

ECONOMIC DEVELOPMENT PLAN

2011

VILLAGE OF CAMBRIDGE



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Economic Development Committee Members, 2011

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Project History and Background

The following report is the result of a three month initiative by the Village of Cambridge and its Economic Development Committee. The Village's goal was to create a vision for the future of the community and specifically its downtown. In the mid 1990s Cambridge was well-known regionally as an arts and shopping destination which attracted a significant volume of visitors and tourist activity. A combination of factors including business turnover, highway reconstruction and economic recession created significant pockets of vacancy in the downtown and weakened the Village's draw.

Recognizing that significantly more main street and craft industry competition has sprouted up over the past decade, the Village is looking to develop a plan for the future which capitalizes on its many strengths and provides necessary and desirable goods and services for its local and regional consumer base.

This study incorporated both analysis and outreach elements to evaluate the current Cambridge market. Market information including real estate and demographic trends, retail spending analysis, employment, traffic counts and future projections were collected for Cambridge as well as other competing communities. Additionally, outreach was conducted with twenty two local stakeholders including property owners, real estate professionals, businesses, residents and civic organizations. Information from the analysis stages was presented to the Economic Development Committee, which provided additional guidance in crafting the final plan.

The recommendation and implementation portion of the plan was developed to allow the Village and local stakeholders to take a phased approach to revitalization which will capitalize on the many existing businesses and organizations which will be involved in successfully revitalizing the community. The resulting short-, mid- and long-term elements comprise a five year plan for downtown Cambridge. The plan also addresses Village-wide initiatives and regional partnerships which can help to drive economic growth and facilitate business success in the future.

Local Market Conditions

Cambridge Location and Context

Cambridge is located on the Highway 12 corridor approximately 30 minutes east of Madison, and 20 minutes northwest of Fort Atkinson. The Village is located largely within Dane County, with a small percentage of property in Jefferson County. Highway 12 passes through the heart of the community, providing convenient access and significant visibility for downtown businesses. The Village of Cambridge is surrounded by four Towns which also boast significant attractions including natural resources and retail amenities. Rockdale, Oakland, Christiana and London together are home to a significant amount of area residents, retail and natural amenity destinations. Natural amenities include Lake Ripley, Ripley Park, Lake Ripley Country Club and Cam-Rock Park. This regional connectivity, coupled with quality schools and recreation amenities, has made Cambridge an attractive residential destination, with steady increases in population over the past several decades.

Further enhancing its success, Cambridge enjoys significant name recognition due to its success as an arts destination in the mid and late 1990's, driven in large part by the efforts of Rowe Pottery to attract potters to the area and subsequent marketing and advertising. This success encouraged many other startup businesses, creating a unique downtown shopping experience which attracted local and regional visitors. In the past decade, however, a combination of shifting consumer preferences, increased competition, highway reconstruction and economic recession have created many vacancies within the downtown. An additional casualty was the departure of the community's largest employer, the Melster Candy Company, which expanded into existing space in Janesville, leaving a 12 acre site vacant in the heart of the community. A map which highlights Cambridge's business districts, major transportation networks and destination nodes is provided on page six.

As one of several small communities located within commuting distance to the Madison metropolitan area, Cambridge competes for residents, businesses and visitors with a number of other communities which offer a variety of strengths and weaknesses. This study provides information for competing communities as well as for Cambridge in

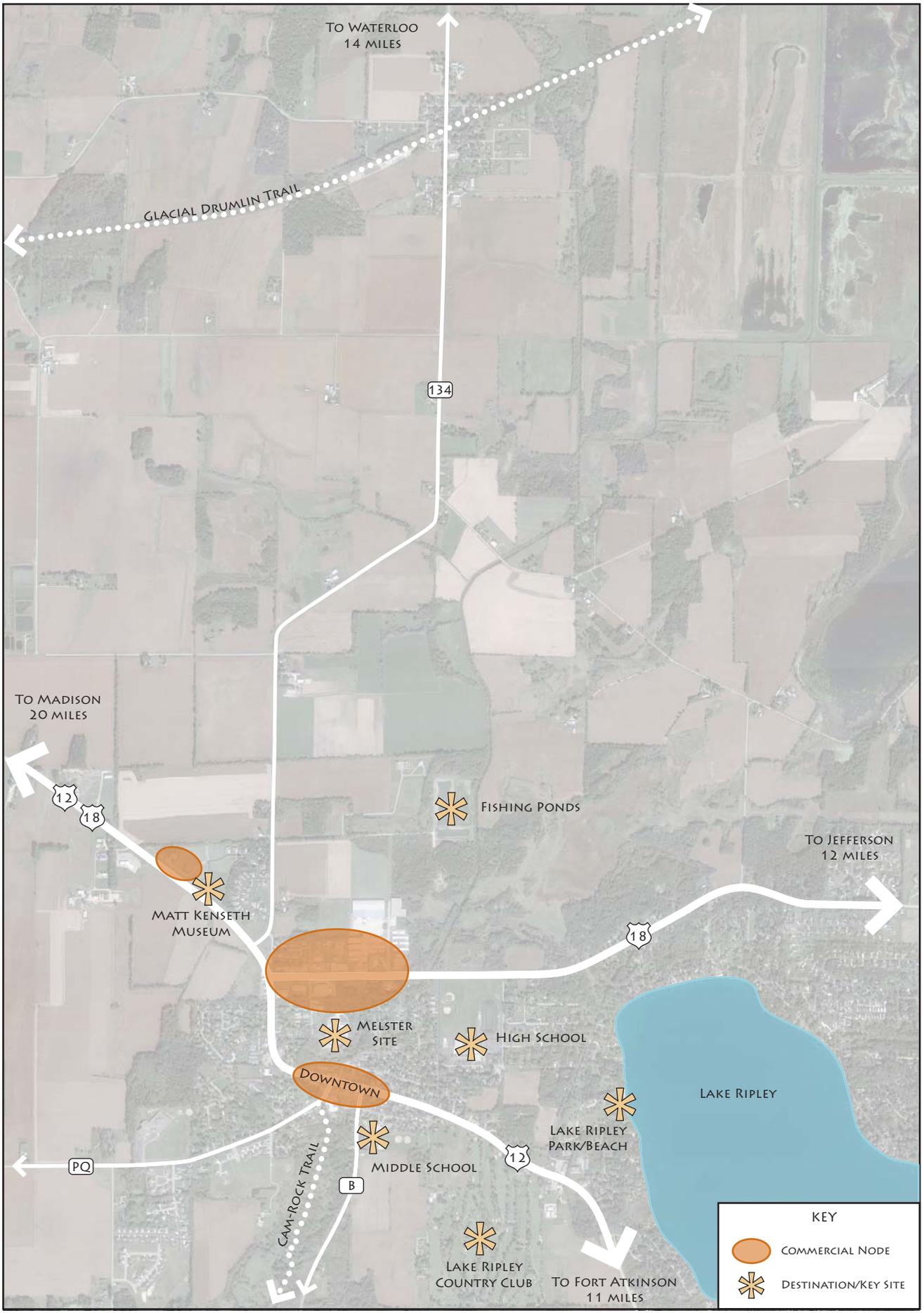


Downtown Cambridge, along the US Highway 12 corridor.



Cam-Rock County Park, at 422 acres, is a major recreational amenity in the area.

order to illustrate Cambridge's competitive strengths and weaknesses within the region. Competitor communities represent similarly sized municipalities with comparable resources and are therefore a fair representation of Cambridge's potential to achieve goals related to individual market positions. However, activities pursued regionally and by adjacent communities also represent potential partnership opportunities which can benefit Cambridge's local initiatives. Jefferson County has several active organizations dedicated to economic development-related projects in the arts, outdoor recreation and tourism, while Dane County offers resources for targeted industry resources associated with local foods and also funding sources for redevelopment and planning projects. Nearby communities such as Lake Mills and Jefferson are also pursuing additional downtown projects and have demonstrated a willingness to coordinate activities with other communities for marketing, promotional and grant-writing activities.



KEY	
	COMMERCIAL NODE
	DESTINATION/KEY SITE

Transportation and Connections

Cambridge is well-connected to both Jefferson and Dane County communities via Highway 12 which runs through town. Highway 12 carries 8,600-10,000 cars per day within Village limits, including commuter traffic from Fort Atkinson and Madison, as well as through traffic from the Chicagoland area to Madison and areas further north. Highway 18 also passes to the north of the community, connecting Cambridge with Jefferson. The intersection of Highways 12 and 18 is the hub of the regional retail node just west of downtown. Highway 12 was significantly reconstructed between Cambridge and Madison over the past two years, which created disruption for local traffic but resulted in a widened road and easier access overall. The Wisconsin Department of Transportation is currently evaluating Highway 12 through Cambridge, but has no plans in place for a bypass similar to that introduced around Whitewater.

Non-motorized transportation networks are also available. The streetscape along Main Street is pedestrian friendly, with wide sidewalks, pedestrian lighting and amenities. The Cam-Rock multi-use trail, starting just behind the Village Hall connects Cambridge to Cam-Rock Park, and access to the regional Glacial Drumlin Trail is available from the town of London, located three miles to the north on County 134.

Currently, there is little wayfinding signage directing Cambridge visitors to these regional destinations. Wayfinding signage exists within the downtown for the amenities located within walking distance of Main Street, but this signage is not extended outside of the downtown. Currently, the western edge of enhanced downtown streetscaping is Pleasant Street. While sidewalks continue across the Koshkonong River, the businesses on the other side, including Elegance by Design and The Twisted Cone, are not well connected to the rest of downtown. Because of the rural nature of the surrounding towns, there is also little signage, streetscaping or pedestrian and bicycle amenities facilitating connections to Ripley Park, the Glacial Drumlin Trail or other area attractions.

Demographic Profile

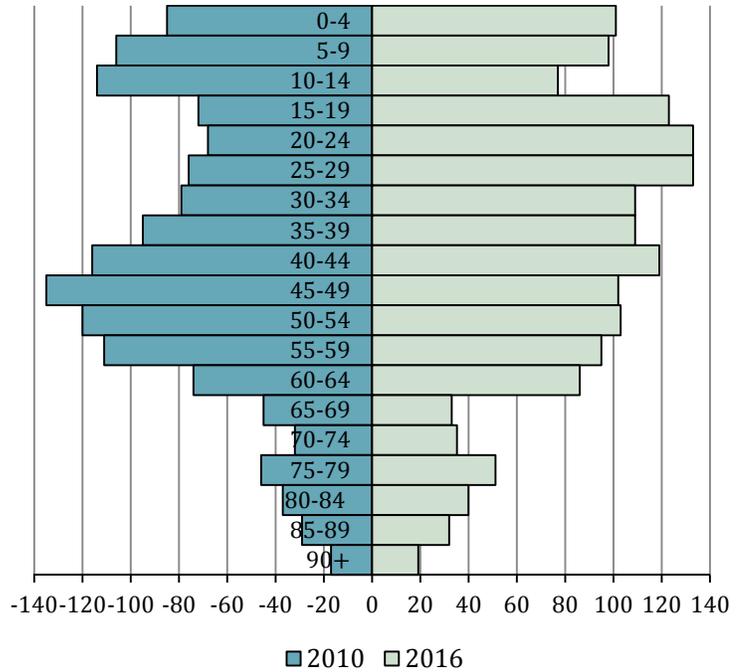
With a current population of 1,457, Cambridge has benefitted from a steadily rising population over the past 40 years. The 32 percent growth in the past decade makes Cambridge the fastest growing community among Madison’s rural satellite communities, as shown in the table at right. The Village population is expected to grow by an additional 6 percent over next five years, continuing this upward trend.

	2000	2010	% growth	Median Income	Median Age
Lodi	2,882	3,050	5.83%	\$63,080	40.4
Poynette	2,266	2,528	11.56%	\$46,000	36.8
Waterloo	3,259	3,333	2.27%	\$55,753	36.4
Lake Mills	4,843	5,708	17.86%	\$56,789	38.5
Cambridge	1,101	1,457	32.33%	\$59,165	41.3
New Glarus	2,111	2,172	2.89%	\$61,359	37.2
Mount Horeb	5,860	7,009	19.61%	\$74,279	35.5
Jefferson	7,208	7,973	10.61%	\$47,109	37.5
Belleville	1,908	2,385	25.00%	\$69,256	34.9
Mazomanie	1,485	1,652	11.25%	\$66,070	37.3
Prairie du Sac	3,231	3,972	22.93%	\$50,999	36.2
Sauk City	3,109	3,410	9.68%	\$53,696	39.3
Columbus	4,479	4,991	11.43%	\$47,076	38.3

While the population continues to grow, it also continues to age. The median age for Cambridge residents has reached 41.3 years, which is the oldest median age among the competitive set. This aging of the population has the potential to significantly impact the community in years to come, both positively and negatively. Positive potential impacts include the ability to create focus on amenities attractive to the growing retirement

sector which is complemented by the existing tourist demographic. This concentration would allow the Village to be competitive in attracting a market which is growing in importance. Similarly, as older residents retire, the ability to harness volunteer initiatives in the community may increase. Conversely, aging populations can lead to declining median incomes, increasingly dated housing stock and declining school enrollment. Of particular concern in the Village is the anticipated increase in the population of 20-30 year olds. This population, if retained, could help shift the culture of Cambridge to appeal to a variety of populations, but represents a demographic that has not historically been retained in the Village. The various aspects of this population shift should be considered by the Village when evaluating the potential impact of ordinances and programs on the community's housing stock and quality of life for all residents.

Village of Cambridge Population by Age



Lake Ripley and the historic Lake Ripley Country Club continue to attract a large volume of seasonal lake residents and visitors, largely from the Chicagoland region, which influences the character of Cambridge. While there is no ability to profile the demographics of these households, information available on second home owners from American Demographics points to the fact that they are largely aged 45-64 with teenage or young adult children. Additionally, vacation home buyers typically purchase property upon retiring or with a plan to retire in the next decade with a goal of spending more time at the second residence. This trend could provide additional full-time residents and associated spending for the local trade area.

Industry and Employment Profile

Following the departure of the Melster Candy Company, as discussed previously, there are just over 600 employees currently working within the Village of Cambridge. Of these employees, 25 percent live in the Town of Oakland, 13 percent in both live and work in the Village, and the remainder lives in adjacent Dane or Jefferson County communities. The largest private sector employers within the Village are Piggly Wiggly, Miller Electrical and Rowe Pottery. A full 45 percent of employment is concentrated in the retail and hospitality sector, demonstrating the importance of the downtown area to the Village’s economy.

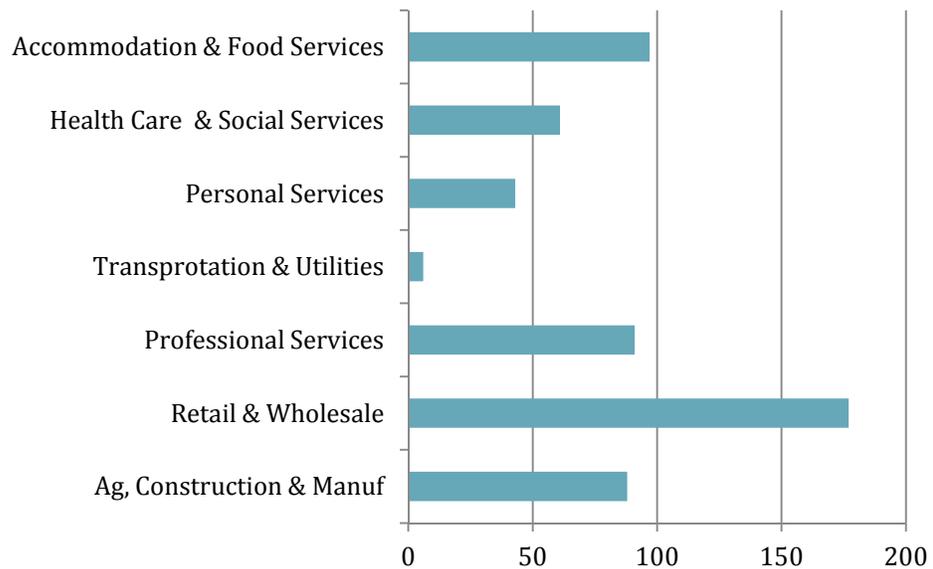


Rowe Pottery is a large private sector employer in Cambridge.

Conversely, of Village residents employed outside the Village boundaries, 32 percent travel to Madison, 20 percent work in the Village and 11 percent in Fort Atkinson or Lake Mills. The remainder of

residents works in adjacent rural townships. The overall percentage of residents commuting to the Madison area from Cambridge is smaller than would be expected based on similarly located communities, where 40-50 percent of the workforce commutes to Madison and its immediate suburbs.

Industries by # of Employees



An additional source of daytime traffic for retailers includes retired individuals and those that work from home. These populations are both well represented in Cambridge and both are anticipated to grow in the next decade. The most recent information shows that 4.9 percent of primary trade area residents work from home (which includes some agricultural businesses) in contrast to the 3.3 percent nationally who are self-employed or telecommute. While there are no available statistics on retirement, 13 percent of the primary trade area population is over the age of 65, which is anticipated to increase to 15 percent by 2016. Together, these populations provide an additional 571 individuals present in the community during the day.

Real Estate

Residential

Overall, Cambridge’s housing market has remained relatively healthy in comparison to the Madison metropolitan area. The community was in the bottom half of Dane County communities for the percentage of foreclosures on the market during the first half of 2011, and had a 6 percent overall housing vacancy rate in the 2010 census. There is some evidence that the Cambridge market has lagged to some degree and that the market may be slightly slower to recover than communities closer to Madison, but residential agents interviewed during this study were largely positive about the long-term health of the market in the Village.

One potential factor influencing the older population trend discussed previously is the relatively limited availability of starter homes and quality apartments in the community. In 2000, there were 138 occupied rental units within the Village (29.4% of total housing units), increasing to 183 units by 2010 (29.8% of total housing units). However, a significant portion of these units are single family homes or duplexes as opposed to multi-family apartment dwelling units.

Starter homes are also limited on the for-sale market. Of currently listed homes, there are no one-bedroom housing units currently for sale, and nearly half of available units are three bedroom or greater with an average listing price of \$250,000. There are less than 20 two bedroom units, and the smaller homes available have an average asking price of \$137,000. Only one of these units, a condominium, was listed as having been built in the past decade. Nearby communities, including Deerfield, offer a larger amount of newer mid-priced entry-level housing for younger families. This was identified as an issue for attracting young families by several stakeholders interviewed as part of the study.

Further contributing to housing affordability is the local tax rate. Cambridge currently has the second highest tax rate among competitive communities, behind only New Glarus. With fewer businesses, a greater burden is carried by residential property owners. The median household income is in the middle of the pack, higher than the statewide average but lower than some other communities in the region.

There is also a limited supply of senior housing, which is particularly relevant given the aging population. While there are several assisted living environments, there are currently no independent living or full spectrum care facilities. Currently, Cambridge residents would need to relocate in order to access additional options, with Madison and Fort Atkinson providing the greatest nearby concentration of senior housing options.

	Effective Gross Tax Rate	Avg. Asking Home Price (2011)	Avg. DT Asking Retail Rent (\$/SF NNN)
Lodi	.2284	\$212,000	\$3.50
Poynette	.2167	\$194,900	\$3.00
Waterloo	.2293	\$142,500	\$3.75
Lake Mills	.2128	\$193,500	\$9.00
Cambridge	.2378	\$179,900	\$7.50
New Glarus	.2554	\$159,900	\$4.50
Mount Horeb	.1863	\$199,500	\$8.00
Jefferson	.2156	\$153,900	\$5.75
Belleville	.2219	\$179,900	\$6.50
Mazomanie	.2010	\$129,900	\$4.50
Prairie du Sac	.2068	\$219,900	N/A
Sauk City	.2064	\$160,000	N/A
Columbus	.2196	\$139,900	\$6.00

Source: Wi Dept of Revenue, Zillow, Posted Listings

Commercial

As befits the business profile, a majority of commercial real estate in Cambridge is retail or small-scale commercial in nature. Aside from the downtown, the west side of the Village represents the only other significant commercial real estate node. Several industrial or service establishments are located in this area,

together with convenience retail establishments and larger service businesses, including veterinary and banking. The Matt Kenseth Museum is also located in this area.

Within the downtown study area, there are thirteen existing commercial vacancies. For purposes of this study, downtown is defined as the area between Pleasant Street and Lawn Street, and between North Street and South Street, excluding residential structures. These spaces represent a mix of styles and sizes, from the 800 square foot sandwich shop to an 8,500 square foot mixed-use building. Asking commercial rents in Cambridge are higher than in most competing communities, but this is largely due to the high quality build out present in a majority of spaces. This presents a short term limitation, as prospective businesses may be able to find lower cost space in a variety of competing locations. The lack of recent transactions has also resulted in some properties being priced higher than the current market can support, although pricing adjustments for these properties will undoubtedly occur over time as sale and lease transactions are completed based on today's economic environment and real estate assessments are adjusted accordingly. The main physical limitation creating a competitive disadvantage for Cambridge is the relative lack of second story residential space within the downtown. In many historic downtowns the availability of live/work options or potential for supplemental rent from upstairs apartments can help subsidize small business operations on the first floor during startup phases.

Despite these challenges, many property owners and brokers reported that there is still significant interest in Cambridge as a business destination, although general concern over the economy has resulted in little new business activity. The prospective bike repair and rental facility is one example of the type of business interest which should be supported. Strategies for targeting and recruiting this type of establishments are provided in the recommendations chapter.

In the short term, it is likely that Cambridge will continue to lag other more affordable communities in terms of new business openings based on the higher cost of doing business. As the economy improves and small business financing is more available, Cambridge properties will be attractive to businesses looking for space in the region. There may be some instances where individual properties may require capital improvements to attract desired retail tenants or recruit target industry types to Cambridge. Strategies for addressing these individual scenarios will also be discussed in the recommendations chapter.



There are a number of storefront vacancies in the Downtown.

Market Analysis

Stakeholder Interview Summary

As part of the planning process, more than 20 interviews were conducted with area stakeholders, including businesses, property owners, realtors, commercial brokers and residents. A majority of stakeholders were positive about the community and felt that Cambridge is generally a strong community and a good place to live and visit. There were many common themes identified in the interviews, which are highlighted below. The most often expressed sentiment was that Cambridge has not historically been strong at promotion and economic development, because the local economy always benefitted from inherent location advantages and individual business initiatives. However, increased competition and a changing economic climate have diminished the magnitude of these impacts, requiring more coordinated activity in the community to maintain market share. A majority of those interviewed expressed a desire to move forward, as opposed to trying to resurrect past levels of retail success.

Opportunities/Strengths:

- Cambridge remains attractive as a residential destination – it is easy to sell the community, with residents representing a variety of demographics (retirees, young professionals, regional relocations and those new to area).
- The larger percentage of rental properties/cottage industry on lake than competing communities provides greater turnover and more unique visitors.
- Local ownership of real estate is a positive for obtaining support and participation in projects.
- Festivals/events bring in visitors and boost business.
- Strong local businesses and destinations with long-time draw: Ripley Bakery, Rowe Pottery, Kenseth Museum, B&Bs.
- Interest in commercial real estate from both startups and expansions remains strong, although leasing/sales are hampered by current financial climate.

Challenges/Weaknesses:

- Perception in marketplace of being high cost location to do business deters some potential tenants.
- Decline in foot traffic makes new business startups more difficult.
- Increasing competition from other communities with downtown focus.
- No true destination restaurant
- Limited serious interest in most available properties – no loans available, too expensive for artists, limited ability to exit current real estate lease/ownership, etc.
- Lack of regional cooperation – both historically and at present.

Common Themes:

- Better coordination between Lake Ripley & Downtown is needed.
- More proactive approach to marketing/events planning is needed– planning further out increases joint marketing opportunities, allows for advertising in regional publications.
- More participation in regional events/advertising/coordinated approach to marketing to visitors would benefit everyone.
- Need leadership and a dedicated person focused on downtown.
- Defeatist attitude and lack of cooperation among businesses is the biggest hurdle.
- Local artists/arts community not organized, many local talents working with neighboring communities that have established arts associations.

Economic Analysis

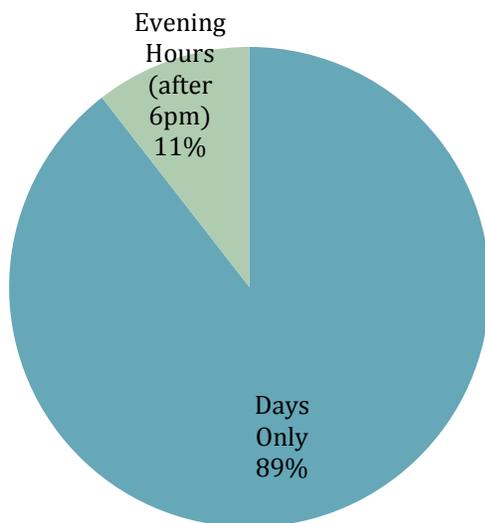
The retail analysis includes both a discussion on existing storefront utilization as well as an analysis of retail spending and demand analysis. The existing storefront review incorporates an assessment of the existing retail mix, including the number of storefronts represented by each business type and typical operating hours for businesses in downtown Cambridge. Retail supply and demand information was assessed for Cambridge as a whole as well as the local and regional trade areas to identify retail store types or merchandise lines which are currently undersupplied in the region.

Business Mix Analysis

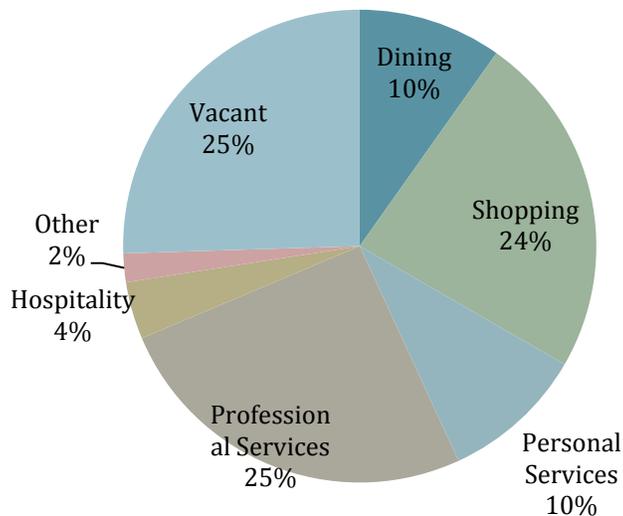
Existing Retail Mix

The chart below identifies the types of businesses which occupy existing storefronts in downtown Cambridge. The current ratio of drop in shopping or dining destinations to service or office establishments is fairly evenly divided, with 45 percent of storefronts catering to consumer interests. This is a fairly typical ratio for modern day downtown districts and can be expected to remain steady as existing vacancies become leased, which would mean that an additional 5-6 storefronts would cater to consumers with the remainder containing either personal or professional service firms. A rule of thumb for creating a vibrant downtown culture is that one third of storefronts should contain food and beverage retail, one-third should provide shopping destinations, and one-third should be open and active during the evening. For Cambridge, the current ratio is 5 dining establishments, 9 shopping establishments and 4 evening establishments. While there may be opportunities to add storefronts in various sectors, it isn't necessary to add four new restaurants and five evening hours in order to achieve this ratio. Potential solutions include encouraging more existing retail to remain open in the evening, whether for dining or active entertainment. Evening activity can also be provided by fitness facilities, art galleries with regular evening events, or community facilities located in storefront spaces.

Hours of Operation (posted)



Storefront Business Type



The current retail mix in downtown is heavily daytime-oriented, with only four establishments open past 6 pm on a regular basis (and one of those only on weekends). This is significant given Cambridge's lack of

daytime population. Even in a tourist-driven economy, retailers will need to derive at least part of their consumer traffic from local residents or regular visitors (i.e. workers or commuters). An additional consideration when reviewing the hours of operation is that a full 70 percent of all consumer spending nationally is done after 6 pm, according to research by Destination Development International. Stores and restaurants must be open in order to attract these dollars.

Recommendations in this report will focus predominantly on attracting additional share of local market traffic, as this will provide a steady stream of revenue. Businesses that succeed in attracting local traffic will also likely prove attractive for tourists and seasonal visitors, especially dining and entertainment businesses.

While local resident traffic will be essential for establishing a solid base for the future, the tourist market cannot be dismissed as a revenue driver. Many businesses in town stated that they typically receive 50 percent of their business from locals, trending slightly higher in the summer tourism months. While difficult to fully quantify, several interview subjects felt that Lake Ripley's concentration of rental vacation homes, combined with Cambridge's existing hospitality establishments, provide an advantage over other lake towns in that there is a greater diversity of summer visitors. This visitor base results in more unique visitors interested in exploring the region over the course of the summer. Within the primary trade area, the census identifies 247 seasonal or recreational homes. If even half of these are vacation rentals, this would easily equate to 4,500



Cambridge has a good mix of retail and service businesses Downtown.

families staying in the region over the course of the summer months. According to Destination Development International, the average visitor is active 14 hours per day, and only spends 4-6 hours at their primary destination (i.e. the beach or country club). Based on this research, 80 percent of spending takes place during secondary activities (i.e. dining, shopping, and lodging). Creating strategies to retain existing visitors whose destination is one of the Village's many attractions (Lake Ripley, Matt Kenseth Museum, Art Fairs) and providing appealing morning or evening activities such as dining and shopping can allow Cambridge retailers to capture a greater share of this supplemental spending. Similarly, Cambridge may be able to attract a portion of visitors to other regional attractions (Rock Lake, Cam-Rock/Glacial Drumlin Trail, Aztalan, Highway 18 Theatre) using the same strategy.

Of course, visitors are not captive, and will make the decision to visit regional destinations which provide the greatest variety of opportunities for recreation and entertainment. The existing concentration of existing destinations within Cambridge including recreation, shopping and hospitality, enhances the ability of local establishments to effectively market to these groups. However, the convenience factor alone is not sufficient to ensure that these visitors will be predisposed to spend additional time in Cambridge if other more desirable destinations are available.

Additional qualitative information on general retail preferences and spending patterns were identified through discussions with individual shop owners. With the exception of local services (i.e. grocery, personal services), a majority of businesses identified more than 50 percent of customers as coming from outside of the immediate Cambridge area. The high traffic volume on Highway 12 was a prime source of most of these visitors, which include local trips such as Fort Atkinson to Madison as well as longer trips from Chicagoland heading to the Wisconsin Dells or areas farther north. For those retailers or attractions who rely on or market to a destination visitor, the predominant demographic is similar to the residential profile – age 35-60, including a growing number of empty nester households.

A survey of Cambridge retail offerings online show three of the top ten area draws are not in Cambridge itself, reinforcing the need to focus on economic development regionally in order to match existing customer perception and realities. Identifying business establishments which can successfully draw customers from within the region, complement other regional uses and also cater to visitor traffic will have the greatest chance of success.

Supply and Demand Analysis

In order to identify areas of unmet consumer demand, a supply and demand analysis was conducted which examined spending patterns within Cambridge and adjacent areas which provide a significant portion of local spending. On its own, the Village of Cambridge represents a very small portion of the total consumer base available to local retailers and establishments. By identifying and understanding the makeup of this larger pool of potential consumers, Cambridge can effectively:

- Capitalize on unmet consumer demands regionally,
- Provide meaningful data to potential retail tenants,
- Market to potential customers, and
- Minimize the impact of seasonal visitor traffic on sales.

While the Village needs to focus on its local economy, its retailers do not serve only this population, and prospective businesses will draw both workers and customers from a larger region. The following section identifies the primary, secondary and tertiary trade areas which provide the bulk of consumer traffic for Cambridge businesses. These trade areas were identified based on regional geographic and economic patterns with additional input from local businesses to identify current consumer traffic patterns. A map of the trade areas is provided on page 17.

Primary Trade Area: This is defined as the area within which residents would prefer to purchase goods and services in Cambridge over other retail destinations. Because of the proximity of other communities, such as Deerfield, Jefferson, Lake Mills, and Fort Atkinson, the Village's primary trade area is a short 8-minute drive from Cambridge. This area includes roughly 4,000 residents (generally Cambridge and most of the Town of Oakland).

Secondary Trade Area: A secondary trade area is defined as the area from which people are equally likely to select Cambridge as another destination for individual goods and services depending on the relative quality of offerings. This trade area encompasses roughly a 15-minute drive from Cambridge, which includes nearby

communities including Deerfield and the surrounding towns. This trade area includes roughly 10,200 residents.

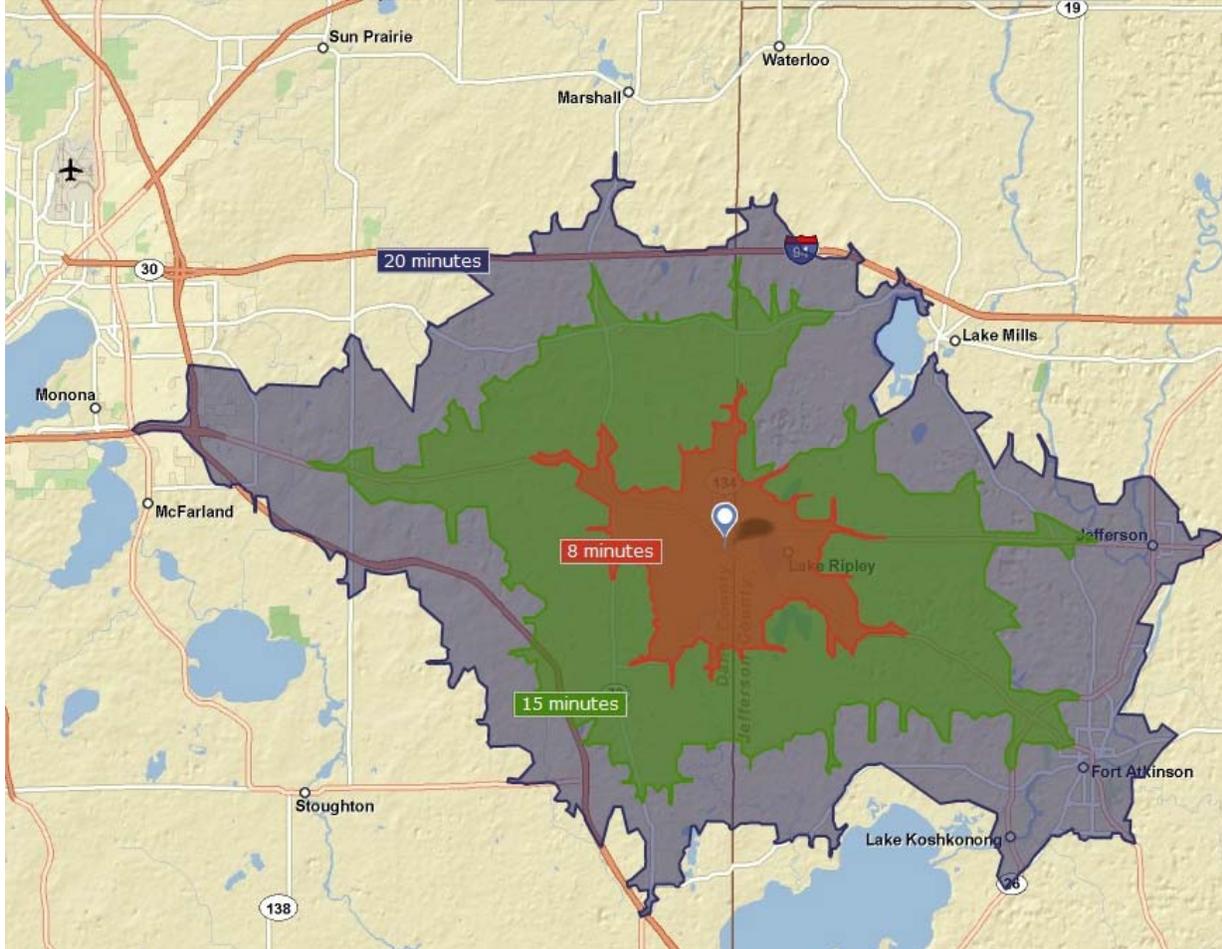
Tertiary Trade Area: The tertiary trade area represents the larger region from which residents are likely to travel on a regular basis for specific retail or entertainment trips. Residents within the tertiary trade area are unlikely to visit Cambridge on a daily basis, but are willing to travel to the Village to visit specific establishments or destinations if a particular good or service is not locally available, or if individual establishments can provide superior goods or services to those locally available. For Cambridge, this area extends to Lake Mills, Jefferson and Fort Atkinson and includes over 34,000 residents.

Supplemental Trade Area: This trade area includes the wide variety of other population groups which represent additional sources of retail spending power that are attracted to the Village. The presence of several regional draws within Cambridge, as well as the concentration of seasonal property owners and renters, creates a fairly large supplemental trade area which includes most of Southeastern Wisconsin as well as the Chicagoland area. Jefferson County as a whole benefitted from \$138 million in tourism expenditures during 2011. Nearly half (48%) of tourism spending occurred during the summer months, with an additional quarter of sales during the fall season. This represents a continual increase in visitor spending in the county since 1997. The supplemental market also includes commuting traffic, including the 10,000 vehicles per day which pass through the Village on Highway 12.

Cambridge Trade Area Profiles

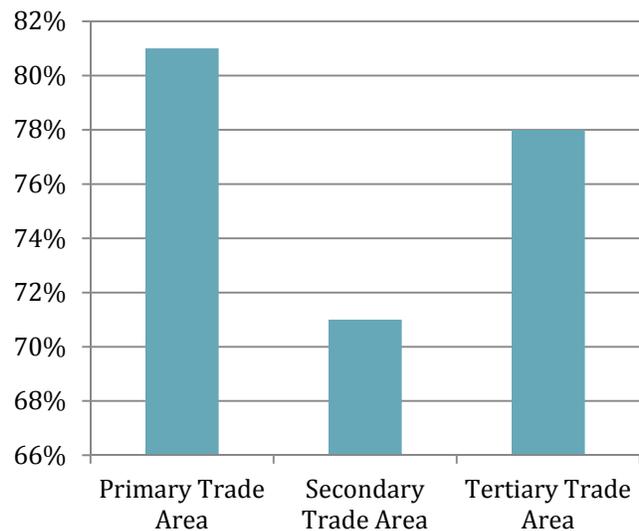
	Primary	Secondary	Tertiary
Population	3,918	10,206	34,180
Family Households (w/children)	28.1%	28.9%	25.7%
65+ Population Households	23.6%	22.6%	23.8%
Total Consumer Spending	\$108 million	\$278 million	\$899 million
Average Household Income	\$71,543	\$70,124	\$66,640

Cambridge Trade Area Map

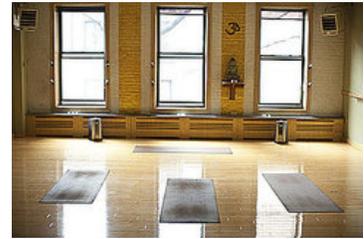


The chart to the right shows the percent of local spending demand which is captured within each trade area. The primary trade area (Cambridge and Oakland) has the greatest local capture rate, while the secondary trade area (Deerfield, surrounding towns) has the greatest leakage, capturing only 71 percent of local spending, likely due to the increased draw from Madison in the western part of the trade area. This does not necessarily mean that 81 percent of local spending is done locally, only that there are retail offerings equivalent to roughly 81 percent of local demand. It demonstrates that there is additional capacity to draw local spending both from within the primary and secondary trade areas provided that adequate retail offerings are available.

Percent of Local Spending Captured



A more detailed analysis of retail demand and spending habits within these trade areas identify a number of retail needs where the primary trade area (Cambridge) is successful in drawing outside residents into the area. This draw is identified by the fact that total sales within these retail segments are greater than the demand which would be required to serve only the local population. For example, the primary trade area has stronger than expected gas station spending, which is the result of high volumes of through traffic. The community also enjoys higher than expected grocery spending, which is the result of the strong local grocery store which attracts outside residents, while also benefitting from additional spending attributable to pass-through commuters who stop in Cambridge for supplies.



In addition to retail segments which demonstrate a regional draw, there are other segments where there is little or no local provision of goods and all consumer spending in the segment is done outside of the area. A local example of an unmet demand is Motor Vehicle & Parts Dealers, with a \$5.2 million dollar gap between anticipated consumer demand and current retail sales was identified. While this gap between demand and supply can illustrate a market opportunity, it may also be that there is an existing retail location which is meeting these needs in a central location. For purchases which are not made regularly (i.e. new vehicle purchases) there may be insufficient local demand for these goods as residents are willing to drive to Madison and conduct this type of shopping when it is required and a concentration of a particular type of establishment is available. Additionally, it will be necessary to consider the magnitude of the demand gap. The smaller the gap, the greater a percentage of local sales that a new business would need to capture in order to be profitable. In some cases, an identified gap in supply of a particular good or service may be better met by incorporating additional line items into existing stores to increase profitability of existing establishments. For instance, the demand for specialty food illustrated by the \$406,000 gap in spending could be met with a specialty display area within Piggly Wiggly or expanded farmer's market hours, and is likely not sufficient to warrant a new storefront.



Health and fitness, home and garden, and sports and hobbies are all segments that are underserved locally.

The table on the following page illustrates those retail segments for which there is unmet local demand as well as those where Cambridge is able to draw outside consumers. The unmet demand categories have been filtered to highlight only those segments where there is unmet demand for merchandise types which could be expected to succeed within Cambridge given the community's regional context and real estate market fundamentals. The detailed supply and demand tables with for all merchandise line items within each trade area can be found in the appendix.

	Primary	Secondary	Tertiary
Unmet Demand	<ul style="list-style-type: none"> • Full Service Restaurants (\$3 million in unmet demand) • Hardware, Garden Supply (\$1.2 million in unmet demand) 	<ul style="list-style-type: none"> • Electronics/Appliance (\$2.5 million in unmet demand) • Hardware/Garden Supply (\$2.8m) • Health & Personal Care (\$2.3m) • Clothing (\$2.5m) • Sporting Goods & Hobbies (\$1.6m) • Full Service Restaurants (\$7.8m) 	<ul style="list-style-type: none"> • Quick Service Restaurants (\$12.3m) • Full Service Restaurants (\$21.6m) • Clothing (\$10.2m) • Health & Personal Care (\$6.6m) • Furniture & Home (\$3.5m) • Automobile/Parts (\$31m)
Regional Draw (Surplus Spending)	<ul style="list-style-type: none"> • Grocery • Gas Station/Convenience • Jewelry • Furniture/Home Furnishings 	<ul style="list-style-type: none"> • Grocery • Gas Stations • General Merchandise (Dollar Store, etc) 	<ul style="list-style-type: none"> • Hardware/Garden Supply • Specialty Food • Sporting Goods & Hobbies • General Merchandise • Florists

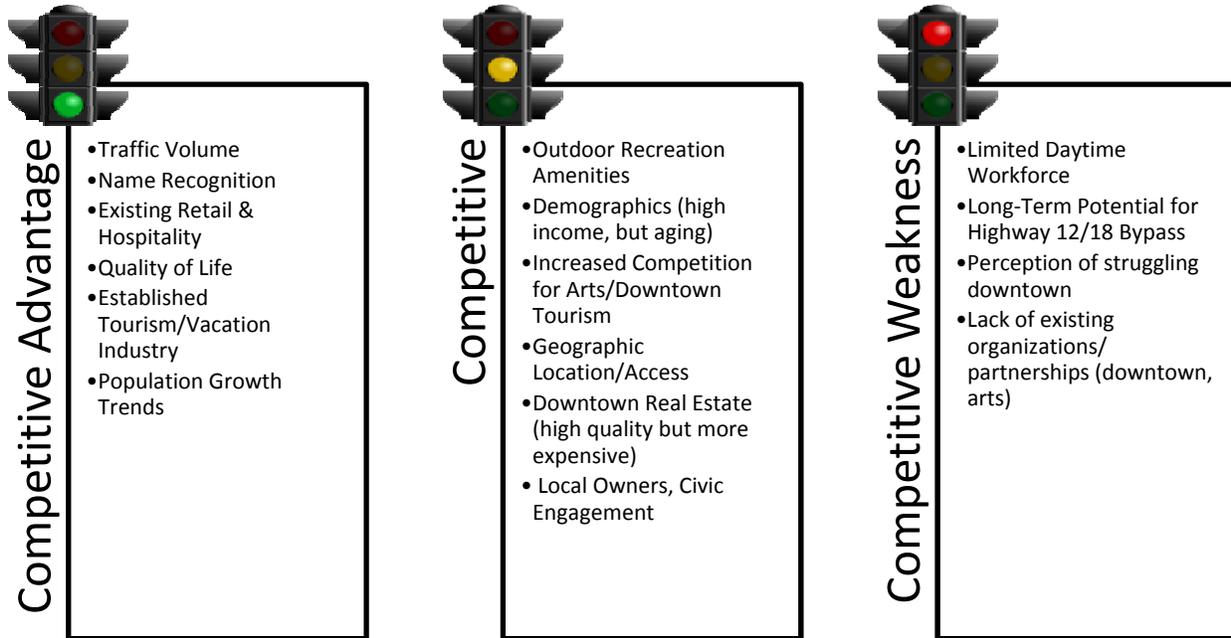
Another way to summarize demographic data is to group populations into psychographic profiles based on a combination of similar demographic variables including age, income, family structure and housing type. These profiles can provide a prediction of the attitudes, values and interests of individual population groups within an area to uncover shared interests and values which drive consumer spending and decision making for area residents. Areas where values and preferences of demographic groups overlap represent the greatest opportunity for new business planning or creating targeted marketing elements which are likely to resonate with the greatest percentage of potential customers. The top profiles for the primary, secondary and tertiary areas are highlighted below. While there is some variation due to the age and family type distinctions, there is also significant overlap in the key values and preferred shopping and entertainment activities among the individual groups. Family activities, outdoor recreation and home-based hobbies are attractive to all groups, supporting the market analysis which identified family-style restaurants, sporting goods and hobby items as among those with the greatest regional demand, which is largely unmet. More information on each of the identified profile groups can be found in the appendix.

Cambridge Psychographic Profiles

	Primary	Secondary	Tertiary
Top Profiles	Green Acres Cozy and Comfortable	Green Acres Salt of the Earth	Main Street USA Midlife Junction
Shopping/ Entertainment Preferences	Home Goods/Gardening Pets Family Restaurants Biking/Canoeing/Fishing	Gardening Baking Family Restaurants Fishing/Hunting/Boating	Quick Casual Dining Child-Friendly Restaurants Organized Sports/Parks/Trails
Key Values	Open Space Education	Work Ethic Family Activities	Education Recreation Amenities

Competitive Position

The graphic below summarizes the relative competitive advantages and disadvantages for Cambridge based on its existing residential and business mix and general position within the region. This table includes both quantitative factors as well as qualitative responses from stakeholder interviews.

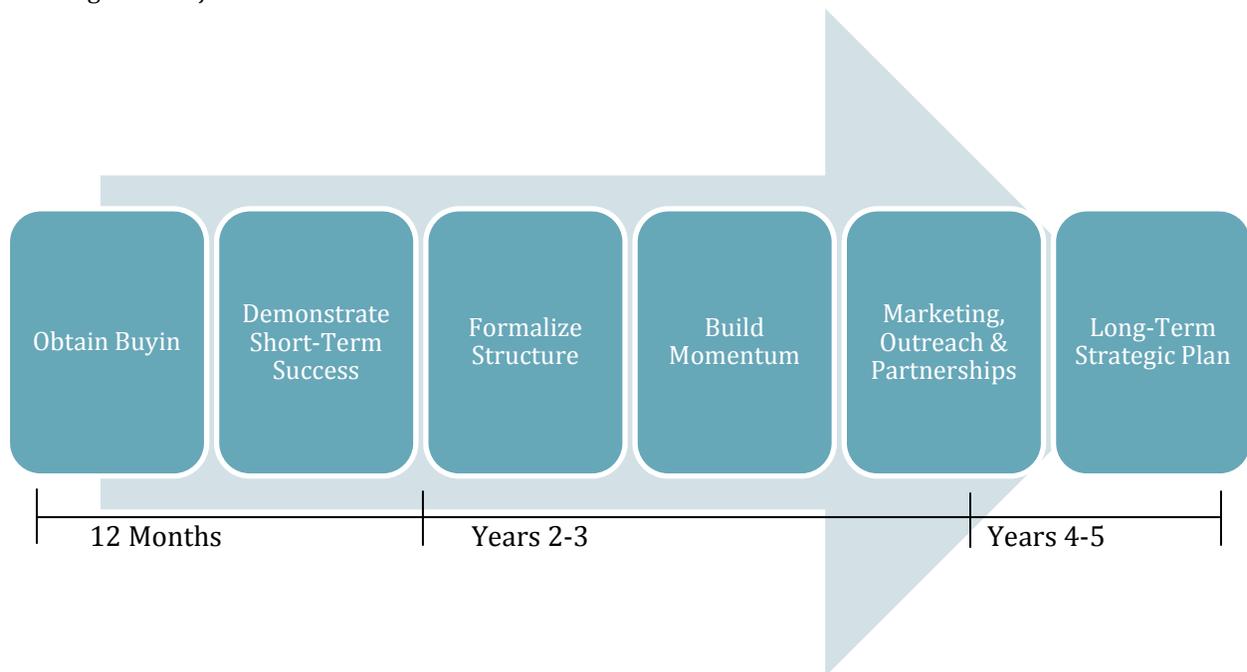


Strategies and Recommendations

Implementation Planning

A variety of initiatives have been attempted in Cambridge over the past few decades. Leadership of these initiatives has been varied, and they have met with various degrees of success. For many stakeholders, the decline in consumer traffic despite these initiatives creates a sense of futility, limiting interest in any new initiative, no matter how potentially effective. Turnover and/or competing leadership with various civic groups has also limited the positive impact that continuity can have on local events. Given this history, the first step for Cambridge is to initiate a streamlined short-term plan for the downtown which incorporates elements that provide visual signs of progress. Soliciting buy-in from stakeholders for a limited timeframe is significantly easier than requesting support for a multi-year program. The following implementation plan provides a five-year work plan, but first year components were specifically identified based on their ability to influence immediate and measurable change in the downtown environment in order to boost confidence and generate momentum for future activities.

The graphic and outline below highlights the general timing and goals of Cambridge’s 5-year plan. The vision and scope of activities are intended to shift over time to accommodate a gradually improving economic climate and capitalize on success from previous initiatives. A more detailed implementation plan is provided in the following chapter which identifies specific initiatives and action items to help accomplish the near, mid and long-term objectives which will result in a vibrant downtown environment.



Short Term: 12 Months

Goal: Obtain maximum buy-in for one-year program, demonstrate success with visual impact projects to generate interest

Key Elements: Achievable short term implementation items, coordination/participation with existing community groups

Mid Term: Years 2-3

Goal: Formalize Structure, Establish Funding and Build Momentum

Key Elements: Decide on an organization and financing structure for the program. Pursue grant writing and external funding for long-term staffing and/or program funding. Begin to formalize relationships with external groups, and expand partnerships to include other communities.

Long Term: Years 4-5

Goal: Formalize Structure, Establish Funding and Build Momentum

Key Elements: Decide on an organization and financing structure for the program. Pursue grant writing and external funding for long-term staffing and/or program funding. Begin to formalize relationships with external groups, and expand partnerships to include other communities.

Organization and Funding

Organization

A critical component to successfully implementing the plan is the establishment of an effective organizational structure with a dedicated financing source to fund projects and programs. There is no one size fits all solution for effective organization. There are multiple operational structures which can provide an effective platform for implementation, depending on available staffing, funding and volunteer capacity in the community. There will likely be multiple organizations which will drive components of the implementation plan, which will all need to work together under a coordinating structure. The chart below highlights the type of organizations which are in place for Midwestern communities commonly associated with downtown destination tourism activity.

	CDA/ RDA	Downtown TIF	BID	Main Street	Downtown Assoc.	Merchant's Council	Historic District	Arts Council
Lake Mills	Y	N	N	Y	N	N	Y	Y
Whitewater	Y	Y	N	Y	N	N	Y	Y
Galena	County	Y	N	N	Y	N	Y	Y
Stoughton	Y	Y	N	N	N	Y	Y	Y
Cedarburg	N	N	N	N	Y	N	Y	Y
Pewaukee	Pending	N	N	Y	N	N	N	Y
West Bend	Y	Y	N	Y	N	N	Y	Y
Lake Geneva	Y	Y	Y	N	Y	N	Y	Y
Cambridge	N	N	N	N	N	N	N	N

This chart highlights the variety of approaches that have been implemented in communities widely regarded as having successful downtown commercial districts. All of the identified communities have multiple active organizations engaged with the downtown, including a source of financing (CDA/RDA, TIF or BID), a nonprofit advocacy group (Main Street, Downtown Association or Merchant’s Council) and issue-specific groups which contribute expertise and activity, such as Historic Preservation groups and Arts Councils. Cambridge does not currently have any dedicated downtown organizations, although downtown’s economic dominance in the community has resulted in significant focus by the Chamber of Commerce on activities and events associated with downtown. However, there is some difference of opinion in the community as to whether this focus is appropriate for the Chamber, which may result in a shift in direction for this organization. While Cambridge is fortunate to have a number of active civic organizations including the Cambridge Foundation and CAP, it does not have any dedicated topical organizations to encourage participation by historic preservationists, parks advocates or artists. Individuals passionate about these topics have gravitated toward regional groups or entities in nearby communities. Working with leaders in

these areas to create a local community can harness these talents within Cambridge while also creating connections to regional groups.

The first step for Cambridge as it seeks to implement the economic development strategies included in this plan is to select a suitable organizational structure which can oversee downtown initiatives and take responsibility for the initial rollout of the project. The table below identifies the variety of options available to the community for this leadership role. For each option, pros and cons are provided which may influence the ability to successfully implement individual organizational structures in Cambridge.

Lead Organization	Structure	Pros	Cons
Village	Additional staff or with existing staff	<ul style="list-style-type: none"> - Can pair efforts with TIF district 	<ul style="list-style-type: none"> - Limited to Cambridge proper - Requires Village focus on downtown potentially at expense of other areas.
Chamber	Chamber board and committee structure	<ul style="list-style-type: none"> - Existing entity with significant membership - Established events 	<ul style="list-style-type: none"> - History/Conflict between downtown and non-downtown businesses - Must focus on member businesses - Directs Chamber resources downtown at potential expense of other business issues - Cannot market spaces or negotiate with prospects - No staff, would need volunteer point person
Economic Development Committee	Existing economic development committee of Village	<ul style="list-style-type: none"> - Existing membership - Some momentum - Successful in obtaining funding 	<ul style="list-style-type: none"> - Limited ability to make funding decisions - Limited downtown representation currently - Time between meetings - No point person - Would require focus on downtown at potential expense of redevelopment initiatives, etc.
Community Development Authority (CDA)	New Community Development Authority for Village	<ul style="list-style-type: none"> - Ability to make funding decisions, statutory powers - Staffed by Village - Can undertake real estate projects - Can manage TIF districts 	<ul style="list-style-type: none"> - Limited to Cambridge proper - No point person - Time between meetings - Typically development focused
Merchant's Council	Separate organization focused on uniting retail and service industry businesses in downtown.	<ul style="list-style-type: none"> - Self-interest of merchants - Could be a non-profit and receive grants/funding - Can cover any geographic area (but limited is best) 	<ul style="list-style-type: none"> - Typically limited to retail - Discrepancy between property owner and tenant needs/interests - Need point person - Not existing, would need to build membership - May compete with existing

		- Allows Village and Chamber to focus Village-wide	organizations for funding.	24
Downtown Nonprofit	Separate organization focused on downtown issues and needs specifically.	<ul style="list-style-type: none"> - Ability to cross municipal boundaries - Flexible mission - Can write/receive grants - Many existing models - Day to day presence if staffed - Can meet with prospects and market spaces - Allows Village and Chamber to focus Village-wide - Many models/resources available – Main Street, International Downtown Association, etc. 	<ul style="list-style-type: none"> - Not existing - would need dedicated staffing/volunteers to get organization off the ground. - May compete with existing organizations for funding 	

While any of the above options can influence change in the district, the two options which rise to the top based on the local political and fiscal climate are the creation of a Community Development Authority or formation of a dedicated downtown nonprofit. The nonprofit option is slightly more appealing based on its ability to solicit tax-exempt funds from local residents and foundations, and the inherent flexibility of initiatives available under this organization type provided activities are aligned with its mission. The Chamber, as a 501c6 organization, cannot raise this type of funds, so a nonprofit would contribute a new source of revenue for local initiatives. A nonprofit model also has significantly greater ability to solicit community participation and input and to grow and evolve in the future. However, the paperwork required to create a new nonprofit entity can take some time, so this option may be not available in the short term unless an existing entity is available as a sponsor. Creating a new organization would also require upfront work to define the mission, raise initial funds, solidify support and culminate in the election of initial board members and allocation of staffing and resources to the mission.

The CDA model, while less flexible in the long run, would allow for an organization to be created through existing Wisconsin statute, making it simpler to create. The seven member model requires individuals appointed by the Village President and confirmed by the Village Board. Members will serve four year terms and includes participation by some existing individuals in leadership positions, including two Village Board members. If a Tax Increment District is a likely funding source, the CDA model allows this organization to create and oversee TIDs as well as allocate project funds under the TID plan. Coordinating the fiscal tool with the organization can be beneficial for the organization. The negative aspect of a CDA is the limited ability to grow and evolve the mission to include non-real estate related initiatives and limited ability to separate itself from Village government and be fully operated by downtown businesses and property owners.

Regardless of the initial setup, it is likely that the organizational structure will grow and evolve over time. A nonprofit entity may grow into a Main Street community, or an informal committee evolves into a standalone organization. First phase activities may be best implemented under an existing group, with a goal of creating a new entity to manage the more robust program beyond the first year. This strategy has the benefit of

efficiently building on existing efforts including the completion of this plan, coordinated meetings with the Town of Oakland, exploration of expanded bike trail connections, creation of the new boat launch facility, reorganization of the Chamber function and other current initiatives. However, if the program is maintained under an existing umbrella, an individual needs to be identified to serve as the point person for the new organization. This individual should have the capacity to dedicate time to the outreach and early-stage implementation that will be necessary to create sufficient momentum in the initial one-year period.

Longer-term, an organization (or organizations) should be created or evolve to coordinate with the most likely sources of funding and to solicit support and participation from the greatest number of potential downtown supporters. More information on available funding resources and the potential for successful use in Cambridge are highlighted in the following section.

Funding

Many of the organizational structures highlighted above are connected with one or more preferred funding streams. The short and long-term potential and limitations associated with each of these funding models is provided below. Ideally, economic development funding is provided by a mix of sources including public and private initiatives. Based on surveys by the Wisconsin Economic Development Association, private sector contributions to local economic development budgets typically account for 25 to 40 percent of operational funding for established organizations. This funding can leverage additional grants, as well as supplement membership dues and individual giving. Additional public and private grants or funding can be solicited to fund individual programs or initiatives. An initial startup organization will likely require greater commitment from the Village and/or local property owners and merchants. Once it can demonstrate early stage success, additional funding streams will be easier to obtain.

Funding Source	Public/ Private	Pros	Cons
Tax Increment District (TID)	Public	<ul style="list-style-type: none"> - Dedicated long-term revenue stream - Reinvests profits from success in district 	<ul style="list-style-type: none"> - Limited near-term funds available - Cambridge should wait until Melster property project moves forward and/or downtown property assessments have dropped (currently not in line with market)
Business Improvement District (BID)	Public	<ul style="list-style-type: none"> - Funding controlled by property owners 	<ul style="list-style-type: none"> - Can limit ability to address tenant needs - Has not been attractive to Cambridge owners in past
Government General Fund	Public	<ul style="list-style-type: none"> - Typically a source for at least a portion of funding - Can support operations, not just programs 	<ul style="list-style-type: none"> - Not a permanent source of revenue
Charitable Giving	Public or Private	<ul style="list-style-type: none"> - Attracts new funding to Cambridge - Ability to raise funds from wide variety of entities/individuals 	<ul style="list-style-type: none"> - Not a steady source of revenue - Typically requires matching funds
Membership Dues	Private	<ul style="list-style-type: none"> - Can involve entities from surrounding towns/communities 	<ul style="list-style-type: none"> - Need to coordinate with Chamber and/or other entities
Events	Private	<ul style="list-style-type: none"> - Typically a growth line item for budgets - Opportunity for sponsorships 	<ul style="list-style-type: none"> - Significant up front work to create new events

Business Retention, Recruitment and Expansion

A critical component of the successful revitalization of downtown Cambridge is the retention of existing businesses and recruitment of new complementary entities. Retention and recruitment activities frequently represent a partnership between individual property owners, local units of government and County or regional groups which coordinate economic development initiatives in the region. Given the retail and service focus of the businesses which represent the bulk of current and future tenants for Cambridge's downtown, the following tools and initiatives are recommended. Additional links to local, regional and statewide resources which can benefit initiatives in this section is provided in the appendix.

Business Retention & Expansion

The micro business training initiative funded through Community Development dollars and currently underway by the Village is one example of a useful tool for boosting small business success and minimizing turnover. Training can involve both direct participatory classes or programs as well as coordinated initiatives to provide meaningful feedback to existing business owners. Traditional training such as quickbooks, financial planning and tax implications are both useful and essential skills for new businesses. Additional initiatives are equally critical for retail and service industries, including online marketing, social media strategies and customer service. Working with area technical colleges and business organizations such as the Wisconsin Women's Business Initiative Corporation (WWBIC) to host free training sessions in the community or online (such as UW-Whitewater's free First Step course) and encouraging attendance or participation by business owners can help support existing businesses and link business owners with necessary resources to sustain and grow existing businesses.

Cambridge has a number of long-term retail and service tenants in the community. These businesses may be candidates for more advanced training which can provide fresh perspective into the evolving local market and encourage owners to initiate new marketing initiatives or business practices to evolve their business model. Small business owners seldom participate in regular training or trade conferences given their focus on day to day initiatives. Rewarding successful local businesses with the ability to interact with other business owners and learn about new best practices can reinvigorate local retail districts. Funding programs such as participation in Destination Bootcamp, a three-day intensive retail industry conference, or coordinating individuals to perform 'secret shopper' services in the community with individualized and confidential recommendations for store merchandising, business operations or marketing can move local businesses to the next level and improve the overall customer experience in Cambridge.

A final retention and expansion tool which can benefit newer as well as established businesses is development of joint marketing and advertising initiatives. This type of collaborative approach is easily coordinated by a downtown nonprofit, and has been utilized successfully in other communities. Cambridge has utilized this tool sparingly in conjunction with individual events or among small groups of businesses, but does not do so in a proactive and targeted fashion. A strategic approach to joint marketing requires advance planning of a year or more. This forward-looking strategy allows businesses to plan and budget effectively and also allows the group to achieve the greatest cost savings on individual ad purchases. This advance planning may be difficult to achieve early on, but the cost savings from joint purchasing can be upwards of 30 percent, with the added bonus of coordinated messaging and common medium among businesses. Coordinated marketing can include local campaigns such as Buy Local or 3/50, but are most closely associated with direct mail, magazine, radio and television advertising. For radio and television campaigns, the ability to create one common message with various ad-on messages for individual retailers can result in significant cost savings. Billboard companies also frequently offer discounts for nonprofit businesses, which is a potential opportunity if a downtown nonprofit organization is created.

Business Recruitment

While there are several recommended strategies for business recruitment, the most successful recruitment took in the retail and service industry is a successful complement of existing businesses. The ability to demonstrate a community of coordinated and committed local businesses creates a more welcoming environment for small business owners than local incentives or marketing programs can provide. Providing information on joint marketing initiatives and events, together with testimonials from existing business owners on local operating advantages are essential elements of a successful downtown marketing package. In addition to marketing, recruitment tools which can be employed in downtown Cambridge include financial assistance programs to reduce start up costs and targeted physical improvements which enhance the business and shopping experience. Strategies associated with marketing and financial assistance are profiled in the section below. Recommended physical improvements are addressed in the next section.

Marketing

Strategies provided in this section are associated with targeted marketing to individuals interested in starting new businesses or relocating/expanding existing businesses into the Cambridge trade area. While related to the general marketing recommendations provided later in this document, the marketing tactics presented here are focused on recruiting new businesses in previously identified industry clusters to complement and enhance existing businesses. Marketing includes materials and outreach activities designed to target business types as well as informational packages which are available online and in hard copies and include current and relevant information on Cambridge's market, business resources and programs and available properties.

The most beneficial tool for the community in the short term is a community profile package which includes basic information about the community with specific business-related content. The bulk of this information already exists, but is not available in a single location. Information should be available online, as well as at the Village Hall and offices of the downtown program point person. Providing the information necessary for a business to develop a business plan for a Cambridge location makes Cambridge a simpler option for entrepreneurs submitting funding requests. The availability of this information online is essential. While the first instinct may be to require prospects to make contact with the Village, an estimated 50 percent of location research is conducted online. By failing to provide information relevant to potential businesses, Cambridge may not be considered if other options are available. The community profile should include timely information on the following:

- Community map
- Contact information for point person
- Available properties (with size, price, zoning and qualified incentives)
- Demographic information for trade area, including spending data
- Local business roster by type
- Testimonial from current retailer
- Community amenities overview
- Available business resources and civic organizations

Financial Assistance

It is common knowledge that starting a new business requires significant up front capital expenditures. Retail businesses are especially costly given the necessary outlay for tenant improvements, inventory and marketing expense. Given the significant volume of available retail property, retailers can minimize costs by selecting properties which require little tenant buildout. If Cambridge wishes to attract certain types of business for which there is no suitable available space, public assistance may be necessary to support the necessary buildout. Examples of high cost buildout scenarios would include entertainment venues, hospitality

and medical facilities. If the Village wanted to recruit new tenants in these industries, support to fund space buildout would be a key factor in the equation for a potential tenant. This financial assistance can be provided in a variety of ways. Two of the most common mechanisms are a matching grant program which funds up to a specific percentage or dollar amount of buildout expenses, and the use of Revolving Loan Funds for low interest loans, potentially with delayed repayment for the first year.

When evaluating public assistance for private projects, the Village should consider its objectives. Many revolving loan funds are based on the recipient company meeting identified short and long-term hiring goals, with eligibility tied to the number of jobs created. However, retail and service businesses desirable for Cambridge may not create a large number of full time jobs, but still contribute to the downtown. A second model, encouraging the provision of funding for capital improvements, if targeted, can benefit the community by upgrading its physical property, and ultimately the tax base. Lastly, some communities may elect to use funds to offset first year rental rates for new businesses. This mechanism provides the greatest bottom line benefit to potential businesses, but does not provide a residual benefit to the Village if they suffer financial difficulties in later years.

Regardless of the type of public assistance that is contemplated for Cambridge, the Village should create a mechanism for evaluating competing proposals. In the event that multiple applicants apply for available funding, the Village should have a system for determining relative proposal merits and awarding funds in a way that best supports community objectives. The table on the following page provides a set of sample criteria which might be used to evaluate applicant strength.

Sample Evaluation Criteria	Project Score (1-10)	Weighting Factor	Weighted Score
Ratio of public funds to total project cost		20	
Improves economic utility of property		10	
Project improves blighted property aesthetics		10	
Project will result in greater building utilization		10	
Total street frontage impacted by improvements		5	
Improvements will increase street level transparency and/or increase pedestrian activity		5	
Improvements enhance historic character of district		5	
Proposed business provides goods or services not currently available in the community		10	
Tenant lease is for three years or longer		10	
Total Score:			

Redevelopment and Physical Planning

The map on the following page identifies areas within the downtown where improvements are recommended to maximize economic opportunities and improve community identity and wayfinding. General improvements include enhanced pedestrian connections and directional signage to attractions near the downtown, such as Lake Ripley. Specific improvements include site improvements, infill development sites and façade improvement or redevelopment sites.

Improving pedestrian connections and directional signage within downtown Cambridge can help the community take better advantage of its proximity to the Cam-Rock recreational trail. There are currently no bike facilities along Water Street from the Cam-Rock trailhead to Main Street- improving bike facilities along this short stretch of road could help encourage cyclists to explore Cambridge’s shops and restaurants. From downtown, there is also a lack of signage or off-road trail connections to Lake Ripley, although the Lake is only about one mile east of downtown. A dedicated bike connection between the trailhead and the lake could help draw tourists through downtown and boost exposure of businesses along Main Street.

Site improvements could include aesthetic improvements including streetscape elements such as landscaping or pedestrian amenities, and could also include artistic elements such as sculptural, wall murals or other visual displays. Areas identified for this treatment include parking lots or vacant space with minimal landscaping, and the rear of the south Main Street corridor (Spring Water Alley) which faces the Village Hall and Cam-Rock trailhead.

Large street-fronting parking lots are valuable to retailers as a way to provide quick and convenient parking to their customers, but they also tend to have a negative effect on the pedestrian experience and continuity of the street. One way to mitigate this effect is to provide a landscaped buffer between the parking lot and the sidewalk. This area should not screen the parking lot from view completely, but rather provide a break in the ground surface, shade for pedestrians, and add some vertical elements, color and texture to the streetscape.

A potential canoe/kayak launch site has been identified near the Cam-Rock trailhead, with potential storage and rentals in the building at the corner of Water Street and Spring Water Alley. Canoeing/kayaking facilities provide an additional activity for tourists, and something new for locals as well.



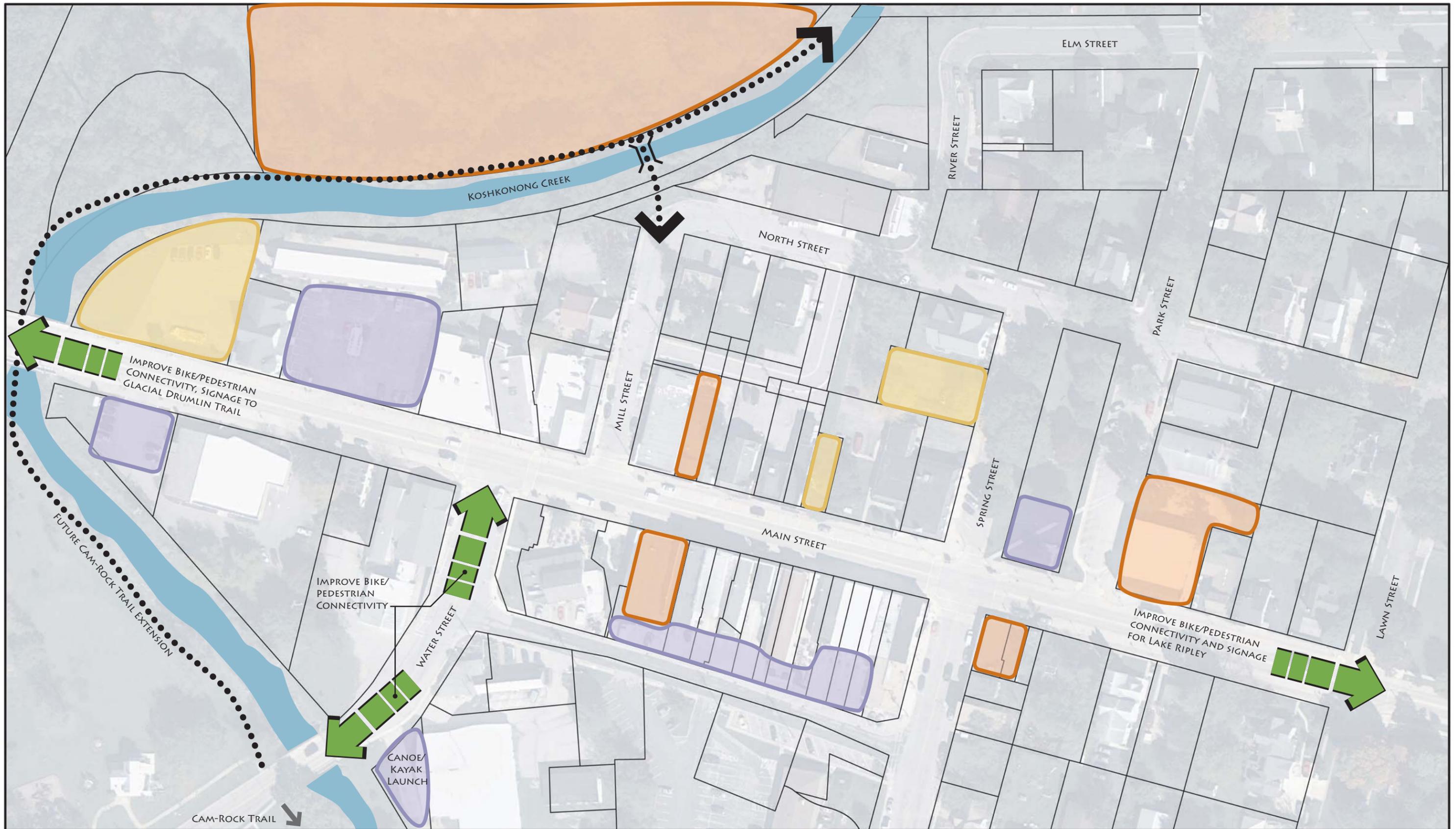
Existing parking lot along Main Street.



Spring Water Alley- existing condition



Example canoe/kayak launch area



Spring Water Alley was identified as a potential site improvement area because of its visibility from the Village Hall and the proposed Canoe and Kayak rental and launch area. Building expansion and reconfiguration over the years has resulted in a wide range of building depths in the alley, and parking areas have been fit in wherever possible. Because of the high visibility of this area, it is recommended that a cohesive shared parking strategy is developed which incorporates screened trash/utility areas and opportunities for landscaping to help soften the



Example landscape buffers between parking lot and sidewalk.

appearance of the backs of the commercial buildings.

The Village Park between Spring and Park Streets was identified as a potential site improvement because of landscape and walk improvements suggested in the Village’s Comprehensive Plan 2025. Ornamental landscaping is sparse in the park, and could be an easy way to make the park more of a destination within the downtown, and potentially provide more variety in spaces and seating areas.



Infill development sites represent areas within the downtown that are currently vacant or underutilized. Cambridge’s downtown is well-established, and few of these opportunities exist. However, these sites have potential to meet emerging needs in the community, and provide opportunities to introduce buildings that correspond to these needs. Examples of this type of infill could include a new library or a mixed-use building providing additional commercial space with upper floor residential. Three potential sites for infill development are identified on the following map- one vacant parcel between existing buildings, and two underutilized parking areas.

Facade improvement/redevelopment sites include buildings which do not presently match the architectural styles present on the majority of downtown facades. In some cases properties may be restored to demonstrate their original architectural elements and in other instances the property may have been a later addition to the downtown and represent a redevelopment opportunity in the future. Improvement or redevelopment of these sites can strengthen the identity of the Village by creating a unified downtown streetscape, as well as provide additional commercial or residential space as needed.



Example linear park

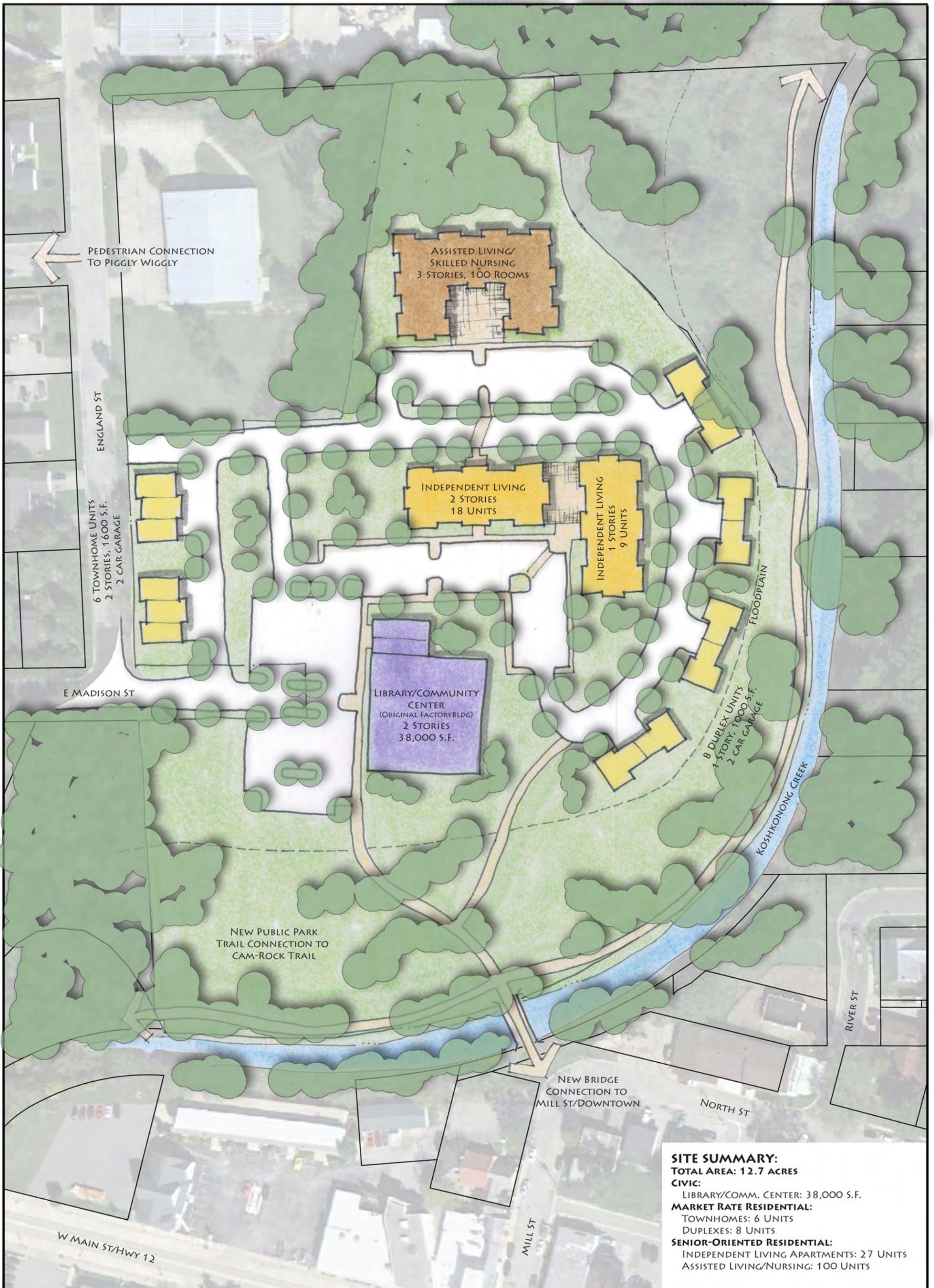
The largest redevelopment site is the Melster Candy factory site, which occupies approximately 13 acres just north of downtown and inside a bend of Koshkonong Creek. Potential uses for this site include a library and community center located inside a remodeled portion of the Melster factory, market rate rental housing options like apartments, townhomes or duplexes, and a variety of senior housing options ranging from

independent living to skilled nursing care. The floodplain area along the creek could be developed as a linear park, with a trail extension from the Cam-Rock trailhead to Highway 18, eventually connecting to the Glacial Drumlin Trail. A new bridge across Koshkonong Creek to Mill Street would provide easy access to downtown, while enhancements to an existing bridge at the end of Pleasant Street would provide a direct connection to Piggly Wiggly for groceries and other necessities.



Example townhome development

Based on available floodplain data, the developable portion of the site is approximately 9 acres. Developing the area at moderate densities, the site could accommodate multiple structures including the following elements: a 38,000 square foot (2 story) library and community center, up to 24 apartments (maximum 2 story building(s)), up to 17 townhomes/duplex units, 27 senior independent living units, and approximately 100 assisted living/skilled nursing units. This ratio of 18 units per acre is twice as dense as the Land of the Midnight Sun Condominiums and comparable to the Angell Park Senior Housing development in Sun Prairie. Example site plans which illustrate this level of redevelopment are provided on the following pages as a visual example of the site capacity. However, the ultimate use and density of development which occurs on the site will be dependent on the purchase price of the site, developer business plan and local market capacity.



SITE SUMMARY:
TOTAL AREA: 12.7 ACRES
CIVIC:
 LIBRARY/COMM. CENTER: 38,000 S.F.
MARKET RATE RESIDENTIAL:
 TOWNHOMES: 6 UNITS
 DUPLEXES: 8 UNITS
SENIOR-ORIENTED RESIDENTIAL:
 INDEPENDENT LIVING APARTMENTS: 27 UNITS
 ASSISTED LIVING/NURSING: 100 UNITS



SITE SUMMARY:
TOTAL AREA: 12.7 ACRES
MARKET RATE RESIDENTIAL:
 APARTMENTS: 24 UNITS
 TOWNHOMES: 9 UNITS
 DUPLEXES: 8 UNITS
SENIOR-ORIENTED RESIDENTIAL:
 INDEPENDENT LIVING APARTMENTS: 27 UNITS
 ASSISTED LIVING APARTMENTS: 60 UNITS
 SKILLED NURSING CARE: 36 ROOMS

General Marketing and Outreach

Marketing and outreach initiatives will also evolve over time, with initial emphasis on engaging local residents (within the tertiary trade area) and part-time seasonal visitors to Lake Ripley and local hospitality destinations. These audiences are simplest to reach, offer repeat business opportunities, and will provide at minimum fifty percent of the total retail sales in Cambridge. Marketing efforts targeting day-trip markets such as Madison and Milwaukee and broader regional visitors will be more successful after many of the early stage initiatives are complete. Regional and destination visitors have a variety of options for weekend and event destinations, and attracting visitors without a full complement of amenities and attractions in place may reduce the ability to recruit these same residents in the future. With the exception of larger scale event marketing, regional audiences should be targeted once the local experience is equivalent to expectations.

Local marketing initiatives should focus on building awareness of existing retailers, profiling goods and services offered locally, advertising local retail sales and promotions, and encouraging residents to buy local by highlighting the impact of local spending. There are a number of national organizations which offer free campaign literature to support this type of initiative which can be supplemented with local examples of local business community contributions. As campaigns are successful, the Village should make sure to survey businesses and obtain local spending data to demonstrate the impact of initiatives and support future expanded marketing efforts.

Holding off on larger scale marketing initiatives will also give the organization time to obtain relevant consumer information can be a cost saving measure. A concerted effort by existing businesses to collect information on existing customer patterns can provide important insights on geographic areas, demographic patterns and other data which will help craft a targeted marketing message. Information collected by businesses can be submitted and analyzed by an outside firm to preserve business confidentiality, limiting the potential objections from business owners.

Implementation Plan

The following pages contain a detailed implementation plan which incorporates all of the activities described in the previous chapter. The plan is divided into short, medium and long-term initiatives which correspond with the previous timeline, and also capitalize on initiatives which are currently underway. This plan was created based on findings from the market analysis and stakeholder engagement, and refined with feedback from the Economic Development Committee. The plan includes opportunities for community engagement in a number of ways, including coordination with the wide variety of established organizations and local expertise which can be found in Cambridge. This coordinated approach to economic development ensures better communication with internal and external audiences, and leverages the variety of resources available in the community.

Implementation Plan: Cambridge Economic Development Plan

Short-Term: 0-1 years

Mid-Term: 2-3 years

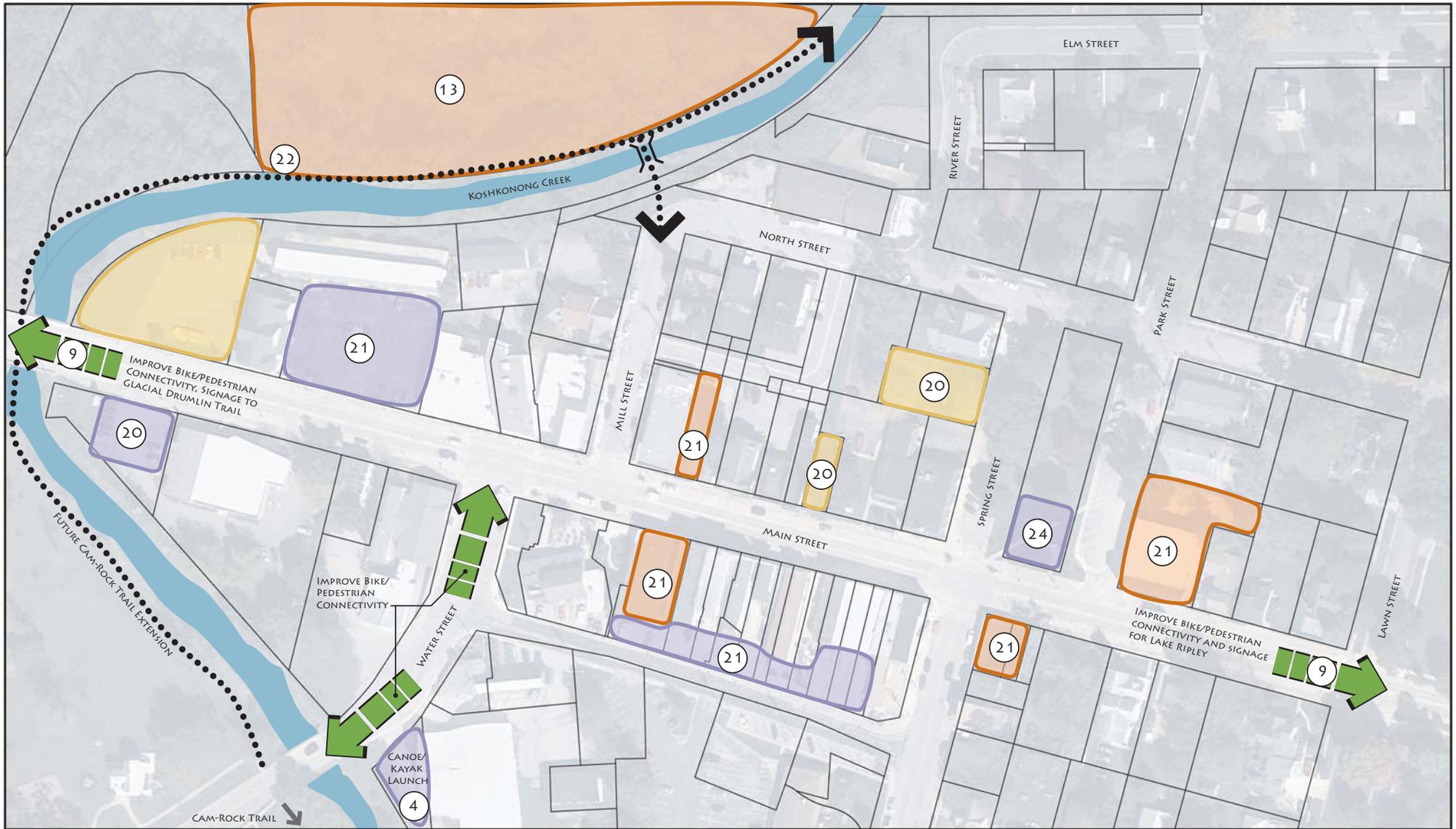
Long-Term: 4-6 years or more

Ref. #	Recommendation / Improvements	Priority	Opinion of Probable Cost	Responsible Party	Potential Funding Sources	Time Frame
1	Launch short-term downtown revitalization program	High	Minimal	ED Committee, Village, business & property owners	N/A	Short-Term
2	Begin Vacant Storefront Activation Program <ul style="list-style-type: none"> • Popup galleries, CAP programs, art in storefronts • Establish standard evening hours (one day/week, etc) 	High	Minimal, Potential \$2-\$3,000 in Tenant Finish/Signs	Non-Profit/CAP/business owners	ED Budget	Short-Term
3	Establish new blight-elimination TIF district downtown while values are low to eventually fund property redevelopment, programming and business attraction activities. Explore potential to use Melster redevelopment as a catalyst.	High	\$15,000	Village	TIF	Short-Term
4	Expand presence in active Jefferson County outdoor recreation markets and further capitalize on river, trail and new boat launch facilities. Explore events and establish facilities such as boat/bike rental facilities, downtown bike parking, etc	High	Minimal	Non-Profit / Chamber	N/A	Short-Term

Ref. #	Recommendation / Improvements	Priority	Opinion of Probable Cost	Responsible Party	Potential Funding Sources	Time Frame
5	Communicate downtown plan and new program initiatives to Cambridge and adjacent Town residents to encourage participation in various initiatives. Support emerging Buy Local campaign.	Medium	Minimal	ED Committee, Village, Local Business & Civic Organizations	N/A	Short-Term
6	Micro business Grant Program Rollout <ul style="list-style-type: none"> Retail Track: Merchandising, social media, marketing Business Track: Legal, accounting, leadership, management 	Medium	Already Budgeted	ED Committee	CDBG	Short-Term
7	Establish Revolving Loan Fund to facilitate start-up business activity in Cambridge. Tie funds to priority businesses or necessary property improvements.	Medium	Already Budgeted	Village	N/A	Short-Term
8	Provide seed funding for arts council; explore downtown coop/educational facility.	Medium	\$2,500	Non-Profit / Village	Grants / Foundation	Short-Term
9	Explore ways to improve wayfinding and improved pedestrian/bike connections to Lake and west of N. Pleasant Street.	Medium	\$5,000-\$10,000	Village, Town of Oakland	General Budget	Short-Term
10	Connect regionally: Establish Cambridge representatives for Glacial Heritage Area, Jefferson Chamber, Jefferson Arts Council, etc. Renewed emphasis on cross-marketing to other businesses in Cambridge and surrounding communities.	Low	None	Village / Chamber	N/A	Short-Term
11	Target market vacant downtown spaces to retailers in unmet demand categories.	Low	Minimal	Village / Non-Profit	N/A	Short-Term

Ref. #	Recommendation / Improvements	Priority	Opinion of Probable Cost	Responsible Party	Potential Funding Sources	Time Frame
12	Create downtown-focused organization (merchant's council, downtown council, CDA, etc), solicit pledges for participation from as many existing merchants as possible, elect a steering committee and identify a one-year executive director position (may be part time) to move the initiative forward.	High	\$20,000-\$30,000	Village	Membership Fees, Grants, TIF, Village	Mid-Term
13	Pursue redevelopment of Melster Site that provides needed housing options in Village (senior, multifamily, etc), brings more customers for downtown and integrates riverfront access (trail, park, etc).	High	Varies	Village	TIF	Mid-Term
14	Create core marketing materials and business information for Cambridge.	Medium	\$5- \$10,000	Non-Profit, Chamber	Grants, Non-Profit Operating	Mid-Term
15	Begin marketing to area residents and lake visitors/renters	Medium	Varies	Non-Profit	Operating Budget	Mid-Term
16	Develop specific incentives to attract desired retail or business types (i.e. capital improvement grants for 3 year lease, business plan contest for subsidized first year rent, cooperative arts storefront, etc)	Medium	Varies	Non-Profit, Village	Econ. Dev. Budget	Mid-Term
17	Begin New Event Series <ul style="list-style-type: none"> Incorporate existing (Country Christmas, umbrella days, art fair), create regional tie-ins and attract new demographics (biking, fishing, boating, alternative triathlon, etc) 	Low	Varies	Chamber	Sponsorships, Registration Fees, In-Kind	Mid-Term
18	Create events/marketing partnerships with surrounding communities and major attractions such as Matt Kenseth Museum, Pumpkin Patches, Earth, Wood and Fire Tour, etc.	Low	Varies	Village / Chamber / Non-Profit	Sponsorships	Mid-Term

Ref. #	Recommendation / Improvements	Priority	Opinion of Probable Cost	Responsible Party	Potential Funding Sources	Time Frame
19	Manage arts coop/educational studio, populate vacant window storefront displays, provide input to streetscape, parks and other public space design, and identify sites for public art in community.	High	\$5,000 (startup) \$5,000 (windows)	Arts Council	Grants, User Fees, Donations, Sponsorships	Long-Term
20	Pursue strategic infill / redevelopment of key downtown properties. Wherever possible, encourage density for more customers and TIF value and focus on improving pedestrian experience (public gathering spaces, transparent facades, quality architecture). Potential sites are identified on map.	High	Unknown	Non-Profit / Village	Private Sector / TIF / Grants	Long-Term
21	Establish and fund Façade / Building / Parking Lot Improvement Loan or Grant Program to encourage improved aesthetics and modernizing of existing structures and parking areas visible from Main Street or Village Hall/Trailhead. Priority sites are identified on attached map.	Medium	\$50-\$80,000	Non-Profit / Village	TIF / Foundation	Long-Term
22	Design and secure funding to acquire property and construct Cam-Rock trail north (through Melster) to USH 18 / STH 134 link to London & Glacial Drumlin	Medium	Unknown	Village	DNR Stewardship / DOT Enhancement / Grants / TIF	Long-Term
23	Consider marketing efforts to attract new homebuyers/builders to Cambridge to facilitate continued residential growth. Consider property tours, realtor forums and other outreach, especially targeted at meeting the needs of younger families	Low	\$1-\$2,000	Village, Financial Partners, Real Estate Community	Sponsorships, In-Kind	Long-Term
24	Improve Village Park landscaping	Low	\$40-\$50,000	Village	Grants, General Budget	Long-Term



LONG TERM DOWNTOWN ECONOMIC REVITALIZATION PLAN
VILLAGE OF CAMBRIDGE, WISCONSIN

- POTENTIAL INFILL LOCATION
- POTENTIAL SITE IMPROVEMENT
- POTENTIAL FACADE IMPROVEMENT/REDEVELOPMENT
- # IMPLEMENTATION PLAN ITEM

Appendix

Business Resource Directory
Psychographic Profile Information
Retail Supply and Demand Reports

Business Resource Guide

There are multiple organizations and resources available to Cambridge as it moves forward with implementing this plan. Some resources which may be particularly useful are provided below, grouped according to purpose and focus. Of course, many resources are also available locally within the community and should be utilized whenever possible.

Startups and Small Businesses

- SCORE (Service Corp of Retired Executives) provides regular workshops and individual business counseling and mentoring services. Services are free, and businesses are matched with executives with similar industry experience. Run through Small Business Development Center (below).
- Small Business Development Center. www.sbdc.wisc.edu Free business counseling for start-up and existing businesses. The program also hosts numerous workshops on business planning, financial management and small business finance.
- Early Planning Grant (EPG) program The EPG program allows applicants working within certain industry clusters to hire an independent third party to help them prepare a comprehensive business plan.

Downtown, Community Marketing and Local Arts & Retail

- Wisconsin Main Street Assistance for program communities for manager training, best practices, marketing, business recruitment, volunteer development, design consultation and more. Communities of under 5,000 must hire part time director and demonstrate financial commitment to be eligible.
- Jefferson County Arts Council – Managed through the Wisconsin Arts Board, the Jefferson Arts Council is an active group of arts organizations within Jefferson County which advocate for arts, share best practices and coordinate events.
- 3/50 Buy Local Program www.the350project.net – Available assistance for buy local campaigns including media releases, posters, best practices and other information on supporting local retail.
- Downtown Merchandising Assistance: Carolyn Fredericks – interior design and merchandising consultant. carolynfredericks@charter.net, 920-210-3359
- Jefferson County Chamber of Commerce – www.jeffersonchamberwi.com – local organization with regular meetings to assist communities in marketing local events.
- Destination Bootcamp – managed by Jon Schallert, the program is akin to a local retail conference dedicated to individual communities. www.destinationbootcamp.com

Education, Training and Workforce Development

- Business Employees' Skills Training (BEST) Program BEST was established to help small businesses in industries that are facing severe labor shortages upgrade the skills of their workforce. The BEST program provides applicants with a tuition reimbursement grant to help cover a portion of the costs associated with training employees.

Business Finance & Grants

- Regional Revolving Loan Fund. Funds available for retention or creation of jobs and fixed asset investment in agricultural, commercial or industrial fields. Pam Kolasinski at pkolasinski@wausauchamber.com
- Qualified New Business Venture Early-stage businesses engaged in developing innovative products or services related to proprietary technology may be designated as Qualified New Business Ventures. This designation is designed to assist businesses in their efforts to attract investors by making state tax credits available to individuals and groups investing in these businesses.
- Technology Assistance Grants (TAG) TAG aids small, high-technology businesses in their efforts to obtain seed, early-stage or research and development funding.

- Rural Economic Development (RED) Program The Rural Economic Development program is designed to provide working capital or fixed asset financing for businesses.
- Development Finance
- Blight Elimination and Brownfields Redevelopment (BEBR) Grants The BEBR program is designed to assist communities with assessing or remediating the environmental contamination of an abandoned, idle or underused industrial or commercial facility or site in a blighted area, or that qualifies as blighted.
- Economic Diversification Loan (EDL) Program The goal of the Economic Diversification Loan (EDL) program is to diversify a local community's economy. The EDL program is designed to help businesses establish and expand operations. The EDL program is a low interest loan program that may be able to finance a portion of the costs of these improvements.
- USDA Rural Development Grants Low interest loans and grants for community facilities and infrastructure projects. Funding based on area income, utility rates and borrowing capacity of applicant community.

Property Listings

- www.costar.com – free service for property owners to list properties. Village may submit listings, but must be confirmed by property owner at followup call.
- www.loopnet.com – free service for Village or property owners to list properties. Account can be setup online. Tracking information to view number of property hits and downloads.
- www.locateinwisconsin.com – free service for Village or property owners to list properties.
- www.propertydrive.com and www.xceligent.com – fee-based listing services for property listings commonly used by brokers.

Useful Internet Guides for Business Information and Assistance

- SBA Guide to Wisconsin Resources
A PDF document covering “Getting Started in Wisconsin,” “Financing Your Business,” and “Ideas for Growing Businesses.”
- State of Wisconsin Business Services
Links to state agencies, resources, programs and information helpful to people interested in doing business in Wisconsin.
- Wisconsin Business AnswerLine
A free service of the Wisconsin Small Business Development Center. AnswerLine counselors have real-world business management experience. They’re available to give free answers to your business start-up or management questions.
- Wisconsin Business Wizard
Determine licensing, permitting and regulatory requirements, obtain necessary application forms, identify available state resources, and access other valuable business-related information.

17 Green Acres

Segment Code17
 Segment NameGreen Acres
 LifeMode Summary GroupL2 Upscale Avenues
 Urbanization Summary GroupU10 Rural I



Demographic

Seventy-one percent of the households in *Green Acres* neighborhoods are married couples with and without children. Many families are blue-collar Baby Boomers, many with children aged 6–17 years. With more than 10 million people, *Green Acres* represents Tapestry Segmentation’s third largest segment, currently more than 3 percent of the US population and growing by 1.92 percent annually. The median age is 41 years. This segment is not ethnically diverse; 92 percent of the residents are white.

Socioeconomic

Educated and hard-working, more than one-fourth of *Green Acres* residents hold a bachelor’s or graduate degree; more than half have attended college. Labor force participation is 67.5 percent, with higher employment concentrations in the manufacturing, construction, health care, and retail trade industry sectors. Occupation distributions are similar to those of the United States. Seventeen percent of the households earn income from self-employment ventures. The median household income is \$63,430; the median net worth is \$174,417.

Residential

Although *Green Acres* neighborhoods are located throughout the country, they are found primarily in the Midwest and South, with the highest concentrations in Michigan, Ohio, and Pennsylvania. A “little bit country,” these residents live in pastoral settings of developing suburban fringe areas. Home ownership is at 86 percent, and median home value is \$179,073. Typical of rural residents, *Green Acres* households own multiple vehicles; 78 percent own two or more vehicles.

Preferences

Country living describes the lifestyle of *Green Acres* residents. Pet dogs or cats are considered part of the family. These do-it-yourselfers maintain and remodel their homes; projects include roofing and installing carpet or insulation. They own all the necessary power tools, including routers, welders, sanders, and various saws, to finish their projects. Residents also have the right tools to maintain their lawns, flower gardens, and vegetable gardens. They own riding lawn mowers, garden tillers, tractors, and even separate home freezers for the harvest. Continuing the do-it-yourself mode, it is not surprising that *Green Acres* is the top market for owning a sewing machine. A favorite pastime is using their ice cream maker to produce homemade ice cream. They prefer motorcycles and full-size pickup trucks.

For exercise, *Green Acres* residents ride their mountain bikes and go fishing, canoeing, and kayaking. They also ride horseback and go power boating, bird watching, target shooting, hunting, motorcycling, and bowling. They listen to auto racing and country music on the radio and read fishing and hunting magazines. Many own satellite dishes so they can watch news programs, the Speed Channel, and auto racing on TV. A favorite channel is Country Music Television.

18 Cozy and Comfortable

Segment Code 18
 Segment Name *Cozy and Comfortable*
 LifeMode Summary Group L2 *Upscale Avenues*
 Urbanization Summary Group U8 *Suburban Periphery II*



Demographic

Cozy and Comfortable residents are middle-aged married couples who are comfortably settled in their single-family homes in older neighborhoods. The median age of 42.3 years is five years older than the US median of 37 years. Most residents are married without children or married couples with school-aged or adult children. With 8.7 million people, this is a relatively large segment that is growing moderately by 0.48 percent annually since 2000. Most of these residents are white.

Socioeconomic

Although the labor force is older, they are in no hurry to retire. The labor force participation rate is 65.7 percent; the unemployment figure is 9.3 percent. Employed residents work in professional, managerial, and service occupations in a variety of industry sectors. Occupation distributions are similar to US values. The median household income is \$65,665. Income for 80 percent of the households is earned from wages and salaries. Forty-six percent of households receive investment income. Their median net worth is \$181,850.

Residential

Cozy and Comfortable neighborhoods are located in suburban areas, primarily in the Midwest, Northeast, and South. Many residents are still living in the homes in which they raised their children. Single-family structures make up 88 percent of the household inventory. The median home value is \$154,868. Sixty-two percent of the housing units were built before 1970. Home ownership is at 85 percent.

Preferences

Cozy and Comfortable residents prefer to own certificates of deposit and consult a financial planner. They typically hold a second mortgage, a new car loan, a home equity line of credit, and a universal life insurance policy. Home improvement and remodeling projects are important to them. Although they will contract for some work, they attempt many projects, especially painting and lawn care. Depending on the season, they play golf or ice skate for exercise. They attend ice hockey games, watch science fiction movies on DVD, and take domestic vacations. They eat at family restaurants such as Friendly's, Bob Evans Farms, and Big Boy.

Going online isn't a priority, so they own older home computers. Television is very important; many households own four or more sets so they won't miss any of their favorite shows. They watch sports, particularly football, and news programs. Reading the Sunday newspaper is part of the routine for many.

24 Main Street, USA

Segment Code24
 Segment Name*Main Street, USA*
 LifeMode Summary GroupL10 *Traditional Living*
 Urbanization Summary GroupU5 *Urban Outskirts I*



Demographic

Main Street, USA neighborhoods are a mix of household types, similar to the US distribution. Approximately half of the households are composed of married-couple families, nearly one-third are single-person or shared households, and the rest are single-parent or other family households. The median age of 36.8 years nearly matches the US median. These residents are less diverse than the US population.

Socioeconomic

The median household income is \$57,196, derived from wages, interest, dividends, or rental property. Their median net worth is \$84,763. More than one in five residents aged 25 years and older hold a bachelor's or graduate degree; half of the residents have attended college. Occupation and industry distributions are similar to those of the United States.

Residential

A mix of single-family homes and multiunit buildings, these neighborhoods are located in the suburbs of smaller cities in the Northeast, West, and Midwest. Nearly two-thirds of the housing was built before 1970. The home ownership rate is 63; the median home value is \$174,970.

Preferences

Family-oriented and frugal, these residents may occasionally go to the movies or eat out at a family restaurant, such as Friendly's or Red Robin, but are most likely to stay home and watch a rental movie or play games with their children. They own pet cats. They play baseball and basketball and go swimming. They listen to classic hits and rock radio and watch cartoons and courtroom shows on TV. They go to the beach and theme parks or take domestic vacations to visit with family or see national parks.

They go online periodically to look for jobs, research real estate, and play games and are beginning to shop online. Those who do not have Internet access at home will go online at school or the public library. They use the Yellow Pages to find veterinarians or stores. They will invest in small home improvement and remodeling projects, usually doing the work themselves instead of hiring a contractor. They buy the tools and supplies for these projects from Home Depot or Ace Hardware. They keep up their lawns and gardens by planting bulbs, fertilizing, and applying lawn care products regularly.

Source: ESRI

33 Midlife Junction

Segment Code33
 Segment Name*Midlife Junction*
 LifeMode Summary GroupL10 *Traditional Living*
 Urbanization Summary GroupU8 *Suburban Periphery II*



Demographic

The median age for residents in these neighborhoods is 41.8 years; nearly 20 percent are aged 65 years or older. Households are a mix of family types and singles who live alone or share housing. Nearly half are married-couple families; 31 percent are singles. Most of these residents are white.

Socioeconomic

Most are still working; although at 61 percent, the labor force participation rate is slightly below average. A third of the households receive Social Security. The median household income of \$48,161 is slightly below the US median; the median net worth is \$80,220. Educational attainment levels are comparable to the US levels.

Residential

Although scattered in suburbs across the country, these neighborhoods are found more frequently in the South and Midwest. Sixty-five percent of residents own their homes, close to the US rate. Nearly two-thirds of the housing is single family; the remainder are primarily apartments in multiunit buildings. The median home value of \$131,464 is lower than the US median of \$157,913.

Preferences

Midlife Junction residents live quiet, settled lives as they move from child-rearing into retirement. To finance their retirement, they own certificates of deposit, savings bonds, and IRAs. They're careful spenders, always looking for bargains, and not swayed by fads.

On weekends, they eat fast food or go to family restaurants such as Friendly's or Perkins. They drive standard-sized domestic cars and shop by mail or phone from the L.L. Bean and JCPenney catalogs. They communicate with friends and family by e-mail. They go fishing, take walks, work crossword puzzles, play board games, do woodworking, and read science fiction or romance novels. They watch TV network shows and news programs.



Cambridge,WI
Drive Time: 8 minutes

Summary Demographics

2010 Population	3,918
2010 Households	1,617
2010 Median Disposable Income	\$49,262
2010 Per Capita Income	\$28,450

Industry Summary

	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap (Demand - Supply)	Surplus / Leakage Factor	Number of Businesses
Total Retail Trade and Food & Drink (NAICS 44-45, 722)	\$43,129,105	\$34,743,975	\$8,385,130	10.8	45
Total Retail Trade (NAICS 44-45)	\$36,916,915	\$31,974,281	\$4,942,634	7.2	33
Total Food & Drink (NAICS 722)	\$6,212,190	\$2,769,694	\$3,442,496	38.3	12

Industry Group	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Surplus / Leakage Factor	Number of Businesses
Motor Vehicle & Parts Dealers (NAICS 441)	\$8,522,566	\$3,347,023	\$5,175,543	43.6	4
Automobile Dealers (NAICS 4411)	\$7,191,655	\$2,737,115	\$4,454,540	44.9	2
Other Motor Vehicle Dealers (NAICS 4412)	\$691,973	\$521,771	\$170,202	14.0	1
Auto Parts, Accessories, and Tire Stores (NAICS 4413)	\$638,938	\$88,137	\$550,801	75.8	1
Furniture & Home Furnishings Stores (NAICS 442)	\$1,360,450	\$1,936,894	-\$576,444	-17.5	6
Furniture Stores (NAICS 4421)	\$1,049,727	\$1,463,779	-\$414,052	-16.5	4
Home Furnishings Stores (NAICS 4422)	\$310,723	\$473,115	-\$162,392	-20.7	2
Electronics & Appliance Stores (NAICS 443/NAICS 4431)	\$1,142,437	\$0	\$1,142,437	100.0	0
Bldg Materials, Garden Equip. & Supply Stores (NAICS 444)	\$1,578,218	\$395,613	\$1,182,605	59.9	2
Building Material and Supplies Dealers (NAICS 4441)	\$1,407,487	\$281,022	\$1,126,465	66.7	1
Lawn and Garden Equipment and Supplies Stores (NAICS 4442)	\$170,731	\$114,591	\$56,140	19.7	1
Food & Beverage Stores (NAICS 445)	\$7,676,506	\$12,913,492	-\$5,236,986	-25.4	2
Grocery Stores (NAICS 4451)	\$7,008,309	\$12,746,242	-\$5,737,933	-29.0	1
Specialty Food Stores (NAICS 4452)	\$443,205	\$36,428	\$406,777	84.8	1
Beer, Wine, and Liquor Stores (NAICS 4453)	\$224,992	\$130,822	\$94,170	26.5	1
Health & Personal Care Stores (NAICS 446/NAICS 4461)	\$1,431,813	\$985,885	\$445,928	18.4	1
Gasoline Stations (NAICS 447/NAICS 4471)	\$7,100,514	\$8,189,404	-\$1,088,890	-7.1	1
Clothing and Clothing Accessories Stores (NAICS 448)	\$1,495,313	\$983,598	\$511,715	20.6	5
Clothing Stores (NAICS 4481)	\$1,102,113	\$440,542	\$661,571	42.9	3
Shoe Stores (NAICS 4482)	\$173,931	\$0	\$173,931	100.0	0
Jewelry, Luggage, and Leather Goods Stores (NAICS 4483)	\$219,269	\$543,056	-\$323,787	-42.5	2
Sporting Goods, Hobby, Book, and Music Stores (NAICS 451)	\$703,200	\$150,208	\$552,992	64.8	3
Sporting Goods/Hobby/Musical Instrument Stores (NAICS 4511)	\$475,487	\$150,208	\$325,279	52.0	3
Book, Periodical, and Music Stores (NAICS 4512)	\$227,713	\$0	\$227,713	100.0	0

Data Note: Supply (retail sales) estimates sales to consumers by establishments. Sales to businesses are excluded. Demand (retail potential) estimates the expected amount spent by consumers at retail establishments. Supply and demand estimates are in current dollars. The Leakage/Surplus Factor presents a snapshot of retail opportunity. This is a measure of the relationship between supply and demand that ranges from +100 (total leakage) to -100 (total surplus). A positive value represents 'leakage' of retail opportunity outside the trade area. A negative value represents a surplus of retail sales, a market where customers are drawn in from outside the trade area. The Retail Gap represents the difference between Retail Potential and Retail Sales. ESRI uses the North American Industry Classification System (NAICS) to classify businesses by their primary type of economic activity. Retail establishments are classified into 27 industry groups in the Retail Trade sector, as well as four industry groups within the Food Services & Drinking Establishments subsector

Sources: Esri and Infogroup.

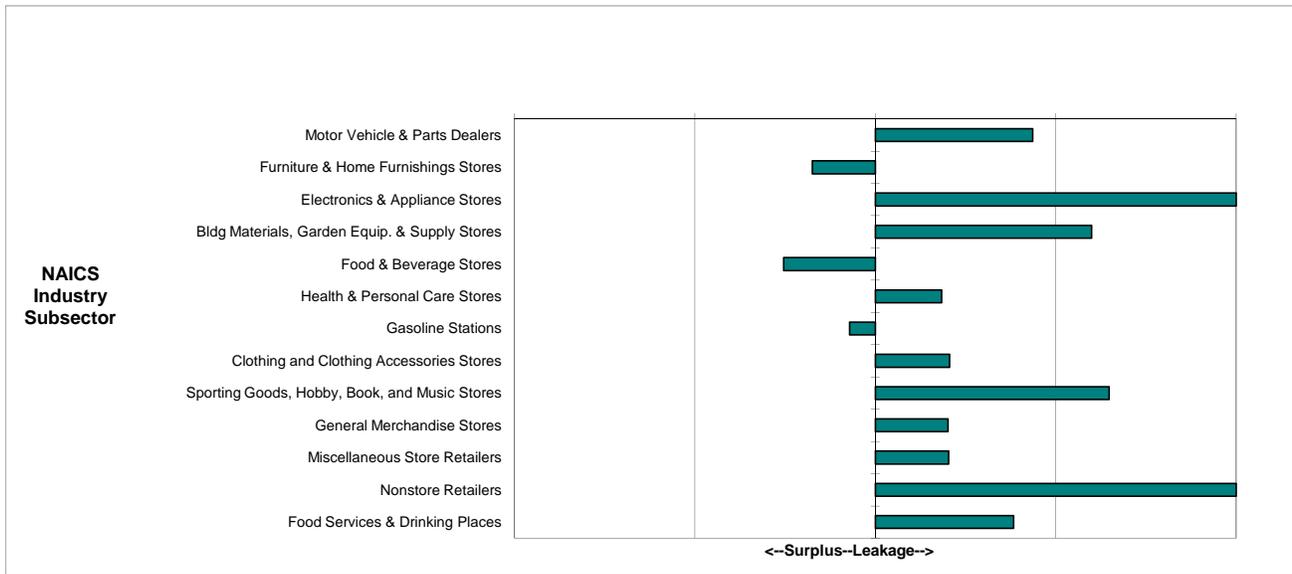


Cambridge,WI
Drive Time: 8 minutes

Latitude: 43.00361
Longitude: -89.01673

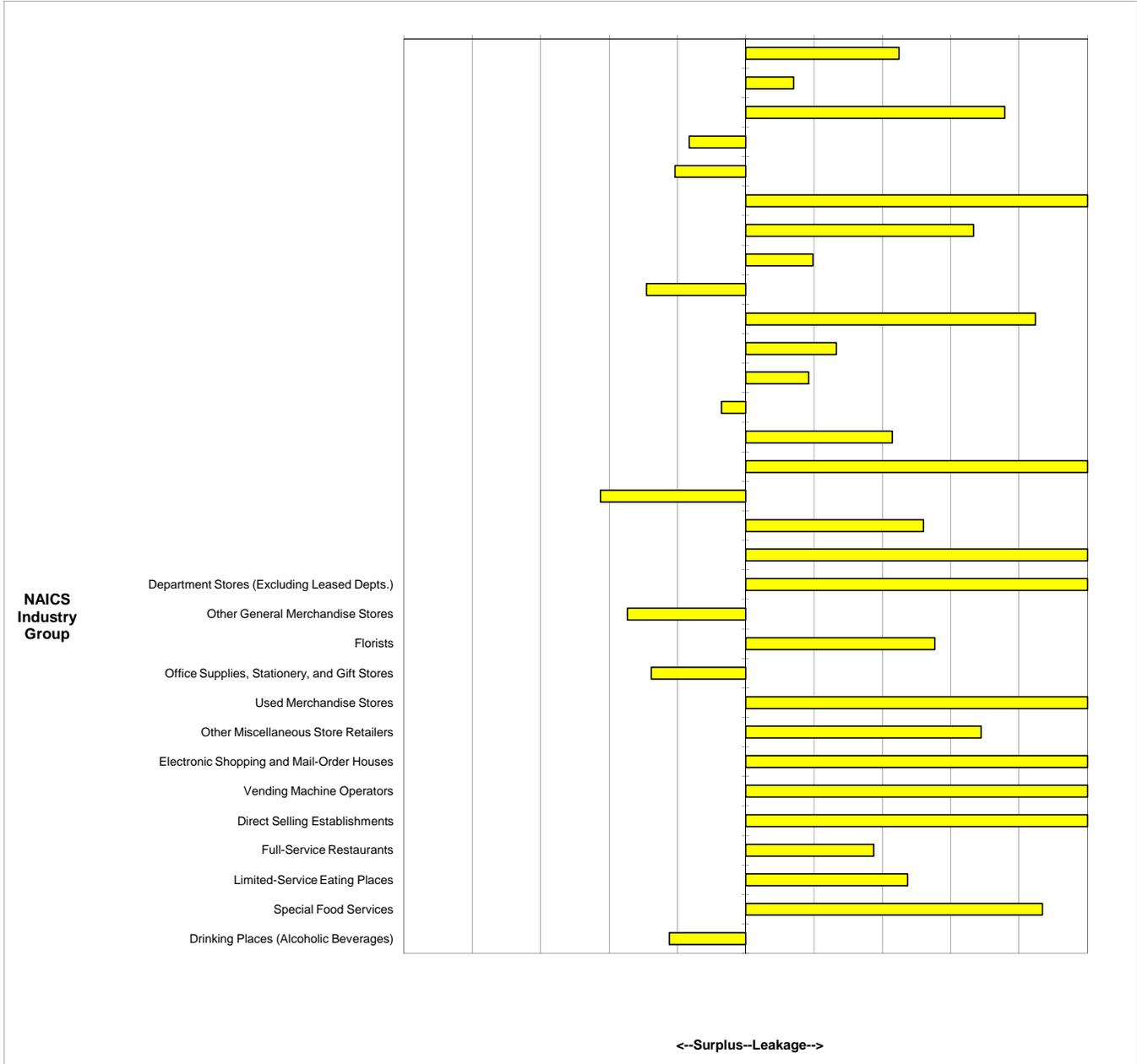
Industry Group	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Surplus / Leakage Factor	Number of Businesses
General Merchandise Stores (NAICS 452)	\$3,959,975	\$2,633,958	\$1,326,017	20.1	1
Department Stores Excluding Leased Depts. (NAICS 4521)	\$2,680,822	\$0	\$2,680,822	100.0	0
Other General Merchandise Stores (NAICS 4529)	\$1,279,153	\$2,633,958	-\$1,354,805	-34.6	1
Miscellaneous Store Retailers (NAICS 453)	\$661,373	\$438,206	\$223,167	20.3	8
Florists (NAICS 4531)	\$75,425	\$21,720	\$53,705	55.3	1
Office Supplies, Stationery, and Gift Stores (NAICS 4532)	\$203,434	\$358,696	-\$155,262	-27.6	6
Used Merchandise Stores (NAICS 4533)	\$68,305	\$0	\$68,305	100.0	0
Other Miscellaneous Store Retailers (NAICS 4539)	\$314,209	\$57,790	\$256,419	68.9	1
Nonstore Retailers (NAICS 454)	\$1,284,550	\$0	\$1,284,550	100.0	0
Electronic Shopping and Mail-Order Houses (NAICS 4541)	\$479,148	\$0	\$479,148	100.0	0
Vending Machine Operators (NAICS 4542)	\$161,887	\$0	\$161,887	100.0	0
Direct Selling Establishments (NAICS 4543)	\$643,515	\$0	\$643,515	100.0	0
Food Services & Drinking Places (NAICS 722)	\$6,212,190	\$2,769,694	\$3,442,496	38.3	12
Full-Service Restaurants (NAICS 7221)	\$2,572,208	\$1,170,256	\$1,401,952	37.5	6
Limited-Service Eating Places (NAICS 7222)	\$2,788,833	\$995,112	\$1,793,721	47.4	2
Special Food Services (NAICS 7223)	\$489,178	\$34,664	\$454,514	86.8	1
Drinking Places - Alcoholic Beverages (NAICS 7224)	\$361,971	\$569,662	-\$207,691	-22.3	4

Leakage/Surplus Factor by Industry Subsector



Sources: Esri and Infogroup.

Leakage/Surplus Factor by Industry Group



Sources: Esri and Infogroup.



Retail MarketPlace Profile

Latitude: 43.00361
Longitude: -89.01673

Cambridge,WI
Drive Time: 15 minutes

Summary Demographics

2010 Population	11,117
2010 Households	4,240
2010 Median Disposable Income	\$48,360
2010 Per Capita Income	\$27,269

Industry Summary

	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap (Demand - Supply)	Surplus / Leakage Factor	Number of Businesses
Total Retail Trade and Food & Drink (NAICS 44-45, 722)	\$111,070,307	\$79,127,032	\$31,943,275	16.8	96
Total Retail Trade (NAICS 44-45)	\$95,112,675	\$70,927,390	\$24,185,285	14.6	64
Total Food & Drink (NAICS 722)	\$15,957,632	\$8,199,642	\$7,757,990	32.1	32

Industry Group	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Surplus / Leakage Factor	Number of Businesses
Motor Vehicle & Parts Dealers (NAICS 441)	\$21,999,146	\$4,734,838	\$17,264,308	64.6	9
Automobile Dealers (NAICS 4411)	\$18,547,520	\$3,305,462	\$15,242,058	69.7	4
Other Motor Vehicle Dealers (NAICS 4412)	\$1,812,497	\$738,958	\$1,073,539	42.1	2
Auto Parts, Accessories, and Tire Stores (NAICS 4413)	\$1,639,129	\$690,418	\$948,711	40.7	3
Furniture & Home Furnishings Stores (NAICS 442)	\$3,462,286	\$3,820,797	-\$358,511	-4.9	9
Furniture Stores (NAICS 4421)	\$2,631,281	\$2,131,057	\$500,224	10.5	5
Home Furnishings Stores (NAICS 4422)	\$831,005	\$1,689,740	-\$858,735	-34.1	4
Electronics & Appliance Stores (NAICS 443/NAICS 4431)	\$3,096,342	\$571,445	\$2,524,897	68.8	2
Bldg Materials, Garden Equip. & Supply Stores (NAICS 444)	\$4,030,342	\$1,247,576	\$2,782,766	52.7	7
Building Material and Supplies Dealers (NAICS 4441)	\$3,570,635	\$1,091,341	\$2,479,294	53.2	6
Lawn and Garden Equipment and Supplies Stores (NAICS 4442)	\$459,707	\$156,235	\$303,472	49.3	1
Food & Beverage Stores (NAICS 445)	\$19,763,723	\$21,559,930	-\$1,796,207	-4.3	5
Grocery Stores (NAICS 4451)	\$18,101,944	\$21,154,332	-\$3,052,388	-7.8	3
Specialty Food Stores (NAICS 4452)	\$1,058,067	\$40,333	\$1,017,734	92.7	1
Beer, Wine, and Liquor Stores (NAICS 4453)	\$603,712	\$365,265	\$238,447	24.6	1
Health & Personal Care Stores (NAICS 446/NAICS 4461)	\$3,730,200	\$1,426,711	\$2,303,489	44.7	3
Gasoline Stations (NAICS 447/NAICS 4471)	\$18,197,685	\$25,240,595	-\$7,042,910	-16.2	4
Clothing and Clothing Accessories Stores (NAICS 448)	\$3,863,691	\$1,335,075	\$2,528,616	48.6	6
Clothing Stores (NAICS 4481)	\$2,850,345	\$752,162	\$2,098,183	58.2	4
Shoe Stores (NAICS 4482)	\$446,207	\$0	\$446,207	100.0	0
Jewelry, Luggage, and Leather Goods Stores (NAICS 4483)	\$567,139	\$582,913	-\$15,774	-1.4	2
Sporting Goods, Hobby, Book, and Music Stores (NAICS 451)	\$1,800,461	\$234,258	\$1,566,203	77.0	4
Sporting Goods/Hobby/Musical Instrument Stores (NAICS 4511)	\$1,172,531	\$229,281	\$943,250	67.3	4
Book, Periodical, and Music Stores (NAICS 4512)	\$627,930	\$4,977	\$622,953	98.4	1

Data Note: Supply (retail sales) estimates sales to consumers by establishments. Sales to businesses are excluded. Demand (retail potential) estimates the expected amount spent by consumers at retail establishments. Supply and demand estimates are in current dollars. The Leakage/Surplus Factor presents a snapshot of retail opportunity. This is a measure of the relationship between supply and demand that ranges from +100 (total leakage) to -100 (total surplus). A positive value represents 'leakage' of retail opportunity outside the trade area. A negative value represents a surplus of retail sales, a market where customers are drawn in from outside the trade area. The Retail Gap represents the difference between Retail Potential and Retail Sales. ESRI uses the North American Industry Classification System (NAICS) to classify businesses by their primary type of economic activity. Retail establishments are classified into 27 industry groups in the Retail Trade sector, as well as four industry groups within the Food Services & Drinking Establishments subsector

Sources: Esri and Infogroup.



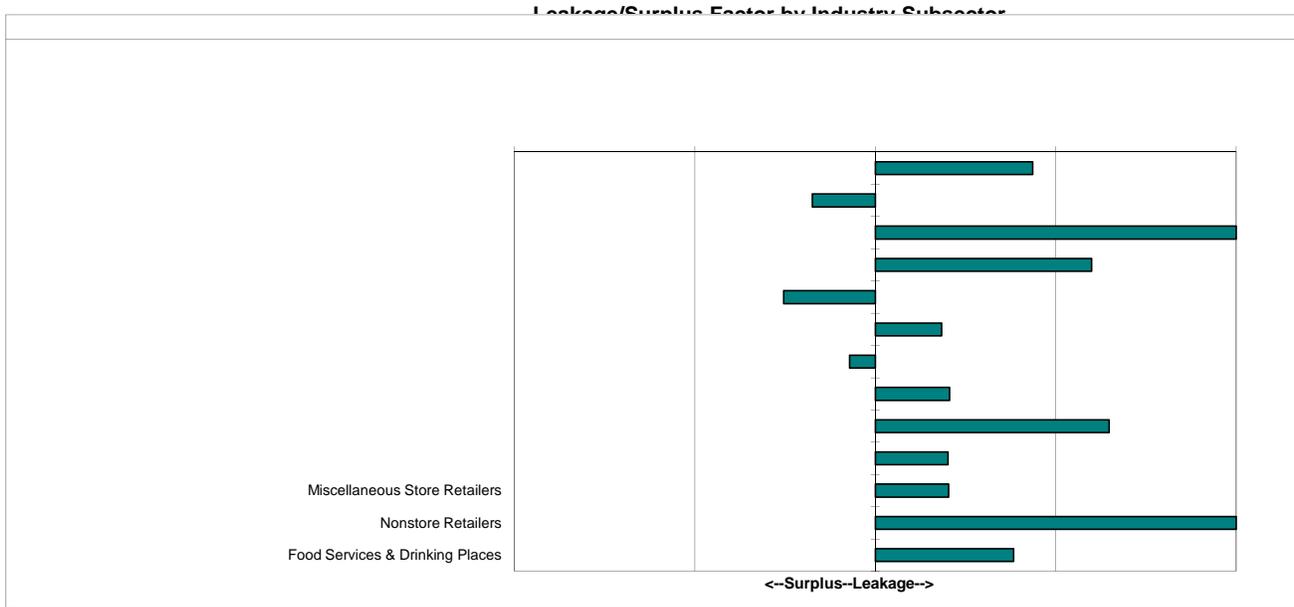
Retail MarketPlace Profile

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Cambridge,WI
Drive Time: 15 minutes

Industry Group	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Surplus / Leakage Factor	Number of Businesses
General Merchandise Stores (NAICS 452)	\$10,155,948	\$10,120,228	\$35,720	0.2	3
Department Stores Excluding Leased Depts. (NAICS 4521)	\$6,684,029	\$0	\$6,684,029	100.0	0
Other General Merchandise Stores (NAICS 4529)	\$3,471,919	\$10,120,228	-\$6,648,309	-48.9	3

Miscellaneous Store Retailers (NAICS 453)	\$1,721,847	\$635,937	\$1,085,910	46.1	12
Florists (NAICS 4531)	\$213,586	\$95,529	\$118,057	38.2	2
Office Supplies, Stationery, and Gift Stores (NAICS 4532)	\$526,423	\$387,005	\$139,418	15.3	6
Used Merchandise Stores (NAICS 4533)	\$168,116	\$91,372	\$76,744	29.6	3
Other Miscellaneous Store Retailers (NAICS 4539)	\$813,722	\$62,031	\$751,691	85.8	1
Nonstore Retailers (NAICS 454)	\$3,291,004	\$0	\$3,291,004	100.0	0
Electronic Shopping and Mail-Order Houses (NAICS 4541)	\$1,271,086	\$0	\$1,271,086	100.0	0
Vending Machine Operators (NAICS 4542)	\$453,544	\$0	\$453,544	100.0	0
Direct Selling Establishments (NAICS 4543)	\$1,566,374	\$0	\$1,566,374	100.0	0
Food Services & Drinking Places (NAICS 722)	\$15,957,632	\$8,199,642	\$7,757,990	32.1	32
Full-Service Restaurants (NAICS 7221)	\$6,560,549	\$3,408,236	\$3,152,313	31.6	13
Limited-Service Eating Places (NAICS 7222)	\$7,221,795	\$3,395,434	\$3,826,361	36.0	7
Special Food Services (NAICS 7223)	\$1,250,216	\$102,465	\$1,147,751	84.9	2
Drinking Places - Alcoholic Beverages (NAICS 7224)	\$925,072	\$1,293,507	-\$368,435	-16.6	10



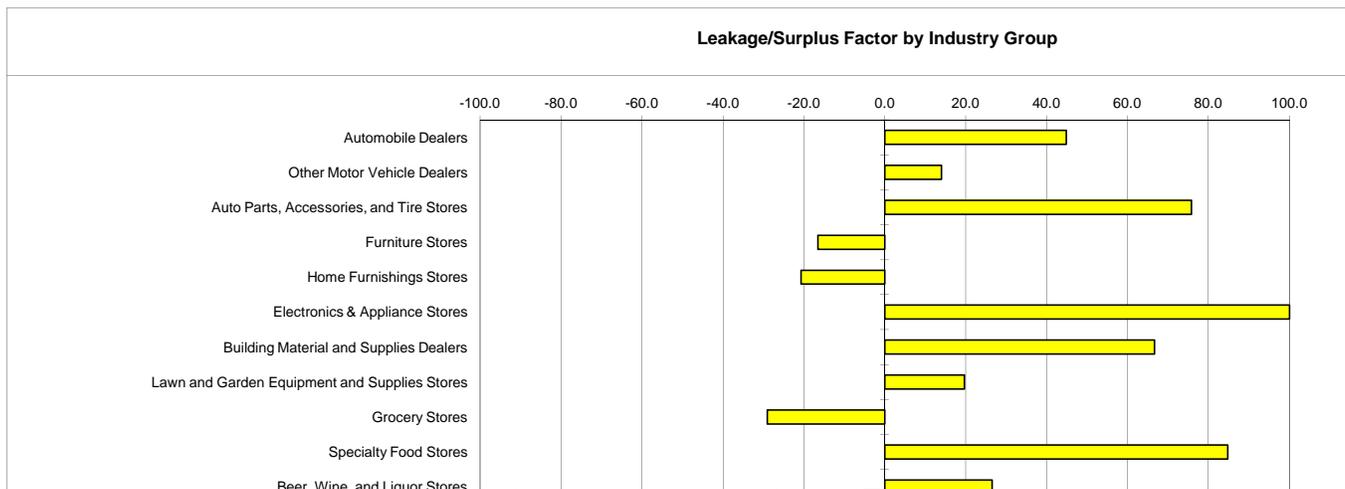
Sources: Esri and Infogroup.

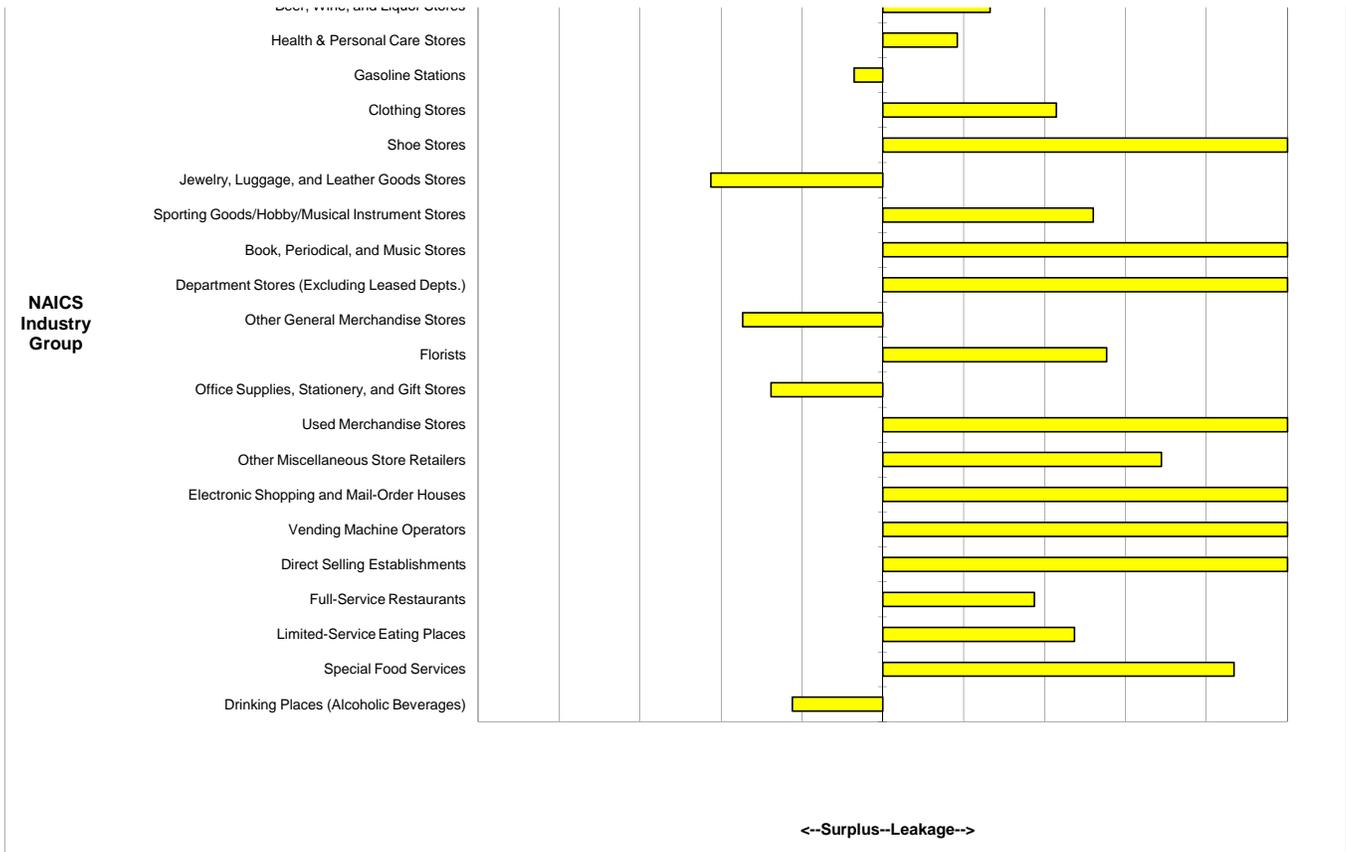


Retail MarketPlace Profile

Cambridge, WI
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Sources: Esri and Infogroup.



Retail MarketPlace Profile

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Cambridge,WI
Drive Time: 20 minutes

Summary Demographics

2010 Population	36,215
2010 Households	14,411
2010 Median Disposable Income	\$44,693
2010 Per Capita Income	\$26,800

Industry Summary

	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap (Demand - Supply)	Surplus / Leakage Factor	Number of Businesses
Total Retail Trade and Food & Drink (NAICS 44-45, 722)	\$359,024,326	\$279,418,686	\$79,605,640	12.5	296
Total Retail Trade (NAICS 44-45)	\$307,276,330	\$249,299,503	\$57,976,827	10.4	195
Total Food & Drink (NAICS 722)	\$51,747,996	\$30,119,183	\$21,628,813	26.4	101

Industry Group	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Surplus / Leakage Factor	Number of Businesses
Motor Vehicle & Parts Dealers (NAICS 441)	\$70,900,006	\$39,413,893	\$31,486,113	28.5	26
Automobile Dealers (NAICS 4411)	\$59,912,332	\$35,046,569	\$24,865,763	26.2	12
Other Motor Vehicle Dealers (NAICS 4412)	\$5,634,212	\$2,421,335	\$3,212,877	39.9	6
Auto Parts, Accessories, and Tire Stores (NAICS 4413)	\$5,353,462	\$1,945,989	\$3,407,473	46.7	8
Furniture & Home Furnishings Stores (NAICS 442)	\$11,420,082	\$7,884,610	\$3,535,472	18.3	21
Furniture Stores (NAICS 4421)	\$9,215,780	\$4,480,381	\$4,735,399	34.6	8
Home Furnishings Stores (NAICS 4422)	\$2,204,302	\$3,404,229	-\$1,199,927	-21.4	13
Electronics & Appliance Stores (NAICS 443/NAICS 4431)	\$8,278,691	\$2,831,583	\$5,447,108	49.0	10
Bldg Materials, Garden Equip. & Supply Stores (NAICS 444)	\$13,132,935	\$17,066,223	-\$3,933,288	-13.0	21
Building Material and Supplies Dealers (NAICS 4441)	\$11,897,396	\$16,487,899	-\$4,590,503	-16.2	17
Lawn and Garden Equipment and Supplies Stores (NAICS 4442)	\$1,235,539	\$578,324	\$657,215	36.2	4
Food & Beverage Stores (NAICS 445)	\$64,567,792	\$66,068,312	-\$1,500,520	-1.1	16
Grocery Stores (NAICS 4451)	\$58,395,475	\$57,286,950	\$1,108,525	1.0	9
Specialty Food Stores (NAICS 4452)	\$4,541,831	\$7,991,678	-\$3,449,847	-27.5	4
Beer, Wine, and Liquor Stores (NAICS 4453)	\$1,630,486	\$789,684	\$840,802	34.7	3
Health & Personal Care Stores (NAICS 446/NAICS 4461)	\$11,189,712	\$4,561,889	\$6,627,823	42.1	8
Gasoline Stations (NAICS 447/NAICS 4471)	\$60,154,984	\$59,068,319	\$1,086,665	0.9	15
Clothing and Clothing Accessories Stores (NAICS 448)	\$12,324,274	\$2,148,881	\$10,175,393	70.3	13
Clothing Stores (NAICS 4481)	\$9,011,012	\$911,038	\$8,099,974	81.6	6
Shoe Stores (NAICS 4482)	\$1,510,099	\$131,372	\$1,378,727	84.0	2
Jewelry, Luggage, and Leather Goods Stores (NAICS 4483)	\$1,803,163	\$1,106,471	\$696,692	23.9	5
Sporting Goods, Hobby, Book, and Music Stores (NAICS 451)	\$6,016,879	\$11,375,272	-\$5,358,393	-30.8	14
Sporting Goods/Hobby/Musical Instrument Stores (NAICS 4511)	\$4,429,048	\$11,100,096	-\$6,671,048	-43.0	11
Book, Periodical, and Music Stores (NAICS 4512)	\$1,587,831	\$275,176	\$1,312,655	70.5	3

Data Note: Supply (retail sales) estimates sales to consumers by establishments. Sales to businesses are excluded. Demand (retail potential) estimates the expected amount spent by consumers at retail establishments. Supply and demand estimates are in current dollars. The Leakage/Surplus Factor presents a snapshot of retail opportunity. This is a measure of the relationship between supply and demand that ranges from +100 (total leakage) to -100 (total surplus). A positive value represents 'leakage' of retail opportunity outside the trade area. A negative value represents a surplus of retail sales, a market where customers are drawn in from outside the trade area. The Retail Gap represents the difference between Retail Potential and Retail Sales. ESRI uses the North American Industry Classification System (NAICS) to classify businesses by their primary type of economic activity. Retail establishments are classified into 27 industry groups in the Retail Trade sector, as well as four industry groups within the Food Services & Drinking Establishments subsector

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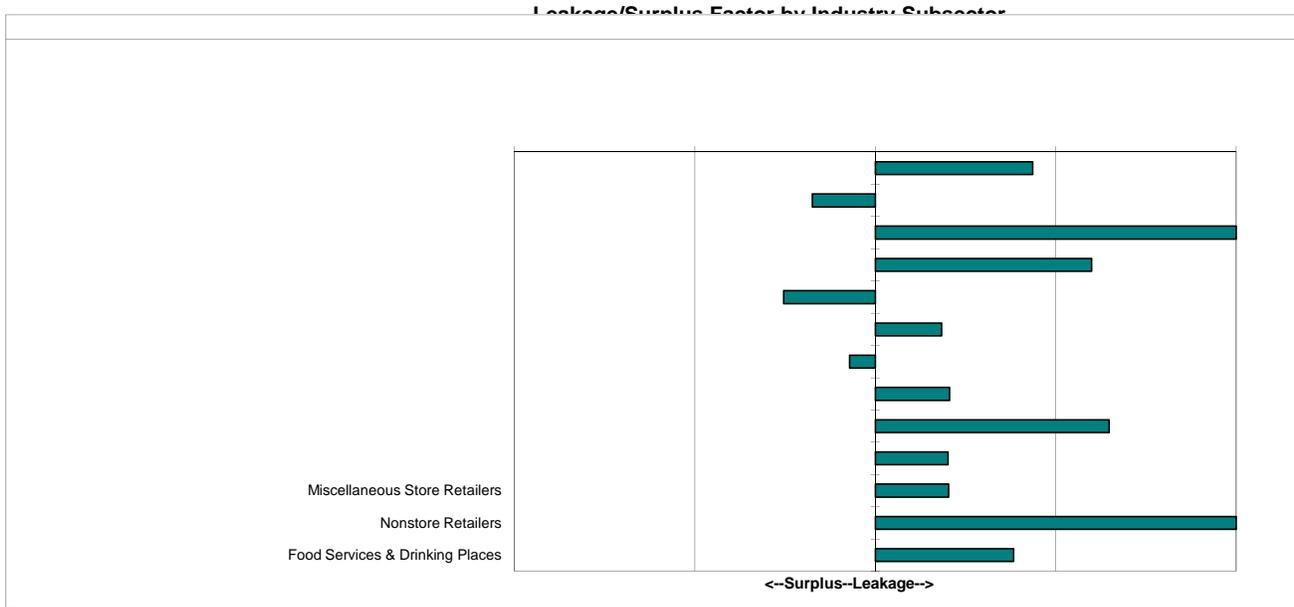
Retail MarketPlace Profile

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Cambridge,WI
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Industry Group	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Surplus / Leakage Factor	Number of Businesses
General Merchandise Stores (NAICS 452)	\$33,197,060	\$33,701,346	-\$504,286	-0.8	11
Department Stores Excluding Leased Depts. (NAICS 4521)	\$24,142,800	\$16,143,829	\$7,998,971	19.9	4
Other General Merchandise Stores (NAICS 4529)	\$9,054,260	\$17,557,517	-\$8,503,257	-32.0	7

Miscellaneous Store Retailers (NAICS 453)	\$5,384,400	\$4,779,620	\$604,780	6.0	39
Florists (NAICS 4531)	\$476,172	\$1,829,776	-\$1,353,604	-58.7	5
Office Supplies, Stationery, and Gift Stores (NAICS 4532)	\$1,669,173	\$1,465,486	\$203,687	6.5	14
Used Merchandise Stores (NAICS 4533)	\$648,219	\$920,335	-\$272,116	-17.3	9
Other Miscellaneous Store Retailers (NAICS 4539)	\$2,590,836	\$564,023	\$2,026,813	64.2	11
Nonstore Retailers (NAICS 454)	\$10,709,515	\$399,555	\$10,309,960	92.8	1
Electronic Shopping and Mail-Order Houses (NAICS 4541)	\$3,686,392	\$399,555	\$3,286,837	80.4	1
Vending Machine Operators (NAICS 4542)	\$1,010,274	\$0	\$1,010,274	100.0	0
Direct Selling Establishments (NAICS 4543)	\$6,012,849	\$0	\$6,012,849	100.0	0
Food Services & Drinking Places (NAICS 722)	\$51,747,996	\$30,119,183	\$21,628,813	26.4	101
Full-Service Restaurants (NAICS 7221)	\$21,752,533	\$15,111,533	\$6,641,000	18.0	49
Limited-Service Eating Places (NAICS 7222)	\$22,759,356	\$10,448,083	\$12,311,273	37.1	20
Special Food Services (NAICS 7223)	\$4,154,569	\$1,272,478	\$2,882,091	53.1	3
Drinking Places - Alcoholic Beverages (NAICS 7224)	\$3,081,538	\$3,287,089	-\$205,551	-3.2	29



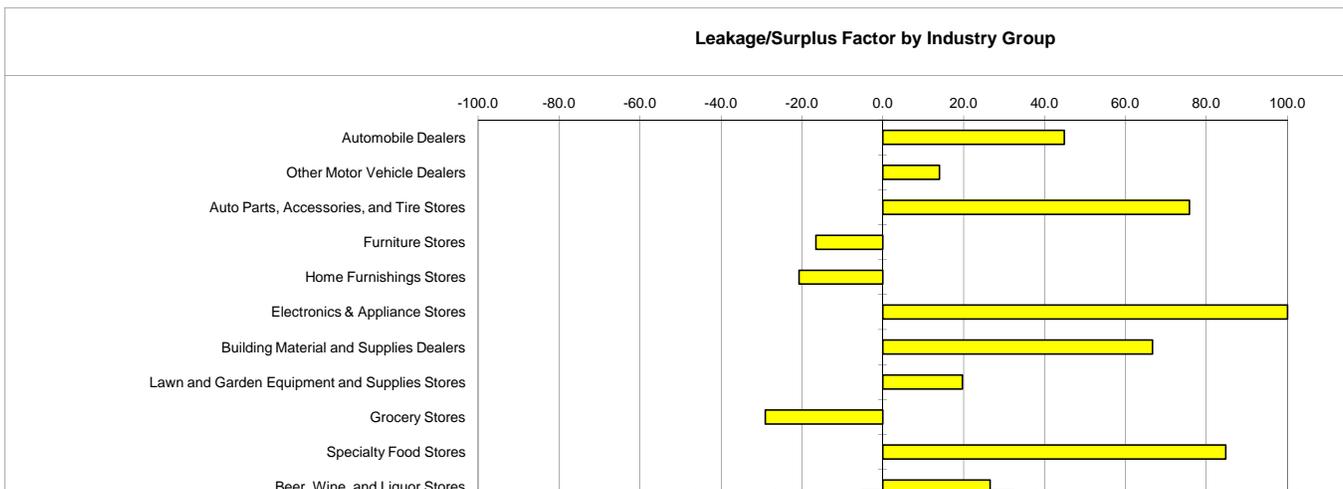
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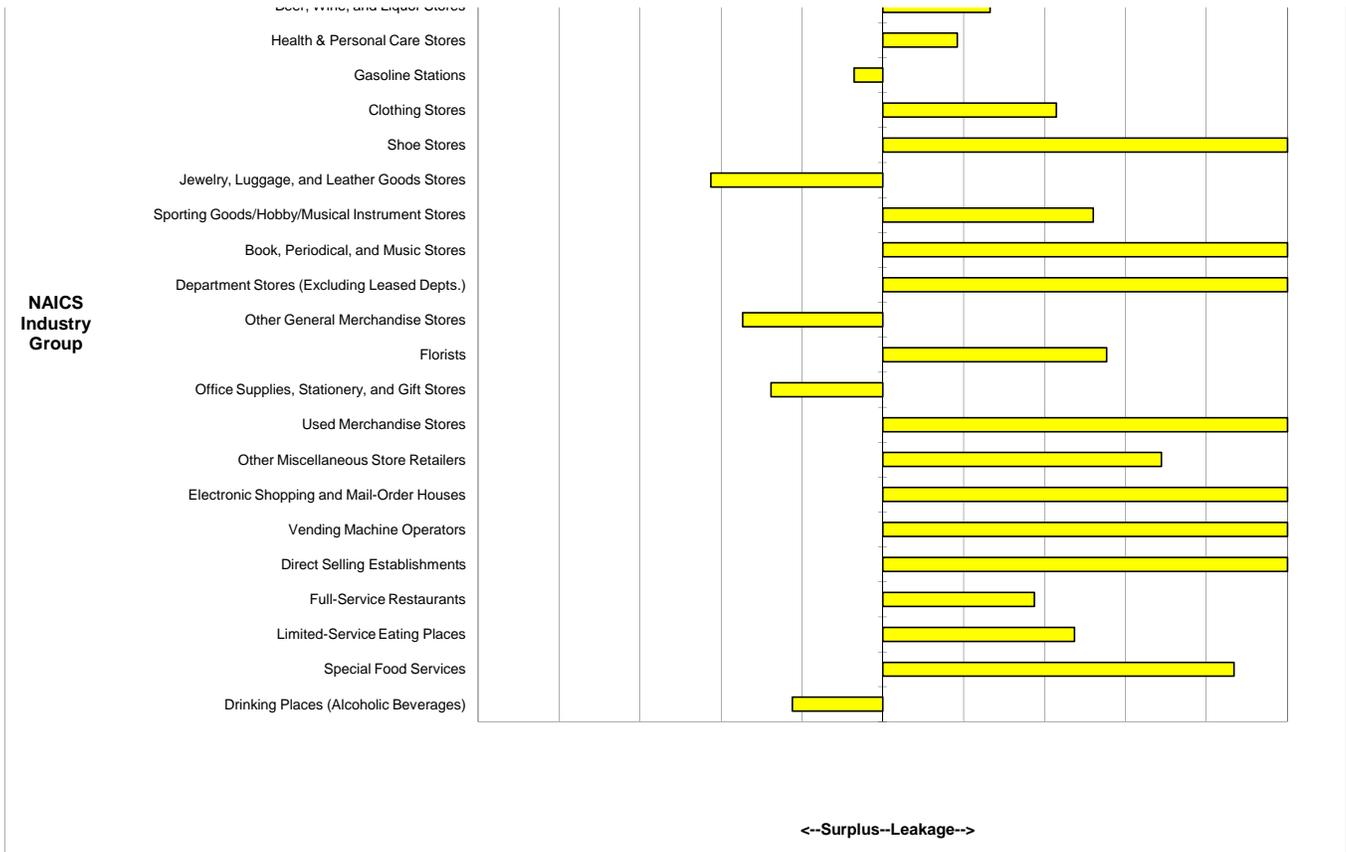


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