City of Tomahawk
Downtown and North 4th Street Redevelopment Plan

Prepared by:
North Central Wisconsin Regional Planning Commission
May 27, 2008

Cover Photos by NCWRPC of Downtown Tomahawk, and Memorial Bridge

Photo credits in Plan: NCWRPC

This plan was prepared at the request of the City of Tomahawk under the direction of the Tomahawk Regional Chamber of Commerce by the North Central Wisconsin Regional Planning Commission.

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A. INTRODUCTION

The Tomahawk Regional Chamber of Commerce initiated this study. The Chamber requested the study for a variety of reasons, including community efforts to establish a Main St. program in the downtown area, examine future road improvements along N. 4th St. that will impact businesses, and a general shift in the community’s retail market. The study is funded in part by a grant from the WI Department of Commerce’s Community Development Block Grant program, with additional funding acquired by the Chamber from various businesses. A steering committee was created by the Chamber to provide oversight during the planning process and to ensure that community input was a core part of the planning process.

The study is designed to address the combination of Downtown revitalization, the rebuilding of the Veterans Memorial Bridge and the reconstruction of North 4th Street. These issues present an opportunity to determine what combination of vehicular and pedestrian infrastructure will meet the long terms needs of the community. In the recently completed Comprehensive Plan there is specific reference to Downtown redevelopment and revitalization. This study is designed to elaborate on the Downtown redevelopment and revitalization component of the Comprehensive Plan. It will build on number of other recent studies, including retail sales analysis, business retention and expansion surveys. Additionally it examines the effects of integrating the pedestrian walkway along the river into a more extensive pedestrian network connecting the Downtown and North 4th Street retail areas. The public purpose of this project is the overall enhancement of the community.

The report provides an overview of existing conditions in the community, a retail market assessment, reviews issues associated with planning the bridge replacement and N. 4th St. reconstruction, provides the results of stakeholder interviews, a SWOT analysis and an issues and opportunities summary. The study culminates in a redevelopment plan for the downtown and N. 4th St. commercial areas that includes a series of goals and objectives the community can attempt to achieve over time. It is important to note that the redevelopment process is a long-term endeavor that requires a strong commitment from both the public and private sector to succeed. Developing an agreed upon set of goals and objectives and defining the roles of the parties involved improves the likelihood of success.
B. EXISTING CONDITIONS REPORT

1. Downtown and N. 4th St. Planning Area

For the purpose of this study, the planning area is defined as the commercial corridor along N. 4th St. from the city limits to the north and continuing to Wisconsin Ave. to the south. The planning area also includes Wisconsin Ave. from 4th St. to Railway St. and Tomahawk Ave. from Wisconsin Ave. to CTY HWY S. Map #1 shows the borders of the planning area as recommended by the steering committee.

With the exception of a few parcels located at the intersection of HWY 51 and HWY 86, the planning area includes virtually all of the city’s commercial and service industry and serves as the community’s core retail sector. There are some residential uses in the area, particularly along 4th St. south of the Veterans Memorial Bridge and along Tomahawk Ave. south of Wisconsin St. but these constitute less than ten percent of the parcels in the planning area.

Building conditions throughout the planning area are generally good. Some blighted properties do exist, however. There is at least one building in the downtown area that is vacant and showing conditions of blight, and various residential properties along 4th St. south of the Veterans Memorial Bridge are beginning to show signs of blighted conditions. Buildings along N. 4th St. were constructed more recently than those in the downtown area and are generally in good condition. Buildings that are in disrepair are slated to be removed and redeveloped. There are various opportunities for infill development throughout the planning area, particularly along the west end of the downtown and areas along N. 4th St.
The planning area can be divided into two distinct segments, each with characteristics that are unique. The downtown area, for instance, is comprised of buildings on narrow lots with no setback from the sidewalk and shared parking along Wisconsin Ave. The N. 4th St. area differs in that buildings are generally set further back from the street on larger parcels with parking provided in lots located in front of the buildings. Many of the issues facing the community are common to both the downtown and N. 4th St., and the study attempts to treat each area similarly whenever possible. There are instances, however, when distinctions between the two areas are necessary and helpful to draw comparisons.

2. Municipal Jurisdiction, Zoning, and Property Ownership

All of the parcels in the planning area are located in the City of Tomahawk and property ownership is shown in the table labeled Appendix #1. The total equalized value of property in the area is approximately $45 million and is split almost evenly between the downtown and N. 4th St. areas. The downtown area includes a larger number of parcels, and over 90% of the properties are valued below $150,000. The N. 4th St. area is different in that it is comprised of fewer parcels, and slightly less than half are valued at less than $150,000. Another way to look at this is to compare the median property values. In the downtown area the median property value is slightly above $99,000, whereas the median property value in the N. 4th St. area is just over $211,000. This does not suggest that buildings in the downtown area are in disrepair or of less quality than those along N. 4th St. The difference in property values is primarily the result of building and lot sizes and the age of the buildings themselves.

Property ownership throughout the entire planning area is relatively diverse, which suggests that a sizable majority of businesses are owner-operated and absentee ownership is minimal. The entire planning area is zoned for B-1 Business for commercial development, and any redevelopment that takes place should adhere to the existing zoning ordinance. Property ownership within the planning area is shown on in a table as Appendix A at the end of the report.

3. Existing Land Use

Land use is a term used to describe how owners use properties. This differs from zoning, which is used by the community to identify allowable uses of property in a given zoning district. Land use in the planning area is predominantly commercial, with an emphasis on retail and service-related industries. Some residential uses are included, particularly along 4th St. south of the Veterans Memorial Bridge and along Tomahawk Ave. south of Wisconsin Ave.

Commercial property uses throughout the entire planning area were categorized by NAICS code and are shown in Map #2 and Map #3. NAICS is the North American Industry Classification System was developed as the standard for use by Federal statistical agencies in classifying business establishments for the collection, analysis, and publication of statistical data related to the business economy of the U.S. NAICS was developed under the auspices of the Office of Management and Budget (OMB), and
adopted in 1997 to replace the old Standard Industrial Classification (SIC) system. NAICS categorizes like-businesses using a three-digit code, and is helpful in understanding the types of business located in a given area. NAICS is also helpful when used with a variety of market assessment tools, and is discussed further in the market assessment portion of the study.

4. Adjacent Areas Impacting the Redevelopment Area

As the core of the community, the redevelopment area is surrounded by a variety of land uses. The primary use surrounding the downtown area is residential to the north, south and east. There are also industrial uses and some open space to the west of the downtown area. N. 4th St. north of the Veterans Memorial Bridge is a fairly narrow commercial corridor surrounded by wetlands and residential uses to the east, and some residential and industrial uses to the west. The adjacent areas limit the amount of new development that can occur in the downtown area, and additional development along N. 4th St. is generally limited to the north side extending out along 4th St. Adjacent uses will invariably limit the amount of new development that can occur in the planning area, which means that redevelopment opportunities will be more common than new development unless the new development were to take place outside of the planning area.

5. Topography and Natural Features

Topography and natural features play an important role in the planning area and the community in general. The Wisconsin River effectively cuts the community in half, with bridges along N. 4th St. and USH 51 as the only two connection points between the two sections. In general, the river and Lake Mohawk are predominant features in the community and are the primary reason the city is situated in its current location. The logging and paper industries required the water to transport logs and generate power through the dam. Although the river is still used to some degree for industry, its primary function is more recreational in nature, and it plays a strong role in the amount of tourism activity in and around the community. The transition from industrial to recreational uses along riverfronts is not uncommon, and a number of communities in Wisconsin and throughout the United States are being redeveloped from their former industrial uses to mixed-use developments that use the water as a key feature.

Another significant natural feature are the wetlands in and around the community. Wetlands in the planning area are limited to a small section of N. 4th St. north of Mohawk Dr., but wetlands limit development throughout the community. Wetland areas should not impact redevelopment efforts, but do play a role in the prospects for community growth overall.
6. Infrastructure Assessment

Infrastructure is defined as the physical structures that form the foundation for development. Infrastructure in the planning area includes streets, sidewalks, lighting, water & sewer, storm water management, bike & pedestrian trails, parks, power and information technology resources.

Infrastructure in the downtown area is currently sound. Streets and sidewalks are generally in good condition, and the community has invested in decorative lighting throughout most of the downtown area. The water & sewer system in the downtown area is also in good condition. Power and information technology infrastructure is located underground or behind the buildings in the alley throughout the downtown area and does not appear to be in need of improvement at this time.

The N. 4th St. area will undergo significant infrastructure improvements within the next five years. The Veterans Memorial Bridge is scheduled for replacement in 2012, and the entire length of N. 4th St. north of Leather Ave. is scheduled for reconstruction in 2011. The new design includes a sidewalk along the west side of the street, and includes center turn lanes at various points. This study will not attempt to impact the design of the N 4th St. reconstruction, although emphasis will be placed on the planning and project phasing leading up to the reconstruction. Both the bridge replacement and the reconstruction of N 4th St. will have an impact on businesses in the entire planning area, and the study will provide recommendations designed to minimize the impact.

Power infrastructure along N 4th St. is located above ground, and the current reconstruction plans do not call for burying the power lines. The above ground power lines impact the aesthetics along N 4th St. but do not affect power availability in the area. Determining whether or not it is in the community’s best interest to work with WPS to transfer power lines underground will involve an assessment of cost and identifying who will fund the project.
The City has invested efforts recently in establishing a series of bike & pedestrian trails throughout the community. These facilities include a section of trail located along the south side of the Wisconsin River north of downtown. The existing trail does not connect to the Hiawatha Trail that runs north out of Tomahawk, nor is it connected to Veteran Memorial Park on the east side of 4th Street. The bridge replacement project provides an opportunity to connect the trail to Veteran Memorial Park and efforts to connect the trail to the Hiawatha Trail are ongoing.

7. Parking

Parking in the downtown area is generally relegated to on street parking along Wisconsin Ave. The street is wide enough to accommodate angled parking spaces, which increases the total number of available parking spaces. Overflow parking for the downtown is available on the side streets, along Somo Ave. and Spirit Ave. and in a municipal lot on Somo Ave. when needed. The study does not define the total number of parking spaces available, nor does it assess whether or not the available parking is sufficient to meet the needs of the downtown businesses.

Unlike the downtown area, no on-street parking is available along N. 4th Street. Parking is provided by each of the businesses generally in lots between the businesses and N. 4th Street. Parking for businesses along 4th St. south of the Veterans Memorial Bridge includes a combination of lots and on-street parking, and may limit the ability to accommodate additional businesses in the area.

8. Existing Conditions Summary

Overall, conditions within the planning area are in good shape. There are relatively few buildings that show conditions of blight and infrastructure is either in good condition or slated for improvement in the near future. Key concerns moving forward include facilitating N. 4th St. improvements and the Veterans Memorial Bridge replacement in a way that minimizes the impact on businesses in the community and allows them to continue operating during the construction cycle. Another key concern will be developing the capacity to coordinate any redevelopment efforts moving forward.
C. REDEVELOPMENT AREA MARKET ASSESSMENT

1. Retail Market Data

Various efforts to assess the retail and service industry markets in the City of Tomahawk have taken place over the past few years. UW-Extension, Lincoln County and the Tomahawk Regional Chamber of Commerce have delivered five different reports since 1999, including a retail sector report, a business district market overview, a business retention and expansion survey, a shop local survey and a focus group project. These reports can be acquired by anyone interested in learning more about the City’s retail market through the Chamber of Commerce or UW-Extension, Lincoln County. Much of the data provided for this section of the redevelopment plan comes from a combination of the studies referenced above, along with data acquired by ESRI that identifies existing supply and demand based on retail sales (supply) and estimated consumer expenditures in the community’s trade area (demand).

The City of Tomahawk is located between two larger commercial centers in Merrill and Rhinelander, and is within an hour of a regional commercial center in Wausau. One of Tomahawk’s defining commercial characteristics is the fact that no ‘big box’ stores have elected to locate in the community. This is advantageous in that it provides space for smaller retailers to operate, but can also be disadvantageous in that retail sales leakage likely occurs as consumers in the Tomahawk area elect to shop outside of the community. The 2005 Tomahawk Business Retention and Expansion Survey Report authored by UW-Extension, Lincoln County, discusses this issue in detail and provides consumer feedback on the perceived positives and negatives of shopping in the city versus elsewhere.

The lack of ‘big box’ retailers in Tomahawk present opportunities for the community to maintain and grow a diversified mix of small businesses that might not have the space to compete in a community with one or more ‘big box’ retailers. Big box stores are generally defined as stores in excess of 50,000 sq. ft. that offer a wide range of goods and services. Also sometimes called category killers, big box retailers compete with smaller local businesses by selling products at perceived lower prices, and providing customer convenience by offering one-stop shopping. Most big box retailers require significant acreage due to a combination of the store size and parking lot, and it does not appear that the planning area maintains locations that would be suitable for big box development.

Small retailers have developed a number of strategies to compete with big boxes, and a number of those can be utilized by retailers in Tomahawk. For instance, developing a series of events that drive customers to downtown and along N. 4th St. will generate additional traffic and likely increase sales. Other collaborative efforts can include sidewalk sales and shared advertising efforts that encourage more traffic throughout the retail district. Retail sales leakage due to customers in the trade area electing to shop in other locations may be reduced if a coordinated approach to enticing customer traffic is developed and implemented. Other communities have adopted similar approaches with some success, and this may be one of the issues the Downtown Business Association could consider implementing.
Tourism also plays an important role in the community’s retail market. According to the WI Department of Tourism, the annual economic impact of tourism in Lincoln County exceeds $60 million annually. Nearly 40% of the tourism expenditures occur during the summer months, and less than 20% of the expenditures occur during winter months. Although tourism expenditures increase substantially during the summer, tourism is a year-round industry for the community. A 2005 tourism report authored by Plich, Barnet & Associates offers twenty-three broad recommendations to increase tourism activity in the community. Recommendations included in the report that are relevant to this study include developing the downtown and promoting community events, which are both common strategies to increasing customer traffic in retail areas. Other recommendations were less relevant to the study, although the health of the overall tourism industry in the area is important to retail businesses and retail sales in the redevelopment area.

The following tables provide a retail market profile in three concentric rings from a center point in the community. The profiles show retail supply, retail demand, the gap between supply and demand, and the leakage or surplus factor for a three-mile, seven and a half mile and fifteen mile ring around the community. Supply (retail sales) estimates sales to consumers by establishments, while demand (retail potential) estimates the expected amount spent by consumers at retail establishments. Supply and demand estimates are in current dollars. The Leakage/Surplus Factor presents a snapshot of retail opportunity. This is a measure of the relationship between supply and demand that ranges from +100 (total leakage) to -100 (total surplus). A positive value represents ‘leakage’ of retail opportunity outside the trade area, meaning that it is likely consumers are going elsewhere to purchase these goods or services. A negative value represents a surplus of retail sales, which suggests that customers are drawn in from outside the of the trade area. The Retail Gap represents the difference between Retail Potential and Retail Sales.

The data provided below can be utilized by businesses and others to identify opportunities for the community to expand its retail base. If an industry group shows substantial leakage it is possible that an existing business or new business can capture some or all of the leakage by providing goods or service consumers are seeking elsewhere. Industry groups that show a surplus of retail sales are important as well, since they attract consumers into the community from elsewhere, and may potentially drive sales in other areas as well.
Summary Demographics

2006 Population: 4,745
2006 Households: 1,975
2006 Median Disposable Income: $29,951
2006 Per Capita Income: $21,253

Industry Summary

<table>
<thead>
<tr>
<th>Industry Group</th>
<th>Supply (Retail Sales)</th>
<th>Demand (Retail Potential)</th>
<th>Retail Gap</th>
<th>Leakage/Surplus Factor</th>
<th>Number of Businesses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Retail Trade and Food &amp; Drink (NAICS 44-45, 722)</td>
<td>$115,041,777</td>
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<td>Total Food &amp; Drink (NAICS 722)</td>
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<td>$5,140,288</td>
<td>$-5,280,315</td>
<td>-33.9</td>
<td>26</td>
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</table>

Data Note: Supply (retail sales) estimates sales to consumers by establishments. Sales to businesses are excluded. Demand (retail potential) estimates the expected amount spent by consumers at retail establishments. Supply and demand estimates are in current dollars. The Leakage/Surplus Factor presents a snapshot of retail opportunity. This is a measure of the relationship between supply and demand that ranges from +100 (total leakage) to -100 (total surplus). A positive value represents 'leakage' of retail opportunity outside the trade area. A negative value represents a surplus of retail sales, a market where customers are drawn in from outside the trade area. The Retail Gap represents the difference between Retail Potential and Retail Sales. ESRI uses the North American Industry Classification System (NAICS) to classify businesses by their primary type of economic activity. Retail establishments are classified into 27 industry groups in the Retail Trade sector, as well as four industry groups within the Food Services & Drinking Establishments subsector.

Source: ESRI and infoUSA®.
Retail MarketPlace Profile

NCWRPC - James Hanke
Latitude: 45.473
Longitude: -89.7213
Radius: 3.0 miles

Tomahawk, WI 54487

Supply Demand Leakage/Surplus Number of Industry Group (Retail Sales) (Retail Potential) Retail Gap Factor Businesses

General Merchandise Stores (NAICS 452) $1,443,245 $5,385,795 $3,942,550 57.7 3
Department Stores Excluding Leased Depts. (NAICS 4521) $999,379 $2,347,293 $1,347,914 40.3 3
Other General Merchandise Stores (NAICS 4529) $443,866 $3,038,502 $2,594,636 74.5 0

Miscellaneous Store Retailers (NAICS 453) $1,538,936 $789,521 $749,415 -32.2 15
Florists (NAICS 4531) $24,455 $23,138 $-1,317 -2.8 1
Office Supplies, Stationery, and Gift Stores (NAICS 4532) $354,686 $252,665 $-102,021 -40.3 5
Used Merchandise Stores (NAICS 4533) $152,685 $53,121 $-99,564 -74.5 0
Other Miscellaneous Store Retailers (NAICS 4539) $1,007,110 $460,597 $-546,513 -37.2 5

Nonstore Retailers (NAICS 454) $22,206 $53,966 $31,760 41.7 0
Electronics Shopping and Mail-Order Houses (NAICS 4541) $0 $0 $0 0.0 0
Vending Machine Operators (NAICS 4542) $0 $0 $0 0.0 0
Direct Selling Establishments (NAICS 4543) $22,206 $53,966 $31,760 41.7 0

Food Services & Drinking Places (NAICS 722) $10,420,583 $5,140,268 $5,280,315 -33.9 26
Full-Service Restaurants (NAICS 7221) $5,678,936 $2,030,078 $3,648,858 -47.3 1
Limited-Service Eating Places (NAICS 7222) $2,347,609 $2,528,263 $180,654 7.3 14
Special Food Services (NAICS 7223) $466,834 $112,450 $354,384 -61.2 1
Drinking Places - Alcoholic Beverages (NAICS 7224) $1,927,204 $469,477 $1,457,727 -60.8 10

Source: ESRI and infoUSA®.

3/23/2008
## Summary Demographics

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<thead>
<tr>
<th>Year</th>
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<td>2006 Population</td>
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<tr>
<td>2006 Households</td>
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<td>2006 Median Disposable Income</td>
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<td>2006 Per Capita Income</td>
<td>$22,329</td>
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## Industry Summary

### Supply (Retail Sales)

<table>
<thead>
<tr>
<th>Industry Group</th>
<th>Supply (Retail Sales)</th>
<th>Demand (Retail Potential)</th>
<th>Retail Gap</th>
<th>Leakage/Surplus Factor</th>
<th>Number of Businesses</th>
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<tbody>
<tr>
<td>Total Retail Trade and Food &amp; Drink (NAICS 44-45, 722)</td>
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<td>$-54,356,124</td>
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<td>Total Food &amp; Drink (NAICS 722)</td>
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<td>$10,576,624</td>
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### Industry Group

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<th>Industry Group</th>
<th>Supply (Retail Sales)</th>
<th>Demand (Retail Potential)</th>
<th>Retail Gap</th>
<th>Leakage/Surplus Factor</th>
<th>Number of Businesses</th>
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<tbody>
<tr>
<td>Motor Vehicle &amp; Parts Dealers (NAICS 441)</td>
<td>$67,448,602</td>
<td>$21,491,073</td>
<td>$-45,957,529</td>
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<tr>
<td>Automobile Dealers (NAICS 4411)</td>
<td>$8,520,583</td>
<td>$19,634,935</td>
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<td>Other Motor Vehicle Dealers (NAICS 4412)</td>
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<td>$1,171,448</td>
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<td>Auto Parts, Accessories, and Tire Stores (NAICS 4413)</td>
<td>$696,886</td>
<td>$684,690</td>
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<td>Furniture &amp; Home Furnishings Stores (NAICS 442)</td>
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<td>Furniture Stores (NAICS 4421)</td>
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<td>Home Furnishings Stores (NAICS 4422)</td>
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<td>Electronics &amp; Appliance Stores (NAICS 443/NAICS 4431)</td>
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<td>30.1</td>
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<td>Bldg Materials, Garden Equip. &amp; Supply Stores (NAICS 444)</td>
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<td>$3,213,292</td>
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<td>Building Material and Supplies Dealers (NAICS 4441)</td>
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<td>Food &amp; Beverage Stores (NAICS 445)</td>
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<td>Grocery Stores (NAICS 4451)</td>
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<td>Specialty Food Stores (NAICS 4452)</td>
<td>$172,341</td>
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<td>Beer, Wine, and Liquor Stores (NAICS 4453)</td>
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<td>$304,292</td>
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<td>Health &amp; Personal Care Stores (NAICS 446/NAICS 4461)</td>
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<td>Gasoline Stations (NAICS 447/NAICS 4471)</td>
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<td>$2,351,204</td>
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</table>

**Data Note:** Supply (retail sales) estimates sales to consumers by establishments. Sales to businesses are excluded. Demand (retail potential) estimates the expected amount spent by consumers at retail establishments. Supply and demand estimates are in curr

**Source:** ESRI and InfoUSA®.
### Industry Group

<table>
<thead>
<tr>
<th>Industry Group</th>
<th>Supply (Retail Sales)</th>
<th>Demand (Retail Potential)</th>
<th>Retail Gap</th>
<th>Leakage/Surplus Factor</th>
<th>Number of Businesses</th>
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<tr>
<td>General Merchandise Stores (NAICS 452)</td>
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</table>

### Leakage/Surplus Factor by Industry Subsector

**Source:** ESRI and infoUSA®.

3/23/2008
### Summary Demographics

- **2006 Population**: 15,787
- **2006 Households**: 6,502
- **2006 Median Disposable Income**: $34,635
- **2006 Per Capita Income**: $22,794

### Industry Summary

<table>
<thead>
<tr>
<th>Industry Group</th>
<th>Supply (Retail Sales)</th>
<th>Demand (Retail Potential)</th>
<th>Retail Gap</th>
<th>Leakage/Surplus Factor</th>
<th>Number of Businesses</th>
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**Data Note:** Supply (retail sales) estimates sales to consumers by establishments. Sales to businesses are excluded. Demand (retail potential) estimates the expected amount spent by consumers at retail establishments. Supply and demand estimates are in current dollars.

**Source:** ESRI and infoUSA®.
### Retail MarketPlace Profile

**Tomahawk, WI 54487**  
**Site Type:**  
**Radius:** 15.0 miles

<table>
<thead>
<tr>
<th>Industry Group</th>
<th>Supply (Retail Sales)</th>
<th>Demand (Retail Potential)</th>
<th>Retail Gap</th>
<th>Leakage/Surplus Factor</th>
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<td>Food Services &amp; Drinking Places (NAICS 7222)</td>
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<td>$17,951,711</td>
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<td>Full-Service Restaurants (NAICS 7221)</td>
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<td>-60.5</td>
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</table>

### Leakage/Surplus Factor by Industry Subsector

- **Motor Vehicle & Parts Dealers**
- **Furniture & Home Furnishings Stores**
- **Electronics & Appliance Stores**
- **Bldg Materials, Garden Equip. & Supply Stores**
- **Food & Beverage Stores**
- **Health & Personal Care Stores**
- **Gasoline Stations**
- **Clothing and Clothing Accessories Stores**
- **Sporting Goods, Hobby, Book, and Music Stores**
- **General Merchandise Stores**
- **Miscellaneous Store Retailers**
- **Nonstore Retailers**
- **Food Services & Drinking Places**

Source: ESRI and infoUSA®.
2. Redevelopment Area Business Mix

Commercial property uses throughout the entire planning area were categorized by NAICS code and are shown in Map #2. NAICS is the North American Industry Classification System was developed as the standard for use by Federal statistical agencies in classifying business establishments for the collection, analysis, and publication of statistical data related to the business economy of the U.S. NAICS was developed under the auspices of the Office of Management and Budget (OMB), and adopted in 1997 to replace the old Standard Industrial Classification (SIC) system. NAICS categorizes like-businesses using a three-digit code, and is helpful in understanding the types of business located in a given area.

Examining the business mix of a downtown area provides a useful snapshot of the types and number of establishments located in the area. While the mix is useful on its own, comparing it to the business mix in a sample of economically vibrant communities provides a means of determining possible retail and service opportunities. The right comparison communities can set a standard of economic vitality in the redevelopment area. Business mix assessment can help one to understand a series of issues, including a comparison of business types in the downtown area versus N. 4th St., where certain business types are concentrated in the community, and identifying opportunities to establish new business or have existing business expand.

The business mix information can also be used along with the retail supply and demand information to determine whether the redevelopment area is under-served or over-served in certain retail categories. UW-Extension’s Center for Community and Economic Development also provides planning tools that can help business use supply and demand data to determine the amount of square footage that should be dedicated to a given business. In other words, the retail mix assessment is only the foundation that others can use to acquire information on the community’s retail market.
D. STAKEHOLDER INTERVIEWS

A series of phone interviews were conducted with a variety of stakeholders in the redevelopment planning area. Stakeholders included business and property owners, city staff and elected officials. Eight common questions were asked to each of the interviewees during phone interviews generally lasting a half hour to forty-five minutes. Interviewees were informed that their responses would remain anonymous in an effort to ensure that answers were as frank as possible. Each of the questions discussed during the interviews is shown in bold below. The responses have been summarized below each of the questions.

1. How would you characterize conditions in the downtown area? How about along N. 4th St.? How do you feel about each of the areas?

Respondents indicated that conditions in the downtown are generally good and have improved over the past decade. Storefronts have been filled and building conditions have improved. Many considered the downtown area to be historic and a key part of the community’s identity. Although respondents considered conditions in downtown to be good, many suggested that there are various areas for improvement. The most common word used to describe the area was ‘quaint’.

N.4th St. was considered by most to be in good condition as well. All respondents were aware of the future road improvements and the bridge replacement, and many recommended exploring burying utilities along N. 4th St. at the same time road improvements take place.

A number of respondents expressed concern over the current business environment. Some indicated that it felt as if any business could close at any time, and suggested that some businesses are struggling to get through the slow months. Respondents also indicated that new or expanding businesses should do more market research before starting up and that better business planning is important to ensure that new business are successful.

Respondents also indicated the tourism market has shifted recently due to fewer campgrounds and more condominium development, and suggested that retailers have had a difficult time understanding and reacting to the market shift. Recommendations to address the shifting market included revising marketing strategies to focus more on second home and condominium owners and identifying goods and services these types of consumers generally require. Others recommended utilizing events in the community to drive consumers into the business district based on the notion that once they are in the area they will do some shopping. Another recommendation was to utilize the Chamber to develop a targeted, shared marketing campaign where businesses would partner with the Chamber to develop a promotional piece that could be sent to all second home owners in the trade area.
2. **What are the strengths of the downtown? N. 4th St.?**

_Do either of the areas have weaknesses?_

Strengths in the downtown area included a perceived core group of owners who are committed to the downtown’s success. The business mix is diversified, although respondents indicated the need for specific businesses like clothing stores and a diner. Other strengths included the quality of the older buildings, the wide streets and available parking, and the community support for maintaining the downtown area. Weaknesses discussed included a lack of public space for events and gatherings. Some indicated that there are too many taverns downtown, and many suggested store hours needed to expand from nine to five to accommodate working people. Some also suggested that current strengths and weaknesses are the result of a natural ebb and flow that does not require community involvement to address.

The N. 4th St. area’s strengths included larger lots that can accommodate a more diverse mix of businesses, and the convenience provided by on-site parking. The most common weakness identified in the area was the above ground utilities and their impact on the streetscape. Respondents also indicated that N. 4th St. needs more landscaping and more consistent setbacks for business signage. Consistent signage setbacks would create a more visually appealing streetscape and benefit consumers as they use the signs to locate the business they are seeking. A uniform setback for business signs also enhances pedestrian and vehicular safety by improving the line of sight for vehicles turning in and out of parking lots.

Some respondents indicated that some businesses look run down, and there are more extremes between attractive and unattractive storefronts. Respondents also indicated that the lack of sidewalks and the lot sizes prevent customers from walking from one business to another, which result being that business owners are more individualistic & based on individual performance.

3. **Are there obstacles preventing each area from achieving its full potential?**

The primary obstacle identified by respondents was the perceived lack of vision or lack of planning by the community and business owners. Many indicated that the city is willing to try to do things, but uses budget constraints to limit its involvement in community investment. Most of those interviewed indicated that establishing a Main St. program would benefit the community and provide a key resource moving forward. A number of respondents pointed out the lack of big box stores, and indicated a need to explore how to best capitalize on their absence. Respondents also identified a lack of financial resources and expressed interest in encouraging more investment in the downtown and N. 4th St. areas.
4. **What resources (i.e. people, organizations, time, money, skills) does each area have? Are any of the resources lacking?**

Respondents indicated that the Downtown Business Council has demonstrated good leadership in its efforts to establish a Main St. Program. Respondents expressed some concerns over how to finance the program. Some respondents recommended encouraging the city to make a direct financial commitment to the program, while others expressed support for no financial investment from the city.

Other responses ranged from the perceived need for more skilled labor and higher-paying jobs in the community to the need to establish a revolving loan fund to provide capital for downtown building improvements. Some respondents also suggested exploring a business improvement district for the N. 4th St. area to fund collective improvements such as landscaping, signage or burying overhead utility lines. Respondents indicated that they were comfortable with the role the Chamber plays in the community, although a number of respondents indicated that clear roles for the Chamber and the Downtown Business Association were needed.

5. **How does the downtown relate to other areas in the community? N. 4th St.?**

Respondents indicated that individual business owners relate well to one another, and virtually all owners show a strong interest in supporting their customers. Businesses are involved in community service, which is a foundation of their success. The vast majority of businesses are locally owned and owners have a stake in the community. Many respondents indicated they consider the downtown to be the community core and expressed interest in seeing more community activities downtown.

6. **Are there specific improvements you would like to see in the downtown area? N. 4th St?**

Many respondents recommended façade improvements for downtown businesses that capitalize on the area’s unique history. Façade improvements were also recommended for some business along n. 4th St. Some expressed a need for additional downtown parking. Other responses included sidewalks along N. 4th St., burying the above ground wiring along N. 4th St., more garbage receptacles and benches throughout the planning area, and more events that attract consumers to the area. Many also suggested that the entire planning area could be more pedestrian-friendly and is missing some sort of charm.
7. **What improvements would you like to see when the N. 4th St. bridge is replaced in 2012?**

Recommendations included extending the decorative lighting in the downtown area to the bridge, and ensuring there is a sidewalk or bike trail on the bridge deck. Respondents also expressed interest in connecting Veteran Memorial Park to the existing bike trail on the west side of 4th St. The bridge height was discussed by some in the interest of ensuring that boaters can drive underneath the bridge.

Some respondents also recommended establishing a theme for the bridge, and some recommended using a veteran theme due to the close proximity to Veterans Memorial Park. Landmarks such as the tank on the south side of the bridge could be incorporated into the theme. Some respondents suggested working with local veteran’s groups to make recommendations to the city on bridge design.

8. **What improvements to N. 4th St. would you like to see when the road is repaired in 2011?**

The two most common responses on improvements along N. 4th St. were removing the above ground utilities and constructing a sidewalk for pedestrian traffic. A sidewalk on the west side of N. 4th St. has been included in the new street design, but there are currently no plans to bury the power lines. Other recommendations included improving landscaping, increasing continuity in business signage, and the need to clean up properties.
E. SWOT ANALYSIS

A SWOT (strengths weaknesses opportunities and threats) analysis is a basic tool that can be used by businesses, organizations and communities to outline the perceived strengths, weaknesses, opportunities and threats of a given area or issue. The assessment is purely subjective, and the results shown below are primarily perceptions provided by members of the steering committee. For the purposes of this study, the SWOT will be used to assess the strengths, weaknesses, opportunities and threats of the redevelopment area.

Strengths:
- Good building stock in general with relatively few buildings showing blighted conditions
- Diverse retail and service business mix
- No opportunities in the community for competition from ‘big box’ development, and limited opportunities for commercial business development outside of the planning area
- Diverse property and business ownership
- Strong interest from business owners to be involved in the community
- Coordinated effort by the Downtown Business Association to establish a downtown Business Improvement District and involvement with the state Main St. program
- Active Chamber of Commerce and active tourism promotions efforts
- Lack of ‘big box’ retailers

Weaknesses:
- Limited public and private financial resources for financing redevelopment activities
- Perceived lack of common community vision, and perceived lack of city support of and investment in redevelopment activities
- Lack of redevelopment financing tools such as revolving loan funds, TIF, etc.
- Public sector financial constraints due to state imposed levy restrictions
- Pool of local volunteers is limited

Opportunities:
- Main St. designation in the downtown area
- Business Improvement District as a redevelopment financing tool
- N. 4th St. reconstruction and Veterans Memorial Bridge replacement provide a window for other improvements to occur

Threats:
- Changing tourism and recreational market in the region and its impact on the retail environment
- Limited public sector involvement in redevelopment and other community efforts
- N. 4th St. reconstruction and bridge replacement will impact access to businesses during construction
F. ISSUES AND OPPORTUNITIES SUMMARY

Based on the information acquired through stakeholder interviews and the steering committee, along with data provided from the market assessment and other sources, a series of issues and opportunities facing the redevelopment area come to the forefront. The purpose of this section is to provide a summary of these key issues and opportunities before moving on to providing the more specific recommendations contained within the redevelopment plan.

**N. 4TH St. reconstruction** – Slated to take place in 2011, the reconstruction of N. 4th St. provides an opportunity to address a number of infrastructure issues identified by various stakeholders and the steering committee. Specifically, the redesigned street will include center left-turn lanes to reduce traffic congestion and includes a sidewalk on the west side of the street to improve pedestrian access. Burying the above ground utilities is the only infrastructure issue identified by both the steering committee and stakeholders that is not included in the N. 4th St. reconstruction plans, although there is still time for the community to evaluate the option and include relocating the utilities if warranted.

The construction process will present a challenge to businesses along N. 4th St. since access to business will be restricted. The reconstruction will also likely impact other businesses in the community as well since N. 4th St. is one of only two north/south connections across the Wisconsin River. The timing and phasing of the reconstruction process will be important to the area’s businesses, and it will be vital for the city to coordinate with businesses and consumers. Establishing a formalized mode of communication between the city, the project engineers and retailers will be critical. The Chamber of Commerce should play a key role in facilitating the communication, and a number of steering committee members indicated that it would be important to begin discussing issues associated with the project prior to letting the project out to bid.

Once retailers have information relative to the reconstruction process, it will be important for retailers to communicate with their consumers to limit the impact of the reconstruction. This may be an ideal opportunity for retailers along N. 4th St. to begin a collaborative advertising effort. This may also be an ideal time for the Chamber of Commerce to conduct an analysis of existing zoning and sign ordinances in an effort to make a recommendation to the City regarding sign setback consistency.
Veterans Memorial Bridge replacement – Bridge replacement will be managed by WI DOT and is scheduled to occur in 2012, the year following the N. 4th St. reconstruction project. Like the N. 4th St. project, the bridge replacement will present challenges to area businesses and affect consumer spending patterns. While the bridge is closed the only north/south connection in the community will be HWY 51. The Tomahawk Regional Chamber of Commerce should lead an effort with businesses in the redevelopment area to work with WI DOT and prepare both businesses and their consumers for the bridge closing and identify alternative routing.

The bridge replacement also provides the opportunity to make improvements to the bridge. The city will need to evaluate improvements and determine which ones are in the community’s best interest. Improvements identified by the steering committee and stakeholders include expanding the bike & pedestrian trail underneath the bridge into Veteran’s Memorial Park, including decorative lighting, and working with veteran’s groups to establish a theme for the bridge. And like the N. 4th St. reconstruction process, area businesses will need to coordinate with WI DOT to address any issues with project phasing and to communicate with consumers to reduce the impact of the project on local retail sales.

Main St. designation and downtown redevelopment – In February the Downtown Business Council submitted an application to participate in the Wisconsin Main St. Program. The Main St. Program is a community-driven, comprehensive methodology used to revitalize older, traditional business districts throughout the United States. It is a common-sense way to address the variety of issues and problems that face traditional business districts. The underlying premise of the Main Street approach is to encourage economic development within the context of historic preservation in ways appropriate to today’s marketplace. The Main St. approach advocates a return to community self-reliance, local empowerment, and the rebuilding of traditional commercial districts based on their unique assets, including distinctive architecture, a pedestrian-friendly environment, personal service, local ownership, and a sense of community.

The Main St. approach does not include funding from the state or federal level, which means the community is responsible for providing program funding. Successful Main St. communities in Wisconsin have developed various funding tactics, including the use of Business Improvement Districts, fundraising from area businesses, program and events revenue, and direct and in-kind investment from the communities themselves. The City recently approved a Business Improvement District in the downtown that will provide
some funding for the program. Identifying other sources of revenue, including financial and in-kind support from the city, remains to be determined.

The primary value of a Main St. program is that it provides a framework for redevelopment activities and coordinates redevelopment efforts. The program employs a comprehensive strategy called the Four-Point Approach™ to manage redevelopment efforts. This approach recognizes that downtown redevelopment is a long-term process that requires local coordination and control. Acceptance in the state Main St. program would likely benefit downtown business and the community as a whole. However, if the application is denied the Downtown Business Council is still in a position to continue its efforts toward downtown improvement, although it is unlikely a part-time Main St. coordinator would be involved and revitalization efforts would continue to be purely volunteer driven.

As a representative of region-wide business interests, the Chamber of Commerce should play an active role in downtown redevelopment by collaborating with the Downtown Business Council. Chamber representatives should serve on Downtown Business council committees; particularly the Economic Restructuring Committee. Additionally, both organizations should recognize the value of collaboration versus competition, and it will be important for both organizations to communicate their unique value to businesses in the downtown area. Downtown businesses should not perceive the Downtown Business Council as a replacement for the Chamber of Commerce. Both play an important role, and by collaborating, both organizations can be significantly more effective in representing the interests of their respective constituencies.

**Bike & pedestrian trail development** – The city has invested in creating one bike & pedestrian trail segment west of 4th St. along the south side of the Wisconsin River. A second trail segment will be built on the east side of the downtown area. Tying these segments together and improving the overall trail system creates an alternative route for bicyclists and pedestrians to access the community’s commercial district. Connecting the local trail system to the Hiawatha Trail would not only benefit community members, but would also provide opportunities to increase tourism traffic in the downtown area. A recent Wisconsin Tourism Federation study indicates that bicycling is the third most popular outdoor vacation activity, ranking behind camping and hiking. 77% of bicyclists stay overnight while vacationing, and spend an average of $26.00 per day per person.

In addition to tourism, bike and pedestrian trails are beneficial to communities in that they support an active lifestyle and provide corridors for walkers and bikers that do not conflict with vehicular traffic. Baby boomers in particular are active users of trail
systems. The existing and planned trail segments have the potential to develop into a comprehensive trail system in the community. As the community continues to identify ways to connect existing trail segments and establish a comprehensive trail system, the city should explore grant-funding programs to offset the costs associated with trail development. WI DNR maintains a number of programs that can provide up to 50% of the funding required for trail and trail amenity development, and can reduce the costs to local taxpayers. The Chamber of Commerce can assist the city in its efforts to connect the trail segments by assisting with grant writing efforts and providing support for establishing a community-wide trail system that increases tourism traffic and general commerce in the community.

**Coordinating redevelopment efforts** – Redevelopment invariably involves a public/private partnership that requires coordination. City staff should play a role in the redevelopment process, but are generally not well positioned to lead the effort. The Chamber of Commerce can also play a role and should be involved in working with the Main St. program and coordinating some redevelopment activities downtown, and should play a prominent role in coordinating citywide redevelopment efforts. Involvement in the Main St. program will result in a part-time program administrator that could serve as the individual responsible for coordinating redevelopment activities in the downtown area.

The city is able to provide a variety of tools to assist in redevelopment efforts. Tools available to the city include establishing a Community Development or Redevelopment Authority to undertake efforts to eliminate blight and provide financing tools to private sector developers. The city can also access various state and federal grant programs that offset costs associated with the redevelopment process. Oftentimes the primary barrier to redevelopment involves costs, and grant funding from various sources can be instrumental to providing financing to make a project move forward.

Other communities have successfully used unique public private partnerships to meet community goals and objectives. Examples include establishing a façade improvement loan program, which use a combination of public and private funding to make building improvements in specified areas. Business benefit by having access to low interest loan funds, and the community benefits by maintaining its building stock, eliminating blight and increasing its tax base. Another example involves the environmental remediation of brownfield sites. Communities have utilized grant funding from state and federal sources to work in concert with private developers to create developable infill lots and eliminate environmental hazards.
G. REDEVELOPMENT PLAN

The redevelopment plan offers a series of goals and objectives that were developed by the steering committee. The goals are broad efforts, while the objectives provide more specific implementation recommendations for the community to consider moving forward. Map 3 identifies goals and objectives in the redevelopment area and shows the locations of recommended redevelopment activities.

A. Minimize the impact of the N. 4th St. reconstruction and bridge replacement projects on local businesses.
   a. Ensure businesses are involved with project planning and implementation phasing. The Chamber of Commerce should coordinate this initiative
   b. Meet with project planners prior to submitting the project for bid to ensure business interests are addressed
   c. Identify alternate routing during construction cycle if applicable
   d. Communicate business plans with area consumers
   e. Establish a committee to review existing sign ordinances for businesses along N. 4th St. and make recommendations to the City Council on any proposed ordinance changes
   f. Consider utilizing a Business Improvement District along N. 4th St. to fund area improvements, including landscaping, signage, etc.
   g. Bridge replacement should include amenities such as sidewalks and an underpass to connect existing trail to Memorial Park
   h. Explore coordination with veterans groups to establish a theme for the bridge

B. Support downtown revitalization efforts and the Main St. Program application submission. Coordinate with Downtown Business Council to implement the Main St. four-point approach.
   a. Organization
      i. Support efforts to implement a downtown Business Improvement District
      ii. Encourage City investment, both in-kind and monetary, in the Main St. Program, and support efforts to establish and maintain a public/private partnership for downtown redevelopment
      iii. Encourage a strong focus on maintaining a cost-effective, volunteer-driven downtown revitalization program
   b. Economic restructuring
      i. Work with local financial institutions and the City to establish a downtown façade improvement program
      ii. Encourage City to establish a Community Development Authority or Redevelopment Authority
      iii. Maintain an available property listing
      iv. Maintain an existing business registry
      v. Utilize Main St. Program manager to provide confidential business counseling to downtown businesses
c. Promotions
   i. Encourage the development and implementation of a downtown marketing program
   ii. Promote shared advertising opportunities
   iii. Encourage joint marketing efforts between Main St. and N. 4th St. businesses
   iv. Support an active series of special events throughout the year to increase consumer traffic in the downtown area and Tomahawk as a whole
d. Design
   i. Provide downtown property owners with information on best practices in building maintenance and renovation
   ii. Continue existing streetscape, sidewalk, lighting and signage beautification efforts
   iii. Develop façade improvement loan program design criteria

C. Encourage continued bike and pedestrian trail development and focus on linking existing trails to downtown area, community parks.
   a. Support city efforts to connect the existing city trail to the Hiawatha Trail.
   b. Connect and direct bike/pedestrian traffic to the downtown area
   c. Encourage N. 4th St. bridge replacement to include an underpass connecting the existing trail to Veterans Memorial Park
   d. Support additional trail development that connects downtown area to existing parks, schools, etc.

D. Promote infill development in the downtown area and along N. 4th St.
   a. Encourage commercial infill development along Railway St. north of Wisconsin Ave. and south of the library
   b. Encourage continued conversion from residential to commercial uses along Tomahawk Ave. between CTY S and Wisconsin Ave.
   c. Encourage infill development opportunities along N. 4th St.
H. SOURCES OF FINANCING REDEVELOPMENT

Various financial tools can be made available to finance different redevelopment efforts. Sources of funding range from local fundraising efforts through community organizations or foundations, to grant funding available through various state departments. In addition, the city is empowered through state statutes to establish various tools that communities can employ to assist in financing redevelopment efforts. Sources of financing are shown below.

1. Local:

*Tax Increment Financing*
Cities and villages in Wisconsin are empowered by state statute to create Tax Increment Financing Districts (TIF). Under TIF, cities and villages pay for infrastructure improvements and then they are paid back with the tax proceeds of the new development. The property tax proceeds are calculated by figuring the difference between the base value of the property before improvements and the value after improvement and development (the tax increment). The city or village keeps all of the increment until the improvements are paid off. Other taxing jurisdictions (school districts, counties and technical colleges) receive taxes only on the original base value until the TIF is paid off and retired. Tax Increment Financing is a common tool used to finance various downtown redevelopment efforts.

*Business Improvement District*
Business Improvement Districts are a community financing tool that allows the city to assess business properties within a given area. A Business Improvement District Board manages the assessment, which is designed to contribute to programs aimed at promotion, management, maintenance and development of the district.

*Community Development or Redevelopment Authority*
Cities and villages are empowered to create a Community Development or Redevelopment Authority to undertake blight elimination, urban renewal, housing projects and community development programs. In particular, the CDA or RDA promotes and facilitates economic development and redevelopment.

2. Regional:

*Lincoln County Economic Development Corporation*
The Lincoln County Economic Development Corporation works throughout Lincoln County by retaining and expanding its business base through a professional economic development presence. The core goals of the corporation include the following:

*Maintain & diversify the county’s economy
*Improve the competitiveness & profitability of existing business in Lincoln County
*Attract new businesses to Lincoln County
*Encourage the formation of new businesses & the expansion of existing businesses
within Lincoln County
*Increase the receipt of grants and aids from private, state & federal sources
*Enhance the efficiency of excising economic development efforts in Lincoln County by providing full time professional staff
*Maintain adequate public facilities and the supporting infrastructure necessary for economic development efforts throughout the county

Lincoln County EDC maintains a professional staff who manage a variety of projects and programs, including revolving loan funding, market and business site assessment data and a variety of other tools new and existing business can leverage to locate and/or grow their business in Lincoln County.

North Central Wisconsin Development Corporation
The North Central Wisconsin Development Corporation (NCWDC) manages a revolving loan fund designed to address a gap in private capital markets for long-term, fixed-rate, low down payment, low interest financing. It is targeted at the timber and wood products industry, tourism and other manufacturing and service industries. A second revolving loan fund was established in 2008 that is designed to offer micro-loans that may be suitable for façade improvements in downtown areas, or providing a portion of the start-up capital required to develop a new business.

North Central Advantage Technology Zone Tax Credits
Lincoln County has been designated a Technology Zone by the Department of Commerce. The Technology Zone program brings $5 million in income tax incentives for high-tech development to the area. The North Central Advantage Technology Zone offers the potential for high-tech growth in knowledge-based and advanced manufacturing clusters, among others. The zone designation is designed to attract and retain skilled, high-paid workers to the area, foster regional partnerships between business and education to promote high-tech development, and to complement the area’s recent regional branding project.

Small Business Development Center
Located on the UW-Stevens Point Campus, the Small Business Development Center (SBDC) provides a variety of services to new and emerging businesses, including confidential, one-on-one business counseling and business plan development assistance. The SBDC also organizes a variety of classes and seminars designed to assist new businesses with developing business plans, marketing plans, and other issues of import.

Grow North Inventors & Entrepreneurs Club
Grow North, a regional economic development corporation in the northwoods, has developed an inventors and entrepreneurs club designed to provide assistance to aspiring inventors and entrepreneurs in the region. The I&E Club meets monthly at the Oneida County Airport where members exchange ideas and discuss issues and challenges facing their emerging businesses.
3. **State:**

*Rural Economic Development Program*
This program administered by Wisconsin Department of Commerce provides grants and low interest loans for small business (less than 25 employees) start-ups or expansions in rural areas, such as Langlade County. Funds may be used for "soft costs" only, such as planning, engineering, ad marketing assistance.

*Wisconsin Small Cities Program*
The Wisconsin Department of Commerce provides federal Community Development Block Grant (CDBG) funds to eligible municipalities for approved housing and/or public facility improvements and for economic development projects. Economic Development grants provide loans to businesses for such things as: acquisition of real estate, buildings, or equipment; construction, expansion or remodeling; and working capital for inventory and direct labor.

*Wisconsin Waterfront Initiative*
Communities seeking to redevelop waterfront areas may receive up to $25,000 in planning assistance through WI Department of Commerce. This is an interagency effort designed to coordinate the resources in various agencies, including the Department of Tourism and the Department of Natural Resources.

*Wisconsin Department of Natural Resources*
The DNR offers a variety of grant programs that may be useful to offset costs associated with various projects. Programs offered by the DNR include the Stewardship Program, which funds up to 50% of the costs associated with bike & pedestrian trail development, some land acquisitions, and urban green space development. Other grant programs offered by the DNR include the Brownfields program, site assessment grants, and the municipal flood control program. All DNR grant programs require matching local funds, although some programs require no more than a 10% match.

*University of Wisconsin Extension Office*
The Center for Community Economic Development, University of Wisconsin Extension, creates, applies and transfers multidisciplinary knowledge to help people understand community change and identify opportunities.

*The Wisconsin Innovation Service Center (WISC)*
This non-profit organization is located at the University of Wisconsin at Whitewater and specializes in new product and invention assessments and market expansion opportunities for innovative manufacturers, technology businesses, and independent inventors.

*Wisconsin Small Business Development Center (SBDC)*
The UW-SBDC is partially funded by the Small Business Administration and provides a variety of programs and training seminars to assist in the creation of small business in Wisconsin.
Transportation Economic Assistance (TEA)
This program, administered by the Wisconsin Department of Transportation, provides immediate assistance and funding for the cost of transportation improvements necessary for major economic development projects.

Other State Programs
Technology Development grants and loans; Customized Labor Training grants and loans; and Major Economic Development Project grants and loans.

4. Federal:

Economic Development Administration (EDA)
EDA offers a public works grant program. These are administered through local units of government for the benefit of the local economy and, indirectly, private enterprise.

U.S. Department of Agriculture – Rural Development (USDA – RD)
The USDA Rural Development program is committed to helping improve the economy and quality of life in all of rural America. Financial programs include support for such essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities, and electric and telephone service. USDA-RD promotes economic development by supporting loans to businesses through banks and community-managed lending pools. The program also offers technical assistance and information to help agricultural and other cooperatives get started and improve the effectiveness of their member services.

Small Business Administration (SBA)
SBA provides business and industrial loan programs that will make or guarantee up to 90% of the principal and interest on loans to companies, individuals, or government entities for financing in rural areas. Wisconsin Business Development Finance Corporation acts as an agent for the U.S. Small Business Administration (SBA) programs that provide financing for fixed asset loans and for working capital.