SURVEY OF NORTH MARKET STREET MERCHANTS

A COOPERATIVE PROJECT OF THE UNIVERSITY OF DELAWARE'S CENTER FOR COMMUNITY DEVELOPMENT AND THE CITY OF WILMINGTON'S DEPARTMENT OF PLANNING

by

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PREFACE

This report is the result of a cooperative project of the City of Wilmington’s Planning Department and the University of Delaware’s Center for Community Development. The City’s efforts to promote the strengthening of retail and commercial activity in the section of Market Street north of Vandever Avenue led to a request to the Center for Community Development to conduct a survey of merchants to determine their views about their own needs and about the initiatives that should be taken to enhance business activity.

Brian Maddox, a graduate student at the Center for Community Development, served as an intern with the Department of Planning during the 1994-1995 academic year, receiving support from the federal government’s Department of Housing and Urban Development Community Development Work Study Program. Under the supervision of Jerome Wallace, Director of the Planning Department’s Economic Development Unit, Mr. Maddox prepared this report.

The survey instrument was developed at the Center for Community Development with the advice and assistance of Mr. Wallace and a number of others including Julie Sills from the Delaware Economic Development Office, Ted Nutter from the Wilmington Economic Development Corporation, John Stapleford from the University’s Bureau of Business and Economic Research, and Clinton Tynes from the University’s Small Business Development Center.

The surveys were conducted on North Market Street by Mr. Maddox and graduate students from the Center for Community Development who participated in a seminar on Local Economic Development: Policy and Practice.

We greatly appreciate the assistance of all of those who contributed to the development and implementation of the North Market Street Merchant’s Survey and particularly the contribution of the merchants on North Market Street who took time out of their busy days to express their ideas and concerns about improving the economic health of this important commercial center.

Timothy K. Barnekov, Director
Center for Community Development
SURVEY OF NORTH MARKET STREET MERCHANTS

The North Market Street survey identifies the problems, concerns, and issues which hinder business operations for the merchants along the North Market Street corridor. By obtaining information from the merchants, the goal is to pinpoint specific problem areas where the merchants and the City of Wilmington may work together to develop strategies for solving these problems, concerns, and issues.

SCOPE OF THIS REPORT

This report will outline the work performed jointly by the Wilmington Planning Department and the University of Delaware’s Center for Community Development. The objectives of this work are threefold: (1) to identify the problems facing merchants in operating businesses on North Market Street; (2) to develop a partnership between the merchants and the City of Wilmington which will help foster communication as to how the City can help the merchants; and (3) to develop strategies to strengthen the economic and retail activity throughout the North Market Street corridor.

The survey was conducted between October and November of 1994. It encompassed the area of North Market Street between Vandevert Avenue and 35th Street. The survey identified a total of 92 registered businesses of which 39 were not contacted because they were identified either as a church or as closed or the owner was unavailable to complete the survey. The remaining 53 businesses were contacted and 23 returned the questionnaire. The survey was conducted by graduate students from the Center for Community Development.

The five areas explored in the survey were: (1) startup and background issues, (2) funding, (3) services needed, (4) training, and (5) vision for the future.

STARTUP AND BACKGROUND ISSUES

*How did you decide what type of business to open?*

Experience in the field and an opportunity to take over a business were the principal factors determining the type of business opened.

| Experience in the field | 43 percent (10) |
| Took over from previous owner | 26 percent (6) |
| Identified a need within the community | 13 percent (3) |
| Desire to be self-employed | 4 percent (1) |
| To help promote native foods | 4 percent (1) |
No response 9 percent (2)

*How long have you been at this location?*

1 to 4 years 43 percent (10)
5 to 9 years 9 percent (2)
10 to 14 years 26 percent (6)
15 or more years 22 percent (5)

*Why did you make your decision to locate your business here?*

The following reasons were cited:

- Price of the property or rent was reasonable 4 responses
- Took over from existing business 4 responses
- The traffic on North Market Street 3 responses
- Recommendation of a friend 2 responses
- Family lives here 2 responses
- Best location available 2 responses
- Other compatible businesses nearby 1 response
- Availability of a vacant building 1 response
- Worked for the previous owner 1 response
- Site selected by national franchise 1 response

*Do you have any other locations?*

- Yes 13 percent (3)
- No 78 percent (18)
- No response 9 percent (2)

Among the respondents who answered, yes, one establishment (a fast food restaurant) has two other locations in Wilmington and the other two (an equipment company and a grocery market) each have one other location in Wilmington.

*How many employees do you have?*

The majority of the survey respondents are small employers with less than five full-time employees and no more than five part-time employees. Four of the respondents could be considered as medium-sized employers (at least in the context of North Market Street) with a work force of 14 to 30 full-time employees.

- No employees 13 percent (3)
- Less than five full-time and/or part-time employees 70 percent (16)
Over fourteen full-time employees 17 percent (4)

**What obstacles did you have to deal with in getting your business started?**

Just under one-third (30 percent) said that they did not face any obstacles in getting their business started and another one-quarter did not respond (26 percent). The obstacles cited by the remaining 43 percent included:

- Getting startup capital 22 percent (5)
- Getting permits 4 percent (1)
- Hiring people 4 percent (1)
- Building renovations 4 percent (1)
- Sales tax, financing and inflation rates 4 percent (1)
- Noise, wild acting youth 4 percent (1)

**What obstacles do you continue to face in running your business?**

Just under 13 percent of the respondents said, “none”, while 17 percent did not respond. The remaining 70 percent replied as follows (with most of these respondents citing several continuing obstacles):

- Capital, cash flow 6 responses
- Kids who hang around, loitering, begging 5 responses
- Shoplifting, robbery, vandalism, drug dealing 4 responses
- Access to well-trained labor pool 2 responses
- Retention of employees 2 responses
- Government paperwork 1 response
- Parking 1 response
- Insurance 1 response
- Technical assistance and education 1 response
- Too many other similar businesses nearby 1 response
- Lack of day-time baby sitters 1 response
- Taxes 1 response
- Suburban malls, price clubs 1 response

**Do you use the services of an accountant?**

- Yes 87 percent (20)
- No 13 percent (3)

**Do you use the services of a lawyer?**
Yes 74 percent (17)
No 22 percent (5)
No response 4 percent (1)

What is the legal status of your business?

Over 52 percent of the businesses were set up as Sole Proprietorships. One business is not included in the count because it was set up as an S and C Corporation as well as a Partnership.

Sole Proprietorship 52 percent (12)
S Corporation 17 percent (4)
C Corporation 17 percent (4)
Partnership 9 percent (2)

Do you own or lease your space?

Own 52 percent (12)
Lease 48 percent (11)

Do you have your accounts in a bank?

All of the respondents indicated that they maintain their accounts in a bank. The banks indicated below were utilized. The total number of responses is 24 because one business indicated that it has its accounts in both Delaware Trust and Wilmington Trust.

Wilmington Trust 14 responses
Delaware Trust 7 responses
Mellon Bank 1 response
PNC Bank 1 response
No response 1 response

Do they provide you with any free services such as coin wrappers or change?

Yes 74 percent (17)
No 26 percent (6)
FUNDING

Where did you obtain the capital or startup funding to open your business?

Many of the respondents used a combination of sources to open their business, primarily friends, relatives, and personal savings. The total number of responses listed below is greater than the total number of respondents because some respondents use a combination of funding sources.

<table>
<thead>
<tr>
<th>Source</th>
<th>Percent (Responses)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal savings</td>
<td>43 percent (10)</td>
</tr>
<tr>
<td>Relatives</td>
<td>43 percent (10)</td>
</tr>
<tr>
<td>Friends</td>
<td>35 percent (8)</td>
</tr>
<tr>
<td>Financial institution</td>
<td>17 percent (4)</td>
</tr>
<tr>
<td>Wilmington Economic Development Corporation</td>
<td>4 percent (1)</td>
</tr>
<tr>
<td>Small Business Administration</td>
<td>0 percent (0)</td>
</tr>
<tr>
<td>Other</td>
<td>4 percent (1)</td>
</tr>
<tr>
<td>No response</td>
<td>4 percent (1)</td>
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</table>

Did you apply for a loan from a financial institution?

Less than half of the respondents (43 percent) applied for a loan from a financial institution.

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<thead>
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<td>9 percent (2)</td>
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</table>

Did you have difficulty obtaining funding?

Among the 43 percent (10) who responded, yes, to the prior question, all (100 percent) said that they had difficulty obtaining funding.

Some people say that individuals are denied loans because of a lack of collateral or poor credit history. Has this been your experience?

Over 60 percent (6) of the ten merchants who said that they had difficulty obtaining funding indicated that lack of collateral or poor credit history had been their experience.

Do you feel you were turned down because of race, gender (if the respondent is female), or location of your business?

Only one merchant who had difficulty obtaining funding indicated that they had been turned down because of race, gender or location of their business.
Did you have a business plan?

At startup, just under half of the respondents (48 percent) had a business plan.

- Yes 48 percent (11)
- No 30 percent (7)
- No response 22 percent (5)

Do you have an ongoing need for small business loans or a line of credit?

Over half of the respondents said that they have an ongoing need for small business loans or a line of credit.

- Yes 52 percent (12)
- No 39 percent (9)
- No response 9 percent (2)

What would you use the financial assistance for?

Among those who responded, yes, to the previous question, the following uses for financial assistance were identified:

- Purchase merchandise 5 responses
- Invest in business 2 responses
- Buy building 1 response
- Labor training 1 response
- Working capital 1 response
- Increase market share 1 response
- Relocate 1 response
- Advertising 1 response

Are you aware of the Key Loan program?

No respondents indicated that they were aware of the Key Loan program.

- Yes 0 percent (0)
- No 96 percent (22)
- No response 4 percent (1)
SERVICES NEEDED

*Are you aware of the services offered to businesses by the following organizations?*

Fully 57 percent (13) of the respondents were unaware of the services provided by any of the organizations listed below while 39 percent (9) were aware of the services of one or more of the organizations. The count is greater than the number of responding businesses because some of the respondents identified more than one organization.

- City of Wilmington Commerce Department: 2 responses
- Wilmington Economic Development Corporation (WEDCO): 8 responses
- Small Business Development Corporation (SBDC): 4 responses
- Delaware Economic Development Office: 2 responses
- Not aware of any: 13 responses
- No response: 1 response

*Have you used any of the services of these agencies?*

Just four businesses (17 percent) had used the services of any of the above agencies. One respondent (other below) had used the services of both WEDCO and the SBDC.

- Yes: 17 percent (4)
- No: 70 percent (16)
- No response: 9 percent (2)
- Other: 4 percent (1)

*Is parking a problem for your customers?*

Nearly 40 percent said that parking is a problem for their customers.

- Yes: 39 percent (9)
- No: 61 percent (14)
Do you feel there is presently adequate business transportation for your customers?

More than 50 percent of the respondents said that bus transportation is adequate and only 9 percent responded, no. An additional 30 percent did not know, 4 percent said that the question did not apply to their business, and 4 percent did not respond.

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Would the addition of shelters for bus passengers help your customer traffic?

Over 43 percent answered, yes, to this question and only 9 percent responded, no. Another 43 percent said that they did not know and 4 percent felt that the question did not apply to their business.

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Would passenger van or mini-bus service to and from this area suit your customers’ needs?

Forty-three percent answered, yes, to this question as well while 13 percent said, no, and 35 percent responded, don’t know.

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Do you have adequate business insurance?

The vast majority of the respondents (87 percent) said that they have adequate business insurance but 13 percent said that they do not.

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<td>87 percent (20)</td>
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**Is neighborhood crime a problem?**

According to 78 percent of the survey respondents, neighborhood crime is a problem.

<table>
<thead>
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<th>78 percent (18)</th>
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<td>No</td>
<td>22 percent (5)</td>
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**How does it affect your business?**

Among those who said that neighborhood crime is a problem, the following impacts on business were cited:

- Loss of potential customers: 7 responses
- Vandalism: 5 responses
- Loss of potential employees: 3 responses
- Loitering: 3 responses
- Drug dealing: 3 responses
- Harassment of customers: 2 responses
- Cost of insurance goes up: 2 responses
- Late response time by police: 2 responses
- Graffiti: 1 response

**TRAINING**

**Do you need training for employees?**

Just over one-quarter of the respondents feel that they need training for their employees.

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</table>
What kind of training do you need?

Among those who indicated that their employees need training, the following types of training were mentioned:

- Small business training
- Training in the use of computers
- Self-esteem
- Budgeting
- Conflict resolution, team building
- Basic vocational training
- Mechanical training in fuel injection engines, air conditioning
- Specialized training for mechanics
- Hair styling

Are you interested in any professional development programs for yourself?

Nearly half of the respondents said that they are interested in professional development programs for themselves while 43 percent said that none are needed.

<table>
<thead>
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<th>48 percent (11)</th>
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What kind of programs do you need?

Those who said that they are interested in professional development programs mentioned the following types of programs:

- Loan packaging
- Small business training
- Language education
- Cash flow management, budgeting
- Conflict resolution
- Electricity, refrigeration, and air conditioning repair
- Technical/professional education
- Bookkeeping
- Marketing
Is there any type of technical assistance you need for running your business?

Nearly one-third of the respondents indicated that they need technical assistance while just over 60 percent said that they do not.

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</table>

What kind of technical assistance do you need?

Those who responded, yes, indicated that they would like small business training, loan packaging or computer training.

Do you use a computer in your business?

Nearly three-quarters of the respondents do not use a computer in their business.

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<tr>
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</tr>
<tr>
<td>No</td>
<td>74 percent (17)</td>
</tr>
<tr>
<td>No response</td>
<td>4 percent (1)</td>
</tr>
</tbody>
</table>

Those respondents who said that they do not use a computer gave the following reasons:

- Their business is too small
- Cannot afford one
- Want to keep things simple
- Have a computer but not the operational software

Do you think you will acquire a computer in the future?

Of the 17 respondents who said that they do not now have a computer, just over one-third (35 percent) indicated that they think they will acquire one in the future. An additional 35 percent said, no, while 30 percent said that they do not know.

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<tr>
<td>No</td>
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</tr>
<tr>
<td>Don’t know</td>
<td>30 percent (5)</td>
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</table>
Would you be willing to participate in a program to teach young adults how to run a business?

Just under 22 percent of the respondents said that they would participate in a youth mentoring program while 35 percent said that they would not be willing to participate.

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<td>30 percent</td>
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<tr>
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</table>

Do you advertise?

Two-thirds of the respondents advertise while just over one-quarter do not.

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<td>65 percent</td>
</tr>
<tr>
<td>No</td>
<td>26 percent</td>
</tr>
<tr>
<td>No response</td>
<td>9 percent</td>
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Those who advertise utilize the following approaches:

- Yellow pages: 9 responses
- Direct mail: 2 responses
- Church briefings: 2 responses
- Penny savers: 1 response
- News Journal: 1 response
- Radio: 1 response
- Flyer: 1 response
- Television: 1 response
- Trade shows: 1 response

VISION

What kinds of new retail businesses does your community need?

With the exception of a laundry business (2 mentions) and a small shopping center (2 mentions), the following types of businesses were each mentioned once: discount store, youth recreation center, day care facility, video store, optical shop, shoe store, clothing store, print shop, fax center, professional services, art or dance school, photographer, sports store, flower shop, hair salon, carpet center, supermarket.

Do any of the existing businesses on North Market Street need to expand?
Nearly one-quarter of the respondents felt that some of the existing businesses need to expand while just over half said, no.

<table>
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<tr>
<th>Yes</th>
<th>22 percent (5)</th>
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<tbody>
<tr>
<td>No</td>
<td>52 percent (12)</td>
</tr>
<tr>
<td>Don’t know</td>
<td>4 percent (1)</td>
</tr>
<tr>
<td>No response</td>
<td>22 percent (5)</td>
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</table>

Several respondents representing existing businesses said that their business need to expand.

**What kinds are there too many of already?**

The following businesses were identified:

- Restaurants: 7 responses
- Food markets: 4 responses
- Fast food outlets, sub shops: 3 responses
- Liquor stores: 2 responses
- Salons, beauty supply stores: 2 responses
- Boot leg barber shops: 1 response
- Dry cleaning: 1 response
- Auto repair: 1 response

**What kinds of public services would best help your community and your business to prosper?**

The most frequently mentioned services were more police patrolling (13 responses), better trash collection and/or more garbage cans (9 responses), and cleanup and beautification of vacant lots, streets (6 responses). Also mentioned each by one respondent were solving the loitering problem, public bathrooms, a better transportation system, more security lights and changing the school bus stops and bus shelter. Three respondents said that the police are doing a good job and two said that trash collection is good.

**If you had the financing, what other services, products, or new businesses would you like to provide in this community?**

Respondents cited a variety of objectives which would be pursued if additional financing were available including: expanding service, improving the facade of their business, developing parking spaces for customers, providing more show cases in their store, starting a restaurant or food processing business, an auto shop, temporary services, a youth recreation center, a bakery, a laundromat, a convenience store, a property renovation business, a child care center for working parents, or a clothing business.

**Do you have any expansion plans?**
Just under 40 percent of the respondents have plans to expand while nearly 60 percent do not.

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<th>Yes</th>
<th>39 percent (9)</th>
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<td>No</td>
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</table>

Among those who indicated that they have expansion plans, five said that they would like to expand at an alternative site outside of the city, four cited their current site, and three specified an alternative site in the city (several mentioned more than one alternative).

*What do you feel it takes for a small business to succeed on North Market Street?*

Among the reasons given for small business success on North Market Street were the following:

- Honesty, effectiveness in dealing with customers: 6 responses
- Good management: 4 responses
- Sweat equity, perseverance: 4 responses
- Devotion to serve the neighborhood: 3 responses
- Good location, traffic: 2 responses
- Low pricing: 2 responses

Knowing the needs of customers, financial help, limited crime, beautification of facades, adequate working capital, providing a product that is needed, high volume, parking, being an owner-operator, and realistic expectations were each mentioned once.

*How do you see the business community changing on North Market Street in the next three to five years?*

Of the nine respondents who answered this question, the following views were stated:

- Things will be better or are improving: 4 responses
- Things will stay the same: 2 responses
- More cooperation: 1 response
- Declining: 1 response
- Depends on the crime situation: 1 response

*Are you aware of the new business association which is forming on North Market Street?*
Only 22 percent (5) of the respondents were aware of the formation of a new business association on North Market Street.

Yes 22 percent (5)
No 65 percent (13)
Don’t know 13 percent (3)

_Have you joined this association?_

Only 13 percent of the respondents said that they had joined the new business association. The most frequent reason given for not joining the association was that the respondent did not know about it.

_What activities or programs would you like this business association to become involved in?_

Just over half of the respondents (52 percent) provided suggestions for the activities and programs of the new business association which included:

- Mend fences among businesses, better coordination 3 responses
- More police protection 2 responses
- Bring youth into activities 2 responses
- Support neighborhood events 1 response
- Establish code of conduct for businesses 1 response
- Establish collective purchase program 1 response
- Promote better image of area 1 response
- Make area entirely commercial on one side of street 1 response
- Help solve problems of small businesses 1 response
- Involve Vo-Tech Schools in training 1 response
- Provide information 1 response
- Bring people into the area 1 response
Are you a member of any other business association?

Over 43 percent (10) are members of another business association. Several respondents indicated that they are members of more than one association. The following associations were mentioned:

- Delaware State Chamber of Commerce 2 responses
- New Castle County Chamber of Commerce 1 response
- Korean American Business Association 3 responses
- Delaware Contractors 1 response
- Associated Builders and Contractors 1 response
- Better Business Bureau 1 response
- National Federation of Independent Businesses 1 response
- Liquor Association 1 response
- Cannot remember 1 response

Would you be willing to participate in a neighborhood improvement district if it meant paying a small monthly fee?

Fully 65 percent (16) of the respondents said that they would be willing to participate in a neighborhood improvement district even if it meant paying a small monthly fee.

Yes 65 percent (16)
No 9 percent (2)
Don’t know 22 percent (5)
No response