

OKANOGAN DOWNTOWN DESIGN AND IMPROVEMENT PLAN

July 4, 1981

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1981

okanogan  
downtown design and improvement plan

**howell,  
stouder  
&  
associates**  
incorporated

July 4, 1981

Ralph Matson, Mayor  
City of Okanogan  
City Hall  
P.O. Box 752  
Okanogan, WA 98840

Dear Mayor Matson and Members of the City Council:

HOWELL, STOUDE AND ASSOCIATES, Planning, Community Development and Management Consultants, and KASPRISIN-PETTINARI DESIGN, Architects and Urban Planners, are pleased to submit the Okanogan Downtown Design and Improvement Plan. This Plan is now ready for your consideration as part of the Okanogan Comprehensive Plan.

This study was conducted during the spring and summer of 1981 with the cooperation and assistance of the business community, the Planning Commission, City Staff, and the City Council. It is based on a thorough analysis of data, detailed interviews, and surveys, and a series of public presentations, workshops, and review sessions.

With the submission of this document, the City of Okanogan can now proceed to review the Plan for adoption as part of the Comprehensive Plan, establish priorities, and begin implementation. The success of these next stages will be dependent upon the willingness of the community to take action, revise steps as necessary, and continue with the enthusiasm already evident in the community. We feel confident in the city's ability to do so.

HOWELL, STOUDE AND ASSOCIATES and KASPRISIN-PETTINARI DESIGN are pleased to have the opportunity to prepare this Plan and look forward to a continuing dialogue with you as the program proceeds.

Sincerely,

  
Frederick C. Stouder

FCS/jw  
42/27

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and management services**

# acknowledgements

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This technical study was accomplished by professional consultants under contract with the City of Okanogan through an Economic Development Administration Technical Assistance Grant, Grant No. 07-06-02461-40. Statements, findings, conclusions, recommendations, and other data in this report are solely those of the contractor and do not necessarily reflect the view of the City of Okanogan and the Economic Development Administration.

# cover letter

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Position Description: Director of Community Development

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# introduction

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## BACKGROUND AND PURPOSE OF THE STUDY

During 1980 and 1981, the City of Okanogan and the City Planning Commission prepared an official amendment to the City of Okanogan Comprehensive Plan. The goal of this effort was to insure favorable future development consistent with the attitudes and needs of the citizens.

This plan presented recommendations to three elements: Land Use, Streets, and Public Facilities. The adoption of these elements and the Plan amendment was to serve as a starting point for the implementation of the recommended program and for the continued improvement of the community.

In furthering economic development in the City, for example, a single but important goal was formulated, to encourage and maintain a sound and diverse economic base comprised of commercial, agricultural, and light industry. Five objectives were established to meet this goal:

1. Encourage light industry to locate in Okanogan.
2. Attract new retail business to the Central Business District.
3. Encourage the further development of the Central Business District.
4. Encourage the growth of commercial business and industry in order to create a variety of job opportunities.
5. Provide for firms that can create employment for employees of resource oriented (seasonal) industries during periods of inactivity.

Other objectives listed under goals for Community Development and Land Use directed action to the Central Business District. Strip development beyond the Central Business District should be discouraged according to the Plan, and retail stores and professional services should be encouraged to locate in the Central Business District. Under the heading of Community Development, the Plan noted that efforts should be directed to improve and maintain the quality of the Central Business District, creating a more pleasant area in which to shop. The plan also noted the need to maintain adequate parking.

To carry forth the objectives, the City, with financial assistance from the U.S. Economic Development Administration and the Washington State Office of Commerce and Economic Development, commissioned a study of the Central Business District. The objectives of the study were to:

- A. Conduct an economic inventory and provide economic analysis and projections.
- B. Formulate proposals to create physical improvements which will attract new retail businesses.
- C. Develop an implementation program.

The Central Business District component of the Comprehensive Plan was viewed by the Planning Commission, the Chamber of Commerce, and the City Government as being critically important, and requiring this special effort.

## HOW THE STUDY WAS ACCOMPLISHED

To conduct the study a team of consultants, Howell, Stouder and Associates and Kasprisin-Pettinari Design, was selected. In preparing the economic inventory and analysis, and to determine design opportunities, the team conducted comprehensive interviews with the business community and property owners in the Central Business District. More than one hundred individuals were directly contacted to gain insight into the needs and perspectives of the community. City and community documents were analyzed, data collected from a variety of sources, and a physical inventory of buildings and property completed. Data assessments and design concepts were reviewed and discussed during several public workshops.

The work program specifically included the following:

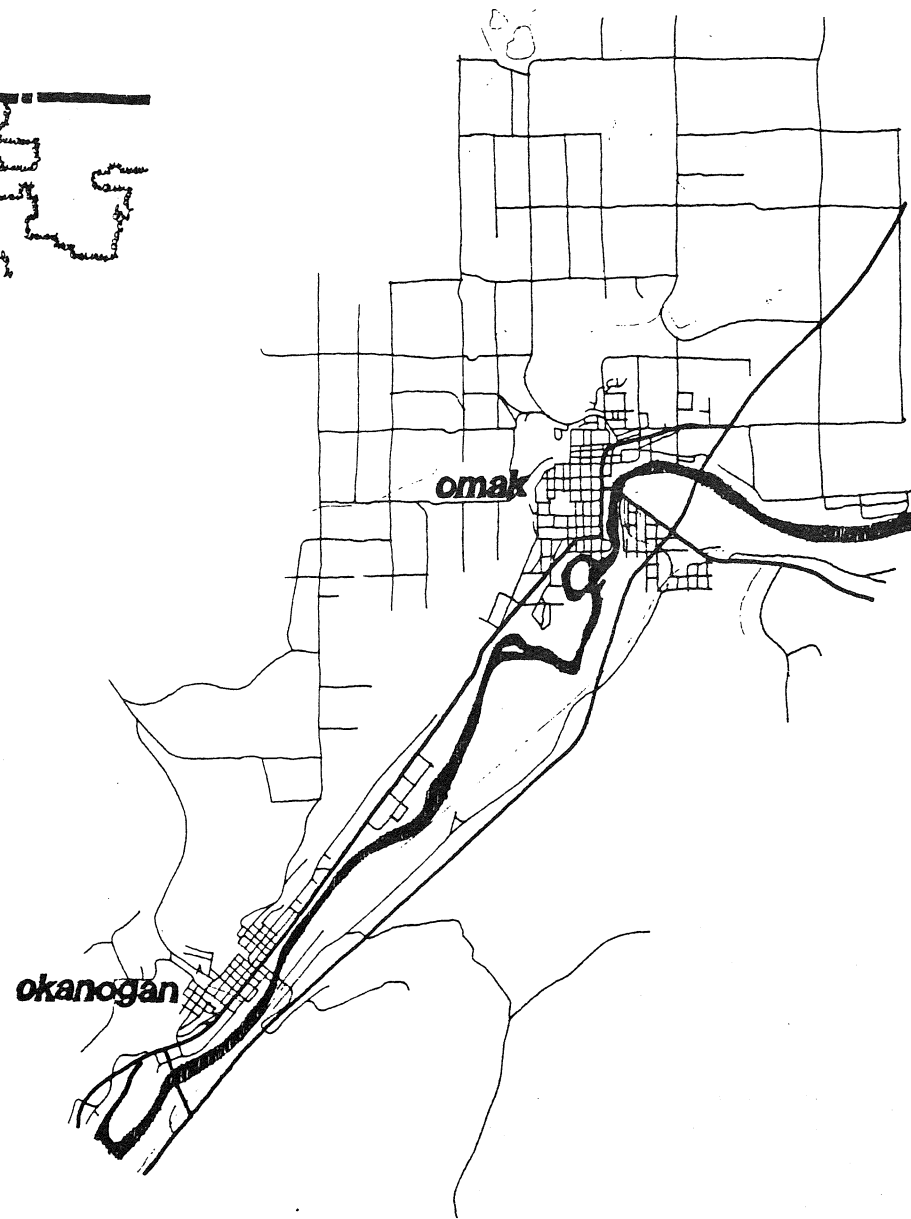
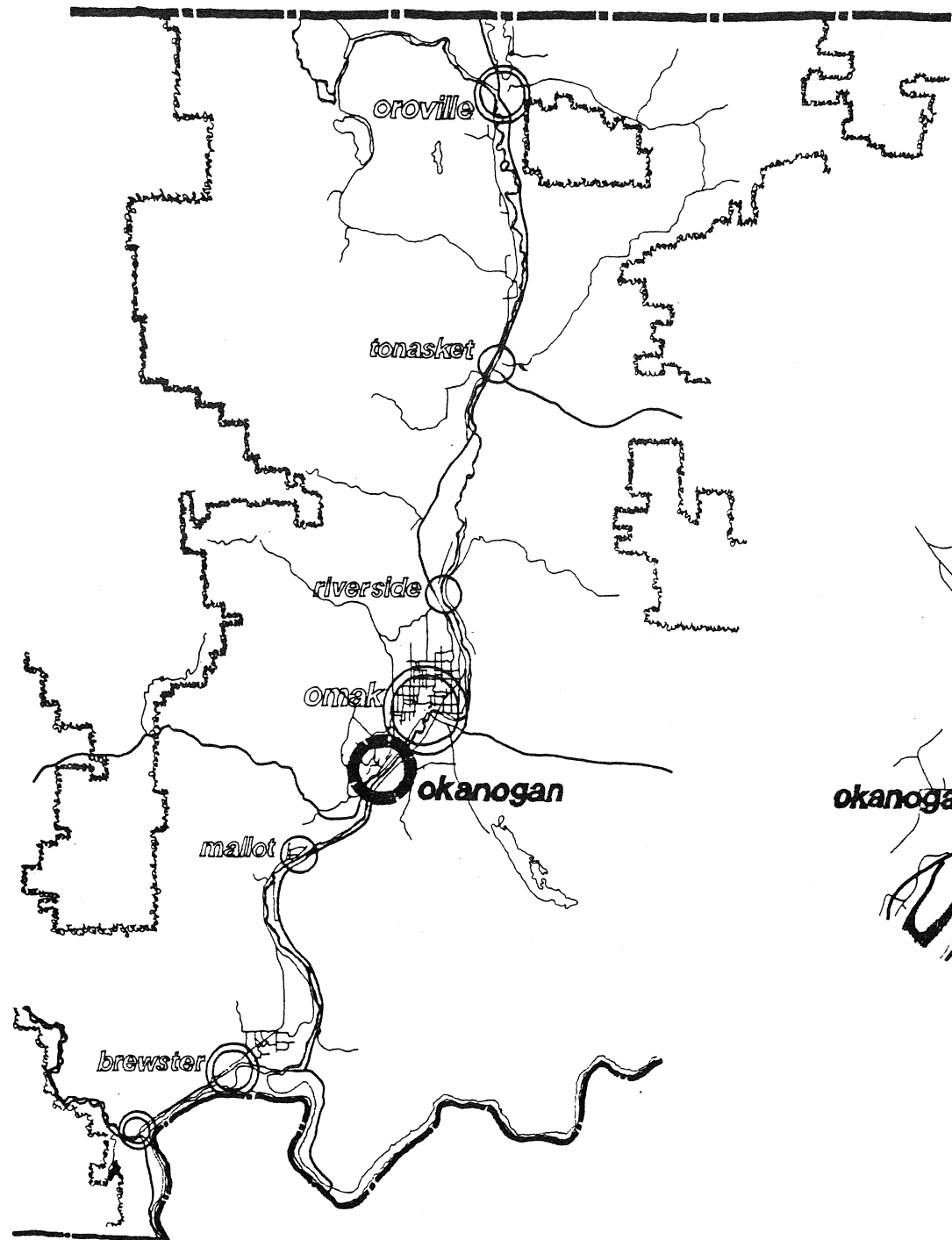
### I. Economic Inventory and Analysis

- A. Review existing documents and data, and assess previous economic and business development activities.
- B. Analyze existing market conditions, economic goals, and achievements in the community.
- C. Interview property owners and business operators within the target area to develop a profile of business interests; to identify specific problems and/or opportunities; and to identify opportunities for the expansion of business and the attraction of new firms.

- D. Review with City staff the Comprehensive Plan, Zoning Ordinances, and applicable regulations for suitability with business and economic development strategies.
  - E. Evaluate the City's capital improvement budget and capabilities.
  - F. Assist local business and property owners in evaluating the economic feasibility of private investment strategies.
- ### II. Design Concepts and Physical Improvement Planning
- A. Interview individual property owners, businesses, and citizens; inventory existing data; assess functions and physical characteristics of the Downtown.
  - B. Define and review issues, concerns, problems, and potentials for redevelopment.
  - C. Develop schematic design sketches for initial public review, utilizing drawings depicting existing conditions and proposed improvements.
  - D. Complete design packages with special consideration to short and long-term development activities, small scale but visual projects, and local and outside funding options.

From this intensive program, initial alternatives were presented for review, and later completed for final presentation. The results of this study and presentation are elaborated in this document.

# base information



## PHYSICAL AND FUNCTIONAL CHARACTERISTICS

The City of Okanogan, Okanogan County, is located in the Okanogan River Valley in the northeasterly section of Washington State approximately 50 miles from the U.S.-Canadian border. Along with the other river communities of Brewster, Malott, Omak, Riverside, Tonasket, and Oroville, the City of Okanogan has historically been linked to the river for transportation and materials and supplies. More recently, the river's significance has been primarily for irrigation, servicing fruit and vegetable growers along the valley floor and adjacent foothills. Currently, Okanogan is accessed by Highway 97, a major cross state route; by rail; and by light air transport through the local airport.

Okanogan is a community of 2,359 people according to a census conducted by the City in the spring of 1981. It is organized as a Third Class City under the Revised Code of Washington State. Okanogan serves as the county seat of Okanogan County, population 32,100, and as such is the center of government and public service activities. Okanogan houses the principal farm equipment dealers serving the region and its agricultural economic base. The primary products from this agricultural base are cattle, timber, apples, and grain. In addition, Okanogan is the gateway to the year-round recreational opportunities that the region affords.

While Okanogan is the county seat, the retail center for the Central Valley area is Omak, located 4 miles north of Okanogan at a major bend in the river. The urbanizing edges of both communities are presently growing together, developing a relationship of both cooperation and competition. The close proximity of these communities has significant impact on their future development.

As the county seat, Okanogan, Washington, is the governmental center. County, state, and federal governmental functions are the primary activities in Downtown Okanogan. Related services, such as law offices, title and insurance firms occur in greater numbers than other equivalent sized Downtowns, generating a significant office population. The 20 blocks of Downtown are physically bounded by the Okanogan River on the southeast, Salmon Creek Spillway on the southwest, gently sloping foothills and residential use to the northwest, and a highway corridor to the northeast narrowed by a bluff on one side and the river floodplain on the other.

Physically, the single most dramatic and identifiable symbol of Okanogan's importance in the area is the Okanogan County Courthouse and adjacent building complex. The main courthouse building, highlighted by a 6-1/2 story bell tower, is situated on high ground at the termination of Oak Street, one of two main Downtown entries. No other building or complex creates a stronger community image for Okanogan.

The Downtown of Okanogan is a historic shopping district represented by a block grid pattern with interior service alleys and pedestrian access along peripheral facade frontage. Parking is provided on street. Historically, downtowns of the Okanogan nature were constructed during a period of having little or no dependence on automobiles and subsequently, no allowance was made for vehicle storage.

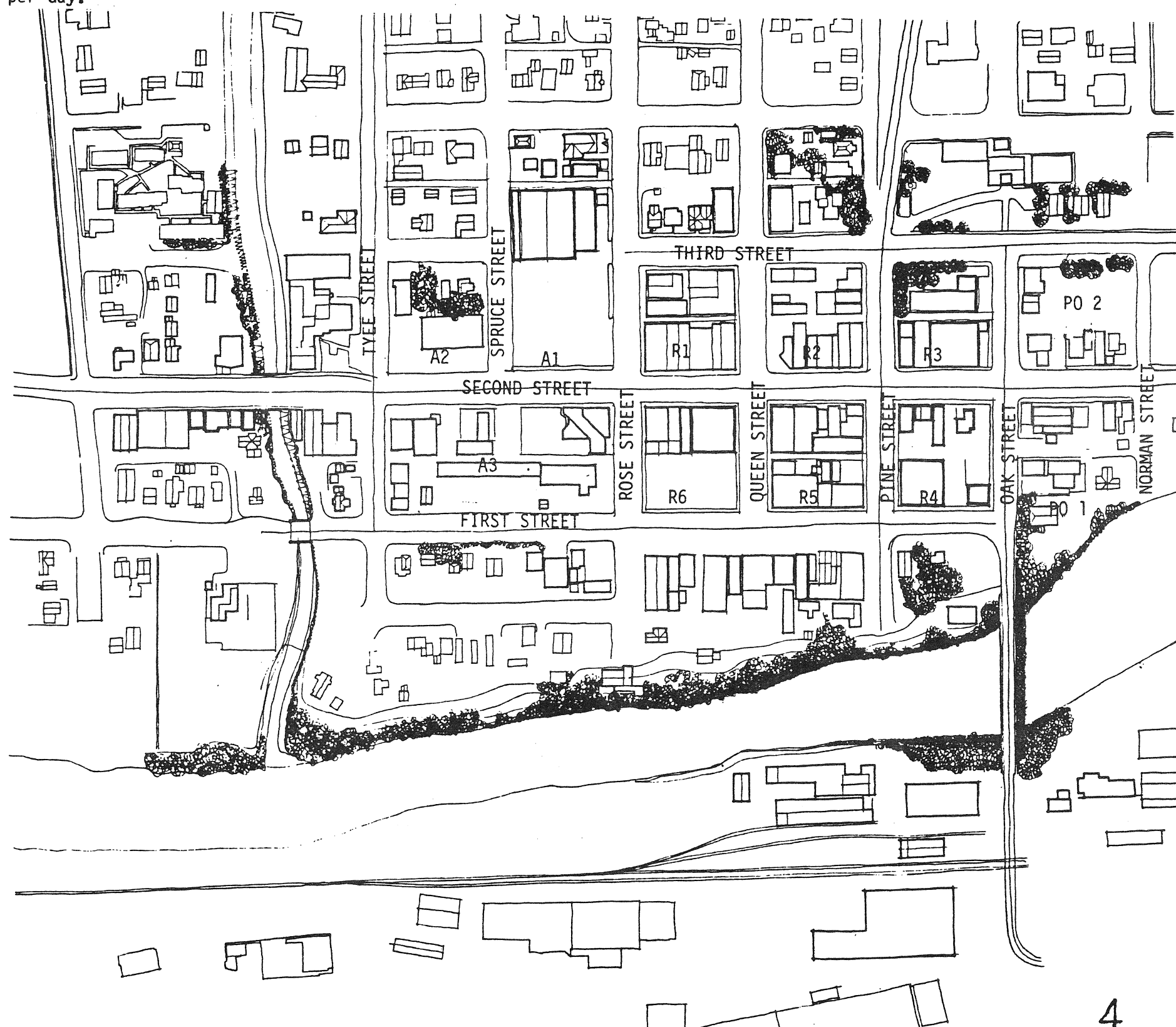
While the primary function of Downtown is governmental with ancillary uses, retail and general commercial are interspersed throughout, with the major retail concentration occurring along second street between Oak and Tye Streets. The building stock is composed primarily of one and two-story masonry structures with turn of the century period architecture, displaying a mixture of Victorian-type structures with well fenestrated facades, with substantial window to wall ratios, detailed parapets, and metal marquees. A few examples of Southwestern U.S. styled structures are evident throughout Downtown, highlighted with rounded parapets and stucco facades. Coupled with the ample 80-100 foot street rights-of-way, the building stock presents a potentially strong physical center for the City of Okanogan.

Although the Okanogan River is the strongest physical feature in Downtown, Second Street has had more impact on the direction and intensity of use than any other man-made or natural feature. Second Street, a State highway, is the spine of activity and is intersected by cross-streets of lesser intensity. Additional discussion regarding the functional makeup of each Downtown block structure occurs in the design recommendation stage.

Although no major developments are currently known at this time that would significantly alter the area, several large scale development projects are currently being planned that could add to the recreational activities and retail opportunities in the area. The Mt. Tolman Project in Ferry County, a cooperative venture between AMAX and the Colville Confederated Tribes will require some 1600 construction workers during the mid-1980's as it prepares to mine molybdenum ore over the next forty years. In Lincoln County, Washington

Water Power is proposing the licensing and construction of a 2,000 megawatt coal fired electrical generation plant that could increase the Lincoln County region population by more than 2,000 during the ten year period of construction in the 1980's. To the west, Sandy Butte in the Okanogan National Forest is the site of a proposed major ski and recreational development that could accommodate up to 10,000 visitors per day.

These events, while not directly impacting Okanogan economic development trends, could result in increased traffic through the area and draw attention to the many attractive features in the region. These and other potential opportunities are ones that the business community can respond to with development programs.



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# data and attitudes

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## Community Surveys

Community surveys are an invaluable source of information and insights. Over the past several years, three important surveys, including one conducted through this study, have provided keys to the identification of needs in the Central Business District.

During the summer of 1980, the City of Okanogan conducted a 100% survey of City residents. This survey was designed to identify the concerns and opinions of the community in order to develop the statement of the Goals and Objectives for the City's recently completed Comprehensive Plan. Forty-eight percent (48%) of the households responded to the survey. Included in the results were:

The highest priority goal for the future of Okanogan is to improve the appearance of the Central Business District. (69%)

The second highest priority goal is to improve the Central Business District quality as a pleasant area to shop with adequate parking. (63%)

The Cariboo Inn and the Methodist Church were cited as the most historically significant buildings in the City.

The opinions were divided as to whether there is or is not a parking problem in the Downtown. (43% yes, 49% no, 8% uncertain)

Prices, quality, and selection were cited as the most important factors in determining where shopping is done outside of Okanogan.

A substantial majority of the respondents indicated that they do their grocery shopping in Okanogan (81%). To a lesser extent, banking (72%), restaurants (60%), farm equipment and supplies (78%), auto repairs (52%), hardware (54%), furniture (50%), and shoes (45%) were primarily purchased in Okanogan.

Major and small appliances (52% and 49%), automobiles (50%), fast foods (50%), toys and gifts (46%), clothes (42%), and doctor services (53%) were purchased primarily in Omak.

Of the people who responded to the survey, the average length of residency in Okanogan was over 20 years.

In 1979, the Okanogan Chamber of Commerce surveyed its membership in order to identify the needs, concerns, and priorities of the business community. The greatest needs included:

A coordinated effort to beautify the buildings on Main Street.

More and better looking litter cans downtown.

Improve and preserve the appearance of the Courthouse.

Improve the appearance of vacant lots in town.

Most recently, downtown businesses and offices were interviewed by the project consultants in preparing this report. An interview format was designed which collected both statistical data on the Central Business District, as well as identifying the perceived positive and negative characteristics of the Downtown by those interviewed.

Over 90 businesses and offices in the Downtown area were contacted. In their opinion, the greatest problems facing Downtown Okanogan, in frequency of response, were:

Inadequate parking for both customers and employees, as a result of:

A shortage of spaces.

Inadequate enforcement.

Employees parking in front of their place of work.

A need to better maintain and improve the appearance of buildings Downtown.

The deteriorated condition of certain buildings, vacant lots, and spaces between buildings.

The general appearance and condition of properties along First Street.

A shortage of retail businesses Downtown.

An overabundance of governmental offices, particularly on Main Street.

Pedestrian and traffic safety, particularly near the Post Office.

As can be seen, an enhanced and improved physical environment emerges as the most frequently mentioned item in all the surveys. Parking improvements, be they increasing spaces or increasing enforcement, also received considerable comment during the survey conducted as part of this study. However, parking was perceived to be a much more significant problem to the Downtown businesses than it was to the community at large.

The need for more retail services also received comment, particularly the amount of retail uses versus offices providing governmental services.

The need for improvement and enhancement of the physical condition of the area, and the rehabilitation of the few deteriorated buildings, however, appears to be the issue uppermost in the minds of those who responded in all the surveys, and consequently is the emphasis of this study.





R.A. KASARIEN 1981 OKANGKIAN

ECONOMIC AND MARKET ASSESSMENT

Downtown Profile

Downtown Okanogan consists of over 100 businesses and offices which employ close to 700 full and part-time employees (see table). Nearly one-quarter of the enterprises (22%) are government and public service related offices. These offices provide an estimated 334 jobs, which as half of the Downtown workforce is clearly the dominant employment source in the community.

The retail trade sector is the largest enterprise category, with 31 firms, or 29% of the total. Most of the retail firms, however, employ few individuals, and many that are employed work on a part-time basis. The 107 jobs in this sector represent 16% of the total Downtown workforce. The eight restaurants/taverns/motels Downtown add another 66 jobs to the employment base Downtown. Adding the restaurants/taverns/motels into the retail trade total indicates that this sector, in its entirety, accounts for 36% of the enterprises and 26% of the jobs in the Downtown.

The balance of the Downtown commercial sector consists of finance/real estate/insurance, 11 firms (10%) and 63 full and part-time jobs (9%); transportation/communications/utilities, 4 firms (4%) and 12 full and part-time jobs (2%); and manufacturing/construction, 5 firms (5%) and 29 full and part-time jobs (4%).

The importance of the retail sector to the character of the Downtown becomes more evident as one analyzes the distribution of floor space. Currently, an even distribution exists between retail activities, 130,175 sq. ft. (40%), and government/professional/personal services, 126,325 sq. ft. (38%). Food/lodging and entertainment establishments use another 25,775 sq. ft. (8%), and manufacturing/contracting 47,450 sq. ft., or 14% of the total floor space downtown.

Although most of the retail activity is concentrated in the Downtown area, there is substantial economic activity on three sides of the Central Business District.

The south entrance to the City contains the Cedars Inn, a substantial magnet for truckers, traveling salesmen, and professionals working in the area. Also located at this entrance is a state and federal office center which includes the Okanogan National Forest Supervisor's office, the Farmers Home Administration

county office, and the Washington State Department of Social and Health Services office.

Across the river from Downtown is the industrial, warehousing, and shipping center for the area. Contained here are fruit storage facilities, farm equipment dealers, a lumber yard, warehouses, and the Okanogan Livestock Market. Direct access to rail lines and the highway, as well as to City sewer and water, and appropriate zoning make this area ideal for future light manufacturing and industrial development.

The Elmway area to the north of the Downtown contains a number of retail and professional services, as well as the Okanogan County Public Utility District offices. Given its central location between the commercial cores of Okanogan and neighboring Omak and the extension of City sewers to Elmway, this is a key transitional area, prime for future development.

In order to insure the orderly development of Elmway in a manner consistent with the Economic Development goals stated in the Comprehensive Plan, it is critical that the Planning Commission closely monitor activities in the area. A detailed study of the area and its potential for development should be considered, particularly as the sewer service is extended and flood control is improved.

TOTAL EMPLOYEES (PART AND FULL TIME)  
IN DOWNTOWN OKANOGAN BY TYPE OF BUSINESS

Governmental and Public Service Offices	24	(22%)	334	(49%)
Manufacturing and Contracting	5	(5%)	29	(4%)
Transportation and Communications	4	(4%)	12	(2%)
Business and Professional Services	25	(23%)	70	(10%)
Retail Trade	31	(29%)	107	(16%)
Food, Entertainment and Lodging	8	(7%)	66	(10%)
Finance, Insurance and Real Estate	11	(10%)	63	(9%)
TOTAL	108	(100%)	681	(100%)

Source: 1981 Survey of Downtown Businesses.  
Howell, Stouder and Associates

FLOOR SPACE DISTRIBUTION BY TYPE OF USE  
DOWNTOWN OKANOGAN

Retail	130,175 sq. ft.	(40%)
Governmental/ Professional Offices/Personal Services	126,325 sq. ft.	(38%)
Manufacturing/Distributing/ Contracting	47,450 sq. ft.	(14%)
Eating, Drinking Establishments	25,775 sq. ft.	(8%)
TOTAL	329,725 sq. ft.	(100%)

Source: 1981 Survey of Businesses  
Howell, Stouder and Associates

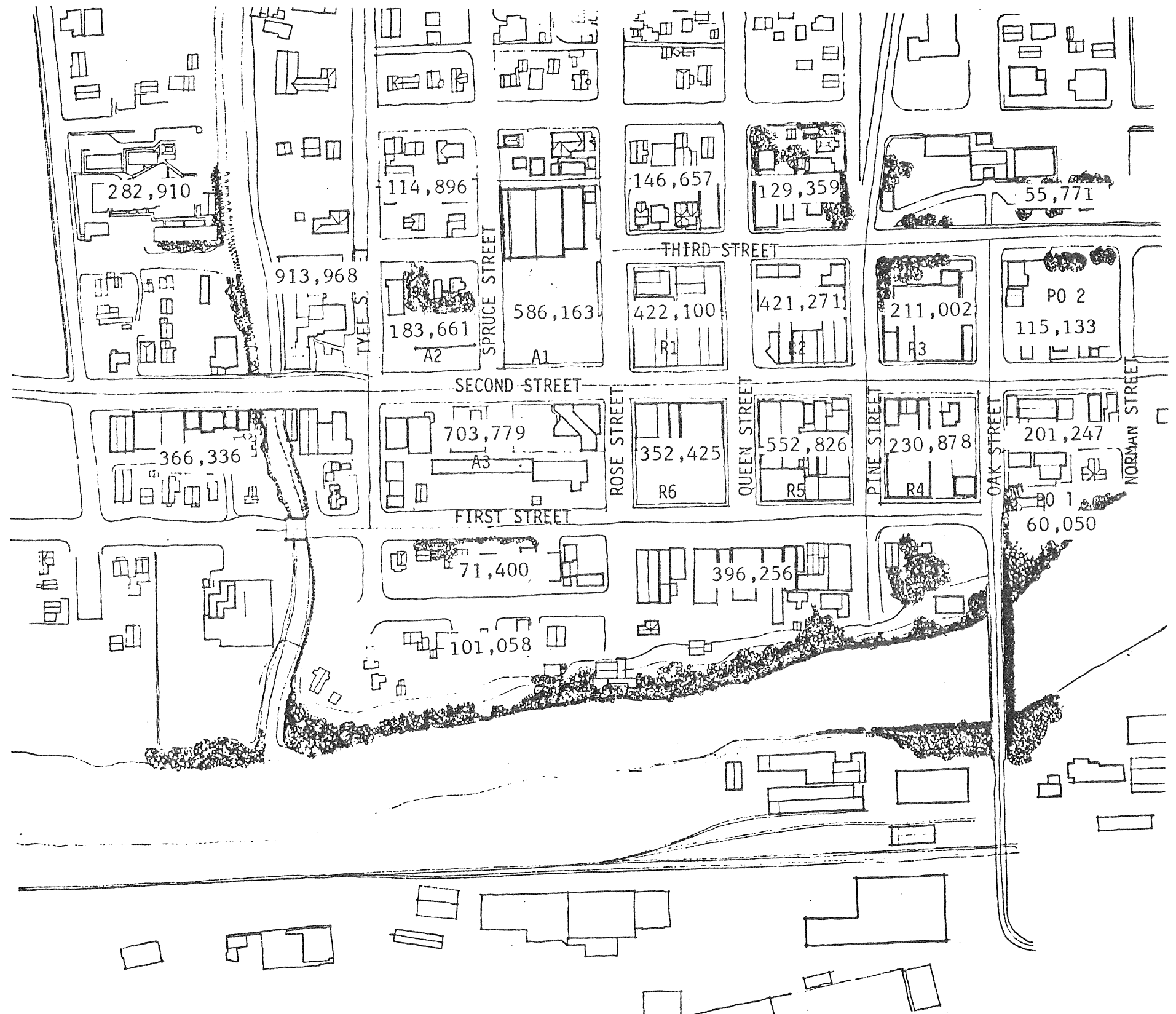
Property Ownership

The Downtown core of Okanogan consists of 179 parcels of publicly and privately owned land. One hundred and fifty-one (151) of the parcels are listed on the Assessor's tax roll as improved, with twenty-eight (28) being listed as vacant. The assessed valuation of the parcels ranges from \$68 to \$632,040, with most of the improved commercial properties being valued from \$17,000 to \$50,000. The total assessed valuation of the Downtown core is \$6,619,146, which represents 17% of the City's 1981 valuation.

The most significant characteristic of property ownership in the Downtown is that 92% of the property is owned by individuals or corporations located within Okanogan County. Of the 14 properties not locally owned, 10 are residential properties, leaving only 4 commercial properties that have owners who are located outside of the community.

In addition to the high rate of local ownership, 77% of the non-residential properties are owner occupied. In combination, these two considerations create a strong foundation for the future well-being of the Downtown, in comparison to those communities who suffer from the ill effects of absentee ownership.

The significance of a high percentage of locally owned business is the ability to directly communicate and organize collective efforts for improvement. In addition, locally based property owners are more likely able to devote proper attention to business concerns.



ASSESSED VALUATION OF  
PRIVATELY OWNED PROPERTY  
BY BLOCK, DOWNTOWN OKANOGAN  
(Does not include property owned by federal, state,  
county, and local governments)

Source: Okanogan County Assessor's Property Tax Roll

TAXABLE RETAIL SALES FOR SELECTED EASTERN WASHINGTON CITIES  
(Based on a November-October Sales Year)

	1973	1974	1975	1976	1977	1978	1979	1980	TOTAL GROWTH
Okanogan	8,990,026	11,795,525	13,026,859	14,517,459	17,708,167	24,175,997	26,239,418	26,213,944	192%
Omak	25,896,826	28,713,277	27,776,682	31,482,112	37,000,737	38,597,757	33,814,314	34,036,202	31%
Brewster	7,676,793	8,891,224	10,365,396	11,334,846	13,786,325	15,663,324	11,455,313	13,508,251	76%
Coulee Dam	2,475,525	3,535,205	3,063,099	4,405,425	3,002,151	2,980,724	5,025,329	8,146,281	229%
Oroville	7,766,786	9,155,965	9,534,032	11,480,311	16,706,101	16,968,224	15,216,930	17,972,433	131%
Tonasket	6,769,005	8,180,564	7,593,466	9,850,912	11,041,773	10,965,350	9,702,590	11,367,463	68%
Colfax	17,303,198	20,498,192	20,597,946	20,487,716	18,794,275	20,652,466	21,655,246	23,428,681	35%
Chelan	14,800,771	18,908,551	19,139,248	22,123,781	25,607,324	28,430,917	24,096,011	26,692,955	80%
Colville	27,896,672	33,178,173	38,091,844	41,772,514	48,239,400	58,490,043	57,661,535	57,110,625	105%
Chewelah	6,533,547	7,852,970	8,435,306	11,169,382	11,652,203	12,737,596	13,142,327	14,081,302	116%
Ephrata	21,500,972	24,795,720	26,550,109	29,722,723	32,942,953	36,672,191	33,556,953	33,397,680	55%
Okanogan County	78,323,200	90,217,800	95,244,600	109,988,200	130,156,600	144,445,800	132,410,000	143,520,800	83%
Ritzville	9,845,210	10,611,705	12,375,231	15,146,510	13,703,967	13,540,783	13,874,796	14,316,620	45%

NOTE: The sales tax was removed from food on July 1, 1978. On a statewide basis food sales account for approximately 11% of the total retail sales.

Source: Washington State Department of Revenue, Revenue News.

## Retail Sales

Another significant barometer of retail activity is, of course, retail sales. The number of retail opportunities and the dollars spent characterize this sector of the local economy. Okanogan has experienced some significant increases that attest to the strength of this activity.

The volume of taxable retail sales in the City of Okanogan has nearly tripled (+192%) in the period from 1973 to 1980. Until recently the annual growth was substantial, ranging from 10% in 1975 to 37% in 1978. In 1979, the volume of taxable sales grew only 8% and in 1980 there was evidence of a minor decline in the total volume (-.1%) (see table).

The increases in the volume of taxable retail sales can be attributed to the opening of several new businesses in the City, such as Yoke's Grocery, Rawson's Shoes, and the Cedars Inn; the expansion of existing businesses, such as Bev Wilson's Furniture and Appliances and Hamilton Farm Equipment; and the annexation of Elmway.

The apparent minor and perhaps insignificant recent decrease in the volume of taxable retail sales can, for the most part, be accounted for by the removal by the State of Washington Legislation of the sales tax on food in 1978. Correcting the figures for the elimination of the food sales tax indicates that retail sales increased at a minimum of 43% in 1978, 15% in 1979, and 1% in 1980. The total adjusted growth in retail sales for the period 1973-1980 is 229%. The period of the 1970's, therefore, was one of significant growth of retail activity in the community.

The growth in retail sales is particularly significant when it is compared to other communities. Coulee Dam is the only community in Okanogan County which has experienced a similar growth in this period, 229%. The growth in taxable retail sales has been considerably less for most of the other communities in the county. For instance, the volume of retail sales has increased only 31% in Omak, 76% in Brewster, and 68% in Tonasket during the same period. Retail sales for the entire county grew by 83%.

Okanogan is the county seat and a center of governmental activities. A comparison to other cities which are county seats in Eastern Washington further illuminates the significance of its growth. The 191% growth experienced by Okanogan is impressive when compared to Colfax, Whitman County, 35%; Ephrata, Grant County, 55%; Colville, Stevens County, 105%; and Ritzville, Adams County, 45%.

An analysis of the retail sales activity would indicate that the retail business community is generally healthy. The business center has apparently been able to hold its position during the 1970's, and some development now underway should further stabilize the situation.

This is not meant to conclude, however, that investment opportunity is nonexistent or should be discouraged. On the contrary, some prime retail space currently contains other uses. This is examined further in the section on recommendations and in the next section.



BUSINESS THRESHOLD ANALYSIS  
OKANOGAN, OKANOGAN-OMAK MARKET AREA

Business Activity	Current # of Firms	Projected # of Firms	
	City of Okanogan Pop. 2359	Okanogan Market Area Base Pop. 2359	Omak-Okanogan Market Area Base Pop. 6359
Accountants	2	2	4
Appliance Stores	2	2	2
Attorneys	8	4	8
Auto Dealers	1	2	3
Auto Parts	2	2	4
Auto Repairs	4	5	10
Commercial Banks (number)	2	2	2
Commercial Banks (deposits)	\$26.4 million	\$15.88 million	\$36.32 million
Savings Banks (number)	0	1	1
Savings Banks (deposit)	0	\$6.99 million	\$17.25 million
Barbers	2	2	3
Beauty Salons	6	3	6
Building Materials	3	2	3
Clothing Stores	1	2	3
Dentists	3	2	4
Department Stores	1	2	2
Druggists	2	2	3
Cleaners	1	1	2
Farm Implement	3	2	4
Feed Stores	0	1	2
Florists	1	1	2
Motor Freight	1	1	2
Furniture Stores (number)	1	1	2
Furniture Stores (sq. ft.)	11,600	5,529	20,794
Gas Wholesale	2	2	3
Grocers (retail) (number)	3	3	4
Hardware Stores	2	2	4
Insurance Agents	3	4	6
Jewelry Stores	0	1	2
Laundries	1	1	1
Motels (number)	4	3	5
Motels (units)	115	49	131
Optometrists	0	1	2
Photographers (commercial portrait)	0	1	2
Physicians	1	3	7
Plumbing Contractors	1	1	3
Real Estate Agents	11	3	5
Restaurants	7	5	12
Service Stations	6	5	10
Shoe Stores	2	1	2
Sporting Goods	0	2	2
Taverns	4	2	4
TV Sales	2	2	3
Theatres	0	1	2
Variety Stores (number)	0	1	1
Variety Stores (sq. ft.)	0	6,717	12,531
Veterinarians	2	1	2

1981 Survey of Businesses

Howell, Stouder and Associates

Source:

Threshold Analysis: A Tool for Business Planning in Rural Washington, Fred Lewis, Small Business Development Center, Washington State University, 1979.

## Business Threshold Analysis

In order to determine what investment opportunities might exist, it is necessary to examine existing businesses in relation to market demands and thresholds based on population.

In 1979, the Small Business Development Center of Washington State University conducted a threshold analysis of business and service facilities in Eastern Washington. Utilizing all cities under 15,000 in population in Eastern Washington as the data base, the study is an invaluable business planning tool.

The study is useful in examining the range of business and service enterprises that most likely would succeed because of measured undercapacity in a town. In this context, current and potential business persons may examine opportunities in Okanogan and, based on the experiences of other communities, determine whether a sufficient population base exists to support the enterprise.

The following tables compare the current number of firms found in Okanogan for a wide range of business activities against the number of firms that could be expected in the community, given the City's population base of 2,359. In addition, it provides a projected number of firms that could be expected to be found in the Omak-Okanogan market area, population 6,359. This may be helpful given the close proximity of the two communities and current shopping patterns.

In analyzing the current business composition of Okanogan, it appears that for the most part it contains a fairly complete range of services. In comparison to other cities in Eastern Washington, the City has as many if not more than the expected number of firms in most business categories listed. For instance, given its size one would expect to find two accounting firms, two auto parts stores, two barber shops, one furniture store, three grocery stores, and two druggists, all of which corresponds exactly to the number that does exist. In addition, it is interesting to note that there are eight attorneys as compared to the expected four, 115 motel rooms as compared to the expected 49, and seven restaurants as compared to the expected four.

The potential for opening new retail businesses appears to be greatest in the areas of clothing, sporting goods, variety, and feed stores. In each of these areas there is an apparent shortage or undercapacity in the Okanogan market area. The close proximity of Omak is an important qualifying factor when undertaking a threshold analysis of this type. Although Okanogan and Omak have independent retail cores, a strong case may be made that they are, in combination,

the retail center of the county and have an overlapping market area. Any decisions to open new retail enterprises in Okanogan should, accordingly, include an assessment of the number of competing firms in the Omak area, as well as those in Okanogan. The threshold level of businesses for the combined Omak-Okanogan market area population base, 6359, is included in the table for this purpose.

In addition, it is important to note that this threshold analysis does not imply that only certain types of new retail businesses will succeed in Okanogan or that existing businesses are inadequate. Rather, it points to those enterprises which have the greatest potential opportunity for success based on the population of the area. In all cases, though, the ultimate determinant of success of any business decision rests on a thorough market analysis and effective merchandising, pricing, advertising, and customer service.

In summary, Okanogan has a complete range of services for a community of its size, with some opportunity existing for expanded or new clothing markets, sporting goods, variety stores, and feed suppliers. In some instances, new marketing approaches by existing businesses might meet these potential demands.

The possible opportunity for expansion or development of dry goods, clothing, shoe retailers, and variety goods coincides with the comments given during the various community surveys.

# design recommendations

This chapter discusses policy statements and general and site specific physical design recommendations for Downtown Okanogan. While the designs represented are illustrative and not meant for architectural construction as shown, they should serve as guidelines and suggested courses of action the people of Okanogan can rely on to improve the physical environment. The basic concept of revitalization for Downtown Okanogan



## Courthouse Facelift

The Okanogan County Courthouse is depicted with a light colored paint, darker trim, and spotlighted at night. Suggested colors for the civic buildings include white, oyster white, or bone white for the

overall color, and burnt orange, terra cotta, process blue, or royal blue for window trim. Contrast colors for trim against a light or white background should be the design objective.



is based on the premise that the existing building character, structure, and scale are worth retaining and capable of providing the base for a quality environment.

In order to provide context for more detailed, block-by-block discussions of design ideas, the overall IMAGE and FUNCTION of Downtown will first be discussed. The detailed design ideas and recommendations which follow are organized by the projected FUNCTIONAL DISTRICTS of the Downtown (retail core, office district) and are accompanied by a project list and graphic illustrations. Projects are listed by priority with a recommended designation as to anticipated project responsibility (private sector vs. public sector).

### DESIGN POLICIES AND OBJECTIVES

The following design policies and objectives were utilized in developing the specific design recommendations for Downtown Okanogan.

#### Function and Use

1. Restructure the office retail quantity relationship.
2. Improve the use of land and buildings.

#### Image

1. Develop an image for Downtown by utilizing existing structures and natural features as much as possible.
2. Emphasize and reinforce the image of Downtown as the center of the county.
3. Upgrade the shoppers' perception of Downtown as a destination to purchase a wider range of goods and services.

#### Pedestrian

1. Create an environment of convenience, comfort, and safety through physical design for the shopper and Downtown employee.

#### Buildings and Facades

1. Upgrade all physical structures.
2. Establish a projected lifespan and alternative uses for existing structures.

3. Design future structures that are architecturally compatible. The overall historic architectural context of significant Downtown building.
4. Facades should be upgraded and restored on significant structures, even though the building interiors may be completely renovated.

#### Climate and Land Forms

1. Recognize the design requirements generated by the climate (sun, snow, rain).
2. Capitalize on opportunities created by natural and man-made features such as the river and existing levees.

#### Implementation

1. Coordinate private and public sector development.
2. Establish a promotion and marketing program for Downtown.
3. Adopt a management plan as suggested in this report.

### COMMUNITY IMAGE

The City of Okanogan has developed along the Okanogan River, set in a valley framed by rolling foothills. The arid climate provides a landscape backdrop green in spring, changing to brown and tan during summer months. Irrigated valley floors and slopes provide a tree-dominated contrast to the surrounding hills. Orchards are planted throughout the valley in a structured pattern of rows and squares, providing a dramatic man-made impact throughout the valley.

The Okanogan River is reduced in water flow from years past and is impacted by increased siltation and runoff. However, the river continues to be one of the primary form-giving elements of the valley, occasionally flooding, and always acting as a barrier or edge or focal point regarding human activity. The Downtown area of Okanogan is situated along the river on the northern edge. Although river boats and their disembarking points once linked the river to the town, little remains where the Downtown and the river are complimentary and supportive.

From vantage places such as Highway 97 and the Airport or the top of surrounding hills and ridges, the Downtown is a compact, semi-green landscaped oasis along the river. Public buildings stand out as positive images for both the city and county.

In order to strengthen and improve this overall city-county image, Downtown should be improved through design and maintenance of what exists, as well as physically attempting to integrate or link buildings and blocks together into a more visually attractive whole.

## projects

## phase sector

• Paint County Courthouse.	I	●
• Paint City Hall.	I	●
• Paint Health Department Building.	I	●
• Plant trees along Oak Street from the bridge to City Hall complex.	I	◐
• Locate Okanogan City Welcome sign at Cedars Inn downtown entry, similar to the Oak Street entry.	I	◐
• Develop a landscaped park and/or greenbelt along both sides of river through Downtown.	III	◐
• Place cluster of flags on both City Hall and County Building properties (include U.S., State, County, City, civic group flags).	II	●

public ● / private ○

## FUNCTIONAL DISTRICTS

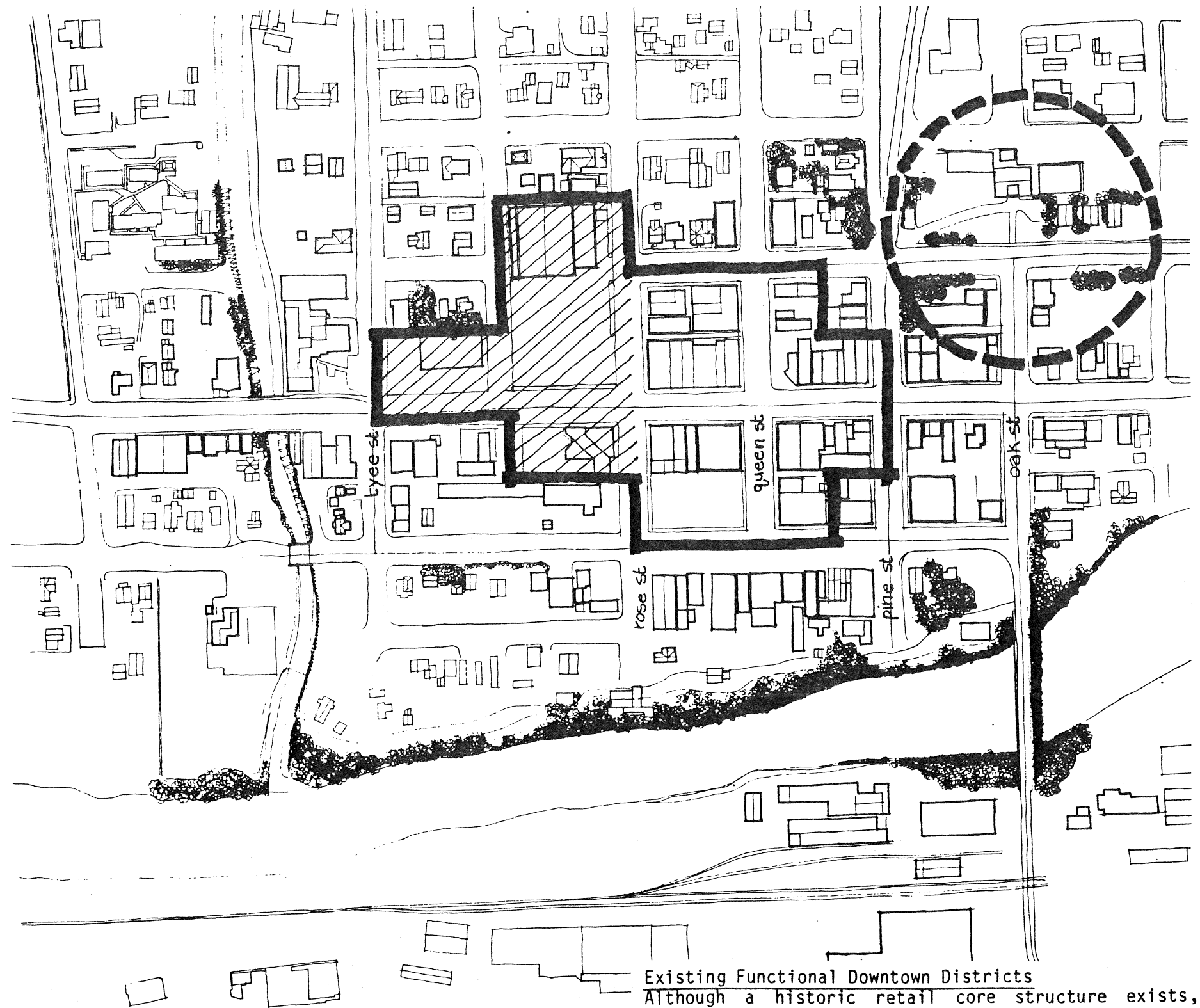
The primary downtown uses of retail, office, and government have identifiable footholds or patterns. Factors of economics, rental patterns, auto use, clustering of types of use, and a historic building configuration have all contributed to the present allocation and distribution of activities.

In order to clarify the real function of Downtown and to strengthen the core area over time as a sound and prosperous community center, the retail core needs to be strengthened and expanded without the additional costs of substantial demolition and major new construction. One objective is the transference of marginal areas into more office use in order to increase the availability of space in the retail core for retail activity.

By defining objectives for each sub-area of the Downtown, a more efficient and better utilized core can be developed in a phased and timely manner.

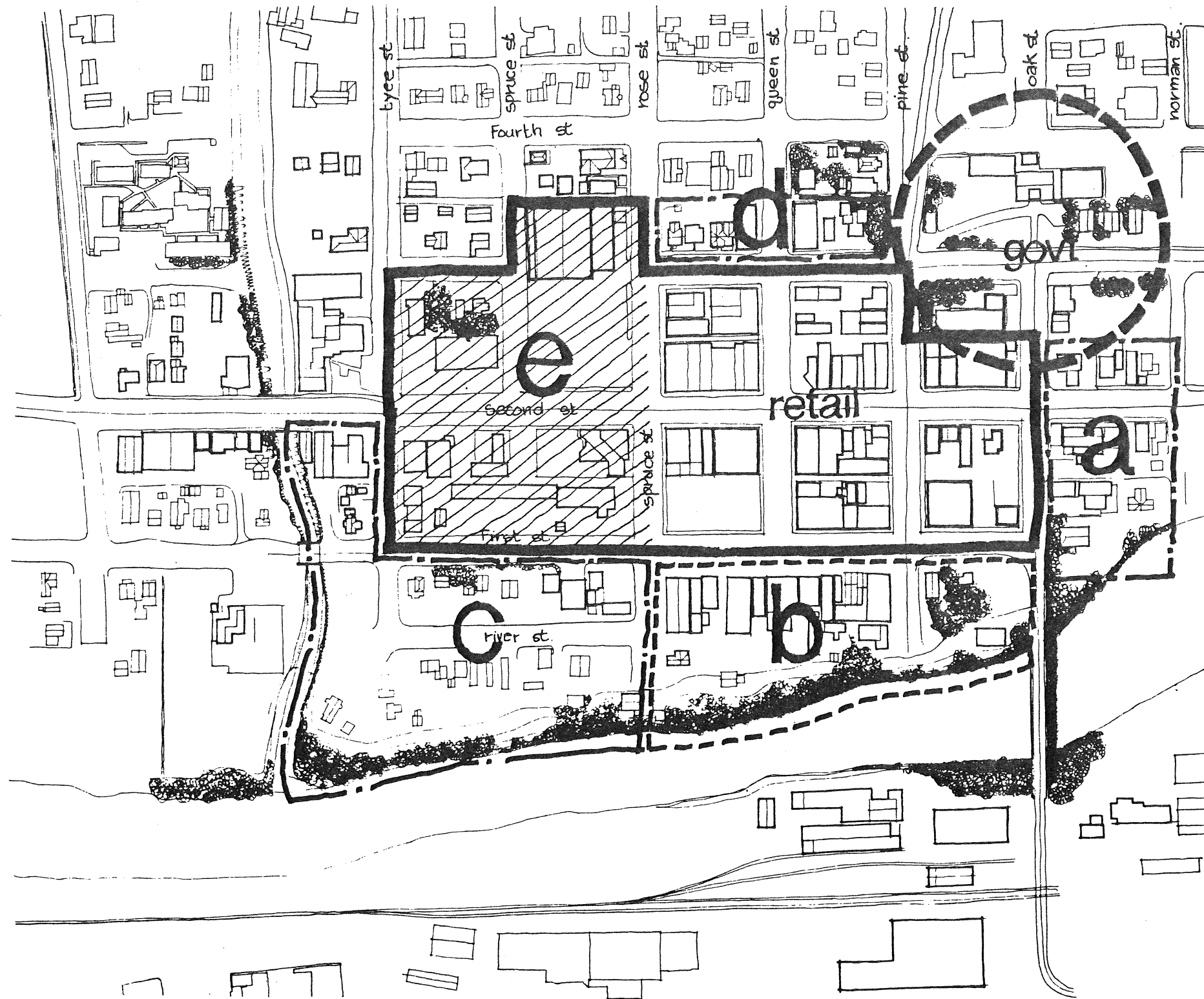
### Objectives:

1. Concentrate retail uses in the area bounded by Third to First Streets, Oak to Rose Streets.
2. Reinforce government-civic center activities by maintaining the City Hall, Courthouse, Fire Department, and Health Department buildings in public use.
3. Encourage non-retail commercial and office uses to develop around the retail periphery, such as:
  - a Post Office District from Norman to Oak Streets, the alley to the river.
  - b Riverfront District from Oak to Rose Streets, First Street to river as a multi-use area consisting of a combination of cultural/entertainment/office uses/educational facilities.
  - c Rose Creek District from Rose to Tyee Streets, First Street to river.
  - d Third Avenue Office District from Rose to Pine Streets, Third Street to alley (between Third and Fourth Streets).
  - e Improve the function and aesthetics of the intense auto access oriented retail area between First and Third Streets, Tyee and Rose Streets.



### Existing Functional Downtown Districts

Although a historic retail core structure exists, actual retail activity is not so dominant as it once was. Yoke's, the Sea-First Bank, and the True Value Hardware have assumed primary retail functions but are on the edge of the historic core. Buildings suitable for retail use have recently been remodeled and occupied with offices. Other peripheral areas are marginal, obsolete, or transitional. The riverfront, due to flooding and uncertain and changing economic conditions, is a prime example of a marginal area in transition.



Recommended Downtown District

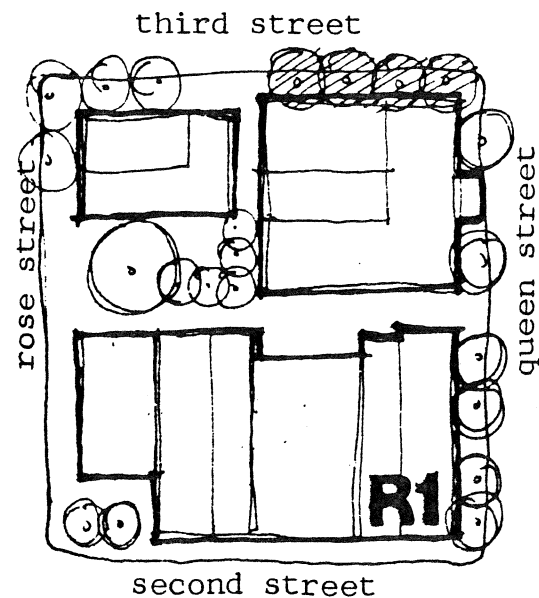
This plan designates the primary function of each district. Other uses can and should exist within each area as secondary and ancillary functions. Reorganizing these areas will be an ongoing, long-term project and should not be viewed as a one-time effort nor as an effort having a specific due date. A city's retail core area is a constantly changing functioning unit analogous to a living organism and should be consistently monitored, maintained, and improved.

In an effort to outline and clearly communicate the many potential projects throughout the Downtown, specific design recommendations will be organized by the districts previously outlined. The topics discussed in each district will in many cases include: block structure, buildings and facades, open space and landscaping, and sidewalks and streets.

Retail Core

Most components for a successful retail core are present: small-scaled building groups, adequate pedestrian environment, adequate parking, security, and good visibility. Lacking is an intense clustering of retail shops. Many retail uses need other similar uses to encourage sales, impulse, and comparison shopping to occur in comfort and convenience for the shopper. When any given frontage of retail shops is interrupted by two or more office or government uses, the retail chain or momentum is disrupted. Intensifying the interdependence of compatible uses is a key to the prosperous functioning of Downtown Okanogan.

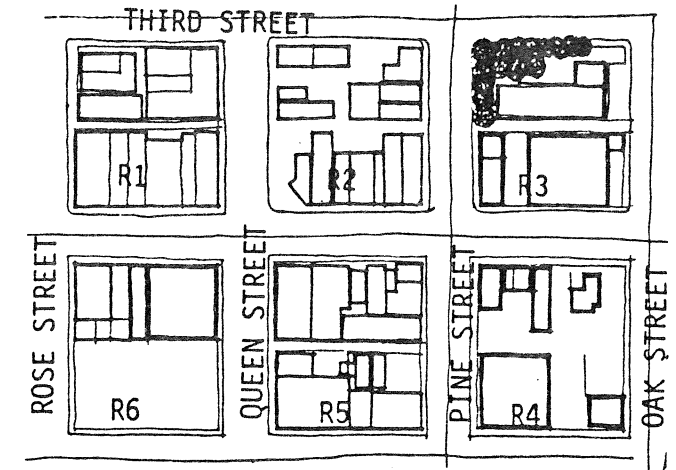
While the rearrangement of uses within Downtown will require negotiation, persuasion, and economic and marketing incentives, improvements can be recommended which will establish a more positive physical atmosphere in which other changes can occur. The following section deals with those physical improvements.



BLOCK R-1

Buildings and Facades

Block R-1 contains a significant percentage of locally historic and architecturally significant buildings in Downtown Okanogan. This block also represents the classic image of Okanogan architecture for people approaching the Downtown from the south. Therefore, the entire block should be strengthened through careful rehabilitation of the irreplaceable architectural character of the facades.

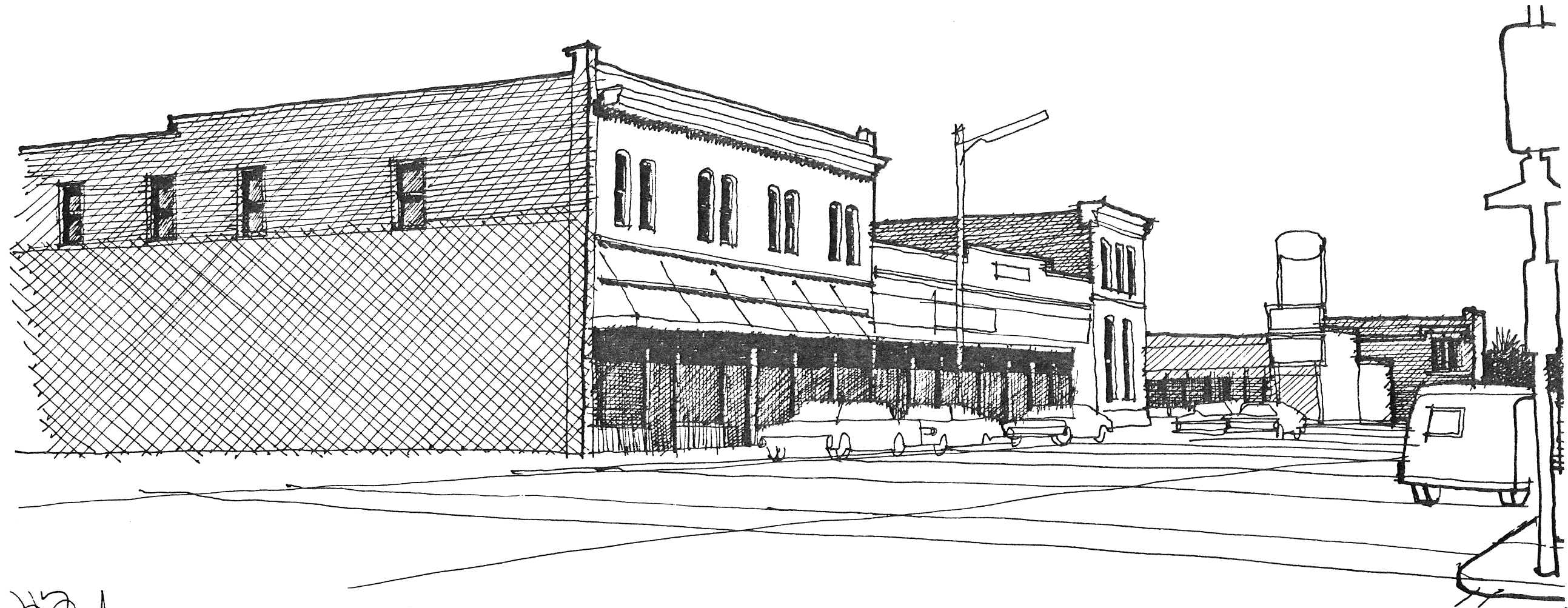


projects

phase sector

<ul style="list-style-type: none"> <li>Retail uses such as apparel shops should be encouraged to locate in the First National Bank Building.</li> </ul>	I	○
<ul style="list-style-type: none"> <li>Retail use should be the dominant first floor use in this block, including the Cariboo Hotel, where possible.</li> </ul>	II	○
<ul style="list-style-type: none"> <li>The Baum Hotel should continue to be restored rather than restyled, retaining the historic-type canopy and facade decor.</li> </ul>	II	○
<ul style="list-style-type: none"> <li>A new retail building should be constructed on the Rawson lot at the intersection of Second and Rose Streets; this structure should be set back from Second Street to allow for a pedestrian plaza/park, discussed in the Landscape Section.</li> </ul>	II	○
<ul style="list-style-type: none"> <li>Restore the wall mural of the former Shell mileage map as a part of the new plaza.</li> </ul>	II	○
<ul style="list-style-type: none"> <li>A temporary but attractive wall graphic could be painted on the side of the Baum Hotel until new construction occurs on the corner lot.</li> </ul>	I	○
<ul style="list-style-type: none"> <li>The alley through the block should be paved and upgraded along with the rear facades of the buildings as a major pedestrian walkway. This fix-up includes outdoor lighting, painting, and landscaping where possible. Trash dumpsters should be screened from view where possible.</li> </ul>	II	◐

public ● / private ○

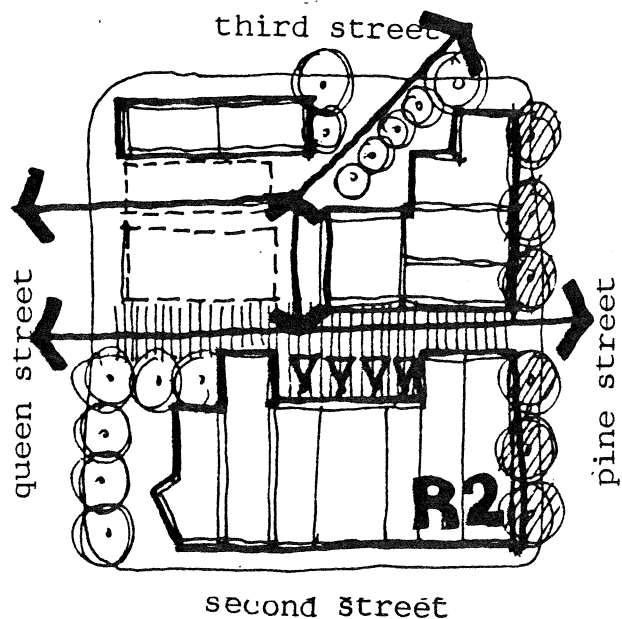
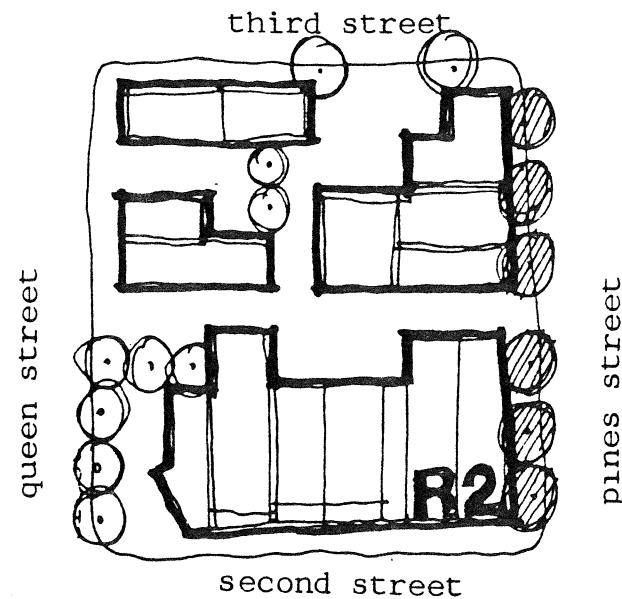


RON KASPRISIA - SKETCHES 1981

Block Structure

Blocks R-2 and R-4 have potential for reorientation which can improve the retail intensity of each block.

Block R-2 has two restructuring options: first, it can function as a mini-mall utilizing the interior alley and vacant parcels as an enhanced pedestrian semi-enclosed mall with retail shops facing the interior of the block as well as the block perimeter; and, second, as an enhanced, landscaped parking lot with improved pedestrian access and limited additional use of the block interior for retail.



projects

phase sector

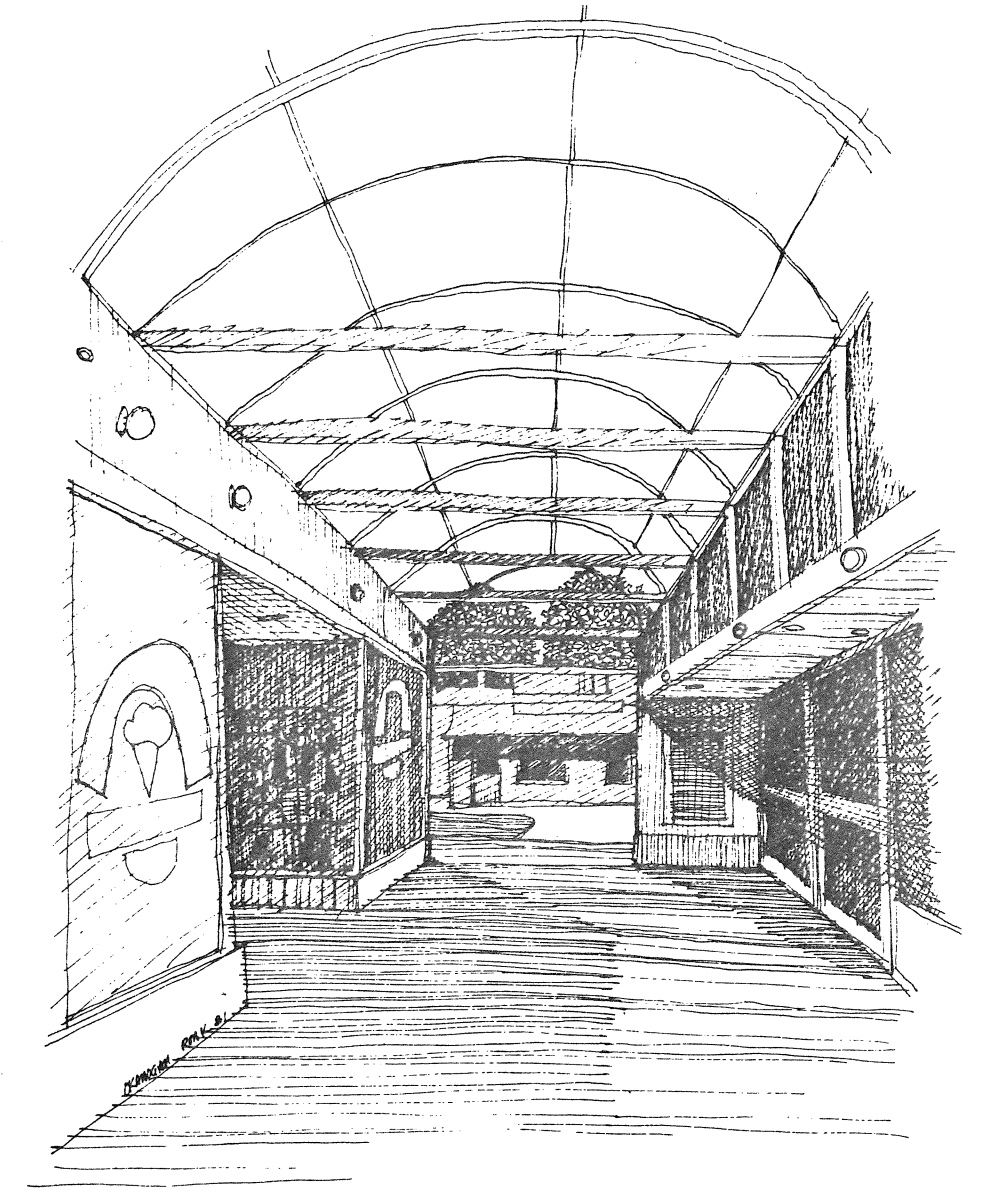
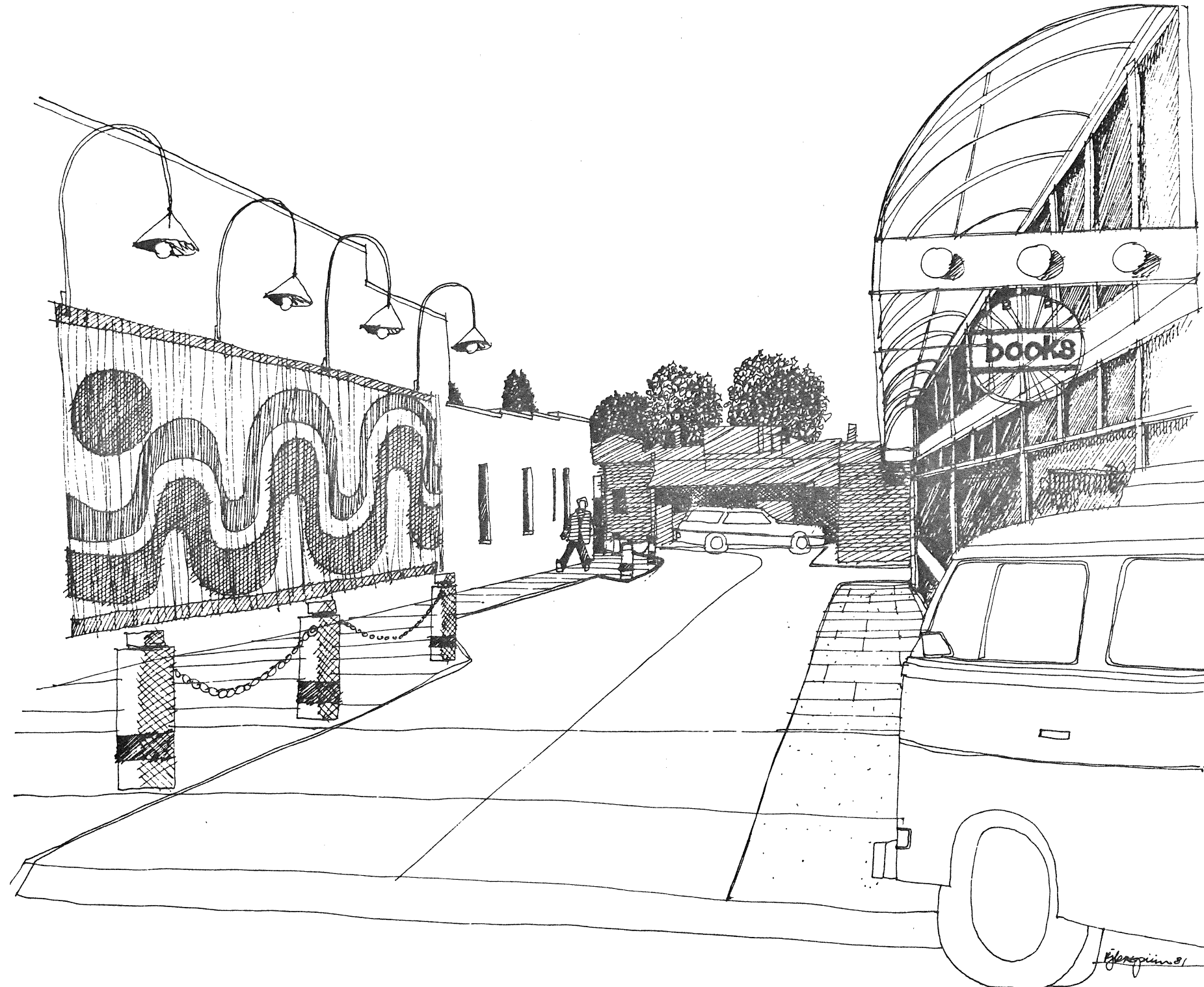
Block Structure Option 1: Mini-Mall

<ul style="list-style-type: none"> <li>● Prepare design guidelines for the eventual replacement of the Longhorn Tavern Building:</li> </ul>	I	●
<ul style="list-style-type: none"> <li>• Orientation of the new or remodeled building to an interior courtyard as well as to Queen Street.</li> </ul>	I	○
<ul style="list-style-type: none"> <li>• Canopies of canvas, tinted glass, for shading purposes.</li> </ul>	I	○
<ul style="list-style-type: none"> <li>• Improve retail display windows.</li> </ul>	I	○
<ul style="list-style-type: none"> <li>• Provide hard surface pedestrian walks.</li> </ul>	II	●
<ul style="list-style-type: none"> <li>• Provide adequate right-of-way for delivery vehicle access at controlled times.</li> </ul>	II	●
<ul style="list-style-type: none"> <li>• Encourage attractive, nonpowered signing, preferably wood painted, carved descriptive signs either flush or perpendicular to building.</li> </ul>	I	○
<ul style="list-style-type: none"> <li>● Prepare design guidelines for treatment of the vacant parcel west of the Longhorn Tavern:</li> </ul>	I	●
<ul style="list-style-type: none"> <li>• If no building is constructed, incorporate vacant lot into pedestrian and delivery vehicle guidelines discussed above.</li> </ul>		●
<ul style="list-style-type: none"> <li>• If new building is planned, encourage that a cooperative pedestrian walk-through be incorporated into new building design, anticipating joint use and responsibility with Longhorn Tavern new or remodeling project.</li> </ul>		●
<ul style="list-style-type: none"> <li>● Block-interior building facades should be rebuilt either through remodeling or more extensive reconstruction to improve the following:</li> </ul>	II	○
<ul style="list-style-type: none"> <li>• Shop/office visibility through use of glass fronts.</li> </ul>		○
<ul style="list-style-type: none"> <li>• Canopies where appropriate to provide shade and weather protection; canopies should be canvas awning type or in keeping with historic-type marquee.</li> </ul>		○
<ul style="list-style-type: none"> <li>• Signage in keeping with the energy conserving, graphically oriented wood carved and/or painted wood type.</li> </ul>		○
<ul style="list-style-type: none"> <li>• Those shops or offices not desiring rear access for security and other reasons should upgrade and rehabilitate the rear facades for visual and design consistency.</li> </ul>		○

• Limited owner/employee parking is still possible within the block interior; pavement types such as asphalt, textured concrete, concrete pavers, cobblestones, and brick can all be designed for auto and service vehicle traffic.

• New lighting fixtures to provide security and pedestrian lighting.

public ● / private ○



New Arcade to Interior of Block  
Flanked by new shops and an enclosed arcade, access can be provided to mini-mall.

Block R-2 Buildings and Facades

• Restore the building frontages of Transamerica Title and Okanogan Health Care, using historic window-openings and character.

|| ○

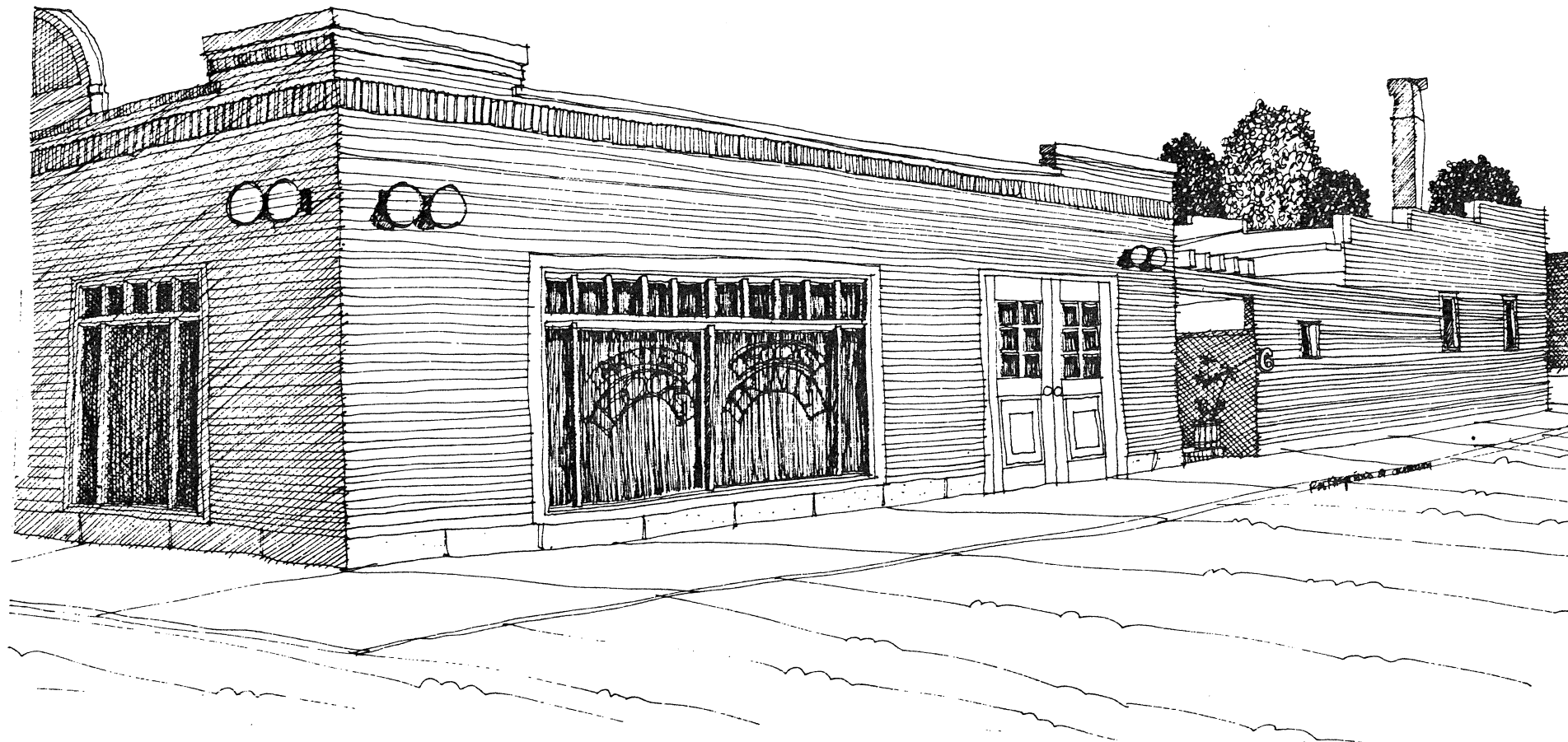
• Significant rehabilitation is required to upgrade the rear facades of Okanogan Drug, Wenatchee World Building, Community Homewell, CETA, Frank's Barber-shop, Pal's Realty, and Homer D.D.S. This block should be safe and attractive to walk through and could become an important pedestrian alley.

|| ○

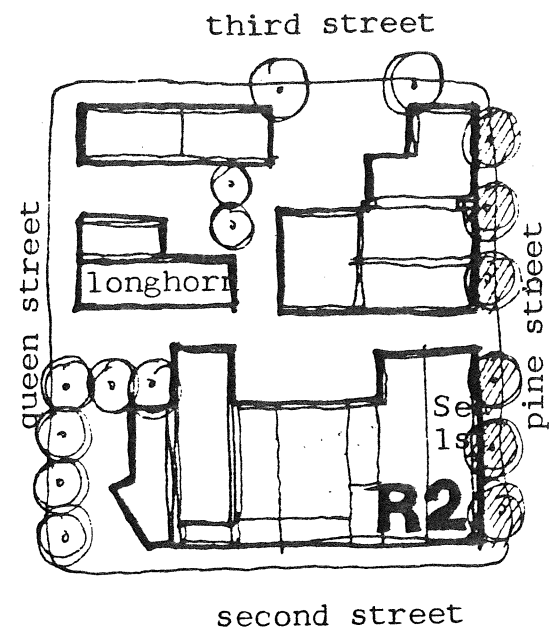
• Parking area behind these structures should be paved, striped, and landscaped where possible.

|| ●

public ● / private ○





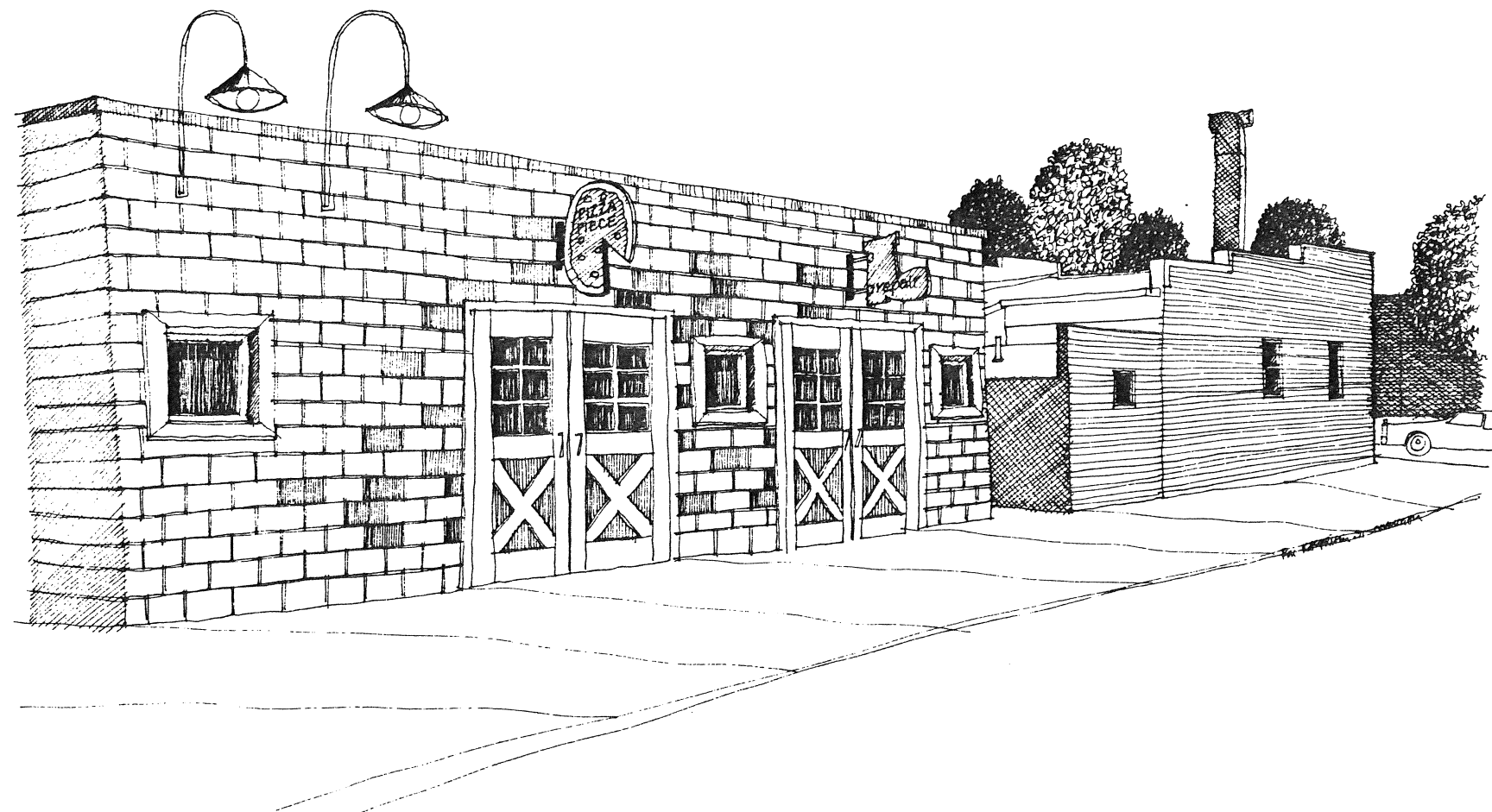


Block Structure Option 2: Upgraded/Rehabilitated Block-Interior with Limited Construction

phase sector

- Assume same actions for Longhorn Tavern building and adjacent vacant parcel as discussed previously.
- Block-interior building facades should be repointed, repainted, enhanced with community art, or quality advertising graphics using historic wall signs as a guide or model.
- Provide pedestrian walk-throughs which are hard surfaced and attractive.
- Provide an improved surface for parking and service vehicles which is comfortable for pedestrians to walk on, preferably a hard surface.
- Provide new lighting fixtures for security and pedestrian lighting.

		○
I		○
II		◐
II		◐
I		◐



Second Street facades are basically intact but in need of painting, new canvas canopies, or historic-type marquees, and replacement of windows where original window areas have been covered over, i.e., PCA Building.

| ○

Block R-2 Landscaping

●

Maintain existing trees along Pine Street.

| ●

Screen service station with trees planted along Queen Street side and between station and alley; excess display of signs and auto related activity in retail area should be softened with landscaping.

| ○

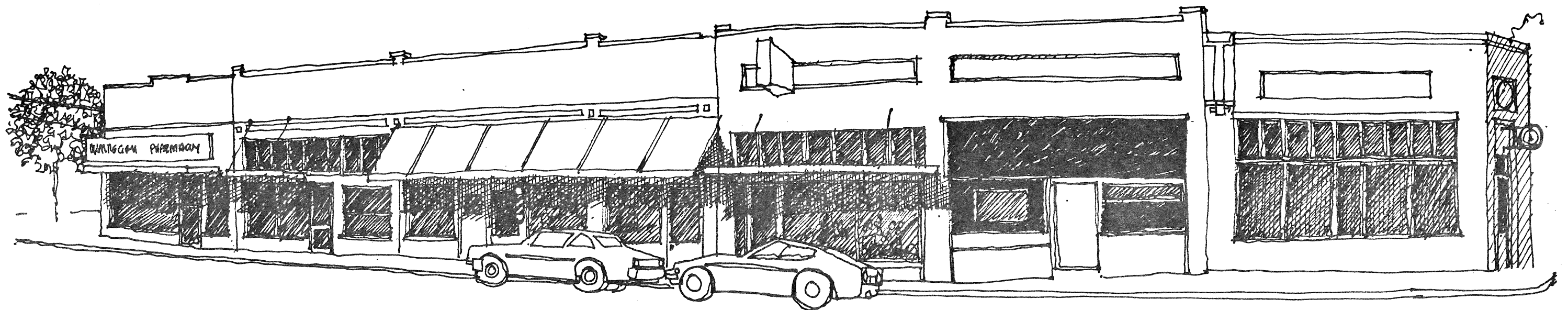
Plant trees within block-interior, preferably in direct line of view from street to aid in the screening of parking and rear building facades, if not improved.

| ○

Plant trees at Third Street entrance to block-interior along sidewalk.

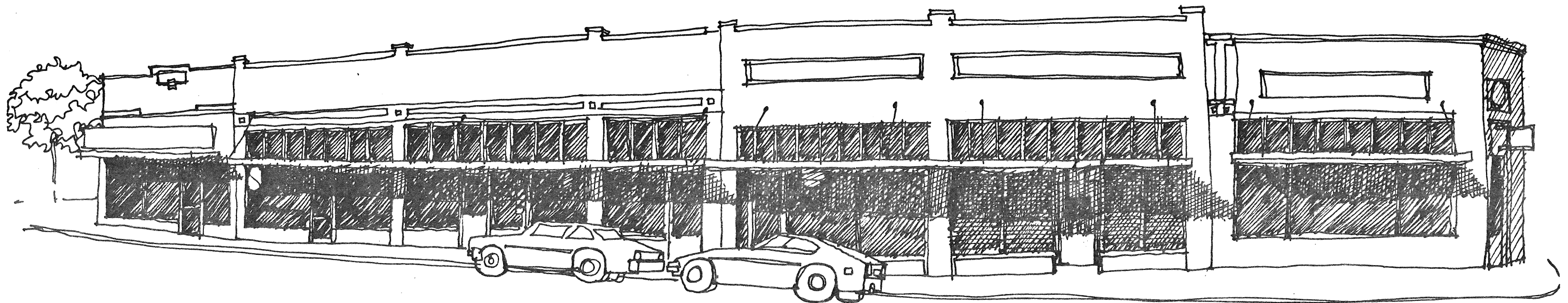
| ●

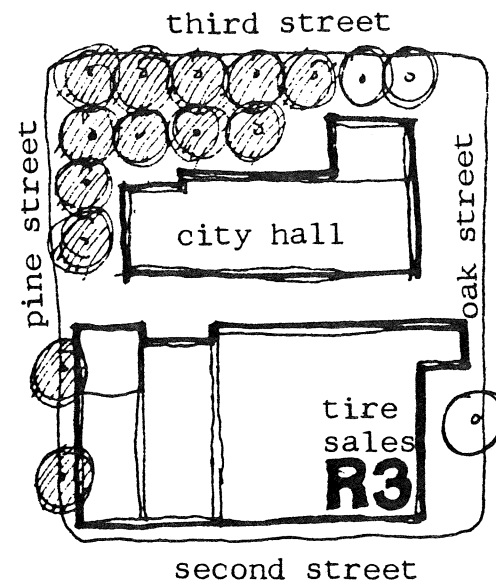
public ● / private ○





Queen Street Landscaping  
Helps soften the impact of the service station.





BLOCK R-3/CITY HALL DISTRICT

projects

phase sector

Buildings and Facades

• Restore original glass areas to the Soil Conservation Service Building (SCS) facade, sandblast brick, and add a marquee in keeping with historic-type marquees.	III	○
• Block up gap between SCS and Baines Buildings.	II	○
• Paint, repoint facades, and provide outside lighting for alley. All rear parking areas should be paved and striped with appropriate landscaping.	I	◐
• Paint City Hall and Fire Department same color as newly painted Courthouse.	I	●
• Sandblast Tire Sales Company building but otherwise maintain existing character.	II	○

Landscaping

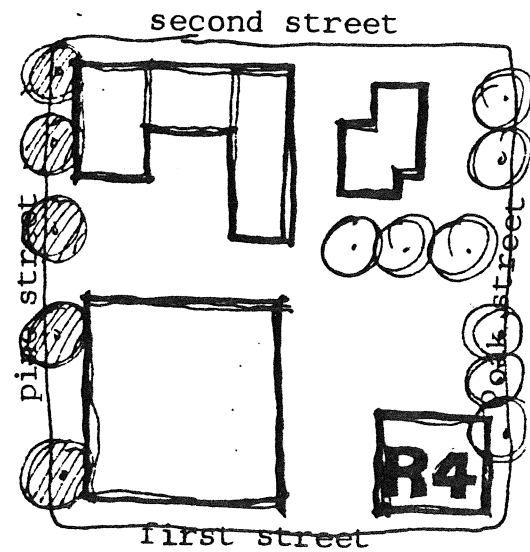
• Maintain trees along Pine Street.	I	◐
• Maintain trees in front of City Hall.	I	●
• Continue trees along Third until closest acceptable distance to Oak Street corner as desired by Fire Department.	I	◐
• Plant one tree along Oak Street at a point which does not disrupt Tire Company service drives.	I	◐

BLOCK R-4

Block R-4, similar to Block R-2, can be restructured to better improve and make more efficient the retail nature of the block. This block is underutilized, contains substandard and/or marginal structures, as well as buildings not fully taking advantage of existing sites. The clustering of taverns in the area has also contributed to a documented behavioral problem associated with the taverns, which in turn has affected nearby business.

Block Structure

Options for reuse of this block include partial rehabilitation/new construction and full new construction of the entire block. This block is a key element in the overall success of any Downtown revitalization. Besides being a prime retail block, it is located at the intersection of two principal entries to the retail core, along Second Street and Oak Street.



projects

phase sector

Restructuring Options

- Add second story to the Key Restaurant building for retail/specialty shop functions.
- Develop retail uses in vacant parcels, including License Bureau property.

III ○

I ○

Significantly rehabilitate all structures along Second Avenue as a minimal option. Rehabilitation should include entire structure, front and rear, alleyways, and parking areas. A detailed evaluation of building structure and codes should be undertaken to determine the feasibility of improving existing structures or recommending demolition and new construction, particularly of those buildings between the alley and Second Street.

I ●

- It is recommended that a minimum one-half of total block be designated for new construction with an appropriate prime retail/commercial user. Design guidelines for new construction would include:

I ○

- Primary vehicle access from alley.
- Major pedestrian and building orientation to Second Street.
- Setbacks and significant landscaping treatment along Oak Street frontage as part of Civic Center entry.

●

○

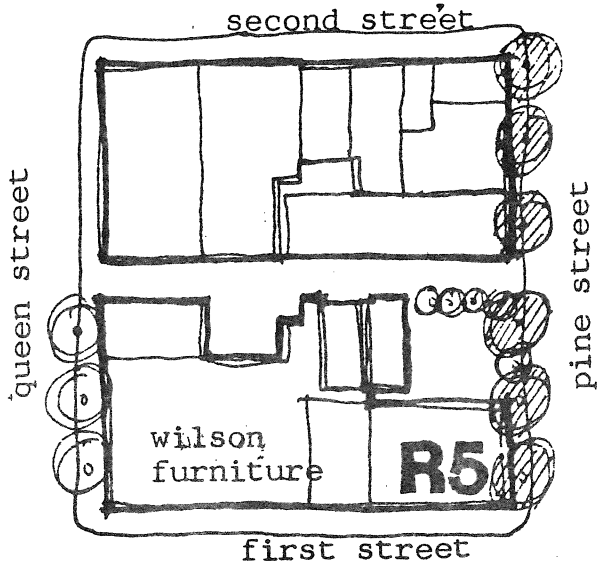
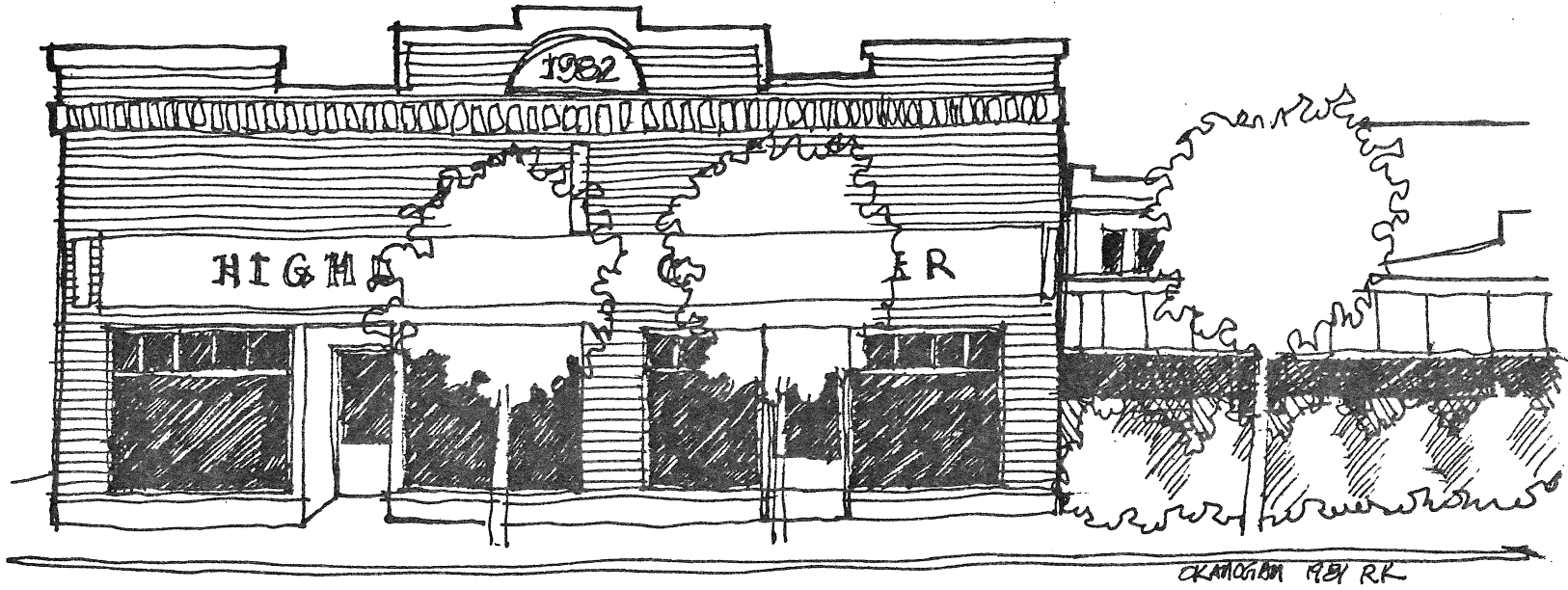
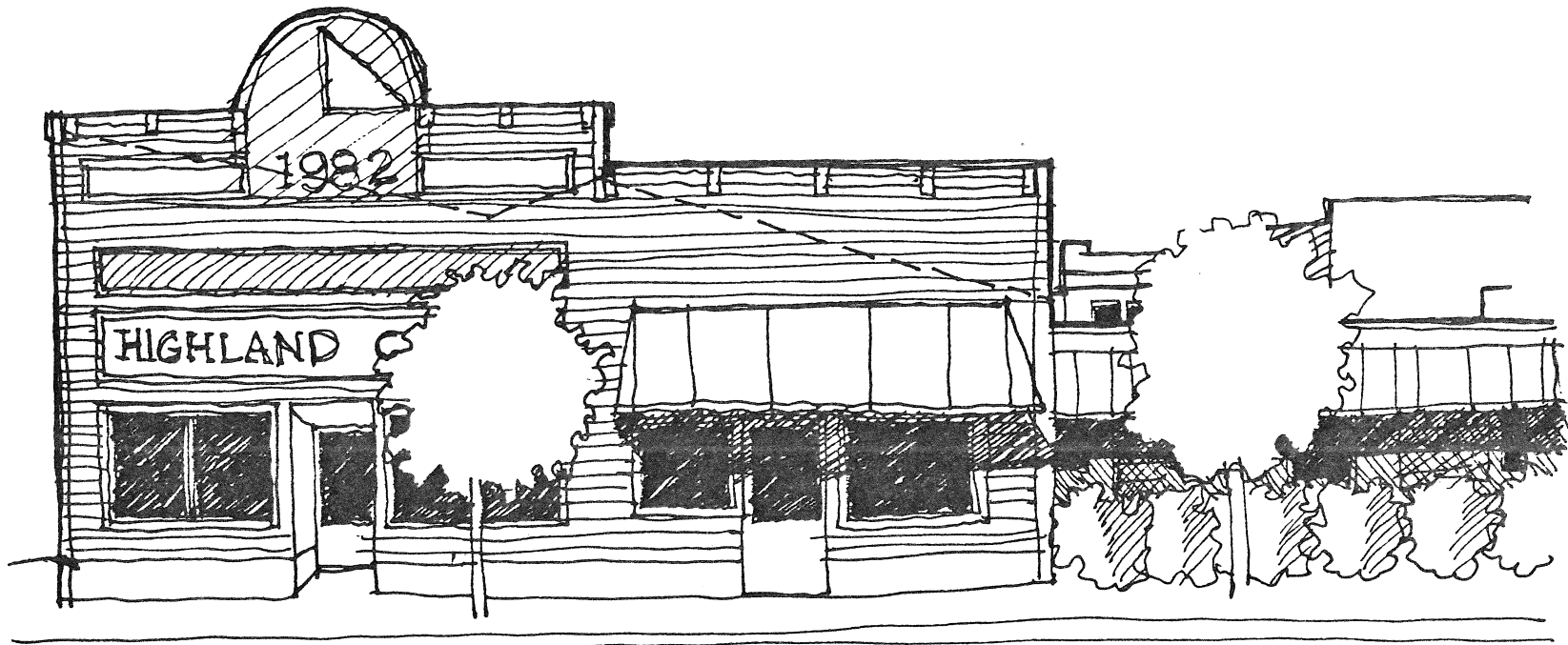
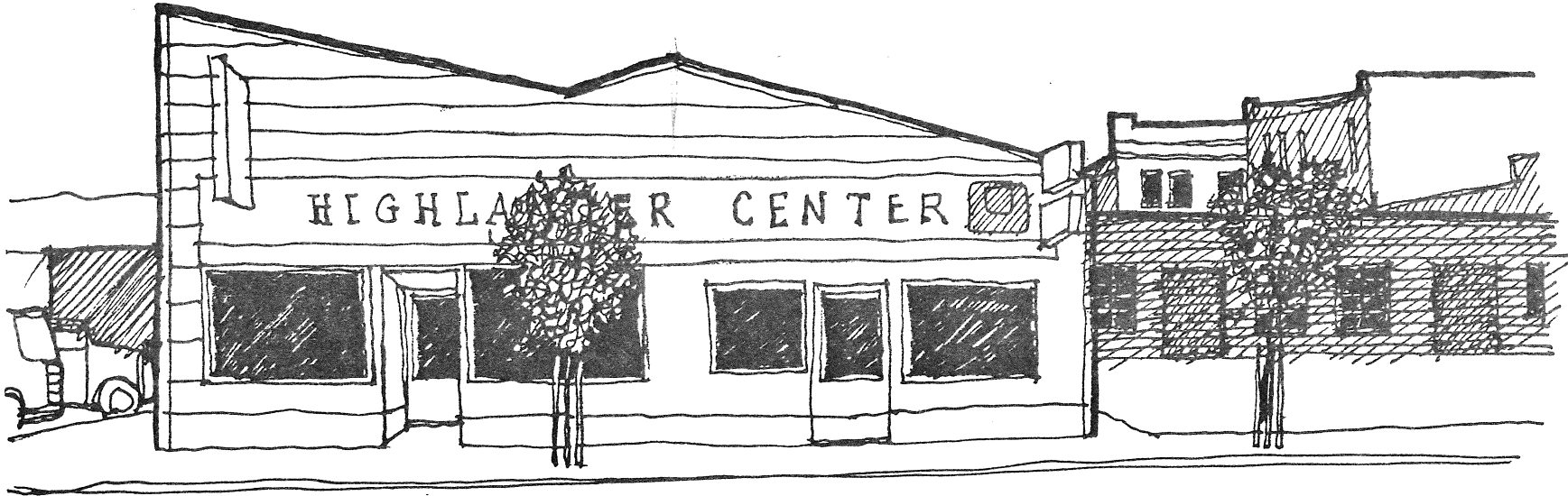
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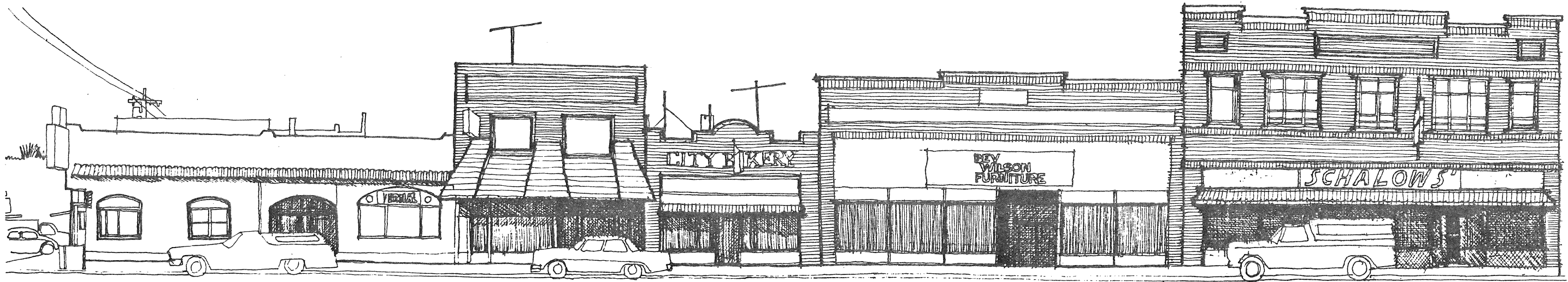
- Potential for full block new construction exists but depends on such things as new ownership patterns and objectives of existing owners. This block could be the major focal point of retail-business activity in Downtown. A coordinated effort should be made to investigate the feasibility and politics of complete redevelopment.

I ●

BLOCK R-5

Block R-5 has a mixture of buildings which contribute to the architectural character of Downtown. Those buildings within the block which do not have significant architectural features, style, or history can be upgraded to support the more prominent structures. Structures in need of most rehabilitation efforts are located along Pine Street.





## projects

## phase sector

### Buildings and Facades

- All structures along Pine Street should be remodeled in a manner consistent with the architectural character of other block buildings. Coordinate the rehabilitation of the cleaning facility and the two tavern buildings.
- New canopies should be developed which are compatible with the scale and character of existing buildings. Canvas awnings or historic-type marquees are recommended. Canopies do not need to be in-line as long as they are scaled properly for the building facade.

I O

I O

### Landscaping

- Maintain trees along Pine Street.
- Provide low screening along cleaning facility parking lot.
- Plant new street trees in front of Wilson's Furniture's new addition along Queen Street and First Street.

I ●

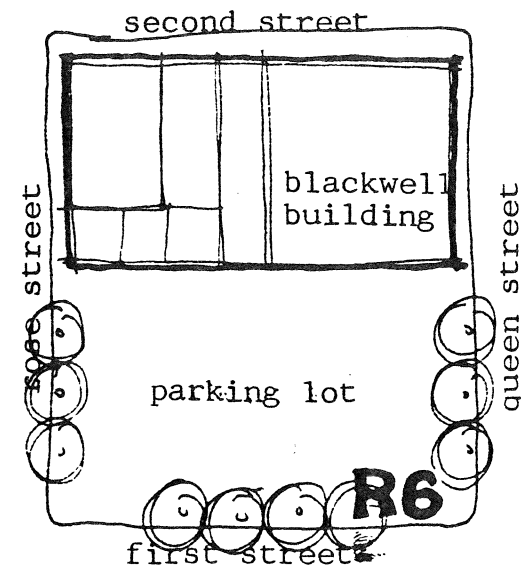
I O

I ●



# projects

# phase sector



## BLOCK R-6

Removation in Block R-6 is underway and significantly contributing to Downtown revitalization. However, more retail space should be located within the block. The Blackwell Building still qualifies as a prime general merchandizing/department store facility and over the long term should be made available for such use if present office users relocate.

### Buildings and Facades

- Tavern front on Second Street needs redesign to improve compatibility with remainder of facades. Rear of building needs remodeling. Sandblasting, window, and canopy restoration are appropriate.
- General rehabilitation and improvement of building next to Blackwell building. Significant remodeling to rear of structure is needed.
- Although not realistic due to recent remodeling, the original street level storefront windows should be restored in their original locations on the Blackwell building. The bricked-up openings dilute the pedestrian-retail environment. Future renovations to the building should include this vital street-level window restoration.

I ○

I ○

III ○

### Parking

- The off-street parking lot should be hard-surfaced and striped to maximize capacity. Upwards of eighty vehicles could be stored in lot.

I ○

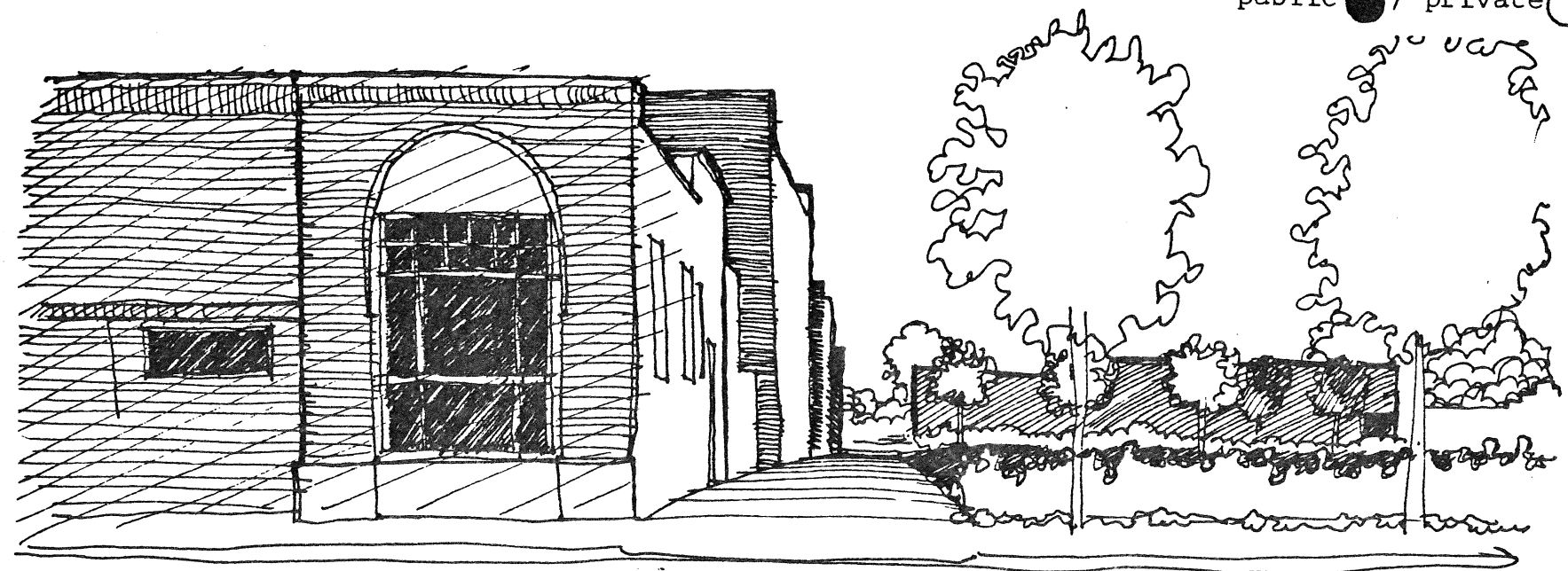
### Landscaping

- Plant new street trees along entire parking lot periphery (Rose, Queen, and First Streets).
- Plant low landscaped shrubbery screens along periphery of parking lot to further soften visual impact of automobiles.

I ●

I ○

public ● / private ○





THIRD AVENUE OFFICE DISTRICT

This district extends from Rose to Pine Streets and Third Street to the alley.

projects

phase sector

Buildings and Use

- Restore existing residence at corner of Pine and Third Streets. || ○
- Retrofit this structure as professional office/cultural/institutional uses related to government center. ||| ○
- Block character can remain as is, a transition between retail/government core and residential area. ○

Landscaping

- Maintain existing trees on private and public property. | ●/○
- Plant new street trees in front of mid-block residence. | ●/○

public ● / private ○

phase sector

Buildings and Use

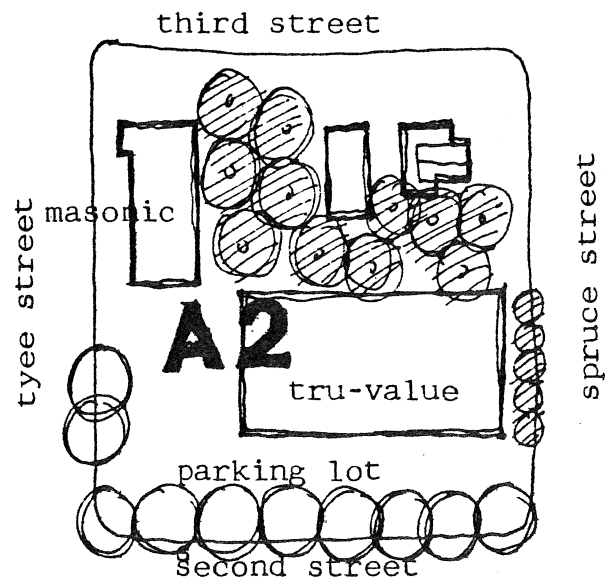
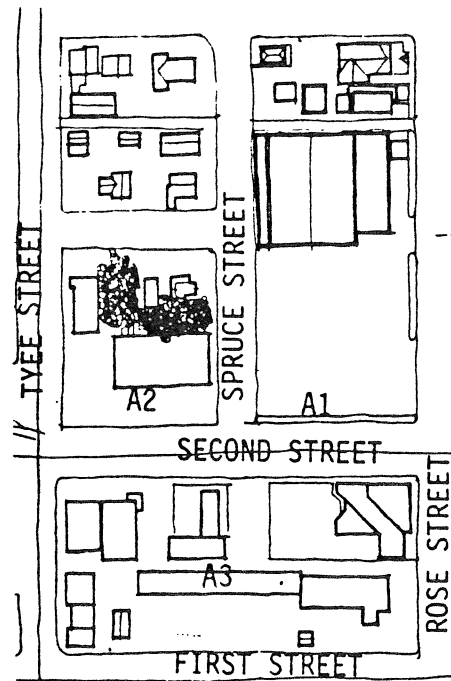
- Restore the Okanogan Truck and Tractor Building as offices or related use in the event present use relocates. New use should support the primary office function of district. Canopy or awning could be added to building. || ○
- Existing residences should remain in present use. If and when market dictates, structures could be renovated as offices or office/residence combination. ||| ○
- The storage lot on Fourth and Queen Streets associated with the tractor facilities should be developed as a peripheral employee parking lot for County use. || ●

Landscaping

- Plant new street trees along Third Street. | ●/○

AUTO ACCESS DISTRICT

Newer retail and financial uses which have located at the edge of the retail core along Second Street reflect the auto-oriented nature and requirements of recent times. At least 50% of the sites of Seattle First Bank and Yoke's Supermarket are for vehicle storage. These requirements, while appropriate for the given uses, create a "strip-commercial" or auto row image. A number of options will be discussed which address this strip-commercial zone effect and the issues of parking, aesthetics, and Downtown image.



Block A-1 Yoke Plaza

Option 1: projects

phase sector

- Develop a corner mini-park at Rose and Second Streets to highlight the Methodist Stone Church; reinforce the visual entry to Downtown; complement Rawson Park and provide a pleasant people area for shoppers and workers.
- Develop diagonal tree-lined walk oriented to church.
- Maintain existing trees along Second Street, incorporate into design of the park and overall block.
- Plant additional trees along Spruce and Rose Streets.

I ○

Option 2:

- Same as Option 1.
- In addition, relocate visitor center and information-directory into mini-park.

○

Option 3:

- Same as Option 2 with Rose Street developed as a limited access parking lot.
- Narrow the entry from Second Street to two lanes, maximize diagonal parking.

○

Option 4:

- Same as options 1 and 2.
- Add small specialty shops to park area to increase dollar return to Yoke's while establishing new retail on Second Street frontage.

○

Option 5:

- Provide Downtown entry sign and business directory.
- Establish Rose Street as a parking area.

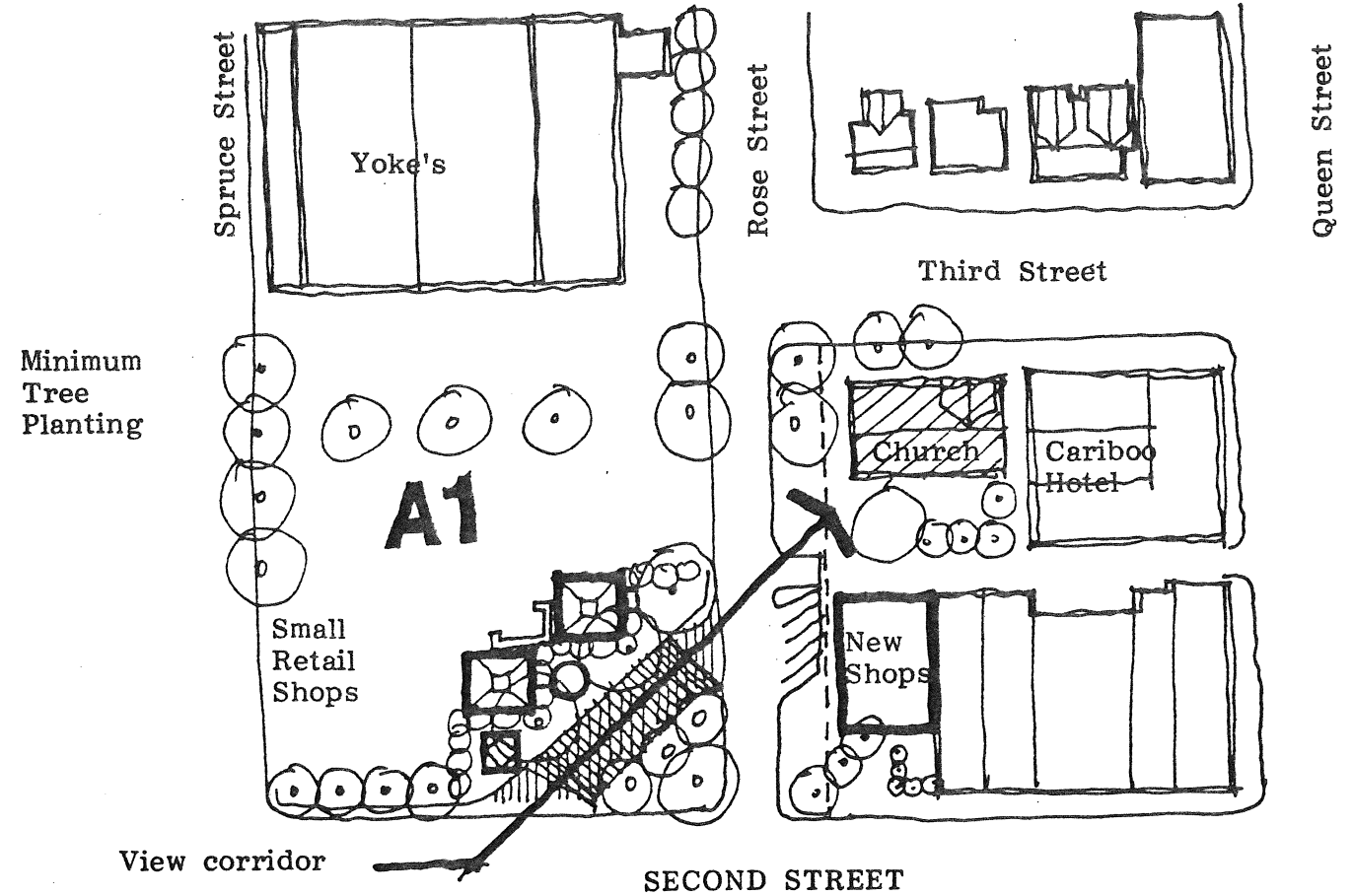
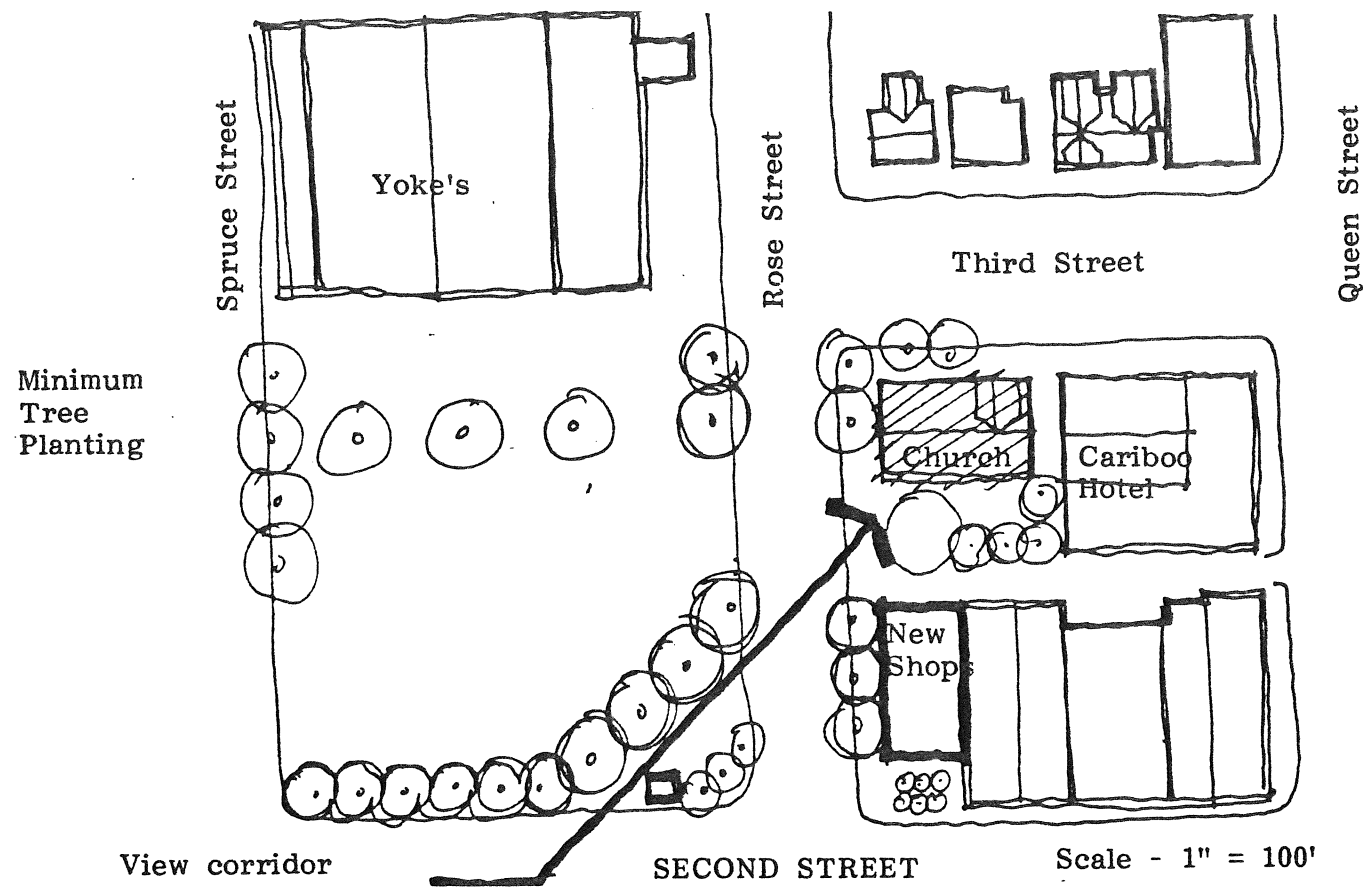
I ○

Block A-2 Project List

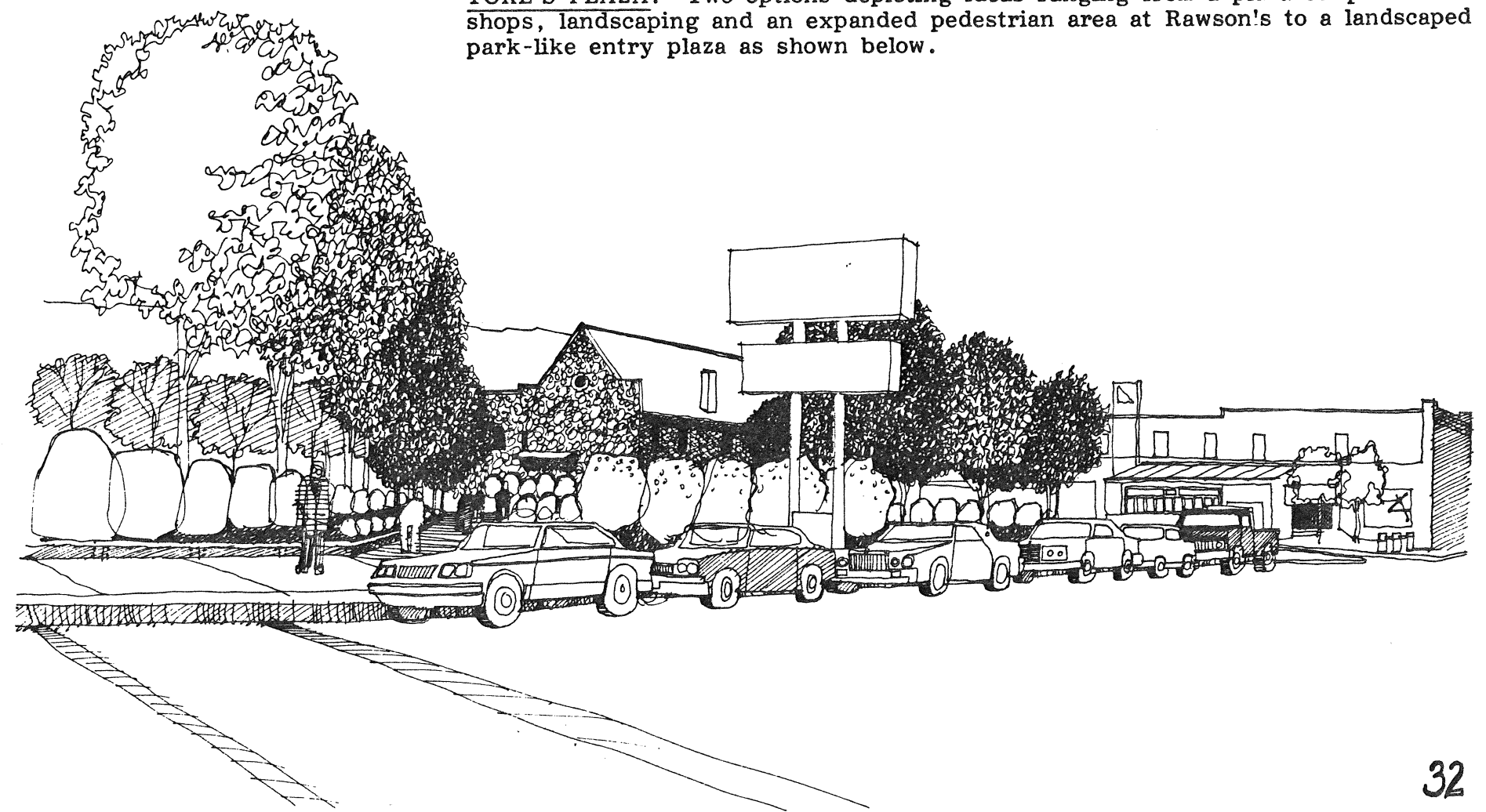
- Plant street trees along Second Street for full length of block to screen off parking lot as well as establish landscaped entry to Downtown.
- Paint the Second Avenue side of the Masonic Lodge Building and either utilize artistic graphics on wall or plant two street trees in front of wall to improve image of buildings.

I ○

I ○



**YOKE'S PLAZA.** Two options depicting ideas ranging from a plaza complete with shops, landscaping and an expanded pedestrian area at Rawson's to a landscaped park-like entry plaza as shown below.



Block A-3

Much potential exists for this "super-block" which contains the new Seattle First Bank, State Highway Department facility, and various marginal commercial structures.

The following options are presented as ideas dependent on certain intermediate and long-term events. The most significant event would be the relocation of the State Highway Department facility to another location within the City of Okanogan.

Block A-3  
Project List

Block Structure

Option 1:

- If Highway Department remains, rehabilitate the Rainier Distributing Building as general commercial and/or office space.

Option 2:

- If Highway Department relocates, major new construction could occur within block, coordinated with a peripheral employee parking lot for Downtown offices. The block use could be a mix of auto oriented commercial/retail/office/public parking.

Landscaping

All options should, at a minimum, include the following:

- Plant street trees along Tye Street.
- Plant street trees along Second Street allowing for driveways and service accesses.
- Plant street trees along Spruce Street edge of Seattle First Bank property to screen off-street parking lot. Trees should be located in a manner which would not block or hide view of Seattle First Bank sign from Second Street.

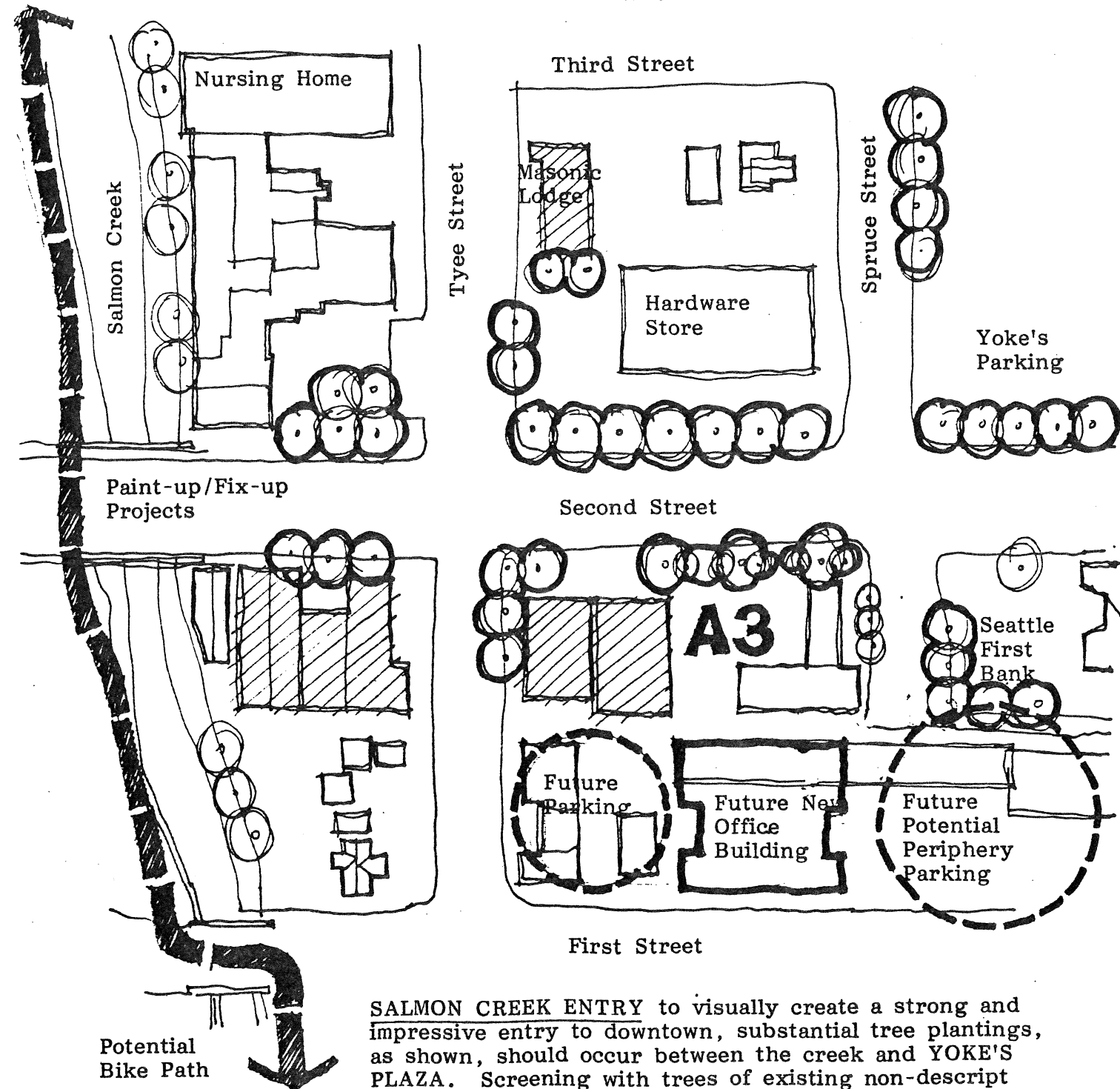
ROSE CREEK DISTRICT

This area is bounded by Salmon Creek and Rose Street, the river and First Street. Due to the floodplain condition, residential development within this area is not recommended until the flood hazard is alleviated.

Primary use should be new office uses needing additional parking and storage requirements. This area is marginal in physical and economic condition.

New structures could be floodproofed using non-structural means and without dependence on a new levee. The use of properly designed fill and earth berms can increase the area's usability.

Refer to Appendix on Floodproofing for more detailed information.



SALMON CREEK ENTRY to visually create a strong and impressive entry to downtown, substantial tree plantings, as shown, should occur between the creek and YOKE'S PLAZA. Screening with trees of existing non-descript buildings, parking lots and vacant blank walls should be an initial phase.

POST OFFICE DISTRICT

BLOCK PO-1

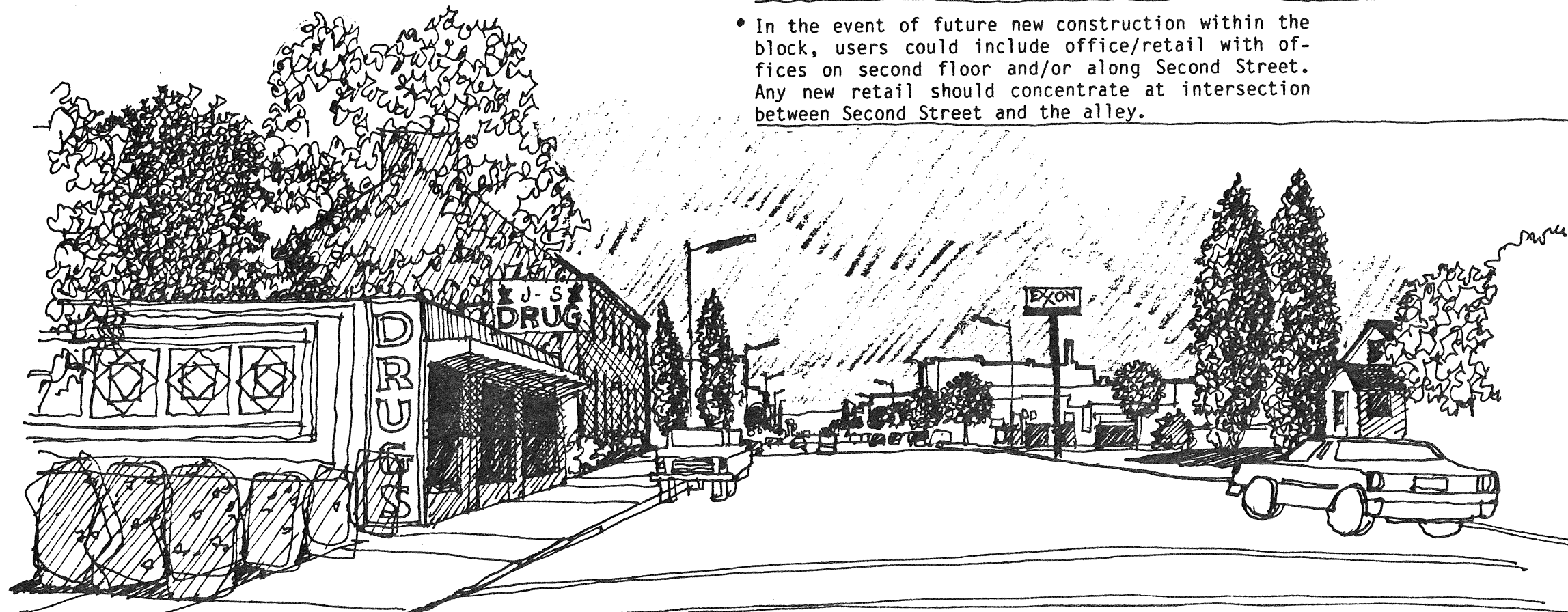
The Post Office Building is a significant landmark and is situated at the intersection of two Downtown entries. The appearance and function of this block should reflect an office and government character.

projects

phase sector

- The existing structures of the block should be maintained in sound and attractive condition.
- The structure adjacent to the drugstore should be removed and a hard-surfaced, striped parking lot installed.
- Landscape the new parking lot with shrubbery screening material.
- Paint a mural or appropriate historic-type advertising graphic on wall of drugstore.
- Parking around the Post Office Building should be maximized without removing substantial landscaping and shading.
- Plant new trees along Oak Street wherever possible to create a dense, green entry image when entering Downtown via the bridge.
- Plant trees perpendicular to Second Street between the service station and adjacent residence.
- Plant street trees along Oak Street in front of service station.
- In the event of future new construction within the block, users could include office/retail with offices on second floor and/or along Second Street. Any new retail should concentrate at intersection between Second Street and the alley.

I	○
I	○
I	○
I	○
I	●
I	◐
I	○
I	◐
III	○



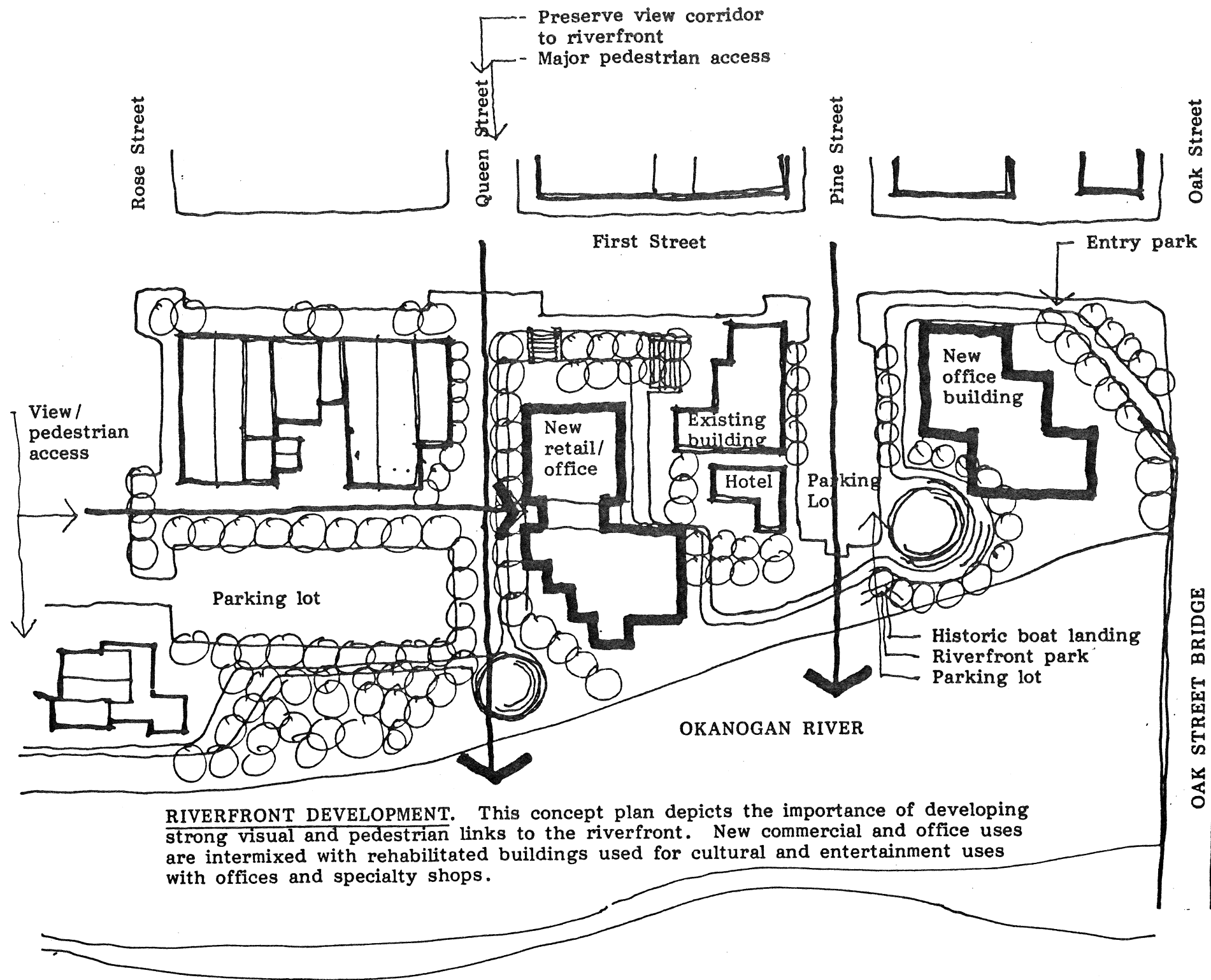
ROD KASPRISIN SKETCH 1981

**RIVERFRONT DISTRICT**

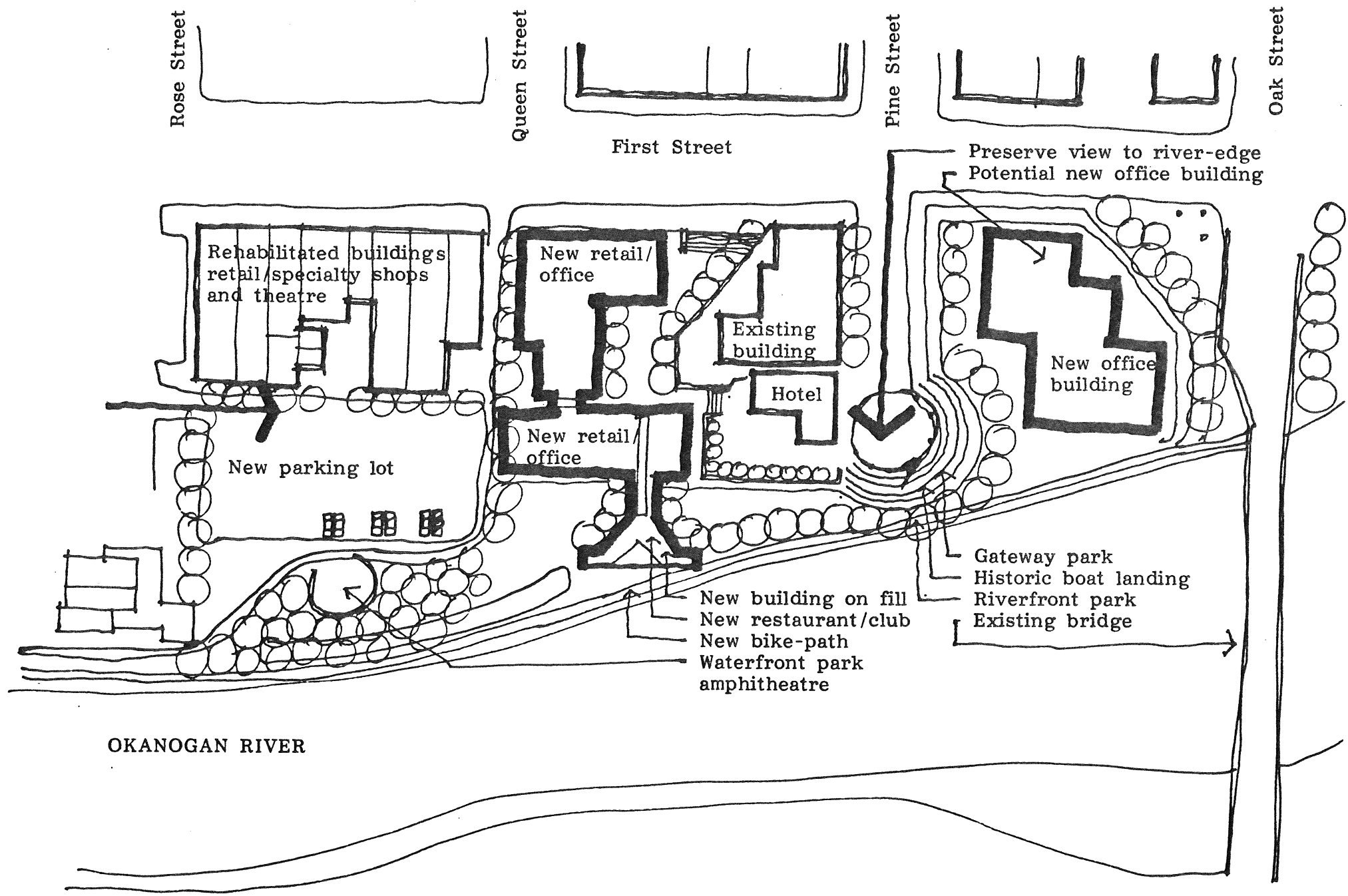
First Street, particularly between Rose and Oak Streets, contains a set of potentials, problems, and uncertainties. Physically a part of the Downtown, this area has excellent potential river frontage, developable land, and existing structures capable of significant rehabilitation. At issue is the prohibitive consequences of the Okanogan Flood Plain and Floodway. In order to obtain financial backing for new development activity, the flood hazards need to be alleviated; however, in order to accomplish this, significant floodproofing levee construction was considered necessary yet economically not feasible.

The Downtown Revitalization Study recommends the full utilization of this area for Downtown use. In order to accomplish this and not be dependent on the U.S. Army Corps of Engineers and a new levee, this study recommends the utilization of nonstructural floodproofing measures on both a block basis and a building-by-building basis.

Recommended intermediate redevelopment options include a mixture of rehabilitation and new construction with new construction occurring on fill and rehabilitation of buildings involving walls and earth berms as water-proofing.



**RIVERFRONT DEVELOPMENT.** This concept plan depicts the importance of developing strong visual and pedestrian links to the riverfront. New commercial and office uses are intermixed with rehabilitated buildings used for cultural and entertainment uses with offices and specialty shops.



**RIVERFRONT DEVELOPMENT.** This conceptual plan exemplifies a combination of rehabilitation/new construction/river-park development possible without a major new levee construction. Non-structural floodproofing through fill and earth berming are feasible for the Okanogan riverfront.

Project List

Option 1: Immediate to Intermediate Stage

• Rehabilitate the former Hamilton Equipment building and adjacent structures to accommodate retail and cultural/entertainment activities, or specialty shops.	II	○
• Rehabilitate the bus garage building for same uses.	II	○
• Maintain and remodel existing hotel.	I	○
• Maintain remaining structures until market and circumstance permit new construction.	I	○
• Anticipate new development between Pine and Oak Streets, First Street and the river.	III	◐





Option 2: Intermediate to Long-Term Stage

Coordinate fill and new earth berms with new construction for the entire block. Two or more buildings could share the same fill project.



Fill and berms should be integrated into recreational improvements to river levee area. This includes picnic areas, outdoor amphitheater, running tracks, and general passive open space. Fill can be used to step-up to existing levee top and provide a variety of outdoor uses.



Landscaping

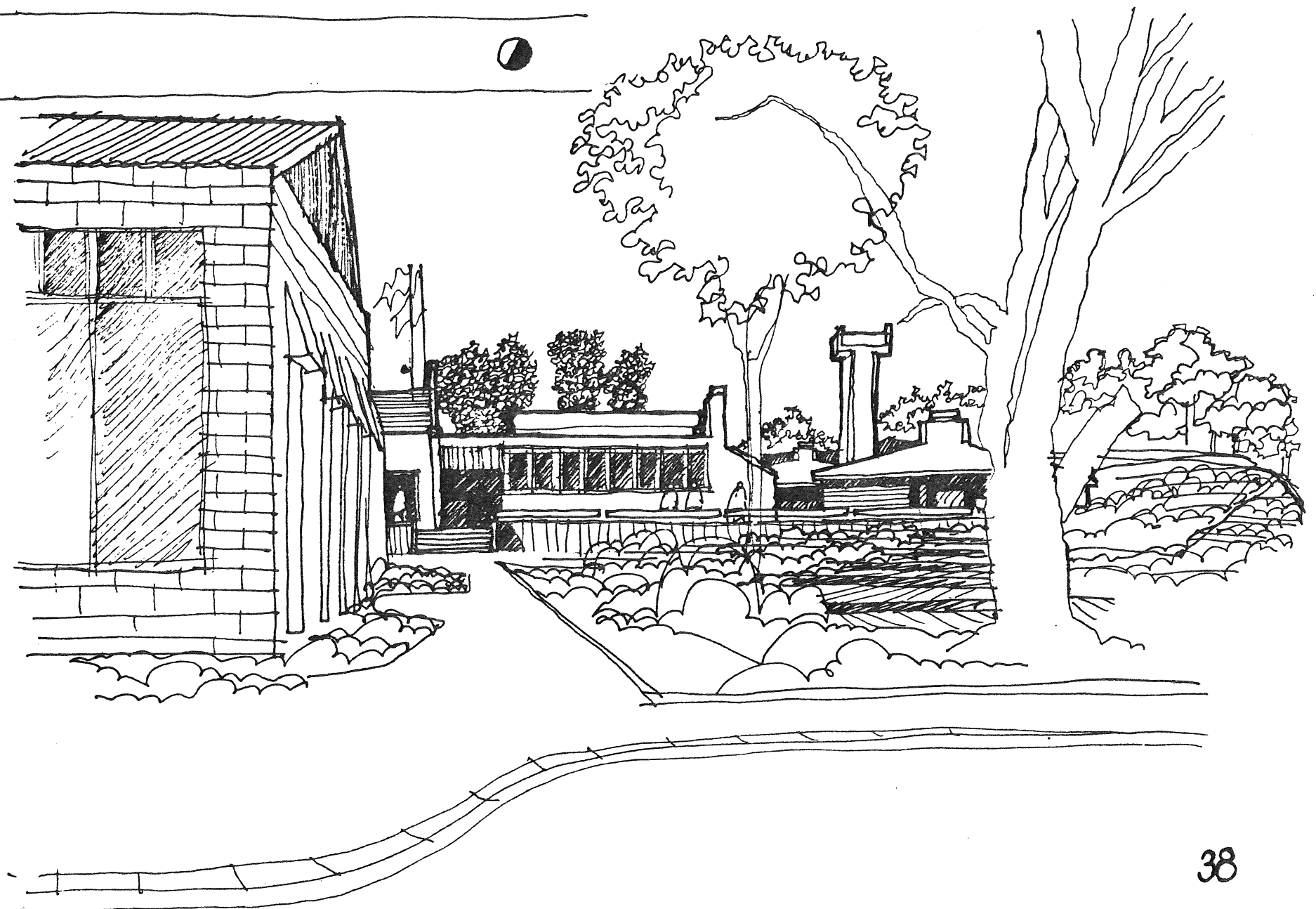
Plant street trees in front of Hamilton Equipment Building and bus garage.



Extensively plant street trees between the bridge and First Street along Oak Street to create landscaped entry to Downtown.



Landscape parking areas and pedestrian trails and parks between First Street buildings and the river levee.



Riverfront Development

Between the back side of First Street and the river's edge is an area with potential for new buildings, remodeled older structures, and landscaped open space, all capable of being used for retail-office uses, entertainment, and educational or cultural activities. New structures are depicted on fill, raised to one foot elevations above the 100 year flood plain.

PARKING: PROBLEMS AND OPPORTUNITIES

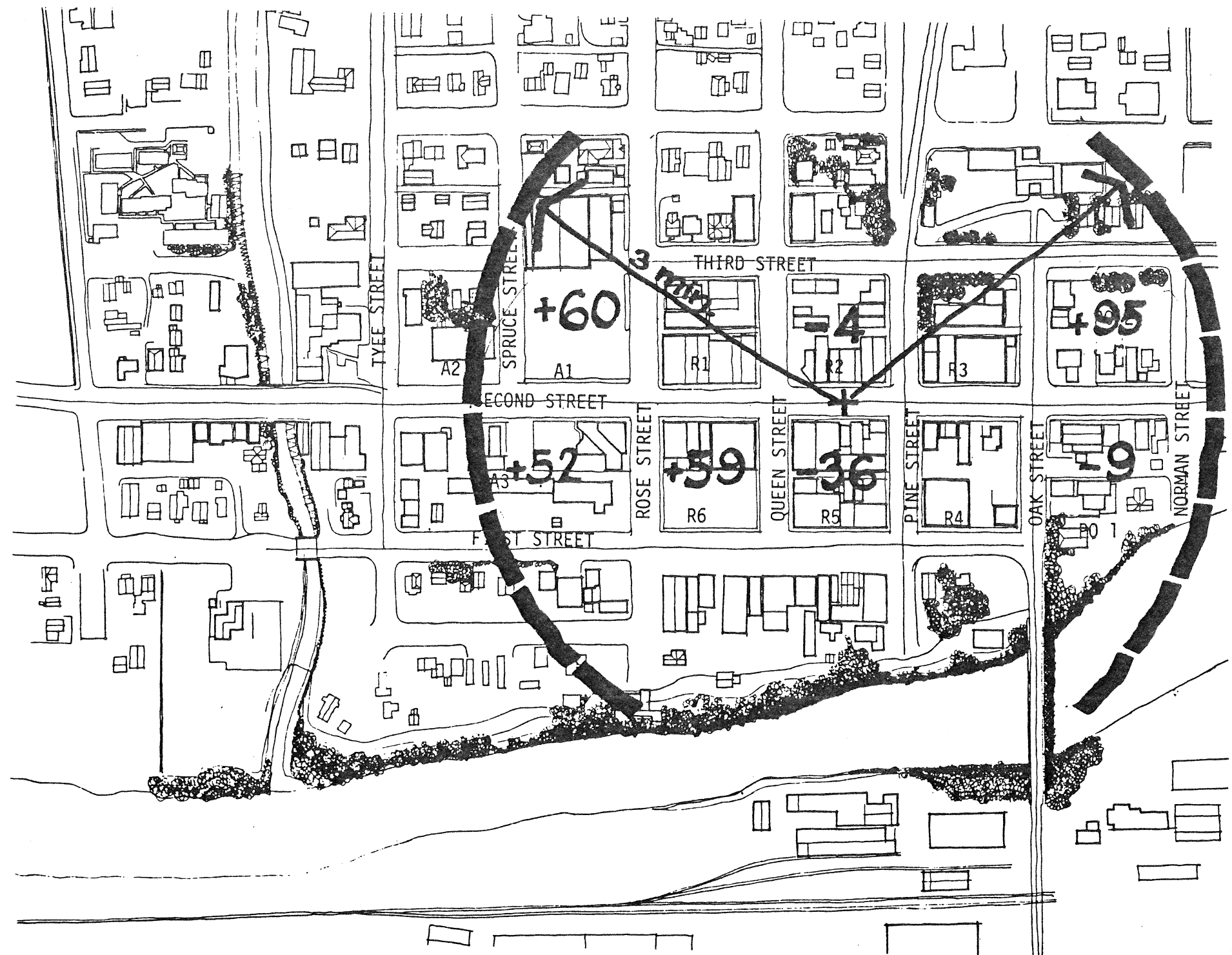
Conclusions

Communities the size and scale of Okanogan and having the historic-type Downtown block structure have inevitably been faced with the pressures of increased automobile traffic, parking, and service access. Okanogan's Downtown area presently has parking and access-related problems. Specifically, these problems are associated with type of building use, type of building tenant, and parking duration. The Downtown's parking problems overall are not related to lack of available land for parking, which is the more predominant Downtown core parking issue in other communities. Therefore, the problems of parking and access in Downtown Okanogan can be alleviated through careful and timely management of existing spaces and the addition of selected peripheral employee parking lots. The Downtown area of Okanogan is completely pedestrian in scale, able to be traversed in a 3 to 5 minute walk. Through a reorganization of building uses along with management of parking and vehicle access areas, significant long and short-term parking problems could be alleviated.

Summary of Parking Conditions

The following blocks are deficient in parking spaces, based on overall need (assume one space per office employee):

- County Courthouse Block
- Queen to Rose, Third to Second (-2)
- Queen to Pine, Third to Second (-25)
- City Hall Block (-12)
- Queen to Pine, Second to First (-44)
- Post Office Block (-29)

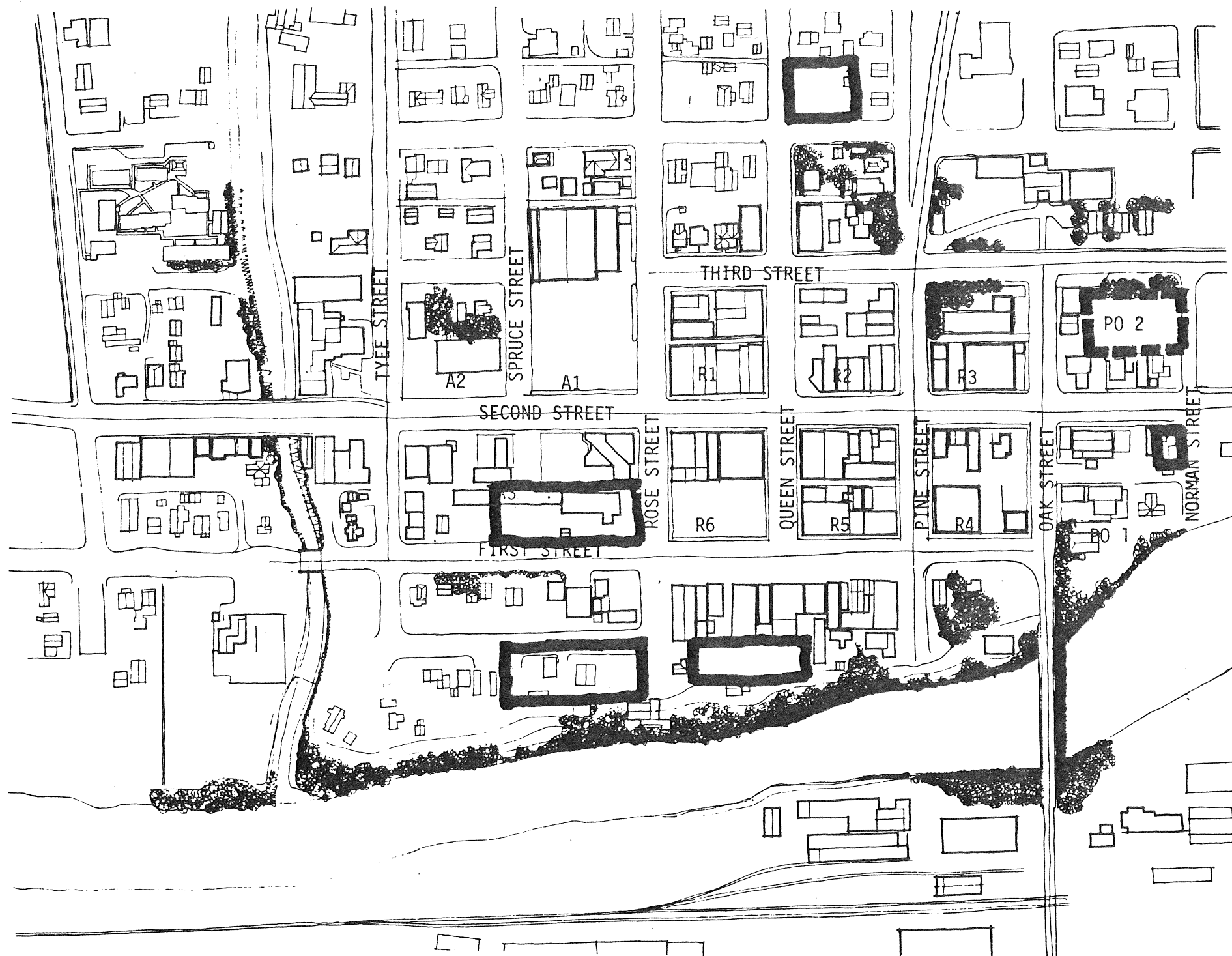


If we assume .5 spaces per employee, which may be a more realistic standard given the number of employees who walk or are given a ride to work, only the following blocks are deficient:

- Queen to Pine, Third to Second (-4)
- Queen to Pine, Second to First (-36)
- Post Office Block (-9)

The following blocks are deficient in parking spaces due primarily to the amount of day-long employees present within the block building uses:

- Queen to Pine, third to Second
- City Hall Block
- Post Office Block



#### Specific Recommendations

The following blocks have an excess of parking spaces (assume .5 spaces per employee):

- Oak to Norman, Third to Second (+95)
- Queen to Rose, Second to First (+59)
- Yoke's Block (+60)
- Tye to Rose, Second to First (+52)

Based on the pedestrian walking scale of Downtown (800 feet equals a 3 minute walk) and the comparison of need to supply, peripheral parking lots should be established at the edge of the Downtown to store employee-related vehicles, thus increasing the availability of retail-shopper oriented shorter term spaces. The following sites are recommended for peripheral lots (to be developed as land becomes available or through trade and/or acquisition by an authorized group):

1. Farm equipment storage lot at intersection of Queen and Fourth Streets.

2. A portion of the dock facility property located along First Street between Rose and Spruce Streets.
3. Along First Street and/or River Street between Rose and Spruce Streets.

Additional new parking areas for retail and other shopping related uses should be considered at the following locations:

1. Immediately adjacent to the J-S Drug Store at the intersection of Second and Norman Streets.
2. Improved parking in all retail block interiors as discussed in the design recommendations section.
3. Between the riverfront and the First Street building complex between Pine and Rose Streets as a part of new redevelopment of the riverfront area. Refer to Design Recommendations section.
4. Along First Street between Oak and Pine Streets accompanying any new construction within the block between First Street and the river.
5. In addition, a number of public rights-of-way could be utilized more effectively as parking streets, streets which contain striped diagonal parking spaces, slow-moving vehicular circulation, and expanded pedestrian walkways. These design recommendations assume that the new county parking lot located between Norman, Oak, Second, and Third Streets has been fully developed, including controlled access and striping.

#### Standards Used in Analysis

The following standards were applied to test the parking capability of Downtown Okanogan:

Retail commercial, 3.5 spaces per gross leasable floor area (GLA).

Professional offices, 1.2 spaces per GLA.

Employees, .5 space per employee.

These standards are appropriate for pedestrian scales of smaller Downtown areas. They do not reflect any recent gains made in parking areas attributable to smaller vehicle size buying patterns. An additional space has been added per employee, although employee parking is accounted for in the professional office standards, due to the significant governmental usage of Downtown and subsequent employee population. Other parking standards exist for Downtown-related uses. However, the standards listed above have proven effective in assessing smaller scaled Downtown parking needs.

## IMPLEMENTATION

### MANAGEMENT SCHEDULE

The previous section identifies many actions that can be undertaken to improve the appearance and market conditions in Downtown Okanogan. The initiative and responsibility for pursuing these actions and the projects varies with each individual project. To various degrees, it specifies the roles of the local governments (city and county), private property owners and businessmen, and cooperative ventures between public and private sector groups.

Without priorities or a management approach, the series of recommendations can become difficult to implement, particularly as one assesses the limitations of local financial and manpower resources. It is essential, therefore, to organize the recommendations into not only public and private ones, but also short, medium, and long range activities. This is not to suggest, however, that some projects should be undertaken today, some considered later, and others put off indefinitely. On the contrary, it reflects the varying degrees of project planning, financing, and development that each project requires. The diking of the river, for instance, might seem to be an impossible task at the present, and it may remain so, unless an active and continuous interest is maintained in the project over time.

Consequently, one should view the implementation process as an ongoing process with several projects in varying stages of development. Not only will this allow for the more efficient use of local resources, but it will also enable the community to take advantage of key opportunities as they present themselves in the future.

### MANAGEMENT STRUCTURE

The most critical question to be answered following this study is "Where do we go from here?". This question stems from the significant number of projects and activities that can be successfully undertaken, yet one must recognize the limited amount of local financial capabilities, manpower, and leadership resources available in the community.

The key is a management structure that will insure that continuing attention and support is given to this revitalization program. For this effort to progress beyond the planning stages, a group must be established that will accept responsibility for managing the program and leading it to results. The group's efforts must include building and maintaining a strong and active interest in the Downtown; establishing priorities for program implementation; coordinating public and private improvement efforts; making the

best use of local resources; assisting businesses and property owners in project planning and development; promoting the Downtown; and answering questions regarding the Downtown Improvement Program. In short, this group becomes the impetus behind the improvement program.

There are three basic approaches that may be utilized in order to insure that the necessary leadership is provided in Okanogan. Of the three approaches, no one is any more likely to bring success than any other. Each must be assessed with local circumstances and an approach selected that is most likely to engender a strong commitment, enthusiasm, and ability to get the job done.

#### Option A: Voluntary Downtown Redevelopment Committee

Under this approach, those individuals most interested in a particular project or projects would organize themselves on a voluntary basis and take responsibility for getting a job done. The informal nature and the high degree of personal commitment that typically accompanies this approach can lead to prompt results, as is evidenced locally by the successful efforts to get trees planted on Pine Street. On the other hand, the long-term effectiveness of this approach is limited by the energy levels of its membership. As a voluntary effort, it is not unusual to find that interest ebbs and flows on an irregular basis, making continuity a concern. In addition, complex issues often remain neglected if reliance is on volunteers.

#### Option B: Downtown Redevelopment Task Force

Using this option, the Task Force would be established by the Mayor with recommendations on appointments coming from the City Council, the Chamber of Commerce, and other civic and business groups. Working in conjunction with the Planning Commission, the Task Force would be responsible for recommending priorities and policies to the City Council, as well as taking an active role in developing programs for implementation.

It is recommended that the Task Force consist of both property owners and local business operators, as well as representatives of local business, civic, and service clubs. The chairmanship is a particularly important position and ideally the Chairman would be one with unlimited drive and commitment and the ability to talk and listen effectively to the wide range of interests and perceptions in the community.

Given the substantial amount of personal time and effort that would be required, it is strongly recommended that a professional staff person be assigned to work with the Task Force. This would insure not only that constant attention would be directed toward sustaining the revitalization efforts, but also that the

necessary technical information and support would be available to the Task Force.

The staff person would be responsible for a wide range of activities, including: acting as secretary to the Task Force; assisting local businesses and merchants in promotional activities; planning, developing, designing, and implementing redevelopment projects; researching and securing local, state, and federal manpower and financial resources, etc.

With the additional needs of the City for staff assistance in planning and zoning administration, it is recommended that all of these functions be combined into one position. A sample job description for the position of Director of Community Development is provided in the appendix.

The funding for such a position is a critical factor, particularly as local budgets grow tighter and state and local resources are diminished. It is recommended that the City consider a general fund allocation matched by contributions raised by the Chamber of Commerce or raised through a special assessment on Downtown businesses and/or property owners. In addition, if the job description includes activities directed towards attracting tourists and visitors, the City may use the revenues generated through its excise tax on hotels and motels.

#### Option C: Okanogan Development Council

Under this option, the responsibility for initiating and sustaining the Downtown revitalization efforts rests primarily with the Chamber of Commerce or a specially organized Business Development Council. Promotional and operational expenses, as well as the cost of a part or full time staff director would come from either Chamber dues or a special assessment on all downtown businesses. The City government's role would be primarily a supportive one, with the City Council committing staff and financial resources to assist the effort on an as needed and as available basis. The responsibility for determining priorities, establishing policies, and developing and implementing programs would clearly lay with the private sector.

### THE ROLE OF LOCAL GOVERNMENT

In addition to directly participating in or supporting the ongoing management of a Downtown Revitalization Program, local governments may further contribute to the success of the program by preparing themselves to assist in the private development process by any of the following means:

1. Assist in making land available.
2. Providing necessary public improvements.
3. Assist in obtaining financing.

There are several activities that local governments may undertake in order to assist private developers in their efforts to acquire the land necessary for their development projects. In conjunction with local realtors, an inventory of public and private lands suitable for development with an indication of the zoning, availability of public services, relationship to the flood plain, assessed value, and market status is an important first step and is generally easy to accomplish.

The local government may also make available, through sale or trade, public land for development. This could include not only vacated streets and rights of way, but also public land suitable for development or land obtained in trades between public and private property owners. In doing so, the public body may take an active role in determining the type and location of new development.

A third option is the strong and active enforcement of nuisance and building codes. Doing so would not only lead to the improved appearance of vacant lots and deteriorated buildings, but may also act as an incentive to sell the property to owners who would make better use of it.

Public improvements are an integral part of any private investment decision. These include the availability of sewer and water to the site, streets, sidewalks, and pedestrian amenities such as benches, trees, parks, and information booths. The availability of these resources is oftentimes essential before any private investment decisions are made, particularly as they create an environment suitable for investment.

The third means of assisting private developers is in obtaining financing for their projects. This is particularly important in today's time of high interest rates. Assistance may range from writing letters of support to local banks to arranging financial support through one of several state or federal economic development programs.

Cities that are known to be aggressive in pursuing economic development usually find themselves involved in a wide range of activities. Critical to their success is the clear understanding of the City's goals and policies regarding economic development and the resources that they may bring to bear. In doing so, they do not overextend their limited resources nor make promises they can't keep.

## CONCLUSION

This study is, by its very nature, exhaustive in terms of the breadth and depth of its contents. It is important to note, though, that it does not represent the culmination of an effort, but rather it is an intermediate step in an ongoing process.

Critical to the success of this revitalization program is the establishment of an effective method for managing and sustaining the ongoing efforts. Several options to achieve this have been presented and should be thoroughly considered.

With the completion of this study, the community stands at an important crossroads. Given the goal of encouraging and maintaining a sound and diverse economic base, the community must decide what steps it is willing to take in order to maintain and enhance its Downtown core.

This report researches a wide range of activities that may be undertaken to enhance the Downtown. In reviewing these activities, it becomes obvious that future efforts will not be plagued by a shortage of opportunities or ideas. In fact, Okanogan is unique in that all of the elements necessary for success are available locally.

The challenge facing Okanogan is one of determining what its priorities are, and the manner in which it is going to achieve them. Once this decision is made, the commitment and resolve exists to make the objectives a reality.

The following lists some of the key steps and recommendations that should now be considered.

1. The Planning Commission should hold public hearings to receive comments on the findings and recommendations contained in the Downtown Study, and to identify priorities.
2. Following the public hearings, the Planning Commission should transmit the Downtown Study to the City Council with a recommended course of action regarding the continuation of the Downtown Improvement Program.
3. Upon receipt of the Planning Commission's recommendations, the City Council should determine what, if any, portion of the study should be incorporated into the Comprehensive Plan.
4. Any decisions regarding the implementation of the study and the future management of the Downtown Revitalization efforts should be made by the Mayor and City Council in consultation with the Planning Commission and the Chamber of Commerce.

5. Strong consideration should be given to hiring a Director of Community Development. This position would be responsible for all planning and development activities in the City. Managing the ongoing Downtown revitalization efforts and assisting in the promotion of the community and attracting tourism would be priority projects.
6. The funding for the new position should come from a combination of sources, including the City's general fund, revenues generated by the City's hotel/motel tax, and contributions or direct assessments of local businesses.
7. The City Planning Commission, in conjunction with local realtors, should develop an inventory of unimproved and improved properties suitable for commercial and industrial development in Okanogan.
8. The Chamber of Commerce should encourage property owners and businessmen to coordinate redevelopment plans and physical improvements.
9. Downtown businesses should strongly consider forming a formal association for the purpose of joint advertising and promotion. Participation by this association in regional tourism and recreational planning and promotional organizations should be considered.

# implementation

# appendices

The City of Okanogan possesses a vital and successful Downtown district. This vitality may be a function of merchandising, market conditions, exceptional business acumen, compatible businesses, physical design of buildings, access, parking, or perhaps it is a combination of all of these things. Irrespective of the current or past success of the Okanogan Downtown, internal and external forces could threaten this vitality and viability. Just as many of the preceding items are, or could be, definable as causes for past success, in 1981 and 1982 some of these same elements may represent constraints and limitations upon the continued viability of Okanogan's Downtown. City officials and businessmen have recognized some of the problems currently confronting them in the maintenance of the Downtown's viability. They recognize that improved access, parking, pedestrian amenities, and retail space all must be considered as elements of a reasonable and practical redevelopment effort. Similarly, the City and the business community recognize the numerous limitations confronting them in financing and subsequently constructing the various elements necessary for stabilizing and strengthening the Downtown community.

Every financing and investment mechanism available to assist the Okanogan businessmen and officials in revitalizing and reinforcing their central commercial area must be explored and utilized to the greatest feasible extent. What follows is a description of the various local, state, and federal financing available to assist the City of Okanogan in reinforcing its business foundation. While federal resources are becoming increasingly scarce, a review of the existing programs should not go unnoticed. It is true, however, that private development financing comes from individual private investment or entrepreneurial resources, while public improvements will increasingly derive from assessment or taxation devices.

## FEDERAL RESOURCES

The purpose of this section is to describe the various funding tools that are available to Okanogan in its effort to improve and expand the overall economic base. This section will describe not only the programs that are available from SBA, Farmers Home Administration, HUD, and EDA, but will also include a brief discussion of the various methods that can be undertaken to implement these funding programs. Several of the programs are loan programs, while others are direct grants.

This section is intended as a summary only, and is presented with a recognition that at the onset of the study the business community to a large degree indicated that a reliance on, or a need for, federal resources was not paramount or even desirable. Rather, several businessmen indicated that financial resources for redevelopment were not a concern, the concern registered was one for a specific strategy. This outline of federal resources is provided, however, in the hope that it might be helpful in analyzing all the options that could be available.

During the initiation of this study, it was reported to the team by the local business community that federal funds were not really needed. It is a welcome attitude that federal funds will not be the primary source of funds sought to implement the program. It should also be re-emphasized that the future of some of the federal programs identified below is uncertain. In recent time some of these have been proposed for elimination or budget reductions by the federal government. The Farmers Home Administration Business and Industrial Loan Program has been identified for elimination, and many of the SBA programs are scheduled to be curtailed. However, the ultimate outcome is unknown, and further investigation should not be considered out of the question.

### SBA'S 502 Program, Loans to Local Development Companies (LDC)

The 502 Program, authorized under Section 502 of the Small Business Investment Act of 1958, is a program which permits the SBA to make loans to state and Local Development Companies (LDC's) for use in assisting specific small businesses. The SBA may lend up to \$500,000 for each small business that is to be assisted. For example, if Okanogan created a Local Development Corporation (say, Okanogan Downtown Development Corporation - ODDC), and intends to develop a project which would incorporate space for six separate small businesses, SBA would be authorized to loan or guarantee loans up to a maximum of three million dollars. This program, therefore, would offer a significant latitude to the ODDC in their efforts to undertake relatively large-scale projects. The 502 Loan may be used to help small firms to construct, modernize, or expand their businesses.

The Okanogan Downtown Development Corporation could be organized and controlled by individuals who reside or do business in the community; however, in no case may ownership and control be less than 75% of local businessmen. Also, no more than 25% of the ownership or control of the ODDC may be held by a single individual or his affiliates if he and his affiliates have a pecuniary interest in the project to be developed or by the holder of any interest in a small business being assisted. In other words, the ODDC could be a

profit or nonprofit corporation comprised of no less than 25 concerned businessmen interested in promoting and assisting the growth and development of small businesses in the community. Loans made to the ODDC may be used to help the company buy land, build a new factory, acquire machinery and equipment, expand or convert an existing plant, or construct shopping center space, provided the project will assist specific small businesses or in the case of a shopping center, several small businesses.

The Okanogan Downtown Development Corporation may be used effectively in several ways. For example, it may be the developer in a downtown commercial project or it could, in cooperation with the City, acquire land and buildings in the Downtown area for the purpose of providing new, expanded, or improved space for local small business enterprises. It could then enter into long-term leases, purchase-lease agreements, or actually sell the development to these identifiable small businesses. A significant limitation that must be considered when using the SBA 502 program is that specific identifiable small business enterprises must be committed to occupying the space prior to financing by the ODDC.

Basically, there are four alternative methods for obtaining SBA assistance in the above-described loans through the ODDC:

- A. A bank loan guaranteed by SBA up to 90% of the loan or \$500,000, whichever is the lesser.
- B. A bank loan with immediate participation by the SBA.
- C. A bank first-mortgage loan and SBA direct second-mortgage loan.
- D. Direct participation from SBA.

In the last two instances, with direct participation from the SBA, the loan interest rate would be at a level of below market interest rate. Though these funds are limited, they are available, and with continued effort SBA will provide the direct assistance. Typically, the legal and reasonable current rate will be permissible on the bank loan. At this time there is a ceiling on SBA-guaranteed bank loans. The maximum maturity for any of the above-described loans is 25 years plus the estimated time required to complete the construction, conversion, or expansion. Usually a lien on the fixed assets acquired with loan proceeds is used as the collateral to reasonably assure repayment of the loan.

### Farmers Home Administration, Business and Industry Loan Program, and Community Facility Loans and Grants

The Farmers Home Administration offers two programs that are of interest to the City. The first program

is the Farmers Home Administration Business and Industry Loan Program. Generally, this assistance is provided as a loan guarantee whereby FmHA contracts to insure reimbursement to the lender an amount not to exceed 90% of principle and interest. Lenders are responsible for making and servicing the loans. In some special cases where a guaranteed loan is not available, FmHA may directly make and service the loan.

Any legal entity, including individuals and public and private organizations, may borrow through the Business and Industry Loan Program of FmHA. The basic purposes of the Business and Industry Loan include developing or financing business or industry, increasing employment, and controlling or abating pollution. Within this framework, uses include but are not limited to:

- A. Financing business and industrial construction, conversion, acquisition, and modernization.
- B. Financing the purchase and development of land, easements, equipment, facilities, leases, machinery, supplies or materials, and custom feed lots.
- C. Supplying working capital and funds.

The 90% guarantee is an assurance to protect the investor and may cover up to 90% of the principal and interest of the guaranteed note. The guarantee fee will be one percent of the principal loan amount multiplied by the percent of guarantee, paid one time only at the time the loan note guarantee is issued. It is important to note that the applicant will be required to provide sufficient cash or other assets to provide reasonable assurance of a successful project. Ordinarily a minimum of 10% equity at loan closing will be required. The FmHA Business and Industry Loan Program has a final maturity that does not exceed 30 years for land, buildings, and permanent fixtures; 15 years for machinery or equipment or the life of the machinery or equipment, whichever is shorter; and seven years for working capital. Interest on all loans will be due at least annually after the loan is closed.

For Guaranteed Loans the interest rate may be fixed or variable and will be determined by the lender and the borrower, consistent with the market rate. The interest rate on loans made by Farmers Home Administration will be computed on cost of treasury borrowing plus an increment to cover administrative costs.

Several alternative methods could sensibly and practically be undertaken with respect to the FmHA Business and Industry Loan Program. For example, the ODDC could be the recipient of an FmHA Direct or Guaranteed Loan and, similar to the effort described in the preceding SBA 502 program description, the ODDC could be the developer on behalf of an identified business or series of businesses. Again in this case, as with

SBA, FmHA would require a clear commitment of the businesses to be involved in the project. This program is appropriate for both industrial and commercial efforts. FmHA and SBA have an agreement that where the proposed loan meets the guidelines of SBA, SBA would be the agency with whom the ODDC deals. The major advantage of using the FmHA program is that there are no limitations on the size of business to be assisted. Therefore, in the case of a downtown project, a major retailer could feasibly be assisted by the Development Corporation.

The second program offered by Farmers Home Administration is the Community Facility Loan and Grant Program. This program is directed to assisting local communities in the development and installation of necessary community facilities for maintaining, expanding, and improving vital community facilities. Particular attention and priority are given projects which will benefit the local community in maintaining or expanding employment opportunities for local community residents. Both the loan and grant program are available exclusively to local units of government. Therefore, this program activity would be directed to the provision of improved and expanded community facilities servicing the Okanogan's existing commercial areas. It is important to note that the FmHA Grant Program, on a sliding scale, is eligible to fund a maximum of 75% of the project cost. It therefore would be necessary for the City or the business community to raise the remainder of the project financing. It is at this point that FmHA may again enter by assisting the City through a direct Farmers Home Administration Loan at an interest rate of 5%. This loan would represent an encumbrance upon the City's debt limitation. It is, however, unlikely that the City would find this financing mechanism more desirable than a G.O. Bond issue.

#### HUD'S Community Development Block Grant Program Small City Program and Section 312 Rehabilitation Financing Program

The Small Cities Program is an improvement of HUD's original discretionary grant program in which many small cities now participate. It is a program which permits the use of 100% federal grant resources for the purpose of improving the overall community environment, principally to the benefit of low- and moderate-income citizens. The program is often used by cities in improving and rehabilitating one or more of its more deteriorated residential neighborhoods. The resources can be used to acquire dilapidated buildings and either demolish or rehabilitate same for the benefits of low- and moderate-income residents. It is also used to improve existing community facilities including water, sewer, streets, sidewalks, alleys, curbs and gutters, etc. More importantly, other activities that may be supported are Downtown Redevelopment, including such activities as: pedestrian amen-

ity improvements; land acquisition for parking or new commercial construction; improved circulation; and other economic development activities, including the assistance of the Okanogan Downtown Development Corporation in the encouragement of new commercial development opportunities and expansion of existing commercial enterprises. The Small Cities Program may be used for providing the necessary seed money to the ODDC for the purposes of such redevelopment or expansion. The Small Cities money may also be used for undertaking necessary redevelopment studies, market feasibility, parking feasibility, and final urban design of necessary improvements to the Downtown area. It must be remembered, however, that with a Small Cities Program, the emphasis is on directly and principally benefiting low- and moderate-income citizens. Downtown programs, particularly those without a housing component, are unlikely to receive assistance under the program. While it should not be eliminated as a potential resource, no downtown improvement programs have been funded in the State of Washington in recent years with this source.

HUD's Section 312 Rehabilitation Financing Loan Program is a program that is available for the purpose of providing low-interest loans for rehabilitation of both residential and commercial properties. It is only available to property owners in cities that are actively participating in the HUD Community Development Block Grant Program. In most cases, the 312 Loan Program is available for both residential and commercial rehabilitation activities. The 312 program is a program which provides 3% interest loans to owners of residential or commercial property for the purpose of rehabilitating both the interior and exterior of residential or commercial structures. In the case of non-residential (commercial) loans for structural rehabilitation, the maximum total loan that may be made to the borrower shall not exceed the lesser of: the rehabilitation cost, \$50,000, or 80% of the value of the property after rehabilitation. It is important to note that a non-residential loan may not be used to pay off existing debt. The Rehabilitation Program may also be used in downtown areas for Mixed-Use Loans which would include those structures which incorporate both commercial and residential uses. This would permit an owner to improve not only his store but any second-floor apartment units that may be in place at the interest rate of 3%. This, of course, lends itself toward improving not only the appearance, but the viability of the City's Downtown structures, businesses, and residences. Without an award of CDBG funds, the receipt of these funds is unlikely.

## EDA'S Public Works Assistance Program and Business Development Program

Many small cities, as local units of government, are "growth centers" within an Economic Development District and are eligible to participate in the EDA Public Works Assistance Program in a 60% (or more) grant program directed toward funding such projects as:

- A. Making land suitable for industrial or commercial use by providing utilities, access, and site preparation.
- B. Building facilities and providing equipment for job training programs.
- C. Improving public facilities at airports and harbors.
- D. Providing in very poor communities the basic infrastructure that is prerequisite to initiating or stimulating economic development.
- E. Renovating inner city buildings for special development purposes.
- F. Building or improving publicly-owned recreational facilities to build up the area's tourism industry.
- G. Improving the appearance or efficiency of public facilities in rundown congested areas.

These types of projects are evaluated by the amount and quality of the socioeconomic benefits that can be expected in return for federal investment. In many cases, the EDA Public Works Assistance Program can effectively be used as a mechanism for improving the vitality and competitiveness of the Downtown Business District. However, it must be noted that a Downtown Project may have a lower degree of probability for funding than an Industrial Project. This EDA program may be effectively used to provide streets, sewers, water, and other necessary public facilities directed toward improving economic development opportunities. The EDA has also been slated for elimination by the new federal administration, and its future is uncertain.

Another EDA program that would provide practical assistance to the community is the Business Development Program. The Business Development Program is a basic tool that EDA uses to help private business preserve existing employment or to expand or locate new facilities in areas designated by EDA as eligible to receive such assistance under the Public Works and Economic Development Act. Under the Business Development Program, EDA may provide direct loans to: a business enterprise which may be a sole proprietorship, partnership, or corporation; a nonprofit organization or association; or a municipality. In addition, EDA may guarantee loans and leases to the above-listed entities. Typically, EDA limits their maximum financial assistance for any particular project to an amount of \$10,000 of investment per job-

created or served. Therefore, unlike SBA and FmHA, the Business Development Program of EDA uses the \$10,000 per job created as an investment limitation upon their involvement in an industrial or commercial development project. However, again unlike SBA, the EDA Loan Program does not place a limitation on business size as a criteria for program participation. Therefore, the use of the EDA program permits a greater degree of flexibility in both loan guarantees and direct loans to business and industry in the project area. The following activities are permissible under the Business Development Program:

- A. Direct fixed asset loans are provided for land acquisitions and site preparation, the purchase or construction of buildings, and the acquisition and installation of machinery and equipment. EDA is willing to take a subordinate security position which, when combined with the long-term repayment and usually low interest rate, makes these loans attractive to other lenders and investor participants.
- B. Direct working capital loans are made only if other sources of working capital are not available and there is evidence that the loan will have sufficient economic impact on the distressed area. Such loans are available to businesses that have experienced or may be reasonably foreseen to experience temporary but severe problems involving actual or potential job loss for reasons including, but not limited to, the closing of federal installations, environmental orders resulting in plant shutdowns, and federal energy policies.
- C. Fixed asset loan guarantees are available to private lending institutions and provide eligible applicants with fixed asset financing. These guarantees may not exceed 90% of the outstanding balance owed to the financial institution.
- D. Working capital loan guarantees not to exceed 90% of the outstanding balance are available to private lending institutions to provide working capital financing.
- E. Lease guarantees are available to guarantee rental payments of leases for buildings and equipment, except that no such guarantee shall exceed 90% of the remaining rental payments required by the lease.

The initial step the community would take in seeking EDA assistance is to arrange a meeting between their EDA Business Development representatives and representatives of the ODDC. If the project is in harmony with the current guidelines, then a preapplication conference would be held. The EDA program is predominantly directed toward the private firm; however, the ODDC should play a major role in directing their businessmen to the appropriate program necessary to improve their position. Therefore, as in the SBA and FmHA programs, the ODDC becomes a major element in

assisting local businesses to improve their market position and obtain potentially substantial financing advantages. It should be re-emphasized that this program and agency has been proposed for elimination by the current administration.

## Energy Research and Development Administration (ERDA)

The Energy Research and Development Administration was established by the Energy Reorganization Act of 1974. The Energy Reorganization Act brought together into ERDA, functions of the Department of Interior related to co-research, energy research centers, and underground electric power transmission research; functions of the National Science Foundation related to solar heating and cooling development and geothermal power development; functions of the Environmental Protection Agency related to research development and demonstration of alternative automotive power systems; and the military and production activities and nuclear research and development activities of the Atomic Energy Commission.

Also transferred to ERDA were functions that, under the Solar Energy Heating and Cooling Demonstration Act, the Solar Energy Research, Development, and Demonstration Act, and the Geothermal Energy Research, Development, and Demonstration Act, had temporarily been assigned to the National Science Foundation, the Department of Housing and Urban Development, the Federal Power Commission, the National Aeronautics Commission, and the Federal Energy Administration. ERDA is required to utilize the facilities and capacities of federal agencies, national laboratories, universities, nonprofit organizations, and industrial and other nonfederal entities for energy research, development, and demonstration projects.

ERDA is currently undertaking national solar energy research, development, and demonstration projects, including specific energy technologies of direct solar heat, thermal energy, conversion of cellulose and other organic materials including wastes, and other direct conversion processes. In addition, ERDA is undertaking a comprehensive program of development and demonstration of solar heating systems and solar heating and cooling systems working with the Secretary of Housing and Urban Development, the National Bureau of Standards, the Administrator of the General Services Administration, and other federal agencies and private organizations.

This agency offers a new opportunity for communities and private enterprises to investigate the availability of assistance in demonstrating particular and peculiar solar heating and cooling methods in day-to-day living and improvements of existing community and private facilities. Recognizing the unusual development proposal for climate controlled walkways, it



would appear that ERDA may well be a financial resource for demonstrating the feasibility and the practicality of solar energy as an element of a basic and important downtown improvement project.

#### Bureau of Outdoor Recreation (BOR)

The Bureau of Outdoor Recreation, now referred to as Heritage Conservation and Recreation Services (HCRS) is an available resource for various elements of pedestrian amenities proposed for the Okanogan Downtown. HCRS can provide 50-50 funding for specific "people places," small parks, and pedestrian amenities throughout the Downtown Improvement Project area. The availability of HCRS funding within the State of Washington in relation to the Downtown Plan and the City's efforts should be pursued.

The City needs to have an approved Parks and Recreation Plan on file with the State Interagency Committee for Outdoor Recreation before it can submit a proposal.

#### Internal Revenue Service (IRS)

The Internal Revenue Service is purposely included as a part of the alternative federal funding strategies available for Downtown development and improvement of Okanogan because of certain taxation legislation that serves as an incentive for improvement. Of particular import to the business people is the Revenue Act of 1978. That element most important is Part VI, Real Estate Matters, specifically the 10% investment credit for rehabilitation of nonresidential structures. A new 10% investment credit is provided for rehabilitation expenditures for all types of business and productive buildings, except those such as apartments which are used for residential purposes. Eligible buildings include factories, warehouses, hotels, and retail and wholesale stores. Only the rehabilitation expenditures, not the acquisition costs, are eligible and, if more than 25% of the exterior walls are replaced, the expenditures will not qualify. In addition, the building must have been in use for at least 20 years, and the costs must be incurred at least 20 years after the last rehabilitation was completed. The credit is available for qualified expenditures incurred after October 31, 1978.

In addition, the Act amends the Internal Revenue Code to make it clear that expenditures with respect to which the five year amortization is elected under Section 191 (Rehabilitation of Certified Historic Structures) will be recaptured in accordance with the provisions applicable to Section 1250 Property (real property) rather than the provisions applicable to Section 1245 Property (personal property). This means that only depreciation in excess of straight-line

depreciation is recaptured. The Act, however, makes such excess depreciation a tax preference item. Further, the Act makes it clear that long-term leases of historic structures may claim the five year rapid amortization if they incur rehabilitation expenditures, and clarifies various technical aspects of the historic structure definition.

These elements of the 1978 Revenue Act present new available resources for positive cash flow benefits to businessmen involved in rehabilitation and/or improvement of existing structures in Okanogan. These elements of the Revenue Act of 1978 deserve immediate and intensive attention by businessmen and their accountants and auditors.

The United States Congress is currently considering several tax depreciation proposals that would serve as further incentives for investing. A more rapid schedule of depreciation (known as the 5-3-3) has been introduced, and could result in some cases in a net subsidy to the investor. Several other tax reductions or incentives for business investments are being considered. The business community and investors should watch closely these developments.

#### STATE RESOURCES

##### Industrial Development Revenue Bonds

Many states allow the use of Industrial Development Revenue Bonds to provide low interest loans or loan guarantees to businesses involved in locating or expanding their plants and operations. In addition, Industrial Development Revenue Bonds often are used to provide loans to firms that have difficulty securing funds from other sources. Financing with help from an IDB also exempts a business from property taxes if the land and buildings are publicly owned. IDB's often aid in the purchase of equipment and machinery. Several states use IDB's to encourage the development of specific areas with chronically high unemployment.

During the 1981 session, the Washington State Legislature passed a provision that would place the question of the use of Industrial Development Revenue Bonds on the ballot for a statewide referendum on the issue. If this measure is passed by the voters, this tool would be available in the State of Washington. Washington is the only state which does not allow some type of utilization of this financial mechanism.

##### Parking and Business Improvement Areas

In order to aid general economic development and to facilitate merchant and business cooperation which assists trade, Washington State Law (RCW 35.87A) authorizes all counties and all incorporated cities and

towns, including unclassified cities and towns operating under special charters, to establish parking and business improvement areas for the following purposes:

- A. The acquisition, construction, or maintenance of parking facilities for the benefit of the area.
- B. The decoration of any public place in the area.
- C. Promotion of public events which are to take place on or in public places in the area.
- D. Furnishing of music in any public place in the area.
- E. Providing professional management, planning, and promotion for the area, including the management and promotion of retail trade activities in the area.

In order to assist in the cost of achieving these purposes, cities are authorized to levy special assessments on all businesses within the area specially benefitted by the parking and business improvement assessment. The City, in accordance with the special provisions of statute authority may issue and sell revenue bonds for some of the costs involved in the parking and business improvement area.

In order to initiate such a process in the establishment of an area, a petition must contain the following:

1. A description of the boundary of the proposed area;
2. The proposed uses and projects to which proposed special assessments and revenues shall be put, and the total estimated costs thereof;
3. The estimated rate of levy of special assessments with a proposed breakdown by class of business, if such classification is to be used.

The initiating petition shall also contain the signatures of persons who operate businesses in the proposed area which will pay 50% of the proposed special assessments.

The City, after receiving a valid initiation petition, or after passage of an initiation resolution, shall adopt a resolution of intention to establish such an area. The resolution shall state the time and place of hearings to be held by legislative authority to consider establishment of an area and shall state all the information contained in the initiation petition or initiating resolution regarding boundaries, projects and uses, and estimated rates of assessment.

In establishing the special assessments, the law was recently amended to clarify the alternatives available to the program. The legislative authority establishing such assessments may make a reasonable classification of businesses, giving consideration to various

factors such as business and occupation taxes imposed, square footage of the businesses, number of employees, gross sales, or other reasonable factors relating to the benefit received, including the degree of benefit received from parking.

The bill also elaborated upon the purposes served by the previous amendments and refined, without limiting the scope of, permissible purposes to be served by the business improvement area assessment districts. Specifically, it added for clarification that the assessments could aid general economic development and facilitate merchant and business cooperation which assists trade through "providing professional management, planning, and promotion for the area, including the management and promotion of retail trade activities in the area."

The legislative authority of each City shall have sole discretion as to how the revenue derived from the special assessments is to be used within the scope of the purposes. However, the legislative authority can also appoint existing advisory boards or commissions to make recommendations as to issues, or the legislative authority, such as the City of Okanogan, could create a new advisory board or commission for the purpose.

#### Local Improvement Districts

Local Improvement Districts are widely used in the State of Washington to provide for public improvements, particularly streets, sewers, and water lines. A Local Improvement District is formed and assessments are applied to the property owners for costs of improvements, based on the amount of benefit they receive from the improvements. Often these improvements are done on a footage basis, i.e., the amount of property frontage in the case of the street improvement, or the direct cost of the water line or sewer lines that serve the project on a per ratio basis.

In complex situations, often several assessment roles are developed based on a formula that attempts to determine a particular property's benefit from the public improvement. One example of this would be the construction of parking lots, the cost of those lots, and the distance of the parking lots from individual property.

## FLOODPROOFING

### Floodproofing Commercial Structures

The First Street area of the Okanogan Downtown has been subjected to seasonal flooding, resulting in a marginal and peripheral use of that area for Downtown related functions. This section summarizes procedures which may assist in increasing the development potential for this area.

Providing protection from flood-related damage ranges from the attempted exclusion of flood waters from developed areas through the construction of levees (structural floodproofing) to the waterproofing of individual structures against waters entering a developed area (nonstructural floodproofing).

#### Nonstructural Measures

1. Installation of temporary or permanent closures for openings in structures.
2. Raising existing structures in-place.
3. Constructing new structures on fill or columns.
4. Constructing small walls or levees around structures.
5. Relocating or protecting damageable property within an existing structure.
6. Relocating existing structures and/or contents out of flood hazard area.
7. Use of water resistant materials in new or existing structures.
8. Regulation of development of floodplain land by zoning ordinances, subdivision regulations, and building codes.
9. Acquisition of title or easement to flood plain land.
10. Flood insurance.
11. Installation of flood forecast warning systems with an appropriate evacuation plan.
12. Adoption of tax incentives to encourage wise use of flood plain land.

13. Adoption of development policies for facilities in or near flood plain land.

Source: Physical and Economic Feasibility of Non-structural Flood Plain Management Measures, by William K. Johnson, The Hydrologic Engineering Center, Davis, CA; Institute For Water Resources, Fort Belvoir, Virginia; U.S. Army Corps of Engineers, March 1978.

Options to Reduce Flood Hazards

1. Levee construction.
2. Fill to one foot elevation above the 100 year flood.
3. Fill plus watertight enclosures extending one foot above the 100 year flood.
4. Elevated structures.
5. Wet floodproofing.

Design Objectives

1. Protect structure and contents from damages due to base flood and all floods of lesser magnitude.
2. Reduce losses from floods of greater magnitude but lesser frequency.

Comparison of Options (Cost factors, added to normal constructure procedure)

1. Levee Construction
  - a. Design, funding, and construction by the U.S. Army Corps of Engineers.
  - b. Levee would include a much larger and extensive area to make construction feasible.
  - c. Substantial costs involved.
2. Fill to one foot elevation above 100 year flood.
  - a. Imported compact fill.
  - b. Ramps, stairs, raised approaches to buildings.
3. Fill plus watertight enclosures.
  - a. 30" mat slab or fill
  - b. Waterproofing for doors and windows.
  - c. Bulkheading.

4. Elevated structures.
  - a. Suspended concrete slab.
  - b. Stairs, elevator.
  - c. Penthouse equipment.
5. Wet floodproofing.
  - a. Waterproof interior finishes.
  - b. Ceiling or roof mounted mechanical/electrical equipment.
  - c. Structural upgrading of walls to equalize hydrostatic pressure.

Site Analysis Considerations

1. Soil bearing capacity.
2. Relative cost of building materials.
3. Land cost.
4. Building density.
5. Contiguous architectural styles.
6. Nature of the flood event (slow seepage or flash flooding, for example).

Conclusions

For low-rise commercial structures within the Central Business District of small communities, filling to a one foot elevation above the 100 year flood is the most beneficial. Demonstrated benefit to cost ratios regarding savings in insurance premiums to the cost of floodproofing is the highest (5.96/1) for the fill technique.

The benefit to cost ratio of the twenty-year reductions in flood losses (property and goods) to floodproofing costs is 3.46/1.

Increases in construction costs due to the fill technique for small commercial structures is 6% compared to 16% for elevated structures. This technique has the smallest increase in construction costs of the options reviewed.

Therefore, floodproofing can be justified economically for small commercial structures without the construction of a major federally provided levee.

Source: Economic Feasibility of Floodproofing - Analysis of a Small Commercial Building; Federal Emergency Management Agency, June 1979, HUD-508-FIA.

For future reference, the following list of advantages and disadvantages of each nonstructural measure are provided for review:

TEMPORARY AND PERMANENT CLOSURES FOR OPENINGS IN EXISTING STRUCTURES

Advantages

Floodproofing may be done on a selective basis to only those openings through which water enters and only to the height desired.

Easy and quick to implement.

For large commercial and industrial type structures, this may be the most important nonstructural means of flood damage reduction.

Disadvantages

Applicable only to structures with brick or masonry type walls, without basements, which can structurally withstand the hydrostatic and uplift pressure of the floodwaters and which are generally watertight.

Reduced likelihood of effective closure at nights and during vacations with temporary closures.

May create a false sense of security and induce people to stay in the structure longer than they should.

RAISING EXISTING STRUCTURES

Advantages

Damage to structure and contents is reduced for floods below the raised first floor elevation.

Particularly applicable to single and two story frame structures on raised foundations.

Structures have been raised to heights up to nine feet. The greater heights are probably most acceptable in wooded areas of steep topography.

The means of raising a structure are well known and contractors are readily available.

Raising in-place allows the user/owner to continue operations at the existing location.

Flood insurance premiums are reduced.

Disadvantages

Residual damages exist when floods exceed the raised first floor elevation. Minor damage may occur below the first floor depending upon use.

Not generally feasible for structures with slab-on-ground foundations or structures with basements (unless basement flooding is tolerated).

Landscaping and terracing may be necessary if the height raised is extensive.

#### SMALL WALLS OR LEVEES AROUND NEW OR EXISTING STRUCTURES

##### Advantages

Not dependent upon the size, type, or condition of property being protected.

Protects property outside a structure.

Can be aesthetically pleasing and provide privacy and security in addition to floodproofing.

##### Disadvantages

Dependent upon site conditions: topography, property lines, available space, soil and ground water conditions, velocity and depth of flooding, and location of flood water relative to structure.

May require access openings which must be closed during a flood. If the closures are manual, a warning time is necessary.

#### REARRANGING OR PROTECTING DAMAGEABLE PROPERTY WITHIN AN EXISTING STRUCTURE

##### Advantages

Most any residential, commercial, or industrial property owner can do this to one degree or another.

It can be done on a per item basis, thus reducing the cost and allowing selective protection of high value contents.

A structure can continue to be used at its existing site.

##### Disadvantages

Damage can be reduced only on those items which can be relocated or protected.

A potential residual damage to the structure and contents not relocated or protected remains.

New patterns must be established for relocated property.

#### REMOVAL OF EXISTING STRUCTURES AND/OR CONTENTS FROM A FLOOD HAZARD AREA

##### Advantages

Flood damage is eliminated, there is no residual damage.

Removal allows land use adjustments which may be beneficial to the community.

Improved hydraulic performance for passing flood flows.

Maintenance of flood plain land may be reduced.

##### Disadvantages

Compared with other measures for existing structures, removal is costly.

Advantages associated with being at the flood plain site are lost.

The vacated site remains, requiring continued maintenance with associated costs.

#### FLOOD FORECAST, WARNING, AND EVACUATION

##### Advantages

Preparedness planning is almost always economically feasible and desirable. Something can usually be done even in areas where other flood loss reduction measures are implemented.

A significant saving of lives may result in flash flood or water related structural failure situations.

Accurate forecasts and warnings may permit sufficient time to implement temporary protective measures which can significantly reduce flood damage.

##### Disadvantages

The effectiveness of the warning system and response of the community cannot be accurately predetermined, consequently neither can potential flood damage reduction.

Requires a continuous awareness and information program, maintenance of equipment, etc.

Effectiveness of preparedness plans tend to diminish with increasing time between floods.

#### ELEVATING NEW STRUCTURES

##### Advantages

Damage to structure and contents above the elevated portion is prevented.

Architectural design and construction techniques are well known.

Allows occupancy of flood plain site and use of surrounding infrastructure.

##### Disadvantages

Flooding of surrounding areas still occurs with possible damage to other facilities and services, often making emergency access difficult.

#### CONSTRUCTION MATERIALS

##### Advantages

All residential, commercial, and industrial property owners can do this to one degree or another.

It can be done on a selective basis to modify that property which is susceptible to damage.

Damage will be reduced because of the actions taken.

Many actions require little or no increase in cost.

##### Disadvantages

Flooding will still occur, causing residual damage and necessitating clean-up and restoration.

Damage will be reduced only where more appropriate construction materials and practices are used.

#### ZONING, BUILDING CODES

##### Advantages

An effective means of bringing about the proper use of floodplain lands. Economic, environmental, and social values can be integrated with the recognized flood hazard.

Helps to keep flood damage from increasing. By addressing nonconforming uses, they can be helpful in achieving the necessary land use adjustments to mitigate existing flood problems.

Can be effective over time on existing improper development, or additions and modifications to existing property.

### Disadvantages

Not effective in reducing flood damage to existing structures.

Subject to variance or amendment by local governmental bodies which can reduce effectiveness considerably.

Tend to treat all floodplain property equally, when in fact various economic factors may make one type of development more appropriate for one portion of the floodplain and another type more appropriate elsewhere.

### PUBLIC ACQUISITION OF FLOODPLAIN LAND

#### Advantages

Provides control of land and its use with fee title.

Provides control of certain land uses with an easement, but without the burden of fee title.

#### Disadvantages

Does not reduce existing damage.

Requires land management and maintenance by the public owner.

### FLOOD INSURANCE

#### Advantages

Inexpensive to the insured at the subsidized rate.

Available to persons in many communities.

Indemnification is for any flood up to the limits of the policy.

#### Disadvantages

Only available to persons in communities which are eligible to participate in the Flood Insurance Program.

Indemnification is limited, both in magnitude and in type of damage.

A deductible provision for each loss makes it somewhat less attractive for low damage flooding.

Damages are not reduced.

Other sources reviewed not listed in appendix text:

Floodproofing Criteria, New Construction: Extracted from Lock Haven Disaster Urban Renewal Project Report, Town Consultants, Inc., December 1975 (Pennsylvania).

Introduction to Floodproofing, An Outline of Principles and Methods; Center for Urban Studies, The University of Chicago, Jolin R. Shaeffer, Chicago, Illinois, April 1967.

### POSITION DESCRIPTION DIRECTOR OF COMMUNITY DEVELOPMENT

#### Nature of Position

Under the supervision of the mayor (and/or his designee), the Director is responsible for managing planning and development activities in the City. This includes, but is not limited to: planning and zoning administration; staff assistance to the Planning Commission and City Council; coordination of Downtown redevelopment activities; and involvement in other local development programs as appropriate.

As planning and zoning administrator, the Director is responsible for updating and implementing the City's comprehensive plan, zoning ordinances, subdivision regulations, annexation policies, and capital improvement programs.

As Downtown coordinator, the Director provides staff and technical assistance to local citizen and commercial groups and the local government in order to facilitate community and business district improvements. Directs and coordinates public improvements in the Downtown area, prepares plans and implementation schedules, and secures financial and technical resources necessary for project completion.

#### Illustrative Examples of Duties

Coordinates improvement programs among public and private groups.

Prepares plans, program budgets, and design alternatives.

Provides guidance and assistance in coordinating marketing and advertising efforts.

Researches applicable local, state, and federal laws pertaining to community, commercial, and economic development.

Provides staff assistance to the Chamber of Commerce and other organizations which foster and promote community and commercial development and tourism.

Provides staff assistance and serves as secretary to the Planning Commission and special committees as established by the Mayor.

Prepares guidelines, draft regulations, and procedures applicable to community development and public improvements.

Prepares information sheets, promotional brochures, newsletters, and other public materials.

Organizes meetings, prepares agendas, and distributes informational materials.

Works with federal and state agencies on such issues as flood plain management and development, open space programs, and design projects.

Researches special projects and prepares planning reports as directed.

Researches requests for annexation, subdivision, zoning, and land use ordinance revisions.

Responsible for periodic revisions of comprehensive plan and zoning ordinances.

Analyzes and prepares statistical data and reports relating to planning and community development.

Directs and coordinates programs to attract visitors and tourists to the City.

#### Skills, Abilities, and Knowledge

Ability to work with community groups and elected officials necessary.

Excellent oral and written communication skills needed.

An understanding of local government preferred.

Knowledge of planning and development issues and processes essential.

Knowledge of Central Business District development criteria and processes required.

#### Previous Education and Experiences

Degree in Social Sciences, Economics, Business Planning, or Design.

Previous experience in conducting surveys, marketing studies and programs, and coordinating downtown activities and management development programs helpful.

