FOR APPAREL PRODUCTS



## APPAREL PRODUCTS \$ DEMAND BY PRODUCT TYPE



## APPAREL PRODUCTS % DEMAND FOR EACH DOLLAR



# HyettPalma

## DOWNTOWN WARSAW'S RETAIL TRADE AREA COMPUTATION OF DEMAND BY RETAIL PRODUCT

PRODUCT: MEN'S APPAREL -- 16 AND OVER

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	2,103	128	269,184
\$15000-24999	2,343	247	578,721
\$25000-34999	3,920	383	1,501,360
\$35000-49999	5,909	415	2,452,235
> \$50000	12,170	675	8,214,750
TOTAL DEMAND FOR PRODUCT =			\$13,016,250

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

### DEFINITION OF PRODUCT:

All apparel items and accessories, excluding footwear.

# HyettPalma

## DOWNTOWN WARSAW'S RETAIL TRADE AREA COMPUTATION OF DEMAND BY RETAIL PRODUCT

PRODUCT: BOY'S APPAREL -- 2 TO 15

---

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	2,103	73	153,519
\$15000-24999	2,343	109	255,387
\$25000-34999	3,920	127	497,840
\$35000-49999	5,909	134	791,806
> \$50000	12,170	205	2,494,850

---

TOTAL DEMAND FOR PRODUCT = \$4,193,402

---

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

### DEFINITION OF PRODUCT:

All apparel items and accessories, excluding footwear.

# HyettPalma

## DOWNTOWN WARSAW'S RETAIL TRADE AREA COMPUTATION OF DEMAND BY RETAIL PRODUCT

PRODUCT: WOMEN'S APPAREL -- 16 AND OVER

---

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	2,103	364	765,492
\$15000-24999	2,343	593	1,389,399
\$25000-34999	3,920	585	2,293,200
\$35000-49999	5,909	657	3,882,213
> \$50000	12,170	980	11,926,600

---

TOTAL DEMAND FOR PRODUCT = \$20,256,904

---

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

### DEFINITION OF PRODUCT:

All apparel items and accessories, excluding footwear.

# HyettPalma

## DOWNTOWN WARSAW'S RETAIL TRADE AREA COMPUTATION OF DEMAND BY RETAIL PRODUCT

PRODUCT: GIRL'S APPAREL -- 2 TO 15

---

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	2,103	94	197,682
\$15000-24999	2,343	132	309,276
\$25000-34999	3,920	149	584,080
\$35000-49999	5,909	132	779,988
> \$50000	12,170	251	3,054,670

---

TOTAL DEMAND FOR PRODUCT = \$4,925,696

---

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

### DEFINITION OF PRODUCT:

All apparel items and accessories, excluding footwear.

# HyettPalma

## DOWNTOWN WARSAW'S RETAIL TRADE AREA COMPUTATION OF DEMAND BY RETAIL PRODUCT

PRODUCT: CHILDREN'S APPAREL - UNDER 2

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	2,103	68	143,004
\$15000-24999	2,343	76	178,068
\$25000-34999	3,920	109	427,280
\$35000-49999	5,909	131	774,079
> \$50000	12,170	169	2,056,730
<u>TOTAL DEMAND FOR PRODUCT =</u>			<u>\$3,579,161</u>

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

### DEFINITION OF PRODUCT:

All apparel items and accessories, including footwear.

# HyettPalma

## DOWNTOWN WARSAW'S RETAIL TRADE AREA COMPUTATION OF DEMAND BY RETAIL PRODUCT

PRODUCT: FOOTWEAR

---

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	2,103	164	344,892
\$15000-24999	2,343	333	780,219
\$25000-34999	3,920	409	1,603,280
\$35000-49999	5,909	380	2,245,420
> \$50000	12,170	446	5,427,820

---

TOTAL DEMAND FOR PRODUCT = \$10,401,631

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SOURCE: U.S. Department of Labor, Consumer Expenditure Survey; CACI; 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.



# HyettPalma

## DOWNTOWN WARSAW'S RETAIL TRADE AREA COMPUTATION OF DEMAND BY RETAIL PRODUCT

PRODUCT: OTHER APPAREL SERVICES & PRODUCTS

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	2,103	170	357,510
\$15000-24999	2,343	244	571,692
\$25000-34999	3,920	280	1,097,600
\$35000-49999	5,909	319	1,884,971
> \$50000	12,170	656	7,983,520
<b>TOTAL DEMAND FOR PRODUCT =</b>			<b>\$11,895,293</b>

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

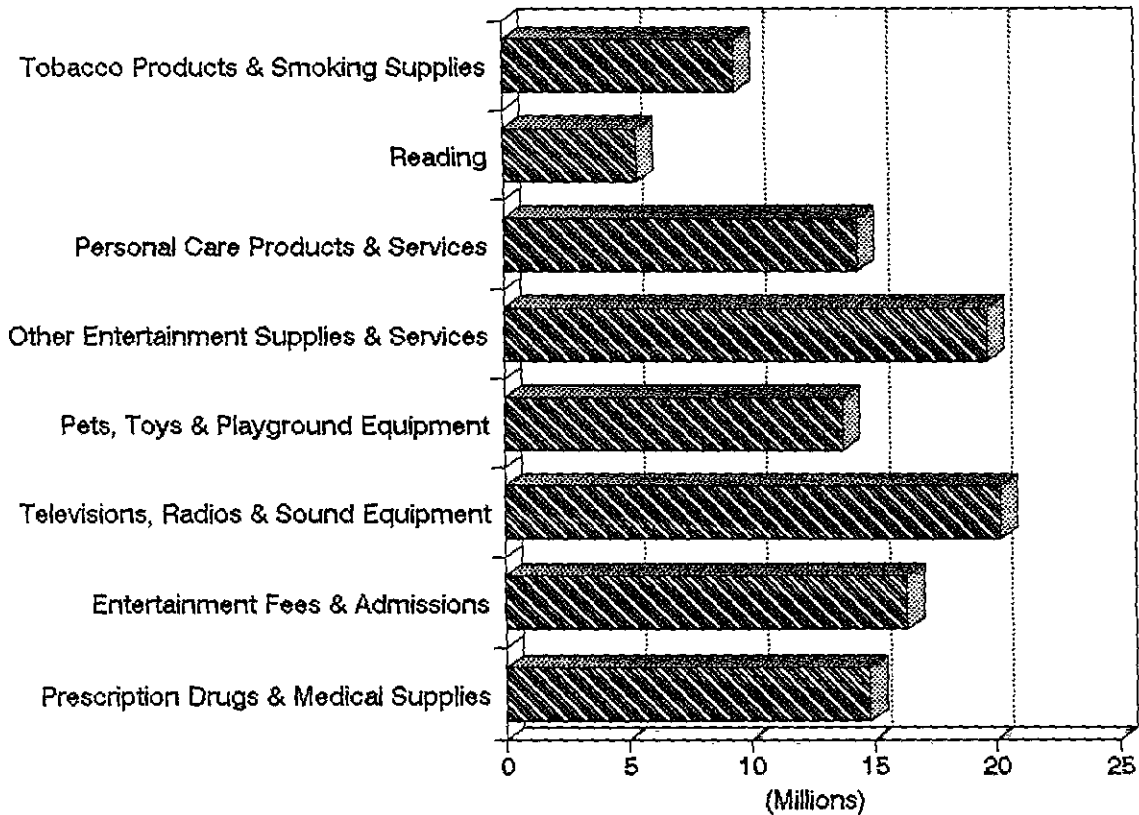
### DEFINITION OF PRODUCT:

Material for making clothes, shoe repair, alterations, sewing patterns and notions, clothing rental, clothing storage, dry cleaning, and jewelry.

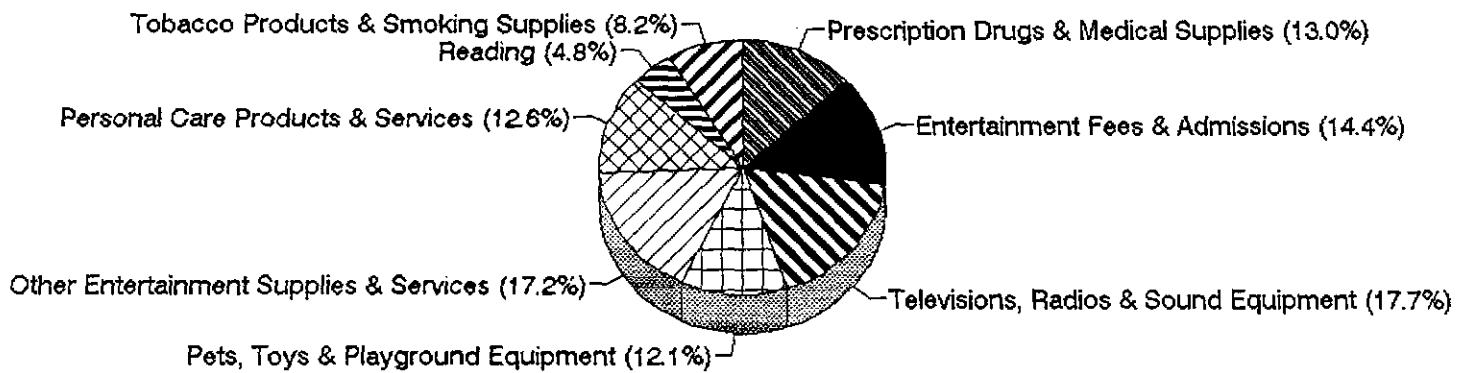
HyettPalma

**DEMAND FOR PERSONAL CARE  
AND ENTERTAINMENT PRODUCTS**

# PERSONAL CARE/ENTERTAINMENT \$ DEMAND BY PRODUCT TYPE



## PERSONAL CARE/ENTERTAINMENT % DEMAND FOR EACH DOLLAR



# HyettPalma

## DOWNTOWN WARSAW'S RETAIL TRADE AREA COMPUTATION OF DEMAND BY RETAIL PRODUCT

PRODUCT:      PRESCRIPTION DRUGS & MEDICAL SUPPLIES

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Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	2,103	394	828,582
\$15000-24999	2,343	591	1,384,713
\$25000-34999	3,920	517	2,026,640
\$35000-49999	5,909	484	2,859,956
> \$50000	12,170	636	7,740,120

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TOTAL DEMAND FOR PRODUCT      =      \$14,840,011

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SOURCE: U.S. Department of Labor, Consumer Expenditure Survey; CACI; 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.

# HyettPalma

## DOWNTOWN WARSAW'S RETAIL TRADE AREA COMPUTATION OF DEMAND BY RETAIL PRODUCT

PRODUCT: ENTERTAINMENT FEES & ADMISSIONS

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Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	2,103	170	357,510
\$15000-24999	2,343	251	588,093
\$25000-34999	3,920	324	1,270,080
\$35000-49999	5,909	433	2,558,597
> \$50000	12,170	955	11,622,350

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TOTAL DEMAND FOR PRODUCT = \$16,396,630

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

### DEFINITION OF PRODUCT:

Admissions to sporting events, movies, concerts, plays,  
and movie rentals.

# HyettPalma

## DOWNTOWN WARSAW'S RETAIL TRADE AREA COMPUTATION OF DEMAND BY RETAIL PRODUCT

PRODUCT: TELEVISIONS, RADIOS & SOUND EQUIPMENT

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	2,103	363	763,389
\$15000-24999	2,343	514	1,204,302
\$25000-34999	3,920	587	2,301,040
\$35000-49999	5,909	649	3,834,941
> \$50000	12,170	990	12,048,300
TOTAL DEMAND FOR PRODUCT =			\$20,151,972

SOURCE: U.S. Department of Labor, Consumer Expenditure Survey; CACI; 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.

# HyettPalma

## DOWNTOWN WARSAW'S RETAIL TRADE AREA COMPUTATION OF DEMAND BY RETAIL PRODUCT

PRODUCT: PETS, TOYS & PLAYGROUND EQUIPMENT

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	2,103	181	380,643
\$15000-24999	2,343	285	667,755
\$25000-34999	3,920	344	1,348,480
\$35000-49999	5,909	449	2,653,141
> \$50000	12,170	715	8,701,550
TOTAL DEMAND FOR PRODUCT =			\$13,751,569

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

### DEFINITION OF PRODUCT:

Pets, pet food, toys, games, hobbies, tricycles and playground equipment.



# HyettPalma

## DOWNTOWN WARSAW'S RETAIL TRADE AREA COMPUTATION OF DEMAND BY RETAIL PRODUCT

PRODUCT: OTHER ENTERTAINMENT SUPPLIES & SERVICES

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	2,103	218	458,454
\$15000-24999	2,343	251	588,093
\$25000-34999	3,920	441	1,728,720
\$35000-49999	5,909	473	2,794,957
> \$50000	12,170	1,159	14,105,030
TOTAL DEMAND FOR PRODUCT =			\$19,675,254

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

### DEFINITION OF PRODUCT:

Indoor exercise equipment, athletic shoes, bicycles, camping equipment, sporting goods, and photographic equipment and supplies.

# HyettPalma

## DOWNTOWN WARSAW'S RETAIL TRADE AREA COMPUTATION OF DEMAND BY RETAIL PRODUCT

PRODUCT: PERSONAL CARE PRODUCTS & SERVICES

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	2,103	231	485,793
\$15000-24999	2,343	356	834,108
\$25000-34999	3,920	439	1,720,880
\$35000-49999	5,909	500	2,954,500
> \$50000	12,170	692	8,421,640
TOTAL DEMAND FOR PRODUCT =			\$14,416,921

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

### DEFINITION OF PRODUCT:

*Services and products for hair, oral hygiene products, cosmetics, and electric personal care appliances.*

# HyettPalma

## DOWNTOWN WARSAW'S RETAIL TRADE AREA COMPUTATION OF DEMAND BY RETAIL PRODUCT

PRODUCT: READING

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	2,103	80	168,240
\$15000-24999	2,343	125	292,875
\$25000-34999	3,920	146	572,320
\$35000-49999	5,909	164	969,076
> \$50000	12,170	283	3,444,110
TOTAL DEMAND FOR PRODUCT =			\$5,446,621

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

DEFINITION OF PRODUCT:

Books, newspapers and magazines.

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## DOWNTOWN WARSAW'S RETAIL TRADE AREA COMPUTATION OF DEMAND BY RETAIL PRODUCT

PRODUCT: TOBACCO PRODUCTS & SMOKING SUPPLIES

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	2,103	259	544,677
\$15000-24999	2,343	315	738,045
\$25000-34999	3,920	337	1,321,040
\$35000-49999	5,909	374	2,209,966
> \$50000	12,170	377	4,588,090
TOTAL DEMAND FOR PRODUCT =			\$9,401,818

SOURCE: U.S. Department of Labor, Consumer Expenditure  
Survey; CACI; 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.

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## ***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 2001.

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.

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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.