

HyettPalma

Blueprints for Michigan's Downtowns



Hartford

Downtown
Blueprint
2009



Blueprints for Michigan's Downtowns

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

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

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

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

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

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

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

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

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1600 Prince Street • Suite 110
Alexandria, Virginia 223147
Phone 703 683 5126
E-mail: info@hyettpalma.com
Web Site: www.hyettpalma.com

March 2, 2009

The City of Hartford,
Hartford DDA, and
Members of the Process Committee
c/o City Hall
19 West Main Street
Hartford, MI 49057

RE: **Hartford Downtown Blueprint 2009**

HyettPalma, Inc., is pleased to present the following report: ***Hartford Downtown Blueprint 2009***, completed under the program titled ***Blueprints for Michigan's Downtowns***.

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

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

Sincerely,



Doyle G. Hyett



Dolores P. Palma

Process Committee Members

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

1. Sheila Nye, Branch Manager, National City Bank
2. Roylinda Rumbaugh, Executive Director, American Red Cross, Van Buren Chapter
3. Tim Kling, Vice Chairman, Hartford Planning Commission
4. Stephanie Daniels, Director Hartford Public Library
5. Ron Hansen, Pastor Hartford Methodist Church
6. Par Vawter, Owner Hair Forum
7. Dave Levstek, Superintendent, Hartford Public Schools
8. Susan Layer, Branch Manager, Chemical Bank
9. Mark Kellogg, Owner Kellogg Ace Hardware (Board Member DDA)
10. Scott Sinclair, President Lions Club, Owner, Sinclair Graphics.(Board Member DDA)
11. Gary Barker, Owner Village Auto Wash (Board Member DDA)
12. Ed Holland, Chair, Downtown Development Authority
13. Carlos Ledesma, Chair Hartford Planning Commission
14. Ron Sefcik, Hartford Township Supervisor, President Hartford Chamber of Commerce
15. Frank Dockter, City Commissioner
16. Debra Keyser, City Commissioner
17. Kim Sinclair, Neighborhood Watch Coordinator
18. Leo Latus, City Commissioner
19. Theodore Johnson, Mayor, City of Hartford
20. Linda Gray City Treasurer
21. RoxAnn Rodney –Isbrecht, City Clerk
22. Karl Bayer, Publisher Tri-City Records

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Project Overview

I. PROJECT OVERVIEW

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

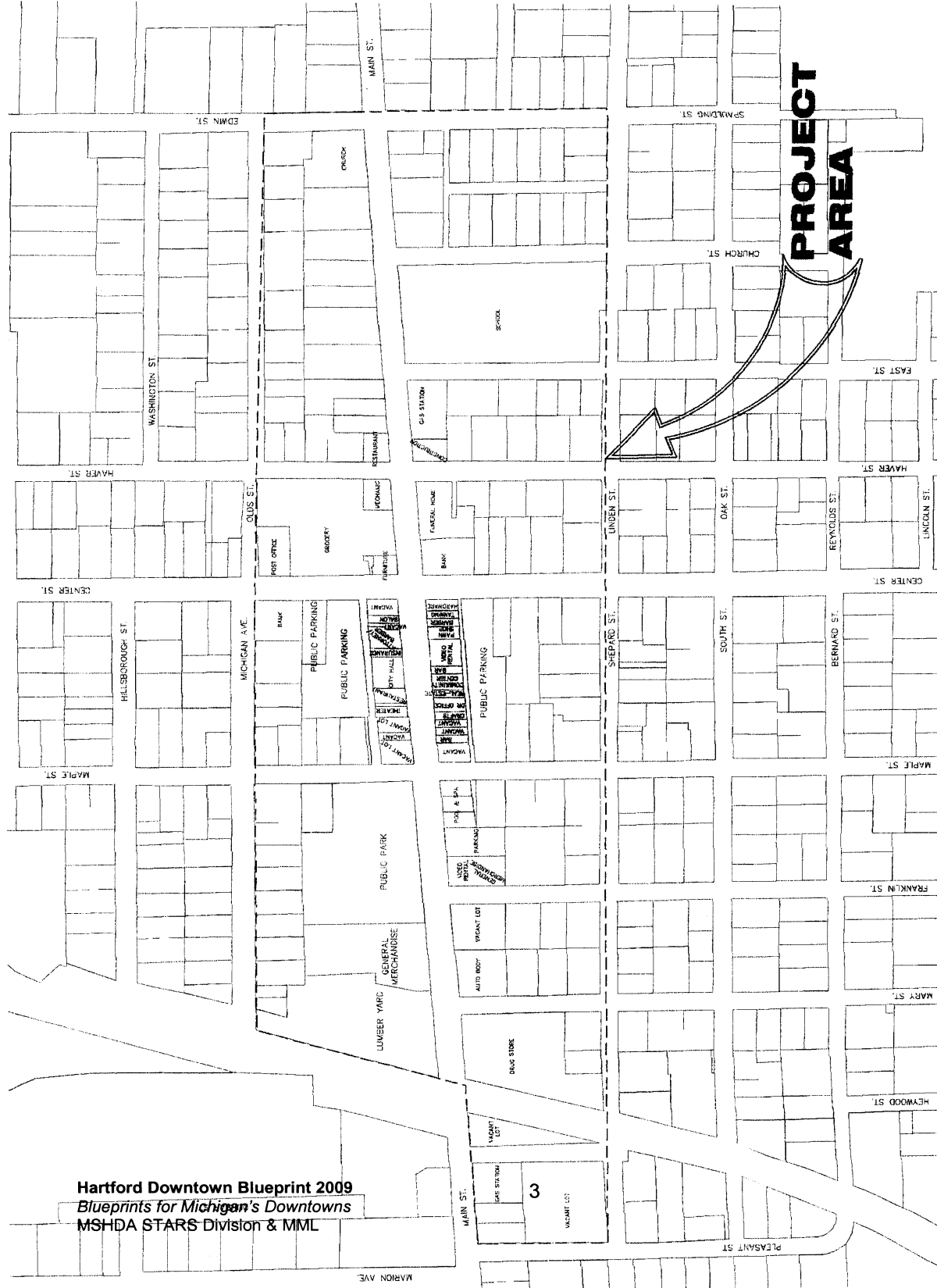
This project was completed as part of the ***Blueprints for Michigan's Downtowns*** technical assistance program, a partnership of the Michigan State Housing Development Authority (MSHDA) and the Michigan Municipal League (MML). The ***Hartford Downtown Blueprint 2009*** was completed by HyettPalma,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

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

- ***America Downtown® -- New Thinking. New Life.***, created by the National League of Cities and HyettPalma in 1992;
- ***Indiana Downtown®***, created by the Indiana Association of Cities and Towns with HyettPalma in 2001; and
- ***Blueprints for Pennsylvania's Downtowns***, created by the Pennsylvania League of Cities and Municipalities and HyettPalma in 2004.

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MSHDA STARS Division & MML

APPROVED BY: M.E. BITTNER	DATE: DECEMBER, 2008	SCALE: NONE	CHECKED BY: M.E.B.	JOB NO. 08-110	Parcel Map
CITY OF HARTFORD					
DOWNTOWN BLUEPRINT					
WIGHTMAN JONES, INC. CONSULTING ENGINEERS & LAND SURVEYORS 264 WESTERN AVENUE ANN ARBOR, MI 48106 PHONE: (734) 773-4445 FAX: (734) 773-5466 Email: wj@wightmanjones.com					

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Resident & Business Surveys

II. RESIDENT & BUSINESS SURVEYS

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

The survey results were tabulated by the City of Hartford. A summary of those tabulations is shown below.

Frequency of Trips

Almost all residents surveyed (97%) reported coming to Downtown Hartford with great frequency – defined as between one and seven times a week. In addition, 3% said they come to Downtown with moderate frequency (1 to 3 times a month).

Purpose of Trips

Trade area residents were asked to cite the main reasons they currently come to Downtown Hartford. The top two reasons given were shopping (43%) and banking (23%).

The next most often cited reasons for Downtown trips were post office (12%) and to go to work (12%).

The remaining reasons mentioned for Downtown trips were:

- Eating in restaurants (6%);
- Live there (2%);
- Government business (1%); and
- Entertainment (1%).

Shopping Area of Choice

Residents surveyed were asked where they currently do most of their family shopping at this time, other than grocery shopping. Responses to this question were:

- Wal-Mart (26%);

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- Meijer (20%);
- Target (18%);
- Kohl's (15%);
- Orchard Mall in Benton Harbor (15%); and
- Other (6%) – Kalamazoo and South Bend.

When asked why they choose to shop in a particular area, the top two reasons cited by residents were the variety/selection offered (35%) and convenience (32%).

The remaining residents surveyed said they choose a particular shopping area based on its closeness to their home (11%), price (10%), closeness to their place of work (7%), or service (5%).

Downtown Characteristics

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

Five characteristics were rated "good" by a majority or significant percent (defined as up to 47%) of residents and six characteristics received this rating from a majority of business owners. Residents and business owners were in agreement on the following five characteristics:

- Parking availability (82% residents, 95% business owners);
- Feeling of safety (78% residents, 63% business owners);
- Parking convenience (72% residents, 95% business owners);
- Traffic circulation (59% residents, 95% business owners); and
- Helpfulness of salespeople (47% residents, 72% business owners).

The one characteristic rated "good" by a majority of business owners – but not of residents – was:

- Business hours (38% residents, 53% business owners).

Downtown Improvements

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

Eleven improvements were rated “very important” by a majority or significant percent of residents. Eight were rated “very important” by a majority or significant percent of business owners. The “very important” improvements on which residents and business owners agreed were:

- Increase the number of retail businesses (88% residents, 79% business owners);
- Increase retail variety (88% residents, 84% business owners);
- Improve the appearance of buildings (85% residents, 79% business owners);
- Improve the area’s attractiveness (76% residents, 78% business owners);
- Increase restaurant variety (71% residents, 74% business owners);
- Increase restaurant quality (66% residents, 74% business owners);
- Increase retail quality (57% residents, 47% business owners); and
- Improve the area’s cleanliness (48% residents, 52% business owners).

The three improvements rated “very important” by a majority of residents, but not business owners, were:

- Keep stores open later in the evenings (62% residents, 42% business owners);
- Keep stores open later on Saturdays (52% residents, 16% business owners); and
- Improve customer service (52% residents, 37% business owners).

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Downtown Hartford Tomorrow

III. DOWNTOWN HARTFORD TOMORROW

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

By the year 2014, Downtown Hartford would be a beautiful place that creates wonderful memories. It would be a destination that you don't ever want to forget. And, Hartford residents and business owners alike would take great pride in "what we have Downtown" and in Downtown's image.

Downtown would be beautified with public art and sculpture, aesthetically pleasing signs (both business and public signs), and landscaping. Flowers planted in Downtown would get better and better each year and they would always be beautiful.

Downtown would be immaculately clean. Store windows would sparkle, sidewalks and parking lots would be litter-free, weeds would be removed at their first sign, graffiti would be painted out right after it appears, dumpsters would be screened, and trash cans would only be put out right before scheduled pick-ups.

Downtown's buildings would have a cohesive look and "flow" about them. They would be modernized on the inside, to accommodate modern businesses, but their façades would be rehabilitated to "take advantage of their exterior appeal and charm." New buildings would be constructed on Downtown's vacant lots – at the sidewalk line – to afford Downtown a consistent streetwall and additional pedestrian appeal.

Downtown's park – which is large, centrally located, and a great asset – would be a "nucleus of activity" that is a highly appealing and user-friendly "draw."

There would be a "variety of reasons for people to come" to Downtown and all of Downtown's buildings would be filled with great shops, restaurants, art galleries and studios, entertainment, recreation, quality apartments above shops, and "hot spots" that attract teens – such as a bowling alley, theater, restaurants, and an arcade. Downtown would be safe and well-lighted, making one feel comfortable

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to spend time in Downtown at night, while enjoying its entertainment and restaurants.

Downtown's variety of uses, great customer service, and convenient business hours would attract a broad range of customers, including:

- Residents of the City, Township, and nearby communities;
- Those attending Downtown events;
- Those visiting nearby orchards and dairies;
- Those going to events at the race track and fairgrounds;
- I-94 travelers;
- Lake-goers;
- Outdoor enthusiasts in the area (fishermen, hunters, snowmobilers, etc.);
- Wine trail tourists;
- Trail users;
- Those participating in and attending athletic events; and
- Future satellite casino-goers.

Downtown's parking would remain attractive and adequate. The south side municipal parking lot would be improved so that "it is as nice as the north lot." In addition, buildings that face onto public parking lots would have rear façades that are as attractive as their front façades. And, Downtown would also be more bicycle-friendly.

By the year 2014, Downtown Hartford would be well on its way to having the following image.

***A successful, vibrant, welcoming Downtown of
The little town that could – and DID!***

***The prettiest, cleanest Downtown in Michigan,
Where you can have a unique and charming experience –
Come see our pride!***

***A family, child, and pet-friendly Downtown
Where you can do the things that
You can only find in a small town.***

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*Come enjoy our public art, beautiful park, and
Warm hospitality;
Ride your bike to Downtown, sit at an outdoor I-café, and
Meet your neighbors or make new friends.*

*Downtown Hartford –
Where friendly people, good people,
Honest and charitable people
Are always there for you!*

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Downtown Market Analysis

IV. DOWNTOWN MARKET ANALYSIS

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

Downtown Retail Opportunities

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

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

THE PRIMARY TRADE AREA HAS AN ESTIMATED POPULATION OF 8,999 – WITH AN ESTIMATED 3,213 HOUSEHOLDS (Source: ESRI estimate)

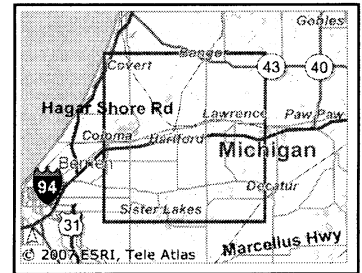
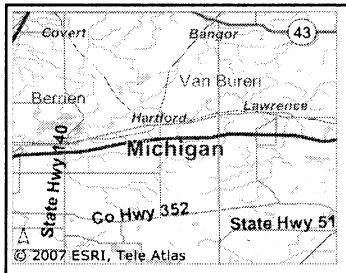
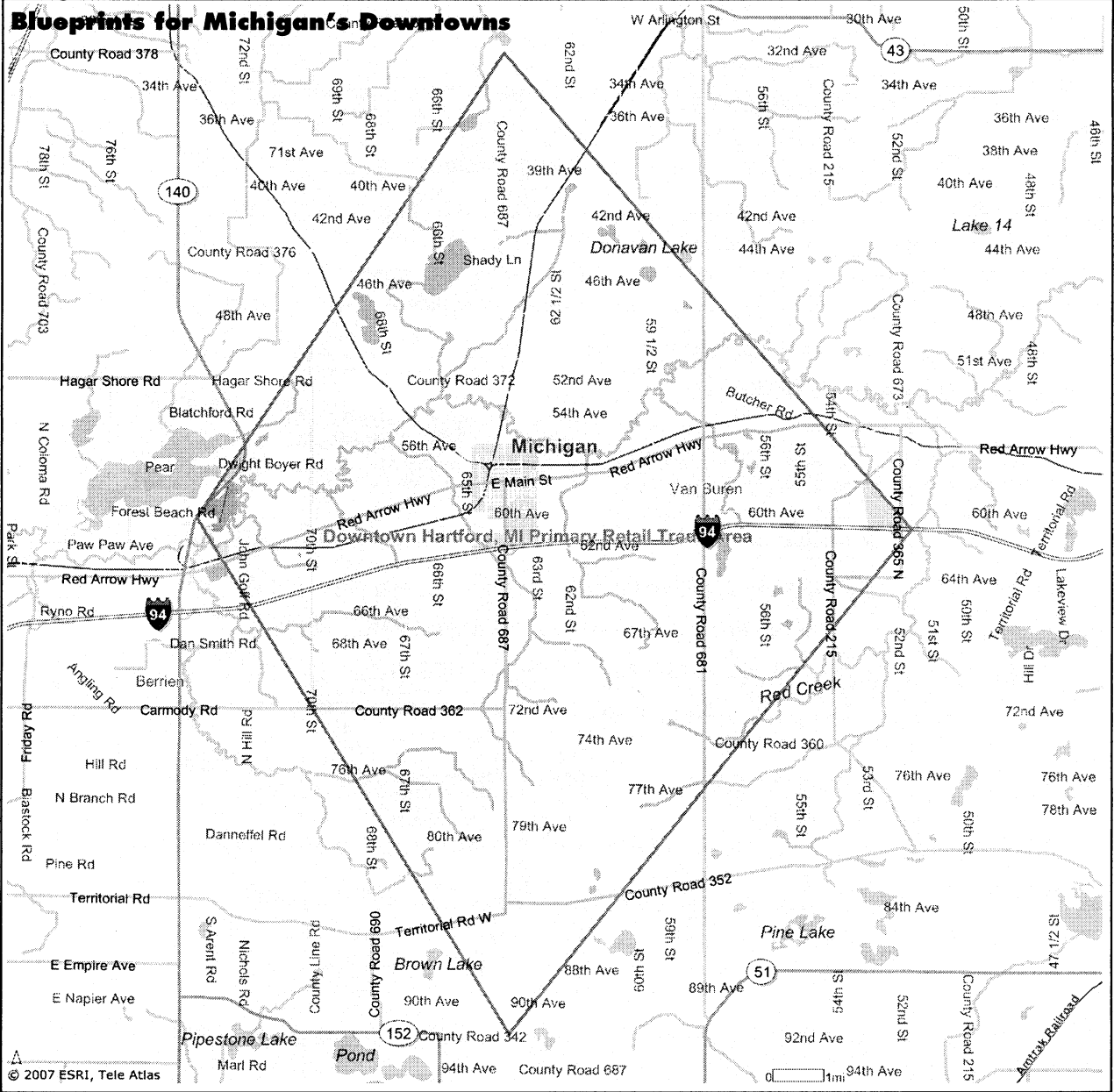
THE PRIMARY TRADE AREA POPULATION IS ESTIMATED TO INCREASE TO APPROXIMATELY 9,241 BY 2013 – WITH AN ESTIMATED 3,319 2013 ESTIMATED HOUSEHOLDS (Source: ESRI estimate)

THE AVERAGE HOUSEHOLD SIZE IS 2.72 PERSONS, WHICH IS SLIGHTLY HIGHER THAN THE NATIONAL AVERAGE OF 2.59 (Source: ESRI estimate)

Site Map

Downtown Hartford, MI Primary Retail Trade Area
Huyett Palma

February 4, 2009



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THE TOTAL COMBINED INCOME OF HOUSEHOLDS WITHIN THE PRIMARY TRADE AREA IS APPROXIMATELY \$164,000,000 PER YEAR (Source: ESRI estimate)

THE AVERAGE HOUSEHOLD INCOME FOR THOSE IN THE PRIMARY TRADE AREA IS APPROXIMATELY \$50,893 AND IS PROJECTED TO INCREASE TO \$55,663 ANNUALLY BY 2013 (Source: ESRI estimate)

Current Retail Businesses – Downtown Hartford currently contains 23 retail businesses, which occupy approximately 174,000 square feet of building space. The retail inventory was completed by the Downtown Hartford Process Committee and is shown on the following page.

Downtown Hartford Retail Businesses by Standard Industrial Classification

SIC CODE	BUSINESS TYPE	# BUS.	TOT. SQ. FT.
<u>52</u>	<u>Building Materials and Garden Supplies</u>		
5211	Lumber and Building Materials	1	28,158
5251	Hardware	1	4,200
<u>53</u>	<u>General Merchandise</u>		
5331	Variety Store	2	18,460
5399	Misc. General Merchandise	1	1,394
<u>54</u>	<u>Food Store</u>		
5411	Grocery Store	2	73,827
<u>55</u>	<u>Automotive Dealers and Service Stations</u>		
5521	Used Cars	1	10,000
5541	Gas Service Station	2	4,800
<u>56</u>	<u>Apparel and Accessories</u>		
5699	Miscellaneous Apparel	1	800
<u>57</u>	<u>Furniture and Home Furnishings</u>		
5712	Furniture Store	1	3,200
<u>58</u>	<u>Eating/Drinking</u>		
5812	Eating Places	1	977
5813	Drinking Places	2	2,988
<u>59</u>	<u>Miscellaneous Retail</u>		
5912	Drug Store	1	12,669
5945	Hobby/Toys/Games	1	1,000
	<u>Select Support Services</u>		
7231	Beauty Shops	1	800
7241	Barber Shops	3	2,400
7841	Video Rental	2	8,000

TOTAL NUMBER OF RETAIL BUSINESSES	23
TOTAL SQUARE FEET OF OCCUPIED RETAIL BUSINESS SPACE	173,673
TOTAL NUMBER OF VACANT RETAIL SPACES	8
TOTAL SQUARE FEET OF VACANT RETAIL BUSINESS SPACE	18,236

Source: Downtown Hartford Process Committee

Retail Potential – Currently, within Downtown's primary trade area, the total estimated demand for retail products is approximately \$55,000,000 per year. This demand is shown on the graph presented on the next page. A complete presentation of retail product demand for the primary trade area is shown in **THE RETAIL REPORT®**, contained in the Appendix of this document.

As a conservative estimate, it is assumed that Downtown Hartford retail businesses now generate an average (blended figure) of approximately \$140 per year per square foot in retail sales.

Since Downtown currently contains approximately 174,000 square feet of occupied retail space, Downtown Hartford should currently be generating approximately \$24,400,000 in retail sales per year.

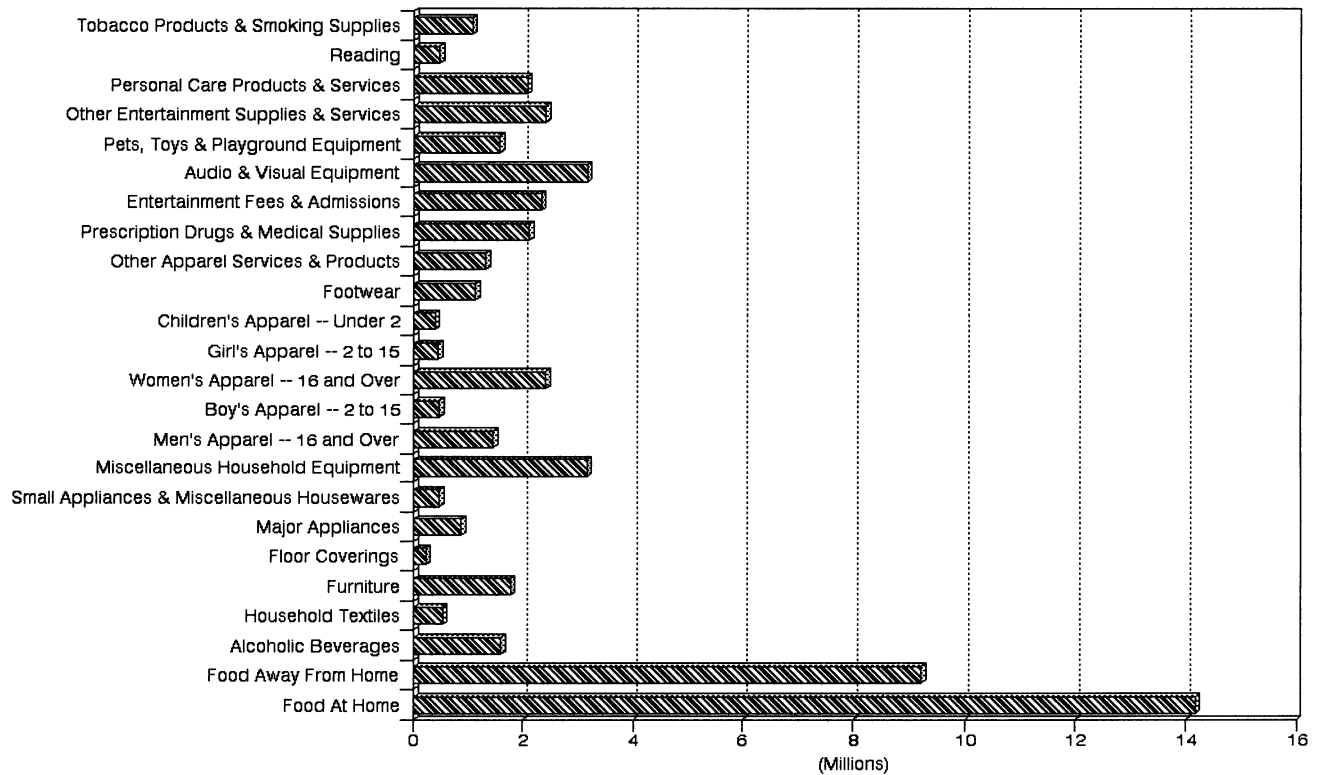
By dividing the project area's estimated annual retail sales – \$24,400,000 – by the total estimated demand for retail products within the primary trade area – \$55,000,000 – it can be concluded that Downtown Hartford may currently be capturing approximately 44% of the retail sales potential within the 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 Hartford, 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 44% to between 48% and 49% by the year 2014. This should be considered a goal of the economic enhancement program.

If Downtown Hartford is able to increase its market share to between 48% and 49% by the year 2014, it is possible that the project area may be able to increase its total capture of retail sales to between \$26,400,000 and \$27,000,000 by the year 2014 – considered in constant 2009 dollars.

This increase in total retail sales could potentially support the development of between approximately 14,000 and 18,000 net square feet of additional retail space by the year 2014 – which could include expansions or sales increases by existing Downtown Hartford retail businesses and/or the construction of some limited amount of new retail space.

TOTAL PRODUCT DEMAND BY PRODUCT TYPE



It must be noted that Downtown's ability to gain a larger market share will be contingent on efforts to enhance its business climate, enhance and expand its existing businesses, and recruit additional retail businesses to the area. If such efforts are aggressively and diligently implemented – on an on-going basis – the actual growth in Downtown's market share could potentially be much higher than projected. Conversely, by the year 2014, Downtown Hartford'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.

NOTE:

No attempt was made to determine the condition of vacant space. Therefore, no judgment is made concerning the marketability of space based on condition.

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 Hartford. In addition, the opportunity also exists to attract additional businesses to Downtown. A list of the types of retail businesses recommended for potential enhancement, expansion, and attraction is presented in the chapter of this document titled ***Course of Action***.

Downtown Office Opportunities

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

- Downtown Hartford currently contains a total of 13 various office occupants occupying approximately 37,000 square feet of building space.
- Downtown Hartford is the traditional government and services center of the City and continues to occupy that position.
- Downtown's occupied office space serves, primarily, the personal needs of those who live within the community.
- The Downtown Hartford office vacancy rate is currently 0%.

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 Hartford Process Committee.

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

Therefore, it is estimated that approximately 5,000 to 7,500 square feet of additional office space could potentially be supported in Downtown Hartford between now and the year 2014. This should be considered an economic goal for the enhancement effort.

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

Office Business Development -- A listing of office types recommended for recruitment and expansion in Downtown Hartford is presented in the chapter of this document titled ***Course of Action***.

Downtown Housing Opportunities

The ***Hartford Downtown Blueprint*** project area contains few dwelling units at this time. Most of Downtown's housing is located in single-family homes around the perimeters of Downtown. Two units of MSHDA affordable housing have been developed in loft units in Downtown to date.

In addition, it appears that some limited number of Downtown building owners may be considering the introduction of housing units into currently vacant upper floor building space.

Downtown Hartford Offices by SIC Code

<u>SIC CODE</u>	<u>BUSINESS TYPE</u>	<u># BUS.</u>	<u>TOT. SQ. FT.</u>
<u>60</u>	<u>Depository Institutions</u>		
602	Commercial Banks	2	8,000
<u>63/64</u>	<u>Insurance</u>		
636	Title Insurance	1	1,000
641	Insurance Agents/Brokers	2	4,000
<u>65</u>	<u>Real Estate</u>		
653	Real Estate Agents/Mgrs.	1	2,000
<u>72</u>	<u>Personal Services</u>		
727	Funeral Home	1	4,500
<u>80</u>	<u>Health Services</u>		
801	Offices/Clinics of Doctors	1	3,000
<u>81</u>	<u>Legal Services</u>		
811	Legal Services	1	1,500
<u>82</u>	<u>Educational Services</u>		
823	Library	1	3,500
<u>86</u>	<u>Membership Organizations</u>		
866	Religious Organizations	1	3,200
<u>87</u>	<u>Engineering/Management Services</u>		
872	Accounting/Bookkeeping	1	1,200
<u>91</u>	<u>General Government</u>		
919	General Government	1	5,400

TOTAL NUMBER OF OFFICE BUSINESSES	13
TOTAL SQUARE FEET OF OCCUPIED OFFICE BUSINESS SPACE	37,300
TOTAL NUMBER OF VACANT OFFICE SPACES	0

Source: Downtown Hartford Process Committee

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As has been found throughout the nation during the past four plus decades – regardless of community size or location – as a Downtown's physical environment and mix of businesses is improved, the demand for housing in and near Downtown also increases. This has certainly been the case to date throughout Michigan. Therefore, every effort should be made, consistent with the implementation of the ***Downtown Blueprint***, to introduce more quality housing – both market-rate and affordable housing – in and in proximity to Downtown Hartford.

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

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

The community should take every opportunity to examine, discuss, and employ MSHDA's valuable incentives to assist in the development of more Downtown housing. However, MSHDA has noted that a greater local effort toward the overall enhancement of Downtown Hartford would be viewed favorably if the City seeks additional funds to assist in the development of affordable housing in the commercial district.

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

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Course of Action

V. COURSE OF ACTION

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

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

That **Course of Action** is shown below, following a summation of the Downtown enhancement values HyettPalma recommends that the community embrace to guide the successful implementation of the **Downtown Blueprint**.

Downtown Enhancement Values

The community expects and deserves significant results from the implementation of this **Downtown Blueprint**. In order to ensure that the **Downtown Blueprint** results in the greatest economic success, the overall enhancement effort must embody several important values to guide the overall enhancement effort, described below.

1. Work Together

Neither the City of Hartford nor the private sector can enhance Downtown Hartford alone. The overall effort will require the collaboration, cooperation, and dedicated involvement of both, and must also include the active participation of all entities who stand to benefit from a more vibrant Downtown Hartford, including the Township, school system, and civic, social, and religious organizations serving the community.

2. Got Blueprint – Follow It!

This **Downtown Blueprint** is the first comprehensive economic enhancement strategy ever developed to guide the revitalization of Downtown Hartford. It is important to understand that the **Downtown Blueprint** was created through input from an extremely broad base of local elected officials, business owners, property owners, and residents from throughout Downtown Hartford's primary trade area. It reflects the community's collective aspirations for a better

Downtown. The ***Downtown Blueprint*** can only be effective in guiding the economic enhancement of Downtown Hartford if it is diligently implemented in its entirety over the next five-years.

3. Pride

Those who own property or operate a business in Downtown Hartford must display a much higher level of pride. Owners of property must ensure that their properties are maintained, showing a much higher level of respect for the community and ensuring that their investments do not reduce the value of neighboring real estate. Owners of businesses must offer the highest quality goods and services in attractive and well-maintained space, operate during posted hours, and strive to display and extend the highest levels of customer service and appreciation. Pride must be not only exhibited, it must be Downtown's mantra.

4. Small Things Count!

The overall enhancement effort in Downtown Hartford must focus on the basics of Downtown operation and revitalization and show results fast. While larger initiatives will be needed consistent with this ***Downtown Blueprint***, it is the small steps – like cleanliness, landscaping, and ensuring a safe Downtown environment – that will set the stage for and leverage larger initiatives – like business development, new infill development, and building rehabilitation. It must be remembered that there are no “silver bullets” in the Downtown revitalization business. Small steps lead to larger economic gains over time in any successful Downtown revitalization effort.

5. Know Your Market

Downtown Hartford should strive to serve the broader marketplace, including residents living in the City of Hartford, Hartford Township, and all surrounding communities within Downtown's primary trade area, and those visiting the area's many attractions. The broader Downtown marketplace currently contains 9,000 residents and a plethora of visitors who will patronize Downtown Hartford if quality goods and services are offered in an attractive, safe, and pedestrian-friendly Downtown environment.

6. Celebrate Your Successes

When accomplishments are made in the further enhancement of Downtown Hartford, these successes should be shared with the entire community through area and regional media, newsletters, the Web, and all forms of local communication. Broadcasting successes sets the stage for greater successes,

and helps to motivate all to work aggressively and tirelessly to ensure that Downtown reaches its full economic potential.

7. Combine Old & New

Downtown's uniqueness comes from a combination of the old and the new – historic buildings blended with new infill development, all operating from up-to-date interiors. The blend of old and new will continue to protect Downtown Hartford's small town character and charm, and ensure the community an alternative to the sameness found in newer commercial centers throughout Western Michigan.

Immediate Actions (Phase 1)

The following actions should be taken immediately to further enhance Downtown Hartford. These actions should be considered Phase 1 of the enhancement effort.

1. DDA Takes the Lead

The Hartford Downtown Development Authority should take the lead role in implementing the **Downtown Blueprint**. DDA members should be dedicated to the effort and formally adopt the **Downtown Blueprint** as the gameplan used to guide the overall enhancement of Downtown Hartford.

Staff support for the DDA should continue to be provided by the City Manager, and other City staff as needed and assigned by the City Manager.

2. Form Downtown Partnership

To support and work with the DDA in the successful implementation of the **Downtown Blueprint**, a Downtown Hartford Partnership should be formed to:

- Increase communication and cooperation between all parties involved in and benefiting from the overall Downtown enhancement effort;
- Leverage resources, including volunteer time;
- Create a unified voice for Downtown; and
- Ensure that everyone is “on the same page” and “sticks to the script” in implementing the **Downtown Blueprint**.

A good way to create the Downtown Hartford Partnership would be to transform the Process Committee into the Downtown Partnership.

The Downtown Hartford Partnership should meet at least quarterly to discuss progress made in implementing the ***Downtown Blueprint*** and discuss next steps to be taken during the future to further implement the ***Downtown Blueprint***.

3. Clean-Up Downtown

Small things, like the cleanliness of Downtown, make a big difference in creating a quality image for any Downtown and small improvements work to enhance investor confidence in any Downtown.

Immediate steps should be taken in Downtown Hartford to:

- Keep business windows clean;
- Remove weeds and other unwanted vegetation from sidewalks and other public spaces;
- Pick-up litter and other trash from public and private spaces; and
- Paint-out graffiti within 24-hours of its placement in Downtown.

Clean-up brigades of volunteers should be organized and employed as often as necessary to conduct clean-up efforts in Downtown. Owners of Downtown businesses and buildings should be solicited to help in the effort and, if they do not participate, volunteers should clean-up private properties as possible and make it known publicly which reluctant owners did not cooperate in the overall clean-up effort – in hopes of inducing them into cooperating with future clean-up efforts.

As is currently done by the DDA twice annually, young people – such as the scouts – should be encouraged and solicited to participate in the clean-up effort.

All commercial trash dumpsters in Downtown should be screened from public view. The City should design an appropriate method of screening dumpsters and those who own the dumpsters should be required to erect screening consistent

with the City's adopted design. Good examples of dumpster screening can be found in the Coopersville and Middleville, Michigan.

4. Seed New Businesses – Fast Track

A concerted effort should be made to attract several new businesses to Downtown Hartford immediately. Several ideal businesses appropriate for Downtown now include:

- A small movie theater;
- A restaurant;
- A bakery; and
- A coffee house.

These businesses include the introduction of things people want – and are asking for – and things people need on a daily basis.

The methods that should be used to attract businesses to Downtown Hartford are described in the next section of this **Downtown Blueprint**.

5. Offer Assistance to Existing and New Businesses

The City should continue to offer façade grants to interested existing owners in Downtown Hartford, and to those new owners attracted to Downtown. The City should continue to use DDA funds to support the façade grant program, supplementing the grant budget with other City funding as possible, and continue to seek outside funding from MEDC and/or appropriate other sources to provide maximum funding for façade improvements.

All recipients of façade grants should be required to undertake exterior building improvements consistent with the U.S. Department of Interior's **Secretary's Standards for Rehabilitation**. The overall theme for building improvements in Downtown Hartford should be to maintain the historic exteriors of Downtown's buildings, with modern businesses inside.

For new businesses, the DDA should be open and flexible with incentives, determining if other assistance – other than façade grants – might be needed to induce an appropriate new business to open in Downtown Hartford. For example, if a new business needs help in finding building space, paying for moving expenses, completing interior building improvements, etc., the DDA

should be open to considering new forms of incentives to meet a desired business prospect's needs.

6. Public Improvements

As currently planned by the City, the existing off-street parking lot on the south side of Main Street, at the rear of buildings, should be enhanced consistent with improvements which have been completed in the off-street parking lot on the north side of Main Street, at the rear of City Hall. Improvements should include:

- Paving;
- Landscaping;
- Lighting; and
- Signage at the parking lot and leading motorists to the parking lot.

The City should also complete planned improvements to Ely Park, including:

- Construction of public restrooms;
- Installation of play equipment; and
- Additional landscaping.

IMPORTANT NOTE:

Public restrooms, if they are to be used, must be kept clean at all times – normally cleaned at least daily, or more often if used extensively. Adequate funding for cleaning the public restrooms should be budgeted prior to construction and operation of the restrooms.

In addition to these planned public improvement, bike racks should be strategically placed on public sidewalks throughout Downtown and in the park.

7. Instill Confidence

A much higher level of investor confidence is needed in Downtown Hartford. The City of Hartford, by commissioning and implementing the findings of this **Downtown Blueprint**, is displaying government confidence in the need for and merits of further enhancing Downtown Hartford. Discussions with the local lending community indicated that local lenders have confidence in Downtown Hartford and are more than willing to lend scarce funds for appropriate Downtown improvements. The combination of government confidence and lender confidence is helping induce investor confidence in Downtown Hartford's revitalization.

Business and building owners should be made aware of the support they can expect from both the City of Hartford and their local lenders. And, business and building owners should be made aware of this support and confidence through every possible channel of local communication in order to induce them to make greater investments in both buildings and businesses in Downtown Hartford.

8. Re-Image Downtown

All avenues should be used to spread the word about what is going on in Downtown Hartford. Information concerning actions planned and implemented consistent with this **Downtown Blueprint** should be transmitted through:

- The City's Newsletter;
- The City's Website;
- The public access cable channel;
- The History of Hartford/Chamber of Commerce Website;
- Local schools; and
- Story placement with areawide media.

Remember, all implementation actions are important – large and small – and all positive information presented to the public will help build confidence in and support of an improved Downtown Hartford.

9. Special Events

All current special events held in Downtown Hartford should be of the highest quality possible, unique, and well-marketed, in order to induce more attendees to patronize the events and enhance the “word-of-mouth” support for future events.

Enhancing existing events is much more important at this stage of Downtown Hartford's evolution than the creation of additional, time-consuming special events. Downtown should become better known for its existing events through the further strengthening of these existing special events.

10. Administrative Actions

The following administrative actions should be taken in order to ensure that the **Downtown Blueprint** is appropriately followed, monitored, and funded.

A. Adopt

The City of Hartford should formally adopt the **Downtown Blueprint** as the Downtown element of the City's Master Plan. And, the DDA should adopt the **Downtown Blueprint** as its official guide for Downtown's enhancement.

B. Benchmarks

The City and DDA should collect the following benchmarks annually, as is required by MSHDA of communities participating in the **Downtown Blueprints** program:

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

- Occupied residential space (sq. ft.); and
- Vacant residential space (sq. ft.).

C. Funding

If it is found that funds are needed to augment the DDA and City budget – so that the ***Downtown Blueprint*** recommendations can be implemented in a timely and quality manner – the following funding sources should be considered:

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

Next Steps (Phase 2)

The steps shown below should be taken – following the completion of Phase 1 initiatives – to further enhance Downtown Hartford. These actions should be considered Phase 2 of the effort.

2. Pro-Business/Pro-Quality

The City of Hartford should establish a policy and get the word out that the City will work with all quality investors – business owners, property owners, and developers – in a consistent, fair, and uniform manner in their efforts to open a business, operate a business, buy a building, and improve a building or property in Downtown Hartford. This pro-business/pro-quality posture is essential – combined with other improvements underway – to induce higher levels of investment in Downtown Hartford.

3. Public Safety

The City should establish a zero tolerance policy for drugs, loitering, and graffiti in Downtown Hartford.

The Police Department should continue diligent walk and bike patrols in Downtown throughout the year. If feasible, Police Reservists should be used year-round to supplement the friendly police presence found in Downtown – year-round, rather than just during special events.

As currently desired by the Police Department, when funds are available, surveillance cameras should be strategically installed in Downtown to enhance the detection of criminal activity. And, as previously noted, graffiti should be removed within 24-hours of tagging – by City personnel or by Police Reservists and/or other volunteers.

4. Maintenance of Public Spaces

A system should be established for the quality and on-going maintenance of Downtown's public spaces, including litter collection and removal, beautification, landscaping, street and sidewalk cleaning, parking lot cleaning and repair, and snow removal.

Roles and responsibilities of both the public and private sectors should be defined in writing, with the intent being to not only identify who should do what and when, but to ensure that both the public and private sector share responsibility for Downtown's maintenance.

The public school system should be encouraged to create a "Don't Litter" campaign in all grades, which stresses personal pride and responsibility in keeping Downtown and the community clean.

5. Ely Park

Ely Park should be further enhanced by creating a "WOW" factor in the park, including:

- Installation of a decorative water feature or fountain;
- Installation of public art;
- Construction of a gazebo near Main Street; and
- More intensive landscaping throughout the park, particularly near Main Street.

6. Business Retention & Recruitment

The following actions should be taken to further strengthen Downtown's existing businesses and attract appropriate new businesses to Downtown Hartford.

A. Establish a Niche for Downtown

Downtown Hartford should fill the following niche in the marketplace:

- Small town, friendly, historic atmosphere;
- Downtown of Hartford and the Township;
- Specialty stores and convenience retail goods and services; and
- Appealing to area residents and visitors.

B. Customer Service

Given the large number of shopping alternatives in newer commercial centers within an easy drive of Downtown Hartford, it is critical that all Downtown businesses provide the highest levels of small town, excellent customer service. This is one characteristic of Downtown Hartford which cannot be trumped by the sameness of strip, big box, and other newer commercial centers and chain stores. Exemplary customer service should be the mantra of all Downtown Hartford's independent business owners.

C. Business Hours

All Downtown Hartford businesses should post their hours of operation on their doorways or storefronts, and all Downtown businesses should keep the posted hours.

Downtown businesses should also consider being open during the hours that are the most convenient for their customers. This is known as “market-driven” hours. Each Downtown business should determine appropriate hours of operation through discussions with their target customers.

D. Outdoor Seating

Every Downtown dining establishment should provide some number of outdoor dining seats during clement weather. The City should allow dining on Downtown sidewalks as long as pedestrian access is ensured.

E. 1st Floor Impulse-Oriented Uses on Main Street

First floor space on Main Street, from Center to Maple as a minimum, should be occupied by impulse-oriented uses, including retail, personal services, food, entertainment, and art – not offices or other uses. Upper floors within this area of Downtown should be occupied by offices and housing.

Uses for first floor space in this area should be sought, when vacancies occur, consistent with the Downtown business recruitment effort, described below. Cooperation from building owners should be sought in informing the DDA and Downtown Partnership when vacancies are to occur and working with retail business prospects when identified and brought to Downtown Hartford.

F. Top List

The initial type of businesses that should be sought first for Downtown Hartford include:

- Restaurants – moderate price, family-oriented;
- Bakery;
- Coffee house;
- Small movie theater;
- Antiques;
- Gifts, cards, stationary; and
- Art/craft supplies and classes.

G. Full List

The full listing of businesses and uses appropriate for Downtown Hartford includes the following:

Prepared Food

- Moderate Priced Restaurants;
- Sandwich Shops;
- Bistros;
- Coffee Houses;
- Bakeries;
- Candy/Ice Cream/Yogurt Shops;
- Pubs/Taverns -- with Atmosphere/Operation Welcoming to Families; and
- Ethnic Foods -- i.e., Italian, Greek, French, Chinese, Mexican, Thai, etc.

Food for Home

- Groceries;
- Health Foods.

Entertainment

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

Specialty Retail

- Antiques;
- Art Galleries, Framing, Crafts, and Supplies;
- Books and Periodicals;
- Cameras and Photo Supplies;
- Casual Apparel and Accessories;
- Computers and Software;
- Florist;
- Gifts;
- Hardware;
- Home Decorating Products and Design Services;
- Music (Recorded and Sheet);
- Nurseries/Garden Supply;
- Office/School Supplies;
- Optical Products;
- Sewing Supplies;
- Variety Store;
- Sporting Goods;
- Stationery and Cards;
- Toys, Games and Crafts; and
- Wall Coverings and Paint.

Convenience Retail/Select Support Services

- Auto/Home Supply;
- Barber Shops;
- Beauty Shops;
- Spa;
- Dance Studio;
- Dry Cleaners/Tailor Shop;
- Gas Service Station;
- Pharmacy;
- Physical Fitness Facility;
- Shoe Repair/Shine; and
- Video Rental.

Offices

- Accounting, Auditing, Bookkeeping;
- Advertising;
- Child Care Services;
- Commercial Banks;
- Computer and Data Processing;
- Credit Reporting and Collection;
- Credit Unions;
- Dentists Offices and Clinics;
- Doctors Offices and Clinics;
- Engineering, Architectural Services;
- Fire, Marine Casualty Insurance;
- General Government;
- Health and Allied Services;
- Home Health Care Services;
- Individual and Family Services;
- Legal Services;
- Library;
- Life Insurance;
- Management and Public Relations;
- Medical Service and Health Insurance;
- National Security;
- Newspapers and Other Media Outlets;
- Passenger Transportation Arrangement;
- Personnel Supply Services;
- Photographic Studios;
- Post Office;
- Print Shops;
- Public Order and Safety;
- Real Estate Agents and Managers;
- Residential Care;

Blueprints for Michigan's Downtowns

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

Housing and Other Uses

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

H. Internal Recruitment

This form of business creation is actually the growing of businesses from within. Working with existing Downtown Hartford business owners, those owners interested in growing their businesses should be encouraged and assisted in efforts to expand their current operations or open new business doors. For example, if an existing hair salon owner desires to offer additional products to their customers, they might consider opening a clothing or gift shop within or near the salon in order to enable their loyal customers to make additional purchases during a trip to the salon. Or, a successful hardware store owner might desire to expand their business by opening an appliance store in an adjacent or nearby building. In either case – new openings or expansions – the growing of new businesses by existing business owners is a very cost-effective way to create new businesses in any business district. It also enables existing businesses to take maximum advantage of new business opportunities and gain from and leverage their recognition in the marketplace.

I. External Recruitment

This is the traditional form of business attraction, characterized by seeking business prospects from outside Downtown to open a new store or relocate their current business to Downtown.

Working with Downtown property owners, business prospects should be sought for Downtown Hartford – as noted in this ***Downtown Blueprint*** – when space is about to become available. Prospecting for business prospects, of the types listed above, should be undertaken throughout western Michigan and northwestern Indiana.

J. Potential Entrepreneurs

The word should be gotten out through the media and local industry to those recently separated from area industries and corporations concerning:

- What types of businesses are being sought for Downtown; and
- What type of technical assistance is available to help develop workable business plans, such as the SBTDC, local colleges and universities, etc.

The DDA should also be available to help entrepreneurs with viable business plans find appropriate building space in Downtown Hartford.

7. Wayfinding

A creative, graphically attractive, and colorful wayfinding sign system should be designed and installed which:

- Places directional signs to Downtown from all entrances to the community, including guidance to significant community destinations, like City Hall, the Library, the Post Office, etc.; and
- Places "Welcome to Downtown Hartford" signs at the entrances to Downtown – particularly at East and West Main Street and North and South Center Street entrances to Downtown.

8. DDA Website

The DDA should create a Website for Downtown Hartford as a part of the City's Website, or as a separate Website, and the DDA Website should be linked to the Chamber of Commerce/History of Hartford Website.

9. Public Improvements

As being planned by the City, as funds become available, the following public improvements should be completed during Phase 2 of implementing the ***Downtown Blueprint***:

- Install pedestrian lighting on east Main Street – consistent with lights installed on west Main Street;
- Resurface west Main Street;

- Expand the Library to accommodate present and anticipated future demand; and
- Install light bulbs in the pedestrian light standards that make the color of the lighting uniform in all Downtown street lights – preferably energy efficient lighting.

10. Upper Stories

Additional loft apartments should be developed in the upper floors of appropriate existing buildings on Main Street – and in the upper floors of any new mixed-use buildings developed on Main Street. Units should be primarily market-rate along with affordable apartments, with a blend of each rather than exclusively market-rate or affordable.

Available funding from MSHDA should be sought to assist with the development of loft units, if needed and deemed possible.

Future Actions (Phase 3)

The future actions shown below should be taken – following the completion of Phases 1 and 2 – to further enhance Downtown Hartford. These actions should be considered Phase 3 of the enhancement effort.

1. Infill Construction

When the Downtown Hartford marketplace is further strengthened in the future, it is likely that demand will surface for the construction of infill buildings on vacant Main Street lots. Appropriate infill buildings on Main Street would include:

- One- to three-story buildings, developed as zero lot line buildings – meaning constructed to the sidewalk line;
- New buildings with façades compatible with Downtown's historic buildings; and
- Loft apartments or offices developed in the upper floors of multi-story buildings.

2. Public Improvements

As funding becomes available during Phase 3, pedestrian-scale lighting and sidewalks should be installed on Center Street, connecting Downtown with the I-94 interchange.

3. Marketing

As a Phase 3 initiative, an attractive Downtown brochure should be created and placed at the following locations:

- Speedway;
- All area lodging facilities;
- Farm stands;
- Special events;
- Chamber of Commerce in Paw Paw;
- Athletic events;
- Fairgrounds;
- Michigan Visitor Centers – particularly those serving I-94 travelers;
- Wine Trail and with ads placed in their literature; and
- Any information racks or display areas along the Red Arrow Corridor.

Brochures should also be available in information racks placed in City Hall, the Library, and the Post Office.

Consideration should also be given to the enhancement of Downtown Hartford information on the Website "Pure Michigan," which is Michigan's official travel and tourism site.

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Blueprints for Michigan's Downtowns

Implementation Sequence

VI. IMPLEMENTATION SEQUENCE

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

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

Year-1 Implementation Sequence Hartford Downtown Blueprint 2009

Immediate Actions (Phase 1)

1. City of Hartford adopts the ***Downtown Blueprint*** as the Downtown element of the City's Master Plan.
2. DDA adopts the ***Downtown Blueprint*** as its official guide for Downtown enhancement.
3. Hartford DDA takes the lead role in implementing the ***Downtown Blueprint***.
4. City Manager continues to provide staff support for the DDA.
5. Form Downtown Hartford Partnership and meet quarterly to monitor implementation of ***Downtown Blueprint***.
6. Form clean-up brigades and clean-up Downtown.
7. Screen commercial trash dumpsters.
8. Fast track recruitment of 1 to 4 new business, as per recommendations of ***Downtown Blueprint***.
9. Offer assistance to existing and new business/property owners, as per recommendations of ***Downtown Blueprint***.
10. Enhance parking lot on south side of Main Street.
11. Enhance Ely Park, as per recommendations of ***Downtown Blueprint***.
12. Work to instill confidence in Downtown enhancement, as per recommendations of ***Downtown Blueprint***.
13. Re-image Downtown, as per recommendations of ***Downtown Blueprint***.
14. Enhance existing special events.
15. Collect benchmark data.
16. Seek additional funding, as needed.

Appendix

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Blueprints for Michigan's Downtowns

MSHDA Memo



STATE OF MICHIGAN

JENNIFER M. GRANHOLM
GOVERNOR

MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY
LANSING

KEITH MOLIN
EXECUTIVE DIRECTOR

MEMORANDUM

DATE: February 18, 2009

TO: City of Hartford

FROM: Jodie Willobee
Promotion, Arts & Culture Specialist, Michigan Main Street
Michigan State Housing Development Authority

SUBJECT: City of Hartford - Blueprint for Michigan's Downtowns
Implementation Strategy
HyettPalma Site Visit, February 2-5, 2009

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

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

MSHDA Resources

The City of Hartford is making progress with owner/investors utilizing first-floor retail space in the downtown storefronts. Continued use of solid zoning practices, with firm code enforcement and continued/expanded marketing of the community and downtown will keep growth manageable and positive. MSHDA resources could be used to help accelerate the pace of second-story development in the downtown and ensure that a high quality, solid mix of affordable and market rate housing exists as an integral piece of the community.

Rental Rehabilitation in a Downtown Area –

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



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

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

Other MSHDA programs the City of Hartford could eventually utilize to support the neighborhoods surrounding the downtown include:

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

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

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

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

MEDC Resources

Community Development Block Grants (CDBG)-

The Michigan CDBG Program for economic and community development includes funding of grants for economic development, downtown development, planning, blight elimination, infrastructure capacity enhancement, and innovative and unique economic and community development projects

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

Tax Increment Finance (TIF) Authority Financing-

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

Brownfield Redevelopment-

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

Other Agency Programs and Funding

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

NOTE: The theatre in Hartford should continue the pursuit of becoming a historic designated site through the SHPO office. Additional guidance may come from the City of Allegan, in neighboring Allegan County, that has a similar type of theatre in their downtown.

Additional Agency Programs- Other grant funding sources are also available through other state agencies including the History, Arts and Libraries (HAL), and the Michigan Department of Transportation (MDOT). In the event Hartford wishes to obtain more information or pursue one of these agency's programs, the MSHDA team is available to assist in locating any of these resources to support efforts related to the enhancement of the downtown area.

For further information on any MSHDA or MEDC programs, please feel free to contact us. We are happy to answer any questions.

Jodie Willabee
Michigan Main Street
Michigan State Housing Development Authority (MSHDA)
735 E. Michigan Ave
Lansing, MI 48909
(517) 335-0615
willobeej@michigan.gov

Julie Gardner
Office of Community Development
Michigan State Housing Development Authority (MSHDA)
735 E. Michigan Ave
Lansing, MI 48909
(517) 241-4656
gardnerj@michigan.gov

Joe Agostinelli
CA Team- Community Assistance Specialist
Michigan Economic Development Corporation (MEDC)
300 N. Washington Square | Lansing, MI 48913
(517) 241-7643
agostinellij@michigan.org

HyettPalma

Making Downtown Renaissance a Reality

THE RETAIL REPORT®

**Downtown Hartford
Primary Retail Trade Area**



Making Downtown Renaissance a Reality

1600 Prince Street • Suite 110
Alexandria, Virginia 22314
Phone 703 683 5125
E-Mail: info@hyettpalma.com

THE RETAIL REPORT®

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

THE RETAIL REPORT presents:

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

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DEMOGRAPHIC AND SOCIO-ECONOMIC CHARACTERISTICS



Demographic and Income Profile

Downtown Hartford, MI Primary Retail Trade Area

Study Area: Custom Shapes

Shape:

1

Summary	2000	2008	2013
Population	8,621	8,999	9,241
Households	3,028	3,213	3,319
Families	2,239	2,339	2,387
Average Household Size	2.76	2.72	2.71
Owner Occupied HUs	2,298	2,430	2,464
Renter Occupied HUs	730	782	854
Median Age	34.2	35.5	36.6

Trends: 2008-2013 Annual Rate	Area	State	National
Population	0.53%	0.39%	1.23%
Households	0.65%	0.52%	1.26%
Families	0.41%	0.26%	1.05%
Owner HHs	0.28%	0.34%	1.07%
Median Household Income	1.97%	2.47%	3.19%

Households by Income	2000		2008		2013	
	Number	Percent	Number	Percent	Number	Percent
< \$15,000	560	18.5%	446	13.9%	404	12.2%
\$15,000 - \$24,999	436	14.4%	438	13.6%	410	12.4%
\$25,000 - \$34,999	449	14.8%	335	10.4%	327	9.9%
\$35,000 - \$49,999	623	20.6%	614	19.1%	563	17.0%
\$50,000 - \$74,999	609	20.1%	800	24.9%	883	26.6%
\$75,000 - \$99,999	231	7.6%	355	11.1%	400	12.1%
\$100,000 - \$149,999	89	2.9%	164	5.1%	275	8.3%
\$150,000 - \$199,000	8	0.3%	38	1.2%	22	0.7%
\$200,000+	21	0.7%	21	0.7%	35	1.1%
Median Household Income	\$36,378		\$44,132		\$48,642	
Average Household Income	\$44,609		\$50,893		\$55,663	
Per Capita Income	\$16,302		\$18,752		\$20,638	

Population by Age	2000		2008		2013	
	Number	Percent	Number	Percent	Number	Percent
0 - 4	649	7.5%	688	7.6%	695	7.5%
5 - 9	718	8.3%	649	7.2%	642	6.9%
10 - 14	728	8.4%	655	7.3%	653	7.1%
15 - 19	644	7.5%	640	7.1%	638	6.9%
20 - 24	515	6.0%	611	6.8%	628	6.8%
25 - 34	1,156	13.4%	1,201	13.3%	1,182	12.8%
35 - 44	1,312	15.2%	1,235	13.7%	1,164	12.6%
45 - 54	1,156	13.4%	1,291	14.3%	1,328	14.4%
55 - 64	811	9.4%	1,033	11.5%	1,200	13.0%
65 - 74	539	6.3%	597	6.6%	666	7.2%
75 - 84	314	3.6%	296	3.3%	327	3.5%
85+	78	0.9%	103	1.1%	118	1.3%

Race and Ethnicity	2000		2008		2013	
	Number	Percent	Number	Percent	Number	Percent
White Alone	7,475	86.7%	7,562	84.0%	7,604	82.3%
Black Alone	112	1.3%	133	1.5%	144	1.6%
American Indian Alone	145	1.7%	151	1.7%	154	1.7%
Asian Alone	18	0.2%	27	0.3%	34	0.4%
Pacific Islander Alone	0	0.0%	0	0.0%	0	0.0%
Some Other Race Alone	626	7.3%	827	9.2%	968	10.5%
Two or More Races	243	2.8%	299	3.3%	336	3.6%
Hispanic Origin (Any Race)	1,255	14.6%	1,658	18.4%	1,943	21.0%

Data Note: Income is expressed in current dollars.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008 and 2013.

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PRODUCT DEMAND BY INCOME GROUP



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**DOWNTOWN HARTFORD'S RETAIL TRADE AREA
COMPUTATION OF TOTAL RETAIL PRODUCT DEMAND
BY INCOME GROUP**

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	446	8,205	3,659,430
\$15000-24999	438	10,028	4,392,264
\$25000-34999	335	12,168	4,076,280
\$35000-49999	614	14,042	8,621,788
> \$50000	1,378	24,818	34,199,204
TOTAL DEMAND FOR PRODUCT			= \$54,948,966

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

DEFINITION OF PRODUCT:

Food at home, food away from home, alcoholic beverages, household textiles, furniture, floor coverings, major appliances, small appliances and miscellaneous housewares, miscellaneous household equipment, men's apparel, women's apparel, boy's apparel, girl's apparel, children's apparel, shoes, other apparel products and services, prescription drugs and medical supplies, entertainment fees and admissions, televisions, radios, sound equipment, toys, play-ground equipment, entertainment equipment, personal care products and services, reading products, tobacco products and smoking supplies.

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PRODUCT DEMAND BY PRODUCT TYPE

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

PRODUCT	DEMAND
Food At Home	14,181,880
Food Away From Home	9,217,194
Alcoholic Beverages	1,614,824
Household Textiles	547,050
Furniture	1,772,593
Floor Coverings	229,143
Major Appliances	871,331
Small Appliances & Miscellaneous Housewares	474,794
Miscellaneous Household Equipment	3,166,399
Men's Apparel -- 16 and Over	1,452,093
Boy's Apparel -- 2 to 15	485,305
Women's Apparel -- 16 and Over	2,426,615
Girl's Apparel -- 2 to 15	469,270
Children's Apparel -- Under 2	395,935
Footwear	1,140,970
Other Apparel Services & Products	1,320,490
Prescription Drugs & Medical Supplies	2,096,515
Entertainment Fees & Admissions	2,320,015
Audio & Visual Equipment	3,161,650
Pets, Toys & Playground Equipment	1,587,565
Other Entertainment Supplies & Services	2,402,965
Personal Care Products & Services	2,067,775
Reading	484,845
Tobacco Products & Smoking Supplies	1,061,750
TOTAL DEMAND BY PRODUCT TYPE	= \$54,948,966

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

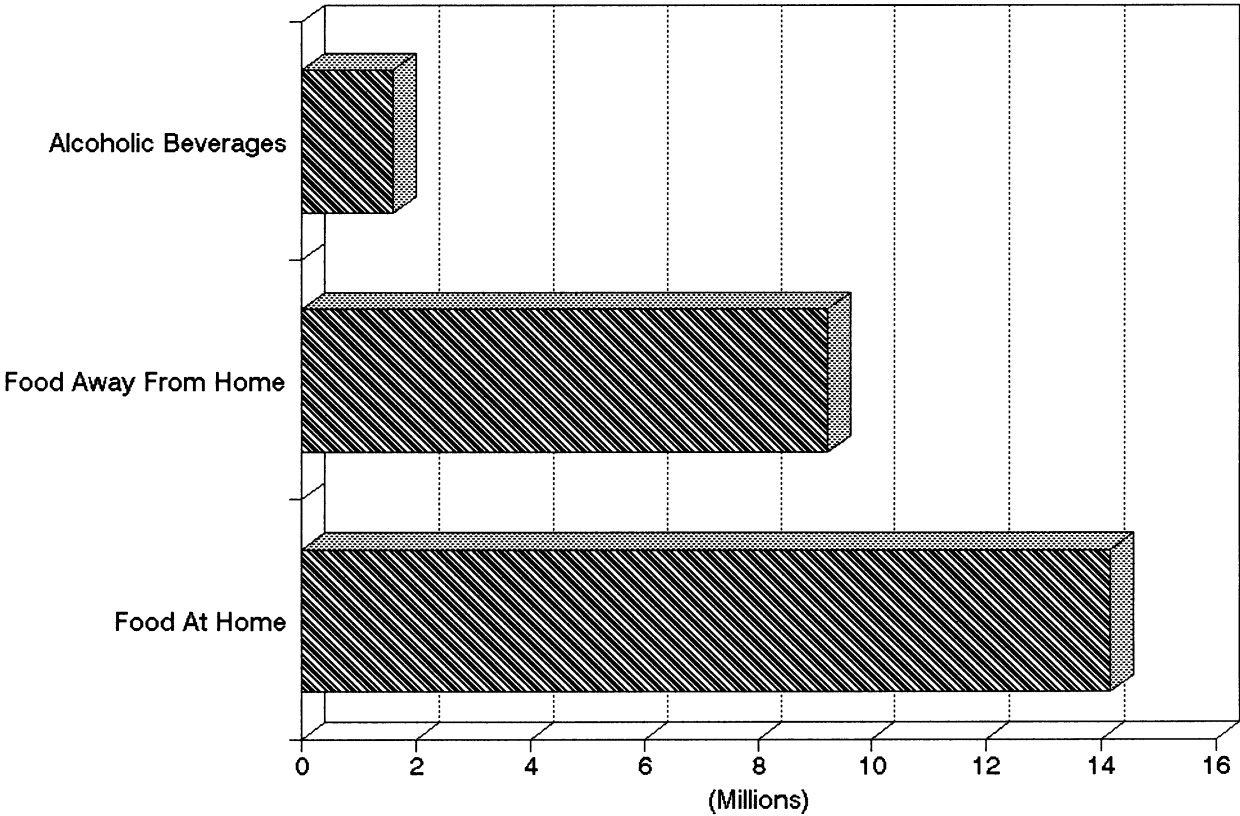
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DEMAND FOR FOOD PRODUCTS

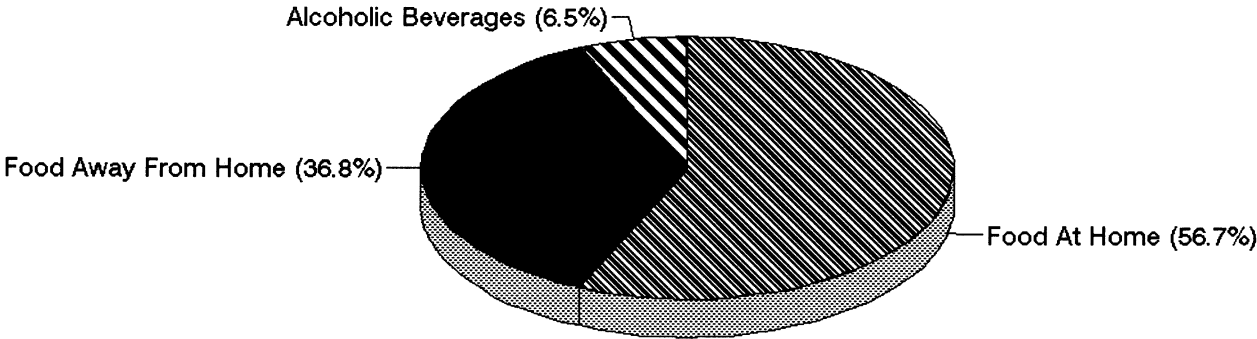
FOOD PRODUCTS

\$ DEMAND BY PRODUCT TYPE



FOOD PRODUCTS

% DEMAND FOR EACH DOLLAR



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

PRODUCT: FOOD AT HOME

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	446	2,760	1,230,960
\$15000-24999	438	3,155	1,381,890
\$25000-34999	335	3,312	1,109,520
\$35000-49999	614	3,760	2,308,640
> \$50000	1,378	5,915	8,150,870
TOTAL DEMAND FOR PRODUCT =			\$14,181,880

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

DEFINITION OF PRODUCT:

Food at grocery stores or other food stores.

**DOWNTOWN HARTFORD'S RETAIL TRADE AREA
COMPUTATION OF DEMAND BY RETAIL PRODUCT**

PRODUCT: FOOD AWAY FROM HOME

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	446	1,284	572,664
\$15000-24999	438	1,498	656,124
\$25000-34999	335	1,926	645,210
\$35000-49999	614	2,354	1,445,356
> \$50000	1,378	4,280	5,897,840
TOTAL DEMAND FOR PRODUCT =			\$9,217,194

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

DEFINITION OF PRODUCT:

All food at restaurants, carryouts and vending machines.



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**DOWNTOWN HARTFORD'S RETAIL TRADE AREA
COMPUTATION OF DEMAND BY RETAIL PRODUCT**

PRODUCT: ALCOHOLIC BEVERAGES

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	446	192	85,632
\$15000-24999	438	224	98,112
\$25000-34999	335	360	120,600
\$35000-49999	614	395	242,530
> \$50000	1,378	775	1,067,950

TOTAL DEMAND FOR PRODUCT = \$1,614,824

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

DEFINITION OF PRODUCT:

All alcoholic beverages.

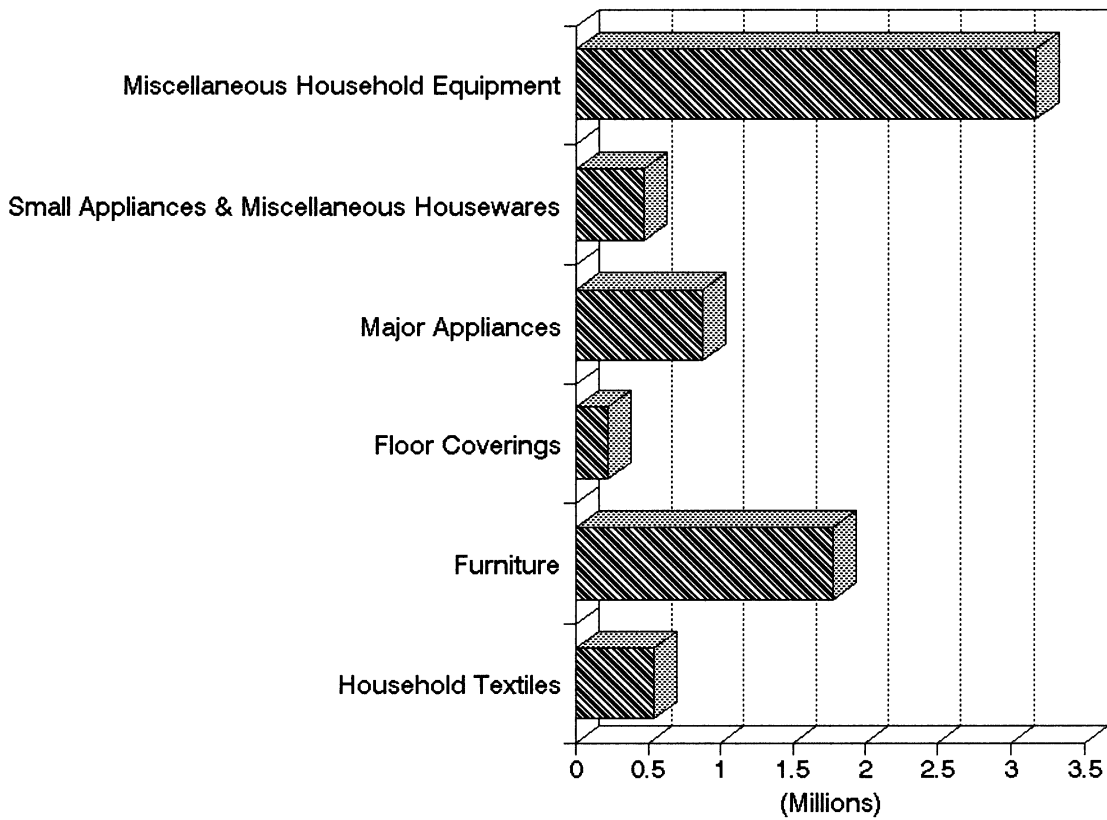
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DEMAND FOR HOME PRODUCTS

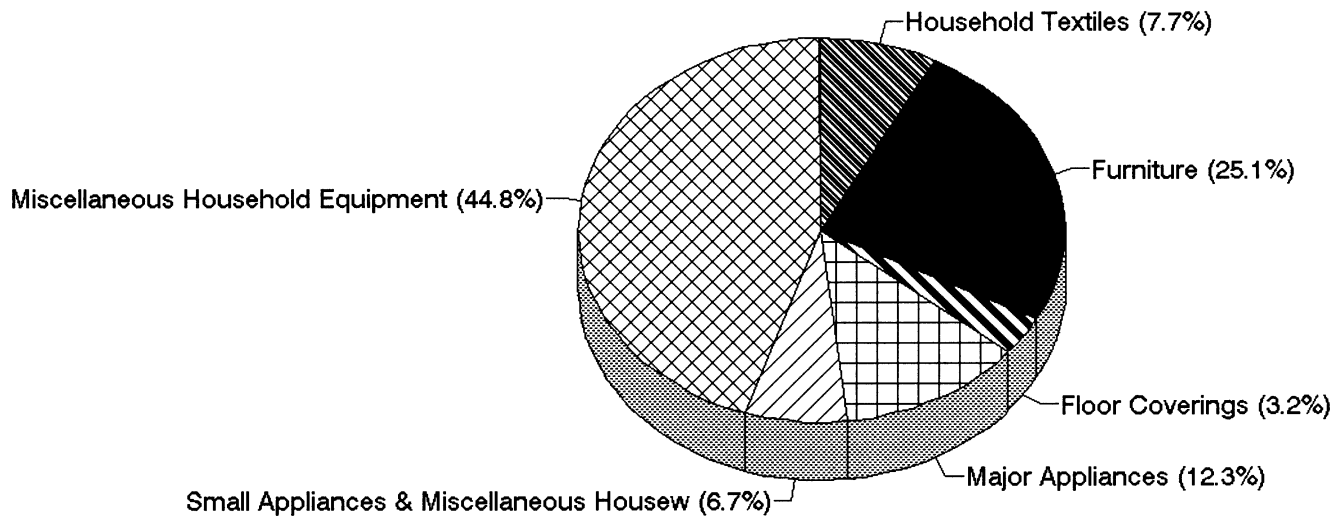
HOME PRODUCTS

\$ DEMAND BY PRODUCT TYPE



HOME PRODUCTS

% DEMAND FOR EACH DOLLAR



**DOWNTOWN HARTFORD'S RETAIL TRADE AREA
COMPUTATION OF DEMAND BY RETAIL PRODUCT**

PRODUCT: HOUSEHOLD TEXTILES

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	446	50	22,300
\$15000-24999	438	111	48,618
\$25000-34999	335	138	46,230
\$35000-49999	614	175	107,450
> \$50000	1,378	234	322,452
TOTAL DEMAND FOR PRODUCT =			\$547,050

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

DEFINITION OF PRODUCT:

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

**DOWNTOWN HARTFORD'S RETAIL TRADE AREA
COMPUTATION OF DEMAND BY RETAIL PRODUCT**

PRODUCT: FURNITURE

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	446	155	69,130
\$15000-24999	438	241	105,558
\$25000-34999	335	321	107,535
\$35000-49999	614	385	236,390
> \$50000	1,378	910	1,253,980
TOTAL DEMAND FOR PRODUCT =			\$1,772,593

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

DEFINITION OF PRODUCT:

All indoor and outdoor furniture.



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**DOWNTOWN HARTFORD'S RETAIL TRADE AREA
COMPUTATION OF DEMAND BY RETAIL PRODUCT**

PRODUCT: FLOOR COVERINGS

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	446	21	9,366
\$15000-24999	438	30	13,140
\$25000-34999	335	33	11,055
\$35000-49999	614	38	23,332
> \$50000	1,378	125	172,250
TOTAL DEMAND FOR PRODUCT =			\$229,143

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

DEFINITION OF PRODUCT:

Carpet, rugs and other soft floor coverings.

**DOWNTOWN HARTFORD'S RETAIL TRADE AREA
COMPUTATION OF DEMAND BY RETAIL PRODUCT**

PRODUCT: MAJOR APPLIANCES

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	446	99	44,154
\$15000-24999	438	134	58,692
\$25000-34999	335	145	48,575
\$35000-49999	614	185	113,590
> \$50000	1,378	440	606,320
TOTAL DEMAND FOR PRODUCT =			\$871,331

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

DEFINITION OF PRODUCT:

Refrigerators, freezers, dishwashers, stoves, ovens, garbage disposals, vacuum cleaners, microwaves, air conditioners, sewing machines, washing machines, dryers, and floor cleaning equipment.

**DOWNTOWN HARTFORD'S RETAIL TRADE AREA
COMPUTATION OF DEMAND BY RETAIL PRODUCT**

PRODUCT: SMALL APPLIANCES & MISC. HOUSEWARES

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	446	65	28,990
\$15000-24999	438	92	40,296
\$25000-34999	335	98	32,830
\$35000-49999	614	102	62,628
> \$50000	1,378	225	310,050
TOTAL DEMAND FOR PRODUCT =			\$474,794

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

DEFINITION OF PRODUCT:

Small electrical kitchen appliances, portable heaters, china and other dinnerware, flatware, glassware, silver and serving pieces, nonelectrical cookware and plastic dinnerware.

**DOWNTOWN HARTFORD'S RETAIL TRADE AREA
COMPUTATION OF DEMAND BY RETAIL PRODUCT**

PRODUCT: MISCELLANEOUS HOUSEHOLD EQUIPMENT

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	446	370	165,020
\$15000-24999	438	394	172,572
\$25000-34999	335	845	283,075
\$35000-49999	614	856	525,584
> \$50000	1,378	1,466	2,020,148
TOTAL DEMAND FOR PRODUCT =			\$3,166,399

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

DEFINITION OF PRODUCT:

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

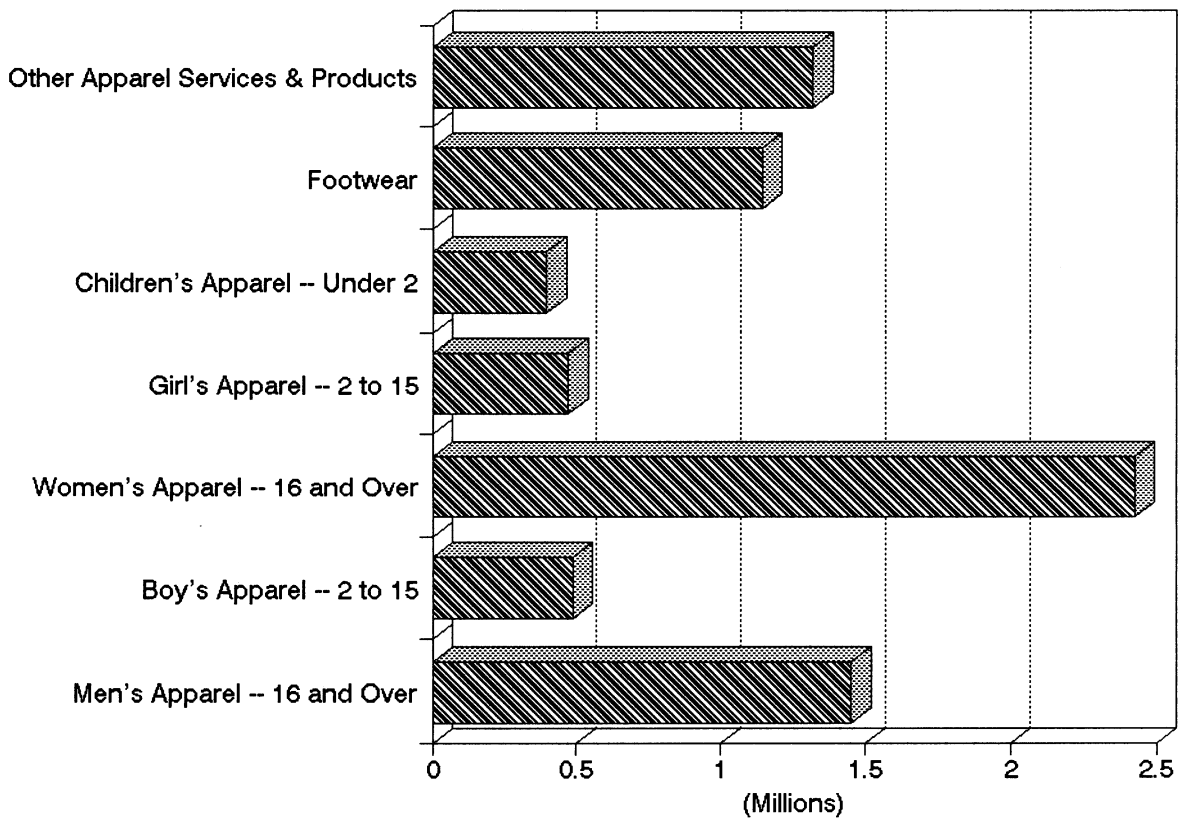
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DEMAND FOR APPAREL PRODUCTS

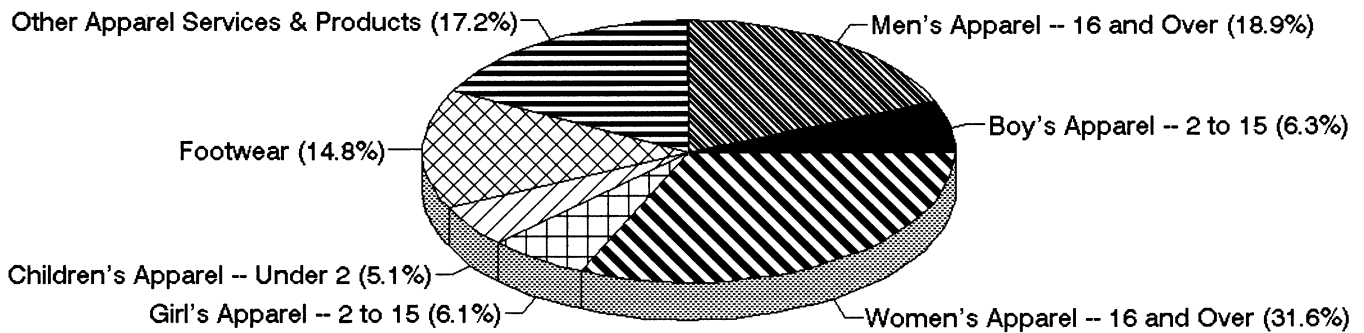
APPAREL PRODUCTS

\$ DEMAND BY PRODUCT TYPE



APPAREL PRODUCTS

% DEMAND FOR EACH DOLLAR





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**DOWNTOWN HARTFORD'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	446	214	95,444
\$15000-24999	438	244	106,872
\$25000-34999	335	285	95,475
\$35000-49999	614	392	240,688
> \$50000	1,378	663	913,614

TOTAL DEMAND FOR PRODUCT = \$1,452,093

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

DEFINITION OF PRODUCT:

All apparel items and accessories, excluding footwear.



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**DOWNTOWN HARTFORD'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	446	65	28,990
\$15000-24999	438	105	45,990
\$25000-34999	335	125	41,875
\$35000-49999	614	140	85,960
> \$50000	1,378	205	282,490

TOTAL DEMAND FOR PRODUCT = \$485,305

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

DEFINITION OF PRODUCT:

All apparel items and accessories, excluding footwear.



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**DOWNTOWN HARTFORD'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	446	370	165,020
\$15000-24999	438	390	170,820
\$25000-34999	335	525	175,875
\$35000-49999	614	650	399,100
> \$50000	1,378	1,100	1,515,800
TOTAL DEMAND FOR PRODUCT =			\$2,426,615

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

DEFINITION OF PRODUCT:

All apparel items and accessories, excluding footwear.



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**DOWNTOWN HARTFORD'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	446	45	20,070
\$15000-24999	438	80	35,040
\$25000-34999	335	100	33,500
\$35000-49999	614	115	70,610
> \$50000	1,378	225	310,050
TOTAL DEMAND FOR PRODUCT =			\$469,270

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

DEFINITION OF PRODUCT:

All apparel items and accessories, excluding footwear.



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**DOWNTOWN HARTFORD'S RETAIL TRADE AREA
COMPUTATION OF DEMAND BY RETAIL PRODUCT**

PRODUCT: CHILDREN'S APPAREL -- UNDER 2

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	446	65	28,990
\$15000-24999	438	75	32,850
\$25000-34999	335	85	28,475
\$35000-49999	614	105	64,470
> \$50000	1,378	175	241,150

TOTAL DEMAND FOR PRODUCT = \$395,935

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

DEFINITION OF PRODUCT:

All apparel items and accessories, including footwear.



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**DOWNTOWN HARTFORD'S RETAIL TRADE AREA
COMPUTATION OF DEMAND BY RETAIL PRODUCT**

PRODUCT: FOOTWEAR

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	446	225	100,350
\$15000-24999	438	240	105,120
\$25000-34999	335	300	100,500
\$35000-49999	614	350	214,900
> \$50000	1,378	450	620,100
TOTAL DEMAND FOR PRODUCT =			\$1,140,970

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

DEFINITION OF PRODUCT:

All footwear, except for children under 2 and special footwear used for sports such as bowling or golf shoes.

**DOWNTOWN HARTFORD'S RETAIL TRADE AREA
COMPUTATION OF DEMAND BY RETAIL PRODUCT**

PRODUCT: OTHER APPAREL SERVICES & PRODUCTS

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	446	170	75,820
\$15000-24999	438	200	87,600
\$25000-34999	335	210	70,350
\$35000-49999	614	255	156,570
> \$50000	1,378	675	930,150
TOTAL DEMAND FOR PRODUCT =			\$1,320,490

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

DEFINITION OF PRODUCT:

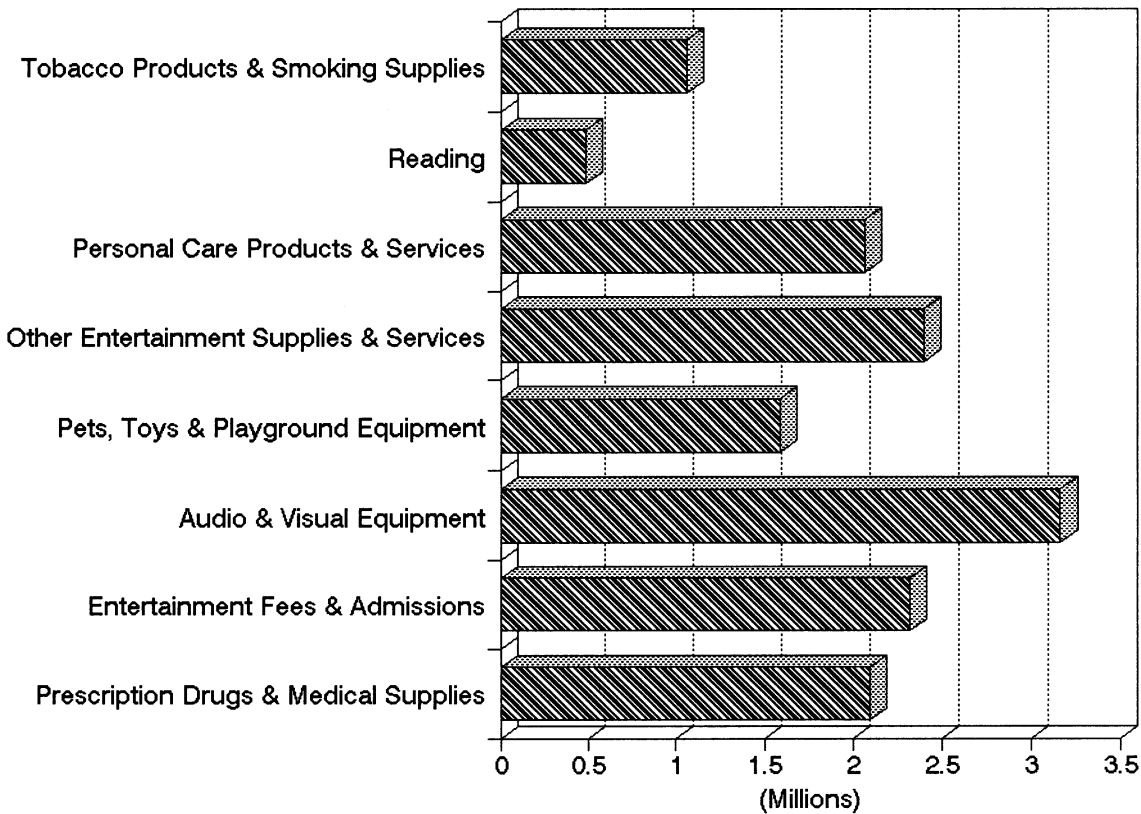
Material for making clothes, shoe repair, alterations, sewing patterns and notions, clothing rental, clothing storage, dry cleaning, and jewelry.

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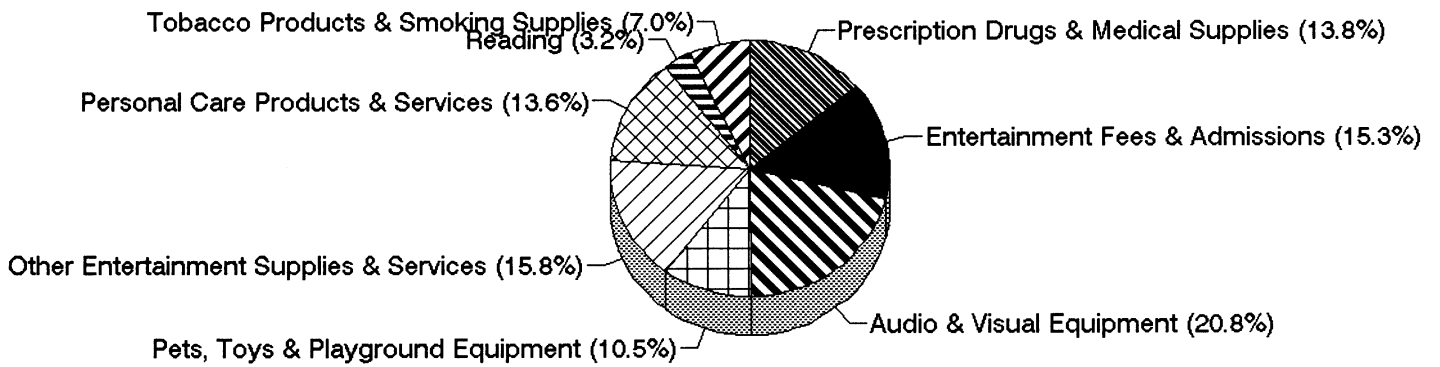
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DEMAND FOR PERSONAL CARE AND ENTERTAINMENT PRODUCTS

PERSONAL CARE/ENTERTAINMENT \$ DEMAND BY PRODUCT TYPE



PERSONAL CARE/ENTERTAINMENT % DEMAND FOR EACH DOLLAR





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**DOWNTOWN HARTFORD'S RETAIL TRADE AREA
COMPUTATION OF DEMAND BY RETAIL PRODUCT**

PRODUCT: PRESCRIPTION DRUGS & MEDICAL SUPPLIES

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	446	425	189,550
\$15000-24999	438	605	264,990
\$25000-34999	335	625	209,375
\$35000-49999	614	650	399,100
> \$50000	1,378	750	1,033,500
TOTAL DEMAND FOR PRODUCT =			\$2,096,515

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

DEFINITION OF PRODUCT:

Prescription drugs, over-the-counter drugs, dressings, medical appliances, contraceptives, eyeglasses, hearing aids, rental medical equipment, and medical accessories.

**DOWNTOWN HARTFORD'S RETAIL TRADE AREA
COMPUTATION OF DEMAND BY RETAIL PRODUCT**

PRODUCT: ENTERTAINMENT FEES & ADMISSIONS

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	446	200	89,200
\$15000-24999	438	250	109,500
\$25000-34999	335	325	108,875
\$35000-49999	614	360	221,040
> \$50000	1,378	1,300	1,791,400
TOTAL DEMAND FOR PRODUCT =			\$2,320,015

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

DEFINITION OF PRODUCT:

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

**DOWNTOWN HARTFORD'S RETAIL TRADE AREA
COMPUTATION OF DEMAND BY RETAIL PRODUCT**

PRODUCT: AUDIO & VISUAL EQUIPMENT

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	446	475	211,850
\$15000-24999	438	600	262,800
\$25000-34999	335	750	251,250
\$35000-49999	614	825	506,550
> \$50000	1,378	1,400	1,929,200
TOTAL DEMAND FOR PRODUCT =			\$3,161,650

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

DEFINITION OF PRODUCT:

Television sets, video recorders, tapes, video game hardware and cartridges, radios, phonographs and components, records and tapes, musical instruments, and rental of the same equipment.

**DOWNTOWN HARTFORD'S RETAIL TRADE AREA
COMPUTATION OF DEMAND BY RETAIL PRODUCT**

PRODUCT: PETS, TOYS & PLAYGROUND EQUIPMENT

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	446	180	80,280
\$15000-24999	438	245	107,310
\$25000-34999	335	315	105,525
\$35000-49999	614	425	260,950
> \$50000	1,378	750	1,033,500
TOTAL DEMAND FOR PRODUCT =			\$1,587,565

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

DEFINITION OF PRODUCT:

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



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**DOWNTOWN HARTFORD'S RETAIL TRADE AREA
COMPUTATION OF DEMAND BY RETAIL PRODUCT**

PRODUCT: OTHER ENTERTAINMENT SUPPLIES & SERVICES

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	446	140	62,440
\$15000-24999	438	350	153,300
\$25000-34999	335	425	142,375
\$35000-49999	614	525	322,350
> \$50000	1,378	1,250	1,722,500
TOTAL DEMAND FOR PRODUCT =			\$2,402,965

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

DEFINITION OF PRODUCT:

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

**DOWNTOWN HARTFORD'S RETAIL TRADE AREA
COMPUTATION OF DEMAND BY RETAIL PRODUCT**

PRODUCT: PERSONAL CARE PRODUCTS & SERVICES

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	446	295	131,570
\$15000-24999	438	355	155,490
\$25000-34999	335	425	142,375
\$35000-49999	614	525	322,350
> \$50000	1,378	955	1,315,990
TOTAL DEMAND FOR PRODUCT =			\$2,067,775

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

DEFINITION OF PRODUCT:

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

**DOWNTOWN HARTFORD'S RETAIL TRADE AREA
COMPUTATION OF DEMAND BY RETAIL PRODUCT**

PRODUCT: READING

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	446	65	28,990
\$15000-24999	438	85	37,230
\$25000-34999	335	95	31,825
\$35000-49999	614	125	76,750
> \$50000	1,378	225	310,050
TOTAL DEMAND FOR PRODUCT =			\$484,845

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

DEFINITION OF PRODUCT:

Books, newspapers and magazines.



Making Downtown Renaissance a Reality

**DOWNTOWN HARTFORD'S RETAIL TRADE AREA
COMPUTATION OF DEMAND BY RETAIL PRODUCT**

PRODUCT: TOBACCO PRODUCTS & SMOKING SUPPLIES

Household Income	# Hlds.	\$ Per Hld.	Total \$ Demand
< \$15000	446	275	122,650
\$15000-24999	438	325	142,350
\$25000-34999	335	400	134,000
\$35000-49999	614	350	214,900
> \$50000	1,378	325	447,850

TOTAL DEMAND FOR PRODUCT = \$1,061,750

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

DEFINITION OF PRODUCT:

Tobacco products and smoking accessories.

The Retail Report®

USER GUIDE

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

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

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

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

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

What Does The Retail Report Tell You ?

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

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

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

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

Who Can Benefit By Using The Retail Report ?

Current owners of businesses within a given trade area;

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

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

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

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

Downtown revitalization leaders, Downtown directors, economic development professionals, and local elected officials who want sound information that lets them speak with certainty about their Downtown's potential to sustain specific types of retail businesses.

How Can Downtown Directors and Economic Development Professionals Use The Retail Report ?

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

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

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

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

To strengthen existing businesses and lessen business closings by:

- showing existing business owners what trade area residents are spending their money on;

- helping business owners determine how to cater to those shopping preferences -- and capture more shopping dollars; and

- enabling them to develop a business plan that is based on realistic market data.

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

- showing existing business owners that there is money to be made by expanding or revising the types of retail goods they sell;

- showing existing business owners that there is money to be made by opening additional types of retail businesses in the business district; and

- targeting specific types of retail businesses -- so that you can actively recruit those businesses having the greatest potential to succeed and remain in your Downtown.

To attract additional businesses to the business district by:

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

How Can Business Owners Use The Retail Report ?

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

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

what the market is for particular retail products;

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

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

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

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

set an annual budget based on their gross receipts benchmarks;

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

complete a business plan that persuades their banker to extend a commercial loan to them.

How Can Entrepreneurs Use The Retail Report ?

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

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