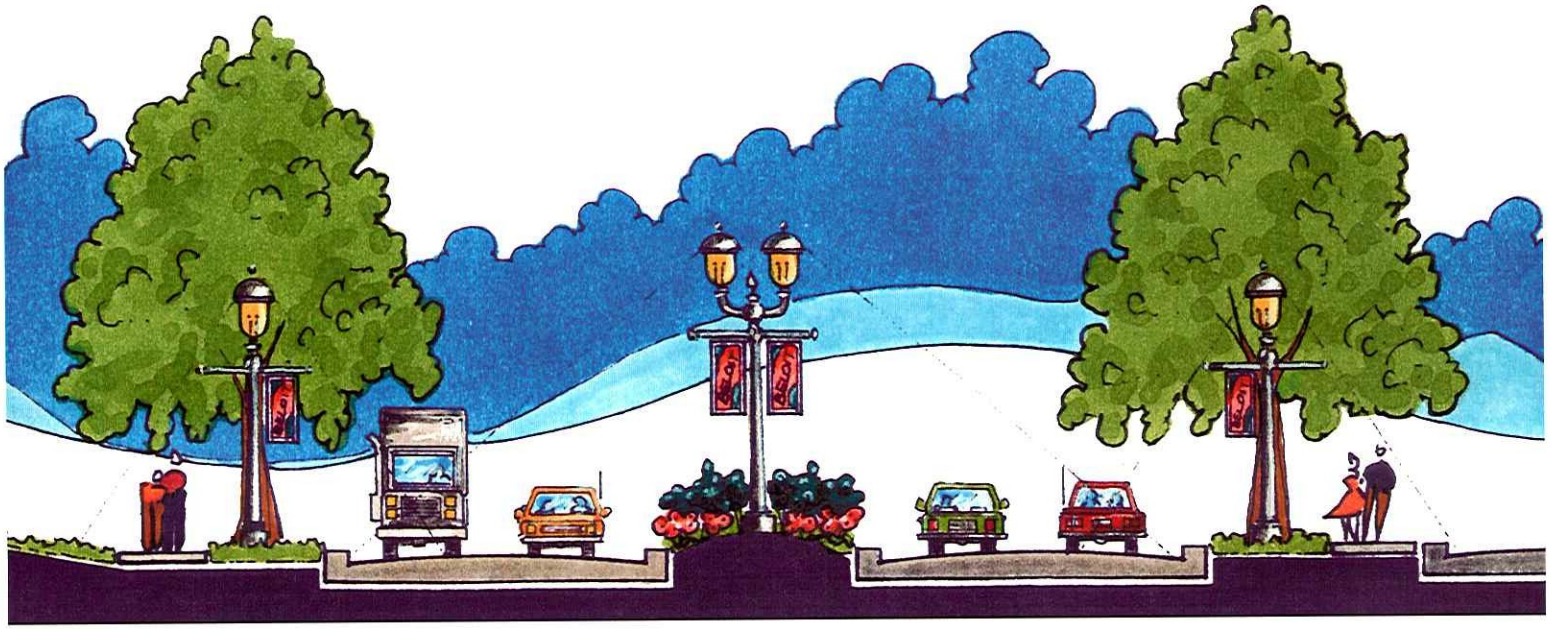

MAPLE AVENUE REDEVELOPMENT PLAN

City of Beloit, Wisconsin
February 2002

Camiros, Ltd. with Applied Real Estate Analysis, Inc.
Chicago, Illinois

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MAPLE AVENUE REDEVELOPMENT PLAN

1. INTRODUCTION AND ANALYSIS

This Maple Avenue Redevelopment Plan sets forth a vision for the redevelopment of the Maple Avenue corridor of the City of Beloit, Wisconsin. This is an important corridor within the city as it serves to connect large residential neighborhoods on the west side of the city to the east by bridge over the Rock River. As Figure 1, City Context, illustrates, this is one of few access points across the river. As such, it is important that it functions efficiently to move large volumes of traffic through the area daily, and that it portrays a positive visual image for the city overall. Such is not the case in its current condition.

In order to develop a meaningful redevelopment plan for the area, a thorough understanding of existing conditions must be established, both of the physical characteristics of the Maple Avenue area and the market characteristics of the city and region as a whole.

Following is an overview of existing physical conditions within the area. Chapter two provides an overview of market conditions on which key plan recommendations are based. Chapters three and four provide a series of physical design recommendations. Chapter five provides a fiscal impact analysis of the proposed redevelopment. And, Chapter six provides a budget and implementation action agenda.

EXISTING CONDITIONS ANALYSIS

Study Area

The Maple Avenue Redevelopment Plan boundaries encompass approximately 24 acres as illustrated in Figure 2, Study Area. The area is bounded by Beech Avenue on the north, Lenigan Creek on the south, Rock River on the east and Sixth Street on the west.

Figure 3, Neighborhood Context, recognizes that the Maple Avenue Study Area is part of a larger neighborhood setting. Recommendations put forth in this Redevelopment Plan may be applied throughout the entire neighborhood over time as opportunities for redevelopment become apparent.

Land Use

A survey was conducted to identify the types of land uses located within the Maple Avenue area, the portion of land area they represent, and the relationship they have to one another as illustrated in Figure 4, Existing Land Use. The most notable characteristic of the existing land use pattern is that uses are widely mixed and unorganized throughout the area. A key opportunity exists to reorganize land use patterns within the Study Area so that uses are mutually supportive of one another; rather than in conflict as is the case in its current configuration.

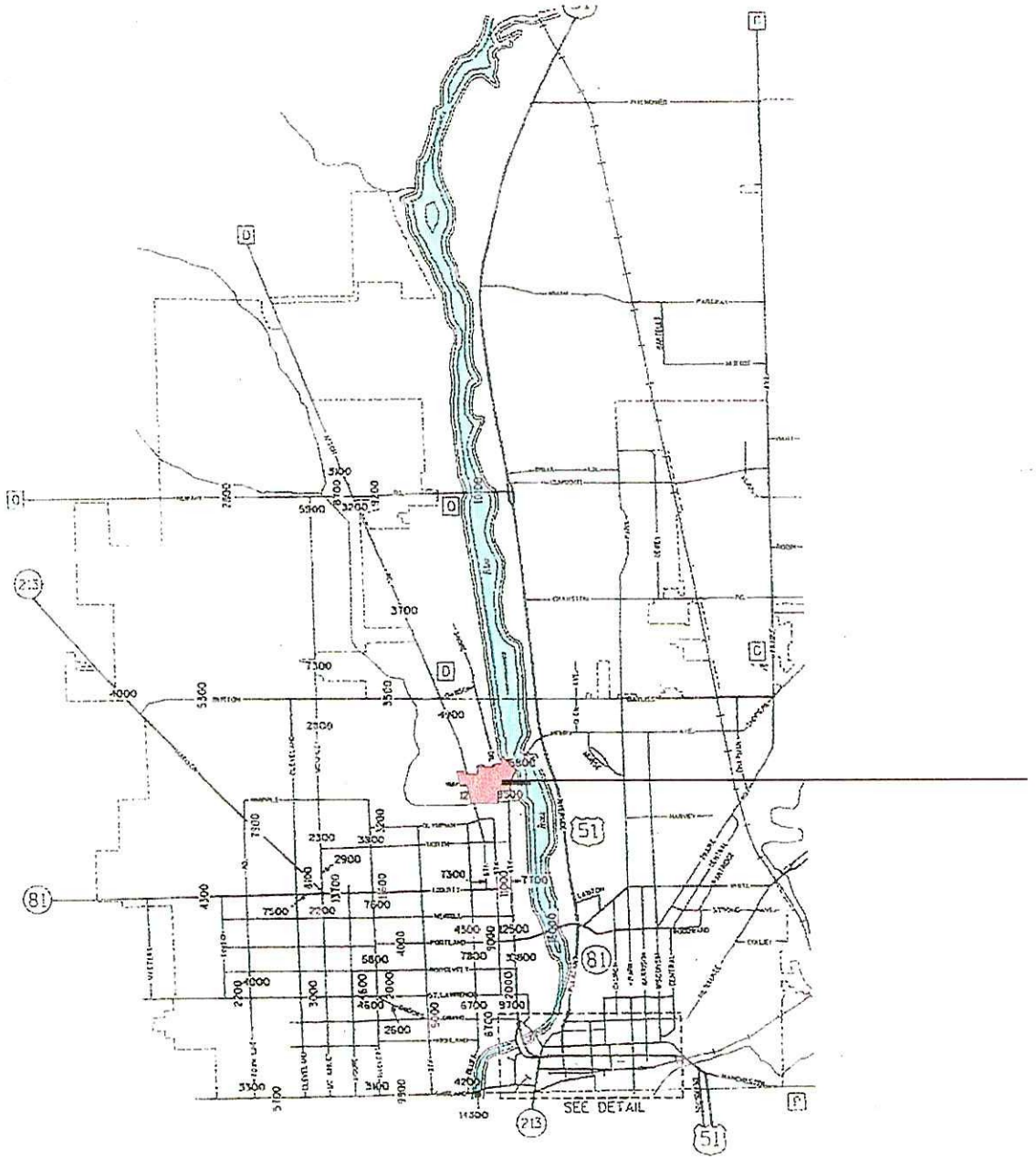

Figure 1:

CITY CONTEXT

MAPLE AVENUE REDEVELOPMENT PLAN

BELOIT, WISCONSIN

DATE: FEBRUARY 2002

N. T. S.

NORTH

CAMIROS

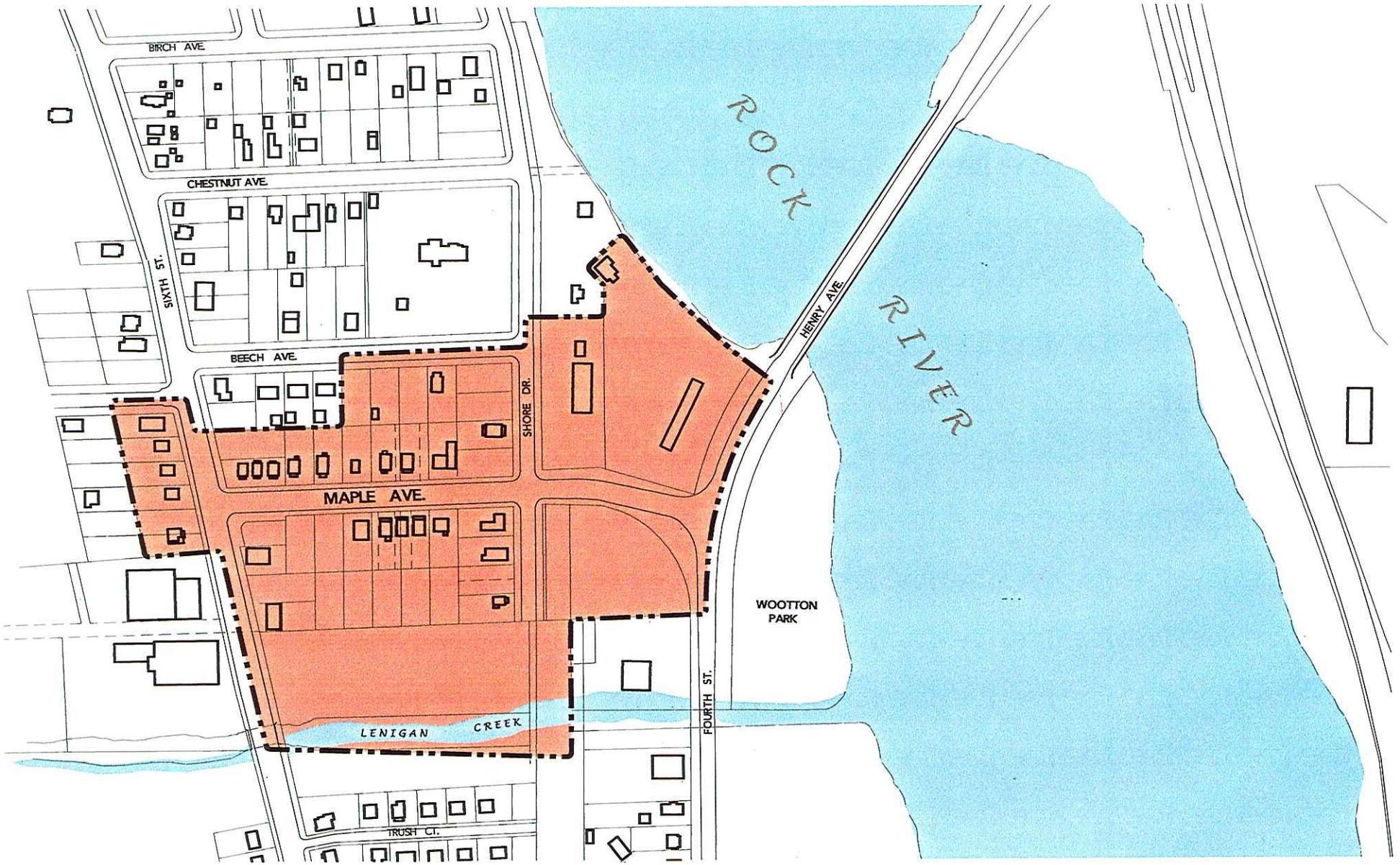

Figure 2:

STUDY AREA

MAPLE AVENUE REDEVELOPMENT PLAN

BELOIT, WISCONSIN

DATE: FEBRUARY 2002

0' 50' 100' 200'

NORTH

CAMIROS

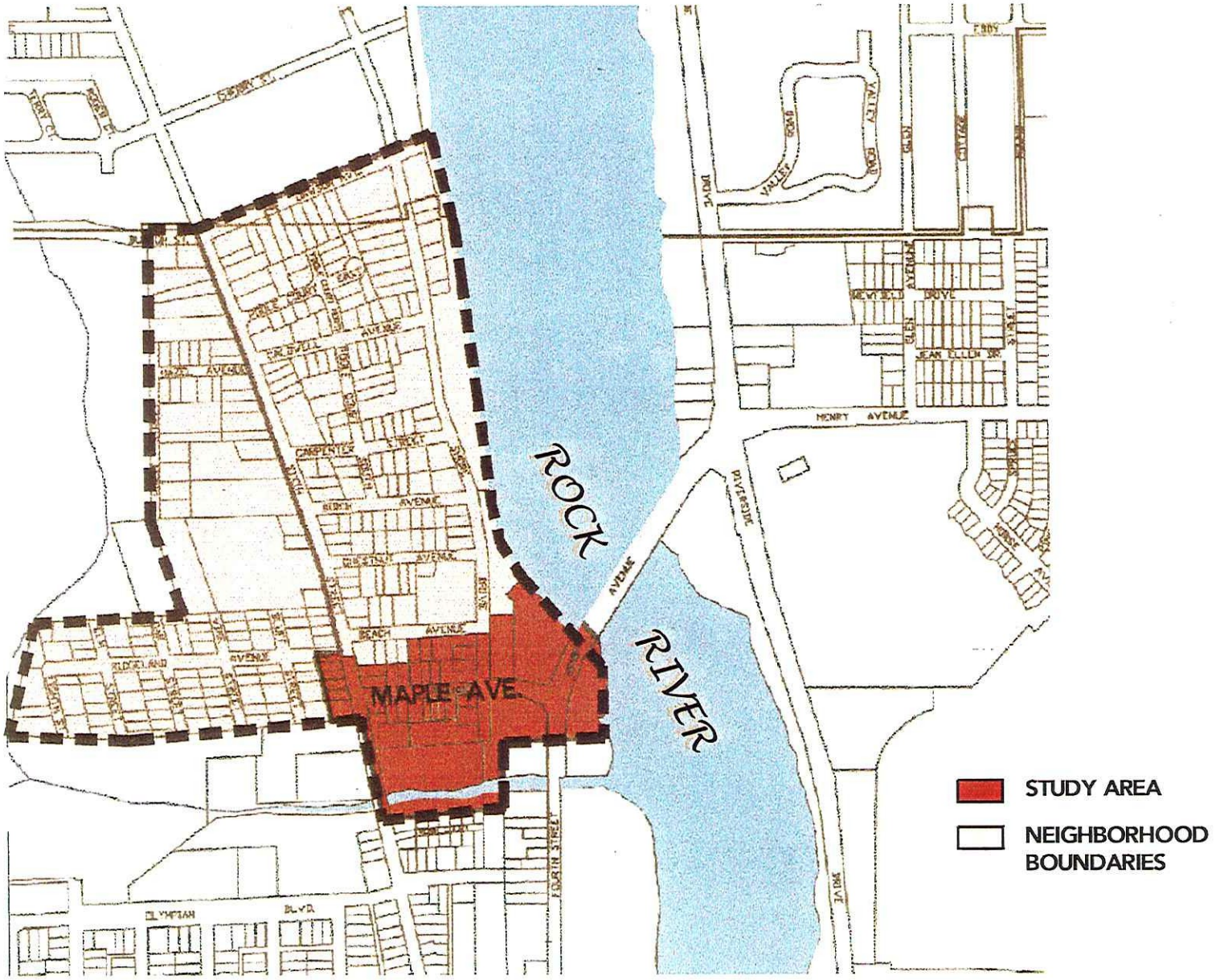

Figure 3:

NEIGHBORHOOD CONTEXT

MAPLE AVENUE REDEVELOPMENT PLAN

BELOIT, WISCONSIN

DATE: FEBRUARY 2002

N. T. S.

NORTH

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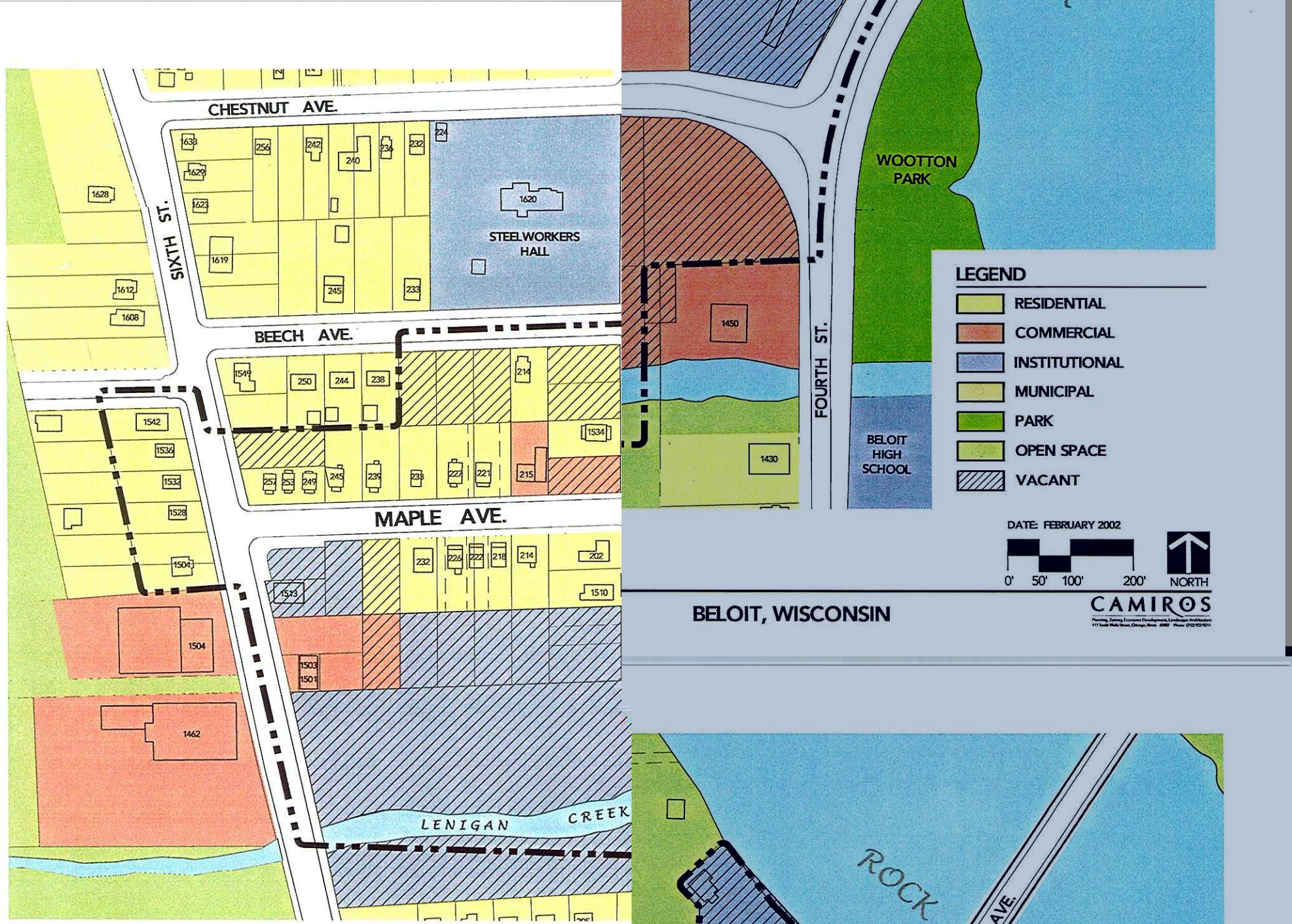


Figure 4:

EXISTING LAND USE

MAPLE AVENUE REDEVELOPMENT PLAN

Residential land use is depicted in yellow and is concentrated along Maple Avenue and to the areas immediately to the north and northwest.

Commercial land use is depicted in red. Key nodes include parcels along Fourth Street, the intersection of Shore Drive with Maple Avenue, and along Sixth Street just north of Lenigan Creek.

Institutional land use is depicted in blue. These areas include the Steelworkers Hall located on Shore Drive between Chestnut and Beech Avenues, the area north of the intersection of Henry and Maple Avenues along the river, formerly a car wash business, the southeast corner of the intersection of Maple Avenue and Sixth Street, and a large area along Lenigan Creek. These areas represent significant opportunities for redevelopment.

Park and recreational land use is depicted in dark green. Wooten Park is a city park east of Fourth Street along Rock River. The park is designated a Special Recreation Area in the 2001-2005 Parks and Open Space Plan. The park is essentially a boat launch facility with associated parking, and a tennis facility featuring five lighted courts. Lenigan Creek enters Rock River on the south side of the park.

Also important to note is the Study Area's nearby location to Beloit High School. The school is housed in a large facility located just south of Lenigan Creek along Fourth Street. Ball and recreation fields are located west of Fourth Street and could connect to Lenigan Creek utilizing the abandoned Fifth Street right-of-way.

Vehicular Circulation

The Study Area is of strategic importance to the overall function of the city given its location as a terminus of the Henry Avenue Bridge connecting east and west portions of the city. Large volumes of motorists pass along Maple Avenue daily in both east and west directions. Much of the traffic is the result of travel between concentrations of residential development located on the west side of the river and concentrations of employment destinations located on the east side of the river.

Traffic is bottlenecked primarily at the intersection of Maple Avenue and Sixth Street. Driving from the east, motorist must come to a complete stop at a stop sign located at the peak of a hill; and then wait for an opening in traffic along Sixth Street to make their turn. The intersection is not designed to facilitate this movement efficiently.

Congestion also occurs as motorists attempt to make left turns onto Fourth Street. This is a busy street used to access Beloit High School and downtown.

Pedestrian Circulation

Two parks with river frontage abut the Study Area. Pride Park is located to the north, and Wootton Park to the south. Pedestrian access is not continuous along the riverfront between these two public facilities.

Key recreation/ball fields are located at Beloit High School south of Lenigan Creek; but are not directly accessible to neighborhood residents to the north. There is, however, an

undeveloped Fifth Street right-of-way that runs from Maple Avenue south through the fields. The city's 2001-2005 Parks and Open Space Plan recommends utilization of this right-of-way to develop walking and bike trail connections.

Building Conditions

For planning purposes, it is important to understand the physical condition of the buildings within the Study Area in order to identify patterns of upkeep and decline. Buildings were surveyed and grouped into three categories defined as follows, and illustrated in Figure 5, Existing Building Conditions.

Sound (Yellow) - Buildings whose components contain no structural defects, are adequately maintained and require no treatment outside of normal ongoing maintenance. Within the Study Area 7% of the structures are in sound condition.

Deferred Maintenance (Orange) - Buildings with defects that can be corrected through normal maintenance. Within the Study Area 43% of the structures exhibit deferred maintenance.

Deteriorated (Red) – Buildings with defects that are beyond the scope of normal maintenance, are difficult to repair and have a significant effect on the building. Such defects may not seriously impair the use of the basic structure. Correction of such defects may require complete replacement of any secondary structural component (doors, windows, gutters, chimneys, porches, etc.). Within the Study Area 50% of the structures are in deteriorated condition.

Building conditions throughout the larger neighborhood area are generally in sound condition or show minor signs of deferred maintenance, which indicates that the condition of the western residential area of the city is in stable condition overall. Notably, however, the majority of the structures located along Maple Avenue are in deteriorated condition. These structures represent some of the oldest housing stock in the area. The majority of the structures are rental housing units; one contains ground level commercial. Repairs to the structures have been limited to improvements required as problems arose. Little has been done to modernize the units and their overall appearance is tired and shoddy, and therefore detrimental to the market appeal of the area.

Commercial buildings include a Quonset hut and abandoned car wash facility located on the northeast corner of Maple Avenue and Shore Drive. These structures are in deteriorated condition and, too, are detrimental to the overall appearance and market appeal of the area.

Zoning

Current zoning classifications for the Study Area include C-3 for the parcels between Shore Drive and Fourth Street, R-1B for the parcels with existing housing stock north and south of Maple Avenue and west of Sixth Street, C-2 at the southeast corner of Maple Avenue and Sixth Street, and PO for Wootton Park and the city owned parcels along Lenigan Creek. To facilitate desirable redevelopment and productive use of

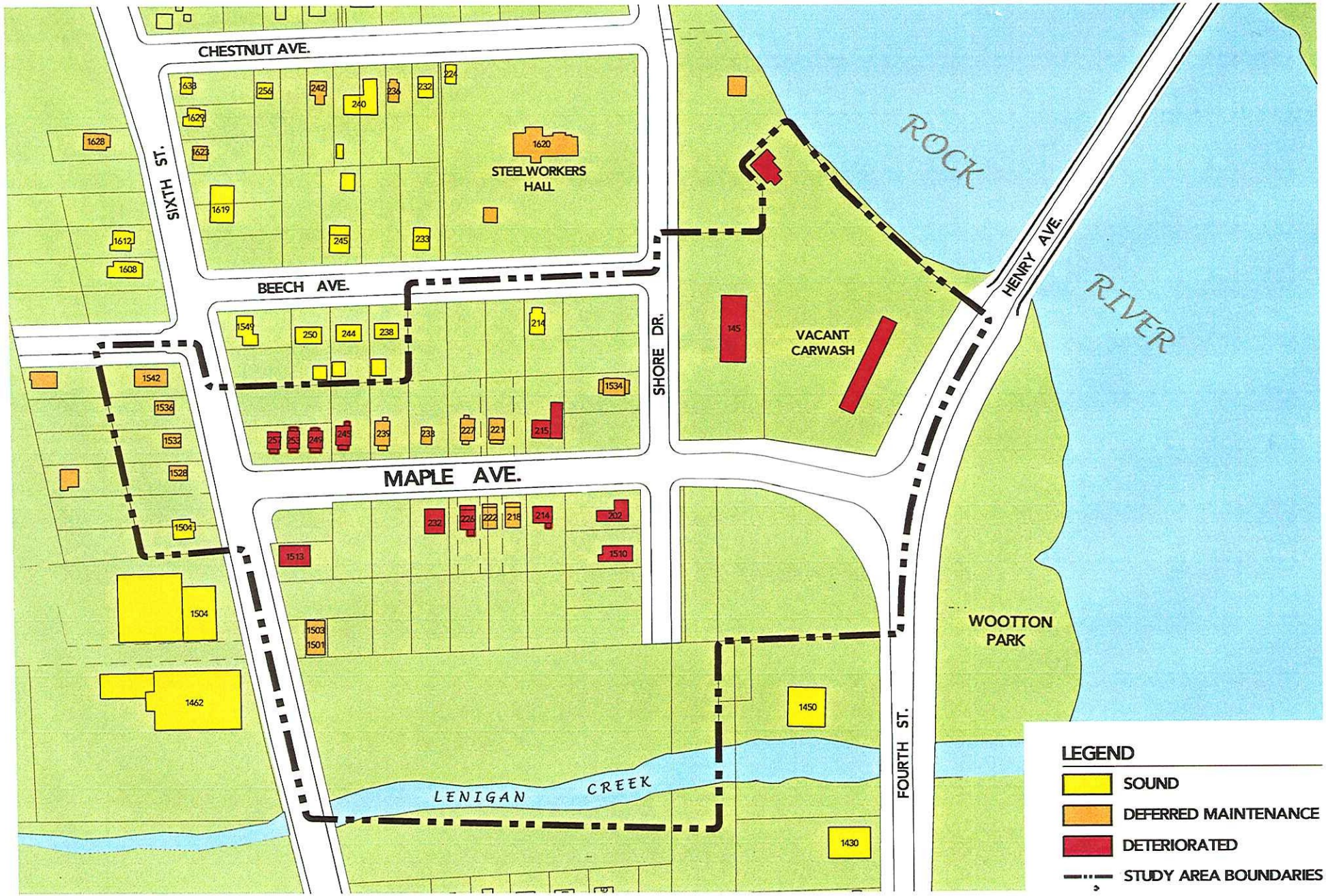


Figure 5:

EXISTING BUILDING CONDITIONS

MAPLE AVENUE REDEVELOPMENT PLAN

BELOIT, WISCONSIN

CAMIROS

municipally owned land, revisions to the current zoning classifications will be required

CONCLUSIONS

The existing state of the Maple Avenue Corridor is sorely stressed and presents a poor image for the city overall. Significant opportunities exist for redevelopment to occur that can both improve the safety and function of the infrastructure, and greatly enhance the market appeal and viability of the area.

In order to achieve these goals, a supportive land use pattern must be established to integrate residential, commercial and public land uses, infrastructure must be redesigned to facilitate vehicular and pedestrian movement through the area, and high-quality, market-rate development must be attracted. These actions will no doubt require the acquisition and demolition of parcels located along both sides of Maple Avenue.

2. MARKET ASSESSMENT

A. HOUSING MARKET

Market Area

- Market support for new housing along Maple Avenue will primarily come from a three-mile area surrounding the site. By providing new housing alternatives within the city, households that would otherwise move out of the city to find a new house have the opportunity to remain.

- The majority of the census tracts that define the market area are located in Beloit while the remaining portion of the market is located in the northern section of the City of South Beloit.

Population and Households

- Between 1990 and 2000, the population and household count in Beloit increased by less than one percent. The market area, by comparison, realized a 2.2% increase in population and a 4.5% increase in households.

- On average, 2.6 persons are represented in each household in the market area. In the City of Beloit, as a whole, the average household consists of 2.7 persons.

Table 1: POPULATION TRENDS

Population	Market Area	City of Beloit
1990	45,493	35,573
2000	46,496	35,775
Change	1,003	202
% Change	2.2	0.6

Source: 1990 and 2000 U.S. Census; AREA, Inc.

Table 2: HOUSEHOLD TRENDS

Households	Market Area	City of Beloit
1990	17,258	13,307
2000	18,038	13,370
Change	780	63
% Change	4.5	0.5
Person/Household		
1990	2.6	2.7
2000	2.6	2.7

Source: 1990 and 2000 U.S. Census; AREA, Inc.

HOUSING MARKET – Continued

Age Distribution

- Residents of the market area are fairly young. Over 50% are 34 years of age or younger; children and teenagers make up just under one-third of the population in this age group.

- Overall, the age distribution of residents in the market area and the City of Beloit as a whole are comparable.

Income Levels

- Households in the market area generally have low- to moderate incomes; one-third have an annual income of less than $25,000 and 13% earn between $25,000 and $35,000 a year.

- More than one-in-five households have an income between $50,000 and $75,000. This is the primary target market for moderately priced new housing.

Table 3: AGE DISTRIBUTION, 2000

Age Range	Market Area	%	City of Beloit	%
19 and Under	11,818	31.2	11,202	31.3
20 to 34	8,458	22.3	7,844	21.9
35 to 54	10,177	26.9	9,414	26.3
55 to 64	2,792	7.4	2,682	7.5
65 to 74	2,362	6.2	2,256	6.3
75+	2,276	6.0	2,377	6.6
Total	**37,883**	**100.0**	**35,775**	**100.0**

Source: 1990 and 2000 U.S. Census; AREA, Inc.

Table 4: MARKET AREA INCOME LEVELS

Income	Primary Market	%
Under $5,000	575	3.2
$5,000 to $14,999	2,673	14.8
$15,000 to $24,999	2,744	15.2
$25,000 to $34,999	2,421	13.4
$35,000 to $49,999	3,195	17.7
$50,000 to $74,999	3,945	21.9
$75,000 to $99,999	1,546	8.6
$100,000 to $149,999	698	3.9
$150,000+	241	1.3
Total	**18,038**	**100.0**

Source: 1990 and 2000 U.S. Census; AREA, Inc.

HOUSING MARKET – Continued

Housing Occupancy

- The market, like the City of Beloit as a whole, largely consists of homeowners.
- Sixty-four percent of the households in the market area own their own home and approximately 36% rent.

For-Sale Market

- Beloit's for-sale market largely consists of older single-family detached homes.
- Between May and October more 150 single-family homes sold in Beloit; 68% of the units sold for less than $80,000. Many of these are small houses and/or in need of additional investment.
- New houses selling for more than $100,000 have traditionally been located in the Illinois communities of Rockton and Roscoe, south of Beloit. However, for the last three or four years, new houses priced at $90,000 to $160,000 have also been selling well in Beloit.

Rental Market

- The private rental market in Beloit is in stable to good condition.
- On average, the vacancy rate among well-maintained market-rate multi-unit apartment complexes is approximately 4%.
- Rents in well maintained market-rate developments range from approximately $450 to $555 for one-bedroom units and $600 to $680 two-bedroom units.

Table 5: HOUSING TENURE

	Market Area		City of Beloit	
Occupied Units	Total	%	Total	%
Owner-Occupied	9,184	64.4	8,277	61.9
Renter-Occupied	5,073	35.5	5,093	38.1
Total Units	14,257	100.0	13,370	100.0

Source: 1990 and 2000 U.S. Census; AREA, Inc.

Table 6: SINGLE-FAMILY RESALES BY PRICE RANGE

Price Range	Total	%
Less than $79,999	106	68.4
$80,000 to $99,999	17	11.0
$100,000 to $149,999	20	12.9
$150,000+	12	7.7

Source: 1990 and 2000 U.S. Census; AREA, Inc.

HOUSING MARKET – Continued

HOUSING POTENTIAL FOR MAPLE AVENUE

- The site's proximity to Rock River, Downtown and Beloit High School makes it attractive for residential development. It is very accessible and highly visible.

- Both affordable and market-rate for-sale and rental housing can be supported along Maple Avenue.

For-Sale Units

- The site is suitable for detached, single-family units and attached duplexes or rowhouses.

- Affordable for-sale units will sell for approximately $70,000 to $100,000.

- Market-rate for-sale units will sell for approximately $100,000 to $140,000.

Rental Units

- A 20 to 30-unit low-rise apartment complex would be marketable along Maple Avenue.

- One and two-bedroom market-rate units will rent for approximately $600 and $700 a month, respectively.

B. RETAIL MARKET ASSESSMENT

Location

- The location is well situated for neighborhood convenience stores. It has good traffic flow and is highly visible. The waterfront parcel is also potentially attractive for a restaurant that would offer a pleasant atmosphere and quality food at moderate prices. A seafood restaurant would be perfect for the location.

- While the site's riverfront location is attractive, most chain restaurants gravitate toward areas around expressway interchanges where the traffic counts are higher. However, the location of the development area could be turned into a positive attribute for a restaurant by promoting its relaxing environment in a comparatively quite neighborhood.

Supportable Retail / Commercial Uses

- Convenience grocery store
- Small professional and personal services
    - Cleaners
    - Video Store
    - Bookstore
    - Card / Gift Shop
    - Etc.
- Casual-dining seafood chain

The Market

- The following cities will provide market support for a casual-dining seafood chain along Maple Avenue: Beloit, South Beloit, Janesville, Rockton, and Roscoe.

- Currently, there are no casual-dining seafood chains in these cities.

Population and Households

- More than 111,000 residents and over 44,000 households are represented in the fives cities. This is sufficient to attract a chain restaurant.

Income

- The majority of all households earn $35,000 and over which is the target market for most chains.

Potential Seafood Restaurant Chains

- Red Lobster, the largest casual-dining seafood chain, generally locates in markets with a population of at least 50,000 to 75,000 residents.

- The Crab House, Joe's Crab Shack, Landry's, and Shells are other potential seafood restaurant chains that might be attracted to the Maple Avenue development site.

3. PHYSICAL PLAN RECOMMENDATIONS

Based upon the findings of the existing conditions analysis and market assessment presented in the previous chapters, the following physical design recommendations are intended to maximize the development potential of the Maple Avenue redevelopment area. Figure 6, Illustrative Concept Plan, provides a vision of the area were these recommendations to be implemented.

DEVELOPMENT PROGRAM

Key recommendations include the reconfiguration of Maple Avenue and its intersection with Sixth and Fourth Streets; commercial redevelopment of parcels located at the intersection of Maple Avenue with Shore Drive and Fourth Street; development of high-quality, market-rate residential dwelling units; and the provision of pedestrian connections to link established public parks and recreational amenities to the neighborhood.

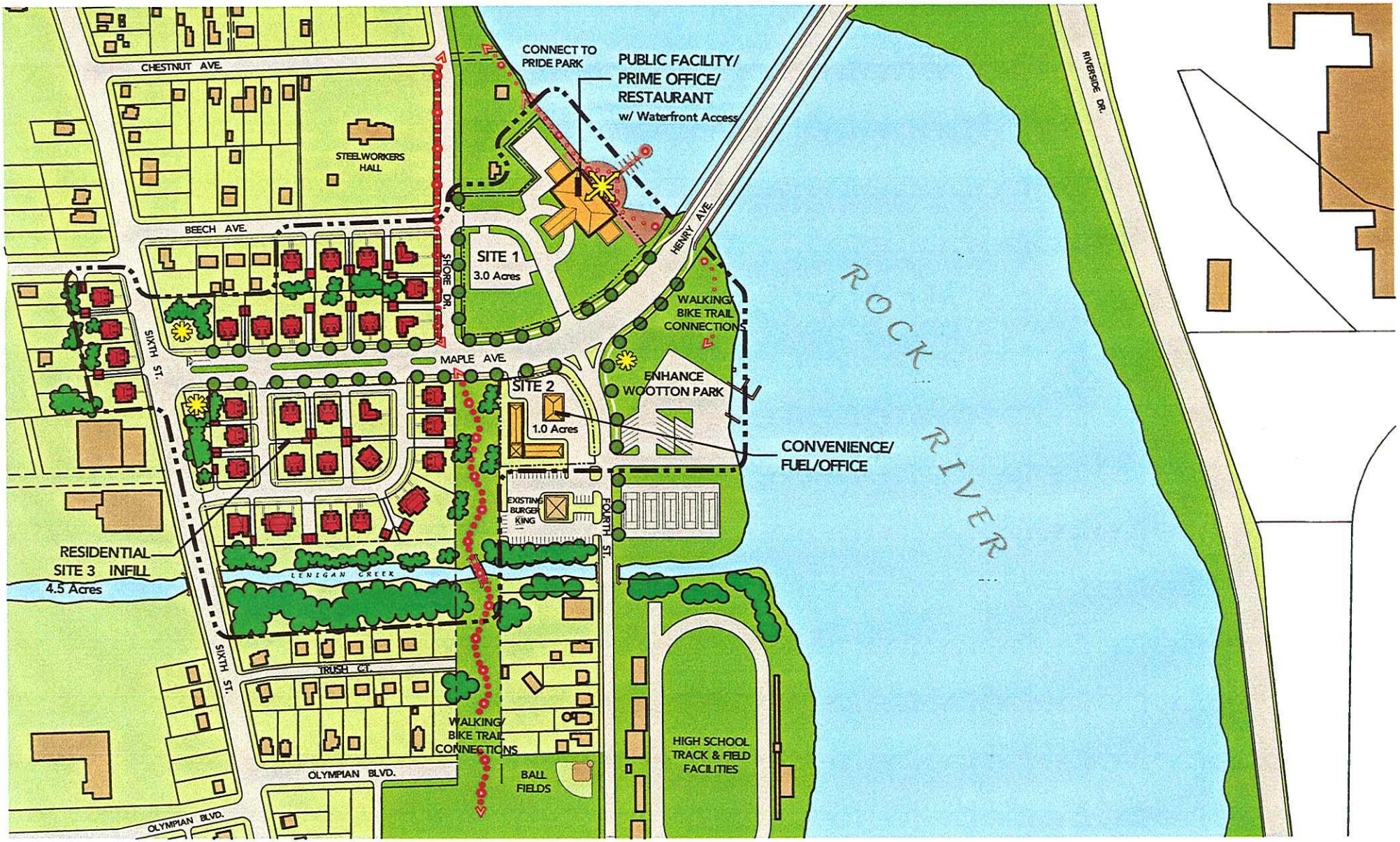
Proposed Land Use

In order to establish a clear vision for the redevelopment of the area, land use policy should be established as illustrated in Figure 7, Proposed Land Use.

- Commercial land use should be focused at the intersection of Maple Avenue with Shore Drive and Fourth Street to take advantage of the high visibility of the location as a terminus of the Henry Avenue Bridge.
- The commercial node on Sixth Street south of Maple Avenue may remain, as it is not detrimental to new residential development.
- Residential land use should be extended the entire length of Maple Avenue between Shore Drive and Sixth Street, and south to Lenigan Creek.
- The long-term goal of extending Pride Park south to abut proposed commercial land use should be integrated into the city's Parks and Open Space Plan.
- Pedestrian access should be established along the waterfront to connect Pride Park to Wootton Park. Commercial development should share access to the waterfront.
- The Fifth Street right-of-way should be developed as a walking/bike trail amenity to connect neighborhood residents to high school recreation fields in accordance to recommendations in the adopted 2001-2005 Parks and Open Space Plan.

INFRASTRUCTURE IMPROVEMENTS

In order to improve the safety and function of vehicular traffic through the Study Area, key roadway reconfigurations should be implemented as follows. Figure 8, Maple Avenue Illustrative Section, provides specific recommendations for the redesign of Maple Avenue.



Focal Point Feature Gateway Feature Pedestrian Connections Study Area Boundaries

Figure 6:

ILLUSTRATIVE CONCEPT PLAN

DATE: FEBRUARY 2002

0' 150' 300' 450' NORTH

MAPLE AVENUE REDEVELOPMENT PLAN

BELOIT, WISCONSIN

CAMIROS

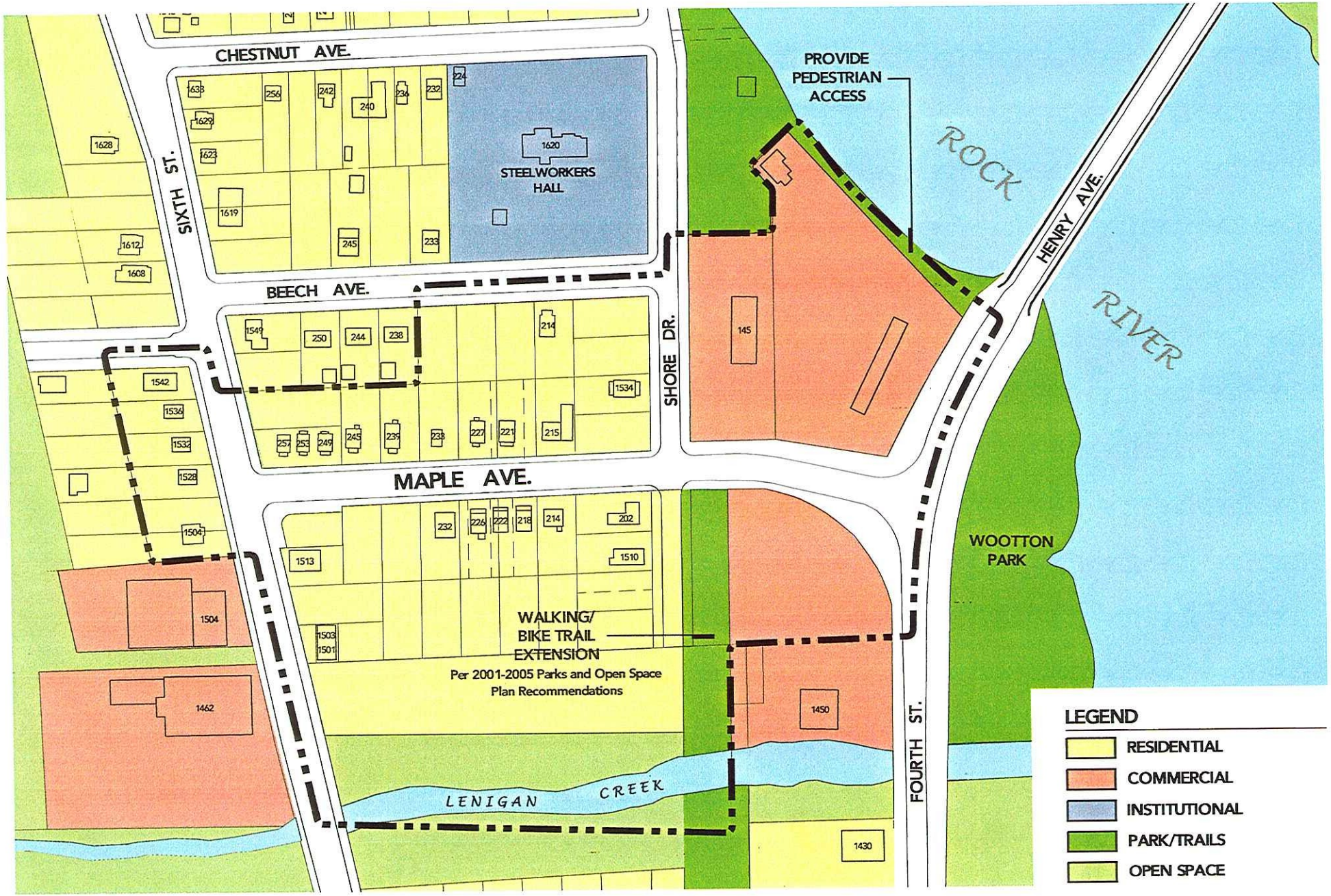


Figure 7:

PROPOSED LAND USE

MAPLE AVENUE REDEVELOPMENT PLAN

BELOIT, WISCONSIN

CAMIROS

Center Median with Landscape and
Historic-Styled Streetlight Fixtures

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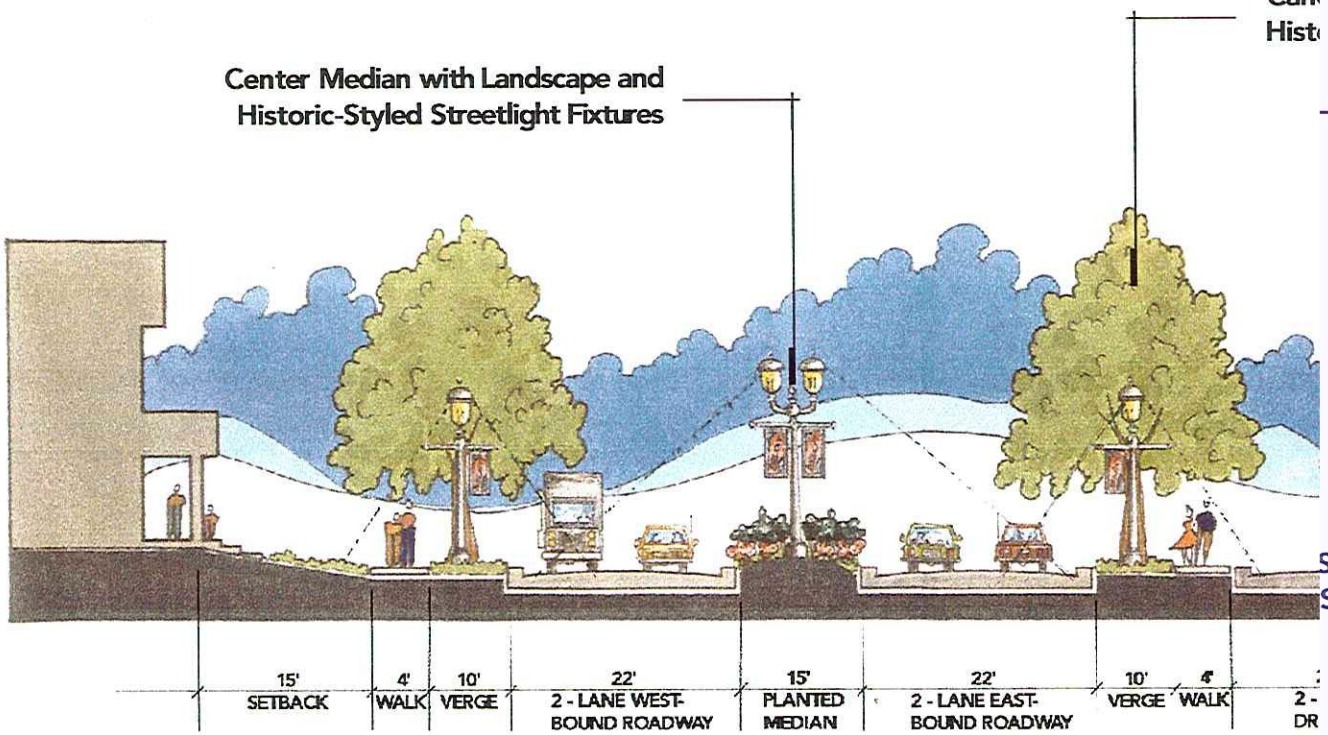
Hist

DATE: FEBRUARY 2002

N. T. S.

NORTH

CAMIROS



Sidewalks and
Streetlight Fixtures

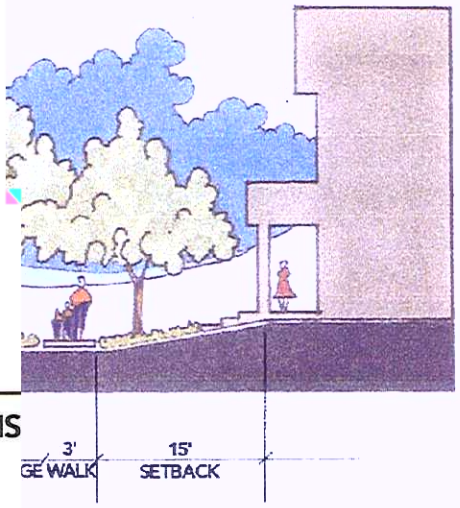


Figure 8:

MAPLE AVENUE ILLUSTRATIVE SECTION

MAPLE AVENUE REDEVELOPMENT PLAN

BELOIT, WIS

- Widen and reconfigure Maple Avenue to include a planted median. Accommodate two lanes of traffic in both directions of travel. Incorporate left turn lanes and wider turning radii into the redesign to facilitate traffic flow at the Sixth Street intersection.
- Realign the intersection of Fourth Street and Maple Avenue to provide safe turning clearance in both directions of travel. Provide a dedicated left turn lane.
- Integrate streetscape and landscape features into the redesign of the Maple Avenue. Place canopy trees and streetlights on both sides of Maple Avenue. Incorporate low-height plantings and streetlights into the center median.
- Provide sidewalks on both sides of Maple Avenue to accommodate pedestrian circulation.
- Visually integrate the two commercial redevelopment sites and Wootton Park into the design of the area. Extend Maple Avenue street tree and lighting standards along Shore Drive to Beech Avenue, and along Fourth Street to Lenigan Creek.
- Develop gateway features such as low-height brick walls, signage, lighting and landscape plantings at the corners of Maple Avenue and Sixth Street, and at the southeast corner of Maple Avenue and Fourth Street at Wootton Park.

All totaled, the anticipated cost of the Maple Avenue reconfiguration project is $860,000. An itemized cost estimate is provided in Appendix A.

COMMERCIAL REDEVELOPMENT

Two key commercial redevelopment sites are depicted in orange in the Illustrative Concept Plan. Following are key considerations for the redevelopment of these parcels.

Site 1

- Site 1, located north of Maple Avenue, is approximately 3 acres in size. Given the high visibility of this location and its waterfront access, this site is ideal for commercial redevelopment if the status of the surrounding area is significantly improved to create a supportive environment for business.
- Based upon assessment of local market conditions, this site could accommodate an up-scale restaurant, prime office space, or a public facility such as a branch library or Westside fitness center.
- Development should be encouraged to take full advantage of this waterfront location. Boat docks and/or fishing piers should be incorporated into the design in conjunction with provision for seasonal outdoor activities such as dining.
- Pedestrian access to the waterfront should be established and maintained in accordance with a long-term municipal goal to connect Pride and Wootton Parks along the waterfront.
- Incorporate a focal point feature into the development in order to provide visual linkage to the east side of the river, to motorists on the Henry Avenue Bridge, and to residents of the surrounding neighborhood.

Site 2

- Site 2, located at the southwest corner of Maple Avenue and Fourth Street, is approximately 1 acre in size. Given its location and ease of corner access from two streets, this site is ideal for convenience retail, office and/or a fuel center.
- Vehicular access should be provided to the existing Burger King restaurant through parking lot reconfiguration.

RESIDENTIAL REDEVELOPMENT

Significant opportunity exists to develop a concentration of new, market-rate housing units in the Maple Avenue area as depicted in red in the Illustrative Concept Plan. A mix of owner-occupied single-family attached and owner-occupied detached housing is proposed to provide variety and interest to the neighborhood, and to appeal to a wider range of potential homebuyers. Chapter 4 provides illustrative floor plans, elevations and text regarding these proposed housing prototypes.

For planning purposes, assumptions were made regarding the mix of units to be accommodated within the Study Area. Following is the unit mix on which this Plan is based:

- 21 Single-Family Detached Housing Units
- 9 Duplex Housing Units
- 2 Triplex Housing Units

The final mix of units, however, will be determined by the development and finance communities pending a more thorough design and project costing process.

Following are key actions for residential redevelopment of the area.

- The city should acquire and demolish existing housing units fronting both sides of Maple Avenue. As determined by the building conditions survey presented in Chapter 1, the majority of these units are in deteriorating condition. The average assessed value for these units is in the $20-$30,000 range. New residential construction will not be viable on the south side of Maple Avenue unless the parcels on the north side of Maple are redeveloped.
- The city should combine its property along Lenigan Creek and the parcels fronting the south side of Maple Avenue to form one large residential redevelopment site. Referred to as Site 3 in the Concept Plan, this would result in a site that is approximately 4.5 acres in size.
- Phase one residential redevelopment should begin on site 3 and include the north side of Maple Avenue. Once established, this residential redevelopment pattern may be extended further into the neighborhood over time. Subsequent phases could include properties fronting Sixth Street and Beech Street as illustrated in the Concept Plan, or other areas within the broader neighborhood context.

Development of housing south of Maple Avenue will require the construction of new streets to provide access through the site. Utility extensions, sidewalks, street trees and lighting will also be required as part of the development. Table 7 provides an overview of projected costs.

Table 7: PROPOSED HOUSING DEVELOPMENT COST ASSUMPTIONS

Item	Quantity	Cost Each	Total
Single-Family Structures (1,400sf average)	21	$120,000	$2,520,000
Duplex Structures (1,400sf unit average)	9 (18 units)	$180,000 ($90,000 per unit)	$1,620,000
Triplex Structures (1,400sf unit average)	2 (6 Units)	$255,000 ($85,000 per unit)	$510,000
New Streets and Utilities	910 lf	$250 per lf	$227,500
Street Lights	36	$1,850	$66,600
Street Trees	40	$650	$26,000
Sidewalks	5,430 sf	$4.50 sf	$24,435
Soft Costs	N/A	7%	$350,000
		Total =	**$5,344,535**

Source: Camiros, Ltd

Various approaches to reduce housing costs may be initiated by the City, if it believes it to be in its best interests in order to stimulate redevelopment, to increase the range of housing affordability.

For example, the City could structure a deal with interested developers to provide land upfront at no cost. As new houses are sold, the purchase price will include payment for the lot on which the house is located. Upon closing the sale of each house, the developer would then pay the City for the land.

This strategy has the potential to benefit new homebuyers, developer(s), and the City alike. New homebuyers realize cost savings because the development costs are lower; the developer saves money because interest payments typically associated with acquisition of land is not required; and, this strategy recoups a significant portion of the public funds required to assemble the land for the City.

A more aggressive approach would be for the City to underwrite elements of housing cost through the use of the HUD HOME or other state sponsored homebuyer assistance programs. These programs would increase the breadth of market opportunities available to potential homebuyers and, thereby, serve a wider segment of Beloit's population.

4. HOUSING PROTOTYPES

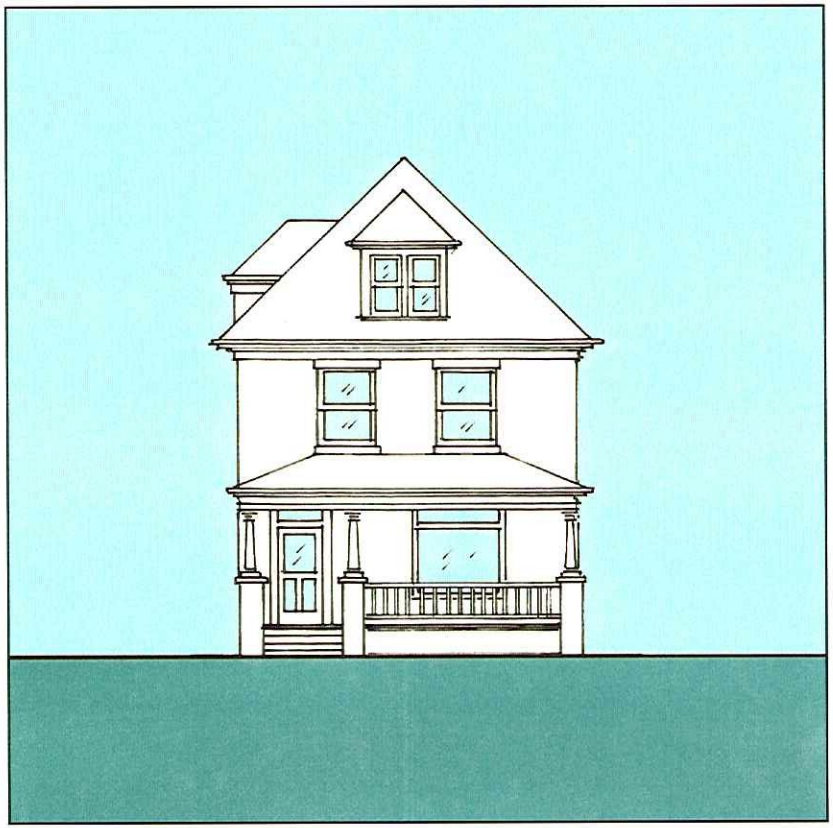
In order to provide a "vision" for the redevelopment of this neighborhood, a series of housing prototypes is provided in this section.

New houses in the Maple Avenue redevelopment area should "fit-in" with the traditional housing stock found throughout the city. A mix of single-family attached and single-family detached housing is proposed for the neighborhood. Utilization of attached housing allows the construction of larger housing units that reflect the region's grand homes, which in turn adds character and value to the neighborhood. Cost savings associated with attached housing can be passed along to potential homebuyers, which could be a real benefit to attract newcomers to the redevelopment area.

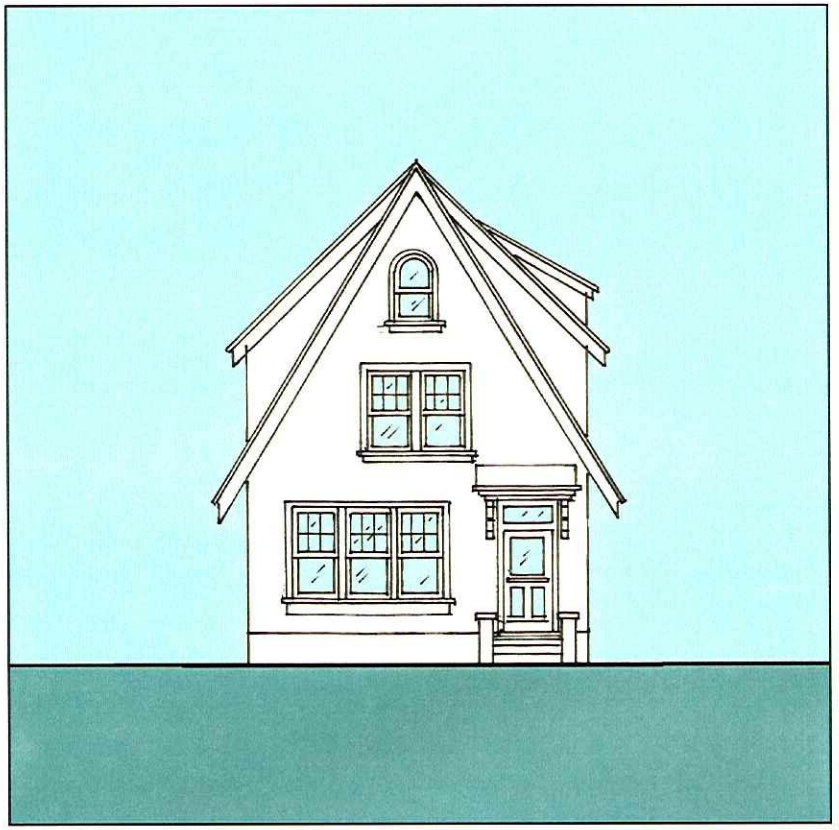
The following prototypes have efficient and flexible floor plans. Simple massing allows for different elevations to be used with the same floor plans. This strategy provides for variety within the neighborhood utilizing relatively few house plan types. As the project progresses, these prototypes should be supplemented with additional house plans of similar character and quality in order to ensure choice and variety in new housing.

New houses in the neighborhood may be accommodated on a variety of lot sizes that range from 50' to 100' depending on the number of units within the structure. Lots are intended to accommodate off-street parking on parking pads or garages located near rear property lines. This siting strategy ensures that new houses are the focal point of the neighborhood, not garages. Shared driveways are encouraged in order to reduce curb cuts so that a pedestrian-friendly, walkable neighborhood character may be established.

SINGLE-FAMILY DETACHED (NARROW)



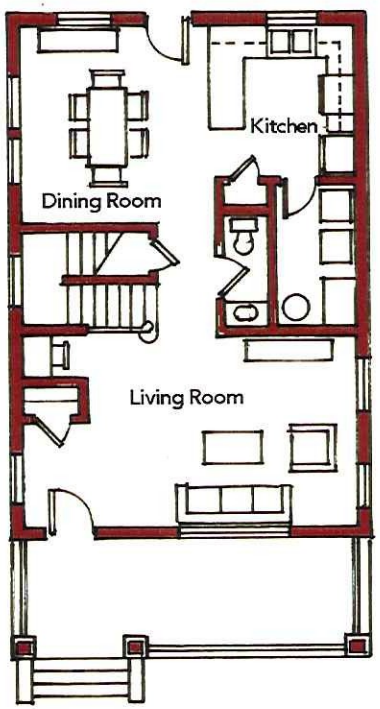
Elevation 1



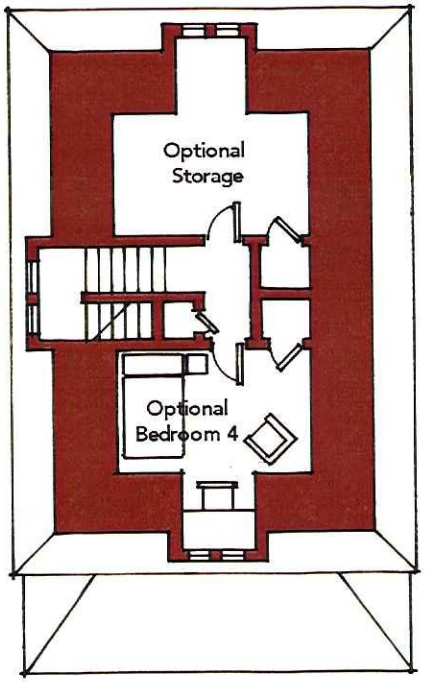
Elevation 2

Single-family houses sit on their own lots with private front and back yards. Houses typically have 3 bedrooms with 2 ½ baths. In some cases, a full stairway to the third floor provides opportunity for the owner to finish a fourth bedroom or additional storage space.

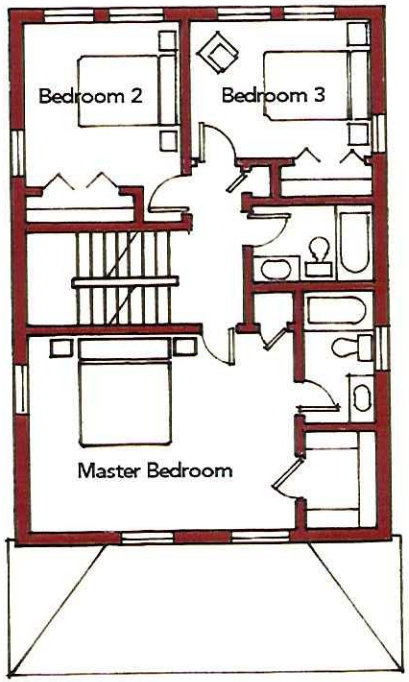
SINGLE-FAMILY DETACHED (NARROW)



First Floor

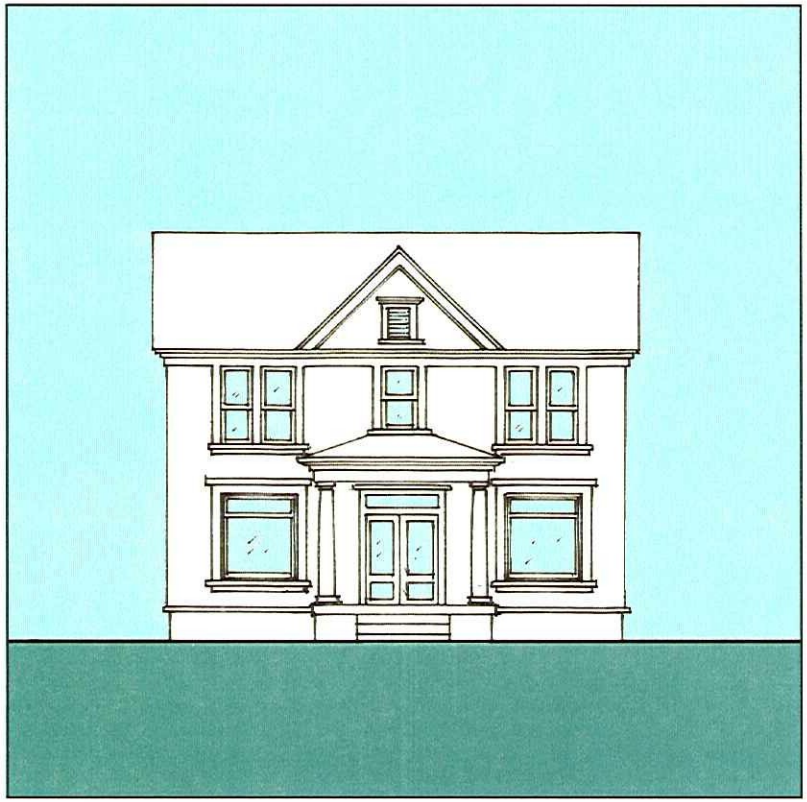


Third Floor

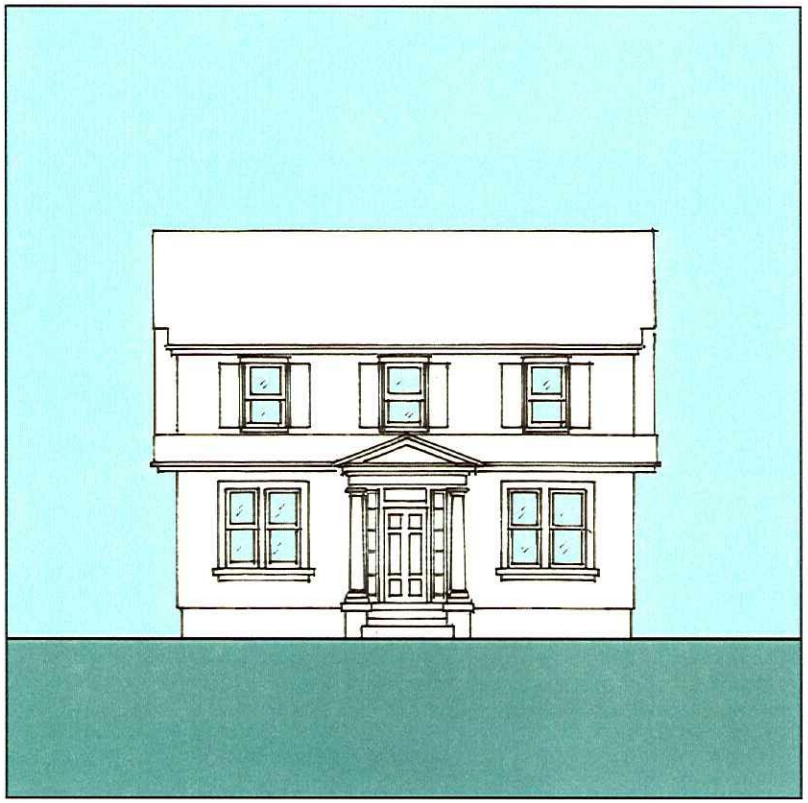


Second Floor

SINGLE-FAMILY DETACHED (Wide)



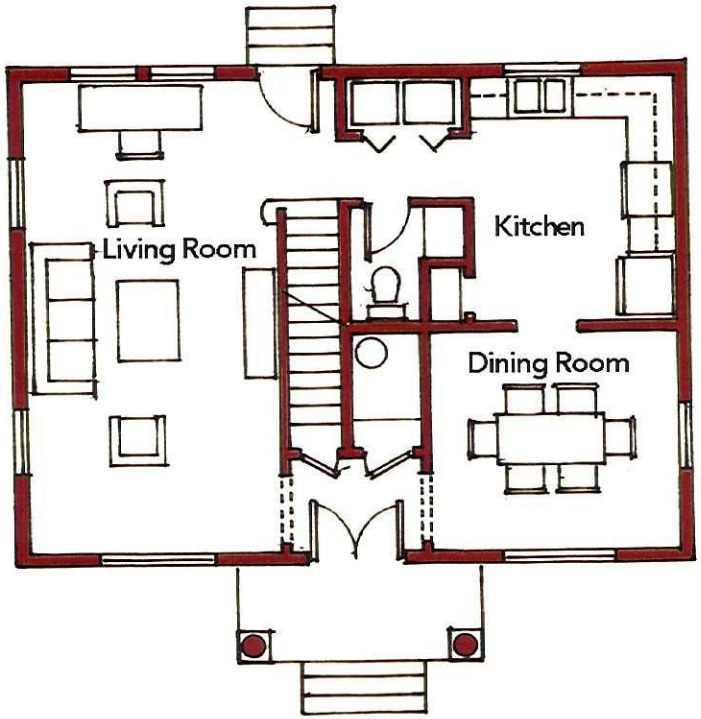
Elevation 1



Elevation 2

Single-family houses sit on their own lots with private front and back yards. Houses typically have 3 bedrooms with 2 ½ baths. In some cases, a full stairway to the third floor provides opportunity for the owner to finish a fourth bedroom or additional storage space.

SINGLE-FAMILY DETACHED (Wide)



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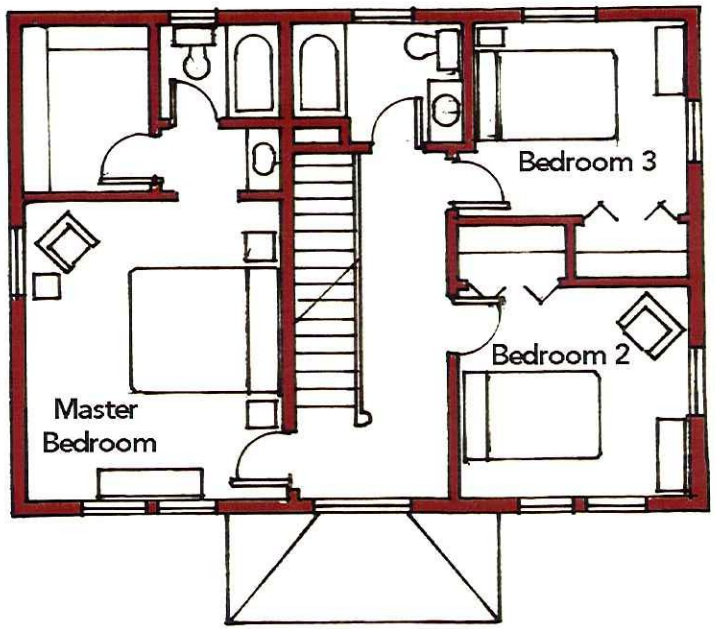


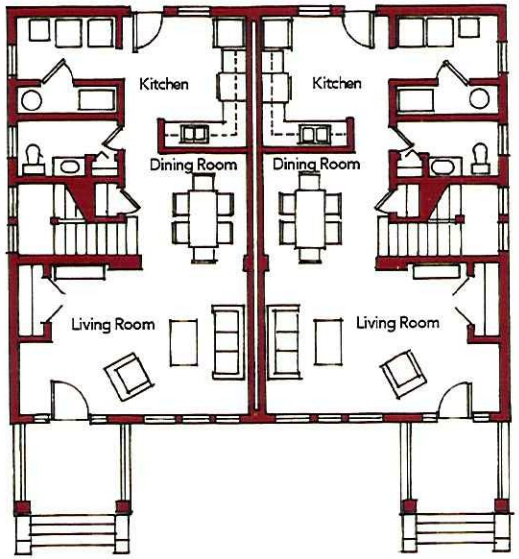
Second Floor

MID-BLOCK DUPLEX

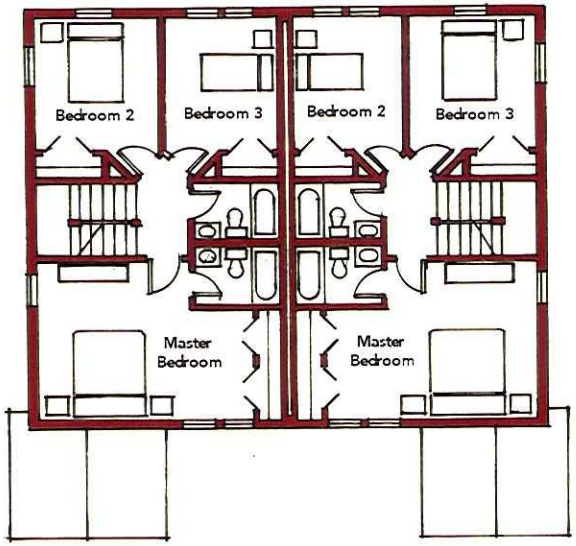
Elevation

A duplex can be designed to resemble a large single-family house, adding variety and interest to the neighborhood while maintaining front and rear yards for each unit. This duplex may be used mid-block since both porches are oriented to face one street. Units typically have 3 bedrooms and 2 ½ baths. A full stairway to the third floor provides opportunity for the owner to finish a fourth bedroom or additional storage space.

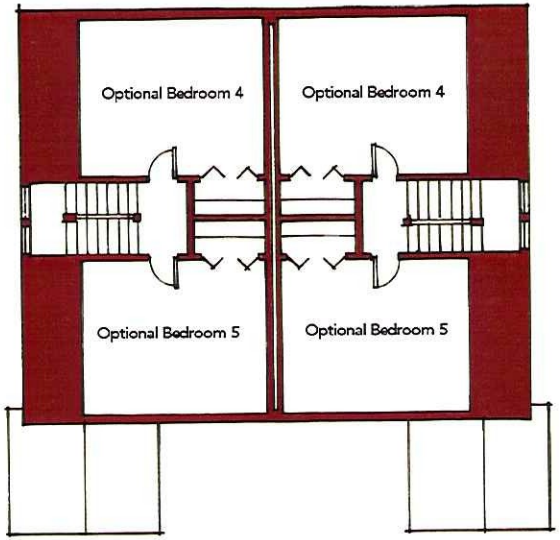
MID-BLOCK DUPLEX



First Floor

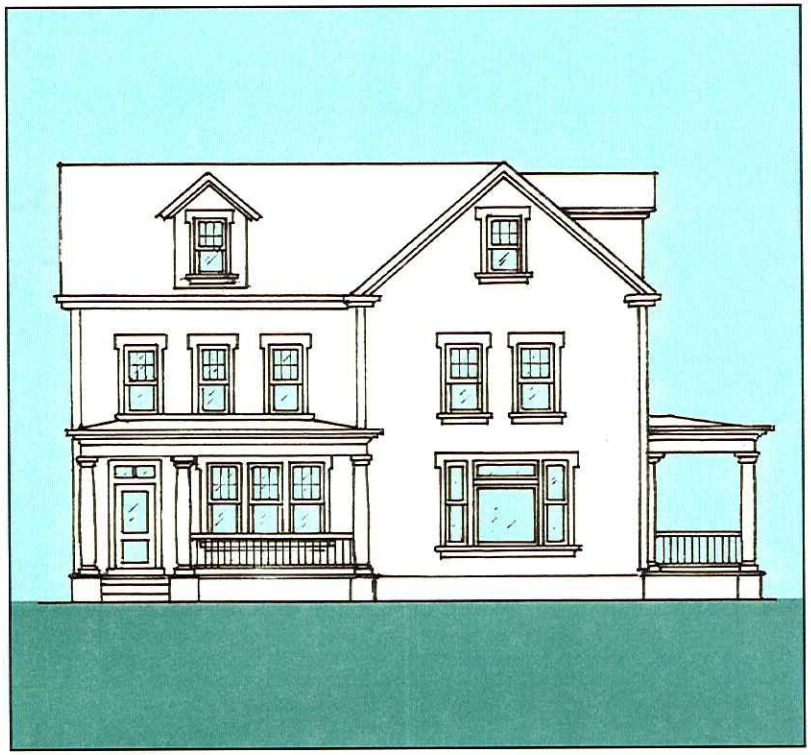


Second Floor

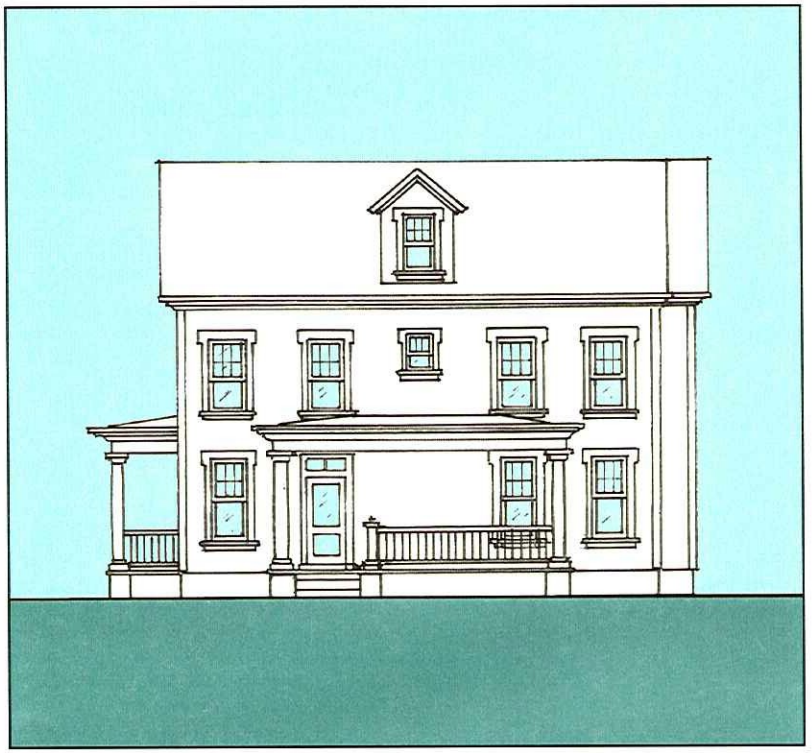


Third Floor

CORNER DUPLEX



Elevation 1

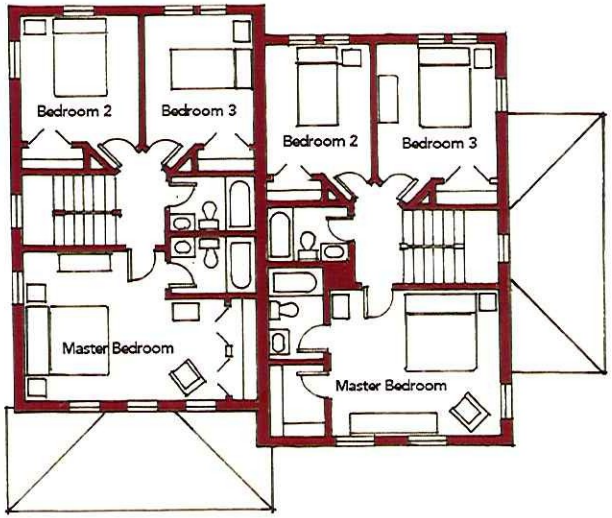


Elevation 2

A duplex can be designed to resemble a large single-family house, adding variety and interest to the neighborhood while maintaining front and rear yards for each unit. This duplex may be placed on corners, as side porches are easily oriented to face a second street. Units typically have 3 bedrooms and 2 ½ baths. A full stairway to the third floor provides opportunity for the owner to finish a fourth bedroom or additional storage space.

CORNER DUPLEX

First Floor



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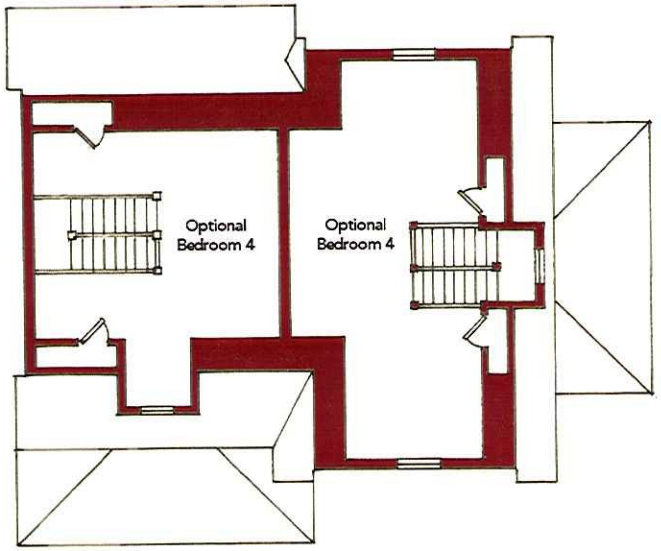


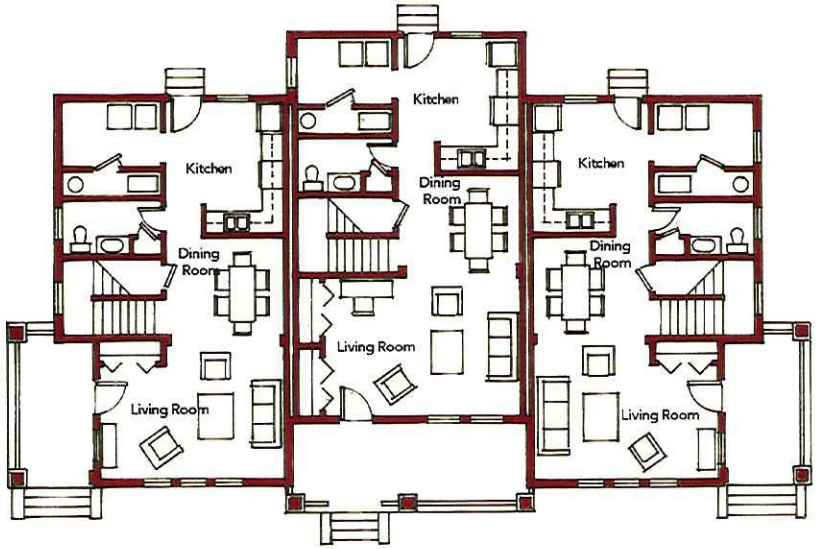
Third Floor

TRIPLEX

Elevation 1

The massing of a triplex is intended to replicate the feeling of the region's grand homes. This prototype may be placed either mid-block or on prominent corners as side porches may be easily oriented to face a second street. Units typically have 3 bedrooms and 2 ½ baths. A full stairway to the third floor provides opportunity for the owner to finish a fourth bedroom or additional storage space.

TRIPLEX



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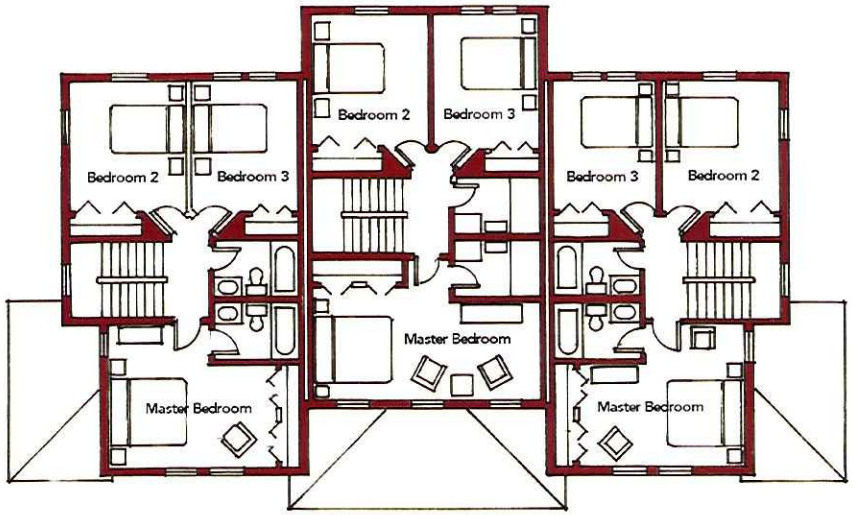

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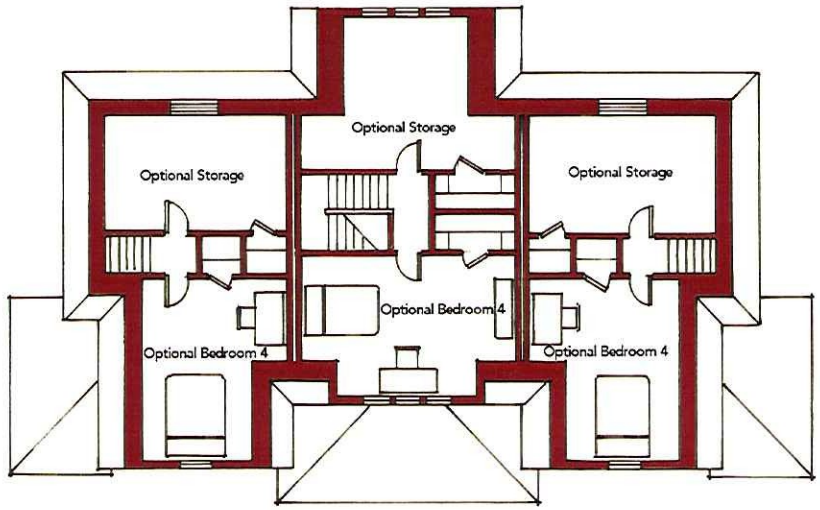

Third Floor

MAPLE AVENUE REDEVELOPMENT PLAN
City of Beloit, Wisconsin

5. FISCAL IMPACT ANALYSIS

SUMMARY

The purpose of this analysis is to outline the fiscal and economic effects of the proposed Maple Avenue Redevelopment Plan on units of local government, particularly with respect to the tax base and Fire and Police Departments of the City of Beloit.

The results of this fiscal impact analysis indicate that the proposed development, as shown in Figure 6, would result in a positive fiscal impact to the City of Beloit and other jurisdictions. Based on current tax rates and equalized assessed property values, projections indicate that the property tax and construction permit revenue generated by the redevelopment would be $188,532. Although permit revenue would only be generated during the first year of construction, increased property tax revenues would be ongoing, and the proposed redevelopment is estimated to result in an increase of $134,850 over current property tax revenues. According to estimates, the City's share of the property tax revenue represents an increase of $44,248 over current levels.

The most significant ongoing municipal costs of the Maple Avenue Redevelopment Plan would be borne by the Beloit Police and Fire Departments. Using the cost per service call methodology, it is estimated that the redevelopment plan will result in $6,655 in additional costs to the two departments.

The City of Beloit will therefore experience a net gain of $37,593 annually as a result of the redevelopment plan, based on this analysis.

Development Program

The proposed redevelopment concept consists of the demolition of 28 existing structures within the Study Area and the construction of 21 single-family houses, 9 duplex attached houses, 2 triplex attached houses, one restaurant/office, and one convenience store.

Assumptions

In performing this analysis, the following assumptions were used:

- For calculating the expected costs of certain public services, FY 2002 operating budgets and service call data from the year 2000 or 2001, as provided by the City of Beloit Fire, Police, and Finance Departments, were used.
- All monetary figures are in constant 2001 dollars. No adjustments have been made for inflation or changes in tax rates or property taxes.
- For the purpose of this project, total market value was based on equalized assessed values, and includes land value. Market value for the existing properties was determined by using the most recent assessed value of the properties available. (City of Beloit Assessor's Office

information indicates that the ratio of assessed value to sales price has been approximately 100% for the past several years.) Tax rates for the 2001 tax year were applied to the assessed values to determine property tax revenue.

- The expenditures and revenue figures contained in this analysis were estimated based on current data and trends. All summary financial numbers have been rounded.

PROJECTED REVENUES

The proposed redevelopment would generate money from two sources: property taxes and construction permits. Building and mechanical permits will be a one-time revenue source, while property taxes will generate revenue on an ongoing basis.

Property Tax Revenue

Property taxes are generated currently by the existing properties within the Study Area; however, redevelopment is projected to increase property taxes significantly.

Existing property tax revenue was estimated by applying the 2001 tax rates to the most recent property values available. Total assessed value within the Study Area is currently $1,138,600. Based on the 2001 overall tax rate of $25.63/$1000, property tax revenues amount to $29,182 for the existing properties. The property tax revenue that is projected to be generated after redevelopment of the Study Area was based on anticipated market value for the various types of properties, as shown in Table 8.

Table 8: PROPOSED CONSTRUCTION MARKET VALUE ASSUMPTIONS

Building Type	Quantity	Market Value per Unit	Total Market Value
Single-Family	21	$120,000	$2,520,000
9 Attached Duplex	18 units	$90,000	1,620,000
2 Attached Triplex	6 units	$85,000	$510,000
Restaurant/Office	1	1,000,000	1,000,000
Convenience Store	1	750,000	750,000
		Total =	**6,400,000**

Source: City of Beloit; Camiros

Table 9: ANTICIPATED INCREASE IN PROPERTY TAX REVENUE

Taxing Unit	Tax Rate per $1,000	Existing Properties	Proposed Redevelopment
(Total Assessed Value)		*$1,138,600*	*$6,400,000*
City	$8.41	$9,576	$53,824
Blackhawk Technical College	$1.68	$1,913	$10,752
County	$5.81	$6,615	$37,184
State	$0.20	$228	$1,280
School District	$11.29	$12,855	$72,256
School Tax Credit	$ -1.76	$-2,004	-$11,264
Total =	**$25.63**	**$29,182**	**$164,032**

Source: City of Beloit; Camiros, Ltd.

Table 9 compares the estimated property tax revenue from the existing properties to the proposed redevelopment plan for each of the taxing units. It is estimated that the proposed redevelopment of the Maple Avenue Study Area will result in an increase in assessed value of $5,261,400, and an increase in property tax revenue of $134,850.

Permit Revenue

One-time construction permit revenue is also expected to be significant. Many of these fees, of course, are intended to defray costs related to inspection of buildings under construction. Therefore, the revenue generated by construction permits should not be seen as net revenue for the city, as inspection costs are not included in the Projected Expenses section of this analysis.

The Building Inspector for the City of Beloit estimates that construction permits (including building, electrical, plumbing, and heating and air conditioning) total approximately $500 for a 1,500 square foot house. Based on this estimate, it seems reasonable to assume that the permits for the proposed restaurant/office and convenience store would each total at least $1,000.

The total estimated revenue from construction permits is summarized in Table 10. Construction permits are projected to produce a one-time revenue amount of $24,500 for the City of Beloit.

Table 10: ESTIMATED CONSTRUCTION PERMIT REVENUE

Building Type	Quantity	Construction Permits	Total Permits
Single-Family	21	$500	$10,500
Attached Housing	24	$500	$12,000
Restaurant/Office	1	$1,000	$1,000
Convenience Store	1	$1,000	$1,000
Total =			**$24,500**

Source: City of Beloit and Camiros, Ltd.

PROJECTED PUBLIC SERVICE COSTS

General government expenses are unlikely to be significantly impacted since the number of dwelling units and residents in the Study Area are unlikely to cause more than a marginal increase or decrease in demand for non-emergency city services. Anticipated impact on fire and police departments are detailed as follows.

Fire and Emergency Medical Service

The Beloit Fire Department made 3,570 emergency medical service calls and 2,646 fire engine runs in 2000. Assistant Chief Liggett estimates that approximately 90 percent of the fire engine calls assist emergency medical service calls. Therefore, as shown in Table 11, the fire department responded to approximately 3,835 distinct service calls in 2000.

Table 11: FIRE/EMS SERVICE CALLS

Emergency Medical Service Calls	3,570
Non-EMS Fire Engine Runs	265
Total Number of Distinct Service Calls	**3,835**

Source: Beloit Fire Department; Camiros, Ltd.

The total operating budget for the Beloit Fire Department in Fiscal Year 2002 is $5,652,065. Dividing this amount by the estimated 3,835 fire department service calls in 2000 yields an approximate cost of $1,474 per service call.

Assistant Chief Liggett reported that 1,033 service calls were made to one and two-family residences in 2000. Dividing this figure by the total number of housing units in Beloit, estimated by the 2000 Census and Applied Real Estate Analysis, Inc., at 13,370, produces a service call per housing unit rate of 0.077. Camiros identified the Study Area as containing 22 housing units at present. Under the redevelopment proposal, the area would contain 45 housing units. Applying the service call per unit rate of 0.077 to these figures, it is estimated that existing residential properties generate 1.694 service calls per year and that the residential properties foreseen by the redevelopment plan would generate 3.465 service calls per year.

Five commercial buildings are located within the Study Area at present; the redevelopment proposal contains only two commercial buildings, but they are larger than those currently existing. The amount of commercial space does not change dramatically under the redevelopment plan. According to figures from the Beloit Fire Department, 63 service calls were made to shopping areas or stores and 20 service calls were made to offi
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Table 12: A

Residential Serv
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Source: Beloit F

Police Servic

The total ope
Fiscal Year 2
estimated 79
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The Beloit P
service in

he City of Beloit in 2000. Given that fewer calls were made to shopping or office ut the entire city, it is estimated that rvice calls annually are made to the current s in the Study Area or will be made to the s planned for the redevelopment.

the number of service calls and cost to the der existing conditions and under the posal. The redevelopment proposal is in a $2,610 increase in costs to the fire

PATED FIRE DEPARTMENT COSTS

	Existing	Anticipated
s	1.694	3.465
ls	2.000	2.000
	3.694	5.465
	$1,474	$1,474
Total =	**$5,445**	**$8,055**

artment; 2000 Census; AREA, Inc.; Camiros, Ltd.

budget of the Beloit Police Department in $8,152,697. Dividing this amount by the police service calls in 2001 yields an $102 per service call.

Department responded to 79,776 calls for Police Chief Thomas estimated that

6. PLAN IMPLEMENTATION AND BUDGET

PUBLIC SECTOR INVOLVEMENT

The changes in the development pattern outlined in the prior plan can only be secured through significant municipal involvement. Such involvement is needed to:

1. Enable the reconstruction of Maple Avenue
2. Facilitate the assembly and redevelopment of the commercial and housing sites

It is possible to limit municipal involvement to the reconstruction of Maple Street. However, the apparent weakness of the local market for private redevelopment and the difficulties of individual site assemblage would require such an extended time period that current blighting conditions would be further aggravated and the short-term market for redevelopment further depressed.

A public redevelopment process would be much more efficient and effective in creating serviceable redevelopment parcels and providing fair and timely relocation assistance to persons presently residing along Maple Avenue.

IMPLEMENTATION STRATEGIES

It is suggested that the City consider establishing a designated Redevelopment Area as well as a Tax Increment Finance District (TIF) within the Study Area boundaries. (Figure 2)

As pointed out in Chapter 1, evaluation of existing conditions indicate that the properties located within this boundary are of such age and condition as to support the eligibility if this area were it designated as either a TIF and/or Redevelopment District. Both of these municipal urban redevelopment tools allow the City to exercise eminent domain and acquire parcels that it does not own within the boundary. The ability to undertake acquisition of all these properties will allow the City to make the necessary infrastructure improvements and reconfigure the lotting within the area to implement a plan reflective of the concept shown earlier in Figure 6.

Establishment of a TIF district appears very favorable given the substantial amount of publicly owned property within the area which would have zero tax basis, thereby providing a substantial tax increment for them to fund redevelopment. Cursory analysis indicates that the redevelopment of the project area would result in a total assessed value of about $6,400,000. This would result in a tax increment of approximately $134,850/year at buildout using current tax rates.

It is assumed that if the TIF were to be fully funded at the outset, the city would have to sell bonds that would be paid off by the TIF proceeds. Alternatively, it might be preferable to first establish a Redevelopment District in this area so that the Community Development Authority could be looked to as a source of funds to complement any city bonding. Obviously,

the financing strategies as well as analysis of total funding needs and funding techniques should be a next step in this process.

Eight Step Approach

Should the City wish to move forward with this plan, it is suggested that it use the following eight-step approach.

1. Determine the method of public financing to be used and the extent of the plan to be supported.
2. Implement the land acquisition program.
3. Institute a relocation program for current residents of the project area.
4. Construct Maple Avenue improvements.
5. Establish proper zoning and other regulatory controls to facilitate the planned redevelopment.
6. Issue an RFP for redevelopment of the residential and commercial areas in accordance with the neighborhood plan.
7. Provide agreed-upon support to the private sector developers as they implement the project.
8. Build new road and utility infrastructure to serve the redevelopment parcels to support development patterns secured through the RFP process.

Table 15, Action Plan Matrix, outlines these programmatic steps, identifies implementing responsibilities, and lists estimated costs and potential funding sources.

Table 15:

ACTION PLAN MATRIX

Project and Activity	Responsibility	Cost	Funding Source
1. Determine method of public financing.	City	N/A	N/A
2. Implement land acquisition program.	City	(Cost included as part of item 3)	TIF; Municipal Bond; State Redevelopment Grant
3. Institute replacement/relocation program for current residents of Study Area.	City; HUD	$1,400,000	State Redevelopment Grant; HOME Program; TIF; Municipal Bond
4. Construct Maple Avenue improvements.	City	$860,000	TIF; CDBG; Municipal Bond; State Redevelopment Grant
5. Establish zoning and regulatory controls to facilitate new development.	City	N/A	N/A
6. Issue RFP(s) for redevelopment of commercial and residential areas.	City	N/A	N/A
7. Provide agreed-upon support to private sector developers as they implement projects.	City	As Negotiated	Varies
8. Build new road and utility infrastructure to support redevelopment.	City; Developer	$345,000	TIF; CDBG; Municipal Bond; State Redevelopment Grant; Private Sector Financing

APPENDIX A: MAPLE AVENUE RECONSTRUCTION COST E

BID ITEM DESCRIPTION	QUANTITY		T PRICE	TOTAL PRICE
Site Preparation:				
Unclassified excavation	2250 C.Y.		$8.35	$18,787.50
Remove existing pavement and curb and gutter	6075 S.Y.		$2.70	$16,402.50
Traffic control	1 L.S.		$3,450.00	$3,450.00
Sawcut pavement	591 L.F.		$2.90	$1,713.90
Surface Improvements:				
8" Doweled concrete pavement	9063 S.Y.		$36.80	$333,518.40
Curb and gutter – 30" wide	4300 L.F.		$13.80	$59,340.00
Sidewalk – 5' wide	13,500 S.F.		$4.50	$60,750.00
Stone base course	2500 Tons		$8.65	$21,625.00
Sanitary Sewer:				
8" PVC sewer pipe	640 L.F.		$34.50	$22,080.00
Sanitary sewer manhole	3 Each		$1,725.00	$5,175.00
Storm Sewer:				
12" Pipe	561 L.F.		$51.75	$29,031.75
New curb inlets	14 Each		$920.00	$12,880.00
New manholes	3 Each		$1,380.00	$4,140.00
Remove existing structure	6 Each		$575.00	$3,450.00
Appurtenances:				
Gateway features	3 Each		$20,000	$60,000
Street lights	26 Each		$2,300.00	$59,800.00
Street trees	45 Each		$750.00	$33,750.00
Sod complete with fertilizer and mulch	2350 S.Y.		$2.35	$5,522.50
Signal light replacement	1 L.S.		11,500.00	$11,500.00
Pavement striping	1 L.S.		$4,200.00	$4,200.00
SUB TOTAL				**$767,116.55**
Design and Construction Administration:				
7% Engineering Design Fees				$53,698.16
5% Engineering Construction Oversight Fees				$38,355.83
GRAND TOTAL				**$859,170.54**

APPENDIX B: REPLACEMENT/RELOCATION COST ASSUMPTIONS

Under the *Uniform Relocation Assistance and Real property Acquisition Policies Act of 1970, as amended (URA)*, provision of assistance will be required for any homeowner, tenant or business whose property is acquired by a public agency for a project in which Federal funds are used.

Homeowners and business owners are entitled to purchase or rental assistance in order to relocate to a property of functional equivalency as determined by HUD. Rental tenants are entitled to rent subsidy for a period of 48 months if the cost of an equivalent unit costs more than their current rent. All are entitled to advisory services and payment for moving expenses. Businesses may be eligible for reestablishment expenses up to $10,000. Complete information regarding URA is available online at www.HUD.gov.

Following are cost assumptions for effected properties within the Maple Avenue Study Area. They include all structures located between Maple Avenue and Lenigan Creek, as well as all structures located on the north block face of Maple Avenue.

Table 8: OWNER OCCUPIED HOUSING REPLACEMENT COST ASSUMPTIONS

Item	Units	Cost	Total
Replacement Costs	8	$65,000	$520,000
Moving Expenses	8	$1,000	$8,000
		Total =	$600,000

Source: U.S. Dept. of Transportation; Camiros, Ltd.

Table 9: TENANT-OCCUPIED HOUSING RELOCATION COST ASSUMPTIONS

Item	Units	Cost	Total
Acquisition Costs	14	Assessed Value Varies	$388,000
Moving Expenses	14	$1,000	$14,000
Rent Subsidies	8	$400 x 48 Mos.	$153,600
	5	$300 x 48 Mos.	$72,000
	1	$250 x 48 Mos.	$12,000
		Total =	$639,600

Source: U.S. Dept. of Transportation; Camiros, Ltd.

Table 10: BUSINESS RELOCATION COST ASSUMPTIONS

Item	Units	Cost	Total
Acquisition Costs	2	Assessed Value Varies	$114,200
Moving/Reestablishment Expenses	2	Varies	$15,000
		Total =	$129,200

Source: U.S. Dept. of Transportation; Camiros, Ltd.