EXHIBIT B1

POSSIBILITIES:

Phase One of the Lake Bluff CBD Planning Study

Prepared for
The Village of Lake Bluff
January, 1998

TESKA ASSOCIATES INC.

CONTENTS

EXECUTIVE SUMMARY

Incorporated in 1895, the Village of Lake Bluff adopted its first comprehensive plan in 1923. The plan designated an area accessible by Green Bay Road, Rockland Road and the CNW railroad as an attractive business and community center complemented by a village green. Updates to the original plan in 1961, 1971, 1886 and 1997 endorsed the importance of the Lake Bluff CBD and recommended means to preserve and enhance the area.

In 1996, the Village Board expressed concern with the vitality of the CBD, and in 1997 it retained a consultant team led by Teska Associates, Inc. to "analyze and review relevant marketing, demographic, location, and other data for the purpose of assessing and determining the most appropriate type of business, multi-family , retail, office and other uses which could be supported in the Central Business District". Simply stated, the study was earmarked as Phase One of a more prolonged effort, this first phase to focus on "possibilities", not detailed plans.

The Special Study Area defined by the Village Board includes 44 acres, 30 businesses plus civic and residential uses, and 39,700 s.f. of ground floor retail space. The district is compact and walkable, and its character is attractive and community oriented, exhibiting a strong sense of place. Ten building have been designated as historically significant. On the other hand, small parcels and restrictive zoning regulations tend to deter private investment in new commercial and multi-family residential buildings. In recent years, the loss of certain retail businesses has raised questions regarding the area's future.

The primary trade area for the CBD is limited to the Village of Lake Bluff and the adjacent Knollwood area. However, this area is growing in population, exhibits high incomes, and has a propensity to consume retail goods and services. Younger families are moving to Lake Bluff, and increasing numbers of business persons are expressing a desire to work in or close to home, rather than commute long distances. Therefore, there is growth potential for retail, office and residential development of specific types.

While the CBD's greatest strengths are it ambiance, its civic anchors, and the community's demographics, its greatest weaknesses are its modest critical mass, lack of retail anchors, limited land area for new development, increasing obsolescence, and its lack of organization and coordinated marketing. Attractiveness of the area for ground floor office and service uses threatens the existing retail mix.

Opportunities are several, including redevelopment of vacant sites, expansion of the library , relocation of the Vliet Center, more frequent use of outdoor spaces for special sales events, new residential development to support the CBD, better use of the commuter parking lot, and recruitment of compatible businesses.

National and regional trends are supportive of CBD revitalization generally and in Lake Bluff specifically. A strong economy, lifestyle trends, a desire for sense of place and living downtown, and a return of retail chains to downtown sites are only a few of the positive trends. However, other business centers benefit from the trends, also, and Downtown Libertyville, and Vernon Hills shopping centers are powerful magnets for Lake Bluff residents.

It is clear that the Lake Bluff CBD will need to adapt itself to future conditions if it wishes to preserve and enhance its vitality and character.

Other successful business districts exhibit the following characteristics: opportunities for local residents; economic vitality; sense of place; spirit of community; and residential harmony. They rely largely on public-private partnerships to lead the way, based on a strategy and dependable funding. They encourage and recruit new private investment, by contrast with waiting for the market to produce something out of the blue. They retain significant civic anchors in the CBD, help existing businesses to perform better, and engage in coordinated marketing programs. They adapt their operating hours to suit the customer, not the proprietor. Those that have a broadly supported vision of their future are likely to have more success than those which do not.

The possibilities for Lakes Bluff's CBD are several, depending largely on the extent to which the community becomes involved. The predominant uses of the future may be office and service or residential if left solely to market trends, or civic if the village government were to take significant steps. Returning the CBD to its once dominant retail position is unlikely, and a balanced mix of the above uses can be achieved only with significant effort from both the public and private sectors.

The essential message is that the future of Lake Bluff's CBD need not, should not, be left to chance. The residents of Lake Bluff can influence the market place and have a responsibility for determining the future of their business and community center. Fortunately, there are many business, residential, and civic uses to choose from that might be deemed "appropriate" to this particular CBD. Whether they will remain in or be attracted to the CBD will depend largely on the "hospitality" extended to them. Now is the time for Lake Bluff to formulate an updated vision of its CBD and to move forward in the context of a strategy and plan to achieve that vision.

It is recommended that the following steps be taken in the forthcoming six months period:

1. Present the results of Phase One to the Plan Commission and Village Board; CBD business persons, property owners, and residents; and to all citizens of Lake Bluff.

2. Establish a consensus regarding which theme and development configuration (which long-term vision) is most desired by the Village.

3. Define and undertake a Phase Two Study to prepare a comprehensive plan and implementation strategy for the CBD.

4. Involve a broader cross-section of business persons, property owners, and residents in the organization and conduct of Step 3 under the leadership of the Economic Development Commission.

5. Coordinate independent real estate development actions in the block north of the Village Green to preclude adverse short-term actions by property owners.

6. Increase utilization of the Village Green for special events and sales during 1998 to demonstrate immediate progress.

7. Formulate a program of public information to focus residents' attention on the importance of the CBD to the quality of life in Lake Bluff, to the threat of ambivalence, and to the benefits of taking positive actions.

8. Adopt and commence implementation of a comprehensive plan and implementation strategy for the CBD

This report completes Phase One.

INTRODUCTION

Early settlers of what is now known as Lake Bluff chose this location because of its extraordinary natural setting on the shore of Lake Michigan and its accessibility via the Green Bay Trail and the Union Pacific (then the CNW) Railroad. In 1875 a group of affluent Methodist businessmen purchased 100 acres in order to provide a resort that would provide not only religious activities but social, cultural, educational and recreational programs, and permanent summer homes. Only a decade later there were over 30 hotels and boarding houses and a 3,500 seat tabernacle. Economic troubles plagued the nation in the 1890s and the popularity of the summer resort concept declined rapidly. But, the seeds of a village and its central business district had been planted.

The Village of Lake Bluff was incorporated in 1895. In the 1920s the Village had ambitious plans to build a "Market Square", but the project never materialized due to the Great Depression. Nevertheless, in 1922 the Village adopted its first zoning ordinance, and in 1923 the Village's first Plan Commission unveiled a new plan which designated an area to be developed as an attractive business and community center. The Village's Comprehensive Plan was updated in 1961, 1971, 1986, and 1997. The 1986 update incorporated Policies for the Central Business District which continue to have merit. (See Appendix)

Today, Lake Bluff's Central Business District still reflects the basic concept envisioned in all previous plans, one which focuses on a traditional village green. However, many of the commercial buildings and their occupants have changed. In fact, some of the key businesses which anchored the CBD for decades are no longer present, e.g. a hardware store and a drug store.

Concerned with the vitality of the CBD, the Village Board in 1996 approved the designation of a Central Business District boundary and a Planning Framework, pursuant to Illinois Revised Statutes and as recommended by the Lake Bluff Economic Development Committee (See Appendix). This framework provided guidance for preparation of the Village's latest Comprehensive Plan update, adopted by the Village Board on June 9, 1997.

The 1997 Comprehensive Plan documented valuable information regarding the CBD, including the results of a 1994 survey of resident attitudes dealing with village characteristics and lifestyles, and an analysis of village strengths, weaknesses, opportunities, and threats.

More significantly, under the category of "Economic Development," the Comprehensive Plan stated the following:

GOAL: Enhance and diversify the Village's revenue base.

Objective - Central Business District

ED1. Develop the Central Business District primarily as a resident service center critical to maintaining the character and identity of the Village.

Policies - Central Business District

ED1. Evaluate the Central Business District through a Special Study Area. Examine land use patterns and consider public improvements, activities and other incentives to maintain vitality and encourage appropriate re-development. A moratorium on changes in use, or significant alterations to existing structures and/or uses, should be considered as part of a Special Study of the Central Business District. The Study should be completed within one year of the adoption of the Plan.

(See Appendix for a complete statement of CBD Economic Development Policies.)

On October 27, 1997, the Board of Trustees adopted ordinance No.97-24, establishing a Temporary (90 days) moratorium on the Issuance of Building Permits in the CBD.

On June 24, 1997, the Village Administrator issued a Request for Proposals to qualified planning firms for a CBD Study - Phase 1. **The stated purpose of this Phase 1 Study was to**:

> "...analyze and review relevant marketing, demographic, location, and other data for the purpose of assessing and determining the most appropriate type of business, multi-family, single family, retail, office, and other uses which could be supported in the Central Business District. The final report should be aimed at developing a rank order of the development configurations and land uses most likely to be successful within the Central Business District. Care should be taken to provide a realistic market based assessment of the different development possibilities." (See Figure 1: Special Study Area)

A consultant team led by Teska Associates, Inc. and including Business Districts, Inc. and CB Commercial Real Estate Group, Inc. was selected and authorized to proceed with this study in November, 1997. The final report was to be submitted no later than February 1, 1998. This report constitutes that submittal.

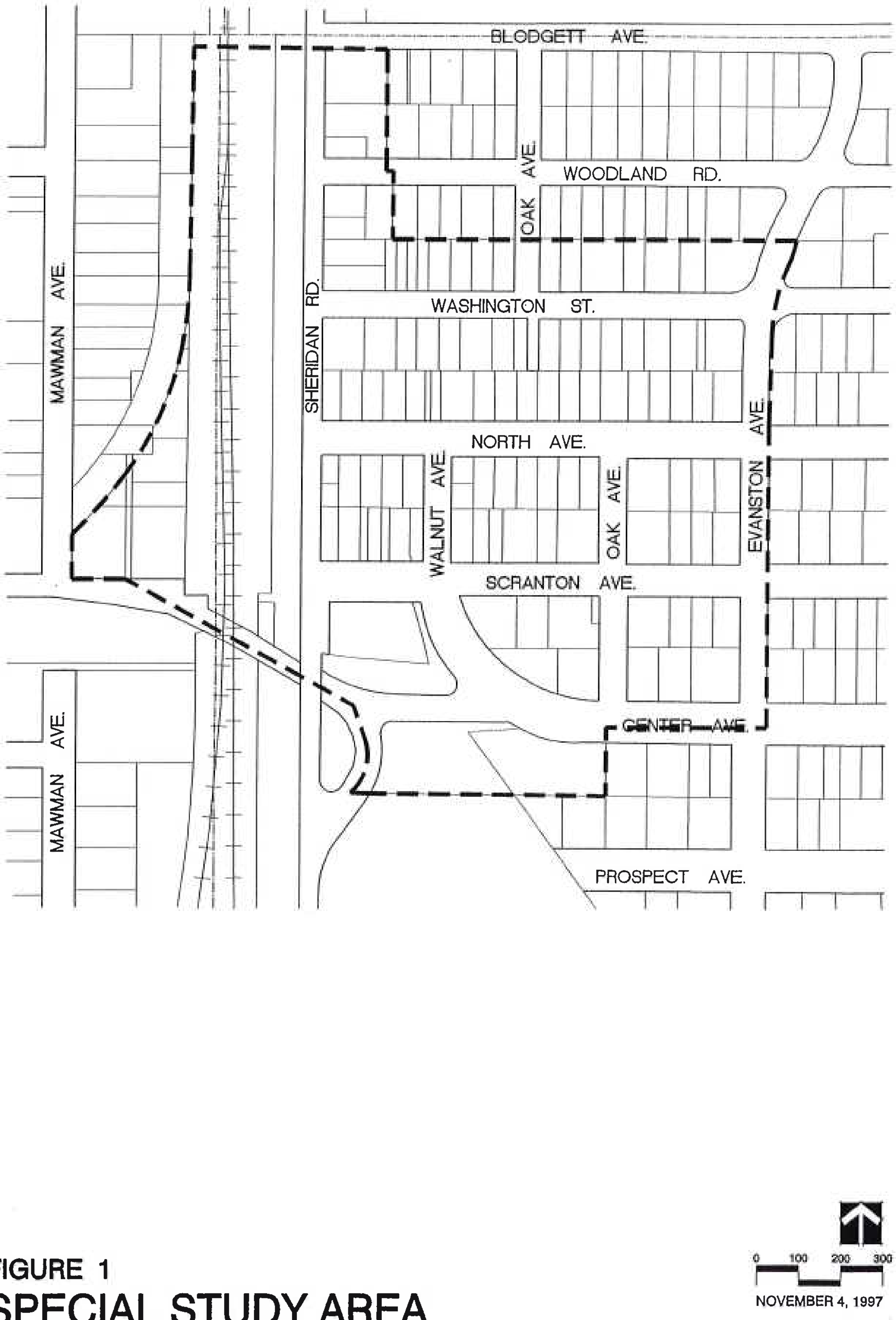
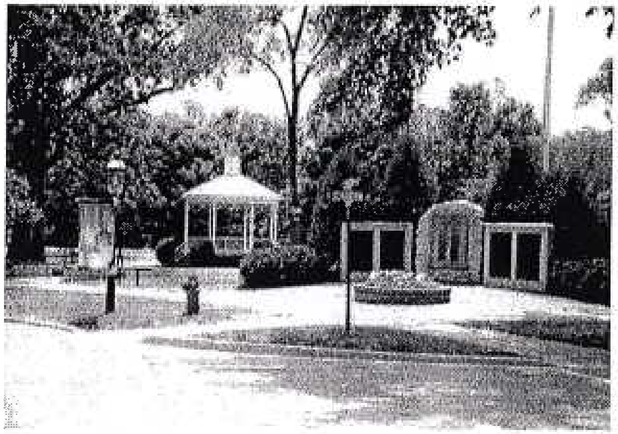


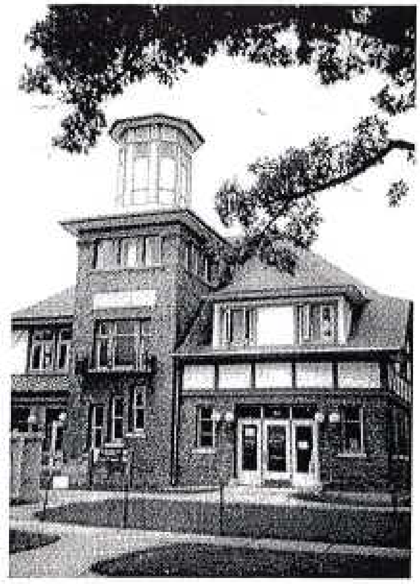
FIGURE 1

SPECIAL STUDY AREA

DOWNTOWN LAKE BLUFF



Village Green

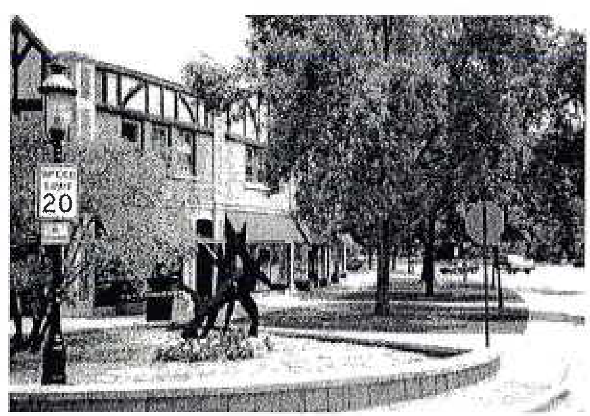


Village Hall

North Side Scranton

North Side Scranton

South Side Scranton



Scranton & Center

THE CBD TODAY

Physical Conditions

The Special Study Area includes all or a portion of fourteen (14) blocks encompassing approximately 44 acres. A majority of the land area is occupied by single family and multi-family residences, governmental and civic facilities, and public open space. Civic facilities include the Village Hall, Public Safety Building, Library, Post Office, Montessori School, and Metra Station. That latter serves approximately 380 commuters daily. (See Figure 2.)

Thirty (30) businesses are located in the CBD (See Figure 3 and Appendix). The following categories are represented:

Food	1	
Food Service	2	
Home Furnishings	3	
Personal Services	3	
Other Services	13	
Financial	2	
Real Estate & Insurance	2	
Health Care	3	
Corporate Headquarters	1	
Total	30	businesses

Several categories are unrepresented:

General Merchandise	Automotive
Clothing & Accessories	Hobby/Special Interest
Shoes	Gifts/Specialities
Home Appliances	Jewelry
Building Materials/Hardware	Liquor
	Drugs

Two former gasoline stations on Sheridan Road are now vacant.

Estimated non-residential floor space totals 85,200 sq. ft., including:

Vacant	5,400 s.f.
Retail	13,000 s.f.
Office & Service	26,700 s.f.
Civic	40,100 s.f.

The business core exhibits a very modest critical mass and is located primarily along

Scranton Avenue. It is compact and walkable. However, it lacks traditional retail anchors, and the continuity of ground floor retail frontage is interrupted by offices. Most buildings are two stories in height, the second floor being occupied by apartments and some offices.

The character of building architecture and the streetscape is generally attractive. Traditional gas lights along the streets reflect a historic ambiance. However, the lighting level is so low at night as to discourage visitors and even create safety hazards for foot traffic. Modern buildings have been introduced in juxtaposition to older buildings of Tudor and Colonial styles. And, sidewalk amenities have been sacrificed along Walnut and Oak Streets to provide parking spaces.

Business and governmental/civic uses surround the Village Green in a pleasing fashion. However, this synergy is weakened by vacant properties in the block directly north of the Village Green.

Sense of place and accessibility of local services is enhanced by the excellent support provided by municipal buildings, the Library, and the Post Office. In many communities one or more of these facilities have relocated outside the CBD.

Adjacent residential areas are well maintained and provide attractive living environments. New homes in excess of $600,000 have recently been constructed within one block of established businesses.

The existing land use pattern is largely reflective of the Zoning Ordinance and Map (See Figure 4). The ordinance restricts building height in the B-1 Business District to 25 ft and restricts building bulk in the R-5 Multi-Family Residence District. Both regulations tend to discourage investment in new development, as do the off-street parking requirements in the B-1 District.

On the other hand, new requirements or guidelines related to the appearance of existing and new improvements should be considered to govern the overall character of the CBD.

Also worthy of consideration are minor adjustments to B-1 and R-5 District boundaries, and the use of residential buildings for restricted business purposes, such as offices, bed and breakfast homes, and specialty retailing.

From the east, access to the CBD is adequately provided by several local streets which are also pleasant to walk or bike along. From the north and south, access is provided by Sheridan Road (27,000 vehicles per day) and a parallel bike path. From the west, and the largest potential market area, access is provided only from Rockland Road (Rt. 176) and bike path. Although direct, its limited capacity is a deterrent to many customers.

Walnut Street is one-way northbound and Oak Street is one-way southbound. This one-way system reduces potential traffic conflicts, but creates a degree of inconvenience.

Except during a few peak shopping hours each week, and during special events on the Village Green, the overall supply of on street (113) and off-street parking spaces satisfies current demand. However, the existing supply of parking is probably not adequate to support additional businesses, increased activity of existing businesses, or some special events. Added convenience for shoppers and visitors is also desirable. Therefore, consideration should be given to new public parking lots of modest size, and to better utilization of the east commuter parking lot (182 spaces) to support the CBD.

Older central business districts tend to exhibit obsolescence and underutilization of buildings and sites. Such is the case in Lake Bluff. Several vacant properties in the block west of Walnut Avenue (the Village Market block) suggest redevelopment opportunities. The underutilization of the rear portions of properties on the south side of Scranton west of Oak Avenue also suggests additional opportunities. Furthermore, one story townhouses along North Avenue may be considered an underutilization of these centrally located properties.

In December, 1997 the Historic Certification Consultants completed a survey of all sixty-one (61) buildings in the Special Study Area. They determined that thirty-four (34) would be contributing to the historic integrity of a National Register Historic District if one were designated for this area. The following ten (10) buildings were given "S" or significant ratings.

Municipal buildings:

40 E. Center (Village Hall, designed by Webster Tomlinson, Tudor Revival style), 1905

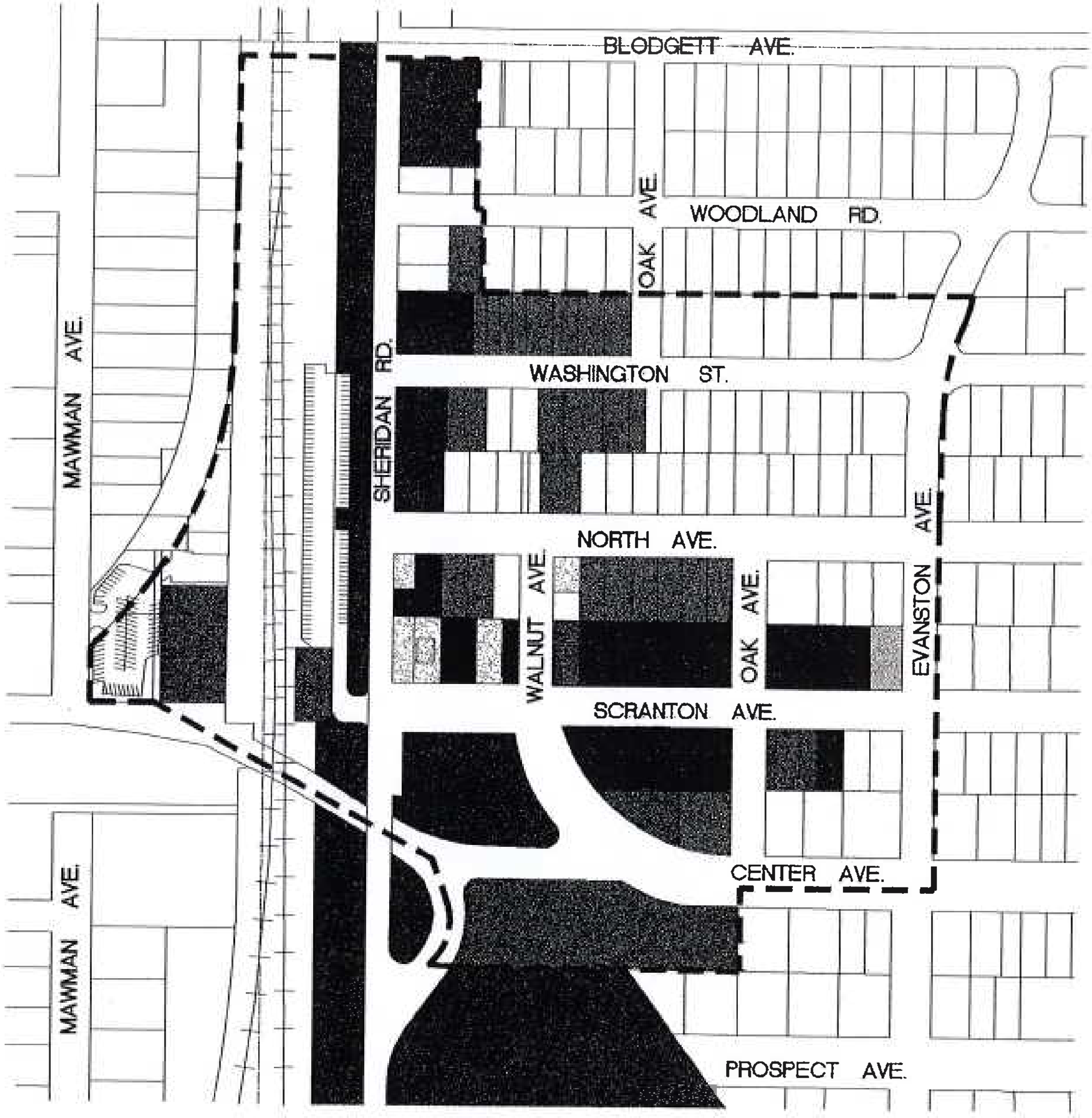
550 Sheridan Rd. (Train Station, designed by Frost and Granger), 1906 [on sign, but *Lake Bluff, Illinois: A Pictorial History* shows a photo dating from 1904]

Commercial buildings:

28 - 38 E. Center (Tudor Revival style), c. 1920
20 E. Scranton (Commercial Storefront type), c. 1885
103-113 E. Scranton (Colonial Revival Style), c. 1925
621 Sheridan Rd. (Gas Station, Colonial Revival style), c. 1920

Residential buildings:

130 E. Center (Craftsman Bungalow), c. 1925
134 E. Center (Double Pile), c. 1870
33 E. North (American Foursquare), c. 1915
105 E. North (Art Deco, Modern), c. 1940



LEGEND

- Business
- Mixed Business + Residence
- Multi-Family Residence
- Single Family Residence
- Public Open Space
- Private Open Space
- Civic
- Vacant

0 100 200 300

NOVEMBER 4, 1997

TESKA ASSOCIATES INC.

FIGURE 2

EXISTING LAND USE
DOWNTOWN LAKE BLUFF

LEGEND

1. Montessori School
2. Metra Station
3. Ragsdale, Inc.
4. Former Gas Station (Vacant)
5. Brookside Cleaners
6. Former Gas Station (Vacant)
7. Griffith, Grant + Lackie
8. Village Market
9. U.S. Post Office
10. Lake Bluff Travel Center
10. Dominos Pizza
11. Lake Bluff Dental Associates
12. Intertoy
13. North Shore Spinal + Sports Rehabilitation
14. Copeland Builders
14. Lewis Klapper Orthodontist
15. Northern Trust Bank
16. Former Wilderness Trails (Vacant)
17. Public Library
18. Office (Vacant)
19. Bluffington's Cafe
20. Lawrence Interiors, Inc.
20. Lawrence Framing + Photographs
20. Lake Forest Bank + Trust
21. The Barber Shop
21. Amazing Lace
21. The Shops on Scranton
22. Lake Bluff Insurance
22. Center Video
22. ABC Cleaners
22. Ann Charlotte Salon
22. Judy's Place
22. IMB Group Marketing + Promo.
22. Signature Design
22. Explorers World Travel
22. James Le Duke + Associates
22. W. F. Fortuna Ltd.
22. Ruggles Architecture
23. Village Hall
24. Public Safety Building

0 100 200 300

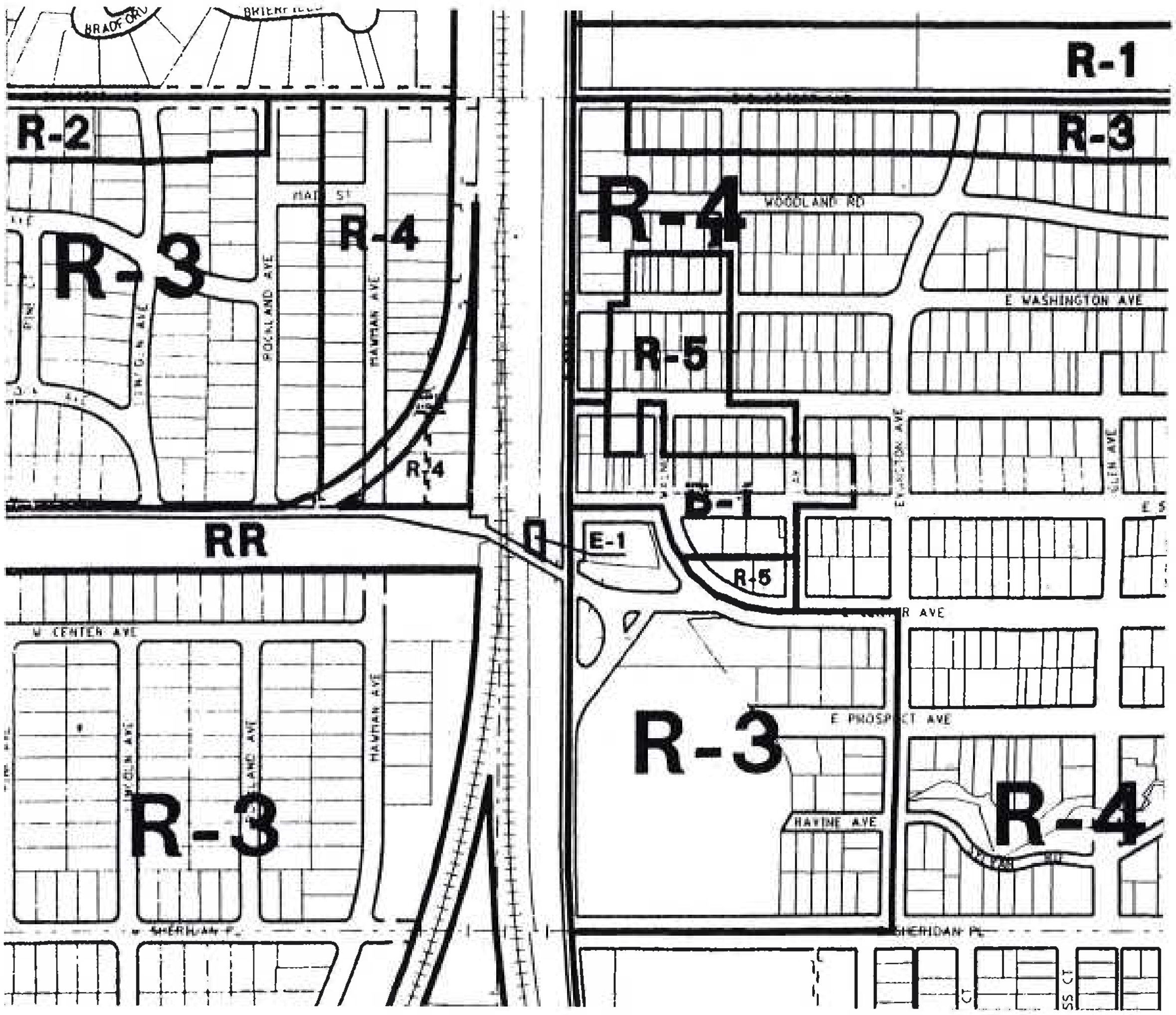
FIGURE 3

BUSINESS & CIVIC ESTABLISHMENTS

DOWNTOWN LAKE BLUFF

NOVEMBER 17, 1997

TESKA ASSOCIATES INC.



LEGEND

B-1	B	LOCAL BUSINESS DISTRICT
R-5	C	RESIDENCE DISTRICT (MULTI-FAMILY)
R-4	B	REISDENCE DISTRICT
R-3	A	RESIDENCE DISTRICT
E-1		ESTATE RESIDENCE DISTRICT

FIGURE 4
EXISTING ZONING
DOWNTOWN LAKE BLUFF

SOURCE:
VILLAGE OF LAKE BLUFF

TESKA ASSOCIATES INC.

Rents in the Special Study Area are quite affordable, especially in comparison to nearby Lake Forest. For example, retail and office rents are in the range of $9 - 18/s.f. gross, approximately one-half those of downtown Lake Forest. Since an increasing number of businesses are finding Lake Forest to be too expensive, Lake Bluff may become an attractive alternative for some.

One-bedroom apartments are renting for $600-675/month and two-bedroom apartments are renting for $800-900/month. These, too, are affordable, especially considering the pleasant living environment and convenience of the area.

Properties currently for sale are asking prices not unrealistic for a CBD location. However, zoning restrictions and on-site environmental issues may influence the potential buyer, as will the relatively small sites in each case.

Market Facts

Retail businesses in a commercial area draw 50-80% of their customers from a **primary trade area** determined by physical and psychological characteristics of the surrounding neighborhoods. Physical features that constrain or expand a trade area include: access to major roadways, edges caused by water, large rail yards or vast tracts of vacant land, and nearby competition. Psychological factors include a sense of affiliation (e.g., that is my town), perception of safety, and confidence in the quality of the merchandise selection offered by stores in the area.

In Lake Bluff's CBD, both physical and psychological factors determine the extent of its primary trade area. Because civic functions like Village Hall, the Post Office, the Library and the Metra Station are in the CBD, residents visit the CBD often and view it as Lake Bluff's "Central Place." Obviously, the primary trade area of Lake Bluff's CBD includes residents within its political boundaries. The residents of Knollwood who share the Lake Bluff zip code and are located a short, quick drive from the CBD are also part of the primary trade area.

Could the primary trade area be larger? The superior selection in the much larger Lake Forest CBD limits Lake Bluff's appeal to those consumers. To the north the Naval Training Center creates barriers to the appeal of Lake Bluff's CBD. To the west, commercial centers in Libertyville and Vernon Hills provide strong and accessible competition. Consequently, consumers outside the boundaries of Lake Bluff and Knollwood are unlikely to be **frequent** retail customers of Lake Bluff's CBD and therefore cannot be considered part of the primary trade area. Only highly specialized retail businesses can penetrate a larger market area. On the other hand, linked by computers and telecommunications, service businesses in the Lake Bluff CBD can serve a world market. For these entrepreneurs, working close to home and serving a larger market is a very desirable life style.

The following are characteristics of Lake Bluff's primary trade area population:

- **Predicted high growth.** Maximum development of all vacant land in Lake Bluff will cause growth from a 1990 population of 5,486 in 1990 to a 2020 population of 7,152. The addition of all residents in the Lake Bluff zip code increases growth to a population of 12,827 in 2020.

Year	Population[1]	Change	Population[2]	Change
1980	4,434		5,011	
1990	5,486	1,052	5,513	502
1997			6,668	1,155
2000	6,100	614		
2002			7,458	790
2020	7,152	1,052	12,827	

Source: [1]Village of Lake Bluff Comprehensive Plan 1997; [2]Marketview Comparison Report, (includes Knollwood), Claritas Inc., July 1997.

- **High incomes.** The average Lake Bluff household has an income of $148,578. In Lake County the average household income is $89,268.

- **Owner occupied housing.** Although only 70.4% of all Lake County residents own their homes, 87.1% of Lake Bluff's housing units are owner occupied.

- **A high propensity to consume.** Appendix E by Claritas reports the predicted expenditures by the population of this trade area for a variety of products. The index numbers show how these expenditures compare to expenditures of an average United States consumer. Examples are:

Item	Annual Sales	Index*
Food Away From Home	$10,124,000	157
Alcoholic Beverages Away from	$755,000	180
Home	$3,655,000	181
Women's Apparel	$2,081,000	181
Men's Apparel	$335,000	163
Lawn/Garden Supplies	$626,000	170
Household Textiles	$2,168,000	164
Furniture	$3,246,000	166
Entertainment Services		

*Index for average U.S. consumption is 100
Source: Marketview Comparison Report; Claritas; July 1997

- **Local perceptions** suggest that average age is declining as new families with children move into the community.

The following table shows that over the next five years the market promises to provide additional opportunities.

Five-Year Market Growth Potential			
ITEM	1997 Annual Sales[1]	Per Capita Sales	2002 New Sales from Growth[2]
Food Away from Home	$10,124,000	$1,518.30	$1,214,637
Alcoholic Beverages Away from Home	$755,000	$113.23	$90,582
Subtotal: Food & Drink Away from Home	$10,879,000	$1631.52	$1,305,219
Women's Apparel	$3,655,000	$548.14	$438,512
Men's Apparel	$2,081,000	$312.09	$249,670
Lawn/Garden Supplies	$335,000	$50.24	$40,192
Household Textiles	$626,000	$93.88	$75,105
Furniture	$2,168,000	$325.13	$260,108
Entertainment Services	$3,246,000	$486.80	$389,442

[1]Marketview Comparison Report; Claritas; July 1997
[2]Assumes the addition of 800 people to primary trade area.

In addition to the population of residents, Lake Bluff has a daytime market composed of employees in area businesses, family care-givers and affluent retirees which can support the CBD.

Employees	2,630
Adult Residents Not in Labor Force[1]	1,980
Total Daytime Population[2]	4,610

[1]Northeast Illinois Planning Commission
[2]Marketview Comparison Report; Claritas, Inc., July 1997

This daytime population greatly enhances the market for restaurants and convenience goods like gifts and cards.

The pedestrian traffic generated by the varying civic and organizational uses in the Lake Bluff's CBD also enhances its business environment. Those uses include:

- A farmer's market that, on average, attracts 700 buyers to the Village Green on Fridays, June to October, between 6:00 A.M. and 1:00 P.M.
- Nearly 400 commuters who begin and end their word day at the CBD's commuter station;
- A recently remodeled United States Postal Store that offers 900 boxes for patron mail;
- A Library nearing capacity that serves an average of 677 patrons a week.
- The North Shore Spinal and Sports Rehabilitation facility which treats approximately 200 patients per week.

These factors point to a very attractive market for certain businesses in Lake Bluff's CBD. This conclusion is further supported by the success of businesses in Carriage Way Shopping Center, a development that also claims Lake Bluff Residents as part of its primary trade area.

Strengths and Weaknesses

In summary, the Lake Bluff CBD exhibits the following characteristics.

Strengths

- Strong demographics;
- A pleasant commercial ambiance;
- A Village Green that provides a public gathering place and special events;
- Bike path and pedestrian access;
- METRA Commuter Station, Village Hall, Post Office, Library;
- Community involvement in CBD events;
- Local ownership of buildings and businesses;
- Experienced retailers;
- Character
- Attractive gardens in back of the Scranton commercial buildings.

Weaknesses

- Constrained market area
- Modest critical mass
- Limited ground floor retail space
- Distance from major arterials
- Vacant sites
- Age and obsolescence of buildings
- Lack of central management

- Operating hours

Threats

- Government regulation
- Conversion of ground floor retail space to office uses
- Increasing out-of-town ownership

Opportunities

- Redevelopment of vacant sites
- Land assembly to make larger developable parcels
- Higher density residential development
- Better use of east commuter parking lot
- Potential for open space behind buildings on Scranton to accommodate additional stores and restaurants;
- Possibility for subdivision of large stores
- Possible library expansion;
- Opportunity to create "Festival Market Place" atmosphere at Village Green;
- Private sector interest in strengthening the CBD
- Vliet Center relocation

EXTERNAL TRENDS

A prerequisite to any strategic planning effort is a clear understanding of the specific situation and the context in which it exists. In the case of Lake Bluff's central business district, that means understanding its characteristics and those of the community that has shaped it over time-both the political community (Lake Bluff) and the economic community (the market area). It also means understanding the dynamics of a larger regional and national society, and those of a real estate and commercial industry that responds to society's needs and desires – even shapes them.

It is realistic to anticipate that virtually all business districts are in a constant state of transition, from the merchandise and personnel assembled within their walls to the skylines and open spaces beyond. What may often appear outwardly to be fixed and successful may be fragile and marginal within.

Change is occurring in Lake Bluff's Central Business District, some obvious, some less so. Some change is positive, some negative. Even positive changes can be at crosscurrents with each other. In addition, one should not overlook the undercurrents, for they can often pull even a good swimmer out to sea.

Change can be beneficial if it is understood, anticipated, and managed to preserve cherished values and to take advantage of its momentum and direction. Following is a summary of national, regional, and local trends.

National Trends

- By most standards the nation's economy is strong;
- The U.S. population is increasingly diverse; the majority of future growth will be in the minority and immigrant categories;
- The population is aging;
- Consumer preferences are highly segmented;
- For the first time in history, national research surveys show consumers more interested in saving time than money;
- Communication and technology have encouraged globalization of the economy, tele-commuting, corporate re-engineering and electronic shopping;
- The retail industry is undergoing dramatic reorganization as big box stores dominate many retailing categories;
- The country is overstored, but more stores are still being opened;
- More retailers are looking for locations in established business districts;
- Fully prepared meals constitute more than 50% of all food purchases causing restaurant growth and reconfiguration of grocery stores;
- Entertainment and dining are growth sectors;
- Lifestyle changes are placing greater emphasis on health and recreation;
- The office market is coming back, stimulated by the growth of small businesses;
- The hotel (hospitality) industry is vigorous, responding to special niches;

- Housing within or adjacent to business districts has gained in popularity;
- There is a strong public desire for "sense of place" the arts, and adult educational experiences;

Regional Trends

- The six-county Northeastern Illinois population will increase from 7.26 million to 9.04 million between 1995 and 2020, a faster rate than during the past 25 years;
- The regional economy is strong, including retailing; office and hotel development is again on the upswing;
- Households and businesses continue to seek the suburbs; Lake County is a preferred location with the lowest vacancy rates in the region;
- The North Shore is one of the most affluent markets in the U.S., especially coveted by financial institutions;
- Substantial retail, office and hotel development is occurring within a 5-mile ring outside Lake Bluff, creating intense competition;
- Many North Shore residents are leaving positions in large Chicago Loop oriented companies to start their own businesses closer to home

These are only a few of the external trends that are and will influence change in Lake Bluff's CBD. For the most part, they can be viewed as positive, if the community takes advantage of them. Some have negative implications if the community chooses to ignore them. In any case, the challenge is clear. **Lake Bluff will need to adapt itself to future conditions if it wishes to preserve its heritage and nurture its quality of life.**

The Competition

Lake Bluff, like every traditional village business district, faces direct and indirect competition. Direct competition comes from other convenient community shopping options like Lake Forest's CBD and the Carriage Way Shopping Center. Indirect competition comes from retailing environments, like regional and super regional centers, that offer a very different type of shopping because they require a longer drive that is rewarded by much greater selection.

Downtown Lake Forest is historically the shopping area of choice for many Lake Bluff residents, especially those living east of U.S. 41. Downtown Lake Forest provides over 400,000 sq. ft. of retail and restaurant space and over 300,000 sq. ft. of office space. Among the major retailers of a convenience nature are the Jewel Osco, Don's Finer Foods, Walgreens, Kraft's Drug Store, and Martin's Pharmacy. On the other hand, True Value Hardware and Woolworth's have closed in the past year.

Serving the west Lake Bluff area is the Carriage Way Shopping Center on Roundout Road. This 72,000 sq. ft. center is anchored by a Treasure Island super market. Those who prefer another alternative can readily visit the Settlers' Square business district on Waukegan Road in west Lake Forest which is anchored by Sunset Foods and Lake Forest Hardware. Highwood, Vernon Hills, and Libertyville also compete effectively for the Lake Bluff resident's spendable income.

The following chart identifies the competitive advantages and disadvantages considered by Lake Bluff consumers when they evaluate shopping at these locations versus shopping in Lake Bluff's CBD.

	Advantages	Disadvantages
Direct Competition		
Lake Forest	✓ Store Mix ✓ Unique Businesses ✓ Relatively Short Drive ✓ Pedestrian Ambiance	✓ More Congestion ✓ High Rents and Prices
Carriage Way	✓ Grocery Store ✓ Short Drive ✓ Parking ✓ Supports Village Tax Base ✓ Quick Store Access ✓ Central Management	✓ Lacks Village Services ✓ Site not Pedestrian Accessible
Indirect Competition		
Hawthorn Center, etc Vernon Hills	✓ Store Mix ✓ Parking ✓ Advertising ✓ Indoor Shopping ✓ Consistent Operating Policies ✓ Central Management	✓ Long Drive ✓ Traffic Congestion ✓ Sameness of National Chains ✓ High Rents
Downtown Libertyville	✓ Historic Ambiance ✓ Unique Businesses	✓ Long Drive ✓ Traffic Congestion ✓ Parking ✓ Elongated Form
Highwood	✓ Regional Restaurant Magnet	✓ Retail Business Mix & Ambiance ✓ Unappealing Drive ✓ Parking ✓Security

By understanding the competitive advantages and disadvantages of these shopping options, Lake Bluff can seek to position its CBD to capitalize on its strengths. It is important to note that every community's CBD benefits greatly from the sense of affiliation residents feel for "their Downtown." Lake Bluff has correctly increased that sense of affiliation by concentrating local government services in the downtown. That concentration creates an effective anchor that mitigates factors like the constrained area and location away from major arterials. The Village Green is another important competitive feature because it provides ample space for the events that make a visit to Lake Bluff's CBD an experience rather than a repetitive chore. These strengths and the others mentioned previously, create the strong interest in improving Lake Bluff's CBD and create demand for stores and services that satisfy the desires of the surrounding trade area.

EXAMPLES OF SUCCESSFUL BUSINESS DISTRICTS

The success of central business districts is like art: Beauty (success) lies in the eyes of the beholder, or at least the artist himself/herself. Yet, as in art, there are certain generally accepted principles or criteria that help to define success. One approach is to measure success in accordance with goals often pursued by communities for their central business districts, e.g.:

- **Opportunities for local residents**–shopping, services, employment, and business development;
- **Economic vitality**–productivity, financial performance, and fiscal health;
- **Sense of place**–an attractive and memorable visual image;
- **Spirit of community**–that which brings people together;
- **Residential harmony**–appealing living environments within and/or adjacent to the business district.

Whereas the above criteria are largely subjective, another way to characterize success, or at least the "road to success," is to identify the implementation techniques being utilized by communities considered to have successful CBD revitalization programs. Some of these are identified in the following chart.

	IMPLEMENTATION TECHNIQUES											
Successful Communities	TIF	SSA	Main St. Program	Formal Partnership	Management	Marketing	Recruitment	Facade Assist.	Streetscape	Parking	Appearance Review	Ground Floor Retail
Highland Park	X				X	X			X	X	X	
Evanston	X	X		X	X	X	X	X	X	X		
Oak Park	X	X		X	X	X	X	X	X	X		X
Park Ridge		X		X	X	X	X		X		X	
Lake Forest					X*	X*	X*		X	X	X	X
LaGrange	X		X		X	X	X	X	X	X	X	X
Libertyville	X		X	X	X	X		X			X	X
Homewood	X							X	X	X		
Hinsdale		X								X	X	X
Woodstock	X	X		X		X	X	X	X	X	X	
Wheaton	X	X			X	X	X	X	X			X
Naperville		X					X		X	X		X
Geneva	X	X							X	X	X	
Elmhurst	X	X			X	X	X	X	X	X		
Ravinia							X		X	X	X	X
Clarendon Hills								X	X	X	X	
Hubbard Woods									X	X		X
Flossmoor		X						X	X	X	X	

* Market Square

Note that the "successful" communities are listed in the left hand column in three groupings. The first group includes four of the largest suburban CBDs in the Chicago metropolitan area. The second group includes ten mid-sized suburban CBDs. The third group includes four smaller business districts which exist in the "shadow" of larger business districts. For example, Ravinia exists in the shadow of the Highland Park CBD, Clarendon Hills in the shadow of Hinsdale, Hubbard Woods in the shadow of downtown Winnetka, and Flossmoor in the shadow of Homewood. Similarly, Lake Bluff's CBD is in the shadow of Lake Forest's CBD.

What do many of these have in common? Many have established formal **public-private partnerships,** usually evidenced by a not-for-profit corporation supported by the municipality and the business community. One notable exception to this is Highland Park, where the municipality has taken a very strong leadership role. A second key characteristic is that most of these municipalities have established a formal financing mechanism for **long term funding** of business district improvements programs. The most common financing mechanisms are tax increment financing and special service areas, both of which are provided to municipalities by Illinois State Statutes. None of the smallest examples in the chart have yet utilized these techniques, although Clarendon Hills is currently contemplating a SSA to finance its 1998-1999 streetscape construction program.

A third characteristic exhibited by the majority of the fourteen largest communities in the chart is a formally sponsored redevelopment project, resulting in **new private investment**. Currently, the City of Evanston is reviewing developer proposals for over 700,000 sq. ft. of mixed use development; the City of Highland Park is reviewing a proposal for 250,000 sq. ft. of mixed use development; and the City of Woodstock is reviewing three competing proposals for over 200,000 sq. ft. of mixed use development.

The most common public programs address **parking and streetscape improvements**. Also common are loan/grant programs to finance compatible **facade improvements**, and the enforcement of **appearance review** for all new development within the business district. A few communities, including Lake Forest, restrict the amount of ground floor space that can be utilized for non-retail purposes.

The larger communities, and with increasing frequency the smaller communities, engage in **coordinated marketing programs**, including sponsorship of numerous promotional events, **business retention**, and **developer and/or business recruitment**. They have learned that CBD's must act more like shopping centers and business parks if they are going to compete effectively.

A limited number of suburban communities participate in the State of Illinois or national Main Street Program, especially oriented to more historic districts. Libertyville received national recognition for its Main Street Program in 1997.

The City of Highland Park has aggressively supported all of its business districts. However, the Ravinia business district has exhibited extraordinary initiative by the business owners themselves over the past twenty years. They sponsor a weekly farmers' market in season and numerous other activities.

Generally, successful communities are those which have a vision of what their CBD could be, based on a broad public consensus, a public-private commitment to pursue the vision, and the resources to achieve the vision.

POSSIBILITIES

By drawing upon this background information explaining the factors specific to Lake Bluff, trends affecting a larger area and examples in other communities, it is now possible to address the question, "What are the development and redevelopment possibilities for Lake Bluff's CBD?"

Development and Redevelopment Options

Options for the functional character of Lake Bluff's CBD include five different predominant themes, each implying a different **mix of uses**.

Theme	**Uses**
Civic	Public facilities; institutions; open spaces; nonprofit organizations; social services; events.
Residential	Multi-family; townhouse; single family; convenience services and retail.
Office & Service	Small commercial buildings; business services; professional services; personal services; minimal supporting retail.
Retail	Anchor businesses in large spaces; multiple smaller specialty shops and restaurants; mix of residential and office on second floors.
Balanced	An actively managed, compatible, synergistic blend of retail, office, residential, and civic uses.

There are also **physical options** for the scale of Lake Bluff both horizontally (amount of area) and vertically (height of the buildings), as follows:

- Lake Bluff's CBD could **contract** as single family homes are constructed on vacant sites or open space replaces some commercial structures. This scale option fits with the **civic theme**.
- The **residential theme** option would require **no change** in the area of the CBD, (horizontal scale), but would require higher buildings to make it economically feasible for new, higher density multifamily developments.
- Although, the **office theme** option would not require any change in the horizontal scale, it might be more successful with the addition of taller office buildings, an **increase in vertical scale**.

- Because there is limited ground floor retail space, the **retail theme** option requires, at a minimum, that the existing space be reconfigured to create more store spaces. The success of this option would be more likely if there were also construction of new stores designed to the specifications of confirmed anchor tenants. This might entail **horizontal expansion**.
- The **balanced theme** could be accomplished, with significant effort, at the current CBD's size. However, it would be easier to accomplish if there were new construction of fill-in multi-family housing, small office building(s), and ground floor retail space. This might entail **both horizontal and vertical expansion**.

The choice of a predominant theme depends not only on the community's decision as to scale, it also must consider the resources— both government and community volunteer— necessary to achieve and maintain the desired uses. As mentioned earlier in this report, market forces are moving Lake Bluff's CBD toward the office theme option. That option will implement itself if resources are not devoted to the active management of development and redevelopment of the CBD. The success of the Vliet Center and Farmers Market suggest that there is community interest and volunteer expertise available to move the CBD toward the balanced option, if chosen. Government would need to support those efforts with a strong public/private partnership and perhaps initial financial investment. Two of the other options, residential or civic, would primarily require enabling actions by government. To implement the residential option, the government would alter height restrictions and increase the area zoned for multifamily residential uses. To implement the civic option, the Village would undertake land acquisition for additional open space and/or a community center. It would also work to ensure that the library expands in the CBD. The retail option would require government action to assemble land that could be developed into retail space and extensive, active management by a public/private partnership. That management would entail business recruitment, event development, marketing, and maintenance, also rezoning and more parking.

CONCLUSIONS

Pursuant to the Village's goal, this Phase One Study focuses on POSSIBILITIES for the Lake Bluff CBD. The conclusions of this phase are not intended to be in the form of a "plan" or "implementation program". Such are reserved for subsequent phases.

Rather, Phase One conclusions focus on three topics:

- Rank order of possible development configurations
- Most appropriate uses for the CBD
- Recommended next steps

Rank Order of Possible Development Configurations

The Village has requested that we rank the possible CBD development configurations in accordance with their "likeliness of success." Of course, the "likeliness of success" is not only determined by the market place at any one point in time, but also by the quality of effort committed to the task.

Therefore, the following table ranks possible development configurations based on three different scenarios:

- Probable and most likely without significant effort
- Desirable and likely to succeed with significant effort (as envisioned by the Consultant)
- Desired by the Village (to be determined by Village representatives)

	Most Likely to Succeed without Significant Effort	Most Desirable and Likely to Succeed With Significant Effort	Desired by Village (to be determined)
Civic	3	4	
Residential	2	3	
Office &Service	1	2	
Retail	5	5	
Balanced	4	1	

Most Appropriate Uses

The following are specific uses deemed to be "most appropriate" to the Lake Bluff CBD, by category:

Civic
- Village Hall
- Police and Fire
- Library
- Vliet Center
- Post Office
- Metra

Residential
- Apartments/Condos over business
- Apartments/Condos free standing
- Townhouses/Attached Single Family
- Single Family
- Bed and Breakfast Homes

Office & Service
- Financial Institutions
- Personal Services
- Business Services
- Professional Services
- Corporate Headquarters

Retail
- Restaurants and Coffee Shops
- Specialty Food, incl. Bakery, Spices, Wines, Cheeses, Prepared Take-Home Meals
- Furniture and Furnishings, incl. Antiques
- Apparel, Casual, incl. Children's
- Cards and Gifts, incl. Toys
- Arts and Crafts, inc. Jewelry
- Florist
- Other specialties, incl. Musical Instruments, Music, Books

Special Outdoor Sales
- Farmers Market
- Antique Fair
- Arts & Crafts Fair
- Music Fair
- Sports Fair
- Food Fair
- Plants and Landscape Materials

Recommended Next Steps

It is recommended that the following steps be taken in the forthcoming six month period:

1. Present the results of Phase One to the Plan Commission and Village Board; CBD business persons, property owners, and residents; and to all citizens of Lake Bluff.

2. Establish a consensus regarding which theme and development configuration (which long-term vision) is most desired by the Village.

3. Define and undertake a Phase Two Study to prepare a comprehensive plan and implementation strategy for the CBD.

4. Involve a broader cross-section of business persons, property owners, and residents in the organization and conduct of Step 3 under the leadership of the Economic Development Commission.

5. Coordinate independent real estate development actions in the block north of the Village Green to preclude adverse short-term actions by property owners.

6. Increase utilization of the Village Green for special events and sales during 1998 to demonstrate immediate progress.

7. Formulate a program of public information to focus residents' attention on the importance of the CBD to the quality of life in Lake Bluff, to the threat of ambivalence, and to the benefits of taking positive actions.

8. Adopt and commence implementation of a comprehensive plan and implementation strategy for the CBD

APPENDIX

VILLAGE OF LAKE BLUFF

PRELIMINARY PLANNING FRAMEWORK FOR LAKE BLUFF'S CENTRAL BUSINESS DISTRICT (CBD) DESIGNATION, DEVELOPMENT AND REDEVELOPMENT

JANUARY 1996

Prepared by the Lake Bluff Economic Development Committee

Village Board Conceptual Approval - 1/22/96

Plan Commission Review - 2/03/96

Village Board Public Hearing - 2/12/96

Village Board Final Approval - 2/26/96

LAKE BLUFF CENTRAL BUSINESS DISTRICT DESIGNATION AND PLANNING FRAMEWORK

INTRODUCTION

The designation of a Business District pursuant to Illinois State Statutes (65 ILCS 5/11-74.3), and the adoption of an accompanying Development or Redevelopment Plan, enables the Village Board of Trustees to have much broader powers in reviewing and approving new construction within the designated district than would otherwise be allowed through "traditional" municipal zoning and land use controls. This designation, and enactment of requisite ordinances and resolutions, are planning tools which will allow the Village to develop policy guidelines and more detailed, site specific planning objectives in the future that will promote and facilitate a desired pattern of development.

Lake Bluff's Central Business District is bounded primarily by the train station and Sheridan Road on the west, the Sheridan Road "Green Strip" and North Avenue on the north, Oak Avenue and the non-residential properties along East Scranton Avenue west of Evanston Avenue on the east, and the Village's property on the south side of West Scranton Avenue on the south. A map of the designated Central Business District (CBD) area is presented in Exhibit A.

Even before the Village's incorporation in 1895, the CBD hosted commercial, governmental, recreational, cultural and transportation services for the benefit of Lake Bluff area residents. Continuation of these services and subsequent development of certain properties has resulted in the CBD serving as a significant focus for community life that helps to define and sustain the character and identity of the Village. As such, the CBD serves a unique and vital role in the Village. Supporting and strengthening the vitality of the CBD so that it can continue to function for the safety, health and welfare of Lake Bluff is a responsibility shared by the Village's citizens and commercial residents, property owners and government. Reinforcing the vitality of the CBD is the underlying goal of this Plan.

REDEVELOPMENT PLAN

The Village has not prepared a specific "physical plan" for the redevelopment of the CBD. Instead, it has prepared a series of refined policies to guide the redevelopment of this important area that are consistent with the policies listed in the 1986 Comprehensive Plan for this area (Exhibit B). The following is a summary of the policies incorporated into the Redevelopment Plan:

A. Coordinated Development Plan

One of the primary objectives of establishing a Business District and adopting a Redevelopment Plan is to promote coordinated re-development of properties within the

CBD in a manner consistent with the goal to support and strengthen the District. The District is made up of many properties, uses and structures that do not exhibit a planning or architectural relationship resulting in under utilization. It is hoped that the designation of the business district will lead to the development of a coordinated plan that encourages property owners to work together with the Village to achieve high quality and complementary site design, architecture, landscaping and signage.

B. Long Term Economic Viability

Buildings within the district should be designed and redeveloped in compliance with all building code regulations and in such a manner as to allow for the adaptive re-use of tenant spaces in commercial properties and residential properties that serve the lifestyle needs of various types of residents including senior citizens, young families, single adults and "empty nesters". Development and redevelopment in keeping with these guidelines should be more attractive to tenants and buyers and therefore properties should enjoy higher long term occupancy rates leading to sustained or increasing property values.

C. Quality Architecture, Building Materials and Historical Significance

All new buildings in the CBD should be examples of excellent architectural design made from quality building materials. All building facades should present a complementary appearance to neighboring properties. The use of varied setbacks, roof lines, windows and other architectural features are highly encouraged to help minimize the visual impact of larger buildings and provide a complementary transition to neighboring properties. The preservation and restoration of properties and structures determined to have historical significance should be carefully considered.

D. Enhanced Landscaping and Setbacks

The positive influence of quality landscaping on all properties in the CBD is recognized as a key component to maintain and enhance its attractive character. Coordinated landscape planning should take place for the public properties in the CBD and private property owners should be encouraged to make complementary improvements enhancing their property's appearance to adjoining properties. Setbacks and landscaping along Sheridan Road and "streetscaping" along East Scranton Avenue and East Center Avenue should be continued to improve vehicular and pedestrian safety as well as enhance the esthetic value of the CBD. Appropriate landscape screening of commuter and other parking areas should be maintained where present and strongly considered along with redevelopment opportunities.

E. Vehicular and Pedestrian Access and Circulation

Curb cuts within the CBD should be kept to a minimum while still providing efficient ingress and egress for residents, tenants, customers and delivery vehicles. Vehicle traffic volumes and movements should be evaluated along with development and redevelopment proposals to enhance public safety and vehicle movement efficiency. Consideration should be given the development of a coordinated parking plan where on-street parking is augmented by off-street parking installed in conjunction with property redevelopment. The Village should evaluate the use of public property for parking facilities and the coordination of a revolving or contribution fund to make parking improvements. Property owners should also be encouraged to coordinate parking access with adjoining properties where appropriate.

Coordinated pedestrian access throughout the CBD is strongly encouraged. Providing for pedestrian access between properties in addition to the public sidewalk and street systems should be considered along with redevelopment opportunities.

F. Commuter Services

Within the CBD is the Lake Bluff train station which provides commuter services from Lake Bluff to other suburbs and Chicago. As a frequent "entrance" and critical service facility for the residents of the Village, proper maintenance of the station, related roadways, parking facilities, pedestrian walkways and landscaping is strongly encouraged. Potential retail and other uses, including non-peak period use of commuter parking spaces east of the railroad benefiting commuters and the general public should be encouraged.

G. Preferred Land Uses

A mix of uses, including retail merchants, restaurant and multi-family residential units which complement the CBD and more efficiently use parking spaces and street/pedestrian systems without causing a detrimental effect to adjoining properties should be promoted. Retail use of first floor commercial spaces along East Center Avenue, East Scranton Avenue and Sheridan Road should be encouraged and residential uses maintained along North Avenue. To facilitate these types of uses and minimize the under utilization of parcels in the CBD, modification of the Village's Zoning Code should be considered. Any such consideration should include the proper transition between properties and uses in the CBD to adjacent, largely single family, uses.

POWERS TO IMPLEMENT REDEVELOPMENT PLAN

In keeping with Illinois State Statutes (65 ILCS 5/11-74.3-3) provisions to carry out a business district development or redevelopment plan for the CBD, the corporate authorities of the Village of Lake Bluff shall have the following powers:

1. To approve all development and redevelopment proposals for the CBD.
2. To exercise the use of eminent domain for the acquisition of real and personal property for the purpose of a development or redevelopment project.
3. To acquire, manage, convey or otherwise dispose of real and personal property acquired pursuant to the provisions of a development or redevelopment plan.

4. To apply for and accept capital grants and loans from the United States and the State of Illinois, or any instrumentality of the United States or the State, for CBD development and redevelopment.
5. To borrow funds as it may be deemed necessary for the purpose of CBD development and redevelopment, and in this connection issue such obligation or revenue bonds as it shall be deemed necessary, subject to applicable statutory limitations.
6. To enter into contracts with any public or private agency or person.
7. To sell, lease, trade or improve such real property as may be acquired in connection with CBD development and redevelopment plans.
8. To employ such persons as may be necessary for the planning, administration and implementation of CBD plans.
9. To expend such public funds as may be necessary for the planning, execution and implementation of the CBD plans.
10. To establish by ordinance or resolution procedures for the planning, execution and implementation of CBD plans.
11. To create a Business District Development and Redevelopment Commission to act as agent for the municipality for the purposes of CBD development or redevelopment.

To further the goals for the CBD, the Village may take or support additional actions that are not specifically listed above that are in keeping with the intent of CBD development or redevelopment plan and otherwise authorized.

CONCLUSION

Designation as a business district and implementation of the foregoing planning policies will assist in meeting the goal of sustained and enhanced vitality for the CBD. The CBD serves a significant function for the Village and its long-term health will benefit from a pro-active posture on the part of the Village. While this "Redevelopment Plan" is not exhaustive, it is a vehicle through which the Village can demonstrate leadership and actively participate in development and redevelopment of the CBD for the benefit of Lake Bluff.

EXHIBIT A

TO EXHIBIT B

1986 LAKE BLUFF COMPREHENSIVE PLAN POLICIES FOR THE CENTRAL BUSINESS DISTRICT

C. Policies

The Village's economic base should be preserved and to the extent practicable expanded. Consequently, it is recommended that the following policies be implemented:

1. A design concept shall be developed unifying the downtown area.

2. The business area shall continue to be a small commercial and service area, primarily servicing the needs of the Village and its environs.

3. A local merchants' organization shall be created which can function in an advisory capacity to the Village.

4. Consideration shall be given to increasing the number of public events in the business area.

5. The commuter train station, located west of Sheridan Road, serves as a major focal point to the business district located on Scranton Avenue. Further improvements in maintenance and landscaping shall be completed to the station property to enhance further the aesthetic quality of the business district.

6. The Village Hall also serves as a focal point in the business district and shall be maintained properly to enhance the visual quality of the district.

7. A limited number of commercial structures in the downtown business district are beginning to experience physical deterioration. Consideration shall be given to adopting a commercial code which is retroactive and sets minimum standards for public and health safety.

LAKE BLUFF CENTRAL BUSINESS DISTRICT
BUSINESS MIX AS OF NOVEMBER 1, 1997

General Merchandise	0
Food	1
Village Market	
Food Service	2
Bluffington's Cafe	
Dominos Pizza	
Clothing and Accessories	0
Shoes	0
Home Furnishing's	3
The Shops on Scranton	
Amazing Lace	
Lawrence Interiors	
Home Appliances	0
Building Materials/Hardware	0
Automotive	0
Hobby/Special Interest	0
Gifts/Specialty	0
Jewelry	0
Liquor	0
Drugs	0
Other Retail	0
Personal Services	3
Ann Charlotte Salon	
Judy's Place (Manicures)	
The Barber Shop	
Other Services	13
Brookside Cleaners	
Center Video	
ABC Cleaners	
Explorers World Travel	
W.F. Fortuna Ltd.	
Architectural Engineering	
Ruggles Architecture	
James Le Duke & Associates	
IMB Group Marketing & Promotion	
Signature Design	
Lake Bluff Travel Center	
Lawrence Framing and Photographic	
Ragsdale, Inc. Painting and Decoration	
Copeland Builders of Fine Homes	
Recreation/Community	0
Financial	2
Northern Trust Bank	
Lake Forest Bank & Trust	

Corporate Headquarters	
Intertoy	1
Real Estate and Insurance	2
Griffith Grant & Lackie Realtors	
Lake Bluff Insurance	
Legal, Finance, Investments	0
Health Care	3
Lewis Klapper Orthodontist	
Northern Shore Spinal & Sports Rehabilitation	
Lake Bluff Dental Associates	
Total	30

Claritas Inc.
Sales (888)231-4237
24-JUL-97
Support (800)780-4237
Area 1 = VILLAGE OF LAKE BLUFF, IL
Area 2 = CITY OF LAKE FOREST, IL
Area 3 = LAKE COUNTY, IL

Attribute		Area 1		Area 2		Area 3	
Population:	2002 Total.........	7458		21056		645424	
	1997 Total.........	6668		19698		591175	
	1990 Total.........	5513		17836		516418	
	1980 Total.........	5011		15143		440372	
	% Change 90-97.....	21.0		10.4		14.5	
	% Change 80-90.....	10.0		17.8		17.3	
Households:	2002 Total.........	2767		6980		221752	
	1997 Total.........	2465		6485		201758	
	1990 Total.........	2028		5882		173966	
	1980 Total.........	1738		4805		139714	
	% Change 90-97.....	21.5		10.3		16.0	
	% Change 80-90.....	16.7		22.4		24.5	
Av. HH Size:	2002...............	2.68		2.83		2.82	
	1997...............	2.69		2.84		2.84	
	1990...............	2.70		2.83		2.85	
1997 Group Quarters Population..		40		1308		19026	
Families:	2002 Total.........	2195		5547		168216	
	1997 Total.........	1970		5191		154302	
	1990 Total.........	1640		4747		134570	
	% Change 90-97.....	20.1		9.4		14.7	
Housing Units:	2002 Total.........	2845		7307		235278	
	1997 Total.........	2534		6791		214065	
	1990 Total.........	2079		6131		183283	
1997 Population by Race/Hispanic		6668	%	19698	%	591175	%
White (not Hispanic)..........		6416	96.2	18202	92.4	474950	80.3
Black (not Hispanic)..........		31	0.5	328	1.7	41637	7.0
Asian (not Hispanic)..........		113	1.7	664	3.4	17246	2.9
All Other (not Hispanic)......		27	0.4	28	0.1	1739	0.3
Hispanic Origin..............		81	1.2	476	2.4	55603	9.4
1997 Pop. by Age:		6668	%	19698	%	591175	%
Under 5 Years................		505	7.6	1177	6.0	48332	8.2
5 to 9 Years................		470	7.0	1306	6.6	46222	7.8
10 to 14 Years................		461	6.9	1319	6.7	42426	7.2
15 to 19 Years................		391	5.9	1618	8.2	43485	7.4
20 to 24 Years................		269	4.0	1708	8.7	38488	6.5
25 to 29 Years................		332	5.0	1037	5.3	39877	6.7
30 to 34 Years................		312	4.7	661	3.4	44737	7.6
35 to 39 Years................		449	6.7	1058	5.4	53264	9.0
40 to 44 Years................		588	8.8	1666	8.5	50901	8.6
45 to 54 Years................		1111	16.7	3294	16.7	78467	13.3
55 to 64 Years................		829	12.4	2118	10.8	47025	8.0
65 to 74 Years................		603	9.0	1616	8.2	34194	5.8
75 to 84 Years................		261	3.9	805	4.1	17745	3.0
85 Years and Over............		87	1.3	315	1.6	6012	1.0
Total Median Age (in Years)...		41.2		39.8		34.1	
Male Median Age (in Years)....		40.2		38.6		32.7	

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Area 1 = VILLAGE OF LAKE BLUFF, IL
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Area 3 = LAKE COUNTY, IL

Attribute	Area 1		Area 2		Area 3	
1997 Females by age:(see pp.9-10)	3355	%	10204	%	293977	%
Under 5 years	244	7.3	591	5.8	23878	8.1
5 to 9 years	239	7.1	670	6.6	22507	7.7
10 to 14 years	222	6.6	659	6.5	20760	7.1
15 to 19 years	166	4.9	790	7.7	18759	6.4
20 to 24 years	126	3.8	865	8.5	16821	5.7
25 to 29 years	165	4.9	495	4.9	19097	6.5
30 to 34 years	156	4.6	341	3.3	22958	7.8
35 to 39 years	227	6.8	602	5.9	27129	9.2
40 to 44 years	306	9.1	902	8.8	25600	8.7
45 to 54 years	568	16.9	1669	16.4	39175	13.3
55 to 64 years	428	12.8	1091	10.7	23986	8.2
65 to 74 years	318	9.5	850	8.3	18097	6.2
75 to 84 years	135	4.0	455	4.5	10747	3.7
85 years and over	55	1.6	224	2.2	4463	1.5
Female Median age (in years)	42.2		40.5		35.4	
1997 White population by age:	6495	%	18656	%	526763	%
White under 5 years	495	7.6	1122	6.0	42345	8.0
White 5 to 17 years	1151	17.7	3175	17.0	97833	18.6
White 18 to 44 years	2015	31.0	6520	34.9	217348	41.3
White 45 to 64 years	1893	29.1	5153	27.6	114424	21.7
White 65 years and over	941	14.5	2686	14.4	54813	10.4
1997 Black population by age:	54	%	337	%	44248	%
Black under 5 years	4	7.4	14	4.2	4295	9.7
Black 5 to 17 years	23	42.6	40	11.9	10411	23.5
Black 18 to 44 years	17	31.5	187	55.5	20327	45.9
Black 45 to 64 years	5	9.3	70	20.8	6832	15.4
Black 65 years and over	5	9.3	26	7.7	2383	5.4
1997 Hispanic population by age:	81	%	476	%	55603	%
Hispanic under 5 years	6	7.4	47	9.9	6359	11.4
Hispanic 5 to 17 years	16	19.8	96	20.2	14004	25.2
Hispanic 18 to 44 years	38	46.9	228	47.9	26722	48.1
Hispanic 45 to 64 years	20	24.7	83	17.4	7042	12.7
Hispanic 65 years and over	1	1.2	22	4.6	1476	2.7
Per capita inc.: 1997	$54898		$70647		$30837	
1989 (Census)	$38656		$47689		$21734	
% Change 89-97	42.0		48.1		41.9	
Avg. hhld inc.: 1997	$148578		$210503		$89268	
1989 (Census)	$105082		$143301		$63560	
% Change 89-97	41.4		46.9		40.4	
Med. hhld inc.: 1997	$103809		$123011		$61074	
1989 (Census)	$84294		$96553		$46127	
% Change 89-97	23.2		27.4		32.4	
Med. Family HH inc.: 1997	$119290		$148839		$70775	
1989 (Census)	$95015		$115263		$53141	
% Change 89-97	25.5		29.1		33.2	

Claritas Inc.
Sales (888)231-4237

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Area 1 = VILLAGE OF LAKE BLUFF, IL
Area 2 = CITY OF LAKE FOREST, IL
Area 3 = LAKE COUNTY, IL

Attribute	Area 1		Area 2		Area 3	
1997 Average Household Wealth...	$323517		$345856		$196995	
1997 Median Household Wealth....	$214425		$227758		$107789	
1997 Households by Hhld Income:.	2465	%	6485	%	201758	%
(See pg.11) Under $10,000.......	82	3.3	211	3.3	9844	4.9
$ 10,000 to $ 19,999........	88	3.6	225	3.5	13643	6.8
$ 20,000 to $ 24,999........	60	2.4	162	2.5	8303	4.1
$ 25,000 to $ 29,999........	46	1.9	113	1.7	7942	3.9
$ 30,000 to $ 34,999........	100	4.1	154	2.4	9504	4.7
$ 35,000 to $ 49,999........	204	8.3	372	5.7	29646	14.7
$ 50,000 to $ 74,999........	300	12.2	724	11.2	45674	22.6
$ 75,000 to $ 99,999........	301	12.2	651	10.0	29988	14.9
$100,000 to $149,999........	608	24.7	1260	19.4	28374	14.1
$150,000 and Over...........	676	27.4	2613	40.3	18840	9.3
1990 Hholds by 1989 hhld income:	2028	%	5882	%	173966	%
Under $10,000.......	87	4.3	239	4.1	11456	6.6
$ 10,000 to $ 19,999........	80	3.9	289	4.9	16361	9.4
$ 20,000 to $ 24,999........	86	4.2	164	2.8	10291	5.9
$ 25,000 to $ 29,999........	51	2.5	105	1.8	10746	6.2
$ 30,000 to $ 34,999........	85	4.2	182	3.1	12673	7.3
$ 35,000 to $ 49,999........	170	8.4	494	8.4	32963	18.9
$ 50,000 to $ 74,999........	326	16.1	799	13.6	37977	21.8
$ 75,000 to $ 99,999........	347	17.1	776	13.2	17743	10.2
$100,000 to $149,999........	469	23.1	1128	19.2	13178	7.6
$150,000 and Over...........	327	16.1	1706	29.0	10578	6.1
1997 Fam. HHs by Fam. Hhld Inc.:	1970	%	5191	%	154302	%
Under $10,000.......	24	1.2	61	1.2	4255	2.8
$ 10,000 to $ 19,999........	26	1.3	74	1.4	5603	3.6
$ 20,000 to $ 24,999........	20	1.0	50	1.0	4591	3.0
$ 25,000 to $ 29,999........	25	1.3	30	0.6	4876	3.2
$ 30,000 to $ 34,999........	50	2.5	47	0.9	5870	3.8
$ 35,000 to $ 49,999........	113	5.7	173	3.3	20935	13.6
$ 50,000 to $ 74,999........	206	10.5	507	9.8	37123	24.1
$ 75,000 to $ 99,999........	271	13.8	521	10.0	26853	17.4
$100,000 to $149,999........	587	29.8	1158	22.3	26240	17.0
$150,000 and Over...........	648	32.9	2570	49.5	17956	11.6
1990 Fam. HH by 1989 Fam. HH Inc	1640	%	4747	%	134570	%
Under $10,000.......	25	1.5	68	1.4	4522	3.4
$ 10,000 to $ 19,999........	28	1.7	67	1.4	8292	6.2
$ 20,000 to $ 24,999........	43	2.6	55	1.2	6289	4.7
$ 25,000 to $ 29,999........	30	1.8	43	0.9	7309	5.4
$ 30,000 to $ 34,999........	40	2.4	87	1.8	9091	6.8
$ 35,000 to $ 49,999........	108	6.6	320	6.7	26315	19.6
$ 50,000 to $ 74,999........	277	16.9	618	13.0	33904	25.2
$ 75,000 to $ 99,999........	336	20.5	726	15.3	16440	12.2
$100,000 to $149,999........	444	27.1	1095	23.1	12385	9.2
$150,000 and Over...........	309	18.8	1668	35.1	10023	7.4

NOTE: When median household wealth is < $25,000 it will be listed as $24,999.

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Attribute	Area 1		Area 2		Area 3	
1997 Households by Hhold Wealth:	2465	%	6485	%	201758	%
Less than $25,000...........	345	14.0	961	14.8	54892	27.2
$ 25,000 to $ 49,999..........	129	5.2	313	4.8	15841	7.9
$ 50,000 to $ 99,999..........	268	10.9	633	9.8	27465	13.6
$100,000 to $249,999..........	643	26.1	1568	24.2	51632	25.6
$250,000 to $499,999..........	591	24.0	1559	24.0	32732	16.2
$500,000 and Over.............	489	19.8	1451	22.4	19196	9.5
1997 Householders by Age:	2465	%	6485	%	201758	%
15 to 24 Years................	30	1.2	128	2.0	7682	3.8
25 to 34 Years................	279	11.3	627	9.7	38681	19.2
35 to 44 Years................	542	22.0	1321	20.4	54618	27.1
45 to 54 Years................	592	24.0	1649	25.4	41454	20.5
55 to 64 Years................	455	18.5	1121	17.3	25854	12.8
65 to 74 Years................	377	15.3	978	15.1	20196	10.0
75 Years and Over.............	190	7.7	661	10.2	13273	6.6
1997 Households by Hhold Inc:						
Age of Hholder 25-44 Years:	821	%	1948	%	93299	%
Under $15,000............	47	5.7	55	2.8	4143	4.4
$ 15,000 to $ 24,999..........	25	3.0	81	4.2	5846	6.3
$ 25,000 to $ 34,999..........	59	7.2	85	4.4	8051	8.6
$ 35,000 to $ 49,999..........	81	9.9	112	5.7	15588	16.7
$ 50,000 to $ 74,999..........	73	8.9	217	11.1	24614	26.4
75,000 to $ 99,999..........	90	11.0	196	10.1	15351	16.5
100,000 and Over............	446	54.3	1202	61.7	19706	21.1
Age of Hholder 45-64 Years:	1047	%	2770	%	67308	%
Under $15,000..........	36	3.4	56	2.0	2967	4.4
$ 15,000 to $ 24,999..........	28	2.7	60	2.2	3235	4.8
$ 25,000 to $ 34,999..........	22	2.1	68	2.5	4282	6.4
$ 35,000 to $ 49,999..........	60	5.7	112	4.0	8254	12.3
$ 50,000 to $ 74,999..........	118	11.3	267	9.6	14747	21.9
$ 75,000 to $ 99,999..........	129	12.3	250	9.0	11346	16.9
$100,000 and over.............	654	62.5	1957	70.6	22477	33.4
Age of Householder 65+ Years:	567	%	1639	%	33469	%
Under $15,000..........	52	9.2	192	11.7	7560	22.6
$ 15,000 to $ 24,999..........	30	5.3	120	7.3	5032	15.0
$ 25,000 to $ 34,999..........	60	10.6	95	5.8	3749	11.2
$ 35,000 to $ 49,999..........	62	10.9	133	8.1	4459	13.3
$ 50,000 to $ 74,999..........	108	19.0	232	14.2	5165	15.4
$ 75,000 to $ 99,999..........	80	14.1	191	11.7	2823	8.4
$100,000 and Over.............	175	30.9	676	41.2	4681	14.0
1990 Households by Hhold Type:	2011	%	5863	%	173887	%
Male no Wife no Child.........	20	1.0	65	1.1	2578	1.5
Female no Husband no Child....	63	3.1	112	1.9	6160	3.5
Married Couple Family.........	1503	74.7	4444	75.8	116677	67.1
Other Family Hhold Own Child..	30	1.5	121	2.1	9738	5.6
Non-Family....................	395	19.6	1121	19.1	38734	22.3

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Attribute	Area 1		Area 2		Area 3	
1990 Pop. 65+ Yr. by HH Type:	637	%	2054	%	43153	%
Living Alone..................	108	17.0	465	22.6	11380	26.4
In Families...................	509	79.9	1483	72.2	28170	65.3
In Non-Families...............	20	3.1	33	1.6	635	1.5
In Group Quarters.............	0	0.0	73	3.6	2968	6.9
1990 Marital status:						
For Population 15+ Years:	4326	%	14136	%	394484	%
Never Married...............	809	18.7	3725	26.4	98876	25.1
Now Married (Exc. Separated)	3109	71.9	9176	64.9	243309	61.7
Divorced or Separated.......	196	4.5	582	4.1	32035	8.1
Widowed.....................	212	4.9	653	4.6	20264	5.1
For Females 15+ Years:	2130	%	7321	%	195854	%
Never Married...............	242	11.4	1713	23.4	40322	20.6
Now Married (Exc. Separated)	1596	74.9	4591	62.7	120411	61.5
Divorced or Separated.......	118	5.5	417	5.7	18174	9.3
Widowed.....................	174	8.2	600	8.2	16947	8.7
1990 Educational Attainment for Population 25+ Years:	3777	%	11307	%	318475	%
Less than 9th Grade............	20	0.5	177	1.6	18785	5.9
9th to 12th Grade, No Diploma..	85	2.3	262	2.3	29856	9.4
High School Graduate...........	433	11.5	1060	9.4	79832	25.1
ne College, No Degree.........	695	18.4	1794	15.9	69510	21.8
sociate Degree...............	180	4.8	589	5.2	18607	5.8
Bachelor's Degree..............	1289	34.1	4202	37.2	65375	20.5
Graduate or Prof. Degree.......	1075	28.5	3223	28.5	36510	11.5
1990 Pop. Age 16+, In Labor Frc:	2861	%	8740	%	286161	%
Civilian Employed Males.......	1671	58.4	5208	59.6	142604	49.8
Civilian Employed Females.....	1094	38.2	3373	38.6	115399	40.3
Persons in Armed Forces.......	0	0.0	13	0.1	18335	6.4
Persons Unemployed............	96	3.4	146	1.7	9823	3.4
1990 Occupat.-Employed pop. 16+:	2765	%	8581	%	258003	%
Managerial/Prof. Spec.........	1615	58.4	4443	51.8	87068	33.7
Exec/Admin/Managerial........	822	29.7	2562	29.9	46454	18.0
Professional Specialty.......	793	28.7	1881	21.9	40614	15.7
Tech./Sales/Admn. Support.....	855	30.9	3045	35.5	87473	33.9
Technician and Related.......	36	1.3	173	2.0	9294	3.6
Sales........................	550	19.9	1830	21.3	37321	14.5
Administrative Support.......	269	9.7	1042	12.1	40858	15.8
Service Occupation............	114	4.1	605	7.1	25109	9.7
Private Household...........	21	0.8	142	1.7	1083	0.4
Protective Service..........	16	0.6	16	0.2	3144	1.2
Other Service...............	77	2.8	447	5.2	20882	8.1
Farming/Forestry/Fishing......	21	0.8	71	0.8	2570	1.0
Precision/Craft/Repair........	65	2.4	204	2.4	26383	10.2
Operator/Fabricators/Laborer..	95	3.4	213	2.5	29400	11.4
Machine Op/Assem./Inspect....	41	1.5	41	0.5	14168	5.5
Trans. & Material Moving.....	6	0.2	65	0.8	6643	2.6
andlers/Helpers/Laborers....	48	1.7	107	1.2	8589	3.3

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Attribute	Area 1		Area 2		Area 3	
1990 Industry-Employed Pop. 16+:	2765	%	8581	%	258003	%
Agriculture/Forestry/Fisheries	48	1.7	109	1.3	3309	1.3
Mining......................	0	0.0	2	0.0	182	0.1
Construction.................	45	1.6	255	3.0	16350	6.3
Manufacturing-Nondurable Goods	287	10.4	649	7.6	27488	10.7
Manufacturing-Durable Goods...	228	8.2	443	5.2	28204	10.9
Transportation...............	78	2.8	236	2.8	8613	3.3
Communications and Public Util	21	0.8	109	1.3	5532	2.1
Wholesales Trade.............	146	5.3	452	5.3	14302	5.5
Retail Trade.................	315	11.4	1106	12.9	41032	15.9
Finance/Insurance/Real Estate.	331	12.0	1540	17.9	23868	9.3
Business and Repair Services..	154	5.6	436	5.1	11913	4.6
Personal Services............	60	2.2	274	3.2	6401	2.5
Entertainment/Recreation Serv.	43	1.6	206	2.4	4660	1.8
Professional and Related Serv.	952	34.4	2709	31.6	57399	22.2
Public Administration.........	57	2.1	55	0.6	8750	3.4
1990 Pop. by Travel Time to Work:	2688	%	8424	%	270244	%
Travel in Under 10 Minutes...	613	22.8	1939	23.0	49478	18.3
Travel in 10 to 14 Minutes....	458	17.0	1155	13.7	35448	13.1
Travel in 15 to 19 Minutes....	252	9.4	831	9.9	33330	12.3
Travel in 20 to 29 Minutes....	279	10.4	1072	12.7	46874	17.3
Travel in 30 to 44 Minutes....	368	13.7	1236	14.7	53782	19.9
Travel in 45 to 59 Minutes....	296	11.0	790	9.4	25241	9.3
Travel in 60 to 89 Minutes....	313	11.6	1208	14.3	19638	7.3
Travel in 90 Minutes and Over.	109	4.1	193	2.3	6453	2.4
1990 Pop. by Transport. to Work:	2688	%	8424	%	270244	%
Travel by Driving Alone.......	1875	69.8	5495	65.2	200994	74.4
Travel by Carpool.............	155	5.8	477	5.7	30358	11.2
Travel by Public transport....	347	12.9	1130	13.4	11461	4.2
Travel by Walking Only........	60	2.2	724	8.6	16298	6.0
Travel by Other Means.........	35	1.3	83	1.0	2704	1.0
Working at Home...............	216	8.0	515	6.1	8429	3.1
1990 Housing Units:	2079	%	6131	%	183283	%
Owner-Occupied Housing Units..	1810	87.1	5017	81.8	129026	70.4
Renter-Occupied Housing Units.	218	10.5	865	14.1	44940	24.5
Vacant Housing Units..........	51	2.5	249	4.1	9317	5.1
1990 Specified Owner-Occ. Housing Units by Value:	1665	%	4322	%	112410	%
Under $ 20,000..............	1	0.1	2	0.0	285	0.3
$20,000 to $39,999.........	2	0.1	4	0.1	1403	1.2
$40,000 to $49,999.........	2	0.1	0	0.0	2551	2.3
$50,000 to $74,999.........	15	0.9	17	0.4	15843	14.1
$75,000 to $99,999.........	21	1.3	35	0.8	18286	16.3
$100,000 to $149,999.........	99	5.9	126	2.9	23722	21.1
$150,000 to $199,999.........	195	11.7	169	3.9	16960	15.1
$200,000 to $299,999.........	576	34.6	546	12.6	15909	14.2
$300,000 to $499,999.........	494	29.7	1304	30.2	11630	10.3
$500,000 and Over............	260	15.6	2119	49.0	5821	5.2
Median Housing Value.........	285244		493703		136658	

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Attribute	Area 1		Area 2		Area 3	
1990 Specified Renter-Occupied Units by Gross Rent:	213	%	853	%	44326	%
With Cash Rent.................	207	97.2	759	89.0	41581	93.8
Less than $100...............	0	0.0	0	0.0	592	1.3
$100 to $149.................	0	0.0	0	0.0	800	1.8
$150 to $199.................	0	0.0	9	1.1	918	2.1
$200 to $249.................	0	0.0	0	0.0	771	1.7
$250 to $299.................	10	4.7	0	0.0	819	1.8
$300 to $399.................	21	9.9	49	5.7	3698	8.3
$400 to $499.................	31	14.6	89	10.4	7664	17.3
$500 to $599.................	20	9.4	93	10.9	8790	19.8
$600 to $749.................	34	16.0	130	15.2	9388	21.2
$750 to $999.................	31	14.6	197	23.1	5509	12.4
$1,000 or More...............	60	28.2	192	22.5	2632	5.9
No Cash Rent...................	6	2.8	94	11.0	2745	6.2
1990 Households by Vehicles:	2028	%	5882	%	173966	%
0 Vehicles.....................	8	0.4	180	3.1	8717	5.0
1 Vehicle Available...........	519	25.6	1225	20.8	48578	27.9
2 Vehicles Available..........	1119	55.2	2960	50.3	83285	47.9
3 Vehicles Available..........	287	14.2	1100	18.7	24642	14.2
4 Vehicles Available..........	82	4.0	299	5.1	6602	3.8
5+ Vehicles Available..........	13	0.6	118	2.0	2142	1.2
1990 Housing Units by Number of Units in Structure:	2079	%	6131	%	183283	%
Single Detached Unit..........	1771	85.2	5011	81.7	123630	67.5
Single Attached Unit..........	122	5.9	150	2.4	13137	7.2
Structures with 2 Units.......	21	1.0	240	3.9	7726	4.2
Structures w/ 3-4 Units.......	64	3.1	57	0.9	7061	3.9
Structures w/ 5-9 Units.......	15	0.7	119	1.9	8191	4.5
Structures w/ 10-19 Units.....	34	1.6	170	2.8	8587	4.7
Structures w/ 20-49 Units.....	0	0.0	243	4.0	6976	3.8
Structures w/ 50+ Units.......	0	0.0	108	1.8	3249	1.8
Mobile Homes/Trailers or Other	52	2.5	33	0.5	4726	2.6
1990 Housing Units by Year Built:	2079	%	6131	%	183283	%
Built 1989 to March 1990......	6	0.3	209	3.4	6260	3.4
Built 1985 to 1988............	259	12.5	634	10.3	23181	12.6
Built 1980 to 1984............	133	6.4	295	4.8	13407	7.3
Built 1970 to 1979............	240	11.5	1025	16.7	43027	23.5
Built 1960 to 1969............	478	23.0	1317	21.5	29173	15.9
Built 1950 to 1959............	442	21.3	1093	17.8	31115	17.0
Built 1940 to 1949............	107	5.1	210	3.4	12914	7.0
Built 1939 or Earlier	414	19.9	1348	22.0	24206	13.2
1990 HUs by Year Moved In:	2028	%	5882	%	173966	%
Moved in 1989 to March 1990...	209	10.3	862	14.7	35122	20.2
Moved in 1985 to 1988.........	765	37.7	1935	32.9	60401	34.7
Moved in 1980 to 1984.........	291	14.3	864	14.7	22909	13.2
Moved in 1970 to 1979.........	355	17.5	1211	20.6	30216	17.4
Moved in 1969 or Earlier......	408	20.1	1010	17.2	25318	14.6

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Area 2 = CITY OF LAKE FOREST, IL
Area 3 = LAKE COUNTY, IL

Attribute	Area 1		Area 2		Area 3	
1997 Expenditures by Selected Product Categories(in thousands of dollars):	($000s)	U.S. Index	($000s)	U.S. Index	($000s)	U.S. Index
Food at Home	$11684	118	$31680	121	$899420	111
Food Away From Home	$10124	157	$27291	161	$702241	133
Alcoholic Beverages at Home	$841	137	$2227	138	$59753	119
Alcoholic Beverages Away From Home	$755	180	$2014	183	$53205	155
Personal Care Products	$1298	138	$3485	141	$95453	124
Personal Care Services	$1101	147	$2989	152	$76130	124
Nonprescription Drugs	$427	117	$1131	118	$31153	104
Women's Apparel	$3655	181	$9854	185	$239611	145
Men's Apparel	$2081	181	$5731	190	$140897	150
Girls' Apparel	$286	132	$789	138	$23791	134
Boys' Apparel	$359	129	$981	133	$30001	131
Infants' Apparel	$259	118	$704	122	$21064	118
Footwear (Excl. Infants)	$1247	141	$3403	146	$92131	127
Housekeeping Supplies	$1804	145	$4796	147	$129844	128
Lawn/Garden Supplies (Incl. Plants)	$335	163	$860	159	$21928	131
Domestic Services	$2452	194	$6740	203	$154876	150
Household Textiles	$626	170	$1681	174	$41308	137
Furniture	$2168	164	$5732	165	$155894	145
Floor Coverings	$826	230	$2197	232	$51108	174
Major Appliances	$750	140	$1996	141	$53916	123
Small Appliances & Houseware	$562	168	$1518	172	$37695	137
Tv, Radio & Sound Equipment	$2632	147	$7107	151	$194214	133
Other Entertainment Equip./Services	$3246	166	$9027	176	$232444	146
Transportation	$28334	160	$77909	167	$1942262	134

1997 Expenditures by Selected Store Type (in thousands of dollars):	($000s)	U.S. Index	($000s)	U.S. Index	($000s)	U.S. Index
Building Materials & Supply Stores	$1524	150	$3986	149	$109104	131
Hardware Stores	$225	157	$602	159	$15791	134
Retail Nursery/Lawn/Garden Supply	$350	170	$938	174	$22836	136
Auto Supply Stores	$1519	156	$4183	163	$102710	129
Gasoline/Service Stations	$6136	137	$16638	141	$446694	122
Grocery Stores	$12948	121	$34934	125	$984330	113
Drug and Proprietary Stores	$2505	138	$6660	140	$175498	118
Eating Places	$10152	158	$27379	162	$702147	134
Drinking Places	$530	173	$1428	177	$36420	145
Department Stores (Excl. Leased)	$7443	161	$20157	166	$517681	137
Apparel Stores	$3315	173	$9013	178	$224886	143
Shoe Stores	$757	142	$2065	148	$55610	128
Furniture	$1985	166	$5271	168	$140765	144
Home Furnishing Stores	$1275	202	$3428	206	$80905	156
Household Appliance Stores	$444	153	$1195	157	$30724	130
Radio/TV/Computer/Music Stores	$1713	167	$4629	171	$118220	141

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1997 Male and Female Population Comparison

Area 1 = VILLAGE OF LAKE BLUFF, IL

Males		Age		Females
32		85+	f	55
126	mmm	75-84	fff	135
285	mmmmmmm	65-74	ffffffff	318
401	mmmmmmmmmm	55-64	fffffffffff	428
543	mmmmmmmmmmmmmm	45-54	fffffffffffffff	568
282	mmmmmmm	40-44	ffffffff	306
222	mmmmm	35-39	fffff	227
156	mmmm	30-34	ffff	156
167	mmmm	25-29	ffff	165
143	mmm	20-24	fff	126
225	mmmmm	15-19	ffff	166
239	mmmmmm	10-14	fffff	222
231	mmmmmm	5-9	ffffff	239
261	mmmmmm	<5	ffffff	244

Area 2 = CITY OF LAKE FOREST, IL

Males		Age		Females
91		85+	ff	224
350	mmm	75-84	ffff	455
766	mmmmmm	65-74	fffffff	850
1027	mmmmmmmmm	55-64	fffffffff	1091
1625	mmmmmmmmmmmmmm	45-54	fffffffffffffff	1669
764	mmmmmm	40-44	ffffffff	902
456	mmmm	35-39	fffff	602
320	mm	30-34	fff	341
542	mmmm	25-29	ffff	495
843	mmmmmmm	20-24	fffffff	865
828	mmmmmmm	15-19	fffffff	790
660	mmmmm	10-14	fffff	659
636	mmmmm	5-9	ffffff	670
586	mmmmm	<5	fffff	591

Area 3 = LAKE COUNTY, IL

Males		Age		Females
1549		85+	f	4463
6998	mm	75-84	ffff	10747
16097	mmmmmm	65-74	ffffff	18097
23039	mmmmmmmm	55-64	fffffffff	23986
39292	mmmmmmmmmmmmmmm	45-54	ffffffffffffff	39175
25301	mmmmmmmmm	40-44	fffffffff	25600
26135	mmmmmmmmm	35-39	ffffffffff	27129
21779	mmmmmmmm	30-34	ffffffff	22958
20780	mmmmmmm	25-29	fffffff	19097
21667	mmmmmmmm	20-24	ffffff	16821
24726	mmmmmmmmm	15-19	fffffff	18759
21666	mmmmmmmm	10-14	fffffff	20760
23715	mmmmmmmmm	5-9	ffffffff	22507
24454	mmmmmmmmm	<5	fffffffff	23878

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1997 Total Population Comparison (%)

Area 1 = VILLAGE OF LAKE BLUFF, IL
Area 2 = CITY OF LAKE FOREST, IL
Area 3 = LAKE COUNTY, IL

Area 1		Age		Area 2
1.3	1	85+	2	1.6
3.9	111	75-84	222	4.1
9.0	11111111	65-74	2222222	8.2
12.4	11111111111	55-64	222222222	10.8
16.7	11111111111111	45-54	222222222222222	16.7
8.8	1111111	40-44	2222222	8.5
6.7	111111	35-39	2222	5.4
4.7	1111	30-34	222	3.4
5.0	1111	25-29	2222	5.3
4.0	111	20-24	2222222	8.7
5.9	11111	15-19	2222222	8.2
6.9	111111	10-14	222222	6.7
7.0	111111	5-9	22222	6.6
7.6	111111	<5	22222	6.0

Area 2		Age		Area 3
1.6	2	85+		1.0
4.1	222	75-84	33	3.0
8.2	2222222	65-74	33333	5.8
10.8	222222222	55-64	3333333	8.0
16.7	222222222222222	45-54	33333333333	13.3
8.5	2222222	40-44	3333333	8.6
5.4	2222	35-39	33333333	9.0
3.4	222	30-34	333333	7.6
5.3	2222	25-29	333333	6.7
8.7	2222222	20-24	33333	6.5
8.2	2222222	15-19	333333	7.4
6.7	222222	10-14	333333	7.2
6.6	22222	5-9	3333333	7.8
6.0	22222	<5	3333333	8.2

Area 3		Age		Area 1
1.0		85+	1	1.3
3.0	33	75-84	111	3.9
5.8	33333	65-74	11111111	9.0
8.0	3333333	55-64	11111111111	12.4
13.3	33333333333	45-54	11111111111111	16.7
8.6	3333333	40-44	1111111	8.8
9.0	33333333	35-39	111111	6.7
7.6	333333	30-34	1111	4.7
6.7	333333	25-29	1111	5.0
6.5	33333	20-24	111	4.0
7.4	333333	15-19	11111	5.9
7.2	333333	10-14	111111	6.9
7.8	3333333	5-9	111111	7.0
8.2	3333333	<5	111111	7.6

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1997 Households by Household Income (%):
(income ranges in thousands of dollars)

Area 1 = VILLAGE OF LAKE BLUFF, IL
Area 2 = CITY OF LAKE FOREST, IL
Area 3 = LAKE COUNTY, IL

Area 1		HH inc		Area 2
27.4	1111111111	$150+	222222222222222	40.3
24.7	111111111	$100-$150	2222222	19.4
12.2	1111	$ 75-$100	222	10.0
12.2	1111	$ 50-$ 75	2222	11.2
8.3	111	$ 35-$ 50	22	5.7
4.1	1	$ 30-$ 35		2.4
1.9		$ 25-$ 30		1.7
2.4		$ 20-$ 25		2.5
3.6	1	$ 10-$ 20	2	3.5
3.3	1	<$10	2	3.3

Area 2		HH inc		Area 3
40.3	222222222222222	$150+	333	9.3
19.4	2222222	$100-$150	33333	14.1
10.0	222	$ 75-$100	33333	14.9
11.2	2222	$ 50-$ 75	33333333	22.6
5.7	22	$ 35-$ 50	33333	14.7
2.4		$ 30-$ 35	3	4.7
1.7		$ 25-$ 30	3	3.9
2.5		$ 20-$ 25	3	4.1
3.5	2	$ 10-$ 20	33	6.8
3.3	2	<$10	3	4.9

Area 3		HH inc		Area 1
9.3	33333	$150+	111111111111111	27.4
14.1	3333333	$100-$150	1111111111111	24.7
14.9	33333333	$ 75-$100	111111	12.2
22.6	333333333333	$ 50-$ 75	111111	12.2
14.7	33333333	$ 35-$ 50	1111	8.3
4.7	33	$ 30-$ 35	11	4.1
3.9	33	$ 25-$ 30	1	1.9
4.1	33	$ 20-$ 25	1	2.4
6.8	333	$ 10-$ 20	1	3.6
4.9	33	<$10	1	3.3