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## ELMWOOD DISASTER RECOVERY PLAN 2010

This recovery plan was written by the Peoria County Planning & Zoning Department in cooperation with the City of Elmwood and the Elmwood Disaster Recovery Committee.

## Elmwood Disaster Recovery Committee


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# COMMUNITY VISION

*As our forefathers "who bridged the streams, subdued the soil, and founded a state," we will together forge ahead turning adversity into opportunity creating a stronger more vibrant community with a continuing focus on family values as we grow into the future.*



The above statement is the vision for rebuilding in the aftermath of the June 5, 2010 tornado. The vision statement is the overall perspective of the Community, as developed by the Elmwood Disaster Recovery Committee.

# LETTERS OF SUPPORT



The following pages contain letters of support from Federal, State, and Local officials. These letters recognize continued support and encouragement from various elected officials.

\* At the time of initial publication, letters of support had not been received but it is anticipated that several additional letters will follow.

AARON SCHOCK  
18TH DISTRICT, ILLINOIS

DEPUTY REPUBLICAN WHIP

COMMITTEE ON TRANSPORTATION  
AND INFRASTRUCTURE

COMMITTEE ON OVERSIGHT  
AND GOVERNMENT REFORM

COMMITTEE ON SMALL BUSINESS

Congress of the United States  
House of Representatives  
Washington, DC 20515-1602  
June 29, 2010

Honorable John Hulslander  
Mayor  
City of Elmwood  
PO Box 439  
Elmwood, IL 61529-0439

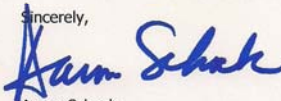
Dear Mayor Hulslander:

I want to thank you for your tireless leadership during Elmwood's June 5 tornado and the disaster recovery that has followed. Your calm direction throughout a time of great trepidation has been of vital importance.

As you well know, my staff and I stand ready to help the Elmwood community in any way that is needed. It has been our pleasure to maintain close contact with you and your appointees as the community revitalization process has been initiated. I am very encouraged that an outline for a comprehensive redevelopment plan is almost complete. I look forward to learning more about the results of the community survey and the aspirations you and the other city officials have set. This is a unique opportunity to enhance the business and tourism opportunities, while maintaining the wonderful integrity of the iconic hometown we all know Elmwood to be. We will gladly work with you to accomplish the community's goals.

My staff phoned you on June 16 to let you know that I had written to Governor Quinn, asking him to seek whatever additional disaster assistance was available to him for the state declared disaster areas from the June 5 storms, but most especially Elmwood. In that letter I specifically cited Elmwood's economic injury because of the severe damage to your business district. A copy of my letter to the Governor is attached.

Please stay in touch and do not hesitate to contact me personally, or my district chief of staff, Carol Merna, whenever we are needed.

Sincerely,  
  
Aaron Schock  
Member of Congress

AJS/cm

REPLY TO:

100 N.E. MONROE, ROOM 100  
PEORIA, IL 61602  
(309) 671-7027  
FAX: (309) 671-7309

209 WEST STATE STREET  
JACKSONVILLE, IL 62650  
(217) 245-1431  
FAX: (217) 243-8852

235 SOUTH 6TH STREET  
SPRINGFIELD, IL 62701  
(217) 670-1653  
FAX: (217) 670-1806

509 CANNON HOUSE OFFICE BUILDING  
WASHINGTON D.C. 20515  
(202) 225-6201  
FAX: (202) 225-9249

WWW.SCHOCK.HOUSE.GOV

# INTRODUCTION



On Saturday, June 5, 2010, an EF-2 tornado struck the City of Elmwood, located in Peoria County, Illinois. According to the National Weather Service, the tornado was approximately 50 yards wide with winds up to 130 mph. The damage to Elmwood's Central Business District was extensive. A total of 41 buildings sustained damage, whereas 33 were originally deemed structurally unsafe for occupancy. Trees were uprooted, power lines toppled, and vehicles in the path incurred extensive damage. Fortunately, no lives were lost and no injuries were reported as a result of this disaster.

This Community Recovery Plan outlines the projects and processes identified by the community for rebuilding. This plan is the result of an intense 2 week planning process. A Disaster Recovery Plan Committee was established by the City of Elmwood and met with Peoria County Planning and Zoning staff. This committee consisted of representatives from local township government, business leaders, and community activists.



# IMPLEMENTATION

This Disaster Recovery Plan contains 19 projects that will form the basis for the rebuilding efforts in Elmwood. Projects were prioritized by residents and assigned a recovery value, with rankings consisting of high, moderate, and community interest. The high value recovery projects are the most urgently needed and all available resources should be focused on immediate implementation. The moderate value projects, although not essential to recovery, are likely to produce substantial benefits for the community, and should be pursued as time and funding permit in the near future. Community interest projects are those that are of relative less significance, but are still probably worthy of more discussion and thoughtful consideration as recovery proceeds.

The implementation schedule for the projects should focus upon the high priority projects initially. These projects will have the most significant impact on the revitalization efforts. Projects with available funding or which may generate additional funding should also be completed as soon as possible. The accomplishment of completing smaller projects will keep the momentum of the recovery growing and keep the community vested in the overall project.

The City of Elmwood has appointed a Disaster Recovery Administrator. This appointee would serve on a committee that would also include the mayor, two city council members, and two representatives of the business community. The committee shall be responsible for managing the recovery process and will be required to meet frequently. The committee shall immediately address the high priority items listed in the recovery plan and explore possible funding avenues such as grants, general obligation bonds, and revenue bonds. The committee shall, in a timely manner, investigate all other items as identified in the June 2010 surveys. Based on these investigations, the committee will make recommendations to the City Council for final action. The committee will be responsible for coordination with other local, state, and federal agencies.

# COMMUNITY PROFILE

Elmwood, Illinois typifies many people's image of small town America. Modest but well-maintained residential neighborhoods surround the central 'heart' of the city's small downtown. Elmwood's downtown business district is organized around Central Park, which is perhaps one of the city's prominent features. Central Park is a fine example of a classic American town square. One block square in size, Central Park features a central, antique band shell gazebo, "The Pioneers" sculpture by Elmwood native Laredo Taft, and several century-old stately trees.

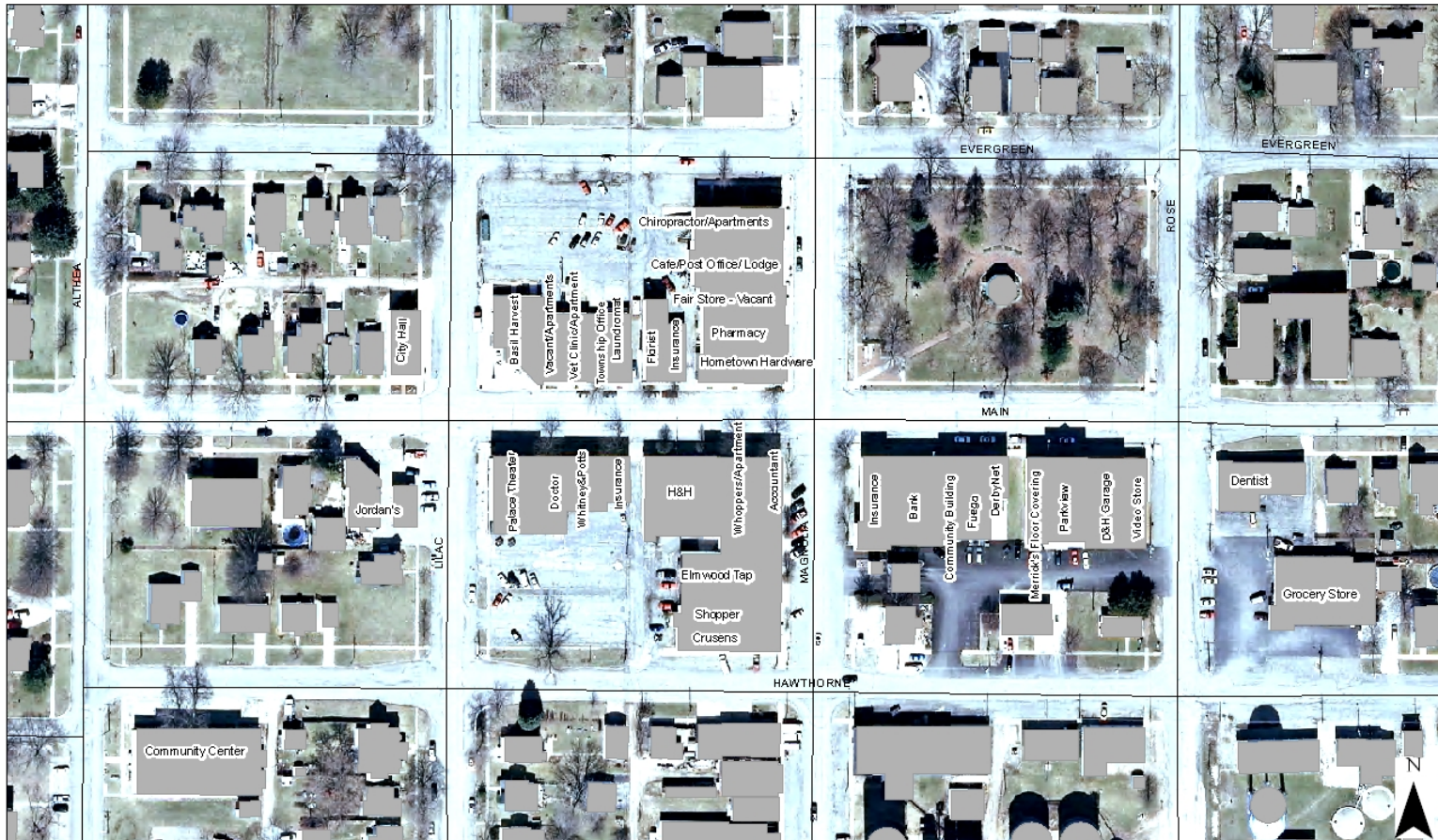
In 1854, W.J. Phelps laid out what was originally known as the Town of Elmwood, located near the western border of Peoria County, Illinois. The Phelps Barn, built in 1840, is believed to have been a part of the Underground Railroad's "Liberty Line". In 1860 the Silver Cornet band was formed, laying the foundation for what is now known as the Elmwood Municipal Band. In 1867, Elmwood was officially incorporated as a Village. In 1892, Elmwood was officially incorporated as a City.

Central Park is fronted on two sides by nearly 130 year old period architecture that, prior to the tornado, was in remarkably good shape given its age. Most are in keeping with the prevalent local architectural styles of mid to late nineteenth century and were built by William J. Phelps and his contemporaries. The buildings which face the square and also many that continue along west Main Street of the square are built mainly from brick or masonry. Typically these buildings are three stories in height and feature a consistent brick, pressed tin, or wooden cornice line. Many of these buildings also feature cast iron facades at the storefront entrances and are graced by retractable canvas awnings bearing the names of the businesses.

The City of Elmwood has a population of 1,945 according to the 2000 U.S. Census. The median household income was \$44,500 at that time, which is slightly higher than the Peoria County median of \$39,978. The City of Elmwood has 772 total households and 808 total housing units. Of the total housing units, 82% are owner-occupied, which is significantly higher than the 68% figure reported within Peoria County as a whole. The City of Elmwood's largest local employer is Elmwood Community Unit School District #322

# ECONOMY & BUSINESS

The primary area impacted by the tornado of June 5, 2010 was the Central Business District for the City of Elmwood. Initial damage estimates indicated 80% of the downtown commercial district was deemed structurally unsafe. Re-establishing and rebuilding this area is crucial to the City. This area represents many facets important to the community - employment, services, tax base, and historical significance.



Map 1. City of Elmwood Business District

# PROCESS



Immediate action was taken the morning following the tornado event and involved damage assessments conducted by professional inspections staff and local emergency service providers. Volunteers responded quickly by donating equipment and manpower for street clean-up efforts. Soon thereafter, community meetings were held in an effort to relay progress and processes to residents and business owners. City of Elmwood officials appointed the aforementioned Disaster Recovery Plan Committee to meet with Peoria County.

The plan development process began with an initial informational meeting to determine the strengths, weaknesses, opportunities, and threats within Elmwood as a result of the tornado. Elmwood identified several strengths on which the community prides itself. One of which, the Central Park, has been the setting for many community celebrations. The iconic park is the home of *The Pioneers* statue and the Gazebo, which is a symbol of the perseverance of the Elmwood Community, as it has continued to stand tall after disasters in 2009 and 2010. Other strengths identified include the municipal band, the Community Center gymnasium, Palace Theatre, and an award winning school district.

While it is important to focus on the positive aspects of a community after such a significant event, it also speaks volumes of the character and community to acknowledge the weaknesses that do exist. During the analysis phase, a need for additional food establishments was identified as the largest deficiency within Elmwood. With weakness comes the chance to focus on a solution, and restaurant opportunities have been identified as a high priority by the residents during the recovery phase.

The residents recognize the tornado of June 2010 could be an opportunity to rebuild historic Elmwood. An overwhelming response was heard during public meetings: "Elmwood is not about the buildings; Elmwood is about the people". The potential to develop a downtown Tax Increment Finance District and/ or Enterprise Zone could generate funding for both public and private development in the near future and for years to come. Damage to several township and city buildings allows for the exploration of a combined municipal complex. Additionally, the opportunity to upgrade infrastructure, utilities, and city parking lots presents itself due to the damage incurred by surrounding structures.

Given the massive damage and destruction, many of the historic buildings may be lost. Due to the fact that much of the City was constructed during the late 1800s and early 1900s, some of the buildings may be difficult to reconstruct. Another concern is the threat that the Elmwood Post Office may not be considered a priority by the United States Postal Service and may be closed. The option to create a new Tax Increment Financing District for the downtown would provide financing for reconstruction, repair, and restoration. On the other hand, the TIF District would not provide new revenue to the local taxing authorities, such as Elmwood Community Unit School District, City of Elmwood, etc. The school board has already considered this issue and expressed its support for the new downtown TIF District. Such action shows how the community overwhelmingly supports the restoration of the downtown area. Since there are many problems which have accrued from the disaster, it is important to conduct a thorough analysis of each aspect of the recovery plan to ensure that the negative impacts will be mitigated and the plan will restore and improve the community.

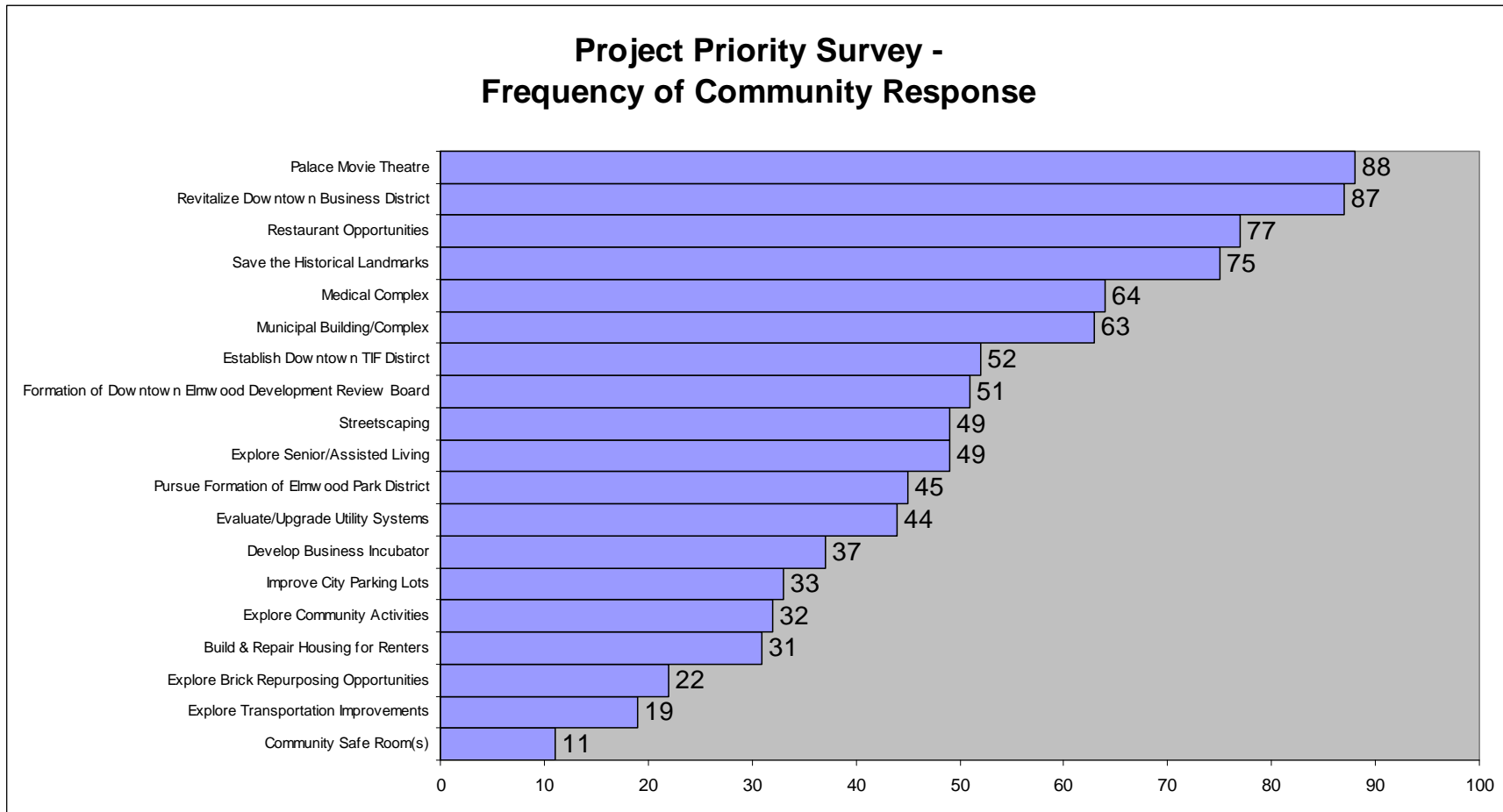
After an analysis of Strengths, Weaknesses, Opportunities, and Threats was completed, local community leaders looked for direction as to what the next step should be in moving forward. The consensus decision was that the community should be involved in the rebuilding process, so a survey was generated to identify the needs and wants of the residents who will play such a crucial role in rebuilding the City of Elmwood and its future. The intent of the survey was to assess the following four questions:

1. What services do you think are essential to Elmwood?
2. What new businesses would you like to see in Elmwood?
3. What recreational opportunities would you like to see in Elmwood?
4. What do you think could attract people to Elmwood?

Local Elmwood residents distributed the survey throughout the community. Citizen response can be considered above average with 323 surveys received in a matter of 2 days. This response emphasizes the community character and participation, which provided an invaluable source of input and feedback. For a copy of the Community Assessment Survey and results, please refer to Appendix A.

Based upon the survey results, as previously indicated, the committee met to determine potential projects. A list of 19 projects was identified, triggering a second survey. A project priority survey was distributed to gauge the community interest. The response was once again higher than expected, with 95 surveys returned over a 3 day period. Chart 1 - Frequency of Community Response, highlights the frequency of a specific response appearing in the total number of surveys returned. In addition to the number of times a selection was made, a corresponding percentage serves as an illustration of the popularity of community response. These results signify the community's interest in a particular project, but not necessary the importance as assigned of each project.

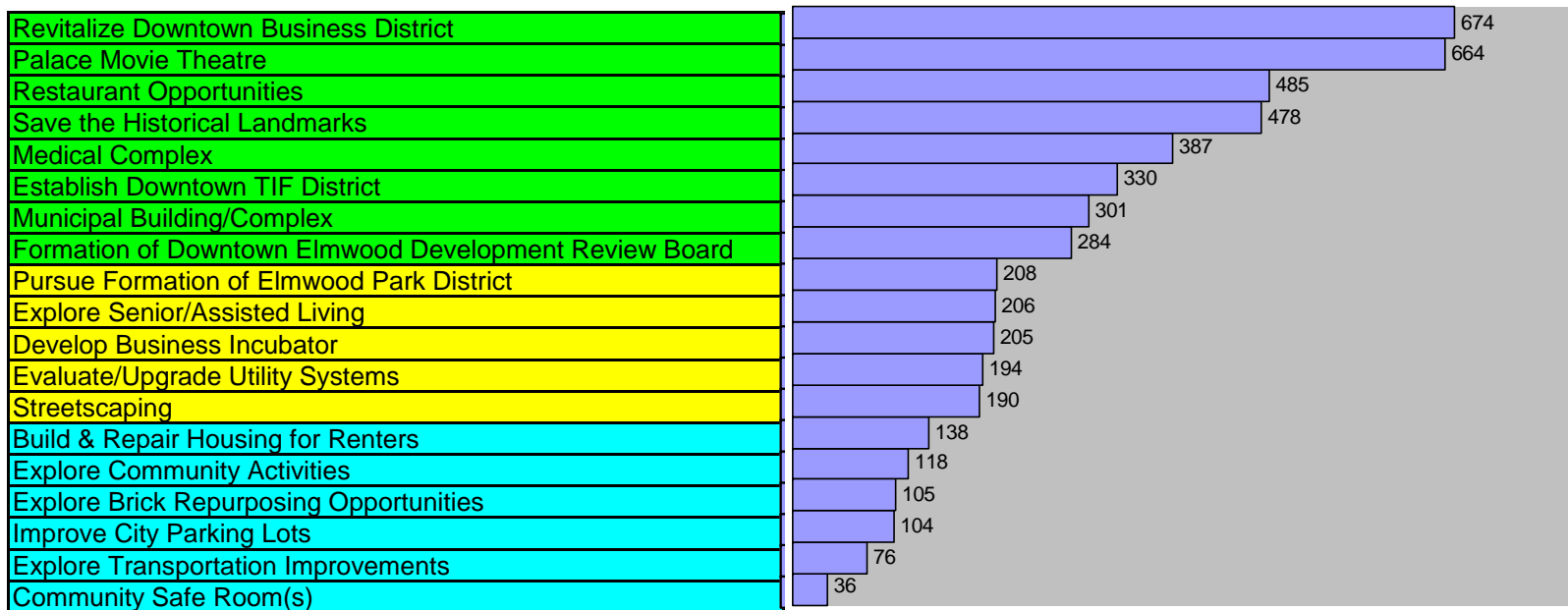
Chart 1 - Frequency of Community Response



To better understand the community interest in each project, citizens ranked their top 10 priorities on a scale of 1-10. A project which received a priority of number 1 would then receive 10 points. This system continued until all projects receiving votes were assigned a point value. Thus, a project may have appeared on a higher number of surveys, yet received a lower priority ranking. An example of such could be illustrated by the Palace Movie Theatre receiving 664 weighted points after appearing on the most surveys (88), however the project goal of "Revitalizing Downtown Business District" received 674 weighted points after appearing on 87 surveys, therefore making "Revitalizing Downtown" the top priority project. Projects were assigned their final recovery value based upon the point value system. The results for the Project Priority Survey are illustrated in Chart 2 as follows. The results were analyzed and a

priority value was assigned to each project, with rankings consisting of high, moderate, and community interest. Projects were assigned a specific priority value based on a system of natural breaks. For example, a significant gap existed between the high recovery value goal "Formation of Downtown Elmwood Development Review Board" (284 weighted points) and the moderate recovery value goal "Pursue the Formation of Elmwood Park District" (208 weighted points). A similar gap existed between the moderate recovery value goal "Streetscaping" (190 weighted points) and the community interest recovery value goal "Build & Repair Housing for Renters" (136 weighted points). The high value recovery projects are the most urgently needed and all available resources should be focused on immediate implementation. The moderate value projects, although not essential to recovery, are likely to produce substantial benefits for the community, and should be pursued as time and funding permit in the near future. Community interest projects are those that are of relative less significance, but are still probably worthy of more discussion and thoughtful consideration as recovery proceeds. For a copy of the Project Priority Survey, please refer to Appendix B.

Chart 2 - Project Priority Weight



Once projects had been identified, the committee met to discuss development of action items. With every project, a detailed process needed to be developed in order to make the goal obtainable. The committee generated a list of step-by-step actions and later a narrative was created to elaborate on the key points. Steps ranged from conducting damage assessments to exploring potential avenues for funding. The committee was careful not to single out any one individual or business during this phase, as responsibilities should not be dictated by a group lacking financial interest. Action steps should be treated as suggestions, and no single action is considered

set in stone. Others actions require further exploration and development. These actions and subsequent steps served as the final building block for a draft plan to be created.

The group convened one final time to review a draft of the plan prior to final publication. Ideas surrounding the formatting of the document were considered, and a final product was agreed upon. The committee made the unanimous decision that before any document could be considered final, local community leaders should have the opportunity to review and comment. Several copies of the plan were distributed to solicit comment. The overall response was satisfaction with the Elmwood Recovery Plan and the process for adoption and implementation could now begin.

A final version of the Elmwood Disaster Recovery Plan was delivered to the City of Elmwood after successful completion of the 2 week planning process. City officials distributed copies of the Plan for review prior to adoption by Elmwood City Council.



While the short-term and long-term goals of the City of Elmwood identified the steps which must be taken in order to rebuild the properties adversely affected as a result of the tornado, it is crucial to understand that the reconstruction of Elmwood may be based on a combination of 4 key criteria. Consideration of these requests must be made by the City of Elmwood and the Peoria County Board to assist property owners and developers with rebuilding efforts. Due to the historic nature of the community, unique characteristics exist which pose a hardship in returning Elmwood to its pre-disaster condition. Property owners, business managers, local officials and Peoria County must work together to achieve these goals, but this hard work alone will not be enough to restore the economic vitality of Elmwood. The City of Elmwood has identified the following conditions to be requested of the Peoria County Board:

1. Waiver of Building Code Requirements

The City of Elmwood is requesting that buildings be renovated without strict compliance with the County's adopted building codes. Due to the fact that many of these structures were constructed in the late 1800s and early 1900s, it is unrealistic to believe any of the existing buildings would meet the current codes implemented in the 2000s. While the buildings certainly may have been structurally sound and safe at the time they were constructed, new codes were drafted and adopted to ensure structural integrity and reduce the risk of hazards. As building codes progressed over time, existing structures were considered non-conforming to these standards and thus code compliance was not required unless improvements to the buildings were made. Components such as electrical, plumbing, mechanicals, as well as fire safety, energy conservation, and structural design all are addressed by current Peoria County building codes. To comply with current building codes would be extremely costly and may be a deterrent to reconstruction efforts.

2. Increased Substantial Damage Indicator

The City of Elmwood is proposing a significant increase (i.e. 95%) to the substantial damage determination. Existing local ordinances and adopted building codes require a structure to come into compliance with any and all applicable codes in two specific events. The key component is the fair market value. If the building is damaged beyond 50% of fair market value, or the cost of construction exceeds a value of 50%, a building must be brought into compliance and treated as new construction. Due to the fact that the tornado caused catastrophic damage to the downtown Elmwood area, 33 of 41 buildings were deemed structurally unsafe. While the term structurally unsafe does not indicate whether or not a structure is substantially damaged, the cost of reconstruction to bring the damaged portions of the buildings up to code could trigger a substantial damage determination. Insurance payments and building professionals' estimates may determine these structures as salvageable; however, if strict compliance of the 50% damage rule is adhered to, it may not be economically feasible to reconstruct many of the structures. A determination of substantial damage will be based upon a structural engineer's damage estimate. A thorough investigation of these reports will be required and any subsequent determination will be made in a separate mitigation analysis.

### 3. Non-Conforming Use Designation

The City of Elmwood has requested the investigation of Non-Conforming structure status for those buildings which have been damaged by the tornado. The term "non-conforming" would apply to a structure which was constructed prior to the effective date of current regulations, but at the initial time of construction was a legally compliant use. Due to the fact that the majority of these damaged structures were constructed in the late 1800s and early 1900s during a period when zoning regulations were not in effect, it may be plausible to deem them non-conforming. The Peoria County Zoning Ordinance allows for the expansion of a non-conforming structure through the special use process. Upon receipt of the special use permit, the structure shall no longer be treated as a nonconformity and shall be allowed to continue as a lawfully existing structure. In essence, this would grant these tornado damaged structures a one-time waiver from strict compliance with the Zoning Ordinance. The Zoning Ordinance regulates uses, setbacks, lot size, landscaping, and parking. The special use process generally takes up to 10 weeks. The Peoria County Board should consider holding special hearings and waiver of any application fees due to the overwhelming amount of structures which may request a special use. This process may be alleviated with the issuance of a blanket special use for the downtown area which could be utilized by individual property owners on an as needed basis. With the granting of a special use, the structures within the City of Elmwood would have the opportunity to rebuild without strict adherence to County zoning regulations.

### 4. Waiver of Building Permit Fees

The City of Elmwood has requested that no permitting fees be charged for projects associated with the tornado disaster. Many of the buildings appear to have been underinsured. As a result, insurance claims may not reflect the building replacement value and insurance payments would be less than the cost of reconstruction. This problem is compounded further by the additional costs of building permits, which are not covered by insurance. This financial constraint would be detrimental to retention of existing business and may impair future development. In the event that the Peoria County Board could waive the fees associated with the building permits for reconstruction, it may allow some of the buildings to be rebuilt and reoccupied.

In order to fully understand the requests made by the City of Elmwood, it is important to be aware of the processes as identified by the Peoria County Code and subsequent International Code Council building code adopted by Peoria County in April of 2006. The current substantial damage determination policy is one that has been established by the Federal Emergency Management Agency and has been implemented for all types of disasters, including past flooding within Peoria County. This formula is derived from taking the amount of damage, generally in the form of a professional construction estimate or insurance claim, and comparing it to the fair market value of the structure. A professional construction estimate will offer the most accurate data, due to the fact that the amount of an insurance policy can be undervalued, thus not reflecting the total amount of damage. The option presents itself to the individual property owner to enlist in the services of a State licensed appraiser, as it can be acknowledged the assessed value is not always an accurate representation of the value of the structure. This policy should not be taken lightly, as the theories behind such policy are established by staff appointed by the President of the United States. Each building must be evaluated by a structural engineer prior to the issuance of a building permit. Several of the engineer's reports have indicated some of the existing materials of buildings should not be reused in structural repair.

While the components of reconstruction which must comply with Peoria County Codes possess a formidable challenge for Elmwood and may be negotiable, it is important to understand that the challenges from the State of Illinois may be even greater. Another consideration regarding strict compliance of this substantial damage policy must be the requirements as set forth by the Illinois Accessibility Code. Governed by the State of Illinois' Capital Development Board, the Illinois Accessibility Code requires structures must come into compliance with any and all laws once a specific reinvestment has been made. Peoria County does not have the authority to waiver from these requirements. Any ruling on the Accessibility Code must come from the Capital Development Board itself and should be explored prior to any rebuilding efforts within Elmwood. Additional considerations regarding Historic Preservation Code compliance may alleviate some Accessibility Code requirements. Regardless of these requirements, considerations from the Peoria County Board must be analyzed and approved prior to reconstruction efforts.

In the event that the Peoria County Board approves the City of Elmwood's request for an exemption from strict adherence to Peoria County Building Code, property owners should be aware of the risks associated with such a request. As a condition of this approval, Peoria County would require a waiver of liability signed by property owners. By signing a waiver of liability, the property owner accepts full responsibility of liability and acknowledges the structure does not meet adopted codes. The property owner would be solely accountable for any subsequent structural shortcomings.

It is apparent that many distinctive characteristics which could act as barriers to redevelopment exist, however; due to its unique nature and historical setting, the City of Elmwood falls into a Rural Community Conservation District (RCC). The RCC District is established as an overlay district to maintain conformity, promote a mix of residential and commercial use in "village centers", and act as a pedestrian-friendly area. The RCC District allows the reasonable, continued use of property in these established centers by reducing setback, parking, and landscaping requirements. In order to determine the minimum permissible criteria, an average of all lots with the same use classification located on the same block and any adjacent block within a 250 foot radius of any lot line shall be calculated. In the case of Elmwood, many businesses share a common wall, parking, and offer little to no landscaping, so the benefits of the RCC district in the rebuilding phase can be substantial. These less restrictive requirements will allow Elmwood to maintain its community atmosphere and appeal.

# FUNDING SOURCES

Due to the significant amount of damage to the City of Elmwood, funding mechanisms beyond private investment and insurance payments will be required in order to restore the downtown business district. The following programs and grants should be explored by community officials, property owners, and various agencies in order to help alleviate the financial burden as a result of the tornado. These programs do not apply strictly to business owners, but may serve commercial, residential, institutional, and recreation uses

\* - denotes a Presidential Declaration of Disaster must be made to be eligible

## **Ameren**

Ameren Corporate Contribution Grant

- Funding for a variety of infrastructure improvement projects

## **Department of Commerce & Economic Opportunity/ Department of Housing & Urban Development**

Competitive Communities Initiative

- Assists with business & community development activities through community assessment

Illinois Small Business Development Center at Bradley University

- Provides one-on-one business counseling, development of business plans

\*Community Development Block Grants - DCEO

\*HOME Investment Partnerships Program - HUD, DCEO

- Provides housing assistance for eligible households

Housing Choice Program - HUD/DCEO

- Provides vouchers for low-income households with housing assistance

## **Department of Homeland Security/Federal Emergency Management Agency**

\*Community Disaster Loan Program - FEMA

- Provides funding to jurisdictions that have suffered substantial tax or revenue loss

\*Disaster Unemployment Assistance Program - DHS, FEMA, DOL

- Provides unemployment benefits to individuals who are unemployed as a result of the disaster

Public Assistance Grant Program - FEMA

- Reimburses eligible applicants for the majority of the cost of projects that enhance a disaster-damaged facility's ability to resist similar damage in the future

#### Hazard Mitigation Grant Program - FEMA

- Reduce the loss of life and property due to natural disasters and to enable mitigation measures to be implemented during the immediate recovery from a disaster.

#### **Economic Development Council**

See Appendix C for details

#### **Illinois Department of Transportation**

##### Illinois Transportation Enhancement Program

- Promote alternative transportation, streetscape improvements and beautification, and preservation of transportation resources.

#### **Illinois Historic Preservation Agency**

##### Historic Preservation Fund Grant-In-Aid

- Provides matching grants to States for the identification, evaluation, and protection of historic properties by such means as survey, planning technical assistance, acquisition, development, and certain Federal tax incentives available for historic properties

##### National Trust Preservation Loan Fund

- Provides financial and technical resources to organizations that use historic preservation to support the revitalization of underserved and distressed communities

#### **National Endowment for the Arts**

##### Save America's Treasures grant program for restoration of historic theaters, theater programs

- Provides funding for preservation and/or conservation work on nationally significant intellectual and cultural artifacts and nationally significant historic structures and sites

#### **Peoria County Government Assistance Programs**

See Appendix D for details

#### **United States Department of Agriculture**

##### Rural Housing Service Section 502 Direct & Guaranteed Loan Program

- Provides housing assistance to income eligible households to purchase, build, or rehabilitate housing in rural areas

##### Rural Development - 513 Direct Loan Program

- 1% loan program for new construction or rehabilitation of rental housing

##### Rural Development - 538 Guaranteed Loan Program

- Interest rate buy-down for new construction or rehabilitation of rental housing

Rural Business Enterprise Grants

- Financing for rural business incubators

Rural Development - Community Facilities Guaranteed Loan & Grant Program

- Assists in development of essential community facilities

**United States Department of Labor/Illinois Department of Labor**

Unemployment Insurance

- Provides benefits to individuals unemployed as a result of the disaster

**United States Small Business Administration**

\*Economic Injury Disaster Loans

- Provides direct loans to small businesses to assist through recovery period


\*Physical Disaster Loans (Business)

- Provides low interest, long-term loans to repair or replace uninsured or uncompensated disaster-related damages to businesses

\*Physical Disaster Loans (Individuals)

- Provides low interest, long-term loans to homeowners or renters to repair or replace uninsured or uncompensated disaster-related damages

# PROJECTS



Revitalize Downtown Business District  
Palace Movie Theatre  
Restaurant Opportunities  
Save the Historical Landmarks  
Medical Complex  
Establish Downtown TIF District  
Municipal Building/Complex  
Formation of Downtown Elmwood Development Review Board  
Pursue Formation of Elmwood Park District  
Explore Senior/Assisted Living  
Develop Business Incubator  
Evaluate/Upgrade Utility Systems  
Streetscaping  
Build & Repair Housing for Renters  
Explore Community Activities  
Explore Brick Repurposing Opportunities  
Improve City Parking Lots  
Explore Transportation Improvements  
Community Safe Room(s)

# Revitalize Downtown Business District

**Recovery Value**  
**HIGH**

## Goal

Rebuild damaged structures and reopen local businesses to support the sustainability of Elmwood for generations to come.

## Project Description

Downtown Elmwood has always been identified as a historical center and source of community pride. 41 businesses located within the downtown area were adversely impacted as a result of the tornado, 33 of which were originally deemed structurally unsafe for occupancy. These businesses play an integral role in support of the local economy as well as providing jobs to residents.

## Actions

- Assess condition of damaged structures
- Determine owner interest for return
- Determine best use for structures
- Explore funding opportunities
- Explore permitting requirements
- Identify marketing strategies
- Educate residents on benefits of local spending

In order to meet the project goal of revitalizing the downtown business district, the condition of existing structures must first be assessed. Industry professionals must be consulted to determine estimates of expenses for renovation and reconstruction. The City should evaluate which owners will be returning and which storefronts may be filled. In determining potential new businesses, the citizen survey should be utilized to assess demand for the service. Many funding opportunities should be explored for these projects. Resources available from the Economic Development Council and Peoria County are outlined in Appendices C and D. Business owners may be eligible for grants to restore their structures. Insurance coverage and private investment must be utilized. TIF proceeds would be available if the district is formed. The City of Elmwood could issue bonds for infrastructure improvements. Another scenario could include the extension of the existing Peoria County Enterprise Zone. City officials must work with the Economic Development Council to extend the Enterprise Zone. Once building owners have made the decision to rebuild or repair, permitting requirements should be explored. These include building code and zoning ordinance requirements. A building permit must be obtained and will be based upon the scope of work. Market strategies should be identified to retain existing businesses and attract new businesses. One possible resource for this marketing effort is the Peoria County Market Study, which examined demand for a variety of retail establishments within the Elmwood area. Another marketing strategy could be to enhance the availability of parking to local businesses. Currently, two City owned and maintained parking lots serve the Central Business District. As a result, the proximity to certain business is far greater than others and may serve as a competitive disadvantage. The addition of parking leading to the rear entrances of all businesses would allow for a level playing field. The revitalized downtown business district is dependant upon local resident support. The community needs to be educated on the benefits of shopping in Elmwood. Property tax revenues are increased by these businesses occupying downtown buildings. Local tax revenues are generated and are utilized by the City of Elmwood. Strategies for educating residents include a buy local program, marketing in *The Shopper*, or distributing information on the local community website.



## Palace Movie Theatre

**Recovery Value  
HIGH**

### **Goal**

Restore the local landmark which has been identified as one of the most recognizable structures within Elmwood.

### **Project Description**

The Palace Theatre has been a local landmark regarded for its importance as a community gathering place and entertainment venue. Reopening the theatre will be instrumental in bringing vitality to downtown, drawing residents on nights and weekends and attracting people to Elmwood. In doing so, it will aid in bolstering the local economy.

### **Actions**

- Assess condition of damaged structure
- Coordinate committee for community involvement
- Explore funding options
- Consult/Select design professionals
- Rebuild/Reopen facility
- Determine growth potential (size and services)
- Determine interest in additional events

In order to meet the project goal of reopening the Palace Theatre, an assessment must be made on the current condition of the structure. Once the determination has been made that the Theatre can be restored, the Elmwood Community should then identify strategies for raising awareness and securing funds to aid the restoration project. Advertisements for coordination activities could be made through *The Shopper* and the local website [www.elmwoodil.org](http://www.elmwoodil.org). Funding options must be explored, as the cost of the reconstruction may be substantial. By soliciting donations, utilizing potential TIF District proceeds, and exploring grant opportunities such as National Endowment for the Arts funding, the burden on private investments may be decreased. Expansion of theatre services may also be explored at this time, including but not limited to: theatrical performances, musical performances, and expanded movie offerings. Furthermore, an addition to the Palace Theatre could be considered for concessions, handicapped restrooms, and services such as dinner and movie offerings.

## Restaurant Opportunities

**Recovery Value  
HIGH**

### **Goal**

Explore the expansion of eateries located within Elmwood to meet the unmet demand as indicated by local residents.

### **Project Description**

Resident survey response called for extended hours of operation and a wider variety of service levels and food options. More local establishments will lead to decreased travel time for evening and weekend dining, thus resulting in additional money being spent within Elmwood.

### **Actions**

- Determine if existing restaurants will remain in Elmwood
- Evaluate community interest
- Explore growth potential at multi-use facilities
- Assess market study for current demand
- Market with City of Elmwood for new opportunities
- Explore grant opportunities

In order to meet the project goal of increasing restaurant opportunities, an assessment of the condition of existing local eateries must be made. Several establishments were damaged during the tornado event, while others were previously vacant. Resident survey response indicated a strong demand for increased food service, menu options, and hours of operation. It is unlikely that the downtown business district boundaries will be expanded, therefore, reuse of, or additions to, existing buildings should be considered. There is great potential to locate food establishments within existing buildings as a secondary use. An example of such combination services could be a bakery which also offers coffee and tea. Interest for food service establishments could come from entrepreneurs, but should be solicited by the City of Elmwood to increase marketability.

## Save the Historical Landmarks

**Recovery Value  
HIGH**

### **Goal**

Identify and restore buildings of significant historical value to preserve the character of downtown Elmwood.

### **Project Description**

Many existing commercial buildings were built in the late 1800s and carry memories passed down from generation to generation. Damage as a result of the tornado has jeopardized the survival of several of these iconic structures. A list of targeted buildings should be created and prioritized to ensure strong community support continues for maintenance and rebuilding of the historic downtown.

### **Actions**

- Identify Historical Landmarks
- Determine if structures can be designated on historical registry
- Assess condition of damaged structures
- Explore funding opportunities
- Consideration of consolidated services/lots
- Consult/select design professionals

In order to meet the project goal of saving the historical landmarks of Elmwood, it is first necessary to identify the structures of historical significance. These may include the Neptune Fire House building (existing City Hall), the old school house gym, the Opera House Block (100 N. Magnolia), the 100 Block of S. Magnolia, the 100 Block of E. Main, and the 100 Block of W. Main. Local property owners should explore guidelines that could qualify their building for listing on a local, State, or Federal Historical Registry. Designation on a historical registry may provide benefits, but also may impose limitations on rebuilding and renovations. Once this analysis has been completed, damages should be assessed to determine repair and reconstruction costs. Funding opportunities to consider include private investments, fundraising efforts, potential TIF District proceeds, and various grant applications. Senate Bill 2534 has recently granted funding to the City of Peoria, therefore the exploration of State historic preservation tax credits should be completed for possible expansion to Elmwood.

# Medical Complex

**Recovery Value**  
**HIGH**

### Goal

Construct or locate a building to house essential medical services.

### Project Description

As the population ages, demand for health care increases and response time becomes critical. A new medical complex could provide offices for a local doctor and dentist, as well as rehabilitation programs or prompt care services.

### Actions

- Determine owner interest for return
- Determine feasibility of shared medical complex
- Determine interest from medical service providers
- Explore satellite offices
- Explore funding opportunities
- Locate facility to house services
- Consult design professionals

In order to meet the project goal of constructing or locating a facility for essential medical services, the interest in returning of existing medical providers must be determined. The condition of the damaged structures should be evaluated to verify the need for a shared complex. Once this assessment has occurred, contact can be made with additional medical service providers to gauge their interest in locating offices or facilities in Elmwood. The potential exists for a satellite office branch of one of the local hospitals: Methodist, OSF or Proctor. Funding opportunities may be available if the community is found to be underserved by medical providers. A facility to house medical services can be identified, either via acquisition of an existing building or construction of a new complex. The facility will be required to have adequate parking and accommodate handicapped individuals. Design professionals, including architects and engineers, should be consulted. The State of Illinois has guidelines for medical facilities and must be advised of plans to ensure compliance.

## Establish Downtown TIF District

**Recovery Value  
HIGH**

### **Goal**

Establish a TIF District centered upon the intersection of Main and Magnolia to generate funding for downtown revitalization.

### **Project Description**

Tax Increment Financing (TIF) helps local governments attract private development and new businesses. This revenue base allows the opportunity to make improvements and provide incentives within the district without tapping into general municipal funds or raising or creating new taxes.

### **Actions**

- Hold series of informational meetings
- Assess financial impact on various taxing districts
- Explore expansion of existing TIF vs. formation of new TIF
- Determine TIF boundaries
- Explore process for formation
- Determine project eligibility requirements
- Determine disbursement process

In order to meet the project goal of establishing a Tax Increment Financing (TIF) district in downtown Elmwood, the City must determine the level of community support. The City, Township, County, and Elmwood Community Unit School District are among the various taxing jurisdictions which must be assessed for financial impacts. The City should determine if expanding the current TIF district or formation of a new TIF district would best meet the needs of the community. The City TIF attorney will be crucial in providing information necessary for this decision-making process. The life of the TIF district will be substantially different for expansion as opposed to the creation of a new district. A boundary for the TIF district would be established and consideration must be made of which properties would generate revenue for the district. After soliciting comment at public hearings, a final decision rests with the City Council. Once the district has been formed, requirements will be established for project eligibility. A process for determining the disbursement of funding and any match requirements shall be established to ensure eligible projects will be supported. Agreements between the City and property owners must be created with each party agreeing to improvements.

## Municipal Building/Complex

**Recovery Value  
HIGH**

### **Goal**

Construct a new municipal building or complex to meet the needs of the community by providing operational space for a variety of city and township services.

### **Project Description**

The new municipal complex could house services for the City of Elmwood including but not limited to police, fire, township office, other city staff and officials. Relocating governmental services into one location would minimize annual operation and maintenance costs. The combination of services will significantly increase chances for construction grant opportunities. The Neptune Fire House building will be restored regardless of the outcome of the complex.

### **Actions**

- Restore Neptune Fire House building for alternative uses
- Evaluate feasibility of combining city/township fire services into one building
- Evaluate affordability of new construction vs. acquisition of alternative building site
- Determine location, size, and specifications
- Identify funding opportunities
- Consult/select design professionals

In order to meet the project goal of establishing a municipal complex, the feasibility of combining the city and township services into one building must be explored. This would include an investigation into which public services to consider, ownership of the structure, as well as cost share and tax savings to citizens. Due to the fact that the potential services which would be combined are currently operating in multiple locations, an assessment for rebuilding those structures would need to be compared against the cost of new construction or renovating an existing building to house a municipal complex. Funding options may include the generation of revenues through the sale of publicly owned properties which would no longer be utilized. Additional financial considerations may come from potential TIF District proceeds, public donations, and grant opportunities such as the United States Department of Agriculture Community Facilities Program. Consideration for a municipal complex may increase the opportunity for construction grant funding when multiple taxing bodies combine efforts. The formation of this building should not have any adverse impact on the existing Neptune Fire House building, as it should be restored regardless due to its historical significance.

# Formation of Downtown Elmwood Development Review Board



## Goal

Preserve the historic and aesthetic appearance by regulating design and materials used in development of downtown district.

## Project Description

The tornado destroyed much of the original facades within downtown Elmwood. As redevelopment occurs, the formation of a Downtown Elmwood Development Review Board allows the local community the opportunity to determine consistent design criteria. New structures should be designed to be compatible with existing historic appeal.

## Actions

- Determine Community Interest for local design regulation
- Explore the establishment of Downtown Elmwood Development Review Board by Mayor/City Council
- Determine development criteria
- Determine implementation applicability

In order to meet the project goal of forming a Downtown Elmwood Development Review Board, local leaders must first gauge the community support for adopting and enforcing local design regulations. This is not the creation of an Elmwood zoning office, but may serve as an initial step. The mayor, along with the City Council, would be responsible for establishing the board. Specific duties would include passing an ordinance to create the board, creating a search committee to identify potential candidates, and appointing board members. Design criteria enforced by the board should include building materials, size, height, door/window openings, and awnings. Guidelines for implementation must be adopted and should include a specific date after which rules will be enforced, an amount which can be spent on renovations before these rules would be enforced, and criteria to ensure new construction blends with existing development.

## Pursue Formation of Elmwood Park District

**Recovery Value**  
**MODERATE**

### **Goal**

Create a local park district to manage and maintain community recreational opportunities.

### **Project Description**

A local park district could oversee operation of the existing township community center and city parks. This new entity would be funded by a property tax levy. The park district would employ an individual who could focus their attention on the expansion of community facilities, programs, and sports leagues.

### **Actions**

- Hold series of informational meetings to determine community interest
- Determine process for implementation
- Assess feasibility of combination of existing services and facilities
- Determine need for tax levy
- Determine operation structure
- Explore potential park district activities
- Explore potential park district facilities
- Explore grant opportunities

In order to meet the project goal of forming an Elmwood Park District, community support must be gauged. The new Park District would be responsible for the existing Township Community Center and the City parks. Both the City of Elmwood and Elmwood Township currently utilize property tax revenues to maintain their recreational facilities. The new entity would combine those tax revenues and may require an additional levy. The procedures for forming the district must be established and outlined to the community. A determination must be made regarding who will be responsible for managing the district. A board of trustees or directors must be appointed to carry out start-up and administrative decisions. The Park District would need to hire employees to maintain its facilities. Additional activities and programs could be operated including adult or youth sports leagues. New facilities may be considered as interest is indicated by the community. Grant opportunities may exist for these projects and may be more successful in the event the Park District forms its own taxing body.



## Explore Senior/Assisted Living

**Recovery Value**  
**MODERATE**

### **Goal**

Determine feasibility for creation of senior/assisted living facility.

### **Project Description**

Aging citizens require additional care and accessible living arrangements. Demographics indicate the need for this type of housing and existing demand exceeds current conditions. This facility would create additional job opportunities for local residents, while retaining population.

### **Actions**

- Conduct housing study to determine community need
- Evaluate design criteria for potential senior or assisted living facility
- Explore potential sites for redevelopment/acquisition
- Explore funding opportunities
- Partner with private sector for development
- Consult design professions

In order to meet the project goal of meeting the demands for senior and assisted living, a study should be conducted to determine the need. Prospective residents may have been displaced due to the tornado or may have no choice but to migrate out of Elmwood due to the limited availability and options currently offered. It is important to note that the average age of residents within the City of Elmwood is 38 years old and population projections indicate Elmwood to be aging. Design criteria should consider the size of the facility desired and the scope of services available at this location. Once established, the results may identify an existing building which could be renovated or may also warrant the construction of a new facility. Funding opportunities could dictate the project construction and grant funding should be explored in combination with private investment and donations. Partnership with the private sector would be essential; therefore, a developer should be solicited. Due to the nature of this industry, State healthcare regulators must be consulted to ensure any applicable codes can be met and followed.

## Develop Business Incubator

**Recovery Value**  
**MODERATE**

### **Goal**

Create a business incubator that would allow start-up or displaced businesses an opportunity to operate while they recover from the disaster. This is essential to bring new businesses to Elmwood, and to ensure existing businesses will continue to thrive.

### **Project Description**

A business incubator provides support for small, start-up or displaced businesses, including management guidance and technical assistance. Businesses typically stay in an incubator until they are stable enough to move into their own space and could generate long-term economic renewal for the City.

### **Actions**

- Identify interest from community
- Develop marketing strategies
- Determine who will operate/own/maintain
- Explore potential sites for incubator
- Explore funding opportunities
- Determine management services offered
- Establish growth criteria

In order to meet the project goal of creating a incubator to assist businesses, there must be demand from the local business owners. In addition to local business owners, the City of Elmwood should consider the volume of interest for the existing commercial space and local residents who could utilize such services. Marketing strategies should be developed through partnerships with the City of Elmwood, Economic Development Council, and local universities and colleges. The biggest component to this project would be a location for the business incubator to operate. Several existing vacant buildings may be opportune at this time; however, ownership of the proposed incubator building plays a critical role in the feasibility of the project. Several funding options exist, including the most likely scenario of private ownership. Grant opportunities may present themselves for start-up or displaced business, and the Economic Development Council has a number of programs currently in place. Additional information regarding the services offered by the EDC can be found in Appendix C. Management services including shared resources such as staff, equipment, and office space can reduce operation costs. Management guidance would be crucial to help steer a business towards long-term viability. A rent increase timeline should be considered so that any one business does not gain a competitive advantage over start-up businesses.

## Evaluate/Upgrade Utility Systems

**Recovery Value**  
**MODERATE**

### **Goal**

Assess the need for utility system improvements or expansions.

### **Project Description**

Elmwood's utility system is currently functional; however the rebuilding process should include an assessment of utility infrastructure condition, capacity and reliability to meet the expectations of current residents as well as future demands. Improvements to telecommunication services, availability of high speed internet, and underground rerouting of electrical wiring may be considered at this time to take advantage of rebuilding efforts.

### **Actions**

- Evaluate public support for existing systems
- Encourage utility companies to consider upgrades
- Explore improvements to City parking lots for underground electric
- Coordinate project implementation with redesign of city parking lots
- Explore funding opportunities

In order to meet the project goal of evaluating and upgrading utility systems, the community first needs to assess the existing utility systems. Public utility companies, such as AmerenCilco, Verizon Telecommunications, and local internet providers, must be contacted to evaluate the feasibility of improvements. The expansion of services including high-speed internet should be considered and discussed to meet the growing technological demands of the community. These projects should be done in conjunction with an evaluation of the condition of City parking lots, with potential improvements including the burying of electrical wires and the addition of landscaping. The City of Elmwood may be eligible for grant funding from Ameren.

## Streetscaping

**Recovery Value**  
**MODERATE**

### **Goal**

Beautify downtown Elmwood by adding streetscape and landscape elements to create an appealing and convenient destination for residents and visitors. Design a pedestrian-friendly, attractive downtown setting for comfortable shopping, walking, and enjoyment of historic and other attractions.

### **Project Description**

Establish a uniform streetscape to encourage pedestrians to spend more time downtown and enhance the quality of their experience. Potential streetscape elements may include historic streetlights, trees, planters, public art, benches, sidewalk improvements, and signage.

### **Actions**

- Determine streetscaping design criteria
- Explore funding source, if applicable
- Consult design professionals
- Formulate schedule of improvements
- Determine entity responsible for implementation

In order to meet the project goal of improving streetscaping in downtown Elmwood, community input can be gathered to explore design criteria. Project aspects could include historic streetlights, landscaping, public art, benches, and sidewalk improvements. Prospective funding sources for these improvements could be potential TIF district proceeds, private investment or grant opportunities. Architects, engineers, or landscape architects may provide assistance in generating ideas for design. The expectations of property owners for streetscaping elements and an implementation timeframe must be determined.

## Build & Repair Housing for Renters

### Goal

Encourage rebuilding of rental units, including second story downtown units.

### Project Description

Prior to the tornado, as many as 100 rental units were available within Elmwood including 16 affordable housing units. A variety of housing options is essential to inspire local youth to remain, to recruit new individuals and families to relocate, and meet the needs of seniors and families who may be downsizing.

### Actions

- Encourage businesses to incorporate apartment units into downtown redevelopment
- Assess damaged units for reconstruction potential
- Attract and retain developers
- Conduct housing study to determine community need
- Explore funding opportunities

In order to meet the project goal of satisfying the need for rental housing, current business owners should be encouraged to incorporate units into downtown redevelopment. This ensures the community would be consistent with the character of the downtown prior to the tornado. Existing landlords have indicated demand exceeds the supply and the rebuilding efforts should be used as an opportunity to reverse this trend. The reconstruction potential of several downtown units is contingent upon the handicap accessibility requirements, as determined by the State of Illinois' Capital Development Board. The main component to successful apartment implementation into the downtown redevelopment plan is to attract and retain developers. Funding opportunities appear to exist with the exploration of Housing and Urban Development (HUD) money and through the continued support of private developers. Due to the fact that apartments tend not to be owner-occupied, grant funding is limited but should be considered.

**Recovery Value  
COMMUNITY  
INTEREST**

## Explore Community Activities

### Goal

Provide increased opportunities for community participation.

### Project Description

Community activities provide recreation and gathering places which enhance the quality of life. Existing activities such as band concerts and local festivals have been successful and serve as a source of tourism. The creation of additional activities would promote citizen involvement and stimulate the local economy.

### Actions

- Coordinate community activity leaders
- Explore potential activities
- Implement ideas

In order to meet the project goal of exploring community activities, a forum for community activity leaders to collaborate should be established. Representation from community leader organizations may include, but are not limited to; the Elmwood Community Foundation, Elmwood Community Unit School District, Kiwanis Club, the City of Elmwood, and the future Park District. Together, community leaders should introduce new activities to Elmwood residents. Resident surveys suggested possible activities which may include bingo, a Farmers Market, Arts & Crafts show, and Ice Cream Social.

**Recovery Value**  
**COMMUNITY**  
**INTEREST**

## Explore Brick Repurposing Opportunities

**Recovery Value  
COMMUNITY  
INTEREST**

### **Goal**

Identify options to reuse historical bricks from damaged structures.

### **Project Description**

Many of the original commercial buildings were constructed with brick and have been damaged as a result of the tornado. These bricks have become a symbol of the community's past and present. Now the community should determine potential projects or programs that will ensure these bricks are retained for the future of Elmwood.

### **Actions**

- Determine amount of bricks
- Assess condition of bricks
- Identify storage location
- Identify project coordinators
- Identify potential reuse projects

In order to meet the project goal of finding alternative uses for the historic Elmwood bricks, a determination as to the amount and condition of available bricks should occur. Once this assessment has been completed, ideas for reuse should be explored and a location for storage can be identified. A project coordinator can then be appointed and potential reuse projects may be explored. Examples may include redevelopment projects such as pavers on downtown streets, inclusion on business facades, or streetscaping planters. The community may consider a fundraiser so that bricks can be dispersed within the community for those who consider them to be of sentimental value.

## Improve City Parking Lots

### Goal

Provide a sufficient supply of accessible parking to support downtown businesses and nearby destinations.

### Project Description

Create a mix of new parking options by redeveloping existing off-street parking lots. Expanded parking is needed to accommodate the revitalization of the downtown business district, to respond to growing traffic volumes, and to meet the needs for overflow parking during community special events.

### Actions

- Assess current conditions of City Parking Lots
- Determine feasibility for utility improvements
- Explore alternative materials
- Promote parking lot landscaping
- Explore funding options

In order to meet the project goal of improving City parking lots, the current conditions of existing lots must be evaluated. This may include the assessment of current parking lot layouts, condition of subsurface and surface materials, handicapped accessibility, and lighting. While pursuing improvements to City parking lots, other opportunities exist to take full advantage for utility improvements. The City should coordinate with AmerenCilco and Verizon for underground wire placements. Alternative materials that decrease runoff should be considered; further research of pervious surface materials and retention basket inlets may be necessary. Parking lot landscaping should be encouraged and must conform to any applicable ordinances. Potential grant funding may be available from the CDAP State Flex Program.

**Recovery Value  
COMMUNITY  
INTEREST**



## Explore Transportation Improvements

### Goal

Enhance vehicular mobility and improve downtown connectivity.

### Project Description

The intersection of Magnolia and Main presents difficulty in maneuvering for semi-trailer traffic. As the need for reconstruction at this intersection is evident, design should be considered to improve the safety and visibility for all traffic. By enhancing pedestrian crosswalks, the potential exists for increased accessibility to downtown.

### Actions

- Determine feasibility for intersection improvement
- Evaluate redesign criteria
- Consult Illinois Department of Transportation (IDOT) for Route 78/Route 8 intersection study
- Explore funding opportunities for road infrastructure improvements
- Evaluate community demand for walkways

In order to meet the project of goal of improving local transportation corridors, the City of Elmwood and the Illinois Department of Transportation (IDOT) should assess the feasibility of enhancements to the intersection of Main and Magnolia. This will begin with an assessment of the damaged structures at this intersection. Design criteria must be established; reconfiguration of building footprints may allow for the redesign of the intersection, including a wider turn radius. According to the 2009 IDOT traffic map there are approximately 4150 vehicle trips in a 24 hour period along this portion of W. Main. Of these vehicle trips, approximately 180 trips are generated by truck traffic. There are approximately 3150 vehicle trips in a 24 hour period along this portion of N. Magnolia. Of these vehicle trips, approximately 225 trips are generated by truck traffic. The City of Elmwood would need to coordinate with IDOT to conduct a more thorough traffic study and explore the availability of State and Federal funding. As part of intersection improvements, enhanced pedestrian connections to downtown may be considered.

**Recovery Value  
COMMUNITY  
INTEREST**

**Recovery Value  
COMMUNITY  
INTEREST**

## Community Safe Room(s)

### Goal

Incorporate safe rooms into the construction of designated community locations to provide emergency shelter during severe weather events.

### Project Description

Safe rooms are fully engineered structures designed to withstand the forces of high winds and debris impacts associated with severe weather events. The construction of a community safe room is dependent upon financial considerations.

### Actions

- Determine ideal location for placement/operation
- Determine size of community safe room
- Determine potential for multiple safe rooms
- Explore grant opportunities
- Formulate emergency action guidelines
- Educate residents on procedures of safe rooms

In order to meet the project goal of constructing a community safe room in Elmwood, a central location must be first determined which could maximize its potential and purpose. While a safe room cannot be constructed to shelter the entire community, an appropriate size should be considered. For this reason, it is possible that multiple safe rooms may be constructed; however, the project goal may not be a realization unless funding can be secured. The Federal Emergency Management Agency offers grant funding for safe rooms, provided a community has a FEMA approved Hazard Mitigation Plan. The City of Elmwood has been included in a Tri-County plan adopted in 2004. In the event that a safe room is constructed, specific emergency guidelines must be established as to when to open operations as well as who will assume this responsibility. Residents must be educated on the benefits and procedures of utilizing a community safe room.



# APPENDIX A



## Community Assessment Survey

Please fill this survey out to help with the creation of a Disaster Recovery Plan for the City of Elmwood.

1. What services do you think are essential to Elmwood? (Ex: Doctor's office, grocery store, hardware store, others)
  
2. What new businesses would you like to see in Elmwood?
  
3. What recreational opportunities would you like to see in Elmwood?
  
4. What do you think could attract people to Elmwood?

Please return this survey to Jordan's Mobil. All surveys will be collected Monday morning.

## Essential Services

24 hour food  
ace hardware  
after school programs  
all existing businesses  
ambulance -11  
apartments -2  
attorneys -21  
auto parts  
auto repair -9  
bank -62  
bar -2  
barber -2  
beauty salon -12  
breakfast shop  
brewery -2  
café -43  
car repair  
car wash -4  
carpenter  
carpet store -3  
cell phone  
chiropractor -21  
church -7  
city building -6  
civic center  
clothing  
coffee shop -2  
community band  
community center -6  
contractors  
convenience store  
curb/gutter  
daycare -3  
dentist -57  
diner  
doctor -171

dollar store -5  
drug store  
electricians -2  
electronics  
emergency services  
eye doctor  
fair store  
family entertainment  
fast food  
fire department 12  
florist-51  
fuegos  
funeral home  
garage  
gas station -98  
gas station/auto repair -3  
general store -4  
gift shop -2  
grain elevator -2  
grocery -206  
gym  
h & h -5  
hair salon -9  
handicap parking  
hardware -158  
health/recreation center  
home shopper  
ice cream shop  
industrial  
insurance -31  
internet -2  
investment company  
land  
laundromat -22  
library -28  
local newspaper -3

McDonalds  
meat locker -2  
mechanic -6  
medical clinic -2  
mercantile  
merchants  
movie theatre -103  
music  
new fire station  
new municipal building  
newspaper -3  
novelty  
offices -3  
park district  
parks  
pharmacy -137  
physicians  
pizza parlor  
planning commission -2  
plumber -3  
police -10  
post office -121  
public parks  
real estate  
rec center  
recycling program  
restaurant -73  
reststop  
retail businesses -3  
retirement community  
salon  
school -9  
senior apts -5  
senior center -2  
shopper -5  
show

sidewalks  
taste freez  
tavern -4  
technology  
town hall  
town services  
variety store -6  
vet -35  
video store -4  
winery  
young christians  
zoning office -2

## New Businesses

2nd grocery  
accounting - 2  
aldi's  
antique - 17  
any new business  
apartments  
appliance -4  
arcade -3  
archery  
art gallery  
art studio  
arts  
arts & crafts store  
assisted living -5  
ATM  
auto dealer  
auto parts -5  
auto repair -2  
bait& tackle  
bakery -26  
bakery/café/coffee shop  
bakery/coffee/tea shop  
bar  
bar & grill -5  
barber shop  
bars  
beauty salon -4  
bed & breakfast -6  
big lots  
book store -6  
boutiques  
bowling alley -13  
brewery -2  
café -2  
café w/ longer hours  
candy or ice cream shop

candy store -4  
car wash  
card store -2  
cell tower  
cellular store  
childrens center  
clothing store -13  
coffee shop -13  
commercial/residential contractors  
community center -4  
computer repair  
computer store -2  
consignment shop -3  
consolidation of city functions  
contractors  
convenience store  
craft store -5  
crusens  
curb appeal  
dance hall  
dance studio  
day care  
deli  
dentist  
dime store -3  
diner  
dog park  
Dollar General -10  
dollar store -61  
driving range -2  
driving range/mini golf  
dry cleaner -2  
Elmhaven into office center  
entertainment  
extended hours  
eye doctor -3

factory/jobs  
family recreational  
family restaurant  
farm king  
farm store  
farm supply store  
farmers market -2  
fast food -13  
fitness center  
flooring  
florist -6  
food services  
Fuego  
furniture -2  
game hall  
garden store  
general store -12  
gift shop -6  
greenhouse  
grocery store  
gymnastics  
h & h  
hair salon  
hardees  
hardware store -4  
health center  
hotel -2  
hvac -2  
ice cream  
improved community center  
independent living  
internet café  
jc penny  
jewelry -2  
kfc  
lasertron

**New Businesses, contd.**

laundromat  
lawn & garden  
lounge  
lumber yard -5  
mall  
manufacturing/jobs -2  
McDonalds -8  
medical center  
medical supply store  
mercantile  
mini golf -5  
more businesses  
movie rental -18  
movie theatre -9  
museum  
music store -3  
new development  
new grocery  
nice café  
novelty shop -3  
nursing home -3  
organic food  
paint store  
physical therapy office  
pizza -4  
plumbing  
pool -3  
pottery -2  
prompt care facility -6  
public rest rooms  
quilt shop  
recreation center -3  
recycling center  
red box -5  
replace parkview  
restaurant -74

retail  
retirement village -2  
roadhouse grill  
sandwich shop  
sears  
second hand shop  
senior center -2  
senior housing -3  
service store  
shoe repair  
shoe store -3  
shopping  
sidewalk café  
skate rink  
skate shop  
small engine repair  
small retail shops - jeweler  
soup & sandwich -3  
speciality -2  
speciality doctors  
speciality store  
sporting goods -3  
sports bar  
steak & shake  
Subway -14  
supper club -2  
taco bell -3  
tea room -5  
tech center  
teenage activities  
tutor center  
under 21 pool hall/arcade  
used bookstore  
used car lot  
used clothing/goods store  
variety store -41

vet  
video games -2  
walgreens  
walmart  
wine  
womens clothing  
womens dress shop  
ymca -2  
youth center



## Recreational Opportunities

activities @ Phelps Barn  
adult softball league  
adult sport league  
adult sports  
arcade -8  
archery -5  
atv trail  
bags tournaments  
ball room dancing  
ballgames  
band in the park  
baseball field -7  
baseball program  
basketball courts -9  
batting cage  
bike/walking trail -28  
bingo  
bmx park  
bmx/skate board park  
book store  
bowling alley -36  
boyscouts  
campground -3  
cleaner parks  
community center -23  
community center updates  
community center w/ pool  
community center w/ rec facilities  
community center/park district  
community events  
community garden  
community movie night  
country club  
dances -2  
day camp  
develop library

dog park -5  
drive-in theater -2  
driving range -3  
events -2  
exercise store  
family activities  
family park  
family sports  
fellowship  
finish bike trail  
fishing pond  
fitness center -10  
game room -2  
gathering place for clubs  
girlscouts  
golf course -5  
gym -4  
health club -7  
horseshoes -2  
ice cream parlor  
ice rink -5  
improved ball diamonds  
improved parks  
improved town park  
improved West Park  
karate  
kid friendly  
kids golf league  
lake for fishing/boating -6  
laser tag  
library -2  
little league  
maintain existing parks -2  
medical facility  
mini golf -13  
movie rental -5

movie theatre -109  
museum  
music in the park  
musuem  
outdoor auditorium  
park activities  
park district -5  
park w/ rec facilities  
parks -8  
parks (west of sweetwater)  
passenger train service  
picnic area -5  
pinball  
ping pong  
pistol range  
place for bag tourney  
playground area -7  
pool -32  
pool hall -8  
pool tables -2  
pottery shop  
programmed exercise plans  
public lake  
public park  
racquetball -3  
recreation center -11  
recycling program  
rehab Sweetwater Park  
restaurant -3  
restore war memorial  
retirement center  
roller rink  
sandwich shop  
scouts  
senior activities -2  
senior center -2

**Recreational Opportunities, contd.**

shooting gallery  
showhouse  
shuffleboard -2  
skate park -17  
skate rink -3  
ski resort  
soccer field -6  
soccer program/field -2  
social club  
softball -2  
sports area  
sports bar  
stage theatre  
summer baseball  
summer programs -3  
Sweet water park  
Sweet water park maintained  
swim team  
swimming pool -44  
tai chi/yoga classes  
teen center -8  
tennis courts -5  
township park district  
tumbling -2  
under 21 pool hall/arcade  
video poker  
video store  
video store  
walkways -16  
water park -6  
water slide  
west park improved  
work out facility -3  
ymca -4

yoga classes  
youth activites/programs - 9  
youth center -7  
youth sports

## Attractions

3 on 3 tournament  
accept new families  
advertisement -3  
affordable housing -6  
affordable lots  
affordable senior housing  
affordable taxes  
amusement park  
ancestry  
antique store -5  
apartments -3  
appeal & originality  
appearance of town  
art class  
art festival  
art gallery  
art studio -2  
arts center  
assisted living  
assisted living for seniors  
attractive downtown -2  
attractive neighborhoods/downtown  
atv track  
bakery -2  
ball fields  
band concerts -3  
banquet facility  
bar&grill/sports bar  
bar/grill restaurant  
barber  
baseball fields -3  
bck to basics  
beautiful town  
beautiful town  
bed & breakfast -3  
beer tent at fall fesitval

better fall festival  
better marketing  
bigger park  
bike/walk path  
bowling alley -5  
brewery -6  
brick  
business  
business/service directory  
businesses similar to Washington/Canton  
café -3  
chain restaurants  
christmas walk -2  
churches -9  
city facilities  
city landscape  
city upkeep  
city wide wifi  
clean streets  
clean, safe playgrounds  
cleaner parks  
cleanliness -6  
community activities -2  
community band  
community center -3  
community center w/ pool  
community events  
community park district  
community pride  
community spirit -3  
community support  
completed infrastructure for subdivision  
condos  
consistant design  
continue flower plantings around square  
country club

craft shows  
craft store  
craft supply store  
crime rate  
dance classes  
day camps  
destination shops  
dime store  
diner (sat am)  
doctor  
dollar store  
downtown -2  
downtown look  
downtown retail  
downtown square -3  
drive-in restaurant  
eateries  
elmwood zoning -2  
emergency services  
entertainment -2  
events in central park  
fair store -2  
fall fesitval -2  
fall festival at Sweetwater Park  
fall festival beer tent  
family diner  
family entertainment  
family focused events  
family restaurant  
farmers market -6  
fast food -3  
festivals -9  
fire department -2  
fishing tournament  
fitness center  
fountain in park

**Attractions, contd.**

friendliness -11  
friendly community/band concerts  
friendly town  
full service appliance and repair  
full service gas station  
full time police -2  
fund raisers  
game room  
garbage cans in park  
general store  
gift shop  
golf events -2  
good city services  
good water  
green lifestyle  
greenhouse  
grocery remodel  
grocery store  
growth of downtown  
hardware store  
heritage activities  
high school gym  
high speed internet  
historic architecture  
historic beauty  
historic buildings  
historic character -6  
historic focus/tourist attraction  
historic lights  
historic look of downtown buildings -4  
historical events  
historical feel -5  
historical tours  
hometown -2  
hospitality  
ice rink

improved downtown  
industrial  
ipod repairs  
Joanne Fabrics  
job opportunities -4  
k-9 unit  
keep it small  
less aggressive police  
library  
live music  
local zoning -4  
location  
longer hours  
loredo taft  
low crime -3  
low income housing  
lower prices  
lower tax rates -4  
mcdonalds  
memorial statue  
micro-brewery  
miniature golf course -2  
modern structures  
modernize library  
more business -3  
more involvement in govt decisions  
movie festival  
movie theatre -69  
movies  
municipal board  
museum -2  
necessities in town  
neighborly environment  
new fire station  
new municipal building  
new park

new school gym  
new stores  
nice parks  
no empty buildings  
no empty lots  
nursing home  
occupied storefronts  
old town  
old town charm  
originality  
outdoor activities  
outdoor movies  
park entertainment  
parking  
parks -5  
people -4  
photography shop  
picnic areas  
pool -7  
popcorn @ band concert  
programs for children/families  
progressive city council  
prompt care facility -2  
property maintenance code  
public pool  
public restrooms  
public services  
public transportation to Peoria  
quaint café  
quaint downtown  
quaintness of town  
rebuilt downtown -5  
rec center  
recreation lake  
recreational activities for kids  
recreational opportunities

**Attractions, contd.**

reopen café  
reopen the parkview  
restaurants -37  
restored downtown -2  
retail stores -3  
retirement housing  
retirement village  
retro theme  
safe streets  
safety -4  
school system maintained -47  
security  
self-sustaining community -2  
sell bricks to homeowners  
senior citizen accomodations  
shoe repair  
shopping  
shopping square/small mall  
shops  
shut down taverns  
skate park  
skating rink -3  
small business for jobs  
small scale community center  
small town appeal -10  
small town hospitality -2  
small town living -3  
soccer fields  
software development company  
solar power  
speciality shops -3  
spirit  
sports complex  
sports facilities  
sports tournaments  
sporting goods show

stores/restaurants  
strawberry festival -3  
streetscaping  
strip mall for businesses  
summer band concerts  
tea room  
tight knit community  
town look  
town square -2  
train station  
transportation to surrounding communities  
tree planting service  
uniform design to business  
unique shops -2  
upsacle condos  
variety  
variety of housing  
variety of services  
variety store -5  
vehicle sales  
walkways  
water fountains  
water park -2  
welcome wagon  
well kept properties -2  
wifi -3  
wind power  
winery  
ymca

# APPENDIX B



## Project Priority Survey

**Elmwood Disaster Recovery Plan 2010**  
Project Priority Survey

**INSTRUCTIONS:**

The following have been identified as potential projects for inclusion within the Elmwood Disaster Recovery Plan 2010. **Please review the attached project descriptions before** assigning a priority ranking based on the needs and wants of Elmwood residents. Please rank your top 10 priorities, with #1 being the project of most importance. A total of 10 out of the 19 projects should be selected. Page 1 of the completed survey should be returned to Jordan's Mobil by Sunday Evening. Thank you for your cooperation and input in this recovery process.

	Palace Movie Theatre
	Restaurant Opportunities
	Community Safe Room(s)
	Municipal Building/Complex
	Save the Historical Landmarks
	Explore Brick Repurposing Opportunities
	Explore Transportation Improvements
	Evaluate/Upgrade Utility Systems
	Pursue Formation of Elmwood Park District
	Establish Downtown TIF Distirct
	Streetscaping
	Improve City Parking Lots
	Revitalize Downtown Business District
	Explore Community Activities
	Medical Complex
	Build & Repair Housing for Renters
	Explore Senior/Assisted Living
	Develop Business Incubator
	Formation of Downtown Elmwood Development Review Board

# APPENDIX C



## Economic Development Council Information



BUSINESS PROGRAMS	ELIGIBLE PROJECTS	MAX. AVAIL.	RATE
<b>Peoria County (Contact Sally Hanley at 309-495-5953)</b>			
Peoria County Revolving Loan Fund	Businesses that create/retain industrial, commercial, or service-oriented jobs	\$150,000	3%< prime
Bartonville-Peoria County Enterprise Zone	*	+/- 25% tax break	N/A
City of Chillicothe Revolving Loan Fund	Businesses that create/retain industrial, commercial, or service-oriented jobs	\$100,000	3%< prime
City Of Peoria Business Development Fund	Businesses that create/retain industrial, commercial, or service-oriented jobs	\$150,000	4%< prime
City of Peoria Enterprise Zone	*	21% tax break	N/A
City of Peoria Activity Bonds	Purchase of land, buildings and equipment for industrial projects	\$5,709,917 (1999)	N/A
City of Peoria Tax Increment Financing	Property tax increment revenue used to pay public investments	Call for Info	N/A
<b>Tazewell County (Contact Greg Truninger at 309-495-5952)</b>			
Tazewell County Revolving Loan Funds	Businesses that create/retain industrial, commercial, or service-oriented jobs	\$100,000	3%< prime
East Peoria Revolving Loan Fund	Businesses that create/retain industrial, commercial, or service-oriented jobs	\$60,000	5%
East Peoria Enterprise Zone	Businesses that create/retain industrial, commercial, or service-oriented jobs	+/- 25% tax break	N/A
Village of Mackinaw Revolving Loan Fund	Businesses that create/retain industrial, commercial, or service-oriented jobs	\$45,000 (variable)	Call for Info
City of Pekin Revolving Loan Fund (EDFAP/CDBG)	Businesses that create/retain industrial, commercial, or service-oriented jobs	\$100,000	½ Prime
City of Pekin Revolving Loan Fund (Build IL)	Businesses that create/retain industrial, commercial, or service-oriented jobs	Variable	½ Prime
City of Pekin Enterprise Zone	*	100%	N/A
Tax Increment Financing: E. Peoria, Deer Creek, N. Pekin, Pekin & Washington	Property tax increment revenue used to pay for public improvements	N/A	N/A
City of Washington Enterprise Zone	*	N/A	N/A
<b>Woodford County (Contact Sally Hanley at 309-495-5953)</b>			
Woodford County Revolving Loan Fund	Businesses that create/retain industrial, commercial, or service-oriented jobs	\$150,000	3%
City of El Paso Revolving Loan Fund	Businesses that create/retain industrial, commercial, or service-oriented jobs	\$25,000	5%
City of Eureka Revolving Loan Fund	Businesses that create/retain industrial, commercial, or service-oriented jobs	\$50,000	5%
Village of Metamora Revolving Loan Fund	Businesses that create/retain industrial, commercial, or service-oriented jobs	\$50,000	5%
City of Minonk Revolving Loan Fund	Businesses that create/retain industrial, commercial, or service-oriented jobs	\$50,000	5%
Tax Increment Financing: City of Minonk, Village of Washburn, & Village of Goodfield	Property Tax increment revenue used to pay public investments	Call for Info	N/A

\*Property tax abatement for eligible business projects locating in the Enterprise Zone (but outside of tax increment financing districts); building materials sales tax exemption; tax credits on machinery and or equipment, investment tax credits; job tax credits; IL income tax deductions; Industrial Revenue Bonds; equipment, pollution control; utility tax exemptions; Designated Zone Organization-D20 (corporate contributions). See also: *State of IL Enterprise Zone Financing Program*

The Economic Development Council for Central Illinois (EDC) is a regional economic development organization that coordinates resources to retain existing businesses, help them expand, and to attract new business and investment opportunities to our region.

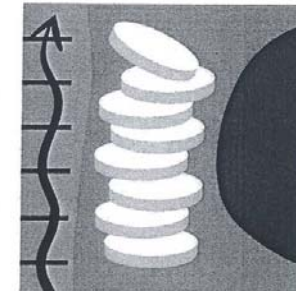
Facilitating financing through the programs\* listed here is only one of the numerous services provided by EDC.

For more information about these programs or other EDC services, please contact:

**Sally Hanley**  
Economic Development Director  
Phone: (309) 495-5953  
E-mail: [shanley@edc.h-p.org](mailto:shanley@edc.h-p.org)

**Greg Truninger**  
Economic Development Director  
Phone: (309) 495-5952  
E-mail: [gtruninger@edc.h-p.org](mailto:gtruninger@edc.h-p.org)

## Financing to Support Your Business Growth



Economic Development Council  
for Central Illinois  
124 SW Adams, Suite 300  
Peoria, IL 61602  
Phone: (309) 676-7500  
Fax: (309) 676-7534  
[www.edc.centralillinois.org](http://www.edc.centralillinois.org)

\*Terms and conditions of programs listed are subject to change without notice.



Economic Development Council  
for Central Illinois

[www.edc.centralillinois.org](http://www.edc.centralillinois.org)

	ELIGIBLE PROJECTS	MAX. AVAIL.	RATE
<b>Small Business Administration*</b>			
SBA 504 Loan Program	Acquisition of machinery, equipment, real estate, land; construction or remodeling	\$4,000,000	Call for information
SBA 7 (a) Loan Program	Working capital, inventory, equipment, furniture and fixtures	\$2,000,000	Call for information
Small Office Home Office (SOHO)	Microloan used for working capital, inventory, equipment, furniture, and fixtures.	\$50,000	Prime Plus 4.75%
<b>State*</b>			
Participation Loan Program (DCEO)	Financial assistance to small business	\$750,000	Set by Lender
Affordable Financing of Public Infrastructure ( DCEO )	Public infrastructure improvements	\$100,000	3% - 5.5%
Environmental Remediation Tax Credit (IEPA)	Businesses remediating sites accepted into the Illinois Site Remediation Program. Maximum available: 25% of non-reimbursed remediation costs approved by the IEPA	See eligibility Description	N/A
Enterprise Zone Financing Program	Financial assistance to small businesses locating in Illinois Enterprise Zones	\$750,000	2% < Prime
Community Action Agency Loan Program ( DCEO )	Business expansion and start-up, which results in the hiring of low-income persons.	Call for info.	Call for information
Community Development Assistance Program ( DCEO)	Finance infrastructure public facilities, housing rehabilitation, economic development	\$1,000,000	> 3%
IL Capital Access Program	Loan insurance for small and new businesses that do not qualify under conventional lending policies	No limit	Call for information
IL Dept. Of Transportation (IDOT) Economic Development Transportation Program	Highway improvements for new/expanding industry, distribution, manufacturing companies	Call for info.	Call for information
IL State Treasurer's Economic Program	Create, expand or retain permanent jobs or demonstrate other economic benefit for the State. Linked deposit to the borrower's financial institution.	Up to \$25,000 for each job created or retained	Call for information
<b>Illinois Finance Authority*</b>			
Participation Loan Program	Primarily fixed-asset financing	\$1,000,000	2.0%< bank rate
Rural Development Loan Program	Land, facility construction, machinery	\$250,000	6% fixed
Industrial Revenue Bonds	Land, buildings and equipment	\$10,000,000	Tax exempt rates
Solid Waste Disposal Revenue Bonds	Land, facility, and equipment	No limit	Tax exempt rates
501 (c) 3 Not-for-Profit Bonds	Large capital improvement (land, buildings and equipment)	\$150,000,000	Tax exempt rates
501 (c) 3 Not-for-Profit Leases	Capital improvement (buildings and land)	\$1,000,000	Tax exempt rates
Local Government Bonds	Double Tax Exempt Bonds for infrastructure, buildings & equipment	\$100,000,000	Dbt tax exempt rate
Venture and Working Capital	Seed-stage equity financing to small, high-technology companies	\$300,000	Call for information
<b>Employer Training Investment Program (ETIP)</b>			
Industrial Training Program	Grants to offset 50% of new and existing workforce training	50% of training cost	N/A

\* Contact EDC (see back cover)

# APPENDIX D



## Peoria County Government Assistance Program Information

## Terms

**Resource leveraging** - GAP financing is limited to 25% of the project. This 25% must be able to leverage the remaining 75% of project funding from conventional lending sources or owner equity.

**Loan amount** - Peoria County may make loans up to \$150,000.

**Interest rate** - The rate shall be fixed at 3% below the prime rate as published by the Wall Street Journal on the day the County's Tax/EDC Committee acts to approve the loan application; the minimum rate is 3%.

**Loan term** - The loan term shall be one year for every \$15,000 loaned, with a maximum of 10 years. The loan is to be repaid in monthly principal and interest payments.

**Late payment fees** - 1.5% of the monthly payment shall be charged if the monthly payment is more than 30 days late.



## Mission Statement

Peoria County Government is financially sound and provides core county services in a cost-effective manner.

The County has a quality work force and an engaged citizenry.

The County is a regional leader.



## Government Assistance Program



### Peoria County Administration

Scott Sorrel  
Assistant to the County Administrator  
Peoria County Courthouse  
324 Main St.  
Peoria, IL 61602  
(309) 672-6052  
[www.peoriacounty.org](http://www.peoriacounty.org)

# Government Assistance Program

The Government Assistance Program (GAP) is a revolving loan program that helps “fill the GAP” between traditional private financing and a project's cost by offering low interest loans for new businesses or existing businesses ready to expand. Peoria County's GAP program is funded through the State of Illinois with Community Development Assistance Program (CDAP) grant funds.

## Eligibility

Any start-up or existing industrial, commercial, or service-oriented business located in Peoria County that will create and/or retain jobs is eligible for GAP financing. Owners must show the project would not occur without GAP financing. Peoria County may fund projects that attract sizable private investment, have solid commitment to create or retain permanent jobs, and demonstrate financial feasibility and benefit to persons of low or moderate income. GAP financing shall be used for any of the following:

- Land and/or building acquisition
- Construction, renovation or leasehold improvements
- Machinery and/or equipment purchase
- Inventory and working capital

## Conditions

Affirmative Action Policy - All loan recipients agree to conform to the provisions of the affirmative action section in Peoria County's Centralized Purchasing Ordinance (Sec. 6.5-51 et. Seq.).

Benefit to persons of low or moderate income - All loan recipients shall document that a minimum of 51% of project funds will benefit persons of low to moderate income.

Collateral - All loan recipients shall pledge collateral. This may be in the form of assets, inventory, receivables, equipment or personal guarantees.

Commercial Recycling Ordinance - All loan recipients agree to conform to Peoria County's Commercial Recycling Ordinance (Chapter 7.1).

Job creation and retention - One full time or two part time jobs shall be created and/or retained for every \$10,000 loaned. The full time job or the two part time jobs shall total 2,080 hours annually.

Recycled products and materials - All loan recipients shall agree to use recycled products and materials. Each recipient must provide proof that a minimum of 20% of the products and materials purchased for use in the business has post-consumer recyclable content of 5% - 20%, depending on the requirements and specifications for use of the product or material.

## Applying

To obtain the loan application or assistance, please contact:

Scott Sorrel  
Peoria County Administration  
309-672-6052  
ssorrel@peoriacounty.org

Sally Hanley  
Economic Development Council  
309-495-5953  
shanley@edc.h-p.org

## Project Evaluation

- A. The proposed project is presented to Peoria County's Internal Review Committee. The committee determines eligibility and recommends approval or denial of the loan application to the County Board's Tax/EDC Committee. The recommendation is based on financial risk factors and the previously stated conditions.
- B. The County Board's Tax/EDC Committee conducts a public hearing - as required by CDAP guidelines - to solicit input regarding Peoria County's intent to fund the project. The Tax/EDC Committee forwards its recommendation to the Peoria County Board.
- C. The Peoria County Board, upon approval, directs the County Administrator to execute appropriate agreements and documents. The County Administrator then monitors compliance of the Commercial Recycling Ordinance and loan payments per the agreement.