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## **THE CROTON-ON-HUDSON HARMON COMMERCIAL DISTRICT RETAIL STUDY**

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Submitted to:

The Village of Croton-on-Hudson

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## **EXECUTIVE SUMMARY**

### **A. District Characteristics**

- There are no national or regional retail chains, or banks or personal service chains in the district. However, there are many of them in three nearby shopping centers
- Auto-related uses occupy a large portion of the district's commercial properties
- Various types of services – hair and nail salons, insurance, legal, veterinary, podiatry, computer repair—are also located in the district
- The corridor lacks architectural distinction or general physical charm
- Auto traffic is enough to be helpful to local retailers and restaurateurs, it still is far below the levels that major retail and fast food chains would consider significant.

### **B. Trade Area Characteristics**

The Harmon District has a “180° trade area” – most trade areas are 360°. This, combined with the Village's relatively ex-urban environment, results in a relatively low population density, a key variable in site selection.

### **C. Identifying The Types Of Retail To Target**

1. Neighborhood Commercial Functions. Given the district and trade area characteristics, it was logical to first look at local, neighborhood functions such as supermarkets, gourmet markets, drugstores, wine shops, specialty food stores, full-service restaurants and limited service eateries.

- Field inspection and data analysis, however, showed the supermarket, gourmet market, drugstore, and wine shop possibilities were already occupied
- Other service functions that often attach to the neighborhood retailing described above are dry cleaners, martial arts, pre- schools, dance studios, etc. already exist elsewhere in the Village
- Analysis revealed that there was unmet demand for limited food services, though it is doubtful that national chains will be interested in this opportunity. Independent operators or small regional chains are more likely to respond
- Though two of restaurants have recently closed, creating a restaurant niche in Harmon still makes good sense because it meshes with the area's location, traffic flows, available sites, existing businesses and unmet demand.

2. GAFO Retailers. The unmet demand for GAFO type retailing in the three mile ring is about \$122.4 million; about \$50.7 million if general merchandise stores are excluded. Yet despite this significant amount of unmet demand no national or major regional GAFO retail chain has opened in Croton-on-Hudson. Given the

lack of trade area population density and the characteristics of Harmon detailed in Section A above, it is extremely unlikely that they will be eager to locate in Harmon anytime soon.

But, there are small GAFO operations that succeed in small or medium-sized communities. Most have relatively small shops –2,000 SF or less and annual sales under \$300,000. Nevertheless, many become very popular locally. Of late, there is also a trend for these successful small retail operations to be owned and operated by women – usually working mothers – who live in the community. Moreover, with rising fuel costs and persistently demanding time pressures, more and more working mothers are willing to sacrifice on price and selection if they can shop quickly and easily in a local shop.

A key to attracting quality GAFO retail operations is to provide quality spaces at affordable rents. Affordability is a function of the amount of space and the sales of the business operation. Usually, these small retailers can afford to pay between 8% and 12% of their annual sales for rent, though in some instances they might afford 15%.

It is recommended that 8,500 SF of GAFO retailing can be viably targeted for the Harmon District as well as 4,800 SF in food service operations, for a total of 13,300 SF. These all are expected to be occupied by small operations.

#### **D. Retail Prone Properties**

Such spaces may be used for non-retail purposes, but their characteristics enable them to be easily and inexpensively converted into retail uses. The retail revitalization of Harmon may take some time. Having some retail-prone spaces filled with small offices for SOHO type businesses or small studios for artists and crafts persons might enable some projects that otherwise would be stalled. They certainly would add some daytime pedestrian traffic that the district badly needs.

The village has numerous structures originally built for residential use that now contain offices, which suggests a significant latent demand for office space.

Many Croton-on-Hudson residents reportedly have leased offices in Ossining because of the unavailability of suitable spaces in the Village.

A recent small office project in the Village, with lots of amenities, has quickly rented about 75% of its space even though rents are not negligible.

A comparatively high proportion of Croton-on-Hudson residents who are employed, 8.7%, work at home. A small, but significant number of people who work at home find that while they do not want a long commute, their kids or spouse pester them too much at home or they miss some social interaction, etc., and they consequently look for small, affordable office spaces close to their home.

With the ballooning costs of gasoline, many experts are expecting a sharp increase in telecommuting. The Village has a large number of residents, 2,577, who are in occupations that typically require office spaces. A small, but unknown,

percentage of them probably can be coaxed to telecommute near their homes, if suitable and affordable office spaces are available.

The Village is proud of the number of its residents who are involved in the arts, though it is difficult to pin down their precise number.

It is recommended that 3,000 SF is a reasonable amount of small office and studio space that Harmon projects might successfully develop in response to local demand.

### **E. Implications For Redevelopment**

The recommended 16,300 SF of retail prone space that can be feasibly targeted for the Harmon District is not intended to supplant or replace existing operations, but:

1. *To fill appropriate vacant spaces.* From the spreadsheet provided by the Village, there appears to be only one vacant appropriate space and that is parcel #12 which has a vacancy of 1,907 SF.
2. *The remainder would be for new projects.* Subtracting 1,907 SF from the 16,300 SF leaves 14,393 SF for new projects.
3. Looking at retail alone, subtracting the 3,000 SF for small offices and studios still leaves 11,393 SF for new projects.
4. These amounts -- 14,393 SF or 11,393 SF -- would be in addition to the currently occupied commercial spaces in Harmon.

### **F. Implications For Zoning Changes**

The key to the successful retail revitalization of the Harmon District is its ability to attract small independent retailers and perhaps the leasing of small office and studio spaces. The proposed formula for succeeding at this is developing quality commercial spaces that are leased at affordable rents.

It is recommend that the zoning be amended to increase the allowed density to the point that it creates an incentive for developers/landlords to offer their street-level commercial spaces at affordable rents.

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## **A. District Characteristics**

The following characteristics shape the kind of retailing that can be attracted to the S. Riverside Avenue corridor in Harmon:

1. Current Uses And Tenants. Aside from the gasoline stations, there are no national or regional retail chains, or banks or personal service chains in the district. However, there are many of them in three shopping districts that are located within about one mile of the intersection of Benedict Blvd and S. Riverside. These nearby chain establishments do not feature comparison shoppers' goods, but food and food services, drugstore items and assorted services (e.g., New York Sports Club, UPS, Chase).

Auto-related uses, such as gas stations, limo services, and auto repair occupy a large portion of the district's commercial properties. Various types of services – hair and nail salons, insurance, legal, veterinary, podiatry, computer repair—are located along S. Riverside from Croton Point Avenue to past Oneida. Food. Food services are also present: two restaurants, one take out, a deli and a small convenience store. There is also a florist. See Appendix A for photos of current businesses.

2. Appearance and Condition. Auto-related retail and auto dependent services visually dominate the corridor and the corridor lacks architectural distinction or general physical charm. Current vacancies also detract from the area's image. The size and condition of several properties suggest redevelopment opportunities
3. Auto and Pedestrian Traffic. A traffic count done by Westchester County in 2001 found an AADT of 8,698 vehicles along S. Riverside from Benedict to Hudson. While such traffic is enough to be helpful to local retailers and restaurateurs, it still is far below the levels that major retail and fast food chains would consider significant.

The auto traffic generated by users of the Croton Harmon Metro North Station largely comes from out of town and most of it does not travel along S. Riverside.

The district's proximity to the Rte 9/9a limited access highway is a definite asset, but not a deal clincher.

There is little pedestrian traffic along the corridor and only one blockface is somewhat pedestrian friendly (Benedict to Clinton).

## **B. Trade Area Characteristics**

A trade area is the residential area from which most shoppers and diners can be expected to come. For this project, a geographic ring defined by a three mile

# MAP 1

## Three Mile Ring Area



Source: ESRI. Radius is centered on the intersection of South Riverside Avenue and Benedict Boulevard.

radius centered on the intersection of Benedict Boulevard and S. Riverside (see Map 1) was selected as the trade area. This selection was consistent with information obtained from local merchants, the characteristics of the Harmon District and the nature of the retail that has been attracted to Croton-on-Hudson.

The proximity of the Hudson River means that the Harmon District has a “180° trade area” – most trade areas are 360°. Because of the proximity of the Croton River the corridor has the equivalent of a 90° close-in trade area. This, combined with the Village’s relatively ex-urban environment, impacts population density, a key variable in site selection. Within three miles of the Benedict-S. Riverside intersection there are an estimated 33,907 residents, but within the same distance of similar intersections in Cranford, NJ, and Maplewood, NJ, are respectively 154,585 and 231,121 residents.

Residents within Harmon’s three mile ring are:

- Financially comfortable, with an estimated median household income in 2008 of \$78,536
- Well-educated, with 40.2% holding a Bachelors or higher degree
- Likely to spend considerably more than the average American on retail and entertainment: e.g., 162% more on women’s clothing; 159% more on children’s clothing; 177% more on color TVs; 166% more on toys and games; 168% more on pets; and 204% more on home remodeling and maintenance services
- Much more likely than the average American to shop at Nordstrom and Macy’s and order from LL Bean and Land’s End, but far less likely to shop at Wal-Mart
- More likely to dine at a sit-down restaurant than in a fast food operation

### **C. Identifying The Types Of Retail To Target**

1. Neighborhood Commercial Functions. Given the population of the market area and the passing commuter auto traffic, it was logical to first look at local, neighborhood functions like supermarkets, gourmet markets, drugstores, wine shops, specialty food stores, full-service restaurants and limited service eateries.

Field inspection showed the supermarket, gourmet market, drugstore, and wine shop possibilities were already occupied. The population density is too low for specialty meat and fish markets or a specialty cheese shop. Data purchased from Claritas confirmed these observations: within a one-mile radius the food and beverage stores had sales that were \$19 million a year more than the residents in that area were spending in such shops. Within the three-mile ring food store sales and consumer demand were almost equal. The drugstores, even in the three mile ring, continued to “import” sales dollars.

Other service functions that often attach to the neighborhood retailing described above are dry cleaners, martial arts, pre- schools, dance studios, etc. These exist, often in significant numbers, elsewhere in the Village and sometimes very

**Table 1. Unmet Demand And Potential Space Requirements**

<b>Opportunity Gap in 3-Mile Ring</b>		<b>Sales \$/PSF</b>		<b>Estimated New SF</b>	
<b>NAICs Label and Number</b>	<b>Unmet Demand</b>	<b>High</b>	<b>Low</b>	<b>Low</b>	<b>High</b>
Limited-Service Eating Places-7222	\$ 15,041,336	473	181	31,800	83,101
Family Clothing Stores-44814	\$ 11,035,509	259	252	42,608	43,792
Furniture Stores-4421	\$ 7,458,666	284	259	26,263	28,798
Full-Service Restaurants-7221	\$ 7,157,870	358	250	19,994	28,631
Women's Clothing Stores-44812	\$ 5,341,821	243	176	21,983	30,351
Radio, TV, Electronics Stores-443112	\$ 5,150,821	294	270	17,520	19,077
Jewelry Stores-44831	\$ 4,853,277	322	222	15,072	21,862
Sporting Goods Stores-45111	\$ 2,644,586	233	200	11,350	13,223
Childrens, Infants Clothing -44813	\$ 1,169,978	262	236	4,466	4,958
Home Furnishing Stores-4422	\$ 988,007	330	166	2,994	5,952
Used Merchandise Stores-4533	\$ 950,720	na	na	na	na
Total Potential SF				194,050	279,745
Sources: Claritas, Inc; Dollars & Cents of Shopping Centers 2006, DANTH, Inc.					

close to Harmon. There appears to be little opportunity to recruit them to the area.

Table 1 shows the retail and food service functions that, according to the Claritas data, had the biggest gap between consumer demand and merchant sales within the three mile ring. Taking high and low estimates of sales per square foot -- which are based on the reported sales of similar establishments in shopping centers -- Table 1 also converts the unmet demand into estimates of potential space requirements for these retail and food service operations.

The information in Table 1 suggests that the unmet demand for limited service food operations – e.g., McDonalds, Starbucks, Chipotle, Dunkin Donuts, Mex-to-go, Black Cow, etc.—in the three mile ring could support between 31,800 SF and 83,100 SF of additional space in these establishments.

However, it is highly unlikely that any of the major fast food chains would select Harmon as a location. For example:

- Starbucks would probably prefer locations either very close to the Croton Harmon Station, where it could have a chance at all the commuters or closer to the Van Wyck shopping center where it could dip into that customer traffic
- McDonald's would want a stand alone store, require a 37,000 SF lot and probably prefer a site closer to the limited access highway or Van Wyck Shopping Center or both

- Chipotle now is not in the general area – why would it chose to enter this market area given easier potential investment opportunities fairly close by?
- None of the major chains would want to be the first into Harmon unless they saw a fantastic untapped opportunity

If Harmon is to capture any of this potential, it would most probably be by a small independent operator or by a small regional chain. Perhaps a tea salon such as the Enjoy Tea Room in Ossining or Kathleen’s Tea Room in Peekskill (maybe by one of their owners). Or it could be a place specializing in hot dogs and sausages. Whatever its nature, such a limited food service operation would have modest revenues and need affordable rents, the equivalent of 8% to 12 % of annual sales, with a few able to afford 15%. It is anticipated that such an operation would require 1,500 SF to 2,000 SF, which, at most, represents about 6% of the potential growth for these operations in the three mile ring.

Though two of restaurants in Harmon have recently closed, creating a restaurant niche in Harmon still makes good sense because it meshes with the area’s location, traffic flows, available sites and existing businesses. Table 1 indicates that there is about \$7.1 million in unmet demand for full service restaurants in the three mile ring. Another ethnic restaurant would be congruent with the Village’s cosmopolitan population. The closest Thai restaurant is 7.1 miles away in Sleepy Hollow; the closest Indian eatery is in Montrose, 4.2 miles away, and the closest Korean restaurant is across the Hudson in Nanuet. It is anticipated that such an operation would be independently owned or part of a small family chain, require about 2,800 SF of space and be looking for an affordable lease.

2. GAFO Retailers. GAFO is an acronym that refers to stores selling general merchandise, apparel, furniture and home furnishings, electronics and appliances, sporting goods, games, toys, models, books, music, office supplies, stationery and gifts.

Claritas estimates that the unmet demand for GAFO type retailing in the three mile ring is about \$122.4 million; about \$50.7 million if general merchandise stores are excluded. Yet despite this significant amount of unmet demand no national or major regional GAFO retail chain has opened in Croton-on-Hudson. Given the lack of trade area population density and the characteristics of Harmon detailed in Section A above, it is extremely unlikely that they will be eager to locate in Harmon anytime soon.

But, there are small GAFO operations that succeed in small or medium-sized communities. Northampton, MA, for example, has one of New England’s most successful downtowns, but only four out of several hundred shops are national chain stores. Groovy on Grand is an example closer to home. Most have relatively small shops –2,000 SF or less and annual sales under \$300,000. Nevertheless, many become very popular locally. Of late, there is also a trend for these successful small retail operations to be owned and operated by women – usually working mothers – who live in the community. Moreover, with rising fuel

costs and persistently demanding time pressures, more and more working mothers are willing to sacrifice on price and selection if they can shop quickly and easily in a local shop.

The small GAFO operations are quickly attracted to small quality retail spaces where the landlord asks for affordable rents. Affordability is a function of the amount of space and the sales of the business operation. Usually, these small retailers can afford to pay between 8% and 12% of their annual sales for rent, though in some instances they might afford 15%.

These operations need and grab such small market share that they usually can fit in without significantly damaging other local retailers.

Given the large amount of untapped GAFO demand in Harmon’s three mile trade area an attempt was made to identify specific types of GAFO and food service operations that might be targeted for the Harmon district. The following sorts of information were used in this exercise:

- The “gap” data from Claritas shown in Table 1
- DANTH’s knowledge about small and successful independent retail operations in the region’s downtowns and Main Streets
- A categorization of retail shops in the Dollars and Cents of Shopping Centers publication

**Table 2. Some Recommended Retailers To Recruit  
And Closest Stores East of Hudson River**

<b>Type of Store</b>	<b>SF</b>	<b>Closest Shop</b>
<u>GAFO</u>		
Cell phone	500	Thornwood
Pet shop	2,500	4.7 mi in Montrose
High quality consignment	1,000	6.2 mi in Chappaqua
Knitting	1,500	6.9 mi in Peekskill
Meal factory	1,500	14.0 mi in Scarsdale
Women's clothing	1,500	3.2 mi in Briarcliff
<u>Food Services</u>		
Full service ethnic restaurant	2,800	4.1 mi in Montrose
Limited service restaurant	2,000	???
Total:	13,300	

Potential store types were then run through Google Maps to identify the nearest locations of similar shops. Table 2 presents the results of that effort:

- Cell Phone Store. Included in NAICs category Radio, TV and Electronics Stores 443112. The closest cell phone shop is in Thornwood, though a Radio Shack in Briarcliff sells them and there is a Nextel shop in Montrose. These shops can run between 500 SF and 2,000 SF in downtowns. It is recommended that a small one be targeted for inclusion in Harmon redevelopment projects.
- Pet Shop. Included under NAICs general category Miscellaneous Retail. Claritas does not provide estimates for it. The closest pet shop is in Montrose, 4.7 miles away, with another in Peekskill. There are two veterinary hospitals in the Village, at opposite ends of Riverside Ave. Pet ownership in the three-mile ring is 16% above national average; expenditures on pets is 68% above the national average.
- High Quality Consignment Shop. These shops are very popular in Manhattan and in a growing number of affluent suburban communities in the region, e.g., Montclair, Maplewood, and Cranford in NJ and Hastings-on-Hudson in NY. They are also hard to classify: the Census Bureau includes them in the category for Used Merchandise Stores, but if their customers viewed them in that way they would quickly close. It is best to view them as value women's clothing shops. There is a small regional chain with about six locations, Milk Money, that Harmon's landlords might want to cultivate. It is anticipated that such an operation would want about 1,000 SF.
- Knitting Shop. The closest knitting shop is in Peekskill, 6.9 miles away. The Cedar Lane shopping corridor in Teaneck, NJ, is a struggling shopping district, but the Skein Attraction, a knitting store that opened about two years ago, is constantly filled with women. It is a place where they congregate to have lessons, knit with friends and make purchases. The Wooly Monmouth in Red Bank is similarly successful. Key to their success is the development of a loyal close-in customer base. Reports from Los Angeles indicate that knitting is a growing hobby among those in the film industry. It is anticipated that such a shop would require about 1,500 SF.
- Meal Factory. These operations combine many aspects of meal preparation – the shopping, slicing and clean-up- into a one-stop shop for healthy dinner options. Customers can either order pre-assembled meals or come into the store to assemble the meal themselves. They also can prepare more than one meal on each visit. The proximity of Harmon to the rail station and Rte 9/9a would make it a good location for this type of store. The closest similar shop is 14 miles away in Scarsdale. There are two national chains; one, Super Suppers, is in New Rochelle.
- Women's Clothing. After some years in which independent women's apparel shops were disappearing from small and medium-sized downtowns, there has been a recent resurgence, with shops owned by local working mothers succeeding. The data in Table 1 indicate that there is about \$5.3 million in unmet demand in the three mile ring that a new women's clothing shop in Harmon might try to partially capture. A small,

1,500 SF shop, might have revenues of \$225,000/yr, which would be a capture rate of about 4% of the unmet demand. The closest women's apparel shop is the Dress Barn 3.2 miles away in Briarcliff Manor.

**D. Retail Prone Properties.**

It is often useful to think about “retail-prone” commercial spaces. Such spaces may be used for non-retail purposes, but their characteristics enable them to be easily and inexpensively converted into retail uses. One key requirement for such spaces is that their street-level frontage has a façade that is at least 60% glass and this is mandated in the zoning.

The retail revitalization of Harmon may take some time. Having some retail-prone spaces filled with small offices for SOHO type businesses or small studios for artists and crafts persons might enable some projects that otherwise would be

**Table 3. Estimates of Demand for Small Office Spaces**

	<b>Number</b>	<b>Percent</b>	<b><u>With office demand:5% of N*</u></b>	<b><u>At 250 sf</u></b>
Work at home	344	8.7	17.2	4,300
	<b>Number</b>	<b>Percent</b>	<b><u>With office demand: 0.435% of Number*</u></b>	<b><u>At 250 sf</u></b>
Information	344	8.6	1	250
Finance, insurance, real estate, and rental and leasing	317	7.9	1	250
Professional, scientific, management, administrative, and waste management services	824	20.5	4	1000
Educational, health and social services	863	21.5	4	1000
Arts, entertainment, recreation, accommodation and food services	229	5.7	1	250
Totals	2,577	64	11	2,750
Source: 2000 Census	*8.7% wk at home X 5% with demand = 0.435%			

stalled. They certainly would add some daytime pedestrian traffic that the district badly needs.

The district has been and continues to be a location for many service operations, though they are often situated in spaces that are less than Class-A. See Appendix A for some photos.

Driving through the village one finds numerous structures originally built for residential use that now contain commercial operations, and frequently offices. This suggests a significant latent demand for office space.

Many Croton-on-Hudson residents reportedly have leased offices in Ossining because of the unavailability of suitable spaces in the Village.

A recent small office project in the Village, with lots of amenities, has quickly rented about 75% of its space even though rents are not negligible.

A comparatively high proportion of Croton-on-Hudson residents who are employed, 8.7%, work at home. Some comparable figures are: Scarsdale 8.3%, Chappaqua 8%, Briarcliff Manor 6.5%, Yorktown Heights, 4.5%, Westchester County 3.8%, New York State 3.0% and Peekskill 1.7%.

A small, but significant number of people who work at home find that while they do not want a long commute, their kids or spouse pester them too much at home or they miss some social interaction, etc., and they consequently look for small, affordable office spaces close to their home.

According to the 2000 census, there are 344 persons in the Village who work at home. If 5% of them wanted small nearby office spaces, say 250 SF, that would convert into a total demand of 4,300 SF (see Table 3).

With the ballooning costs of gasoline, many experts are expecting a sharp increase in telecommuting. The Village has a large number of residents, 2,577, who are in occupations that typically require office spaces. A small, but unknown, percentage of them probably can be coaxed to telecommute near their homes, if suitable and affordable office spaces are available. To “dimension” the situation, Table 3 assumes that 8.7% of them will want to telecommute and that among that group 5% would want to do so in an office near, but away from their residences ( $8.7\% \times 5\% = 0.435\%$ ). That would generate demand for another 2,750 SF of small office space.

The Village is proud of the number of its residents who are involved in the arts, though it is difficult to pin down their precise number. Cranford, NJ, last year canvassed local artists and found that 35 of them would be willing to pay \$500/mo for a 250 SF studio. There may well be a comparable demand for such small studio space in Croton-on-Hudson, though it is difficult to confirm that now given the unavailability of needed data. The artist spaces also may have a very important retail component should the artists decide to sell their wares from these studios. The resulting cluster of arts and crafts studios, where shoppers could watch the artists work and buy their creations, could deliver a paradigm shift for the Harmon District.

While being both prudent and conservative, it does not seem unreasonable, on the basis of the above information, to posit 3,000 SF as a reasonable amount of small office and studio space that Harmon projects might successfully develop.

**Table 4. Summary of the Types of Tenants to Target for Harmon Redevelopment Projects**

<b>Amount of Space (SF)</b>	<b>Type of Use</b>
13,300	Retail and Food Services
3,000	Small Offices and Studios
16300	Total

As with the retailers, the formula for capturing these tenant prospects for small office and studio spaces is the provision of good quality space at an affordable rent.

Table 4 summarizes the two major tenant categories being recommended as potential tenants for redevelopment projects in the Harmon Gateway District and the estimated amounts of space that each will require. Retail will require about 13,300 SF, while small offices for professionals, independent contractors, etc. and studios for artists and artisans would provide an additional 3,000 SF. The latter estimate may prove to be conservative.

**E. Implications For Redevelopment**

The recommended 16,300 SF of retail prone space that can be feasibly targeted for the Harmon District is not intended to supplant or replace existing operations, but:

1. To fill appropriate vacant spaces. From the spreadsheet provided by the Village, there appears to be only one vacant appropriate space and that is parcel #12 which has a vacancy of 1,907 SF.
2. The remainder would be for new projects. Subtracting 1,907 SF from the 16,300 SF leaves 14,393 SF for new projects.
3. If you want to look at retail alone, subtracting the 3,000 SF for small offices and studios still leaves 11,393 SF for new projects.
4. These amounts -- 14,393 SF or 11,393 SF -- would be in addition to the currently occupied commercial spaces in Harmon.

**F. Implications For Zoning Changes**

The key to the successful retail revitalization of the Harmon District is its ability to attract small independent retailers and perhaps the leasing of small office and studio spaces. The proposed formula for succeeding at this is developing quality commercial spaces that are leased at affordable rents.

It is recommend that the zoning be amended to increase the allowed density to the point that it creates an incentive for developers/landlords to offer their street-level commercial spaces at affordable rents.

This report has advocated the development of “retail prone” street level spaces. Consequently, it is also recommended that the zoning should be changed to

require all new street level spaces fronting on the sidewalk to have at least 60% of their facades covered by glass.

# APPENDIX A

## 1. Auto-Related Uses in Harmon



Exxon



Gas Station



Croton Dodge.JPG



J & S Taxi



Sunoco Station.JPG



Westchestet Coach



Auto repair/ paint shop

## 2. Professional and Personal Services in Harmon



Podiatrist



Veterinary Clinic



Sonny Abbots



Computer troubleshooters



Perfect 10 Plus Nails.JPG



Allstate.JPG



Another hair salon next to florist



Co-Co Nails



Laudromat.JPG



Croton Professional Building