

# 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**

<b>Top ACORN Consumer Groups:</b>		<b>Demographic Summary</b>	<b>2001</b>	<b>2006</b>
Newly Formed Households	37.8%	Population	3,657	3,504
Rustbelt Neighborhoods	28.9%	Households	1,555	1,480
Low Income: Young and Old	22.1%	Families	910	888
Older, Settled Married Couples	11.2%	Median Age	38.8	40.1
		Median Household Income	\$31,077	\$34,719

	<b>Spending Potential Index<sup>1</sup></b>	<b>Average Amount Spent</b>	<b>Total</b>
<b>Apparel</b>	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 <sup>2</sup>	72	\$85	\$132,203
<b>Automotive Aftermarket</b>	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
<b>Books &amp; Periodicals</b>	75	\$182	\$282,386
<b>Cameras &amp; Equipment</b>	73	\$95	\$147,558
<b>Child Care</b>	67	\$225	\$350,544
<b>Computer</b>			
Computer Information Services	68	\$23	\$36,355
Personal Computer Hardware & Software	69	\$190	\$295,461
<b>Entertainment</b>			
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
<b>Food and Beverages</b>			
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 <sup>3</sup>	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
<b>Financial Services</b>			
Automobile Loans	72	\$1,842	\$2,863,735
Home Loans	68	\$3,393	\$5,276,100
Investments	68	\$1,799	\$2,796,683



# 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 <sup>1</sup>	Average Amount Spent	Total
<b>Home</b>			
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 <sup>4</sup>	69	\$804	\$1,249,956
<b>Insurance</b>			
Homeowners/Renters	68	\$246	\$382,643
Vehicle	70	\$765	\$1,188,765
Life	68	\$376	\$584,018
Health	73	\$964	\$1,498,649
<b>Lawn and Garden</b>			
Luggage	67	\$237	\$367,842
Moving and Storage Services	65	\$9	\$13,900
Optical Goods	68	\$30	\$47,401
Paint	72	\$63	\$97,351
Pets & Supplies	73	\$20	\$31,258
Sporting Goods	68	\$204	\$317,453
	71	\$151	\$235,277
<b>Telephone Services</b>			
Television and Sound Equipment	72	\$870	\$1,352,022
Television and Video 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
<b>Travel</b>			
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 <sup>5</sup>	69	\$346	\$538,476

<sup>1</sup> 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.

<sup>2</sup> **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.

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

<sup>4</sup> **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.

<sup>5</sup> **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.



# 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:		Demographic Summary		
Middle America	39.3%	Population	2001	2006
Older, Settled Married Couples	31.7%	Households	3,776	3,709
Young, Frequent Movers	20.2%	Families	1,501	1,498
Low Income: Young and Old	6.1%	Median Age	1,099	1,093
Prosperous Older Couples	2.3%	Median Household Income	40.4	41.7
			\$42,194	\$47,207

	Spending Potential Index <sup>1</sup>	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 <sup>2</sup>	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 <sup>3</sup>	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: 42.10390  
 Longitude: -76.262900  
 Radius in Miles: 1,3

	Spending Potential Index <sup>1</sup>	Average Amount Spent	Total
<b>Home</b>			
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 <sup>4</sup>	95	\$1,110	\$1,665,254
<b>Insurance</b>			
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
<b>Travel</b>			
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 <sup>5</sup>	95	\$474	\$711,504

<sup>1</sup> 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.

<sup>2</sup> **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.

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

<sup>4</sup> **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.

<sup>5</sup> **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:		Demographic Summary	2001	2006
Young, Frequent Movers	41.5%	Population	4,266	4,181
Middle America	32.7%	Households	1,627	1,650
Semirural Lifestyle	16.9%	Families	1,271	1,264
Older, Settled Married Couples	4.8%	Median Age	39.2	40.5
Prosperous Older Couples	4.2%	Median Household Income	\$42,775	\$47,906

	Spending Potential Index <sup>1</sup>	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 <sup>2</sup>	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 <sup>3</sup>	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



# 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 <sup>1</sup>	Average Amount Spent	Total
<b>Home</b>			
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 <sup>4</sup>	92	\$1,081	\$1,757,513
<b>Insurance</b>			
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
<b>Travel</b>			
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 <sup>5</sup>	92	\$459	\$747,163

<sup>1</sup> 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.

<sup>2</sup> **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.

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

<sup>4</sup> **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.

<sup>5</sup> **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**

<b>Top ACORN Consumer Groups:</b>		<b>Demographic Summary</b>	<b>2001</b>	<b>2006</b>
Middle America	29.3%	Population	34,009	33,362
Newly Formed Households	10.7%	Households	13,146	12,978
Rustbelt Neighborhoods	10.2%	Families	9,526	9,464
Older, Settled Married Couples	9.8%	Median Age	38.9	40.2
Semirural Lifestyle	9.7%	Median Household Income	\$43,292	\$48,373

	<b>Spending Potential Index<sup>1</sup></b>	<b>Average Amount Spent</b>	<b>Total</b>
<b>Apparel</b>	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 <sup>2</sup>	94	\$111	\$1,457,858
<b>Automotive Aftermarket</b>	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
<b>Books &amp; Periodicals</b>	98	\$237	\$3,120,211
<b>Cameras &amp; Equipment</b>	98	\$128	\$1,677,329
<b>Child Care</b>	96	\$323	\$4,245,274
<b>Computer</b>			
Computer Information Services	95	\$33	\$432,320
Personal Computer Hardware & Software	95	\$263	\$3,451,067
<b>Entertainment</b>			
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
<b>Food and Beverages</b>			
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 <sup>3</sup>	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
<b>Financial Services</b>			
Automobile Loans	101	\$2,582	\$33,944,375
Home Loans	95	\$4,759	\$62,566,606
Investments	90	\$2,398	\$31,528,521



# Retail Expenditures

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

Site Type: Circle

Latitude: 42.10390  
 Longitude: -76.262900  
 Radius in Miles: 5.10

	Spending Potential Index <sup>1</sup>	Average Amount Spent	Total
<b>Home</b>			
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 <sup>4</sup>	96	\$1,127	\$14,813,594
<b>Insurance</b>			
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
<b>Travel</b>			
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 <sup>5</sup>	97	\$484	\$6,356,720

<sup>1</sup> 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.

<sup>2</sup> **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.

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

<sup>4</sup> **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.

<sup>5</sup> **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** Latitude: **42.103900**  
**Owego, NY** 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%

Households by Income	1990		2001		2006	
	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	

Population by Age	Census 2000		2001		2006	
	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	Census 2000	2001	2006
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.

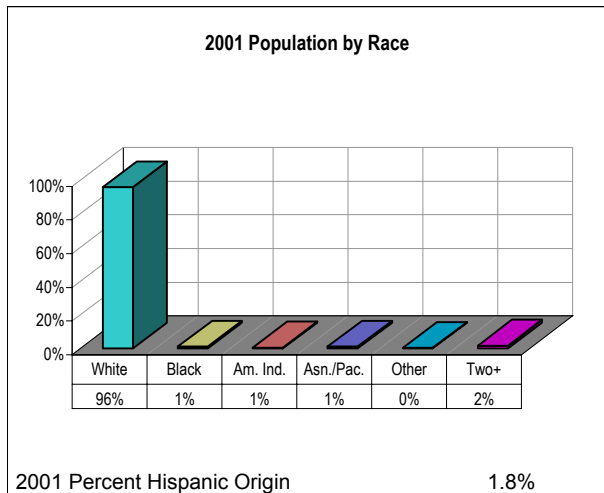
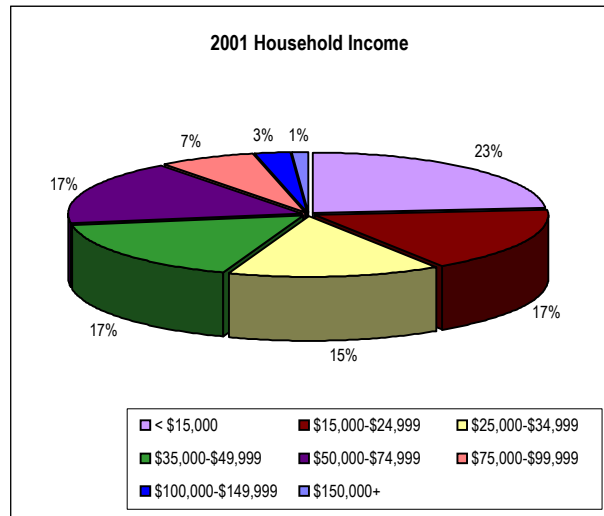
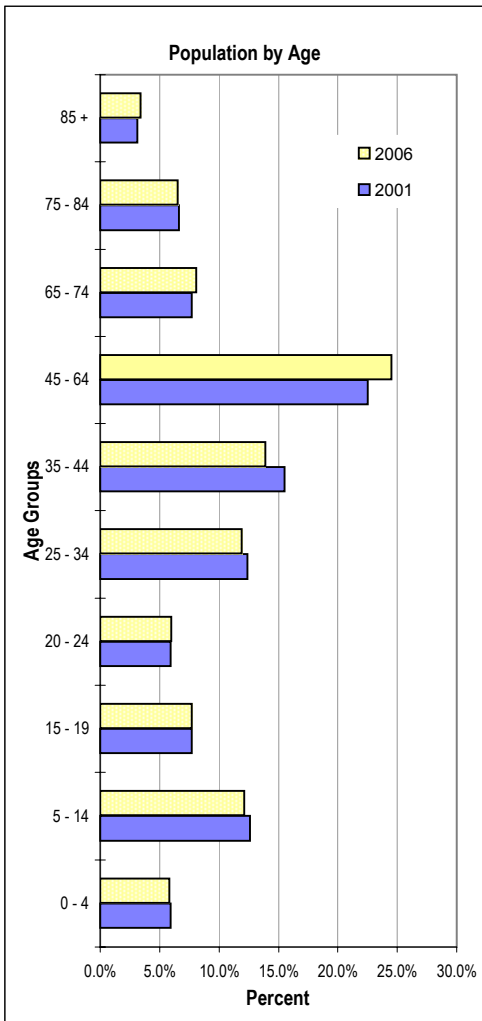
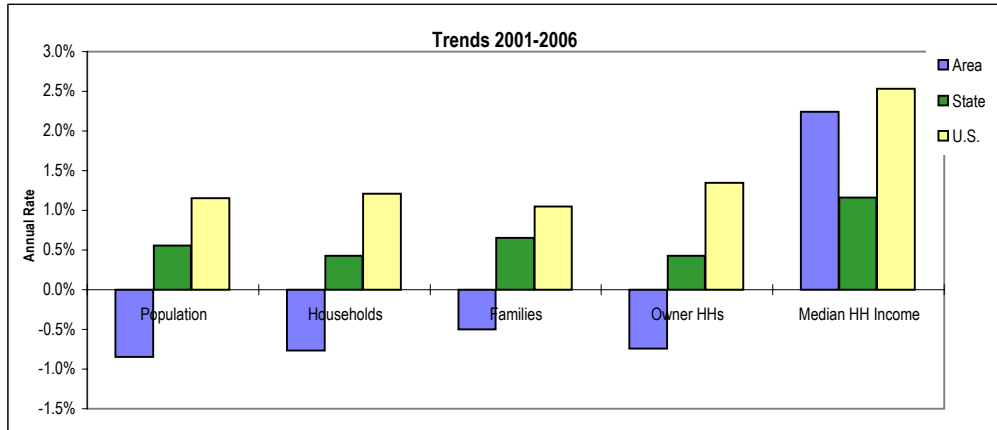


# Demographic and Income Profile

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

**Site Type: Circle**

**Latitude: 42.10390**  
**Longitude: -76.26290**  
**Radius in Miles: 1.00**



Source: ESRI BIS forecasts for 2001/2006.

# Demographic and Income Profile

**Court St & Main St** Latitude: **42.103900**  
**Owego, NY** 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%

Households by Income	1990		2001		2006	
	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	

Population by Age	Census 2000		2001		2006	
	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	Census 2000	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.

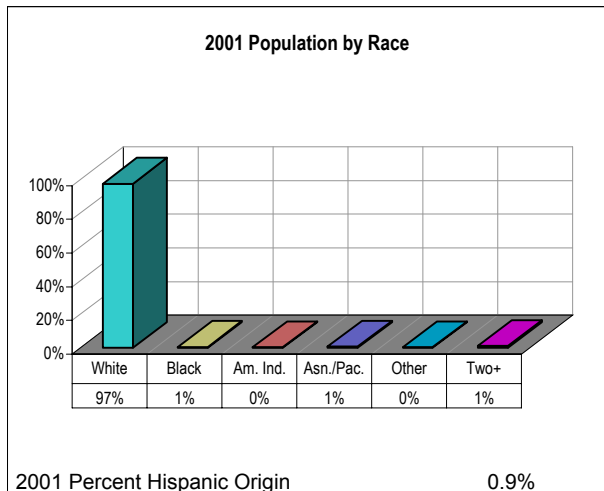
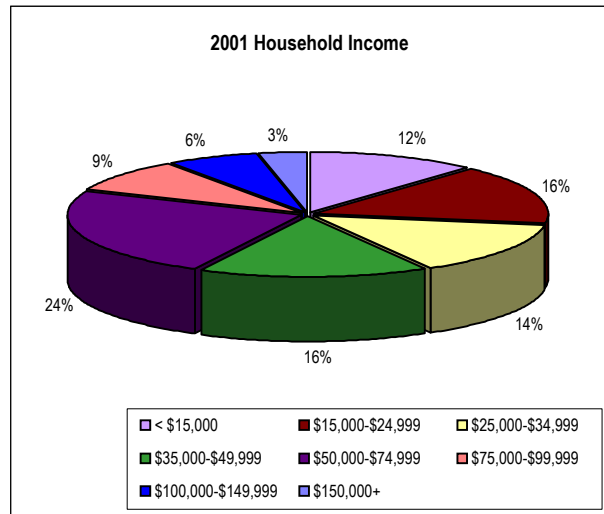
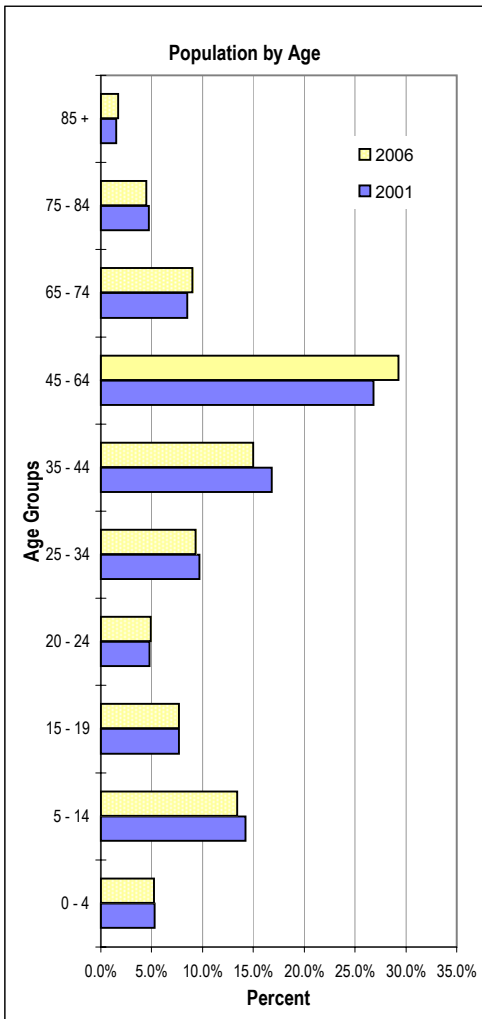
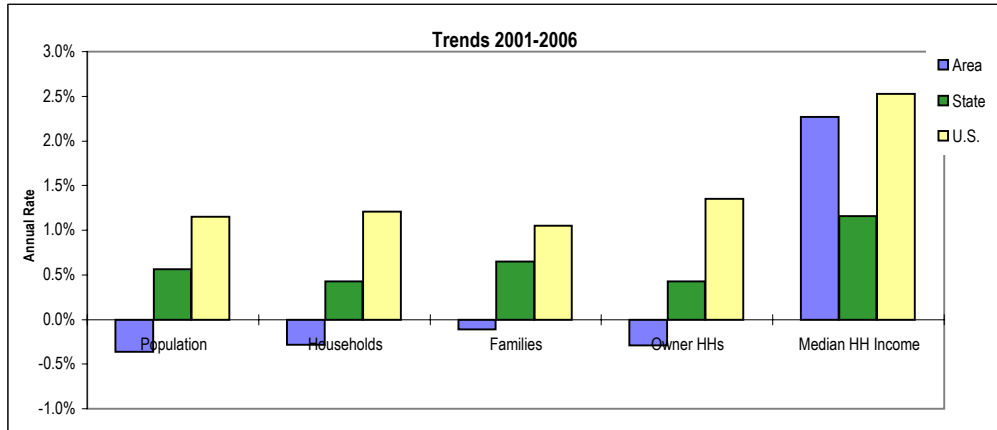


# Demographic and Income Profile

**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** Latitude: **42.103900**  
**Owego, NY** 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%

Households by Income	1990		2001		2006	
	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	

Population by Age	Census 2000		2001		2006	
	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	Census 2000	2001	2006
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.

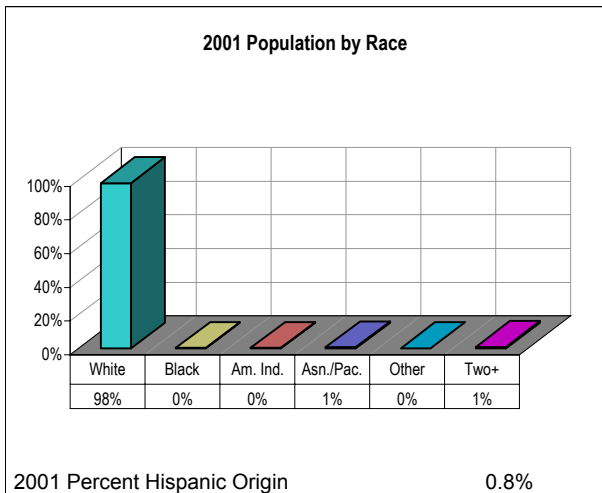
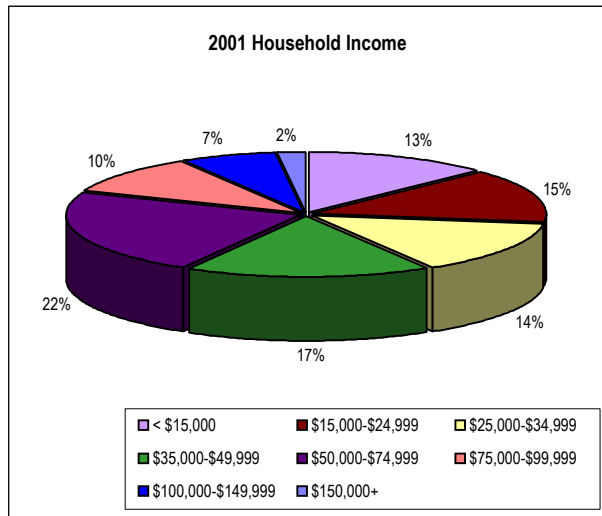
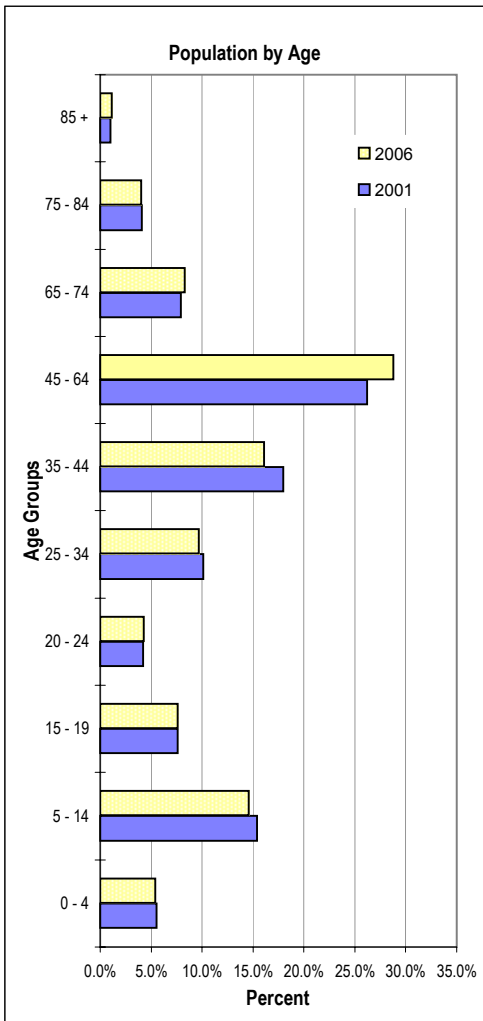
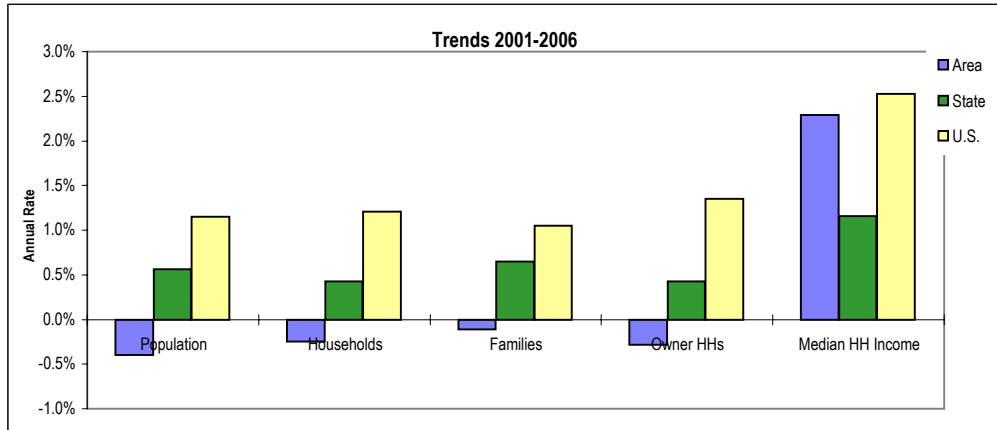


# Demographic and Income Profile

**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** Latitude: **42.103900**  
**Owego, NY** Longitude: **-76.262900**  
**5-10 Miles** 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%

Households by Income	1990		2001		2006	
	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	

Population by Age	Census 2000		2001		2006	
	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	Census 2000	2001	2006
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.

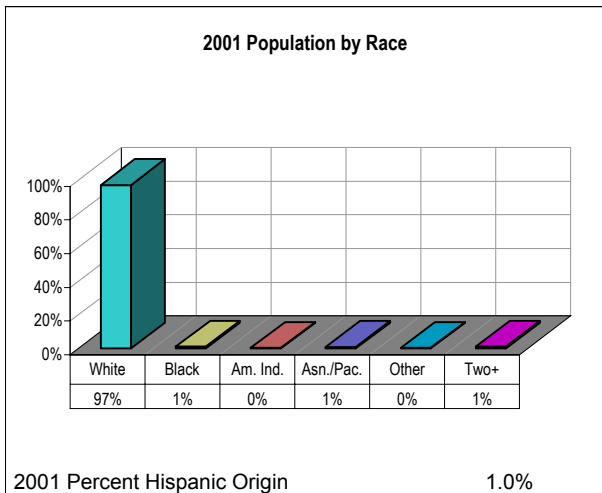
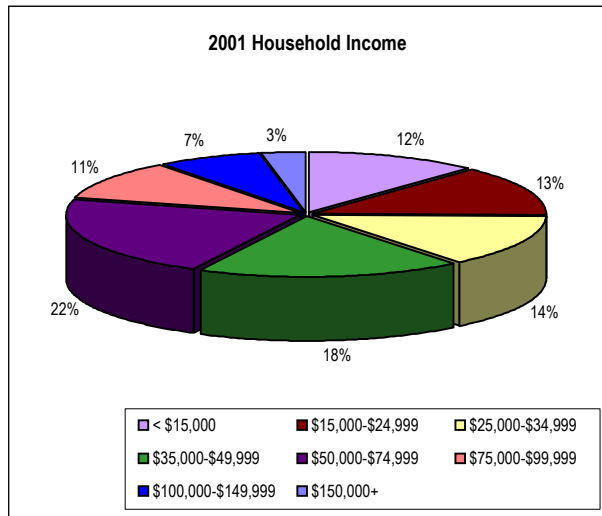
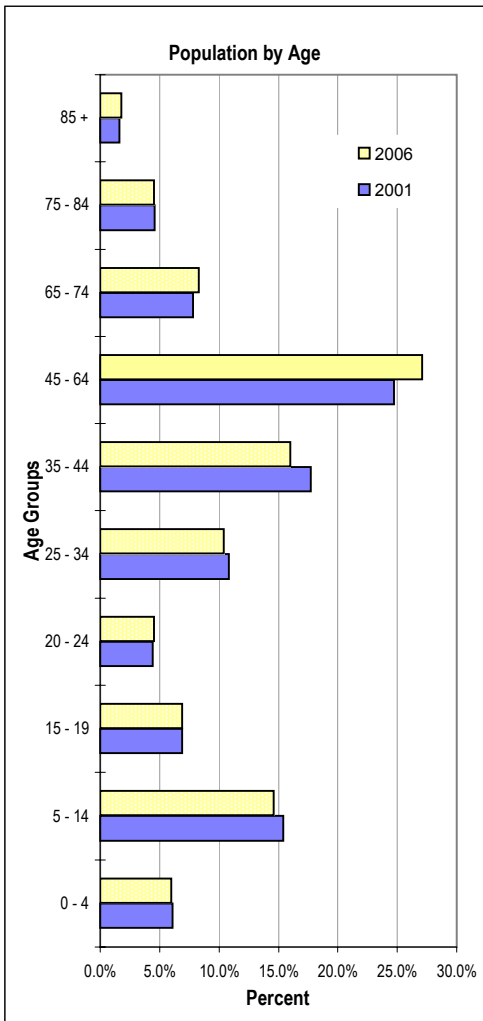
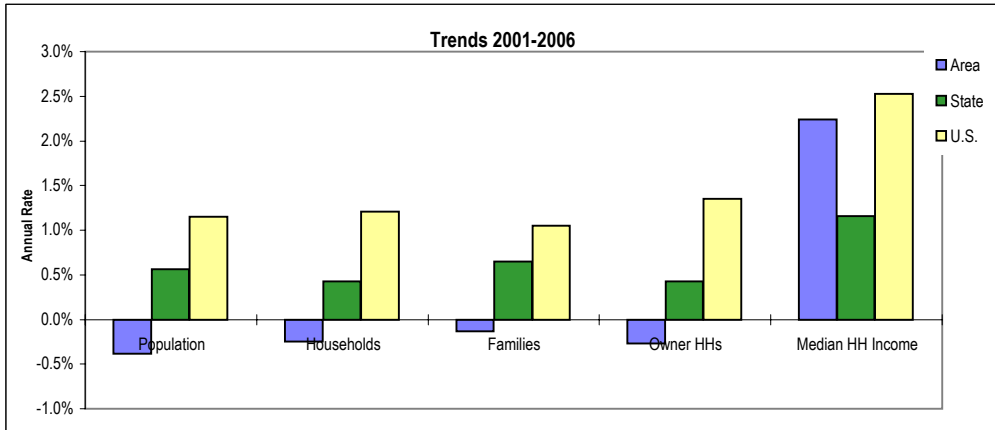


# Demographic and Income Profile

**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.



# 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

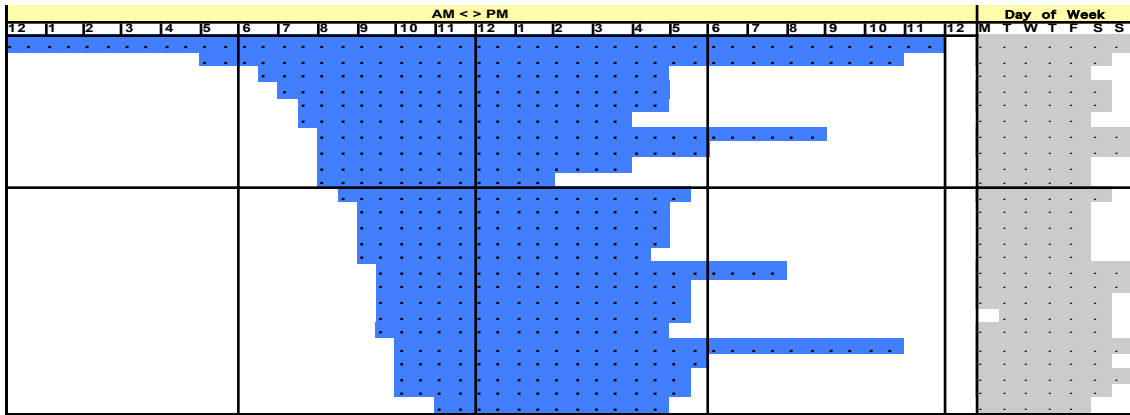
Your target customer age ranges:

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 border="1"> <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 border="1"> <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 border="1"> <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 border="1"> <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										
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If no, would you consider doing so?	<table border="1"> <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 border="1"> <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																
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Do you participate in any in seasonal advertising with other Owego businesses?	<table border="1"> <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 border="1"> <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																
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14)	What is the most effective type of advertising media for your business?	<table border="1"> <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 border="1"> <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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15)	How far do customers travel to your business?	<table border="1"> <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 border="1"> <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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17	Surveys Responding																													
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23	Total Talled																													
16)	Are you aware of the County revolving loan fund for helping businesses?	<table border="1"> <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 border="1"> <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															
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If yes, have you used this fund for any business improvements or projects?	<table border="1"> <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 border="1"> <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																
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No	19	100%																												
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17)	Would you like to see a Village of Owego low interest revolving loan fund for business?	<table border="1"> <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 border="1"> <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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If yes, would your business use the fund to upgrade or expand?	<table border="1"> <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 border="1"> <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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18)	Would you take advantage of a loan and grant program to improve your storefront?	<table border="1"> <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 border="1"> <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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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 Tioqa 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%
Tioqa 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)

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

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

<b>Home improvements</b>	<b>11</b>
Tax incentives	6

<b>Clean</b>	<b>71</b>
Sidewalks	8
North Avenue	4
River Row	4
Streets	4
Stores	3
Main Street	2

<b>Beautification</b>	<b>11</b>
Plant flowers	3
Benches	2
Murals	2

<b>More business</b>	<b>20</b>
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 Talled

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 Talled

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	
				425	Total Talled
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	
				425	Total Talled
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	
				425	Total Talled
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	
				425	Total Talled
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	
				425	Total Talled
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	
				425	Total Talled
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	
				425	Total Talled
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	
				425	Total Talled
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

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## 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

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## 3.0 ELIGIBLE PROJECTS

### 3.1 Facade Renovations and Restorations<sup>1</sup>

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

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<sup>1</sup> A facade is defined as the principle or front elevation of a building.

# Town of Owego Downtown Improvement Grant (DIG) Program Guidelines

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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 Criteria**<sup>2</sup>. 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."<sup>3</sup>

## **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

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

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

## Town of Owego Downtown Improvement Grant (DIG) Program Guidelines

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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

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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

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## 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

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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

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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

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## 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

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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.)

<input type="checkbox"/> Storefront lighting	<input type="checkbox"/> New Signage	<input type="checkbox"/> Cleaning/Repointing of Brick
<input type="checkbox"/> New Awnings	<input type="checkbox"/> Painting	<input type="checkbox"/> Windows
<input type="checkbox"/> Walls and Siding <i>(No vinyl or aluminum siding)</i>	<input type="checkbox"/> 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

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## 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

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# Town of Owego Downtown Business Incubator (DBI) Program Guidelines

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## 1.0 INTRODUCTION

The *Downtown Business Incubator (DBI) Small Grant Program* shall consist 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

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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

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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

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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

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- 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.<sup>1</sup>

## 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

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<sup>1</sup> 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

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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

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## *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

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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

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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.

## Town of Owego Downtown Business Incubator (DBI) Program Guidelines

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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.

# Town of Owego Downtown Business Incubator (DBI) Program Guidelines

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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

# Town of Owego Downtown Business Incubator (DBI) Program Guidelines

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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: \_\_\_\_\_