



Envision

Downtown McCook

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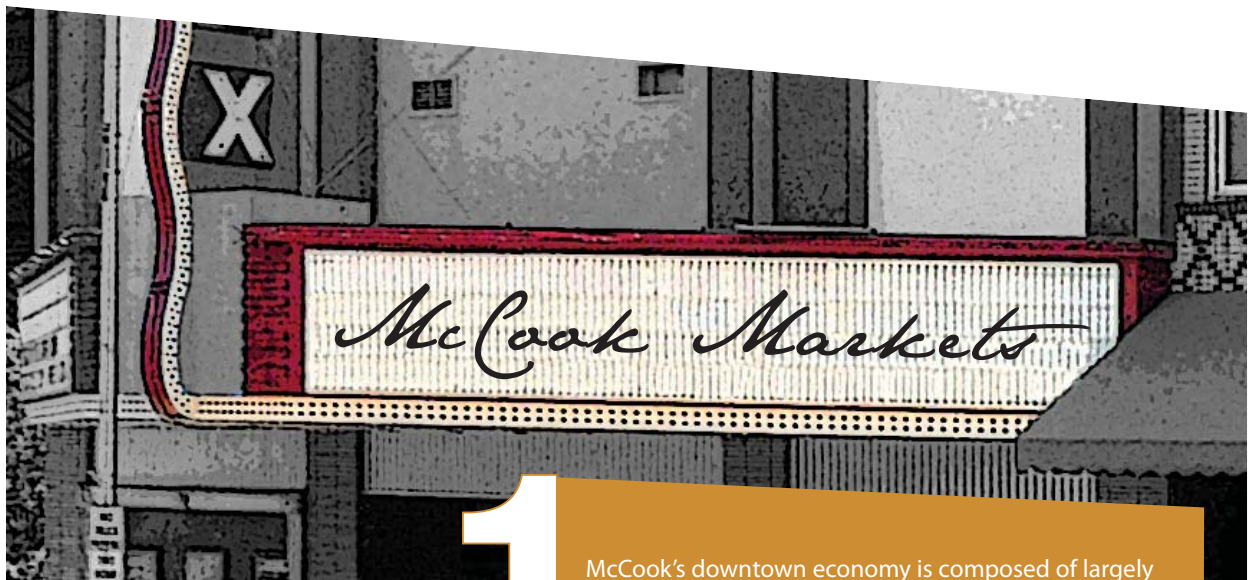
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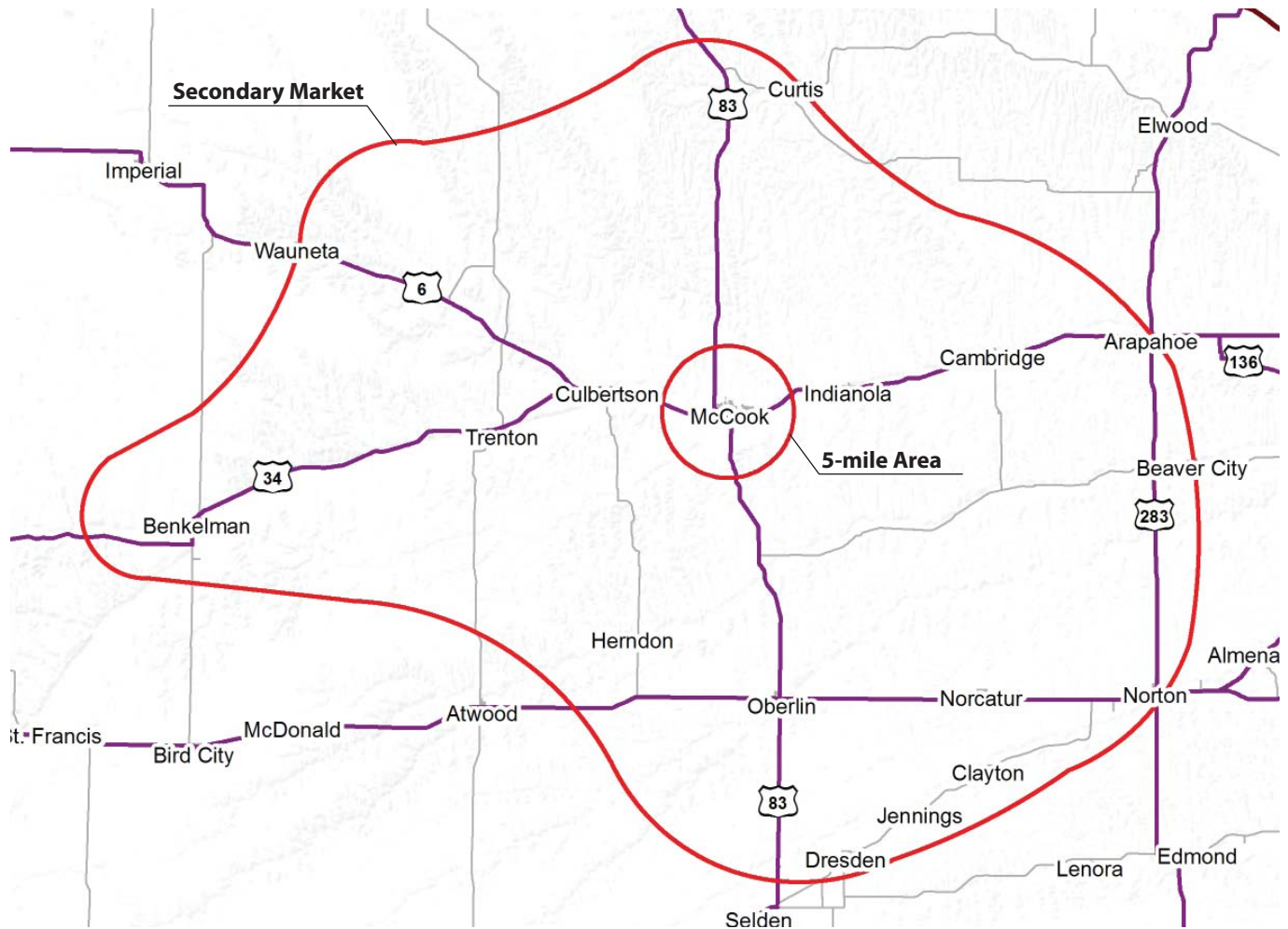


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McCook's downtown economy is composed of largely non-basic services that depend largely on local business conditions. For example, patrons to downtown are typically locally based and products are consumed locally. However, McCook's regional economy is supported by basic services such as Farmland Industries and agriculture production.

Map 1.1: Market Areas



INTRODUCTION

- Market Area Definition
- Demographics
- Business and Employment
- Consumer Spending Patterns
- Retail Sales
- Projected Retail Space Growth

MARKET AREAS

The market analysis begins by defining the city's market areas. McCook is a rural community offering specialized commercial and cultural resources. Its significant market provides services to local residents and is also a trade center for rural markets in Red Willow County. McCook's geographic market areas are large in comparison to other Nebraska communities.

Map 1.1 illustrates the different geographic market areas used by this study.

- **The primary market area** is the City of McCook and the immediate surrounding area that extends out five (5) miles from the city's center. Residents of the city do some daily shopping in McCook and first consider purchasing goods and services available in the City before going to larger commercial centers.
- **Secondary market area** extends 30 to 70 miles from the city's municipal limits. The market area is defined by a gravity model that considers the population and distance of cities of similar size and assumes that people living within the vicinity travel to the closest regional trade center for a greater selection of goods and services. The area extends about halfway to Fort Morgan, Colby, Holdrege, and North Platte. While residents of this area use McCook retailers and service providers for typical needs, larger markets such as North Platte exert a powerful draw for special or large purchase items.

DEMOGRAPHICS

POPULATION TRENDS AND FORECASTS

This section describes changes in the characteristics and dynamics of McCook's population. During the last 50 years, McCook's population has stayed around 8,000 people, but slowly decreasing since 1980. Table 1.1 summarizes the historical population change in McCook compared to surrounding communities that have experienced similar demographic shifts. Significant conclusions include:

- **McCook's population has gradually declined during the last 30 years.** Table 1.1 shows the historical population change between 1960 and 2000. The population in 1980 peaked at 8,404 and in 2010 it was 7,698, or a loss of 706 people. Despite the total population declining, the city's density has declined as growth has developed outward from the city's center.
- **The population in the region has gradually declined during the last 30 years.** Red Willow County's population dropped from 12,615 to 11,055 or a difference of 1,560. Of this loss, the City of McCook represents about half of it (706 people), while the other communities and rural areas account for the remaining 854 people.
- **McCook has been experiencing a trend of out-migration since the 1980s.** From 2000 to 2010, McCook experienced a -6% migration rate. A natural population change for the same period would yield a population between 7,818 and 7,970.
- **McCook's annual loss rate of population has increased.** U.S. Census reports that McCook's annual loss rate of population was 0.15% in the 1990s and 0.38% in the 2000s.

POPULATION PROJECTIONS

Projecting the future population of McCook helps to predict the future demographic character of the community. This in turn helps guide the city's planning and policy decisions regarding future investments. Table 1.2 illustrates future population growth scenarios for the city. Four population projection scenarios are considered for this market analysis.

- **Natural Population Change.** Based on natural population change, which calculates the number of births to deaths, the city's population by 2020 will be 7,481, which represents a loss of 262 people.
- **+3% Migration Rate.** McCook must attract people to move to the community to stabilize the population loss. A +3% migration rate through 2020 allows McCook to maintain their 2010 population count.
- **+0.1% Growth Rate.** For comparison, a 0.1% compound annual growth rate (CAGR) is provided as a benchmark to compare other projections. Achieving a modest growth rate of 0.1% will result in a 2020 population of 7,775.
- **5-Mile Nielsen Projection.** Nielsen is a national demographic and market analyst firm, providing supplemental data to the U.S. Census. Table 1.4 illustrates future population growth for the 5-mile market area, which indicates a population loss. By 2020, the population within this market area is anticipated to decline from 8,953 in 2000 to 8,889. A slower population loss than the city proper, likely indicating a slightly younger population.

Table 1.1: Population Change for McCook and Comparable Cities, 1960-2010

	1960	1970	1980	1990	2000	2010	% Change 1960-2010	% Change 2000-2010
McCook	8,301	8,285	8,404	8,112	7,994	7,698	-7.3%	-3.7%
North Platte	17,184	19,447	24,479	22,605	23,878	24,733	43.9%	3.6%
Holdrege	5,226	5,635	5,624	5,671	5,636	5,495	5.1%	-2.5%
Ogallala	4,250	4,976	5,638	5,095	4,930	4,737	11.5%	-3.9%
Red Willow County	12,940	12,191	12,615	11,668	11,448	11,055	-14.6%	-3.4%

Source: U.S. Census Bureau

Table 1.2: Migration and Growth Scenarios for McCook

	2010	2015	2020
Natural Population Change	7,698	7,555	7,481
+3% Migration Rate	7,698	7,668	7,707
+0.1% Annual Growth Rate	7,698	7,737	7,775
5-Mile Area (Claritas, Inc.)	8,953	8,857	8,889

Source: U.S. Census, Nielsen MarketPlace, RDG Planning & Design



INCOME CHARACTERISTICS

Table 1.3 presents the median household income for residents in the primary market area. The primary market's median income was \$47,067 in 2012, according to Nielsen MarketPlace. This is comparable to the State of Nebraska at \$49,342. Median household income for the primary market area increased at a healthy rate, growing from \$38,995 in 2000, and representing an increase of \$8,072.

UNEMPLOYMENT CHARACTERISTICS

According to the 2010 U.S. Census Bureau, McCook's unemployment rate in 2010 was 6.6%, while the State of Nebraska was 5.1%. The Nebraska Department of Labor reports unemployment by county, and indicates a much lower unemployment rate in September 2012. Red Willow County is 3.0%, while the State of Nebraska is 3.4%.

BUSINESS AND EMPLOYMENT

WORKPLACES

Table 1.4 displays the distribution of employment for the market areas. About 686 establishments employ 6,217 employees within the primary market area. About 80% of the business establishments and people employed are in the private sector, while the remaining 20% are related to the public and non-profit sectors.

- **Establishments.** Business establishments in the primary market area is about 39% service-oriented and 19% retail. Compared to other communities, the balance of service to retail establishments is slightly low for retail-oriented establishments. However, combined, the proportion of retail and service establishments are comparable to other communities, which is often 50-60% of total establishments.

Table 1.3: Income in McCook's Primary Market Areas

	Households	% of Total
2012 Est. Households by Household Income	3,752	100.0%
Income Less than \$15,000	575	15.3%
Income \$15,000 - \$24,999	575	15.3%
Income \$25,000 - \$34,999	566	15.1%
Income \$35,000 - \$49,999	720	19.2%
Income \$50,000 - \$74,999	740	19.7%
Income \$75,000 - \$99,999	299	8.0%
Income \$100,000 - \$124,999	141	3.8%
Income \$125,000 - \$149,999	83	2.2%
Income \$150,000 - \$199,999	25	0.7%
Income \$200,000 - \$499,999	26	0.7%
Income \$500,000 and over	3	0.1%

2012 Est. Average Household Income \$47,067

Source: Nielsen MarketPlace, 2012

Of the retail establishments, 34 are miscellaneous stores and 33 are eating and drinking places. Miscellaneous stores employ about 4 employees per establishment, while eating and drinking places employ about 17 employees per establishment. Attracting restaurants and bars, as compared to small miscellaneous stores, will have a greater influence on activity and parking in downtown.

Data from Nielsen MarketPlace indicates that establishments selling General Merchandise have the highest employees per establishment, 132. This figure is skewed by the large employment by Wal-Mart, which is a typical, if extremely large-scale example of a general merchandise retailer. These types of businesses are unlikely to locate in traditional downtown environments because of the parking and square footage demands they generate.

- **Employees.** Employment in the primary market area is about 35% service-oriented and 25% retail. These types of businesses are most commonly targeted for downtown settings.

Of the service-oriented jobs, about 40% of the positions (or 15% of the overall employment) are related to health services. Educational and social services, combined, represent about 28% of the service positions (or 10% of overall employment).

Of the retail jobs, about 36% of the positions (or 9% of the overall employment) are related to eating and drinking places. These operations employ about 17 people per establishment. General merchandise stores represents about 34% of employees in retail (or 8% of total employment).

Table 1.4: Work Places and Employment for McCook's 5-Mile Primary Trade Area

Business Description	Total Establishments	% of Total	Total Employed	% of Total	Employees Per Establishment
Industries (All)	686		6,217		9
Industries (Private Sector)	551		5,075		9
Industries (Government and Non-Profit)	135		1,142		9
Agriculture (All)	24	3%	83	1%	4
Mining (All)	3	0%	25	<1%	8
Construction (All)	47	7%	307	5%	7
Manufacturing (All)	29	4%	631	10%	22
Transportation, Communications/Public Utilities	32	5%	315	5%	10
Wholesale Trade (All)	31	5%	250	4%	8
Retail (All Retail)	129	19%	1,552	25%	12
Building Mats and Garden Supply	17	2%	96	2%	6
General Merchandise Stores	4	1%	526	8%	132
Food Stores	9	1%	44	1%	5
Auto Dealers and Gas Stations	19	3%	130	2%	7
Apparel and Accessory Stores	5	1%	40	1%	8
Home Furniture, Furnishings and Equipment	8	1%	35	1%	4
Eating and Drinking Places	33	5%	561	9%	17
Miscellaneous Retail Stores	34	5%	120	2%	4
Finance (All)	75	11%	444	7%	6
Bank, Savings and Lending Institutions	17	2%	212	3%	13
Security and Commodity Brokers	10	1%	39	1%	4
Insurance Carriers and Agencies	27	4%	75	1%	3
Real Estate	17	2%	42	1%	3
Trusts, Holdings and Other Investments	4	1%	76	1%	19
Service (All)	265	39%	2,192	35%	8
Hotel and Other Lodging	6	1%	108	2%	18
Personal Services	53	8%	161	3%	3
Business Services	50	7%	184	3%	4
Motion Picture and Amusement	12	2%	43	1%	4
Health Services	41	6%	908	15%	22
Legal Services	8	1%	23	<1%	3
Educational Services	20	3%	380	6%	19
Social Services	31	5%	225	4%	7
Misc, Membership Orgs and Nonclassified	44	6%	160	3%	4



CONSUMER SPENDING PATTERNS

Table 1.5 compares annual consumer expenditures by product type in each trade area to the national average. National average per capita expenditures are equal to a market index of one, which is the ratio of the Annual Average Household Expenditure (AAHE) in each trade area compared to the AAHE for the United States. Therefore, scores greater than 100 indicate that consumers spend more on a good or service than the rest of the nation.

Overall consumers spend less than the national average on most consumable goods, reporting an overall score of 87 in the primary market.

- **Transportation & Recreation.** McCook's proximity to other trade centers may influence the expenses in transportation, as compared to other areas of the country. Another major area of consumer spending in the primary market is on boats and recreational vehicles, reporting an index score of 178. The general popularity of hunting and fishing in the area likely influences spending in this category.
- **Healthcare.** Consumer spending on pharmaceutical drugs remains on average with the nation and will likely increase as McCook's population ages. The presence of the Community Hospital and some associated medical retail business helps retain spending in the city. However, Internet vendors for pharmaceutical sales has been a growing competitor to local retailers. Spending for smoking products and supplies is higher than national averages, although typical in rural communities. Often these expenses are purchased near a place of residence and captured in the community.
- **Food.** Consumers in McCook appear to spend much of their time eating at home, reporting a score of 91, while eating away from home scores 81. These high expenditures may be a sign of additional costs associated with distribution. Given the size of the community and its proximity to larger markets, distributors may be charging a higher premium for delivery.
- **Apparel.** Overall, spending on apparel is lower than the national index - 71. Spending in this market may be limited due to available options.

Table 1.5:
Consumer Spending Patterns based on National Standards

	Primary
TOTAL SPECIFIED CONSUMER EXPENDITURES	87
FOOD AT HOME	91
FOOD & ALCOHOL AWAY FROM HOME	
Alcoholic Beverages	97
Total Food away from Home	81
DAY CARE, EDUCATION & CONTRIBUTIONS	
All Day Care	71
Contributions (All)	62
Education	58
HEALTHCARE	
Medical Services	89
Prescription Drugs	106
Medical Supplies	99
HOUSEHOLD FURNISHINGS & APPLIANCES	
Total Furniture	73
Total Household Textiles	82
Major Appliances	86
Misc Household Equipment	84
Small Appliance/Houseware	86
HOUSING RELATED & PERSONAL	
Total Housing Expenses	89
Household Repairs	84
Household Services	67
Housekeeping Supplies	92
Personal Expenses and Services	90
PERSONAL CARE & SMOKING PRODUCTS	
Personal Care Products and Services	84
Smoking Prods/Supplies	119
PET EXPENSES	84
SPORTS & ENTERTAINMENT	
Photographic Equipment	85
Reading Materials	99
Sports and Recreation	80
Travel	74
TV, Radio and Sound Equipment	79
Computers, Software & Accssories	78
TRANSPORTATION & AUTO EXPENSES	
Automotive Maintenance/Repair/Other	95
Gasoline	96
Diesel Fuel	116
Motor Oil	116
Boats and Recreational Vehicle Purchase	178
Rented Vehicles	73
TOTAL APPAREL	71
Women's Apparel	68
Men's Apparel	71
Girl's Apparel	80
Boy's Apparel	81
Infant's Apparel	90
Footwear (excl. Infants)	76
Other Apparel Prods/Services	65

Source: Nielsen MarketPlace

RETAIL SALES

RETAIL SALES IN MARKETS

One way of evaluating McCook's retail role in the region is to consider its share of total regional retail sales. **Table 1.6** indicates total retail sales in each market area. In 2012, total retail sales for the primary and secondary market were about \$430 million according to Nielsen MarketPlace. Retail sales that occurred in the city limits and primary market accounted for half of all retail sales. The primary market (combined with sales in McCook), represents a significant share of spending in the southwest Nebraska area.

NET TAXABLE RETAIL SALES

Table 1.7 reports net taxable retail sales from 2008 to 2011. The City of McCook accounts for about 95% of the net taxable retail sales (NTRS) in Red Willow County. Since 2009, NTRS have increased from \$137 million to \$152 million. The most significant change occurred in 2010, increasing by about \$8 million in sales.

DEMAND AND SUPPLY OF RETAIL SALES

Table 1.8 identifies the gap between consumer demand (expenditures) and retail sales within each retail sector. A negative value results from demand exceeding supply, indicating a leakage of consumer dollars to outside markets. In other words, residents have dollars to spend but they are spending them outside of their respective market area. A positive value results from sales exceeding demand and indicates a flow of regional dollars into the city's retail market. Retail categories reporting \$0 sales is a result of unreported data or unavailable because of too few establishments.

PRIMARY MARKET REVIEW (5- MILE)

In 2012, McCook's primary 5-mile market area accounted for \$217 million in retail sales, while its current population generated a demand of \$131 million. This suggests that McCook is attracting an additional \$85 million to the community. However, removing demand and sales for automotive, gas, and non-store retail, the demand now becomes \$82.6 million and sales are \$139 million.

McCook's leading categories for retail sales do not occupy any storefronts – general merchandise, gasoline stations, and building materials. Unlike numerous communities in the Midwest, McCook does not have a significant presence of non-store retailers, which often appears as a top retail category. At least, the frequency of establishments are low enough in the primary market that sales are not reported. Non-store retailers are typically mail order or internet sales, which do not have walk-in customers. The secondary market does report sales that are more typical.

Table 1.6: Share of Total Retail Sales, 2012

Area	Total Retail Sales	% of Total
McCook (city only)	\$186,226,928	43%
Primary (5-mile)	\$30,846,236	7%
Secondary	\$213,739,699	50%
Total	\$430,812,863	100%

Source: Nielsen MarketPlace.; RDG Planning & Design

Table 1.7: Net Taxable Retail Sales

	2008	2009	2010	2011
McCook	\$143,122,934	\$137,655,825	\$144,079,246	\$152,206,121
Red Willow	\$5,772,692	\$6,124,343	\$6,589,523	\$7,647,187

Source: Nebraska Department of Revenue, 2012

Categories reporting strong sales include:

- General Merchandise (\$63 million, of which \$56.7 million is associated to Wal-Mart)
- Gasoline Stations (\$48 million)
- Building Materials and Garden Supplies (\$37 million)
- Automotive Parts and Accessories (\$29 million)
- Food Service and Drinking Places (\$13.7 million)
- Health and Personal Care (\$9.8 million)

SECONDARY MARKET REVIEW

The secondary market experiences significant leakage, losing \$100 million to surrounding markets. This gap becomes a significant marketing opportunity for the City of McCook to attract additional spending and growth.

While **Table 1.8** identifies the demand and supply, **Table 1.9** summarizes only the opportunity gap or surplus for the primary and secondary areas. Most categories show a gap and potential for capturing a portion of the retail sales. These categories become targets for retail businesses. Categories reporting a significant gap include:

- Food and Service Stores (\$20 million opportunity gap)
- Food Service and Drinking Places (16.7 million opportunity gap)
- Health and Personal Care (\$13 million opportunity gap)
- Clothing and Accessories (\$9 million opportunity gap)
- Miscellaneous (\$6.3 million opportunity gap)

Significant demand emerges for food service and drinking places, or otherwise described as restaurants and bars. Data provided by Nielsen MarketPlace, indicates a combined primary and secondary market gap of \$9.7 million.

Table 1.8: Retail Sales and Opportunity Gap/Surplus for McCook's Market Areas, 2012

	PRIMARY			SECONDARY		
	2012 Supply (Retail Sales)	2012 Demand (Consumer Expenditures)	Opportunity Gap/Surplus	2012 Supply (Retail Sales)	2012 Demand (Consumer Expenditures)	Opportunity Gap/Surplus
Total Retail Sales	\$217,073,164	\$131,148,515	\$85,924,649	\$213,739,699	\$281,649,755	(\$67,910,056)
Adjusted Sales (- motor, gas, non-retail)	\$139,322,485	\$82,584,078	\$56,738,407	\$73,659,822	\$175,105,225	(\$101,445,403)
Motor Vehicle and Parts Dealers	\$29,729,780	\$25,267,756	\$4,462,024	\$31,916,325	\$56,042,172	(\$24,125,847)
Automotive Dealers	\$29,163,908	\$21,255,535	\$7,908,373	\$27,645,840	\$45,643,777	(\$17,997,937)
Other Motor Vehicle Dealers	\$83,292	\$2,392,923	(\$2,309,631)	\$295,331	\$6,917,949	(\$6,622,618)
Automotive Parts/Accsrs, Tire Stores	\$482,581	\$1,619,299	(\$1,136,718)	\$3,975,152	\$3,480,445	\$494,707
Furniture and Home Furnishings Stores	\$2,520,127	\$2,244,815	\$275,312	\$2,183,947	\$4,828,288	(\$2,644,341)
Furniture Stores	\$2,227,677	\$1,152,041	\$1,075,636	\$39,946	\$2,482,201	(\$2,442,255)
Home Furnishing Stores	\$292,450	\$1,092,775	(\$800,325)	\$2,144,000	\$2,346,085	(\$202,085)
Electronics and Appliance Store	\$2,450,094	\$2,537,915	(\$87,821)	\$387,979	\$5,172,124	(\$4,784,145)
Appliances, TVs, Electronics	\$2,450,094	\$1,885,842	\$564,252	\$43,425	\$3,869,773	(\$3,826,348)
Computer and Software	-	\$537,345	-	\$344,554	\$1,074,044	(\$729,490)
Photographic Equipment	-	\$114,728	-	-	\$228,307	-
Building Material, Garden Equip Stores	\$37,272,805	\$11,086,018	\$26,186,787	\$25,689,005	\$24,759,673	\$929,332
Building Material and Supply	\$32,148,020	\$9,913,667	\$22,234,353	\$15,124,830	\$21,899,519	(\$6,774,689)
Lawn, Garden Equipment, Supplies	\$5,124,785	\$1,172,351	\$3,952,434	\$10,564,175	\$2,860,154	\$7,704,021
Food and Beverage Stores	\$485,631	\$18,028,587	(\$17,542,956)	\$18,293,401	\$38,273,451	(\$19,980,050)
Grocery Stores	\$31,972	\$16,346,980	(\$16,315,008)	\$17,558,673	\$34,773,764	(\$17,215,091)
Specialty Food Stores	-	\$502,725	-	\$14,429	\$1,062,527	(\$1,048,098)
Beer, Wine and Liquor Stores	\$453,659	\$1,178,882	(\$725,223)	\$720,301	\$2,437,161	(\$1,716,860)
Health and Personal Care Stores	\$9,805,782	\$8,648,180	\$1,157,602	\$5,655,400	\$19,225,619	(\$13,570,219)
Pharmacies and Drug	\$9,222,012	\$7,470,580	\$1,751,432	\$5,539,015	\$16,631,312	(\$11,092,297)
Cosmetics, Beauty Supplies, Perfume	-	\$313,311	-	-	\$701,558	-
Optical Goods	-	\$310,869	-	-	\$661,733	-
Other Health and Personal Care	\$529,362	\$553,420	(\$24,058)	\$116,385	\$1,231,016	(\$1,114,631)
Gasoline Stations	\$48,020,899	\$13,669,296	\$34,351,603	\$50,453,858	\$30,190,757	\$20,263,101
Gasoline Stations With Convenience	\$17,716,987	\$10,295,379	\$7,421,608	\$13,314,525	\$22,654,228	(\$9,339,703)
Other Gasoline Stations	\$30,303,912	\$3,373,917	\$26,929,995	\$37,139,334	\$7,536,530	\$29,602,804
Clothing and Clothing Accessories	\$9,297,478	\$4,925,537	\$4,371,941	\$709,634	\$9,791,504	(\$9,081,870)
Clothing	\$3,858,275	\$3,545,963	\$312,312	\$45,377	\$6,978,258	(\$6,932,881)
Shoe	\$1,774,988	\$735,011	\$1,039,977	\$273,664	\$1,446,844	(\$1,173,180)
Jewelry, Luggage, Leather Goods	\$3,664,214	\$644,564	\$3,019,650	\$390,594	\$1,181,373	(\$790,779)
Sporting Goods, Hobby, Book, Music	\$728,139	\$2,320,824	(\$1,592,685)	\$710,954	\$4,616,130	(\$3,905,176)
Sportng Goods, Hobby, Musical	\$575,554	\$1,598,419	(\$1,022,865)	\$707,788	\$3,263,016	(\$2,555,228)
Book, Periodical and Music	\$152,585	\$722,405	(\$569,820)	\$3,166	\$1,353,114	(\$1,349,948)
General Merchandise Stores	\$62,939,909	\$16,617,173	\$46,322,736	\$9,401,542	\$34,845,286	(\$25,443,744)
Department Stores Excl Leased	\$410,323	\$7,652,457	(\$7,242,134)	\$9,235,131	\$15,826,276	(\$6,591,145)
Other General Merchandise	\$5,829,586	\$8,964,716	(\$3,135,130)	\$166,411	\$19,019,011	(\$18,852,600)
Miscellaneous Store Retailers	\$39,836	\$3,437,513	(\$3,397,677)	\$1,341,387	\$7,647,753	(\$6,306,366)
Non-Store Retailers	-	\$9,627,385	-	\$57,709,694	\$20,311,601	\$37,398,093
Foodservice and Drinking Places	\$13,782,683	\$12,737,515	\$1,045,168	\$9,286,572	\$25,945,392	(\$16,658,820)
Full-Service Restaurants	\$3,484,952	\$5,716,781	(\$2,231,829)	\$5,043,512	\$11,611,179	(\$6,567,667)
Limited-Service Eating Places	\$8,767,716	\$5,318,426	\$3,449,290	\$2,586,771	\$10,839,707	(\$8,252,936)
Special Foodservices	-	\$1,048,400	-	-	\$2,142,348	-
Drinking Places -Alcoholic Beverage	\$1,530,016	\$653,909	\$876,107	\$1,656,288	\$1,352,157	\$304,131

Table 1.9: Opportunity Gap/Surplus for McCook's Market Areas, 2012

	PRIMARY	SECONDARY	TOTAL
	Opportunity Gap/Surplus	Opportunity Gap/Surplus	Opportunity Gap/Surplus
Total Retail Sales	\$85,924,649	(\$67,910,056)	\$18,014,593
Adjusted Sales (- motor, gas, non-retail)	\$56,738,407	(\$101,445,403)	(\$44,706,996)
Motor Vehicle and Parts Dealers	\$4,462,024	(\$24,125,847)	(\$19,663,823)
Automotive Dealers	\$7,908,373	(\$17,997,937)	(\$10,089,564)
Other Motor Vehicle Dealers	(\$2,309,631)	(\$6,622,618)	(\$8,932,249)
Automotive Parts/Accsrs, Tire Stores	(\$1,136,718)	\$494,707	(\$642,011)
Furniture and Home Furnishings Stores	\$275,312	(\$2,644,341)	(\$2,369,029)
Furniture Stores	\$1,075,636	(\$2,442,255)	(\$1,366,619)
Home Furnishing Stores	(\$800,325)	(\$202,085)	(\$1,002,410)
Electronics and Appliance Store	(\$87,821)	(\$4,784,145)	(\$4,871,966)
Appliances, TVs, Electronics	\$564,252	(\$3,826,348)	(\$3,262,096)
Computer and Software	-	(\$729,490)	(\$1,266,835)
Photographic Equipment	-	-	-
Building Material, Garden Equip Stores	\$26,186,787	\$929,332	\$27,116,119
Building Material and Supply	\$22,234,353	(\$6,774,689)	\$15,459,664
Lawn, Garden Equipment, Supplies	\$3,952,434	\$7,704,021	\$11,656,455
Food and Beverage Stores	(\$17,542,956)	(\$19,980,050)	(\$37,523,006)
Grocery Stores	(\$16,315,008)	(\$17,215,091)	(\$33,530,099)
Specialty Food Stores	-	(\$1,048,098)	(\$1,550,823)
Beer, Wine and Liquor Stores	(\$725,223)	(\$1,716,860)	(\$2,442,083)
Health and Personal Care Stores	\$1,157,602	(\$13,570,219)	(\$12,412,617)
Pharmacies and Drug	\$1,751,432	(\$11,092,297)	(\$9,340,865)
Cosmetics, Beauty Supplies, Perfume	-	-	-
Optical Goods	-	-	-
Other Health and Personal Care	(\$24,058)	(\$1,114,631)	(\$1,138,689)
Gasoline Stations	\$34,351,603	\$20,263,101	\$54,614,704
Gasoline Stations With Convenience	\$7,421,608	(\$9,339,703)	(\$1,918,095)
Other Gasoline Stations	\$26,929,995	\$29,602,804	\$56,532,799
Clothing and Clothing Accessories	\$4,371,941	(\$9,081,870)	(\$4,709,929)
Clothing	\$312,312	(\$6,932,881)	(\$6,620,569)
Shoe	\$1,039,977	(\$1,173,180)	(\$133,203)
Jewelry, Luggage, Leather Goods	\$3,019,650	(\$790,779)	\$2,228,871
Sporting Goods, Hobby, Book, Music	(\$1,592,685)	(\$3,905,176)	(\$5,497,861)
Sportng Goods, Hobby, Musical	(\$1,022,865)	(\$2,555,228)	(\$3,578,093)
Book, Periodical and Music	(\$569,820)	(\$1,349,948)	(\$1,919,768)
General Merchandise Stores	\$46,322,736	(\$25,443,744)	\$20,878,992
Department Stores Excl Leased	(\$7,242,134)	(\$6,591,145)	(\$13,833,279)
Other General Merchandise	(\$3,135,130)	(\$18,852,600)	(\$21,987,730)
Miscellaneous Store Retailers	(\$3,397,677)	(\$6,306,366)	(\$9,704,043)
Non-Store Retailers	-	\$37,398,093	\$27,770,708
Foodservice and Drinking Places	\$1,045,168	(\$16,658,820)	(\$15,613,652)
Full-Service Restaurants	(\$2,231,829)	(\$6,567,667)	(\$8,799,496)
Limited-Service Eating Places	\$3,449,290	(\$8,252,936)	(\$4,803,646)
Special Foodservices	-	-	-
Drinking Places -Alcoholic Beverages	\$876,107	\$304,131	\$1,180,238

PROJECTED RETAIL SPACE GROWTH

Potential growth in expenditures determines much of the need for additional retail space. McCook is a small regional trade center, with room for growth in specific sectors.

Additional retail potential is generated by two factors; increases generated by population growth and increases in market share in specific sectors. McCook's population is anticipated to remain stable over the next twenty years unless a major industry relocates to or from McCook.

- Population for the primary market will remain stable.
- It is assumed that McCook's share of the retail sales will increase 2% to 75% for the immediate primary area and 5% for the secondary market.
- The average sales yield of retail space in McCook is calculated using an estimated sales yield of \$300 per square foot. This is based on averages contained in the Urban Land Institute's (ULI) Dollars and Cents of Shopping Centers, 2009.
- Per capita sales is about \$15,730, which is calculated by dividing the adjusted retail sales (\$139 million) by people within the primary market (8,857).





- **Health and Personal Care Stores.** Health and personal care stores represents a gap of \$12 million for the primary and secondary market. Assuming a more ambitious capture rate of 30%, the additional retail space translates to about 12,000 square feet (30% of \$12M=\$3.6M/\$300=12,000 SF).
- **Foodservice and Drinking Places.** Despite capturing 100% of the spending for the primary market in restaurants and bars, the secondary market presents a gap of \$15.6 million. Assuming a 20% capture rate of this gap, the additional space translates to about 1,000 square feet (20% of \$15.6M=\$3.12M/\$300= 1,000 SF). This space is consistent with the storefronts available in the downtown.
- **Miscellaneous Stores.** Miscellaneous stores represent a gap of \$9.7 million for the combined primary and secondary markets. Typically these businesses are small, occupying a space similar to that available in downtowns. Assuming a 60% capture rate of the primary market (60% of \$3.4M=\$2M) and 20% of the secondary market (20% of \$6.5M=\$1.3M), the additional space translates to 11,000 (\$2M+\$1.3M=\$3.3M/\$300=11,000 SF). This translates to possibly occupying three to five storefronts.

Downtown could absorb the additional commercial space. The downtown currently has approximately 36,000 square feet of vacant ground level space along Norris Avenue, West 1st and East 1st and only 25,000 on those blocks between West and East 1st Streets. This space would appear to supply McCook with some of the future retail space demand, however, not all of this vacant space could be considered competitive to new development. A downtown building in McCook typically has about 2,500 square feet of first floor space.

As downtowns across the nation compete for a share of the retail market, many have found success in specialty markets. Downtowns that compete successfully against “big box” retailers have focused on service-oriented and specialty retailing. McCook’s downtown structure has remained intact in part because of its mix of retail and service businesses.

Downtown is well-positioned to attract shoppers, and be a preferred location for retailers and service providers. The opportunity of capturing spending from the local and regional area rests in joint marketing and providing variety often found in general merchandise stores. Also, downtown is frequently the location for miscellaneous retail.

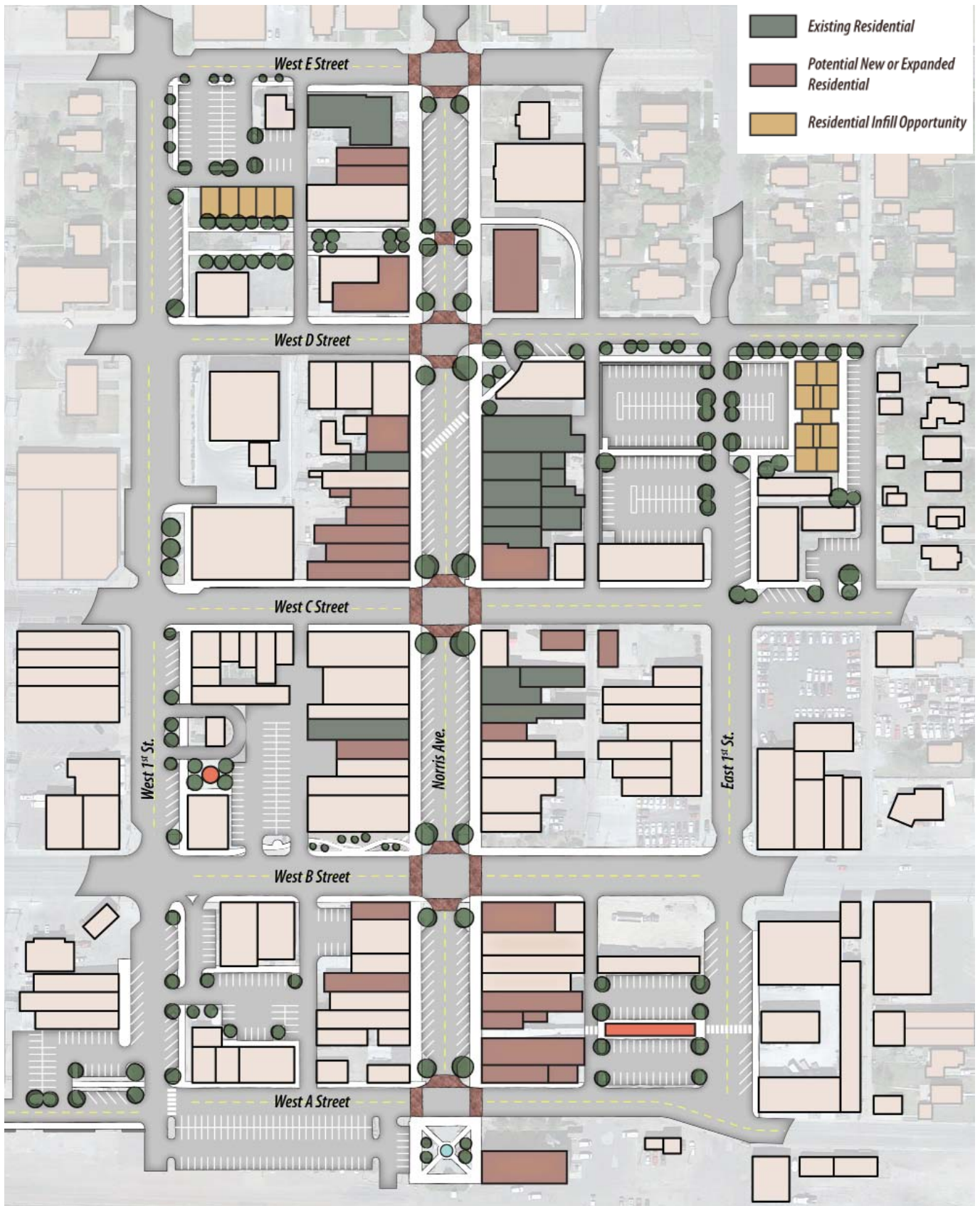
RESIDENTIAL MARKETS

Effectively developed, downtown housing can be a unique attraction, and can often develop its own, larger market. Implementation of an overall downtown revitalization program that makes the district a more attractive place will also increase housing demand. For example, a focus on the arts can generate a special demand for housing; similarly, development of senior housing can attract people from a broader area and add to overall demand.

- **Upper-story housing.** If Downtown McCook grows as a residential neighborhood, it will capture a greater share of the city’s housing production. Map 1.2 shows available upper-story square footage along Norris Avenue that could be converted to residential use. Total upper-story vacant space calculates to about 65,000 square feet. If all this space were retrofitted as 1,200 square foot units, then 54 units would be generated. Assuming 2 people per residence, then downtown could become home to 108 more residents that have a total spending power of about \$1 million (108 x \$9,300 per capita spending).
- **Senior Housing.** Future development of senior living projects near downtown will improve the density of the area and attract services that target seniors to locate within walking distance.



Map 1.2: Upper-story housing opportunities

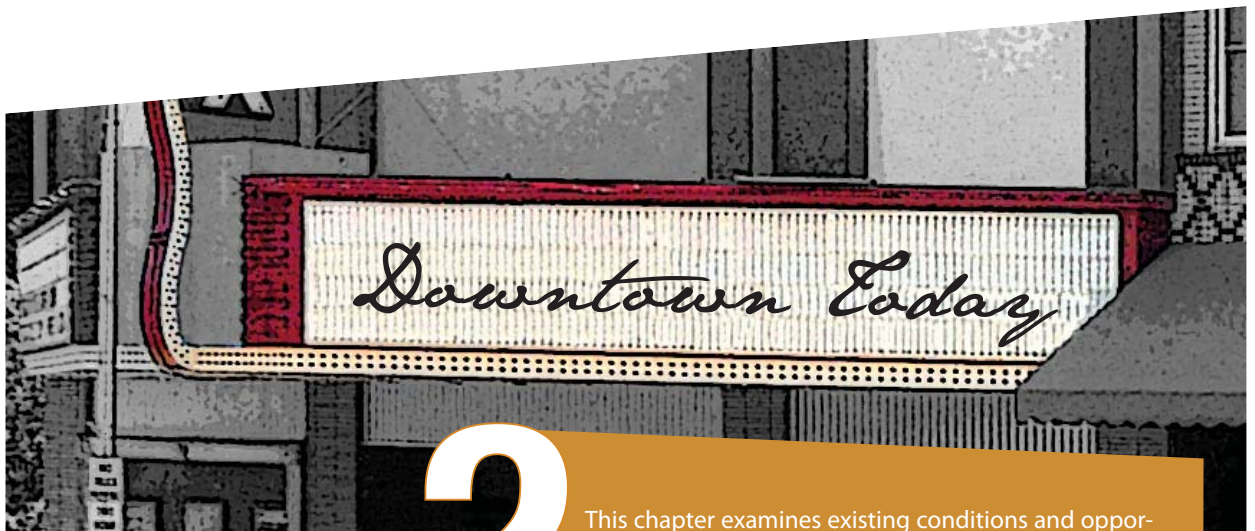


CONCLUSIONS

This analysis of population and potential markets leads to the following conclusions:

- McCook's population will remain stable at about 8,000 if policies and actions are adopted by the city and business community to retain and attract new residents. McCook's population has been declining since 1980, while its land development has expanded at a more aggressive rate. Spreading services, including utility and maintenance, to outlying areas thins the city's budget. Focusing development near downtown may improve the efficiency of services and persuade commercial services to locate nearby.
- McCook attracts spending from outside market areas to the community. Market segments where McCook has strong retail spending are general merchandise and transportation-oriented, including gasoline stations, automotive supplies, and boats and recreational vehicles. McCook's proximity from other communities necessitates more travel, and the rural culture generates more interest in recreational vehicles.
- Based on consumer spending patterns, residents of McCook have a high interest in outdoor activities. Preference for eating at home may be a result of limited restaurant options.
- McCook has a significant opportunity for capture spending from the secondary market area. Despite capturing 100% of the spending for the primary market in restaurants and bars, the secondary market presents a gap of \$15.6 million, of which a portion could be attracted to McCook. Health and Personal Care Stores, General Merchandise, and Miscellaneous Stores are categories that present areas for opportunity.
- Joint marketing among businesses and continued maintenance and upgrades to the district will assist in attracting customers from the secondary market.
- Upper-stories along Norris Avenue and new development sites could yield approximately 120 units of new housing. (New development sites will be discussed in further detail in Chapter 3).





2

This chapter examines existing conditions and opportunities for McCook's downtown business district. The district has many unique and distinctive features that create a sense of place, and brings added value to the community.



PHYSICAL CHARACTERISTICS AND HISTORY

McCook was founded in 1882 as a railroad center between Omaha and Denver along the Burlington & Quincy Railroad, and named after Union Brigadier General Alexander McDowell McCook. Located in the Republican River valley, McCook is the county seat of Red Willow County and a regional commercial center. The establishment of the community attracted new settlers and quickly the city became a hub for farmer and ranchers from the surrounding area.

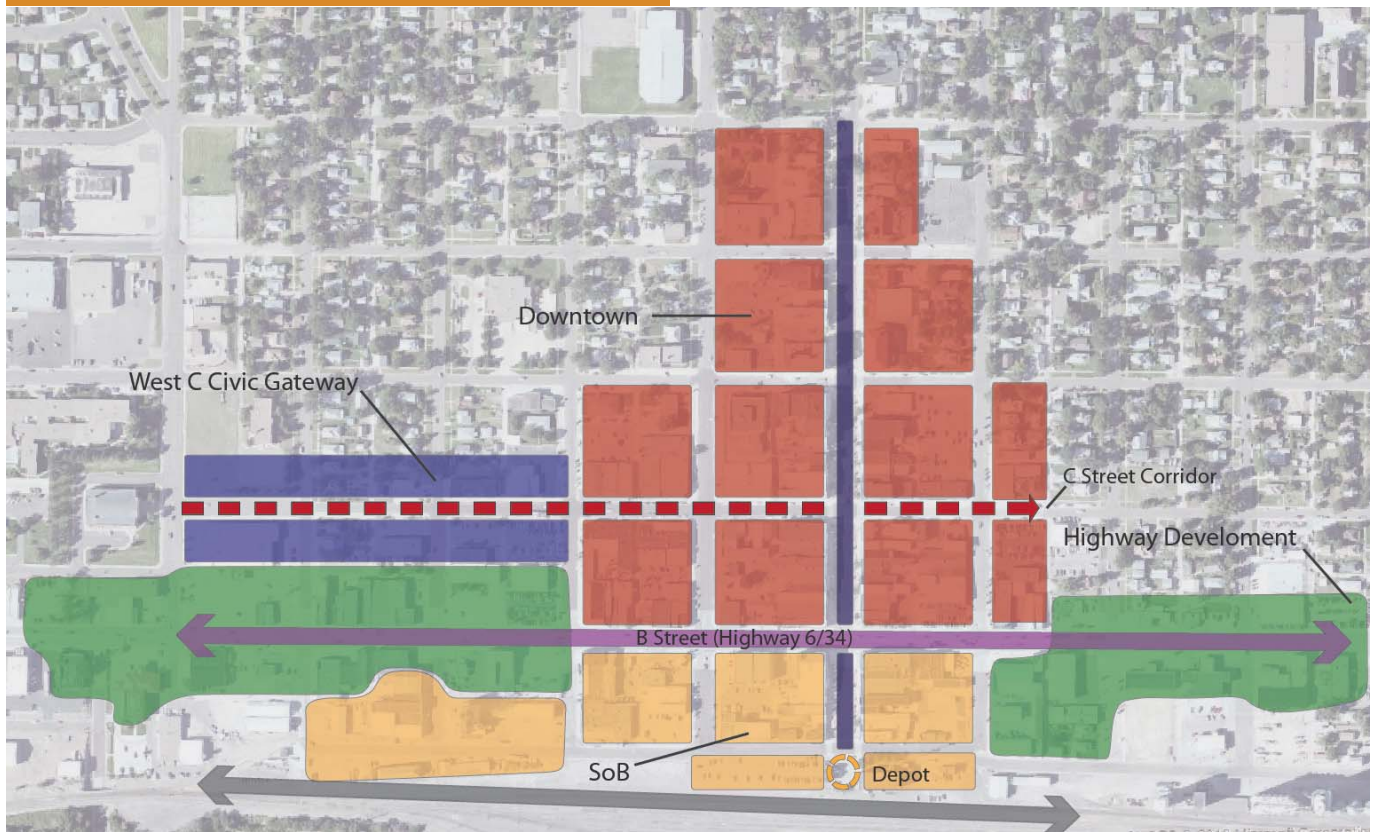
The original design of McCook is similar to many of the cities that developed along the Burlington line. The main streets of these cities are generally perpendicular to the railroad line with a boulevard system extending from the main commercial corridor. For McCook this corridor is Norris Avenue, the heart of the downtown. Different from many of these other communities, Norris Avenue quickly rises above the valley of the railroad line offering beautiful views of the Republican River valley. The street pattern of Burlington Railroad cities tended to follow the surveyor's grid system, while Union Pacific communities followed the orientation of the railroad and ignored cardinal north and south. As the American highway system developed, it tended to follow the same valleys that the railroad developed. The development of U.S. Highway 6/34 along B Avenue split the downtown and separated the railroad depot and industrial areas from much of the downtown. The Highway also changed commercial construction patterns from being centralized to a more linear development. Yet, despite growing competition from highway oriented commercial uses, Downtown McCook thrives as the heart of the community full of retail, restaurants, offices, and civic destinations.

McCook is well known for its famous political residents. Arriving in McCook in the late 1800s, Senator George W. Norris made his home on what is now Norris Avenue until his death in 1944. Senator Norris was the driving force behind the formation of the Nebraska Unicameral and in the US Senate was a leading figure in the creation of the Tennessee Valley Authority and Rural Electrification Administration. McCook has also been the homes of three Nebraska governors: Ralph G. Brooks, Frank B. Morrison and Ben Nelson.

McCook is a vital and economically strong community with a solid employment base and growing economy. The city offers numerous educational, cultural and entertainment options including McCook Community College, Live at the Bieroc, Heritage Hills Golf Course, McCook Art Guild, and Kiplinger Arena.

As a regional hub, the city provides a full range of transportation options including commercial air and Amtrak service. All of these assets create a stronger community and stronger downtown. This chapter investigates the structure and physical characteristics of McCook, and provides the basis for a strategic program to create unique, united central district for downtown.

Map 2.1: Downtown Districts



STUDY AREA

The McCook study area initially focused on a triangle shaped area with a base along A Street from West 3rd Street to East 2nd Street and a tip near G Street and Norris Park. During the planning process, a more focused area evolved that followed East and West 1st Streets, A Avenue on the south and E Avenue on the north. The relationship of this focus area to the surrounding areas remains very important to the success of downtown.

SUBAREAS

Downtown McCook's size lends itself to individual characteristics, resulting in emerging districts that are reinforced by like uses and help describe the character of each district.

- Highway Development
- West C Civic Gateway
- South of B (SO-B)

Highway Development

Defining Characteristics

- Auto-oriented and free-standing, except for West 3rd to West 4th, buildings with surface parking lots. Unlike Norris Avenue, visitors do not typically visit more than one business without getting back in their car.
- Traffic moves rapidly through the district.
- More national and regional retailers, including grocery, fast-food, and auto-service.

Issues

- Traffic speeds along highways and the proximity of the sidewalk next to the street make for uninviting and unsafe pedestrian pathways. This is accentuated by the unusual curb-cuts at the pedestrian crossings.
- No directional graphics or wayfinding to announce the approach of downtown or railroad station.



West C Civic Gateway

Defining Characteristics

- Connecting corridor between the downtown core along Norris Avenue, and the civic core including the new City offices and the historic Auditorium.
- West of West 2nd Street the traditional downtown district dissolves with more auto-oriented development and single-family residential.
- West C Street remains relatively level until the terminus of the street at West 5th. The grade change at this point allows the Auditorium to sit above the Norris and C Street intersection in downtown.

Issues

- Vacancies or blank backs of buildings leave the corridor feeling abandoned in some sections.
- City Hall and Auditorium attract many visitors, however there is no connection between these areas and the downtown.

South B (SO-B)

Defining Characteristics

- Area south of B Street that includes a mixture of traditional downtown commercial and industrial uses.
- The character of Norris Avenue remains much the same south of B Street.
- Outside the Norris Avenue the area has an industrial feel, dominated by the railroad corridor.
- Diverse mixture of restaurants in the area using older renovated spaces.

Issues

- The crossing of B Street makes many customers less likely to shop the south end of Norris Avenue. The hill may also make them more likely to get in their car and move from the north end to the south end of the district.
- Some areas, such as the vacant lot at A and East 1st Street, are uncomfortable for pedestrians and infrequently used.
- A Avenue corridor has limited or poorly defined sidewalks, making it difficult for those arriving by train or visitors to move between restaurants and retail businesses.

The neighborhoods surrounding the downtown provide a mix of housing conditions and styles. North along Norris Avenue are some of the city's most famous residents, including the Sutton House, Ben Nelson's boyhood home and George Norris Historic Home. To the east and west of the downtown area, housing conditions become more sporadic. A number of homes along East 1st Street are in poor condition and should be rehabilitated or replaced. These areas provide an important opportunity to expand housing choices and quality in the city and bring new customers to the district.

Map 2.2a: Building Use, First Floor

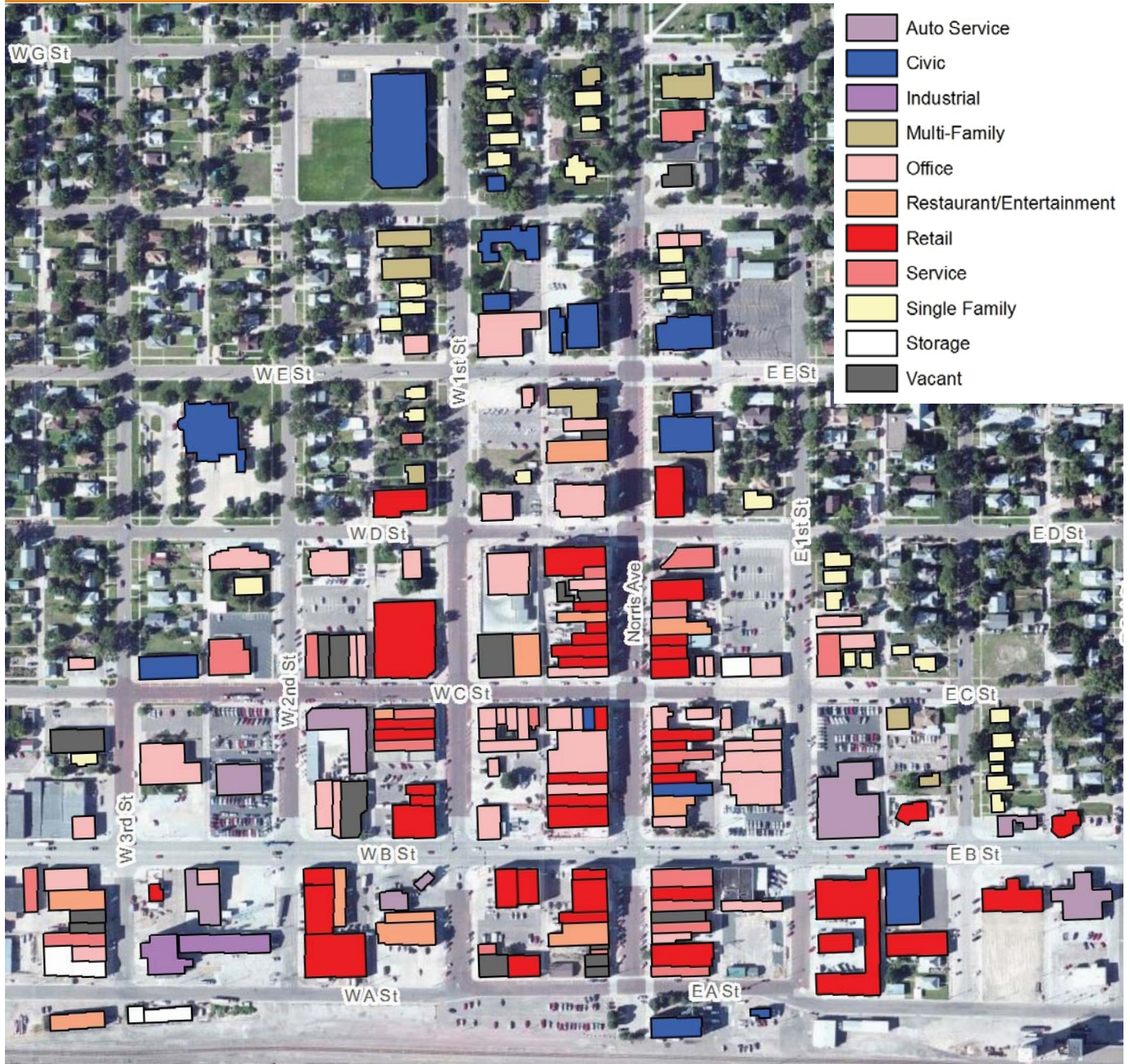


Table 2.1: Existing Land Use

Type	First Floor	Second Floor	Total	% of Total
Civic	72,055	3,945	76,000	7.9%
Office	187,510	57,145	244,655	25.5%
Restaurant/Entertainment	56,310		56,310	5.9%
Retail	226,719		226,719	23.6%
Service	64,160		64,160	6.7%
Auto Services	62,729			0.0%
Multi-family	30,985	12,982	43,967	4.6%
Industrial	16,432			0.0%
Vacant	62,335	106,007	168,342	17.5%
Total	779,235	180,079	959,314	100.0%

Source: RDG Planning & Design, 2012



BUILDING USE

Map 2.2 (a&b) identifies the building use, while Table 2.1 summarizes building use in the study area. Within the boundaries of the study area, the district provides approximately 960,000 square feet of gross floor area, with 780,000 square feet on street level, and an additional 180,000 square feet of upper-floor space.

The downtown has an impressive array of retail uses, offering sales in clothing, flowers and gifts, hardware, crafts, books, jewelry, and a bike shop.

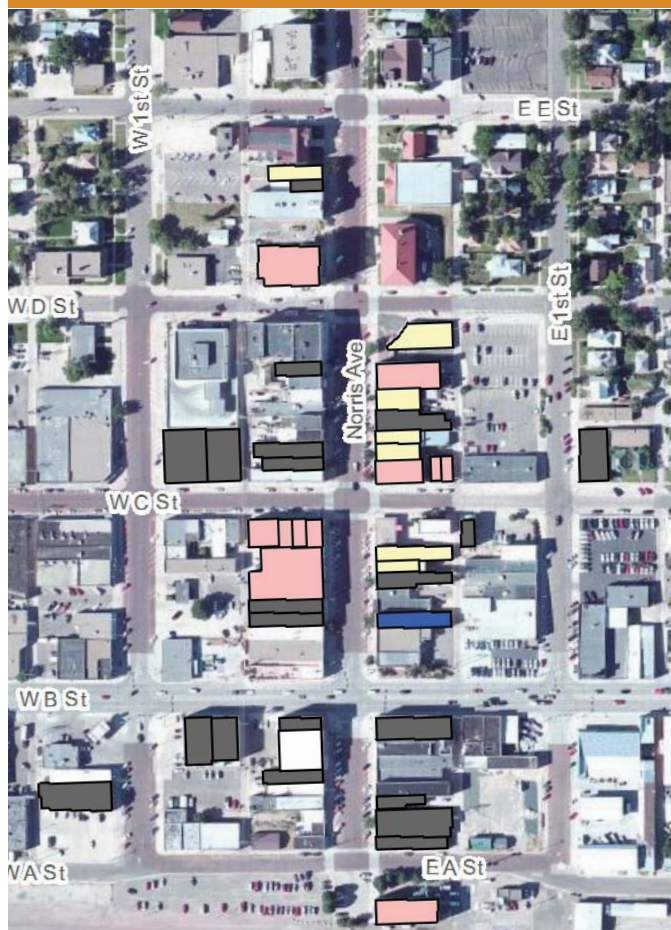
Having a JC Penney men's clothing store, two strong jewelry stores and a bike shop is often unusual in communities of similar size. This speaks to the quality of the downtown and the regional draw that the city commands.

The core blocks along Norris Avenue have a good mix of uses and at 6% a very low vacancy rate.

Street level vacancy across the district is only 8%, the largest portion of this being the western half of the former Ben Franklin Building.

Current and historic civic buildings are located on the northern

Map 2.2b: Building Use, 2nd Floor



or higher end of Norris Avenue. From here the grand structures could be seen from a distance and displayed residents' pride in their community. These included the County Courthouse and historic library.

Upper-story uses remain strong in several key buildings, however overall the vacancy rate remains at nearly 59%. Most buildings along Norris Avenue between C and D are actively used.

HISTORIC AND ARCHITECTURAL SIGNIFICANCE

McCook's vibrant development history is reflected in the architecture of its commercial and civic structures. Many of downtown's commercial buildings are in excellent condition and strong examples of late 19th and early 20th century commercial vernacular architecture. While many have experienced significant alterations, continued investment and maintenance in the district's building stock has produced a visually appealing and pleasant district.

HISTORIC DESIGNATION

The Nebraska Historic Buildings Reconnaissance Survey, published in 2002, surveyed a 14-block area from the Burlington Northern Santa Fe railroad on the south, to F and C Streets on the north, West 1st Street on the west and East 1st and East 3rd on the east. Within this area 29 buildings were included in the survey, four are National Register Listed Properties and seven were identified as potentially eligible for the National Register. Listing on the National and State Register makes substantial investment tax credits available to developers and owners, federal tax credits are typically directed to income producing properties, while state credits are also available to individual owners, including owner-occupants.

National Register Buildings

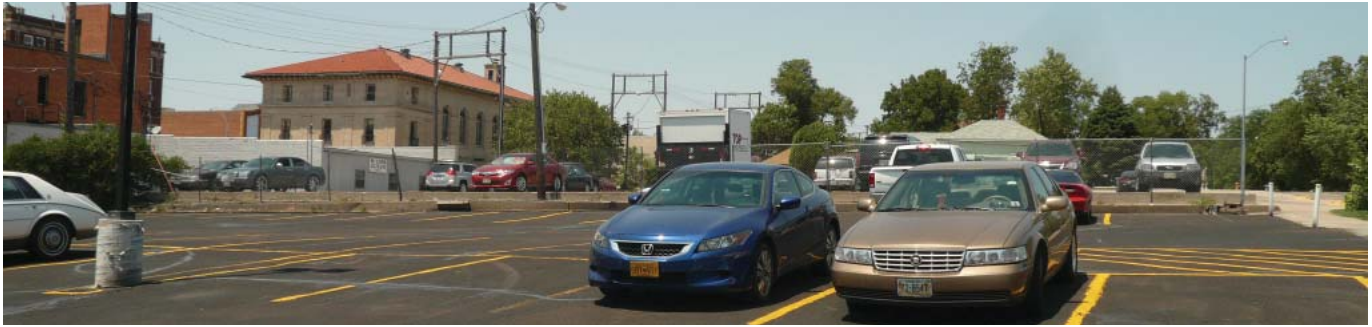
- **Keystone Hotel.** Built in 1922, the Keystone is designed in the Renaissance Revival style. The hotel was constructed as part of an organized effort by a local citizens group, the Can-Do Club, to pursue the development of a new hotel to expand the commercial attraction of downtown McCook.
- **Red Willow County Courthouse.** In 1896 the Red Willow county seat moved from Indianola to present day McCook after a tightly contested election. Construction of the current Classical Revival-style courthouse began in 1926 and was completed the following year. The interior of the building includes three art glass panels on the stair landing illustrating the Goddess of Justice, the importance of agriculture in the county and the frontier experience.
- **Former YMCA Building.** Constructed at the height of the city's building boom, the McCook YMCA building served as a cultural center for many decades. From 1926 to 1936 the building also served as the home of McCook Junior College. Constructed in 1925, the Colonial Revival-style building now functions as multi-family residents.
- **Carnegie Library/McCook Public Library.** Designed by architect Willis A Marean of Denver, the Colonial Revival-style was dedicated in 1908. Marean designed numerous prominent buildings in Denver and the surrounding area, but the library in McCook is the only structure in Nebraska known to have been designed by him.

Immediately north of the district along Norris Avenue are two additional historic structures. The first of these, the Sutton



House, is the only Frank Lloyd Wright designed building in the State of Nebraska. Finally, across from Norris Park is the home of Senator George W. Norris, a State Historic Site open to the public.

On a district wide basis the Survey indicates that, "although the area does not retain the coherence and integrity required to be eligible for the National Register, the area could qualify for designation as a local landmark district under a local historic preservation ordinance." The report goes on to reinforce that "local designation can provide the property owners with tools to encourage tourism and increase business."



CIRCULATION

Transportation is a vital part of the downtown framework, and parts of the district are heavily defined by transportation whether it is Highway 6/34 or the BNSF Railroad.

Regional Access. US Highway 6/34 is a major arterial and the primary route for traffic that is traveling east and west through the city and county. US Highway 83 is the primary north south link across the county and regionally connects Interstate 80 in Nebraska with Interstate 70 in Kansas, but ultimately runs the entire length of the United States from Canada to Mexico.

Downtown Circulation. Traffic moves through the district efficiently, with B Street, West 1st, East 1st Streets and Norris Avenue forming the central corridor of the district. Most of the streets in the district are comparable in width to other similar sized western cities. Over the years the city has maintained the historic brick paving along the district primary streets except for B Street/Highway 6/34. The brick streets are important to the character of the district, and also slow traffic along the wide streets.

Table 2.2: Parking Supply

	Number of stalls	% of Total Supply
On-street	836	54%
Off-Street	726	46%
Total	1,562	100%

Source: RDG Planning & Design, 2012

Table 2.3: Parking Supply

Building Use	Parking Demand Per 1,000 Square Feet
Civic	2.5
Office	3.0
Multi-Family	1.5
Restaurant/Entertainment	3.0
Retail	2.5
Services	2.0
Auto Services	2.0

Source: RDG Planning & Design, 2012

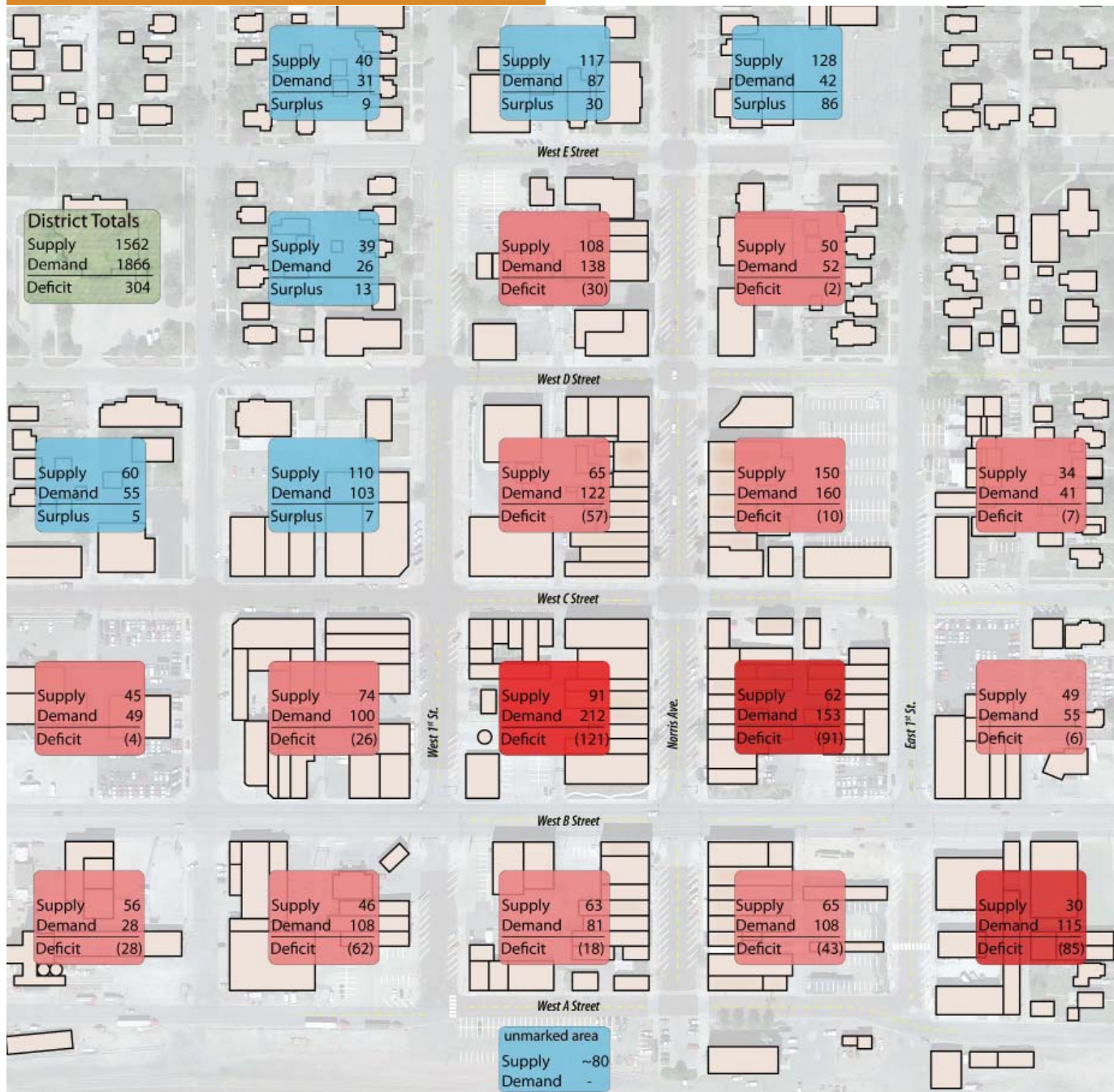
PARKING

Quantity and quality of parking is an important issue for the district. Parking must be available, visible and convenient without dominating the district and comprising its scale and pedestrian quality. Map 2.3 Parking Supply shows the location of on-street and off-street parking stalls, and illustrates the distribution of supply and demand for parking. Table 2.2 summarizes the total parking supply for the district.

Parking in the downtown area consists of stalls along streets, and public lots at East 1st Street and D Street and West 1st Street and E Street. There are also large private lots associated with the United Methodist Church, Red Willow County Courthouse (temporary parking), JC Penney, Wells Fargo, McCook State Bank and BNSF Railroad. All of these lots provide direct access to their businesses for customers and employees but also providing parking to other downtown businesses.

Table 2.2 summarizes the total parking supply and distribution. Overall, the downtown has approximately 1,866 parking stalls. Businesses along Norris Avenue and West 1st Street generate the highest demand for parking, particularly in the blocks between B and D Streets. Table 2.3 calculates total parking demand in downtown. Calculations are based on demand generated by each 1,000 square feet of use. For example, every 1,000 square feet of retail space generates a demand for 2.5 stalls. It is important to note that these are merely standards for determining parking demand. Demand can vary greatly from city to city and district to district and even time of day. For example, communities with more compact development patterns can have a lower parking demand as it is easier for residents to walk or bike to their destinations. More relevant to McCook is the time of day that parking is demanded. Where a doctor or accountant office would demand more parking during the day, restaurants and bars are more likely to have higher demand in the evenings. This pattern allows for shared parking opportunities. Civic uses are much the same, often not demanding parking on weekends or evenings. Not including civic uses in the calculations reduces the overall parking demand to 1,680.

Map 2.3: Parking Supply & Demand



Policies that direct visitors and residents to parking lots, and minimize the amount of time that cars may be parked along the street, can increase accessibility for those making quick trips to businesses. In addition, the improvements should be made to the connections between parking lots and businesses, particularly parking along West 1st Street and East 1st Street. In addition, pedestrian wayfinding, and proper landscaping to shield lots from sidewalks can not only improve aesthetics of the district, but also make the district more enjoyable for pedestrians.

PARKING ISSUES

Specific parking issues for Downtown McCook include:

- **Efficiency and Design of Surface Parking Lots.** More efficient design of public parking add additional parking in strategic demand areas, particularly for the West 1st and D Street lot. Maximizing parking in surface lots is an affordable alternative to building a parking structure at \$18,000 a stall, whereas a surface stall is \$3,000.
- **Parking Competition.** Concentrations of offices create high parking demand in specific areas, especially along C Street. The use of stalls next to storefronts by business owners and employees diminishes the available stalls for customers. Convenient parking should be reserved for customers.
- **Directional Information.** Directional information and public access to parking facilities is frequently unclear. While parking lots are evenly located throughout the district, it is unclear whether they are available to the general public or restricted to specific users. Expanding the parking wayfinding system would direct visitors to publicly available stalls and help to use existing lots more efficiently.
- **Convenience to Businesses.** Lots located on the periphery that visitors consider inconvenient become more acceptable if the routes between parking stalls and destinations feel pleasant, comfortable, and full of activity..

These issues are addressed by the recommendations related to parking improvement, to be discussed in the following chapter on design concepts.



3

"Wise enterprises invest in the improvement of their major capital assets and resources."

Downtowns are often a community's largest capital asset requiring the same dedicated re-investment that any great asset should receive. The following chapter outlines an agenda that can lead future investment in downtown McCook for the long term.

PLANNING PROCESS

It was quickly apparent that the mission of this planning process was based on “product enhancement” rather than “revitalization.” The district has strong business and a positive image in the minds of many residents and visitors. Therefore the opportunity afforded by this planning process was to identify ways to continue to improve the downtown through strategic investments and efforts that use opportunities to reinforce the districts resources.

The development of this plan was guided by a process that included discussions with numerous McCook residents in groups both large and small. The invaluable information gained from community members as to the history and present state of downtown and their vision for its future helped to inform the hours of investigation and design work that led to the proposals contained in this chapter. Specific components of the process included:

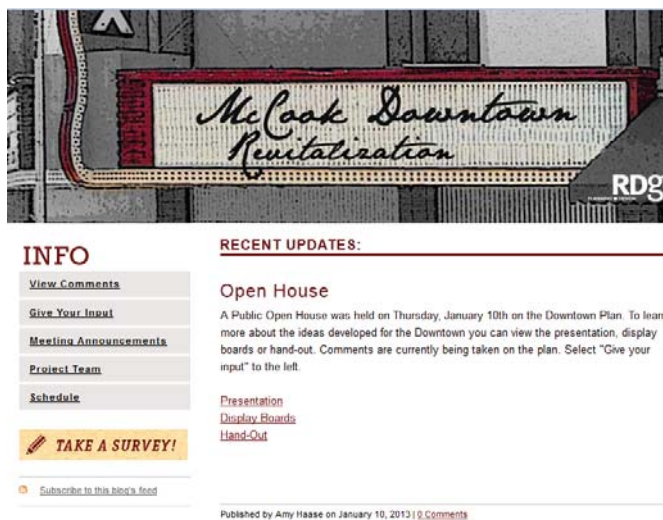
Steering Committee. The project was guided throughout its execution by the input and feedback of a steering committee selected to represent a diverse range of citizens interested in the future of downtown McCook. The committee consisted of residents, business owners, elected officials, city staff, and downtown property owners, and the discussions provided valuable guidance and feedback on emerging issues and priorities in the downtown area.

Public Questionnaire. The planning process began with an opinion survey, which could be completed either online or in hard copy. The survey identified potential issues and goals which stakeholder group meetings addressed more completely.

Stakeholder Group Discussions. At the initiation of the project, planning team members met with focus groups targeted at a range of specific constituencies. These discussions were generally free-form, focused around several prompts about current and future desires for the downtown area and, as appropriate, perceived barriers to revitalization. Focus groups included sessions with retailers, property owners, employees, service business owners, local government, young professionals, and students.

Design Studio. An open design studio in October 2012 enabled community members to work alongside planners and designers to generate and test design concepts for the revitalization of the downtown area. At the completion of the two-day event the results of this cooperative work session were then presented to the community for additional feedback and input.

Open House. A public open house was held in January 2013 to present the design and development concepts for the downtown plan. This session was designed to solicit additional input and feedback. The information gained from this session reinforced specific design directions and began to place priority on different projects for the implementation timeline.



Snapshot of the project website



A PROGRAM FOR PRODUCT ENHANCEMENT

The design process begins with developing a “program,” much like the building program of an architectural project. This program identifies the general elements and ingredients of the plan. Hours of public consultation, economic analysis, and site investigation were synthesized to generate the program for downtown McCook, which falls into three distinct “agenda” areas: development, community, and functional.

DEVELOPMENT AGENDA

The Development Agenda is based on the market analysis and stated community desires as ascertained through the planning process.

- **Retail and Restaurant Variety.** Downtown McCook has a long history as being the commercial and civic center of the community, and many residents expressed a desire for a greater variety of businesses in downtown. Given the price advantages inherent to large retailers, the downtown market should continue to focus on the development of niche businesses that can create unique shopping and dining opportunities. These kinds of businesses can frequently offer better service or a more “personal touch” than the large retailers or chain restaurants with which they compete.
- **Downtown Housing.** Across numerous individual conversations and several of the stakeholder groups, residents expressed a desire for additional housing options in and around the downtown area. This is an opportunity fostered by the number of currently vacant upper-stories in many of the downtown buildings. The addition of residential units above and alongside downtown businesses can bring increased vitality to the district as well as improved overall security, resulting from there being more “eyes on the street.”
- **Architectural Preservation and Reuse.** McCook has a strong stock of buildings, yet many of them have been renovated significantly over the decades. Owners should refrain from altering their buildings in a way that diminishes the building’s historic integrity. A codified set of downtown preservation standards and



design guidelines can play a significant role in assisting property owners with the sensitive maintenance and restoration of their buildings.

- **Support Private Investment.** While there are many things that can be accomplished through public investment, at the end of the day, the heavy lifting of a successful downtown will be done by the private market. It is private capital that will rehabilitate upper-story residential units, open new businesses, and rejuvenate the commercial economy of downtown McCook. This being the case, public investments should both attract and, where possible, support private capital. These investments will maintain property values, increase sales tax revenues, and create a district that brings new business to the city.

COMMUNITY AGENDA

The Community Agenda is composed of goals and recommendations that enhance the image of the distinct and reflect the citizen’s desired outcomes for the downtown area.

- **Improve Quality-of-Life.** Downtown should be a place rich with activity both during the day and through the evenings, and filled with amenities that appeal to residents and visitors both young and old. Through community discussion it appears that the district is very good at attracting middle- to older-age visitors. For college students, young professionals and young families there are fewer activities and destinations that bring them downtown on a regular basis.
- **Community & Family Activities.** One thing that is somewhat lacking in downtown McCook today is a public gathering space for afternoon lunching and evening events. While events at Norris Park bring visitors to the edge of downtown, they often do not extend their visit into the district. A space that allows for a leisurely stop or outdoor lunch combined with programming of events can begin to bring new activity to downtown, especially in the warmer seasons and evenings.
- **Theming and Interpretation.** McCook has a rich history with transportation and famous political leadership. The expression of this history is missing in the downtown and along the major corridors. Announcing and celebrating the city’s history and character was important to participants and viewed as a way to create a strong sense of place.



FUNCTIONAL AGENDA

The Functional Agenda is focused on improving access to, and circulation through, the downtown area.

- **Highway 6/34 Gateway and Arrival.** While Highway 6/34 (B Street) brings a significant amount of traffic through the downtown, the district can be easily overlooked. Visitors are often unaware of the services and visitor attractions available in and north of downtown. They need to be directed to services and guided to community attractions and available parking within the district.
- **Safe and Comfortable Routes for Pedestrians.** Downtown is best experienced outside the confines of a car, and successful districts place a premium on creating pleasant and welcoming environments for pedestrians and bicyclists. Customers on foot need to feel comfortable shopping both ends of the district. The level of pedestrian comfort is challenged by two obstacles: one man-made and one born by nature. The B Street corridor carries a significant amount of traffic along a wide 4-lane section, creating an environment for the car not for the shopper. The elevation change from A Street to F Street is not minor and, while it creates beautiful vistas, it can be challenging to some visitors.
- **Improved Parking Design and Management.** Parking is seen by some residents to be a major issue facing downtown. This could be caused by a number of factors, including poor signage, uninviting parking design, a mismatch between where parking is located and needed, or poor management of parking in high-demand locations. Despite popular perception, a portion of the district's parking capacity goes unused on any given day.
- **Unifying Highway 6/34 Commercials Uses.** The character of the downtown core developed during the original foundation of the city, while services along Highway 6/34 east and west of downtown developed as a result of the advent of the automobile. Signage, wayfinding and improved pedestrian access should unify these areas and create a stronger sense of community.
- **Streetscape Elements.** Over the years, McCook's streetscape has matured and aged. Many of the trees now cover the fronts of buildings or were the wrong tree species for a downtown environment, dropping seeds and leaving debris on the sidewalk. Streetscape elements should be consistent throughout the district. At strategic locations, trees should be removed and replaced with proper species and permanent planters constructed to add life to the district.

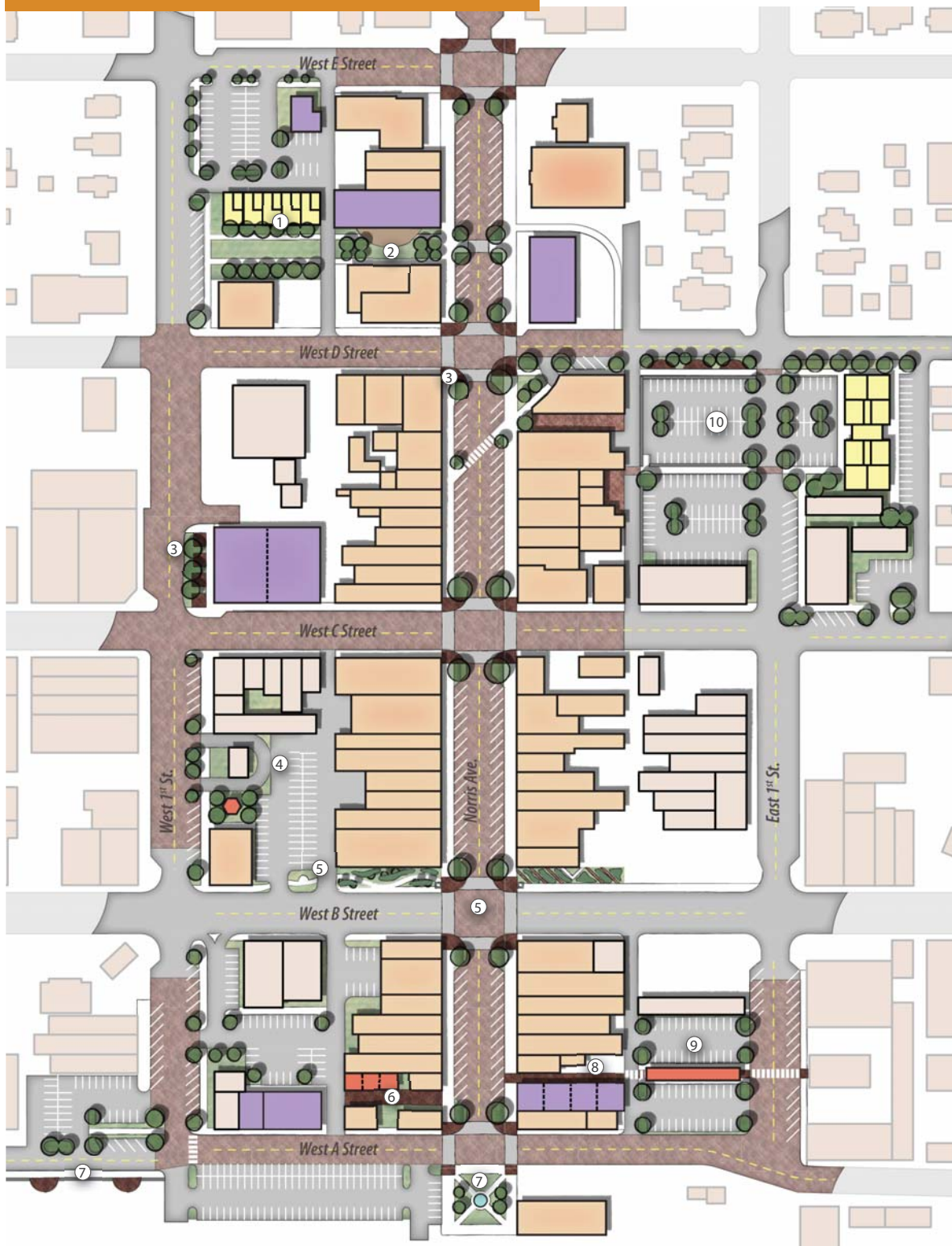
THE DOWNTOWN MCCOOK PLAN CONCEPT

Downtown is one of McCook's principle centers for commercial and civic life that has also maintained a stable retail and growing office market. The recommendations of this plan establish a framework and vision for enhancement of the district, seeking new innovations that will guide the district into the coming decades. The development concept is based on an evaluation of the market and realistic economic opportunities, and the distinctive character that strengthens the city's physical and economic assets.

The vision for the Downtown McCook Plan emerges by following the program based on the Development Agenda, Community Agenda, and Functional Agenda. Map 3.1 shows a Development Plan that illustrates concepts in the plan. The components of the vision include:

- District Gateways & Streetscape Improvements
- Community & Family Activity Centers
- So-B District
- Housing Alternatives
- Improved Parking Areas
- Community Connections

Map 3.1: Development Concept

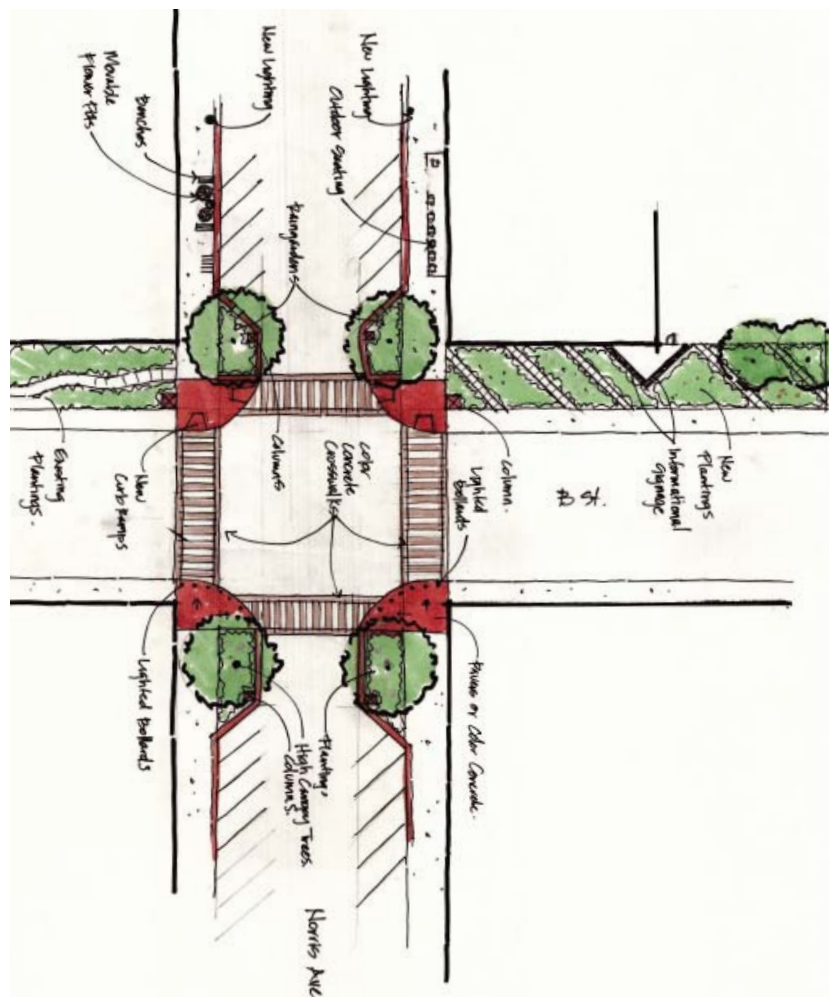


- | | | |
|--|-------------------------------------|--|
| 1. Keystone Apartments & Town homes | 5. B Street & Norris Avenue Gateway | 9. So-B Market Plaza |
| 2. Keystone Plaza | 6. So-B Passageway West | 10. D & East 1st Street Parking Garden |
| 3. Streetscape Improvements | 7. Depot Plaza & South A Walkway | |
| 4. West 1st Street Parking Improvement | 8. So-B Passageway East | |

B & Norris Gateway

The concept proposes:

- 32





Iconic monuments should welcome visitors to the downtown

- New lighting that extends along Norris Avenue.
- New signage to direct traffic into the district.

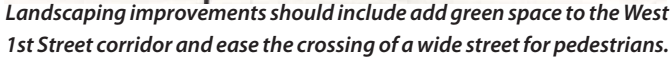
The streetscape for downtown McCook should continue to evolve and be refreshed, providing a positive and memorable experience to attract visitors and private investment. Minor and relatively inexpensive enhancements add life to the district. For example, planter pots are generally inexpensive, and those that exist were praised by participants.

Features such as pedestrian lighting, trees and benches create a sense of place and human scale. Clean streets, ornamental lighting, native plantings, shrubs and community graphics can influence the impression of the corridor. Currently some of the existing trees do not always leave a positive impression, making species selection and planting locations of utmost importance in creating the desired effect.

Specific Recommendations include.

- **Trees.** Downtown exhibits a strong canopy of full-size trees, offering shade to pedestrians and buildings. However, the Crab Apple, Plum and Pear varieties drop seeds and fruits that make the district look and feel unappealing to visitors. Varieties such as Honey Locust, Ginkgo, and Mountain Ash are good choices for the district. These varieties should provide a nice canopy and

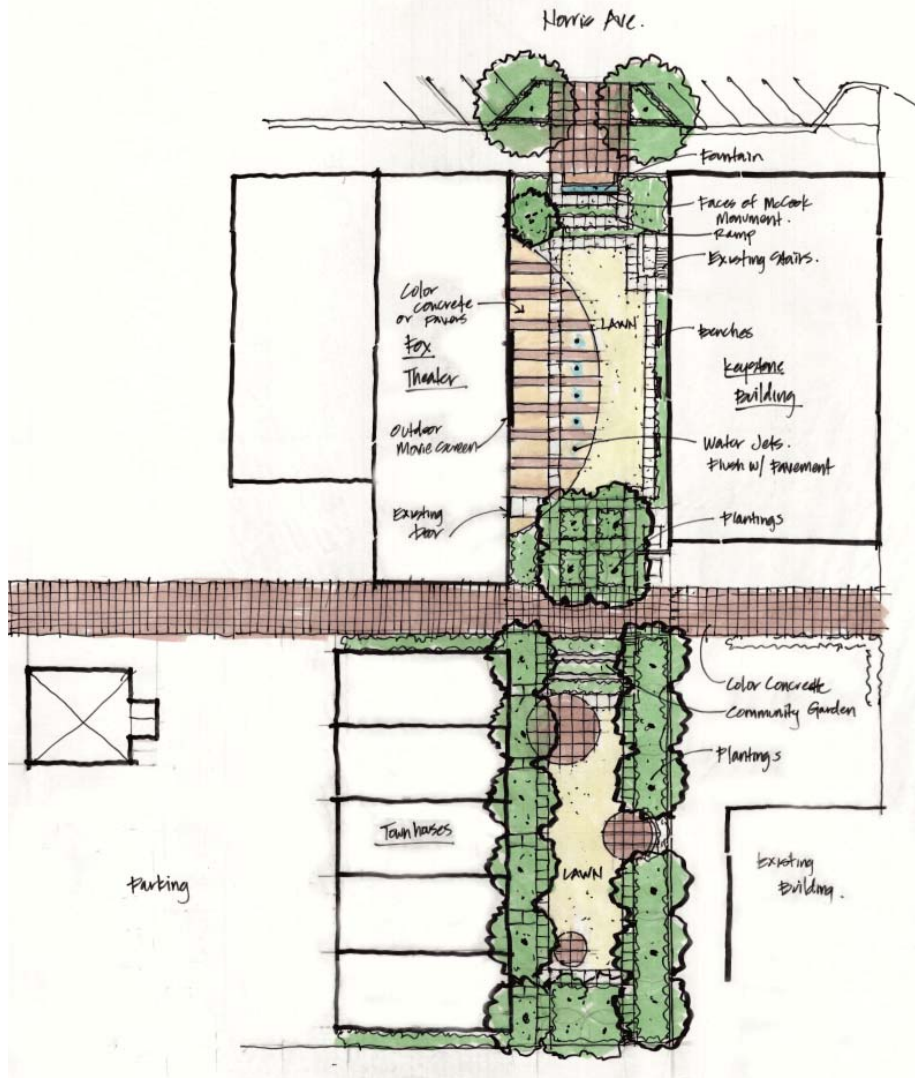




- **Banners and Flower Baskets.** Minor and relatively inexpensive enhancements such as flower baskets and banners add color and interest. Banners should be changed seasonally and for special events.
- **Update Benches and Trash Bins.** Seating areas should be well-defined. Benches provide space for visitors to sit and “people watch.” Trash bins should accompany benches to reduce clutter along the street.
- **Street lighting.** The district’s existing cobra head lighting is directed to the motorist and provides little to no benefit to the pedestrian, nor does it add to the character or feel. Alternative lighting styles should be considered with care. The height and



- **Wayfinding.** Pedestrian-scale wayfinders, such as blade signs, inform and direct people to the district's various destinations, including the museum, restaurants, and retail stores.
- **Brick Streets.** The brick streets add to the image of the district and provide a sense of character. The condition and quality of the bricks is critical and gaps and repairs should be handled with care. In addition to their physical and historical appeal, the rumble of the bricks, caused by motorists travelling along them, naturally slows the speed of traffic.
- **Corner Nodes.** The extensions of the sidewalk to the end of the parking stalls calm traffic without narrowing the driving lane, protects the edge of diagonal parking, and make streets more crossable for pedestrians. The concept includes new planting beds, including tree planting, paving, and street furniture. The nodes may also include interpretive graphics and public art.



COMMUNITY & FAMILY ACTIVITY CENTER

Keystone Plaza

Many participants noted a desire to have more family-oriented destinations in the downtown, a place where all generations could gather for special events or stop while out shopping. Norris Park provides an excellent space for holding regular events but it often does not pull attendees into the downtown. It is also just a little too far off of the core retail area for a short break while out shopping. The core of Norris Avenue offers only one empty lot within the core of the district. This spot is between the Keystone and Fox Theatre and has already been used for special events that are held at the Keystone.

The Keystone Plaza needs to be a multi-purpose space that can allow for access but still be closed off during special events. The space is currently used for parking and as a loading area for events at the Fox Theatre. Aspects of the Keystone Plaza include:

- **New landscaping along Norris Avenue.** Adding landscaping to the Norris Street side of the lot should meet both functional





A water feature should add life and vitality to the downtown.

and aesthetic needs. From a functional perspective, the landscaping should incorporate a ramp that improves access to the lot from the lower level street. As the visitor looks up Norris Avenue from the south the lot is not visible, therefore the landscaping should extend the event space to Norris Avenue and make it visible from a distance.

- **Water Feature.** Ground level spray fountains allow for a break from the hot summer months and also serve as an amenity that will attract people into the downtown daily. These should be flush with the ground surface making the space more multi-use friendly. The open plaza defined by benches and landscaping can be used for outdoor events and unscripted play, and can also be accessed by vehicles if necessary.
- **Event Infrastructure.** The space should include the necessary infrastructure to conduct special events like movies on the Fox wall.
- **Public Art.** The addition of public art at the Norris Street entrance could celebrate the history of the community. A youth group has suggested the development of a "Faces of McCook Monument." The idea would incorporate the faces of McCook's famous political leaders in a Mount Rushmore style of monument.
- **Keystone Lawn.** The lot to the west of the Keystone Plaza could eventually be incorporated into the public space as a greenspace. The space should connect Norris Avenue to West 1st Street, add greenspace to the downtown, and act as a front lawn to new residential units.
- **Keystone Townhomes.** The addition of townhomes to the north of the lawn adds much needed housing variety to the downtown and the city. The units should provide their own parking, and parking in the lot to the north should be improved and possibly expanded through a redesign.

Development of the area should energize the northern end of the district and create an environment that will stimulate development of residential units in the Keystone. Being part of a well-designed space with community energy should make the space appealing for urban living. It will be important to address the parking needs that these units will generate.



Above: Concept for covered parking and event space; Fort Scott, KS

So-B Plaza

The vacant lots at East 1st and A Streets offers another opportunity for a community event space and additional parking. The So-B Market Plaza is part of the So-B district, which is discussed in further detail below. The Market Plaza would add parking to the downtown and a covered space for community events. Specifically the covered space should provide electrical infrastructure and a space for trucks or vendors to park. It could be an ideal location for a farmers market or other similar events. Connections between the Plaza and the Norris Avenue corridor will be important as noted below.



Passageway from Norris Avenue to So-B Plaza and renovated commercial space.

SO-B DISTRICT

The area south of B Street has its own unique atmosphere and potential. There are a number of well established and strong businesses including Peterson Jewelry, Hometown Appliance, Looking Glass Lounge, and the new Loop Brewing Company. The area also includes the Amtrak station and spaces that have a more industrial feel. This atmosphere creates opportunities to enhance an environment with unique buildings and businesses. Strategies for the area should include:

- **Improved Parking.** Areas off of both East and West 1st Street could provide substantial additional parking to downtown. These areas should be paved, properly marked and landscaped to create attractive and comfortable spaces. Directional signage and improved connections will be important to the successful use of these spaces. Removed slightly from the core of the retail district, good signage will be essential to directing visitors to the parking spaces. Programming events such as a regular farmers market and comfortable well-designed pedestrian connections should be part of the final design.
- **Building Reuse and Passageways.** While most of the buildings in the area are used there are some that are in poor condition or under-utilized. Removal of strategic buildings should connect the Norris Avenue corridor to the new parking areas. Removal of the former chamber building will connect the So-B Plaza with Norris Avenue and generate new opportunities for the building at the corner of A and Norris.
- **New Commercial Structures.** To the west a second passageway would connect parking along West 1st Street with Norris Avenue. The removal of the building to provide for the passageway should be replaced by new commercial space that would face the passageway. Using improved parking to the west, the new building would offer modern commercial space with easy access to the Norris Avenue business corridor.
- **Depot Plaza and South A Walkway.** Currently Norris Avenue terminates at a parking area for the railroad. Instead a new Depot Plaza should create a strong statement about the importance of both Norris Avenue and the railroad. The plaza will create an iconic conclusion to Norris Avenue, and connect the Depot to an improved parking area to the west. The existing parking lot is gravel, with no landscaping or marked parking. Moving west along A Street, a sidewalk should be developed to connect the Norris Avenue area with the restaurants and business in the west So-B district.





HOUSING ALTERNATIVES

The need for new housing and alternative housing choices is a community-wide issue. The downtown should capture a portion of this market in both upper-story residential and new construction opportunities.

Upper-Story Housing

A number of buildings in the downtown have the potential to provide even more upper-story residential (see Map 2.2). Challenges that must be addressed with any upper story conversion include:

- **Parking.** The downtown barely has adequate parking for the businesses in the district but parking for residential units has to be adjacent to the building or even enclosed.
- **Access.** Meeting fire codes can be a challenge in some upper-story conversions but life safety has to be a priority. Meeting code requirements may impact the number or layout of apartments. Modifications to buildings, such as additional exits, must also be balanced against the design integrity of the building and the downtown district.
- **Facade Improvements.** Over the past several years, building rehabilitations in downtown have demonstrated the potential reward. Facade improvements should be done in a manner that is sensitive to the historic features of the building, elevating the quality and feel of the entire district. Exterior building improvements will also support the leasing and leasing rates necessary to support downtown conversions.

Policies and city ordinances can be critical to the successful development of upper-story residential units. The city should:

- Review building codes to ensure that they encourage adaptive reuse without compromising health, safety, and welfare.
- Provide technical assistance to help downtown property owners to rehabilitate downtown structures.
- Consider development of reasonable design standards to guide reuse and rehabilitation projects.



New Development Sites

New residential construction can be an important ingredient to a successful downtown strategy. New housing should meet currently unmet market demands and create a unique living environment. Two opportunities for new construction were identified through the planning process. The first, the Keystone Townhomes, is described above. The second would replace deteriorated housing along East 1st Street with new attached multi-family structures that could support up to eight new units. These units should include their own parking and possibly additional parking through the expansion of the East 1st Street Parking lot. The new housing will bring added residents to the downtown area and create an environment for private reinvestment in surrounding housing.



IMPROVED PARKING

Parking was identified as an issue for some downtown businesses and the plan recommends several strategies to improve this important system. These include improved parking in the So-B district and to the lot at West 1st and E Streets through lot upgrades and efficiencies, pathways, and wayfinding. Targeted improvements should also include:

East 1st Parking Garden

The downtown's largest parking lot at East 1st and D Streets is largely unused. At the same time the lot has some of the most unobstructed views of the Republican River valley. There are many reasons that the lot is underused:

- Norris and West 1st have a larger number of high traffic businesses and users tend to look for parking directly in front of their destination.
- The sidewalks leading to the lot are in poor condition with no lighting, landscaping, or directional signage to notify visitors where additional parking is located.
- The lot has no landscaping and does not use the change in elevation to its advantage. The gravel strip that separates the parking area does not create an inviting atmosphere for pedestrians.



Improvements to the lot should:

- Add landscaping and shaded areas in addition to improved sidewalks.
- Use the change in elevation to create an appealing environment while maintaining or increasing the number of stalls available in the lot.
- Create walkways and passages that connect the lot to businesses along Norris Avenue. The easiest of these is the small space to the south of McCook Glass. This area should be opened to allow pedestrians to easily move between the parking lot and the businesses. An improved mid-block crossing should then cut diagonally across Norris Avenue, allowing pedestrians to more easily move up and down the hill. A second pathway should be developed that extends around the historic post office and connects the parking lot directly with the Fox Theatre.
- Incorporate seating areas that take advantage of the views and the shade provided by new plantings. Interpretive panels could also share the history of McCook and direct visitors to the Museum and historic sites.

Most importantly, visitors to the district must feel that they have reached their destination when they use the lot, and that the experience of walking from the lot to the businesses along Norris and West 1st is part of a great neighborhood.

West 1st Street Parking Lot

The lot at West 1st and B Streets is a privately owned lot and heavily used. Improved parking design and efficiency can improve the functioning of the lot while adding greenspace to the West 1st and B Street corridors. These improvements should improve the customer experience and strengthen the image of the B Street corridor. This project could be done in conjunction with the B and Norris Avenue Gateway as part of a public private partnership.

Map 3.2: Bison Loop



CONNECTIONS

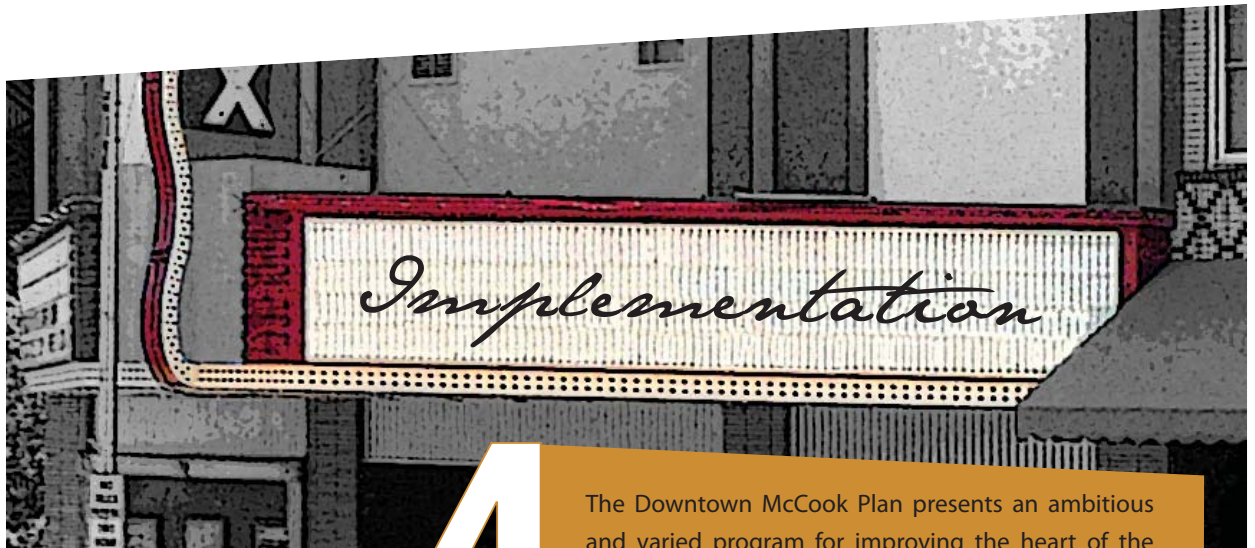
Circulation improvements in the downtown should enhance the ease of movement for visitors, and it should also connect downtown to the larger city. McCook successfully attracts visitors to its numerous destinations including McCook Community College, Heritage Hills Golf Course, and Kiplinger Arena. Improving the relationship and accessibility between these destinations further enhances McCook's marketing potential to attract visitors and encourages them to spend more time in the community. Strengthening these connections reinforces the quality of life the resident experiences.

Bison Loop

The downtown should be connected to the entire community through a system of sidewalks, lighting, signage and landscaping. The system (Map 3.2) would require no new transportation infrastructure, except for in those locations where sidewalks do not currently exist, but would use existing streets and sidewalks to connect the downtown with Kiplinger Arena, McCook Community College, and Kelley Park. The connection would be made through signage, lighting and landscaping that would be added to direct visitors to their destinations. These routes should also be multi-modal, using signage to signal drivers that bicyclist and pedestrians are part of the system.

CONCLUSION

The vision for downtown McCook should be one of "product enhancement." The district has a strong base of businesses and good regional reputation, however, enhancements should improve the customer experience, attract more visitors, and create an environment that is a great place to live and play.



4

The Downtown McCook Plan presents an ambitious and varied program for improving the heart of the community.

This chapter identifies an estimated time line for implementation and identifies programs and resources that may combine to support the implementation of projects.

LOCAL TOOLS & TECHNIQUES

- Building Façade Grant Program
- Business Improvement District
- City General Revenues
- Downtown Bond Issues
- Estate Taxes
- Land Sale Proceeds
- Local Option Sales Tax (LB 840)
- Private & Foundation Philanthropy
- Revenue Bonds
- Revolving Loan Program
- Tax Increment Financing



BUILDING FAÇADE GRANT PROGRAM

Buildings in the downtown could be eligible for a façade loan program where owners can apply for up to known amount with a matched percentage. A similar program was initiated in Gothenburg, Nebraska, where owners were able to apply for up to \$7,500 with a \$2,500 match. Their program resulted in 12 improved facades. McCook's Economic Development Corporation has a program along these lines, which offers any combination of \$5000 in grant funds or \$10,000 in loan funds depending on the needs of the business.

BUSINESS IMPROVEMENT DISTRICT (BID)

Business Improvement Districts (BID) are special assessment districts that permit businesses to finance public capital improvement projects and district management, promotion, and maintenance. BIDs are petitioned and approved by property owners and created by the City following a specific process established by Nebraska State Statutes Chapter 19 §4015 to §4038 and administered by a BID Board. While BIDs are a valuable tool, it is important that assessments not be so large that they create a burden to property owners.

This plan recommends that the city adopt a policy of public financing of major capital projects, with required BID funding district management, promotion, and maintenance of improvements.

Grand Island's Downtown and Locuts Street corridor successfully adopted a BID for upgrades and maintenance of these areas.

CITY GENERAL REVENUES

General revenues, appropriated through the city's annual budget process, can finance services, improvements, facilities and development projects. These appropriations are separate from general revenues devoted to debt service on bonds. Common uses of general revenues in downtown development programs include funding staff and organizational expenses, or projects that can be divided into smaller phases, such as streetscape improvements.



DOWNTOWN BOND ISSUES

General obligation bond issues are appropriate to finance major public projects or improvements, and are secured by general city revenues. These revenues typically include property taxes or, potentially, local option sales taxes. General obligation bonds require majority voter approval. In the downtown concept, bonds are most appropriate to finance all or part of the Youth Center.

ESTATE TAXES

Estate taxes are collected by the county and may be used to help finance capital improvement projects for gateway and corridor enhancements.

LAND SALE PROCEEDS

Proceeds from sale of land to development projects could be allocated back to central city improvements and acquisition for other redevelopment activities.

PRIVATE & FOUNDATION PHILANTHROPY

The plan provides a variety of opportunities for individual or foundation contributions. Private philanthropy, with appropriate recognition and commemoration, is a critical part of the downtown implementation program, and is especially appropriate for public space projects like the proposed Keystone Plaza.

The Hart Family Fund for Small Towns provides nonprofit organizations and public agencies grants ranging from \$5,000 to \$10,000 to assist small town preservation and revitalization initiatives in towns with populations of 5,000 or less. Funds may be used for planning, hiring consultants, professional advice, conferences, workshops and education programs, but not bricks and mortar.



REVENUE BONDS

Revenue bonds are debt instruments that are repaid all or in part from revenues generated by the project or by other associated revenue sources. Revenue bonds typically are not secured by the credit of the community.

REVOLVING LOAN PROGRAM

A downtown revolving loan program could provide low-interest loan funds granted by the city to cover any portion of costs to convert downtown buildings into more marketable assets. Those eligible to receive funds could include for-profit and non-profit organizations. The City of Gothenburg established a revolving loan program with a starting capital of \$100,000.

TAX INCREMENT FINANCING (TIF)

Local Tax Increment Financing (Local TIF) permits the use of a portion of local property and sales taxes to assist funding the redevelopment of certain designated areas within your community. Projects pay their entire established tax obligation. However, taxes produced by the added value of the property caused by redevelopment or improvements may be used to finance project-related improvements or other public improvements in the district. TIF may be used to pay certain costs incurred with a redevelopment project. Such costs may include, but are not limited to:

- Professional services such as studies, surveys, plans, " financial management, legal counsel
- Land acquisition and demolition of structures
- Building necessary new infrastructure in the project area such as streets, parking, decorative lighting
- Relocation of resident and business occupants located in the project area

STATE & FEDERAL

- Community Development Block Grants
 - Phase II Financing
- Historic Tax Credits (HTC)
- National Trust Main Street Program & Loan Fund
- Neighborhood Stabilization Program (HUD)
- ReTree Nebraska
- Small Business Administration
- Transportation Enhancements
- USDA Grants
 - Business
 - Energy conservation and renewable energy
 - Community Facilities
 - Rural Water and Waste



COMMUNITY DEVELOPMENT BLOCK GRANT

The Community Development Block Grant Program (CDBG) is administered by the Department of Economic Development. Phase II Downtown Revitalization Funds. The Nebraska Department of Economic Development offers a Phase II grant worth \$350,000 to assist cities with costs for improving downtown. The City of McCook anticipates receiving this funding to pursue various projects identified in this downtown plan.

HISTORIC TAX CREDITS (FEDERAL)

The Historic Tax Credit program offers a 20% investment tax credit for certified rehabilitation of National Register or National Register-eligible buildings if:

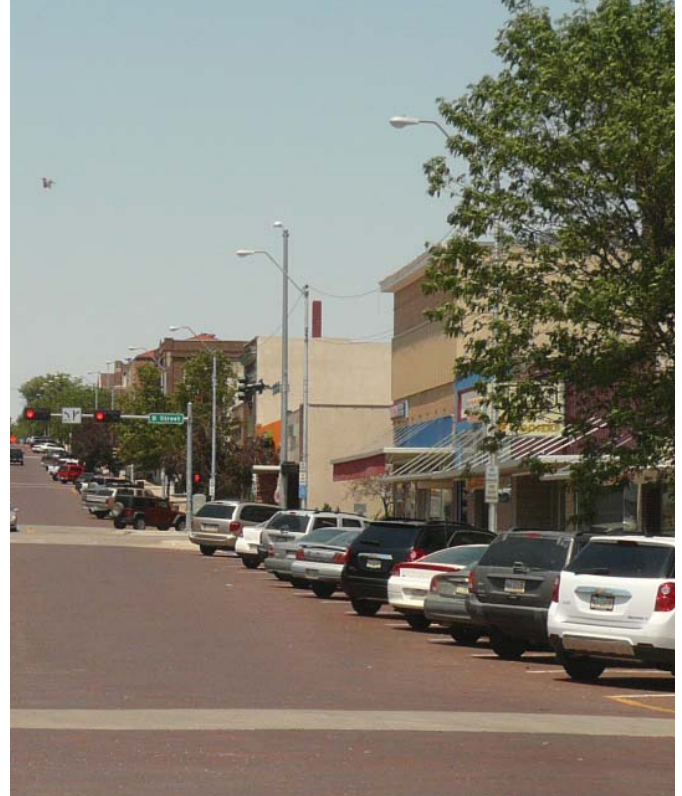
- The building is used for income-producing purposes;
- Rehabilitation work follows the Secretary of the Interior's Standards for Rehabilitation; and
- The project receives approval from the National Park Service. Property owners, developers and architects must apply for the tax credit through the State Historic Preservation Office (SHPO) and encouraged to work with SHPO staff to ensure that rehabilitation measures are appropriate. The SHPO then passes its recommendations on to the National Park Service for approval.



NATIONAL TRUST MAIN STREET PROGRAM & LOAN FUND

The National Trust Main Street Program was established in the 1970's as an approach to the special needs and circumstance of America's traditional downtown commercial centers. The program's innovative approach combines historic preservation with economic development in the revitalization of these districts, and has lead to the creation of a network of more than 40 statewide, citywide and countywide programs with more than 1,200 active Main Street programs nationally. While the program relies largely on the efforts of individual communities to help themselves, the statewide program typically offers administrative and technical assistance. The program is based upon four points that work together to build a sustainable and complete community revitalization effort, these are; organization, district/community promotion, design, and economic restructuring.

Tax incentives may be available for your restoration project from the Nebraska State Historic Preservation Office. The National Trust Loan Fund (NTLF) has more than 35 years of experience in supporting preservation-based community development projects across the country. As a certified Community Development Financial Institution, it has a mission of providing financial and technical resources to organizations that use historic preservation to support the revitalization of under served and distressed communities. NTLF specializes in pre-development, acquisition, mini permanent, bridge and rehabilitation loans for residential, commercial and public use projects. Eligible borrowers include not-for-profit organizations, revitalization organizations or real



estate developers working in certified Main Street communities, local, state or regional governments, and for profit developers of older and/or historic buildings.

For additional information, contact State Historical Preservation Office at 402-471-4788.

NEIGHBORHOOD STABILIZATION PROGRAM

The Neighborhood Stabilization Program provides assistance to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight within their communities. The program is authorized under Title III of the Housing and Economic Recovery Act of 2008. Neighborhood Stabilization funds can be used to purchase foreclosed or abandoned homes and to rehabilitate, resell, or redevelop these homes in order to stabilize neighborhoods and stem the decline of property values of neighboring homes. Downtown Superior used this funding to prepare site for redevelopment.

RETREE NEBRASKA

ReTree Nebraska includes a variety of grant opportunities to communities, related to the protection and restoration of the tree canopy. These opportunities can be useful especially in partially financing landscape improvements in the public realm.

For more information, visit www.nfs.unl.edu/ReTree/retreene-braskafunding.asp



RURAL LOCAL INITIATIVES SUPPORT CORPORATION (RURAL LISC)

The mission of the Local Initiatives Support Corporation (LISC) is to provide assistance to community residents in transforming distressed neighborhoods into healthy and sustainable communities of choice and opportunity. LISC works to mobilize corporate, government, and philanthropic support to provide local community development organizations with:

- Loans, grants and equity investments
- Local, statewide and national policy support
- Technical and management assistance

LISC's support is geared towards building sustainable communities through the achievement of five goals in their support of local initiatives:

- Expanding investment in housing and real estate.
- Increasing family income and wealth
- Stimulating economic development
- Improving access to quality education
- Supporting healthy environments and lifestyles

For additional information, contact Rural LISC at 202-739-9283, or visit their website at www.rurallisc.org.

SMALL BUSINESS ADMINISTRATION

The Small Business Administration (SBA) has financial assistance program which provide access to debt and equity primarily from banks or other private sources.



SBA evaluates loan applications on two levels; the first is for eligibility, which varies by industry and SBA program, and second on credit merits of the application.

SBA programs and services support small business owners, connecting businesses to loans, government contracting opportunities, disaster assistance and training programs to help your business succeed.

For more information, visit www.sba.gov.

TRANSPORTATION ENHANCEMENTS (TE)

The Transportation Enhancement (TE) program provides 80% federal financing for such projects as enhancements to major transportation corridors, trails and other non-motorized transportation projects, and the preservation of historic transportation structures.

The program is administered by the Nebraska Department of Roads with the assistance of a project review advisory committee. TE funds are appropriate for financing enhancements along B Street, which serves as three separate US Highways..

USDA RURAL DEVELOPMENT PROGRAMS

Rural Development division has many programs for businesses, energy conservation and renewable energy, housing, community facilities, and rural water.

Business

- Intermediary Relending Program (IRP) loans are made to public bodies and non-profit community development organizations who then make loans to businesses and communities with the



ultimate goal of creating and/or saving jobs. Individual businesses or communities can contact IRP for a revolving loan.

- Business & Industry Guarantee Loans (B&I) lenders (banks, etc.) apply for a guarantee from Rural Development in order to make sizeable loans to businesses (up to \$25 million for a business, up to \$40 million for cooperatives).
- Rural Economic Development Loans and Grants (REDLG) to utility cooperatives who then can loan to businesses and/or community projects.
- Value-Added Producer Grant (VAPG) A farmer or producer group can apply for a grant to fund their feasibility study or working capital to add value to their raw goods.

Energy conservation and renewable energy

The Rural Energy for America Program awards grants and loan guarantees to small businesses for renewable energy projects and energy efficiency improvements.

Community Facilities

Loans and grants to non-profits or public bodies such as counties, cities, community centers, day cares, senior centers, homeless shelters, fire halls, ambulances, fire trucks, emergency equipment, and more.

Rural Water and Waste

Loans and grants to help cities replace or upgrade city water, sewer and storm water systems. For more information visit www.rurdev.usda.gov/mn/ or contact the local USDA Rural Development office.



PROJECT COST RANGES AND IMPLEMENTATION TIME LINE

- Financing of elements of downtown project will require both public and private participation.
- While the next section indicates a range of probable project costs, projects will need to be cost estimated at the time they are pursued to account for changing material and labor prices.
- An initial implementation schedule is presented here to guide public and private actors in the process of making this plan a reality. The schedule establishes five time frames: Ongoing, Within 3 Years, 4-10 Years, and 10+ Years.
 - This time line represents the project priority expressed by the steering committee.
 - The actual order of project implementation may, and should, shift to take advantage of opportunities and resources as they arise..

Table 4.*: Implementation Schedule, Norris and B Street Intersection

Description	Approximate Cost	On-Going	< 3 Years	4-10 Years	Over 10 Years	Funding Mechanisms
Demolition			x			CDBG Funds
Pavements, Buildings, and Utilities	\$25,000-\$28,125		x			Capital Improvement Plan Funds
Utilities			x			Corporate Sponsors
Storm Sewer	\$30,000-\$33,750		x			
Earthwork			x			
Earthwork, Erosion Control	\$8,000-\$9,000		x			
Hardscape			x			
Sidewalks, Crosswalks, Curbs at bumpouts	\$75,000-\$84,375		x			
Large Monuments (2 units)	\$40,000-\$45,000		x			
Small Monuments (4 units)	\$40,000-\$45,000		x			
Signage	\$80,000-\$90,000		x			
Site Furniture (5 units)	\$10,000-\$11,250		x			
Site Lighting			x			
Site Lighting and Distribution	\$120,000-\$135,000		x			
Landscape			x			
Landscaping	\$40,000-\$45,000		x			
Irrigation	\$15,000-\$16,875		x			
Total	\$483,000-\$543,375		x			
Contingency (15%)	\$72,450-\$81,506.25		x			
Design (15%)	\$72,450-\$81,506.25		x			
Construction Cost	\$627,900-\$706,387,50		x			

Table 4.*: Implementation Schedule, Keystone Plaza

Description	Approximate Cost	On-Going	< 3 Years	4-10 Years	Over 10 Years	Funding Mechanisms
Demolition						CDBG Funds
Pavements, and Utilities	\$15,000-\$16,875		x			Corporate Sponsors
Utilities						Tax Increment Financing,
Water Connections	\$10,000-\$11,250		x			if combined with Townhouse
Storm Sewer	\$30,000-\$33,750		x			development
Earthwork						
Earthwork, Erosion Control	\$20,000-\$22,500		x			
Cast-in-Place Retaining Walls	\$52,500-\$59,060		x			
Hardscape						
Hardscape - Plaza, sidewalks	\$51,100-\$57,487.50		x			
Site Furniture (8 units)	\$16,000-\$18,000		x			
Monument - Faces of McCook	\$70,000-\$78,750		x			
Fountain	\$50,000-\$56,250		x			
Spray Jets	\$30,000-\$33,750		x			
Site Lighting						
Site Lighting and Distribution	\$40,000-\$45,000		x			
Landscape						
Landscaping	\$40,000-\$45,000		x			
Irrigation	\$20,000-\$22,500		x			
Total	\$444,600-\$500,175		x			
Contingency (15%)	\$66,690-\$75,026.25		x			
Design (15%)	\$66,690-\$75,026.25		x			
Construction Cost	\$577,980.00-\$650,227.50		x			

Table 4.*: Implementation Schedule, Keystone Lawn

Description	Approximate Cost	On-Going	< 3 Years	4-10 Years	Over 10 Years	Funding Mechanisms
Demolition						CDBG Funds
Pavements, Buildings, and Utilities	\$15,000-\$16,875		x			Capital Improvement Plan Funds
Utilities						Tax Increment Financing,
Storm Sewer	\$8,000-\$9,000		x			if combined with Townhouse development
Earthwork						
Earthwork, Erosion Control	\$20,000-\$22,500		x			
Cast-in-Place Retaining Wall	\$45,000-\$50,625		x			
Hardscape						
Sidewalks, Stairs	\$15,000-\$16,875		x			
Site Furniture (8 units)	\$8,000-\$9,000		x			
Site Lighting						
Site Lighting and Distribution	\$40,000-\$45,000		x			
Landscape						
Landscaping	\$20,000-\$22,500		x			
Irrigation	\$10,000-\$11,250		x			
Total	\$181,000-\$203,625		x			
Contingency (15%)	\$27,150-\$30,543.75		x			
Design (15%)	\$27,150-\$30,543.75		x			
Construction Cost	\$235,300-\$264,712.50		x			

Table 4.*: Implementation Schedule, Streetscape Improvements - Per block, back of curb only

Description	Approximate Cost	On-Going	< 3 Years	4-10 Years	Over 10 Years	Funding Mechanisms
Demolition						CDBG Funds
Pavements, Buildings, and Utilities	\$50,000-\$56,250			x		Capital Improvement Plan Funds
Utilities						Corporate Sponsors
Storm Sewer	\$30,000-\$33,750			x		Tax Increment Financing
Earthwork						
Earthwork, Erosion Control	\$15,000-\$16,875			x		
Hardscape						
Sidewalks, Crosswalks	\$150,000-\$168,750			x		
Monuments (4 units)	\$40,000-\$45,000			x		
Site Furniture (10 units)	\$20,000-\$22,250			x		
Site Lighting						
Site Lighting and Distribution	\$100,000-\$112,500			x		
Landscape						
Landscaping	\$40,000-\$45,000			x		
Irrigation	\$40,000-\$45,000			x		
Total	\$485,000-\$545,625			x		
Contingency (15%)	\$72,750-\$81,843.75			x		
Design (15%)	\$72,750-\$81,843.75			x		
Construction Cost	\$630,500-\$709,312.50			x		

Table 4.*: Implementation Schedule, East Parking Garden

Description	Approximate Cost	On-Going	< 3 Years	4-10 Years	Over 10 Years	Funding Mechanisms
Demolition						CDBG Funds
Pavements, Buildings, and Utilities	\$50,000-\$56,250			x		Capital Improvement Plan Funds
Utilities						Tax Increment Financing,
Storm Sewer	\$30,000-\$33,750			x		if combined with Townhouse development
Earthwork						
Earthwork, Erosion Control	\$60,000-\$67,500			x		
Cast-in-Place Retaining Walls	\$100,000-\$112,500			x		
Hardscape						
Sidewalks, Sitting Areas, Drives, Parking Lot	\$275,000-\$309,375			x		
Site Furniture (7 units)	\$14,000-\$15,750			x		
Site Lighting						
Site Lighting and Distribution	\$115,000-\$129,375			x		
Landscape						
Landscaping	\$30,000-\$33,750			x		
Irrigation	\$15,000-\$16,875			x		
Total	\$689,000-\$775,125			x		
Contingency (15%)	\$103,350-\$116,268.75			x		
Design (15%)	\$103,350-\$116,268.75			x		
Construction Cost	\$895,700-\$1,007,662.50			x		

Table 4.*: Implementation Schedule, Farmers Market Plaza

Description	Approximate Cost	On-Going	< 3 Years	4-10 Years	Over 10 Years	Funding Mechanisms
Demolition						CDBG Funds
Pavements, Buildings, and Utilities	\$15,000-\$16,875				x	Capital Improvement Plan Funds
Utilities						Corporate Sponsors
Storm Sewer	\$20,000-\$22,500				x	Tax Increment Financing
Earthwork						
Earthwork, Erosion Control	\$30,000-\$33,750				x	
Hardscape						
Sidewalks, Sitting Areas, Drives, Parking Lot	\$15,000-\$16,875				x	
Site Furniture (6 units)	\$12,000-\$13,500				x	
Shelter	\$100,000-\$112,500				x	
Site Lighting						
Site Lighting and Distribution	\$80,000-\$90,000				x	
Landscape						
Landscaping	\$15,000-\$16,875				x	
Irrigation	\$8,000-\$9,000				x	
Total	\$430,000-\$483,750				x	
Contingency (15%)	\$64,500-\$72,562.50				x	
Design (15%)	\$64,500-\$72,562.50				x	
Construction Cost	\$559,000-\$628,875				x	