

Photo Credit: Chad Sperry, WIU

Small Business Toolkit



Macomb, IL www.cityofmacomb.com

Where your business goes from drawing board to reality.

INTRODUCTION & TEAM

INTRODUCTION

We appreciate your interest in locating a new business or expanding an existing business in our city. Macomb takes pride in being known as a warm and welcoming community for new and existing businesses, retail shoppers, tourists and residents alike. Home to Western Illinois University, Spoon River College, McDonough District Hospital, several small to medium-sized manufacturers, as well as a vibrant agricultural economy, we offer an excellent school system and a top-rated mass transit system. Macomb has proven to be an excellent place to work, raise a family and, for many, own a business.

Our area economic development agencies, including Macomb Downtown Development, Macomb Area Chamber of Commerce, Macomb Area Economic Development Corporation and Macomb Area Convention and Visitors Bureau work together to ensure our City offers a rich and fertile environment where one can start and grow a business. Together, we realize that there are many components that make up a healthy, vibrant economy. While we each have our own primary mission, we all work together for the good of Macomb and its many businesses and institutions.

Macomb is a vibrant city, rich in history and traditions. Located in West Central Illinois, Macomb boasts an engaged local government that understands the importance of economic development. Our partnerships with our higher education institutions coupled with an outstanding pool of available workers forge the perfect setting for business development and expansion.

This toolkit assists existing and prospective business owners through Macomb's permitting process, funding opportunities, and regional business resources. This guide covers the basics, from finding a location to outlining the permit process. At the end of the toolkit there is a list of available resources, including the City, Chamber of Commerce and other agencies. These contacts are not intended to be all-inclusive or intentionally exclusive of any firm or agency. We hope this guide is useful and we welcome any questions!

TEAM

Community Development Coordinator

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Prepared for

City of Macomb, Illinois 232 E. Jackson Street Macomb, IL 61455

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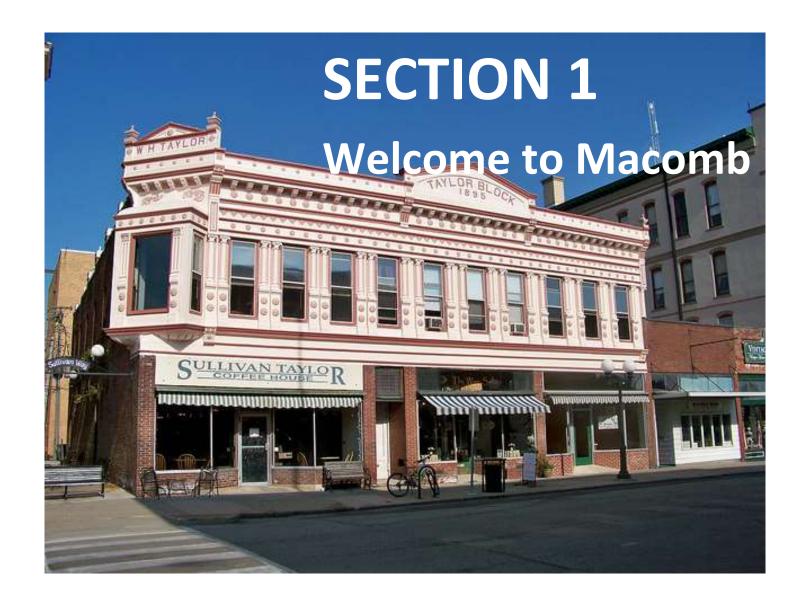
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Macomb is a diverse community with an interesting blend of agriculture, industry, service, retail, education and culture... the best of all worlds in which to start or expand a business.

MESSAGE FROM THE MAYOR

Office of the Mayor Michael J. Inman City of Macomb Mayor



232 East Jackson Street • Macomb, Illinois 61455
Telephone: 309-833-2558
FAX: 309-836-9558
mayor@macomb.com

Dear Small Business Entrepreneur:

It is with great pleasure that I welcome you to Macomb, IL. Our small businesses are job creators, vital innovators, and the bedrock of our community. We value our entrepreneurs and strive to support our new and growing businesses – your success directly contributes to the health and character of our city. Macomb is a wonderful place to open a business.

Proudly, we are the home of Western Illinois University, Spoon River College, and Macomb Senior High School. In addition to education, Macomb is committed to establishing a high quality of life through its historic downtown, vibrant health sector headed by McDonough District Hospital, many restaurants, retail establishments, and an abundance of parks and cultural events. Macomb is also thrilled to host a prosperous manufacturing sector, most notably Pella, NTN Bower, and Yetter Manufacturing.

We hope you choose Macomb to be the new home of your business. We truly seek to not only be the county seat of McDonough County, a dynamic University town, friendly to both agriculture and industry, but also the place where your business plan goes from drawing board to reality.

My sincere best wishes!

Michael J. Inman

Mayor



Choosing a location that is already zoned for your proposed business and knowing the city procedures for any zoning issues speeds up the permitting process.

ZONING INFORMATION

The City of Macomb welcomes businesses of all types to locate in the community. However, each must conform to the zoning designation.

Broadly, there are 6 types of zones in Macomb: Residential, Business, Industrial, Office/Institutional, Agricultural, and Mixed Use. Each of these broad categories then has specific Zoning Districts within it — For example, there are 4 different Business & Mixed-Use Zoning Districts. Prior to locating a business, it is important to confirm that the proposed use is allowed at the desired location. Along with this, the City of Macomb is regulated by the 2012 International Building Codes. All owners must follow these codes.

The zone designations in Macomb were made to create and foster an attractive and welcoming city according to the community vision. If you would like to locate a business and you aren't sure if the use is allowed or you would like to explore alternative options, it is strongly suggested that you contact John Bannon, Community Development Coordinator, at (309) 833-4944. For more information about zoning areas in Macomb, please refer to the zoning map on the next page. In addition, if you are exploring zoning options, please allow ample time for the process and begin sooner rather than later. A vast majority of complications and delays can be avoided by selecting a location that allows the proposed business activity.

CONTACT THE CITY OF MACOMB'S OFFICE OF COMMUNITY DEVELOPMENT

John Bannon Community Development Coordinator 309-833-4944 jbannon@cityofmacomb.com

ACCESS THE CITY OF MACOMB'S ZONING MAP

Visit: www.cityofmacomb.com

Go to: Government

Go to: Community Development

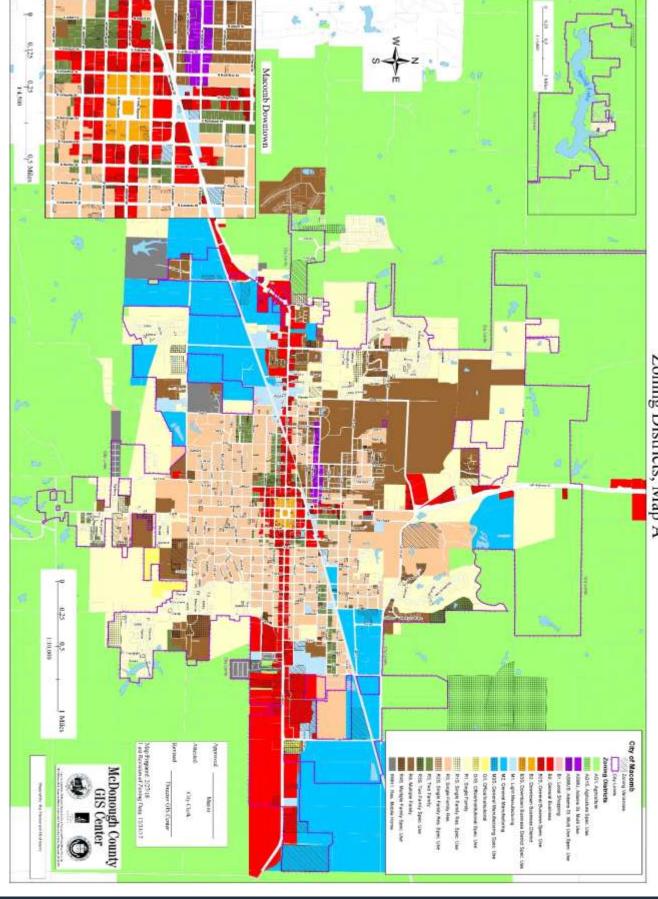
Go to: Zoning maps

If you find that:

- 1. Your business is allowed with the current zoning designation: see Allowed with Current Zoning on page 8 for both new construction and remodeling projects.
- 2. Otherwise, if your business is not-allowed with the current zoning designation, see Not Allowed with Current Zoning on page 9.

CITY OF MACOMB, ILLINOIS

Zoning Districts, Map A



ALLOWED WITH CURRENT ZONING

Once you have checked with the Office of Community Development that your business is allowed with the current zoning designation, the permitting process is simple in the City of Macomb. All development-related permits will be handled through the Office of Community Development. Input is given regarding zoning, utilities, fire safety, and building code requirements. Meetings take place on an as-needed basis and have greatly reduced the time and effort needed to bring a development project from conceptual stage to implementation. Call the Office of Community Development at (309) 833-4944 to make an appointment. Permits are required and City of Macomb codes must be complied with by any owner or authorized agent who intends to construct, enlarge, alter, repair, move, demolish or change the occupancy or use of a building or structure, or to erect install, enlarge, alter, repair, remove, convert or replace any electrical, gas, mechanical, or plumbing system. The city encourages individuals to do their due diligence and have a private inspection conducted prior to purchasing or leasing an existing commercial building. All new businesses are inspected by the Building Inspector, Plumbing Inspector, and Fire Department prior to opening. Building inspections completed by the city are to ensure that the building meets applicable building codes. City building inspections are not the same as private inspections conducted as part of a real estate transaction.

New Commercial Construction

The owner/authorized agent is required to submit:

- Two sets of construction documents prepared by a registered design professional
- Permit application
- Checklist
- Permit fee

Materials can be sent to the Office of Community Development, 232 E. Jackson Street, Macomb, IL 61455. Forms are available at the Office of Community Development. Allow 4 weeks for processing of the permit. Inspections are conducted through the duration of the project.

Remodeling Existing Property

Contact the Office of Community Development with the scope of work for the remodel/alteration project to see if a permit, construction documents prepared by a registered design professional, and inspection are required.

QUESTIONS? PLEASE CONTACT

John Bannon Community Development Coordinator 309-833-4944 jbannon@cityofmacomb.com

NOT ALLOWED WITH CURRENT ZONING

If your business is not allowed with the current zoning designation for your site or you want to start a Home Occupation, you can apply for a rezoning or a special use permit. The City of Macomb Community Development staff assists petitioners with instructions and necessary forms. When the rezoning of property is necessary or a special use permit is needed, the petitioner will need to appear before the Planning Commission. The Planning Commission meets on the second and fourth Wednesdays of each month at 5:15PM. Petitioner(s) are responsible for filing their "Request for Zoning Change" or "Application for Special Use" with the City 30 days before the actual meeting takes place. Also, please allow up to 90 days for the entire process for zoning changes or special use permits. Please visit or call the Office of Community Development for rezoning and special use permit application and the list of required documents. Please contact the Office of Community Development prior to preparing paperwork.

Rezoning

If a developer or entrepreneur wishes to change the terms of property use, they may need to go through the process of rezoning the physical property. For instance, if you want to develop your business on the agricultural land around the city, you need to request a rezoning from agricultural to a zoning designation that is consistent with the intended use, such as commercial or industrial. It may also happen that you need to open a business close to a business district but the current zoning designation for that site is residential. In such a case, you can also make a rezoning request.

Special Use Permit

A special use permit allows a developer or entrepreneur to develop a tract of land for a use that does not fall directly under the permitted usage for that specifically zoned area. The existing zoning designations allow a specific set of "by-right" permitted uses. In addition to these regular usages, each zone is usually given a "special uses" section allowing for uses that are just outside the intended uses for that zone. For instance, if you need to start a Home Occupation in a residential neighborhood, you can apply for a special use permit. Examples of special uses may also include schools, funeral homes, hospitals, cemeteries, and other types of land uses which do not fit exactly into the description of residential or commercial uses.

QUESTIONS? PLEASE CONTACT

John Bannon Community Development Coordinator 309-833-4944 jbannon@cityofmacomb.com

FREQUENTLY ASKED QUESTIONS

Do I need architectural drawings and why?

The State of Illinois Statute, (225 ILCS 305) Illinois Architecture Practice Act requires the involvement of a registered design professional for all new commercial construction projects and for interior alterations which result in life safety or structural changes to the building.

What are life safety or structural changes?

Life safety changes include altering the path of egress from a building; this includes adding or removing interior walls or doors and installing or modifying the fire alarm or suppression systems. Structural changes include modifications to a building's load bearing or support members. Structural element: any lateral or vertical load supporting element of a building or other structure. Examples include beams, joists, columns, lintels, footings, stair stringers, rafters, walls, shear walls, x-bracing, slabs, purlins, basement walls, and retaining walls.

Where can I find zoning ordinances and/or necessary permit forms?

All applicable zoning ordinances and permit forms can be picked up at or mailed from the Office of Community Development.

What is grandfathering as it relates to building codes?

Buildings are to be built to the current adopted edition of the code and are not required to make upgrades as later code editions are adopted. However, any additions, alterations or modifications to an existing building must meet the current adopted edition of the code for the work being done. The unaltered portion of the building is grandfathered from this requirement.

I am looking for a building for my business, how do I know it is suitable?

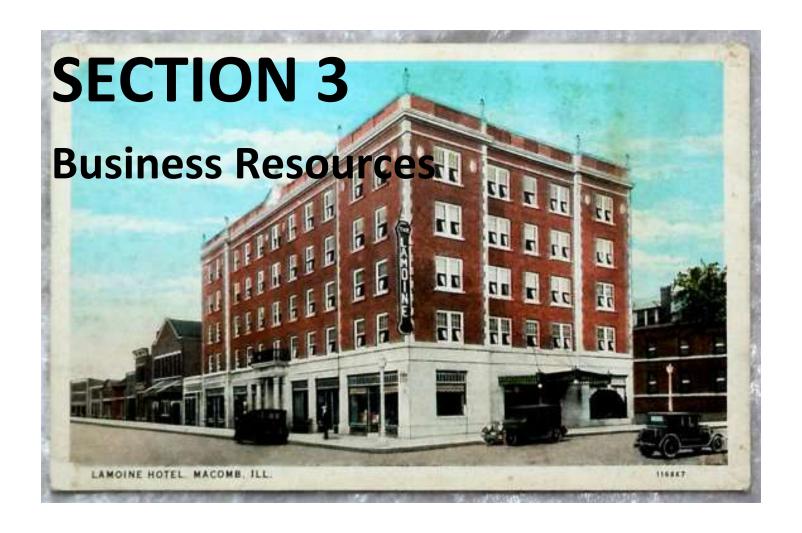
It is highly recommended to involve a design professional (architect) or a qualified inspection agency to conduct a pre-purchase inspection verifying the general condition of the structure and that the building is code compliant for your proposed use.

ENGINEERING / ARCHTECTURAL FIRMS

IMEG 714 E. Jackson Street Macomb, IL 61455 309-833-4594 www.imegcorp.com

Benton & Associates, Inc.
P.O. Box 661
804 W. Jackson
Macomb, IL 61455
309-837-3151
www.bentonassociates.com

Jones Surveying & Engineering Corp. 246 Bower Road, Macomb, IL 61455 309-833-2534 www.thejonescorp.com



We want your business to expand or locate to Macomb, and there are competitive incentives available to help your business be successful here.

UTILITIES

WATER / WASTEWATER (SEWER) / TRASH SERVICE

Macomb's water, as well as wastewater treatment and trash collection, is provided and maintained by the City of Macomb. For cost and connections, please contact -

Business Office 309-836-8218

PERMITS

For all inquiries related to permits or zoning, please contact -

Office of Community Development 309-833-4944

STREET CLOSURE / WATER ISSUES

To report an issue with existing water service, please contact -

Public Works Department 309-833-4505

CITY OF MACOMB MAILING ADDRESS / LOCATION / WEBSITE

For mail addressed to the City of Macomb, please include the office and use the contact information here. City Hall is also physically located at this address for those wishing to visit city offices in person. Please see the City of Macomb website for more details -

City of Macomb 232 East Jackson St Macomb, IL 61455 www.cityofmacomb.com

ELECTRICITY & NATURAL GAS

Ameren Illinois provides electricity and natural gas to the Macomb area. For details about cost and connections, please contact -

Ameren Illinois 300 Liberty St. Peoria, IL 61602 Phone: 800-232-2477 www.ameren.com/illinois/

McDonough Power Cooperative supplies electric power to members in the Macomb area. For details about cost and connections, please contact -

McDonough Power Cooperative 1210 W. Jackson Street, P.O. Box 352 Macomb, IL 61455 Phone: 309-833-2101

www.mcdonoughpower.com

UTILITIES (CONTINUED)

TELECOMMUNICATIONS

Comcast, Frontier, MTC Communications, and Logonix are Internet Service Providers in the area, with Comcast, Frontier, and MTC Communications also providing voice.

Comcast Business 866-335-2463 2930 State Street Quincy, IL 62301 https://business.comcast.com/ Frontier Business 855-860-7819 401 Merritt 7 Norwalk, CT 06851 https://business.frontier.com/il/macomb

MTC Communications 309-575-3211 210 North Coal, PO Box 359, Colchester, IL 62326 http://mtccomm.net/ Logonix Corporation 309-836-7343 527 East Grant St., Macomb, IL 61455 https://www.logonix.net/

BUSINESS INCENTIVES

Macomb offers a variety of competitive incentives to businesses considering locating in the area. Whether you are a manufacturing company or a retail outlet, Macomb will work with you to meet your company's needs. Macomb offers the following programs to support business economic development:

- Tax Increment Financing Districts (TIF)
- Enterprise Zone
- City Revolving Loan Fund
- Downtown Revolving Fund
- Downtown Renovation Grant Program
- Historic Preservation Tax Credits.

The City of Macomb is fortunate to have numerous banks and realtors in the city. The financial institutions in the city support economic development and can help you establish your business. You can also explore funding opportunities with the regional resources listed on page 16.

FOR QUESTIONS ABOUT DOWNTOWN BUSINESS INCENTIVES, PLEASE CONTACT -

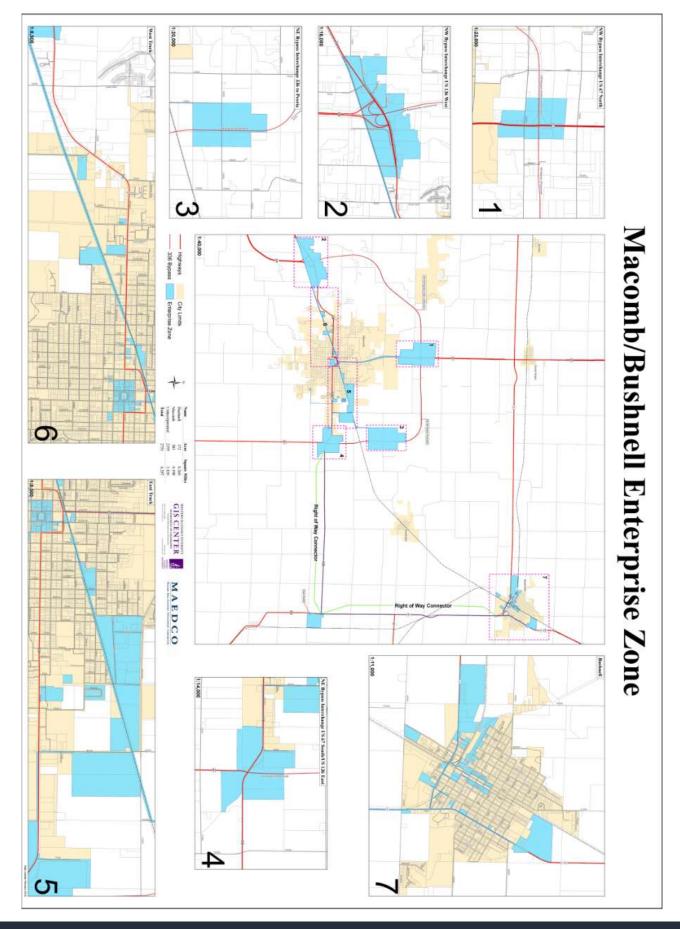
Kristin Terry
Downtown Development Director
309-575-3015
kterry@cityofmacomb.com

FOR QUESTIONS ABOUT BUSINESS INCENTIVES IN MACOMB OUTSIDE THE DOWNTOWN AREA, PLEASE CONTACT -

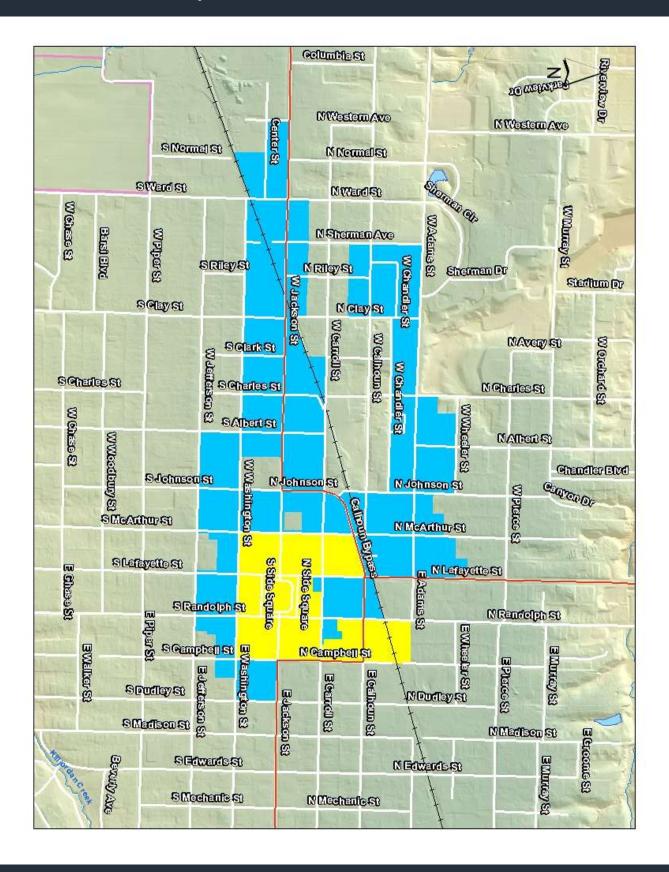
John Bannon Community Development Coordinator 309-833-4944 jbannon@cityofmacomb.com

FOR QUESTIONS ABOUT THE ENTERPRISE ZONE, PLEASE CONTACT -

Kim Pierce
Executive Director, MAEDCO
309-837-4684
director@maedco.org



DOWNTOWN / WESTSIDE TIF ZONES



FINANCIAL & REAL ESTATE CONTACTS

FINANCIAL INSTITUTIONS

MidAmerica National Bank 130 N. Side Square Macomb, IL 61455 309-833-4111 https://www.midnatbank.com/ Citizens Bank 127 S. Side Square Macomb, IL 61455 309-833-4551 https://www.hometownbanks.com/

First Bankers Trust Company 440 N. Lafayette Street Macomb, IL 61455 309-837-6664 https://www.firstbankers.com/

United Community Bank 430 W. Jackson Street Macomb, IL 61455 309-837-9988 https://www.ucbbank.com/ Fortress Bank 500 E. Jackson Street Macomb, IL 61455 309-837-3935 https://www.bankfortress.com/ Marine Bank 1661 E. Jackson Street Macomb, IL 61455 309-833-1200 https://www.ibankmarine.com/

Compeer Financial 2901 E. Jackson Street Macomb, IL 61455 309-833-2553 https://www.compeer.com/

REAL ESTATE AGENTS

Century 21 Purdum-Epperson Inc. 119 N. Randolph Street Macomb, IL 61455 309-833-4577 https://purdumepperson.c21.com/ Key Realtors
124 S. Lafayette Street
Macomb, IL 61455
309-837-6464
https://keyhomes4sale.com/

RE/MAX Unified Brokers 925 E. Jackson Street Macomb, IL 61455 309-837-2273 www.MacombLand.com

REGIONAL RESOURCES

MACOMB AREA CHAMBER OF COMMERCE

The Macomb Area Chamber of Commerce serves as a link between member businesses and the community. Membership in our organization not only affords many opportunities and benefits, but shows an investment and commitment to Macomb and the surrounding area. It is the mission of the MACC to promote the development and growth of the Macomb area and our vision to serve as a catalyst for the business, professional and educational community's collective efforts to enhance the economic climate and quality of life for all our citizens.

Lauren Merritt

Executive Director, Macomb Area Chamber of Commerce 309-837-4855 info@macombareachamber.com

ILLINOIS SMALL BUSINESS DEVELOPMENT CENTER AT WESTERN ILLINOIS

The Illinois Small Business Development Center (SBDC) provides FREE, confidential one-on-one advising, training and research to assist small businesses to start, grow and sustain. The SBDC works with small businesses to create a more vibrant small business community in the region in the areas of business feasibility, business plans, acquiring funding, and international growth opportunities. Our free services enable entrepreneurs top receive one-on-one advising for new ventures, growing businesses and those looking to expand through international trade.

Jim Boyd

Director, Illinois Small Business Development Center at Western Illinois University 309-298-3040 Jc-boyd@wiu.edu

MACOMB AREA ECONOMIC DEVELOPMENT CORPORATION

MAEDCO is a not-for-profit, public corporation providing a full range of services to help meet growing business' needs in the city. We provide a storehouse of information designed to help your business develop and expand. MAEDCO provides a variety of services including attraction, expansion, and retention to the business community of Macomb. In addition, MAEDCO provides direct professional and technical assistance to large and small businesses in McDonough County.

Kim Pierce

Executive Director, Macomb Area Economic Development Corporation (MAEDCO) 309-837-4684 director@maedco.org

REGIONAL RESOURCES (CONTINUED)

MACOMB AREA CONVENTION AND VISITORS BUREAU

The Macomb Area Convention & Visitors Bureau offers services for the business and leisure traveler. Our aim is to increase awareness of events and attractions to potential visitors. The mission of the MACVB is to promote the historic city of Macomb and the McDonough County region as a destination for festivals, special events, recreation, and as a bucolic alternative getaway from the hustle and bustle of city life. We also strive to encourage groups to hold meetings, conventions, tours, sporting events, and other functions. It's our pleasure to assist these groups with meeting preparations, and we encourage tourists to visit and enjoy the historic, cultural, retail, dining and recreational opportunities our beautiful, quaint Midwestern destination offers. When you need for the ideal location to work, relax or play, Make It Macomb!

Jock Hedblade

Executive Director, Macomb Area Convention & Visitors Bureau 309-833-1315 j.hedblade@visitforgottonia.com

ILLINOIS DEPARTMENT OF COMMERCE AND ECONOMIC OPPORTUNITY

The Illinois Department of Commerce and Economic Opportunity believes in Regional Economic Development, whether you're starting up, relocating or expanding, their regional representatives will help meet your business goals. Their goal is to build a competitive business environment that promotes economic development and job creation. It recognizes that the best economic development ideas often come via a two-way street. Utilizing an innovative regional approach to economic and workforce development, state economic development reps reach out every day in each of the ten regions in the state to provide businesses with better access to state services.

Sal Garza

West Central Region, IL DCEO 309-343-1243 Salvador.garza@illinois.gov

www.illinois.gov/dceo

SPOON RIVER COLLEGE

Spoon River College (SRC) offers a variety of courses and workshops through the Office of Community Outreach. SRC can help you or your employees develop or advance the knowledge of Microsoft products; Word, Access, Excel, PowerPoint, and Publisher. You can enhance your business with Customer Service Training, Facebook for Business and customized business trainings. SRC can also assist with continuous education classes for food service sanitation managers, real estate professionals, and OSHA certifications.

Erin Orwig

Coordinator of Macomb/Rushville Spoon River College Office of Community Outreach 309-833-6032 erin.orwig@src.edu

REGIONAL RESOURCES (CONTINUED)

SMALL BUSINESS ADMINISTRATION

Over the years, the SBA has developed many small businesses loan and assistance programs, special outreach efforts and initiatives to aid and inform small businesses. The following services and information are available through our office: Free counseling, advice and information on starting a business are available through SCORE: Counselors to America's Small Business. Financial assistance is available for new or existing businesses through guaranteed loans made by area bank and non-bank lenders. The Illinois District Office assisted 2,361 businesses in obtaining \$1 billion in loans in the fiscal year that ended September 30, 2015.

Valerie J. Ross
Branch Manager, U.S. Small
Business Manager
217-793-5020, Ext. 108
valerie.ross@sba.gov

FURTHER READING

"Starting Your Business in Illinois Handbook"



This Small Business Toolkit endeavors to provide potential small business owners will all the local and regional knowledge needed for a successful business in Macomb, IL.

An excellent complementary guide for entrepreneurs is the "Starting Your Business in Illinois Handbook" published by the Office of Entrepreneurship, Innovation, and Technology in the Illinois Department of Commerce in partnership with the Small Business Development Centers of Illinois, First Stop Business Information Center, and the United

States Small Business Administration.

While not including any local or regional information, the Handbook looks at entrepreneurship from a state and national level, and is filled with excellent information on corporate structure, taxing law, market analysis, and many of the other factors that do often determine whether a small business is able to make it in the long-run.

www2.illinois.gov/dceo

Go To: Assistance for Business Go To: Business Resource Go To: First Stop Business Information Center Go To: Publications and Business Guides

Click on: Starting Your Business in Illinois (PDF English / Spanish)

NOTES