

TOWNSHIP OF CRYSTAL

DOWNTOWN REVITALIZATION PLAN

Prepared for:

**CRYSTAL TOWNSHIP
Crystal, Michigan**

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**CRYSTAL TOWNSHIP
DOWNTOWN REDEVELOPMENT PLAN**

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Background

The Crystal Downtown Business District is experiencing the same problems as many other small town business districts across the county. Retailing has historically been the foundation of central business areas. In larger cities, suburban shopping malls, commerce and retailing in the Central Business District are being replaced by office and banking functions. However, small towns, because they serve a limited population base, are usually not in a position to make such a transition. Yet, like larger cities, they are declining as retail centers as transportation to larger "suburban" commercial malls has become more efficient. The unfortunate result is a reduction in sales, an increase in store vacancies and the deterioration of buildings in the central business area.

Up until several years after World War II, the central commercial areas of smaller cities and towns became a way of life and a public state of mind in cities and towns across the country because nearly everyone at some time took part in the same community experience. Underlying that social experience was the fact that "downtown" was frequently the only place to shop and do business and it managed to sustain its pre-eminence because it met everyone's needs so well. It did a good job of supplying

everyone with necessary goods and services and the emphasis was on competition among retailers.

Today's consumers have many more shopping options than did their 19th and early 20th Century counterparts. Today the competitive pressure is felt not so much within the downtown business community as between the older commercial area, new commercial strips, convenience centers and malls that have sprung up along major roads and highways. Such outside competition calls for a change in the scale of retailing operations, so downtown building owners and merchants must now join together to compete as a cohesive unit with the newer outlying commercial areas. People do not instinctively and spontaneously go downtown to shop as they used to. Downtown is no longer the only choice and often it is the last choice. Members of the downtown business community now find that they must make a greater effort to attract and satisfy the buying public. This Downtown Revitalization Plan is an important part of that effort.

Introduction

Downtown revitalization is a process guided by a plan and implemented by participants. This plan provides through words, pictures, graphs and charts, concrete alternatives for the future. It describes various opinions and observations of residents of the Crystal market area, as well as local merchants, and the studied recommendations of trained professionals. But opinions, observations and recommendations are only a part of the process. Very little or nothing at all will be accomplished without local initiative and leadership, capital investment, a free flow of communication and, most importantly, diligent effort and a clear vision of the desired result.

Plan Description

This Plan reviews the important physical, social and economic characteristics of the Crystal business district and the greater Crystal market area. It combines that analysis with the attitudes and desires of merchants and consumers who responded to questionnaires to formulate a comprehensive downtown design plan and implementation program that will realistically address today's problems and provide for the future.

Chapter 2 inventories and analyzes Crystal Township's economic base, its retail sector,

the composition of its population, and land uses in the central business area. These various aspects of Crystal Township offer an introductory overview of the people, economy and physical appearance of the community.

Chapter 3 identifies and examines the characteristics of Crystal's market area. It looks closely at the existing population of the market area and projects the number of people that will be living in the market area over the next 25 years. It identifies the household and personal incomes of those residents, estimates existing and future expenditures for various retail goods and services, and projects the share of that market that the merchants in Crystal can reasonably expect to capture. This Chapter describes those retail centers and shopping malls which compete with Crystal for the consumer's expendable income. It also identifies the retail stores and services that Crystal can viably retain and attract given the population composition of its market area.

Chapter 4 describes the purpose and composition of a survey of consumers living in the market area. Part of this survey is designed to clarify the shopping patterns and habits of those residents, including the influence of competing retail centers on consumer shopping. The survey also



reflects consumers' opinions on issues pertaining to the Crystal business area. The questionnaire results are critical to redevelopment efforts, for without an understanding of consumer preferences, no plan for revitalization can succeed.

The activities and attitudes of local merchants are also queried. The intent of this survey is to find out what local business people perceive as the problems and potentials for organizing, coordinating, renovating and restoring the Crystal business area. These individuals will play a critical role in the revitalization of downtown.

Chapter 5 prescribes the long-range goals and objectives that have been adopted by the Township, local merchants and store owners. Those goals and objectives cover all aspects of revitalization of the Crystal business area and address physical changes and social, economic and administrative programs. In essence, they form the outline for immediate and long-range action for downtown revitalization. They are formulated from an objective analysis of the existing strong and weak characteristics of design marketing, coordination in the Crystal business area and the results of the merchant and consumer questionnaires.

Chapter 6 combines the retail market analysis, consumer survey and merchant survey to set forth a recommended mix of retail establishments in the Crystal business area. The types of establishments and locations are included within that recommendation.

The Crystal Business District Concept Design Plan is also presented in Chapter 5. This plan, which addresses the physical changes in the business district, is based upon the goals and objectives presented in Chapter 5, and incorporates the recommended mix of retail and service businesses. This mix is important in establishing the downtown design framework.

All aspects of land use and building design, including architectural/facade improvement, utilities, parking, circulation, signage and cultural/recreational facilities are addressed in this Chapter.

Chapter 7 sets forth the "nonphysical" components of the Revitalization Plan. It covers the organizational and programmatic aspects of attracting more business into Crystal. This portion of the Revitalization Plan complements the physical design program and is critical to the success of the Plan. Without the establishment of an organizational structure and coordinated

programs to guide proposed physical improvements and establish and execute marketing strategies, the success of any attempt to revitalize the Crystal business area, and ultimately attract more shoppers, will be curtailed.

Chapter 8 lays out recommendations for implementing the Plan, including a proposed schedule for undertaking specific activities related to the Plan's goals and objectives, as well as the potential sources of financing and the parties responsible for each action. This implementation program is intended to be a guide for transforming the Plan from concept to reality.

Economic Base

Retail trade is considered a "secondary" economy in most communities. Industrial and/or service trades are the "primary" sources of employment. These "primary" or "base" industries (historically they have been predominantly manufacturing) provide the basic employment and generate spendable income within the community from sales of their products to persons and businesses outside the community.

Retail, recreational and other services evolve to provide the consumer (in this case, the employee and his or her family) with the goods and services he or she desires. As a result of the additional dollars generated by base industries, this "secondary" (nonbase) sector of the local economy in turn contributes to the expanded employment opportunities in the community. If those retail and service enterprises are able to attract customers from outside the community they also contribute to bringing additional dollars into the community. In theory, therefore, the industrial (or manufacturing) businesses in a community are the basic suppliers of employment and capital to residents of that community and surrounding areas. Those residents should spend their incomes in retail and service outlets in the area, creating opportunities for additional employment and keeping expendable capital in the area.

The history of the Crystal Lake area evolved as a result of the lake itself, which was the focal point of the original settlement. The initial economy was based upon forestry and agriculture. Over time tourism and recreation became the predominant activities in and around Crystal, while agriculture remains an important part of the economic base of the rest of the Township. The Crystal Lake area was first settled in the 1850s and soon thereafter the population increased to about 500 residences. The first factory, manufacturing potato crates, was begun in 1899. By 1910, the community of Crystal contained two or three lumber mills, five hotels, school boarding houses and restaurants, with a bank being built in 1916. The "apex" of the area's reputation as a tourist attraction began in the 1920s with the construction of the Palladium. This facility, located near the lake, attracted world-famous big bands and many tourists to its one-fourth acre dance floor. During its heyday the Palladium held dances every night during the summer.

In addition, adjacent to the Palladium were speed boat rides, "duck pin" bowling, shooting gallery, and merry-go-round. The

Area Description

Area Description

building burned down in 1974 and over the past 20 years, the area's commercial economy has maintained a low profile. The increased number of residential dwellings (especially converted from seasonal to year-round) over the past several years has contributed to a slow "upswing" in the local economy.

Also in addition to tourism and seasonal population, merchants in Crystal are dependent upon transfer payments from federal and state governments (social security, unemployment, etc.), as well as local residents employed in nearby communities.

The optimum situation for local merchants would be the attraction and retention of "outside" consumer dollars into the business area. Capturing those incomes generated from tourists and seasonal residents would enable local merchants to expand their businesses as well as margins of profit. In addition, one of the objectives of this program is to promote a stable year-round economy.

Land Use

General

Crystal Township, located in eastern Montcalm County, encompasses 34.1 square miles. With a 1990 year-round population of 2,541, the average population density is 74.5 persons per square mile, which is similar to the Countywide average of 74.9 persons per square mile. The majority of the Township is in agricultural and forest use, with the area of highest residential density along the shoreline of Crystal Lake. Many of the residences surrounding the lake are units that were originally built as summer cottages and are now being converted to year-round or primary homes.

The Crystal business district is the commercial center of the Township and is located on the eastern shoreline of the lake. The "place" identified as Crystal, which is unincorporated, covers approximately 320 acres. This area includes residential, commercial, institutional and public uses. Within this greater Crystal area, which is generally bonded by Smith Street on the north, Pine Street on the east, Belding Street on the west, and approximately one-fourth mile south of S. Shore Drive on the south,



Area Description

there are approximately 150 residential units, including about 20 mobile home dwellings. Commercial land uses are located in a higher density configuration along Lake Street between the lake and Crystal Road and along Crystal Road from Smith Street to Clinton Street. Commercial activities are interspersed with residential, public and institutional uses along Crystal Road from Clinton Street on the north to the southeast corner of the intersection of Crystal Road and Sidney Road.

There are two other smaller and less well known lakes in the Township. Both are more shallow than Crystal Lake and sparsely developed. Mud Lake, located adjacent to Crystal Lake on the northwest, is surrounded by several homes and is not really used for recreational purposes. Duck Lake, approximately one and one-half miles east of Crystal Lake, is about three-fourths the size of Crystal Lake and has some residential development concentrated on its west side. Outside the Crystal area, the remainder of the Township is sparsely settled, with most of the dwellings associated with farming.

Central Business District

The Central Business District of Crystal can generally be defined as the area encompassed by the properties between the Crystal Beach Motel on North Shore Drive and Elm Street, the properties bordering the north and south right-of-way of Lake Street, the properties generally bordering the west side of Main Street from Odds & Ends on the north to south of Clinton Street on the South (plus the Township Hall) and the properties bordering the east side of Main Street between Odds & Ends on the north to Blanchard's Thriftway Market on the south. The proposed district includes all of Main Street between Odds & Ends and Blanchard's Thriftway Market (see Map B-1).

The following table is a tabulation of the businesses and quasi-public and public facilities presently found in the Crystal commercial area:



Area Description

TABLE B-1 - EXISTING BUSINESSES AND INSTITUTIONS - CRYSTAL BUSINESS DISTRICT

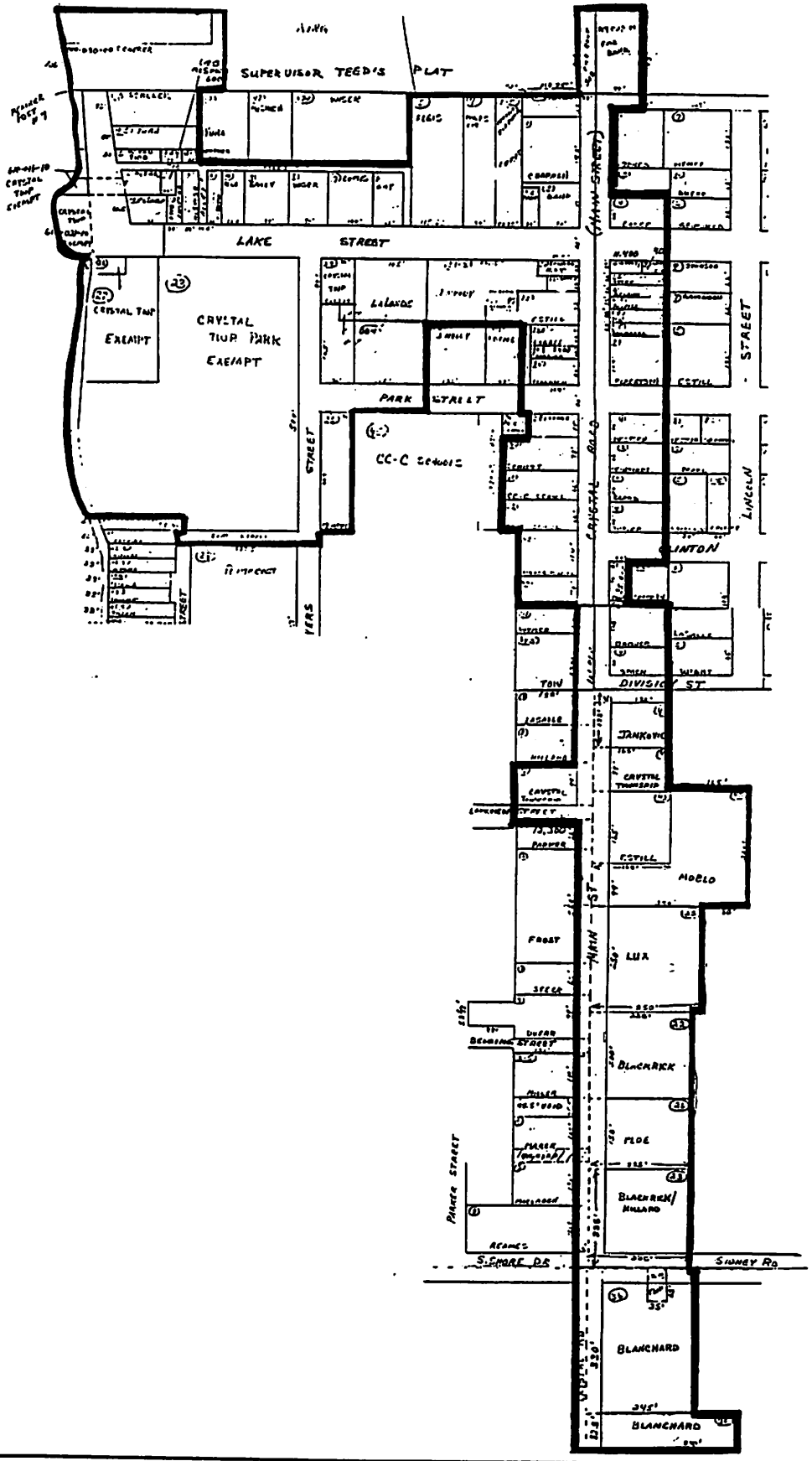
Business	Number of	Business	Number of
Hardware Store/Sporting Goods	1	Restaurant	2
Theater	1	Insurance Agency	2
Supermarket	1	Masonic Temple	1
Gasoline Service Station	1	U.S. Post Office	1
Township Hall	1	Funeral Home	1
Library	1	Laundromat	1
Bar/Tavern	1	Auto Supply Store	1
Amusement Park	1	Sporting Goods (Fishing)	1
Party Store/Gas Station	1	Barber	1
Bank	1	Misc. Office	3
Beauty Shop	1	Race Track	1
T.V. & Appliance	1	R.V./Marine Sales/Repair	1
Car Wash	1	Storage Garages	1
Real Estate	1	Floral/Video/Party Store	1
Total Retail = 16 Total Offices/Services = 14 Total Institutional/Public = 4			

SOURCE: Gove Associates Land Use Inventory



Area Description

MAP B-1
DDA DISTRICT



Area Description

Most of the businesses depicted in Table B-1 are located within this central business area. There are currently two vacant buildings in this district. Most of these buildings are of wood frame construction and some were built before or around the turn of the century. There is no consistent architectural theme within the central business area, partially due to the different years in which the buildings were constructed. The set of buildings on Lake Street and Main Street near the Main Street/Lake Street intersection best represents the historical character of the business district. These structures also provide the primary building bulk and density found within the district.

Crystal Township Park, located on the shoreline between Myers Street and the lake, encompasses approximately 5.5 acres. The Township also owns a beach area on the lake just north of the park. This public beach is widely used. The park contains a picnic shelter and restrooms, along with a parking area. The Crystal Elementary School is also located on Park Street within close proximity to the commercial core. This park has the potential of being a more dominant focal point than it is currently.

Overall, the current physical makeup of the central business area provides the potential for pedestrian movement and interaction.

The proximity of the lake, beaches, and public park are assets that help draw people into the business district.

The following impressions are intended as an evaluation of current conditions in the Crystal business area. This evaluation is not all inclusive, but it does provide an overview of the major characteristics of this area.

Positive Factors — The business district's proximity to the lake offers an opportunity to capitalize on tourism and recreational trade. At the same time, the central business area is far enough removed from any major roads that the anticipated developmental impacts on the commercial center can be controlled.

- If planned and developed appropriately, the downtown area can establish a positive reputation for tourism and recreation. The proximity of the lake to the central business area is an asset that should become the focal point for a downtown development program emphasizing tourism/recreation.
- The existing small town atmosphere of Crystal, especially the commercial area, is itself an attraction. Such an



Area Description

environment offers an option to the larger, more congested urban shopping centers. In Crystal, consumers can shop in a more relaxed environment with individual attention given the customer.

- The existing commercial buildings in the business area are in relatively good structural condition, with little deterioration. Modifications to buildings and/or facades should be relatively easy to accomplish.
- The adjacent recreation areas (Crystal Township Park, beach areas and the Department of Natural Resources boat launches on Crystal Lake) provide a linkage between the lake and the central business area. Improvements to these facilities, along with proposed improvements to the public rights-of-way in the central business area will enhance that linkage and provide a more attractive pedestrian access to the lake.
- The rich history of the Crystal area, including the Palladium and other previous recreation amenities and traditions provides a basis for revitalization of the commercial area.

Negative Factors — While there are some buildings in the central business area with historical integrity, most of the remaining buildings in this area are not of a consistent and uniform design and bulk. Many of the buildings in this area are also residential dwellings, which contribute to that lack of a sense of consistent, higher intensity built environment in the business core.

- The topography of the central business area contributes to the attractiveness of Crystal, particularly the views of the lake from Lake Street. However, the higher elevation of the park is an obstacle to a full view of the lake from the business district.
- There is no improved off-street parking available within the central business area. In most instances, the off-street parking that is available is not improved (i.e. paved or graveled). There is also no signage indicating where existing parking is located.
- While Crystal is located in an area rich in natural resources, including forests and agriculture, the central business area lacks



Area Description

landscaping, street furniture and other public space amenities. Such design elements would help to better "tie" the central business area together into a cohesive and more easily recognizable entity.

- Sidewalks do exist in the commercial core of the Village. These are limited to parts of Main Street and Lake Street. Expansion of sidewalks to other parts of Crystal especially near the beach and park and along the streets adjacent to the commercial core, will enhance the ability of the central business area to become more pedestrian oriented and to increase pedestrian linkage to recreational facilities.
- While the relative remoteness of Crystal is an asset for controlling the pace of growth and development, that remoteness can also be a deterrent to commerce that depends on easy access.

Vehicle Traffic

The Crystal business district is located on a County Road (Crystal Road or Main Street) that connects two State Roads - M-57 and M-46. Except for certain times during the year, the traffic volume on this route is relatively light.

Crystal's central business area begins approximately six miles north of M-57. The primary access to Crystal occurs at this point, along Main Street (Crystal Road). In effect, Crystal and its central business area are removed from major traffic arteries, which impact the types and volumes of businesses located here. Other entrances to Crystal include: County Road 510 (Sidney Road), which runs east/west through the County, and North Shore Drive, which connects to Waldon Road running north and County Road 510. Traffic counts taken in June 1982 on County Road 565 south of Crystal indicate a 24 hour volume of 1,639 vehicles. This is approximately two-thirds of the volume of traffic on this road north and south of M-46 and about the same volume as found north of M-57. Even though these counts were taken during different years, they generally indicate that approximately one-third of the traffic on Crystal Road is diverted off of that thoroughfare between M-46 and Crystal, while very little traffic is



Area Description

lost between M-57 and Crystal. In 1982 and 1993, traffic counts were taken on County Road 510 (Sidney Road) east and west of Crystal Road. Those counts recorded volumes of 1,223 and 1,195 vehicles, respectively, within a 24 hour period.

The challenge to local merchants is to find a successful method of capturing a larger number of those vehicles which have their origins and destinations outside of Crystal. Proposals offered in this Plan will attempt to do that.



Market Area Characteristics

Geographic Area

Since businesses within a community do not generally serve only the residents of that community but also those living within a reasonable driving distance, it is necessary to determine how far potential customers will travel to patronize local businesses. The area encompassed by this driving distance is called the market area. In order to define the market area of Crystal the surrounding communities need to be compared with Crystal - especially the sizes of those communities and their distance from Crystal.

Reilly's Law uses two variables (size and distance) to determine the market area of a community. Reilly's Law is based on the fact that most people will travel a longer distance to shop in a larger community with a larger variety of available shopping facilities than a smaller community with fewer choices.

In determining Crystal's market area (Map C-1), six surrounding communities (Alma, Edmore, Stanton, Carson City, Ithaca and Greenville) were used to determine the boundaries of the area. All of those communities are larger than Crystal and consequently have larger Central Business Districts, along with commercial malls that

provide a greater selection of goods and services than Crystal.

Alma is the largest surrounding community, with a 1990 population of 9,034 and is located 16-1/4 miles northeast of Crystal, in Gratiot County. Alma contains several larger discount stores, such as Kmart and Wal-Mart as well as a central business area.

Ithaca, also in Gratiot County, had a 1990 population of 3,009, is about 16-3/4 miles east of Crystal and can be easily reached on County Road 522. While there are no chain discount outlets in Ithaca, the Central Business District has a wider variety of goods and services than Crystal.

Edmore, with a 1990 population of 1,126, is 12-1/2 miles northwest of Crystal on M-46. This community's Central Business District, while relatively small, still has a wider variety of stores than Crystal. It can be assumed, however, that only a small proportion, if any, Crystal market area residents shop in Edmore on a regular basis.

Market Analysis

Market Analysis

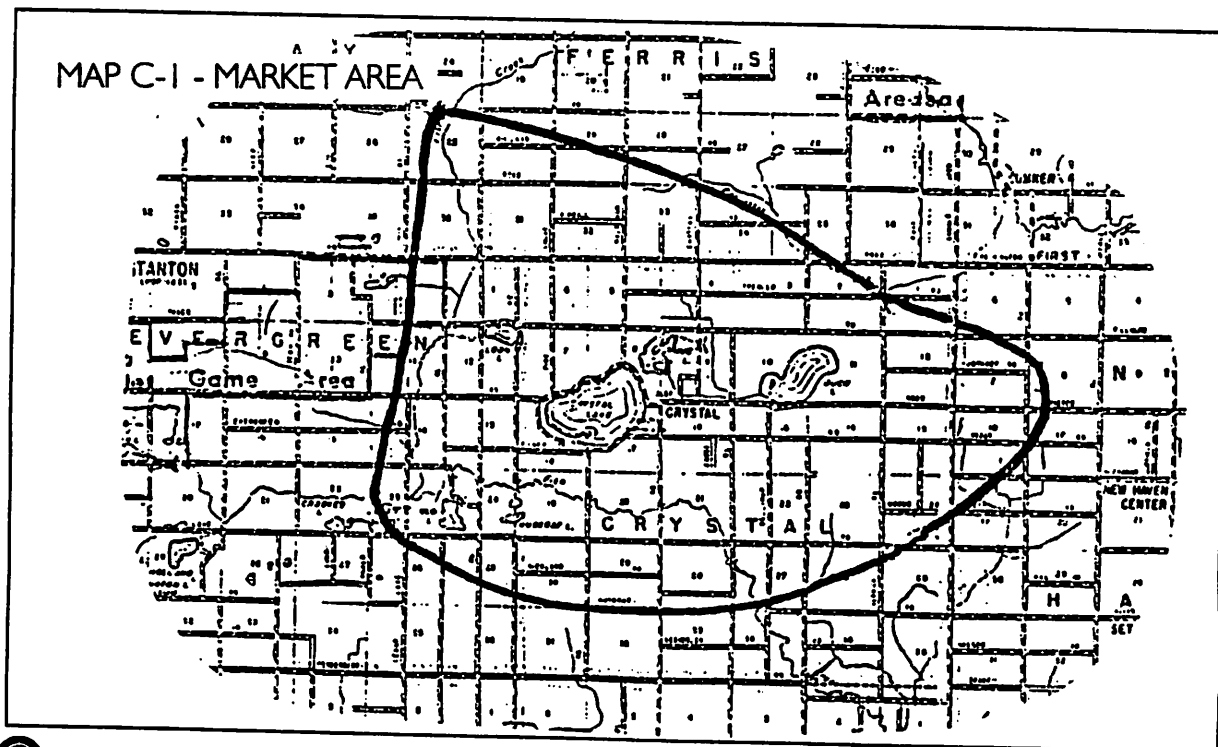
Stanton, the Montcalm County Seat, is only nine miles northwest of Crystal. This community had a population of 1,504 in 1990. As in Edmore, the variety of stores available in Stanton are limited, although there are more than currently available in Crystal.

Carson City, which also has a small downtown (yet has more retail and service establishments than Crystal) is the closest competitive shopping area, located seven miles southeast of M-57.

Greenville, the largest community in Montcalm County, is 19 miles southwest of Crystal on M-57. There are a wide variety of stores available in Greenville, which had a

1990 population of 8,107, including a Meijer discount store. This community, along with Alma, should in theory be the primary shopping area among Crystal market area residents for comparison items.

Crystal's market area encompasses portions of two counties - Montcalm and Gratiot. The portion of the market area located within Montcalm County covers approximately 42.5 square miles. Of this area, 27.5 square miles are located in Crystal Township, 5.0 square miles located in Ferris Township, 2 square miles are in Day Township and 8 square miles are in Evergreen Township. Two and one-half square miles are located in New Haven Township in Gratiot County.



Market Analysis

Population

The 1990 year-round population of the market area was approximately 2,700. This figure has been determined by adding together the 1990 populations of the

portions of the townships within the market area boundaries. These population figures are listed in Table C-2. Based upon the rate of growth between 1980 and 1990 within the market area, the estimated 1995 population is 2,835.

TABLE C-1 - LAND DISTRIBUTION OF MARKET AREA

Areas	Square Miles
Areas within Montcalm County	42.5
Crystal Township	27.5
Ferris Township	5.0
Evergreen Township	8.0
Day Township	2.0
Areas within Gratiot County	2.5
New Haven Township	2.5
Total Market Area	45.0

SOURCE: Gove Associates Inc.

TABLE C-2 - ESTIMATED MARKET AREA POPULATION - 1990

Areas	Population
Areas within Montcalm County	2,615
Crystal Township	1,941
Ferris Township	165
Evergreen Township	458
Day Township	51
Areas within Gratiot County	67
New Haven Township	67
Estimated 1990 Total Market Area Population	2,682

SOURCE: Gove Associates Inc.; 1990 Census of Population



Market Analysis

Population Forecasts

The preparation and planning for downtown Crystal requires a realistic assessment of the number of people who will likely live within the market area during the next 25 years.

The projections used in this Plan are based upon population forecasts utilizing the Michigan Department of Management and Budget's population forecasts by county, developed in 1985. The forecasts for Montcalm County for 1990 was compared

to the actual 1990 Census data for that County, and the resultant ratio was applied to the Michigan Department of Management and Budget projections to arrive at an adjusted population projection for the County. The proportion of the market area population to the County Population for 1990 was then applied to the projected County population to arrive at the projected market area population for each five year interval. The results are displayed in Table C-3.

TABLE C-3 - CRYSTAL MARKET AREA POPULATION PROJECTIONS (rounded to the nearest 5)

1990 (Actual)	1995	2000	2005	2010	2015	2020
2,682	2,835	2,995	3,140	3,280	3,465	3,660

SOURCE: 1990 Census of Population; Population Projection: For Michigan to Year 2010 Michigan Department of Management and Budget; Gove Associates Inc.



Seasonal Population

Like any resort area, Crystal's market area population increases during the summer months. This is due to people with seasonal cottages, campers, visitors staying in motels, day visitors and guests of year-round residents. In order to determine the "peak" population of the Crystal market area, or the highest possible number of year-round residents and visitors, a "seasonal multiplier" is applied. This multiplier is calculated using the number of housing units held for seasonal, recreational or occasional use in the market area, according to the 1990 Census. The number of motel rooms and campground sites in the market area are added to that seasonal housing unit figure to arrive at a reasonable estimate of seasonal population.

In 1990 the market area contained approximately 1,460 housing units. Of those, 965 (66%) are occupied year-round and

495 (34%) are vacant. Of the 495 vacant units, 402 are used for seasonal, recreational or occasional use. These units represent 27.5 percent of the total number of housing units in the Crystal market area. This is a slightly larger percentage than the average of 26 percent for seasonal residences in rural Michigan.

Table C-4 has been used to create a "seasonal multiplier" for the market area. This multiplier has been determined by adding the number of occupied units to the seasonal units and dividing by the number of occupied units. That is, the number of occupied units in the market area (965) has been added to the number of seasonal units (402). The total number (1,367) is divided by the number of occupied units (965) to arrive at 1.42, which is the seasonal multiplier for the market area. Table C-4 uses the multipliers to project the peak seasonal population. The table applies the seasonal multiplier to the population

TABLE C-4 - PEAK POPULATION PROJECTIONS FOR CRYSTAL'S MARKET AREA (Year-Round/Seasonal/Campers)

	Seasonal Multiplier	1990	1995	2000	2005	2010	2015	2020
Year-Round Population		2,682	2,835	2,995	3,140	3,280	3,465	3,660
Seasonal Population	1.42	1,126	1,191	1,258	1,319	1,378	1,455	1,537
Total Peak Population		3,808	4,026	4,253	4,459	4,658	4,920	5,197

SOURCE: Gove Associates Inc.



Market Analysis

projections from Table C-3 to arrive at the forecasted peak seasonal population living in housing units between 1990 and 2020. The figures assume that seasonal household sizes will be equal to year-round household sizes. These seasonal populations have been added to the year-round projections to arrive at a total peak figure for each five year increment. In the year 2020 a total peak population of 5,197 is projected - this does not include day visitors. The additional seasonal residents in the area account for a large portion of the market area's consumers.

Many, if not most, of these seasonal residents are lake front cottage owners. These consumers will be more likely to support certain retail businesses and services than the year-round residents. High priced items would not likely be purchased by seasonal residents, but items that are required for short visits, such as food and convenience items, would reflect the short-term needs of limited visitors. A list of businesses and services that seasonal visitors or cottage owners would possibly require are as follows:

Recreation/Entertainment/Food

- Family Oriented Restaurants
- Ice Cream/Hamburger/Hot Dog Stand
- Bars/Taverns/Dancing
- Shooting and Archery Range

- Golf
- Boat Rental
- Fishing Supplies
- Camping
- Camping Equipment
- Indoor Activities (for inclement weather)
- Miniature Golf
- Go-Carts
- Horse Riding Stables

Retail

- Picnic Supplies
- Sporting Goods
- Grocer
- Convenience Stores
- Hardware Store
- Pharmacy
- Outdoor Equipment
- Department/Variety Store
- Beach/Summer Attire

Cottage Improvements

- Builders
- Appliance Service/Repair
- Plumbing
- Heating and Cooling

Services

- Motels
- RV and Boat Storage/Service
- Auto Service/Gas Station
- Emergency Medical and Dental
- Banking (Statewide services)
- Advertising Services
- Rental Services (Various)
- Real Estate - specializing in short-term rental and sales of seasonal homes



Household Characteristics

Different types of households place different demands on a market area - so it is essential to understand the types of households within the market area. Table C-5 breaks down the types of households within the market area and compares the area with Montcalm County and Michigan to determine any characteristics unique to the market area.

The market area consists 965 households and 763 (79.1%) of those are family households. By comparison, 76.2 percent of the County's households and 78.9 percent of the State's rural households are family units.

The 601 married couple families account for 62.3 percent of the market area's households, which is a lower proportion than the State (at 68%). Single male-headed households in the area account for 6.1 percent of the households, which is slightly higher than the State's 5.6 percent. Nonfamily households account for 21.1 percent of the market area's households, 23.8 percent of Montcalm County's households and 21.1 percent of Michigan's rural households. Nonfamily households account for 202 (21.1%) of the market area's 965 rural households, compared to Michigan's 17.6 percent. About nine percent

of the market area's households are one person elderly households (over 65), while single elderly households comprise almost 10 percent of the County's households and eight percent of the State's rural households.

The primary characteristics conveyed in Table C-5 are that the market area contains a mix of household types fairly similar to those found throughout rural Michigan. That essentially reflects a trend toward a relatively smaller proportion of traditional married couple families and an increase in the rate of single parent and single person households, including elderly residents. Less than one-half (46%) of all married couple families in the market area have children under the age of 18 living at home, while 64 percent of all single parent households (104 out of 162) have children at home. The trend away from traditional married couple families to single parent families and single person households typically results in declining levels of household incomes, and consequently the ability to purchase more expensive items above and beyond "basic" household needs.

TABLE C-5 - HOUSEHOLD CHARACTERISTICS - CRYSTAL MARKET AREA: 1990

	Number of Households	Family Households						Nonfamily Householder			
		Married Couple Family	[With Children Under 18]	Female Householder, No Husband Present	[With Children Under 18]	Male Householder, No Wife Present	[With Children Under 18]	Total	65 and Over	Under 65	Total
Crystal Market Area*	965	601	[280]	103	[63]	59	[41]	763	86	116	202
% of Total	100.0	62.3	[29.1]	10.7	[6.5]	6.1	[4.2]	79.1	9.0	12.1	21.1
Montcalm County	18,563	11,614	[5,485]	1,834	[1,273]			14,145	1,839	1,885	3,724
% of Total	100.0	62.6	[29.5]	9.9	[6.9]			76.2	9.9	10.2	20.1
Michigan (Rural)	100.0	68.0	[32.3]	7.8	[4.8]	5.6	[3.1]	78.9	7.9	9.7	17.6

*Family household and nonfamily household numbers are prorated for the market area.

SOURCE: 1990 Census STF 3A

Household Projections

Between 1980 and 1990, household density (the number of people living within a housing unit) within the market area decreased by 0.08 persons.

Such a decrease has a substantial impact upon the number of year-round dwelling units required within the area. In effect, at any given population level a decrease in the density of each household will result in an increase in the number of households and dwelling units associated with that population. Even in areas where the total population has decreased, the number of dwelling units required to house the remaining population typically increases. While the population is expected to increase in accordance with Table C-3, the commensurate continued decline in average household density will create an even faster relative increase in the number of year-round households (and housing units) within the market area.

Table C-6 depicts the projected change in market area households over the next 25 years.

TABLE C-6 - CRYSTAL MARKET AREA HOUSEHOLD PROJECTIONS

1990 (Actual)	1995	2000	2005	2010	2015	2020
965	1,037	1,113	1,184	1,257	1,349	1,448

SOURCE: 1980, 1990 Census of Population, Gove Associates Inc.

Housing

The Crystal market area has a total of 1,460 housing units located within its boundaries. Table C-7 shows that the market area has about the same percentage of single-family homes as in rural Michigan as a whole. In the market area about 80 percent of the housing units are single-family units, while in rural Michigan 78.5 percent are single-family. Only 2.5 percent are complexes of two to nine units, which is slightly less than the 3.2 percent of rural Michigan's housing stock of two to nine units.

The market area contains 258 mobile homes and trailers, or 17.7 percent of the area's housing stock. This is a slightly higher proportion than rural Michigan's 15.5 percent mobile home rate.

The market area has 965 occupied units, which represents 66.1 percent (two-thirds) of all housing available. In Michigan, 88.9 percent of all housing units are occupied.

Market Analysis

At the same time, about one-third (33.7%) of the market area's housing units are vacant, which is slightly more than the 32.6 percent vacancy rate for rural Michigan.

With 27.5 percent of all housing in the market area being used for seasonal residences, compared to 26 percent for rural Michigan, it is clear that seasonal and recreational activities play a substantial role in the area's economy.

Most of the units identified as vacant in the 1990 Census in the market area are seasonal housing, used for recreation or occasional use.

TABLE C-7 - TYPES OF HOUSING IN THE CRYSTAL MARKET AREA

Area	Total	1-Unit	2-4 Units	5-9 Units	Mobile Homes, Trailers, Other	Occupied Units	Vacant	Seasonal, Recreational or Occasional Use
Market Area	1,460	1,166	14	22	258	965	492	402
% of Market Area	100.0	79.9	1.0	1.5	17.7	66.1	33.7	27.5
Michigan (Rural) % of Units (for comparison)	100.0	78.5	2.2	1.0	15.5	67.4	32.6	26.0

SOURCE: 1990 Census of Population; Gove Associates Inc.



Market Analysis

Income

The most influential element in determining shopping patterns and habits is household income. Certainly the amount of money a household has for purchasing "discretionary" items (such as food, appliances, automobiles, furniture, etc., as opposed to "fixed" expenditures, such as housing, utilities and transportation) affects the frequency of shopping trips and the quantity and type of merchandise acquired.

The following table shows the discretionary income of residents of the market area. These discretionary income figures are obtained by subtracting annual payroll deductions, housing and transportation costs and savings from household incomes. Although it is not possible to obtain a completely accurate account of the total discretionary income of the residents of the market area, the figures indicated in Table C-8 provide a broad indication of the amount of money available for purchases of retail items and services in the market.

TABLE C-8 - ANNUAL NET INCOMES AVAILABLE FOR DISCRETIONARY PURCHASES (1990) CRYSTAL MARKET AREA

	Total Market Area	% of Gross Income
Total Gross Household Income	\$20,743,725	100.0
Payroll Deductions ^a	\$4,314,695	20.8
Annual Owner Costs ^b	\$2,994,336	14.4
Annual Rent ^c	\$743,832	3.6
Transportation Costs ^d	\$3,041,367	14.7
Savings ^e	\$622,312	3.0
Balance - Discretionary Income	\$9,027,183	43.5

^aAverage payroll deductions based on 20.8 percent of gross median household income of \$21,496.
^bBased on figures from 1990 Census for mortgaged and nonmortgaged homes.
^cBased on figures from 1990 Census for gross rent.
^dBased on average cost of 29¢/mile and 245 working days per year, and an average speed of 50 miles per hour between home and work.
^e3.0 percent of gross income.

SOURCE: U.S. Census (1990) Summary Tape File 3 (Figures are 1989 incomes)

Market Analysis

Age

Since different people have different needs it is important to determine the characteristics of people - not just how many - that live in the Crystal market area. One important component of an area is the distribution of the age of its population, or the "stage-of-life" characteristics of the market area's residents. These "stage-of-life" age distributions are depicted in Table C-9.

The distribution of the market area's age groups is generally similar to Michigan's. One difference is the smaller proportion of college age residents and larger proportion of retirees (over the age 65) in the market area.

In 1990 the median age of the people living within the market area's boundaries was 32.97, slightly higher than Montcalm County's median age of 32.2 and Michigan's median age of 32.6.

The retail and service needs and demands of each "stage-of-life" group varies. For example, the primary goods and services for pre-school children (infants to 4 year olds) are baby foods, toys, children's clothing, diapers, etc. Seniors, on the other hand, have a substantial interest in, and need for, health care services, pharmaceuticals, maintenance free housing, recreation facilities and other services and amenities pertaining to the lifestyle of retirees.

TABLE C-9 - CRYSTAL MARKET AREA "STAGE-OF-LIFE" CHARACTERISTICS: 1990

Stage-of-Life	Age	Population	% of Total	Michigan % of Total
Pre-School	Under 5	203	7.3	7.6
School Age	5-18	600	21.5	20.4
College Age	19-24	153	5.5	9.3
Young Family	25-34	436	15.6	16.9
Middle Age Family	35-54	749	26.7	25.3
Mature Family	55-64	239	8.5	8.5
Retired	65+	420	15.0	11.9

SOURCE: 1990 U.S. Census



Market Analysis

Retail Sector

According to the U.S. Census of Retail Trade, within Montcalm County the major retail center is Greenville. In 1982 Greenville accounted for almost 31 percent of the County's retail establishments. This proportion decreased slightly to almost 30 percent in 1987. Since the Census of Retail Trade does not reflect data for areas as small as Crystal, general comparisons will be made between Greenville and the balance of the County, which includes Crystal Township, to determine the relative condition of retail and service businesses in the "out-county" areas.

The Census of Retail Trade identifies the number of establishments and gross sales for 10 retail sectors - building materials, general merchandise, food stores, auto dealers, gas service stations, apparel, furniture, eating and drinking places, drug and proprietary, and miscellaneous retail. In both Greenville and the remainder of the County, the total number of retail stores decreased between 1982 and 1987, but at slightly different rates (25% in Greenville and 19% in the balance of the County). However, in most of the specific retail categories identified in the Census of Retail Trade, there was an increase in the number of establishments. These are identified in Table C-11.

TABLE C-11 - NUMBER OF RETAIL ESTABLISHMENTS & AVERAGE SALES VOLUMES PER ESTABLISHMENT

Business Group	1982				1987			
	Number of Establishments		Average Sales/ Estab. (\$1,000)		Number of Establishments		Average Sales/ Estab. (\$1,000)	
	Greenville	Balance of County	Greenville	Balance of County	Greenville	Balance of County	Greenville	Balance of County
Bldg. Materials/Hardware	4	18	\$290	\$869	4	22	\$609	\$1,008
General Merchandise	3	7	N/A	\$175	4	5	N/A	N/A
Food Stores	7	28	N/A	N/A	8	37	\$554	\$1,383
Auto Dealers	9	21	\$1,632	\$1,015	12	25	\$1,576	\$1,538
Gas Service Stations	7	20	\$923	\$750	5	26	\$1,011	\$673
Apparel	8	1	N/A	N/A	10	4	N/A	N/A
Furniture	6	7	\$278	\$674	10	7	\$288	\$861
Eating/Drinking	19	50	\$251	\$128	22	56	\$300	\$145
Drugs & Proprietary	3	7	N/A	N/A	3	8	\$818	\$553
Miscellaneous Retail	12	18	\$136	N/A	7	19	N/A	N/A

SOURCE: Census of Retail Trade (Michigan) - 1982, 1987



Market Analysis

Education

The levels of education attained by individuals within the market area can influence the quality and type of merchandise offered in the Crystal business district. Although not as important a factor as age and income in affecting the lifestyles and consumer demands of the market area population, the types and extent of a person's formal education has a definite impact on the types of purchases as well as the purchasing power of individuals. Table C-10 reflects the formal education status of the market area population, as well as the County and State populations in 1990.

The residents of the market area have a lower level of formal education than residents of Montcalm County and the State as a whole. In the Crystal market area, 29 percent of residents over 25 years of age do not have a high school diploma. In Michigan

this figure is 24.8 percent, while 26.6 percent of the County's population did not graduate from high school. Of the area's residents over 25, 45.7 percent have completed high school, while 25.3 percent continued with higher levels of education. Overall, 71 percent of the market area's residents over 25 years of age have completed high school. In Michigan the percentage is 75.2 percent. The rural nature of the market area and the relatively larger proportion of senior residents are why the education level in the market area is lower than the State as a whole, since most jobs requiring higher levels of education are concentrated in larger cities, and older residents tend to have less formal education than young or middle-aged residents. Overall, a correlation should exist between the level of education achieved and income earning ability. That, in turn, impacts the type and quality of goods purchased. Typically, those with higher incomes purchase more expensive goods and services.

TABLE C-10 - EDUCATIONAL ATTAINMENT (FOR PERSONS 25 AND OVER): 1990

	Less Than 9th Grade	9th-12th Grade, No Diploma	High School Graduate	Some College No Degree	Associates Degree	Bachelor's Degree	Graduate or Professional Degree
Crystal Market Area	191	317	802	254	67	72	51
% of Total	10.9	18.1	45.7	14.5	3.8	4.1	2.9
Montcalm County	3,060	5,712	13,874	5,646	1,973	1,726	968
% of Total	9.3	17.3	42.1	17.1	6.0	5.2	2.9
Michigan - % of Total	9.3	15.5	32.3	20.4	6.7	10.9	6.4

SOURCE: U.S. Census of Population, 1990; Gove Associates Inc.



Determination of Market Potential

The following is a description of the procedure used to determine the potential retail sales and service receipts volumes available to Crystal merchants to the year 2020. The process utilizes data available in the 1987 Census of Retail Trade and the 1987 Census of Service Industries.

In Step I, the total retail expenditures for major retail categories in 1987 were divided by the County's estimated 1987 population to establish the per capita expenditures for each category.

Step II requires that median household income in the market area, as determined by the U.S. Census data, be calculated as a percentage of Montcalm County's median household income. The result of those calculations, the income index, has been used to determine per capita expenditures in the market area for each major retail and service category.

In Step III, therefore, the income index for the market area has been multiplied by the Montcalm County per capita retail expenditure for each retail category to establish the market area per capita retail expenditure level for each retail category. The 1990 figures were projected from the 1987 figures

using the Consumers Price Index rate of inflation between 1987 and 1990 of 15.1 percent (or 5% per year). The per capita retail expenditure figures were then projected at five year intervals to the year 2020, incorporating an annual inflation rate of five percent.

The resultant per capita retail expenditures for each category in the market area were then multiplied in Step IV by the projected market area populations to arrive at a set of projected total retail expenditures for each retail category at five year intervals during the next 20 years.

The same steps have been used to identify the potential service expenditure volumes.

In Step V the 1987 Census of Service Industries has been used to show the Countywide expenditures in service related industries. Step V also divides the total expenditures by the estimated 1987 population to arrive at a per capita service expenditure figure for Montcalm County.

In Step VI the income index for the market area has again been used to compare the County to the market area. The index has been multiplied by the County's per capita service expenditures for each category to establish the market area's per capita service



Market Analysis

expenditure level for each service category. The 1990 levels were projected from the 1987 figures using the same inflation rate (15.1% between 1987 and 1990) that was used for determining the projected retail expenditures in Step VI. An annual inflation rate of five percent was again used.

The per capita expenditures for each of the service categories in the market area were determined and then multiplied in Step VII by the projected market area populations. The result is the projected total service expenditures for each service category in five year intervals to the year 2015. The resultant retail and service sales potential for the Crystal market area is an important element in the overall plan for the Business District. Once that potential is understood, the proper "mix" of stores can be determined, the physical design of the downtown area can be proposed, and promotional campaigns can be established.

Steps I through VII are shown in Table C-12 through C-18. Table C-12 shows that the total retail sales for those categories listed in Montcalm County (excluding Greenville) were \$157,120,000 in 1987, or \$3,626 per resident. The Food Stores category had the highest sales of the 10 categories with per capita sales of \$1,182. The Automobile Dealers category had the second highest per

capita sales figures (\$887) and the Building Materials category had the third highest (\$512). The three largest retail categories accounted for 71.2 percent of retail sales. Table C-12 also compares Montcalm County's per capita sales to the State as a whole. In all but two categories (Building Materials and Food Stores) the per capita sales are lower in Montcalm County (outside of Greenville) than in Michigan as a whole. The proportional distribution of sales among the various retail categories in Table C-12 differs substantially between Montcalm County and the State. For example, there is a substantially larger percentage of sales of building materials, food and gasoline within the balance of Montcalm County than in Michigan. On the other hand, the State had a relatively higher proportion of sales per capita than Montcalm County among general merchandise stores, apparel and accessories, eating and drinking places and miscellaneous retail stores.

Table C-13, which compares the median household incomes of the County (excluding Greenville) to the market area, shows that, on the average, the market area's incomes are 87.1 percent of what the County's income are. This is how the income index of 0.871 has been arrived at for the market area. In 1990 the market area's median household income was \$21,496.



Market Analysis

Table C-14 uses the income index of 0.871 to convert the County's (excluding Greenville) per capita retail sales figures to figures relating to the market area under the assumption that the retail sales characteristics for the Crystal market area are similar to the "balance" of the County.

The inflation rate for each retail category is applied through the year 2020 to provide a reasonably accurate projection of per capita retail expenditures. These inflation rates are based upon the actual inflation rates per capita that occurred in either the entire County or the County minus Greenville between 1982 and 1987.

TABLE C-14 - STEP III - DETERMINATION OF CURRENT AND PROJECTED PER CAPITA RETAIL EXPENDITURES

Market Area	Income Index	Inflation Rate	1987	1990	1995	2000	2005	2010	2015	2020
Building Materials & Garden Supplies Stores	0.871	6.6	\$446	\$539	\$742	\$1,021	\$1,406	\$1,932	\$2,659	\$3,659
General Merchandise Stores		4.6*	\$30	\$34	\$44	\$54	\$69	\$87	\$108	\$136
Food Stores		4.7	\$1,029	\$1,175	\$1,478	\$1,660	\$2,339	\$2,943	\$3,703	\$4,658
Automotive Dealers		13.8**	\$773	\$1,135	\$2,161	\$3,685	\$5,145	\$7,184	\$10,029	\$14,000
Gasoline Service Stations		1.9	\$352	\$369	\$406	\$445	\$490	\$538	\$591	\$649
Apparel & Accessories Stores		-2.9***	\$58	\$63	\$77	\$94	\$114	\$141	\$173	\$212
Furniture & Home Furnishings Stores		3.9	\$121	\$136	\$165	\$199	\$240	\$290	\$351	\$424
Eating & Drinking Places		3.8	\$164	\$184	\$222	\$266	\$321	\$387	\$466	\$462
Drug & Proprietary Stores		5.0	\$89	\$103	\$131	\$118	\$213	\$272	\$348	\$443
Miscellaneous Retail Stores		4.6*	\$91	\$104	\$130	\$162	\$204	\$254	\$318	\$399
Total Sales			\$3,153	\$3,842	\$5,556	\$7,754	\$12,426	\$20,258	\$34,315	\$59,996
<p>*Estimated - Based upon average of all retail inflation rates per capita for Montcalm County (and balance of County) **Due to abnormally high rate of increase, reduced to 6.9% per year after the year 2000. ***Average inflation rate of 4.6% used for projections.</p>										

SOURCE: U.S. Census of Retail Trade, 1987; Gove Associates Inc.



Market Analysis

TABLE C-12 - STEP I - DETERMINATION OF PER CAPITA RETAIL SALES - MONTCALM COUNTY
Estimated 1987 Montcalm County Population (Excluding Greenville) - 43,330

Retail Category	Sales - Montcalm County (exc. Greenville) (\$1,000)	Per Capita Sales	% of Total Per Capita Sales	Michigan	
				Per Capita Sales	% of Per Capita Sales
Building Materials & Garden Supplies Stores	\$22,182	\$512	14.1	\$343	5.6
General Merchandise Stores	\$1,537*	\$35	1.0	\$866	14.2
Food Stores	\$51,189	\$1,181	32.6	\$1,069	17.5
Automotive Dealers	\$38,447	\$887	24.5	\$1,458	23.9
Gasoline Service Stations	\$17,498	\$404	11.2	\$458	7.5
Apparel & Accessories Stores	\$724*	\$67	1.9	\$316	5.2
Furniture & Home Furnishings Stores	\$6,205	\$139	3.8	\$314	5.1
Eating & Drinking Places	\$8,136	\$188	5.2	\$597	9.8
Drug & Proprietary Stores	\$4,427	\$102	2.9	\$229	3.8
Miscellaneous Retail Stores	\$7,020*	\$104	2.9	\$456	7.4
Total Sales	\$157,120	\$3,619	100.0	\$6,106	100.0

*Estimated based on County and state ratios

SOURCE: U.S. Census of Retail Trade, 1987

TABLE C-13 - STEP II - DETERMINATION OF MARKET AREA INCOME INDEX

Area	1989 Median Household Income	As A Percentage of County	Income Index
Montcalm County (excluding Greenville)	\$24,686	100.0%	1.00
Market Area	\$21,496	87.1%	0.87

SOURCE: U.S. Census of Population, 1990; Gove Associates Inc.

Market Analysis

Table C-15 applies population projections for the market area to the per capita retail figures in order to find the area's total retail expenditures to the year 2020. Based on varying annual inflation rates for the different retail sectors (calculated through the Census of Retail Trade) and a steadily increasing population, total retail sales figure are projected to increase from \$10,304,300 in 1990 to \$92,019,600 in 2020. This is a 800 percent increase in retail sales mostly due to the high rate of inflation of per capita expenditures for automobiles. If expenditures for automobiles are removed from Table C-14, the total projected increase for retail expenditures within the market area between 1990 and 2020 is 462 percent.

The results of Table C-15, that is, total estimated retail sales in the market area, plus the total service receipts in Table C-18, result in an estimated 1990 total retail and service sales for the market area of \$11,473,600. Comparing this with the estimated 1990 discretionary income available in the market area (see Table C-8), indicates there were more retail and service expenditures than discretionary incomes available (\$11,473,600 in estimated sales vs \$9,027,183 in estimated income). This comparison would indicate a certain portion of the market area's sales come from seasonal and recreational consumers who live outside the area either all or most of the time.

TABLE C-15 - STEP IV - DETERMINATION OF CURRENT & PROJECTED TOTAL RETAIL EXPENDITURES
(Estimated Population X Per Capita Expenditures) (Rounded to the Nearest \$100)

Market Area	1990	1995	2000	2005	2010	2015	2020
Projected Population	2,682	2,835	2,995	3,140	3,280	3,465	3,660
Building Materials & Garden Supplies Stores	\$1,445,600	\$2,103,600	\$3,057,900	\$4,414,800	\$6,337,000	\$9,213,400	\$13,391,900
General Merchandise Stores	\$91,100	\$124,700	\$161,700	\$216,700	\$285,400	\$374,200	\$497,800
Food Stores	\$3,151,400	\$4,190,100	\$4,971,700	\$7,344,500	\$9,653,000	\$12,830,900	\$17,048,300
Automotive Dealers	\$3,044,100	\$6,126,400	\$11,036,600	\$16,155,300	\$23,563,500	\$34,750,500	\$51,240,000
Gasoline Service Stations	\$989,700	\$1,151,000	\$1,332,800	\$1,538,600	\$1,764,600	\$2,047,800	\$2,375,300
Apparel/Accessories Stores	\$169,000	\$218,300	\$281,500	\$358,000	\$462,500	\$599,400	\$775,900
Furniture/Home Furnishings	\$364,800	\$467,800	\$596,000	\$753,600	\$951,200	\$1,216,200	\$1,551,800
Eating & Drinking Places	\$493,500	\$629,400	\$796,700	\$1,007,900	\$1,269,400	\$1,341,000	\$2,056,900
Drug & Proprietary Stores	\$276,200	\$371,400	\$503,200	\$668,800	\$892,200	\$942,500	\$1,621,400
Miscellaneous Retail Stores	\$278,900	\$368,600	\$485,200	\$640,600	\$833,100	\$880,100	\$1,460,300
Total Sales	\$10,304,300	\$15,751,300	\$23,223,300	\$33,098,800	\$55,664,900	\$64,196,000	\$92,019,600

SOURCE: U.S. Census of Population, 1990; 1987 Census of Retail Trade; Gove Associates Inc.



Market Analysis

Table C-16 shows that total service expenditures in Montcalm County (excluding Greenville) were \$17,936,000 in 1987, or \$416 per County resident. The category relating to health services had the highest receipts of the 10 categories with per capita expenditures of \$179. The category relating to personal services followed with 1987 per capita receipts of \$66 per resident.

The third largest category in 1987 was the automotive repair and services which had per capita receipts of \$56. Table C-16 also compares Montcalm County's (excluding Greenville) per capita receipts to the State's per capita receipts. Overall the per capita service receipts are 16 percent of the State's.

TABLE C-16 - STEP V - DETERMINATION OF PER CAPITA SERVICE RECEIPTS - MONTCALM COUNTY
Estimated 1987 Montcalm County Population (Excluding Greenville) - 43,330

Service Category	Receipts (Balance of Montcalm County) (\$1,000)	Per Capita Receipts	% of Total Per Capita Sales	Michigan	
				Per Capita Sales	% of Per Capita Sales
Hotels, Rooming Houses, Camps and Other Lodging Places	\$592*	\$17	3.9	\$96	3.8
Personal Services	\$2,878	\$66	15.3	\$121	4.8
Business Services	\$231	\$5	1.2	\$600	23.6
Automotive Repair, Services & Parking	\$2,443	\$56	13.0	\$198	7.8
Miscellaneous Repair Services	\$1,158	\$27	6.3	\$85	3.3
Amusement & Recreation Services, including Motion Pictures & Museums	\$1,672	\$39	9.0	\$156	6.1
Health Services	\$7,757	\$179	41.4	\$676	26.3
Legal Services	\$830	\$19	4.4	\$191	7.5
Social Service	\$833**	\$19	4.4	\$24	0.9
Engineering, Accounting, Management & Related Services	\$236	\$5	1.2	\$404	15.9
Total Receipts	\$17,936	\$432	100.0	\$2,545	100.0
*Estimated based on the ratio of hotels in the "balance" of the County, to the total for all of the County.					
**Estimated based on State average.					

SOURCE: U.S. Census of Service Industries, 1987



Market Analysis

The next step in this analysis is the projection of sales among the market area's service businesses. This effort follows the same five step procedure used to determine future retail sales receipts. Table C-17 uses the market area's income index of 0.871 to convert the per capita service receipts to figures relating to the market area. The inflation rates identified in Table C-17 are based on the change in the Consumers Price Index for 1987 through 1992.

The actual per capita annual inflation rate for auto repair and service between 1982 and 1987 was 80 percent (primarily due to dramatic changes in automobile technology and associated maintenance). The annual per capita inflation rate for legal services between 1982 and 1987 was 20 percent. These rates were not applied to the projections in Table C-17 as they were substantially higher than the overall average rates of inflation and would probably not apply over the long-range future.

TABLE C-17 - STEP VI - DETERMINATION OF CURRENT AND PROJECTED PER CAPITA SERVICE RECEIPTS

Market Area	Income Index	Inflation Rate	1987	1990	1995	2000	2005	2010	2015	2020
Hotels, Rooming Houses, Camps & Other Lodging Places	0.871	4.8	\$15	\$17	\$21	\$26	\$33	\$43	\$55	\$74
Personal Services		4.8	\$57	\$65	\$82	\$103	\$130	\$164	\$207	\$262
Business Services		4.8	\$4	\$5	\$6	\$7	\$9	\$11	\$14	\$18
Automotive Repair, Service & Parking		4.8	\$49	\$57	\$69	\$87	\$110	\$139	\$176	\$222
Miscellaneous Repair Services		4.8	\$24	\$27	\$33	\$43	\$53	\$68	\$85	\$107
Amusement & Recreation Services, including Motion Pictures & Museums		4.8	\$34	\$40	\$50	\$64	\$81	\$102	\$128	\$161
Health Services		4.8	\$156	\$180	\$228	\$288	\$364	\$460	\$581	\$735
Legal Services		4.8	\$17	\$20	\$25	\$31	\$40	\$50	\$64	\$80
Social Services		4.8	\$17	\$20	\$25	\$31	\$40	\$50	\$64	\$80
Engineering, Accounting, Research, Management & Related Services		4.8	\$4	\$5	\$6	\$7	\$9	\$11	\$14	\$18
Total Receipts			\$377	\$436	\$545	\$687	\$869	\$1,098	\$1,388	\$1,757

SOURCE: 1987 Census of Service Industries; U.S. Census of Population, 1990; Gove Associates Inc.

Market Analysis

Table C-18 applies population projections for the market area to the per capita service receipts to find the area's total service receipts to the year 2020. Based on an annual inflation rate of 4.8 percent and a

steadily increasing population, the area's total service expenditures are projected to increase from \$1,169,300 in 1990 to \$6,431,000 in 2020. This is a 450 percent increase.

TABLE C-18 - STEP VII - DETERMINATION OF CURRENT AND PROJECTED TOTAL SERVICE RECEIPTS
(Estimated Population x Per Capita Expenditures)

Market Area	1990	1995	2000	2005	2010	2015	2020
Project Population	2,682	2,835	2,995	3,140	3,280	3,465	3,660
Hotels, Rooming Houses, Camps & Other Lodging Places	\$45,600	\$59,500	\$77,900	\$103,600	\$141,000	\$190,600	\$270,800
Personal Services	\$174,300	\$232,500	\$308,500	\$408,200	\$538,000	\$717,300	\$958,900
Business Services	\$13,400	\$17,000	\$21,000	\$28,300	\$36,100	\$48,500	\$65,900
Automotive Repair, Service and Parking	\$152,900	\$195,600	\$260,600	\$345,600	\$455,900	\$609,800	\$812,500
Miscellaneous Repair Services	\$72,400	\$93,600	\$128,800	\$166,400	\$223,000	\$294,500	\$392,000
Amusement & Recreation Services including Motion Pictures and Museums	\$107,300	\$141,800	\$191,700	\$254,300	\$334,600	\$443,500	\$589,300
Health Services	\$482,800	\$674,700	\$862,600	\$1,143,000	\$1,508,800	\$2,013,200	\$2,690,100
Legal Services	\$53,600	\$70,900	\$92,800	\$125,600	\$164,000	\$221,800	\$292,800
Social Services	\$53,600	\$70,900	\$92,800	\$125,600	\$164,000	\$221,800	\$292,800
Engineering, Accounting, Research, Management and Related Services	\$13,400	\$17,000	\$21,000	\$28,300	\$36,100	\$48,500	\$65,900
Total Receipts	\$1,169,300	\$1,573,500	\$2,057,700	\$2,728,700	\$3,601,500	\$4,809,500	\$6,431,000

SOURCE: Gove Associates Inc.



Market Analysis

Existing Businesses

A list of the market area's businesses was obtained from the 1994-95 Montcalm Telephone Directory, as well as an on-site inventory of the downtown Crystal business district.

The list has been broken into three categories (Retail; Service; and Finance, Insurance and Real Estate). Retail and service have both been divided into 10 categories to match the previous sections dealing with retail and service businesses.

TABLE C-19 - CRYSTAL AREA BUSINESSES

Retail Businesses in the Crystal Area	
Building Materials and Garden Supplies Store	
Village Hardware	
General Merchandise Stores	
Gardner's General Store	
Food Stores	
Blanchard's Thriftway	
Automotive Dealers and Gasoline Service Stations	
Total Gas Station Car Wash Lakeway Party Store/Gas Station	Discount Tire & Battery Crystal Mike's Salvage
Apparel and Accessory Stores	
None	
Furniture and Home Furnishing Stores	
Crystal T.V. & Appliance	Distinctive Decor
Eating and Drinking Places	
Uptown Bar B&B Diner	Sandpiper Smitty's Lakeside Bar
Drug and Proprietary Stores	
Blanchard's Thriftway	
Miscellaneous Retail Stores	
Crystal Bait & Tackle GP Inc. (RV, Marine) Odd & Ends Dee's Designs (Screen Printing)	CW Enterprises (Crafts) Crystal Video/Florist HOM Antenna Service Village Sports

Market Analysis

Service Businesses in Crystal Area	
Hotels, Rooming Houses, Camps and Other Lodging Places	
Crystal Beach Lodge	
Personal Services	
Crystal Clean Laundromat Crystal Barber Shop	Storage Garages Crystal Clipper Hair Salon
Business Services	
Crystal Cable T.V.	
Automotive Repair, Services and Parking	
None	
Miscellaneous Repair Services	
Bogart Water Well Drilling G.R. Helmer Well Drilling	S&H Boat Repair
Amusement and Recreation Services, Including Motion Picture and Museums	
Crystal Box Office Crystal Raceway Crystal Golf Course	South Shore Campground Rainbow Gardens (roller skating) Hillside Amusements
Health Services	
TLC Foster Care	
Legal Services	
None	
Selected Educational Services	
None	
School Services	
None	
Engineering, Accounting, Research, Management and Related Services	
None	
Selected Membership Organizations	
None	
Finance, Insurance, Real Estate	
Chemical Bank, Montcalm Brundage Insurance Mellard Realty	Estill & Associates Inc. Stoolmaker Realty
Other Services	
Schnepp Funeral Home	Grohman's Upholstery

SOURCE: Montcalm County Area Ameritech Pages Plus, 1992-93; Montcalm Area Telephone Directory, 1994-95



Competing Retail Centers

The Township is located within a region that contains a number of smaller incorporated areas with commercial centers, ranging in population size from 1,158 (Carson City) to 9,034 (Alma). The amount and variety of goods and services available in those commercial centers increases in conjunction with the size of the community. Since Crystal contains a relatively smaller population than these competing centers, it contains the fewest number of retail service establishments.

The closest larger competing retail center is the City of Carson City with a population of 1,158. Carson City contains a variety of small retail and service businesses, including grocery, cleaners, barber and beauty shops, pharmacies, restaurants, hardware, real estate, insurance, medical, dental and other businesses.

Stanton is approximately the same distance from Crystal as Carson City. Stanton's 1990 population was 1,504. The City contains a wider variety of retail and service businesses than Carson City and is the county seat of Montcalm County.

Alma is approximately 23 miles from Crystal and, along with Greenville, is the commercial center of the region. Alma and its surrounding townships contain a variety of services and retail shopping that is comparable to other larger metropolitan commercial centers. Alma contains two chain discount department stores, a community hospital, and a relatively active and large downtown business district. Crystal Township is located approximately one-half way between Alma to the east and Greenville on the west. Consequently, Alma is the area's nearest center for comparison goods (durable items, such as appliances, furniture, clothing, automobiles, etc.) for residents living east of Crystal. In some instances they tend to shop in Alma for groceries and other durable goods because of the variety and lower prices available there.

At the same time, other residents, particularly on the west side of the market area, tend to shop in Greenville. Greenville is approximately 19 miles southwest of Crystal. This area contains larger chain discount stores, such as Meijers, as well as several supermarkets and a variety of smaller retail stores and business offices in the downtown core area. As with Alma, the Greenville area attracts Crystal residents for the purchase of major retail goods as well as



Market Analysis

non-durable goods, such as groceries, because of larger variety and lower prices.

These communities provide the main competition for Crystal businesses and for the most part currently offer a wider variety of goods and services than are available in Crystal. Consequently, businesses in the Township do not necessarily compete on a one-to-one basis with businesses in surrounding communities, but attempt to provide day-to-day goods and services to the residents of the Township.

Those goods and services define the current "niche" Crystal has in the area. This "niche" can change over time to correspond to the changing characteristics of Crystal's market area. One of the primary objectives of this Plan is to identify the most effective market "niche" for downtown Crystal.

Tables C-20 and C-21 provide a more comprehensive overview of the composition of retail and service businesses within competing centers. This overview helps identify those businesses that are not within close proximity to Crystal area residents, and therefore may be candidates for possible location in the Crystal business district.

Other factors, in addition to proximity, would also indicate viable potential for a

business considering locating in Crystal. These include reasonable volumes of customers required for the particular type of business, the quality and associated demand for the product being sold, given the characteristics of the residents of the market area.

Those businesses highlighted in bold print appear, upon initial review, to offer the most reasonable opportunities for viably locating in the Crystal business district. Further analysis of the potentials for those businesses is warranted. This does not, however, preclude considering other businesses as viable options.



Market Analysis

TABLE C-20 - RETAIL BUSINESSES IN SURROUNDING COUNTIES

Business/Product	Community
Antiques*	Stanton, Butternut, Carson City, Ithaca
Appliances*	Greenville, Carson City, Stanton, Alma
Archery Equipment/Sporting Goods	Greenville, Edmore, Stanton, Alma
Art Gallery	Greenville
Art Supplies	Greenville
Auto Alarms	Greenville
Auto Dealers	Greenville, Stanton, Sheridan, Alma, Ithaca, Carson City, Edmore
Auto Parts	Greenville, Carson City, Edmore, Stanton, Sheridan, Alma, Ithaca
Auto Radios	Greenville
Auto Glass	Alma, Greenville
Auto Salvage*	Carson City, Sheridan, Alma, Ithaca
Baby Furniture	Ithaca
Bakery	Greenville, Stanton, Edmore, Alma, Ithaca
Baskets	Greenville, Stanton
Kitchen and Bath	Greenville, Carson City, Edmore, Alma, Ithaca
Tire and Battery*	Greenville, Edmore, Stanton, Alma, Sheridan, Ithaca
Party Store*	Greenville
Bicycles	Alma, Greenville
Interior Door*	Greenville, Edmore, Stanton
Boats	Carson City, Sheridan, Greenville, Stanton, Ithaca
Books	Greenville, Alma
Bridal Shops	Carson City, Greenville, Alma
Carpeting	Stanton, Greenville, Carson City, Alma, Ithaca
Ceramics	Greenville, Ithaca
Clothing	Greenville, Alma, Ithaca
Cocktail Lounge	Greenville, Alma
Computers*	Greenville, Alma
Convenience Stores	Greenville, Stanton, Sheridan
Craft Supplies	Greenville, Stanton, Sheridan, Alma
Delicatessens	Stanton, Greenville, Edmore
Department Stores	Greenville, Alma
Pharmacies	Stanton, Edmore, Greenville, Sheridan, Alma, Ithaca, Carson City
Electric Motors	Greenville, Carson City, Alma
Small Engines*	Greenville, Alma

*Currently existing in Crystal business area.



Market Analysis

Business/Product	Community
Fabric Store	Greenville, Alma
Farm Equipment*	Edmore, Sheridan, Carson City
Farm Markets	Greenville, Stanton, Alma
Farm Supplies	Carson City
Feed Dealers	Greenville, Stanton, Ithaca
Fertilizers	Greenville, Edmore, Carson City
Fire Protection Equipment	Greenville
Florists*	Carson City, Greenville, Sheridan, Stanton, Edmore, Ithaca, Alma
Formal Wear-Rental/Sales	Alma, Carson City, Greenville
Fruit/Vegetables*	Edmore, Greenville, Ithaca
Furniture	Ithaca, Greenville, Alma, Carson City
Garden Centers	Ithaca, Alma, Greenville, Stanton
Propane Gas	Edmore, Sheridan, Greenville, Stanton
Mini Mart/Gas*	Edmore, Greenville, Alma, Ithaca
Gift Shop*	Stanton, Greenville, Ithaca, Sheridan, Edmore, Alma
Greenhouses	Carson City, Stanton, Ithaca, Alma
Greeting Cards	Ithaca, Alma, Greenville, Carson City
Grocery*	Carson City, Edmore, Greenville, Sheridan, Stanton, Alma, Ithaca
Guns/Gunsmiths	Greenville, Sheridan, Stanton, Ithaca, Alma
Hardware*	Greenville, Carson City, Sheridan, Edmore, Stanton, Ithaca, Alma
Health Food	Alma
Beauty Aids	Stanton, Greenville
Heating Oil	Sheridan, Alma, Carson City, Ithaca
Hospital Equipment/Supplies	Greenville, Alma, Carson City
Hot Tubs/Spas	Greenville, Alma, Ithaca
Ice Cream Stores*	Edmore, Stanton, Greenville, Ithaca, Alma
Jeweler	Greenville, Edmore, Alma
Landscape Supplies	Greenville, Stanton
Lawn Equipment	Carson City, Alma, Greenville
Locksmith	Alma, Greenville
Lumber	Greenville, Carson City, Alma
Meat	Ithaca, Alma, Greenville
Motorcycles	Edmore, Greenville
Tree Nurseries	Alma, Stanton, Greenville
Musical Instruments	Alma
Office Furniture/Equipment	Alma, Greenville, Edmore

*Currently existing in Crystal business area.



Market Analysis

Business/Product	Community
Office Supplies	Alma, Greenville
Optical	Alma, Greenville
Paint	Carson City, Greenville, Alma, Ithaca
Party Supply Rental	Alma, Ithaca, Greenville
Pawn Shop	Greenville
Pet Shop*	Alma, Greenville
Pharmacies	Alma, Ithaca, Greenville, Carson City, Stanton, Edmore, Sheridan
Pizza Parlor*	Alma, Ithaca, Greenville, Stanton, Carson City, Edmore, Sheridan
Plumbing Supplies	Alma, Ithaca, Greenville
Equipment Rental	Alma, Greenville
Restaurants*	Edmore, Greenville, Sheridan, Carson City, Stanton, Alma, Ithaca
Service Stations*	Carson City, Greenville, Stanton, Sheridan, Alma, Ithaca
Sewing Machines	Greenville, Alma
Camper Supplies	Alma, Ithaca
Shoes	Greenville, Alma
Ski Shops	Greenville
Snowmobiles	Greenville
Sporting Goods*	Carson City, Greenville, Edmore, Stanton
Sports Cards	Greenville
Swim Pool Equipment	Greenville, Ithaca
T-Shirts	Ithaca
Taverns*	Carson City, Greenville, Stanton, Edmore, Ithaca, Alma
T.V. Sales*	Alma, Ithaca, Greenville, Stanton
Vacuum Cleaners	Alma, Greenville, Ithaca
Variety Stores	Greenville, Edmore, Ithaca, Alma
Video Rentals*	Greenville, Carson City, Edmore, Stanton, Ithaca, Alma
Water Softening/Conditioning*	Alma, Ithaca, Greenville, Sheridan, Carson City
Tile/Ceramics	Greenville, Stanton, Edmore, Carson City, Ithaca
Screen Printing	Sheridan, Greenville, Stanton
*Currently existing in Crystal business area.	

SOURCE: Montcalm Area Telephone Directory 1994-95; GTE Alma Phone Directory 1988.

Market Analysis

TABLE C-21 - SERVICE BUSINESS IN SURROUNDING COUNTIES

Business/Product	Community
Accounting	Greenville, Edmore, Stanton, Alma
Adult Foster Care*	Edmore, Carson City, Stanton, Greenville, Alma, Ithaca
Advertising*	Carson City, Greenville, Sheridan, Alma
Air Conditioning*	Greenville, Alma, Sheridan
Travel Agencies	Greenville, Stanton, Alma
Appliance Service*	Stanton, Edmore, Sheridan, Greenville, Alma
Attorneys	Greenville, Alma, Ithaca, Stanton, Edmore, Carson City
Auto Body*	Greenville, Carson City, Stanton, Sheridan, Edmore, Alma, Ithaca
Insurance*	Stanton, Alma, Greenville, Ithaca
Auto Repair*	Greenville, Stanton, Sheridan, Carson City, Alma, Edmore, Ithaca
Banks*	Stanton, Greenville, Alma, Ithaca, Carson City
Barbers*	Greenville, Sheridan, Stanton, Carson City, Alma, Ithaca
Beauty Shops*	Stanton, Greenville, Sheridan, Edmore, Carson City, Alma, Ithaca
Billiard Parlors	Greenville
Boat Repair*	Sheridan, Stanton
Bowling	Carson City, Edmore, Stanton, Sheridan, Greenville, Ithaca, Alma
Brakes/Muffler Repair	Greenville, Carson City, Alma
Campgrounds/R.V. Parks*	Edmore, Greenville, Carson City, Ithaca
Car Wash	Greenville, Alma
Caterers*	Stanton, Greenville, Carson City, Alma, Ithaca
Chiropractors	Carson City, Edmore, Greenville, Stanton, Sheridan, Alma, Ithaca
Cleaners	Edmore, Greenville, Carson City, Sheridan, Alma, Ithaca
Credit Unions	Greenville, Edmore, Alma
Dance Schools	Sheridan, Greenville, Alma
Dentists	Carson City, Greenville, Edmore, Sheridan, Belding, Ithaca, Alma
Hotels/Motels*	Greenville, Alma, Ithaca, Edmore, Sheridan, Carson City
Tax Service*	Alma, Carson City, Greenville, Stanton
Engineers	Greenville
Financial Planning	Greenville, Ithaca, Alma
Roller Skating Rinks*	
Storage*	Greenville, Edmore, Ithaca, Alma
Tanning Salons*	Greenville, Carson City, Stanton, Alma
Upholsterers*	Greenville, Edmore, Alma
Veterinarians	Alma, Carson City, Ithaca, Greenville

*Currently existing in Crystal business area.



Market Analysis

Business/Product	Community
Kennels	Greenville, Alma
Nursing Homes	Greenville, Alma
Theatre*	Greenville, Alma
Laundry*	Edmore, Greenville, Stanton, Alma, Ithaca
Oil Change	Carson City, Greenville, Alma
Optometrists	Carson City, Greenville, Edmore, Alma
Physicians	Greenville, Sheridan, Alma, Carson City, Edmore, Ithaca
Real Estate*	Greenville, Stanton, Sheridan, Carson City, Edmore, Alma, Ithaca
*Currently existing in Crystal business area.	

SOURCE: Montcalm Area Telephone Directory 1994-95; GTE Alma Phone Directory 1988.



Consumer Shopping Characteristics and Patterns

Introduction

In order to find the opinions of the people in Crystal Township's market area a consumer questionnaire was distributed, collected and tabulated. The questionnaire was designed to find any perceived deficiencies in the downtown as well as to find out what people like about shopping in Crystal. The results of this survey should give area merchants a look at how people feel about their businesses, and should give some clues on how to increase business activity by better meeting the needs of the consumer.

The questionnaire was distributed during the winter of 1994/1995 to 1,441 retail market area households. Of the total, 1,006 were delivered to year-round residences through the Carson City Gazette and 435 were sent by mail to seasonal residents living outside the market area. One hundred ninety-eight surveys were returned (13.7%), giving a statistical level of confidence of 92 percent to 98 percent that the survey results reflect the demographics and attitudes of all households in the market area. The survey separated questions into two general categories - shopping patterns/habits and demographics.

Shopping Patterns and Habits

Favored Shopping Locations

- While the overwhelming majority of respondents (78%) indicated they frequently shop in Crystal, the Crystal business district is not where people shop most often. Alma and Greenville were each identified much more often than any surrounding community (93 and 92 responses, respectively). Both are equidistant from Crystal and each provides a reasonable variety of goods and services, as well as discount retail chain stores. Crystal was mentioned as the third most frequently shopped community, but with only 44 responses, or less than half of either Alma or Greenville. Carson City, Lansing and Stanton were the next most often identified shopping communities.

Rating Downtown Crystal -

Respondents were asked to rate a number of current conditions in downtown Crystal as either unsatisfactory, average, or excellent. The following represents the general results:

Public Input

Parking - average
Variety of stores/services -
 unsatisfactory
Lake access - average
Recreation - average
Friendliness of merchants -
 average to excellent
Shopping hours - average
Proximity to home and work -
 excellent

Overall, the downtown area is considered average for most conditions, with its strongest asset being the close proximity to home and work (convenience) and its weakest asset being the limited variety of goods and services.

Essentially, the business district is not capitalizing on its easily convenient location by offering a wider variety of goods and services.

Preferred Days for Shopping - Over half of those who identified the days they generally shop for convenience items preferred weekdays between 9 am to 5 pm, followed by Saturdays, weeknights and Sundays. When asked to indicate preferred times for shopping for comparison items, the majority of those who responded again indicated weekdays from 9 am to 5 pm, followed by Saturdays, weekday evenings

and Sundays. These responses reflect the high proportion of retirees who returned the questionnaire and who are able to shop during the day.

Preferred Store Hours - The overwhelming majority of respondents (85%) do not believe Crystal businesses should open later and close later. Again, this reflects the desires and attitudes of those respondents who are retired residents. Among those who preferred later store hours, Tuesday was the most popular day.

Favored Shopping Areas for Specified Commodities - Respondents were asked to identify the community in which they shopped most frequently for a specified list of commodities and activities.

Consumers shop in Crystal more frequently than in other communities for groceries, hardware items, banking, insurance and real estate, barber and beautician services, laundry, gasoline, photofinishing, movies, dining, miscellaneous repair services, home electronics, appliances, video rental, photocopying and bakery items. Carson City is the most popular commercial area for pharmaceuticals, auto parts, florists, lumber and building supplies, doctors and dentists. Alma and Greenville, the two communities that respondents indicated they shopped



most frequently, were visited more often than other communities for fast food restaurants, equipment rental, books and stationary (Alma), sporting goods, lawn mowers and garden supplies, variety and department stores, clothing and shoes (Alma) and optical services (Alma). Lansing is the most frequently visited center for new and used automobiles, jewelry, screen printing, jackets and T-shirts, toys and hobbies, attorneys and accountants.

These results indicate that Crystal is perceived as a destination for the purchase of convenience items, such as groceries, gasoline, video rentals, etc. to meet the day-to-day needs of market area residents. Other surrounding communities, with a larger variety of stores and selection of goods and services (particularly Alma and Greenville) are much more attractive to local consumers for more expensive and durable comparison items.

Businesses That Should Locate/Expand in Crystal - Consumers were asked to identify new businesses they would like to see locate in Crystal or existing businesses they would prefer for expansion. The most frequently mentioned business was a pharmacy, followed by a fast food restaurant, a full size restaurant, a variety store, a doctor, and a clothing store. Other

businesses identified relatively often for location or expansion include hardware, auto repair, bowling alley/theater, miscellaneous repair, lumber, dentist and sporting goods.

Sports Interest - As a seasonal area, sports and recreation are part of the local economy. To better serve local residents and visitors, Crystal businesses should be aware of the recreational and sporting needs of those individuals. The most popular sport is fishing and hunting, followed closely by boating and sailing, then swimming, running and walking, biking, golfing, softball and baseball. The least popular participating sports are soccer, tennis, horseshoes and volleyball.

Crystal Park - Overall, respondents either do not use Crystal Park at all or they use it relatively infrequently. Almost half (49%) indicated they do not use the park and another 42 percent use it only one to five times a year. Since the overwhelming majority of survey respondents live in Crystal Township, access to the park would not appear to be the major deterrent. Rather, the condition of the park, along with lack of activities, may contribute to the low rate of use.



Liked About Downtown Crystal -

When asked to describe what they like about downtown Crystal, respondents most often identified the Crystal Box Office (theater), followed by the quiet, friendly environment, Blanchard's Market and the Post Office. Other popular facilities include the laundromat, library, bank, Crystal Park and hardware.

Disliked About Downtown Crystal -

The most often mentioned aspect of downtown Crystal that respondents dislike and would like to see changed is the poor physical condition of the area. Those who cited this condition basically believe the downtown area needs clean-up and paint-up to look better. Other relatively often identified needed changes include more businesses, the Uptown Bar, upgrade of store fronts and better sidewalks. Overall, residents of the market area would like to see a better quality and cleaner environment within the Crystal business district.

Demographics

In order to identify the general social and economic characteristics of the respondents and determine if those characteristics are representative of the market area's population, the survey asked questions about personal and household characteristics.

Resident Location - The overwhelming majority (77%) of respondents live in Crystal Township, with approximately four percent from Evergreen Township and two percent from Ferris Township. The balance of respondents indicated they lived in other locations outside the market area. These respondents likely reflected the community in which they were located when they filled out the questionnaire, rather than their seasonal residence in the Crystal area.

Seasonal Versus Year-Round - The slim majority of those households responding (53%) are year-round residents, while 47 percent classify themselves as seasonal residents. This represents a larger proportion of seasonal households than actually existed in the Township in 1990. The 1990 Census indicates that 31 percent of the Township's housing units are seasonal. Consequently, the survey reflects a bias toward seasonal residents. This is verified by the fact that 21 percent of those surveys sent to out-of-town residences were returned while 10 percent of the surveys distributed via the Carson City Gazette were returned.

Work Status - The responses to the request to identify the work status of family members show that on the average 0.91 persons per household are employed full-time, 0.27 persons per household are

employed part-time, 0.82 persons per household are retired, and 0.06 persons per household are unemployed. Among the 194 households responding to this question, there are 176 full-time employees, 52 part-time employees, 159 retirees and 12 unemployed residents. The 194 households responding to question 16 contained 512 persons. Of that total, the 159 who are retired represent 31 percent. At the same time the 1990 Census indicates that those most likely to be retired (age 62 and older) made up about 16 percent of the Township's population. In addition, the 159 retirees represent approximately 80 households, or 40 percent of all households responding to the questionnaire. Consequently, the survey results are likely to be somewhat skewed to reflect the opinions of retirees.

Household Size - Of the responding households, 11 percent contained 1 person, 53 percent contained 2 persons, 13 percent contained 3 persons, 12 percent contained 4 persons, 5 percent contained 5 persons, 4 percent contained 6 persons and 1 percent contained 7 or more persons.

The 1990 Census indicated that of all households in Crystal Township, 18 percent were 1 person households, 37 percent were 2 person households, 17 percent were 3

person households, 17 percent were 4 person households, 7 percent were 5 person households, 4 percent were 6 person households and 0.3 percent were 7 or more person households.

While there is an overall correlation between the Census and survey response data, the largest discrepancy is among two persons households where survey respondents represent a relatively higher proportion than actually live in the Township (53% compared to 37%). It is likely that is due to the larger number of retiree households responding. The average household density of respondents is 2.64. In 1990, the average household density of Crystal Township was 2.75.

Respondents Age - The largest single age category of respondents was the 65-84 year old group, representing 36 percent of those returning the questionnaire. The 1990 Census indicated this age group represented 12 percent of the Township's population. Again, this verifies the responses are skewed to reflect the opinions and attitudes of retirees. The second largest number of respondents was in the 55-64 year age group (21%), while the Census identifies this group comprising 10% of the Township. The third highest number of responses came from those age 35-44 (17.5%). In 1990 this

group made up 12 percent of Crystal Township. Seventeen percent of respondents were age 45-54, while in 1990 this group comprised 10 percent of the population. The 1990 Census indicates that 16 percent of the Township's residents were 25-34 years old. The 1995 survey respondents age 25-34 make up eight percent of those returning surveys. Overall, 99 percent of all those who answered the survey were between the age 25 and 84, and 63 percent were between 25 and 64.

Income - Divulging income levels is often difficult and people sometimes do not give accurate information. Therefore, the degree of confidence that can be given to responses about household incomes is not necessarily high.

In the survey, 21 percent of the respondents households earn between \$35,000 to \$50,000 and 35 percent earn more than \$50,000 annually. Combined, these groups comprise over 50 percent of the responding households.

According to the 1989 Census 18.6 percent of Crystal Township's households earned less than \$10,000, while 2.68 percent of respondent households were in this category in 1995. Seven percent of the respondents said their annual household

incomes were between \$10,000 and \$15,000 in 1995, while in 1989 19 percent of the Township's households were in this category. While 15 percent of survey respondents earn from \$15,000 to \$25,000 a year, in 1989, 22 percent of the Township's households fell into that category. Those households earning between \$25,000 and \$35,000 in 1989 accounted for 15 percent of all Township households in 1989, and those respondents in this income category comprise 19 percent of all responding households.

As cited earlier, those households earning between \$35,000 and \$50,000 make up 21 percent of all responding households, compared to 11 percent of all Township households in 1989. Those households earning \$50,000 to \$75,000 in 1989 represented 12 percent of the Township households, while responding households in 1995 comprise 17.5 percent of all households that returned surveys. In 1989 households with annual incomes above \$75,000 made up one percent of the Township's households. In 1995, 17.5 percent of all responding households indicated their incomes were in this category.

Crystal Township's median household income in 1989 was \$20,409. At an annual inflation rate of three percent, the estimated



1995 median household income would be about \$24,400. The median household income of survey respondents was approximately \$45,500. These results show that the survey reflects the opinions of those with household incomes higher than the typical Township household.

Improvements to Crystal Park - When asked to provide suggestions to improve Crystal Park, survey respondents presented a wide variety of recommendations. The single most frequently mentioned suggestion was to add more play equipment, followed by the need to improve and better maintain restrooms. Other relatively often suggested methods are to improve parking, improve the beach and keep drinkers out. Overall, recommendations encompassed adding new physical structures, improving existing structures and providing better maintenance and security.

Crystal Business Area Improvements
As with suggestions to improve Crystal Park, there were a wide variety of recommendations, with an even greater range of responses. A variety store, sidewalk improvements, more businesses, zoning and a general "face lift" were among the most often mentioned recommendations. Generally, the need to clean-up existing conditions and provide better maintenance

appears to be important to local consumers, along with increasing the variety of businesses available. These recommendations will be seriously considered in developing the final Downtown Redevelopment Design Plan.

Recreation Facilities to be Developed

Respondents were asked to identify preferred recreation facilities they would like to see developed or expanded in the Township. This question was included to provide guidance for the development of a Township-wide recreation plan. Therefore the results do not apply only to the downtown district.

Households were asked to rank the types of facilities listed in the questionnaire. The results show that the most preferred is a swimming beach, followed closely by a hiking and biking trail. The third most popular facility to be located or improved in the Township is a children's playground. A picnic area and ice skating/hockey rink were also identified as preferred facilities. The least desired recreation activities include racquetball/handball courts, soccer fields and tennis courts. Again, it must be remembered that the questionnaire results are skewed to the older, seasonal residents of the market area (mostly Crystal Township).



Frequency of Use of Recreation Facilities

ities - The survey asked residents to indicate how often they used specified facilities in the Township. The most frequently identified activity is fishing, followed closely by beach use. Swimming is the third most popular activity. These are all activities that lake residents can participate in through direct private access. Picnic areas, children's playgrounds, tennis courts, basketball courts and baseball diamonds, are also occasionally or frequently used. The least used facilities are soccer fields, volleyball courts and horseshoes. Again, these activities reflect largely the recreational needs and characteristics of the older residents of the Township.

Introduction

To develop a viable plan, an agreed-upon set of goals must be established. These statements, or ideas, that identify desired ends or results and also act as measurements of the progress being made in implementing the plan. Goals are therefore very important elements of the plan and should be thought out carefully. They must also reflect the real needs of the community. Consequently before goals are defined, existing conditions and future potentials need to be analyzed. The following assessment of existing conditions in the Crystal business district planning area describes the physical, organizational and merchandising status of that area. It does so in terms of positive and negative perceptions of those conditions.

Positive

- The primary assets of downtown Crystal are the lake, Crystal Park and, according to surveyed residents, the Crystal Box Office, and the quiet, friendly atmosphere. Convenience of the business district is also viewed as positive by local residents.
- The pace of shopping in downtown Crystal is more leisurely (less hurried) than in larger commercial centers.
- The proximity of Crystal between Lansing and Grand Rapids makes it easily accessible for seasonal (summer) home location.

- The close proximity between the downtown commercial area, the park and Crystal Lake provides the potential for a pedestrian linkage connecting all three.
- The merchants recognize the need for a downtown revitalization program and, if committed, can play a critical role in making that plan a reality.
- Easily accessible, free parking is a positive factor in that it is not a deterrent (as paid parking might be) from shopping in the commercial district.
- The rich history of the Crystal area provides a basis for defining the redevelopment theme of the commercial district.

Negative

- The absence of variety of stores available to consumers in downtown Crystal is a key factor in the inability of the area to attract consumers and retain existing businesses. This has a major affect on the volume of consumer activity in this area.

Goals and Objectives

Goals and Objectives

- Downtown retailers and business-people have not maximized their efforts in promoting the Crystal business district.
- The mix of merchandise is perceived as weak. If a customer believes that a small town does not carry a particular item, he or she will most likely not take the time to inquire but drive the extra distance to a larger retail center or a mall. The same attitude applies to product pricing. People tend to believe that larger retailers charge less for the same or comparable item.
- The Township has not maximized the opportunities available for linking the lake shoreline with the downtown area.
- The deteriorated/unattractive condition of some business district buildings deter people from shopping in the area.

The foregoing analysis of the positive and negative elements of downtown Crystal reflect the existing problems and available opportunities in the central business area. Those problems and opportunities can be consolidated to form the following overriding project purpose statement: To

develop a plan that will define the optimum mix of businesses and associated public improvements to create a shopping experience and desirable environment that will attract consumers and new businesses.

Essential Concepts

In order to enhance the physical social and economic status of the business district (by addressing the problems and opportunities available there), it is necessary to identify the essential concepts around which the Plan's goals can be defined. The following represent the most significant concepts that should be accomplished through this Plan.

1. Identify the appropriate mix of business on Crystal Road and Lake Street.
2. Increase the volume of consumer activity and resultant sales in this area.
3. Improve the image of the Crystal business area.
4. Attract new business ventures.
5. Create a shopping environment and unique experiences that will continuously attract the public from outside the Township and County.



Goals and Objectives

6. Maximize the use of Crystal Park.
7. Provide a linkage between the lake, the park and the commercial district.

Goal Statements

The following goal statements are designed to address those overriding concepts. Under each goal statement is one or more objectives which are more specific proposals to facilitate that goal, and under each objective is one or more policies designating a particular action or project. These are not listed in any particular order by preference.

Goal - A niche in the region's retail market that will create commercial appeal that will draw traffic from throughout the Central Michigan area as well as residents living within the market area.

Objective - Improved product knowledge among clerks and sales people.

Policy - Hold in-house training workshops on merchandise performance and quality.

Objective - A clearer understanding, among downtown merchants, of the Crystal market area and the social and economic

characteristics of those who live within that area.

Policy - Collect usable market area data updated on a regular basis and distribute to all merchants.

Policy - Establish corroboration and cooperation among merchants by utilizing meetings and discussions about the market area, marketing information and techniques.

Objective - Improved personal service and courtesy toward customers by retailers and sales personnel.

Policy - Develop advertising which emphasizes friendly, courteous, knowledgeable assistance and service.

Policy - Hold in-house training workshops for clerks on sales procedures and techniques.

Objective - Well planned and organized special and scheduled communitywide and cultural events within and adjacent to the downtown area.



Goals and Objectives

Policy - Establish a communitywide council to promote cultural facilities, displays and programs.

Objective - Coordinated sales promotions and store hours.

Policy - Designate merchant committees to develop and coordinate special sales events.

Policy - Encourage merchants to mutually agree on a set of store closing hours.

Objective - A sustained cooperative effort between the Township and merchants oriented to establishing and enhancing a positive attitude through the Downtown Development Authority toward shopping in Crystal.

Policy - Establish Downtown Development Authority subcommittees for physical improvements, promotion and marketing, business attraction and retention.

Objective - A business district public relations program to facilitate communication between downtown merchants and residents/visitors.

Policy - Commission periodic consumer opinion polls to determine shopper attitudes about downtown and to solicit suggestions/recommendations for improvements.

Policy - Initiate radio, television and newspaper advertisements describing and promoting downtown Crystal.

Objective - Programs to attract and retain businesses that are identified as viable within the defined market "niche."

Policy - Establish an account within the DDA for promotion and retention activities and services.

Goal - New shopping options for Crystal.

Objective - A mixture of general merchandise and retail, service and specialty shops in the central business area that will serve the needs of local residents while attracting tourists and other consumers from outside the market area.

Policy - Identify, adopt and promote a market "niche" that will define



Goals and Objectives

the optimum mix of retail and service business.

Policy - Provide for multi-use or mixed-use retail establishments.

Objective - Promote the appropriate mix of tourist oriented businesses within the central business area.

Policy - Define the business "niche" for Crystal.

Policy - Identify the most appropriate business within that niche.

Policy - Develop programs for attraction and retention of those identified businesses.

Objective - Through defining the area's commercial "niche," identify the appropriate mix of businesses that would fit into that "niche" while fostering a small town image.

Policy - Limit businesses to small operations run by independent merchants/owners (i.e. no franchise or large scale businesses).

Policy - Encourage business owners and employees to emphasize service

by providing or encouraging seminars on improved merchandising and service.

Policy - Identify the maximum desirable geographic size of the central business area and the optimum commercial "holding capacity" (number and size of stores) of that area, and develop a zoning ordinance to accommodate that capacity.

Goal - A safe and attractive shopping atmosphere in Crystal.

Objective - Improved street alignment and design to facilitate safe and easy movement of traffic.

Policy - Identify necessary safety fixtures (e.g. stop signs/yield sign, etc.) to protect pedestrian traffic, particularly along Lake Street near Crystal beach.

Policy - Identify future traffic volumes and associated street capacity requirements based upon future land use traffic generation projections.



Goals and Objectives

Policy - Develop a sidewalk/ pathway plan that maximizes pedestrian movement and safety within the Crystal business area and links the business area with a bike route around the lake.

Objective - A physical environment that promotes and provides for consumer security and safety.

Policy - Train and encourage business owners and employees to emphasize security and safety for consumers in both public and private spaces.

Policy - Advertise and promote the Crystal business area as a secure and safe place to shop.

Objective - Convenient, shopper oriented off-street and on-street parking within easy walking distance of businesses, Crystal Park and the lake.

Policy - Based upon the number, type and location of existing businesses, use accepted standards to identify the optimum number of parking spaces required for the central business area, and the park and beach areas.

Policy - Based upon the proposed future land uses in the central business area, determine the projected number of parking spaces that will be required.

Policy - Place off-street and on-street parking in locations that maximize access to both the downtown and park/beach areas simultaneously.

Goal - Activities and public facilities that will link the lake, the park and the business area.

Objective - Plan for and encourage community recreation and entertainment activities within Crystal Park and near Crystal beach.

Policy - Attempt to reestablish weekly "big band" performances during the summer.

Policy - Continue to schedule summer musical performances in the park.

Policy - Encourage private sector operation of boating services on the proposed dock as identified in the Plan.



Goals and Objectives

Policy - Encourage the institution of the Plan's nautical theme for private (and public) property within the business district.

Objective - Advertise and promote the business district, park and lake as a single entity.

Policy - Develop streetscape themes and a community logo that incorporates recreation/nautical designs.

Policy - Design advertising and promotional graphics for Crystal business around the adopted recreation/nautical theme.

Goal - Improved building facades in the business district within a coordinated design program.

Objective - Compatible and unified storefronts which emphasize a theme for architecture of downtown Crystal.

Policy - Establish a set of specified criteria/standards to govern downtown design.

Policy - Assist individual store owners and merchants in site-specific

storefront design in accordance with identified standards.

Goal - Quality and variety in merchandise selection and display.

Objective - Attractive merchandise displays in new and existing businesses.

Policy - Hold workshops for merchants in effective design and product display.

Policy - Encourage local merchants to expand the variety and selection of their merchandise.



Recommended Retail Mix

The success of any business district is highly dependent upon the type, quality and quantity of the businesses located there. These components make up the retail "mix," or combination of retail and service outlets. Rehabilitating the business district without providing a viable mix of businesses will not successfully generate an increase in business. The retail mix of the business district is an integral part of, and as important as, the physical design of the downtown area and is highly integrated with the merchandising, promotion and coordinating efforts of local merchants.

A functional business mix requires retail and service establishments that complement each other and serve most or all of the convenience and some of the comparison shopping needs of the market area's residents. They should also serve the specialty shopping, recreation and entertainment needs of summer residents, vacationers and tourists. A good business mix generates a proper amount of competitiveness among businesses, without over-saturation of the market. An optimum combination of businesses, then, will attract consumers into the Crystal commercial area by supplying them with a wide variety and selection of services and merchandise at competitive prices and within a unique and

interesting shopping environment. The components that make up this mix of businesses will be defined by the market "niche" that best fits the character of Crystal.

A market "niche" is established when the mix of businesses and the amenities and characteristics of the business district are unique to the market area. In essence, the Crystal business area should be structured to fill a void that exists within the market area rather than attempt to compete head-to-head with larger surrounding market centers, such as Greenville, Alma, Carson City and Stanton.

In terms of variety and location of stores (retail/service mix), certain types of businesses complement each other. For example, specialty clothing stores are complementary to shoe stores. Variety stores offer a wide selection of merchandise that consumers are unable to find in expensive gift shops and vice-versa. A good restaurant or restaurants placed in an appropriate location helps keep shoppers in the business district during the day and makes downtown more attractive during the evening.

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The Crystal business area has certain strengths and weaknesses in its present mix of retail and service establishments. The existence of a supermarket, restaurants, hardware store, bank and movie theater provide the main impetus for attracting shoppers to the Downtown Development Authority area. The Post Office also attracts local residents into the business area. As the consumer survey points out, local residents are more likely to shop in Crystal than any other single community for groceries, hardware items, finance, insurance, real estate, barber and beauty shop services, laundry, lumber, gasoline, photo finishing, movies, dining, miscellaneous repair, home electronics, appliances, videos, printing/photocopying and delicatessen/baked goods.

Most of these are businesses engaged in convenience and comparison goods and services.

At the same time, local residents more frequently tend to shop in Carson City for pharmaceuticals, auto parts, flowers, lumber and building supplies and medical and dental services. Alma is the most popular area for fast food restaurants, books and stationary, sporting goods, garden supplies, variety/department stores, clothing and shoes and optical services. Lansing is the most frequently visited community for auto-

mobiles, jewelry, screen printing/T-shirts, toys and hobbies, attorneys and accountants.

While there may not be an adequate number of consumers within the Crystal market area to viably support all of the retail and service businesses identified in the consumer survey (see Appendix B), it is possible that opportunities may exist for some of those types of businesses to successfully locate in Crystal, particularly if tourism is pursued as a means of attracting more consumers into the area.

The primary "niche" that will optimize the Township's business opportunities should be oriented to serving the convenience and increased comparison shopping needs of the residents of the market area, as well as capitalizing on the natural, small town environment of the area to attract tourists and vacationers. Of course, the popularity and success of each business within the defined niche will be largely determined by the operation and management of that particular business.

In addition to the "mix" or combination of retail and service establishments in the business district area, it is also important to consider the physical distribution of stores in order to create a compatibility among



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establishments which in turn helps generate a larger volume of customers and sales.

The Crystal business district is composed primarily of convenience type stores and services. Consequently, there is little incompatibility between adjacent activities. Public and human services activities, such as the Post Office are compatible with other specialty convenience services, such as barber and beauty shops and banking services. The Post Office, Township Hall and library in or near the business district provide a means of attracting residents to the area. These activities create opportunities for additional retail businesses such as those mentioned above. The type of physical environment established within the downtown area along with selection and price, will go a long way toward inducing those residents who use the Post Office, library, etc. to shop in the business district.

It would be desirable to distribute comparison and convenience goods stores within an optimum hierarchy of densities. This would consist of a higher density configuration of businesses along Lake Street between the lake and the alley on the east side of Main Street (Crystal Road) and along Crystal Road between the point where Crystal Road turns eastward (on the north) and Clinton Street (on the south). A low to

medium density distribution of commercial businesses and residences would exist along Main Street between Clinton Street on the north and Blanchard's on the south.

It should also be noted that comparison goods stores typically attract people from a larger radius than convenience goods stores and locating them adjacent to convenience stores would help promote a "spin-off" effect, whereby shoppers who would come to Crystal for more expensive comparison items would have a greater tendency to also browse or shop for convenience items. Likewise, those who travel to the business district just to purchase convenience items, may be more likely to purchase more expensive durable products if those comparison stores are interspersed with the convenience outlets.

It must be emphasized that the variety of stores available to the consumer should be large enough to attract a good proportion of the market area's residents, as well as the traveling public.

Achieving a proper mix of commercial retail outlets and services will take a combined effort among merchants, property owners and the DDA. The physical recommendations of this Plan will make an important contribution to the overall



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program if done within the context of a comprehensive revitalization strategy. Such a strategy includes the willingness of local merchants to organize and to be willing to adapt to state-of-the-art merchandising and promotion. As in all communities, there is a diversity of management and entrepreneurial capabilities among merchants. A successful revitalization program requires that downtown property owners have a vision of what their properties can be and strive to improve them accordingly. The physical design element of this Plan is intended to provide the catalyst for that vision.

Market "Niche"

Metropolitan and urban shopping districts typically serve a large market area and consequently contain a comprehensive variety of retail and service commercial businesses. Within those larger areas, there may be centers that have a particular reputation or serve a particular spectrum of the market, such as ethnic foods or specialty gifts, or entertainment. These centers are known for those specialty offerings and build their marketing and promotion campaigns and physical improvements around that particular specialty or specialties. This is called a market "niche" whereby the commercial center orients its commercial development to serve a particular segment

of the consumer market. The same principle can apply to smaller, more rural communities. There are central business areas in rural Michigan similar to Crystal. Like Crystal, they came into being and evolved around the concept of providing for the shopping needs of those living within a reasonable distance of the commercial core. This is the commercial market area. In the case of Crystal, agriculture and the lake provided the basic economy that created and maintained the community.

Over time, some communities and business districts, such as Greenville, grew into larger retail centers and eventually attracted national and regional "chain" retailers. As a consequence, the market areas of these communities grew, capturing more consumers from the smaller surrounding communities, particularly for more expensive comparison goods. The obvious result was a relative decline in market share for those smaller communities. One option for regaining at least some of that market share loss to the larger urban centers by attracting consumers from both within and outside the Crystal market area is to identify and establish an appropriate market "niche" for Crystal.

Several factors contribute to identifying that "niche": the predominant area economy,

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existing business mix, surrounding natural resources and amenities, social and economic composition of the market area's residents, and the characteristics of retail trade in surrounding communities.

In Crystal, the area's economy is primarily related to seasonal tourists and agriculture. A number of market area residents also migrate to warmer climates during the winter. Some residents also utilize Crystal as a "bedroom" community, living in the Township or surrounding area and commuting to work in other communities. Consequently a number of local businesses rely heavily upon seasonal trade. The existing business mix in Crystal is adequate enough to serve about one-half of the convenience shopping needs of local residents (based upon the results of the consumer survey). The opportunity for purchasing comparison goods (larger, more expensive durable items) is, however, more limited. One of the primary concerns among consumers is the lack of competition and variety. At the same time, the small town environment and rural nature of the Crystal area are the qualities that attract and retain many residents in the area. The area's amenities include its natural resources particularly Crystal and Duck lakes for fishing and boating and open space for hunting, snowmobiling and cross-country skiing. The

social and economic make-up of consumers and residents is mixed, with some year-round residents on fixed incomes (senior citizens), or low and moderate incomes associated with service employment, and seasonal residents with moderate to high incomes.

Seasonal residents, with summer homes in the area, tend to have more expendable incomes, as do vacationers and tourists. The merchant survey indicates that only a small proportion of business comes from tourist traffic while seasonal residents may play an important part in the Township's summer economy.

The character of surrounding communities varies. Larger areas, such as Greenville and Alma, contain a wider variety of stores and merchandise. As mentioned above, these centers are a major attraction for consumers living in smaller surrounding communities, including Crystal. Other smaller communities, such as Stanton and Carson City, are primarily oriented to serving the daily commercial needs of their respective market areas. Carson City's medical facilities and Stanton's role as the County seat are important magnets that attract residents from outside those communities. However, there are no significant characteristics that would give either community an identifiable



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reputation for retailing. By identifying those local characteristics that, when combined, make up the Crystal area, a general identity emerges that could form the basis for defining a particular market "niche."

The Crystal area is already recognized by those who live and vacation here as a relatively quiet location with natural recreation amenities. The businesses in the area should capitalize on that by emphasizing those qualities while offering a unique shopping experience. The positive characteristics of the Crystal business identified in the Goals and Objectives section of this Plan define those traits in more detail. These qualities and characteristics of Crystal point to establishing a market niche based upon:

1. retaining the small town character
2. emphasizing the area's natural/scenic amenities
3. offering a unique shopping experience that is compatible with 1. and 2.
4. serving both the market area and traveling public (recreation/tourist) with the goods and services each desires.

Each of those four criteria has a set of associated components or principles. Retaining a small town atmosphere precludes substantial physical expansion of the central business area. However, it does not minimize or preclude "infilling" of buildings to create a more defined building density within the business district, if developed at a scale that fits the rural character of Crystal. In addition, merchants and employees must have a good rapport with consumers and clients, including friendly and courteous service, knowledge of each customer's needs, involvement in community events, etc.

Emphasizing the area's natural and scenic amenities includes preserving and enhancing those amenities and linking them physically or perceptually to the downtown area. That entails linking the downtown to Crystal Park and the lake and providing better access and amenities at Crystal Beach, creating opportunities for boating and biking (around the lake) and developing more businesses oriented to recreation and leisure.

The physical attractiveness of the commercial district, the mix of retail and service businesses, the park and lake, and types of community events can all contribute to a shopping experience that is compatible with Crystal's small town character and



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emphasizes the area's natural and scenic amenities. A general theme should be established and promoted to create an identity or "niche" for the business district that will enhance its attractiveness to consumers both inside and outside the market area. Crystal was once famous for its "big band" performances and other activities at the Palladium. That "theme" should be resurrected as an important component of this revitalization program. At the same time, the design and physical amenities of the business district should reflect the natural history and amenities of the area. Given the character and history of the Crystal area as a summer "big band" entertainment and lake resort area, the theme which is most compatible with the structure of the business area is recreational/nautical. Both public spaces and private properties should evolve around that concept. This will be defined in more detail in the design concept narrative in this section.

Associated with that theme or concept, and with the goal of establishing a specific market identity or "niche," a variety of compatible businesses should be encouraged. Those include handmade arts and crafts shops, woodworking (handmade furniture), unique gift stores and similar businesses reflective of the historical "big band" era and natural or

nautical environments. A full line sporting good store, bicycle sales and repair and a restaurant or dinner theater based upon the "big band" era, are examples of recreation oriented and entertainment businesses that would also fit into the overall "theme" of the Crystal business district. At the same time, additional stores to serve the convenience or day-to-day needs of the local market area residents should be encouraged. These could include a pharmacy, auto parts store, small variety store, sit-down bakery, shoe store and car wash.

The intent of these recommendations is to make the area's business mix compatible with proposed public and private design improvements to create an overall impression or environment that is easily identifiable and attractive to the consumer. Crystal should capitalize on its small size and lake-related recreation. It should become known as a place where one can enjoy a unique shopping experience in conjunction with the types of specialty stores, limited price general merchandise stores and physical amenities (including public spaces and natural resources, i.e. lake and park), as well as community events.

At the same time, the day-to-day convenience shopping requirements of local residents need to be fulfilled. Consequently



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the mix of standard convenience retail and service businesses needs to be retained and also expanded or enhanced. These include those businesses already existing in Crystal, such as grocery store, gas stations, hardware store, auto repair, restaurants and other similar businesses, as well as additional convenience businesses that may fill an existing void, or provide a better selection.

The combination of specialty stores to attract consumers and tourists from outside the market area into the business district and the enhancement (and expansion) of "standard" and service businesses to meet the needs of local residents should provide a comprehensive shopping experience, while giving the business district a strong identity as a unique shopping district. Again, this should be accomplished within the context of Crystal generally being complementary, and not competitive with larger surrounding communities.

DOWNTOWN DESIGN PLAN

The predominant theme selected for the development and revitalization of the Crystal business district is the emphasis upon the "big band"/nautical character of the area, incorporating easier and more pleasant pedestrian movement, improved vehicular access, streetscape design and recreational

amenities linking the business area to Crystal Lake. The Plan proposes to revitalize the business area through refurbishing/remodeling some buildings and constructing others, without significantly altering the business district's existing character and identity. This Plan also proposes to improve public rights-of-way along Crystal Road and Lake Street, provide for compatibility of design among existing commercial structures and promote a clearly defined access to the Crystal Beach. The overall intent of this process is to retain the small town "flavor" of the downtown area while enhancing its quality.

Several key features of the Redevelopment Plan include building infill, expanded off-street parking, sidewalk and streetscape improvements, redevelopment of Crystal Park and Crystal Beach. The identified improvements are proposed for both public and private property within the planning area.

The improvements called for in the Plan are located primarily along Crystal Road and Lake Street, with less extensive improvements along Park Street, Myers Street, Division Street, and Belding Street.



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Public Improvements

The proposed improvements on Crystal Road encompass the entire length of the right-of-way within the DDA District, a distance of approximately 2,800 feet. These improvements consist of a new sidewalk on both sides of the street. Along with new sidewalks, the Plan calls for the placement of ornamental street lights on 14 foot high posts, placed on both sides of the street and interspersed at a distance that will provide ample lighting for both pedestrian and vehicular traffic. Street trees will be planted along the sidewalk and landscaping, signage and pavement striping. Decorative crosswalks (using brick pavers) will be located at the intersection of Crystal and Sidney roads, Crystal Road and Park Street, and Crystal Road and Lake Street. On-street parking improvements are proposed on Lakeview Street, on the south side of the Township Hall, and on Division Street, just east of Crystal Road. Both parking areas would be configured to accommodate 90 degree parking.

To establish a more controlled flow of traffic and provide a more uniform design, existing alleyways exiting onto Crystal Road between Park and Lake streets will be reconfigured or filled in with private commercial development. These will help to minimize

uncontrolled merging of traffic along Crystal Road. A new entrance (welcome) sign with landscaping will be located at the northeast corner of the intersection of Crystal Road and Sidney Road.

Lake Street will be improved from approximately one-half way between Crystal Road (Main Street) and Lincoln Street to the northern boundary of the DDA District (the Crystal Motel) - a distance of approximately 1,700 feet. These improvements will consist of ornamental pedestrian street lighting, street trees, landscaping, widening of sidewalks, directional signage, decorative crosswalks (approximately ½ way between Crystal Road and Myers Street), at the intersection of Lake and Myers streets and at the western end of Lake Street where it heads north.

Myers Street is proposed to be improved between Lake Street and Park Street including new sidewalk and curb, pedestrian street lighting, landscaping, 90 degree on-street parking on the east side of the street. A decorative crosswalk will be placed at the intersection of Park Street and Myers Street, and the library will receive a new paved parking lot.

Park Street will be improved with new sidewalks on both sides of the street, street



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trees, pedestrian scale lighting, curb and gutter and new pavement.

The existing alleyway behind the buildings on the north side of Lake Street will be improved and converted into a one-way drive with additional angle parking behind those buildings. Improvements including paving, walkways, pavement striping, landscaping and signage. The entrance will be off of north/south Lake Street, with egress onto east/west Lake between the existing Bait and Tackle Shop and R.V. Marine Building.

The alley at the rear of the buildings on the east side of Crystal Road between Park Street and Lake Street will be reconfigured to link Lake Street and Park Street as a one-way service alley with angle parking and walkway.

The largest single improvement within the DDA District is the redevelopment of Crystal Park. The improvements proposed for this area include paved off-street parking on the southeast corner of the park to accommodate 87 spaces with paved overflow parking (an additional 32 spaces) on the south side of Grove Street. A new walkway network would be constructed in the park linking the park's four corners with a children's play area in the center of the

park. Walkway lighting will be provided. A boat dock with slips for 10 boats and area for dispersing fuel is proposed to be constructed south of the existing beach. A boardwalk, with observation gazebo, would be constructed along the western edge of the park linking the boat dock with the parking lot. An amphitheater, with natural grass seating and stage area, would be developed on the east side of the park, with access off of Myers Street. The existing picnic shelter will remain, with additional picnic tables and barbecue grills. The park will receive additional landscaping and an area will be set aside in the southwest corner for recreational use by those picnicking in the park. Crystal Beach will be improved with earth berming and landscaping between the beach and Lake Street. A pavilion with changing rooms and restrooms will be constructed between the beach and park, for access from both areas.

Private Development

This Redevelopment Plan calls for a number of private property improvements to complement and coordinate with the proposed public streetscape improvements.

Within the Crystal Road and Lake Street corridors, major private improvements



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include the renovation of building facades, nautical theme, parking lot improvements (including curbing, paving and striping), and landscaping. New private commercial "infill" development and redevelopment of existing properties will also be an important component of private property revitalization. The intersection of Lake Street and Crystal Road is intended as a focal point to attract traffic into the business district. An important element in this area is the renovation of facades within the nautical theme. The Plan proposes new commercial buildings on the north side of Lake Street, again within the nautical theme. The existing buildings along this street would also renovate their facades. Improved off-street parking is proposed for a number of private businesses within the DDA. These include paving, striping, landscaping and signage across from the beach area near the Lakeside Bar, pavement striping concrete walks and landscaping in the lot between the R.V. Marine building and Crystal Cable, and in the Bank parking lot.

The public and private improvements identified in this Plan are intended to complement each other to achieve a unified theme and comprehensive revitalization of the entire Downtown Development Authority District. The overall desired impact is to physically and psychologically link the lake, the park and the business district

into a unified commercial/recreation environment. This needs to be done within a coordinated framework to optimize the Township's commercial opportunities into the 20th Century.



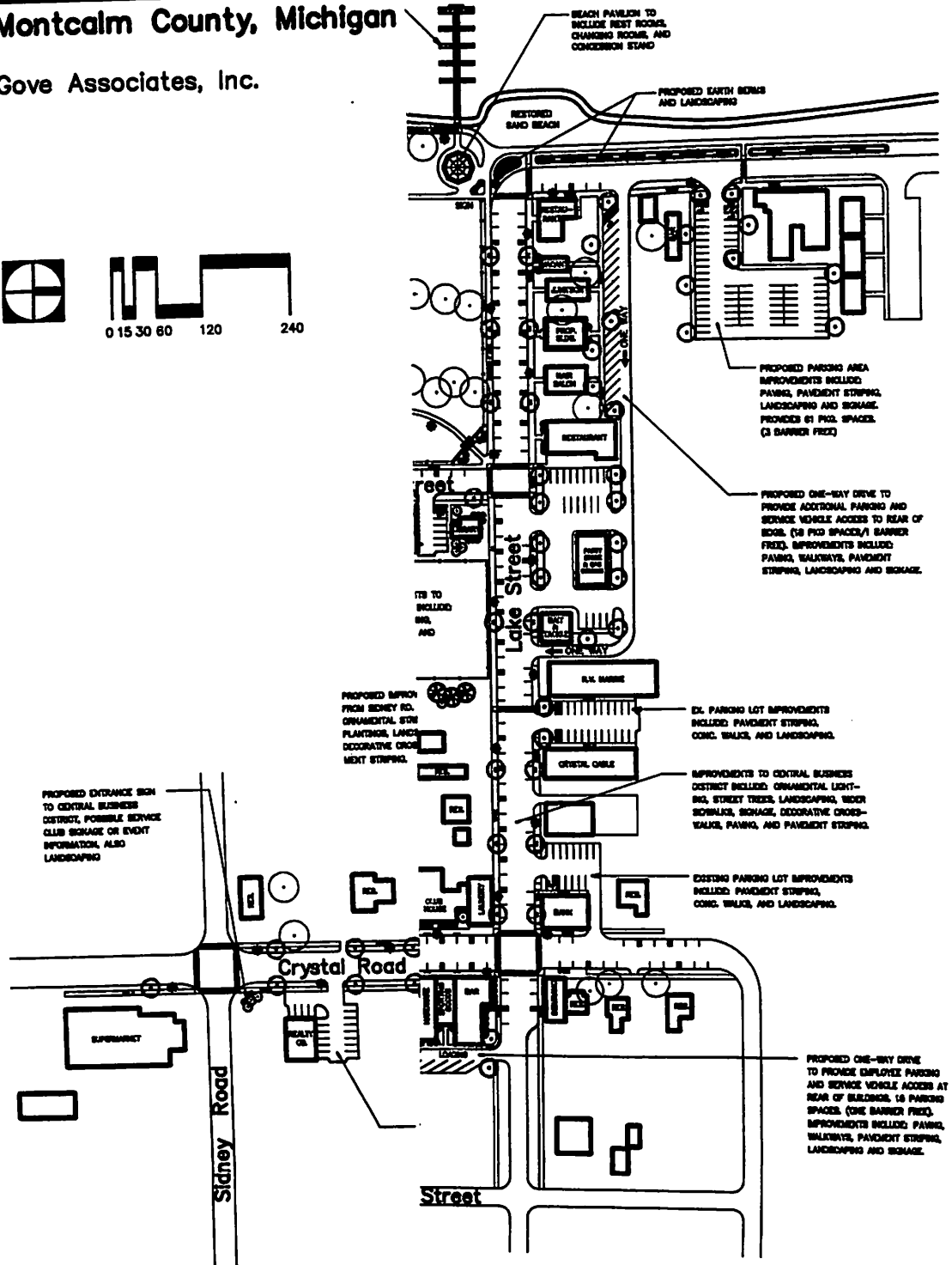
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Crystal Downtow

Montcalm County, Michigan

Gove Associates, Inc.

Crystal Lake



Up to this point, this Plan has reviewed the characteristics of the Crystal retail market area, including consumer impressions of the Crystal business area, set forth goals and objectives for future development and described a proposed master site plan for the future downtown area. All of these elements contain information that, when combined, will form the basis for future action. That is the intent of this section - to outline those items necessary to make this Redevelopment Plan a reality.

This section recommends organizations and procedures that local merchants, in conjunction with the Township government, should establish in order to improve business activity within the planning area. The key factor here is a working agreement or partnership between the Township the Downtown Development Authority and the merchants that will foster organization and lead to implementation. This cooperation will help ensure coordination and continuity, as well as facilitate the financing necessary to complete proposed redevelopment projects. It also addresses techniques and practices to improve marketing and retail sales.

Administration/Organization

In order to effectively carry out the proposals called for in this Plan, it is necessary to specify as clearly as possible the

responsibilities of individuals and organizations designated as participants in the implementation of the Plan. Future development of the Crystal business district calls for a partnership among three parties - the Township (including the DDA), merchants and developers/investors. The following outline proposes a basic structure of each and the role that each can adopt in implementing the projects proposed in this Plan.

The Township's Role

Crystal Township, through state enabling legislation, has a variety of "tools" it can use to generate redevelopment, both in the public and private sectors. In that regard, Township government plays a key role in this whole process. The Township in conjunction with the DDA has already taken the first step by commissioning this Plan. Now it must facilitate coordinating actions among itself, local merchants and the DDA and establish a system for project financing. This includes encouraging and assisting private investment as well as financing associated public improvements. By becoming involved in these predevelopment activities, the

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Township is committing itself to an active role in a public/private partnership for downtown revitalization.

The Redevelopment Plan calls for three major components that require implementation: public improvements, rehabilitation of existing stores and new commercial development through "infill." In conjunction with the DDA, the Township should:

- a) issue general obligation bonds for specified public improvements;
- b) promote additional innovative financing programs emphasizing leveraging of public monies and public/private partnerships;
- c) work with the DDA to establish a fund for maintaining public spaces and promoting downtown Crystal;
- d) apply, on behalf of a Downtown Development Authority, for federal and state funds that can be used for commercial and residential development (i.e. Community Development Block Grants); and
- e) adopt the Downtown Development Tax Increment Finance program if acceptable to local merchants (Tax Increment Financing will be explained in detail later in the section).

The DDA's Role

The Crystal DDA has the capacity to take a lead role in developing and implementing this Plan. Under state enabling legislation,

the DDA has the authority to plan, implement plans, and acquire and improve properties within the District. More specifically, Public Act 197 of 1975, the Downtown Development Authority Act, empowers the DDA Board to prepare an analysis of economic changes occurring in the district, study the impact of metropolitan growth upon the district; plan and propose the construction, renovation, repair, remodeling, rehabilitation, restoration, preservation, or reconstruction of a public facility, existing building or multi-family dwelling unit; plan, propose and implement an improvement to a public facility in the development area to comply with barrier-free design requirements; develop long-range plans in cooperation with the Township Board, to halt deterioration of property values and promote economic growth in the downtown district; implement any downtown development plan; make and enter into contracts necessary or incidental to the exercise of the powers and duties of the DDA; acquire, own, convey, dispose of, or lease land and other real and personal property; improve land and construct, reconstruct, rehabilitate, restore and preserve, equip, improve, maintain, repair and operate any building, including multi-family dwellings within the downtown district; fix, charge, and collect fees, rents and charges for the use of any building or



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property under its control, accept grants and donations of property, labor, or other things of value; and acquire and construct public facilities.

These are broad powers and consequently the general development and rehabilitation opportunities available to the DDA are limited primarily by the financial resources available to it. The Authority may finance its operations and purchases from: donations, a tax levy of up to 2 mils on real and personal property within the district, borrowing money, revenues from property owned, leased, licensed or operated by the Authority, proceeds from a tax increment finance program, proceeds from a special assessment district, and money obtained from other sources approved by the Township Board. The establishment of a Tax Increment Finance program requires the approval of the Township Board, as does the levy of a tax of up to 2 mils. The 2 mil levy also requires the approval of a majority of property owners within the DDA District.

In effect, it is not only important, but in some cases it is necessary, that the DDA and Township Board work closely together to identify and secure financing for public improvements. The DDA should develop and establish a long-range investment and

financial growth plan to enable it to optimize the use of its available resources.

The Crystal Township Board and DDA Board have been the catalyst behind the development of this Plan and are committed to carrying out the associated implementation programs.

In the absence of a full-time director, it is important that the members of the Board familiarize themselves with the details of this Plan and commit to investing time to the implementation phase of the redevelopment program. The Board must also work in close association with the Township Board and merchants to ensure a coordinated, efficient approach to the redevelopment of the downtown area. This Plan should be used consistently as a guide by the DDA Board, the Township Board and merchants in the day-to-day decision making processes related to revitalization of the downtown area.

The Merchant's Role

While the Township Board's and DDA's primary involvement in the downtown redevelopment process is the initiation of this program, establishing organizational structures and promoting financial resources, the private sector (primarily merchants and



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developers) plays a major role in improving the physical and economic status of downtown. Organization and cooperation are the catch-words for merchant activities.

The Downtown Development Authority Act is the most potent implementation mechanism available to Crystal for redevelopment and enhancement of its central business area. It provides a direct line of communication between the Township and downtown merchants and acts as a vehicle for merchant organization.

Merchants, while naturally competing for consumer dollars, have also occasionally worked together to support the image of the entire Crystal business district. That includes not only working toward physical improvements such as parking, but cooperative promotion of a number of downtown businesses.

It is important to realize that the primary competition for the merchant in downtown Crystal is not other downtown merchants, but rather other business districts, especially those which offer the consumer a wider selection of merchandise at varying price ranges.

The role of the merchant, therefore, is to support Township government and the

Downtown Development Authority, and even other merchants in efforts to carry through on creating the recommended retail "niche" for the central business area. It is important that merchants continuously upgrade their businesses by making physical improvements to their properties, encouraging new and expanded promotion programs and initiating cooperative maintenance and security programs. It is the individual merchant's and property owner's responsibility to keep abreast of the activities of the DDA and to express opinions on matters that will affect individual as well as collective business operations.

One way to facilitate the active involvement of members of the business community and to achieve a workable organizational structure is to establish a number of task forces under the auspices of the DDA. These task forces would be responsible for specific categories of projects related to development and promotion of the downtown. It is recommended that four such task forces be formed to address the following: public improvements, tenant search, private improvements and management and promotion. The following briefly describes the proposed function of each task force.



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Public Improvements - The mission of this task force is to recommend to the Township Board specific public projects and financing mechanisms which would enhance the business district's physical design, improve the business climate, encourage private investment and increase usage of the business area. The Public Improvements Task Force should develop basic policy recommendations on suitable public improvements and projects, work with the Township Board to assure that downtown development is consistent with an updated comprehensive plan, and investigate federal and state grant programs. If tax increment financing is agreed upon as a viable means of contributing to the financing of public improvements, this task force should, with the Township Board become familiar with the adopted TIF plan and assist the DDA in implementing the TIF program. Membership on the task force should be limited to four or five persons, including a Township Board representative, a Downtown Development Authority Board member and perhaps a representative of the County Road Commission.

Tenant Search - The mission of this task force is to increase, on a long-term basis, the selection of goods and services in the business district by identifying and processing commercial leads. This committee should

target those businesses that are within the scope of the identified market "niche" the DDA wishes to create. This niche was identified in Section E of this Plan. The formation of this committee would be an excellent opportunity to recruit new members for this specific work assignment and to train a few of the downtown's less active members in the downtown organization's active committee work. Bank officials are particularly good prospects for this kind of committee work: they not only travel extensively and have opportunities to see other markets, they also have a direct interest in downtown as a result of the location of their office facilities and downtown mortgages and investments.

One class of occupants for additional floor space are existing businesses which may be in need of expansion space. The revitalization of downtown business is also in part a function of the ability of the downtown area to serve as a breeding ground for new commercial enterprises. One way to plan for this type of commercial growth is to encourage and facilitate the expansion of existing businesses, and perhaps some kind of "incubator," which not only promotes the growth of established firms but opens up smaller commercial spaces for new start-up businesses. The potential barriers to transitions of this sort,



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such as the prospect of having to pay higher rent or having to make substantial interior and perhaps exterior improvements, may be overcome with the direct assistance of this committee. For example, the committee can assist in promoting negotiations between owners and prospective downtown "relocatees" or new tenants. It can also develop proposals which could include provisions for building improvements and which could link increased rental income to the growth in sales realized by the new or relocating business.

Another source of potential tenants for local commercial space is those established independent operations currently located in nearby cities and towns such as Carson City, Stanton, Greenville and Edmore. Many established independents may have found that they have grown to the limits of their market at their present location. Establishing an additional location in the Crystal business district can be presented as an advantageous means of expanding their businesses. A business search committee can begin the process of targeting potential branch operations for downtown by making exploratory trips to surrounding towns and cities with an eye to spotting healthy small businesses of the types not currently represented in downtown Crystal. The close proximity of both M-57 and M-46, as

well as US-27 and the relatively short distances to Lansing and Grand Rapids, are viable assets in efforts to attract new businesses. The proposed theme for downtown Crystal can accommodate those types of businesses that the vacation and recreation traveler is seeking. The DDA and local merchants should establish a promotional campaign designed in part to sell downtown Crystal as a unique experience that is different from, yet complementary, to other experiences available in Central Michigan.

The search committee could also serve an important function as a clearinghouse for information on business opportunities in the Crystal area. The committee could handle inquiries of all sorts, but would particularly be helpful as a group to which inquiries from prospective new business operators could be directed. Businesspeople should be encouraged to keep any negative opinions they may have to themselves and to direct inquiries instead to the search committee. The committee should poll local business operators frequently to gather information on inquiries or expressions of interest which they may have had from friends, business associates in other towns, or information on potential new business operators who might be contacted as prospective downtown occupants.



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Within the commercial area, there are buildings that have second floors which could be used for apartments, storage or businesses. Physical improvements in second floor spaces for housing, offices or retail businesses can increase the amount of activity occurring in the central business area. It should be a high priority of a search committee to assure that second floor spaces are being utilized for their best and highest uses.

Summary of Strategies:

- Building owners and DDA should work together to fill available store vacancies.
- The search committee can take considerable initiative in finding desirable occupants for available commercial space in the downtown area.
- Encouraging the expansion of existing business will not only promote the growth of established businesses, but will open up smaller commercial spaces for new businesses.
- A search committee could serve an important function as a clearinghouse for information on business opportunities in downtown.

- Key business leaders and building owners must be involved together in rebuilding all aspects of downtown.

The tenant search committee should be composed of persons who are key business-people in downtown Crystal.

Private Improvements - The mission of this task force is to work with local store owners to make repairs and/or modifications to exterior facades and interior spaces and to assist in locating appropriate financing for those improvements. The Private Improvements Task Force should take a leadership role in initiating and coordinating necessary physical improvements among store owners in the business district. This can include a variety of projects, such as an annual paint-up/fix-up campaign, a sign control ordinance administered voluntarily by local merchants, education and assistance in effective window displays, improvements to front and rear facades, and development of maintenance standards to deter or eliminate blight. This task force would also be responsible for keeping a current record of available financing, including SBA "503" loans, revolving funds and CDBG funds, and integrating job training with improvement projects, etc. for expansion and improvements. An important function of the Private Improvements Task Force would be



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as an advisory body to the Township Board in recommending public policies and programs promoting public/private partnerships and affecting the financing of private retail developments and improvements. Coordination with the Public Improvements Task Force is also necessary to ensure consistency and harmony with the proposed public improvements identified in this Plan.

The Private Improvement Task Force should consist of a representative of the DDA, two local businesspeople (e.g. a banker, or realtor) and a member of the Township Board.

Management and Promotion - The mission of this task force is to improve the image and efficiency of downtown Crystal as a viable place for comparison shopping by fostering improved internal store operations, improving maintenance of public areas and coordinating and improving marketing and retailing efforts of local businesses. The Management and Promotion Task Force should evaluate and recommend an internal store management/retailing education and assistance program, including workshops on retail management. It should develop and coordinate marketing programs for the downtown area, promote special events and coordinated store hours and develop a

downtown directory/information assistance program.

The efforts of this task force are critical to the success of the business district. The existence, or absence, of a successful promotion and overall retail management program will impact the success or failure of the entire downtown redevelopment program. Just improving the streetscape of the Crystal business district, including providing more facilities oriented to recreation, will not automatically ensure increased consumer activity.

The Management and Promotion task force should, following the concepts recommended in this Plan, develop specific strategies for marketing and promoting downtown Crystal as a unique and interesting experience for recreationists, especially boaters and fishermen. Over time, as additional activities are added to the business area, such as additional restaurants, bed and breakfasts, etc., this task force would modify its marketing program to incorporate those activities. Emphasis should be given to coordinating the various recreational, shopping and entertainment components of downtown Crystal into a comprehensive, overall management and promotion program designed to attract visitors from throughout the region. This



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should be done within the context of complementing, not competing with, other nearby communities. As a matter of fact, the entire management and promotion approach for downtown Crystal should be not to compete with surrounding retail and service centers, but to complement those centers by offering unique shopping, recreation and entertainment experiences.

Crystal Lake provides a great opportunity for unique experiences and sets Crystal apart from surrounding communities.

Another function of this task force is to make shopping as easy as possible for consumers once they are downtown. This includes stores that are easy to find, adequate parking is available, and extra services exist to consumers to make their experience as pleasant as possible.

This task force should be made up of two DDA representatives and several local businesspeople.

These four task forces comprise the basic organizational framework that will assist the DDA in implementing this Plan. It is important that each becomes committed to becoming proficient in the area of responsibility and that all four coordinate their efforts to ensure overall efficiency.

Marketing

One of the major functions of any group organized to promote downtown development is to establish a strategy for marketing the business district. Marketing encompasses a wide variety of activities designed to increase consumer shopping interest in downtown.

There are two basic methods of marketing downtown - through organized special events and the use of media advertising. In a sense, proper physical design of the business district, adequate variety, quality of stores and desirable merchandise can also be marketing "tools" in their own right. The following outlines techniques for marketing the Crystal business area.

Research and Analysis

The emphasis upon recreation and entertainment is the basis for attracting people into the Crystal business district. Once they are there, however, the goal is to transform them into consumers. That requires that businesses offer the right mix of merchandise and services. Before Crystal merchants can effectively market what they have to sell, they must be sure that what they sell is in demand by the public. In other words, merchandising is an ever-changing



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component of American business and it is necessary for merchants to stay abreast of trends in the market place and the affects those trends have on advertising and special events. National and regional trends must then be modified, if necessary, to fit the local market. In order to know what the consumer wants, the merchant must continuously be in touch with the changing purchasing habits as well as the demographic composition of the residents of the Crystal market area and those who visit the area. That is, the population characteristics outlined in this Study should be updated periodically to determine the current age/sex makeup of the local population, and lifestyles should be monitored to determine the appropriate goods and services that best accommodate those lifestyles, particularly relative to recreation and entertainment. The following comparisons between traditional sociological and population characteristics and current forces or changes in the market place, indicate the types of lifestyle factors that affect purchasing habits. Consequently, these should be considered in marketing programs.¹

¹Market Forces - Changing The Way We Do Business In The 90s by Nicholas and Company.



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Traditional Concepts

VS

Current Market Forces

Social

Mass Markets
General Merchandising
Orientation Toward "Things"
Liberal Use of Credit
Increased Quantity of Possessions
Industrialization
National Economy
Centralization
Regulation
Emphasis on Conformity

Social

Segmented Markets
Working Women Specialty Merchandising
Orientation Toward "Experiences" and "Self"
Greater Caution
Increased Quality of Life and of Possessions/Services Life Simplification
Information/Service/High Technology Society
World Economy
De-Centralization
De-Regulation
Emphasis on Individuality

Population

Family of Four (Typical) (Father working; mother and two children at home)
One Income Family
Women at Home
Married Couples
Two Parents
Young Parents
Young Population
Baby Boom
Population Growth
Less Leisure Time

Population

7% of Total U.S. Household (1990)
Two Income Couples
Working Women
Singles
Single Parents
Older Population
Baby Decline
Zero Population Growth to 309 million (Year 2050) Average Age 41
More Leisure Time



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The list below cites examples of the types of changes that have occurred in the market place for particular goods and services. This list is provided to clarify the nature of the

changes that do occur in various markets and the need for maintaining an up-to-date program for monitoring such changes.

Goods/Services	Current Applications	Goods/Services	Current Applications
Accounting	Computer Tech Interactive Systems	Labor Unions	Service Economy Increase White-Collar Force
Advertising	Qualitative Creative Information Segmentation Specialization	Land Development	Joint Venture Strategy (Developer-Finance Partnerships) Mixed-Use Re-Use
Auto Industry	World Industry Consumer Movement	Magazines	Specialization Segmentation
Architecture	Qualitative Analysis Re-Use Mixed-Use Segmented Marketing	Medical	Older Population 24-Hour Medical Centers Home Health Care Holistic Health
Business	Automation Interactive Systems Networking High Tech Self-Employment Small Business Growth	Movies	Pay-Television
Banking	Electronic Banking Financial Planning 24-Hour Services Working Women	Newspapers	Working Women Video Tech Radio-Television Segmentation Direct Response
Conventions	Teleconferencing Regional Meeting Trends	Office Buildings	Service Society Working Women Video Tech Networking
Dealerships (Auto)	Shopping Center Dealerships Working Women Quality Service	Publishing/Printing	Video Tech Computer Tech Word Processing
Credit Cards	Cashless Society World Wide Use Working Women	Real Estate	Qualitative Analysis Re-Use Mixed-Use Segmented Marketing
Drugs	Older Population Increased Health Services	Recreation	Leisure Time Physical Fitness Attitudes



Administration/Marketing Program

Goods/Services	Current Applications	Goods/Services	Current Applications
Entertainment	Leisure Time Discretionary Income Television	Retailing Downtown Retail Centers Neighborhood Retail Centers Regional Shopping Centers Department Stores Mass Merchandisers Special Shops	Specialty Merchandising Theme Strategy Specialization Segmentation De-Centralization Off-Price Retailing Manufacturer Outlet Retailing Catalog Retailing Direct-Response Retailing (Mail Order/phone/cable TV)
Education	Self-Help Video Tech Personal Computers (Home Study)	Research	Qualitative Analysis (Psychographic/lifestyle)
Finance	Creative Planning Qualitative Planning Marketing Strategy	Service Stations (Auto)	Self-Serve Gas No Service
Food	Specialization, Segmentation Quality Standards Qualitative Marketing	Social Services	Older Population
Government	De-Centralization Information Revolution Consumer Movement Older Population	Supermarkets	Working Women Dining-Out Attitudes Specialization (Health Food Stores) Boutique Marketing
Housing (Single-Family)	Fewer Traditional Families Condominiums Town Houses, Apartments Cluster Housing	Tourism	Leisure Time Discretionary Income Regional Trends
Industry	Automation Consumer Movement High Tech Service Society Networking Interaction	Television	Cable Systems Local Programming Radio Interactive Systems
Hotels	Teleconferencing Regional Meeting Trends	Training	Quality Circle Concepts Teleconferencing Video Tech
Health	Leisure Time Self-Improvement Physical Fitness Attitudes	Spectator Sports	Leisure Time Discretionary Income
Information	Networking (People talking to each other, sharing information, ideas, resources. Linkage between people and clusters of people) Video Tech Data Processing Interactive Systems Teleconferencing	Transportation	Cluster Linkage People Movers
Insurance	Fewer Families Working Women		



Administration/Marketing Program

It is very important for downtown merchants as a group to realize the advantages of coordinating their efforts to market downtown Crystal. The primary competition for consumer dollars come from nearby retail centers, such as Carson City, Greenville and Alma. As inferred earlier, the most realistic approach to marketing downtown Crystal is the organizing of merchants to essentially "sell" downtown as an entity and to complement, rather than compete with, the establishments and facilities in those other centers.

Both will require a concerted effort among merchants. Since most businesses do not have the time or professional marketing expertise to research and analyze changing market forces, much less put together a coordinated program designed to respond to those changing forces, it is suggested one organization, the DDA, be responsible for a coordinated market research, analysis and implementation program to be made available to all downtown merchants. Establishing a format for downtown businesses which will promote complementary rather than competitive operations may require altering the current mix of businesses or changing the selection of merchandise among existing businesses. A detailed review of the forces that shape the buying habits of the market area's consumers

(as part of the research and analysis mentioned above) should be made prior to determining the mix of businesses and merchandise that would enable Crystal to complement other retail centers. Repositioning downtown Crystal as a "complementary" center requires that a number of businesses be unique or specialty operations, such as gift shops, sporting goods and unique restaurants. Such a repositioning or change in status should be coordinated with the recommended recreation/entertainment market "niche" and the nautical redevelopment theme of the downtown area. The objective is to get people to come downtown because of the attractions, public and private amenities and types of stores and merchandise available (stores and merchandise somewhat unique to the area), thereby experiencing a pleasant, consumer oriented and recreation environment once they arrive.

The following are suggested special events that might be adopted by merchants to attract consumers to downtown Crystal. They do not cover the full spectrum of events and activities that could be established but suggest what might be pursued further by the Management and Promotion Task Force.



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Music - Ranging from evening band concerts in Crystal Park to rock groups, folk singers, troubadours, or bagpipes during the noon hours. Live music, recorded (Christmas Carols), planned, impromptu, in any form and as often as possible should be encouraged. Speakers, outlets and microphones would have to be installed for these events. Big band performances and dances to replicate the Palladium could be regularly scheduled.

Drama - Shakespeare festivals, puppet shows, mime troupes, vaudeville - professional and amateur, public or private, in conjunction with dinner theater(s).

Sidewalk Sales - Dollar days, etc.

Public Dances - Similar to street dances. Also displays of folk, western, modern, popular, or classical dances and dance contests.

Street Festivals - Celebrating special occasions, of local or national importance. Centennials, Independence Day, St. Patrick's Day, Pumpkin Festival, etc.

Flower Shows - Sponsored by floral societies or garden clubs.

Art Show - With paintings, sculpture, music crafts, annual or semi-annual.

Carnival-Like Activities - Rides, games, shooting galleries, etc.

Portrait Artists

Sidewalk Chalk Artists

Storytelling Contests

Annual Auto Displays - Historic models displayed.

Trailer or Camper Displays

Boat Shows

Snowmobile Safaris

Fashion Shows

Bazaars - True sidewalk bazaars, monthly, weekly, or daily, as large and varied as space will allow.

Flea Market - Similar to above.

Races - Rubber Duck races on Crystal Lake

Bicycle Races/Tours - Around Crystal Lake.



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Many of these activities are closely tied to the proposed design plan. That is, attempts to "pedestrianize" the downtown area with improved streetscape and store access, the addition of more retail/service businesses, and create a greater linkage between the park, the lake and the business district should facilitate those suggested programs. Again, the intent is to create an atmosphere where shoppers can come to relax, enjoy performances and participate in special events as well as find unique shops for purchasing creative and unusual items, in addition to the more "traditional" retail and service businesses.

Advertising

Another component of marketing downtown Crystal is advertising. Attempts to attract people downtown through the media should be coordinated and should promote the downtown area as a single entity along with individual businesses. As with special events, advertising campaigns should focus on the image of downtown. That is, the revised environment of downtown Crystal resulting from renovations should be marketed as an attraction itself. Individual businesses could then be promoted in accordance with the newly adopted image of the downtown as a unique recreation/leisure shopping area. Coordinated or combined

advertising should also be unique and imaginative in content. Although traditional media (newspapers and radio, as well as some T.V.) may be used, a series of unusual, interesting and attractive advertisements could be developed, focusing on several key elements of the downtown area itself. Again, the intent is to "merchandise" the activities and the quality of a revitalized downtown area as well as the specific businesses located here. These campaigns should use the results of the periodic research and analysis of market area consumers discussed earlier in this section.

An important component of merchandising downtown Crystal and its businesses is the development of a logo as a descriptive image for the downtown. A directory of downtown businesses, giving the location of businesses and community facilities on a map of downtown and the types of merchandise or service available through each business, could be developed and distributed to shoppers as a brochure. These activities should come under the jurisdiction of the Management and Promotion Task Force.



Implementation Program

Introduction

In order to make the transition from the concepts defined in this Plan to actual "brick and mortar" construction, it is necessary to specify recommended improvements, their costs and suggested methods of financing those improvements. To help accomplish that, this section will specify capital improvements called for in the design plan, identify the estimated costs in 1995 dollars, set forth a time schedule for undertaking those improvements, describe various means of financing, and present an "implementation matrix" that identifies specific actions that are recommended to fully implement the plan.

Downtown Improvement District

The area designated for public and private improvements as specified in this Plan encompasses an area of approximately 20 acres. This downtown improvement area can generally be described as including all the properties with boundaries defined by Crystal Lake on the west, the Crystal Motel and alleyway north of Lake Street, the rear property lines bordering the east side of Crystal Road on the east and Blanchard's IGA on the south.

Cost Estimates

The cost estimates defined in Table H-1 reflect recommended specific public

improvements within a block by block description of the Downtown Design Plan. These costs are in 1995 dollars and consist of materials, labor and contingencies (at 25%) such as legal, architectural and engineering fees. These figures are not intended to be specific or unquestionably accurate at this level of detail; they are, however, estimated at or above what the actual costs might be, so that the costs of financing these projects are not underestimated.

Project Phasing

The success of this Plan depends not only upon organization and financing, but also upon putting the following individual projects listed in the right sequence and completing each within the appropriate time frame. Three factors must be considered in establishing the sequence and timing of those projects: the amount of financing available, the impact of the project upon the Downtown Redevelopment Program, and the technical difficulties or logistics involved in the particular project. Applying those factors to the Crystal business district, initial projects should be financially feasible, have an immediate visual impact noticeable to the general public and

Implementation Program

not be too disruptive to the general flow of commercial traffic downtown. To help minimize disruption, it is desirable to concentrate improvements in one geographic area at a time, rather than work on a specific component (such as sidewalk replacement) throughout the entire DDA

District. Proceeding on a component by component basis would prolong interruption of activities throughout the business district. Also, by initially undertaking projects that have a noticeable and positive visual impact, the chances of obtaining community-wide backing for further projects are enhanced.

TABLE H-1 - DOWNTOWN CRYSTAL REDEVELOPMENT PROGRAM COST ESTIMATES

Improvements	Cost Estimate
CRYSTAL ROAD IMPROVEMENTS - PUBLIC	
Street Trees, Ornamental Street Lights, Shrubs, Ornamental Trees, Sign, Tree Grates, 4" Concrete, Stamped Concrete, Pavement Striping, BF Ramps, Remove Concrete, Remove Asphalt, Cold Mill, Asphalt, Remove Curb, Curb and Gutter, Integral, Curb/Walk, Excavate, Gravel, Tree Removal, Topsoil, Seed/Mulch	
Subtotal	\$319,759
25% Contingency	<u>79,940</u>
Total	\$399,699
REALTY COMPANY PARKING LOT IMPROVEMENTS - PRIVATE	
Asphalt, Pavement Striping, BF Sign	
Subtotal	\$2,750
25% Contingency	<u>688</u>
Total	\$3,348
TOWNSHIP HALL PARKING AREA - PUBLIC	
Excavation, Gravel, Asphalt, Pavement Striping, Concrete, BF Sign, Topsoil, Seed/Mulch	
Subtotal	\$2,500
25% Contingency	<u>625</u>
Total	\$3,125
DIVISION STREET OFF-STREET PARKING - PUBLIC	
Topsoil, Seed/Mulch, BF Sign, Excavation, Gravel, Asphalt, Pavement Striping, Concrete	
Subtotal	\$5,088
25% Contingency	<u>1,272</u>
Total	\$6,360

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Improvements	Cost Estimate
PARKING AREA BETWEEN CRYSTAL AND LINCOLN STREETS - PUBLIC	
Street Trees, Ornamental Trees, Shrubs, Excavation, Gravel, Asphalt, 4" Concrete, Integral Curb/Walk, Pavement Striping, Curb/Gutter, Topsoil, Seed/Mulch	Subtotal \$25,816 25% Contingency <u>6,454</u> Total \$32,270
PARK STREET IMPROVEMENTS - PUBLIC	
Street Trees, Ornamental Street Lights, 4" Concrete, Curb/Gutter, Cold Mill, Asphalt, Topsoil, Seed/Mulch, BF Ramps	Subtotal \$61,113 25% Contingency <u>15,278</u> Total \$76,391
BANK PARKING AREA IMPROVEMENTS - PRIVATE	
Curb/Gutter, Topsoil, Seed/Mulch, Pavement Striping, 4" Concrete, BF Parking Sign	Subtotal \$1,681 25% Contingency <u>421</u> Total \$2,102
CRYSTAL CABLE/R.V. MARINE PARKING LOT IMPROVEMENTS - PRIVATE	
Curb/Gutter, Topsoil, Seed/Mulch, Pavement Striping, 4" Concrete, BF Parking Sign	Subtotal \$4,597 25% Contingency <u>1,150</u> Total \$5,747
GO CART TRACK IMPROVEMENTS - PRIVATE	
Evergreen Trees, Ornamental Trees, Ornamental Fencing, Sign, Ornamental Lighting	Subtotal \$37,385 25% Contingency <u>9,346</u> Total \$46,731



Implementation Program

Improvements	Cost Estimate
LAKE STREET IMPROVEMENTS - PUBLIC	
Street Trees, Ornamental Street Lights, Tree Grates, 4" Concrete, Stamped Concrete, Pavement Striping, BF Ramps, Remove Concrete, Remove Asphalt, Cold Mill, Asphalt, Remove Curb, Curb/Gutter, Integral Curb/Walk, Topsoil, Seed/Mulch, Berms, Shrubs	Subtotal 25% Contingency Total \$190,938 <u>47,735</u> \$238,673
LIBRARY PARKING AREA IMPROVEMENTS - PUBLIC	
Excavate, Gravel, Asphalt, Pavement Striping, BF Sign, Shrubs, Ornamental Tree, 4" Concrete	Subtotal 25% Contingency Total \$6,036 <u>1,509</u> \$7,545
ALLEY PARKING - PRIVATE/PUBLIC	
Excavate, Gravel, Asphalt, Pavement Striping, BF Sign, Topsoil, Seed/Mulch, Shrubs, Street Trees, 4" Concrete, Integral Curb/Walk	Subtotal 25% Contingency Total \$34,613 <u>8,653</u> \$43,266
LAKESIDE PARKING AREA - PRIVATE	
Excavation, Gravel, Asphalt, Pavement Striping, BF Sign, Topsoil, Seed/Mulch, Sign	Subtotal 25% Contingency Total \$26,575 <u>6,644</u> \$33,219
MYERS STREET IMPROVEMENTS - PUBLIC	
Street Trees, BF Sign, Tree Grates, 4" Concrete, Stamped Concrete, Pavement Striping, BF Ramps, Remove Asphalt, Cold Mill, Asphalt, Excavate, Gravel, Curb/Gutter, Integral Curb/Walk, Topsoil, Seed/Mulch	Subtotal 25% Contingency Total \$42,548 <u>10,367</u> \$53,185



Implementation Program

Improvements	Cost Estimate
CRYSTAL PARK IMPROVEMENTS - PUBLIC	
Excavation, Gravel, Asphalt, Pavement Striping, BF Signs, Topsoil, Seed/Mulch, Ornamental Fencing, Ornamental Lighting, Sign, 4" Concrete, Grading for Earth Terrace, Evergreen Tree, Deciduous Tree, Ornamental Tree, Tree Removal, Benches, Picnic Tables, Grills, Play Structure, Sand, Tot Lot, Gazebo with Concrete Pilings, 8' Boardwalk, Beach Restoration, Remove Concrete, Marina, Fueling Station, Restroom/Concession Building	Subtotal \$536,996 25% Contingency <u>134,249</u> Total \$671,245
PROPOSED BUILDING ON MAIN STREET - PRIVATE	
Building	Subtotal \$156,000 25% Contingency <u>39,000</u> Total \$195,000
PROPOSED COMMERCIAL BUILDINGS ON LAKE STREET - PRIVATE	
2 Buildings	Subtotal \$351,000 25% Contingency <u>87,750</u> Total \$438,750
RENOVATION OF EXISTING BUILDING ON LAKE STREET - PRIVATE	
Building	Subtotal \$216,000 25% Contingency <u>54,000</u> Total \$270,000
TOTAL PUBLIC IMPROVEMENTS	
≈ \$1,532,000	
TOTAL PRIVATE IMPROVEMENTS	
≈ \$995,000	
TOTAL REDEVELOPMENT COST	
≈ \$2,527,000	

SOURCE: Gove Associates Inc.



Implementation Program

At this time the public improvements outlined in this Plan are proposed to occur over a maximum 24 year period, with federal grants as the primary sources of revenue, although long-term financing through bond issues may extend to 30 years. The sequence of public projects, their timetables and annual costs are set forth in Table H-2. The projects refer to those described on pages F-8 through F-12, with the costs inflated at three percent per year.

It must be emphasized that this sequence of projects and the time frame for their

completion is only a proposal. Conditions, events and available financing will certainly affect the ability of the Township and the Downtown Development Authority to adhere to this schedule. The sequence of projects may change to accommodate immediate needs and available financing may accelerate or set back these proposed construction dates. The primary value of Table H-2 is that it functions as a guide for implementing the public improvements called for in this Plan over the next 20 to 25 years, or longer.

TABLE H-2 - PROJECT SEQUENCE AND YEAR OF CONSTRUCTION

Project	Year	Annual Cost
Township Hall Parking Area	1996	\$3,220
Crystal Park Improvements	1997	\$230,460
	1998	\$244,500
	1999	\$251,830
Myers Street Improvements	2002	\$65,410
Library Parking Area Improvements	2003	\$9,560
Lake Street Improvements	2005	\$106,920
	2006	\$110,130
	2007	\$113,430
Alley Parking	2009	\$65,440
Crystal Road Improvements	2011	\$213,800
	2012	\$220,210
	2013	\$226,820
Division Street Off-Street Parking	2015	\$11,500
Parking Area - Between Crystal and Lincoln Streets	2017	\$61,830
Park Street Improvements	2019	\$155,290

SOURCE: Gove Associates Inc.



Implementation Program

Project Financing

The most complex task in implementing this Plan is packaging financing programs that will enable both the Township, downtown property owners and merchants to undertake the proposed improvements. There are a number of financing options available and the sources vary. In simple terms, however, there are four categories of sources that can provide financing - the Township, the local private sector, the state or federal governments and nonprofit organizations. The optimum strategy is to use all four in a combined and coordinated effort. In its purest form, this is referred to as a public/private partnership and requires the cooperation and flexibility of each of the entities involved.

No one source will provide the total amount of financing required to complete the entire project. That makes the public/private partnership approach even more applicable as a means of generating revenue and ensuring that the business community as well as the Township is satisfied with the final product.

This section of the Plan will describe the various funding sources (municipal, state/federal, private and nonprofit) that are currently available and applicable to

implement the revitalization of downtown Crystal. Following that general description is an outline of the recommended strategies for applying those revenue sources toward downtown redevelopment.

Local Funding Sources

The essential power accorded to cities, villages and townships for operations and capital improvements is the power of taxation. Although limited by law, taxation of real and personal property has been the primary source of revenue for municipalities. At different times in the past, state enabling legislation has attempted to liberalize the use of property taxation as a tool for development. Specifically, programs such as tax increment financing, the Commercial Redevelopment Act and the Industrial Redevelopment Act were all designed to promote development and redevelopment of commercial and industrial areas. The Commercial Redevelopment Act has subsequently been sunsetted and the application of tax increment financing has become substantially more restricted. As a result these programs do not generate optimum tax revenues for the Township and the Downtown Development Authority. However, they can provide some contribution to the revenue base for implementation.



Implementation Program

I. Tax Increment Financing (TIF)

The theory behind tax increment financing is that developing an area within a municipality will give all taxing jurisdictions greater tax revenues from that area than would otherwise occur if no special development were undertaken. Therefore it is logical to earmark a portion of the increased tax revenues to pay for the cost of development or redevelopment in that area.

Tax increment revenues are based upon the concept of "captured assessed value" which simply means the increase in assessed valuation of the project area in any given year over the valuation of that area at the time the development plan was adopted. In other words, equalized property valuations are "frozen" at the beginning of the TIF program and all increases in assessments due to property improvements are either pledged for bonds or used directly for making further improvements in the TIF District on a "pay as you go" basis.

In transforming this concept to reality the Downtown Development Authority Act treats all increases in valuation as resulting from a development plan, whether in fact these increases bear any relation to the development or not.

Table A (see Appendix B) reflects the potential revenues that could be captured by the Township for the DDA under the application of a tax increment financing program scheduled to end by the year 2025. It is a computer generated "scenario" containing state equalized valuations (SEVs), millage rates, SEV growth rates, a discount or present worth rate and the SEV of private sector capital improvements within the DDA District that are proposed in this Plan. Table A reflects the TIF program using 1995 as a base year. Under tax increment financing, the tax increment financing program is applied to all properties within the district.

Table A is divided into two parts. Part I indicates the total amount of taxes that can be captured for public improvements. By the year 2025, if all the proposed private capital improvements are constructed, the cumulative tax captured for public improvements in the district is \$187,905. That is equivalent to \$138,142 in 1995 dollars (discounted at an annual rate of 4.0%).

Column 1 identifies the year in which the various tax increment financing operations take place.

Column 2 identifies the State Equalized Value (SEV) of all property within the Tax Increment Finance District in 1995 and every



Implementation Program

year thereafter (to the year 2025) at a projected three percent annual increase in SEV.

Column 3 indicates the value of the improvements to private properties within the Tax Increment Finance District which are scheduled according to this Plan and identified on the first page of Table A. The initial capital investment is \$5,780 in improvements (\$2,890 in SEV). The \$2,890 is added to the 1997 SEV in Column 2, along with the annual increase in SEV to arrive at the 1998 SEV in Column 2. This same process continues throughout the life of the TIF program, when private improvements are scheduled.

Column 4 is the total millage rate paid by all taxpayers within the District. This rate is assumed to be constant through the life of the TIF.

Column 5 shows the taxes levied on those properties within the TIF District and is calculated by multiplying the millage rate (Column 4) by the SEV of all property in the Tax Increment Finance District.

Column 6 indicates the tax dollars that are captured as a result of increased SEV in the District for use in implementing the Plan. These figures are the difference between the

levied taxes for that particular year (Column 5) and the base year 1995, when the SEV for properties in the TIF District is frozen.

Column 7 is simply the accumulated value of taxes captured under the TIF program at any point during the 30 year period. It is calculated by adding the captured taxes in Column 6 for any chosen year to the cumulative captured tax in Column 7 for the preceding year. For example, in Table A the captured taxes for the year 2000 (\$908 in Column 6) are added to the cumulative captured taxes for the year 1999 (\$1,708 in Column 7) to arrive at a cumulative captured tax value in the year 2000 of \$2,616 (rounded to the nearest dollar).

Finally, Column 8 represents the present worth of the cumulative captured tax in Column 7 at a discounted rate of 4.0 percent. That is, the value of the cumulative captured tax at any time in the future is discounted at an annual rate of 4.0 percent to arrive at a future value of cumulative captured taxes in terms of the present (1995) worth, or value, of the dollar. For example, while the cumulative captured taxes collected from the TIF program total \$187,905 by the year 2025, that amount is actually worth only \$138,143 in 1995 dollars.



Implementation Program

The TIF program will have such a small impact upon the Township's total revenue base (up to \$17,037 in the year 2020) that the percentage difference is minimal. The Township would, over the 27 year TIF program period, have to forego an increasingly larger portion of its tax revenues (up to 71% of its total revenue base in the years 2022 and 2023). Then the revenue difference as a result of the TIF would decrease to 0.70 percent by the year 2025.

The table in Part 2 (the determination of impact) applies only to the Township, which has taxing authority in the TIF District and which will consequently be affected by the program. Under P.A. 1 of 1994, no school district tax revenues may be captured through tax increment financing. In addition, other taxing jurisdictions (e.g. counties, library districts, etc.) can be included in a tax increment finance program only if they voluntarily agree. This Plan assumes other taxing jurisdictions, aside from the Township, will not be included in the TIF program.

Column 1 in Part 2 indicates the year in which the TIF operation takes place. Columns 2 and 3 represents the projected SEV at a specified growth rate for the taxing authority (the Township). These growth rates were obtained from contact with the Township to determine existing SEVs and

reasonable projections for future annual increases. Column 2 depicts what the normal increase would be if a TIF program was not initiated. Column 3 shows what the SEV would be if the Township institutes a TIF program in the district.

For each taxing jurisdiction the projected SEV revenues with TIF increase at a slower rate than they would without TIF over the 30 year period because in the calculations the SEV that would normally be generated in the Downtown Development district (at a 6.09% annual increase) is subtracted from the Township's total SEV and attributed to the DDA District instead. That is, the District's SEV is frozen at its 1995 value and that value is applied throughout the life of the TIF program. For example, for the year 2000, the SEV for the Township is projected to be \$57,478,544 without the application of a TIF program. With a TIF program in effect, the SEV of \$1,573,011 of the Downtown District for that year is subtracted from the Township's total SEV and the District's 1995 "frozen" SEV of \$1,167,900 is applied instead. The result ($\$57,478,544 - \$1,573,011 + \$1,167,900 = \$57,073,433$) is the year 2000 projected SEV for the Township with TIF (Column 3). These projected SEVs with the TIF are calculated in this manner to show the difference in revenues between a program



Implementation Program

with TIF and the normal growth that would occur in SEV without TIF.

Column 4 shows the millage rate assessed by the Township. It is assumed this rate will be consistent throughout the program period.

Column 5 indicates the revenues received by the Township from sources other than property tax, such as revenue sharing, fees, etc. and the estimated annual growth rates for those revenues.

Columns 6 and 7 depict the projected tax revenue generated within the Township with and without the application of a TIF program. These revenue figures are obtained by multiplying the millage rate in Column 4 by the projected SEV in Columns 1 and 2 respectively. Total revenues received for the Township are obtained by adding Column 5 to Column 6 (without TIF) and to Column 7 (with TIF). The results are displayed in Columns 8 and 9.

Column 10 displays the total difference for each year of the program between revenues received under a Tax Increment Finance program and revenues which would normally accrue to the Township if a TIF program is not applied.

In essence, more dollars would be collected each year by the Township if a TIF program was not instituted and the SEV was not frozen at the base year 1995. Column 11 depicts the percentage difference in revenues received with and without a TIF program.

The advantage of TIF, however is that the revenues captured during that 30 year period (or whatever length of time the TIF is in effect) can be used specifically for the improvements in the DDA District called for in the Plan. At the end of the TIF, the increased value of properties in the District will result in increased revenues for the Township. It must be emphasized that property tax increases will occur only as a result of property improvements and inflation. There is no increase in the millage rate levied on property owners as a result of this program.

Because of TIF's potential to capture revenues, with or without bonding by the Township (the Township could fund the Plan's proposed projects on a "pay as you go" basis), this Plan suggests that TIF be included as a source of revenue to implement public improvements.

Although the Township will lose a *small* portion of its tax revenues during the period



Implementation Program

of time the Tax Increment Finance program is in effect, it will capture more tax revenue at the end of the TIF program than if the program was never instituted. This will occur because of the increased property valuations due to the improvements generated by the TIF program. This "windfall" capture will, in the long-run, more than make up for the short-term loss of revenues.

2. Local Bonding Options

The Township, under state enabling legislation, may issue general obligation, revenue and special assessment bonds to raise money for public capital improvements. General obligation bonds are backed by the full faith and credit of the Township. In most cases, a general obligation bond issue requires approval by the voters of the Township. Under Michigan law there are no limitations for the debt incurred through a general obligation bond. However, the Township has to gain approval from the Michigan Department of Treasury and obviously be able to repay the debt.

Revenue bonds do not require voter approval, as the principle and interest of the bond is paid back through the revenue received from the project after it is completed. This type of bond is usually

issued to construct or improve revenue-producing public projects such as water and sewer utilities, industrial parks, toll bridges, golf courses, etc.

Special assessment bonds are used to pay for specific improvements to designated properties and the properties benefiting from the improvement are assessed to pay off the bond. A public hearing is required before a special assessment can be approved and as with revenue bonds, the debt financed by special assessment is not subject to debt limitations.

Tax Increment Financing, under P.A. 197 (the Downtown Development Authority Act) may be instituted using a revenue bond. The captured tax increment received as a result of private capital improvements in the TIF District can be used as revenue to retire the bond issue. Because revenue bonds are used, the bond debt limitation is not affected and it is not necessary for the Township to back the bonds with its full faith and credit, although it may choose to do so. These revenue bonds are issued by the Downtown Development Authority itself and must mature within 30 years or less. The Tax Increment Financing program proposed for the Township's Downtown Revitalization Plan is described on pages F-8 through F-12.



Implementation Program

Under Tax Increment Financing, the Township can also issue general obligation bonds, subject to the requirements mentioned above. These bonds also must mature within 30 years and be subject to Public Act 202 of 1943. No more than 80 percent of the estimated revenue to be received from a development area for a given year may be pledged for annual debt retirement and, according to P.A. 197 ".....the total aggregate amount of borrowing shall not exceed an amount which the 80 percent of the estimated tax increment will service as to annual principal and interest requirements." Therefore the maximum amount the Township could bond for under this program is \$150,324 (80% of \$187,905).

Approximately 6.5 months should be allowed for the bonding process to occur. That is the amount of time usually required for posting and holding a public hearing, passing a resolution to order the project, preparing the project plans, advertising for and collecting construction bids, awarding contracts, passing a resolution to sell the bonds, preparing an official bond statement, completing the legal opinion, printing the bonds, selecting the payment agent and receiving the money.

Bond issues can be an important part of implementing this Plan, as they are an integral component of a Tax Increment Financing Plan. The Township, however, may choose to implement these projects on a "pay-as-you-go" basis, and not issue bonds. That, however, would limit the number of public improvements that should initially be made, as increased tax revenues would not be immediately available and revenues from the Township's general fund would be insufficient. It is recommended that the Township undertake a detailed evaluation of the advantages and disadvantages of financing these proposed improvements on a pay-as-you-go basis vs. bonding. Then, if bonding is deemed more beneficial, further analysis should determine whether general obligation bonds should be used.

Public Act 157 of 1984 allows for a new form of municipal bond which is similar to an adjustable rate mortgage, and which allows the municipality rather than the bank to periodically adjust the interest rates on the bonds to the current short-term market rate. The rate can change weekly, monthly, semi-monthly, annually, bi-annually, etc. This could allow the Township to borrow money at a lower rate than would be available under a long-term fixed rate bond issue.



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The Michigan Municipal Bond Authority (MMBA) was established in 1985 under the Shared Credit Rating Act (P.A. 227). The Authority is a nonprofit state agency that "pools" municipal bonds, notes or installment purchase agreements and sells them in public finance markets. The revenues received are then lent to municipal borrowers and repayment made to the Authority are in turn payed to the bondholder. The economies of scale achieved through this process results in lower interest rates on the bonds and lower issuance and administrative costs. The Authority's bond rating, not the Township's, is used in the bond issue. For infrastructure projects, the loan can be from 3 to 30 years with a fixed interest rate. There are a minimum of four financings (issuances) annually with a five week turnaround from application to receipt of funds. The most rent rate for long-term (20 yr.) borrowings is six percent.

3. Local Revenue Sources

Additional local public sources to finance or at least encourage commercial development include land write-downs, private co-development, assessment and zoning. Under land write-downs, the Township would provide utilities and make other improvements to property it owns and

proposes to develop commercially. After making those improvements (or even without improving the site) the Township would sell the parcel to a developer at a price below market. The intent is that the Township would encourage development of that site by making it more financially attractive while controlling the type of development by approving the sale upon guarantee that the property would be developed according to stipulations set forth by the Township. Currently, the Township does not own large plats of developable land available for commercial development.

Public/private co-development is another tool to induce commercial growth. One form of co-development is ground leasing, whereby the Township or DDA leases land or buildings it acquires to a developer or business for a minimum base payment plus a percentage of the income generated by the project or business. Alternative arrangements may be made to accomplish the same end. There are several advantages to ground leasing as a means of public/private partnership in commercial development. If the project is successful, the Township or DDA can recover all of its costs plus additional revenues. Ground leases can be subordinated - the Township or DDA can mortgage its interest in the property as security for a development loan to the



Implementation Program

business or developer. The smaller capital investment required for leasing a space will give a developer a better return on his or her investment. Leasing also allows the Township or DDA control over the way property is developed or used, and offers flexibility by structuring payments to meet the needs of the project's requirements for cash flow.

Loan pools established by the Township to assist local commercial development are helpful in that they can be used to subsidize interest rates on public and private sector loans made to the developer or business. Such a pool set up by the Township would be a revolving fund, with the loan payments it receives going back into the pool for further distribution. These funds can also be used to "leverage" money from public grant and loan programs, such as SBA "503," as well as from private lending sources.

The Township can establish an Economic Development Corporation which, under state and federal law, can permit the sale of tax-free industrial revenue bonds for the development or expansion of businesses within the Township. The intent of the legislation establishing EDCs is to create employment through business placement or expansion. The Township does not put its full faith and credit behind the bonds and

therefore does not incur liability. The borrower is responsible for paying the principle and interest on the loan. Most EDCs are passive organizations and have not used the full authority given them under state legislation to actively promote and attract business into the community. A Township EDC could be used by prospective and existing businesses for commercial and industrial development expansion. In those instances where the EDC is to be used by a business for commercial development in the downtown area, the Township's DDA and EDC could coordinate review of the project. As an alternative to forming an EDC the Township could establish a Building Authority to issue revenue bonds for construction of public improvements. Those bonds could be financed over time through tax increment financing and other special assessments.

Special assessment taxes are another means of financing public improvements downtown which, in turn, can lead to further private development. Special assessment districts (in this case, the downtown area) require the approval of the majority of the property owners in the proposed district. Since this is in essence a self-imposed tax, there is little likelihood of approval of a downtown assessment district unless the projects it is intended to fund are regarded by those



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property owners as necessary or desirable. Such a district is beneficial if the improvements lead to increased businesses downtown, and it is established only for a specified period of time. It could also be approved by the property owners as an ongoing assessment, as is the case of an annual assessment for downtown promotion. The taxes that can be levied by a Downtown Development Authority (up to 2 mills) is a form of special assessment.

Zoning is another tool that can be used by the Township to facilitate and encourage commercial development. Innovative and flexible zoning that permits mixed uses and creative design will better meet the needs of today's developers and retailers than the traditional ordinance which requires that certain standards be adhered to which do not meet the needs or criteria of modern retailing practices. By encouraging unusual store designs and space distribution through flexibility in zoning, the Township is more likely to achieve a unique downtown area consistent with the overall concept of this plan. The Township currently does not have an adopted zoning ordinance and should consider developing and implementing an ordinance to ensure optimum protection of property values.

Associated with zoning and the physical distribution and design of buildings in the downtown area, architectural design ordinances and sign ordinances are tools that will enable merchants and the DDA to encourage building aesthetics downtown. At the same time these regulations should be structured to deter or eliminate dilapidation and deterioration of commercial buildings by providing penalties for failing to adhere to the standards set forth in those ordinances.

4. Private Developers

The Crystal Downtown Revitalization Plan calls for additional commercial development on existing vacant parcels within the downtown area, as well as renovation of existing commercial buildings and (long-range) conversion of residential properties to commercial use. Traditionally, if and when the market warranted it, a property owner and/or developer would construct a commercial building and sell or lease the building to one or more businesses. The local government's only involvement was through the issuance of building and zoning permits. This is still the most common procedure used in most communities for facilitating commercial development. This system essentially relies on the supply and demand pressures of the free market, with the municipal government designating the

Implementation Program

areas for development and then waiting for a developer to come along to put the investment and construction package together.

This process works in many if not most instances and is a desirable method in that it minimizes public involvement and investment in private sector operations. If there is interest in new development in downtown Crystal, the free market/free enterprise system should prevail. However, there are instances where it might be more beneficial to the community to initiate a project and work closely with the developer of that project throughout the development process. This approach is desirable when the cost of conventional financing prohibits investment or the Township desires greater control of the overall design and timing of the project.

While this Plan does not specify particular businesses that should occur downtown, it does suggest possibilities for types of commercial development that should be further studied as a result of the market analysis.

Private developers should be encouraged to work as closely as possible with the Township so that the design of any commercial structure being built, as well as

parking and open space facilities, are in accord with the desires of the Township and DDA and within the framework of this Plan. This may require a design review mechanism as part of a Township zoning ordinance. While it is the developer's primary objective to maximize the financial return on his or her investment, the Township's objective should be the fulfillment of this Plan through a close and amicable working relationship between the Township and the developer.

Consequently, it is the developer's role to react responsibly to the Township's stated development policies by entering into negotiation with the Township to assure that the Township's (including the DDA's) needs, as well as the developer's, are being met. One method to facilitate such a relationship is to retain a lender or developer on the Downtown Development Authority Board.

Developers seriously contemplating a project within the Crystal DDA District should undertake a detailed feasibility study for that specific project. The feasibility study has three basic roles. First, it minimizes investment risk by thoroughly analyzing the type and amount of each facility proposed. Second, it determines the financial feasibility of the project given the developer's investment needs. Third, it gives the

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developer a tool by which to obtain pre-lease agreements from prospective business(es). With these pre-lease agreements in hand, the developer is in a much better position to negotiate workable loan terms.

To a certain extent, front money is sometimes needed even before the feasibility study is done. Major tenants especially are likely to want to see preliminary plans and architectural sketches before they commit themselves to locate there.

Once the feasibility study is completed by the developer, he or she should work to identify potential lessees. In a multi-use or multi-tenant project, major or well-known tenants should first be sought because they will serve to interest other small tenants. In analyzing the profitability of the project, potential investors will look at the financial backgrounds not only of the developers but also of the tenants who pay the rent.

Once the key tenants are selected, smaller tenants should be sought (unless, of course, the key tenant fills the whole building). When approaching a local tenant, the developer should carefully consider that potential tenant's background and history.

The first pre-lease agreement in a larger project is the most important because it is the standard by which following leases are negotiated. Major tenants often try to negotiate their leases so that they dictate layout, policy and operation of the entire project. If this happens, the developer can continue to experience trouble in future years.

Permanent financing needs to be arranged immediately after the initial layout of the project is completed and some leasing accomplished. Financing land acquisition and construction can be accomplished through a variety of sources, including banks, foundations, credit pools, land "write downs" and joint ventures with the Township.

5. Banks and Lending Institutions

Banks typically require high credit standards, but forward looking lending institutions do accept marginal risks because increased local trade and prosperity mean more depositors as well as more loan business. Furthermore, banks may have a large number of outstanding loans to CBD businesses and have a vested interest in helping to create an improved business climate to protect those loans.



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The DDA can work with the local bank to lower interest rates while protecting the needs of the financial community. Lower rates can help make the difference between a developer or property owner investing or not investing in property improvements or new construction within the District.

6. Foundations

One good way to lower an effective interest rate which is largely free of federal regulations and independent of the grant process is to establish a low interest loan pool with foundation money supplementing special set aside bank dollars. Under such a program, each project developer would receive two loans: one from the bank at a competitive rate and the other from the foundation at zero (or very low) interest. The blended rate would therefore be perhaps two-thirds of the "going rate," while foundation money that is repaid would be recycled for other loans.

7. Credit Pools

Using a credit pool, a group of individuals and businesses can create the collateral with which a DDA can obtain loans or can guarantee loans to businesses in the DDA area. This pool of money is established by the DDA recruiting key individuals,

businesses (including industry) and foundations to commit themselves (perhaps for 10 or more years) to provide a specific amount of collateral. This commitment is typically in the form of a guarantee agreement between the DDA and a bank. The guarantee delineates the term of years, amount committed and the bank's rights pending default.

- State Legislation and Funding Sources

Michigan, as other states, has historically developed legislation and programs to assist and encourage local community development. These laws and programs have attempted to promote such development through innovative property tax programs, or through direct funding of programs and facilities. As the federal government has transferred much of the responsibility for funding domestic programs to state and local governments, Michigan has taken a more active role in assisting its local units in community development, including downtown revitalization. The Michigan Department of Commerce has recognized that revitalization of downtowns, many of which are not keeping up with growth and reinvestment, is a means of providing for economic stability and job creation within a community.



Implementation Program

The following are three state and federal programs that might be applied to the implementation of this Plan in financing public improvements. These programs provide the best opportunity for financing public improvements within the DDA District.

1. Community Development Block Grant (CDBG) - Small Cities Program

The Community Development Block Grant is actually a federal program under the jurisdiction of the Department of Housing and Urban Development, but it is mentioned here because it is administered in Michigan to "non-entitlement" communities (small cities) by the Michigan Department of Commerce, in conjunction with the Michigan State Housing Development Authority (MSHDA). The Michigan Department of Commerce administers those projects that are concerned with economic development and public works while MSHDA awards grants for housing construction and rehabilitation projects.

The CDBG Small Cities program functions as a competitive process whereby communities (counties, cities, Townships, townships) apply for specific projects. The primary criteria for economic development grants is the number of jobs that the project will directly or indirectly generate. The

same general evaluation criteria apply to a lesser degree to a proposed public works project. The grant is a match grant - that is, the match for downtown revitalization projects varies, but is typically \$2 or \$3 of local public and private funds to each \$1 of CDBG grant funds.

The CDBG program is currently focused on industrial development and expansion related projects, with no grants being allocated to commercial development and rehabilitations. This will hopefully change in future grant years so that downtown infrastructure projects will again be eligible for funding.

2. Michigan Natural Resources Trust Fund

This grant program was created under a state constitutional amendment in 1984 and is capitalized by oil, gas and mineral leases and royalties on state land. The program has five goals including water access, community recreation and economic development, which would most aptly apply to Crystal Park, as well as other community recreation projects in the Township. Natural Resource Trust Fund grants range from \$15,000 to \$375,000, with a required local match amount of 25 percent of the project cost.



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3. Michigan Transportation Enhancement Fund Program

As part of the federal Intermodal Surface Transportation Efficiency Act (ISTEA), Michigan has initiated a grant program that provides funds for a variety of nonmotorized, transportation aesthetics, highway runoff and historic preservation categories. Landscaping and beautification are eligible activities within the transportation aesthetics program and would apply to landscape and streetscape improvements in downtown areas. This would include sidewalk construction and street trees. A minimum cash match of 20 percent is required, with no maximum grant amount set. The Transportation Enhancement Fund Grant can be used with local funds to provide matching dollars for the CDBG program.

The following state and federal programs may be used to finance improvements to private properties within the DDA District.

1. Michigan Strategic Fund

- a. BIDCOs - Business and Industrial Development Corporation (BIDCOs) are types of private financial institutions designed to fill the moderate risk/moderate return gap between the banks

and the venture capitalists. They have substantial flexibility in the types of financing tools that can be used, e.g., subordinate loans with equity features, royalty financing for product development, equity investments and guaranteed loans under the Small Business Administration program.

- b. Seed Capital Companies - MSF (Michigan Strategic Fund) has provided matching funds for several seed capital companies that offer start-up funds or "pre-venture" capital for businesses that meet their investment objectives. Equity and debt financing is possible.
- c. Capital Access - Participating banks throughout Michigan offer this MSF sponsored program directly to companies that need credit enhancement. Similar to a loan loss reserve fund, the bank, company and MSF place a small percentage of the loan into a reserve that makes it possible for these companies to receive fixed asset and working capital financing.

2. State Employees Retirement Fund

Business expansion can be funded through investments by the Michigan State Employees Retirement Fund. Considerable



Implementation Program

funds are available to employment-generating private, industrial and commercial investments located within the State of Michigan.

3. State-Wide Certified Development Corporation (CDC)

A CDC provides a vehicle to secure long-term favorable rate financing of fixed assets through the use of subordinate SBA second mortgage financing via 100 percent guaranteed debentures.

4. Michigan Single Business Tax Act 228 of 1975

While the Single Business Tax provides no direct financial help to a business or to a local economic development group, its features lend some clear advantages to certain businesses operating in this state, rather than in other states with different tax structures. A working knowledge of Single Business Tax features will be useful to community development groups actively seeking businesses from out-of-state.

The Single Business Tax Act repealed all local property taxes on inventory, and it consolidated a variety of former taxes levied only on businesses in certain categories into

a single state tax levied "upon the privilege of doing business and not upon income."

The base for the single business tax is 50 percent of gross receipts, with current rate of taxation at 2.35 percent of this base. Exclusions are offered within the law for certain types of businesses and certain special business activities. These exclusions include: 1) an immediate, 100 percent write-off of new capital investments against gross receipts, reducing the tax base by the full value of capital improvements; 2) small businesses may qualify for specific dollar exemptions of up to \$34,000; 3) direct labor expenses in excess of 65 percent of the tax base may be deducted from gross receipts; 4) publishers, research and development organizations, and other businesses that receive royalties on the sale of licensed products may deduct these payments from gross receipts; and 5) special exemptions are provided for real estate companies, food retailers, security guard services, and transportation companies.

Most firms will calculate their tax base by adding compensation paid, depreciation, royalties paid and interest paid to their federal taxable income and subtracting interest received, royalties received, and investments during the year.



Implementation Program

While the Single Business Tax likely will be amended many times to adjust inequities and windfalls provided to certain kinds of businesses, the essential structure of the tax law tends to favor large manufacturers, small retailers, and wholesalers. Professionals, large retailers, and some small manufacturers tend to pay more in taxes than under the former Michigan business tax system.

5. Small Business Administration (SBA) Local Development Companies Section (504) Program

The Small Business Administration (SBA) has several different programs that can help city governments stimulate downtown commercial revitalization. The following discusses SBA programs that may apply to existing and future businesses in downtown Crystal.

The SBA 504 loan program offers healthy small and medium businesses long-term, fixed rate financing for the acquisition or construction of fixed assets. Projects are financed through a partnership between the local banker and the state or local 504 lender called a Certified Development Corporation (CDC) (see #3 above). The typical financing structure involves the private lender financing 50 percent of the project, a CDC financing 40 percent and the business

investing at least 10 percent of the project costs. By taking a subordinate collateral position, the CDC provides a "collateral cushion" for the banker and reduces the amount of equity normally required of the borrower.

SBA 504 loans are also long-term loans, either 10 or 20 years depending on the type of assets financed. The bank's portion of the loan must be for at least seven years. The CDC loan carries an attractive fixed interest rate determined monthly. The bank loan can be at rates that are either floating or fixed. Projects as small as \$150,000 are eligible, with the CDC loan limited to \$1,000,000.

There are certain eligibility and credit standards that must be met in order to qualify for a CDC loan.

6. Small Business Administration Section 7(a) Guaranteed Loan

SBA 7(a) loans have some conditions similar to 504 loans and are made to small businesses by banks and are guaranteed by the Small Business Administration for up to 90 percent, with a maximum of \$500,000 exposure. For example, on a maximum total loan of \$750,000, SBA would guarantee \$500,000 or 66.7 percent. The



Implementation Program

minimum loan is \$50,000 and the maximum is \$750,000.

Eligible purposes include construction, expansion, or conversion of buildings, purchase of buildings, equipment or materials, and working capital.

SBA defines a small business as independently owned and operated and not dominant in its field. Size standards are currently set by SBA for the following types of business, based on average annual sales receipts for the past three years, or the number of people employed during the past 12 months. Exceptions are common and generous as noted.

Retail:	\$3.5 million with exceptions to \$13.5 million
Construction:	\$7.0 million with exceptions to \$17.0 million
Service:	\$2.5 million with exceptions to \$14.5 million
Manufacturing:	500 employees with exceptions to 1,000
Wholesale:	100 employees or fewer

Term limitations are 7 years for working capital loans and 15 years for fixed assets. There are no specified requirements for job creation or retention. Collateral requirements can involve a second or third mortgage.

The following program pertains to providing technical management assistance to small businesses to ensure financial viability.

Management Assistance to Small Business Program - This program provides advisory services and counseling, training and dissemination of technical information to prospective and existing small businessmen to improve their skills in managing and operating a business.

Assistance includes: 1) workshops for prospective small business owners, 2) management counseling for nonborrowers, including assistance from SCORE (Service Corps of Retired Executives), and ACE (Active Corps of Executives), graduate and undergraduate students of business management schools participating in the Small Business Administration and the Veterans Administration with special business ownership training available to eligible veterans. Actual and potential small businessmen and, in some cases, members of community groups are eligible.

Implementation Schedule

Table H-3 identifies the implementation program called for in this Plan. This table is formatted to provide a comprehensive overview of the important elements of the



Implementation Program

program, within a strategic framework. The objectives and policies defined in the section titled "Goals and Objectives" are again listed in the first column, along with more detailed action statements corresponding to a particular strategy. The objectives are identified with roman numerals, designated alphabetically and the strategies are identified numerically under the policies. The next three columns contain letters or numbers that correspond to the key on page H-33. The second column identifies the specific organization(s) and institution(s) assigned the responsibility for carrying out the specific strategy and associated actions. The third column describes the year(s) within which the particular action is to occur or be completed. The last column refers to the best source(s) of funding the particular action. By referring to this table, those individuals and organizations responsible for overseeing and implementing this Plan will be able to understand their particular assignments, as well as the responsibilities of other participants, and follow through on them within the identified time frame. This format not only establishes direction for implementing the plan, but also provides a mechanism for monitoring the progress of implementation activities. If a particular action is not successfully undertaken by the recommended time frame, those involved should meet to identify alternative policies or actions to achieve the desired objective.

This implementation program is essentially designed to be a guide for action. It is intended to follow a rational process to achieve desired ends. However, since unforeseen circumstances can alter the Plan's desirable objectives, this schedule is also intended to be as flexible as necessary to ensure the Plan is "user-friendly."



Implementation Program

TABLE H-3- IMPLEMENTATION PROGRAM

OBJECTIVES/POLICIES/STRATEGIES	LOCAL PARTICIPANTS	SCHEDULE YEAR	FUNDING SOURCE
Objective I. Improved Product Knowledge			
Policy A. Hold in-house training workshops on merchandise			
Action 1. Identify interest among local merchants in holding workshops	B-4,E	2	k
Action 2. Identify and contact professional marketer/merchandise for technical assistance	B-4,E	2	k
Action 3. Hold quarterly or semi-annual workshops	B-4,E	2 thru 20	k
Objective II. Understanding of Market Area Characteristics			
Policy A. Obtain usable market area data			
Action 1. Subscribe to local market research publications	B,E	2	k,i
Action 2. Hire a market analyst to conduct study and make recommendations at least every five years	B,E	2-20	k,i
Policy B. Establish corroboration and cooperation among merchants			
Action 1. Hold monthly "coffee claches" to discuss issues	E,B	1	k,i
Action 2. Encourage local businesses to establish uniform hours of operation	E,B-4	1	k,i
Objective III. Improve Personal Service and Courtesy			
Policy A. Develop advertising emphasizing friendly/knowledgeable service			
Action 1. Develop an outline of advertising campaign and distribute to businesses for review and input	B-4,E	2	k,i
Action 2. Finalize campaign and initiate through local media (newspaper, radio, billboards)	B-4,E	2	k,i
Action 3. Periodically review, campaign and adjust as necessary	B-4,E	2-20	k,i
Policy B. Hold in-house training workshops for clerks on sales procedures and techniques			
Action 1. Promote workshop among local businesses	B-4,E	3-20	k,i
Action 2. Hire professional marketer or register clerks for professionally presented seminars when available	B,E	3-20	k,i
Objective IV. Well-Planned/Organized Community Events			
Policy A. Establish community-wide Arts Council			
Action 1. Contact Arts Councils in other communities to identify programs, operating criteria and funding sources	A,B,	3-5	i,k,e



Implementation Program

OBJECTIVES/POLICIES/STRATEGIES	LOCAL PARTICIPANTS	SCHEDULE YEAR	FUNDING SOURCE
Action 2. Solicit local businesses and residents to determine interest in starting Arts Council	A,B,E	3-5	a,k
Action 3. Organize Council and develop projects	A,B,E	5-20	a,d,i,k
Objective V. Coordinated Sales Promotions and Store Hours			
Policy A. Designate merchant committees to develop and coordinate special sales events for the Crystal business district as an entity			
Action 1. Request involvement and representation from each downtown business	B-4,E	3-20	k,i
Action 2. Review promotions held in other communities and identify those most successful and most conducive to Crystal	B-4,E	3-20	k,i
Action 3. Institute promotions using most effective media	B-4,E	3-5	k,i
Action 4. Monitor and modify as necessary	B-4,E	3-20	k,i
Policy B. Encourage merchants to mutually agree on store closing hours			
Action 1. Poll merchants to determine if interest exists in consistent closing times and, if so, which closing hours are most preferred	B-4,E	2	k
Action 2. Establish recommended closing hours and encourage businesses to voluntarily adhere to the recommended hours	B-4,E	2	k
Action 3. Monitor success of new hours by periodically asking consumers and merchants if they are satisfied; change only when determined necessary	B-4	2-20	k
Objective VI. A Cooperative Effort to Enhance Positive Attitudes Towards Shopping Downtown			
Policy A. Establish DDA subcommittees for physical improvements, promotion, marketing, business attraction, retention			
Action 1. Review the goals, objectives and programs outlined in this plan and establish recommended committees within the DDA to implement this plan	B	I	k
Action 2. Solicit merchants and residents to sit on committees	B	I	k

Implementation Program

OBJECTIVES/POLICIES/STRATEGIES	LOCAL PARTICIPANTS	SCHEDULE YEAR	FUNDING SOURCE
Objective VII. A Public Relation Program to Facilitate Communication			
Policy A. Commission periodic consumer opinion polls			
Action 1. Authorize the Management and Promotion Committee of the DDA to develop, solicit, tabulate and analyze consumer surveys at least once every two years	B-4	5-20	b,k,i
Policy B. Initiate radio, television and newspaper advertisements			
Action 1. Utilize local contributions to develop short "spots" in media to promote the Central Business District as a unit	B-4,E	3-20	k,i
Action 2. Use a professional advertiser to develop commercials	B-4,E	3-20	k,i,d
Objective VIII. Optimum Mixture of Stores in the Central Business District			
Policy A. Identify and promote market "niche"			
Action 1. Continue to pursue the "niche" identified in this plan	B	1-20	k,b,c
Action 2. Work with local businesses to acquaint them with Crystal's market "niche" and promote support for "niche" concept	B,E,C	1-20	k,b,c
Policy B. Provide for multi-use/mixed-use retail			
Action 1. Encourage development of retail building that can contain a variety of businesses	B-2,B-3	3-25	e,k
Action 2. Work with developer to design building around nautical theme	B-3	3-25	e,k
Objective IX. Identify Appropriate Mix of Businesses While Fostering a Small Town Image			
Policy A. Limit businesses to small operations run by independent merchants/owners			
Action 1. Define "small" businesses according to locally defined standards	B-2,E	2	a,k,i
Action 2. Limit target marketing study results in XIII C.2 to small businesses	B-2,E	3-20	a,k,i
Action 3. Contact targeted businesses and emphasize Village's desire to concentrate on promoting small businesses	B-2,E	3-20	a,k,i
Policy B. Provide or encourage seminars on improved merchandising and service			
Action 1. Contact merchants to identify the merchandising and service operations they use currently	B-4,E	3-5 6-10 13-15 16-20	a,k,i



Implementation Program

OBJECTIVES/POLICIES/STRATEGIES	LOCAL PARTICIPANTS	SCHEDULE YEAR	FUNDING SOURCE
Action 2. Analyze results of contacts to provide direction for the types of merchandising seminars that would be most beneficial	B-4,E	3-5 6-10 11-15 16-20	a,k,i
Action 3. Contact businesses/organizations that conduct merchandising/retail management seminars and arrange for local merchants to attend at most convenient location	B-4,E	3-5 6-10 11-15 16-20	a,k,i
Policy C. Identify maximum desirable area for Central Business District and optimum "holding capacity" and incorporate standards into a Township Zoning Ordinance			
Action 1. Identify the preferred Central Business District "boundary" (the portions of the Crystal area that should ultimately develop commercially)	B	2	a
Action 2. Develop a model land use pattern within the defined boundary, identifying preferred building densities	B	3-5	a
Action 3. Identify the ultimate holding capacity (sq. ft. of commercial space) of the central business area as a result of 1. and 2. above	B	3-5	a
Action 4. Develop a zoning ordinance to accommodate the identified holding capacity	B,F	3-5	a
Objective X. Provide for Improved Street Alignment and Design			
Policy A. Identify traffic flow and safety problem, particularly on Lake Street			
Action 1. Review options - stop signs/crosswalks, speed bumps, etc.	F,B-I,H	2	a
Action 2. Select the most viable option (options) in conjunction with the County Road Commission	F,B-I	3-5	a,g
Action 3. Select most efficient and aesthetic design option for street configuration	F,B-I	3-5	a,g
Policy B. Identify future traffic volumes and associated street capacity requirements			
Action 1. Collect data on current volumes of traffic generated by each type of land use	F,B-I,H	3-20	a,g
Action 2. Develop traffic flow model that reflects projected land uses and associated traffic volumes	F,H	3-5	a,g



Implementation Program

OBJECTIVES/POLICIES/STRATEGIES	LOCAL PARTICIPANTS	SCHEDULE YEAR	FUNDING SOURCE
Action 3. Identify required capacity and suggested improvements/expansions based upon model	F,H	3-5,6-20	a,g
Policy C. Develop a sidewalk/pathway plan, including a bike path around Crystal Lake			
Action 1. Analyze pedestrian movement patterns and identify most likely pedestrian linkages based upon projected land use patterns	F,B-I	3-5	a,g
Action 2. Develop sidewalk design based upon identified patterns/linkages	F,B-I	3-5	a,g
Action 3. Work with local resident recreationalists to identify recreational vehicle trail needs within the Crystal area	F,B-I	3-5	a,g
Action 4. Identify right-of-way within the perimeter road around Crystal Lake	F,B-I	3-5	a,g
Action 5. Determine easements that need to be purchased or leased to provide adequate right-of-way.	F,B-I	6-10	a,g
Action 6. Work with County Road Commission to pursue sources of funding , e.g. the MDOT Transportation Enhancement Program	A,F,B-I	6-10	a,g
Objective XI. Create a Physical Environment that Provides for Consumer Safety			
Policy A. Train and encourage business owners and employees to emphasize security and safety for consumers			
Action 1. Set up meeting with local business owners and Township police to identify security measure and how they can be implemented	B,C,E	2	i
Action 2. Send periodic news articles and associated security information to local business people to keep them abreast of state-of-the-art equipment and practices	B-B-3,E,C	3-20	a,k
Policy B. Advertise and promote the Crystal business area as a secure and safe place to shop			
Action 1. Incorporate short publicity pieces about safety in newspaper and radio advertisements for the business district	B,B-4,E	3-20	k,i
Action 2. Consistently mention safety and security in logos, etc. for the downtown area	B,B-4,E	3-20	a,k



Implementation Program

OBJECTIVES/POLICIES/STRATEGIES	LOCAL PARTICIPANTS	SCHEDULE YEAR	FUNDING SOURCE
Objective XII. Convenient, Shopper Oriented Off-Street Parking			
Policy A. Identify number of spaces required for existing businesses			
Action 1. Utilize accepted parking standards to identify required number of parking spaces and compare to existing available parking spaces	B-1,F	2	a
Action 2. Compare required number of spaces with existing spaces to determine excess or shortfall	B-1,F	2	a
Action 3. If shortfall, identify best locations for additional parking	B-1,F	3-5	a
Policy B. Identify optimum number of required future parking spaces			
Action 1. Utilize projected land use patterns to identify anticipated future business (and associated) traffic volumes	B-1,F	3-5	a
Action 2. Apply accepted parking standards to each type of projected land use to identify total number of future required parking spaces	B-1,F	3-5	a
Policy C. Place parking in locations that maximize access to downtown/beach/park simultaneously			
Action 1. Follow proposed off-street and on-street parking configuration identified in this design plan.	A,B-1,C,E	2-25	b,c,a
Action 2. Purchase or lease additional space as available near the lake and park for public parking.	A,B-1	4	f,b,a
Objective XIII. Recreation and Entertainment Activities Within the Park and Near the Beach Area			
Policy A. Reestablish "Big Band" performances			
Action 1. Conduct an areawide survey to determine interest in "Big Band" performance	B-4,E	2	i,k
Action 2. If interest exists contract with promoter for limited number of performances	B-4,E	2	i,k
Action 3. Secure building or identify outdoor location for performances; secure security and supplemental service (food, etc.)	B-4,E	2	i,k
Action 4. Advertise heavily within mid-Michigan region	B-4,E	2	i,k
Action 5. Evaluate success to determine if performances should be continued or expanded	B-4,E	2-20	i,k
Policy B. Schedule summer musical performances in the park			
Policy C. Encourage private operation of boating services			



Implementation Program

OBJECTIVES/POLICIES/STRATEGIES	LOCAL PARTICIPANTS	SCHEDULE YEAR	FUNDING SOURCE
Action 1. Develop boat dock as identified in this Plan	B,A	3	f,i,a`
Action 2. Obtain appropriate permits from DNR for storing and dispensing fuel	A	4	f,a
Action 3. Search for vendor willing and capable of operating boating services on deck	B-2	4	a
Action 4. Contract with selected vendor to operate on public dock and/or lease fueling facility	A	4	a,k
Policy D. Encourage the Plan's nautical theme among property owners and within public areas			
Action 1. Initiate small, affordable public streetscape projects that reflect a nautical theme	B-1,A	2-4	b,g,i
Action 2. Ensure the continuation of a coordinated nautical theme in the long-range streetscape improvement program	B-1,A,F	3-25	b,c,d,g,i
Action 3. Work with local property owners and merchants to encourage renovation of facades within a subtle "nautical" theme	B-3,C	1-25	e,h,j,k
Action 4. Encourage new infill development within a "nautical" theme	B-3,C,D	1-25	e,h,j,k
Objective XIV. Promote the Business District, Park and Lake as a Single Entity			
Policy A. Develop <u>nautical</u> Streetscape theme and community logo.			
Action 1. (see XIII D-1)			
Action 2. Hold local contest to define community (business district) logo	B-4	1	i,k
Policy B. Design promotion/advertising graphics.			
Action 1. Contact advertising consultant to work with DDA/Chamber	B-4,H	2	k,d
Action 2. Retain overall theme while periodically changing graphic format and text for print advertising	B-4,H	2-25	k,d
Action 3. Design and purchase banners for streetscape	B-4,B-1	2-25	k,b,i

SOURCE: Gove Associates Inc.



Implementation Program

KEY TO IMPLEMENTATION PROGRAM

IMPLEMENTING BODIES AND PARTICIPANTS	
<p>A - Township Board B - DDA B-1 - DDA - Public Improvements Committee B-2 - DDA - Tenant Search Committee B-3 - DDA - Private Improvements Committee B-4 - DDA - Management and Promotion Committee C - Downtown Property Owners D - Developers E - Merchants F - Utility Companies G - County H - Chamber of Commerce</p>	
SCHEDULE	FUNDING SOURCES
<p>1 - One Year 2 - Two Years 3-5 - Three through Five Years 6-10 - Six through Ten Years 11-15 - Eleven through Fifteen Years 16-20 - Sixteen through Twenty Years</p>	<p>a - General Revenue (Township) b - Tax Increment Finance c - Community Development Block Grant d - Special Assessment e - Local Financial Institutions f - Michigan Department of Natural Resources Natural Resources Trust Fund Land and Water Conservation Fund g - Michigan Department of Transportation Transportation Enhancement Grant Act 51 h - Small Business Administration i - Foundations/Private Contributors j - Credit Pools k - Private Businesses l - Michigan Strategic Fund</p>



Appendix A

CRYSTAL AREA CONSUMER QUESTIONNAIRE RESULTS

1. Please tell us how often you visit Crystal for your shopping needs.

151 frequently - once a week or more
37 occasionally - once or twice a month
6 seldom - 2 or 3 times per year

2. To what community or communities do you go most often to shop while residing in Crystal area?

SEE ATTACHMENT A

3. Please rate Downtown Crystal on each of the following conditions using the following 3 point scale.

3 = Excellent 2 = Average 1 = Unsatisfactory

2.16	Parking	1.97	Recreation (Crystal Park)
1.38	Variety of retail stores/services	2.51	Friendliness of merchants (service)
1.93	Prices of goods and services	2.33	Shopping hours
2.04	Lake Access	2.78	Proximity to home/work

4. On what days of the week do you generally shop at or use the services of convenience stores (such as grocery stores, drug stores, hardware stores, dry cleaners, etc.)?

	Weekdays between 9 AM and 5PM	20	Saturday
8	Weekdays after 5 PM	5	Sunday

5. On what days of the week do you generally shop at or use the services of comparison goods stores (such as clothing stores, appliance stores, jewelers, shoe stores, etc.)?

38	Weekdays between 9 AM and 5PM	15	Saturday
8	Weekdays after 5 PM	4	Sunday

6. Would it serve your shopping needs better if all Crystal business district stores were to open later and close later? (for example -open 10:30 AM, close 7:30 PM) 26 Yes (2) 152 No

7. If the answer to question #6 was yes, what days of the week would you most like to see later store hours?

0	Monday	1	Wednesday	0	Friday	0	Sunday
2	Tuesday	0	Thursday	1	Saturday		

8. In which of the following seven communities do you shop most often for each of the following commodities/activities. (Place the appropriate letter in the blank next to each item).

- (a) Crystal Business District (b) Alma (c) Greenville (d) Ithaca (e) Stanton (f) Carson City
 (g) Grand Rapids (h) Lansing (i) Edmore (j) Other

SEE ATTACHMENT B

8a. Which of the above commodities/activities should locate or expand in Crystal?

SEE ATTACHMENT C

9. What sports do you participate in? (Identify on a scale of 1-3 with 3 representing most frequent participation)

2.49	Swimming	1.63	Volleyball	2.24	Softball/Baseball	1.71	Snowmobiling
1.19	Soccer	2.45	Running/Walking	2.29	Golfing	2.03	Bowling
2.27	Biking	1.77	Basketball	2.69	Fishing/Hunting	2.57	Boating/Sailing
1.58	Horseshoes	1.47	Tennis	2.13	Skating	1.61	Cross-Country Skiing
2.65	Other						

10. On the average, how often during the year do you use Crystal Park?

97	do not use	83	1-5 times	10	6-10 times	8	more than 10 times
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11. What do you particularly like about Downtown Crystal that you would not want to see changed?

SEE ATTACHMENT D

12. What do you dislike about Downtown Crystal that you would like to see changed?

SEE ATTACHMENT E

13. In what township do you live? (Please check one)

SEE ATTACHMENT F

14. Are you a year-round 101 or seasonal 90 resident of the Crystal area?

15. How many people in your household: work full-time are retired
 work part-time currently unemployed

16. Including yourself, how many live in your household? (Please check one)

22	One	102	Two	26	Three	24	Four	10	Five	8	Six	2	7 and above
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17. How many children in the following age groups are currently living in your household?

0.28	1-6 years old	0.26	13-17 years old
0.75	7-12 years old		

18. What is your age?

0	Under 18	31	45-54
1	18-24	38	55-64
14	25-34	66	65-84
32	35-44	1	85+

19. What is the highest level of your formal education?

5	Non-High School Graduate	40	Graduated Four-Year College
38	High School Graduate	32	Post Graduate College
49	Some College	9	Trade/Vocational/Military School
12	Graduated Junior College		

20. Which of the following general categories best reflects your annual household income?

4	less than \$10,000	28	\$25,001 - \$35,000	26	Above \$75,000
11	\$10,001 - \$15,000	31	\$35,001 - \$50,000		
23	\$15,001 - \$25,000	26	\$50,001 - \$75,000		

21. Do you have any suggestions to improve Crystal Park?

SEE ATTACHMENT G

22. Do you have any suggestions to improve Crystal business area?

SEE ATTACHMENT H

23. Which types of recreation facilities (if any) should be developed or expanded in Crystal Township?

3.77	Baseball Diamonds	2.96	Ice Skating/Hockey Rink
3.76	Softball Diamonds	5.48	Racquetball/Handball Court
3.16	Basketball Courts	3.84	Volleyball Court
4.49	Tennis Courts	3.40	Snowmobile Trail
1.92	Swimming Beach	4.71	Soccer Field
1.95	Hiking/Bicycle Trail	3.72	Shuffleboard
2.11	Children's Playground	3.13	Fishing
2.53	Picnic Area	2.05	Other

24. Please indicate how often you use the following facilities in Crystal Township during the season.

	Frequently (once a week or more)	Occasionally (at least once a month)	Seldom	Never
Beach	51	22	22	67
Horseshoes	3	7	21	111
Baseball Diamonds	11	8	23	100
Softball Diamonds	5	8	26	99
Basketball Courts	6	16	21	97
Tennis Courts	5	20	25	88
Swimming Beach	38	13	26	65
Children's Playground	18	28	25	69
Picnic Areas	15	29	40	62
Ice Skating/Hockey Rinks	10	9	15	97
Volleyball Courts	2	5	22	101
Soccer Fields	3	1	10	112
Fishing	54	45	28	29

ATTACHMENT A

2. To what community or communities do you go most often to shop while residing in the Crystal area?

Responses

93	Alma	3	Sheridan
92	Greenville	2	Ithaca
44	Crystal	1	Edmore
34	Carson City	1	E. Lansing
20	Lansing	1	Ionia
18	Stanton	1	Saginaw
8	Mt. Pleasant	1	Edmore
8	Grand Rapids	1	Muskegon
5	St. John		

ATTACHMENT D

11. What do you particularly like about Downtown Crystal that you would not want to see changed?

Responses

30	Movie theater	3	Needs complete change
13	Quiet, friendly	3	School
11	Blanchar's	3	Party Store
11	Post Office	2	Video store
9	Laundromat	2	Free parking
9	Library	2	Race track
9	Bank	2	Newly remodeled doctor's office
8	Park	2	Amusement park
7	Hardware	2	Christmas decorations
6	Size	2	B&B Cafe
5	Old building, charm	2	Skating rink
3	Easy (free) parking	2	Party store and gas station
3	Undeveloped beach front/beach access	2	Open, no clutter
3	Tow's		
1 Response feeling of safety road around lake wide street craft shows game room close to home everything close together-can walk easily Sandpiper Restaurant building "Welcome to Crystal" banner clock and temperature sign on bank preserve good buildings/charm of lake village keep trees/banners/anything aesthetic, Art Council music events, nothing is that appealing headstart		4th of July parade/events sailing club art festivals leave as is flower barrels view of lake Congregational Church homeowners in business area church Crystal TV & Appliance Crystal Center barber beauty shops restaurants rollerskating clubhouse	

ATTACHMENT B

8. In which following communities do you shop most often for each of the following commodities/activities.

	CRYSTAL	ALMA	GREENVILLE	ITHACA	STANTON	CARSON CTY	GRAND RAPIDS	LANSING	EDMORE	OTHER
Groceries	116	15	21	1	6	7	0	6	0	8
Pharmacy	3	23	14	4	11	90	1	10	1	19
Hardware Items	63	30	22	7	6	25	1	11	0	9
Auto Parts	2	22	15	7	15	46	4	15	1	22
Finance/Insurance/Real Estate	41	13	6	5	8	15	2	21	0	36
Barber/Beautician	51	12	12	4	12	13	2	18	0	35
Travel Agent	1	10	7	0	36	2	3	26	2	30
Laundry/Dry Cleaners	51	11	15	3	4	10	1	14	4	26
Fast Food Restaurant	18	57	40	1	0	5	1	10	0	23
Gasoline	127	5	2	3	0	22	0	8	1	13
Auto Repair	9	23	10	8	16	19	2	17	1	46
Photo Finishing/Studio	28	24	23	6	2	9	2	14	0	25
Equipment Rental	5	15	20	0	0	4	2	11	0	25
Books/Stationary	14	37	23	0	0	4	8	28	0	17
Florists	37	10	6	4	4	45	2	12	1	17
Bowling/Theater	38	30	26	2	1	10	3	13	1	15
Full Service Restaurant	38	34	16	2	3	18	7	21	3	24
Automobile Dealer (new/used)	1	12	18	3	20	1	9	27	1	39
Jewelry	2	25	19	0	0	0	10	30	2	32
Sporting Goods	7	30	23	0	1	2	7	26	0	33
Miscellaneous Repair Service	33	10	11	2	5	3	2	15	1	32
Day Care/Social Services	4	3	0	0	14	4	1	9	0	19
Home Electronics	29	23	11	0	9	6	4	22	0	24
Appliances/Furniture	30	12	16	0	26	2	17	24	1	27
Law Mowers/Garden Supplies	6	40	26	4	7	11	3	18	1	27
Screen Printing/Jackets/T-Shirts	2	9	9	4	9	2	3	19	0	21
Toys and Hobbies	3	30	18	1	0	2	6	32	1	23
Lumber, Building Supplies	1	26	14	10	12	44	3	10	2	47
Video Rental/Sales	115	4	3	4	1	3	0	7	0	10
Variety/Department Store Goods	2	67	43	2	0	5	5	21	1	18
Clothing/Shoes	1	57	24	1	0	4	10	38	1	24
Printing/Copies	45	12	16	2	0	7	1	12	0	26
Deli/Bakery	98	7	18	2	4	11	2	8	0	11
Doctor	0	22	4	7	6	58	3	23	3	36
Dentist	0	12	7	10	1	52	5	26	1	40
Eye Glasses/Optical	0	43	17	2	1	13	3	33	1	35
Attorney	0	19	3	2	23	11	3	25	0	39
Accountant	1	18	6	1	4	18	2	21	2	43

ATTACHMENT C

8a. Which of the above commodities/activities should locate or expand in Crystal?

	Responses		Responses
Groceries	7	Miscellaneous Repair Service	19
Pharmacy	56	Day Care/Social Services	3
Hardware Items	23	Home Electronics	4
Auto Parts	15	Appliances/Furniture	5
Barber/Beautician	7	Law Mowers/Garden Supplies	12
Travel Agent	3	Screen Printing/Jackets/T-Shirts	2
Laundry/Dry Cleaners	13	Toys and Hobbies	8
Fast Food Restaurant	48	Lumber, Building Supplies	19
Gasoline	3	Video Rental/Sales	3
Auto Repair	20	Variety/Department Store Goods	40
Photo Finishing/Studio	5	Clothing/Shoes	36
Equipment Rental	8	Printing/Copies	8
Books/Stationary	9	Deli/Bakery	11
Florists	2	Doctor	39
Bowling/Theater	19	Dentist	18
Full Service Restaurant	42	Eye Glasses/Optical	9
Automobile Dealer (new/used)	3	Attorney	7
Jewelry	1	Accountant	1
Sporting Goods	15	OTHER - Industry / Dollar Store / Butcher / Car Wash	

ATTACHMENT F

13. In what township do you live? (Please check one)

149	Crystal	3	Ferris
7	Evergreen	0	Day
33	Other: Eaton - 2 Meridian - 2 Delhi - 1 Wayne - 2 Ingham - 1 Isabella - 1 Kent - 1 Oneida - 2 Ronald - 1 Saginaw - 1 Greenbush - 1 Bloomer - 1 Franklin County Ohio - 1 Pine River - 1 Brant - 1 Roxand - 1 Summer - 1 Newark - 1 Unidentified - 5		

ATTACHMENT G

21. Do you have any suggestions to improve Crystal Park?

Responses

15	More play equipment	2	Monitor for alcohol and drug abuse
13	Restroom improvement, maintenance	2	Clean beach area
6	Improve parking	2	More grills
6	Improve beach area	2	Allow drinking during restricted hours
6	Keep drinkers out	2	Draw beach and park together
4	More picnic tables	2	Add benches
4	More lighting	2	Get rid of geese
4	Add dock or deck?	2	Keep play equipment in better repair
3	Needs flower beds, landscape plantings, etc.	2	Maintain play equipment
3	Reconstruct stairs leading to lake	2	create activities (yard sales, car shows, crafts)
3	Need handicap access	2	put someone in charge of reserving areas for family activities
1 Response Remove old Palladium concrete; put out flower beds/benches charge for use prohibit use of skidoos airboats big racing boats coordinate more child/adult group activities winter toboggan run capitalize on view of lake rebuild cement slab at waterfront add skate board area (ramps) open up more Township residences better consolidate play area more picnic areas keep clean keep undesirables out widen road around lake for walking/bike path add fire pits, bands park like Lake Odessa - volunteer labor designated swimming areas		walking path around perimeter relocate restrooms closer to beach bring merry-go-round back to top of park plant more trees remove fences to allow better access for reaching park area shuffleboard install flagpole add bathhouse concessions dock no curfew make safe keep lawn mowed better pick-up after dogs stricter enforcement of current rules regulate parking build memorial center running water supervised activities for kids	

ATTACHMENT E

12. What do you dislike about Downtown Crystal that you would like to see changed?

Responses

20	Needs to look better (clean-up)	4	New Township Hall & senior/community center
15	More businesses	3	Stop light
13	Bar in center of town (Uptown Bar)	3	"All purpose" store
12	Unkept buildings	3	Parking
10	Upgrade storefronts	2	Do something about former Palladium site
9	Better sidewalks	2	Need interesting (specialty) shops
7	Renovate/tear down old lakefront hotel (for new business)	2	Fix-up "Junksian" place
6	Signs outside Uptown Bar	2	Art supplies
5	Lake of zoning	2	Bar across from public beach
5	More variety stores - dimestore/notions	2	Rowdy people in park/reckless drivers
4	Clothing store	2	Eliminate some group homes
4	Cleaner beach	2	Empty buildings
4	Empty stores	2	Theater
4	More trees & flowers (landscaping)	2	More activity
4	Better lighting	2	Fastfood restaurant
4	Restaurants	2	Clean-up junk
<p>1 Response used clothing nearly everything post office hours mobile homes in town not enough activity in winter more play equipment at park speed boats and jet skis destroying lake trash filled yards more sand on beach more traffic control move Crystal Raceway 5+ miles from town can't find payphone that works winter attractions (ice racing on Crystal Lake) better promotion of water/beach sports yarn shop things needed by vacationers better coordinated/designed signage more pride in barrels Lakeside bar crown hurts downtown and beach area biker/tattoo types attract industry to area school kids in park improve skating rink more frequent police patrol general appearance of business district, better beach access with parking, building restrictions, noise ordinance, junk/noise ordinance</p>		<p>cruising lake in summer (unsafe for walking) no place for young people to go better management of skating rink on dance night take down old red bar upgrade look of old homes on Main Street theater open year-round - family films, soft ice cream place ATM machine need medical office need drug store unfriendly attitude of most people snobby attitude of store owners benches not handicapped accessible crack down on bars tear down some of old buildings hobby store fix-up rollerskating rink upgrade fire department for rescue long dock people living in old restaurant next to Fred's Barber Shop take down "no parking" signs on Main Street no theater more parking space modern clean restrooms and changing place near beach dinginess (paint) taxes high relative to services "filthy" lake</p>	

ATTACHMENT H

22. Do you have any other suggestions to improve the Crystal Business Area?

Responses

8	Variety store	3	Hardware
7	Sidewalk improvement	3	More events, promote Crystal
6	More businesses - more conveniences	2	Cleaner beach with more beach area
6	Zoning	2	Specialty shops to attract tourism
5	General "face lift" of buildings (paint)	2	Greater price competition
4	Restaurant	2	Maintain commercial building better
4	Drug Store	2	Department store
4	Improve parking	2	Shops
3	Hardware	2	Clothing store
3	Fastfood restaurant	2	Tear down old bar
3	Ice cream - dairy isle	2	Make more attractive
3	Amusements for kids	2	Dollar store
3	Clean-up beach (cleaner sand)	2	Keep prices down
3	Bicycle trail/roller blade trail around lake	2	Ordinance to control/prohibit junk
3	Tear down Lakeside	2	In-town mail delivery
3	Clean up residential yards		
<p>1 Response make it "thriving," like it used to be fine dining restaurant/bed breakfast to attract upper class money clean windows/sweep sidewalks/trim and edge sidewalks/mow grass/improve signage/new restaurant/tea room/sponsor more community events rebuilt waterfront area more public access around lake create "summer resort" look keep cars from stopping in middle of road to talk (at beach or bar) drug store and soda fountain no more bars sidewalks on both sides of area around lake to curve offer business training (waitresses) flea market street lights widen S. Shore Drive help open a used clothing store better cable company brush cleaning N & S of the bank (replace with something like floral theme park) summer-only shops (handmade clothes, art gallery, arts and crafts) Crystal Queen - large boat circling lake (parties, etc.) monitor bars/eliminate drugs ATM machine keep road patrol up noise ordinance lake is crowded-restricts cottage owners water and sewer for Duck Lake</p>		<p>flower and garden shop nature walk in wooded brush area N&S of bank construct condos for seniors cheaper prices gift shop shoe store have Memorial Day walk around lake & businesses give free gifts more grocery competition eliminate children's raceway near park prohibit house trailers around lake, establish trailer parks move Crystal Raceway improve restaurants get handicap cart at Blanchard Market put restaurant across from beach plant flowers on N. Shore Drive where road splits museum of history of area new car wash benches better ambulance service clean-up homes on Main Street theater open all year auto parts store community service center shop locally - support merchants community playground friendlier people later banking hours lower taxes for property owners drop box at post office Rite-Aid store</p>	

CRYSTAL AREA BUSINESS SURVEY

Section A: General Information

1. Name of business _____
2. Address _____
3. What is the total square footage of your business space? 600 SF - 38,048 SF; Median - 3,000 SF
4. Of that, how much is devoted to total retail/service area (square feet) 300 - 37,000 Median - 1,110
5. How much is total unused area (square feet) 0
6. How long have you been in business at this location? 1-54 years Median 5 Average 13.4
7. Was your business in a different location prior to the present building?

3	Yes	7	No
---	-----	---	----

8. Do you feel your present building will adequately meet your needs over the next 5 years?

9	Yes	1	No
---	-----	---	----

9. How many employees, including owners, do you have?

1-6	Full-Time	Median 2	1-6	Part-Time	Median 2
-----	-----------	----------	-----	-----------	----------

10. Does your store have a rear entrance for patrons?

4	Yes	7	No
---	-----	---	----

11. What percentage of your customers or clients are local residents? 1 - 90 % Median 50%
12. Approximately what percent of your customers are vacationers/tourists? 0-60 % Median 17.5%
13. Approximately what percentage of your customers are retirees? 0-50 % Median 11.25%
14. Approximately what percentage of your annual sales or business volume occurs during the winter months? 0-95 % Median 40%
15. What is the average time spent in your place of business by a customer/shopper? 2-150 minutes Median 30 Minutes
16. What percentage of shoppers in your place of business actually purchase items services? 30-100 % Median 92.5%
17. What percentage of your customers are return clients/shoppers? 50-100 % Median 90%
18. Check four existing features of Crystal that you feel have the greatest positive influence on downtown business.

2	Plenty of convenient well-lighted parking		8	Stores open convenient hours
2	Variety of stores/merchandise		1	Attractive storefront and interiors
6	Location/accessibility of shops		7	Crystal Beach
3	Proximity of non-retail services, i.e. courthouse		5	Crystal Area School
2	Variety of restaurants		4	Other (specify) Small Town; Lake Related Activities; Water Sports

19. Check four features of Crystal that you feel have the greatest negative influence on downtown businesses.

9	Inadequate parking		1	Stores hours do not match customers' needs
12	Poor variety of stores/merchandise		9	Deteriorating storefronts and interior
1	Location/inaccessibility of shops		6	Lack of public amenities
8	Lack of non-retail services			Other (specify)
6	Poor variety of restaurants			

20. Some communities, such as Frankenmuth, have developed a central "concept" or "niche" around which businesses and activities focus. Do you think downtown Crystal should develop a "concept" or "niche" to attract additional businesses and consumers?

9	Yes	3	No
---	-----	---	----

If yes, do you have any suggestions? _____

21. Do you feel attractive outdoor spaces are an important part of a successful downtown?

10	Yes	3	No
----	-----	---	----

22. Would a supervised play space for the children of shoppers/employees be desirable in the downtown area?

2	Yes	11	No
---	-----	----	----

23. Is pedestrian scale lighting important to the downtown area?

8	Yes	6	No
---	-----	---	----

Section B: Renovation and Restoration

1. Within the past 5 years have you significantly improved your building?

5	Yes	8	No
---	-----	---	----

2. Do you have plans for renovation or restoration of your building in the next 1-3 years?

8	Yes	4	No
---	-----	---	----

Section C: Coordination and Promotion

1. Do you participate in downtown-wide promotions?

8	Yes	4	No
---	-----	---	----

2. Please identify which of the following media you use for advertising/promotion:

8	Newspaper		Television	10	Word of mouth
3	Shoppers Guide	1	Billboards		Other: Own Catalog;
1	Radio	6	Brochures/Flyers		Local Ads
Which is the most effective for you?					

3. Do you feel more coordinated "seasonal" or "theme" retail promotions are needed?

11	Yes	2	No
----	-----	---	----

4. What types of promotions would you suggest? _____

5. Would you contribute specific amounts for group advertising?

8	Yes	3	No
---	-----	---	----

6. Would you contribute for specific events? (i.e. Chamber money certificates, cash drawings, etc.)

9	Yes	3	No
---	-----	---	----

7. Would you favor an ongoing assessment for the purchase of "seasonal" and "theme" decorations? (i.e. sidewalk planters, flags, Christmas decorations, etc.)

6	Yes	7	No
---	-----	---	----

8. Are you in favor of evening hours?

9	Yes	4	No
---	-----	---	----

If yes, check the appropriate day(s) you would prefer

1	Monday	1	Tuesday	2	Wednesday	2	Thursday	5	Friday
---	--------	---	---------	---	-----------	---	----------	---	--------

9. Until what hour would you be willing to stay open? _____

Section D: Parking

1. How many parking spaces are currently available for your business? 0-40 Median 6
2. How many parking spaces do you feel would provide adequate parking for your customers? 2-75 Median 9.5
3. Should parking be more closely regulated in the commercial area?

3	Yes	6	No
---	-----	---	----

4. Where do you and your employees frequently park?

6	At spaces in front of business	5	Other (specify)
2	At private lots adjacent to business	3	Back lot; on-street, away from bus, at far end end of parking lot

Section E: Additional Information

1. Please classify your business. (see #2 below for clarification)

	Hardware	1	Eating and/or Drinking Place
1	General Merchandise		Drug and Proprietary Store
	Food Store	1	Miscellaneous Retail Store
	Automotive Dealer	2	Real Estate
	General Service Station		Bank/Credit Union/Savings & Loan
2	Furniture and Home Furnishings		Insurance Services
	Other (specify) Arcade; Appliances, TV Sales and Repair; Barbershop; Laundromat; Theatre; Professional Office; Arcade; Rental; Entertainment/Amusement/ Electrical Appliance Sales and Service; Snowmobile Parts		

2. Specify merchandise or services offered.

a. Hardware

	Lumber and other building materials		Electrical supplies
	Heating and plumbing equipment		Hardware and farm equipment
	Paint, glass and wallpaper		Other (specific)

b. General Merchandise

1	Department store		Merchandise vending machine operators
1	Mail order house		Direct selling organization
	Limited price variety store		Other retail trade (specific)

c. Food Stores

	Groceries (with or without meat)		Other (specify)
	Meats and Fish		

d. **Automotive**

	Motor vehicles, retail		Marine craft and accessories
	Tires, batteries and accessories		Automotive repair
	Gasoline service stations		Other retail store (specify)

e. **Furniture and Home Furnishings**

	Furniture, home furnishings and equipment	1	Radios, televisions and music supplies
1	Household appliances		Other (specify)

f. **Eating and/or Drinking Place**

1	Full service menu		Other (specify)
	Drinking places		

g. **Drug and Proprietary Store**

	Pharmacy		Other (specify)
	Medical Supplies		

h. **Miscellaneous Retail Store**

	Liquor-retail	1	Laundry, dry cleaners
1	Antique and secondhand		Photographic studio
1	Book and stationery, retail		Barber, beauty shop
1	Sporting goods and bicycles	1	Shoe repair
1	Jewelry, retail		Funeral service
	Fuel and Ice		Business services
	Motels, rooming houses, camps		Other (specify)

Section F: Comments

What types of improvements would you propose for the Crystal Business Area?

Written Responses to the Following Questions

Section A:

Question 20 - Return of Merry-Go-Round as focal point.
 Turn old Lakeside into "Shoppers Glory".
 Let winter activities access on lake.
 Nautical or fishing theme.

Section C:

Question 4 - Return of ice racing/snow carnival.
 Tie-in with special raceway promos.
 'Art Fest' special; winter promos like 'derby'.
 Coordinate with County - EDC.

Section C:

Question 9 - 8 PM winter (2) 9-10 PM summer (3) 10 PM (1) 11 PM Weekends

Section F - Comments

- Improved roads with curbs, gutters, paved shoulders in conjunction with extensive walking paths
- Improved beach, public bathroom, park ramp
- Buildings downtown need charm (2) and need to be filled (4)
- More parking for Lake Street - Park area and beach (2)
- Good banking
- Uptown restaurant
- New sidewalks on Main Street (3)
- Hard surface parking lot
- Better lighting (3)
- Planters and trees (2)
- Butcher Full-time theatre Clothing store
- Bakery Restaurant/Fast food Shoe Store
- Doctor Cocktail Gift Shop
- Dentist Auto Service/Car Wash Pharmacy
- Floral
- Improve park

Appendix B

CRYSTAL DOWNTOWN REDEVELOPMENT PLAN

1. YEAR	2. SEV	3. CAPITAL INVESTMENT IN SEV	4. MILLS	5. LEVIED TAXES	6. CAPTURED TAXES	7. CUMULATIVE CAP. TAX	8. PRESENT WORTH OF COLUMN 7. AT 4.00%
1995	\$ 1167900.00	\$.00	2.2410	\$ 2617.26	\$.00	\$.00	\$.00
1996	\$ 1239025.11	\$.00	2.2410	\$ 2776.66	\$ 159.39	\$ 159.39	\$ 153.26
1997	\$ 1314481.74	\$ 2890.00	2.2410	\$ 2945.75	\$ 328.49	\$ 487.88	\$ 463.22
1998	\$ 1397599.68	\$.00	2.2410	\$ 3132.02	\$ 514.76	\$ 1002.64	\$ 940.36
1999	\$ 1482713.50	\$.00	2.2410	\$ 3322.76	\$ 705.50	\$ 1708.14	\$ 1582.56
2000	\$ 1573010.75	\$ 3330.00	2.2410	\$ 3525.12	\$ 907.85	\$ 2615.99	\$ 2394.63
2001	\$ 1672339.90	\$.00	2.2410	\$ 3747.71	\$ 1130.45	\$ 3746.44	\$ 3389.50
2002	\$ 1774185.40	\$.00	2.2410	\$ 3975.95	\$ 1358.69	\$ 5105.12	\$ 4565.56
2003	\$ 1882233.29	\$ 29600.00	2.2410	\$ 4218.08	\$ 1600.82	\$ 6705.94	\$ 5929.21
2004	\$ 2028263.94	\$.00	2.2410	\$ 4545.34	\$ 1928.08	\$ 8634.02	\$ 7555.08
2005	\$ 2151785.21	\$ 22320.00	2.2410	\$ 4822.15	\$ 2204.89	\$ 10838.91	\$ 9384.59
2006	\$ 2306508.22	\$.00	2.2410	\$ 5168.88	\$ 2551.62	\$ 13390.53	\$ 11477.12
2007	\$ 2446974.57	\$.00	2.2410	\$ 5483.67	\$ 2866.41	\$ 16256.93	\$ 13791.86
2008	\$ 2595995.32	\$ 161100.00	2.2410	\$ 5817.63	\$ 3200.36	\$ 19457.30	\$ 16338.67
2009	\$ 2925002.43	\$.00	2.2410	\$ 6554.93	\$ 3937.67	\$ 23394.96	\$ 19496.48
2010	\$ 3103135.08	\$ 170900.00	2.2410	\$ 6954.13	\$ 4336.86	\$ 27731.82	\$ 22916.67
2011	\$ 3473423.81	\$ 216600.00	2.2410	\$ 7783.94	\$ 5166.68	\$ 32898.50	\$ 27003.22
2012	\$ 3914746.26	\$.00	2.2410	\$ 8772.95	\$ 6155.68	\$ 39054.19	\$ 31883.56
2013	\$ 4153154.31	\$.00	2.2410	\$ 9307.22	\$ 6689.95	\$ 45744.14	\$ 37089.92
2014	\$ 4406081.41	\$ 171000.00	2.2410	\$ 9874.03	\$ 7256.76	\$ 53000.90	\$ 42641.04

TABLE A

GOVE ASSOCIATES INC.
 TAX INCREMENT FINANCING PROGRAM
 VERSION 4, NOVEMBER 1985
 CAPTURING INFLATION

CRYSTAL DOWNTOWN REDEVELOPMENT PLAN

STARTING YEAR OF TIF PROGRAM 1995
 NUMBER OF YEARS FOR TIF PROGRAM 30
 MILLAGE RATE FOR TIF PROGRAM 2.2410
 INFLATION AND APPRECIATION RATE 6.09
 PRESENT WORTH INTEREST RATE 4.00
 INITIAL SEV OF TIF AREA \$ 1167900.00

CAPITAL IMPROVEMENTS

YEAR OF IMPROVEMENT	SEV OF IMPROVEMENT	NAME OF IMPROVEMENT
1997	\$ 2890.00	PARKING, LANDSCAPING
2000	\$ 3330.00	PARKING, LANDSCAPING
2003	\$ 29600.00	AMUSEMENT PARK IMPROVEMENTS
2005	\$ 22320.00	PARKING
2008	\$ 161100.00	NEW COMMERCIAL BLDG.
2010	\$ 170900.00	NEW COMMERCIAL BLDG.
2011	\$ 216600.00	COMMERCIAL BLDG. RENOVATION
2014	\$ 171000.00	NEW COMMERCIAL BLDG.
	\$ 777740.00	TOTAL SEV OF INVESTMENTS

GOVE ASSOCIATES INC.
TIF PART 2 - CAPTURING INFLATION
VERSION 4, NOVEMBER 1985

CRYSTAL DOWNTOWN REDEVELOPMENT PLAN

STARTING YEAR OF TIF PROGRAM	1995
NUMBER OF YEARS OF TIF PROGRAM	30
MILLAGE RATE FOR TAXING JURISDICTION	2.2410
INITIAL NON-PROPERTY TAX REVENUE	\$ 204958.00
GROWTH RATE OF NON-PROPERTY TAX REVENUE	7.44
INITIAL SEV OF TAXING JURISDICTION AREA	\$ 41502400.00

IMPACT

1. YEAR	3. PROJECTED SEV AT 6.73% GROWTH		4. MILLAGE	5. NON-PROPERTY TAX REVENUE AT 7.44%	7. PROJECTED TAX REVENUE		8. TOTAL REVENUE			10. REVENUE DIFFERENCE		11. PERCENT
	2. WITHOUT TIF	WITH TIF			WITHOUT TIF	WITH TIF	WITHOUT TIF	WITH TIF	DOLLARS	PERCENT		
1995	41502400.	41502400.	2.2410	204958.	93007.	93007.	297965.	297965.	0.	.00		
1996	44295512.	44224386.	2.2410	220207.	99266.	99107.	319473.	319314.	159.	.05		
1997	47276599.	47130018.	2.2410	236590.	105947.	105618.	342537.	342209.	328.	.10		
1998	50458315.	50228615.	2.2410	254193.	113077.	112562.	367270.	366755.	515.	.14		
1999	53854159.	53539346.	2.2410	273105.	120687.	119982.	393792.	393086.	705.	.18		
2000	57478544.	57073433.	2.2410	293423.	128809.	127902.	422233.	421325.	908.	.22		
2001	61346850.	60842410.	2.2410	315254.	137478.	136348.	452732.	451602.	1130.	.25		
2002	65475493.	64869208.	2.2410	338709.	146731.	145372.	485440.	484081.	1359.	.28		
2003	69881994.	69167660.	2.2410	363909.	156606.	155005.	520515.	518914.	1601.	.31		
2004	74585052.	73724688.	2.2410	390984.	167145.	165217.	558129.	556201.	1928.	.35		
2005	79604626.	78620741.	2.2410	420073.	178394.	176189.	598467.	596262.	2205.	.37		
2006	84962017.	83823409.	2.2410	451327.	190400.	187848.	641726.	639175.	2552.	.40		
2007	90679961.	89400886.	2.2410	484905.	203214.	200347.	688119.	685253.	2866.	.42		
2008	96782722.	95354627.	2.2410	520982.	216890.	213690.	737872.	734672.	3200.	.43		

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2015	\$	4855825.67	\$.00	2.2410	\$	10881.91	\$	8264.64	\$	61265.55	\$	48947.77
2016	\$	5151545.45	\$.00	2.2410	\$	11544.61	\$	8927.35	\$	70192.90	\$	55649.16
2017	\$	5465274.57	\$	.00	2.2410	\$	12247.68	\$	9630.42	\$	79823.31	\$	62768.82
2018	\$	5798109.79	\$	.00	2.2410	\$	12993.56	\$	10376.30	\$	90199.61	\$	70331.85
2019	\$	6151214.68	\$	.00	2.2410	\$	13784.87	\$	11167.61	\$	101367.22	\$	78364.86
2020	\$	6525823.65	\$	.00	2.2410	\$	14624.37	\$	12007.11	\$	113374.33	\$	86896.12
2021	\$	6923246.31	\$	.00	2.2410	\$	15514.99	\$	12897.73	\$	126272.06	\$	95955.63
2022	\$	7344872.01	\$	.00	2.2410	\$	16459.86	\$	13842.59	\$	140114.65	\$	105575.21
2023	\$	7792174.72	\$	.00	2.2410	\$	17462.26	\$	14845.00	\$	154959.65	\$	115788.67
2024	\$	8266718.16	\$	.00	2.2410	\$	18525.72	\$	15908.45	\$	170868.10	\$	126631.85
2025	\$	8770161.29	\$	.00	2.2410	\$	19653.93	\$	17036.67	\$	187904.77	\$	138142.80

2009	103296200.	101539097.	2.2410	559743.	231487.	227549.	791230.	787292.	3938.	.50
2010	110248034.	108312799.	2.2410	601388.	247066.	242729.	848454.	844117.	4337.	.51
2011	117667727.	115362203.	2.2410	646131.	263693.	258527.	909825.	904658.	5167.	.57
2012	125586765.	122839918.	2.2410	694204.	281440.	275284.	975644.	969488.	6156.	.63
2013	134038754.	131053500.	2.2410	745852.	300381.	293691.	1046233.	1039543.	6690.	.64
2014	143059562.	139821381.	2.2410	801344.	320596.	313340.	1121940.	1114683.	7257.	.65
2015	152687470.	148999545.	2.2410	860964.	342173.	333908.	1203136.	1194872.	8265.	.69
2016	162963337.	158979692.	2.2410	925019.	365201.	356273.	1290220.	1281293.	8927.	.69
2017	173930770.	169633395.	2.2410	993841.	389779.	380148.	1383620.	1373989.	9630.	.70
2018	185636311.	181006101.	2.2410	1067783.	416011.	405635.	1483794.	1473417.	10376.	.70
2019	198129634.	193146320.	2.2410	1147226.	444009.	432841.	1591234.	1580067.	11168.	.70
2020	211463759.	206105835.	2.2410	1232579.	473890.	461883.	1706470.	1694462.	12007.	.70
2021	225695270.	219939923.	2.2410	1324283.	505783.	492885.	1830066.	1817169.	12898.	.70
2022	240884561.	234707589.	2.2410	1422810.	539822.	525980.	1962632.	1948790.	13843.	.71
2023	257096092.	250471818.	2.2410	1528667.	576152.	561307.	2104819.	2089974.	14845.	.71
2024	274398659.	267299841.	2.2410	1642400.	614927.	599019.	2257327.	2241419.	15908.	.70
2025	292865689.	285263428.	2.2410	1764594.	656312.	639275.	2420906.	2403870.	17037.	.70

1991b Empire - private

- Hardware Bldg
- Uptown Bar
- Crystal Center
- Contact Systems
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