

STRATEGIC PLAN

for Integrated Community Development



Prepared For:

VILLAGE OF OWEGO

Tioga County, New York

Prepared By:

Shepstone Management Company

&

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2002

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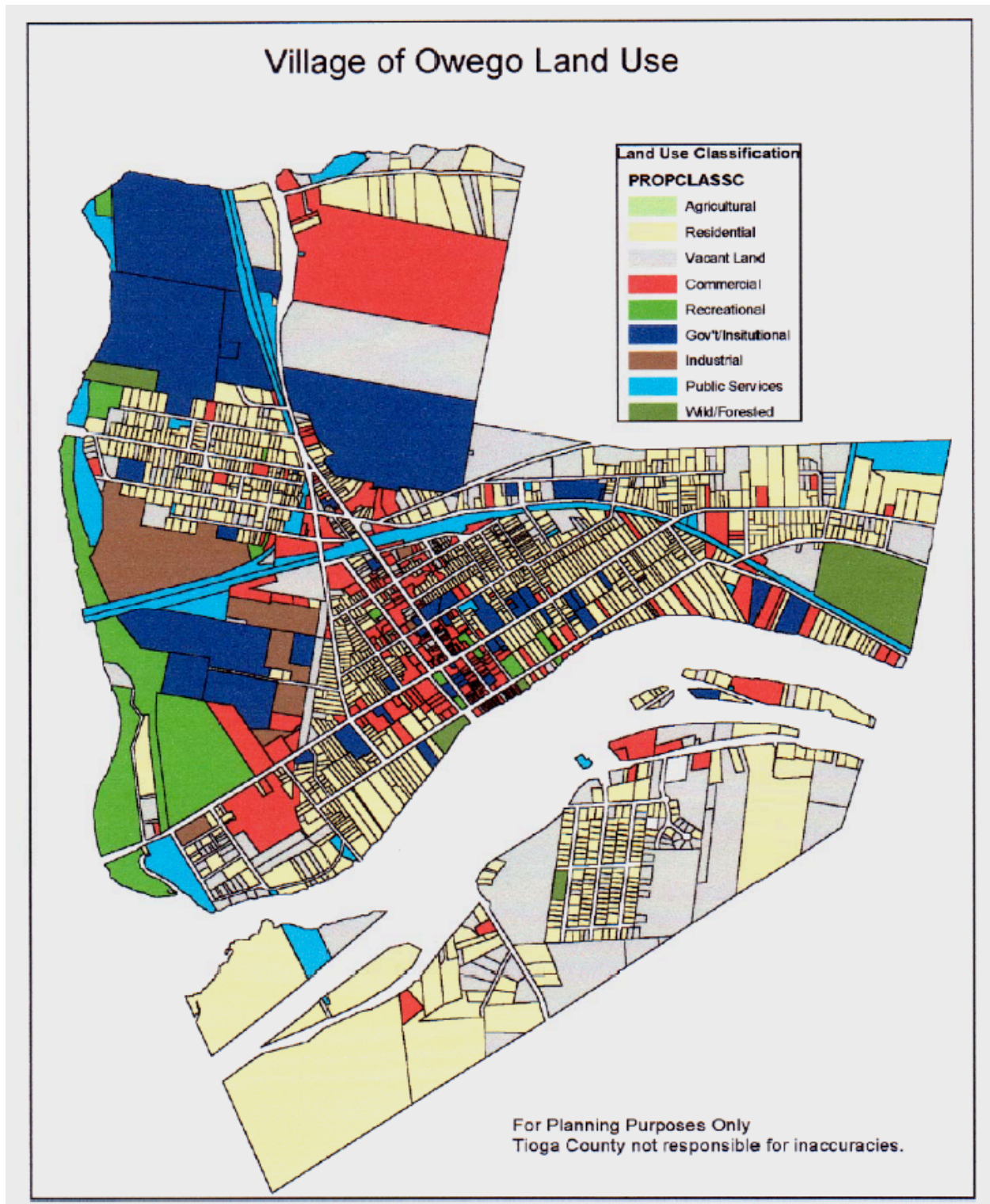
1.0 Introduction

The primary purpose of this Strategic Plan for Integrated Community Development is to coordinate the Village of Owego's existing planning efforts. It is intended to guide the Village, the Owego Revitalization and Betterment Corporation (ORBC) and business owners in capitalizing on Village assets and fostering long-term community vitality. The Strategic Plan is further intended to guide economic development and redevelopment of the Village while preserving its unique historic character.

The Village of Owego Board of Trustees commissioned this report in January of 2002. The Strategic Plan has been assembled over the course of numerous meetings with Village officials, the ORBC and the Owego Historic Preservation Commission (OHPC). Planning documents such as the Downtown Strategic Plan, River Walk Plan and Marvin Park Plan were also taken into consideration in the preparation of the Strategic Plan. Additionally, Business Owner and Resident Surveys were conducted. Finally, a retail market analysis was performed to better understand existing business patterns, identify market clusters and pinpoint opportunities to attract new businesses that will complement and help existing businesses to grow.

The consultants completed the following research and other work in preparing this report:

- All plans and studies previously prepared for the Village of Owego were reviewed and analyzed.
- An assessment of existing businesses in Owego was completed.
- Downtown Business Owner Surveys were created, tabulated and analyzed.
- Resident Surveys were created, tabulated and analyzed.
- Existing code enforcement and zoning regulations were assessed.
- Small grant guidelines for facade renovation program were prepared.
- Demographic data available through the U.S. Department of Commerce Census Bureau was analyzed.
- A retail trade profile of the Village and the Town of Owego [the primary trade area] was secured from the Environmental Systems Research Institute (ESRI) and analyzed.
- Seven (7) ORBC planning sessions were held and a Public Meeting on the Strategic Plan was conducted. A meeting of the OHPC, a River Walk project public meeting and a public symposium to discuss the impact of County office buildings on the Village were also attended.
- Field surveys of the Village were conducted during the months of February through July, 2002.



2.0 Executive Summary

Revitalization is never a single project or program. Rather, it takes place over time as a combination of forces stimulate investment of private capital for economic gain. The Owego Strategic Plan provides a framework for public, private and not-for-profit sectors to work together to create such an environment. Revitalization efforts, therefore, must be multi-faceted, dynamic and sustained over a long period of time. The Village of Owego has conducted many planning studies over the last two decades. A fundamental purpose of this Strategic Plan is to form these into a framework for moving the Village from the planning to implementation.

The Downtown Central Business District (CBD) is the heart of the Village of Owego. Efforts must be made immediately to protect and improve the historic character of the CBD. Incentives must be provided to accelerate building facade renovations. Such renovations must respect the architecture of these historic buildings (see Section 5.4). The Village also needs to step up its Code Enforcement efforts. It must work with building owners to improve the facades of three prominent buildings in the CBD near the County Courthouse (see Section 5.4). Finally, as new development occurs it must be used to strengthen the integrity of the historic core and not suburbanize it (see Section 5.7). These efforts, coupled with the new bridge and the proposed creation of a River Walk, will enable the Village to better market *“Historic Downtown Owego.”*

The Village has a marketable image. It must now strive to attract new businesses to *Historic Downtown Owego* by constantly creating new events and attractions to draw customers Downtown. The Village must also continue to develop niches that will attract repeat customers to visit Downtown. Niches are based upon specialization. They typically focus on one segment of the retail market or some particular cultural, historic or recreational activity. *Historic Downtown Owego* can and must become a destination location through such specialization. The foundation to accomplish is found in its historic buildings, unique stores and cultural attractions. These include River Row, the 1872 Courthouse and recreational activities such as the Marvin Park fairgrounds and the proposed *River Walk* (see Section 5.5).

The Village should also take specific steps to locate a new hotel Downtown, including fine-dining and meeting facilities. Competitive advantages include; a) the new bridge to Downtown; a) direct easy on/easy off access from the future I-86 highway, c) development sites within the Tioga County Empire Zone; d) nearby attractions such as the Champion Speedway, Tioga County Fairgrounds; e) major employers in the nearby Tioga County Industrial Park, and f) County offices that serve to create demand for dining and meeting facilities. The Village can and should position itself as a Gateway to the Finger Lakes Region. A new hotel can play a central role in this effort while also benefiting from the increased tourism. Attracting a hotel Downtown will require cooperation from the Tioga County Empire Zone, the County Industrial Development Agency (IDA) and the business community and the Tioga County Economic Development and Planning office. A meeting with these parties should be held as soon as possible to identify potential development sites and the incentives required to attract private investors. Securing site control and some grant and loan assistance will be essential to soliciting such investors.

The Village of Owego has an outstanding Municipal Square that provides a clean, well-maintained, aesthetically pleasing, comfortable and safe environment. Unfortunately, a row of dilapidated and vacant buildings on Main Street is the first impression one gets upon entering Downtown from the future I-86. An architectural/engineering assessment should be conducted to determine if it is possible to restore these buildings or redevelop this block to include a new multi-story hotel.

Efforts must continue to develop Municipal Square into a recognized community center where events and activities are held throughout the year. A professionally managed farmer's market with a minimum of 15-20 vendors should be developed to attract large numbers of regular visitors to Downtown Owego on a given Friday evening. Similar activities (e.g. a New Year's Eve "First Night" event) should be held at this location as often as possible throughout the year. These activities - coupled with niche recreational and cultural attractions - could result in more activities to serve shoppers such as restaurants, a gourmet coffee shop or a bakery. Based upon the results of the Resident and Business Surveys, these are businesses that residents and business owners also want Downtown.

Downtown Owego as a whole possesses a number of additional competitive advantages. These include: a) high traffic volume (over 10,000 AADT) through Downtown; b) a pedestrian friendly, historic and walkable Downtown; c) unsurpassed public gathering spaces such as Municipal Square; and d) several well-established retail anchors such as the Goat Boy, a used book store, and theater. The impact of County government on the welfare of the Village is also extremely positive. Not only does the Courthouse provide a unique architectural asset, but the large number of employees the County brings Downtown every weekday are a customer base for dozens of businesses. The recent County decision to rebuild the 231 Main Street offices Downtown is a very positive economic development for the Village. Retaining as much of the County administration as possible within the Village must be a long-term strategic priority for Owego.

Village leaders will need to build on their administrative capacity to implement the recommendations of this Strategic Plan. The "Leadership Tioga" program operated by the Chamber of Commerce should be employed to train members of the Village Board of Trustees, ORBC and other Village agencies to take on the leadership roles and responsibilities needed to implement this Strategic Plan. One or more series of Leadership Tioga sessions should be targeted to Village concerns, local government operation, grant procurement, grant administration and building bridges to the Village business community, focusing on the recommendations of this Plan.

Another important aspect of community capacity building is increasing the capacities of local businesses and residents who may not presently be, or have any desire to be, part of the leadership structure. For some of the Village of Owego's underemployed residents, the answer may be self-employment through the opening of their own business. Self-Employed Economic Development (SEED) is a process through which low-income persons with an interest in operating a business are selected for special business training. Such a program is recommended for the Village and the ORBC is the most logical organization to manage it. Individuals should be prescreened by other agencies in the Village and referred to the ORBC for inclusion in the SEED OWEGO program.

The Village of Owego and the Tioga County IDA can help to attract new investment to the Village by providing the necessary financial incentives that will make it easier for business and property owners to make needed improvements. It is recommended (see Section 8.2) that the Village secure CDBG funds to develop a Revolving Loan Fund that would offer up to \$50,000 in financing at two (2%) interest and terms of up to ten (10) years. Such funds are available through the CDBG economic development funding round. It is further recommended that the ORBC administer the Revolving Loan Fund and underwrite the loans to prospective business or property owners.

Small grants are another means of stimulating investment. There is a need for grants to address two major issues in Downtown Owego; 1) facade renovations, and 2) interior building renovations. A 50/50 matching grant program up to \$7,500 is recommended. Detailed guidelines have been prepared and are presented in their entirety in Appendix D. A proposed Owego Downtown Initiative Grant would also provide matching grants up to \$5,000 to not-for-profits to pursue Downtown beautification efforts. A Downtown Business Incubator Small Grant Program is also proposed to provide the necessary financial capital to encourage new business growth and reinvestment in existing Downtown buildings.

One of the most powerful tax incentives the Village of Owego can offer to encourage business expansion and infill development is the New York State Empire Zone program. Through the Empire Zone program, businesses can secure benefits such as a fifteen (15) year real property tax credit. The Village is fortunate that a large portion of Downtown Owego is already designated part of the Tioga County Empire Zone as is larger industrial sites within the Village. The Village should work with the Tioga County Empire Zone Coordinator to aggressively promote these benefits to prospective investors in the Village and existing businesses looking to expand.

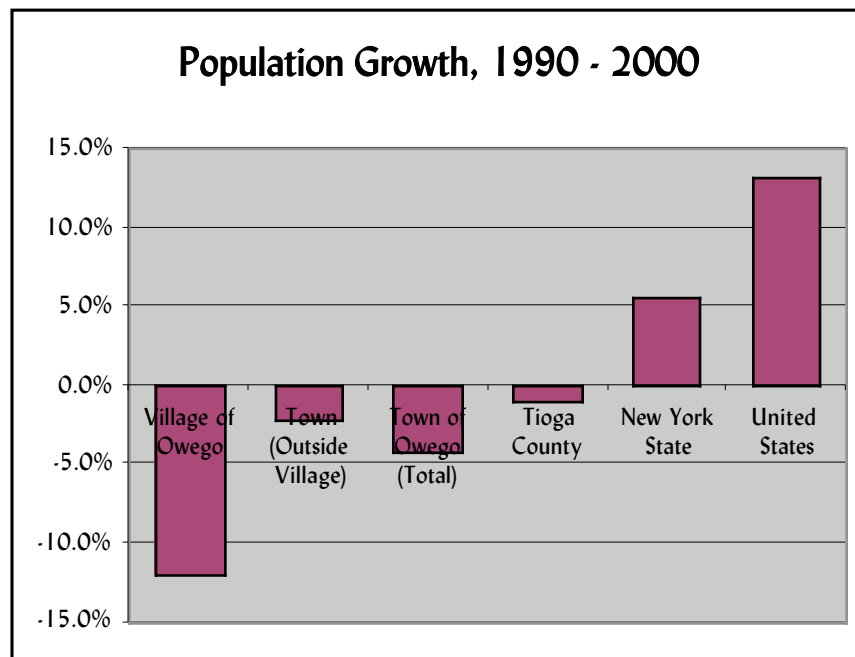
The Village should also offer an immediate tax incentive to investors simply by publicizing the fact that certain types of improvements (e.g. facade upgrades) will not increase the assessed value on properties. Business owners are sometimes reluctant to improve their building facades because they fear increases in assessment even though the Real Property Tax Law may not require one. The Village should also work with the Town to reinforce State law by setting a firm policy that such improvements will not trigger a reassessment.

Three potential brownfield sites in the Village of Owego may be excellent sites for a light industry/or research parks. All three sites have access to rail and natural gas. Potential funding for the development of a light industry or research park on these sites could come from a variety of sources including: 1) The United States Department of Commerce Economic Development Administration (EDA), 2) a USDA Rural Business Enterprise Grant, 3) a Legislative Member item through the Assembly or Senate, 4) the CDBG Program, and 5) the Empire Opportunity Program. This should be pursued in cooperation with the Tioga County Industrial Development Authority.

The Village has laid the groundwork for all the above projects through a number of planning studies. Its most important need now is to move from planning to implementation. This requires staffing of the development effort. Further planning is not nearly as important at this point as having a competent development director who can pursue these projects.

3.0 Village Resources and Trends

The Village of Owego is the County Seat of Tioga County and is located on the banks of the Susquehanna River. Between 1990 and 2000, the Village of Owego's population declined from 4,442 persons to 3,911 persons, a 12% decrease. This compares with a 1.1% decrease overall for Tioga County. The primary factor influencing the population decline was the loss of 2,500 defense contractor related jobs at IBM Federal Systems and SCI Systems. This loss of population is a major challenge for the Village because it decreases the support base for both municipal services and business. The Village must attract new businesses and residents to avoid getting trapped in a vicious downward cycle of increasing taxes to make up this difference, which increases then drive away still more businesses and residents.



Although there has been a decline in the defense industry, the Village still enjoys a number strengths that can and must be built upon. These include close proximity to the Tioga Industrial Park and several major employers including IBM Corporation, Lockheed Martin, and Universal Instruments, all major contributors to the Village's economy. Owego is a major employment center for the surrounding region and the Village is still a major center of retail activity. These are .

Three projects in particular hold great promise for enhancing the Village and Town of Owego's position as a major employment center. These are: a) the conversion of NYS Route 17 to I-86, b) the completion of the new Court Street Bridge in 2004, and c) the new Tioga County Empire Zone. These resources, coupled with rail access and the availability of natural gas, give Owego unique competitive advantages that must be packaged and marketed.

Existing land use patterns in the Village of Owego are consistent with traditional pedestrian-scale village environments. The Central Business District is well-defined and surrounded by residential neighborhoods. The CBD contains a vibrant mix of late 19th and early 20th century commercial architecture that makes it unique and inviting. The Village also boasts a beautiful Municipal Square anchored by the 1872 Tioga County Courthouse. The original development pattern of the Village remains largely intact. The “Historic Charm” this offers is a tremendous resource. However, care must be taken to ensure that redevelopment, as well as new development, respects and reinforces what is appealing about the Village. It is the Village’s chief asset.

There are four major projects proposed within the Village that provide outstanding opportunities to reinforce the “Historic Owego” image and improve economic vitality. These projects include: a) the Court Street Bridge and Streetscape Enhancements, b) new County Offices at 231 Main Street, c) the proposed River Walk behind River Row, and d) proposed improvements to Marvin Park. Each of these projects has the potential to strengthen the historic character of Owego as an economic asset.

The Court Street Bridge reconstruction is slated to be completed in 2004. The planned architectural design of the bridge, coupled with related streetscape enhancements in the vicinity of Municipal Square will dramatically enhance this primary gateway to the Village. The rendering of the streetscape enhancements, which follows, illustrates a design that reinforces the historic character of the Central Business District with the inclusion of period street lighting and associated sidewalk improvements.



The County of Tioga has recently made the decision to construct its new County Office Building at the site of the old County Office Building on 231 Main Street. The importance of this decision to the future economic vitality of the Village cannot be understated. It keeps a major employer and daily business activity generator Downtown. County employees at the new facility will frequent

area restaurants and businesses having a positive economic impact on Downtown merchants. Customers from the surrounding region who need to use the County Offices will also spend money in Owego.

As the new County Office Building is developed, care should be taken to ensure the new County Office Building is in character with the Village. There may also be an opportunity with the reconstruction to make additional streetscape enhancements Downtown that enhance the pedestrian linkage from the County Offices to Downtown. Ideally, some of the same streetscape design techniques used in the Court Street Bridge enhancements can be incorporated into future Main Street streetscape improvements.

The proposed River Walk behind River Row and along Draper Park holds great promise of creating a regional recreational resource and tourist destination in the heart of the Village. The proposed project consist of a pedestrian walkway along the Susquehanna River to link Mayor's Park to Draper Park. There is also the possibility of a inflatable dam. The Village has retained an architectural/engineering firm to conduct a feasibility study of the proposed River Walk. A preliminary presentation was made at a June 20, 2002 public meeting. Portions of the project may be easier to implement than other.

It has, therefore, been recommended that the River Walk project be completed in phases. Phase I would include improvements to the walkway in the vicinity of Draper Park and the Court Street Bridge. There are areas where the public owns the right-of-way and where funding may be more immediately available. Funding to implement this portion of the River Walk should be pursued immediately. Phase II would include the completion of the walkway from the Court Street Bridge to Mayor's Park. This phase would require easements from RiverRow building owners.

The Village will need to work with the Department of Environmental Conservation (DEC) to evaluate the feasibility of the inflatable dam on the Susquehanna River (a possible Phase III). It should not let the approval of the dam delay completion of the other segments of the River Walk project, however. The Downtown Strategic Plan notes that "the planned River Walk project under development will be a catalyst for new economic vitality in the community and will assist in drawing new customers downtown." The presence of the River Walk may also greatly enhance the chances of the Village being able to attract a hotel and fine dining restaurant Downtown.

Significant planning work has already begun for much needed improvements to Marvin Park, which is also home to the Tioga County Fairgrounds. Marvin Park is a major gateway for visitors entering the Village from Route 17C. The proposed enhancements to Marvin Park include major upgrades to the grandstands and fairgrounds. This could dramatically improve the image of this portion of the Village, the Park suffering at present from less than adequate maintenance over the years. It should also open up the opportunity to better utilize this Village asset. Up-scale horse shows may be attracted to a more aesthetically pleasing site, for example. A summer concert series in the park may also become possible along with still other activities. All should be designed to continually bring visitors (customers) into the Village of Owego.

The Marvin Park improvements, therefore, should be a priority for the Village. Once drawings and cost-estimates are finalized, funding for the proposed improvements should be pursued. The NYS Empire Opportunity Fund may be an appropriate source of funding for this project. There may also be opportunities for public/private partnerships to undertake the cost of proposed improvements. The appearance of the Park could also be upgraded by providing a better visual screen between it and the adjacent recycling facility. This could be accomplished with the simple addition of a planted or fenced berm between the two properties to screen the recycling activities. Marvin Park's success will depend on a proactive Park and Recreation Board and an aggressive Fair Association focused on using this asset to achieve major increases in visitation to Owego.

The cumulative impact of these four major projects will be to dramatically reinforce the historic character of the Village and enhance major gateways to the Village. Most importantly, however, they will demonstrate to prospective investors in the community that Owego is a Village willing to invest in its future and a good place for their own money.

4.0 Retail Market Opportunities

The Village of Owego's Primary Trade Area, from which 70-80% of sales can be expected to come, may be defined as a five (5) mile radius from intersection of Court Street and Main Street. This represents approximately a 10 minute travel time which is about the maximum customers will drive for everyday goods. It accounts for a Total Retail Market Demand of approximately \$81,331,162 per year.¹

The 1997 Census of Retail Trade, however, reported the Village's retail sales were \$118,299,000 even then, suggesting the Village does quite well in attracting shoppers from outlying areas. Indeed, a recent customer survey conducted in preparing the Downtown Strategic Plan indicated that 46% of Downtown shoppers were not from Owego. Some 70% of these customers were from other parts of Tioga County or the Binghamton area. Taken together, the data suggests Owego is already a retail destination and has the potential to grow into a much larger one.

There is still further evidence the Village is an attractive retail destination for customers from the surrounding region. Data compiled by the Southern Tier East Regional Planning Development Board indicates the Village of Owego had 15.7 retail establishments per 1,000 persons population in 1997, the highest of any community in the region. Retail sales per 1,000 persons population averaged \$28,640, again the highest rate in the region and more than twice the State average. The Village does lack specific types of retail, however. It does not, for example, have a single General Merchandise Store (NAICS Code 452). Both Resident and Business Owner Surveys indicated a local desire for such establishments and others such as men's clothing stores. Whether such non-niche businesses can survive against mall competition is debatable.

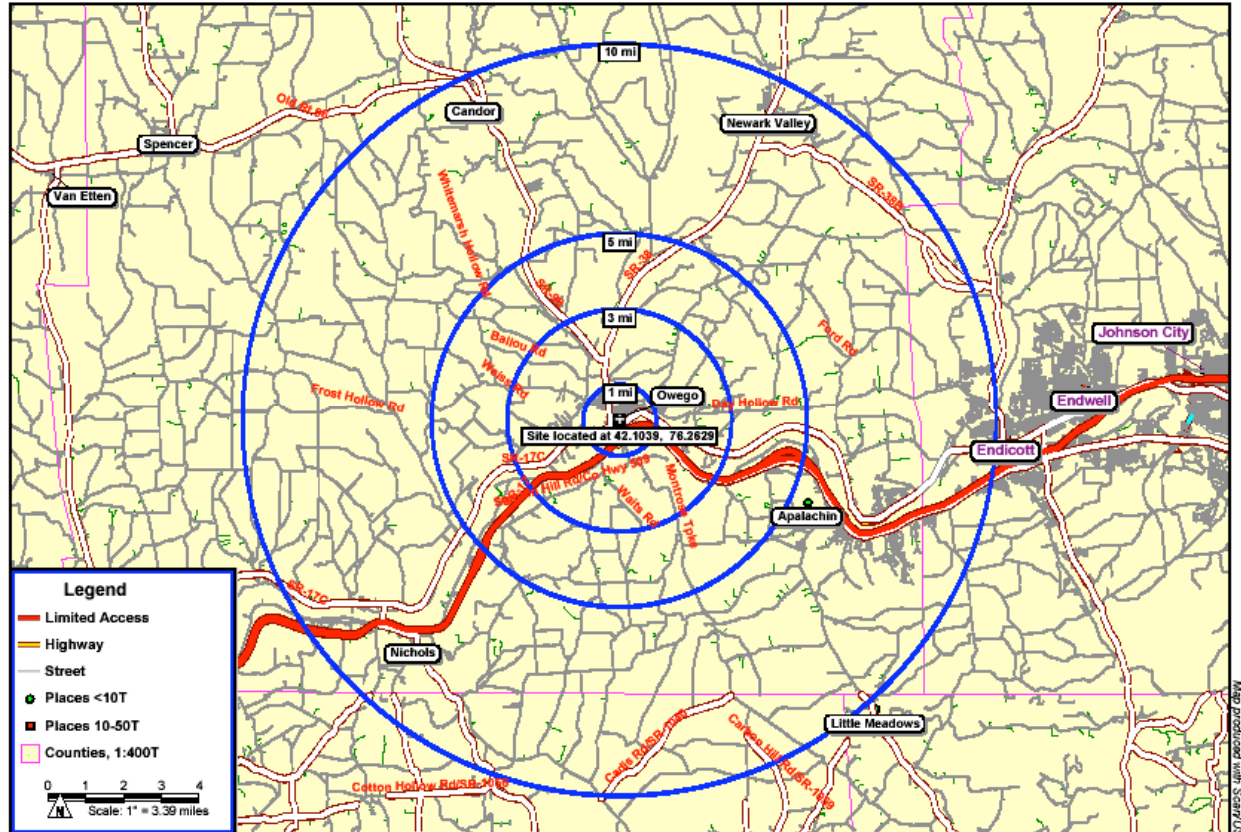
Data from ESRI indicates there are an estimated 11,699 persons living within Owego's Primary Trade Area. The Spending Potential Index (SPI) for this market, which measures the propensity of consumers to buy various goods by their average expenditures, is generally slightly below the national average (set at 100). However, there are several specific categories where the SPI is above the national average (see "The Retail Spending Report" in Appendix A). The SPI is, for instance, 101 for Sporting Goods, 106 for Home Repair Materials, 101 for Optical Goods, 101 for Paint and 101 for Lawn and Garden. The SPI for these items is also above the national average within the Secondary Trade Area, a 5-10 mile radius region with an estimated population of 34,009 persons, from which one can typically expect to receive 20-30% of sales.

Given existing retail sales potential in the Secondary Retail Trade Area, much of which has not been fully captured, Downtown Owego has the potential to increase retail sales. There is, in fact, a market of 45,708 persons within the combined trade areas. The Village will have to work to capture this retail potential. A primary goal of the Village must be to attract quality businesses Downtown that will enhance the shopping experiences of visitors, drawing more customers from both the Primary and Secondary Trade Areas.

¹ The source for Demographic and Retail Trade data is Environmental Systems Research Institute (ESRI). Detailed tables are included in Appendix A.. This data is not intended to be used in place of detailed business and marketing studies for specific businesses.

Court St & Main St

Scan/US, Inc.



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Downtown Owego Retail Trade Area Computation of Total Retail Product Demand by Product Type						
Product	Trade Area	Primary Trade Area			TOTAL	Secondary Trade Area 5-10 miles
		0-1 mile	1-3 miles	3-5 miles		
Food at Home		\$4,749,325	\$6,072,504	\$6,340,881	\$17,162,710	\$53,122,370
Food Away From Home		\$2,589,014	\$3,287,917	\$3,423,365	\$9,300,296	\$29,220,678
Alcoholic Beverages		\$478,992	\$565,766	\$583,600	\$1,628,358	\$5,147,272
Non Alcoholic Beverages		\$412,710	\$541,541	\$569,525	\$1,523,776	\$4,702,439
Home Improvement		\$1,414,794	\$1,691,028	\$3,599,621	\$6,705,443	\$9,219,902
Household Textiles		\$127,968	\$165,803	\$173,636	\$467,407	\$1,474,782
Furniture		\$581,583	\$767,555	\$812,955	\$2,162,093	\$6,812,595
Major Appliance		\$264,760	\$366,283	\$387,974	\$1,019,017	\$3,192,243
Other Household Furnishings		\$1,249,956	\$1,665,254	\$1,757,513	\$4,672,723	\$14,813,594
Lawn and Garden		\$367,842	\$523,139	\$553,593	\$1,444,574	\$4,610,190
Men's Apparel		\$537,483	\$697,079	\$724,536	\$1,959,098	\$31,957,962
Women's Apparel		\$987,353	\$1,222,406	\$1,261,574	\$3,471,333	\$6,198,609
Children's Apparel		\$319,103	\$430,387	\$451,941	\$1,201,431	\$3,730,395
Infants Apparel		\$126,082	\$163,551	\$173,298	\$462,931	\$1,434,251
Footwear		\$504,277	\$637,551	\$661,403	\$1,803,231	\$5,594,786
Watches & Jewelry		\$223,059	\$293,264	\$308,419	\$824,742	\$2,629,276
Other Apparel Services & Products		\$132,203	\$162,280	\$168,203	\$462,686	\$1,457,858
Optical Goods		\$97,351	\$132,088	\$137,791	\$367,230	\$1,158,109
Entertainment Fees & Admissions		\$544,863	\$692,981	\$724,869	\$1,962,713	\$6,275,726
Television and Sound Equipment		\$974,622	\$1,225,306	\$1,281,756	\$3,481,684	\$10,843,078
Video Rental		\$68,565	\$85,954	\$91,330	\$245,849	\$763,632
Film Processing		\$48,176	\$64,308	\$67,620	\$180,104	\$572,259
Cameras and Equipment		\$147,558	\$187,827	\$193,292	\$528,677	\$1,677,329
Personal Computer Hardware/Software		\$295,461	\$383,901	\$404,904	\$1,084,266	\$3,451,067
Computer Information Services		\$36,355	\$47,748	\$50,678	\$134,781	\$432,320
Books and Periodicals		\$282,386	\$347,191	\$356,105	\$985,682	\$3,120,211
Child Care		\$350,544	\$474,106	\$506,097	\$1,330,747	\$4,245,274
Games and Toys		\$239,518	\$319,917	\$333,398	\$892,833	\$2,818,085
Pets and Supplies		\$317,453	\$452,129	\$485,164	\$1,254,746	\$3,953,847
Automotive After Market		\$2,621,597	\$3,634,386	\$3,872,931	\$10,128,914	\$31,564,838
Moving and Storage Services		\$47,401	\$60,285	\$65,914	\$173,600	\$542,254
Hotels/Motels		\$379,364	\$505,998	\$526,063	\$1,411,425	\$4,540,417
Sporting Goods		\$235,277	\$322,436	\$338,349	\$896,062	\$2,825,313
Total Demand		\$21,752,995	\$28,189,869	\$31,388,298	\$81,331,162	\$264,102,961
Other Apparel Products and Services include sewing products, fabrics, shoe repair, laundry and dry cleaning, alterations, and watch and jewelry repair.						
Other Household Furnishings include floor coverings, small appliances, dinnerware, glassware, computers, etc.						
SOURCE: U.S. Bureau of Labor Statistics, Consumer Expenditure Survey; ESRI; A. Sorensen Associates						
Automobile Loans		\$5,400,066	\$6,163,415	\$12,403,808	\$23,967,289	
Home Loans		\$9,505,636	\$11,525,362	\$25,967,887	\$46,998,885	
Investments		\$4,786,400	\$5,398,730	\$13,132,326	\$23,317,456	

Trends in Owego's Primary & Secondary Trade Areas suggest that the buying power of the Village will decline slightly by 2006 due to population decline. This illustrates the need to reverse population loss by making the Village a more attractive place for families to reside. The 2001 population within the Primary Trade Area was estimated at 11,699 persons by ESRI. It is expected to decline slightly to 11,394 persons by 2006. The population within the Secondary Trade Area is expected to decline from 34,009 in 2001 to 33,362 by 2006.

While the decline is not necessarily significant in total numbers, it is the relative position of the Village compared to other areas that is a problem, particularly if younger families are not finding the Village attractive. Seniors typically find downtown and village environments attractive. This market sector offers an excellent foundation for many businesses. Nevertheless, the Village cannot afford to be only a senior living community if it hopes to grow its businesses and keep its taxes reasonable.

The data also serves to illustrate the need for measures to retain and grow retailers. The Village must strengthen its retail position within the greater region to maintain customer loyalty. It can do so by maintaining an attractive mix of retail, services and entertainment within its CBD coupled with unsurpassed customer service by its businesses.

There are some very positive trends in the Village's demographic and income profile that point to new retail opportunities. The percentage of households earning \$50,000 - \$74,000 (current dollars) increased from 10.4% to 17.4% between 1990 and 2000. Those households earning \$75,000 - \$99,999 increased from 6.2% to 6.5% and those earning \$100,000 - \$149,000 increased from 1.4% to 2.7%. More importantly, the latter category is projected to grow to 5.7% by 2006. Households within a 1-3 mile radius of the Village earning \$75,000 grew from 5.9% to 9.0%, and households earning \$100,000 - \$149,999 increased from 3.3% to 6.5% between 1990 and 2000. These are income ranges with more disposable income presenting the Village within an opportunity to capture more sales of niche products geared to these specific buying groups (see Appendix A).

The Owego Central Business District offers a number of competitive advantages. These include: a) high traffic volume (over 10,000 AADT) through Downtown; b) a pedestrian friendly, historic and walkable Downtown; c) unsurpassed public gathering spaces such as Municipal Square; and d) several well-established retail anchors such as the Goat Boy, a used book store, and theater. These advantages are probably not strong enough to attract most national retailers because the population base is still too small.

Therefore, the Village should strive to incubate or attract smaller regionally-based stores that require what the Village has to offer. Examples from other areas are instructive in this regard. Sullivan County's Main Street Redevelopment Center, for instance, has successfully incubated a variety of niche stores to fill vacant retail space on Main Streets throughout that County. Such stores include: The Oracle Bookstore, The Keeping Room [gift shop], The Feast [deli/gourmet food], The Kitchen [restaurant], Delaware River Trading Company, Gusar's Pharmacy, Second Hand Rose [antiques], Smells So Good fragrance store and many more new businesses. The Village can offer a variety of financial incentives such as loans, small grants, and the use of Empire Zone benefits to incubate or

attract such businesses. It must also keep its taxes and costs of services low enough to be attractive as sites for them. Most importantly, it must provide the quality of place, infrastructure and traffic that will appeal to the business owners.

Building customer traffic and attracting new businesses also demands self-promotion. Promotional efforts can be used to change consumer perceptions about Downtown and develop the *Historic Downtown Owego* marketing theme. Signage that directs motorists to “Historic Downtown Owego” should be placed on I-86 as one enters Owego. When holding the Farmer’s Market, elegant signs and banners should also be used to promote the event. It is recommended that the Village design a LOGO for the Farmer’s Market and Historic Downtown Owego that can be used in all promotional materials. Existing business should be enlisted to include the words “come to my store in *Historic Downtown Owego*” in their advertisements. Directional signage to off-street parking areas should also reinforce the *Historic Downtown Owego* theme. Merchants should be encouraged to use high quality window displays. The goal should be to create a brand name or image for Downtown that transcends a particular business and creates a positive image for the entire business district.

The Village and ORBC must also promote and market its competitive advantages to prospective businesses by sharing market data. The following is a summary of some of the key economic indicators for Downtown Owego’s Primary Retail Trade Area (0.5 Mile Radius from Intersection of Court Street and Main Street):

- The Primary Retail Trade Area [0.5 mile radius] had a 2000 population of 11,699 persons with 4,683 households (Source: ESRI)
- The Secondary Retail Trade Area [5-10 mile radius] had a 2000 population of 34,009 persons with 13,146 households (Source: ESRI)
- Median household income for the Primary Retail Trade Area is estimated to be \$42,194 in 2000 and is projected to grow to \$47,207 by 2006. The median household income within the Secondary Retail Trade Area is \$43,292 and projected to increase to \$48,373 by 2006 (Source: ESRI)
- The Total Retail Market Demand for the Primary Trade Area is Approximately \$81,331,162 per Year (Source: ESRI). Within the Secondary Trade Area the Total Retail Trade Demand is \$264,102,961 (Source: ESRI).
- The Village of Owego had the highest number of retail establishments per 1,000 population (15.74) of any community in the Southern Tier East region.
- Retail sales per 1,000 population averaged \$28,640 within the Village of Owego, once again the highest rate in the Southern Tier East region.

The Village must also make it easy for new businesses to identify suitable retail spaces Downtown to set up shop and retain profitable businesses. Too often, small businesses that are profitable end up

closing when the long-time proprietor retires and there is no one to take over the business. The Village and ORBC should work with business owners who plan on retiring to find new buyers for these profitable businesses.

5.0 KEY ISSUES & RECOMMENDATIONS FOR CHANGE

While the Village of Owego has an abundance of historic and natural resources, there are many challenges. Issues such as code enforcement can be addressed in the short-term through a concerted effort by the Village Board,. Others, such as brownfields redevelopment, will take a long-term commitment of Village, State and Federal Agencies to address. None are insurmountable. Challenges include the following:

5.1 Code Enforcement

A few dilapidated buildings can have a dramatic adverse impact on the appeal of the Central Business District for shoppers and the Village for new residents. When asked to rate a variety of initiatives by importance, 37% of Village residents rated “Improved Code Enforcement” as “Very” important. The dilapidated block of buildings in the photo to the right are located on Main Street and one of the first impressions one gets of Downtown Owego coming into the Village on Court Street. Unfortunately, this block of buildings define the northern edge of Municipal Square. Dilapidated and vacant buildings present an appearance of disinvestment and abandonment, make it more difficult to attract new investments of any kind.

It is recommended the Village take the necessary measures to enforce its existing building codes and work with these Main Street building owners to improve the appearance of their buildings. For example, the use of plywood to cover windows of first floor retail spaces creates an uninviting environment. Building owners should be required to replace the plywood with glass and encouraged to offer the vacant window space for displays of adjacent retail businesses or not-for-profits in the area. This can happen while to space is being advertised for rent. The advantage to the building owner is that a nice window display makes the retail space more presentable for leasing. For the Downtown businesses, the advantage of creating the illusion of full occupancy is that the shopping experience for the pedestrian is enhanced.

Quality storefronts that are well maintained invite shoppers to walk into stores. They sell goods. Examples of well-designed storefronts in Downtown Owego include, but are not limited to: Goat Boy, Conti Jewelers, and the used Book Store. What makes each of these storefronts attractive are the large windows and elegant window displays that allows the pedestrian to see the goods for sale from the sidewalk. Many well-designed and well-maintained retail storefronts in close proximity to one another - and uninterrupted by residential uses - create a warm and inviting shopping environment. Those uses that are not in compliance in Downtown should be brought into compliance as soon as possible and retail tenants found to fill the space, even if temporary in nature. Other code enforcement issues such as the storage of unlicensed vehicles and outside storage of materials that are not screened can also have an adverse impact on the Village’s image. These, too, must be addressed.

Improved code enforcement in residential areas is also needed to complement Community Development Block Grant investments in neighborhoods such as those surrounding Erie Street, Central Avenue and adjoining streets. Enforcement of the property maintenance code requirements are particularly important. Village commitment to code enforcement needs to continue.

Zoning provisions also need to be reviewed and updated as necessary to ensure that site plan review authority is available and used effectively to require landscaping improvements and soften the impacts of new development. Provisions dealing with non-conforming uses also need to offer the flexibility to easily accommodate changes in expansions to older existing buildings. There may also be too many residential districts. Some consolidation of districts to streamline the Zoning Law is in order. Coordination of OHPC and ZBA procedures also needs addressing. Finally, there is less demand now for residential conversions and the Village may wish to restrict these in favor of more single-family housing.

5.2 Gateway Development

Many of the gateways leading into the historic Downtown are poorly maintained and need to be upgraded. These areas should instead be “Gateways of Distinction.” It is recommended that the ORBC and Chamber of Commerce work together to create a group of volunteers whose primary mission will be to undertake and promote beautification efforts at key gateways leading into and within Downtown Owego.

One example of a beautification project would be for volunteers and area businesses to adopt all the “Welcome to Owego” signs and landscape the areas around the signs. The addition of beautiful flowers, and other improvements could transform these small spaces into an aesthetically pleasing gateways to the Village of Owego.



Nicely landscaped Amoco station. Reprinted with permission from Ed McMahon of The Conservation Fund.

Members of the business community can also do much to show their pride in Owego. For example, the service stations and convenience stores that serve as the gateways to Downtown Owego could be improved visually.

Monument signs like the one in the photo to the left and decorative landscaping would make the properties more aesthetically pleasing. Landscaping adds color to the streetscape and can also be used to better define pedestrian and vehicular rights-of-ways.

Another important gateway to Downtown that needs to be addressed is the railroad underpass on North Avenue. The Village’s Downtown Strategic Plan states, “*The railroad*

underpass, the unofficial “Entrance” into the downtown, is also in a state of disrepair. Concrete stairs are deteriorated to the point that they are closed for use and metal surfaces have peeling paint and rust. This gives the image of a community in decay and neglect rather than one that is vital.”

It is recommended that the Village immediately request Norfolk Southern Railroad to make necessary improvements to the bridge, using the leverage of reporting to State and Federal regulatory authorities if necessary. Ideally, a partnership can be forged between the Village and Norfolk Southern to make aesthetic improvements to this Downtown Gateway. Perhaps a group of local businesses could adopt the area around the underpass and add landscaping to improve its appearance. Such an “Adopt a Gateway” program should be developed for all major gateways leading into the Village.

The Village of Owego’s proposed development of a River Walk at Draper Park offers another opportunity to dramatically improve the primary gateway to the Village. Such initiatives enhance the quality of life in a community by restoring community pride while offering new recreational opportunities. More importantly, projects like the proposed River Walk demonstrate to prospective investors that they are investing in a community that cares.

5.3 Streetscape Enhancements

The reconstruction of the Court Street Bridge to Downtown will bring major improvements to the streetscape that need to be extended as far into the Downtown as possible. These improvements, including proposed new lighting, will make the Village more inviting to shoppers. New sidewalks, banners, curbing, and period street lamps placed in Municipal Square will result in a much more appealing pedestrian environment.

Today’s sophisticated shoppers are demanding a safe, inviting, comfortable, and convenient shopping environment. They also seek an aesthetically pleasing shopping environment with a variety of shopping choices and the ability to easily navigate to and from parking and throughout the shopping district. Downtown Owego has all the attributes necessary to provide such a shopping experience. Extending streetscape improvements Downtown will further enhance that experience.



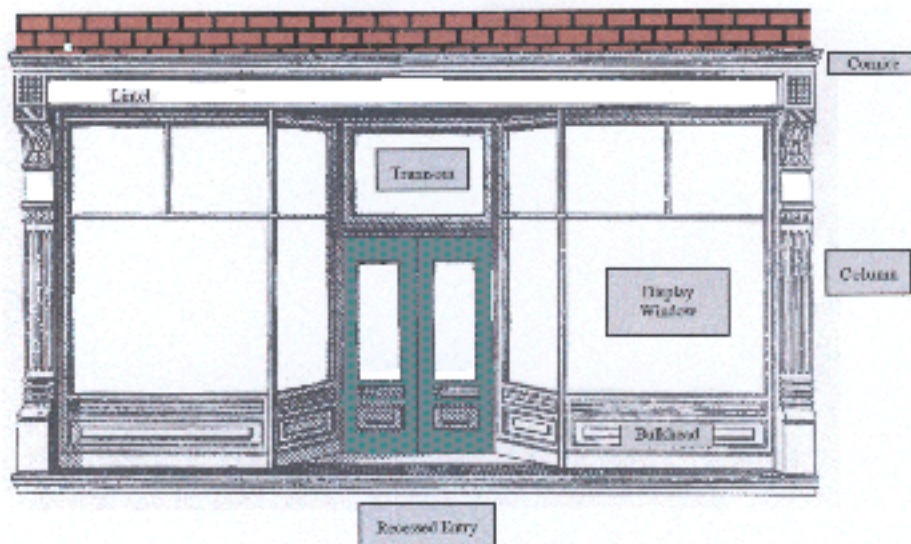
Photo to Left: To help guide shoppers to convenient *off-street parking*, it is recommended that aesthetically pleasing directional signage be added to guide visitors to parking areas.



Photo to Right: This centrally located directory in Downtown Corning guides visitors to stores Downtown and makes the navigation of the shopping district very convenient and enjoyable. It is recommended that one such sign be placed in Municipal Square.

5.4 Facade Renovations and Historic Preservation

Heritage tourism is one of the fastest growing segments in the tourism industry and Owego must strive to preserve its historic architecture. Owego boasts a beautiful variety of historic commercial buildings that, if properly restored, will enhance Downtown Owego's appeal to area shoppers. Nevertheless, the facade renovations have not always been sensitive to the architecture of the buildings, a problem the Owego Historic Preservation Commission (OHPC) is working hard to address. Typical facade renovation mistakes in the past have included: 1) covering the cornice, 2) placing a false facade over the original facade, or 3) placing a sign on the building that is too large.



Looking ahead, care must be taken to ensure that a facade renovation respects the architecture of the building and does not mask its unique architectural details. The drawing above provides an overview of typical details of a late 19th century or early 20th century downtown commercial building. The “cornice” divides a building horizontally between the first floor and upper floors. Immediately below the cornice is an area known as the “lintel” which is a horizontal band that is often used for the businesses signage. These features should be preserved or restored during the facade renovation process.

The OHPC is the entity in charge of reviewing proposed facade renovations in Downtown Owego. It should develop a Design Guidelines manual to complement its application process. The OHPC review and approval process has been practical and relatively friendly to applicants. This is an essential ingredient for effectiveness. A recent application reviewed by the OHPC was the “Conti’s Jewelers,” building at 68 North Street. This facade renovation respects the architecture of the building and is the type needed to make Historic Downtown Owego an even more attractive shopping destination. The Village has done well in this regard but has a long way yet to go before it enjoys the reputation and success of Corning, for example. A Design Guidelines manual would help in this mission by educating users of the system and building community knowledge and appreciation of the value of historic preservation as economic development.

The Village can take several additional steps to encourage business owners to undertake facade renovations and ensure that such renovations complement the architecture of buildings. The following are some step by step recommendations:

- 1) **Establish a facade renovation program of financial assistance for building and business owners.** It is recommended that the Owego Revitalization and Betterment Corporation (ORBC) create and act as the administrative agency for a proposed Downtown Development Investment Grant (DDIG) program. Due to the complexity of reviewing applications, administering grants, and working with contractors - a full-time staff person will likely be needed to administer the program. With some basic training, existing staff at the ORBC (or one of its support organizations) can readily administer the proposed DDIG program. It is recommended that a part-time architect be retained to assist in guiding building facade renovation drawings. The architect would work with both the ORBC in reviewing grant applications and the Owego Historic Preservation Commission (OHPC) to ensure facade renovations meet OHPC guidelines. The goal must be to put in place incentives and the necessary technical support to ensure building owner participation and a timely application review process.
- 2) **Offer matching funds grant assistance to finance facade renovation.** The DDIG program must be user friendly and provide real incentives to encourage building/business owners to renovate their building facade. Facade renovations can be costly. The return on investment is not as tangible as it might be for other investments such as equipment. To encourage property and business owners to

restore their building facades a 50/50 matching grant program up to \$7,500 is recommended. To reduce the Village's liability, such grants should be made on a reimbursement basis, after the building owner has paid the contractor for the completed work. The building/business owner's payment establishes that they are satisfied with the work. Staff from the ORBC should review the completed facade renovation to ensure it meets program guidelines before the final reimbursement payment is made.

- 3) **Develop a simple application process for facade renovation assistance and market the program aggressively.** A suggested application has been developed for a DDIG program (see Appendix D). It does not require an inordinate amount of work on behalf of the building/business owner. It is limited to less than two pages and the application guidelines are also relatively straightforward. Once funding is secured for the DDIG Program, ORBC staff or volunteers should go door-to-door to market the program to Downtown Owego businesses. The OHPC could also be an effective means of promoting the program. It is recommended that the first round be competitive with an application deadline established to stimulate interest.
- 4) **Ensure financial accountability for the facade renovation program as a way to increase prospects for continuing and expanding the program.** It is recommended that applications for facade grants also include two (2) formal cost-estimates from contractors. Once the cost estimates are reviewed, the lower of the two estimates should be used to establish the grant amount. Two cost estimates help to ensure that the program is cost effective and that business owners and contractors are not inflating project costs. Business/building owners should also only be allowed to use checks or money orders as proof of payment. Cash payments to contractors should be made ineligible for reimbursement.

A variety of grant sources are available to assist the Village and ORBC in funding the proposed matching grant program for facades.

- **Legislative Member Budget Item.** The Village should work with its State Senator and Assemblyman to secure a \$100,000 grant to initiate a DDIG program. Through the "State Aid to Localities Program" funding from the Empire State Development Corporation may be available. Sullivan County, for example has secured over \$200,000 in such funding for its Main Street program.
- **Empire Opportunity Program (EOP) and Main Street New York.** The Governor's Office recently announced two new grant programs that could help finance renewal of the communities such as Owego. These are the "Main Street New York" Downtown Development Initiative and the Empire Opportunity Fund. Both programs will be administered by Empire State Development (ESD) in cooperation with the Governor's Office for Small Cities. Empire Opportunity Fund projects can fall into three categories; 1) Industrial Facilities, Business Parks and Incubators, 2) Downtown and Rural Retail and

- Commercial Projects, and 3) Enhancements to Tourism Destinations. Project costs must exceed \$500,000 and the Fund will cover a maximum of one-fourth of the eligible project costs. It could be instrumental in attracting a hotel/conference facility to Downtown.
- **Main Street New York.** These grants can be used for beautification projects, main street restoration, sidewalk construction, tourism development projects, municipal park improvements including restrooms, preservation of historic structures, parking enhancements, street lighting, renovation and rehabilitation of commercial or mixed use buildings or demolition of abandoned or substandard buildings or structures. The minimum funding request is \$5,000 and the maximum is \$25,000. A 50% match is required. The creation of a Visitors Center in the County-owned former gas station on Court Street would be a good project to pursue under this grant.
 - **Small Cities Community Development Block Grant (CDBG) Program.** Comprehensive grants up to \$750,000 under the annual competitive round of funding may include a small component of perhaps \$50,000 for building facade renovations. There is also an open round of funding for Economic Development Grants. Under this program, dollars are available to provide direct loans (minimum \$100,000) to businesses that are creating jobs and renovating buildings. These loans could be used to seed Revolving Loan Funds and as these loans are repaid, the Village may be could allocate a percentage of program Income to facade grants with permission from the Governor's Office of Small Cities, which administers the program.
 - **Rural Housing and Economic Development (RHED) Grants.** Grants up to \$500,000 are available under this HUD program. Sullivan County funded its *Incubator Without Walls Small Grant* program through the RHED program. Sullivan's program provides matching grants up to \$5,000 to help building/business owners make interior building renovations. Owego's prospects for funding under this particular program would be enhanced due to its participation in the Rural Economic Area Partnership (REAP) program.
 - **Foundation Grants.** There are a variety of private foundation grants that may also be available to help the Village acquire the seed money for the proposed DDIG program. The New York Planning Federation, for example, provides small grants through the Kaplan Foundation for a variety of planning initiatives.
 - **Local Bank Participation.** Local banks can and should be used to establish loan pools for making financial assistance available to Downtown businesses for interior and exterior renovations. Such loan pools can be an important source of matching funds for renovation grants. They also serve to broaden the reach of the downtown revitalization program by offering funding for major projects at somewhat better rates and terms than available conventionally. The additional funding offers an opportunity to gain publicity

for the overall program. It benefits financial institutions as well by helping them meet Community Reinvestment Act obligations.

5.5 Cultural, Recreational, & Historic Anchors

Heritage tourism is the fastest growing segment of the industry. According to a November 4, 2001 New York Times Article, "Heritage and Culture sites are now bigger than they have ever been. People want to walk on the square of a small country town.....and learn a little about their own heritage." There is an excellent opportunity for the Village of Owego to better position itself to attract this niche tourism market. The Village's setting along the banks the beautiful Susquehanna River, the historic 1872 Courthouse, River Row and an outstanding Municipal Square combine to offer all the makings of a world-class heritage tourism destination.

The Village also includes a number of other cultural and recreational anchors that need to be packaged. These include the Tioga County Historical Society, Tioga Gardens, the Tioga County Fair and the Tioga Scenic Railroad, which runs excursions from the Village of Owego (25 Delphine Street) up to Newark Valley. Each is a good day-trip attraction. The Village would benefit greatly from additional packaging of these cultural, historic and recreational activities to encourage more overnight and weekend stays. The ORBC should work with the Tioga County Tourism Office and regional tour operators to develop new group tours.

An example of such a group tour might include: 1) lunch at a Downtown restaurant followed by tour of historic Front Street homes, River Row commercial buildings and the Historical Society with time for shopping, 2) an evening train excursion and dinner, 3) an overnight stay at a local Bed & Breakfast or the Treadway Inn and 4) a next morning visit to Tioga Gardens. Regional attractions such as the observatory in nearby Broome County might also be worked into such tours to create variety and interest. The proposed addition of the River Walk and improvements to Marvin Park will expand these heritage tourism opportunities.

5.6 Downtown Lodging Accommodations

The attraction of a hotel and associated fine-dining restaurant to Downtown Owego is a critically important component to the Village's revitalization efforts. A well-designed multistory hotel and restaurant with meeting facilities Downtown would create much new activity and many new customers for other businesses throughout the year. Perhaps the best site for such a hotel and restaurant is the row of abandoned buildings on Main Street opposite Municipal Square - a prime gateway location of high visibility and easy access. A hotel of three or four stories in height with new off-street parking and some retail on the first floor would be an excellent use of this site.

The Village has a number of financial incentives that it could offer to lure a hotel/conference center Downtown. These include: 1) The Empire Zone Program, 2) the new Empire

Opportunity Fund Program discussed above, 3) Small Cities CDBG funding, 4) tax abatements or revenue bond financing through the Industrial Development Agency and 5) private financing.

Similar types of funding were used to locate a 78 room Clarion Hotel in Oneonta (www4.choicehotels.com/ires/en-US/hotel/ny610). It includes conference rooms, a restaurant and lounge. The impact on Oneonta Main Street businesses has been very positive. The hotel has produced new traffic by individuals who have never seen Main Street before and generated considerable conference activity. It was a \$5 million dollar project involving a City of Oneonta IDA tax abatement, a Wilber National Bank Loan and a CDBG low interest loan of \$400,000 from City of Oneonta. The owner is Intel Hospitality Management of Ithaca (607-257-3100), which also owns the Ramada Inn of Ithaca.

Keys to launching a hotel project in Owego include gaining site control and conducting the engineering and market feasibility that will assure potential developers of project viability. The Village should seek funding from the above sources for these specific purposes. It should acquire renewable options to purchase the needed properties and employ experienced architectural/engineering and hotel marketing consultants to make the necessary feasibility assessments. Assuming a feasible project can be identified through these studies, the Village's next step should then be to acquire a longer term option on the properties that will allow time for solicitation of developer proposals.

The Village should, in requesting proposals, package its option(s) with Empire Zone benefits, financing commitments and other potential incentives (e.g. new parking created by the Village, IDA tax abatements that extend the Empire Zone benefits). The developer, once chosen through this competitive process would then be assigned the option(s) to proceed with the project based on a contract with the Village to provide the offered benefits and incentives.

5.7 New Infill Development and Franchises

Infill development, if designed appropriately, can enhance the historic character of the Village. Numerous initiatives have been recommended to enhance the aesthetic appearance of the Village including: 1) facade renovations, 2) streetscape enhancements, 3) code enforcement, 4) gateway improvements, 5) aesthetically pleasing signage, 6) landscaping of businesses and 7) the proposed River Walk.

As important as these efforts are, the Village must take careful measures to ensure new development complements Village architecture. New infill buildings Downtown, including new franchised operations, should be built to the sidewalk with off-street parking to the rear of the building. Building materials commonly found Downtown (e.g. brick, clapboard siding) should be used. New buildings should also be multistory with retail on the first floor and residential or office space in the upper stories.



New Rite Aid in Camden, Maine.
Courtesy of "The Conservation Fund."



Burger King, Chesterfield, Virginia.
Courtesy of "The Conservation Fund"

New construction within the gateways to the Downtown can be more modern but should also blend with the Village's architectural themes and historical image. Building architecture, landscaping, signage and site design on a parcel are all important factors to consider during the site plan review process. It is likely that national franchises such as Burger King or even new gas stations may want to locate in the downtown or on the outskirts of Owego in the future. The Village must negotiate with developers to secure the types of designs it wants. Most developers, including national entities, are more than willing to cooperate but "asking for the sale" is key to getting results.

The Village, indeed, needs to be bold in asking national franchise developers to use alternative styles that fit with the Village rather than the typical cookie-cutter prototypes. The Burger King shown above and the Shell Gas Station below are more in keeping with the historic community character of the Village of Owego. Another example is the CVS drugstore in Lewisburg, Pennsylvania, a community which has a very comparable Victorian downtown environment to Owego and was named as one of "The 100 Best Small Towns in America," in a 1993 book by Norman Crampton. If the Village acts now to ensure new development complements its historic character, it will help to make Owego a unique and inviting shopping destination. Equally important, it will improve the Village's image and enhance the quality of life for its residents.



CVS - Lewisburg, Pennsylvania
Courtesy of Shepstone Management Company



Shell Gas Station
Courtesy of "The Conservation Fund"

An infill project of particular importance to the Village's future is the replacement of a recently burned out RiverRow structure. RiverRow is a unique gateway attraction for the Village of Owego and will take on increasing importance when the Court Street Bridge is completed and access to downtown is greatly improved. It offers a collection of attractive shops and serves to create an appealing historic entranceway to the Village. The proposed RiverWalk, another key feature of the Village's Strategic Plan, will further enhance the value of RiverRow. Unfortunately, this historic row of buildings along the Susquehanna has now been interrupted by the loss, to fire, of one of the most important buildings in the middle of the block. It needs to be replaced in kind, with a new structure meeting modern building requirements but conforming to historic design standards and planned to integrate with the waterfront. This will be costly. As much as \$1.4 million could be required to do it properly, according to professionals who have examined the site. Securing funding to assist with this project should be a very high priority for the Village. The project is of public importance because of its keystone role in the streetscape structure of RiverRow. Therefore, some public assistance is warranted.

5.8 Creation of Downtown Events

Municipal Square is an inviting, but underused, public space that should be made the site of various Downtown events. Noise from traffic is a limitation for music and similar activities, but it is, nonetheless, a very appropriate location for "busy" types of attractions (e.g. a farm market or site for street festival vendors). Proposed enhancements to the streetscape and the new bridge will make it even more inviting.

It is also recommended that more events and activities like as the "Strawberry Festival" be held throughout the year to draw shoppers and residents Downtown. The 2002 "Strawberry Festival," drew 10,000 visitors to Downtown Owego. Moreover, in years past, this event has drawn as many as 20,000 visitors, demonstrating the power of events in attracting Downtown shoppers. Events not only draw in visitors, but also transform public spaces such as Municipal Square into vibrant marketplaces and public gathering spaces.

Holding regular, continuous and new events in Downtown Owego will help to reintroduce longtime residents, as well as newcomers, to the pleasures of the great public spaces that exist in Downtown Owego. Once visitors are attracted Downtown for events, they can, with effective marketing, be enticed to stroll elsewhere Downtown and frequent retail businesses and restaurants.

It is strongly recommended that the Village continue to support the Strawberry Festival. However, it must be constantly reinvented to maintain interest and keep pace with changing market trends. Other events such as “Sidewalk Sales” also need to be held Downtown throughout the year, including winter months when business is typically very slow. Honesdale, Pennsylvania, for example, was very successful for a number of years with a midwinter sale that featured approximately twenty different ice-carvers giving demonstrations up and down Main Street. It is important that such activities are well-coordinated between the business community and the Village to ensure smooth traffic flow, pedestrian safety and access to all businesses.

Another activity that could draw many more visitors Downtown on a weekly basis is the Owego Farmer’s Market, which should be moved from its present location in the Eckerd’s Parking Lot to Municipal Square. A good example of a successful Farmer’s Market exists in Liberty, New York, a community offering far less appeal than Owego. It has been in existence for several years, has thirty-six (36) vendors and attracts nearly a thousand people Downtown every Friday evening from July thru September. The Owego Farmer’s Market, however, has but 2 to 3 vendors. It must be expanded to include up to twenty (20) vendors who can provide a variety of produce and crafts. The goal should be to create a market that offers an exciting shopping experience and products recognized for quality. Some guiding principals for an enhanced farmer’s market include: 1) goods sold should generally be produced by the vendor on local or regional farms, and 2) wholesale purchase of produce by vendors for retail sale should not be permitted. Part of the experience that today’s customers are looking for is the interaction with local farmers who grow the produce. The theme of the Owego Farmer’s Market should be quality, variety and experience.

The Owego Farmer’s Market should not be limited to fruits and vegetables. There are a variety of value-added products produced throughout the Southern Tier and Finger lakes Region that are also appropriate for the proposed market. One obvious example would be Finger Lakes wines and apples. Other items that should be permitted, provided they are locally grown or produced include: dairy products, beef, poultry, lamb, fish, eggs, honey, grain products and baked goods, apple cider, flowers and other nursery products. In addition, home made crafts including: soaps, candles, and baked goods such as pies and pastries should be allowed. These items, coupled with locally grown fruits and vegetables will help to create a very inviting market that has the potential to draw hundreds of customer’s Downtown.

It is recommended that the Village of Owego work closely with the Tioga County Cornell

Cooperative Extension to develop a more elaborate Farmers Market in Downtown Owego. Such a market would attract vendors from farms throughout the Southern Tier and Finger Lakes Region. There is funding available through the USDA Rural Business Enterprise Grant Program that could be made available to help establish the "Owego Farmer's Market." Such funds could be used to hire a part-time farmer's market manager to recruit vendors, design the layout and promote the market. These tasks are essential to success. The manager would also ensure that goods sold were goods grown or produced by area farmers. The Village should contact the Tioga County Cornell Cooperative Extension and the local Office of the USDA to request an Rural Business Enterprise Grant (RBEG) grant for this purpose. If an application is submitted in January of 2003, funding could be put in place to fund the expanded Owego Farmer's Market by the summer of 2003.

Another potential source of funding for the proposed Downtown Owego Farmer's Market is the New York State Agriculture and Markets "Farmer's Market Grant Program" which provides funding for the construction of Farmers Markets. These grants can only be used for physical improvements such as construction or related architectural or engineering designs. An important need for the proposed Farmer's Market will be a storage facility for tents and other related equipment. Funding for a small storage facility could be secured through this grant program. The application due date for this grant to arrive at Ag & Markets is usually in mid- December. Other expenses can be covered from a combination of vendor fees, in-kind services and contributions. A suggested budget for such a market follows:

Proposed Budget - 2003 Owego Farmers Market

Advertising and promotion	\$2,500
Manager	5,000
Assistant Manager	2,500
Equipment	2,000
Administrative and operating expenses	<u>3,000</u>
	\$ 15,000

The Municipal Square in Downtown Owego also provides an excellent setting for activities such as a "New Years Eve" event with the County Courthouse being the backdrop for Owego's version of Times Square. Liberty, New York, once again provides an example. Its annual New Years Eve event draws hundred's to Downtown Liberty to see the dropping of the "Liberty Bell" at midnight. Event such as this require considerable planning, including arrangements for: 1) music, 2) food and beverages, 3) multiple activities that appeal to different age groups, 4) restrooms and trash receptacles and 5) promotional giveaways . Equally important to planning, of course, is professional promotion reinforcing the "Historic Downtown Owego" image and establishing opportunities for businesses to attract shoppers.

5.9 Brownfield Development

There are three (3) potential “brownfield” commercial/industrial sites within the Village of Owego that need to be restored marketable condition for new business. Two of the sites are located in the vicinity of Foundry Street and McMaster Street and the other is near Fulton Street. The Village recently applied for \$109,000 of funding from the US Environmental Protection Agency for a Brownfields Assessment Grant to identify and plan a cleanup of suspected contamination at the old Tioga Castings Facility (Foundry) off McMaster Street. Unfortunately, the initial application was not funded.

If the Village is to move forward with the redevelopment of these “Potential Brownfield Sites” initial environmental assessments must be completed prior to applying for Brownfields grant funding. Once this is done, more definitive studies and plans for cleanup and redevelopment of these sites can be charted. A Phase I Preliminary Environmental Assessment that defines the site, determines ownership, describes the past use and identifies the probable nature and extent of contamination is the first step. This will help to verify whether the site is truly a brownfield and if a Phase II Assessment is required. If the Phase I is positive then a Phase II should be conducted that includes basic recommendations for cleanup and redevelopment. From this a comprehensive brownfield program can then be developed. The initial application may have been premature.

5.10 Education, Health & Government

More Village Board collaboration with the County, School District and Hospital is warranted as an ongoing strategic planning exercise to address education, health and government needs. The County offices and the Hospital are important assets to the Village and need to be accommodated whenever possible when Zoning, parking and other issues arise. These institutions, however, also have important responsibilities to the Village and need to be included as partners in new Village ventures.

Many of the education, health and job training needs of the County are most prevalent in the Village and the Village Board needs to position itself to take advantage of these institutional assets. The most effective method of ensuring collaboration is a combination of regular meetings and appointments of institutional representatives on various Village committees. This is highly recommended.

5.11 Housing

The Village’s housing stock is the foundation of its community character and future socioeconomic viability. A community in which neighborhoods are healthy and property values are appreciating is a community more likely to attract new businesses and residents. This is a cycle that will lead to a stronger tax base and a healthy community. This must be a primary goal of the Village’s housing strategy.

According to the 2000 Census, there were 1,913 housing units in the Village of Owego, of which 1,664 or 87%, were occupied and 249, or 13%, vacant. Some 834 units, or 50.1%, were owner-occupied and 830, or 49.9%, renter-occupied. The percentage of dwelling units in the Village that are renter-occupied is somewhat above the State average of 46% and well above the Town of Owego's 21.2% renter-occupied. The high rate of renter occupancy in the Village is a concern because many of these rental properties are owned by absentee landlords.

Absentee landlords sometimes attempt to maximize their return on investment by: 1) simply converting single-family homes into as many smaller dwelling units as possible, and 2) deferring maintenance. The former leads to overcrowding and places a greater burden on area school expenditures due to an increase in enrollment. The latter, leads to a depreciation in housing values in neighborhoods where rental housing maintenance is deferred. As a result, the community's tax base is squeezed and continues to decline as property values depreciate. Left unchecked, this is a downward cycle that can lead to fiscal crises.

The issue of overcrowding was identified as a concern in the Village of Owego 1994 Master Plan. Overcrowding occurs when single-family homes are converted into two, three or even four-family residences. This happens because the zoning permits the higher density or the landlord seeks a use variance. While the conversion of larger single-family homes into two-family residences may be appropriate, cutting these houses into three or more units will likely lead to overcrowding. It is recommended that only single-family or two-family residences be allowed in single-family housing units and that use variances to convert these structures into three or more units be discouraged.

The Village of Owego has a wonderful variety of single-family housing units and well-defined neighborhoods. The historic housing along Front Street is very inviting and serves as an aesthetically pleasing gateway to Downtown Owego. Most of these structures have remained single-family residents and the conversion of these units to multi-family housing should be strongly discouraged. The neighborhoods surrounding the County Office Building (COB) also contain a number of historic structures that complement the County complex. The decision by the County to construct its new County Office Building on Main Street holds the potential to strengthen Downtown as well as the economic and social vitality of the neighborhoods that surround the COB. The County and the Village must work together to strengthen these neighborhoods which are the first impression most visitors to the County Office Building have of the Village of Owego.

To this end, the County must take care the construct the new County complex in a manner that is in harmony with the surrounding neighborhood. A parking garage is recommended to reduce the need for surface parking and/or to avoid unnecessarily removing existing single-family homes in the immediate area of the COB for parking. While some housing units may need to be removed, the number of units removed should be minimal to avoid adversely impacting the residential character of the surrounding neighborhoods. In the end, the new County Office Building should be surrounded by livable neighborhoods, not large expanses

of surface parking lots.

Overall, the residential properties in the Village appear to be well-kept but there are some isolated code enforcement violations that were noted. The residential properties in the vicinity of the CDB are well-maintained overall, however, code enforcement violations are evident on Spencer Avenue and Fox Street. In a very few instances lawns were not mowed and/or unregistered vehicles stored on site. These are minor issues that can quickly be addressed through stronger code enforcement. There were several residential properties on Green Street that were in disrepair with multiple code enforcement violations. These again were isolated compared to the surrounding neighborhoods and could be addressed through stronger code enforcement.

One area in particular that the Village should focus on is the 249 vacant housing units which comprise 13% of the Village's housing stock. These units, which are dispersed throughout the Village, are more than often poorly maintained and detract from the surrounding neighborhoods. The vacant units also attract criminal activity and lower the value of surrounding properties. The Village should move immediately to identify the owners of these units, and to identify any building code violations in these units. Owners should be required to address all code violations immediately. The Village may also be able to use its housing rehabilitation program to encourage building owner compliance. The vacant units that can be rehabilitated should be targeted to first-time home buyers, and the units that are beyond repair should be demolished to make way for new infill housing.

Overall, the Village should use its housing rehabilitation program to encourage first-time home buyer and home ownership opportunities. Also vacant units acquired through foreclosure could be offered to first-time home buyers. In this way, the Village will be addressing the need to provide affordable housing opportunities for its residents while also taking measures that will lead to homeownership and an appreciation in residential property values and the stabilization of its tax base. The Village could couple its CDBG-funded housing rehabilitation grants with low-interest first-time home buyer loans through the USDA for income-eligible applicants. This partnership could also increase the incidence of home ownership in the Village.

As the Village reinvests in its neighborhoods, the opportunities to attract the private-sector to construct new infill housing on vacant lots will increase. The new housing that is constructed should also be targeted to homeowners. The Village may be able to provide low-interest loans to home buyers as an added incentive to purchase a home within the Village. It could provide tax abatements to encourage new infill single-family housing construction in the Village.

The following are some specific recommendations for the Village to implement by 2003:

- **Establish and enforce greater increased penalties for violating the Village's zoning, housing, building, nuisance, and property maintenance codes.**

- Provide incentives to developers and first-time home buyers to build infill housing and rehabilitate existing homes within the Village.
- Establish a model housing program for the Green Street/East Temple Street Neighborhood that targets improvements in the neighborhood on several fronts (streetscape improvements, new infill construction, owner-occupied home loans, rehabilitation, code enforcement, and where necessary building demolition) all at once.
- Partner with the USDA to better market existing owner-occupied home loans to area residents.
- Provide incentives to Downtown building owners to develop artist loft live/work space Downtown in order to fill vacant upper floors and increase business activity Downtown.

6.0 COMMUNITY VISION - BUSINESS OWNER AND RESIDENT SURVEY RESULTS

Two detailed surveys, one of residents and the other of businesses, were conducted as part of this strategic planning project. They are tabulated in Appendices B and C. The results are largely self-explanatory but some key observations are as follows:

- Village character is an economic asset that draws both businesses and residents to Owego.
- The Village possesses a relatively strong downtown that attracts residents and visitors for both shopping and services.
- Selection and pricing are the two factors that draw shoppers away from Owego. Maintaining a large variety of stores and services is, therefore, important. More clothing stores, in particular, are desired.
- Residents rate Owego as excellent on credit card policies, security, salesperson helpfulness, pedestrian safety and restaurant prices. They rate the Village poor with respect to retail variety, code enforcement, retail prices, service variety and parking availability.
- Residents want the Village to recruit new businesses, fill vacant storefronts and enhance retail variety. They also favor fixing building facades, promoting the downtown and improving the streetscape.
- Specific needs identified by residents included a youth center, river front access, playground facilities, trails systems and senior recreation.
- Fire and police protection were rated very high by residents, but code enforcement and the effectiveness of the OHPC were rated more poorly.
- Residents supported commercial sign restrictions, building facade regulations, building facade renovation programs of assistance, adding downtown events, creating more youth activities, Upgrading Marvin Park, extending historical lighting from the bridge into downtown areas and tax abatements for new businesses.
- Business owners want to see a downtown visitors center with rest rooms, more specialty shops and more manufacturing.
- Business owners also desired to see a Village of Owego low interest loan program to fund business development and expansion projects.
- Business owners rated the Village excellent with respect to security, credit cards accepted, salesperson help, restaurant quality and street lighting. They rated in poor for public rest rooms, retail variety, parking, traffic circulation and pedestrian comfort.

- Business owners favored projects to fill vacant storefronts, recruit new businesses, enhance retail variety promote the downtown and fix building facades. They were not inclined to favor hiring a downtown manager, developing a website, further improving security, improving Internet service or addressing pedestrian safety.

7.0 GOALS AND OBJECTIVES

The following are the principal goals and objectives of this strategic plan:

- 7.1 Goal: Generate new economic activity for the Village, create jobs and balance the tax base by filling downtown Owego vacant storefronts and promoting new commercial and industrial development in general.**

Objectives:

- 7.1.1 Identify candidate categories of business that can be attracted to downtown Owego, to brownfield sites and to undeveloped areas of the Village.
- 7.1.2 Develop a program of financial incentives and other assistance capable of attracting new businesses and industries.
- 7.1.3 Market Owego as a location for prospective businesses, emphasizing the community's strengths and the value of the incentives and other assistance to be offered.

- 7.2 Goal: Restore a higher level of general activity and community life to Owego to create a "Lights-On-Downtown" image.**

Objectives:

- 7.2.1 Extend bridge lighting improvements to the downtown.
- 7.2.2 Maintain existing County office functions in the downtown area.
- 7.2.3 Create a downtown visitors center with public restrooms.

- 7.3 Goal: Enhance the profitability of existing businesses and attract more profitable business to Owego.**

Objectives:

- 7.3.1 Assist existing businesses in identifying and pursuing niche lines of business where margins are greater.
- 7.3.2 Develop promotional campaign to attract new customers to downtown Owego from a broader region.
- 7.3.3 Financially assist businesses with facade renovations, development and expansion.

7.4 Goal: Create additional tourism appeal.**Objectives:**

- 7.4.1 Identify the appropriate immediate theme(s) for marketing downtown Owego to tourist population, using events that replicate the Strawberry Festival model on a more frequent and continuing basis.
- 7.4.2. Use the resources of ORBC, the Tioga County Chamber of Commerce and the office of the Downtown Manager or Development Director to create and implement tourist promotional campaigns that build on the beauty of the area and its "Gateway to the Finger Lakes" brand image.
- 7.4.3 Upgrade the image of Owego through a combination of redevelopment efforts (especially in the area immediately north of the Courthouse) and improved code enforcement.

7.5 Goal: Develop over a period of years, a brand image unique to Owego.**Objectives:**

- 7.5.1 Refine an image of Owego for marketing to the outside world, building on the Village's unique RiverRow, river access and Victorian environment.
- 7.5.2 Identify the most effective methods of symbolizing and marketing this brand image both internally and externally.
- 7.5.3 Launch a long-term program to promote Owego on the basis of this brand image through direct advertising as well as other more subtle forms of marketing.

CHAPTER 8 - MAJOR STRATEGIES, IMPLEMENTATION PLAN & SCHEDULE**8.1 Community Capacity Building**

The successful implementation of the Strategic Plan will require skilled volunteers as well as support staff. Organizations such as the Owego Revitalization and Betterment Corporation (ORBC) already have dedicated volunteers with the necessary prerequisite skills to begin the implementation of the Strategic Plan. However, some of the more complex tasks and administration of programs outlined in the Strategic Plan will require community capacity building. Community capacity building is a process that is used to further develop the skills of volunteers and staff of agencies such as the ORBC in order to reduce their dependence on outside agencies for on-going support.

"If there is an overarching theme for civil society, it is the concept of citizenship - individual, corporate, organizational and government. Embedded in this concept of citizenship are the twin notions of rights and responsibilities. Most citizenship efforts focus upon rights and entitlements - the expectations of citizenship. But the other half of the equation - responsibility - is equally important. All individuals and sectors have a responsibility to promote community well-being - to act as stewards of each other's welfare. "Civil Society: Reclaiming Our Humanity, Sherri Torjman

One new initiative, "SEED Owego," and use of the existing "Leadership Tioga" program, are proposed to build community capacity for implementation of this Plan.

Leadership Tioga

It is recommended that an existing leadership development program known as "Leadership Tioga," be used to train members of the ORBC and other Village agencies (e.g. Owego Historic Preservation Commission, Chamber of Commerce, Historic Owego Marketplace) to take on leadership roles and responsibilities needed to implement the Strategic Plan. One or more series of Leadership Tioga sessions should be targeted to Village concerns, local government operation, grant procurement, grant administration and building bridges to the Village business community, focusing on the recommendations of this Plan. Speakers might include representatives from the Cornell Community and Economic Vitality Council, the Tioga County Department of Economic Development and Planning, the USDA, the Tioga REAP Zone and the Empire Zone. These are agencies that will likely be conduits for future grants and/or program support.

The success of the Strategic Plan will depend on the active involvement of informed and dedicated citizens who have the ability and the desire to assume leadership positions. These leadership positions can be in the form of volunteers or individuals working for nonprofit agencies in the Village. The primary goals should be as follows:

- Identify and develop community leaders, volunteers, and support staff.

- Expand the leadership potential of participants through;
 - Education to broaden knowledge of the Village and issues affecting its citizens,
 - Exposure of participants to existing leadership and civic organizations,
 - In-depth discussions of relevant issues with experts.
- Improve communication between nonprofit agencies in the Village and Village/County Government.
- Foster a commitment among businesses, employees and residents to enhance the quality of life in the Village of Owego.

The coordinative assistance of Cornell Cooperative Extension of Tioga County should be sought in structuring the programs. Sessions should be structured to develop the following types of knowledge among participants:

- The structure of Village and County Government.
- Grant procurement techniques and sources of funding
- Planning and zoning issues, including plan review and code enforcement procedures.
- Empire Zone program benefits and how businesses can access them.
- IDA tax abatements and financing opportunities.
- Resources available through the Empire State Development Corporation.
- Program administration and reporting requirements for State and Federal projects.
- Financial incentives available to area businesses and not-for-profit agencies.
- Gaining access to media to promote events and distribute information.
- Tioga County REAP Zone programs and related Federal funding.
- Preparing business plans and using the Small Business Development Corporation.
- Owego and Tioga County heritage assets.
- Health care and social challenges and resources.

Seed Owego

Another important aspect of community capacity building is increasing the capacity of local businesses and residents who may not be, or have any desire to be part of the leadership structure. For some of the Village of Owego's underemployed residents, the answer may be self-employment through the opening of their own business. **Self-Employed Economic Development (SEED)** is a process through which low-income persons with an interest in operating a business are selected for special business training.

Interested individuals should be prescreened by other agencies in the Village and referred to the ORBC for inclusion in the SEED OWEGO program. The ORBC should then conduct a client orientation session and interview the applicants to ensure their ability to complete the program. Only those with a reasonable chance of success should be selected for the program. Once selected for SEED OWEGO, the individual should receive free intense business training. This can be accomplished by working with local banks, Cornell Cooperative Extension or an agency such as the New York Small Business Development Center.

Upon successful completion of the SEED OWEGO classes, participants should be given assistance in creating a business plan. Once the ORBC has a reasonable assurance that the business plan is likely to succeed it should work with the client to seek financing to open the business. Typically funding for such businesses would come through Micro-Enterprise Revolving Loan Funds such as those that are funded through the Governor's Office of Small Cities. The SEED OWEGO program should also involve a yearlong mentoring program. Retired business persons should be sought to periodically provide one-on-one guidance and support to SEED OWEGO participants.

Graduates of SEED OWEGO program should, ideally, be placed in the Downtown Business District within vacant storefronts. Village-owned properties may provide an excellent place in which to incubate these businesses over a three-year period during which rents would be subsidized in order to get the business on its feet. Private building owners with vacant storefronts should be offered incentives through the Empire Zone in order to develop suitable retail or service space to SEED OWEGO graduates as well.

These two programs, Leadership Owego and SEED OWEGO, can go far in building on-going leadership and business development capacity within Owego and Tioga County. Other communities from across the nation have used them successfully to create new generations of leaders in both the public and private sectors and accomplish positive change. The following overview of just what changes are involved is adapted from Community Capacity Building-Guidebook for Managers and Staff in Support of a Vision:

Change From:

Focus on deficits
View change as a problem
Driven by experts
Giving resources
Implemented by others

To:

Focus on capacities
View change as good
Driven by residents and volunteers
Giving the means to access/develop resources
Self-implemented

It is exactly these types of changes that community capacity building should seek to achieve.

8.2 Economic Development Financing

The Village of Owego and the Tioga County IDA can help to attract new investment to the Village by providing the necessary financial incentives that will make it easier for business and property owners to make needed improvements. Such incentives typically come in three forms: 1) economic development financing (e.g. low-interest loans), 2) grants, and 3) tax incentives.

Economic development financing can help to stimulate investment by providing incentives to both entrepreneurs and private lending institutions. Entrepreneurs enjoy longer terms and lower interest rates through such programs, which reduces their debt service and increases their cash flow. Banks enjoy a lower financing risk by participating. Often these programs take a second position mortgage, which gives the banks greater debt coverage ratio. Typical financing is at relatively long loan terms and low interest rates.

It is recommended that the Village secure CDBG funds to develop a Revolving Loan Fund that would offer up to \$50,000 in financing at two (2%) interest and terms of up to ten (10) years. Such funds are available through the CDBG economic development funding round. The Village, to secure such funds, needs to prepare a CDBG grant application to provide funding to specific businesses. The business would need to develop a business plan that shows a need for the CDBG funding. Typically, need is shown when a business is unable to secure all the necessary financing from a private lender due to insufficient cash flow or collateral. The CDBG funds can be used to cover the “gap” in financing. Historically, the Governor’s Office of Small Cities, which administers the program, has loaned \$15,000 for each job created by the business. These larger loans enable more business and building owners to invest in Owego and leverage local lender participation.

It is recommended that the ORBC administer the Revolving Loan Fund and underwrite the loans to prospective business or property owners. With loans of up to \$50,000, it is imperative that the ORBC develop loan policies and procedures as well as application guidelines. The underwriting for such a program must be stringent to ensure repayment ability of the business or building owner. Assistance from the local New York State Small Business Development Center at Binghamton University is available to assist loan applicants

in their preparation of a business plan. The ORBC could probably also contract with the Center to perform the loan underwriting.

8.3 Small Grants to Stimulate Investment Downtown

Small grants are another means of stimulating investment. Grants reduce the amount of equity a business or property owner must invest thereby resulting in a higher return on investment. Grants allow investment to occur where it might otherwise not occur if the sole source of capital were market-rate loans or owner equity. There is a need for grants to address two major issues in Downtown Owego 1) facade renovations, and 2) interior building renovations.

Facade renovations don't produce immediate new income for business owners and, therefore, a 50/50 matching grant program up to \$7,500 is recommended. Detailed guidelines have been prepared and are presented in their entirety in Appendix D. The proposed Owego Downtown Initiative Grant would also provide matching grants up to \$5,000 to not-for-profits to pursue Downtown beautification efforts. As noted in Section 5.4, seed money for this program may be available through the new Empire Opportunity Program.

Many buildings in Downtown Owego were built prior to 1939 and require investment to bring retail and upper residential space into Building Code compliance. A Downtown Business Incubator Small Grant Program is also proposed to provide the necessary financial capital to encourage new business growth and reinvestment in existing Downtown buildings. It is also meant to foster investment in vacant retail building space in order to make it ADA compliant. Up to \$5,000 would be made available for each business under this Small Grants Program. Matching funds could include private capital, state and federal funds or low-interest loans available through other sources. Guidelines are presented in their entirety as Appendix E.

8.4 Empire Zone and Other Tax Incentives

One of the most powerful tax incentives the Village of Owego could offer to encourage business expansion and infill development is the New York State Empire Zone program. Through the Empire Zone program, businesses can secure benefits such as a fifteen (15) year real property tax credit. The tax credit is a win-win for the Village and the business. During the first ten (10) years, the business gets a 100% tax credit for real property taxes paid, which is then applied against its business or corporate taxes. The business lowers its cost of operations through the tax credit given by the State, while the Village gets its tax revenue from day one.

The Village is fortunate that a large portion of Downtown Owego is already designated part of the Tioga County Empire Zone as is larger industrial sites within the Village. The Village should work with the Tioga County Empire Zone Coordinator to aggressively promote these benefits to prospective investors in the Village and existing businesses looking to expand. To

date, forty-eight (48) businesses in the Village of Owego are already Certified Empire Zone Businesses.

Empire Zone benefits for Qualified Empire Zone Enterprises include:

- A five-year wage tax credit (from \$1,500 to \$3,000).
- A 10% investment tax credit with three-year 3% employment incentive credit.
- A sales tax refund for building materials.
- A 25% zone capital tax credit.
- A tax reduction credit for job creation.
- A 15-year real property tax credit which is 100% for the first 10 years and reduced 20% each year to Year 15. This credit is applied against business or corporate tax.
- A sales tax exemption for tangible personal property and services.
- A Link Deposit Loan of up to \$500,000 with interest rate subsidized for first two years at 3%. This results in net savings to the business on a \$500,000 loan of approximately \$16,000 in interest payments in the first two years.
- Utility rate reductions.

The Village could offer an immediate tax incentive to investors simply by publicizing the fact that certain types of improvements (e.g. facade upgrades) should not increase the assessed value on properties. Business owners are sometimes reluctant to improve their building facades because they fear increases in assessment even though the Real Property Tax Law may not require one. The Village should also work with the Town to reinforce State law by setting a firm policy that such improvements will not trigger a reassessment. Long-term, such investments do add value to the business district and encourage larger investments that increase the ratables. Other improvements that enhance the business district, including building code and ADA compliance, should likewise not result in an increased assessment. The Village must publicize this policy and follow-through immediately.

8.5 Development of Light Industry/Research Park

The three potential brownfield sites in the Village of Owego may also be excellent sites for a light industry/or research parks. All three sites have access to rail and natural gas. Potential funding for the development of a light industry or research park on these sites could come from a variety of sources including: 1) The United States Department of Commerce Economic Development Administration (EDA), 2) a USDA Rural Business

Enterprise Grant, 3) a Legislative Member item through the Assembly or Senate, 4) the CDBG Program, and 5) the Empire Opportunity Program.

Promotion of more commercial and industrial development in other areas of the Village zoned for such activities (e.g. along the south side of the River) is also essential. The Village needs to address its tax burden in both the short-term and long-term. Short-term it needs to lower taxes for prospective businesses who would otherwise be attracted to locate in the Village. This can be done through a combination of tax abatements (working through the County IDA and using the 485-b program) and measures to control the costs of government. Consolidation of services with the Town needs to be seriously examined, for example. Keeping costs of government as low as possible, combined with tax incentives will help to make the Village more competitive.

Long-term it needs more commercial development to help carry the tax load. A business park and/or incentives for development of new businesses on individual sites in properly zoned areas would lay the foundation for attracting such businesses. This may require short-term tax abatements but this need not involve giving up any current tax revenue, only reducing future increases temporarily to allow new businesses to get established. It is recommended the Village cooperate with the IDA in fashioning tax abatement programs that will serve this purpose.

APPENDICES

Appendix A

Demographic and Income Forecast
and Retail Trade Reports 2002



Business Information Solutions

Retail Expenditures

Court St & Main St
Owego, NY
0-1 Mile

Site Type: Circle

Latitude: 42.103900
Longitude: -76.262900
Radius in Miles: 1.00

Top ACORN Consumer Groups:

Newly Formed Households	37.8%
Rustbelt Neighborhoods	28.9%
Low Income: Young and Old	22.1%
Older, Settled Married Couples	11.2%

Demographic Summary

	2001	2006
Population	3,657	3,504
Households	1,555	1,480
Families	910	888
Median Age	38.8	40.1
Median Household Income	\$31,077	\$34,719

	Spending Potential Index ¹	Average Amount Spent	Total
Apparel	71	\$1,820	\$2,829,560
Men's	71	\$346	\$537,483
Women's	73	\$635	\$987,353
Children's	70	\$205	\$319,103
Infants'	69	\$81	\$126,082
Footwear	72	\$324	\$504,277
Watches & Jewelry	65	\$143	\$223,059
Other Apparel Products and Service ²	72	\$85	\$132,203
Automotive Aftermarket	69	\$1,686	\$2,621,597
Automotive Maintenance and Repair	69	\$672	\$1,045,141
Gasoline and Motor Oil	69	\$1,014	\$1,576,456
Books & Periodicals	75	\$182	\$282,386
Cameras & Equipment	73	\$95	\$147,558
Child Care	67	\$225	\$350,544
Computer			
Computer Information Services	68	\$23	\$36,355
Personal Computer Hardware & Software	69	\$190	\$295,461
Entertainment			
Entertainment Fees and Admissions	70	\$350	\$544,863
Membership Fees	69	\$84	\$131,025
Sporting Events	67	\$32	\$49,607
Sports Participation	70	\$72	\$111,853
Theater & Movies	73	\$92	\$143,423
Recreational Lessons	70	\$70	\$108,955
Video Rental	72	\$44	\$68,565
Film Processing	69	\$31	\$48,176
Games and Toys	71	\$154	\$239,518
Food and Beverages			
Groceries	73	\$3,055	\$4,749,325
Bakery and Cereal Products	74	\$490	\$761,415
Meats, Poultry, Fish, and Eggs	72	\$799	\$1,242,634
Dairy Products	73	\$342	\$531,281
Fruits and Vegetables	73	\$523	\$813,099
Other Food at Home ³	72	\$901	\$1,400,895
Meals at Restaurants	73	\$1,665	\$2,589,014
Alcoholic beverages	74	\$308	\$478,992
Nonalcoholic beverages	73	\$265	\$412,710
Financial Services			
Automobile Loans	72	\$1,842	\$2,863,735
Home Loans	68	\$3,393	\$5,276,100
Investments	68	\$1,799	\$2,796,683



Business Information Solutions

Retail Expenditures

Court St & Main St
Owego, NY
0-1 Mile

Site Type: Circle

Latitude: 42.103900
Longitude: -76.262900
Radius in Miles: 1.00

	Spending Potential Index ¹	Average Amount Spent	Total
Home			
Home Improvement	73	\$517	\$803,271
Maintenance and Repair	74	\$424	\$658,723
Repair Materials	69	\$93	\$144,549
Housekeeping Services	63	\$69	\$106,833
Household Furnishings	69	\$1,431	\$2,224,268
Household Textiles	70	\$82	\$127,968
Furniture	69	\$374	\$581,583
Major Appliances	69	\$170	\$264,760
Other Household Furnishings ⁴	69	\$804	\$1,249,956
Insurance			
Homeowners/Renters	68	\$246	\$382,643
Vehicle	70	\$765	\$1,188,765
Life	68	\$376	\$584,018
Health	73	\$964	\$1,498,649
Lawn and Garden	67	\$237	\$367,842
Luggage	65	\$9	\$13,900
Moving and Storage Services	68	\$30	\$47,401
Optical Goods	72	\$63	\$97,351
Paint	73	\$20	\$31,258
Pets & Supplies	68	\$204	\$317,453
Sporting Goods	71	\$151	\$235,277
Telephone Services	72	\$870	\$1,352,022
Television and Sound Equipment	73	\$627	\$974,622
Television and Video Equipment	71	\$192	\$298,558
Music Equipment/ Accessories	70	\$131	\$203,664
Cable Television	75	\$296	\$460,245
Rental and Repair of TV/Sound Equipment	74	\$8	\$12,155
Travel	69	\$1,209	\$1,879,181
Air Fare	69	\$272	\$423,290
Hotels/Motels	69	\$244	\$379,364
Rental Cars	65	\$26	\$40,255
Food/Drink	69	\$320	\$497,796
Other Travel Expenses ⁵	69	\$346	\$538,476

¹ The **Spending Potential Index (SPI)** is household-based, and represents the amount spent for a product or service relative to a national average of 100.

² **Other Apparel Products and Services** includes sewing products, fabrics, shoe repair, laundry and dry cleaning, alterations, clothing rental and storage, and watch and jewelry repair.

³ **Other Food at Home** includes sugar, candy, oil, snacks, condiments, prepared foods, and nonalcoholic beverages.

⁴ **Other Household Furnishings** includes floor coverings, small appliances, and miscellaneous household items such as dinnerware and glassware, lighting, window coverings, telephones, smoke alarms, calculators, computers, and clocks.

⁵ **Other Travel Expenses** includes fares for ships, trains, buses, and taxis while traveling, gas and oil on trips, parking fees and tolls while traveling, and entertainment on trips.

Source: Expenditure data are derived from the Consumer Expenditure Interview Survey, Bureau of Labor Statistics. ESRI BIS forecasts for 2001 and 2006.



Business Information Solutions

Retail Expenditures

Court St & Main St
Owego, NY
1-3 Miles

Site Type: Circle

Latitude: 42.103900
Longitude: -76.262900
Radius in Miles: 1,3

Top ACORN Consumer Groups:

Middle America
 Older, Settled Married Couples
 Young, Frequent Movers
 Low Income: Young and Old
 Prosperous Older Couples

39.3%
 31.7%
 20.2%
 6.1%
 2.3%

Demographic Summary

Population
 Households
 Families
 Median Age
 Median Household Income

2001
 3,776
 1,501
 1,099
 40.4
 \$42,194

2006

3,709
 1,498
 1,093
 41.7
 \$47,207

	Spending Potential Index ¹	Average Amount Spent	Total
Apparel	94	\$2,403	\$3,606,091
Men's	95	\$465	\$697,079
Women's	94	\$815	\$1,222,406
Children's	98	\$287	\$430,387
Infants'	93	\$109	\$163,551
Footwear	95	\$425	\$637,124
Watches & Jewelry	89	\$195	\$293,264
Other Apparel Products and Service ²	92	\$108	\$162,280
Automotive Aftermarket	99	\$2,422	\$3,634,386
Automotive Maintenance and Repair	97	\$948	\$1,422,265
Gasoline and Motor Oil	101	\$1,474	\$2,212,121
Books & Periodicals	95	\$231	\$347,191
Cameras & Equipment	96	\$125	\$187,827
Child Care	94	\$316	\$474,106
Computer			
Computer Information Services	92	\$32	\$47,748
Personal Computer Hardware & Software	93	\$256	\$383,901
Entertainment			
Entertainment Fees and Admissions	92	\$462	\$692,981
Membership Fees	93	\$113	\$170,058
Sporting Events	95	\$45	\$67,072
Sports Participation	96	\$98	\$147,773
Theater & Movies	89	\$112	\$168,679
Recreational Lessons	93	\$93	\$139,399
Video Rental	94	\$57	\$85,954
Film Processing	95	\$43	\$64,308
Games and Toys	98	\$213	\$319,917
Food and Beverages			
Groceries	96	\$4,047	\$6,072,504
Bakery and Cereal Products	97	\$642	\$963,147
Meats, Poultry, Fish, and Eggs	95	\$1,053	\$1,580,796
Dairy Products	97	\$453	\$680,164
Fruits and Vegetables	94	\$678	\$1,017,962
Other Food at Home ³	98	\$1,220	\$1,830,435
Meals at Restaurants	95	\$2,191	\$3,287,917
Alcoholic beverages	91	\$377	\$565,766
Nonalcoholic beverages	99	\$361	\$541,541
Financial Services			
Automobile Loans	105	\$2,672	\$4,009,189
Home Loans	94	\$4,720	\$7,082,449
Investments	85	\$2,263	\$3,396,321



Business Information Solutions

Retail Expenditures

Court St & Main St
Owego, NY
1-3 Miles

Site Type: Circle

Latitude: 42.103900
Longitude: -76.262900
Radius in Miles: 1,3

	Spending Potential Index ¹	Average Amount Spent	Total
Home			
Home Improvement	98	\$694	\$1,041,866
Maintenance and Repair	96	\$552	\$827,721
Repair Materials	106	\$143	\$214,145
Housekeeping Services	82	\$90	\$135,199
Household Furnishings	95	\$1,976	\$2,964,895
Household Textiles	94	\$110	\$165,803
Furniture	94	\$511	\$767,555
Major Appliances	98	\$244	\$366,283
Other Household Furnishings ⁴	95	\$1,110	\$1,665,254
Insurance			
Homeowners/Renters	99	\$358	\$536,749
Vehicle	96	\$1,059	\$1,588,794
Life	99	\$548	\$822,027
Health	100	\$1,309	\$1,964,839
Lawn and Garden	99	\$349	\$523,139
Luggage	86	\$12	\$17,820
Moving and Storage Services	89	\$40	\$60,285
Optical Goods	101	\$88	\$132,088
Paint	101	\$28	\$41,526
Pets & Supplies	100	\$301	\$452,129
Sporting Goods	101	\$215	\$322,436
Telephone Services	94	\$1,139	\$1,709,435
Television and Sound Equipment	95	\$817	\$1,225,306
Television and Video Equipment	95	\$258	\$386,948
Music Equipment/ Accessories	92	\$171	\$256,687
Cable Television	96	\$378	\$566,738
Rental and Repair of TV/Sound Equipment	94	\$10	\$14,933
Travel	93	\$1,637	\$2,457,125
Air Fare	88	\$350	\$524,588
Hotels/Motels	95	\$337	\$505,998
Rental Cars	88	\$35	\$52,757
Food/Drink	95	\$441	\$662,278
Other Travel Expenses ⁵	95	\$474	\$711,504

¹ The **Spending Potential Index (SPI)** is household-based, and represents the amount spent for a product or service relative to a national average of 100.

² **Other Apparel Products and Services** includes sewing products, fabrics, shoe repair, laundry and dry cleaning, alterations, clothing rental and storage, and watch and jewelry repair.

³ **Other Food at Home** includes sugar, candy, oil, snacks, condiments, prepared foods, and nonalcoholic beverages.

⁴ **Other Household Furnishings** includes floor coverings, small appliances, and miscellaneous household items such as dinnerware and glassware, lighting, window coverings, telephones, smoke alarms, calculators, computers, and clocks.

⁵ **Other Travel Expenses** includes fares for ships, trains, buses, and taxis while traveling, gas and oil on trips, parking fees and tolls while traveling, and entertainment on trips.

Source: Expenditure data are derived from the Consumer Expenditure Interview Survey, Bureau of Labor Statistics. ESRI BIS forecasts for 2001 and 2006.



Business Information Solutions

Retail Expenditures

Court St & Main St
Owego, NY
3-5 Miles

Site Type: Circle

Latitude: 42.103900
Longitude: -76.262900
Radius in Miles: 3.5

Top ACORN Consumer Groups:

Young, Frequent Movers	41.5%
Middle America	32.7%
Semirural Lifestyle	16.9%
Older, Settled Married Couples	4.8%
Prosperous Older Couples	4.2%

Demographic Summary

	2001	2006
Population	4,266	4,181
Households	1,627	1,650
Families	1,271	1,264
Median Age	39.2	40.5
Median Household Income	\$42,775	\$47,906

	Spending Potential Index ¹	Average Amount Spent	Total
Apparel	90	\$2,305	\$3,749,374
Men's	91	\$445	\$724,536
Women's	89	\$776	\$1,261,574
Children's	95	\$278	\$451,941
Infants'	91	\$107	\$173,298
Footwear	91	\$407	\$661,403
Watches & Jewelry	86	\$190	\$308,419
Other Apparel Products and Service ²	88	\$103	\$168,203
Automotive Aftermarket	97	\$2,381	\$3,872,931
Automotive Maintenance and Repair	95	\$933	\$1,516,909
Gasoline and Motor Oil	99	\$1,448	\$2,356,022
Books & Periodicals	90	\$219	\$356,105
Cameras & Equipment	91	\$119	\$193,292
Child Care	92	\$311	\$506,097
Computer			
Computer Information Services	90	\$31	\$50,678
Personal Computer Hardware & Software	90	\$249	\$404,904
Entertainment			
Entertainment Fees and Admissions	89	\$446	\$724,869
Membership Fees	91	\$111	\$179,892
Sporting Events	93	\$44	\$71,220
Sports Participation	92	\$95	\$154,679
Theater & Movies	85	\$107	\$174,227
Recreational Lessons	89	\$89	\$144,852
Video Rental	92	\$56	\$91,330
Film Processing	93	\$42	\$67,620
Games and Toys	95	\$205	\$333,398
Food and Beverages			
Groceries	93	\$3,898	\$6,340,881
Bakery and Cereal Products	92	\$615	\$999,986
Meats, Poultry, Fish, and Eggs	92	\$1,014	\$1,648,792
Dairy Products	94	\$436	\$708,945
Fruits and Vegetables	90	\$650	\$1,057,723
Other Food at Home ³	95	\$1,184	\$1,925,436
Meals at Restaurants	92	\$2,105	\$3,423,365
Alcoholic beverages	87	\$359	\$583,600
Nonalcoholic beverages	96	\$350	\$569,525
Financial Services			
Automobile Loans	103	\$2,645	\$4,302,362
Home Loans	92	\$4,612	\$7,501,100
Investments	85	\$2,269	\$3,691,263



Business Information Solutions

Retail Expenditures

Court St & Main St
Owego, NY
3-5 Miles

Site Type: Circle

Latitude: 42.103900
Longitude: -76.262900
Radius in Miles: 3.5

	Spending Potential Index ¹	Average Amount Spent	Total
Home			
Home Improvement	93	\$657	\$1,068,880
Maintenance and Repair	91	\$519	\$844,566
Repair Materials	102	\$138	\$224,314
Housekeeping Services	82	\$90	\$146,449
Household Furnishings	93	\$1,926	\$3,132,077
Household Textiles	91	\$107	\$173,636
Furniture	92	\$500	\$812,955
Major Appliances	96	\$239	\$387,974
Other Household Furnishings ⁴	92	\$1,081	\$1,757,513
Insurance			
Homeowners/Renters	97	\$351	\$570,463
Vehicle	94	\$1,027	\$1,670,157
Life	96	\$532	\$864,513
Health	96	\$1,259	\$2,048,086
Lawn and Garden	97	\$340	\$553,593
Luggage	85	\$12	\$19,055
Moving and Storage Services	90	\$41	\$65,914
Optical Goods	97	\$85	\$137,791
Paint	95	\$26	\$42,401
Pets & Supplies	99	\$298	\$485,164
Sporting Goods	98	\$208	\$338,349
Telephone Services	91	\$1,103	\$1,794,554
Television and Sound Equipment	91	\$788	\$1,281,756
Television and Video Equipment	92	\$251	\$408,620
Music Equipment/ Accessories	90	\$167	\$272,273
Cable Television	91	\$360	\$585,395
Rental and Repair of TV/Sound Equipment	90	\$10	\$15,467
Travel	90	\$1,581	\$2,571,723
Air Fare	85	\$336	\$546,131
Hotels/Motels	91	\$323	\$526,063
Rental Cars	86	\$34	\$55,940
Food/Drink	93	\$428	\$696,426
Other Travel Expenses ⁵	92	\$459	\$747,163

¹ The **Spending Potential Index (SPI)** is household-based, and represents the amount spent for a product or service relative to a national average of 100.

² **Other Apparel Products and Services** includes sewing products, fabrics, shoe repair, laundry and dry cleaning, alterations, clothing rental and storage, and watch and jewelry repair.

³ **Other Food at Home** includes sugar, candy, oil, snacks, condiments, prepared foods, and nonalcoholic beverages.

⁴ **Other Household Furnishings** includes floor coverings, small appliances, and miscellaneous household items such as dinnerware and glassware, lighting, window coverings, telephones, smoke alarms, calculators, computers, and clocks.

⁵ **Other Travel Expenses** includes fares for ships, trains, buses, and taxis while traveling, gas and oil on trips, parking fees and tolls while traveling, and entertainment on trips.

Source: Expenditure data are derived from the Consumer Expenditure Interview Survey, Bureau of Labor Statistics. ESRI BIS forecasts for 2001 and 2006.



Business Information Solutions

Retail Expenditures

Court St & Main St
Owego, NY
5-10 Miles

Site Type: Circle

Latitude: 42.103900
Longitude: -76.262900
Radius in Miles: 5.10

Top ACORN Consumer Groups:

Middle America
 Newly Formed Households
 Rustbelt Neighborhoods
 Older, Settled Married Couples
 Semirural Lifestyle

29.3%
 10.7%
 10.2%
 9.8%
 9.7%

Demographic Summary

Population
 Households
 Families
 Median Age
 Median Household Income

2001
 34,009
 13,146
 9,526
 38.9
 \$43,292

2006
 33,362
 12,978
 9,464
 40.2
 \$48,373

	Spending Potential Index ¹	Average Amount Spent	Total
Apparel	95	\$2,431	\$31,957,962
Men's	96	\$472	\$6,198,609
Women's	96	\$830	\$10,912,787
Children's	97	\$284	\$3,730,395
Infants'	93	\$109	\$1,434,251
Footwear	95	\$426	\$5,594,786
Watches & Jewelry	91	\$200	\$2,629,276
Other Apparel Products and Service ²	94	\$111	\$1,457,858
Automotive Aftermarket	98	\$2,401	\$31,564,838
Automotive Maintenance and Repair	97	\$951	\$12,495,419
Gasoline and Motor Oil	99	\$1,451	\$19,069,419
Books & Periodicals	98	\$237	\$3,120,211
Cameras & Equipment	98	\$128	\$1,677,329
Child Care	96	\$323	\$4,245,274
Computer			
Computer Information Services	95	\$33	\$432,320
Personal Computer Hardware & Software	95	\$263	\$3,451,067
Entertainment			
Entertainment Fees and Admissions	96	\$477	\$6,275,726
Membership Fees	96	\$117	\$1,541,270
Sporting Events	97	\$46	\$600,398
Sports Participation	98	\$101	\$1,323,770
Theater & Movies	93	\$117	\$1,543,333
Recreational Lessons	96	\$96	\$1,266,956
Video Rental	95	\$58	\$763,632
Film Processing	97	\$44	\$572,259
Games and Toys	99	\$214	\$2,818,085
Food and Beverages			
Groceries	96	\$4,041	\$53,122,370
Bakery and Cereal Products	97	\$643	\$8,450,340
Meats, Poultry, Fish, and Eggs	95	\$1,049	\$13,784,232
Dairy Products	97	\$453	\$5,959,492
Fruits and Vegetables	95	\$683	\$8,974,457
Other Food at Home ³	97	\$1,214	\$15,953,849
Meals at Restaurants	97	\$2,223	\$29,220,678
Alcoholic beverages	95	\$392	\$5,147,272
Nonalcoholic beverages	98	\$358	\$4,702,439
Financial Services			
Automobile Loans	101	\$2,582	\$33,944,375
Home Loans	95	\$4,759	\$62,566,606
Investments	90	\$2,398	\$31,528,521



Business Information Solutions

Retail Expenditures

Court St & Main St
Owego, NY
5-10 Miles

Site Type: Circle

Latitude: 42.103900
Longitude: -76.262900
Radius in Miles: 5,10

	Spending Potential Index ¹	Average Amount Spent	Total
Home			
Home Improvement	99	\$701	\$9,219,902
Maintenance and Repair	98	\$562	\$7,388,286
Repair Materials	103	\$139	\$1,831,616
Housekeeping Services	88	\$96	\$1,266,510
Household Furnishings	96	\$2,000	\$26,293,214
Household Textiles	95	\$112	\$1,474,782
Furniture	95	\$518	\$6,812,595
Major Appliances	98	\$243	\$3,192,243
Other Household Furnishings ⁴	96	\$1,127	\$14,813,594
Insurance			
Homeowners/Renters	98	\$356	\$4,683,046
Vehicle	97	\$1,066	\$14,015,518
Life	99	\$548	\$7,204,729
Health	100	\$1,311	\$17,234,979
Lawn and Garden	100	\$351	\$4,610,190
Luggage	90	\$12	\$162,750
Moving and Storage Services	92	\$41	\$542,254
Optical Goods	101	\$88	\$1,158,109
Paint	101	\$28	\$363,153
Pets & Supplies	100	\$301	\$3,953,847
Sporting Goods	101	\$215	\$2,825,313
Telephone Services	94	\$1,139	\$14,978,612
Television and Sound Equipment	96	\$825	\$10,843,078
Television and Video Equipment	96	\$260	\$3,419,120
Music Equipment/ Accessories	94	\$174	\$2,291,221
Cable Television	97	\$380	\$4,998,899
Rental and Repair of TV/Sound Equipment	97	\$10	\$133,837
Travel	96	\$1,679	\$22,076,867
Air Fare	92	\$364	\$4,786,861
Hotels/Motels	97	\$345	\$4,540,417
Rental Cars	91	\$36	\$479,623
Food/Drink	97	\$450	\$5,913,246
Other Travel Expenses ⁵	97	\$484	\$6,356,720

¹ The **Spending Potential Index (SPI)** is household-based, and represents the amount spent for a product or service relative to a national average of 100.

² **Other Apparel Products and Services** includes sewing products, fabrics, shoe repair, laundry and dry cleaning, alterations, clothing rental and storage, and watch and jewelry repair.

³ **Other Food at Home** includes sugar, candy, oil, snacks, condiments, prepared foods, and nonalcoholic beverages.

⁴ **Other Household Furnishings** includes floor coverings, small appliances, and miscellaneous household items such as dinnerware and glassware, lighting, window coverings, telephones, smoke alarms, calculators, computers, and clocks.

⁵ **Other Travel Expenses** includes fares for ships, trains, buses, and taxis while traveling, gas and oil on trips, parking fees and tolls while traveling, and entertainment on trips.

Source: Expenditure data are derived from the Consumer Expenditure Interview Survey, Bureau of Labor Statistics. ESRI BIS forecasts for 2001 and 2006.

Demographic and Income Profile

**Court St & Main St
Owego, NY**

**Latitude: 42.103900
Longitude: -76.262900**

0-1 Mile Site Type: Circle Radius in Miles: 1.00

Summary	Census 2000	2001	2006
Population	3,692	3,657	3,504
Households	1,549	1,538	1,480
Families	915	910	888
Average Household Size	2.32	2.31	2.30
Owner-occupied HUs	784	777	749
Renter-occupied HUs	765	761	731
Median Age	38.3	38.8	40.1

Trends: 2001-2006 Annual Rate	Area	State	National
Population	-0.85%	0.56%	1.15%
Households	-0.77%	0.43%	1.21%
Families	-0.50%	0.65%	1.05%
Owner HHs	-0.74%	0.43%	1.35%
Median Household Income	2.24%	1.16%	2.53%

	1990		2001		2006	
Households by Income	Number	Percent	Number	Percent	Number	Percent
< \$15,000	470	28.9%	364	23.7%	315	21.3%
\$15,000 - \$24,999	294	18.1%	263	17.1%	225	15.2%
\$25,000 - \$34,999	283	17.4%	228	14.8%	206	13.9%
\$35,000 - \$49,999	287	17.6%	259	16.8%	253	17.1%
\$50,000 - \$74,999	169	10.4%	268	17.4%	255	17.2%
\$75,000 - \$99,999	101	6.2%	100	6.5%	121	8.2%
\$100,000 - \$149,999	23	1.4%	41	2.7%	85	5.7%
\$150,000+	0	0.0%	15	1.0%	21	1.4%
Median Household Income	\$26,720		\$31,077		\$34,719	
Average Household Income	\$31,806		\$39,015		\$44,305	
Per Capita Income	\$12,695		\$16,837		\$19,209	

	Census 2000		2001		2006	
Population by Age	Number	Percent	Number	Percent	Number	Percent
0 - 4	221	6.0%	216	5.9%	204	5.8%
5 - 14	470	12.7%	462	12.6%	424	12.1%
15 - 19	290	7.9%	283	7.7%	271	7.7%
20 - 24	215	5.8%	215	5.9%	210	6.0%
25 - 34	468	12.7%	453	12.4%	418	11.9%
35 - 44	576	15.6%	566	15.5%	486	13.9%
45 - 64	815	22.1%	823	22.5%	860	24.5%
65 - 74	283	7.7%	281	7.7%	283	8.1%
75 - 84	243	6.6%	243	6.6%	228	6.5%
85+	111	3.0%	115	3.1%	119	3.4%

Race and Ethnicity						
White Alone	3,524	95.4%	3,492	95.5%	3,348	95.5%
Black Alone	41	1.1%	40	1.1%	38	1.1%
American Indian Alone	18	0.5%	18	0.5%	18	0.5%
Asian/Pacific Islander Alone	38	1.0%	38	1.0%	36	1.0%
Some Other Race Alone	13	0.4%	13	0.4%	13	0.4%
Two or More Races	59	1.6%	57	1.6%	52	1.5%
Hispanic Origin (Any Race)	68	1.8%	67	1.8%	73	2.1%

Data Note: Income is expressed in current dollars. Median Household Income is 1990 data in 2000 geography.

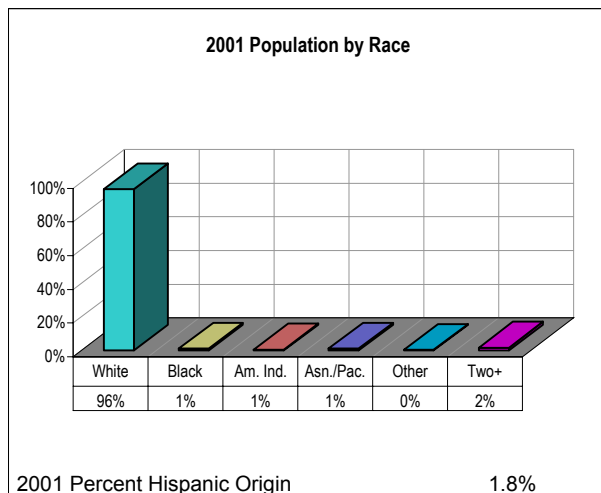
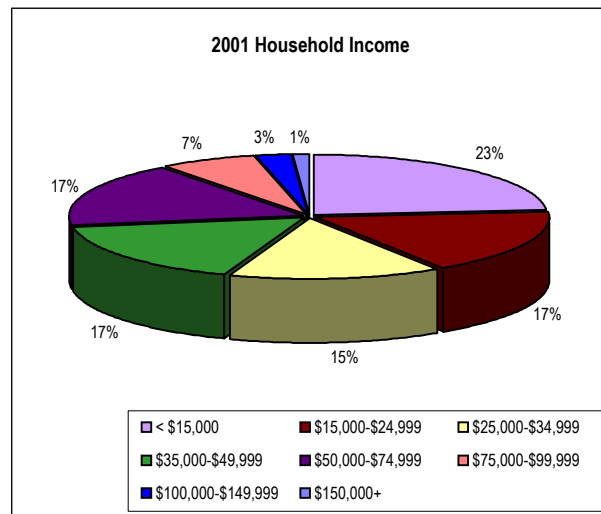
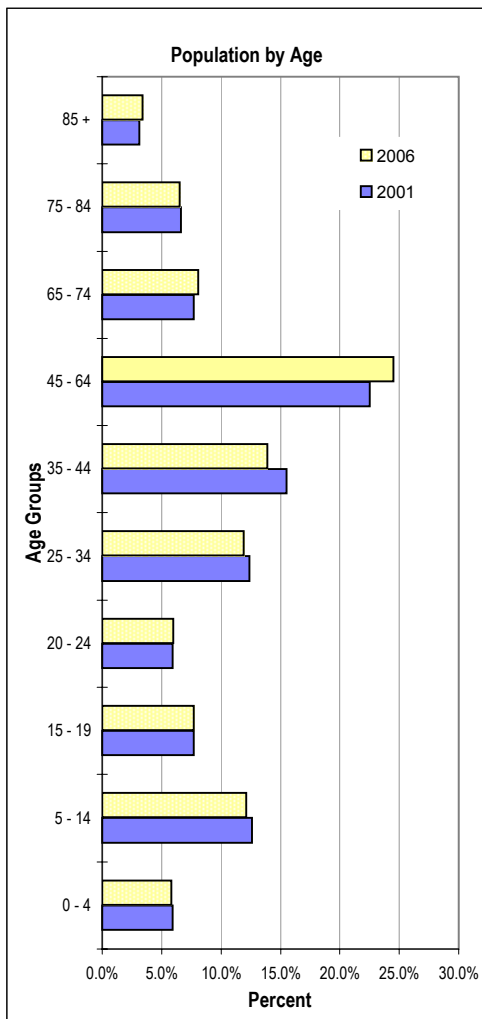
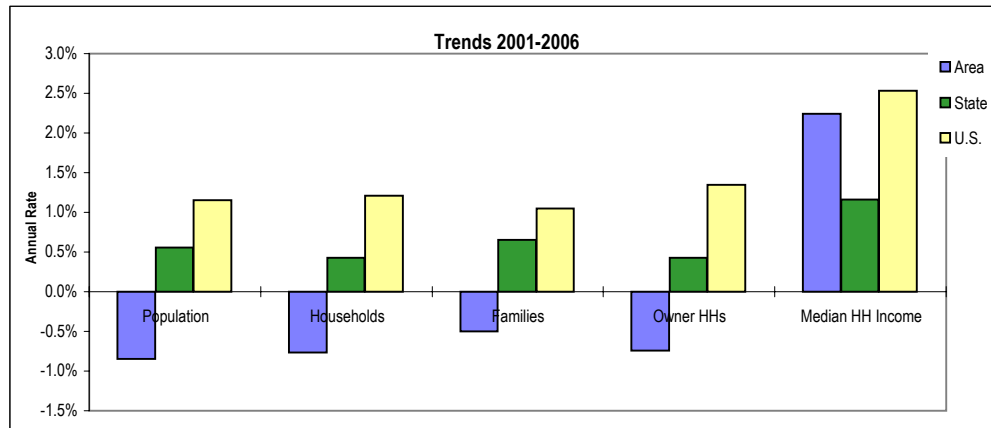
Source: U.S. Census Bureau, Census 2000 Summary File 1. ESRI BIS forecasts for 2001 and 2006. ESRI BIS converted 1990 Census data into 2000 geography.

Demographic and Income Profile

Court St & Main St
Owego, NY
0-1 Mile

Site Type: Circle

Latitude: 42.103900
Longitude: -76.262900
Radius in Miles: 1.00



Source: ESRI BIS forecasts for 2001/2006.

Demographic and Income Profile

Court St & Main St
Owego, NY

Latitude: 42.103900

Longitude: -76.262900

1-3 Miles

Site Type:

Circle

Radius in Miles:

1.3

Summary	Census 2000	2001	2006
Population	3,795	3,776	3,709
Households	1,524	1,519	1,498
Families	1,101	1,099	1,093
Average Household Size	2.47	2.47	2.46
Owner-occupied HUs	1,140	1,135	1,119
Renter-occupied HUs	384	384	379
Median Age	40.0	40.4	41.7

Trends: 2001-2006 Annual Rate

	Area	State	National
Population	-0.36%	0.56%	1.15%
Households	-0.28%	0.43%	1.21%
Families	-0.11%	0.65%	1.05%
Owner HHs	-0.29%	0.43%	1.35%
Median Household Income	2.27%	1.16%	2.53%

	1990		2001		2006	
Households by Income	Number	Percent	Number	Percent	Number	Percent
< \$15,000	275	18.8%	180	11.8%	158	10.5%
\$15,000 - \$24,999	253	17.3%	238	15.7%	195	13.0%
\$25,000 - \$34,999	219	15.0%	214	14.1%	182	12.1%
\$35,000 - \$49,999	270	18.4%	242	15.9%	263	17.6%
\$50,000 - \$74,999	306	20.9%	363	23.9%	320	21.4%
\$75,000 - \$99,999	86	5.9%	137	9.0%	163	10.9%
\$100,000 - \$149,999	49	3.3%	99	6.5%	147	9.8%
\$150,000+	6	0.4%	48	3.2%	70	4.7%
Median Household Income	\$34,080		\$42,194		\$47,207	
Average Household Income	\$39,324		\$53,378		\$61,940	
Per Capita Income	\$14,806		\$21,251		\$24,755	

	Census 2000		2001		2006	
Population by Age	Number	Percent	Number	Percent	Number	Percent
0 - 4	202	5.3%	199	5.3%	193	5.2%
5 - 14	542	14.3%	535	14.2%	497	13.4%
15 - 19	297	7.8%	292	7.7%	284	7.7%
20 - 24	181	4.8%	181	4.8%	182	4.9%
25 - 34	376	9.9%	368	9.7%	346	9.3%
35 - 44	643	16.9%	635	16.8%	556	15.0%
45 - 64	999	26.3%	1,011	26.8%	1,087	29.3%
65 - 74	322	8.5%	320	8.5%	333	9.0%
75 - 84	176	4.6%	176	4.7%	168	4.5%
85+	57	1.5%	58	1.5%	62	1.7%

Race and Ethnicity

	1990	2001	2006
White Alone	3,687 97.1%	3,670 97.2%	3,607 97.2%
Black Alone	19 0.5%	19 0.5%	18 0.5%
American Indian Alone	10 0.3%	10 0.3%	11 0.3%
Asian/Pacific Islander Alone	27 0.7%	26 0.7%	25 0.7%
Some Other Race Alone	15 0.4%	15 0.4%	15 0.4%
Two or More Races	37 1.0%	36 1.0%	33 0.9%
Hispanic Origin (Any Race)	34 0.9%	34 0.9%	37 1.0%

Data Note: Income is expressed in current dollars. Median Household Income is 1990 data in 2000 geography.

Source: U.S. Census Bureau, Census 2000 Summary File 1. ESRI BIS forecasts for 2001 and 2006. ESRI BIS converted 1990 Census data into 2000 geography.

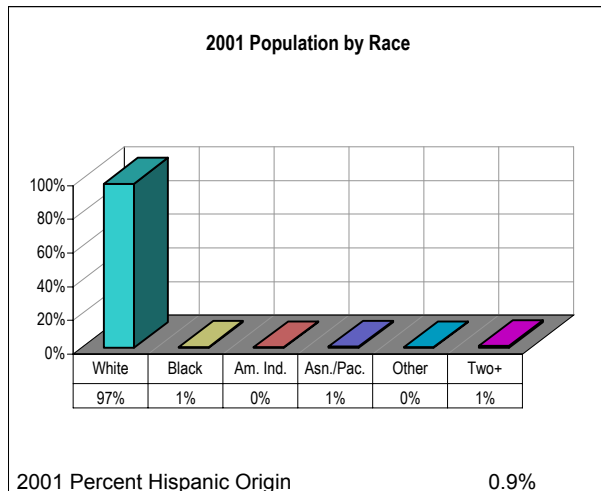
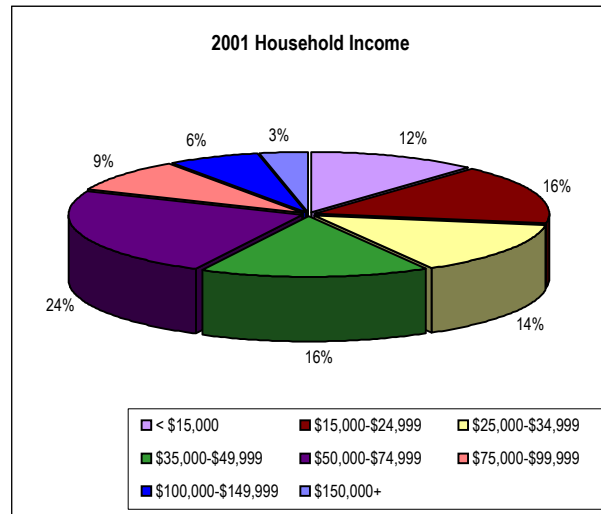
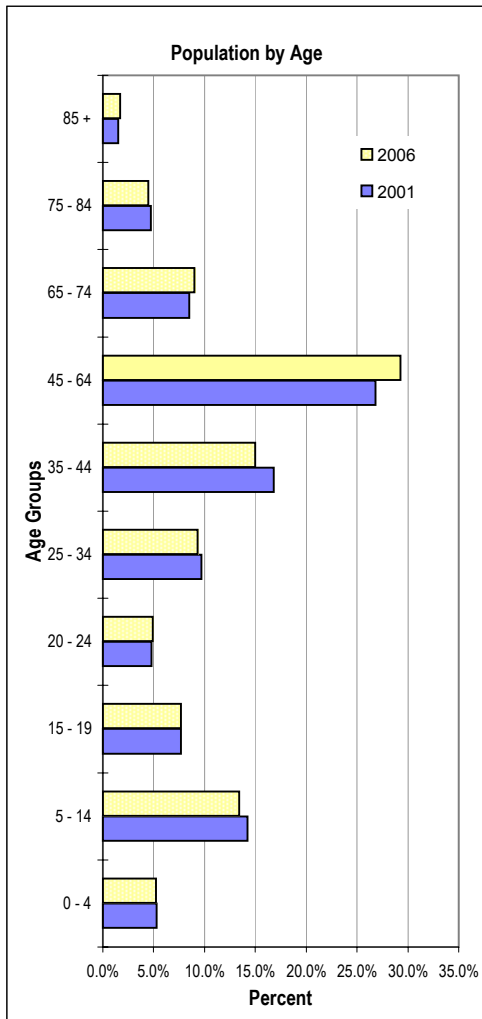
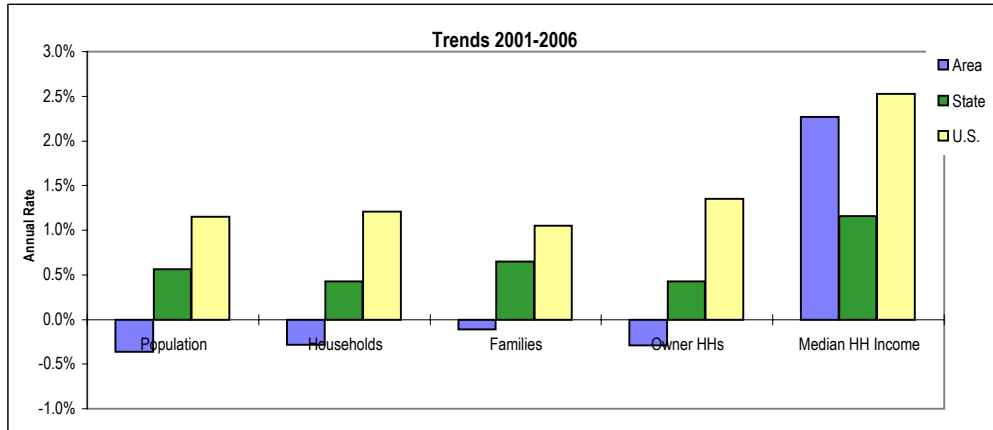


Demographic and Income Profile

Court St & Main St
Owego, NY
1-3 Miles

Site Type: Circle

Latitude: 42.103900
Longitude: -76.262900
Radius in Miles: 1.3



Source: ESRI BIS forecasts for 2001/2006.

Demographic and Income Profile

Court St & Main St
Owego, NY

Latitude: 42.103900
Longitude: -76.262900

3-5 Miles **Site Type:** **Circle** **Radius in Miles:** **3.5**

Summary	Census 2000	2001	2006
Population	4,291	4,266	4,181
Households	1,675	1,671	1,650
Families	1,273	1,271	1,264
Average Household Size	2.55	2.54	2.52
Owner-occupied HUs	1,407	1,403	1,384
Renter-occupied HUs	267	267	266
Median Age	38.9	39.2	40.5

Trends: 2001-2006 Annual Rate	Area	State	National
Population	-0.40%	0.56%	1.15%
Households	-0.25%	0.43%	1.21%
Families	-0.11%	0.65%	1.05%
Owner HHs	-0.28%	0.43%	1.35%
Median Household Income	2.29%	1.16%	2.53%

	1990		2001		2006	
Households by Income	Number	Percent	Number	Percent	Number	Percent
< \$15,000	290	18.5%	213	12.7%	189	11.5%
\$15,000 - \$24,999	280	17.9%	243	14.5%	199	12.1%
\$25,000 - \$34,999	244	15.6%	234	14.0%	203	12.3%
\$35,000 - \$49,999	319	20.4%	286	17.1%	276	16.7%
\$50,000 - \$74,999	293	18.7%	380	22.7%	356	21.6%
\$75,000 - \$99,999	108	6.9%	171	10.2%	196	11.9%
\$100,000 - \$149,999	32	2.0%	111	6.6%	177	10.7%
\$150,000+	1	0.1%	33	2.0%	54	3.3%
Median Household Income	\$33,706		\$42,775		\$47,906	
Average Household Income	\$37,504		\$51,565		\$59,781	
Per Capita Income	\$13,188		\$19,722		\$23,041	

	Census 2000		2001		2006	
Population by Age	Number	Percent	Number	Percent	Number	Percent
0 - 4	238	5.5%	234	5.5%	227	5.4%
5 - 14	668	15.6%	658	15.4%	612	14.6%
15 - 19	332	7.7%	326	7.6%	319	7.6%
20 - 24	177	4.1%	178	4.2%	179	4.3%
25 - 34	441	10.3%	431	10.1%	404	9.7%
35 - 44	776	18.1%	766	18.0%	674	16.1%
45 - 64	1,104	25.7%	1,119	26.2%	1,203	28.8%
65 - 74	339	7.9%	336	7.9%	349	8.3%
75 - 84	174	4.1%	174	4.1%	167	4.0%
85+	42	1.0%	43	1.0%	46	1.1%

Race and Ethnicity						
White Alone	4,206	98.0%	4,183	98.0%	4,101	98.1%
Black Alone	13	0.3%	13	0.3%	13	0.3%
American Indian Alone	7	0.2%	7	0.2%	8	0.2%
Asian/Pacific Islander Alone	25	0.6%	24	0.6%	23	0.6%
Some Other Race Alone	6	0.1%	6	0.1%	6	0.1%
Two or More Races	34	0.8%	33	0.8%	30	0.7%
Hispanic Origin (Any Race)	35	0.8%	36	0.8%	40	1.0%

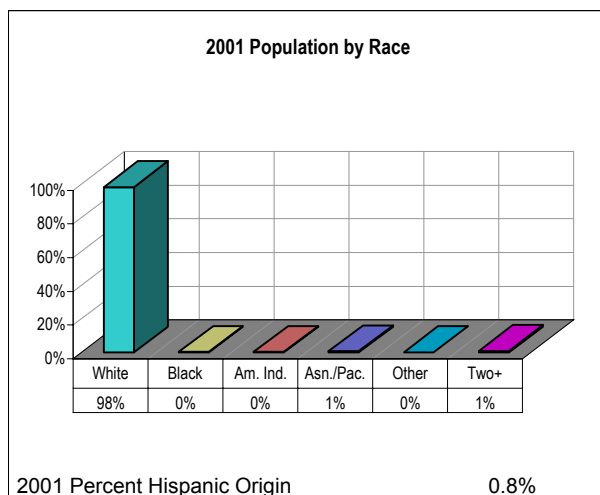
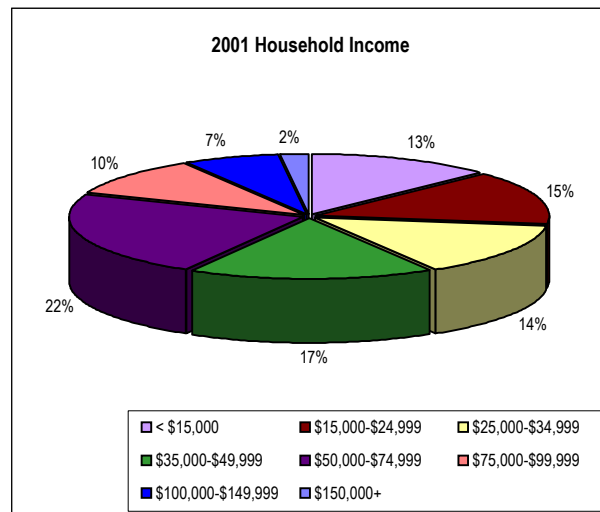
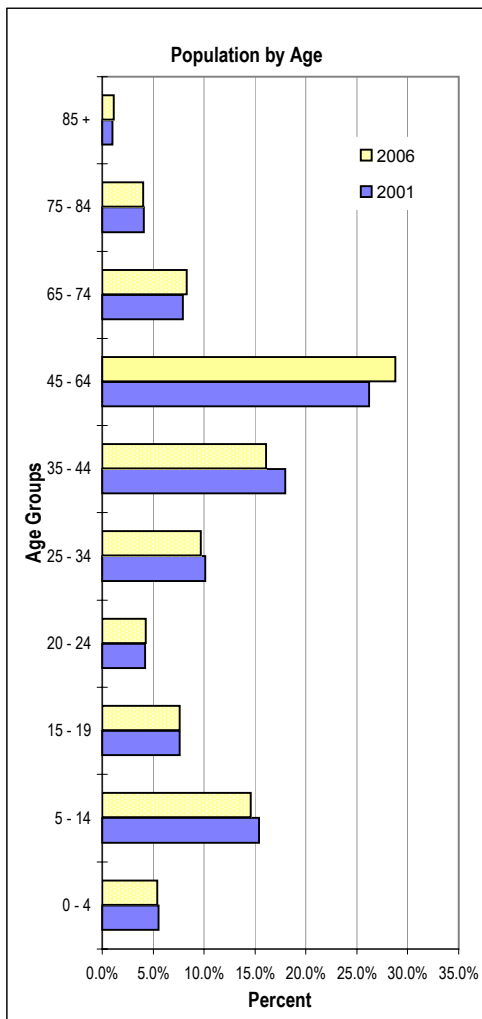
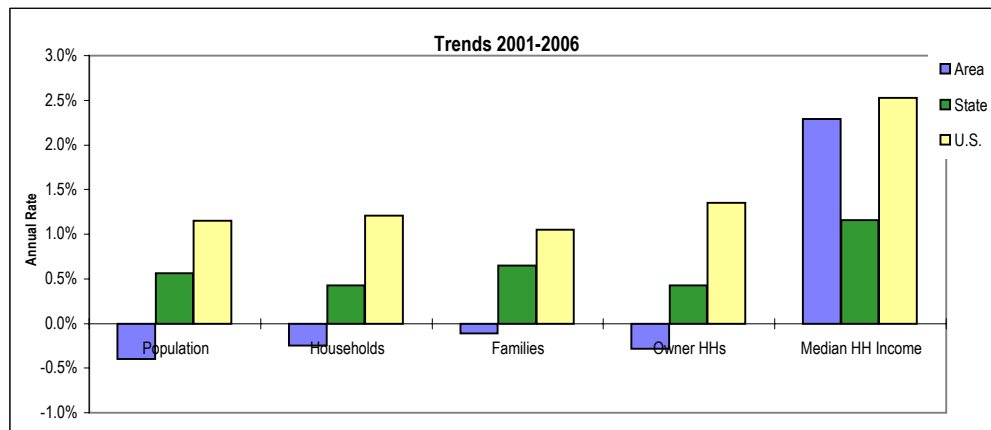
Data Note: Income is expressed in current dollars. Median Household Income is 1990 data in 2000 geography.

Source: U.S. Census Bureau, Census 2000 Summary File 1. ESRI BIS forecasts for 2001 and 2006. ESRI BIS converted 1990 Census data into 2000 geography.

Court St & Main St
Owego, NY
3-5 Miles

Site Type: Circle

Latitude: 42.103900
Longitude: -76.262900
Radius in Miles: 3.5



Source: ESRI BIS forecasts for 2001/2006.

Demographic and Income Profile

Court St & Main St

Owego, NY

5-10 Miles

Latitude: 42.103900

Longitude: -76.262900

Site Type:

Circle

Radius in Miles:

5.10

Summary	Census 2000	2001	2006
Population	34,163	34,009	33,362
Households	13,164	13,140	12,978
Families	9,532	9,526	9,464
Average Household Size	2.57	2.56	2.55
Owner-occupied HUs	10,414	10,389	10,250
Renter-occupied HUs	2,751	2,751	2,727
Median Age	38.5	38.9	40.2

Trends: 2001-2006 Annual Rate

	Area	State	National
Population	-0.38%	0.56%	1.15%
Households	-0.25%	0.43%	1.21%
Families	-0.13%	0.65%	1.05%
Owner HHs	-0.27%	0.43%	1.35%
Median Household Income	2.24%	1.16%	2.53%

	1990		2001		2006	
Households by Income	Number	Percent	Number	Percent	Number	Percent
< \$15,000	2,070	16.5%	1,572	12.0%	1,346	10.4%
\$15,000 - \$24,999	1,951	15.5%	1,751	13.3%	1,506	11.6%
\$25,000 - \$34,999	2,188	17.4%	1,808	13.8%	1,587	12.2%
\$35,000 - \$49,999	2,801	22.3%	2,435	18.5%	2,280	17.6%
\$50,000 - \$74,999	2,271	18.1%	2,847	21.7%	2,738	21.1%
\$75,000 - \$99,999	910	7.2%	1,393	10.6%	1,489	11.5%
\$100,000 - \$149,999	336	2.7%	933	7.1%	1,476	11.4%
\$150,000+	27	0.2%	403	3.1%	556	4.3%
Median Household Income	\$35,320		\$43,292		\$48,373	
Average Household Income	\$39,750		\$53,952		\$62,448	
Per Capita Income	\$14,424		\$20,866		\$24,318	

	Census 2000		2001		2006	
Population by Age	Number	Percent	Number	Percent	Number	Percent
0 - 4	2,093	6.1%	2,063	6.1%	2,004	6.0%
5 - 14	5,322	15.6%	5,249	15.4%	4,878	14.6%
15 - 19	2,368	6.9%	2,337	6.9%	2,293	6.9%
20 - 24	1,474	4.3%	1,481	4.4%	1,489	4.5%
25 - 34	3,763	11.0%	3,681	10.8%	3,466	10.4%
35 - 44	6,100	17.9%	6,031	17.7%	5,329	16.0%
45 - 64	8,259	24.2%	8,389	24.7%	9,042	27.1%
65 - 74	2,685	7.9%	2,664	7.8%	2,775	8.3%
75 - 84	1,565	4.6%	1,563	4.6%	1,502	4.5%
85+	534	1.6%	550	1.6%	585	1.8%

Race and Ethnicity

White Alone	33,082	96.8%	32,915	96.8%	32,193	96.5%
Black Alone	334	1.0%	346	1.0%	403	1.2%
American Indian Alone	60	0.2%	60	0.2%	60	0.2%
Asian/Pacific Islander Alone	270	0.8%	273	0.8%	296	0.9%
Some Other Race Alone	85	0.2%	87	0.3%	96	0.3%
Two or More Races	332	1.0%	329	1.0%	314	0.9%
Hispanic Origin (Any Race)	346	1.0%	350	1.0%	391	1.2%

Data Note: Income is expressed in current dollars. Median Household Income is 1990 data in 2000 geography.

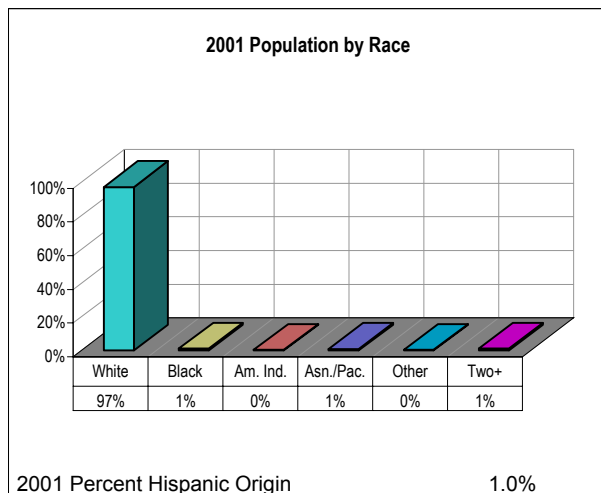
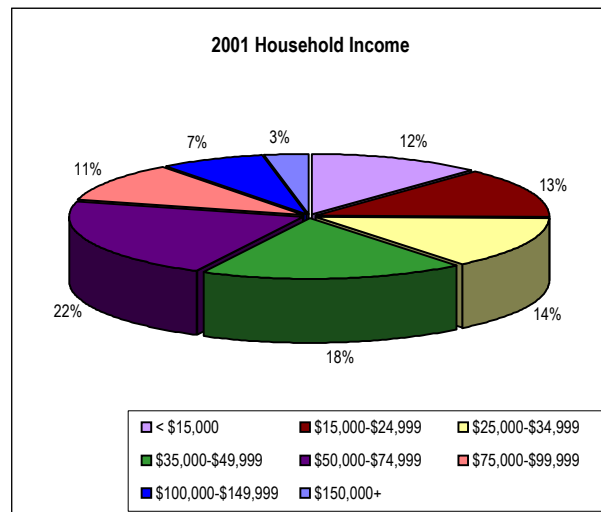
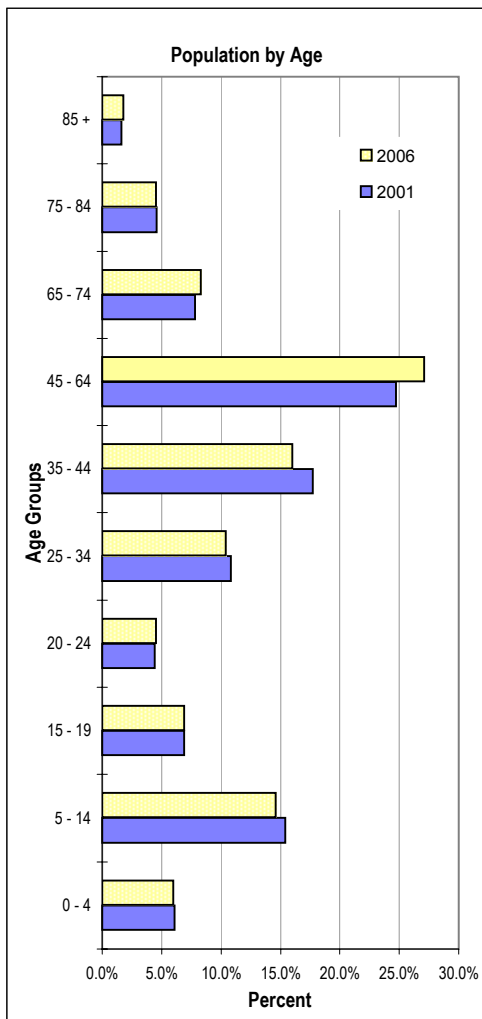
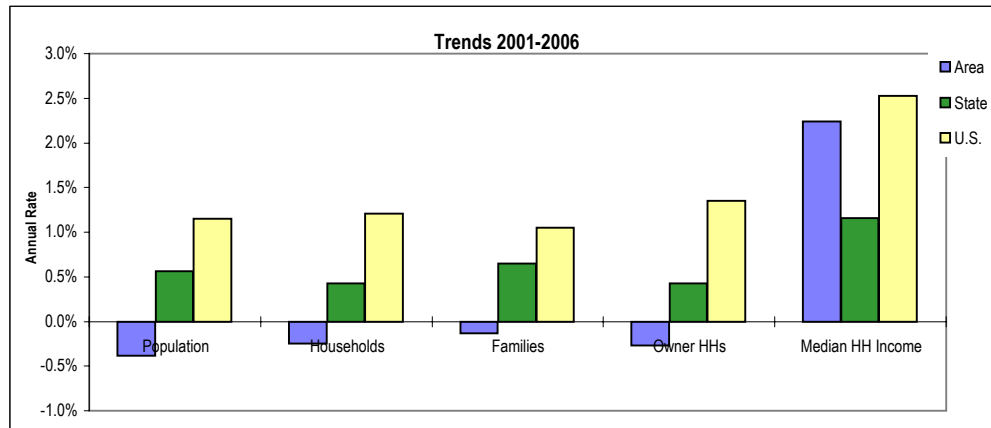
Source: U.S. Census Bureau, Census 2000 Summary File 1. ESRI BIS forecasts for 2001 and 2006. ESRI BIS converted 1990 Census data into 2000 geography.

Demographic and Income Profile

Court St & Main St
Owego, NY
5-10 Miles

Site Type: Circle

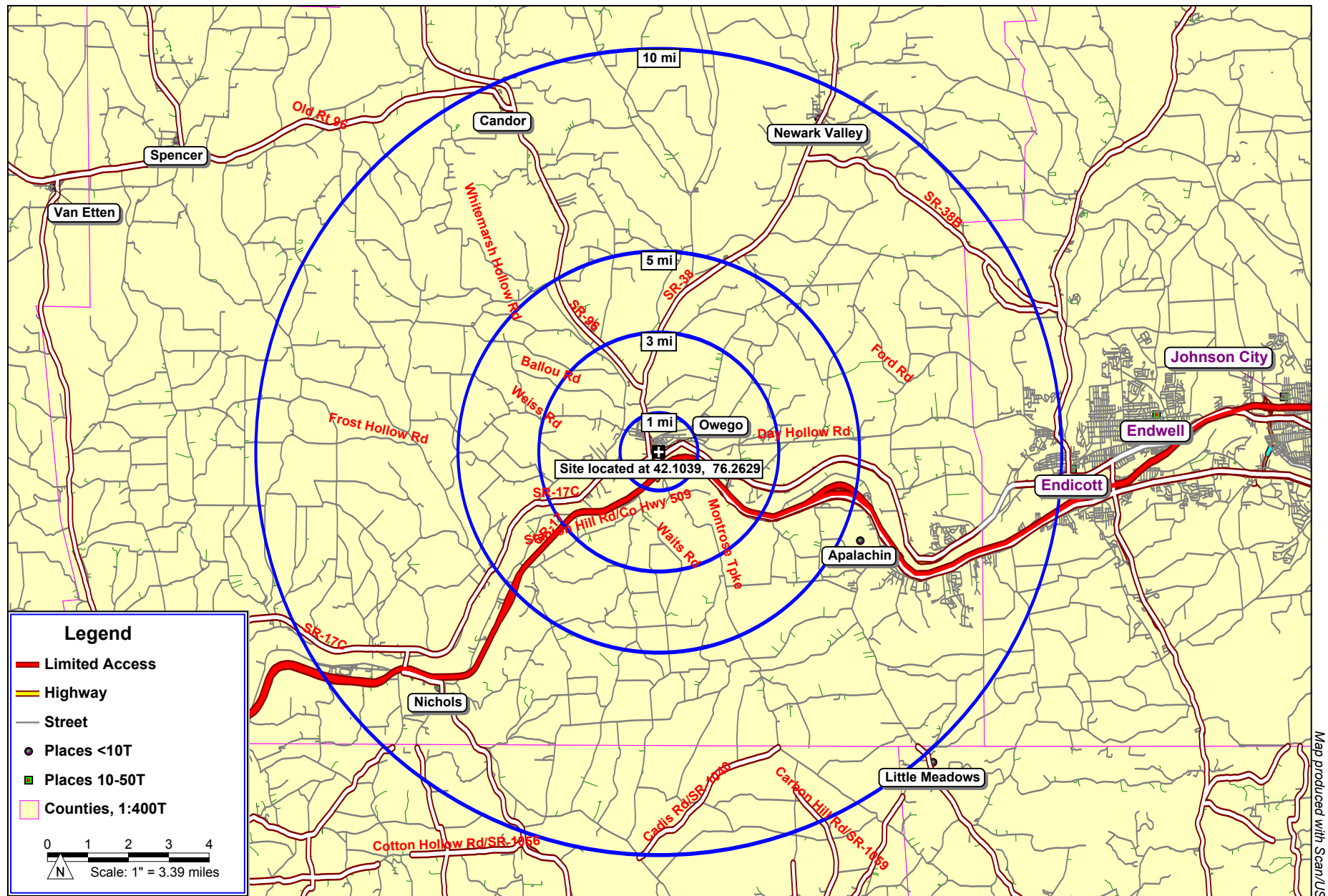
Latitude: 42.103900
Longitude: -76.262900
Radius in Miles: 5.10



Source: ESRI BIS forecasts for 2001/2006.

Court St & Main St

Scan/US, Inc.



1-800-394-3690

06/21/02

Appendix B

Business Owner Survey Results

Village of Owego Business Owner Survey

Do you have plans to expand product lines or services?

Yes	11	50%
No	11	50%
No Response	7	N/A

1) Did you:

Buy an existing business?	11	41%
Start your own business?	13	48%
Inherit your business?	1	4%
Other? (specify)	2	7%

27	Surveys Responding
2	+ Surveys with No Response
29	Total Talled

2) How long have you had this business in the Village of Owego?

< 1 yr	0	0%
1-2 yrs	0	0%
2-5 yrs	2	7%
5-10 years	3	10%
10-25 years	13	45%
> 25 years	11	38%

29	Surveys Responding
0	+ Surveys with No Response
29	Total Talled

3) Why did you choose Owego to do business?

Prime location for type of business	6	18%
Market niche exists for the business	6	18%
Affordable business location	3	9%
Village appearance and history	3	9%
Live here and work close by	10	29%
Other? (specify)	6	18%

27	Surveys Responding
2	+ Surveys with No Response
29	Total Talled

4) What is the business annual gross revenue?

Less than \$25,000	1	5%
\$25,000 to \$49,999	1	5%
\$50,000 to \$99,999	1	5%
\$100,000 to \$249,999	5	23%
\$250,000 to \$499,999	4	18%
\$500,000 to \$999,999	5	23%
\$1,000,000 or more	5	23%

22	Surveys Responding
7	+ Surveys with No Response
29	Total Talled

5) Do you own or lease your building?

Own	25	86%
Lease	4	14%
How long (owned)?	17	Years Average
How long (leased)?	13	Years Average

29	Surveys Responding
0	+ Surveys with No Response
29	Total Talled

If you lease, who is the building owner?

See Table 1

6) Your age range:

18-24 years	0	0%
25-34 years	0	0%
35-44 years	4	17%
45-54 years	12	52%
55-64 years	7	30%
> 65 years	0	0%

23	Surveys Responding
3	+ Surveys with No Response
26	Total Talled

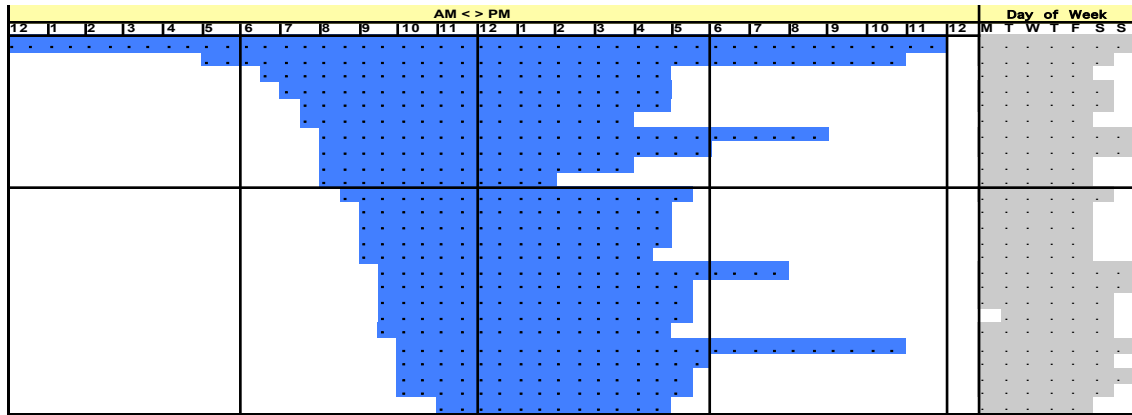
Your target customer age ranges:

18-24 years	14	58%
25-34 years	16	67%
35-44 years	18	75%
45-54 years	18	75%
55-64 years	20	83%
> 65 years	18	75%

24	Surveys Responding
5	+ Surveys with No Response
29	Total Talled

8) What are your business hours of operation?

27	Surveys Responding
2	+ Surveys with No Response
29	Total Talled



9) Please circle the peak weekday and peak weekend day for your business:

24	Surveys Responding
5	+ Surveys with No Response
29	Total Talled

Weekday:	Mon	Tue	Wed	Thu	Fri
	12	9	8	9	13
Weekend:	Sat	Sun			
	16	1			

10) How many persons do you employ in the Village?

Full-time	189	43%
Part-time	71	16%
Seasonal (full)	178	40%
Seasonal (p-t)	5	1%

27	Surveys Responding
2	+ Surveys with No Response
29	Total Talled

11) What type of new businesses in the Village of Owego would complement yours?

Visitors center with rest rooms	16
Specialty shops (e.g. antiques)	15
Manufacturing	14
Government offices	13
Retail	13
Bakeries and delicatessens	12
Entertainment	12
Restaurants and taverns	12
Professional and medical offices	10
Personal services (e.g. beauty salon)	8
Business services (e.g. insurance)	7
Day care center	7
Wholesale	7
Lodging places	6
Convenience stores	5
Other	2

12) What type of new enterprises would you like to see locate in the Village of Owego?

26	Surveys Responding
3	+ Surveys with No Response
29	Total Talled

NOTE: These questions combined for purposes of tabulation.

13)	Do you regularly participate in joint advertising with any other Owego businesses?	<table><tr><td>Yes</td><td>10</td><td>36%</td></tr><tr><td>No</td><td>18</td><td>64%</td></tr></table>	Yes	10	36%	No	18	64%	<table><tr><td>28</td><td>Surveys Responding</td></tr><tr><td>1</td><td>+ Surveys with No Response</td></tr><tr><td>29</td><td>Total Talled</td></tr></table>	28	Surveys Responding	1	+ Surveys with No Response	29	Total Talled														
Yes	10	36%																											
No	18	64%																											
28	Surveys Responding																												
1	+ Surveys with No Response																												
29	Total Talled																												
	If yes, what type?	<table><tr><td>Print</td><td>10</td><td>83%</td></tr><tr><td>Radio</td><td>2</td><td>17%</td></tr><tr><td>TV</td><td>1</td><td>8%</td></tr><tr><td>Other</td><td>1</td><td>8%</td></tr></table>	Print	10	83%	Radio	2	17%	TV	1	8%	Other	1	8%	<table><tr><td>12</td><td>Surveys Responding</td></tr><tr><td>17</td><td>+ Surveys with No Response</td></tr><tr><td>29</td><td>Total Talled</td></tr></table>	12	Surveys Responding	17	+ Surveys with No Response	29	Total Talled								
Print	10	83%																											
Radio	2	17%																											
TV	1	8%																											
Other	1	8%																											
12	Surveys Responding																												
17	+ Surveys with No Response																												
29	Total Talled																												
	If no, would you consider doing so?	<table><tr><td>Yes</td><td>7</td><td>47%</td></tr><tr><td>No</td><td>8</td><td>53%</td></tr></table>	Yes	7	47%	No	8	53%	<table><tr><td>15</td><td>Surveys Responding</td></tr><tr><td>14</td><td>+ Surveys with No Response</td></tr><tr><td>29</td><td>Total Talled</td></tr></table>	15	Surveys Responding	14	+ Surveys with No Response	29	Total Talled														
Yes	7	47%																											
No	8	53%																											
15	Surveys Responding																												
14	+ Surveys with No Response																												
29	Total Talled																												
	Do you participate in any in seasonal advertising with other Owego businesses?	<table><tr><td>Yes</td><td>9</td><td>45%</td></tr><tr><td>No</td><td>11</td><td>55%</td></tr></table>	Yes	9	45%	No	11	55%	<table><tr><td>20</td><td>Surveys Responding</td></tr><tr><td>9</td><td>+ Surveys with No Response</td></tr><tr><td>29</td><td>Total Talled</td></tr></table>	20	Surveys Responding	9	+ Surveys with No Response	29	Total Talled														
Yes	9	45%																											
No	11	55%																											
20	Surveys Responding																												
9	+ Surveys with No Response																												
29	Total Talled																												
14)	What is the most effective type of advertising media for your business?																												
	<table><tr><td>Newspaper</td><td>8</td><td>33%</td></tr><tr><td>Direct mail</td><td>6</td><td>25%</td></tr><tr><td>Cable TV</td><td>5</td><td>21%</td></tr><tr><td>Radio</td><td>4</td><td>17%</td></tr><tr><td>Web site</td><td>2</td><td>8%</td></tr><tr><td>Yellow pages</td><td>1</td><td>4%</td></tr><tr><td>Other</td><td>13</td><td>54%</td></tr></table>	Newspaper	8	33%	Direct mail	6	25%	Cable TV	5	21%	Radio	4	17%	Web site	2	8%	Yellow pages	1	4%	Other	13	54%	<table><tr><td>24</td><td>Surveys Responding</td></tr><tr><td>5</td><td>+ Surveys with No Response</td></tr><tr><td>29</td><td>Total Talled</td></tr></table>	24	Surveys Responding	5	+ Surveys with No Response	29	Total Talled
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24	Surveys Responding																												
5	+ Surveys with No Response																												
29	Total Talled																												
15)	How far do customers travel to your business?																												
	<table><tr><td>0 to 2 Miles</td><td>24%</td></tr><tr><td>2 to 5 Miles</td><td>19%</td></tr><tr><td>5 to 10 Miles</td><td>19%</td></tr><tr><td>10 to 25 Miles</td><td>18%</td></tr><tr><td>25+ Miles</td><td>18%</td></tr></table>	0 to 2 Miles	24%	2 to 5 Miles	19%	5 to 10 Miles	19%	10 to 25 Miles	18%	25+ Miles	18%	<table><tr><td>17</td><td>Surveys Responding</td></tr><tr><td>6</td><td>+ Surveys with No Response</td></tr><tr><td>23</td><td>Total Talled</td></tr></table>	17	Surveys Responding	6	+ Surveys with No Response	23	Total Talled											
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10 to 25 Miles	18%																												
25+ Miles	18%																												
17	Surveys Responding																												
6	+ Surveys with No Response																												
23	Total Talled																												
16)	Are you aware of the County revolving loan fund for helping businesses?	<table><tr><td>Yes</td><td>14</td><td>56%</td></tr><tr><td>No</td><td>11</td><td>44%</td></tr></table>	Yes	14	56%	No	11	44%	<table><tr><td>25</td><td>Surveys Responding</td></tr><tr><td>4</td><td>+ Surveys with No Response</td></tr><tr><td>29</td><td>Total Talled</td></tr></table>	25	Surveys Responding	4	+ Surveys with No Response	29	Total Talled														
Yes	14	56%																											
No	11	44%																											
25	Surveys Responding																												
4	+ Surveys with No Response																												
29	Total Talled																												
	If yes, have you used this fund for any business improvements or projects?	<table><tr><td>Yes</td><td>0</td><td>0%</td></tr><tr><td>No</td><td>19</td><td>100%</td></tr></table>	Yes	0	0%	No	19	100%	<table><tr><td>19</td><td>Surveys Responding</td></tr><tr><td>10</td><td>+ Surveys with No Response</td></tr><tr><td>29</td><td>Total Talled</td></tr></table>	19	Surveys Responding	10	+ Surveys with No Response	29	Total Talled														
Yes	0	0%																											
No	19	100%																											
19	Surveys Responding																												
10	+ Surveys with No Response																												
29	Total Talled																												
17)	Would you like to see a Village of Owego low interest revolving loan fund for business?	<table><tr><td>Yes</td><td>18</td><td>75%</td></tr><tr><td>No</td><td>6</td><td>25%</td></tr></table>	Yes	18	75%	No	6	25%	<table><tr><td>24</td><td>Surveys Responding</td></tr><tr><td>5</td><td>+ Surveys with No Response</td></tr><tr><td>29</td><td>Total Talled</td></tr></table>	24	Surveys Responding	5	+ Surveys with No Response	29	Total Talled														
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No	6	25%																											
24	Surveys Responding																												
5	+ Surveys with No Response																												
29	Total Talled																												
	If yes, would your business use the fund to upgrade or expand?	<table><tr><td>Yes</td><td>8</td><td>36%</td></tr><tr><td>No</td><td>14</td><td>64%</td></tr></table>	Yes	8	36%	No	14	64%	<table><tr><td>22</td><td>Surveys Responding</td></tr><tr><td>7</td><td>+ Surveys with No Response</td></tr><tr><td>29</td><td>Total Talled</td></tr></table>	22	Surveys Responding	7	+ Surveys with No Response	29	Total Talled														
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No	14	64%																											
22	Surveys Responding																												
7	+ Surveys with No Response																												
29	Total Talled																												
18)	Would you take advantage of a loan and grant program to improve your storefront?	<table><tr><td>Yes</td><td>7</td><td>32%</td></tr><tr><td>No</td><td>23</td><td>105%</td></tr></table>	Yes	7	32%	No	23	105%	<table><tr><td>22</td><td>Surveys Responding</td></tr><tr><td>7</td><td>+ Surveys with No Response</td></tr><tr><td>29</td><td>Total Talled</td></tr></table>	22	Surveys Responding	7	+ Surveys with No Response	29	Total Talled														
Yes	7	32%																											
No	23	105%																											
22	Surveys Responding																												
7	+ Surveys with No Response																												
29	Total Talled																												

- 19) Please rate the following Owego services and business conditions:

Ave.

29
0
29

 $\frac{\text{Surveys Responding} + \text{Surveys with No Response}}{\text{Total Talled}}$

	100 Excellent	75 Good	50 Fair	25 Poor	Total	Avg. Rating (0-100)
Parking	0	7	14	8	29	49
Shopping Hours	0	14	11	4	29	59
Salesperson Help	2	17	8	0	27	69
Pedestrian Safety	0	16	8	4	28	61
Restaurant Variety	2	10	16	1	29	61
Restaurant Prices	1	21	7	0	29	70
Restaurant Quality	1	20	8	0	29	69
Store Appearance	0	10	17	2	29	57
Code Enforcement	0	16	7	5	28	60
Street Lighting	0	20	7	2	29	66
Police/Security	5	20	4	0	29	76
Retail Variety	0	3	14	13	30	42
Retail Quality	0	10	13	5	28	54
Retail Prices	0	13	11	4	28	58
Service Variety	0	11	14	2	27	58
Service Quality	0	15	12	0	27	64
Service Prices	0	15	13	0	28	63
Town Appearance	0	9	13	7	29	52
Credit Cards Accepted	5	18	5	0	28	75
Traffic Volume	1	13	10	4	28	60
Traffic Circulation	0	8	12	8	28	50
Pedestrian Comfort	0	13	8	6	27	56
Sidewalk Cleanliness	0	10	10	9	29	51
Trash Receptacles	0	11	16	2	29	58
Refuse Removal	1	11	12	3	27	59
Number of events	0	13	12	3	28	59
Quality of promotions	1	13	9	4	27	60
Business Cooperation	0	9	12	6	27	53
Internet Service	0	11	7	4	22	58
Public Rest Rooms	0	0	1	23	24	26

- 20) What are some of the characteristics of the Village of Owego that make it an attractive place for you to conduct your business?

NOTE: No meaningful responses

- 21) The Empire Zone designation, 485-b program and the Tioga County Industrial Development Agency all offers tax abatements and related assistance for Owego businesses. Which, if any, of these have you used in your business?

9
20
29

 $\frac{\text{Surveys Responding} + \text{Surveys with No Response}}{\text{Total Talled}}$

Empire Zone	5	56%
485-b	1	11%
Tioga IDA	3	33%

What other incentives could the Village offer to encourage you to invest in your building or make business improvements?

NOTE: No meaningful responses

- 22) What things could be done to make the Village of Owego an even more appealing place to open or expand a business?

NOTE: No meaningful responses

- 23) The following are examples of some initiatives that could be undertaken to revitalize Owego. What priority would you give each of these?

29	Surveys Responding
0	+ Surveys with No Response
29	Total Talled

	100 Excellent	75 Good	50 Fair	25 Poor	Total	Avg. Rating (0-100)
Fill Vacant Storefronts	22	5	0	0	27	95
Recruit New Businesses	20	7	1	0	28	92
Enhance Retail Variety	20	6	3	0	29	90
Promote Downtown	20	6	1	2	29	88
Fix Building Facades	16	11	2	0	29	87
Improve Streetscape	15	8	5	0	28	84
Riverfront Development	15	6	6	0	27	83
Install Public Restrooms	16	5	7	0	28	83
Add Pedestrian Comforts	10	11	7	0	28	78
Hold Events Downtown	14	6	5	3	28	78
Extend Bridge Lights	7	14	5	0	26	77
Improve Traffic Control	8	12	8	1	29	73
Expand Shopping Hours	5	13	10	0	28	71
More Code Enforcement	9	6	12	1	28	71
More Parks/Recreation	7	10	9	2	28	70
Create Cultural Anchor	5	10	7	2	24	69
Improve Signs	5	10	12	0	27	69
Improve Street Lighting	6	7	14	0	27	68
Add New Restaurants	6	10	8	4	28	66
Enhance Police Presence	6	5	17	0	28	65
More Pedestrian Safety	5	7	17	0	29	65
Improve Internet Service	6	6	13	3	28	63
Improve Security	3	9	14	2	28	62
Interactive Website	6	3	14	4	27	60
Hire Downtown Manager	3	4	8	11	26	49
Better Parking	1					
Enforce Parking	1					
Regular Cleaning	1					

- 24) How much internet or e-mail based business do you do at present?

Very little or none	15	54%
Some, but not a lot	7	25%
Moderate amount	5	18%
Large amount	1	4%

28	Surveys Responding
1	+ Surveys with No Response
29	Total Talled

Is this a growing portion of your business?

Yes	11	44%
No	14	56%

25	Surveys Responding
4	+ Surveys with No Response
29	Total Talled

Could you use help with this aspect of your business?

Yes	6	24%
No	19	76%

25	Surveys Responding
4	+ Surveys with No Response
29	Total Talled

What type of help?

Training	4
Website development	5
Market development	4

6	Surveys Responding
23	+ Surveys with No Response
29	Total Talled

- 24) Would a central place to secure information on grants, loans and other types of help discussed above be of benefit to you?

No benefit	5	22%
Little benefit	4	17%
Some benefit	11	48%
Much benefit	3	13%

23	Surveys Responding
6	+ Surveys with No Response
29	Total Talled

- 25) Do you have any other ideas or suggestions for improving the business climate in Owego?

NONE

Appendix C

Resident Survey Results

Village of Owego Resident Survey

1) What is your present household size?

1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6+ Persons
100	178	71	42	25	6
24%	42%	17%	10%	6%	1%

422	Surveys Responding
5	+ Surveys with No Response
427	Total Talled
2.4	Average persons/household (estimated)
998	Total persons in responding households (estimated)

2) How long have you lived in the Village?

10 + Years	308	73%
3-5 Years	38	9%
1-3 Years	34	8%
5-10 Years	29	7%
0-1 Year	13	3%

422	Surveys Responding
3	+ Surveys with No Response
425	Total Talled

3) What is your age?

Median	54
Average	56
Maximum	92
Minimum	18

394	Surveys Responding
31	+ Surveys with No Response
425	Total Talled

4) Do you own or rent your residence?

Rent	114	27%
Own	305	73%

419	Surveys Responding
6	+ Surveys with No Response
425	Total Talled

5) Why do you choose to live in Owego?

Family ties	238	57%
Near work	174	41%
Village character	129	31%
Schools	94	22%
Safety	105	25%
Other (specify)	82	19%
Price of housing	81	19%

421	Surveys Responding
4	+ Surveys with No Response
425	Total Talled

6) How many times do you go to Downtown Owego for some specific reason?

Every day	156	37%
2-4 weekly	199	47%
2-4 monthly	32	8%
Once a month	16	4%
Almost never	16	4%
Never	2	0%

421	Surveys Responding
4	+ Surveys with No Response
425	Total Talled

7) What are your reasons for going Downtown?

Post Office	349	83%
Shopping	296	70%
Eat at restaurant	243	58%
Banking	249	59%
Service business (auto, hair)	174	41%
Visit prof. office (e.g. doctor)	155	37%
Attend religious institution	159	38%
Entertainment	130	31%
Use public library	108	26%
Work	74	18%
Government business	51	12%
Other (specify)	39	9%

422	Surveys Responding
3	+ Surveys with No Response
425	Total Talled

Detail on "Other"
7 Recreation/Walking
3 "Live here"
2 "Pick up kids"
1 Family Resource Ctr.
1 Sight-see
1 Theatre
1 Visit friends

8) Where do you do your GROCERY shopping?

No.1 Choice			No. 2 Choice			Other Choices		
Owego	265	75%	Owego	137	56%	Owego	47	36%
Vestal	29	8%	Vestal	33	14%	Vestal	21	16%
Johnson City	20	6%	Johnson City	28	12%	Johnson City	13	10%
Endicott	15	4%	Endicott	19	8%	Endicott	11	8%
Sayre, PA	6	2%	Sayre, PA	6	2%	Sayre, PA	10	8%
Binghamton	3	1%	Tri-City	1	0%	Nichols	2	2%
Other	16	5%	Other	19	8%	Other	26	20%

369	Surveys Responding
56	+ Surveys with No Response
425	Total Talled

9) Where do you do your OTHER shopping?

No.1 Choice			No. 2 Choice			Other Choices		
Vestal	134	38%	Vestal	56	23%	Vestal	23	18%
Johnson City	38	11%	Johnson City	51	21%	Johnson City	20	15%
Sayre, PA	33	9%	Sayre, PA	33	14%	Owego	19	15%
Owego	33	9%	Tri-City	16	7%	Binghamton	15	12%
Tri-City	17	5%	Owego	14	6%	Sayre, PA	8	6%
Endicott	9	3%	Endicott	9	4%	Endicott	8	6%
Other	21	6%	Other	12	5%	Other	18	14%

304	Surveys Responding
121	+ Surveys with No Response
425	Total Talled

10) Where do you go for ENTERTAINMENT?

No.1 Choice			No. 2 Choice			Other Choices		
Owego	207	58%	Owego	96	40%	Owego	36	28%
Vestal	45	13%	Vestal	38	16%	Vestal	17	13%
Johnson City	18	5%	Johnson City	23	9%	Johnson City	10	8%
Endicott	13	4%	Endicott	18	7%	Binghamton	5	4%
Binghamton	12	3%	Tri-City	4	2%	Endicott	4	3%
Sayre, PA	6	2%	Sayre, PA	2	1%	Sayre, PA	4	3%
Other	17	5%	Other	21	9%	Other	14	11%

243	Surveys Responding
182	+ Surveys with No Response
425	Total Talled

11) If your No. 1 choices were not Downtown Owego, why do you travel elsewhere?

More selection	344	90%
Better prices	268	70%
Better quality goods	153	40%
Restaurants near shopping	107	28%
Nearby entertainment	78	20%
More convenient	58	15%
Near employment	32	8%
Full range of credit cards accepted	27	7%
Other (specify)	4	1%

383	Surveys Responding
42	+ Surveys with No Response
425	Total Talled

Detail on "Other"	
2	One-stop shopping
2	Parking

- 12) What new businesses or services would you use if they were opened some place in the Village of Owego?

397	Surveys Responding
28	+ Surveys with No Response
425	Total Talled

Clothing store	318	80%
Furniture store	109	27%
Music store	109	27%
Bakery or deli	86	22%
Visitor center w/ public rest rooms	78	20%
Convenience store	57	14%
Day care center	7	2%
Other (specify)	159	40%

Detail on "Other"	
64	Dept. Store
30	Discount Dept. Store
20	Restaurant
12	Shoe Store
9	Discount Groceries
8	Sporting Goods
6	Sport Activity Ctr.
2	Outlet Store
23	Other "Other"

- 13) Please rate the following conditions/services in the Village of Owego:

	100 Excellent	75 Good	50 Fair	25 Poor	Total	Avg. Rating (0-100)
Credit Cards Accepted	46	199	83	17	345	70
Police/Security	45	212	76	27	360	69
Salesperson Help	48	190	88	26	352	68
Pedestrian Safety	39	206	71	41	357	67
Restaurant Prices	35	181	126	13	355	67
Street Lighting	31	208	96	31	366	66
Restaurant Quality	33	169	117	18	337	66
Service Quality	14	149	132	39	334	60
Store Appearance	18	154	132	50	354	60
Shopping Hours	12	153	135	63	363	58
Service Prices	7	119	145	59	330	56
Retail Quality	16	121	133	82	352	55
Restaurant Variety	15	123	137	84	359	55
Town Appearance	15	107	166	73	361	54
Parking	16	113	152	83	364	54
Service Variety	6	118	144	77	345	54
Retail Prices	4	92	165	86	347	51
Code Enforcement	11	99	106	121	337	50
Retail Variety	8	37	123	195	363	40

430	Surveys Responding
0	+ Surveys with No Response
430	Total Talled

- 14) The following are examples of some initiatives that could be taken to revitalize Owego. What priority would you give each of these?

	100 High	75 Medium	50 Low	25 None	Total	Avg. Rating (0-100)
Recruit New Businesses	237	53	13	1	304	93
Fill Vacant Storefronts	234	60	12	3	309	92
Enhance Retail Variety	224	70	10	2	306	92
Fix Building Facades	163	95	32	6	296	85
Promote Downtown	144	103	36	10	293	83
Improve Streetscape	129	96	49	4	278	81
Install Public Restrooms	118	100	49	16	283	78
Riverfront Development	134	71	64	18	287	78
Expand Shopping Hours	89	132	54	10	285	76
Hold Events Downtown	98	124	61	15	298	76
More Code Enforcement	113	86	74	24	297	74
Add New Restaurants	95	111	73	18	297	74
Improve Traffic Control	96	91	102	7	296	73
More Parks/Recreation	93	95	88	17	293	73
Create Cultural Anchor	83	93	78	25	279	71
Add Pedestrian Comforts	70	108	87	22	287	70
More Pedestrian Safety	60	103	113	6	282	69
Improve Security	56	112	104	24	296	67
Enhance Police Presence	54	107	112	25	298	66
Improve Street Lighting	38	115	105	23	281	65

417	Surveys Responding
13	+ Surveys with No Response
430	Total Talled

- 15) Please tell us how much need you feel there is for each of the following in Owego:

	100 Strong Need	50 Some Need	0 No Need	Total	Average Rating (0-100)
Youth center	169	158	51	378	66
River accesses	135	149	85	369	57
Playground facilities	124	178	81	383	56
Trail systems	130	151	96	377	55
Senior recreation	90	214	76	380	52
Picnic facilities	101	171	101	373	50
Basketball courts	66	175	110	351	44
Tennis courts	67	156	133	356	41
Ball fields	59	162	146	367	38
Soccer fields	49	155	167	371	34
Racquetball courts	46	140	172	358	32
Golf courses	39	100	218	357	25
Other	17	N/A	N/A	N/A	N/A

399	Surveys Responding
31	+ Surveys with No Response
430	Total Talled

16) Do you have any suggestions for improving Downtown Owego's commercial district?

17) Do you have any suggestions for improving the Village of Owego as a whole?

(NOTE: SIMILAR QUESTIONS - ANSWERS COMBINED)

Need more stores	80
Department stores	18
Clothing stores	16
Wal-Mart or K-Mart	11
Restaurants	4
Shoe stores	2
Furniture stores	2
Grocery stores	2

Less government	12
Combine Village/Town	4
Eliminate Police Dept.	3
Dissolve Village	2
Eliminate duplicate serv.	2

Home improvements	11
Tax incentives	6

Clean	71
Sidewalks	8
North Avenue	4
River Row	4
Streets	4
Stores	3
Main Street	2

Beautification	11
Plant flowers	3
Benches	2
Murals	2

More business	20
Tax incentives	9

More code enforcement	29
More parking	26
Improved storefronts	21
Fix streets	13
Traffic control	13
Attract Tourist	11
Reduce historic review	10
Increase historic review	9
Better store hours	8
Activities - young adults	5
Signage resolutions	4
Better communication	3
Better police protection	3
Crack down on drugs	3
Garbage collection days	3
Improve exter. lighting	3
Public restrooms	3
Youth Activities	3
Friendlier officials	2
Improved parks	2
Remove junkyards	2
Increase tax base	1
Paint	1
Senior housing	1

18) Please rate the following Village services:

	100 Excellent	75 Good	50 Fair	25 Poor	Sum	Average Rating (0-100)
F.D.: Fire Protection	199	184	9	0	392	87
F.D.: Response Time	191	181	21	7	400	85
P.D.: Response Time	83	218	52	20	373	74
Village Offices	76	244	56	15	391	74
DPW: Snow Removal	88	195	75	43	401	70
P.D.: Crime Prevention	54	221	88	18	381	70
P.D.: Traffic Control	55	246	71	29	401	70
DPW: Maintenance	53	170	118	62	403	63
Hist. Preserv. Comm'n.	45	145	100	66	356	62
Code: Permit Process	25	151	101	65	342	60
Code: Enforcement	25	126	100	120	371	54

414	Surveys Responding
16	+ Surveys with No Response
430	Total Tallied

19) Please rate the following community services.

	100 Excellent	75 Good	50 Fair	25 Poor	Sum	Average Rating (0-100)
Ambulance Response	197	168	17	2	384	86
Water Supply	117	220	52	7	396	78
Recycling	121	233	34	11	399	79
Schools	138	185	43	9	375	80
County Sheriff Services	94	201	59	10	364	76
State Police Protection	85	174	55	7	321	76
Sewer Service	102	191	49	7	349	78
Library	85	220	66	10	381	75
Post Office	128	202	50	20	400	77
Senior Programs	33	180	115	27	355	65
Medical Facilities	67	222	66	31	386	71
Sidewalks	29	209	113	44	395	64
Street Lighting	443	230	84	31	788	84
Marvin Park	27	152	141	61	381	60
Youth Programs	36	155	125	43	359	63
Other Recreation	16	116	148	48	328	58
Animal Control	25	116	130	84	355	56
Other (Roads)	N/A	N/A	N/A	1	1	N/A

412	Surveys Responding
18	+ Surveys with No Response
430	Total Tallied

20) Please tell us whether you agree or disagree with the following statements:

A. Commercial signs should be consistent with the historical character of Owego.				399	Surveys Responding
				26	+ Surveys with No Response
				425	Total Tallied
Strongly Agree	Agree	Disagree	Strongly Disagree		
123	173	79	24		
31%	43%	20%	6%		
B. Building facade renovations should respect the historic architecture of Downtown buildings.				397	Surveys Responding
				28	+ Surveys with No Response
				425	Total Tallied
Strongly Agree	Agree	Disagree	Strongly Disagree		
139	163	69	26		
35%	41%	17%	7%		
C. The Village should pursue Federal and State funding to offer loans and grants to downtown businesses for building façade renovations.				398	Surveys Responding
				27	+ Surveys with No Response
				425	Total Tallied
Strongly Agree	Agree	Disagree	Strongly Disagree		
189	160	36	13		
47%	40%	9%	3%		
D. More "events" are needed to draw customers to Downtown Owego.				398	Surveys Responding
				27	+ Surveys with No Response
				425	Total Tallied
Strongly Agree	Agree	Disagree	Strongly Disagree		
157	154	74	13		
39%	39%	19%	3%		
E. A greater variety of youth activities are needed in the Village of Owego.				389	Surveys Responding
				36	+ Surveys with No Response
				425	Total Tallied
Strongly Agree	Agree	Disagree	Strongly Disagree		
133	188	61	7		
34%	48%	16%	2%		
F. Marvin Park needs to be improved in appearance and generally upgraded.				398	Surveys Responding
				27	+ Surveys with No Response
				425	Total Tallied
Strongly Agree	Agree	Disagree	Strongly Disagree		
211	160	25	2		
53%	40%	6%	1%		
G. Historical lighting should be extended from the new bridge into the Downtown business area.				393	Surveys Responding
				32	+ Surveys with No Response
				425	Total Tallied
Strongly Agree	Agree	Disagree	Strongly Disagree		
128	158	84	23		
33%	40%	21%	6%		
H. The Village, County and School should provide tax abatements to encourage NEW businesses to locate in the Village or existing businesses to make IMPROVEMENTS, provided there is no loss in current taxes paid.				386	Surveys Responding
				39	+ Surveys with No Response
				425	Total Tallied
Strongly Agree	Agree	Disagree	Strongly Disagree		
136	175	53	22		
35%	45%	14%	6%		

Appendix D

Village of Owego Downtown Initiative Grant Guidelines

The Village of Owego Tioga County, New York



**178 Main Street
Owego, New York 13827**

July, 2002

Town of Owego Downtown Improvement Grant (DIG) Program Guidelines

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Town of Owego Downtown Improvement Grant (DIG) Program Guidelines

1.0 PURPOSE

The purpose of the *Downtown Initiative Grant (DIG) Program* is to provide the necessary resources to help Village business and building owners with their revitalization efforts in Downtown Owego. Resources available through the Village Downtown Initiative Grant (DIG) program include: 1) a Downtown Small Grants Program, 2) the provision of technical assistance from our Downtown consultant and Village staff, and 3) a Main Street Library with reference materials for local businesses.

2.0 AVAILABILITY OF FUNDS

Request for Downtown Initiative Grants can be up to \$7,500 for facade renovations, and \$5,000 for streetscape enhancements, however, requests for smaller amounts are encouraged. DIG assistance toward the cost of projects/programs shall not exceed 50% of the approved project/program cost. Matching requirements for the DIG Grant program can include a match of private funds for individual, privately owned businesses, state and federal funds, low-interest loans available through other funding sources, or several matching sources indicated above.

The DIG Grants shall be a reimbursement program. Funds in advance of construction shall not be provided. To receive funds, an applicant (a building owner or tenant with owner permission) must submit a formal application to the Village of Owego Grants Coordinator, Patty Porter with offices at 90 Temple Street, Owego, New York 13827 [c/o the Owego Revitalization & Betterment Corporation]. A completed application along with two (2) formal cost estimates for the project and supporting architectural drawings shall be required. Please note that the approval of the proposed facade improvements by the Owego Historic Preservation Commission (OHPC) shall be a necessary prerequisite to receiving funds through the DIG program. *The Village shall only reimburse those costs deemed to be reasonable and appropriate to complete the proposed project. Personal labor of the applicant is not considered a legitimate project cost.*

Within sixty (60) days, the applicant shall be given notice from the Grant Coordinator as to whether or not their application has been approved. Successful applicants must document project expenditures and the required match to receive reimbursement. Generally speaking, upon receipt of the appropriate documentation, payment will be received within a reasonable period of time.

PROJECTS UNDERTAKEN PRIOR TO THE ESTABLISHMENT OF THIS PROGRAM SHALL NOT BE ELIGIBLE FOR RETROACTIVE GRANTS.

Town of Owego Downtown Improvement Grant (DIG) Program Guidelines

3.0 ELIGIBLE PROJECTS

3.1 Facade Renovations and Restorations^I

Priority will be given to facade restorations that are sensitive to and restore the original architecture of the building in an historically accurate manner. Individual proposals by building owners to place vinyl siding or other material to mask the facade will not be funded.. All renovations are subject to approval by the *Owego Historic Preservation Commission* (OHPC) and the *Owego Revitalization and Betterment Corporation* (ORBC).

Eligible Applicants

Eligible applicants for facade renovation and restoration grants include building owners or tenants (with owner permission) of commercial buildings in the defined Downtown Revitalization District. Questions concerning whether you are within the Downtown Revitalization District should be addressed to the ORBC. The Downtown district as established is a reflection of the amount of funding available for the DIG program, as well as, the physical nature of the commercial core of the Village with its many turn-of-the-century historic buildings. It also reflects the desire of the Village to encourage reinvestment in the historic Downtown Central Business District. Commercial develops outside of the Downtown District shall not be eligible for DIG grants.

Eligible Projects

Grants must be utilized for any (or a combination) of the following facade renovations, rehabilitations, or restorations:

- Painting;
- New walls and siding, and repair of same;
- New awnings;
- Exterior storefront and/or storefront display lighting;
- Cleaning and repointing of brick;
- New signage;
- Windows and window treatments;
- Other areas on approval. (Other areas may include more specific projects not listed here.)

All of the above facade improvements must follow a set of design guidelines administered by the Village to ensure compatibility with the existing downtown, helping to create a uniform

^I A facade is defined as the principle or front elevation of a building.

Town of Owego Downtown Improvement Grant (DIG) Program Guidelines

and coordinated streetscape which is attractive and functional. *The facade renovation shall include the full building facade* (phased facade renovations will not be considered). Buildings with multiple retail stores are only eligible for one (1) facade grant.

3.1.1 Review Criteria². The design plan should meet several objectives including:

1. Capitalize on the building's assets. A good design improvement plan will take advantage of a building's original architectural materials, its unique details and other existing features.
2. It should respect the relationship of storefront, upper facade and cornice. In cases where this relationship has been upset by the use of inappropriate materials, colors, slipcovers, signs or other alterations, the incompatible elements should be removed. Any new modifications should reestablish this design relationship.
3. When appropriate, it should preserve as much of the original building fabric and significant modifications if possible. Once gone, a building's original fabric can never be replaced. New design work should preserve as much of the original material as possible. The "covering," such as with vinyl siding, of a building's original facade is strictly forbidden.

"Regardless of its age, a downtown building's components help make it compatible with surrounding buildings and the entire block. The way the patterns of storefronts, upper facades and cornices repeat from one building to the next along a street gives the whole streetscape visual cohesiveness and creates a physical rhythm that provides orientation to pedestrians and motorists. Through this repeated pattern, the streetscape itself takes on design characteristics as distinctive of those of individual buildings."³

3.1.2 Design Guidelines

1. Painting - The use of color throughout the commercial area should be harmonious. Paint colors must be chosen where they do not clash with

2 The following paragraphs were taken from Revitalizing Downtown: The Professional's Guide to the Main Street Approach pg 29-40

3 Revitalizing Downtown: The Professional's Guide to the Main Street Approach p. 34

Town of Owego Downtown Improvement Grant (DIG) Program Guidelines

surrounding buildings. Painting of soft masonry may be done to help protect it from wind and moisture. The Village will not fund the painting of more durable masonry. Separate paint colors for building walls and architectural details is encouraged. The goal is to enhance the architectural details of the building and not suppress them.

2. New walls and siding, and repair of same - Use suitable materials which are compatible in texture, scale, and color with those already found in the downtown area and on the structure. *Proposals for vinyl siding will not be approved.*
3. New awnings - As permitted by building code. Awnings should have coordinating colors to match building facades and details. Architectural details must not be removed to install awnings. Canvas awnings are strongly recommended.
4. Exterior Storefront and/or Storefront Display Lighting - Fixtures must not cover architectural details and should be compatible with the existing structure in scale and design. Lighting must not throw off more light than is necessary to show a sign or storefront. Lights must face the facade and bulbs are not to be visible from the street.
5. Cleaning of building facade - Appropriate cleaning techniques should be used which will not mar building facades or contribute to future decay. For example, sandblasting a brick surface exposes the softer masonry inside to moisture and wind damage and will not be funded with the DIG Grant funds.
6. New Signage - Must follow the Village's sign ordinances. Signage must also be compatible with the building facade. Use coordinating colors to match building facades and details, as well as, using an appropriately sized sign to fit the scale of the building. New signage must not cover any significant architectural details. Exterior box-type backlit, moving, flashing or neon signs and awnings are discouraged except when part of a structure's original architectural design. Details about businesses must be reserved for smaller window signs (hours of operation, etc.) while business name and some immediate relevant information only should be displayed on the primary sign.
7. Windows and window treatments - Must be consistent with scale and design of the structure. Replacement windows must be historically accurate in design in relationship to the structure.

Town of Owego Downtown Improvement Grant (DIG) Program Guidelines

8. Other areas - On approval, covering details not mentioned here. Must follow the above guidelines.

3.2 Public Sign Enhancement

Eligible Applicants

Eligible applicants include Village of Owego not-for-profit organizations that are working with the Village on a particular Downtown Revitalization Initiative.

Eligible Projects

Downtown Sign Enhancement programs eligible for funding should meet one or more of the following criteria:

Development of sign elements, themes, and types which reflect a "sense of place". Downtown signage should be consistent and uniform in their design. The Downtown visitor should have a clear sense of entering, being in, and leaving historic Downtown Owego. The design should be a memorable image which reflects our downtown character or identity.

Directional signage for motorists and pedestrians alike. (Trailblazers, street signs, public parking signs, and marked entrances to downtown areas) Directional signage should be clear, easy to read, and easily understood. Directional signs should be unobtrusive to either pedestrian or vehicular pathways.

Special event banners or signage. Temporary banners, and signage reflect community involvement and pride in local events as well as advertise local festivals and programs.

Information kiosks. Information displayed within kiosks should be changeable. A number of items can be displayed within, including, but not limited to, pedestrian orientation maps, a guide to businesses within the downtown, promotional posters for special events, and advertising.

3.3 Infrastructure Improvements.

Eligible Applicants

Eligible applicants include the Village and/or not-for-profit organizations.

Town of Owego Downtown Improvement Grant (DIG) Program Guidelines

Eligible Projects

These improvements should encourage extended visits to downtown for the customer and bring them into shops and businesses. To do so pedestrian amenities should be installed. Such amenities include:

- Benches;
- Plantings to provide shade and shelter and act as a buffer between sidewalk and street;
- Coordinated newspaper machines;
- Bike racks.

Downtown main street infrastructure improvements should help create and sustain a safe and clean downtown. Such infrastructure which contribute to this include:

- Pedestrian scale lighting which lights sidewalks and not only the street;
- Well-lit alleyways including those connecting parking areas;
- Easily identified crosswalks; and
- Trash receptacles.

4.0 RATING CRITERIA

The Village of Owego reserves the right to approve or disapprove each application and ALL IMPROVEMENTS WILL BE IN CONFORMANCE WITH THE EXISTING LOCAL AND STATE BUILDING CODES. The following criteria will be used to rate applications:

<i>Downtown Revitalization Principals</i>	<u>Points</u>
1. Will the project create or expand a business?	20
2. Aesthetic impact of renovation on character of Downtown	10
3. Degree improvement capitalizes on building's architectural assets	10
4. Degree of historical integrity of renovation plans (renderings)	10
5. Is the property State/National Historic Register eligible	0-10
6. Other building improvements beyond those DIG funded	0-10
7. Will lighted window displays be created to enhance Downtown	0-10
8. Project demonstrates collaboration/partnership	0-10

5.0 PRIORITY LIST/RANKING ORDER OF APPLICANTS

Generally, projects having the greatest aesthetic impact in Downtown will be given first priority. Priority will also be given to the following:

Town of Owego Downtown Improvement Grant (DIG) Program Guidelines

1. Buildings where an immediate renovation will stop serious deterioration of the building's facade.
2. Historic properties in danger of being lost, in part or in total, to disrepair. This may include properties listed on the State and/or National Registers of Historic places, or properties with historical, architectural, or cultural significance.
3. Building's where historic or architecturally significant features contributing to the building's character are in danger of being lost due to disrepair.
4. Vacant properties where facade improvement would reduce the perception of downtown decay.
5. Streetscape enhancements proposed by not-for-profits that enhance the key gateways leading into the Villages Downtown and demonstrate volunteer commitment to maintain such improvements.
6. Projects that demonstrate collaboration and will help to attract people Downtown.
7. Projects that will result in significant new investment and creation of jobs Downtown.

6.0 COMPLIANCE WITH APPLICABLE LAWS

Affirmative Action/Equal Employment Opportunity

The Village of Owego is committed to programs of Affirmative Action. Article 15A of the Executive Law pertains to Minority and Women-owned Business Enterprises (MWBE) Equal Employment Opportunity (EEO).

Environmental Review

Before the Village Manager takes any action to award a grant, the requirements of the State Environmental Quality Review Act Shall be met, where applicable.

Historic Review

Any project that involves a building that is listed on the State/National Register must conform to the Secretary of the Interior's Standards and Guidelines for Archeology and Historic Preservation. Approval of the scope of proposed work by the New York State

Town of Owego Downtown Improvement Grant (DIG) Program Guidelines

Historic Preservation Office shall be required for all structures on the State/National Register.

Building Code Requirements

All projects will need to comply with the Uniform Fire Prevention and Building Code and the American with Disabilities Act. A letter from the municipal building inspector or code enforcement officer stating that such conditions have been met shall accompany the application.

Timeframe

Once the *Owego Revitalization and Betterment Corporation* (ORBC) has concluded that the proposed project meets its program guidelines, a letter of agreement (including project budget, performance timeline and scope of work) will be written between the applicant and the Village. Final construction documents will require Village review before work can begin.

7.0 GRANT APPLICATION INSTRUCTIONS AND REVIEW PROCESS

You should contact the ORBC Office to verify that your project site is the Downtown district and that the project itself is eligible. The Village Grant Coordinator can help you determine if you are eligible to apply. However, the ORBC makes the final decision on grant awards. Please review the following page to insure that your grant application is submitted correctly. Following the guidelines below will help the Village process your application and, if approved, project reimbursement.

Your completed application must include the following. Please use this checklist to be certain that you have included all elements.

7.1 Application Forms

- 7.1.1 A completed application form including a description of your project. This description should be as vivid as possible including all of the details. For example, if you are replacing windows, what style will they be replaced with, if you are painting, what will be the primary color and what will be the colors of the trim? If you wish to purchase benches, where will you put them on your main street?
- 7.1.2 A completed Incentive Program Letter of Agreement signed and dated by the applicant and a witness.

Town of Owego Downtown Improvement Grant (DIG) Program Guidelines

7.2 Cost Estimates

Applicants are required to obtain two cost estimates from separate contractors or vendors no matter what must be purchased or what work must be done.

7.2.1 Cost estimate number one. Estimates must be on a contractor or vendor's letterhead or invoice and signed by the contractor or vendor. (Work to be done on buildings must include estimates for work to be done on the facade only.)

7.2.2 Cost estimate number two. Estimates must be on a contractor's or vendor's letterhead or invoice and signed by the contractor or vendor. (Work to be done on buildings must include estimates for work to be done on the facade only.)

7.3 Additional Materials

7.3.1 Include photographs of the building if you are applying for a facade grant. If you are applying for a Public Sign Enhancement or Infrastructure grant include photographs of the street where you will be working.

7.3.2 If your project requires them, submit any architectural plans, design sketches, or site plans.

8.0 APPLICATION SUBMISSION, REVIEW, AND GRANT AWARD

1. Submit a formal application to the ORBC Office . Be sure to include all of the materials mentioned in the GRANT APPLICATION INSTRUCTIONS section.
2. The Village Grant Coordinator will review the application to insure consistency with DIG Grant Guidelines.
3. The applicant is then notified of the ORBC's decision within sixty (60) days of receipt of the application.
4. The grant amount is determined by taking 50% of your lowest cost estimates. This amount will be the **maximum amount** which you will be awarded under the program. If 50% of the final project cost comes out to be less than your maximum amount, your grant amount will be reduced to 50% of the final project cost.
5. Once construction begins on the project, a ninety (90) day deadline is placed on completion. Extensions may be considered.

Town of Owego Downtown Improvement Grant (DIG) Program Guidelines

6. An Village Downtown Initiative Grant award sign will be delivered to you for display during project work and for a two month period after project completion.
7. Any changes to the project **must** be reviewed and approved by the Village Grant Coordinator or ORBC or the applicant risks losing grant monies.
8. Once a project is completed, proof of payment must be submitted to the ORBC Office. This should be in the form of an invoice or receipt which includes the final cost of the project, the work which was done or products purchased, and signed by the contractor or vendor acknowledging that the project was paid for in full.
9. The Village Grant Coordinator or ORBC representative will perform a site visit and review the completed project for completeness and quality of work.
10. The applicant will then be sent a voucher which they must sign and return to the Village Grant Coordinator's Office.
11. Once the voucher is returned to the voucher and supporting materials are submitted to the Village Audit and Control Office for reimbursement to the applicant.
12. The Applicant should allow four (4) to six (6) weeks from the time proof of payment is received by the Village until they receive project reimbursement.

Town of Owego Downtown Improvement Grant (DIG) Program Guidelines

9.0 DOWNTOWN INITIATIVE GRANT PROGRAM APPLICATION FORM

DATE: _____

Applicant Information

NAME: _____

RELATIONSHIP TO PROJECT: _____

HOME ADDRESS: _____

HOME PHONE #: _____

Project Site Information

SECTION-BLOCK-LOT: _____

BUSINESS NAME: _____

BUSINESS TYPE (CLOTHING, FOOD, SERVICES, ETC.) _____

BUILDING OWNER: (if other than applicant, consent required) _____

STREET ADDRESS: _____

VILLAGE/TOWN: _____

PHONE #: _____ FAX #: _____

Type of Project:

___ **Facade Renovation** (Also check appropriate sub-category.)

___ Storefront lighting	___ New Signage	___ Cleaning/Repointing of Brick
___ New Awnings	___ Painting	___ Windows
___ Walls and Siding <i>(No vinyl or aluminum siding)</i>	___ Other Areas (specify) _____	

___ **Public Sign Enhancement** _____

___ **Infrastructure Improvements** _____

Description of project (attach additional pages if necessary): _____

Include any architectural plans, sketches, site plans or photographs.

Estimated cost of project: _____

Do you have **two formal** quotations/estimates for the project: ___ Yes ___ No

If you do please attach copies to this application. If you do not when will they be available? _____

When do you intend to start the project? _____

When do you intend to complete the project? _____

Have you submitted to the Owego Historic Preservation Commission? ___ Yes ___ No

Town of Owego Downtown Improvement Grant (DIG) Program Guidelines

10.0 DOWNTOWN INITIATIVE GRANT INCENTIVE PROGRAM LETTER OF AGREEMENT

I understand and by signing agree:

1. that the Village Grant Coordinator's Office will review my application and, if approved by the ORBC, may commit up to \$7,500 of DIG assistance toward the cost of my facade renovation or up to \$5,000 of DIG assistance toward the cost of any other eligible project, not exceeding 50% of the total facade/project cost.
2. that my personal labor is not considered as a legitimate improvement cost for the purposes of this program.
3. that I am solely responsible for obtaining the proper permits or variances for my project and that the costs associated with the same are not eligible costs.
4. that I must pay for the project in full and provide proof of payment before I will receive my grant check, and that the Village Grant Coordinator and ORBC will review my completed project to determine that the actual work performed was the work approved.
5. that the Village Grant Coordinator's Office must review and approve any changes or alterations proposed to my project, after the initial approval is given.
6. that I will display Downtown Initiative Grant program sign in my storefront window or at the improvement site during, and for a one month period after project completion.
7. that the Village will not be responsible for unsatisfactory work completed or claims of property damage and personal injury.
8. that I must complete my project within 90 days after my application is approved. Extensions will be considered.
9. that my rehabilitation shall be based upon proper design, mutually agreeable to myself, the Owego Historic Preservation Commission, and the ORBC. If I do not own the building, I will receive written permission from the owner to make any improvements on the property.
10. that the ORBC reserves the right to approve or disapprove each application and ALL IMPROVEMENTS WILL BE IN CONFORMANCE WITH THE EXISTING LOCAL AND STATE BUILDING CODES.

Signature: _____
Name: _____

Witness: _____
Date: _____

Appendix E

Village of Owego Downtown Business Incubator
Small Grant Guidelines

The Village of Owego Tioga County, New York



**178 Main Street
Owego, New York 13827**

July, 2002

Town of Owego Downtown Business Incubator (DBI) Program Guidelines

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Town of Owego Downtown Business Incubator (DBI) Program Guidelines

1.0 INTRODUCTION

The *Downtown Business Incubator (DBI) Small Grant Program* shall consists of two components: 1) \$200,000 shall be allocated to small matching grants of up to \$5,000 for interior building improvements and, 2) an additional \$75,000 shall be distributed in grants of \$25,000 for the creation of a major Downtown Anchor aka "CORNERSTONE" in Downtown Owego. As this is a reimbursement program, DBI matching grants shall not be awarded until the physical improvements to the building or Cornerstone are complete.

The purpose of the *Downtown Business Incubator Small Grants Program (DBI)* is to provide the necessary financial capital to encourage new business growth and reinvestment within historic Downtown Owego. It is also meant to foster investment in vacant retail building space in order to make it ADA and Building Code compliant. Technical support through a Downtown Coordinator is also available to assist entrepreneurs through the start-up phase of their business.

2.0 DOWNTOWN BUSINESS INCUBATOR SMALL GRANTS PROGRAM (\$200,000)

Up to \$5,000 is available for each business under the DBI Small Grants Program (DBISGP). However, requests for smaller amounts are encouraged. Small grant assistance toward the cost of projects/programs shall not exceed 50% of the approved project/program cost. DBI grants require that the recipient match the DBI amount dollar for dollar. Matching requirements for the DBISGP can include a match of private funds, state and federal funds, low-interest loans available through other available programs or several matching sources as noted above.

2.1 Availability of Funds

The DBI Small Grant Program (DBISGP) is a reimbursement program. Funds in advance of construction shall not be provided. To receive funds, an applicant (a business owner) must submit a formal application to the Village of Owego Grants Coordinator, Patty Porter with offices at 90 Temple Street, Owego, New York 13827 [c/o the Owego Revitalization & Betterment Corporation]. A completed application along with two (2) formal cost estimates for the project and supporting documentation shall be required. *The DBISGP shall only reimburse those costs deemed to be reasonable and appropriate to complete the proposed project. Personal labor of the applicant is not considered a legitimate project cost nor a match for DBI funding.*

Within thirty (30) days, the applicant shall be given notice from the Village Grant Coordinator as to whether their application has been approved. Successful applicants must document DBI fund expenditures and the required match funds to receive reimbursement.

Town of Owego Downtown Business Incubator (DBI) Program Guidelines

Upon receipt of the appropriate documentation, payment will be received within a reasonable period of time.

PROJECTS UNDERTAKEN PRIOR TO RECEIVING APPROVAL SHALL NOT BE ELIGIBLE FOR RETROACTIVE GRANTS!!!!

2.2 Eligibility Criteria

- a) Applicant may be sole proprietors, partnerships or Corporations.
- b) Applicant must submit a business plan that demonstrates the need and projected benefit of proposed *interior* building improvements and/or equipment. The following topics shall be covered in the business plan:
 - i. That there is a favorable market for the project,
 - ii. Ownership, daily operation and/or management of the business will be carried out by persons experienced and competent in the nature of the business proposed, and
 - iii. A three (3) year financial projection demonstrates the ability of the business to succeed with any added expense the project may cause.
- c) If the applicant is not the building owner, the applicant shall have written authorization of building owner to proceed with proposed improvements.
- d) Approval by the Owego Historic Preservation Commission (OHPC) and Owego Revitalization and Betterment Corporation (ORBC) of existing or proposed renovation of building facade is required. Facade renovations must be completed prior to being eligible for an Downtown Business Incubator Small Grant.

2.3 Eligible Projects

Grants must be utilized for any (or a combination) of the following types of projects:

- a) *Capital* construction improvements including rehabilitation or renovation of an existing building for the purpose of improving or creating a business.
- b) Equipment, machinery and installations are eligible. However, all items in this category must be appurtenant to the physical place of business and may not be portable as to be removable from the premises. The ORBC shall hold a

Town of Owego Downtown Business Incubator (DBI) Program Guidelines

first position lien on these assets.

- c) Improvements to the building to address code enforcement violations and/or enhance access to persons with disabilities.
- d) Addition to building for the purpose of expanding business operation.
- e) Other improvements to building deemed appropriate by the Village Grant Coordinator and the ORBC.

2.4 Ineligible Projects (This is not an exhaustive list)

- a) Residential projects,
- b) Purchases of furniture, tables, chairs, desks, etc., or
- c) Installation of non-permanent flooring such as linoleum, vinyl etc.
- d) Purchase of computers, software, etc. (Please note that low-interest loans are available for the purchase of computers through the IDA Commercial Loan Program).
- e) Purchases/improvements outside of the scope of the proposed business.

3.0 DOWNTOWN BUSINESS INCUBATOR "CORNERSTONES" (\$75,000)

CORNERSTONE grants can be made up to \$25,000 and shall only be available on a competitive basis. However, requests for smaller amounts are encouraged. Three (3) "Cornerstone" projects will be funded in order to create major Downtown Anchors in the Village of Owego [whether retail or cultural]. **Cornerstone** assistance toward the cost of projects/programs shall not exceed 50% of the approved project/program cost. Cornerstone grants require that the recipient match the grant amount dollar for dollar. Matching requirements for the Cornerstone Grant Program (CGP) can include a match of private funds, state and federal funds, low-interest loans that may be available or several matching sources.

3.1 Availability of Funds

The **Cornerstones** grant program is a reimbursement program. Funds in advance of construction shall not be provided. To receive funds, an applicant (a business owner) must submit a formal application to the Village of Owego Grants Coordinator, Patty

Town of Owego Downtown Business Incubator (DBI) Program Guidelines

Porter with offices at 90 Temple Street, Owego, New York 13827 [c/o the Owego Revitalization & Betterment Corporation]. A completed application along with two (2) formal cost estimates for the project and supporting documentation shall be required. *Only those costs deemed to be reasonable and appropriate to complete the proposed project shall be reimbursed. Personal labor of the applicant is not considered a legitimate project cost nor a match for funding.*

Within thirty (30) days of receipt of all required application materials, the applicant shall be given notice from the Village Grant Coordinator as to whether their application has been approved. Successful applicants must document fund expenditures and the required match funds to receive reimbursement. Typically, upon receipt of the appropriate documentation, payment will be received within a reasonable period of time.

PROJECTS UNDERTAKEN PRIOR TO RECEIVING APPROVAL SHALL NOT BE ELIGIBLE FOR RETROACTIVE GRANTS!!!!

3.2 Eligibility Criteria

- a) Applicant may be sole proprietors, partnerships, or Corporations.
- b) Applicant must submit business plan that demonstrates the ability to operate the proposed Cornerstone project. *The following topics shall be covered in the business plan:*
 - i. That there is a favorable market for the project,
 - ii. That ownership, daily operation and/or management of the Cornerstone will be carried out by persons with entrepreneurial experience, and
 - iii. Building plans are prepared by an engineer, architect or other qualified professional that show proposed design and layout of the Cornerstone,
- c) The Cornerstone project is likely to serve a market area that will draw visitors from the surrounding region to shop in Downtown Owego.
- d) The incubator building must face on one of the main streets in historic Downtown Owego and not be on a side street.

Town of Owego Downtown Business Incubator (DBI) Program Guidelines

- e) A *facade and sign plan* approved by the Village Grant Coordinator and ORBC shall be required.

3.3 Eligible Projects

Cornerstone Grants must be utilized for any (or a combination) of the following types of projects:

- a) *Capital* construction improvements including rehabilitation or renovation of an existing building for the purpose of creating a Downtown Anchor including a retail/office businesses or cultural anchor.
- b) Improvements to the building to address code enforcement violations and/or enhance access to persons with disabilities.
- c) Equipment, machinery and installations. However, all items in this category must be appurtenant to the physical place of business and may not be portable as to be removable from the premises. The ORBC shall hold a first position lien on these assets.

3.4 Ineligible Projects (This is not an exhaustive list.)

- a) Residential projects.
- b) Purchases of computers, furniture, tables, chairs, desks, etc..
- c) Installation of non-permanent flooring such as linoleum, vinyl, etc.
- d) Projects that result in fewer than three (3) incubator spaces.
- e) Projects not on in the historic Downtown Owego target area as defined by the Village of Owego.¹

4.0 REVIEW CRITERIA

The Village Grant Coordinator and ORBC reserves the right to approve or disapprove each application. ALL IMPROVEMENTS WILL BE IN CONFORMANCE WITH ALL APPLICABLE STATE AND LOCAL LAWS AND CODES. The following criteria will be used to rate

¹ The ORBC is developing a map showing the district boundary of the historic Downtown Owego target area.

Town of Owego Downtown Business Incubator (DBI) Program Guidelines

applications:

<i>DBI and Cornerstones Principals</i>		<u>Points</u>
1.	The project will result in the creation of a new business.	0-20
2.	Project creates employment of low-moderate income persons.	0-10
3.	Project results in a business expansion.	0-10
4.	Applicant demonstrated ability to provide matching funds.	0-10
5.	Expectation is reasonable for the business success.	0-10
6.	Number of jobs retained or created as result of improvement	0-10
7.	Private dollars leverage per DBI \$ invested	0-10
<i>Additional Cornerstones Principals:</i>		
8.	Size and Importance of proposed Cornerstone Project	0-10
9.	Cornerstone involves mixed use of retail/residential/office, etc..	0-10
10.	Location of Cornerstone Building and Aesthetic Impact on Downtown	0-10

5.0 PRIORITY LIST/RANKING ORDER OF APPLICANTS

Generally, projects that provide additional or enhanced employment opportunities and that clearly enhance the ability of the start-up or emergent businesses to operate, will be given priority. Priority will also be given to the following:

1. Projects where renovation, purchase and installation of equipment will result in building improvements and creation of opportunities for job expansion.
2. Projects that involve the renovation of a vacant Downtown building and that will result in a new business opening Downtown.
3. Projects that address code enforcement violations.
4. Projects that address accessibility issues for persons with disabilities and result in compliance with the American's with Disabilities Act.
5. Historic Downtown properties in danger of being lost, in part or in total, to disrepair. This may include properties listed on the State and/or National Register of Historic Places, or properties with historical, architectural, or cultural significance.

Town of Owego Downtown Business Incubator (DBI) Program Guidelines

Additional Criteria for Cornerstone Projects:

6. Projects lead by person or not-for-profit organization with entrepreneurial experience.
7. Creation of Heritage, Historical, or Cultural Anchor for Downtown

6.0 COMPLIANCE WITH APPLICABLE LAWS

Affirmative Action/Equal Employment Opportunity

The DBI Small Grant Program is committed to programs of Affirmative Action in compliance with federal and state regulations and Article 15A of the Executive Law pertaining to Minority and Women-owned Business Enterprises (MWBE) Equal Employment Opportunity (EEO).

Environmental Review

Before the DBI Small Grant Program takes any action to award a grant, the requirements of the State Environmental Quality Review Act shall be met, where applicable.

Historic Review

Any project that involves a building that is listed on the State/National Register must conform to the Secretary of the Interior's Standards and Guidelines for Archeology and Historic Preservation. Approval of the scope of proposed work by the New York State Historic Preservation Office shall be required for all structures on the State/National Register.

Building Code Requirements

All projects will need to comply with the Uniform Fire Prevention and Building Code and the American with Disabilities Act. A letter from the Village Building Inspector or Code Enforcement Officer stating that such conditions have been met shall accompany the application.

Timeframe

Once the DBI has concluded that the proposed project meets its program guidelines, a letter of agreement (including project budget, performance time line and scope of work) will be written between the applicant and the DBI. **For construction projects**, final construction

Town of Owego Downtown Business Incubator (DBI) Program Guidelines

documents will require DBI review before work can begin.

Davis Bacon

All projects involving over \$2,000 in labor toward construction shall be subject to federal Davis Bacon Wage Rates where federal funding has been procured to undertake the proposed project.

7.0 GRANT APPLICATION INSTRUCTIONS AND REVIEW PROCESS

You should contact the Village Grant Coordinator and ORBC to verify that your project meets eligibility criteria. Village staff can help you determine if you are eligible to apply. However, the Village Grant Coordinator and ORBC the makes the final decision on grant awards. Please review the following page to insure that your grant application is submitted correctly. Following the guidelines below will help us process your application and, if approved, project reimbursement.

Your completed application must include the following. (Please use this checklist to be certain that you have included all elements).

7.1 Application Forms

- 7.1.1 A completed application form including a description of your project. This description should be as detailed as possible. Include any capital construction work, equipment purchases and installations, upgrades and employment opportunities.
- 7.1.2 A completed and fully executed DBI Small Grant Program Letter of Agreement signed and dated by the applicant and a witness.

7.2 Cost Estimates

- 7.2.1 Applicants are required to present a detailed budget for the project including sources and uses of funds. The budget shall also contain any cost estimates obtained by vendors or contractors. Two cost estimates must be obtained for each improvement/purchase proposed and must appear on the contractors' or vendors' letterhead.

7.3 Additional Materials

- 7.3.1 Include photographs of any real estate and/ or buildings included in the

Town of Owego Downtown Business Incubator (DBI) Program Guidelines

project if you are applying for funding to remodel, renovate, or expand a facility. If your project requires, submit any architectural plans, design sketches, site plans and/or surveys.

7.3.2 Include specifications and cut sheets for any equipment and mechanical systems to be purchased and/or installed as a part of the project.

7.4 Cornerstone Materials

Architectural drawings that show proposed facade renovation, interior building renovations, shared common areas and other pertinent detail shall be provided.

8.0 APPLICATION SUBMISSION, REVIEW, AND GRANT AWARD

The DBI Small Grant Program application is reviewed by Village Grant Coordinator with input from the ORBC Board. Cornerstone projects shall be reviewed by an DBI Application Review Committee which shall be comprised of members of the ORBC and Village of Owego Historic Preservation Commission.

1. Submit a formal application to the Village of Owego Grants Coordinator, Patty Porter with offices at 90 Temple Street, Owego, New York 13827 [c/o the Owego Revitalization & Betterment Corporation]. Be sure to include all of the materials mentioned in the GRANT APPLICATION INSTRUCTIONS section.
2. The Village Grant Coordinator and/or ORBC will review the application to insure consistency with DBI Small Grant Guidelines.
3. The applicant is then notified of the Village Grant Coordinator's and or DBI Application Review Committee's decision within thirty (30) days of receipt of all required application materials.
4. The grant amount is determined by taking 50% of your lowest cost estimates. This amount will be the **maximum amount** which you will be awarded under the program. If 50% of the final project cost comes out to be less than your maximum amount, your grant amount will be reduced to 50% of the final project cost.
5. Once the project begins, a 120-day deadline is placed on completion.
6. Any changes to the project **must** be reviewed and approved by the Village Grant Coordinator or the applicant risks losing grant monies.

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7. Once a project is completed, proof of payment must be submitted to the Village Grant Coordinator. This should be in the form of an invoice or receipt which includes the final cost of the project, the work which was done or products purchased, and signed by the contractor or vendor acknowledging that the project was paid for in full. Photographs of the completed project must be submitted as well.
8. The Village Grant Coordinator and ORBC will perform a site visit and review the completed project for completeness and quality of work.
9. The applicant will then be sent a voucher which they must sign and return to the Village of Owego Grant Coordinator.
10. Once the voucher is returned to the Village Grant Coordinator, the voucher and supporting materials are submitted for reimbursement to the applicant.
11. The Applicant should allow four (4) to six (6) weeks from the time proof of payment is received until they receive project reimbursement.

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9.0 DOWNTOWN BUSINESS INCUBATOR-SMALL GRANTS PROGRAM APPLICATION FORM

Application Type: ☐ DBI Small Grant ☐ DBI "Cornerstone" DATE: _____

Applicant Information:

NAME: _____

RELATIONSHIP TO PROJECT: _____

HOME ADDRESS: _____

HOME PHONE #: _____

HOW LONG IN PRESENT BUSINESS?: Months _____ Years _____

LENGTH OF YOUR BUSINESS EXPERIENCE: Months _____ Years _____

Project Site Information:

BUSINESS NAME: _____ SECTION-BLOCK-LOT: _____

BUILDING OWNER: (if other than applicant, consent required) _____

STREET ADDRESS: _____

VILLAGE/TOWN: _____

PHONE #: _____ FAX #: _____

Type of Project: (Check appropriate category.)

<input type="checkbox"/> Interior Renovations	<input type="checkbox"/> ADA Improvements	<input type="checkbox"/> Storefront lighting
<input type="checkbox"/> Creation of New Business	<input type="checkbox"/> New Flooring (Tile)	<input type="checkbox"/> Walls/Ceilings
<input type="checkbox"/> Purchase of Equipment	<input type="checkbox"/> Installation Sprinklers	<input type="checkbox"/> HVAC or Electrical
<input type="checkbox"/> Exterior Renovations (specify) _____	<input type="checkbox"/> Interior Painting	<input type="checkbox"/> Other Areas (specify) _____
_____		_____
_____		_____

Description of project (attach additional pages if necessary): _____

Include any architectural plans, sketches, site plans or photographs.

Estimated cost of project: _____

Do you have **two formal** quotations/estimates for the project: ☐ Yes ☐ No

If you do please attach copies to this application. If you do not when will they be available? _____

When do you intend to start the project? _____

When do you intend to complete the project? _____

Have you submitted to the Owego Historic Preservation Commission? ☐ Yes ☐ NO

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10.00 DBI SMALL GRANT PROGRAM INCENTIVE PROGRAM LETTER OF AGREEMENT

I understand and by signing agree:

1. that the Village Grant Coordinator will review my application and if approved, may commit up to \$5,000 (or up to \$25,000 if Cornerstone Project) of DBI assistance toward the cost of my program or project not exceeding 50% of the project cost.
2. that my personal labor is not considered as a legitimate improvement cost for the purposes of this program.
3. that I am solely responsible for obtaining the proper permits or variances for my project and that the costs associated with the same are not eligible costs.
4. that I must pay for the project in full and provide proof of payment before I will receive my grant check, and that the Village Grant Coordinator and ORBC will review my completed project to determine that the actual work performed was the work approved.
5. that the DBI Small Grant Program, through the Village Grant Coordinator, must review and approve any changes or alterations proposed to my project, after the initial approval is given.
6. that the Village of Owego and ORBC will not be responsible for unsatisfactory work completed or claims of property damage and personal injury.
7. that I must complete my project within one-hundred and twenty (120) days after my application is approved. Extensions may be considered.
8. that any construction associated with this project that I undertake shall comply with all applicable building codes, land use, and local design reviews. If the project is to be done on a building that I do not own, I shall obtain written permission to execute such work in the building from the building owner prior to work commencing. I must submit a copy of this letter to the Village Grant Coordinator before I receive reimbursement.
9. that the Village Grant Coordinator, ORBC and DBI Application Review Committee reserves the right to approve or disapprove each application and ALL IMPROVEMENTS WILL BE IN CONFORMANCE WITH THE EXISTING LOCAL AND STATE BUILDING CODES.

Signature: _____ Witness: _____
Name: _____ Date: _____