

# ANNUAL REPORT 2023

DOWNTOWN NOVATO BUSINESS ASSOCIATION (DNBA)  
BUSINESS IMPROVEMENT DISTRICT (BID)





Emily Rich, President  
Village Child

Resigned 8/2023



Steve Jordan, Vice-President  
Creekside Bakery



Katherine Anderson, Secretary  
Copperfield's Books

Resigned 4/2023



Andy Podshadley, Treasurer  
Trek Winery



Jon Ballack  
OrangeTheory Fitness



Vincent Cheung  
Angie's Steam Foot Spa



Mike Kuimelis  
Mantra Wines

Resigned 8/2023



Tief Gibbs  
Vintage Vehicles



Barbara Slack  
CWS Construction Group



Rob Sundberg  
Avenue Salon + Sinaloa Middle School



Jeannie Jarnot  
Beauty Heroes



Crystal Redding  
Katie Chase State Farm

# A WORD FROM THE BOARD

The DNBA Board is comprised of volunteers who choose to give their time in support of Downtown Novato as a whole – carefully factoring the varying needs and desires of the 434 businesses in the Business Improvement District (BID). This is not an easy task, but we strive to balance everyone's interests and ideas of what Downtown should be.

The DNBA's mission is dedicated to creating a beautiful, vibrant, safe, and economically sound city center. We have all stepped up to serve because we believe a city's downtown should be its central gathering place; a place where people come together and feel a part of their community. A place that makes them feel alive, engaged, and connected. In 2023 we focused funds on making downtown a vibrant place to be by growing signature events that can be enjoyed by the entire community, revitalizing streetscapes, and expanding our marketing campaigns that let neighboring areas know how much Novato has to offer. We were happy to see so many new stores opening up – a sign that our efforts are supporting economic development as a whole. In addition, the BID Advisory Board has tackled some issues critical to the long-term vitality of downtown such as the proposed housing element and the impacts of homelessness on our businesses. We are always looking for ways to improve and expand our efforts by strengthening relationships and creating new partnerships. We tap into the City's *Shop Local* initiative and are active participants in the Novato Chamber's Tourism Committee so we can help ensure visitors to the Bay Area stop into our amazing shops, restaurants, tasting & tap rooms and take advantage of our services.

As a DNBA member, please check out our website, social media, monthly email newsletter and mailers so you can take advantage of the opportunities that will support your business efforts. We encourage you to attend our DNBA membership meeting which is held the first Wednesday of each month so you can get to know your fellow business owners and have a voice in what is happening in your Downtown. Please get involved as much as your business will allow. We'd love to see you at the next meeting!

# NOVATO PROUD

STEPHANIE KOEHLER  
EXECUTIVE DIRECTOR

This year has been a busy one for the DNBA as we continue to tackle issues impacting our businesses and business owners. We saw new doors opening and exciting projects emerging which will continue to strengthen our reputation as a great place to *eat, drink, shop and stroll*. We were thrilled to see our citizens come out in full force – supporting our continued efforts to create a beautiful and vibrant Downtown. The prospect of commercial development at the Simmons, Scott and Hanen Houses along Sherman Avenue will be a wonderful addition to the growth and vitality of the city center. We are eager to see that corridor come to life! All in all...the tenacity of the 434 business owners in the DNBA should leave us all feeling #NovatoProud.



## WHO WE ARE

The Downtown Novato Business Association (DNBA) is a volunteer based, nonprofit organization dedicated to creating a more beautiful, vibrant and economically thriving Downtown aimed at delivering direct value to every one of our members.

The DNBA Board also serves as the Business Improvement District (BID) Advisory Board to the City of Novato. The BID is a revitalization tool for commercial neighborhoods such as shopping areas and downtown business districts. BIDs are public/private sector partnerships that perform a variety of services to improve the image of their cities and promote individual business districts.

Downtown[Novato.com](https://www.downtownnovato.com)

## SERVING OUR MEMBERS

### MEMBERSHIP MEETINGS

Board and Membership Meetings are held the first Wednesday of every month at 7pm. Watch your mailboxes and email for notices and updates.  
[Info@DowntownNovato.com](mailto:Info@DowntownNovato.com)

BID Advisory Board Meetings are held the 3rd Tuesday of February, May, August and October at 7pm. These meetings are open to the public.

### MONTHLY NEWSLETTER

Be sure to watch your email inbox during the 1st week of every month! We send out a newsletter which offers valuable resources and updates.



Buttercup Home

Brother's  
Farmers' Market

Matt's Board Shop



Fish Story

Village Collective



## #WHAT'SNEWWEDNESDAY

### CELEBRATING NEW BUSINESSES & CURRENT BUSINESS GROWTH

New in 2023! We launched a feature on our social media feeds aimed at drawing attention to the many new businesses in Downtown as well as the new happenings at our veteran businesses. Every Wednesday we highlight something new and exciting. Be sure to stop in and welcome our newcomers!



Blazers

La Carreta Market



## BEAUTIFICATION PROJECTS

Our new landscape design company, Le Jardinier, did a wonderful job revitalizing our 52 concrete planters by filling them with colorful flowers and plants. We worked with the City to ensure each pot is properly placed and irrigated to be most efficient with water use and a partnership with the garden department of Pini Hardware will make sure the plants are always putting on their best show!

In partnership with the public works department, we are still in the process of figuring out a solution to the vandalism of the “twinkle lights” in the trees that line Grant Ave. As a popular signature of Downtown Novato, we keep this high on our priority list. We also worked with the City to remove unused newspaper boxes, clean up/paint existing trash cans and place a trash can at the corner of Machin and Grant. We love our Downtown and work hard to make it a beautiful and fun destination for locals and tourists alike.



## COMMUNITY PARTNERSHIPS

In June we saw the launch of the "Pianos on Grant" program sponsored by the Rotary Club of Novato. The piano, located at the corner of 2nd St and Grant Ave, was painted by local artist, Tiffany Loza to celebrate diversity. The hope is to inspire people to sit down and make music for everyone to enjoy!

Every holiday season, we partner with the Marin School of the Arts music department to have local students sing carols in Downtown as merchants shop. Be sure to keep your eyes...and ears out for them this winter!

## CITY COOPERATION

The DNBA and BID Advisory Board have taken an active role in addressing some big issues impacting Downtown businesses. We have been working with the City and Novato Police Department to find solutions to the impacts of homelessness on our businesses. We will continue to connect you with resources through our monthly newsletter.

In addition, we have been working with local, county and state officials regarding the large scale housing projects proposed in Downtown. We know development falling under the SB35 and SB423 legislation has potentially negative impacts on parking so we are advocating on your behalf throughout the process. Stay tuned.



# DESTINATION DOWNTOWN

MARKETING. ADVERTISING. SOCIAL MEDIA.



## MARKETING CAMPAIGNS

The DNBA has a robust marketing and advertising strategy to bring Bay Area residents and visitors to our beautiful Downtown to *eat, drink, shop and stroll*. New this year, we have placed ads on the SMART Train platforms in both Petaluma and San Rafael.



## WEBSITE & SOCIAL MEDIA

We are currently undergoing a revamp of [DowntownNovato.com](http://DowntownNovato.com) so be sure to look for the refresh in the coming months! Also be sure to follow us on social where we promote our DNBA members!

 [DowntownNovato](#)  [Downtown Novato Business Association](#)



# 434

Number of businesses located in the Business Improvement District.

# 6,139

Number of followers on our social media platforms.

# 20,500

Number of visitors who attend our signature events annually.

## PROMOTING OUR CITY

One of our BID members -- realtor, Henry Hautau -- created a beautiful video celebrating all that Novato has to offer from "Dawn to Dusk". Check it out by scanning the QR code!



## VISIT NOVATO

The DNBA is an active participant in the Novato Tourism Committee. We were happy to see the addition of several business representatives to offer a new perspective on issues critical to the success of bringing tourists to Novato.

 [Visit\\_Novato](#)

 [Visit Novato](#)

## SHOP LOCAL

Many of our initiatives focus on the importance of patronizing locally owned small businesses. We know this is the heart and soul of a vibrant community. [#ShopLocalNovato](#)





Nostalgia Days



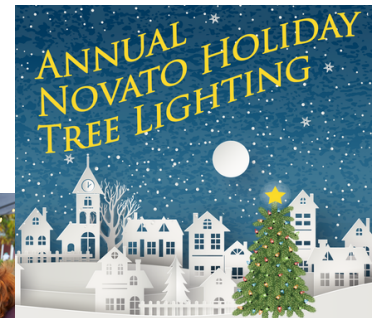
Rock The Block



## SIGNATURE EVENTS

### FOSTERING COMMUNITY PRIDE & DOWNTOWN VITALITY

Our signature events saw amazing crowds this year. Rock the Block continues to grow in popularity as it kicks off summer in June and closes it out in September. The 27th Annual Nostalgia Days Car Show in October has nearly 300 entries from as far away as San Diego and Safe Trick or Treat remains a wonderful opportunity for our businesses to meet families from throughout Marin. The Tree Lighting Festival has outgrown its home on just Sherman Ave, so in 2022 we expanded it to include an artisan marketplace on Grant Ave. Our 7th Annual Bouncy Ball New Year will thrill thousands of children eager to scoop up their bouncing treasure and ring in 2024. The joy on the faces of our neighbors and visitors reminded us of what makes Novato such a wonderful place to live!

Bouncy Ball  
New Year

# COMMUNITY EVENTS

The DNBA is committed to being a good partner to other community events happening in our Downtown. We are happy to see the growth and success of the Downtown Novato Farmers' Market, First Fridays on Grant, the Novato Chamber's Art Wine & Music Festival, and Trek Winery's Cinco De Micro and Harvest Festival.



## FALL DOWNTOWN NOVATO UPCOMING EVENTS SEPTEMBER

Bingo at Indian Valley Brewery 6-7:30pm Every Tuesday  
Darts League at Trek Winery 6pm Every Tuesday  
Singer Songwriter Night at Trek Winery Featuring Jay Lewallen 5-7pm Every Wednesday  
Open Mic Night at Mantra Wines 5:30-8:30pm Every Thursday  
Cornhole League at Trek Winery 6-9pm Every Thursday  
Trivia at Indian Valley Brewery w/ Pizza by Amore Mio 6-7:30pm Every Thursday  
Live Music at Finnegan's Every Thursday, Friday, Saturday and Sunday  
Live Jazz at Trek Winery 5-6:30pm Every Sunday

- 1 Living Streets, Grant Ave Pedestrian Only from Machin to Reichert 5-10pm Friday
- 1 First Fridays On Grant: Extended Merchant Hours, Shop & Stroll, Live Music in the Street 5-8pm Friday
- 1 Princess Story Time and Meet & Greet at Village Child 5:30-7pm Friday
- 1 Live Music at Mantra Wines: Lauren Fire 7-9pm Friday
- 2 Live Music at Mantra Wines: Big Baby 7-9pm Saturday
- 2 4 Labor Day Sidewalk Sale at Copperfield's Books, Saturday - Monday
- 3 Trek Winery Food Pop Up: Cousins Maine Lobster Truck 12-7:30pm Sunday
- 4 Happy Labor Day!
- 5 Farmer's Market, Live Music, Grant Ave & 7th Behind CVS 4-8pm Tuesday
- 7 Live Music at Trek Winery: Ed Goldfarb Pianist 5:30-7pm Thursday
- 8 Live Music at Trek Winery: Cathie Poncia Trio 7-9pm Friday
- 8 Live Music at Mantra Wines: Lauren and the Stampedo 7-9pm Friday
- 9 Musical Story Time with Miss Melissa at Copperfield's Books 11am Saturday
- 9 Live Music at Mantra Wines: Daphne and Lauren 7-9pm Saturday
- 9 Live Music at Trek Winery: Glory Days \$10 cover 7:30-10pm Saturday
- 9 Movie in the Park: Ratatouille, Pocket Park, 950 Seventh St. FREE 7:30pm Saturday
- 12 Farmer's Market, Live Music, Grant Ave & 7th Behind CVS 4-8pm Tuesday
- 14 ROCK THE BLOCK Street Party Featuring Pop Fiction! FREE, Grant Ave 6-9pm Thursday
- 15 Happy Hispanic Heritage Month!
- 15 Live Comedy at Trek Winery: Headliner: Steve Hytner from Seinfeld 7:30pm Friday
- 19 Farmer's Market, Live Music, Grant Ave & 7th Behind CVS 4-8pm Tuesday
- 21 Live Music at Trek Winery: Ed Goldfarb Pianist 5:30-7pm Thursday
- 21 Live Band Karaoke at Trek Winery \$5 cover 6-10pm Thursday
- 21 Wine Women and Winery Seminar at Trek Winery 6pm Thursday
- 22 Live Music at Mantra Wines: Mama's Boy 7-9pm Friday
- 23 Live Music at Trek Winery: Factor 11 Band \$5 cover 7-10pm Saturday
- 23 Live Music at Mantra Wines: Dawson and Clawson 7-9pm Saturday
- 24 Live Music at Trek Winery: Amy Wigton 5:30-7pm Sunday
- 26 Farmer's Market, Live Music, Grant Ave & 7th Behind CVS 4-8pm Tuesday
- 28 Live Music at Trek Winery: Ed Goldfarb Pianist 5:30-7:30pm Thursday
- 28 Live Music at Mantra Wines: Eric Willey 7-9pm Friday
- 30 Novato Harvest Festival at Trek Winery 1-5pm Saturday
- 30 Live Music at Mantra Wines: 3rd Coyote Band 7-9pm Saturday

## OCTOBER

Bingo at Indian Valley Brewery 6-7:30pm Every Tuesday  
Darts League at Trek Winery 6pm Every Tuesday  
Singer Songwriter Night at Trek Winery Featuring Jay Lewallen 5-7pm Every Wednesday  
Open Mic Night at Mantra Wines 5:30-8:30pm Every Thursday  
Cornhole League at Trek Winery 6-9pm Every Thursday  
Trivia at Indian Valley Brewery w/ Pizza by Amore Mio 6-7:30pm Every Thursday  
Live Music at Finnegan's Every Thursday, Friday, Saturday and Sunday  
Live Jazz at Trek Winery 5-6:30pm Every Sunday

- 3 Farmer's Market, Live Music, Grant Ave & 7th Behind CVS 4-8pm Tuesday
- 5 Live Music at Trek Winery: Ed Goldfarb Pianist 5:30-7pm Thursday
- 6 Nostalgia Days Classic Car Show, Grant Ave. FREE 5:15-8pm Friday
- 7 Nostalgia Days Car Show, Grant Ave: Redwood to 7th. FREE 10am-4pm Saturday
- 7 Live Music at Mantra Wines: Bruce Barth Band 7-9pm Saturday
- 7 Live Music at Trek Winery: Humdinger Band \$5 cover 7-10pm Saturday
- 7 Movie in the Park: Monsters, Inc. Pocket Park, 950 Seventh St. FREE 7pm Saturday
- 9 Indigenous Peoples' Day & Columbus Day
- 9 Farmer's Market, Live Music, Grant Ave & 7th Behind CVS 4-8pm Tuesday
- 10 Musical Story Time with Miss Melissa at Copperfield's Books 11am Saturday
- 14 Live Music at Trek Winery: Sonoma Shakers \$5 cover 7-10pm Saturday
- 14 Live Music at Mantra Wines: Buckeye Boys 7-9pm Saturday
- 17 Farmer's Market, Live Music, Grant Ave & 7th Behind CVS 4-8pm Tuesday
- 20 Live Music at Trek Winery: Ed Goldfarb Pianist 5:30-7:30pm Friday
- 21 Live Music at Trek Winery: Glory Days \$10 cover 7-10pm Saturday
- 24 Farmer's Market, Live Music, Grant Ave & 7th Behind CVS 4-8pm Tuesday
- 26 Live Music at Trek Winery: Ed Goldfarb Pianist 5:30-7:30pm Thursday
- 28 The Not-So-Scary Magic Show, City Hall, 901 Sherman Ave. FREE 10-10:45am Saturday
- 28 Sale Trick or Treat, Downtown Businesses. FREE 11am-2pm Saturday
- 28 Live Music at Mantra Wines: Fairfax Social Club 7-9pm Saturday
- 28 Villains Cabaret at Trek Winery. Tickets at TrekWines.com 7:30-9:30pm Saturday
- 31 Halloween!
- 31 Farmer's Market, Live Music, Grant Ave & 7th Behind CVS 4-8pm Tuesday

Downtown Novato Business Association  
@DowntownNovato



## EAT. DRINK. LAUGH. LISTEN.

In 2023 we saw some great live music and comedy in Downtown Novato. Nearly every restaurant, taproom and tasting room had toes tapping and people dancing to some of the region's best musicians and vocal talents. Be sure to watch for our bi-monthly event calendar placed in the wayfinding kiosks and posted online.

If you want your sale, happening or event included, watch our monthly newsletter for the submission deadlines or email us at [Info@DowntownNovato.com](mailto:Info@DowntownNovato.com)

# 2024 DNBA BUDGET

We carefully steward our member fees and the City's dollar for dollar match by keeping a balanced and sustainable budget.

Line Item Description	2023 Budget	2023 Est. Actual	2024 Budget
<b>Income</b>			
BID Assessment	58,000	51,863	62,805
City Match	58,000	51,863	62,805
<b>Event + Other Income</b>			
Nostalgia Days	23,000	25,000	28,000
Holiday & Tree Lighting Events	20,000	8,800	10,000
Bouncy Ball New Year	1,500	3,000	2,500
Associate Memberships	730	730	1,095
Rock the Block	55,500	79,214	80,000
Total Event Income	100,730	116,744	121,595
Interest Income	15	10	10
Total Income	216,745	220,480	247,215
<b>Administrative Expense</b>			
Cell Phone	800	720	800
Accountant	4,500	5,200	5,300
Board & Association Development	1,000	1,000	1,000
Bulk Permit-Postage	600	4,100	4,300
Filing Fees	150	150	150
Insurance	6,400	6,348	6,400
Memberships (NCOC)	370	370	370
Office Supplies	500	500	500
Storage	0	2,000	4,000
Bank Charge	600	1,300	1,300
Total Administration Expense	14,920	21,688	24,120
<b>Member Outreach &amp; Services Expense</b>			
Payroll Expense-ED	70,200	72,690	78,624
Employee Tax & Insurance	7,800	7,419	8,600
Mailings & Communications	8,500	10,000	11,000
Website	500	1,500	6,000
Total Member Outreach & Services Expense	87,000	91,609	104,224
<b>Beautification &amp; Capital Improvement</b>			
Capital Projects	8,000	1,000	9,000
Planter Maintenance	20,000	26,620	22,000
Beautification & Capital Improvement Total	28,000	27,620	31,000
<b>Event Expense</b>			
Nostalgia Days	15,000	14,650	16,500
Safe Trick or Treat	2,500	2,800	3,000
Bouncy Ball New Year	1,500	2,300	2,500
Rock the Block	47,000	52,838	54,000
Holiday & Tree Lighting	12,000	9,500	10,500
Event Expense Other	0	100	150
Total Event Expense	78,000	82,188	86,650
<b>Marketing Expense</b>			
Sponsorship Expense	1,000	0	1,000
Internet Campaigns	11,000	10,000	10,000
Branding	5,000	0	1,000
Print Campaigns	14,000	11,000	12,000
Marketing Expense - Other	3,500	6,000	6,000
Total Marketing Expense	34,500	27,000	30,000
Total Expense	242,420	250,105	275,994
<b>Cash On Hand From Previous Year</b>			
Excess of Receipts Over Disbursements	-25,675	-29,625	-28,779
Cash On Hand as of Last Day of Previous Year	49,011	68,866	39,241
Budget Balance Factoring Cash on Hand	23,336	39,241	10,462

# 2023 BID ADVISORY REPORT

## THE BID ADVISORY BOARD MEMBERS

Steven Jordan, Creekside Bakery - Chair

Katherine Anderson, Copperfield's Books resigned 4/2023

Jon Ballack, Orange Theory Fitness

Vincent Cheung, Angie's Steam Foot Spa

Tief Gibbs, Vintage Vehicles

Jeannie Jarnot, Beauty Heroes

Mike Kumeilis, Mantra Wines resigned 8/2023

Andy Podshadley, Trek Winery

Crystal Redding, State Farm Insurance

Emily Rich, Village Child resigned 8/2023

Barbara Slack, CWS Construction

Rob Sundberg, Avenue Salon

Dear Business Owner,

As a business in Downtown Novato, you are part of the Downtown Business Improvement District, of which the DNBA serves as the Advisory Board by the appointment of the Novato City Council. Each year we are required to submit a report to the Council regarding the operation of the District. You will see the Annual Report of the DNBA and a report from the BID Advisory Board. In regards to the BID, we are proposing the following changes this year; pursuant to Section 36528; establishing a new benefit zone and re-aligning the existing zones, and pursuant to Section 36536; with new assessment amounts based on those amended zones. The details are provided in the attached document. If you have any questions, please contact Steve Jordan at 415.892.7655 or email [creeksidebakery1@yahoo.com](mailto:creeksidebakery1@yahoo.com).

Sincerely,



Steve Jordan  
BID Advisory Board Chair



# 2023 BID ADVISORY REPORT

The BID Advisory Board, pursuant to State Code Section 36533, makes the following proposals and recommendations concerning the Downtown Novato Business Improvement District for the 2024 fiscal year;

## **36533 (b)1 District Boundaries/Benefit Zones**

Section 36528; "The city council may establish one or more separate benefit zones within the area based on the degree of benefit derived from the improvements or activities to be provided within the benefit zone and may impose a different assessment within each benefit zone."

*We are recommending changes to benefit zones. See attached document.*

## **(b)2 Improvements and Activities to be Provided**

Section 36510; "Improvement" means the acquisition, construction, installation, or maintenance of any tangible property with an estimated useful life of five years or more including, but not limited to, the following:

- a.) Parking facilities b.) Benches c.) Trash receptacles
- d.) Street lighting e.) Decorations f.) Parks g.) Fountains

Section 36513; "Activities" means, but is not limited to, all of the following:

- a.) Promotion of public events which benefit businesses in the area and which take place on or in public places within the area
- b.) Furnishing of music in any public place in the area
- c.) Promotion of tourism in the area
- d.) Activities which benefit businesses located and operating in the area

*Our proposals for improvements and activities are listed in the DNBA 2024 Proposed Budget.*

## **(b)3 Estimate of the Cost of Providing Improvements & Activities**

Our cost estimates are listed in the DNBA 2023 Proposed Budget

## **(b)4 Method and Basis of Levying the Assessment**

Section 36501 € The Legislature also finds that it is of particular local benefit to allow cities to fund property related improvements and activities through the levy of assessments upon the businesses which benefit from those improvements and activities

Section 36501 € The Legislature also finds..... that those assessments are not taxes for the general benefit of the city, but are assessments for improvements and activities which confer special benefits upon the businesses for which the improvements and activities are provided

Section 36536; The assessments levied on businesses pursuant to this part shall be levied on the basis of the estimated benefit to the businesses and property within the parking and business improvement area. The city council may classify businesses for purposes of determining the benefit to a business of the improvements and activities provided pursuant to this part

*We are recommending changes to the method and basis of levying the assessment. See attached document.*

## **(b)5 Amount of Surplus or Deficit Revenues Carried Over From a Previous Year**

*The surplus for this year is included in the DNBA 2024 Proposed Budget and listed as the Cash On Hand From Previous Year.*

## **(b)6 Amount of Contributions From Other Sources Than Assessments**

*These are included in the DNBA 2024 Proposed Budget as Line Item 4400-Other Income. They include income from, but not limited to, associate membership fees for the DNBA, various sponsorship programs of the DNBA and the Public/Private Partnership between the City of Novato and the Downtown Novato Business Improvement District, wherein the City matches all BID assessments collected from district businesses. This leveraging of private monies from district businesses with public funds has been instrumental in the success of the District, enabling us to continue making Downtown Novato the cultural, economic and social center of the City.*

###

# 2023 BID ADVISORY REPORT

## BENEFIT ZONE & ASSESSMENT MATRIX PROPOSED CHANGES

Our recommendation is to have 3 zones instead of 2; the original Zone A covering all businesses on the main part of Grant Avenue. A new Zone B that covers businesses on the ends of Grant and along the Redwood Boulevard corridor; and Zone C covering businesses on the side streets adjacent to Zone A and Zone B.

The reasoning for this is restaurant and retail currently receive the same level of benefits in both Zone A and Zone B; the original matrix has Zone B paying half the Zone A rate. The prominence of the Redwood corridor has changed since the BID began and is accounted for in the new proposal. A small increase is proposed for Zone A; because of the shift of some businesses from the old Zone B to the new Zone B the increase will be substantial but commensurate with the benefits received.

Some businesses originally in Zone A will now be in the new Zone B, but will see little change in their assessments. The increases in Zone C, while large from a percentage viewpoint, are still reasonable from a yearly cost standpoint and reflective of the costs of the benefits provided.

### ASSESSMENT MATRIX

	Current Assessment				Proposed Assessment							
	Zone A		Zone B		Zone A		Zone B	from Zone B	Zone B	from Zone A	Zone C	
Restaurant				Restaurant		% increase		% increase				% increase
1-3 Employees	158		79	1-3 Employees	165	4%	165	109%	165	4%	100	27%
4-6 Employees	263		131	4-6 Employees	275	5%	275	110%	275	5%	150	15%
7+ Employees	368		184	7+ Employees	395	7%	395	115%	395	7%	240	30%
Retail				Retail								
1-3 Employees	158		79	1-3 Employees	165	4%	165	109%	165	4%	100	27%
4-6 Employees	263		131	4-6 Employees	275	5%	275	110%	275	5%	150	15%
7+ Employees	368		184	7+ Employees	395	7%	395	115%	395	7%	240	30%
Service	158		79	Service	160	1%	100	27%	100	-37%	100	27%
Professional	131		65	Professional	140	7%	100	54%	100	-24%	100	54%
Financial	525		525	Financial	550	5%	550	5%	550	5%	550	5%
Lodging (B&B)	158		158	Lodging (B&B)	165	4%	165	4%	165	4%	165	4%
Lodging (Hotel)	263		263	Lodging (Hotel)	395	50%	395	50%	395	50%	395	50%

## MAP OF PROPOSED BENEFIT ZONE CHANGES

