



City of Pana Economic Recovery Plan

March 29, 2024

Prepared by:



Table of Contents

1. Introduction.....1	THEME: PLACE.....21
2. Demographic Profile.....2	Priority #1 - Create inviting and accessible public spaces.....21
3. Physical Conditions.....8	Priority #2 - Expand or develop downtown events.....22
Water.....8	Priority #3 - Creatively tell Pana’s story.....22
Sanitary Sewer.....8	Priority #4 - Review regulatory documents.....22
Stormwater Management.....9	Priority #5 - Improve Physical Conditions.....24
4. Local Economy & Workforce.....10	THEME: LOCAL ECONOMY.....25
Workforce.....10	Priority #1 - Support local.....25
Sales Tax10	Priority #2 - Create investment opportunities.....26
COVID-19.....11	Priority #3 - Create coworking opportunities.....27
Retail Opportunity.....11	Priority #4 - Establish a business retention & expansion program.....27
5. Economic Development13	8. Implementation.....28
Tax Increment Finance (TIF).....13	Appendix A.....29
Business District.....14	Appendix B.....31
Enterprise Zone.....15	Appendix C.....33
Facade Improvement Program.....15	Appendix D35
Downtown.....16	Appendix E.....58
6. Strengths, Opportunities, and Challenges...17	Appendix F.....60
7. Planning for the Future.....19	Appendix G62
THEME: PEOPLE.....19	
Priority #1 - Support small business owners19	
Priority #2 - Invest in young people.....19	
Priority #3 - Improve communication..20	

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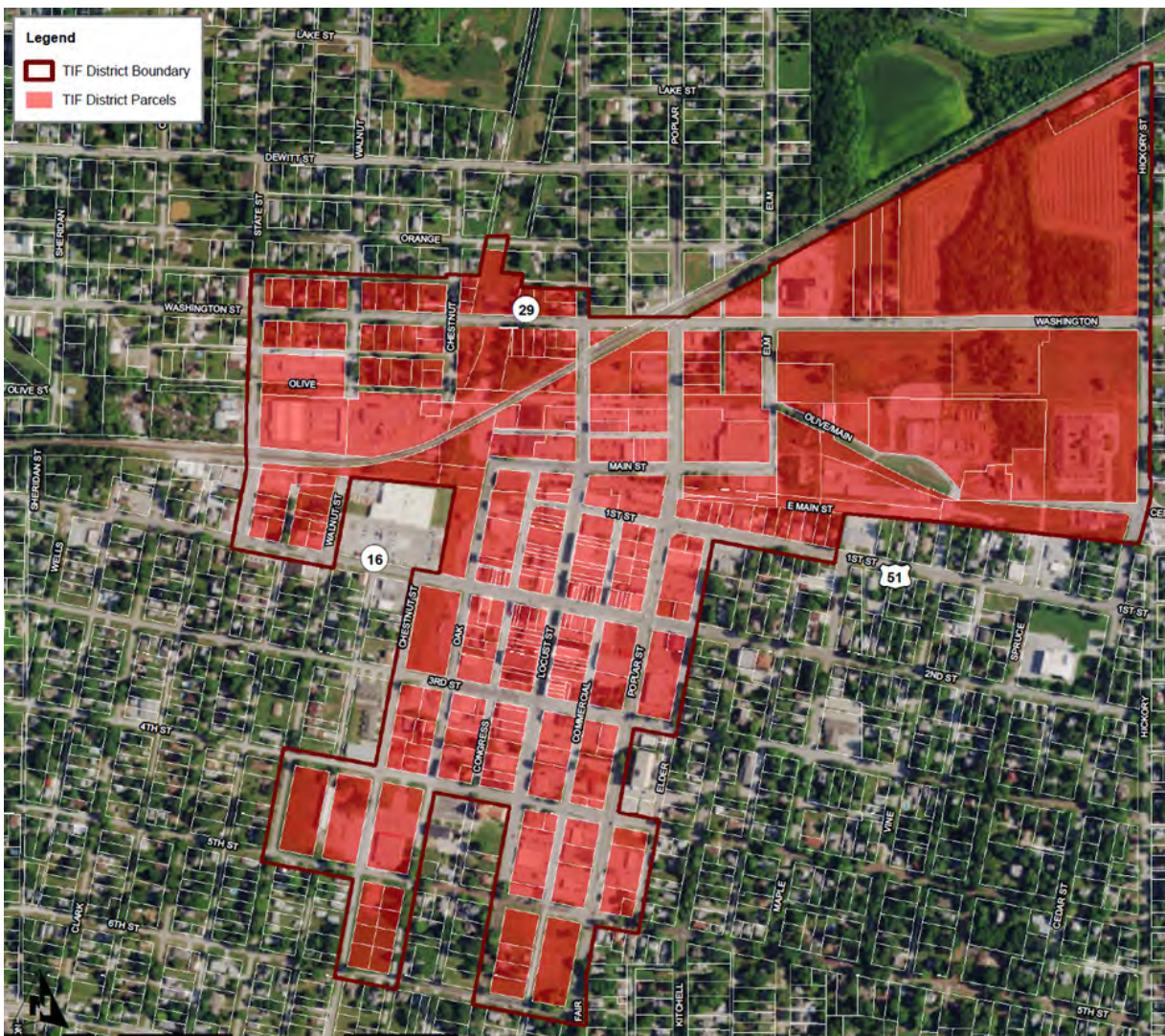


1. Introduction

The City of Pana's historic downtown is located at the intersection of Illinois Routes 16 and 29, and Highway 51. The downtown was once the thriving center of a town built around coal mines and the railroads that served the area. After the coal mining boom of the late 19th and early 20th centuries, a large amount of land was used for the cultivation of roses in greenhouses. The City of Pana became one of the largest producers and distributors of roses in the United States and ever since, has been known as the "City of Roses."

Today, Pana is located primarily in the southeast corner of Christian County, with a small portion of the City and Lake Pana in Shelby County.

The City of Pana is the recipient of a Research in Illinois to Spur Economic Recovery (RISE) Grant. The RISE program awards grantees with funds to create an Economic Recovery Plan which will provide guidance to the City as it recovers from the COVID-19 Pandemic. The focus of this Economic Recovery Plan is the downtown core of Pana, shown below in red.



2. Demographic Profile

Pana has a stable population that only slightly decreased between 2010 and 2020. Hovering around 5,200 people, the current projections indicate that the population will remain stable through 2028. Although the current population projections are stable, the City’s goal is to increase population. Implementing the goals in this plan will not only give residents more reasons to stay in Pana, but will draw newcomers from the surrounding area and beyond.

The average household income in Pana is \$60,662, compared to \$74,792 in Christian County, while the median household income is \$48,860 and \$58,746, respectively. The largest segment of the population for both Pana and Christian County are those households who make between \$50,000 and \$74,999 annually. Less than 15% of Pana’s households make more than \$100,000 annually, while nearly 25%

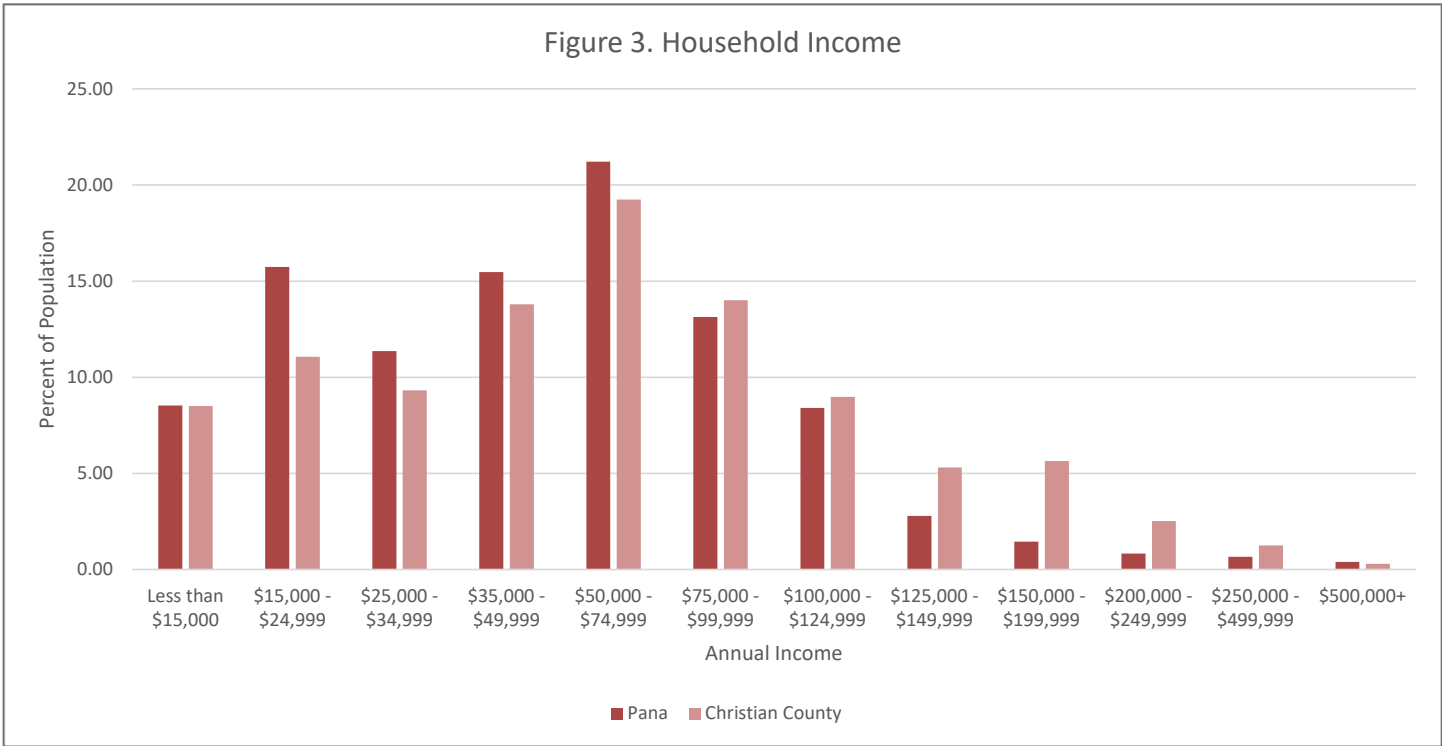
of the households in Christian County make \$100,000 or more annually.

The U.S. Census Bureau publishes annual Federal Poverty Levels (FPL) annually. The 2023 FPL for a single person is \$14,580, or approximately \$15,000. The income data below indicates that 8.5% of the households of both Pana and Christian County have incomes at or below the federal poverty level.

Household income data is important to understand because it provides insight into the community’s housing needs. Public engagement revealed that there are concerns about housing within the community. It was noted that finding a home to rent or purchase is difficult, specifically because many rental properties are Section 8 properties, while others require significant work to modernize. Homes for sale move off the market quickly, as

Figure 2. Total Population



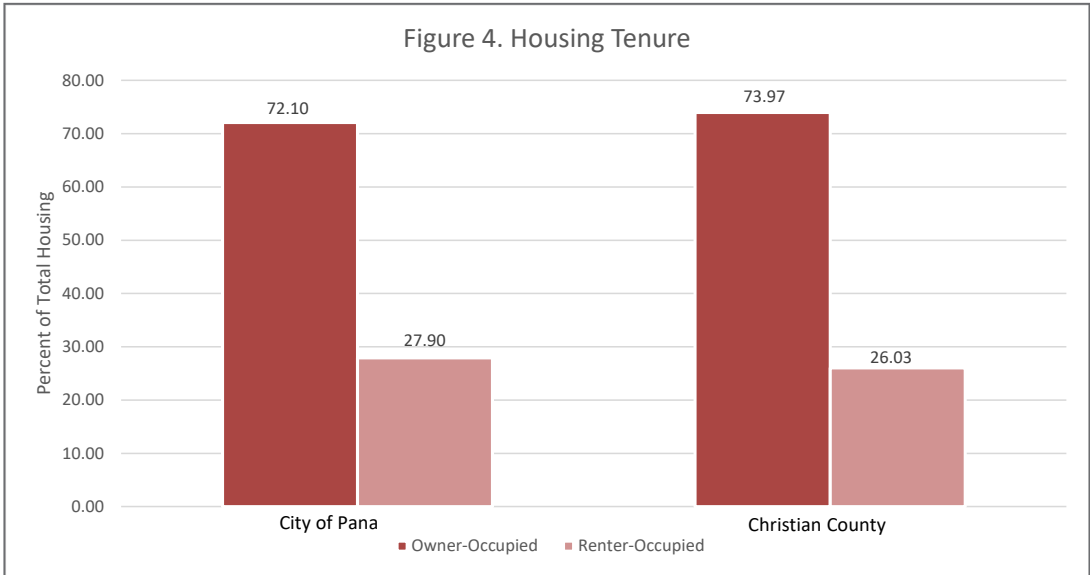


most are sold by word of mouth, before even hitting the market.

Pana’s housing stock is comprised of 27.9% renter-occupied housing and 72.1 owner-occupied housing. This tracks with Christian County, which has 26% renter occupied housing and 74% owner occupied housing, and nationally, where 30% of housing units are renter occupied and 59% owner occupied (U.S. Census Bureau). This data indicates that housing tenure in Pana is stable, though updates may be needed to attract new renters of

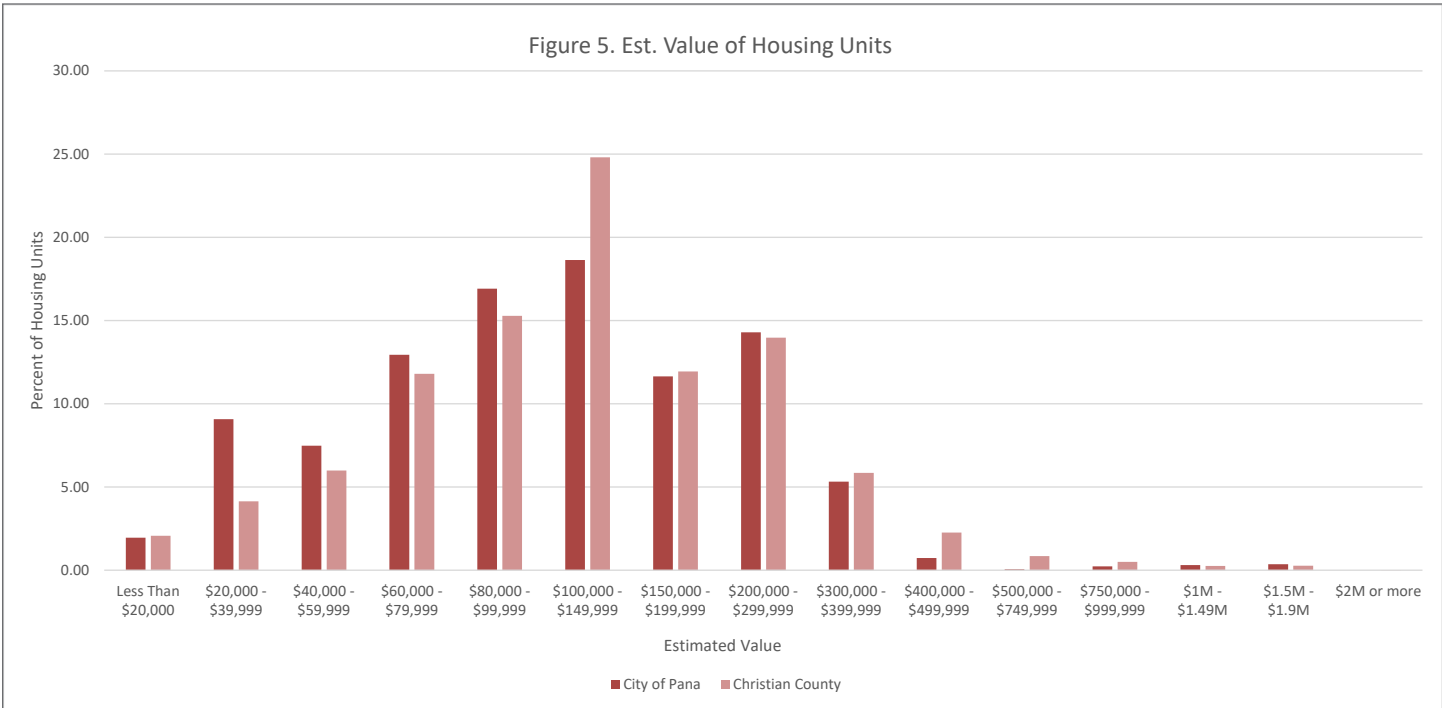
market rate rental properties.

Further investigating housing within Pana, data indicates that the majority of owner-occupied housing units (48%) within the City are valued at or below \$100,000. Eighteen



¹Assumes a property tax rate of 10.24%, 30-year fixed-rate mortgage at 7.5%, insurance premium of \$1,200 annually, and 10% down-payment.

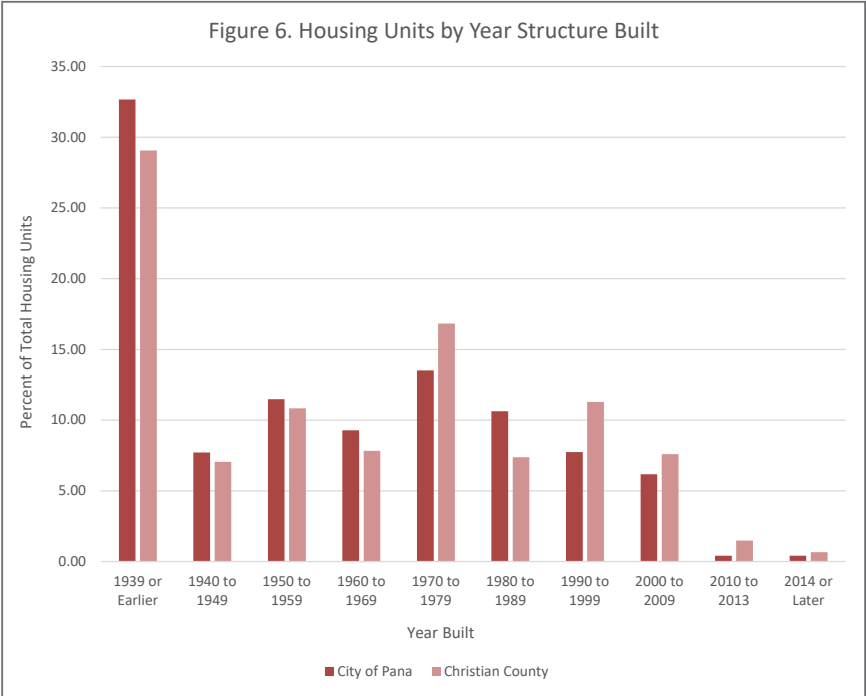


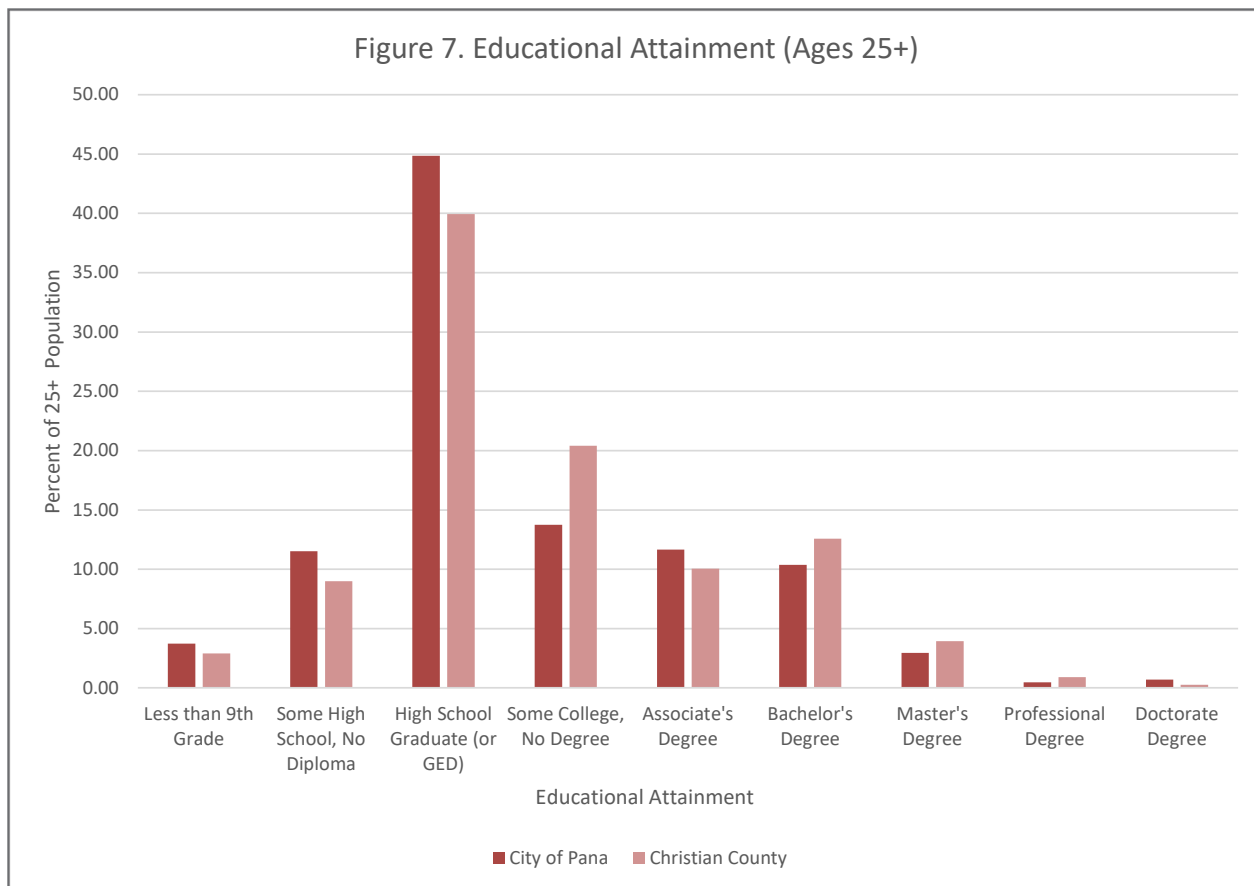


percent (18%) of owner-occupied housing units are valued between \$100,000 and \$149,000. A house valued at \$125,000 would require an annual household income of approximately \$51,000, if the overall cost were to be limited to 30% of the household income.¹ This translates to a monthly mortgage payment of \$1,267 and an annual housing cost of \$15,204. This example includes an HOA fee of \$100 per month, property taxes at \$355 per month, and a down payment of \$12,500 (10%). With no down payment, this brings the monthly housing cost to \$1,355 and the annual housing cost to \$16,260, and would require an annual income of \$54,200.

Most homes (32%) in Pana were built before 1939, which is reflective of the historic character of not only downtown, but many neighborhoods

within the community. The second largest cohort of homes (24%) were built between 1970-1989. Reflective of trends in population growth, only 11 homes were built in each of





the time frames between 2010-2013 and after 2014. This statistic aligns with the trend of a stable, but not growing population and suggests the importance of maintaining (and remodeling) the community’s historic housing stock.

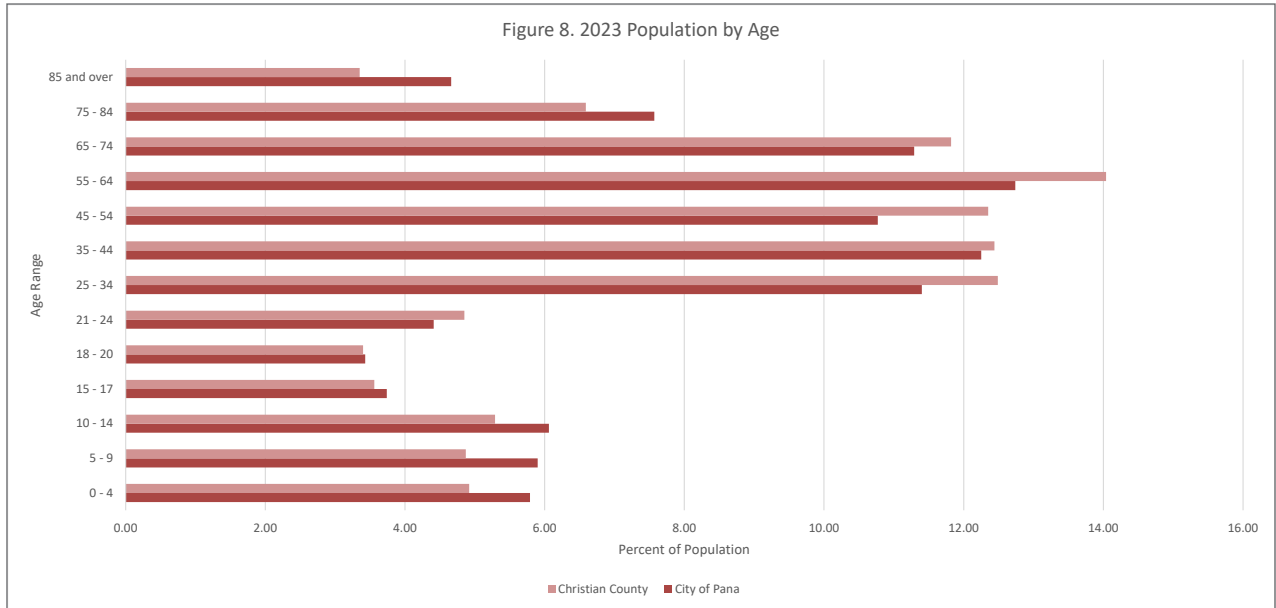
Most residents of Pana (45%) hold the highest degree of a high school diploma, while 11% have obtained an Associate Degree and 10% have obtained a Bachelor’s Degree. The population trends indicate that most residents of Pana are over the age of 25, with the smallest segment of population aged between 18 and 24, likely meaning that these individuals have left the community to attend college. It’s important to realize that the largest population cohort is aged between 55 and 64 years,

meaning a need for senior housing in Pana is in the near future. Senior housing could mean different things, including ADA Accessible

Table 1. Race and Ethnicity

Race	% of Population	
	Pana (%)	Christian Co. (%)
White Alone	99.94	91.24
Black/African American	0.40	1.02
American Indian/Alaskan Native Alone	0.15	0.21
Asian Alone	0.63	0.61
Native Hawaiian/Pacific Islander Alone	0.00	0.01
Some other Race Alone	0.33	2.54
Two or More Races Alone	4.04	4.36
Hispanic	0.96	3.51
Non-Hispanic	99.04	96.49





single-family homes and apartments, maintenance free living, or assisted living and/or nursing homes. As Pana plans for its future, it's important to consider the various types of housing that will be needed and thinking about how modifications to existing housing could allow residents to age in place.

The age, race, and ethnic makeup of the Pana and Christian County populations are similar. Most of the population is age 25 or older, with more than 47% falling between 25-64 years of age. Pana has a higher population of youth under age 14 than the rest of Christian County,

which indicates the strength of the community as a place for families. The data also more individuals over age 85 in Pana, which is likely because of senior living facilities within the community.

More than 90% of the population of Pana identifies as Caucasian, while approximately 4% identify as two or more races. Less than 1% of the population identifies as a single race other than white. Less than 1% and 4% of Pana and Christian County Residents, respectively, identify as Hispanic or Latinx.



3. Physical Conditions

Infrastructure is a critical component of economic development. Businesses must have access to reliable clean water, sanitary sewers, and well-managed stormwater infrastructure. The City of Pana recognizes the importance role that infrastructure plays in supporting business growth and has worked with Milano & Grunloh Engineers, LLC to identify strategic water, sanitary sewer, and stormwater projects in the Downtown Area that should be prioritized.

Water

The water mains inside the project area vary in age: South Locust Street (2001), East Second Street (1970), East Third Street (1970), and Poplar St/IL Rt 51 (1950). All existing water mains inside the project area will be replaced using the same diameter (minimum size of 6-inches) to provide minimal fire protection. All hydrants, valves, meters, and service lines inside the project area will also be replaced. For every meter, water main connection, and for the meter taps across the street from the water main, there will be a 5' x 5' pavement removal and replacement. All the service lines for the meters will be bored.



The following amounts are the proposed approximate amounts of water main to be installed in the project area:

- 2,912 lineal feet of 6" PVC
- 485 lineal feet of 8" PVC
- 1,457 lineal feet of 10" PVC

The following amounts are the proposed amounts gate valves:

- 12 EA - 6" gate valves
- 2 EA - 8" gate valves
- 7 EA - 10" gate valves

The total project cost is estimated to be \$1,277,420. Appendix A provides additional details on both the quantity and cost of materials.

Sanitary Sewer

The sewer main inside the project area was installed in 1940. All existing sanitary sewer manholes and sewer main inside the project area will be cleaned, inspected, and lined. There will be a total of 11 manholes, approximately 3,465 lineal feet of 8" sewer main, 428 lineal feet of 10" sewer main, 866 lineal feet of 12" sewer main, and 10 sanitary sewer point repairs. There will be 54 service laterals that will be reinstated as well as approximately 154 vertical feet of sanitary sewer manholes to be cleaned, inspected, and lined with a project cost of approximately \$455,685. Appendix B provides additional details on this project.





Stormwater Management

The storm sewer in the project varies in age but the installation dates range from the late 1800s through the 1940s. All existing storm sewer, inlets, and manholes in the project area will be replaced and additional storm sewer and inlets will be installed to provide adequate drainage. The storm sewer will be increased to a minimum of 12 inches, as recommended per IDOT standards.

The proposed amounts of storm sewer to be installed are as follows:

- 6695 lineal feet of 12" storm sewer
- 520 lineal feet of 15" storm sewer
- 895 lineal feet of 18" storm sewer
- 1440 lineal feet of 24" storm sewer

The proposed project also includes replacement of the following inlets:

- 31 Type A inlets
- 3 Type B inlets
- 17 4-foot diameter manholes
- 3 5-foot diameter manholes

The proposed storm sewer will include seven connections to existing storm sewer, one connection to a manhole, and reconnection to 54 existing gutter drains from roofs. The proposed project will include 6,800 cubic yards of trench backfill, 1,900 tons of aggregate base course, 25 inlets protections, and 3,200 square yards of pavement removal and replacement with an estimated project cost of \$1,964,040. Appendix C includes additional details for the stormwater replacement project.



4. Local Economy & Workforce

A thorough understanding of Pana’s population characteristics provides a foundation for understanding the local economy. Particularly, the elements of workforce and the spending characteristics, which in turn, provide data on sales tax, a critical factor for the Pana City Council to consider. This review of the local economy will also provide data on the impact of COVID-19 on local businesses and the workforce. Strategies for overcoming challenges presented by COVID-19 and other factors will be discussed in Section 7.

Workforce

The Pana workforce consists primarily of workers who travel less than 30 minutes to work. The table below indicates that 41 percent of Pana residents travel less than 15 minutes to work, while 20 percent travel between 15 and 29 minutes. It should be noted that workers who work from home are not included in this table. The fact that 40% of the population works within 15 minutes of their home means that many Pana residents work in Pana.

Travel Time	#	%
Less than 15 minutes	964	41.06
15-29 minutes	488	20.78
30-44 minutes	262	11.16
45-59 minutes	443	18.87
60 minutes or more	191	8.13

Sales Tax

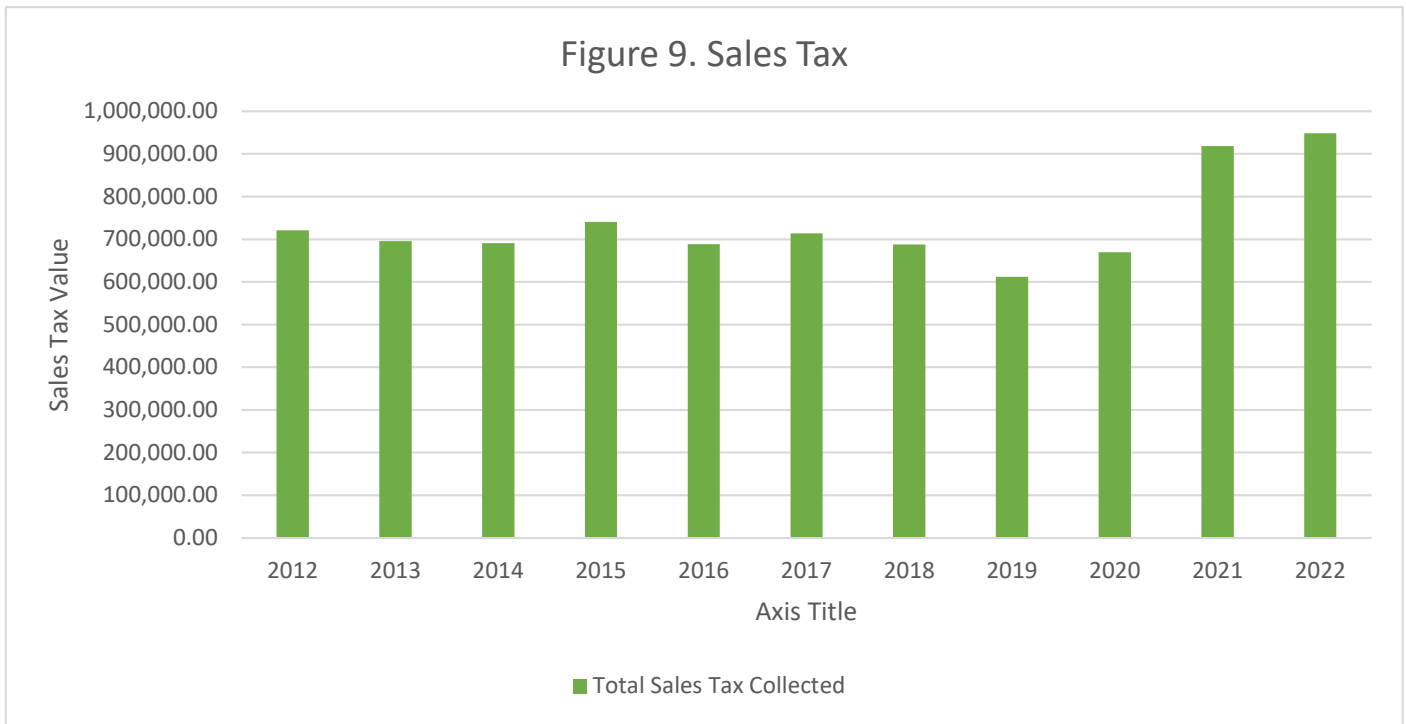
Municipal sales tax provides a significant portion of the City’s annual budget and is an indicator of disposable income and health of the local economy. The sales tax collected in Pana over the last 10 years shows an increase of 3.5% annually. Compared to other regional communities, Taylorville saw an average increase of 2.3% annually, Hillsboro an average increase of 1.9% annually, and Shelbyville an average increase of 2.8% annually.

It should be noted that the Leveling the Playing Field for Illinois Retail Act became effective in Illinois on January 1, 2021, pursuant to Public Acts 101-0031 and 101-0604. This legislation requires remote retailers to collect and remit Illinois Retailers’ Occupation Tax (6.25%) for sales of personal property. The sales tax data reflects this legislation, showing a significant increase in sales tax for the calendar years 2021 and 2022. The number of retailers remitting sales tax is also significantly higher for these years, 1018 and 1314 retailers in 2021 and 2022 respectively, compared to an average of 196 retailers each year between 2012 and 2020.

COVID-19

The COVID-19 Pandemic significantly impacted businesses in Pana. A survey of local business owners (Appendix D) showed that half of those business owners who responded have owned their business for more than 10 years. Twenty-five percent (25%) have owned their business for between 3-5 years and 25% opened their doors after the





start of the COVID-19 Pandemic, having owned their business for less than two years.

All but one of the respondents own the building in which their business is located. While 37% responded that they have no other employees, 75% stated that COVID-19 impacted their business in some way, primarily due to reduced participation at gatherings and events, or event cancellation, followed closely by added expense to mitigate public safety risk and supply chain disruptions.

Although most were impacted by COVID-19, more than 80% of the respondents indicated that none of their employees were at risk of unemployment as a result of the pandemic. As an outlier, one business indicated that 20 or more employees were at risk of unemployment as a direct result of the pandemic. More than half of all business owners who responded said

that revenue has been steady or increased since March 2020, while about 30% indicate a decrease in revenue since that time. Only 33% of all survey respondents stated that their business had been disproportionately affected by the Pandemic due to the in-person nature of their business (e.g. restaurants, beauty salons, etc.) and those same respondents were able to adapt in ways that include more pickup options and increased online sales. Two respondents noted that their business is at risk of closing as a result of COVID-19, while all others indicated that their business is not at risk of closing.

Retail Opportunity

Two other important components to consider when evaluating the local economy are the Retail Stores Opportunity Gap and the Retail Stores Demand Growth. These two



factors indicate the buying power of the local economy and the sectors where the local economy can support growth. Appendix E, "Retail Stores Opportunity Gap," provides the 2023 Demand, or the total amount that was spent by consumers by each line item, and compare this to the 2023 Surplus, which shows the amount of retail sales that were made within the local economy for the particular line item. The difference between the two is the Opportunity Gap. A negative opportunity gap indicates that the supply is greater than the demand and there is no additional need for growth in this sector in the local economy. Conversely, a positive opportunity gap indicates that the demand is

greater than the supply and the local economy could support additional retail stores in this sector.

Appendix F "Retail Stores Demand Growth," indicates the sectors in which growth is expected in the next 5 years (2023-2028). The data provided in Appendices E and F provides a foundation for strategic economic development recruitment. Specifically, the following table shows the sectors for which the largest current local demand exists, though it is important to note that for some retail types, the demand will decrease by 2028.

Table 3. Opportunity Gap and Demand Growth								
Retail Store Type	NAICS	2023 Opportunity Gap			2023-28 Demand Growth			
		Demand	Supply	Gap	2023 Demand	2028 Demand	Growth	Compound Annual Growth Rate
Building Materials & Garden Supply	444	\$6,381,872	\$3,397,486	\$2,984,385	\$6,381,872	\$6,997,774	\$615,902	1.86%
Clothing & Clothing Accessories Stores	448	\$3,852,264	\$142,273	\$3,709,991	\$3,852,264	\$3,613,743	\$238,521	-1.27%
Furniture & Home Furnishings Stores	442	\$1,789,990	\$230,183	\$1,559,807	\$1,789,990	\$1,802,537	\$12,546	0.14%

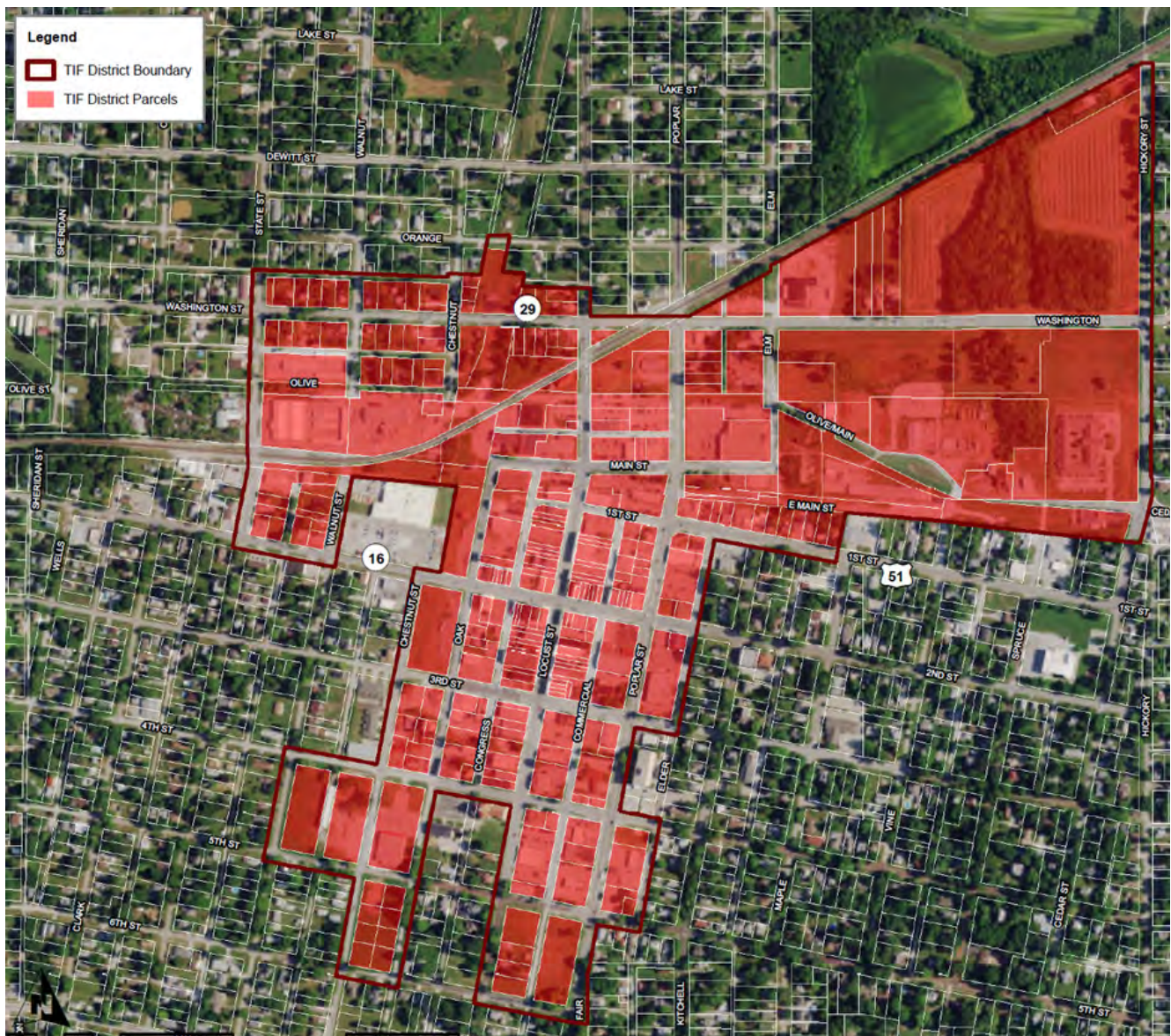


5. Economic Development

Tax Increment Finance (TIF)

TIF District #1 was designated on 4/7/2011 and, unless extended, will expire on December 31, 2034. The TIF District boundary encompasses the downtown core and is the Study Area for this Economic Recovery Plan. The TIF district created a separate fund for property taxes generated after the district took effect, and which can be used to improve infrastructure

(e.g. street lights, sanitary sewers, streets) and to offer incentives to businesses in the form of rebates for eligible expenses and rebates for property taxes that have increased as a result of improvements made to the property. Tax Increment Finance (TIF) District #1 is shown below, and is also included as Appendix G.

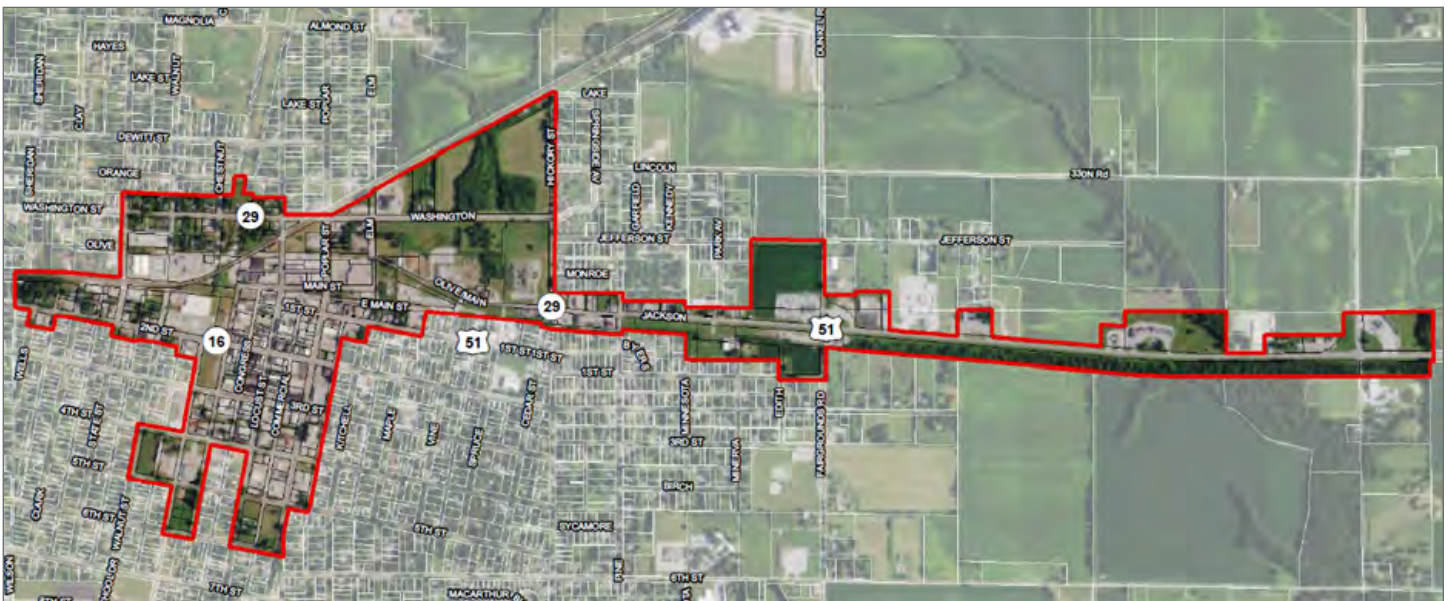


Business District

A Business District is an important economic development tool. The Downtown Pana Business District was established in 2017 and will expire at the end of its 23-year life, in 2040. During this time period, businesses will collect an extra 1% retailer's occupation tax, service occupation tax, and hotel operator's occupation tax, which will be used to provide funds for a variety of projects within the district. The boundary for the Downtown Pana Business District incorporates the same area as the TIF District, and includes an additional two blocks to the west of State Street and extends further east along Highway 51.

While the objectives of the Redevelopment Plan for the Downtown Pana Business District include the amelioration of blight and the enhancement of both the property tax and sales tax bases, the following projects have been identified as some of the key elements to achieving these goals:

- Street and entryway improvements including related infrastructure (sidewalks, street lighting, streetscape amenities, traffic control devices, etc.) within the District boundaries.
- Utility trunk lines (e.g. water, sanitary sewer, telephone, etc.) constructed or reconstructed in road right-of-way or other public easements (e.g. replacement of aged water lines throughout the Area, particularly those west of Hickory Street).
- Upgrades to the undersized water mains.
- Repair or replacement of defective hydrants.
- Construction of storm water control facilities including construction of larger storm sewers for increased capacity within the area and the elimination of combined sanitary-storm sewer lines.
- Demolition of existing buildings, particularly those vacant and deteriorated structures which are beyond rehabilitation.



- Acquisition of land and assembly of parcels.
- Repair, renovation, or remodeling of existing buildings, to include both exterior and interior improvements.

These planned improvements are well aligned with the goals discussed during the June 15 Public Meeting. The Business District will provide the critical funding necessary to achieve these goals.

Enterprise Zone

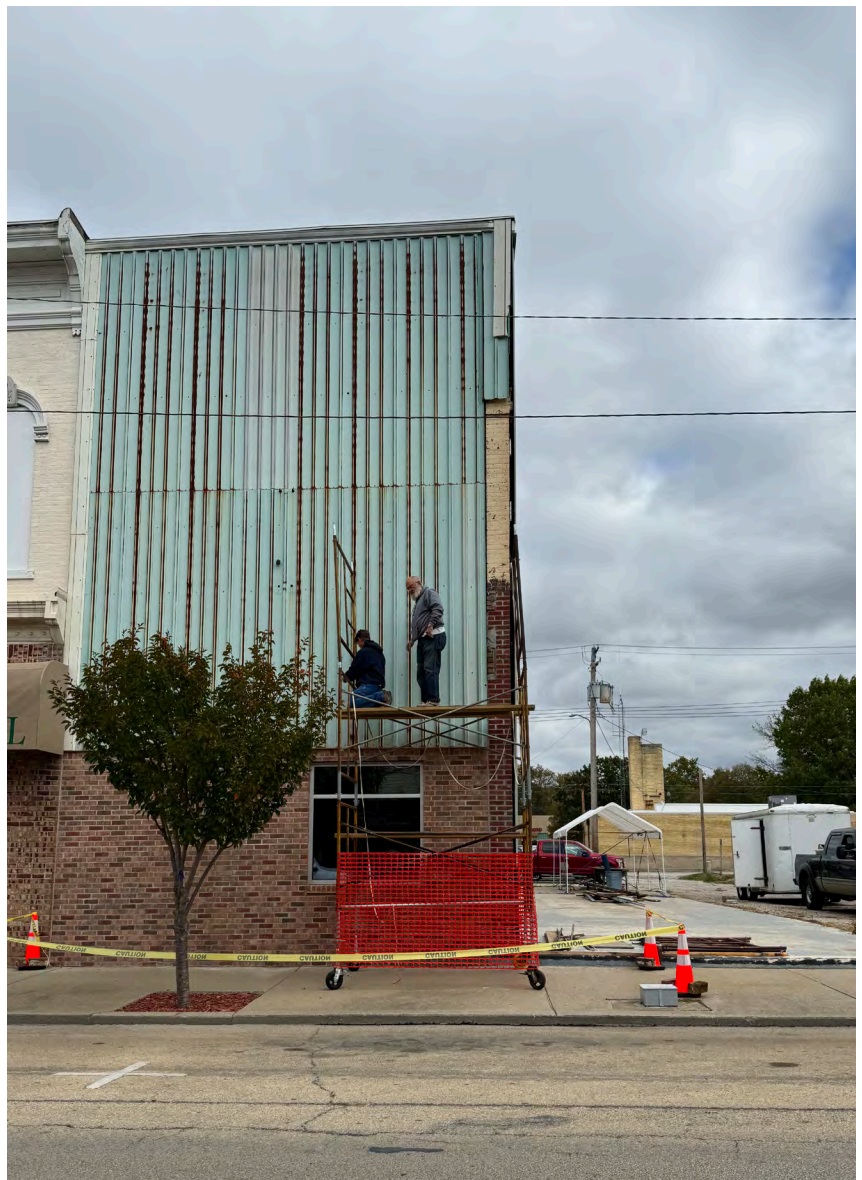
Only one square block of the study area is in the Taylorville / Christian County Enterprise Zone—an area bounded by East First Street, North Locust Street, East 2nd Street, and South Poplar Street. This Zone was designated on December 31, 2020 and is set to expire on December 30, 2035. A key benefit to being in the Enterprise Zone is sales tax abatement on building materials, which is an incentive to rehabilitate older buildings. Additionally, the Zone offers utility tax exemption for large employers, jobs tax credits, and investment tax credits.

Facade Improvement Program

Pana also offers grants for businesses through it's Façade Improvement Program. This program is funded with TIF monies and offers support to building owners making improvements to exterior

building elements such as door or window replacements, tuck-pointing, awnings, ADA compliance, and painting. The programs offers a 50% match, up to \$10,000, meaning that if your improvement project costs \$10,000, the City of Pana will reimburse \$5,000.

Funding is allocated for this project on an annual basis and during the 2023-24 Fiscal Year, the City budgeted \$75,000, which means funding for 15 façade improvement projects.



Downtown

Positive momentum is a key characteristic of the historic downtown core. The dedication of local business owners and property owners has created energy around the redevelopment of the downtown. Generally, the City's historic buildings are looked at as an asset and there is a desire for rehabilitation while keeping the historic character intact.

The Downtown TIF, Downtown Business District, and Enterprise Zone are key elements to improving infrastructure, incentivize businesses, and encourage reinvestment.



6. Strengths, Opportunities, and Challenges

At a public meeting on June 15, 2023, attendees identified the following strengths, challenges, and opportunities that exist in Pana. Generally, there was a sense of positive energy, hope, and collaboration amongst the attendees. When talking about the future of the community, one participant stated that “Pana doesn’t dream big enough,” indicating that the amount of change possible within the community is greater than most realize.



local, meaning that many Pana residents shop outside of Pana. This inhibits local business growth and counters the sense of pride that exists for many. Like many towns, drug use has become more prevalent and is a concern for business owners and for parents in general, whose kids are old enough to ride bikes and venture further from home on their own.

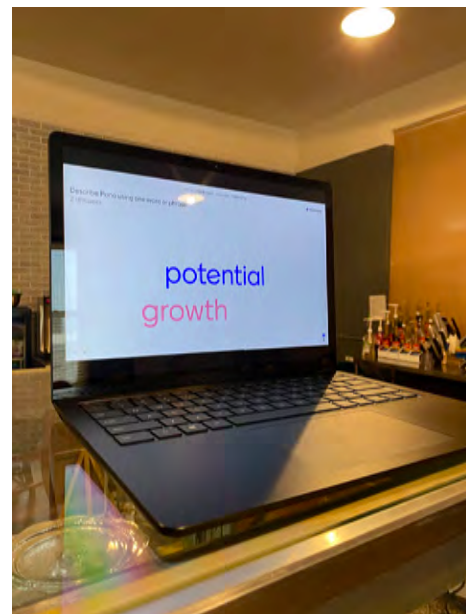
Many participants said that the energetic and motivated city government distinguishes Pana from other communities, and in turn, accessibility to local government officials was not a concern for local business owners. Quality of life factors, enforcing building and zoning regulations, and finding skilled workers are the primary concerns for local business owners.

Despite these challenges, the community is tight-knit and many residents and business owners are

When asked to describe the community using one word or phrase, attendees used the terms: “home, growth, united, opportunity, potential, and looking up.” This speaks to the collective feelings of dreaming big and working together to make positive changes.

Participants said that tourism is highly important to their business, ranking its importance at an 8.7 on a 10-point scale.

While there is great energy and momentum moving Pana forward, there are also challenges. Participants identified the biggest challenge as keeping customers





Participants indicated that the most important thing to focus future efforts on is supporting existing businesses, adding new businesses, and fixing and maintaining infrastructure. One participant noted that if the City focused on repairing downtown streets and sidewalks, it would build momentum that would lead to business growth. Stormwater management is also an important focal point for many, since many parking spaces flood during rain events and this is a big deterrent for customers.

passionate about its revitalization. In speaking with the participants, it's easy to get the sense that Pana is on the cusp of big change and there is a sense of excitement about it. One participant even stated that, "old buildings used to be our problem and now they are our savior."



7. Planning for the Future

THEME: PEOPLE.

Priority #1 - Support small business owners.

A major theme that emerged during public workshops was the importance of supporting small business owners. While the City offers many programs to support business owners financially (e.g. TIF, Enterprise Zone, Façade Improvement, Business District), participants described the missing link between local residents and local businesses. A Passport Program, whereby shoppers get stamps by visiting local businesses, or a downtown event, could promote local businesses and help get customers in the door to see what the local shops offer.



Another way to support small business owners is to connect them to the Service Corps of Retired Executives (SCORE). SCORE is a free mentoring program for business owners (or those thinking of starting a business).

The program matches individuals based on Zip Code, business type, or concern. This program's ability to support new and existing business owners through mentorship is incredibly valuable not only to the business owners, but to the City as a whole.

Priority #2 - Invest in young people.

A model program that could be adopted in Pana is the High School CEO (Creating Entrepreneurial Opportunities) Program, where high school students learn about entrepreneurship firsthand from local business owners. Throughout the course of the academic year, students meet with local business owners to learn about various business sectors. Additionally, over the course of the academic year, each student creates their own business. This first-hand entrepreneurial experience is instrumental in creating the community and thought leaders of tomorrow. The CEO program is funded by local businesses and typically includes high schools in several communities.

Another way to support young people is to connect them with job opportunities and apprenticeship programs. Lincoln Land Community College (LLCC) in Taylorville offers a wide range of workforce training opportunities, including automotive technology, aviation mechanics, construction, welding, hospitality, and culinary arts, to name just a few. LLCC also assists with finding employment opportunities after training is complete.



Priority #3 - Improve communication.

During the public workshops, some business owners mentioned that they wish they knew more about the City's plans for improvements in the downtown area. Creating a monthly e-blast to share information with property owners could help improve knowledge of downtown projects and events. Arming business owners with this information means they can share it with customers, creating much more local knowledge of ongoing improvements. An alternative method of communicating this information is the development of a City e-newsletter, though

this would be much more labor intensive. Increased social media posts about city happenings could be a less labor-intensive way to promote things happening in the City.

THEME: PLACE.

Priority #1 - Create inviting and accessible public spaces.

Public spaces are critically important to downtown areas. The Project for Public Spaces defines "public spaces" as "places where celebrations are held, social and



economic exchanges occur, friends run into each other, and cultures mix.”² Placemaking is the method of creating these public spaces and involves a hands-on, collective imagination of what a place could be, incorporating diverse opinions and visions. Focusing on creating vibrant public spaces for residents and visitors to gather is a key component of a healthy downtown.

Key elements of inviting public spaces include: shade trees, benches, lights, and accessible sidewalks. Activities that could be included in placemaking efforts include self-guided historic walking tours and scavenger hunts during holiday seasons.

In addition to the elements described above, managing stormwater was noted as a key concern during the public workshops. Participants noted that during heavy rain events, sometimes parking spaces are completely inundated with water, creating a problem for customers shopping and doing business downtown.

A key element of creating inviting and accessible public spaces is having the land on which to create said spaces. One way the City can achieve this priority is to acquire vacant downtown buildings and land for the redevelopment of outdoor event spaces. Not only will these spaces promote local economic development, but they support communal



Image Source: Laura Linn Illustration



² The Project for Public Spaces. *What Makes a Successful Place?* <https://www.pps.org/article/grplacefeat>

recreational activities, as well.

The illustrations found throughout this plan are representative of the collective vision for downtown Pana - thriving businesses, people shopping and dining, and moreover, a destination.

Priority #2 - Expand or develop downtown events.

Creating and expanding upon downtown events is an important method to attract people to the downtown area. Not only do events attract people that may not typically think to shop downtown, but they provide a much-needed customer base for local businesses. During public engagement, participants suggested that a farmers market, block, parties, and business happy hours could be great events to attract people to downtown.

Priority #3 - Creatively tell Pana's story.

Pana not only has a rich history, but it is a city on the cusp of becoming a better version of itself. Participants in the workshops are dedicated, excited, and willing to put in the work necessary to fill downtown store fronts and create a vibrant downtown. Telling Pana's story, including its history, why it's known as the City of Roses, and creating a cohesive brand for the future will is a crucial step in creating a recognized, well-known place that attracts customers, investors (business owners), and local creators—those people who think outside the box to come up with events and attractions.

Priority #4 - Review regulatory documents.

Review and update zoning code, especially as it relates to regulating vacancy and downtown uses and non-permitted uses. Since downtown Pana is starting to see more investment and interest from local business owners, it is important to review and update regulatory documents that impact uses and aesthetics. The City's Zoning Code provides a list of Permitted Uses, which are permitted by-right within the District, and Special Uses, which require extra consideration and approval from the City Council before they are allowed. The City should review these Permitted and Special uses to ensure that the Code allows desirable, customer and pedestrian friendly uses such as offices, retail, and restaurants, and residential uses above the first floor, and disallows uses like warehouses, which are not customer and pedestrian focused.

Similarly, the Zoning Code provides bulk regulations such as building setbacks, building heights, and other similar characteristics. It is important to ensure that the bulk regulations for the downtown area require new buildings to be built to the standards which already exist—no front or side setbacks, minimum of two-story buildings, etc. The City could go a step further to adopt design guidelines or create a downtown historic district, which provides regulation for existing building for elements such as awnings, windows, storefronts, etc. Thoughtful consideration of these characteristics are important to creating and maintaining public places that attract people and businesses.





Image Source: Laura Linn Illustration

Priority #5 - Improve physical conditions.

Chapter 3 provides details for strategic water, sanitary sewer, and stormwater projects that are important to furthering development in the downtown area. Ideally, these projects will be done in conjunction with a larger streetscape project that will include new sidewalks, streets, and functional yet decorative accents like streetlights, street trees, street signs, and public plazas throughout the downtown area.

Grants are sometimes available for streetscape projects, as well as for infrastructure repair and improvement. The

City should be prepared for a reimbursement grant structure, whereby the City pays for the project first and reimbursement is received after the project is complete.

The City has already taken an important first step toward improving physical conditions downtown by asking Milano & Grunloh Engineers, LLC to complete the water, sanitary sewer, and stormwater project scope and cost estimates. Details for said projects are included both in Chapter 3 and in Appendices A, B, and C.





THEME: LOCAL ECONOMY.

Priority #1 - Support local.

There are several programs that could be implemented to create an environment in which Pana Supports Pana. During the workshops, business owners specifically stated that they don't see local residents shopping in their stores. It is believed that many residents commute outside of the community for work, and therefore do their shopping outside of the City, too. Strategies identified in Theme #1, Priority #1, can be employed for this purpose, as well. Other recommended strategies to support local

include education campaigns to inform citizens that sales tax generated within the City is used to fund community improvements. The Chamber of Commerce (or other downtown business association) could begin social media campaigns targeted at residents, which showcase one business each week (or month) to make sure the community knows what's available in their own backyard.



Priority #2 - Create investment opportunities.

An important strategy for creating investment opportunities for developers and/or business owners is to create a “redevelopment ready sites.” These sites would ideally be buildings (or vacant lots) in which the property owner is willing to sell or partner with a developer to improve the property. This could look like a list of buildings and/or sites that are available for development along with the permitted and special uses that correspond to the zoning district in which the building/site is located.

Taking it a step further, information could be provided as to the current code violations or work the building needs to meet minimum code standards. A final step toward providing redevelopment ready sites could be to provide cost estimates to complete said work and potential incentives (e.g. TIF, Façade, or Historic Tax Credits) and/ or local bankers willing to work with investors to improve the property.



Image Source: Laura Linn Illustration



Priority #3 - Create coworking opportunities

One goal discussed during the public workshops was creating a coworking or business incubator space in downtown Pana. The illustration below depicts a vision of a vibrant community-oriented space that anchors a prominent corner in downtown.

Such a space will offer business solutions for residents who telecommute to work elsewhere and also provide opportunity for shared office, collaboration, and incubation of local start

ups. Pana Worx is a key element of creating an local economy that supports and encourages entrepreneurship.

Priority #4 - Establish a business retention & expansion program.

Business Retention and Expansion (BRE) is said to be the backbone of economic development. It is said that “approximately 80% of new jobs and capital investment comes from companies that already exist in your community.”³ BRE programs provide a means for local business owners to talk with



Image Source: Laura Linn Illustration



community leaders to discuss challenges they face and ideas they have for the future. It allows community leaders to be proactive in supporting business to achieve their goals. During the workshops, two business owners stated they were at risk of closing during the COVID-19 Pandemic. Visiting businesses on a regular basis (e.g. annually) provides a line of communication and resources to business owners when challenges appear.

While the BRE program will benefit local business, it will also benefit the City since notes can be compiled anonymously to track investment, number of employees, and other trends that may arise during conversations with business owners. These programs are also known to increase community pride and vitality. Worksheets are available through the International Economic Development Council (IEDC) which can be used to guide conversations and track key data.



8. Implementation



Implementing this Economic Recovery Plan is the most critical step toward achieving community improvement. Many individuals, organizations, and businesses contribute to the overall quality of life and economic vitality within the City of Pana. While each of these contributors has a different role, each role is equally as important as others. While the City of Pana is the leader of this planning process, the City itself cannot achieve these goals alone. Partners such as: local businesses, Chamber of Commerce, Pana Pride, school districts, engaged residents, and other similar organizations help to create the vision set forth in this plan.

Success can be measured by the sum of its parts. This means that it is not only the responsibility of the City to measure its activities toward the implementation of this plan, but it is also the responsibility of the partner organizations and individuals doing work toward the goals of this plan. This data will be critical to have when applying for grants or other funding for projects and programs identified herein.

It should be noted that some priorities and strategies are broad in nature. This leaves room for creativity and innovation over the life of the plan. Creative and innovative solutions score well on grant applications and can be used to leverage funding that becomes available in the future. Broad scope priorities also leave room for changing economic conditions and enough flexibility for the addition of specific actions that contribute to implementation of the Plan as a whole.



Appendices

Supporting documents for several elements of this plan are included in the following appendices:

Appendix A provides detailed information on the water main upgrade project. Quantities for each specific type of material is estimated, as is the cost for each product and labor costs. A map is also provided, which depicts the location and extent of proposed improvements.

Appendix B provides similar information about the proposed storm sewer upgrades for the downtown area. A map depicting the location and extent of improvements is also included.

Appendix C provides details for the proposed downtown sanitary sewer upgrades, including the quantity and price of materials, as well as the total estimated cost of construction. A map is also included, which depicts the

location and extent of the sanitary sewer project.

Appendix D provides the online survey that was active from June 1, 2024 - June 30, 2024. Eight responses were received and each question and each response is detailed in Appendix D.

Appendix E is Pana's Retail Stores Opportunity Gap, which is a detailed report showing the demand and supply for a variety of businesses defined by the North American Industry Classification System (NAICS) category.

Appendix F provides similar information, indicating the current and projected demand for a variety of NAICS categories.

Appendix G is a map of the downtown TIF District.



Appendix A



Milano & Grunloh
Engineers, LLC

engineering | surveying

114 W. WASHINGTON AVE.
EFFINGHAM, IL 62401

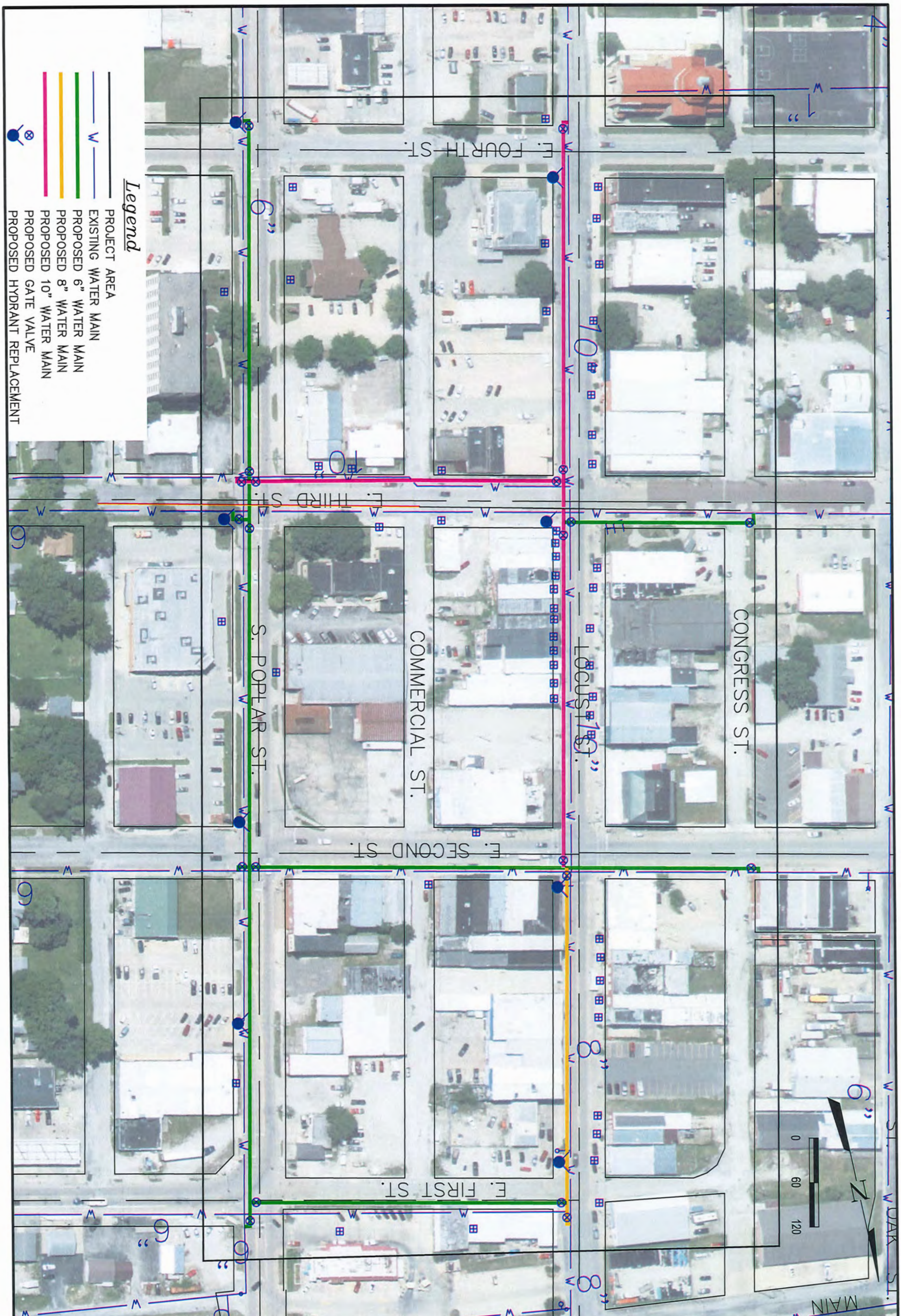
P: (217) 347-7262

E: mgengineers@mgengineers.com

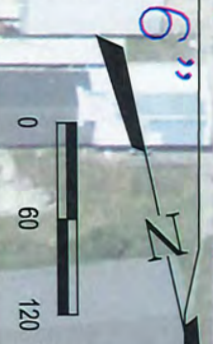
ESTIMATE OF COST CITY OF PANA

WATER MAIN IMPROVEMENTS					
ITEM #	ITEM	QUANTITY	UNIT	UNIT PRICE	TOTAL
1	6" PVC WATER MAIN CLASS 160, SDR 26	100	LF	\$ 50.00	\$ 5,000.00
2	8" PVC WATER MAIN CLASS 160, SDR 26	100	LF	\$ 80.00	\$ 8,000.00
3	10" PVC WATER MAIN CLASS 160, SDR 26	100	LF	\$ 110.00	\$ 11,000.00
4	6" DIRECTIONAL YELOMINE BORE CLASS 200 SDR 21	2912	LF	\$ 90.00	\$ 262,080.00
5	8" DIRECTIONAL YELOMINE BORE CLASS 200 SDR 21	485	LF	\$ 130.00	\$ 63,050.00
6	10" DIRECTIONAL YELOMINE BORE CLASS 200 SDR 21	1457	LF	\$ 170.00	\$ 247,690.00
7	6" GATE VALVE w/ VALVE BOX	12	EA	\$ 4,200.00	\$ 50,400.00
8	8" GATE VALVE w/ VALVE BOX	2	EA	\$ 5,500.00	\$ 11,000.00
9	10" GATE VALVE w/ VALVE BOX	7	EA	\$ 8,000.00	\$ 56,000.00
10	TRENCH BACKFILL	270	CY	\$ 30.00	\$ 8,100.00
11	AGGREGATE BASE COURSE	150	TON	\$ 40.00	\$ 6,000.00
12	PAVEMENT REMOVAL & REPLACEMENT	325	SY	\$ 180.00	\$ 58,500.00
13	REPLACE EXISTING 1" METER	46	EA	\$ 2,400.00	\$ 110,400.00
14	REPLACE EXISTING 2" METER	4	EA	\$ 4,000.00	\$ 16,000.00
15	REPLACE EXISTING 3" METER	4	EA	\$ 6,000.00	\$ 24,000.00
16	CONNECT TO EXISTING WATER MAIN	9	EA	\$ 6,000.00	\$ 54,000.00
17	1" SERVICE LINE	260	LF	\$ 20.00	\$ 5,200.00
18	1" SERVICE BORE	2100	LF	\$ 25.00	\$ 52,500.00
	TOTAL WATERMAIN				\$ 1,024,920.00
	ENGINEERING (DESIGN & CONSTRUCTION)				\$ 252,500.00
	PROJECT COST				\$ 1,277,420.00

Lee R. Beckman, P.E., P.L.S.



- Legend**
- PROJECT AREA
 - W — EXISTING WATER MAIN
 - PROPOSED 6" WATER MAIN
 - PROPOSED 8" WATER MAIN
 - PROPOSED 10" WATER MAIN
 - ⊗ PROPOSED GATE VALVE
 - ⊗ PROPOSED HYDRANT REPLACEMENT



JOB # 23255	WATER EXHIBIT ESTIMATE OF COT	 MILANO & GRUNLOH ENGINEERS, LLC 114 W. WASHINGTON AVE. PO BOX 897 EFFINGHAM, IL 62401 Phone: (217) 347-7262 (800) 677-2714 Email: mgengineers@mgengineers.com Web: www.mgengineers.com Design Firm #184-003108	DRAWN BY TR
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			FIELD BOOK XXX
			FILE LOCATION S:\2023\23255\DWG\PROJECT ESTIMATE.DWG
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Appendix B



Milano & Grunloh
Engineers, LLC

engineering | surveying

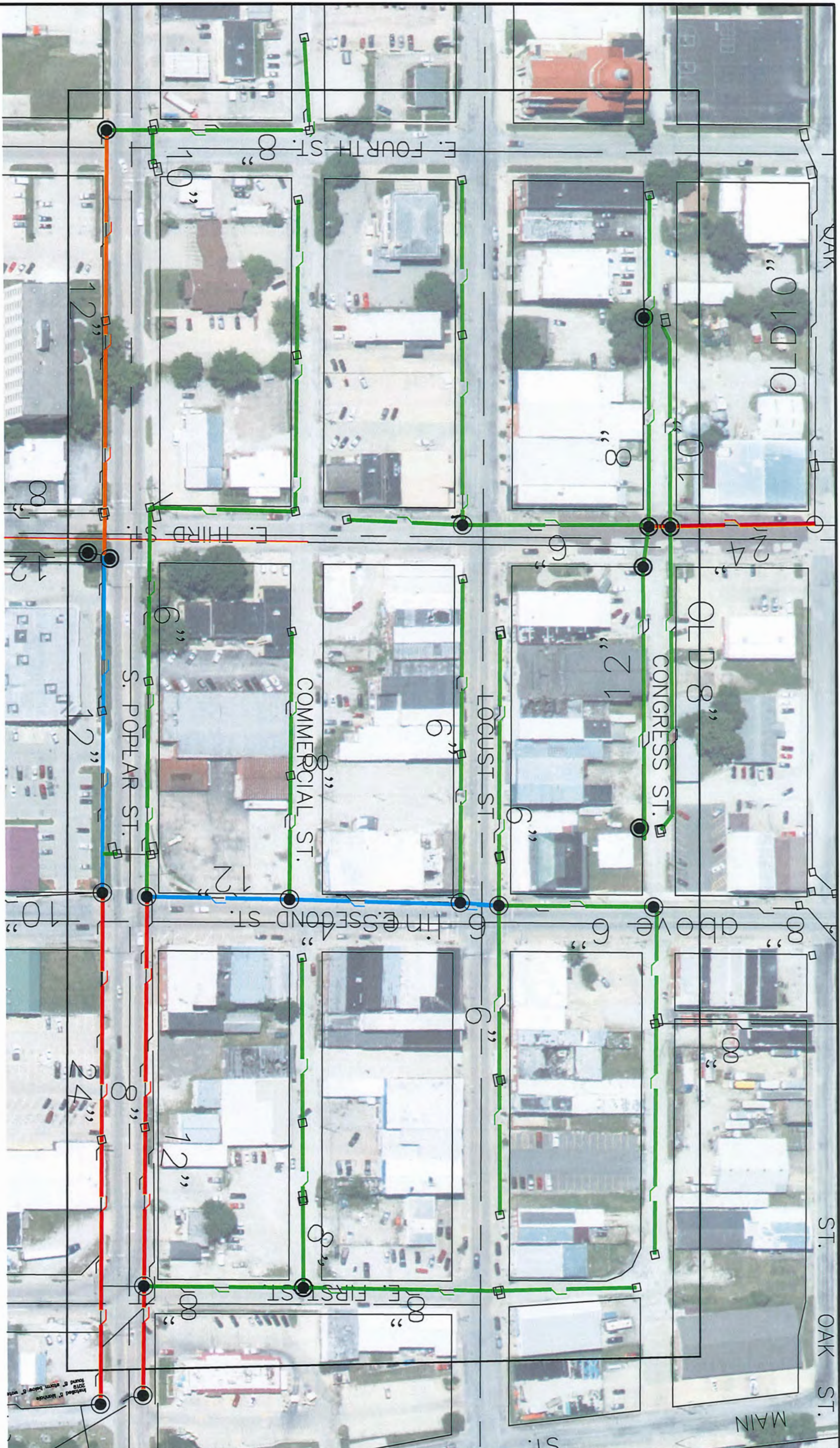
OWNERS
LEE R. BECKMAN, P.E., P.L.S.
DOUGLAS C. GRUNLOH, P.L.S.

LICENSEES
MICHAEL A. TAPPENDORF, P.E.

**ESTIMATE OF COST
CITY OF PANA**

STORM SEWER IMPROVEMENTS					
ITEM #	ITEM	QUANTITY	UNIT	UNIT PRICE	TOTAL
1	STORM SEWER, RUBBER GASKET, CLASS A, TYPE 1 12"	6695	LF	\$ 60.00	\$ 401,700.00
2	STORM SEWER, RUBBER GASKET, CLASS A, TYPE 1 15"	520	LF	\$ 80.00	\$ 41,600.00
3	STORM SEWER, RUBBER GASKET, CLASS A, TYPE 1 18"	895	LF	\$ 110.00	\$ 98,450.00
4	STORM SEWER, RUBBER GASKET, CLASS A, TYPE 1 24"	1440	LF	\$ 150.00	\$ 216,000.00
5	INLET TYPE A	31	EA	\$ 1,200.00	\$ 37,200.00
6	INLET TYPE B	3	EA	\$ 1,500.00	\$ 4,500.00
7	4' STORM SEWER MANHOLE	17	EA	\$ 4,200.00	\$ 71,400.00
8	5' STORM SEWER MANHOLE	3	EA	\$ 5,000.00	\$ 15,000.00
9	CONNECT TO EXISTING STORM SEWER	7	EA	\$ 1,800.00	\$ 12,600.00
10	CONNECT TO EXISTING MANHOLE	1	EA	\$ 1,500.00	\$ 1,500.00
11	RECONNECT GUTTER DRAIN TO STORM SEWER	54	EA	\$ 1,200.00	\$ 64,800.00
12	TRENCH BACKFILL	6800	CY	\$ 30.00	\$ 204,000.00
13	AGGREGATE BASE COURSE	1900	TON	\$ 40.00	\$ 76,000.00
14	INLET PROTECTION	25	EA	\$ 50.00	\$ 1,250.00
15	PAVEMENT REMOVAL & REPLACEMENT	3200	SY	\$ 180.00	\$ 576,000.00
TOTAL STORM SEWER					\$ 1,822,000.00
ENGINEERING (DESIGN & CONSTRUCTION)					\$ 142,040.00
PROJECT COST					\$ 1,964,040.00

 Lee R. Beckman, P.E., P.L.S.



- Legend**
- PROJECT AREA
 - EXISTING STORM SEWER MAIN
 - PROPOSED 12" STORM SEWER MAIN - 6695 LF
 - PROPOSED 15" STORM SEWER MAIN - 520 LF
 - PROPOSED 18" STORM SEWER MAIN - 895 LF
 - PROPOSED 24" STORM SEWER MAIN - 1440 LF

- PROPOSED STORM SEWER MANHOLE
- PROPOSED STORM SEWER INLET



JOB # 23255	STORM SEWER EXHIBIT ESTIMATE OF COT	 MILANO & GRUNLOH ENGINEERS, LLC 114 W. WASHINGTON AVE. PO BOX 897 EFFINGHAM, IL 62401 Phone: (217) 347-7262 (800) 677-2714 Email: mgengineers@mgengineers.com Web: www.mgengineers.com Design Firm #184-003108	DRAWN BY	TR
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Appendix C



**Milano & Grunloh
Engineers, LLC**
engineering | surveying

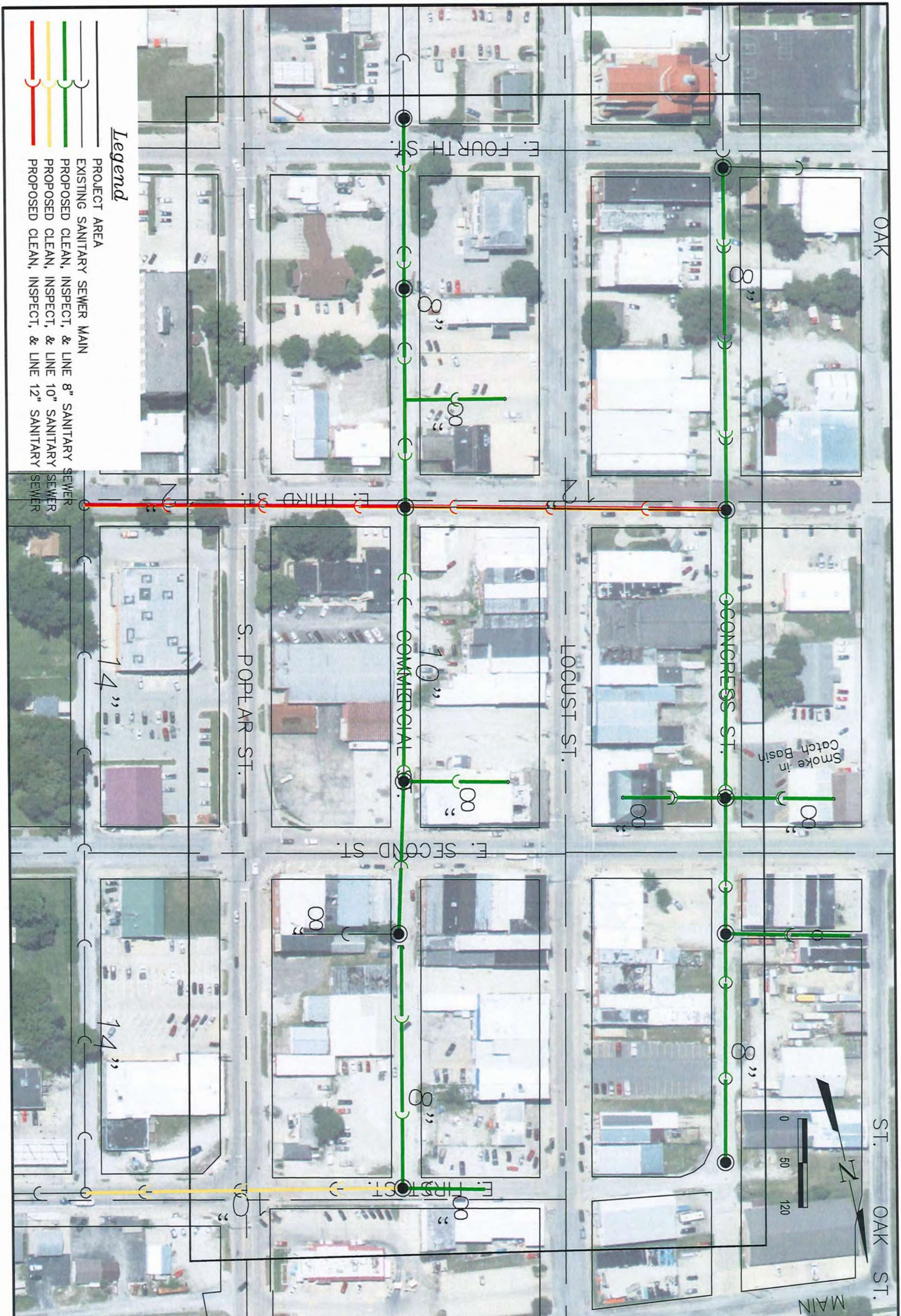
OWNERS
LEE R. BECKMAN, P.E., P.L.S.
DOUGLAS C. GRUNLOH, P.L.S.

LICENSEES
MICHAEL A. TAPPENDORF, P.E.

ESTIMATE OF COST CITY OF PANA

SANITARY SEWER IMPROVEMENTS					
ITEM #	ITEM	QUANTITY	UNIT	UNIT PRICE	TOTAL
1	CLEAN INSPECT AND LINE SANITARY MANHOLE	154	VF	\$ 240.00	\$ 36,960.00
2	CLEAN INSPECT & LINE 8" SEWER	3465	LF	\$ 60.00	\$ 207,900.00
3	CLEAN INSPECT & LINE 10" SEWER	428	LF	\$ 70.00	\$ 29,960.00
4	CLEAN INSPECT & LINE 12" SEWER	866	LF	\$ 80.00	\$ 69,280.00
5	SANITARY SEWER POINT REPAIR	10	EA	\$ 4,000.00	\$ 40,000.00
6	TRENCH BACKFILL	30	CY	\$ 35.00	\$ 1,050.00
7	AGGREGATE BASE COURSE	5	TON	\$ 45.00	\$ 225.00
8	PAVEMENT REMOVAL & REPLACEMENT	30	SY	\$ 180.00	\$ 5,400.00
9	REINSTATE SERVICE LATERAL	54	EA	\$ 175.00	\$ 9,450.00
	TOTAL SANITARY SEWER				\$ 400,225.00
	ENGINEERING (DESIGN & CONSTRUCTION)				\$ 55,460.00
	PROJECT COST				\$ 455,685.00

Lee R. Beckman, P.E., P.L.S.



- Legend**
- PROJECT AREA
 - EXISTING SANITARY SEWER MAIN
 - PROPOSED CLEAN, INSPECT, & LINE 8" SANITARY SEWER
 - PROPOSED CLEAN, INSPECT, & LINE 10" SANITARY SEWER
 - PROPOSED CLEAN, INSPECT, & LINE 12" SANITARY SEWER

JOB #
23255

SANITARY SEWER EXHIBIT
ESTIMATE OF COT

RISE GRANT
CITY OF PANA



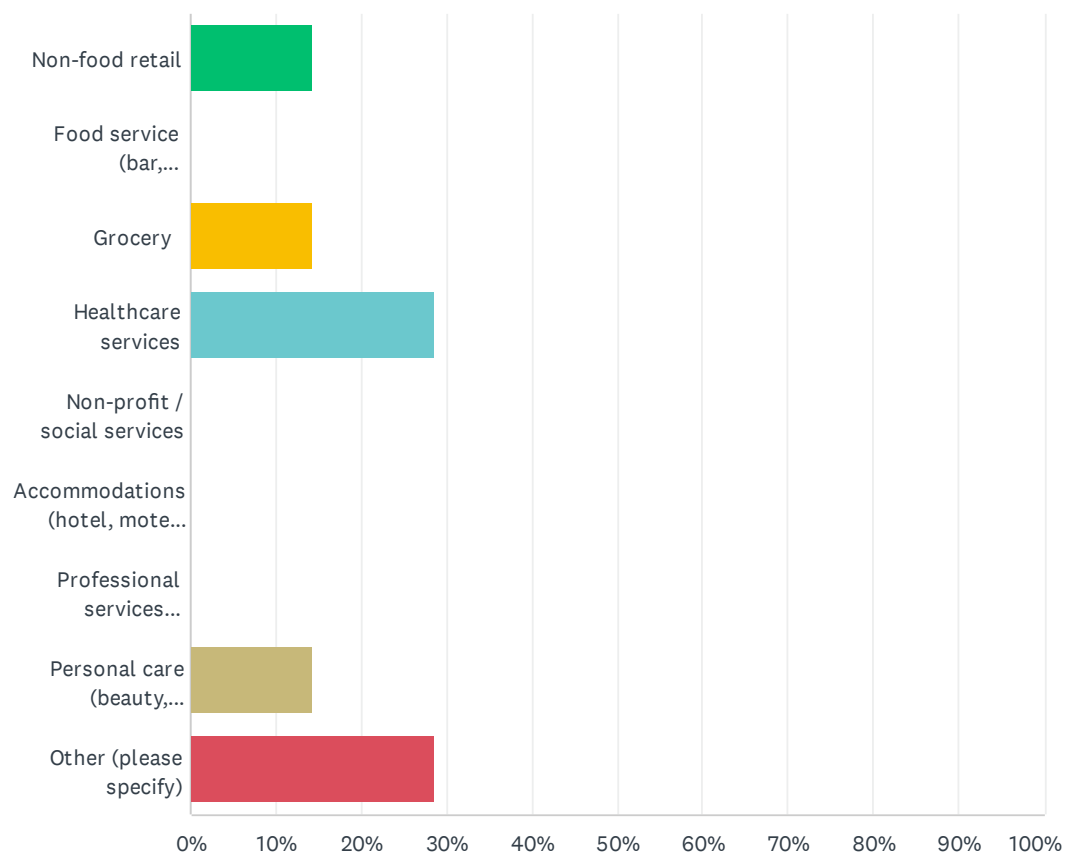
MILANO & GRUNLOH ENGINEERS, LLC
 114 W. WASHINGTON AVE. | PO BOX 897
 EFFINGHAM, IL 62401
 Phone: (217) 347-7262 | (800) 677-2714
 Email: mgengineers@mgengineers.com
 Web: www.mgengineers.com
 Design Firm #184-003108

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Appendix D

Q1 Which type of business do you own?

Answered: 7 Skipped: 1

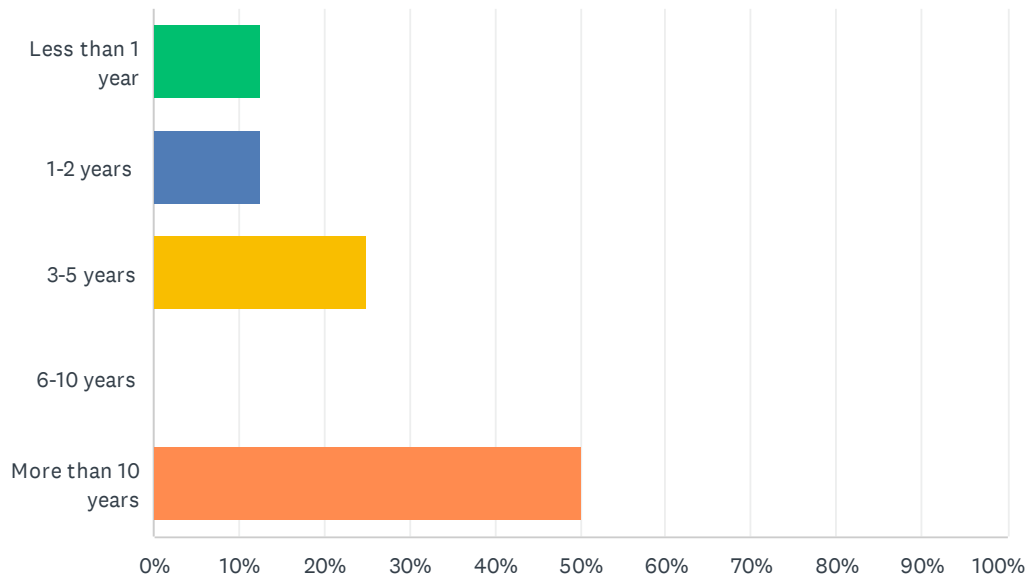


ANSWER CHOICES	RESPONSES	
Non-food retail	14.29%	1
Food service (bar, restaurant, café)	0.00%	0
Grocery	14.29%	1
Healthcare services	28.57%	2
Non-profit / social services	0.00%	0
Accommodations (hotel, motel, bed & breakfast)	0.00%	0
Professional services (banking, legal, design, real estate)	0.00%	0
Personal care (beauty, barbershop, nail salon)	14.29%	1
Other (please specify)	28.57%	2
TOTAL		7

#	OTHER (PLEASE SPECIFY)	DATE
1	Bike shop & service	6/14/2023 10:18 PM

Q2 How long has your business been in operation?

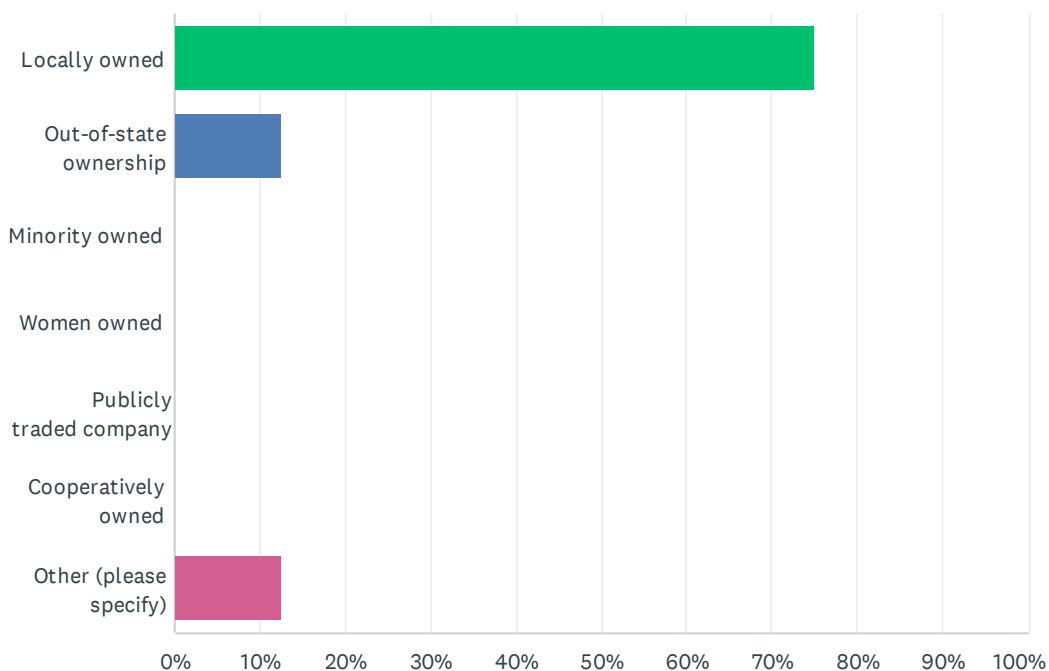
Answered: 8 Skipped: 0



ANSWER CHOICES	RESPONSES	
Less than 1 year	12.50%	1
1-2 years	12.50%	1
3-5 years	25.00%	2
6-10 years	0.00%	0
More than 10 years	50.00%	4
TOTAL		8

Q3 How would you characterize ownership of your business?

Answered: 8 Skipped: 0

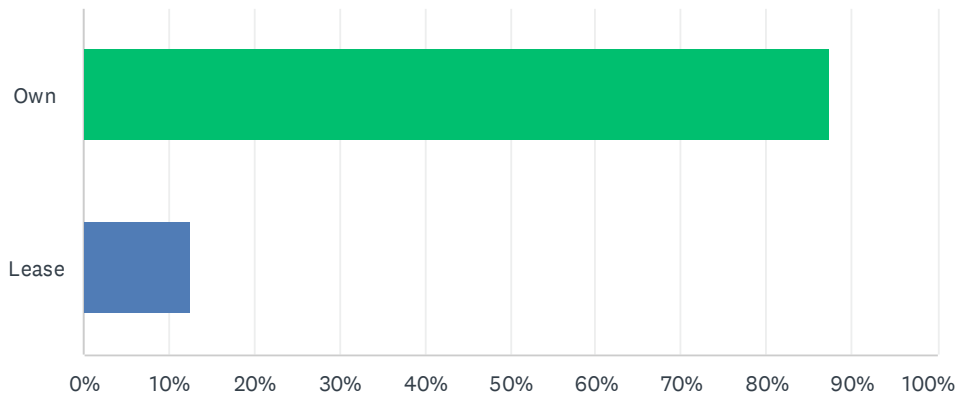


ANSWER CHOICES	RESPONSES	
Locally owned	75.00%	6
Out-of-state ownership	12.50%	1
Minority owned	0.00%	0
Women owned	0.00%	0
Publicly traded company	0.00%	0
Cooperatively owned	0.00%	0
Other (please specify)	12.50%	1
TOTAL		8

#	OTHER (PLEASE SPECIFY)	DATE
1	Privately owned (crest)	6/12/2023 8:50 AM

Q4 Do you own or lease your business space?

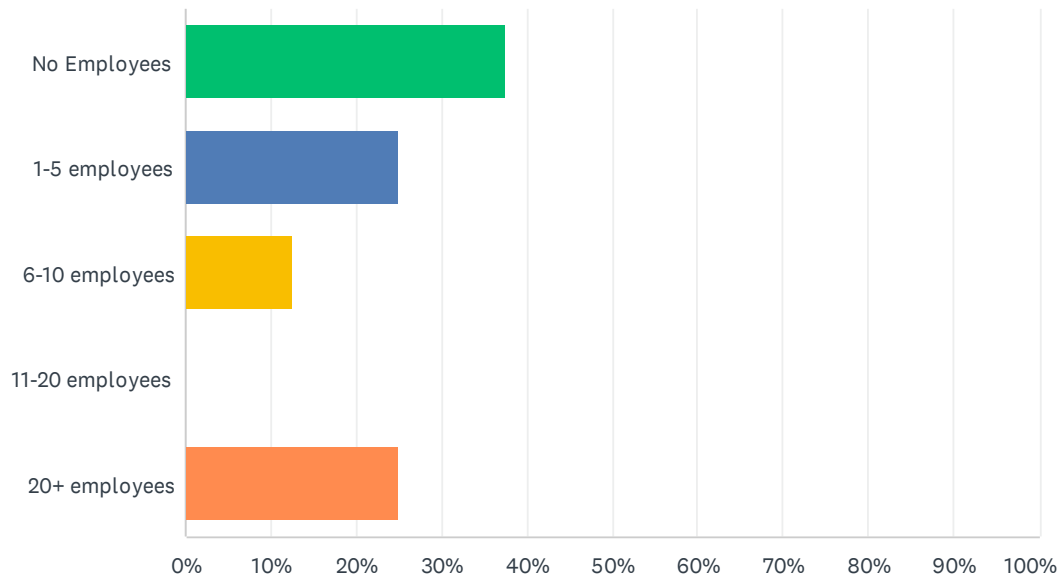
Answered: 8 Skipped: 0



ANSWER CHOICES	RESPONSES	
Own	87.50%	7
Lease	12.50%	1
TOTAL		8

Q5 How many employees currently help operate your business?

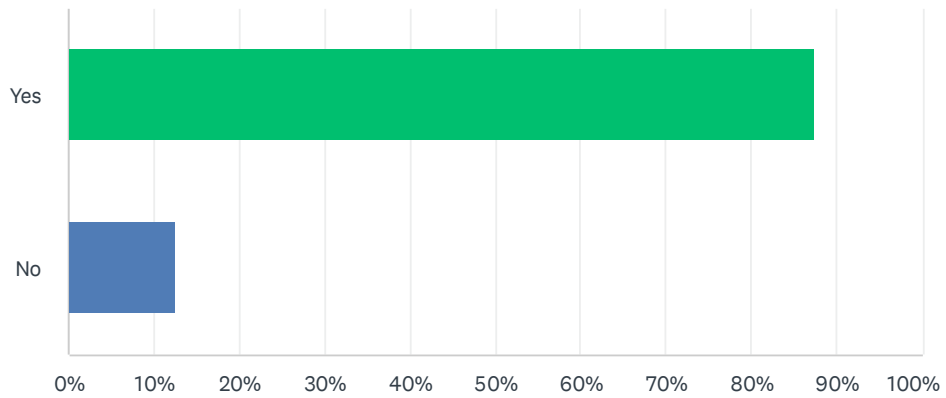
Answered: 8 Skipped: 0



ANSWER CHOICES	RESPONSES	
No Employees	37.50%	3
1-5 employees	25.00%	2
6-10 employees	12.50%	1
11-20 employees	0.00%	0
20+ employees	25.00%	2
TOTAL		8

Q6 Has COVID-19 impacted your business in some way?

Answered: 8 Skipped: 0

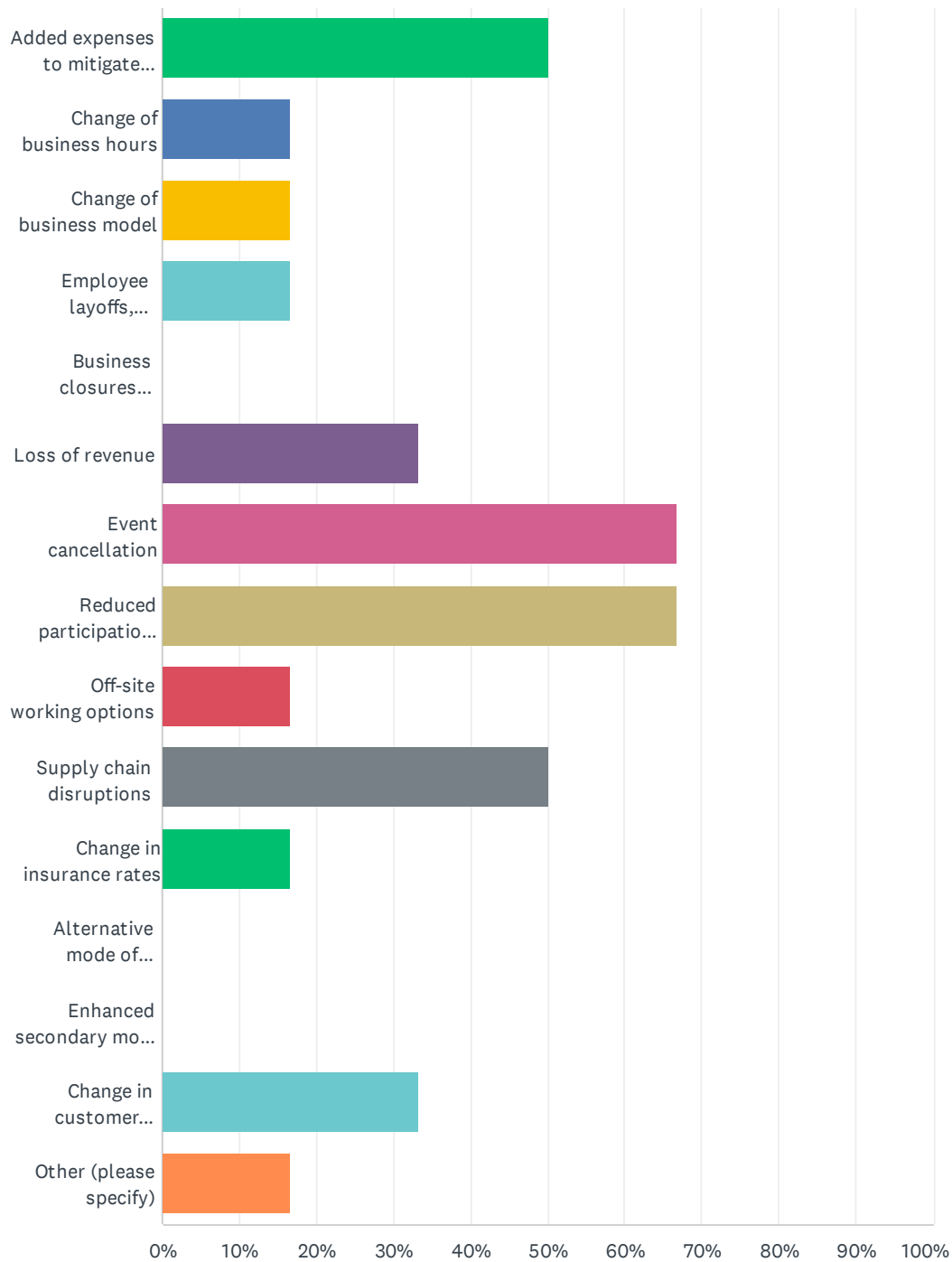


ANSWER CHOICES	RESPONSES
Yes	87.50% 7
No	12.50% 1
TOTAL	8

#	IF YES, PLEASE EXPLAIN:	DATE
	There are no responses.	

Q7 How has COVID-19 affected your business (choose all that apply)

Answered: 6 Skipped: 2



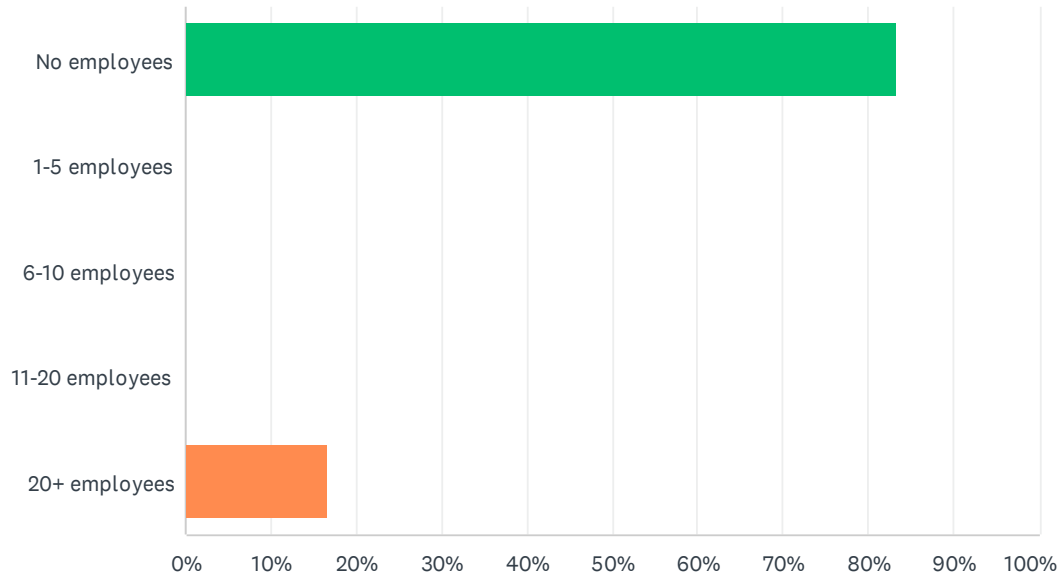
Pana, Illinois: Business Survey for Economic Recovery Plan

ANSWER CHOICES	RESPONSES	
Added expenses to mitigate public safety risk (cleaning supplies, gloves, masks, etc.)	50.00%	3
Change of business hours	16.67%	1
Change of business model	16.67%	1
Employee layoffs, workforce displacement	16.67%	1
Business closures (voluntary or mandated)	0.00%	0
Loss of revenue	33.33%	2
Event cancellation	66.67%	4
Reduced participation at gatherings and events	66.67%	4
Off-site working options	16.67%	1
Supply chain disruptions	50.00%	3
Change in insurance rates	16.67%	1
Alternative mode of business operation for sales and delivery of products (e.g. online)	0.00%	0
Enhanced secondary mode of business operation (e.g. online)	0.00%	0
Change in customer demands or loss of customers	33.33%	2
Other (please specify)	16.67%	1
Total Respondents: 6		

#	OTHER (PLEASE SPECIFY)	DATE
1	There was a bike boom during the pandemic. More people back on bikes.	6/14/2023 10:19 PM

Q8 How many of your employees were at risk of unemployment and/or laid off as a result of COVID-19?

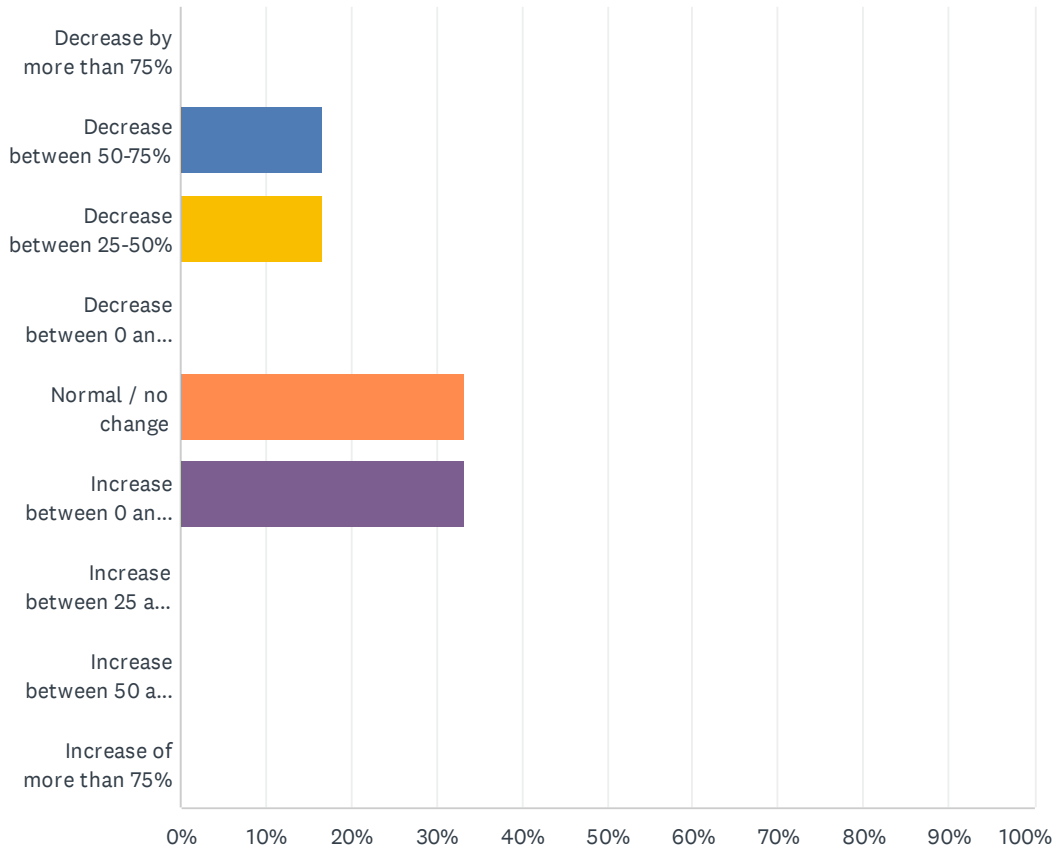
Answered: 6 Skipped: 2



ANSWER CHOICES	RESPONSES	
No employees	83.33%	5
1-5 employees	0.00%	0
6-10 employees	0.00%	0
11-20 employees	0.00%	0
20+ employees	16.67%	1
TOTAL		6

Q9 How has business revenue changed since March 2020?

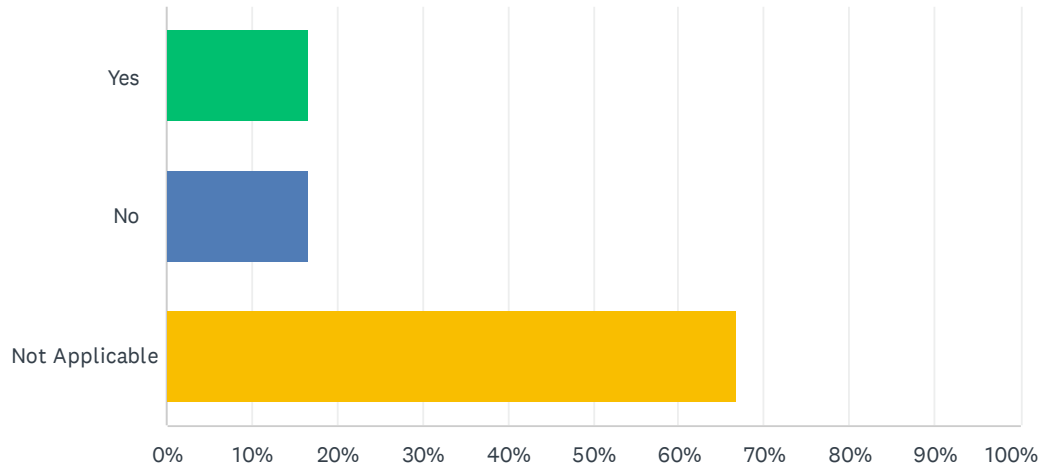
Answered: 6 Skipped: 2



ANSWER CHOICES	RESPONSES
Decrease by more than 75%	0.00% 0
Decrease between 50-75%	16.67% 1
Decrease between 25-50%	16.67% 1
Decrease between 0 and 25%	0.00% 0
Normal / no change	33.33% 2
Increase between 0 and 25%	33.33% 2
Increase between 25 and 50%	0.00% 0
Increase between 50 and 75%	0.00% 0
Increase of more than 75%	0.00% 0
TOTAL	6

Q10 If applicable, was your business able to make the transition to online sales, temporarily, given the circumstances of the pandemic?

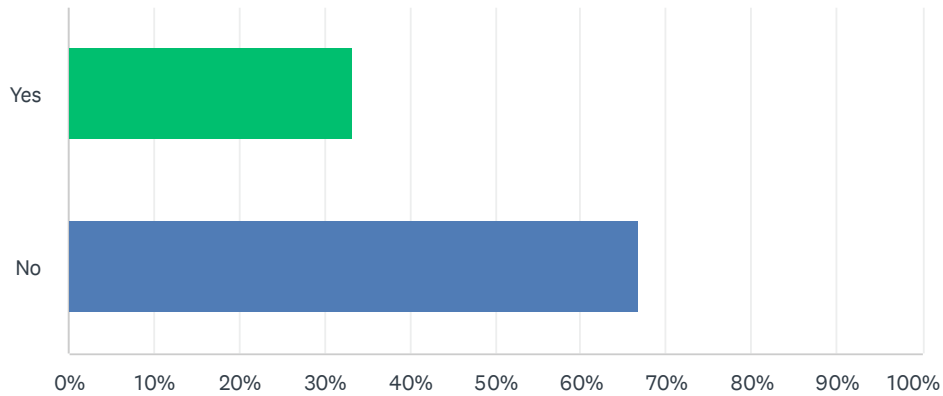
Answered: 6 Skipped: 2



ANSWER CHOICES	RESPONSES	
Yes	16.67%	1
No	16.67%	1
Not Applicable	66.67%	4
TOTAL		6

Q11 Has your business been disproportionately impacted by COVID-19 due to the in-person nature your business (e.g., beauty salons, restaurants, or bars)?

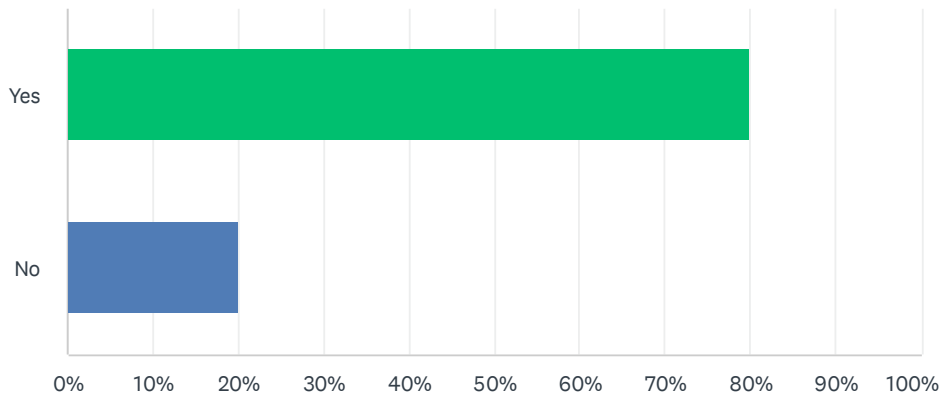
Answered: 6 Skipped: 2



ANSWER CHOICES	RESPONSES	
Yes	33.33%	2
No	66.67%	4
TOTAL		6

Q12 Did your business implement adaptations to better cater to your clients given the restrictions? (e.g., outdoor seating)

Answered: 5 Skipped: 3

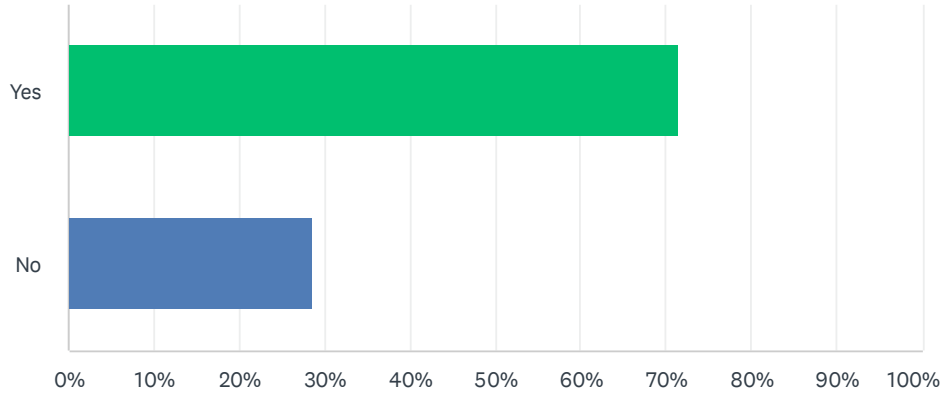


ANSWER CHOICES	RESPONSES	
Yes	80.00%	4
No	20.00%	1
TOTAL		5

#	IF YES, PLEASE EXPLAIN:	DATE
1	Social distance mandates and more home deliveries	6/15/2023 6:31 AM
2	Special room setup for treating those at risk or presenting a risk to the health of workers	6/12/2023 8:58 AM
3	Safety visits	6/12/2023 8:53 AM
4	By appointment viewing of museum	6/12/2023 8:50 AM

Q13 Has your business ever suffered as a result of water, sewer, traffic, or utility issues?

Answered: 7 Skipped: 1



ANSWER CHOICES	RESPONSES
Yes	71.43% 5
No	28.57% 2
TOTAL	7

#	IF YES, PLEASE EXPLAIN:	DATE
1	Loss of power during a storm. Food spoilage	6/15/2023 7:11 AM
2	Foot Traffic sales has been an issue. Decreasing 30-40% since the closure of East 1st St. Allowing frequent busy traffic to now bypass businesses on Locust st.	6/14/2023 9:14 PM
3	Drainage of water from locust street after city side walk replacement project, we just put up with it	6/12/2023 9:03 AM
4	When tanners bar came down the city rerouted heavy truck traffic by my building the traffic on oak st damaged the building	6/12/2023 9:03 AM
5	Water and gas issues	6/12/2023 8:56 AM

Q14 What are the benefits of doing business in Pana?

Answered: 7 Skipped: 1

#	RESPONSES	DATE
1	1. Knowing your customers and building relationships 2. Satisfaction of offering a much needed business to our local customers and drawing customer to Pana. 3. The benefit of helping local organizations with fundraising opportunities.	6/15/2023 7:11 AM
2	Street traffic. Assistance with property acquisition from the city. Positive outlook by most folks.	6/14/2023 10:31 PM
3	Getting to support and provide a service for the community.	6/14/2023 9:14 PM
4	Keep money in town	6/14/2023 2:03 PM
5	Hometown feel with friendly people	6/12/2023 9:03 AM
6	Hometown	6/12/2023 9:03 AM
7	Small town charm , safe, community driven	6/12/2023 8:56 AM

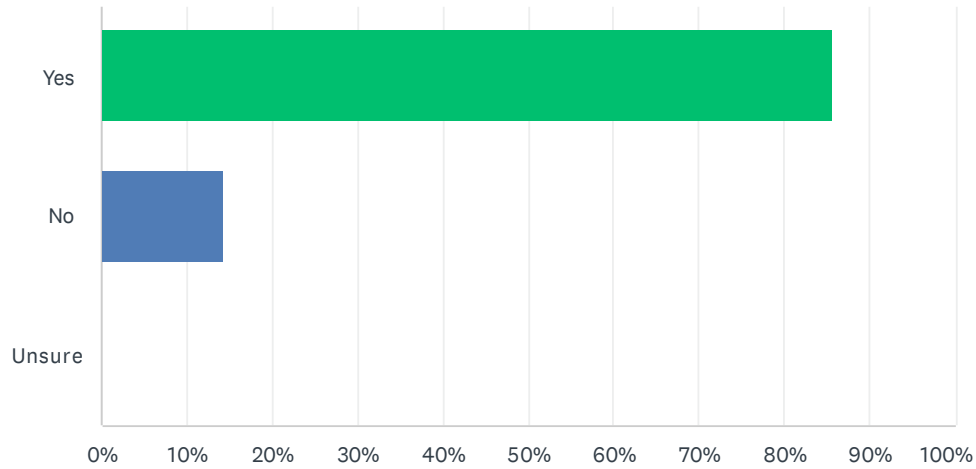
Q15 What are the challenges of doing business in Pana?

Answered: 6 Skipped: 2

#	RESPONSES	DATE
1	1. Getting customers to shop local. Pana has always had a "leakage" of dollars out of the community. 2. Finding employees 3. High property taxes 4. Getting local employees(city, school) to shop local knowing that their wages are generated by tax dollars. I have seen employees promote shopping out of town for goods and services that are available in Pana. 5. Need more of a "draw" to lure shoppers to Pana. As much as I dislike Wal-Mart, they did draw customers to our town.	6/15/2023 7:11 AM
2	I don't know... only open since April.	6/14/2023 10:31 PM
3	Local support.	6/14/2023 9:14 PM
4	We are a small community	6/14/2023 2:03 PM
5	Limited labor pool	6/12/2023 9:03 AM
6	Need more out of town visitors	6/12/2023 9:03 AM

Q16 Is your business located in Pana’s Tax Increment Finance District (TIF) #1?

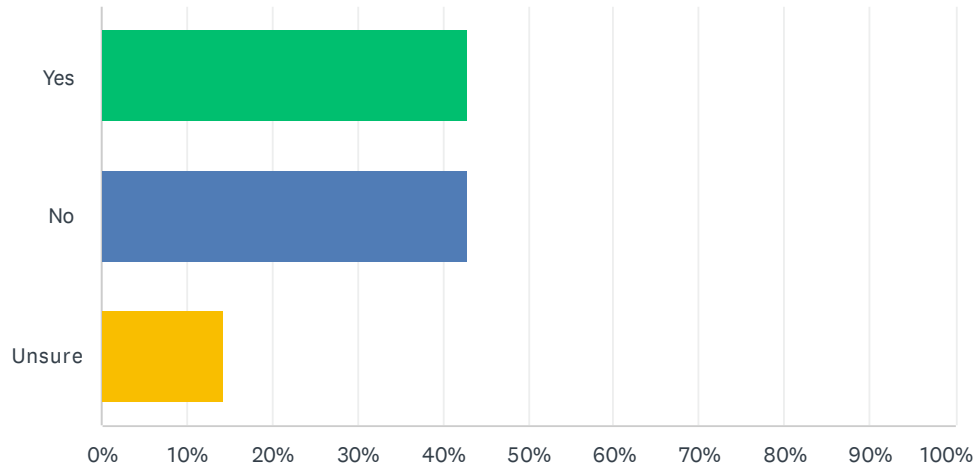
Answered: 7 Skipped: 1



ANSWER CHOICES	RESPONSES	
Yes	85.71%	6
No	14.29%	1
Unsure	0.00%	0
TOTAL		7

Q17 Has your business ever received incentives from the Pana's TIF #1 District?

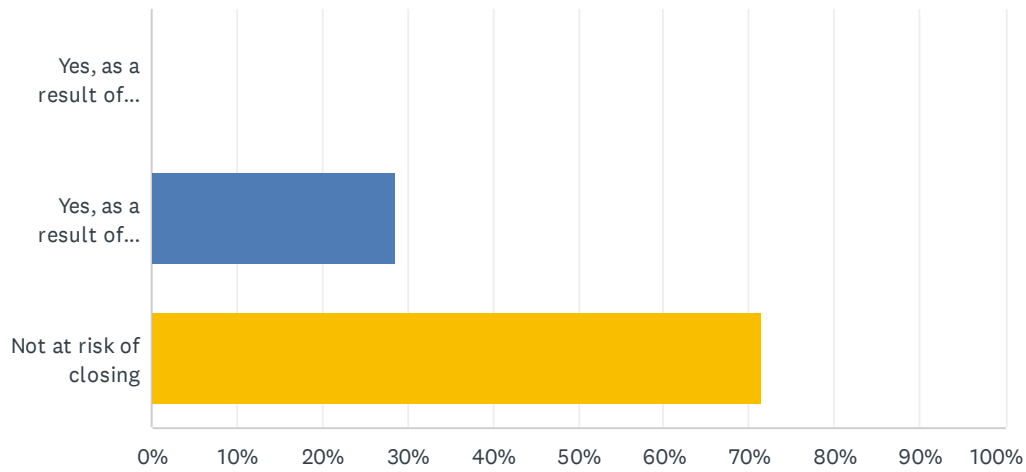
Answered: 7 Skipped: 1



ANSWER CHOICES	RESPONSES	
Yes	42.86%	3
No	42.86%	3
Unsure	14.29%	1
TOTAL		7

Q18 Is your business at risk of closing?

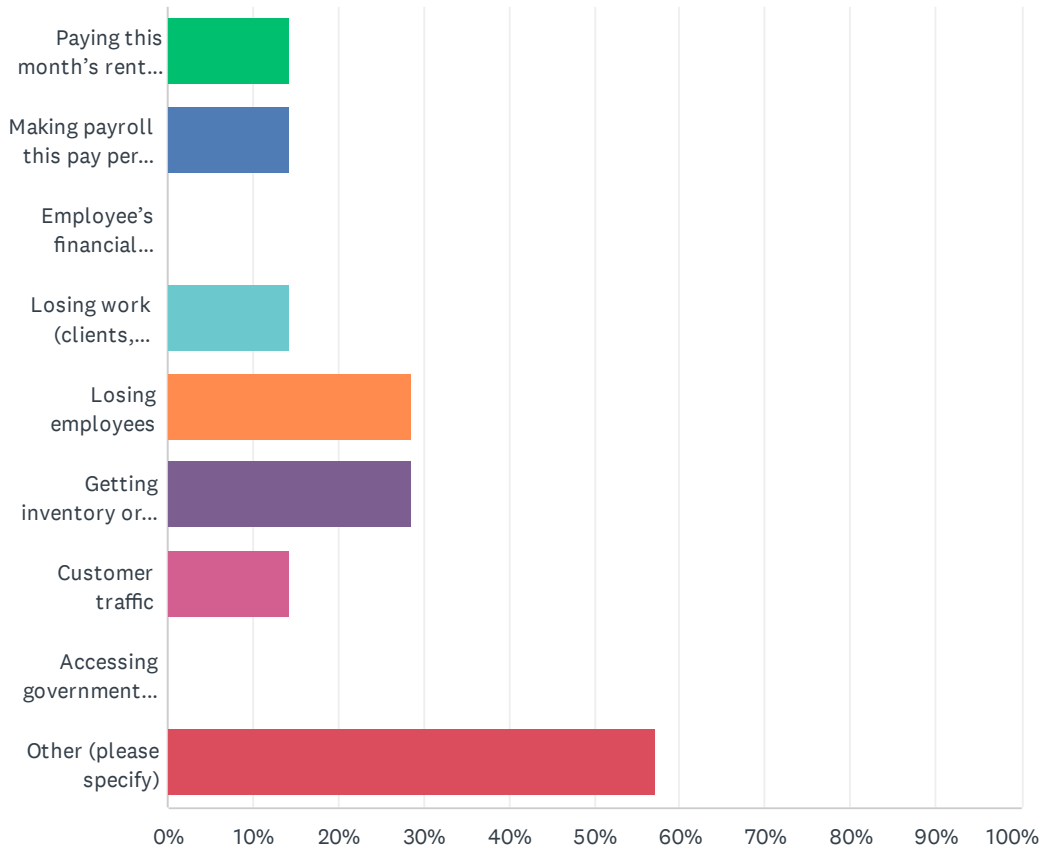
Answered: 7 Skipped: 1



ANSWER CHOICES	RESPONSES	
Yes, as a result of COVID-19 related factors	0.00%	0
Yes, as a result of factors not related to COVID-19	28.57%	2
Not at risk of closing	71.43%	5
TOTAL		7

Q19 What are currently your most pressing concerns?

Answered: 7 Skipped: 1



ANSWER CHOICES	RESPONSES
Paying this month's rent / mortgage	14.29% 1
Making payroll this pay period or beyond	14.29% 1
Employee's financial welfare	0.00% 0
Losing work (clients, projects, sales, etc.)	14.29% 1
Losing employees	28.57% 2
Getting inventory or supplies	28.57% 2
Customer traffic	14.29% 1
Accessing government support related to COVID-19	0.00% 0
Other (please specify)	57.14% 4
Total Respondents: 7	

#	OTHER (PLEASE SPECIFY)	DATE
1	Paying the monthly power bill due to increased rate	6/15/2023 7:11 AM

Pana, Illinois: Business Survey for Economic Recovery Plan

2	People continuing to invest in the downtown area. Improving old buildings.	6/14/2023 10:31 PM
3	All is good	6/12/2023 9:03 AM
4	Retirement	6/12/2023 9:03 AM

Q20 Any additional comments?

Answered: 1 Skipped: 7

#	RESPONSES	DATE
1	Approved for TIF project, scheduled to be completed this summer	6/12/2023 9:03 AM

Appendix E

Retail Stores Opportunity Gap

NAICS Category	2023 Demand (\$)	2023 Supply (\$)	Opportunity Gap / Surplus (\$)
Totals			
Total retail trade including food and drink (NAICS 44, 45 and 722)	96,633,571	187,454,763	-90,821,192
Total retail trade (NAICS 44 and 45)	86,451,904	177,574,415	-91,122,511
Motor Vehicle and Parts Dealers			
Motor vehicle and parts dealers (NAICS 441)	21,354,806	78,489,882	-57,135,076
Automobile dealers (NAICS 4411)	17,637,206	58,996,436	-41,359,229
New car dealers (NAICS 44111)	15,729,601	52,015,937	-36,286,336
Used car dealers (NAICS 44112)	1,907,605	6,980,499	-5,072,894
Other motor vehicle dealers (NAICS 4412)	2,124,025	9,059,501	-6,935,475
Recreational vehicle dealers (NAICS 44121)	810,426	2,748,522	-1,938,096
Motorcycle, boat, and other motor vehicle dealers (NAICS 44122)	1,313,600	6,310,979	-4,997,379
Boat dealers (NAICS 441222)	511,785	2,304,900	-1,793,115
Motorcycle, ATV, and all other motor vehicle dealers (NAICS 441228)	801,815	4,006,079	-3,204,264
Automotive parts, accessories, and tire stores (NAICS 4413)	1,593,574	10,433,945	-8,840,371
Automotive parts and accessories stores (NAICS 44131)	1,007,086	6,872,741	-5,865,655
Tire dealers (NAICS 44132)	586,488	3,561,204	-2,974,716
Furniture and Home Furnishings Stores			
Furniture and home furnishings stores (NAICS 442)	1,789,990	230,183	1,559,807
Furniture stores (NAICS 4421)	1,050,458	79,542	970,915
Home furnishings stores (NAICS 4422)	739,533	150,641	588,892
Floor covering stores (NAICS 44221)	346,874	85,016	261,858
Other home furnishings stores (NAICS 44229)	392,658	65,625	327,033
Window treatment stores (NAICS 442291)	21,564	0	21,564
All other home furnishings stores (NAICS 442299)	371,094	65,625	305,469
Electronics and Appliance Stores			
Electronics and appliance stores (NAICS 443)	1,381,152	248,869	1,132,283
Household appliance stores (NAICS 443141)	287,348	120,214	167,134
Electronics stores (NAICS 443142)	1,093,804	128,655	965,149
Building Material and Garden Equipment and Supplies Dealers			
Building material and garden equipment and supplies dealers (NAICS 444)	6,381,872	3,397,486	2,984,385
Building material and supplies dealers (NAICS 4441)	5,596,226	3,169,394	2,426,832
Home centers (NAICS 44411)	3,130,844	625,029	2,505,815
Paint and wallpaper stores (NAICS 44412)	213,938	207,876	6,062
Hardware stores (NAICS 44413)	467,632	799,117	-331,484
Other building material dealers (NAICS 44419)	1,783,812	1,537,373	246,439
Lawn and garden equipment and supplies stores (NAICS 4442)	785,645	228,092	557,553
Outdoor power equipment stores (NAICS 44421)	158,743	103,308	55,435
Nursery, garden center, and farm supply stores (NAICS 44422)	626,903	124,784	502,119
Food and Beverage Stores			
Food and beverage stores (NAICS 445)	11,634,203	21,483,021	-9,848,818
Grocery stores (NAICS 4451)	10,411,355	20,732,962	-10,321,607
Supermarkets and other grocery (except convenience) stores (NAICS 44511)	9,950,374	20,635,666	-10,685,291
Convenience stores (NAICS 44512)	460,981	97,297	363,684
Specialty food stores (NAICS 4452)	295,861	561,146	-265,285
Meat markets (NAICS 44521)	90,785	543,020	-452,235
Fish and seafood markets (NAICS 44522)	35,632	0	35,632
Fruit and vegetable markets (NAICS 44523)	61,775	18,126	43,649
Other specialty food stores (NAICS 44529)	107,669	0	107,669
All other specialty food stores (NAICS 445299)	50,793	0	50,793
Beer, wine, and liquor stores (NAICS 4453)	926,987	188,913	738,074
Health and Personal Care Stores			
Health and personal care stores (NAICS 446)	5,053,850	13,834,936	-8,781,086
Pharmacies and drug stores (NAICS 44611)	4,351,849	13,086,958	-8,735,109
Cosmetics, beauty supplies, and perfume stores (NAICS 44612)	302,600	74,269	228,331
Optical goods stores (NAICS 44613)	125,140	66,221	58,920
Other health and personal care stores (NAICS 44619)	274,260	607,489	-333,228
Food (health) supplement stores (NAICS 446191)	96,629	281,481	-184,852
All other health and personal care stores (NAICS 446199)	177,632	326,008	-148,376
Gasoline Stations			
Gasoline stations (NAICS 447)	6,509,293	32,906,938	-26,397,646

Clothing and Clothing Accessories Stores			
Clothing and clothing accessories stores (NAICS 448)	3,852,264	142,273	3,709,991
Clothing stores (NAICS 4481)	2,575,678	0	2,575,678
Men's clothing stores (NAICS 44811)	100,787	0	100,787
Women's clothing stores (NAICS 44812)	462,726	0	462,726
Children's and infants' clothing stores (NAICS 44813)	135,129	0	135,129
Family clothing stores (NAICS 44814)	1,538,618	0	1,538,618
Clothing accessories stores (NAICS 44815)	126,639	0	126,639
Other clothing stores (NAICS 44819)	211,779	0	211,779
Shoe stores (NAICS 4482)	506,799	0	506,799
Jewelry, luggage, and leather goods stores (NAICS 4483)	769,787	142,273	627,515
Jewelry stores (NAICS 44831)	502,281	142,273	360,009
Luggage and leather goods stores (NAICS 44832)	267,506	0	267,506
Sporting Goods, Hobby, Musical Instrument, and Book Stores			
Sporting goods, hobby, musical instrument, and book stores (NAICS 451)	1,369,018	296,883	1,072,135
Sporting goods, hobby, and musical instrument stores (NAICS 4511)	1,213,091	262,797	950,295
Sporting goods stores (NAICS 45111)	814,977	134,002	680,975
Hobby, toy, and game stores (NAICS 45112)	311,222	103,032	208,190
Sewing, needlework, and piece goods stores (NAICS 45113)	35,822	25,762	10,059
Musical instrument and supplies stores (NAICS 45114)	51,070	0	51,070
Book stores and news dealers (NAICS 4512)	155,927	34,087	121,840
Book stores (NAICS 451211)	144,754	34,087	110,667
News dealers and newsstands (NAICS 451212)	11,173	0	11,173
General Merchandise Stores			
General merchandise stores (NAICS 452)	10,482,792	25,541,742	-15,058,950
Department stores (NAICS 4522)	1,340,534	120,336	1,220,198
Other general merchandise stores (NAICS 4523)	9,142,258	25,421,406	-16,279,148
Warehouse clubs and supercenters (NAICS 452311)	8,280,232	20,992,729	-12,712,497
All other general merchandise stores (NAICS 452319)	862,026	4,428,677	-3,566,651
Miscellaneous Store Retailers			
Miscellaneous store retailers (NAICS 453)	1,816,566	744,379	1,072,187
Florists (NAICS 4531)	85,495	23,070	62,426
Office supplies, stationery, and gift stores (NAICS 4532)	337,316	125,384	211,932
Office supplies and stationery stores (NAICS 45321)	151,444	72,566	78,878
Gift, novelty, and souvenir stores (NAICS 45322)	185,872	52,818	133,054
Used merchandise stores (NAICS 4533)	236,788	68,169	168,619
Other miscellaneous store retailers (NAICS 4539)	1,156,967	527,756	629,211
Pet and pet supplies stores (NAICS 45391)	345,518	0	345,518
Art dealers (NAICS 45392)	146,056	0	146,056
Manufactured (mobile) home dealers (NAICS 45393)	143,242	0	143,242
All other miscellaneous store retailers (NAICS 45399)	522,150	527,756	-5,606
Tobacco stores (NAICS 453991)	180,870	268,839	-87,969
All other miscellaneous store retailers (except tobacco stores) (NAICS 453998)	341,280	258,917	82,363
Non-store Retailers			
Non-store retailers (NAICS 454)	14,826,099	257,822	14,568,277
Electronic shopping and mail-order houses (NAICS 4541)	14,000,403	182,550	13,817,854
Vending machine operators (NAICS 4542)	71,326	0	71,326
Direct selling establishments (NAICS 4543)	754,370	75,272	679,098
Fuel dealers (NAICS 45431)	528,824	41,654	487,170
Other direct selling establishments (NAICS 45439)	225,545	33,618	191,928
Food Services and Drinking Places			
Food services and drinking places (NAICS 722)	10,181,667	9,880,348	301,319
Special food services (NAICS 7223)	812,150	88,794	723,355
Food service contractors (NAICS 72231)	652,249	88,794	563,454
Caterers (NAICS 72232)	144,385	0	144,385
Mobile food services (NAICS 72233)	15,516	0	15,516
Drinking places (alcoholic beverages) (NAICS 7224)	386,041	1,248,605	-862,565
Restaurants and other eating places (NAICS 7225)	8,983,477	8,542,948	440,528
Full-service restaurants (NAICS 722511)	4,550,290	2,992,800	1,557,490
Limited-service restaurants (NAICS 722513)	3,762,178	5,550,148	-1,787,970
Cafeterias, grill buffets, and buffets (NAICS 722514)	95,868	0	95,868
Snack and non-alcoholic beverage bars (NAICS 722515)	575,141	0	575,141



Appendix F

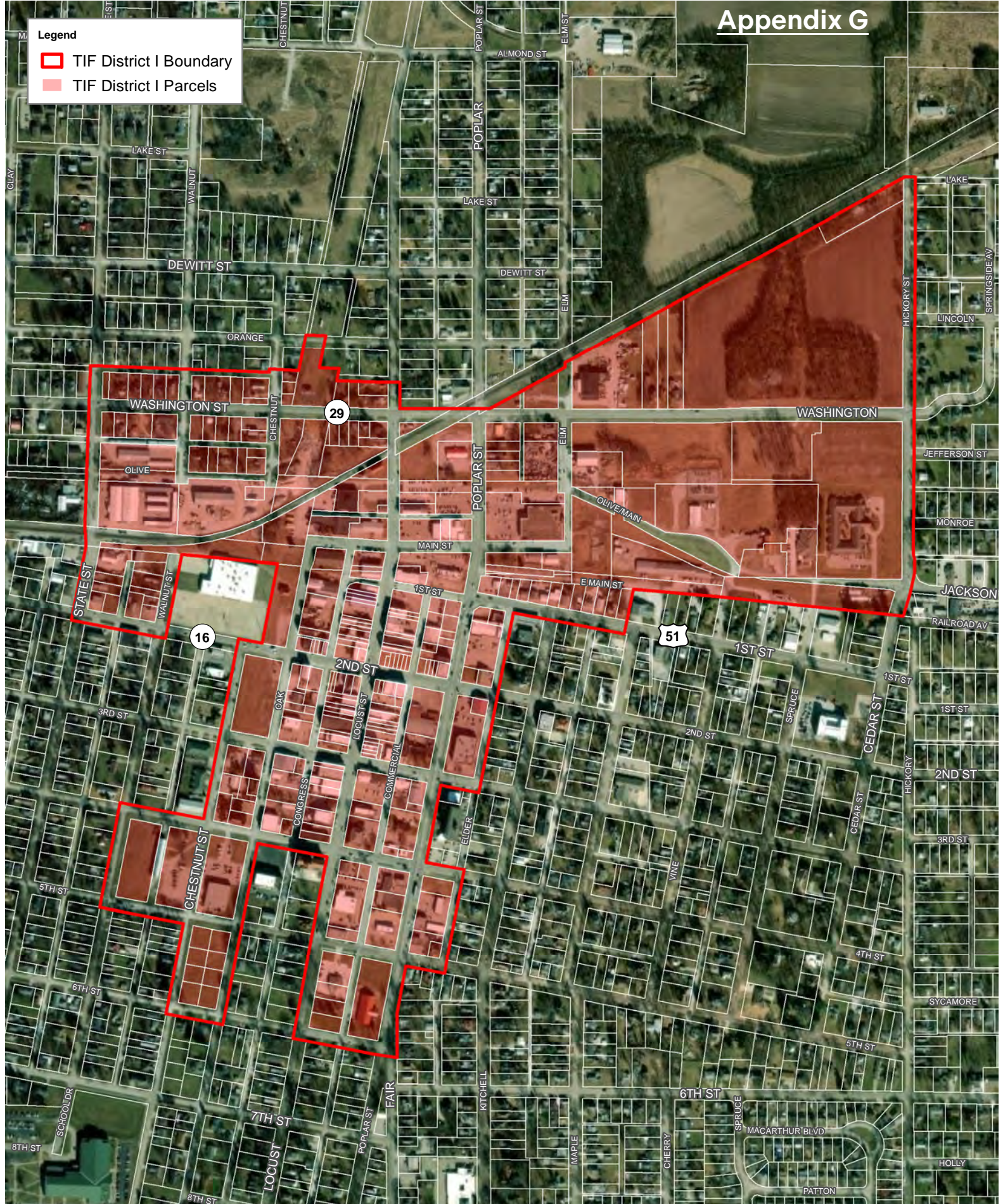
Retail Stores Demand Growth

2023 Demand Growth	2023 Demand	2028 Demand	Growth	Compound Annual Growth Rate (%)
Demand by Store Type				
Total demand for retail trade including food and drink (NAICS 44, 45 and 722)	\$ 96,633,571	\$ 99,813,175	\$ 3,179,604	0.65
Total demand retail trade (NAICS 44 and 45)	\$ 86,451,904	\$ 89,075,310	\$ 2,623,406	0.60
Motor Vehicle and Parts Dealers				
Motor vehicle and parts dealers (NAICS 441)	\$ 21,354,806	\$ 21,731,371	\$ 376,566	0.35
Automobile dealers (NAICS 4411)	\$ 17,637,206	\$ 17,416,039	\$ (221,167)	-0.25
New car dealers (NAICS 44111)	\$ 15,729,601	\$ 15,560,363	\$ (169,239)	-0.22
Used car dealers (NAICS 44112)	\$ 1,907,605	\$ 1,855,676	\$ (51,929)	-0.55
Other motor vehicle dealers (NAICS 4412)	\$ 2,124,025	\$ 2,482,244	\$ 358,218	3.17
Recreational vehicle dealers (NAICS 44121)	\$ 810,426	\$ 992,611	\$ 182,185	4.14
Motorcycle, boat, and other motor vehicle dealers (NAICS 44122)	\$ 1,313,600	\$ 1,489,633	\$ 176,033	2.55
Boat dealers (NAICS 441222)	\$ 511,785	\$ 625,459	\$ 113,674	4.09
Motorcycle, ATV, and all other motor vehicle dealers (NAICS 441228)	\$ 801,815	\$ 864,174	\$ 62,359	1.51
Automotive parts, accessories, and tire stores (NAICS 4413)	\$ 1,593,574	\$ 1,833,089	\$ 239,515	2.84
Automotive parts and accessories stores (NAICS 44131)	\$ 1,007,086	\$ 1,157,614	\$ 150,528	2.83
Tire dealers (NAICS 44132)	\$ 586,488	\$ 675,475	\$ 88,987	2.87
Furniture and Home Furnishings Stores				
Furniture and home furnishings stores (NAICS 442)	\$ 1,789,990	\$ 1,802,537	\$ 12,546	0.14
Furniture stores (NAICS 4421)	\$ 1,050,458	\$ 1,042,290	\$ (8,168)	-0.16
Home furnishings stores (NAICS 4422)	\$ 739,533	\$ 760,247	\$ 20,714	0.55
Floor covering stores (NAICS 44221)	\$ 346,874	\$ 372,451	\$ 25,576	1.43
Other home furnishings stores (NAICS 44229)	\$ 392,658	\$ 387,796	\$ (4,862)	-0.25
Window treatment stores (NAICS 442291)	\$ 21,564	\$ 18,435	\$ (3,129)	-3.09
All other home furnishings stores (NAICS 442299)	\$ 371,094	\$ 369,361	\$ (1,733)	-0.09
Electronics and Appliance Stores				
Electronics and appliance stores (NAICS 443)	\$ 1,381,152	\$ 1,418,424	\$ 37,271	0.53
Household appliance stores (NAICS 443141)	\$ 287,348	\$ 294,802	\$ 7,454	0.51
Electronics stores (NAICS 443142)	\$ 1,093,804	\$ 1,123,621	\$ 29,818	0.54
Building Material and Garden Equipment and Supplies Dealers				
Building material and garden equipment and supplies dealers (NAICS 444)	\$ 6,381,872	\$ 6,997,774	\$ 615,902	1.86
Building material and supplies dealers (NAICS 4441)	\$ 5,596,226	\$ 6,161,477	\$ 565,250	1.94
Home centers (NAICS 44411)	\$ 3,130,844	\$ 3,423,850	\$ 293,006	1.80
Paint and wallpaper stores (NAICS 44412)	\$ 213,938	\$ 240,889	\$ 26,951	2.40
Hardware stores (NAICS 44413)	\$ 467,632	\$ 513,570	\$ 45,938	1.89
Other building material dealers (NAICS 44419)	\$ 1,783,812	\$ 1,983,168	\$ 199,356	2.14
Lawn and garden equipment and supplies stores (NAICS 4442)	\$ 785,645	\$ 836,297	\$ 50,652	1.26
Outdoor power equipment stores (NAICS 44421)	\$ 158,743	\$ 166,689	\$ 7,946	0.98
Nursery, garden center, and farm supply stores (NAICS 44422)	\$ 626,903	\$ 669,608	\$ 42,706	1.33
Food and Beverage Stores				
Food and beverage stores (NAICS 445)	\$ 11,634,203	\$ 12,125,013	\$ 490,809	0.83
Grocery stores (NAICS 4451)	\$ 10,411,355	\$ 10,839,059	\$ 427,704	0.81
Supermarkets and other grocery (except convenience) stores (NAICS 44511)	\$ 9,950,374	\$ 10,358,538	\$ 408,163	0.81
Convenience stores (NAICS 44512)	\$ 460,981	\$ 480,521	\$ 19,540	0.83
Specialty food stores (NAICS 4452)	\$ 295,861	\$ 308,839	\$ 12,978	0.86
Meat markets (NAICS 44521)	\$ 90,785	\$ 95,005	\$ 4,220	0.91
Fish and seafood markets (NAICS 44522)	\$ 35,632	\$ 37,262	\$ 1,630	0.90
Fruit and vegetable markets (NAICS 44523)	\$ 61,775	\$ 64,300	\$ 2,525	0.80
Other specialty food stores (NAICS 44529)	\$ 107,669	\$ 112,272	\$ 4,603	0.84
All other specialty food stores (NAICS 445299)	\$ 50,793	\$ 53,081	\$ 2,288	0.89
Beer, wine, and liquor stores (NAICS 4453)	\$ 926,987	\$ 977,115	\$ 50,128	1.06
Health and Personal Care Stores				
Health and personal care stores (NAICS 446)	\$ 5,053,850	\$ 5,188,033	\$ 134,183	0.53
Pharmacies and drug stores (NAICS 44611)	\$ 4,351,849	\$ 4,434,918	\$ 83,069	0.38
Cosmetics, beauty supplies, and perfume stores (NAICS 44612)	\$ 302,600	\$ 308,242	\$ 5,642	0.37
Optical goods stores (NAICS 44613)	\$ 125,140	\$ 165,851	\$ 40,710	5.79
Other health and personal care stores (NAICS 44619)	\$ 274,260	\$ 279,023	\$ 4,762	0.34
Food (health) supplement stores (NAICS 446191)	\$ 96,629	\$ 98,375	\$ 1,747	0.36
All other health and personal care stores (NAICS 446199)	\$ 177,632	\$ 180,648	\$ 3,016	0.34
Gasoline Stations				
Gasoline stations (NAICS 447)	\$ 6,509,293	\$ 7,193,830	\$ 684,537	2.02

	2023 Demand (\$)	2028 Demand (\$)	Growth (\$)	Compound Annual Growth Rate (%)
Clothing and Clothing Accessories Stores				
Clothing and clothing accessories stores (NAICS 448)	\$ 3,852,264	\$ 3,613,743	\$ (238,521)	-1.27
Clothing stores (NAICS 4481)	\$ 2,575,678	\$ 2,360,626	\$ (215,052)	-1.73
Men's clothing stores (NAICS 44811)	\$ 100,787	\$ 89,065	\$ (11,721)	-2.44
Women's clothing stores (NAICS 44812)	\$ 462,726	\$ 414,244	\$ (48,482)	-2.19
Children's and infants' clothing stores (NAICS 44813)	\$ 135,129	\$ 129,508	\$ (5,621)	-0.85
Family clothing stores (NAICS 44814)	\$ 1,538,618	\$ 1,426,775	\$ (111,843)	-1.50
Clothing accessories stores (NAICS 44815)	\$ 126,639	\$ 112,698	\$ (13,940)	-2.31
Other clothing stores (NAICS 44819)	\$ 211,779	\$ 188,336	\$ (23,443)	-2.32
Shoe stores (NAICS 4482)	\$ 506,799	\$ 532,383	\$ 25,584	0.99
Jewelry, luggage, and leather goods stores (NAICS 4483)	\$ 769,787	\$ 720,734	\$ (49,053)	-1.31
Jewelry stores (NAICS 44831)	\$ 502,281	\$ 474,354	\$ (27,927)	-1.14
Luggage and leather goods stores (NAICS 44832)	\$ 267,506	\$ 246,380	\$ (21,126)	-1.63
Sporting Goods, Hobby, Musical Instrument, and Book Stores				
Sporting goods, hobby, musical instrument, and book stores (NAICS 451)	\$ 1,369,018	\$ 1,372,675	\$ 3,657	0.05
Sporting goods, hobby, and musical instrument stores (NAICS 4511)	\$ 1,213,091	\$ 1,213,225	\$ 134	0.00
Sporting goods stores (NAICS 45111)	\$ 814,977	\$ 821,128	\$ 6,151	0.15
Hobby, toy, and game stores (NAICS 45112)	\$ 311,222	\$ 308,653	\$ (2,569)	-0.17
Sewing, needlework, and piece goods stores (NAICS 45113)	\$ 35,822	\$ 32,419	\$ (3,402)	-1.98
Musical instrument and supplies stores (NAICS 45114)	\$ 51,070	\$ 51,025	\$ (45)	-0.02
Book stores and news dealers (NAICS 4512)	\$ 155,927	\$ 159,450	\$ 3,523	0.45
Book stores (NAICS 451211)	\$ 144,754	\$ 148,159	\$ 3,405	0.47
News dealers and newsstands (NAICS 451212)	\$ 11,173	\$ 11,291	\$ 118	0.21
General Merchandise Stores				
General merchandise stores (NAICS 452)	\$ 10,482,792	\$ 10,658,982	\$ 176,190	0.33
Department stores (NAICS 4522)	\$ 1,340,534	\$ 1,240,087	\$ (100,447)	-1.55
Other general merchandise stores (NAICS 4523)	\$ 9,142,258	\$ 9,418,895	\$ 276,637	0.60
Warehouse clubs and supercenters (NAICS 452311)	\$ 8,280,232	\$ 8,536,727	\$ 256,495	0.61
All other general merchandise stores (NAICS 452319)	\$ 862,026	\$ 882,169	\$ 20,143	0.46
Miscellaneous Store Retailers				
Miscellaneous store retailers (NAICS 453)	\$ 1,816,566	\$ 1,879,134	\$ 62,568	0.68
Florists (NAICS 4531)	\$ 85,495	\$ 89,506	\$ 4,011	0.92
Office supplies, stationery, and gift stores (NAICS 4532)	\$ 337,316	\$ 345,689	\$ 8,374	0.49
Office supplies and stationery stores (NAICS 45321)	\$ 151,444	\$ 156,509	\$ 5,065	0.66
Gift, novelty, and souvenir stores (NAICS 45322)	\$ 185,872	\$ 189,180	\$ 3,308	0.35
Used merchandise stores (NAICS 4533)	\$ 236,788	\$ 219,621	\$ (17,167)	-1.49
Other miscellaneous store retailers (NAICS 4539)	\$ 1,156,967	\$ 1,224,317	\$ 67,350	1.14
Pet and pet supplies stores (NAICS 45391)	\$ 345,518	\$ 376,067	\$ 30,548	1.71
Art dealers (NAICS 45392)	\$ 146,056	\$ 135,043	\$ (11,014)	-1.56
Manufactured (mobile) home dealers (NAICS 45393)	\$ 143,242	\$ 175,691	\$ 32,449	4.17
All other miscellaneous store retailers (NAICS 45399)	\$ 522,150	\$ 537,517	\$ 15,367	0.58
Tobacco stores (NAICS 453991)	\$ 180,870	\$ 187,191	\$ 6,321	0.69
All other miscellaneous store retailers (except tobacco stores) (NAICS 453998)	\$ 341,280	\$ 350,326	\$ 9,046	0.53
Non-store Retailers				
Non-store retailers (NAICS 454)	\$ 14,826,099	\$ 15,093,795	\$ 267,696	0.36
Electronic shopping and mail-order houses (NAICS 4541)	\$ 14,000,403	\$ 14,265,888	\$ 265,485	0.38
Vending machine operators (NAICS 4542)	\$ 71,326	\$ 74,383	\$ 3,057	0.84
Direct selling establishments (NAICS 4543)	\$ 754,370	\$ 753,524	\$ (846)	-0.02
Fuel dealers (NAICS 45431)	\$ 528,824	\$ 520,944	\$ (7,881)	-0.30
Other direct selling establishments (NAICS 45439)	\$ 225,545	\$ 232,580	\$ 7,034	0.62
Food Services and Drinking Places				
Food services and drinking places (NAICS 722)	\$ 10,181,667	\$ 10,737,864	\$ 556,198	1.07
Special food services (NAICS 7223)	\$ 812,150	\$ 849,042	\$ 36,893	0.89
Food service contractors (NAICS 72231)	\$ 652,249	\$ 679,835	\$ 27,587	0.83
Caterers (NAICS 72232)	\$ 144,385	\$ 152,781	\$ 8,397	1.14
Mobile food services (NAICS 72233)	\$ 15,516	\$ 16,426	\$ 910	1.15
Drinking places (alcoholic beverages) (NAICS 7224)	\$ 386,041	\$ 401,263	\$ 15,223	0.78
Restaurants and other eating places (NAICS 7225)	\$ 8,983,477	\$ 9,487,559	\$ 504,082	1.10
Full-service restaurants (NAICS 722511)	\$ 4,550,290	\$ 4,795,538	\$ 245,248	1.05
Limited-service restaurants (NAICS 722513)	\$ 3,762,178	\$ 3,982,086	\$ 219,908	1.14
Cafeterias, grill buffets, and buffets (NAICS 722514)	\$ 95,868	\$ 101,483	\$ 5,615	1.15
Snack and non-alcoholic beverage bars (NAICS 722515)	\$ 575,141	\$ 608,452	\$ 33,310	1.13

Legend

-  TIF District I Boundary
-  TIF District I Parcels



BOUNDARY MAP
TIF DISTRICT I
 Pana, IL

