



UMASS DONAHUE INSTITUTE



City of Springfield

## **Economic Assessment Project**

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Prepared for:

Office of Planning and Economic Development  
City of Springfield, Massachusetts

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# Contents

- Contents.....II**
- Executive Summary ..... 1**
- Project Overview ..... 3**
- Component One ..... 4**
  - Review of Neighborhood Revitalization Strategy Area in the Context of Springfield’s Economic Development Resources and Strategy ..... 4
    - Neighborhood Revitalization Strategy Areas: Are HUD Criteria Met?..... 4
    - Springfield’s Economic Development Strategy & Neighborhoods..... 7
    - Conclusion ..... 9
  - Inventory of Springfield Projects, Programs and Resources ..... 10
    - Infrastructure Development..... 10
    - Re-development and New Development ..... 12
    - Workforce Development ..... 16
    - Major Private Sector Development ..... 18
- Component Two ..... 21**
  - Design and Implementation of Business Survey and Focus Groups ..... 21
  - Springfield Small Business Survey ..... 22
    - Key Informant Interviews ..... 22
    - Survey Call List and Development..... 23
    - Survey Overview ..... 23
    - Key Findings ..... 24
    - Survey Results and Analysis ..... 25
  - Focus Groups ..... 33
    - Outreach ..... 33
    - Dates and Locations ..... 34
    - Method of Facilitation ..... 34
    - Overall Focus Group Findings ..... 36
    - Summary of Focus Groups by Neighborhood ..... 36
      - North End ..... 36
      - South End ..... 38
      - Six Corners/Old Hill..... 39
    - Conclusion ..... 41
- Component Three ..... 43**
  - Summary of Best Practices ..... 43
  - City of Worcester, Massachusetts ..... 43

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|   |           |
|---|-----------|
| Worcester NRSA Designation & Structure .....                            | 44        |
| Programs Addressing First-Order Priorities.....                         | 46        |
| Programs Addressing Second-Order Priorities.....                        | 48        |
| Secondary Research: Summary of Best Practices.....                      | 50        |
| Public Safety Collaborations.....                                       | 51        |
| Code Enforcement and Collaboration.....                                 | 53        |
| Housing .....   | 57        |
| <b>Appendix A: Springfield Small Business Survey Instrument .....</b>   | <b>59</b> |
| <b>Appendix B: Worcester Impact Area Sweep Action Plan.....</b>         | <b>67</b> |
| <b>Appendix C: Worcester Storefront Improvement Grant Program .....</b> | <b>68</b> |
| <b>Appendix D: Worcester Micro-Loan Program .....</b>                   | <b>69</b> |

## Executive Summary

The City of Springfield engaged the UMass Donahue Institute to prepare an assessment of economic needs in Springfield's low and moderate income neighborhoods, current strategies to address those needs and best practices for providing economic development services from comparable municipalities.

In an effort to assess the current strategies in place to address the economic needs within the City's low and moderate income neighborhoods, the Institute thoroughly reviewed the criteria, process and documentation of Springfield's designation of its Neighborhood Revitalization Strategy Areas (NRSAs) and the priority goals and projects in the NRSAs within the framework of the City's broader economic development strategy. The Institute found that:

- Based on the information included in the FY07-08 Action Plan, the HUD criteria for approving a NRSA are met with the exception of the determination of small business and economic development needs.
- There is significant evidence both in the City's Office of Planning and Economic Development and Office of Housing and Neighborhood Services that efforts are being made to integrate the philosophical and programmatic elements of the ULI Report (the City's blueprint for economic development planning and investments) into everyday practices.

In an effort to remediate the gap in the documentation of small business and economic development needs within the NRSA neighborhoods, the Institute conducted a survey of small businesses and a series of focus groups with neighborhood residents and business owners within the NRSA neighborhoods.

Major findings from the small business survey include:

- Small businesses in the NRSA neighborhoods shared many of the same concerns and priorities as businesses in other neighborhoods in Springfield, but there is reason to believe some of the issues are felt slightly more intensely in the NRSA neighborhoods.
- Increased health care costs (35.8%), the level of neighborhood crime (33.1%), neighborhood physical conditions (27.2%), and increased energy costs (25.7%) were cited as the top inhibitors to growth for small businesses in Springfield.

The focus groups in the North End, South End and Six Corners/Old Hill confirmed the survey findings:

- Public safety (crime, police responsiveness and police presence) is the predominate concern in all three NRSA neighborhoods.
- Community policing was cited in all three neighborhoods as effective and was significantly missed by residents and business owners alike.

- Whether discussing public safety or public works, participants at all sessions decried the lack of enforcement of city codes, safety regulations and laws.
- The reliability and quality of basic city services, including adequate street lighting and parks and public space maintenance, was a consistent and major complaint of neighborhood stakeholders in all three communities.
- All three neighborhoods expressed extreme distrust that the distribution of funding is equitable and perceived that their neighborhood does not receive its fair share.

Finally, UMDI reviewed a variety of best practices that other municipalities are employing to confront the first-order challenges documented through the focus groups and the small business survey: making the City and the NRSA neighborhoods safer and cleaner with more effective City services.

- The City of Worcester has designed a NRSA program in which all NRSA funding is directed from the City to Community-based Development Organizations (CBDOs). Programming includes a Storefront Improvement Program and Neighborhood Workforce Development partnerships.
- In concert with strategic individual NRSA neighborhood strategies (led by CBDOs), the City of Worcester has successfully managed to coordinate a citywide approach to dealing with issues of safety, cleanliness and physical conditions. Programming includes interdepartmental coordination and execution of “Impact Areas Sweeps”, a centralized and resident-focused public works department, and an innovative approach to tracking and correcting physical condition issues in some of the City’s most challenged neighborhoods.
- Strategies highlighted in a variety of secondary best practices literature have a reoccurring theme of structured collaboration and cooperation between city departments, residents, businesses, and other neighborhood stakeholders.

Residents and small business owners in the City of Springfield’s NRSA neighborhoods stated clearly that in order to become better places to live, work and do business, first priority must be to make their neighborhoods safer and cleaner with more effective and reliable basic City services. It is evident that the challenges facing the NRSA neighborhoods have broad programmatic implications and it is also clear that addressing these fundamental issues is a necessary first step to improving business conditions and competitiveness within the City and improving the quality of life for residents and business owners alike.

## Project Overview

The City of Springfield contracted with the Economic and Public Policy Research Unit of the University of Massachusetts Donahue Institute to prepare an assessment of economic needs in Springfield's low and moderate income neighborhoods, current strategies to address those needs and best practices for providing economic development services from comparable municipalities.

Component One of this report addresses the criteria, process and documentation of Springfield's designation of its Neighborhood Revitalization Strategy Areas (NRSAs) and priority goals and projects in the NRSAs. The NRSA strategies are then situated within the context of Springfield's citywide economic development strategy. Component One concludes with an inventory of projects and resources that are dedicated to the City's low and moderate income neighborhoods and major projects that affect the economic development capacity of these neighborhoods.

Component Two of the Springfield Economic Assessment Project consists of the results and analysis of two tasks. First, UMDI administered the Springfield Small Business Survey to document the needs of small businesses in the NRSA neighborhoods and the City overall. In addition to the small business survey, UMDI was asked to conduct focus groups within the NRSA neighborhoods to further document the priorities of residents and business owners in the North End, South End and Old Hill/Six Corners.

Finally, in Component Three, UMDI reviewed a variety of best practices that other municipalities are employing to confront challenges documented in Component Two.

## Component One

### Review of Neighborhood Revitalization Strategy Area in the Context of Springfield's Economic Development Resources and Strategy

Component One addresses the criteria, process and documentation of Springfield's designation of its Neighborhood Revitalization Strategy Areas (NRSAs) and priority goals and projects in the NRSAs. The NRSA strategies are then situated within the context of Springfield's citywide economic development strategy. Component One concludes with an inventory of projects and resources that are dedicated to the City's low and moderate income neighborhoods and major projects that affect the economic development capacity of these neighborhoods.

#### Neighborhood Revitalization Strategy Areas: Are HUD Criteria Met?

In July 2007, the U.S. Department of Housing and Urban Development (HUD) certified the City of Springfield's NRSA boundaries, strategy and objectives as part of the City's FY2008 Annual Action Plan (July 1, 2007 to June 30, 2008). This section summarizes the HUD criteria that are used to approve NRSA designations and available documentation from Springfield that matches the criteria.

According to HUD regulations as outlined in the Community Planning and Development Notice CPD-96-01, a Neighborhood Revitalization Strategy Area (NRSA) designation must be based upon the following components to meet HUD approval:

1. Identified neighborhood boundaries must be contiguous.
2. Identified neighborhoods must be primarily residential and have a low/mod percent equal to the "upper quartile percentage" or 70%. Areas within Empowerment Zones or Enterprise Communities are automatically qualified.
3. Selection of areas must be based on documented input from area's stakeholders, including residents, owners/operators of businesses, local financial institutions, nonprofit organizations, and community groups. Documentation must include a description of the methods used to provide outreach to the groups noted above and a description of how the needs and concerns of the consulted groups (especially residents) were incorporated into the plan.
4. Selection of areas must be based on an assessment of economic conditions, opportunities for economic development, and anticipated barriers.

The purpose of the first part of this document and the discussion below is to assess the extent to which existing NRSA documentation meets HUD criteria.

#### Documentation in the FY07-08 Action Plan

Existing documentation directly related to the identification of Springfield's NRSA communities can be found in the City's FY07-08 Action Plan. Prior to approval of the current Action Plan, the UMass Donahue Institute had reviewed the existing 3-5 Year Consolidated Plan. The Action Plan significantly improves upon the Consolidated Plan by specifying in detail the rationale behind the designation of the amended NRSA boundaries, the method for public engagement in the determination of priorities, and

the specification of measurable goals and objectives for each NRSA. The UMass Donahue Institute thoroughly reviewed the documentation in the FY07-08 Action Plan and the 3-5 Year Consolidated Plan. The following discussion addresses the extent to which documentation in the Action Plan (which is the HUD approved NRSA designation and strategy) meets the HUD criteria for NRSA selection as outlined above.

#### *Contiguous Neighborhood Boundaries*

The three revised NRSAs communities are individually contiguous. One NRSA is located on the northern edge of Springfield's Metro Center, from the Chicopee border to Interstate 291. The North End NRSA is composed of the adjacent Springfield neighborhoods of Brightwood and Memorial Square. The two remaining NRSAs (South End and Six Corners/Old Hill) are located on the southern end of Metro Center, are individually contiguous and are also adjacent. The South End and Six Corners/Old Hill NRSAs are located on the southern edge of State Street from the Connecticut River to approximately the intersection of Wilbraham Road and State Street.

The NRSAs house approximately 24,300 residents, representing 16 percent of the city's total population. In addition, the selected NRSAs contain nearly 10,000 housing units (16.1 percent of all housing units in Springfield).

#### *Low/Moderate Income Requirements*

The Census block groups which comprise the identified NRSA communities all meet the low/moderate income requirements. In fact, with a few exceptions, nearly all of the block groups are more than 75 percent low/moderate income. Furthermore, eight of the twenty-three block groups included in the NRSA communities are more than 85 percent low/moderate income. The NRSAs are home to more than double the percentage of persons living in poverty than the City of Springfield as a whole and 3.8 times the percentage of persons living in poverty in the region.

#### *Input from Area Stakeholders*

The FY07-08 Action Plan identifies multiple modes of outreach to determine neighborhood needs. The input includes informal surveys of neighborhood residents, four community meetings, as well as meetings with neighborhood councils. The Office of Housing and Neighborhood Services funds four resident-based organizations in the NRSAs that, according to the Action Plan, meet once a month. The Office of Housing and Neighborhood Services shared with the UMass Donahue Institute documents that list the priority projects in each NRSA as identified by the neighborhood councils.

#### *Assessment of economic conditions, opportunities for economic development, and anticipated barriers*

The FY07-08 Action Plan includes a number of tables outlining conditions in the selected NRSA communities. These tables include information related to poverty, child poverty, owner-occupied units, unemployment, age of housing stock, presence of lead, educational attainment, HIV/AIDS incidence, teen births, and older adults living alone. While the information presented about the NRSA communities is compelling and clearly justifies the designation of the NRSAs, it is not as comprehensive as the Demographic and Economic Analysis of the City of Springfield released in September 2006 (and discussed below).

The Action Plan and other documents do not provide significant documentation of efforts to assess the needs of neighborhood businesses. This is unsurprising, given that the UMass Donahue Institute was retained by the City of Springfield precisely to remediate this gap in documentation. Residents, through the survey and neighborhood councils, do identify some economic development problems. The top concern is job opportunities for their residents; another major concern is the diversity of business services in the neighborhoods.

### *Overall Assessment*

Based solely on information included in the FY07-08 Action Plan, the HUD criteria for approving a NRSA are met with the exception of the determination of business and economic development needs. As previously noted, the purpose of this project is to ensure that this requirement is met.

In addition to the information detailed in the FY07-08 Action Plan, the City of Springfield Office of Housing and Neighborhood Services provided the UMass Donahue Institute with a series of internal working documents that detail the level of working knowledge that city staff have of conditions and resources in the NRSAs. The documents include the logic models for each NRSA that match the four NRSA goals to measurable outcomes in each neighborhood. In addition, the City has worked with the CDBG-supported neighborhood councils to create a working list of the top ten priority projects in each NRSA. The “top ten” list for each NRSA includes a comprehensive list of properties in the NRSA by land use and status (city-owned, Springfield Redevelopment Authority-owned, in Land Court or foreclosure proceedings), as well as major citywide initiatives that have the prospect of affecting economic development or housing conditions in the NRSA. The Top Ten Neighborhood Priorities document is intended to enable the City to respond creatively to development opportunities as they arise and leverage investments across departments to locally-determined objectives.

The Office of Housing and Neighborhood Services has developed a series of ten neighborhood binders (corresponding to the original designation of the NRSA boundary that has been superseded by the FY07-08 Action Plan) that comprehensively identify land uses and problematic properties. The binders are intended to be integrated into a citywide economic development strategy to leverage resources and opportunities derived from major city projects for the benefit of low and moderate income neighborhoods adjacent to those projects.

The City of Springfield, under the leadership of the Mayor and the Springfield Finance Control Board, has the stated objective to integrate planning and development across its departments and professionalize its management resources and practices. The success of the FY07-08 Action Plan and the utility of the excellent resources in its Office of Housing and Neighborhood Services are ultimately dependent upon the continued success of Springfield’s reform efforts. There is significant evidence, however, that the City of Springfield is developing the appropriate set of resources and practices to meet the City and HUD’s expectations for its NRSA program.

### **Other Reports and Documentation**

In March 2003, Springfield’s Planning Department released “Springfield and its Neighborhoods: A Statistical Profile of Springfield, Massachusetts.” This report includes neighborhood level population characteristics, household and family characteristics, educational attainment, income and poverty status, labor force characteristics, language, transportation, and housing characteristics. This report provides additional neighborhood-level information that further supports the selection of the three NRSAs.

In September 2006, the Pioneer Valley Planning Commission released “A Demographic and Economic Analysis of the City of Springfield.” The extensive demographic and economic data presented in this report are based upon a wide range of public and private sources. The data highlight every aspect of the economic conditions facing the City of Springfield as whole. Unfortunately, these data are not presented by neighborhood. However, this document supports that fact that many of the neighborhoods in Springfield would meet the HUD criteria for NRSA designation.

Also in September 2006, the City of Springfield compiled a Briefing Book for the Urban Land Institute Advisory Service Panel. The Briefing Book contains a wealth of information about the City’s economic conditions, assets, and barriers. Again, much of this information is not provided at the neighborhood

level. However, the briefing book identifies existing economic development projects, a number of which are located within the NRSA defined communities.

Earlier this year, The Urban Land Institute (ULI) released an Advisory Services Panel Report for the City of Springfield. The report is based on information collected from more than 140 community residents, business leaders, employers, and educational and cultural leaders. Although much of the report focuses on revitalization efforts aimed at Springfield's Metro Center, the report specifically identifies the South End as a "significant problem area in the city" worthy of priority investment. The South End is one of the NRSA defined communities.

## Springfield's Economic Development Strategy & Neighborhoods

Current efforts to revitalize economic activity and opportunity in Springfield's neighborhoods occur within the context of the City's overall economic development strategy. Until recently, Springfield did not have a coherent near-term (three to five year) plan to spur economic growth in the City. The City of Springfield's civic and governmental leadership, led by Mayor Ryan and the Springfield Finance Control Board, identified the need for a coherent citywide economic development strategy that was based on sound principles of economic and real estate analysis. Springfield sought the advice of the internationally recognized real estate and development nonprofit the Urban Land Institute (ULI) to prepare a report specifying current public and private assets, challenges, and priority projects for the next three to five years. ULI visited Springfield in September 2006 and interviewed a very diverse set of over 140 stakeholders from business and civic institutions, the City's political leadership and all of the neighborhoods; in addition, ULI reviewed a comprehensive set of existing municipal data and analysis.

The Urban Land Institute released its economic and real estate analysis of Springfield's challenges in April 2007. The report, which has become a blueprint for the City's planning and development activities, highlighted key priorities for investment. The top goal of the report is to make downtown Springfield a vibrant urban center for the Pioneer Valley, including opportunities to live, work and play. Specific recommendations include redeveloping key buildings and parcels in the downtown, developing market-rate housing, and the redevelopment of adjacent neighborhoods that serve as gateways to the downtown. The City's NRSAs serve as the primary neighborhood gateways to the downtown from the north, south and east.

### *The Downtown*

The ULI report identified the economic health and vitality of the downtown as critical to the long term prospects for revitalization of the city as a whole. Key projects in the downtown (described in detail in the next section) include: demolition of York Street Jail, redevelopment of the Court Square Hotel building, reuse of the Federal Building on Main Street, and efforts to spur the development of market-rate housing in the downtown. The report highlights the importance of the major thoroughfares of Main Street and State Street. State Street is an important corridor linking neighborhoods and employment centers from MassMutual to downtown and is the northern edge of the Six Corners and Old Hill neighborhoods (NRSA Number 3 in the FY07-08 Action Plan). Main Street is the central spine of the downtown and links Metro Center to the South End (NRSA Number 2) and the North End (NRSA Number 1). Major public and private projects located in the downtown are linked conceptually and practically linked to Springfield's neighborhoods, including its NRSAs, along its major north/south and east/west corridors of Main and State Streets. The City of Springfield is currently planning or implementing construction of major improvements to Main Street in its downtown and North End, and a

has launched a \$13 million series of improvements to State Street that are aligned with public input and the recommendations of the ULI Report.

The logic of the ULI report from an economic and real estate development perspective is to understand the key features of the downtown (assets, opportunities or challenges) and how they are linked either by use, adjacency or street and transit corridors. The major sites in the downtown act or may act as future employment centers while they also send a vital signal about the desirability of private investment and participation (at the individual level) in Springfield's economic and civic life.

The City's gateways are important secondary centers of economic and residential activity and serve as the first point of contact for out of town visitors. From this perspective, public and private investment in the NRSAs is critical to the success of the City's overall economic strategy just as the downtown's redevelopment should have benefits in the neighborhoods. The ULI felt strongly enough about the recommendation to improve gateway neighborhoods that it identified the development of a redevelopment strategy for the Hollywood-Gemini section of the South End as one of the top priorities in the entire report. As detailed in the next section, the City of Springfield, neighborhood residents and ULI Boston have begun implementation of this recommendation.

### *The Neighborhoods*

The importance of preserving and improving Springfield's neighborhoods and resident population was also included in the Urban Land Institute's recommended economic development strategy. The ULI Report placed a high level of importance on improving the quality of civic leadership and embracing ethnic and racial diversity at every level of city life. The report specifically identified the importance of the neighborhood councils to improvements in Springfield's neighborhoods.

The FY07-08 Action Plan incorporates these recommendations into its NRSA strategy through the prioritization of neighborhoods with very high percentages of minority residents and through the dedication of funds for capacity building in the neighborhood councils. The Springfield Office of Housing and Neighborhood Services has worked with the neighborhood councils in the NRSAs to identify local residents' Top Ten Priorities for public improvements. The planned result of the "Top Ten Priorities" list is tangible, locally-driven improvements in the neighborhood that also build neighborhood capacity and trust in City Hall.

Other neighborhood priorities identified in the ULI Report are organized according to conditions in Springfield's neighborhoods. Depending upon existing conditions, the recommended strategy is to encourage: conservation of well-maintained housing stock; rehabilitation of housing stock and strengthening of commercial nodes in areas with signs of deterioration; and small-scale spot redevelopment in neighborhoods that show significant economic and physical deterioration. Specific recommended strategies include vigorous code enforcement; acquisition, assembly and redevelopment of vacant and tax-title properties; and planned public improvements and redevelopment that is targeted to serve as a catalyst for further investment and activity in the neighborhoods.

The FY07-08 Action Plan and the Springfield Office of Planning and Economic Development's inventory of current and planned projects describes the multiple initiatives and activities that are designed to implement the neighborhood development recommendations of the ULI Report. For example, the City is investing in blight removal, improvements to the streetscape and sidewalks in the North End, homeowner rehabilitation assistance and first-time homebuyer assistance.

The key to successful efforts to preserve and revitalize conditions in Springfield's neighborhoods is the capacity of the City staff to knowledgeably assess real estate conditions, trends and opportunities street-

by-street and neighborhood-by-neighborhood. The most encouraging sign that the City of Springfield may successfully implement the neighborhood revitalization recommendations of the ULI Report is the level of detailed data and analysis housed in the Office of Housing and Neighborhood Services. That office contains current reports, organized by NRSA neighborhood, of all properties, land uses, property conditions, applicable zoning, tax-title property, Springfield Redevelopment Authority property and special municipal projects that may have an impact on the neighborhood in question. The information is utilized by the City to ensure that investments can be rationally planned and resources across departments can be organized in the service of comprehensive neighborhood objectives. As an example, the Office of Housing and Neighborhood Services is currently identifying the specific means of leveraging the gains from the State Street Corridor Initiative for the seven neighborhoods that fall north and south along the corridor.

### *Municipal Capacity*

Success of the redevelopment efforts identified in the ULI Report are premised on the continued presence of the Springfield Finance Control Board to stabilize the financial outlook of the City and complete the task of professionalizing municipal services and management. In the course of the UMass Donahue Institute's work on this project, the Institute has experienced first-hand changes in municipal organization and services that have dramatically improved the potential for collaboration between departments in the service of neighborhood goals. The Control Board's effort to restore sound financial and managerial practices in Springfield has been recognized by the major bond rating agencies Standard & Poor's and Moody's Investor Services, who raised the city's bond rating in January 2007 from junk bond status to investment grade.

## **Conclusion**

The City of Springfield government has effectively adopted the Urban Land Institute's economic development strategy as the blueprint for its economic development planning and investments in Springfield's downtown and neighborhoods. The report presents a coherent connection between redevelopment efforts in the downtown and the consequent benefits to the City's neighborhoods. In fact, the report describes the fundamental importance of the economic health of Springfield's neighborhoods and the inclusion of all of its residents in city life to the overall success of the strategy.

There is significant evidence both in the City's Office of Planning and Economic Development and Office of Housing and Neighborhood Services that efforts are being made to integrate the philosophical and programmatic elements of the ULI Report into everyday practices. It is impossible to evaluate, at this time, the eventual success of municipal efforts to improve the coordination of services in the NRSAs or to ensure that large-scale projects such as the State Street Corridor Initiative will lead to improvements in adjacent low and moderate income neighborhoods. However, there is clear evidence that data is being gathered and plans are underway to facilitate those desired outcomes. The results of current efforts to revitalize downtown Springfield and its neighborhoods should be possible to measure through annual reports submitted to HUD reflecting progress in the NRSAs.

## Inventory of Springfield Projects, Programs and Resources

The following section consists of an inventory of public and private economic development initiatives in progress in the City of Springfield. The description of each initiative includes a synopsis of the project, the resources involved, and the timeline for completion. The initiatives are divided into five major categories: Infrastructure Development; Redevelopment and New Development; Workforce Development; Small Business Support/Community Development; and Major Private Sector Development.

In spite of their division into discrete categories, the goals of these initiatives overlap within the City's broader program of economic development. The ways in which each component fits within the broader development strategy has been outlined in the previous section of this report.

### Infrastructure Development

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| <i>Project name:</i>       | <b>Arterial Roadway Reconstruction (throughout the city)</b>   |
| <i>Description:</i>        | This project involves the reconstruction and resurfacing of primary arterial streets throughout the City. The scope of work will also include reconstruction of sidewalks, drainage areas, curbs and traffic signals. The contract was bid publicly. |
| <i>Resources Involved:</i> | \$2.5 million a year for 3 years. Funding is to come from the City's budget for capital improvement projects.  |
| <i>Timeline:</i>           | Start: May 2007<br>End: May 2009   |
| <i>Source:</i>             | <i>City of Springfield, Office of Planning and Development, Neighborhood Project Updates: <a href="http://www.springfieldcityhall.com/planning/105.0.html">http://www.springfieldcityhall.com/planning/105.0.html</a></i>                            |

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| <i>Project name:</i>       | <b>North End Improvement Project</b>  |
| <i>Description:</i>        | This project focuses on resurfacing two major North End roadways: Main Street, from the "Arch" to the Chicopee city line and Birnie Avenue in Brightwood. The project also involves drainage work, curbing, sidewalk repair or replacement, and the installation of decorative lighting fixtures. The contract is to be bid publicly. |
| <i>Resources Involved:</i> | Estimated at \$2.5 million.   |
| <i>Timeline:</i>           | Start: Summer 2008<br>End: Fall 2008  |
| <i>Source:</i>             | <i>City of Springfield, Office of Planning and Development, Neighborhood Project Updates: <a href="http://www.springfieldcityhall.com/planning/north_main.0.html">http://www.springfieldcityhall.com/planning/north_main.0.html</a></i>   |

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| <i>Project name:</i> | <b>Parker Street Bridge Project</b>   |
| <i>Description:</i>  | The proposed project involves reconstructing approximately 6,190 linear feet of roadway, primarily on Parker Street but also including Verge and Oak Streets. This major north/south inner city artery carries a daily vehicle count of |

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|                            | <p>approximately 31,000.</p> <p>The new CSX bridge carrying three tracks over Parker Street will be raised to provide more roof clearance for traffic under the bridge. The new underpass will be widened to 64 feet, and will consist of two turning lanes, two through traffic lanes, and two sidewalks. The project also entails geometric improvements and the upgrade of existing signals, with pedestrian signals and crossings along Parker Street.</p> |
| <i>Resources Involved:</i> | \$11,017,848.00.   |
| <i>Timeline:</i>           | <p>Start: February 2006 (bridge construction is underway)</p> <p>End: Final paving will take place in Summer 2008</p>  |
|                            |  |
| <i>Source:</i>             | <p><i>City of Springfield, Office of Planning and Development, Neighborhood Project Updates:</i> <a href="http://www.springfieldcityhall.com/planning/parker_street.0.html">http://www.springfieldcityhall.com/planning/parker_street.0.html</a></p>   |

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| <i>Project name:</i>       | <b>Residential Roadway Reconstruction (various neighborhoods)</b>   |
| <i>Description:</i>        | This program involves reconstructing 45 residential streets throughout the city. The scope of work will include the reconstruction or resurfacing of various residential streets, as well as drainage, curbing and sidewalk repairs as necessary.                                       |
| <i>Resources Involved:</i> | \$1.4 million, funded with Chapter 90 money through the Mass Highway Department.  |
| <i>Timeline:</i>           | <p>Start: Underway</p> <p>End: Anticipated November 1, 2007</p>   |
|                            |   |
| <i>Source:</i>             | <p><i>City of Springfield, Office of Planning and Development, Neighborhood Project Updates:</i></p> <p><a href="http://www.springfieldcityhall.com/planning/resurfacing.0.html?&amp;no_cache=1">http://www.springfieldcityhall.com/planning/resurfacing.0.html?&amp;no_cache=1</a></p> |

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| <i>Project name:</i>       | <b>Sidewalk Reconstruction (various neighborhoods)</b>  |
| <i>Description:</i>        | <p>This sidewalk construction project has two parts:</p> <p>Part 1: As a result of school redistricting, two miles of sidewalk will be constructed at various locations with an approximate cost of \$1,200,000.</p> <p>Part 2: Replacement of existing sidewalks through the sidewalk application process. Residents apply through the DPW to have existing public sidewalk replacement. Available budget: \$400,000</p> |
| <i>Resources Involved:</i> | \$1,600,000 for the two projects.   |
| <i>Timeline:</i>           | <p>Start: Underway</p> <p>End: October 2007</p>   |
|                            |   |
| <i>Source:</i>             | <p><i>City of Springfield, Office of Planning and Development, Neighborhood Project Updates:</i> <a href="http://www.springfieldcityhall.com/planning/sidewalk_const.0.html">http://www.springfieldcityhall.com/planning/sidewalk_const.0.html</a></p>  |

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| <i>Project name:</i> | <b>Blight Reduction (throughout the city)</b>                                 |
| <i>Description:</i>  | This program focuses on blight reduction throughout the City. Properties that |

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|                            | <p>have been targeted are generally vacant and plagued by structural problems. Before they are demolished, targeted properties are reviewed by the Structural Board. As of Summer 2007, 38 structures had been demolished as part of this program; 17 more had been targeted. The Finance Control Board allotted funding for this work and directed the City to place liens on the properties to recoup some costs to the revolving fund.</p> <p>Another component of this program is the effort to “clean and lien” vacant lots throughout the City. To date, 481 parcels had been cleaned as part of this program.</p> |
| <i>Resources Involved:</i> | \$1.8 million.   |
| <i>Timeline:</i>           | <p>Start: July 2005</p> <p>End: Ongoing; a new bid process opens June 17, 2007 for the demolition of 10 structures.</p>  |
|                            |  |
| <i>Source:</i>             | <p>City of Springfield, Office of Planning and Development, Neighborhood Project Updates: <a href="http://www.springfieldcityhall.com/planning/blight.0.html">http://www.springfieldcityhall.com/planning/blight.0.html</a></p>  |

## Re-development and New Development

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| <i>Project name:</i>       | <b>York Street Jail</b>   |
| <i>Description:</i>        | <p>This project involves the redevelopment of the former Hampden County House of Corrections located on a 3.3 acre parcel on the Connecticut River. The complex consists of 16 structures, all of which are in a state of disrepair. The property, which was given to the City through a special act of the legislature in 1997, is currently vacant except for a temporary homeless shelter operating in the gym.</p> <p>Two consultants will be assisting the City with the demolition process: Tighe &amp; Bond Inc. of Westfield will provide engineering services while MassDevelopment will serve as project manager.</p> |
| <i>Resources Involved:</i> | The Finance Control Board approved a capital program with \$1.8 million dollars earmarked for the demolition the jail in Fiscal Year 2007.  |
| <i>Timeline:</i>           | The City planned to issue an RFP for the demolition work in the summer of 2007. Demolition is expected to take six months after the project had been awarded. After demolition, the City will transfer the property to the Redevelopment Authority in order to identify a development proposal for the site.  |
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| <i>Source:</i>             | <p>City of Springfield, Office of Planning and Development, Neighborhood Project Updates: <a href="http://www.springfieldcityhall.com/planning/riverfront.0.html">http://www.springfieldcityhall.com/planning/riverfront.0.html</a>; <i>New York Times</i>, “Glimmers of a Turnaround in Springfield, Mass.” 5/9/07.; <i>Springfield Republican</i>, “Bids to be Sought for Razing Jail.” 5/13/07.</p>  |

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| <i>Project name:</i> | <b>River’s Landing Project</b>   |
| <i>Description:</i>  | This project involves the rehabilitation of the former Naismith Memorial Basketball Hall of Fame into a 70,000 square foot Riverfront Entertainment and Fitness Experience. LA Fitness, a national fitness club chain, will occupy a 60,000-square-foot space that will cost \$3 million to renovate. A physical |

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|                            | therapy and laser surgery company called Trillium Sports Medicine and Chiropractic will occupy 3,000 square feet of the building. A multilevel restaurant called Hollywood Barn will occupy the remaining 7,000 square feet. Average retail rental rates in the new development are expected to range from \$15 to \$20 a square foot |
| <i>Resources Involved:</i> | \$14,000,000: financed with private dollars.  |
| <i>Timeline:</i>           | Start: May 14, 2007 groundbreaking<br>End: April 2008   |
|                            |   |
| <i>Source:</i>             | <i>City of Springfield, Office of Planning and Development, Neighborhood Project Updates: <a href="http://www.springfieldcityhall.com/planning/river_landing.0.html">http://www.springfieldcityhall.com/planning/river_landing.0.html</a>; New York Times, "Glimmers of a Turnaround in Springfield, Mass." 5/9/07.</i>               |

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| <i>Project name:</i>       | <b>South End—Gemini and Hollywood</b>   |
| <i>Description:</i>        | <p>Development in the South End is a high priority for the City. The first phase of development in this area will entail a collaborative planning process incorporating experts from the ULI Boston, MassDevelopment, the City, and a full range of stakeholders from the neighborhood. From there, the project will likely take on two components:</p> <p><u>Gemini</u>: This project involves the clean-up of a 3 acre site that was the former home of a 100,000 square foot textile mill. The old mill building burned to the ground in 2003. The city now owns the property and has secured funding for cleanup of the remaining Brownfield. The site has frontage on Main, Central, and Winthrop streets.</p> <p><u>Hollywood</u>: Redevelopment of this densely-populated neighborhood is a top priority for South End residents. The Hollywood area contains numerous 4-story brick buildings built predominately in the 1920's, several of which are now boarded and vacant.</p> |
| <i>Resources Involved:</i> | Gemini: \$200,000; Hollywood: To be determined.   |
| <i>Timeline:</i>           | City began work on a plan with the stakeholders and the community in Spring 2007.   |
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| <i>Source:</i>             | <i>City of Springfield, Office of Planning and Development, Neighborhood Project Updates: <a href="http://www.springfieldcityhall.com/planning/111.0.html">http://www.springfieldcityhall.com/planning/111.0.html</a></i>   |

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| <i>Project name:</i>       | <b>Mason Square Fire Station</b>   |
| <i>Description:</i>        | This historic fire station is located in the center of Mason Square and is owned by the City. While the area is a commercial hub that serves four urban neighborhoods along the State Street corridor, the building has been vacant for nearly 20 years. The City has committed funding in a bond issue to assist in its redevelopment. The property will also benefit from its location in the center of the State Street Improvement area; the project is scheduled to commence in 2007. |
| <i>Resources Involved:</i> | \$500,000 in committed city bond funding   |
| <i>Timeline:</i>           | Next steps: The City will make an assessment of the resources required for redevelopment.  |

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| <i>Source:</i> | <i>City of Springfield, Office of Planning and Development, Neighborhood Project Updates: <a href="http://www.springfieldcityhall.com/planning/112.0.html">http://www.springfieldcityhall.com/planning/112.0.html</a></i> |
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| <i>Project name:</i>       | <b>Restoration of the former Chestnut Junior High School</b>   |
| <i>Description:</i>        | <p>The City is seeking the restoration of the former Chestnut Junior High School built in 1901 &amp; 1907. The four-story structure is listed on the Massachusetts Historical Register. The building is 82,000 square feet with a lot size of 138,916 square feet.</p> <p>Miramar Real Estate Management, Inc. of San Juan, Puerto Rico has been selected as the preferred developer for the project. The proposed project, called Chestnut Estate, will consist of 100 multi-family dwelling units. The development will preserve the existing architecture of the historic building while also adding the development of open space and parking amenities. The project will be divided between the two main buildings: the original school structure will be named Chestnut Gallery and the additional structure will be named Chestnut Courtyard.</p> |
| <i>Resources Involved:</i> | To be determined   |
| <i>Timeline:</i>           | To be determined   |
| <i>Source:</i>             | <i>City of Springfield, Office of Planning and Development, Neighborhood Project Updates: <a href="http://www.springfieldcityhall.com/planning/chestnut.0.html">http://www.springfieldcityhall.com/planning/chestnut.0.html</a></i>  |

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| <i>Project name:</i>       | <b>Restoration of 13 – 31 Elm Street</b>   |
| <i>Description:</i>        | This project calls for the restoration of the 13-31 Elm Street building, a downtown historic landmark located adjacent to City Hall and the Mass Mutual Convention Center. The City obtained ownership of this property through Land Court in May of 2006 and subsequently obtained approval of an urban renewal plan. The City is studying the best use for the property and anticipates securing a developer interested in using the structure for a hotel or residential project. |
| <i>Resources Involved:</i> | To be determined.  |
| <i>Timeline:</i>           | Development proposals are due at the end of 2007.  |
| <i>Source:</i>             | <i>City of Springfield, Office of Planning and Development, Neighborhood Project Updates: <a href="http://www.springfieldcityhall.com/planning/elm_street.0.html">http://www.springfieldcityhall.com/planning/elm_street.0.html</a></i>  |

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| <i>Project name:</i>       | <b>Main Street improvement project</b>  |
| <i>Description:</i>        | This streetscape improvement project is part of the Court Square Urban Renewal Plan which includes plans for enhanced and uniform street lighting, sidewalk repair, curbing, brickwork and street landscaping/street trees, crosswalks, improved pedestrian safety, and resurfacing. The project is designed to provide a safe physical and public safety environment for retail development. This project will work in conjunction with the State Street Corridor Improvement project. |
| <i>Resources Involved:</i> | Estimated at \$2.5 million and funded by Chapter 90, CDAG and other City funds.   |

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| <i>Timeline:</i> | Start: April 2007, design plans are 90% complete.<br>End: Spring 2008   |
| <i>Source:</i>   | <i>City of Springfield, Office of Planning and Development, Neighborhood Project Updates: <a href="http://www.springfieldcityhall.com/planning/paving.0.html">http://www.springfieldcityhall.com/planning/paving.0.html</a></i> |

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| <b>Project name:</b>       | <b>Federal Building Re-Use</b>  |
| <i>Description:</i>        | The Springfield Federal Building is owned by the General Services Administration and is scheduled to be vacated in the fall of 2007 when the new Federal Courthouse is completed on State Street. The 1981 building is located in the heart of the Central Business District, contains five floors and 152,000 of useable square feet. The GSA is expected to begin the disposal process in the late winter of 2007.<br><br>The City is identifying development opportunities for the site. Meetings with various community, education and business groups are in process. The building has potential to be reused as a venue for higher education or arts/entertainment. |
| <i>Resources Involved:</i> | To be determined  |
| <i>Timeline:</i>           | To be determined  |
| <i>Source:</i>             | <i>City of Springfield, Office of Planning and Development, Neighborhood Project Updates: <a href="http://www.springfieldcityhall.com/planning/federal_reuse.0.html">http://www.springfieldcityhall.com/planning/federal_reuse.0.html</a></i>   |

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| <b>Project name:</b>       | <b>Technical High School Re-Use</b>  |
| <i>Description:</i>        | This site is adjacent to the new Federal Courthouse under construction on State Street. The Commonwealth of Massachusetts has expressed strong interest in the site as an information technology data center for the Commonwealth.<br><br>The Department of Capital Asset and Management (DCAM) has contracted with the architectural firm of Jung Brannen to develop a space program and to evaluate the cost of the project. The City is working with the Governor's Office, various State Agencies, the local legislative delegation and the private and public sector to ensure the successful completion of this project. |
| <i>Resources Involved:</i> | To be determined   |
| <i>Timeline:</i>           | To be determined   |
| <i>Source:</i>             | <i>City of Springfield, Office of Planning and Development, Neighborhood Project Updates: <a href="http://www.springfieldcityhall.com/planning/tech_high_reuse.0.html">http://www.springfieldcityhall.com/planning/tech_high_reuse.0.html</a></i>  |

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| <b>Project name:</b> | <b>Union Station Restoration</b>   |
| <i>Description:</i>  | This development project, located in the north blocks of Downtown, involves the restoration of the Union Station building and an abutting vacant lot on Main Street. The two structures that comprise Union Station are listed on the National Register of Historic Places. The three-story Main Terminal Building has a size of 120,250 square feet while the two-story Baggage Building has a size of 92,618 square feet. The abutting parcel, site of the Former Hotel Charles, is 30,723 |

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|                            | square feet. The Springfield Redevelopment Authority (SRA) owns the property.<br><br>The City is working with the Pioneer Valley Transportation Authority to advance a transportation project that will revitalize the station and the surrounding area. |
| <i>Resources Involved:</i> | \$14 million in federal funding.   |
| <i>Timeline:</i>           | To be determined   |
| <i>Source:</i>             | <i>City of Springfield, Office of Planning and Development, Neighborhood Project Updates: <a href="http://www.springfieldcityhall.com/planning/union_station.0.html">http://www.springfieldcityhall.com/planning/union_station.0.html</a></i>            |

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| <i>Project name:</i>       | <b>New Federal Courthouse</b>   |
| <i>Description:</i>        | The new Springfield Federal Courthouse is located on State Street adjacent to the Springfield Public Library. The state-of-the-art facility contains four courtrooms (with a fifth for expansion), and is designed by prominent architect Moshe Safdie.<br><br>An important component of this project was the relocation of the Alexander House—which is on the National Register of Historic Places—to Elliot Street from its original location on 284 State Street. Building construction is scheduled to be completed in December 2007 with occupancy in early 2008. |
| <i>Resources Involved:</i> | \$53,314,000 in federal money   |
| <i>Timeline:</i>           | Start: September 2004<br>End: January 2008  |
| <i>Source:</i>             | <i>City of Springfield, Office of Planning and Development, Neighborhood Project Updates: <a href="http://www.springfieldcityhall.com/planning/court_const.0.html">http://www.springfieldcityhall.com/planning/court_const.0.html</a></i>   |

## Workforce Development

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| <i>Project name:</i>       | <b>Regional Employment Board</b>   |
| <i>Description:</i>        | The Regional Employment Board plans, coordinates and oversees the growth and effective use of public and private investment in workforce development initiatives for quality jobs. |
| <i>Resources Involved:</i> | Various federal, state and private sources of funds.   |
| <i>Timeline:</i>           | Ongoing  |
| <i>Source:</i>             | <i>Regional Employment Board of Hampden County: <a href="http://www.rebhc.org/">http://www.rebhc.org/</a></i>  |

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| <i>Project name:</i> | <b>Springfield Technical Community College</b>  |
| <i>Description:</i>  | The Division of Economic Development of Springfield Technical Community College promotes the development of a highly-skilled workforce through education and customized training. The Center for Business and Technology (CBT) was established to provide training programs that meet the technology and workplace demands of individuals, business, and industry in the region. They provide both instructor-led and web-based workforce training and certification in information technology, real estate sales and appraisal, health |

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|                            | careers, technologies and trades, and management for both individuals and companies.   |
| <i>Resources Involved:</i> | Unknown  |
| <i>Timeline:</i>           | Ongoing  |
| <i>Source:</i>             | <i>Springfield Technical Community College, Division of Economic and Business Development: <a href="http://ebd.stcc.edu/">http://ebd.stcc.edu/</a></i> |

### Small Business Support/Community Development

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| <i>Project name:</i>       | <b>Scibelli Enterprise Center</b>   |
| <i>Description:</i>        | The Scibelli Enterprise Center is part of Springfield Technical Community College's Technology Park. The center was established to support, assist, and "incubate" new businesses. The center's business incubator assists Springfield entrepreneurs by providing them with such services as affordable leases, access to shared office equipment and mentoring from expert business advisors. Since the incubator opened in October 1999, it has hosted 23 small business tenants. |
| <i>Resources Involved:</i> | Unknown   |
| <i>Timeline:</i>           | Ongoing   |
| <i>Source:</i>             | <i>Scibelli Center Business Incubator: <a href="http://sec.stcc.edu/business_incubator.asp">http://sec.stcc.edu/business_incubator.asp</a></i>  |

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| <i>Project name:</i>       | <b>Brightwood Development Corporation</b>   |
| <i>Description:</i>        | The Brightwood Development Corporation focuses on improving the conditions of minorities and small businesses in the North End of Springfield. Their work focuses on family assistance, affordable housing, minority employment and small business support in the Memorial Square/Brightwood area and parts of the Hungry Hill neighborhood. BDC offers job training and retention services to minorities and targets minority-owned businesses with their small business support programs, including programs that facilitate access to capital. BDC also engages in neighborhood development through residential and commercial revitalization efforts. |
| <i>Resources Involved:</i> | The BDC receives funding from the public and private sector. BDC public partners include the Farmers Home Administration (federal), Housing and Community Development (state) and the City of Springfield and Springfield Redevelopment Authority (municipal). Private partners include FleetBank Boston Financial, Springfield Chamber of Commerce, Caribe Corporation and the North End Merchants Association   |
| <i>Timeline:</i>           | Ongoing   |
| <i>Source:</i>             | <i>Brightwood Development Corporation: <a href="http://www.partnersforcommunity.org/brightwood.htm">http://www.partnersforcommunity.org/brightwood.htm</a></i>  |

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| <i>Project name:</i> | <b>Massachusetts Small Business Development Center Network</b>       |
| <i>Description:</i>  | The Massachusetts Small Business Development Center Network provides |

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|                            | <p>counseling, training and capital access to small businesses throughout Massachusetts. MSBDC maintains a network of counseling centers that provide free one-to-one counseling to prospective and existing small businesses. Training programs are offered for a nominal fee on a wide variety of management issues.</p> <p>The MSBDC was created in 1980 to pool the resources of government, academic institutions, and the private sector to provide small businesses with high quality technical assistance and educational programs. The MSBDC is a partnership of the U.S. Small Business Administration and the Massachusetts Department of Business and Technology and a consortium of higher educational institutions led by the Isenberg School of Management at the University of Massachusetts Amherst.</p> |
| <i>Resources Involved:</i> | <p>50% U.S. Small Business Administration<br/> 25% Commonwealth of Massachusetts and other public and private agency sponsors<br/> 25% University of Massachusetts Amherst and consortium members</p>   |
| <i>Timeline:</i>           | Ongoing   |
| <i>Source:</i>             | <p><i>Massachusetts Small Business Development Center Network:</i><br/> <a href="http://www.msbdc.org/">http://www.msbdc.org/</a></p>   |

## Major Private Sector Development

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| <i>Project name:</i>       | <b>State Street Corridor</b>  |
| <i>Description:</i>        | <p>This project seeks to improve traffic flow, safety and transportation for pedestrian and bicycles on the State Street corridor. The plan will work to address corridor aesthetics and parking options.</p> <p>The State Street corridor is a 3.2 mile roadway that serves as the primary east-west connector in the City. The corridor is home to businesses, domestic and residential properties. State Street is also home to the MassMutual Convention Center and the new federal courthouse.</p> <p>The design-phase of the project is complete; MassHighway is reviewing the plans. ZHA, Inc of Annapolis, Maryland was selected as the consultant to prepare a comprehensive redevelopment program for the corridor.</p> |
| <i>Resources Involved:</i> | \$13,000,000 in federal and state matching funds.   |
| <i>Timeline:</i>           | <p>Start: Summer 2007<br/> End: Fall 2008</p>   |
| <i>Source:</i>             | <p><i>City of Springfield, Office of Planning and Development, Neighborhood Project Updates:</i> <a href="http://www.springfieldcityhall.com/planning/state_street.0.html">http://www.springfieldcityhall.com/planning/state_street.0.html</a></p>  |

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| <i>Project name:</i> | <b>Memorial Industrial Park II: Roosevelt Avenue</b>   |
| <i>Description:</i>  | <p>The Memorial Industrial Park II is an 85 acre undeveloped industrial park site located in East Springfield. The area is owned by the Springfield Redevelopment Authority (SRA), and is being developed in conjunction with MassDevelopment.</p> |

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|                            | <p>The park can produce a maximum build-out of 650,000 square feet of a combination of industrial, commercial and general office space. The site has the potential to host the creation of 350 new jobs.</p> <p>VHB, Inc of Watertown, Ma was selected as engineer for the design of the infrastructure for the park. After Performance Food Group's initial purchase of 32 acres, another thirty acres are available for purchase at the back of the site with visibility to Interstate 291.</p> |
| <i>Resources Involved:</i> | The City was awarded a \$995,000 Federal EDA Public Works grant as well as a \$1.45 million State PWED for the design and construction of the park infrastructure.  |
| <i>Timeline:</i>           | Start: Underway<br>End: Ongoing   |
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| <i>Source:</i>             | <p>City of Springfield, Office of Planning and Development, Neighborhood Project Updates:</p> <p><a href="http://www.springfieldcityhall.com/planning/industparkii_roosevelt.0.html">http://www.springfieldcityhall.com/planning/industparkii_roosevelt.0.html</a></p>  |

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| <i>Project name:</i>       | <b>Memorial Industrial Park II: Performance Foodservice Group</b>   |
| <i>Description:</i>        | <p>Performance Food Group was the first company to purchase land (32 acres) in the Memorial Industrial Park and is in the process of constructing a 210,000 square foot distribution center creating 250 new jobs over the next five years.</p> <p>The plans allow for a future expansion of an additional 125,000 square feet with the potential of 125 more jobs.</p> <p>PFG is also the first company in several years to have executed a Tax Increment Financing (TIF) agreement with the city under the new TIF policy established by the Springfield Finance Control Board.</p> |
| <i>Resources Involved:</i> | \$30 million, combination of public and private funds   |
| <i>Timeline:</i>           | The facility is scheduled to open in the fall of 2007.  |
|                            |   |
| <i>Source:</i>             | <p>City of Springfield, Office of Planning and Development, Neighborhood Project Updates:</p> <p><a href="http://www.springfieldcityhall.com/planning/industparkii_performance.0.html">http://www.springfieldcityhall.com/planning/industparkii_performance.0.html</a>;<br/><i>New York Times</i>, "Glimmers of a Turnaround in Springfield, Mass." 5/9/07.</p>   |

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| <i>Project name:</i>       | <b>Former Chapman Valve Site (Indian Orchard)</b>  |
| <i>Description:</i>        | <p>This City of Springfield owns approximately 13 acres of the former Crane Company site on Goodwin Street in the Indian Orchard Neighborhood. The City plans to demolish and remediate the site in preparation for development.</p> <p>A master plan for the neighborhood and a Phase environmental site assessment for the City property are complete. The City continues to identify additional funding sources to complete the environmental analysis, remediation and demolition.</p> |
| <i>Resources Involved:</i> | The City authorized the issuance of a bond on December 18, 2006 at an  |

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|                  | estimated cost of \$1.2 million.  |
| <i>Timeline:</i> | Demolition is scheduled for the end of 2007.  |
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| <i>Source:</i>   | <i>City of Springfield, Office of Planning and Development, Neighborhood Project Updates: <a href="http://www.springfieldcityhall.com/planning/chapman.0.html">http://www.springfieldcityhall.com/planning/chapman.0.html</a></i> |

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| <i>Project name:</i>       | <b>Astro Logistics</b>   |
| <i>Description:</i>        | Astro Logistics, a chemical repackaging distribution company, purchased the former Hampden Color and Chemical tax title and brownfields site through a City RFP process for \$10,000. The company spent 18 months and nearly \$3 million in private funds remediating and redeveloping the site. Additionally, the City applied for and secured a \$200,000 EPA grant for cleanup of the site.<br><br>The company is scheduled to open the new facility in the Spring of 2007. |
| <i>Resources Involved:</i> | \$3 million, private funds for remediation; \$200,000 EPA cleanup grant; \$10,000 purchase price to the City.  |
| <i>Timeline:</i>           | Start: September 2005<br>End: Spring 2007  |
|                            |  |
| <i>Source:</i>             | <i>City of Springfield, Office of Planning and Development, Neighborhood Project Updates: <a href="http://www.springfieldcityhall.com/planning/astro.0.html">http://www.springfieldcityhall.com/planning/astro.0.html</a></i>  |

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| <i>Project name:</i>       | <b>Baystate Hospital Expansion</b>   |
| <i>Description:</i>        | The Baystate Medical Center, Springfield's largest employer, signaled its intention in March of 2007 to construct a 600,000-square-foot expansion on a 3.7-acre parcel next to its current north-end campus. The new facility will increase medical care facilities by 50 percent and is expected to add 550 permanent jobs to Baystate's workforce. |
| <i>Resources Involved:</i> | \$259 million in private funding   |
| <i>Timeline:</i>           | Scheduled completion: 2012   |
|                            |  |
| <i>Source:</i>             | <i><u>New York Times</u>, "Glimmers of a Turnaround in Springfield, Mass." 5/9/07.</i>   |

## Component Two

### Design and Implementation of Business Survey and Focus Groups

As outlined in the scope of work, Component Two of the Springfield Economic Assessment Project consists of the following tasks:

#### **The Survey: Objective Sample of Business Needs and Conditions in Springfield**

UMDI will identify (with input from the City) a list of small and medium-sized businesses by priority neighborhood to be surveyed by telephone. UMDI will work with the City of Springfield to develop a list of key informants to be interviewed by UMDI prior to the construction of the survey instrument. The list of key informants (no more than 10 people) should include municipal staff and relevant businesses (including banking) or service providers with knowledge of current programs and business conditions in Springfield's neighborhoods. UMDI will be responsible for the final list of informants and all interview arrangements. The brief interviews may be conducted by telephone or in person. If possible, a group meeting of stakeholders could be convened in place of individual interviews. Following meetings with the interview subjects, UMDI will work with the City to draft a survey instrument to be reviewed and approved by the City of Springfield.

The survey, to be conducted by telephone in English and Spanish by a professional call center, will objectively document economic and business conditions for small and medium-sized businesses in the City's priority neighborhoods. The businesses will be randomly selected; with a sufficient sample size to provide meaningful results. Due to cost considerations, the data is most likely to be reported for the neighborhoods collectively (i.e. results may not be reported at the neighborhood level due to insufficient sample size). The survey will evaluate economic and business needs across a range of conditions that correspond to the full-range of potential services that the City could realistically provide.

#### **Focus Groups: Identification of Specific Barriers to Growth in Neighborhood Centers**

In addition to the survey, the City of Springfield will need to obtain detailed information regarding current conditions and investment needs at the neighborhood level. The focus groups will be organized to identify the specific physical and programmatic investments needed within the targeted neighborhood centers (examples: remediation of specific blighted properties, façade improvements, business incubators, merchants association, workforce development gaps, sidewalk or traffic improvements, or additional policing).

UMDI proposes to conduct two focus group sessions with businesses and relevant neighborhood organizations (e.g. community theater or gallery) from the five priority neighborhoods. The first meeting would most likely consist of two neighborhoods; the second meeting would include businesses from the remaining three neighborhoods. The sessions would include a group meeting followed by break-out sessions by neighborhood. One break-out session may focus specifically on the workforce training needs of Springfield's employers across the neighborhoods. UMDI can provide facilitators for two break-out sessions; the City of Springfield will be responsible for an additional facilitator, if necessary. The City of Springfield will be responsible for organizing the focus groups and will provide all logistical support for the meetings (including refreshments, rooms, neighborhood maps, etc.). UMDI will be responsible, in consultation with the City of Springfield, for identifying and inviting focus group

participants. UMDI will work collaboratively with the City Planning and Economic Development staff to define the agenda for the focus groups.

| <b>Component Two Deliverables</b>  |
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| 1. Survey instrument and list of businesses to be surveyed.  |
| 2. Focus groups with businesses and establishments in priority neighborhoods.                      |
| 3. Memo documenting survey and focus group results with analysis of economic needs and conditions. |

## Springfield Small Business Survey

### Key Informant Interviews

As part of the scope of work, UMDI was asked to conduct a small business survey to objectively document the economic and business needs and conditions in the City's HUD-designated Neighborhood Revitalization Strategy Area (NRSA) neighborhoods as well as in the City overall.

To aid the design and development of the Springfield Small Business Survey, UMDI conducted key informant interviews with various neighborhood and municipal stakeholders. The key informants included municipal staff and relevant businesses and service providers with knowledge of current programs and business conditions in Springfield's neighborhoods. The interviews were conducted throughout the Spring and Summer of 2007.

#### Key Informant Interviews, Spring/Summer 2007

|    | <b>Key Informant</b> | <b>Organization</b>                          |
|----|----------------------|--|
| 1  | Richard Henderson    | MassDevelopment                              |
| 2  | Elizabeth O'Donoghue | Springfield Community Development Department |
| 3  | Maureen Hayes        | Hayes Development                            |
| 4  | Aimee Munnings       | New England Black Chamber of Commerce        |
| 5  | Herbie Flores        | Brightwood Development Corporation           |
| 6  | Brad Sperry          | Regional Employment Board of Hampden County  |
| 7  | Thomas Goodrow       | STCC Enterprise Center                       |
| 8  | Carlos Gonzalez (2)  | Massachusetts Latino Chamber of Commerce     |
| 9  | Kim Lee              | Springfield Day Nursery                      |
| 10 | Ivette Cruz          | Springfield Community Development Department |
| 11 | Juan Gerena          | Springfield Community Development Department |

## Survey Call List and Development

Utilizing the key informant interviews as well as input from the City, UMDI designed a small business survey to be administered through a professional call center. The survey questions were developed to inform the City about small business needs and conditions in the following topic areas: Workforce and Hiring, Business Services Needs, Facility Needs and Conditions, Neighborhood Conditions and Challenges to Growth. The final survey instrument in both English and Spanish is available in Appendix A.

The call list for the small business survey was developed using the Dun & Bradstreet (D & B) commercial database. All small businesses within the City, defined using the U.S. Small Business Administration designation of small business as businesses with fewer than 500 employees, were pulled for the call list. Small businesses in the NRSA neighborhoods, North End, South End, and Six Corners/Old Hill, were separated from the main list using mapping software. The call center was asked to maximize participation from the NRSA neighborhoods and to use small businesses from throughout the City to supplement the sample for a total of no fewer than 400 respondents.

## Survey Overview

The survey was conducted in September 2007. The survey sample consisted of 421 small business respondents from throughout the City, including 89 respondents from NRSA neighborhoods. The City's NRSA neighborhoods represent approximately 21% of the sample and the remaining survey respondents hail from other neighborhoods in the City. NRSA businesses that participated in the survey represent 19% of all small businesses in the NRSA neighborhoods. Of those surveyed, nearly 10% of small business owners were located in the North End, 7.6% were located in the South End and 3.6% were located in Six Corners/Old Hill. Due to the limited sample size in the NRSA neighborhoods, results are reported as NRSA Neighborhoods, Non-NRSA Neighborhoods and Springfield Overall. The results of the NRSA Neighborhoods are aggregated and represent the collective responses of all three areas.

The margin of error for Springfield overall is +/- 4.9% (N=421). The margin of error for the non-NRSA sample is +/- 5.5% (N=332). The margin of error for the NRSA sample is +/- 10.6% (N=89). The confidence interval of this poll was 95 percent, meaning that if each polling sample was surveyed 20 times, 19 of the responses would be expected to fall within the margin of error, while one may be outside of that margin.

Differences between the NRSA sample and the non-NRSA sample was tested using the Chi-Square test of association. The Chi-Square measures the degree to which categorical variables between groups vary, and whether or not that variability is significant (beyond mere chance). In the pages that follow, all statistically significant differences have been highlighted.

The survey sample is fair representation of the universe of small businesses both in Springfield and in the NRSA neighborhoods in regards to industry sector. The tables below compare the distribution of survey respondents by industry to all small businesses in Springfield and the NRSA's.

### NSRA Neighborhoods: Sample and Universe Comparison

| Industry Sector                     | Sample | Universe |
|-------------------------------------|--------|----------|
| Agriculture, Forestry, Fishing      | 1.1%   | 1.5%     |
| Construction                        | 4.4%   | 4.4%     |
| Finance, Insurance, and Real Estate | 7.7%   | 7.9%     |

|                                     |       |       |
|-------------------------------------|-------|-------|
| Manufacturing                       | 4.4%  | 3.5%  |
| Non-classified Establishments       | 0.0%  | 3.1%  |
| Retail Trade                        | 20.9% | 24.2% |
| Services                            | 47.3% | 46.5% |
| Transportation and Public Utilities | 6.6%  | 4.2%  |
| Wholesale Trade                     | 7.7%  | 4.8%  |

### All Springfield: Sample and Universe Comparison

| Industry Sector                     | Sample | Universe |
|-------------------------------------|--------|----------|
| Agriculture, Forestry, Fishing      | 1.4%   | 1.1%     |
| Construction                        | 4.4%   | 5.8%     |
| Finance, Insurance, and Real Estate | 7.7%   | 9.3%     |
| Manufacturing                       | 5.3%   | 4.0%     |
| Non-classified Establishments       | 1.2%   | 4.4%     |
| Retail Trade                        | 23.2%  | 22.3%    |
| Services                            | 45.2%  | 45.4%    |
| Transportation and Public Utilities | 3.9%   | 3.5%     |
| Wholesale Trade                     | 6.0%   | 4.2%     |

## Key Findings

### Overall

Small businesses in the NRSA neighborhoods shared many of the same concerns and priorities as businesses in other neighborhoods in Springfield, but there is reason to believe some of the issues are felt slightly more intensely in the NRSA neighborhoods.

Small businesses in Springfield reported the following challenges as their top inhibitors to growth:

- Increased health care costs, 35.8%
- The level of neighborhood crime, 33.1%
- Neighborhood physical conditions, 27.7%
- Increased energy costs, 25.7%

### Quality of Life

- Almost half of all respondents (48.1%) reported that theft/petty crime limits the success of their business.
- Approximately one-third of all respondents cited lack of police presence as a Quality of Life issue that limits the success of their business.
- Small businesses in NRSA neighborhoods were almost twice as likely as businesses in other neighborhoods in Springfield to cite graffiti as a major quality of life issue (38.6% v. 20.2%).

### Facility Conditions

- Small businesses in NRSA neighborhoods are much more likely to own their business' building or facility than businesses in other Springfield neighborhoods, (64.8% v. 43%).

- Small businesses in NRSA neighborhoods are also much more likely to report that the condition of their business facility (signage, façade, etc.) has limited the success of their business, (32% v. 19%).
- 15.5% of businesses in Springfield overall as well as 9.9% of businesses in the NRSA neighborhoods plan to search for a new or additional location within the next 12 months.

### Training and Assistance Needs

- 40% of small businesses reported that training or assistance in Marketing/Advertising would help their business succeed.
- 25% of Springfield small businesses reported that training or assistance in Business Planning and Bookkeeping/Accounting would be helpful.
- Small businesses in NRSA neighborhoods were considerably more likely to report that training or assistance with legal issues would help their businesses succeed than other neighborhoods in Springfield, (27.1% v. 15.1%).

### Additional Findings

- Over 75% of respondents reported having no difficulty finding workers to staff their business.
- Of those businesses that reported difficulties finding employees, a majority (56.5%) cite that applicants lack the specialized skills needed by their business.
- NRSA neighborhood businesses were much more likely than other neighborhoods to report “too few applicants” as a major factor contributing to their difficulty finding workers.
- 89.4% of all Springfield businesses and 86.7% of businesses in NRSA neighborhoods reported having no difficulty obtaining the loans and financial assistance needed to operate, expand, or improve their business.
- 92.8% of respondents reported no issues obtaining City permits or approvals.

## Survey Results and Analysis<sup>1</sup>

1. *Is your business located in Springfield? If yes,*
2. *How many employees do you have at this location including yourself?*

|                        | 1 to 5<br>Employees | 6 to 10<br>Employees | 11 to 20<br>Employees | 21+<br>Employees | N   |
|------------------------|---------------------|----------------------|-----------------------|------------------|-----|
| Springfield Overall    | 56.1                | 19.3                 | 12.3                  | 12.3             | 415 |
| NRSA Neighborhoods     | 55.7                | 17.0                 | 18.2                  | 9.1              | 88  |
| Non-NRSA Neighborhoods | 56.3                | 19.9                 | 86.9                  | 13.1             | 327 |

<sup>1</sup> The margin of error for the overall sample is +/- 4.9 (N=421).  
The margin of error for the non-NRSA sample is +/- 5.5 (N=332).  
The margin of error for the NRSA sample is +/- 10.6 (N=89).

3. In the next 3 months, do you expect the number of employees to:

|                        | Increase | Decrease | Stay the Same | N   |
|------------------------|----------|----------|---------------|-----|
| Springfield Overall    | 19.7     | 4.6      | 75.7          | 366 |
| NRSA Neighborhoods     | 28.0     | 3.7      | 68.3          | 82  |
| Non-NRSA Neighborhoods | 17.3     | 4.9      | 77.8          | 284 |

4. Where do you recruit most of your employees? Are most of your employees hired from:

|                        | Your Neighborhood | Other Neighborhoods in Springfield | Outside of Springfield | N   |
|------------------------|-------------------|------------------------------------|------------------------|-----|
| Springfield Overall    | 39.0              | 33.3                               | 27.7                   | 405 |
| NRSA Neighborhoods     | 38.6              | 31.8                               | 29.5                   | 88  |
| Non-NRSA Neighborhoods | 39.1              | 33.8                               | 27.1                   | 317 |

5. Do you have difficulty finding workers to staff your business?

|                        | No   | Yes  | N   |
|------------------------|------|------|-----|
| Springfield Overall    | 76.8 | 23.2 | 413 |
| NRSA Neighborhoods     | 74.7 | 25.3 | 87  |
| Non-NRSA Neighborhoods | 77.3 | 22.7 | 326 |

6. If yes, to what extent do the following factors contribute to your difficulty finding workers? Please answer on a scale of one to five, with one meaning it is not at all a factor and five meaning it is a major factor.

| (Rank ordered by 4's and 5's)   |                        | 1    | 2    | 3    | 4    | 5    | 4+5         | N  |
|---|------------------------|------|------|------|------|------|-------------|----|
| Job applicants lack specialized skills needed by your business.                           | Springfield Overall    | 20.6 | 7.2  | 19.6 | 15.5 | 37.1 | <b>52.6</b> | 97 |
|   | NRSA Neighborhoods     | 13.0 | 0.0  | 30.4 | 4.3  | 52.2 | 56.5        | 23 |
|   | Non-NRSA Neighborhoods | 23.0 | 9.5  | 16.2 | 18.9 | 32.4 | 51.3        | 74 |
| Job applicants lack supportive services needed to maintain employment (i.e., child care). | Springfield Overall    | 22.9 | 15.6 | 25.0 | 16.7 | 19.8 | <b>36.5</b> | 96 |
|   | NRSA Neighborhoods     | 26.1 | 8.7  | 30.4 | 13.0 | 21.7 | 34.8        | 23 |
|   | Non-NRSA Neighborhoods | 21.9 | 17.8 | 23.3 | 17.8 | 19.2 | 37.0        | 73 |
| Job applicants lack basic skills (reading, writing, math).                                | Springfield Overall    | 33.0 | 8.2  | 27.8 | 4.1  | 26.8 | <b>30.9</b> | 97 |
|   | NRSA Neighborhoods     | 30.4 | 13.0 | 43.5 | 0.0  | 13.0 | 13.0        | 23 |
|   | Non-NRSA Neighborhoods | 33.8 | 6.8  | 23.0 | 5.4  | 31.1 | 36.5        | 74 |
| My business cannot afford to offer health and other benefits workers demand.              | Springfield Overall    | 41.6 | 12.5 | 22.9 | 10.4 | 12.5 | <b>26.0</b> | 96 |
|   | NRSA Neighborhoods     | 43.5 | 13.0 | 26.1 | 0.0  | 13.0 | 17.4        | 23 |
|   | Non-NRSA Neighborhoods | 42.5 | 11.0 | 17.8 | 17.8 | 11.0 | 28.8        | 73 |
| My business cannot afford to offer wages  | Springfield Overall    | 41.6 | 12.5 | 22.9 | 10.4 | 12.5 | <b>22.9</b> | 96 |
|   | NRSA Neighborhoods     | 43.5 | 8.7  | 30.4 | 4.3  | 13.0 | 17.4        | 23 |

| workers demand.         | Neighborhoods       |      |      |      |      |      |             |    |
|-------------------------|---------------------|------|------|------|------|------|-------------|----|
|                         | Non-NRSA            |      |      |      |      |      |             |    |
|                         | Neighborhoods       | 41.1 | 13.7 | 20.5 | 12.3 | 12.3 | 24.6        | 73 |
|                         | Springfield Overall | 67.1 | 3.8  | 6.3  | 11.4 | 11.4 | <b>22.8</b> | 79 |
| Too few job applicants. | NRSA                |      |      |      |      |      |             |    |
|                         | Neighborhoods*      | 40.9 | 0.0  | 13.6 | 18.2 | 27.3 | 45.5        | 22 |
|                         | Non-NRSA            |      |      |      |      |      |             |    |
|                         | Neighborhoods*      | 77.2 | 5.3  | 3.5  | 8.8  | 5.3  | 14.1        | 57 |

\*Chi-Square was statistically significant between NRSA neighborhoods and non-NRSA neighborhoods. P = .005.

### ***Employment Profiles***

The majority of small businesses in NRSA neighborhoods, like other neighborhoods in Springfield, have no more than 10 employees (72.7%) and over half of small businesses (55%) consist of 5 employees or less. Almost 12.3% of all businesses surveyed consisted of greater than 20 employees. Only about 9% of businesses surveyed in NRSA neighborhoods had more than 20 employees.

While almost 76% of businesses expected their employment numbers to remain steady, almost 20% of those surveyed predicted an increase in their levels of employment over the next three months. Businesses in NRSA neighborhoods were more likely to report plans to hire in the near term (28%).

### ***Recruitment and Hiring***

A clear majority of small businesses in Springfield reported that they recruit most of their employees from within the City. The vast majority of Springfield businesses (72.3%) as well as most businesses in NRSA neighborhoods (70.4%) find their employees within their own neighborhoods or from other neighborhoods within the City. Almost 40% of businesses in both the City overall as well as in the NRSA neighborhoods recruit workers strictly from within the boundaries of their own neighborhood.

Most small businesses in Springfield did not report having difficulty finding workers to staff their businesses. In fact, 76.8% of all Springfield businesses and 74.7% of businesses in NRSA neighborhoods report that they have no difficulty finding employees.

But, approximately a quarter of businesses in both Springfield overall and NRSA neighborhoods do report having difficulty recruiting workers, 23.2% and 25.3% respectively. More than half of all respondents (52.6%) that had difficulty finding workers reported that it was because job applicants lack the specialized skills needed for their particular business.

Businesses in NRSA neighborhoods reported too few job applicants as the second largest issue with regard to having difficulty finding workers. There is a statistically significant difference between NRSA neighborhoods and the rest of Springfield in regard to this concern. Over 27% of small businesses in the NRSA neighborhoods rated this issue of very high concern as compared to only 5% of small businesses in other neighborhoods in Springfield.

7. *Have you had trouble obtaining the loans and financial assistance you need to operate, expand or improve your business?*

|                        | No   | Yes  | N   |
|------------------------|------|------|-----|
| Springfield Overall    | 89.4 | 10.6 | 376 |
| NRSA Neighborhoods     | 86.7 | 13.3 | 75  |
| Non-NRSA Neighborhoods | 90.0 | 10.0 | 301 |

If yes, do any of the following areas apply to you:

| (Rank ordered)  |                        | No   | Yes         | N  |
|---|------------------------|------|-------------|----|
| Local lenders do not provide adequate loan counseling to meet my needs. | Springfield Overall    | 75.4 | <b>24.6</b> | 69 |
|   | NRSA Neighborhoods     | 65.2 | 34.8        | 23 |
|   | Non-NRSA Neighborhoods | 80.4 | 19.6        | 46 |
| I have insufficient capital, earnings, or collateral.                   | Springfield Overall    | 75.4 | <b>24.6</b> | 69 |
|   | NRSA Neighborhoods     | 82.6 | 17.4        | 23 |
|   | Non-NRSA Neighborhoods | 71.7 | 28.3        | 46 |
| Local lenders are not available when I am.                              | Springfield Overall    | 76.8 | <b>23.2</b> | 69 |
|   | NRSA Neighborhoods     | 65.2 | 34.8        | 23 |
|   | Non-NRSA Neighborhoods | 82.6 | 17.4        | 46 |
| Loans are not available in the amounts that I need.                     | Springfield Overall    | 76.8 | <b>23.2</b> | 69 |
|   | NRSA Neighborhoods     | 69.6 | 30.4        | 23 |
|   | Non-NRSA Neighborhoods | 80.4 | 19.6        | 46 |
| Language barriers with local lenders.                                   | Springfield Overall    | 76.8 | <b>23.2</b> | 69 |
|   | NRSA Neighborhoods     | 73.9 | 26.1        | 23 |
|   | Non-NRSA Neighborhoods | 78.3 | 21.7        | 46 |
| The lending application process is too rigorous.                        | Springfield Overall    | 76.8 | <b>23.2</b> | 69 |
|   | NRSA Neighborhoods     | 73.9 | 26.1        | 23 |
|   | Non-NRSA Neighborhoods | 78.3 | 21.7        | 46 |
| Poor Credit   | Springfield Overall    | 78.3 | <b>21.7</b> | 69 |
|   | NRSA Neighborhoods     | 86.7 | 13.3        | 23 |
|   | Non-NRSA Neighborhoods | 73.9 | 26.1        | 46 |

### ***Loans and Financial Assistance***

Over 85% of all Springfield businesses and businesses in NRSA neighborhoods reported having no difficulty obtaining the loans and financial assistance needed to operate, expand or improve their business.

Of the 10.6% of respondents that reported having difficulty obtaining loans and financial assistance, adequate loan counseling and insufficient capital, earnings, or collateral were cited as issues of greatest concern.

8. *Have you had difficulty obtaining the permits or approvals from the City that you need to operate or expand your business?*

|                         | No   | Yes  | N   |
|-------------------------|------|------|-----|
| Springfield Overall     | 92.8 | 7.2  | 405 |
| NRSA Neighborhoods*     | 87.5 | 12.5 | 88  |
| Non-NRSA Neighborhoods* | 94.3 | 5.7  | 317 |

\*Chi-Square was statistically significant between NSRA neighborhoods and non-NSRA neighborhoods. P = .028.

If yes, do any of the following reasons apply:

|   |                        | No   | Yes         | N  |
|---|------------------------|------|-------------|----|
| Difficulty getting approvals from the City in a timely way. | Springfield Overall    | 41.4 | <b>58.6</b> | 29 |
|   | NRSA Neighborhoods     | 27.3 | 72.7        | 11 |
|   | Non-NRSA Neighborhoods | 50.0 | 50.0        | 18 |
| Difficulty understanding City                               | Springfield Overall    | 64.3 | <b>35.7</b> | 28 |

|  |                         |       |             |    |
|--|-------------------------|-------|-------------|----|
| rules and regulations.                       | NRSA Neighborhoods      | 54.5  | 45.5        | 11 |
|  | Non-NRSA Neighborhoods  | 70.6  | 29.4        | 17 |
| Lack of resources to meet City requirements. | Springfield Overall     | 75.0  | <b>25.0</b> | 28 |
|  | NRSA Neighborhoods*     | 54.5  | 45.5        | 11 |
|  | Non-NRSA Neighborhoods* | 88.2  | 11.8        | 17 |
| Language barriers.                           | Springfield Overall     | 93.1  | <b>6.9</b>  | 29 |
|  | NRSA Neighborhoods      | 100.0 | 0.0         | 11 |
|  | Non-NRSA Neighborhoods  | 88.9  | 11.1        | 18 |

\*Chi-Square was statistically significant between NSRA neighborhoods and non-NSRA neighborhoods. P = .044.

### ***Obtaining Permits or Approvals from the City***

Overall most businesses report no trouble obtaining permits or approvals from the City, (92.8%). Of the businesses that reported issues, businesses in NRSA neighborhoods had notably different experiences as compared to businesses in other Springfield neighborhoods. Businesses in priority neighborhoods were twice as likely as businesses in other Springfield neighborhoods to report having difficulty obtaining permits or approvals from the City (13% versus 6%), a statistically significant difference. Additionally, businesses in NRSA neighborhoods that had difficulty obtaining permits or approvals from the City were nearly four times as likely as businesses in other neighborhoods in Springfield to report that it was due to a lack of resources, another statistically significant difference.

Of the businesses that reported having difficulty obtaining permits or approvals from the City, a clear majority of respondents in both Springfield overall and NRSA neighborhoods (58.6% and 72.7% respectively) cite difficulty getting approval from the City in a timely way as a top concern.

There are many possible reasons why businesses have trouble succeeding. In order to improve business services, the City of Springfield is interested in knowing more about the experience of your business in the City.

### *9. Would training or assistance in any of the following areas help your business succeed?*

|                             |                         | No   | Yes         | N   |
|-----------------------------|-------------------------|------|-------------|-----|
| Marketing/Advertising       | Springfield Overall     | 60.5 | <b>39.5</b> | 395 |
|                             | NRSA Neighborhoods      | 59.5 | 40.5        | 84  |
|                             | Non-NRSA Neighborhoods  | 60.8 | 39.2        | 311 |
| Business Planning           | Springfield Overall     | 73.3 | <b>26.7</b> | 393 |
|                             | NRSA Neighborhoods      | 72.3 | 27.7        | 83  |
|                             | Non-NRSA Neighborhoods  | 73.5 | 26.5        | 310 |
| Bookkeeping/Accounting      | Springfield Overall     | 74.7 | <b>25.3</b> | 396 |
|                             | NRSA Neighborhoods      | 75.3 | 24.7        | 85  |
|                             | Non-NRSA Neighborhoods  | 74.6 | 25.4        | 311 |
| Hiring and Managing Workers | Springfield Overall     | 77.8 | <b>22.2</b> | 401 |
|                             | NRSA Neighborhoods      | 75.9 | 24.1        | 87  |
|                             | Non-NRSA Neighborhoods  | 78.3 | 21.7        | 314 |
| Loans and Credit            | Springfield Overall     | 81.7 | <b>18.3</b> | 389 |
|                             | NRSA Neighborhoods      | 80.2 | 19.8        | 86  |
|                             | Non-NRSA Neighborhoods  | 82.2 | 17.8        | 303 |
| Legal Assistance            | Springfield Overall     | 82.3 | <b>17.7</b> | 396 |
|                             | NRSA Neighborhoods*     | 72.9 | 27.1        | 85  |
|                             | Non-NRSA Neighborhoods* | 84.9 | 15.1        | 311 |

\*Chi-Square was statistically significant between NSRA neighborhoods and non-NSRA neighborhoods. P = .011.

### ***Training and Assistance***

Approximately 40% of Springfield small businesses citywide and in the NRSA neighborhoods reported that training or assistance in the area of Marketing/Advertising would help their businesses succeed. Business planning and Bookkeeping/Accounting were the next top areas of technical assistance needs.

In addition, businesses in NRSA neighborhoods were almost twice as likely as businesses in other Springfield neighborhoods to report that legal assistance would help their business succeed.

#### *10. Do you own or lease your business' building or facility?*

|                         | <b>Own</b> | <b>Lease</b> | <b>N</b> |
|-------------------------|------------|--------------|----------|
| Springfield Overall     | 47.8       | 52.2         | 404      |
| NRSA Neighborhoods*     | 64.8       | 35.2         | 88       |
| Non-NRSA Neighborhoods* | 43.0       | 57.0         | 316      |

\*Chi-Square was statistically significant between NSRA neighborhoods and non-NSRA neighborhoods. P = .000.

#### *11. Within the next 12 months, do you plan to search for a new or additional location?*

|                        | <b>No</b> | <b>Yes</b> | <b>N</b> |
|------------------------|-----------|------------|----------|
| Springfield Overall    | 84.5      | 15.5       | 386      |
| NRSA Neighborhoods     | 90.1      | 9.9        | 81       |
| Non-NRSA Neighborhoods | 83.0      | 17.0       | 305      |

#### *12. Does the condition of your business' building or facility (signage, façade, etc.) limit the success of your business?*

|                         | <b>No</b> | <b>Yes</b> | <b>N</b> |
|-------------------------|-----------|------------|----------|
| Springfield Overall     | 78.6      | 21.4       | 401      |
| NRSA Neighborhoods*     | 68.2      | 31.8       | 88       |
| Non-NRSA Neighborhoods* | 81.5      | 18.5       | 313      |

\*Chi-Square was statistically significant between NSRA neighborhoods and non-NSRA neighborhoods. P = .007.

### ***Facility Needs and Conditions***

The survey also found that businesses in NRSA neighborhoods were much more likely to own their own business facility than businesses in other neighborhoods in Springfield. Almost 65% of businesses in the NRSA neighborhoods reported owning their business facilities as compared to 43% of businesses located in the other neighborhoods in the City. Significantly, businesses in NRSA neighborhoods were also more likely to report that the condition of their business facility (signage, façade, etc.) has limited the success of their business. Almost 32% of businesses in NRSA neighborhoods identified this issue as a constraint on their business performance as compared to 19% of businesses in other neighborhoods in Springfield, a statistically significant difference.

To further explore the policy implications of this finding, a cross tabulation was run to determine whether business views on the issue varied between facility owners and renters. While a slightly higher percentage of business facility renters in NRSA neighborhoods reported that the condition of their facility limits the success of their business (35.5%), a sizeable percentage of business facility owners in NRSA neighborhoods (29.8%) held the same view.

This suggests that NRSA businesses may be having difficulty obtaining the capital required to maintain or expand their business facilities – a potentially serious problem as 9.9% of NRSA businesses reported plans to search for a new or additional location within the next 12 months. However, 86.5% small businesses in NRSA neighborhoods reported having no difficulty obtaining the loans and financial assistance needed to operate, expand or improve their business suggesting that the scale of this problem is relatively small. Confidence may be a larger challenge than capital access over the long term. Given that over a third of NRSA neighborhood businesses reported that the physical conditions of the neighborhood, including adjacent properties limit the success of their business, it may be that business facility owners will not be willing to invest in facility improvements until the overall condition of these neighborhoods improve.

*13. Do the physical conditions in your immediate neighborhood (sidewalks, streetscape, adjacent businesses or properties) limit the success of your business?*

|                        | No   | Yes  | N   |
|------------------------|------|------|-----|
| Springfield Overall    | 68.5 | 31.5 | 394 |
| NRSA Neighborhoods     | 65.5 | 34.5 | 84  |
| Non-NRSA Neighborhoods | 69.4 | 30.6 | 310 |

*Do any of the following Quality of Life issues limit the success of your business?*

| (Rank Ordered)  |                         | No   | Yes         | N   |
|---|-------------------------|------|-------------|-----|
| Theft/Petty Crime   | Springfield Overall     | 51.9 | <b>48.1</b> | 405 |
|   | NRSA Neighborhoods      | 51.1 | 48.9        | 88  |
|   | Non-NRSA Neighborhoods  | 52.1 | 47.9        | 317 |
| Lack of police presence   | Springfield Overall     | 70.4 | <b>29.6</b> | 405 |
|   | NRSA Neighborhoods      | 64.8 | 35.2        | 88  |
|   | Non-NRSA Neighborhoods  | 71.9 | 28.1        | 317 |
| Loitering of non-customers.   | Springfield Overall     | 71.6 | <b>28.4</b> | 405 |
|   | NRSA Neighborhoods      | 70.5 | 29.5        | 88  |
|   | Non-NRSA Neighborhoods  | 71.9 | 28.1        | 317 |
| Lack of adequate parking.   | Springfield Overall     | 72.7 | <b>27.3</b> | 403 |
|   | NRSA Neighborhoods      | 77.3 | 22.7        | 88  |
|   | Non-NRSA Neighborhoods  | 71.4 | 28.6        | 315 |
| Graffiti  | Springfield Overall     | 75.8 | <b>24.2</b> | 405 |
|   | NRSA Neighborhoods*     | 61.4 | 38.6        | 88  |
|   | Non-NRSA Neighborhoods* | 79.8 | 20.2        | 317 |
| Lack of activities/events bringing new customers to the neighborhood. | Springfield Overall     | 76.3 | <b>23.7</b> | 393 |
|   | NRSA Neighborhoods      | 78.2 | 21.8        | 87  |
|   | Non-NRSA Neighborhoods  | 75.8 | 24.2        | 306 |
| Lack of pedestrian traffic.   | Springfield Overall     | 83.0 | <b>17.0</b> | 405 |
|   | NRSA Neighborhoods      | 86.4 | 13.6        | 88  |
|   | Non-NRSA Neighborhoods  | 82.0 | 18.0        | 317 |

\*Chi-Square was statistically significant between NSRA neighborhoods and non-NSRA neighborhoods. P = .000.

### ***Neighborhood Conditions***

Approximately one-third of all business owners in Springfield and NRSA neighborhoods report that the physical condition of their immediate neighborhood limits the success of their businesses.

In addition, businesses in NRSA neighborhoods are almost twice as likely as businesses in other neighborhoods in Springfield to report graffiti as an issue that limits the success of their business. Almost half of all respondents (both across the City overall and NRSA neighborhoods) cite theft and petty crime as an issue that limits their business' success.

Lack of police presence and loitering of non-customers were cited by approximately a third of all businesses as issues limiting the success of their business.

*14. I am going to read to you a list of potential reasons why your business may have difficulty growing. Thinking about your business, I'd like you to tell me how much of a problem each item is on a scale of one to five, with one meaning it is not at all a problem and five meaning it is a major problem for your business.*

| <b>(Rank ordered by 4's and 5's)</b>       |  | <b>1</b>            | <b>2</b> | <b>3</b> | <b>4</b> | <b>5</b> | <b>4+5</b>  | <b>N</b>   |
|--|--|---------------------|----------|----------|----------|----------|-------------|------------|
| Increased health care costs.               | Springfield Overall                    | 36.3                | 3.5      | 24.4     | 9.4      | 26.4     | <b>35.8</b> | 405        |
|  | NRSA                                   |                     |          |          |          |          |             |            |
|  | Neighborhoods                          | 27.3                | 3.4      | 28.4     | 14.8     | 26.1     | 40.9        | 88         |
|  | Non-NRSA                               |                     |          |          |          |          |             |            |
|  | Neighborhoods                          | 38.8                | 3.5      | 23.3     | 7.9      | 26.5     | 34.4        | 317        |
|  | Springfield Overall                    | 29.6                | 12.8     | 24.4     | 12.3     | 20.7     | <b>33.0</b> | 405        |
| The level of crime in my neighborhood.     | NRSA                                   |                     |          |          |          |          |             |            |
|  | Neighborhoods                          | 27.3                | 14.8     | 22.7     | 12.5     | 22.7     | 35.2        | 88         |
|  | Non-NRSA                               |                     |          |          |          |          |             |            |
|  | Neighborhoods                          | 30.3                | 12.3     | 24.9     | 12.3     | 20.2     | 32.5        | 317        |
|  | Springfield Overall                    | 37.8                | 14.1     | 20.5     | 16.0     | 11.6     | <b>27.6</b> | 405        |
|  | NRSA                                   |                     |          |          |          |          |             |            |
| The physical condition of my neighborhood. | Neighborhoods                          | 34.1                | 13.6     | 19.3     | 14.8     | 18.2     | 33.0        | 88         |
|  | Non-NRSA                               |                     |          |          |          |          |             |            |
|  | Neighborhoods                          | 38.8                | 14.2     | 20.8     | 16.4     | 9.8      | 26.2        | 317        |
| Increased energy costs.                    | Springfield Overall                    | 42.7                | 6.7      | 24.9     | 7.9      | 17.8     | <b>25.7</b> | 405        |
|  | NRSA                                   |                     |          |          |          |          |             |            |
|  | Neighborhoods                          | 29.5                | 5.7      | 33.0     | 9.1      | 22.7     | 31.8        | 88         |
|  | Non-NRSA                               |                     |          |          |          |          |             |            |
|  | Neighborhoods                          | 46.4                | 6.9      | 22.7     | 7.6      | 16.4     | 24.0        | 317        |
|  | Springfield Overall                    | 44.7                | 12.3     | 22.0     | 11.9     | 9.1      | <b>21.0</b> | 405        |
| Availability of skilled workers.           | NRSA                                   |                     |          |          |          |          |             |            |
|  | Neighborhoods                          | 39.8                | 12.5     | 25.0     | 13.6     | 9.1      | 22.7        | 88         |
|  | Non-NRSA                               |                     |          |          |          |          |             |            |
|  | Neighborhoods                          | 46.1                | 12.3     | 21.1     | 11.4     | 9.1      | 20.5        | 317        |
|  | Springfield Overall                    | 67.2                | 11.1     | 12.6     | 4.2      | 4.9      | <b>9.1</b>  | 405        |
|  | NRSA                                   |                     |          |          |          |          |             |            |
| Access to customers                        | Neighborhoods                          | 61.4                | 13.6     | 14.8     | 5.7      | 4.5      | 10.2        | 88         |
|  | Non-NRSA                               |                     |          |          |          |          |             |            |
|  | Neighborhoods                          | 68.8                | 10.4     | 12.0     | 3.8      | 5.0      | 8.8         | 317        |
| Obtaining financing                        | Springfield Overall                    | 82.7                | 3.5      | 4.9      | 2.5      | 6.4      | <b>8.9</b>  | 405        |
|  | NRSA                                   |                     |          |          |          |          |             |            |
|  | Neighborhoods                          | 83.0                | 2.3      | 1.1      | 4.5      | 9.1      | 13.6        | 88         |
|  | Non-NSRA                               |                     |          |          |          |          |             |            |
|  | Neighborhoods                          | 82.6                | 3.8      | 6.0      | 1.9      | 5.7      | 7.6         | 317        |
|  | Access to broadband internet services. | Springfield Overall | 84.0     | 5.4      | 3.0      | 1.5      | 6.2         | <b>7.7</b> |

|   |                     |      |      |      |     |     |            |     |
|---|---------------------|------|------|------|-----|-----|------------|-----|
|   | NRSA                |      |      |      |     |     |            |     |
|   | Neighborhoods       | 81.8 | 5.7  | 3.4  | 1.1 | 8.0 | 9.1        | 88  |
|   | Non-NSRA            |      |      |      |     |     |            |     |
|   | Neighborhoods       | 84.5 | 5.4  | 2.8  | 1.6 | 5.7 | 7.3        | 317 |
|   | Springfield Overall | 69.1 | 11.4 | 12.1 | 2.7 | 4.7 | <b>7.4</b> | 405 |
|   | NRSA                |      |      |      |     |     |            |     |
| The condition of my business' building. | Neighborhoods       | 62.5 | 13.6 | 13.6 | 4.5 | 5.7 | 10.2       | 88  |
|   | Non-NSRA            |      |      |      |     |     |            |     |
|   | Neighborhoods       | 71.0 | 10.7 | 11.7 | 2.2 | 4.4 | 6.6        | 317 |
|   | Springfield Overall | 85.7 | 5.2  | 4.9  | .7  | 3.5 | <b>4.2</b> | 405 |
|   | NRSA                |      |      |      |     |     |            |     |
| Obtaining permits or approvals.         | Neighborhoods       | 85.5 | 4.5  | 4.5  | 1.1 | 4.5 | 5.6        | 88  |
|   | Non-NSRA            |      |      |      |     |     |            |     |
|   | Neighborhoods       | 85.8 | 5.4  | 5.0  | .6  | 3.2 | 3.8        | 317 |
|   | Springfield Overall | 85.7 | 7.7  | 3.7  | .5  | 2.5 | <b>3.0</b> | 405 |
|   | NRSA                |      |      |      |     |     |            |     |
| Access to suppliers.                    | Neighborhoods       | 84.1 | 8.0  | 4.5  | .0  | 3.4 | 3.4        | 88  |
|   | Non-NSRA            |      |      |      |     |     |            |     |
|   | Neighborhoods       | 86.1 | 7.6  | 3.5  | .6  | 2.2 | 2.8        | 317 |

### ***Growth Challenges***

When questioned about potential reasons why their business may have difficulty growing, both businesses in Springfield overall as well as NRSA neighborhoods identified the same top challenges: 1) Increasing Health Care Costs, 2) the Level of Crime in the Neighborhood, 3) the Physical Condition of the Neighborhood, 4) Increasing Energy Costs and 5) Availability of Skilled Workers. These issues received responses of at least 10 percentage points higher than the other growth challenges businesses were questioned about.

*15. Would you be interested in participating in a focus group designed to learn more from you about the needs of Springfield's neighborhoods and small businesses?*

|                        | No   | Yes  | N   |
|------------------------|------|------|-----|
| Springfield Overall    | 60.0 | 40.0 | 405 |
| NRSA Neighborhoods     | 59.1 | 40.9 | 88  |
| Non-NRSA Neighborhoods | 60.3 | 39.7 | 317 |

### **Focus Groups**

In addition to the small business survey, UMDI was asked to conduct focus groups within the NRSA neighborhoods to further document the priorities of residents and business owners in the North End, South End and Old Hill/Six Corners.

### **Outreach**

UMDI contacted all businesses in each NRSA neighborhood through a flyer mailing, in both English and Spanish, using the call list of businesses from the Springfield Small Business Survey. The City of Springfield, Office of Community Development conducted outreach for the event through the neighborhood councils and other neighborhood groups.

## Dates and Locations

Focus Group sessions were conducted in September and October 2007. Due to low turn-out in September, two additional sessions were added in October to ensure the highest possible participation of neighborhood stakeholders.

| Date     | NRSA Neighborhood(s)            | Location                  | Attendance |
|----------|---------------------------------|---------------------------|------------|
| 9/25/07  | North End                       | Gerena School             | 3          |
| 9/26/07  | South End, Six Corners/Old Hill | Gentile Senior Apartments | 10-15      |
| 10/23/07 | North End                       | El Pílon Restaurant       | 35-40      |
| 10/30/07 | Six Corners/Old Hill            | MacDuffie School          | 25-30      |

## Method of Facilitation

Guided by the question “What are the challenges your neighborhood faces in becoming a better place to live, work and do business?” a bilingual UMDI facilitator focused the discussion by first asking attendees to participate in a prioritization exercise. Given the limited time, the prioritization exercise was designed to focus the discussion on the key priority areas. Each participant received eight sticker dots (2 red, 2 green, 2 yellow, 2 blue) upon entrance into the session. Red signified 1<sup>st</sup> priority, Green 2<sup>nd</sup>, Yellow 3<sup>rd</sup> and Blue 4<sup>th</sup>. On the walls, six categories of issues and topics were posted on newsprint.

The categories were Improving Physical Conditions, Improving Housing Conditions, Improving Business Facility Conditions, Improving Public Safety, Improving Economic and Neighborhood Conditions, Improving Business Conditions, and Other. Each category included subheadings for further specificity. The categories with their subheadings are listed on the following page.

The facilitator reviewed each of the categories and then asked participants to assign priority to the issues by putting a dot next to the topics that resonated as the most important. The facilitator reminded participants that all the issues were important but by allowing the group to prioritize the issues of most pressing concern, the discussion would be more focused. If the group was unable to discuss all issues of concern in the allotted time, participants were asked to fill out an “Additional Comments” sheet so that their views were recorded. Participants assigned priority to the categories and then during a short break, UMDI staff tallied the results and prioritized the categories for discussion. The facilitator worked through the top issues cited by the group and facilitated the discussion around these issues.

Public Safety, Housing and Physical Conditions were the top three issues that arose from the prioritization exercise in the South End and Old Hill/Six Corners. In the North End, the top issues included Business Conditions, Public Safety and Physical Conditions.

The priorities that emerged from the facilitated exercise at the beginning of each session are recorded below. The results from the two North End focus groups were aggregated.

| What are the challenges that your neighborhood faces in becoming a better place to live, work and do business? | ¿Cuáles son los retos que su vecindario enfrenta para convertirse en un mejor lugar para vivir, trabajar y tener comercios?               | North End | South End | Old Hill/Six Corners |
|--|---|-----------|-----------|----------------------|
| <b>Improving Physical Conditions</b> <ul style="list-style-type: none"> <li>Sidewalks/road</li> </ul>          | <b>Mejorar condiciones físicas:</b> <ul style="list-style-type: none"> <li>Aceras/calles</li> <li>Edificios públicos y parques</li> </ul> | 3         | 3         | 3                    |

|   |  |   |   |   |
|---|--|---|---|---|
| <ul style="list-style-type: none"> <li>conditions</li> <li>Parks/public spaces</li> <li>Business and building facades</li> <li>Public buildings (schools, libraries, etc)</li> </ul>  | <ul style="list-style-type: none"> <li>Fachadas de comercios y edificios</li> <li>Espacios públicos (escuelas, bibliotecas, etc)</li> </ul>  |   |   |   |
| <p><b>Improving Housing Issues</b></p> <ul style="list-style-type: none"> <li>Abandoned properties</li> <li>Conditions of existing housing stock</li> <li>Homelessness</li> <li>Affordability of housing</li> </ul>   | <p><b>Mejorar Vivienda:</b></p> <ul style="list-style-type: none"> <li>Propiedades abandonadas</li> <li>Condiciones de oferta de vivienda actual</li> <li>Desamparados</li> <li>Costo de vivienda</li> </ul>   | 5 | 2 | 2 |
| <p><b>Improving Business Facility Conditions</b></p> <ul style="list-style-type: none"> <li>Condition of business facility</li> <li>Condition of adjacent properties</li> <li>Affordability of commercial real estate</li> </ul>  | <p><b>Mejorar facilidades y condiciones de negocio</b></p> <ul style="list-style-type: none"> <li>Condición de facilidad</li> <li>Condición de propiedades adyacentes</li> <li>Costo de propiedades inmobiliarias comerciales</li> </ul>   | 6 | 6 | 6 |
| <p><b>Improving Public Safety</b></p> <ul style="list-style-type: none"> <li>Crime- against property</li> <li>Crime- against people</li> <li>Police/Fire/EMT services</li> </ul>  | <p><b>Mejorar seguridad pública</b></p> <ul style="list-style-type: none"> <li>Crimen contra propiedades</li> <li>Crimen contra personas</li> <li>Servicios de policía, bomberos, ambulancia</li> </ul>  | 2 | 1 | 1 |
| <p><b>Improving Economic and Neighborhood Conditions</b></p> <ul style="list-style-type: none"> <li>Local job opportunities</li> <li>Access to job training</li> <li>K-12 Education</li> <li>Higher educational opportunities</li> <li>Access to commuter-friendly transportation</li> <li>Access to local retail options</li> <li>Access to local professional services (medical, dental, legal etc.)</li> </ul> | <p><b>Mejoría económica y de la condición del vecindario</b></p> <ul style="list-style-type: none"> <li>Oportunidad de empleo locales</li> <li>Acceso a adiestramiento laboral</li> <li>Educación K-12</li> <li>Oportunidades de educación universitario, otra</li> <li>Acceso a transporte público servicial</li> <li>Acceso a oferta de servicios profesionales (médico, dental, legal)</li> </ul> | 4 | 5 | 4 |
| <p><b>Improving Business Conditions</b></p> <ul style="list-style-type: none"> <li>Workforce skills</li> <li>Workforce availability</li> <li>Access to business financing/loans</li> </ul>  | <p><b>Mejorar Condiciones de Negocio</b></p> <ul style="list-style-type: none"> <li>Destrezas de fuerza laboral</li> <li>Disponibilidad de una fuerza laboral</li> <li>Acceso a</li> </ul>   | 1 | 4 | 5 |

|   |  |  |  |  |
|---|--|--|--|--|
| <ul style="list-style-type: none"> <li>• Access to technical assistance/services (training, bookkeeping, business planning, etc)</li> <li>• User-friendliness of City regulations and permitting</li> </ul> | <p>financiación</p> <ul style="list-style-type: none"> <li>• Acceso a asistencia técnica (adiestramiento, contabilidad, plan de negocios, etc)</li> <li>• Facilidad de obtener permisos gubernamentales</li> </ul> |  |  |  |
|---|--|--|--|--|

**Overall Focus Group Findings**

- Public safety (crime, police responsiveness and police presence) is the predominate concern in all three NRSA neighborhoods.
- Community policing was cited in all three neighborhoods as effective and was significantly missed by residents and business owners alike.
- Whether discussing public safety or public works, participants at all sessions decried the lack of enforcement of city codes, safety regulations and laws.
- The reliability and quality of basic city services, including adequate street lighting and parks and public space maintenance, was a consistent and major complaint of neighborhood stakeholders in all three communities.

All three neighborhoods expressed extreme distrust that the distribution of funding is equitable and perceived that their neighborhood does not receive its fair share.

**Summary of Focus Groups by Neighborhood**

**North End**

Two community meetings were held to solicit input from North End residents and business owners on September 25 and on October 23 at the Gerena School and El Pílon Restaurant, respectively. The September 25 meeting was attended by six people, three of whom left shortly after a business community leader expressed distress because his organization was not asked to help mobilize the community in service of the meeting. In addition, he expressed his perception that federal funding was being withheld from his organization by the City to the detriment of merchants and residents in the North End. After he made his position clear, he and his two colleagues abruptly left the meeting. The other attendees, two businesswomen and a resident of the neighborhood, despite the commotion, remained and candidly identified the challenges the neighborhood faces. Their sentiments echoed those heard at other focus group sessions in the NRSA neighborhoods. Like many of their neighbors and fellow City residents, their primary concern was crime and the responsiveness and presence of police.

The October 23 meeting had significantly more participants (35-40) with a strong business community presence, many of whom also live in the neighborhood. “Improving Business Conditions” appeared as one of the top priorities during prioritization exercise and the session began with this topic. Specifically,

discussion on this topic included the need for access to workforce development, business financing/loans, and technical assistance.

While discussing workforce development, the need for English language classes that produce fluency instead of merely a conversational command of the language was spotlighted. A number of participants felt that these classes would better prepare neighborhood residents for more quality jobs. Other participants were frustrated over what they termed discriminatory hiring practices in the City overall, whether jobs at City Hall or the School Department, or large construction projects and other contracting opportunities. As part of the discussion about language skills and workforce development, some participants claimed that workforce training funding was not going to the Hispanic community. There is the perception that while the large Hispanic community in Springfield enables the City to receive substantial state and federal funding, the funding does not address the needs of the neighborhood. The inequity in the distribution of funding was a topic that arose in all of the community sessions in each neighborhood. There is a perception that other neighborhoods and the “usual suspects” of programs and service providers receive funding from the City and that many groups cannot access the funding due to discrimination and favoritism.

In regards to business loans and financing, several participants stated the need for loan forgiveness and other loan programs to help small businesses to continue to grow. Façade improvement assistance was also identified by the group as a priority issue. During the first community session, the businesswomen in attendance expressed awareness that funding and loans are available from a variety of sources but thought workshops focusing on how to apply for business loans and how to access that funding would be helpful to their business and other businesses in the community. Other technical assistance needs that were mentioned were legal, marketing and accounting/money management. These needs correspond with needs identified by the Springfield Small Business Survey.

While business conditions were the first topics of discussion, by far, the issues that participants spent the most time discussing were public safety, police responsiveness, and the physical conditions of the neighborhood. The business leaders in the room cited the fact that there are no empty storefronts in the North End corridor of Main Street. The business district is stable and participants argued that the City needs to be more responsive to business needs and, specifically, there needs to be better lighting and security. It is dark in the evenings and it is not attractive to potential patrons. As a businesswoman from the first meeting stated, “Our customers are afraid to come in the evenings.” Street lights that are regularly broken and abandoned properties that are havens for illegal activities are major issues according to residents and business owners. Participants expressed frustration that the City does not enforce laws, codes and regulations. Business owners stated that they would be willing to help replace lights if the City could provide them, but it takes so long to get anything done.

In addition, business leaders argued that there needs to be responsiveness by the police when businesses call and there needs to be more police presence in the neighborhood. As in all other sessions, participants lamented the fact that there was no longer community policing. Others were frustrated by relations with police and contended that the City must listen to the needs of the neighborhood and the response of the police must be more timely and effective. A participant argued that the police in the City have the perception that crime in the North End only happens to criminals and sending the K-9 unit was not a way to improve community relations. Residents were also frustrated by the response time of police and there were numerous anecdotes of long waits for police response after violent crimes and burglaries. In reaction to accounts of slow police response, a former police dispatcher commented on how calls get prioritized. He stated that burglaries and other crimes that have already taken place are second priority to calls in which crimes are still underway and an extraordinary number of calls are a result of domestic violence.

Very much like the other sessions, there is the perception that other neighborhoods and areas are receiving funding. Some participants expressed frustration that funding for certain infrastructure projects always will happen “next year”. Physical condition topics that received attention included more street lights, handicap accessible sidewalks, and business façades. A resident and youth worker who attended the first session was frustrated that a neighborhood park receives no attention from the City. He stated that he and his friends were willing to help clean it up but he wasn’t convinced that the City would maintain it.

Other topics of discussion included frustration with the state of K-12 education in the City and gaps in youth programs. Several participants voiced their frustration with the quality of K-12 education in the City and expressed their opinions on its state of deterioration and lack of effectiveness for all its students. One resident in attendance thought that gang issues needed to be addressed and programming to prevent children from joining gangs was sorely needed. In a similar vein, a human service provider in the neighborhood noted that there is gap in after school programs for pre-teens.

### **South End**

The South End community meeting was held on September 26 at the Gentile Apartments Community Room. The session was advertised as a community meeting for both the South End and Old Hill/Six Corners but only residents and business owners from the South End were in attendance. The meeting was attended by approximately twelve people. Like the evening before at Gerena, there was initial hostility about the purpose and execution of the meeting. While the distress in the North End was one of perceived exclusion, the antagonism in the South End was more the result of perceived inaction. A majority of the participants attended because a well-known community leader urged them to attend and many, active for numerous years in the neighborhood, immediately expressed their frustration with the City, the state of the neighborhood, and what they felt were useless exercises, like this meeting, that didn’t result in any measurable progress for the neighborhood. The quality-of-life issues posted on the walls didn’t raise any concern that participants had not already been pondering and were consistently despondent about, such as crime, lack of or slow police response, blighted sections of the neighborhood, drug use, trafficking and prostitution.

The level of frustration of those in attendance was highlighted when a business owner held up a newspaper article from the 1980s heralding the renewal of the South End. He indicated that he was still waiting and expressed his aggravation about many years of attending meetings and planning sessions with the hope that the South End would be given the attention that it needed, to no avail. Like the North End and Old Hill/Six Corners, there is a persistent sense that funding goes to other neighborhoods outside of the South End and clearly years of waiting and neglect by the City has taken their toll.

Like all of the other community sessions, public safety concerns dominated the discussion. Residents and business owners fear for their safety and the safety of their patrons. Accounts of home invasions, vandalism, crime against property and persons were plentiful. Meeting participants reported frustration at the lack of police presence and the non-responsiveness of police. Like the North End and Old Hill/Six Corners, participants missed community policing and felt that it helped greatly in making neighbors and business owners feel safe. The participants felt that the community police officers were connected to the neighborhood and knew the neighbors and businesses.

According to participants, community police officers also had the ability to deal with code violations, a major concern in the neighborhood. In general, there is a sense that the City has been unable or

unwilling to enforce laws, rules, regulations and codes. Whether it is regarding public safety or public works, enforcement by the City is inadequate. Specifically, one business owner pointed to the enforcement of codes and permitting regarding street-side vendors and used car lots. As a business owner, he makes sure all of the permitting for his business is in order and when he sees other proprietors that are not sanctioned by the City, he is very frustrated. Others in attendance expressed concern about keeping sidewalks clean and trash barrels emptied. Others pointed out illegal signage.

When the discussion moved to housing, there was consensus that the Hollywood housing development is the largest problem facing the neighborhood. Participants reported that the density of the housing, the lack of enforcement of codes and regulations, and inadequate law enforcement in the Hollywood development has led to drug dealing and other illegal activities seeping out into the larger neighborhood. Similar frustrations were expressed in regards to the Marble Street housing development. Other participants were concerned for the stability of the neighborhood with the ongoing foreclosure crisis and expressed the need for the City to help people hold onto their homes.

Deteriorating physical conditions in the neighborhood, such as the Emerson Wight playground, prompted a discussion about the need for the City to pay more attention to open spaces and the physical environment in the South End. Neighbors report that the park is infested with drugs and no children can play. A community leader cited the need for more programming for neighborhood children as well as a concerted effort by the City to maintain neglected parks. It was also pointed out that street lighting is inadequate and that the South End needs a beautification of its gateways.

In regards to business and neighborhood conditions, participants called for more retail services in the neighborhood, such as a pharmacy, a grocery store and a dry cleaner. The business owners in attendance stated that they have no difficulty finding workers to staff their establishments and specific programs in the City, such as those at Springfield Technical Community College, do a good job of providing qualified workers.

While a small business owner and resident expressed the need for more interactions between neighbors and neighborhoods within the City, evident from the discussion is a major challenge that this neighborhood faces: a separation amongst neighbors and businesses along ethnic, racial and class lines. The group that attended the meeting was homogeneous in appearance and did not represent a cross section of residents and businesses in the neighborhood. Though certainly a view not shared by all in attendance, a few vocal participants persistently used coded, and not so coded, racist language to describe those they felt were responsible for all of the problems in the neighborhood: the Puerto Rican community. While explicit language was used in this particular session, issues of race, ethnicity and class permeated the dialogue around concerns about public safety, education and other topics in the focus group sessions held in the North End and Six Corners/Old Hill as well.

### **Six Corners/Old Hill**

The final community meeting was held in Old Hill/Six Corners on October 30 at the MacDuffie School and residents and business owners expressed frustration about the same issues that plague the other neighborhoods: public safety, police presence and responsiveness, and deteriorating housing and physical conditions. With over 30 people in attendance, representing a solid cross section of the neighborhood (renters, homeowners, businesses, human services providers, neighborhood institutions, etc.), the discussion mirrored that heard in the North End and South End.

Residents began by expressing their fear and frustration over a rash of residential break-ins in the neighborhood during the summer. One resident lamented the fact that the police department not only

was disappointingly unresponsive, but their day shift and evening shifts lacked communication and information about a crime at his home was lost. Another resident thought that the City and the police department should communicate better with residents when crime sprees are affecting certain pockets of the neighborhood or even post criminal activity hot spots online on the City website. He argued that neighborhoods and residents could be more aware and proactive in protecting their homes and properties if they knew what was happening. The possibility of forming a neighborhood watch was raised and it was suggested that perhaps funding and training for such a watch would be something worthwhile. Like the North End and South End, participants missed community policing and felt that it improved the quality of life in the neighborhood. The participants found the officers assigned to the neighborhood to be responsive and felt they took care of the neighborhood. Presently, residents and business owners stated that they see driving details but officers rarely get out of their vehicles to enforce the “small things” like the open container law, laundry on the fence, etc. and according to one neighbor, these small things that are persistently overlooked can have major consequences for the neighborhood.

When the discussion turned to housing, abandoned properties and absentee landlords were major topics of discussion. Participants expressed serious concern that abandoned properties are used for illegal activities, drugs, prostitution, etc, and threaten the neighborhood and adjacent properties. Again, like in other neighborhoods, residents expressed frustration at the ability of the City to enforce basic housing codes and regulations. One resident was distressed that there were just too many avenues of appeal in housing court and that absentee landlords needed real repercussions and not solely fines because that was not working. She argued that it is not enough to simply cite owners, there need to be real and substantial consequences for those property owners that fail to pay their taxes and maintain their properties.

While absentee landlords and abandoned properties were major issues, other housing issues such as quality rental stock and assisting homeowners maintain their properties was brought up. In response to one participant’s suggestion that the “transient” population in the neighborhood, i.e. renters, needed to be decreased, a business owner stated that while low- and moderate-income homeownership opportunities were excellent for some people, home ownership is not for everyone. There needs to be stable and quality rental stock to keep good people in the neighborhood. Some homeowners in the neighborhood are also having a difficult time maintaining their historic properties with rising energy costs, taxes, and other economic stresses. Another resident suggested that assistance in purchasing a home is inadequate if homeowners are subsequently unable to afford home maintenance. With rising foreclosures all over the state, one participant stated, many people, particularly in this neighborhood, are in threat of losing their properties and argued that the City should help people hold onto their homes.

When discussing specific physical areas that need attention in the neighborhood, residents discussed the need for beautified and improved gateways to the neighborhood and the Central Street artery. The discussion also turned to Walnut Street and the work that had been done recently on the sidewalks and roadways. While there was substantial improvement, there are still abandoned and blighted buildings on the street and neighbors felt that the project was not complete. Foster Street and Knox Street were also brought up as narrow and convoluted streets whose condition “poisons” Central Street. These streets, residents say, are in deep disrepair and need attention. A business owner reported recently contacting the City regarding placing trash cans along State Street, but was told that the expense was too great and that the City wouldn’t commit to emptying the trash. Better lighting and banners for businesses along State Street were other issues that businesses brought up that they felt might help raise awareness and market the businesses in the area.

Like the sessions in the North End and the South End, there was the persistent perception and frustration by residents and businesses that funding goes to all other neighborhoods except Six Corners/Old Hill.

Participants cited years of neglect and “being left out” and demanded accountability from the City. Like several comments in the North End, one participant expressed frustration that their neighborhood’s demographics helps attract state and federal funding but the funding never makes it to the neighborhood. Others thought that funding needed to be distributed to new groups and organizations and not just “the usual suspects”. Participants argued that a new way of distributing funding to make funding available and accessible to more City and neighborhood organizations as essential. A human service provider in attendance called for more collaboration and partnerships amongst competing groups and for accountability for all the groups that receive funding from the City. She stated that there needs to be measurable outcomes so that funding is used in efficient and effective ways and targets the real needs and priorities of the neighborhood. Another participant felt that the problem was not necessarily a lack of accountability but a simple inadequacy of funds and the fact that potential collaboration partners are forced to compete for the same funding.

Economic conditions and the state of K-12 education in the City were other topics of concern to the group. A resident expressed his frustration at the lack of economic opportunity within the City and the inability of businesses to grow. A small business owner was frustrated by the criteria for applying for small business loans and expressed a desire for a more equitable distribution of funding. Like participants at other sessions, K-12 education received attention. A mother and business owner was frustrated with the state of education in the City and saw the drop out rate of 51% and inequitable education across city schools and neighborhoods as the reason students and young people feel they have no chance for a bright future.

## Conclusion

The main objective of the Springfield Small Business Survey and the NRSA neighborhood focus groups was to document business needs and conditions to help prioritize the use of the City’s federal Community Development Block Grant (CDBG) economic development funds. Many important issues and concerns about small business needs and conditions emerged from the data collected, but clear priorities with much broader neighborhood-wide, and perhaps City-wide, implications became apparent. Residents and business owners share the same concerns about the issues facing their neighborhoods and it is evident that the challenges facing the NRSA neighborhoods have broader programmatic implications.

First and foremost, residents and businesses clearly stated that if their neighborhoods are to become better places to live, work and do business, they must be safer, cleaner and have more reliable and effective basic City services. The survey found that a third of small business owners in Springfield cited the level of crime in their neighborhood as the top inhibitor to the growth of their business, second only to increased health care costs. Nearly 30 percent of small business owners in Springfield also cited the physical condition of the neighborhood as a top inhibitor to growth. During the focus groups, while many issues received attention, public safety repeatedly emerged as the most salient and pressing concern in each of the NRSA neighborhoods. First priority, and the prerequisite for any further action through economic development programs, is making the NRSA neighborhoods safer and cleaner. A return to community policing, strict and consistent code and law enforcement, regular maintenance of parks and public spaces, lighting and street-level improvements, and facade and neighborhood gateway enhancement were all cited as important first order needs by residents and small business owners alike.

Once first priority needs are being addressed, longer term economic development goals can be focused upon. Emerging as second-order priorities were technical assistance and loan and capital assistance

programs. Nearly 40 percent of Springfield small businesses cited the need for technical assistance in the area of marketing/advertising. Small businesses in the NRSA neighborhoods were also almost twice as likely as businesses in other Springfield neighborhoods to cite legal assistance as an area of need. Financial assistance in the form of small business loans to help grow businesses was cited during the focus group sessions.

Both residents and business owners stated that public safety, the physical condition of their neighborhoods and more effective basic City services need to be the main concerns when thinking about NRSA neighborhood priorities. It is clear that addressing these fundamental issues is a necessary first step to improving business conditions and competitiveness within the City and improving the quality of life for residents and business owners alike.

## Component Three

### Summary of Best Practices

Residents and small business owners in the City of Springfield's NRSA neighborhoods stated clearly that in order to become better places to live, work and do business, first priority must be to make their neighborhoods safer and cleaner with more effective and reliable basic City services. Municipalities all over face similar challenges and are testing creative ways of dealing with these issues. UMDI reviewed a variety of best practices for confronting these problems.

In addition to reviewing programs that deal with Springfield's first priority challenges (public safety, the physical condition of the neighborhoods, and more effective basic City services), UMDI also briefly reviewed several programs that deal with the second-order priorities: economic development and technical assistance for businesses.

Specifically, UMDI examined programs and interviewed City staff in Worcester, Massachusetts, to investigate the methods they are using to face parallel challenges in their city and designated NRSA neighborhoods. Worcester was selected as a case study city because of its comparable size and the similarity of issues facing its neighborhoods and the municipality. Worcester has also been recognized in recent years as undergoing a significant revitalization and can boast about the cooperative environment in which this revitalization is occurring. The City's departments, neighborhood residents and businesses, community-based development corporations, and civic, cultural, and academic institutions are partnering successfully for important and sustainable change.

Finally, utilizing best practices research conducted by highly regarded organizations such as the United States Conference of Mayors, the Local Initiatives Support Corporation (LISC) Community Safety Initiative, the National Trust for Historic Preservation in addition to other groups, UMDI compiled a series of best practices from cities across the country that are confronting issues similar to those that Springfield faces. These short overviews, organized by broad topic area, are a snapshot of a variety of programs and methods that have been singled out by these leading organizations as successful and effective.

When available, detailed information on specific programs is located in the Appendices of the report.

### City of Worcester, Massachusetts

Worcester has a population of approximately 175,500 and receives over \$9.7 million from HUD for a variety of projects and programs including the Community Development Block Grant (CDBG), HOME, Emergency Shelter Grant (ESG) and McKinney Homeless Prevention Act Supportive Housing Grants. The City has 5 NRSA designations and they include Lincoln Street, South Worcester, Grafton Hill, Beacon, and the Chandler Business District. The first year of Worcester's Neighborhood Revitalization Strategy Area Initiative concluded on June 30, 2007. Under this initiative, a comprehensive program focusing on each NRSA includes affordable housing development, stabilization of existing housing stock, economic development, business retention and promotion, job creation, workforce training,

beautification and the provision of critical safety net and quality of life services to the resident populations.

**CONTACT:**

Dennis Hennessey,  
 Director of Neighborhood and Housing Development  
 44 Front Street, Suite 520  
 Worcester, MA 01608  
 Phone: (508) 799-1400  
 Fax: (508) 799-1406  
<http://www.ci.worcester.ma.us/hennesseyd@ci.worcester.ma.us>

**Worcester NRSA Designation & Structure**

In early 2005, the City of Worcester Executive Office of Neighborhood Services requested NRSA proposals from qualified Community Based Development Organizations (CBDOs) to develop and plan Neighborhood Revitalization Strategies in consultation and with the ongoing support of neighborhood stakeholders. The CBDO serves as the lead organization and the intermediary between the City, the business community, community groups and residents. It was estimated that each designated NRSA would be funded in the amount \$300,000 over a four year period. Designated NRSAs would also receive priority for funding under the city's housing and economic development loan and grant programs. Each proposal had to include the following information:

1. Qualifications of CBDO meeting HUD's requirements
2. Description of neighborhood boundaries and demographic criteria meeting HUD's requirements
3. Description of NRSA organizational structure, capacity and decision-making structure (including stakeholders)
4. Neighborhood needs assessment
5. Strategies to address neighborhood needs
6. Proposed budget and resources needed to carry out the area strategy

Five CBDOs submitted proposals for NRSA designation, and although originally only two NRSAs were to be established, all proposals were accepted.

| Lead Organization (CBDO)                             | NRSA                       |
|--|----------------------------|
| South Worcester Neighborhood Improvement Corporation | South Worcester            |
| Oak Hill Community Development Corporation           | Grafton                    |
| East Side Community Development Corporation          | Lincoln                    |
| Main South Community Development Corporation         | Beacon                     |
| Worcester Common Ground                              | Chandler Business District |

Each year in the four year NRSA budget was funded at around \$400,000, but the flexibility of the funding is such that if one NRSA wasn't ready to fully utilize its dollars, then it wouldn't receive all the funding until the appropriate structures were in place. Each of the lead organizations receives other CDBG funding as well. The CBDOs serve as the conduit for all funding through the NRSA program. They are responsible for marketing the various programs and screening applicants. The Division of Neighborhoods and Housing Development executes performance-based contracts for each NRSA and short term goals as well as overall activity projections for a five-year period are monitored.

There is no City staff person dedicated solely to the NRSA program work (one staff member spends approximately 50% of his time on the program) and although the RFP stated that each lead organization should have a non-CDBG funded coordinator of NRSA activities, that element of the program is a work in progress. It is the hope that next year each organization will be required to have a staff person devoted to the NRSA programming.

In an overview on the NRSA program, Worcester outlines potential eligible NRSA strategies (per HUD Guidelines) for CBDO's. The NRSA plans could include these components but were not limited to them. The RFP specified that at a minimum the NRSA applications must include housing and economic development activities as components of the NRSA plan.

|  |
|--|
| <ul style="list-style-type: none"> <li><b>Economic Development Activities</b></li> </ul>                 |
| Storefront and Façade Improvements—Design and Financing—Main Street Model                                |
| Business startup and expansion assistance  |
| Business counseling services   |
| Categorical workshops on business literacy issues  |
| Job training and placement for District residents/businesses   |
| <ul style="list-style-type: none"> <li><b>Housing Activities</b></li> </ul>                              |
| Promote owner occupancy by low-moderate residents  |
| Home improvement loans/grants  |
| Down payment purchase assistance   |
| Lead paint counseling/abatement  |
| Code enforcement   |
| <ul style="list-style-type: none"> <li><b>Targeted Infrastructure/Streetscape/Cleanliness</b></li> </ul> |
| Streets/sidewalks  |
| Lighting, trash receptacles, signage   |
| Tree planting  |
| Graffiti removal and maintenance   |
| Vacant lot clean-ups and maintenance   |
| <ul style="list-style-type: none"> <li><b>Neighborhood Facilities/Improvements</b></li> </ul>            |
| Parks  |
| Tot lots   |
| Off-street parking   |

The following chart outlines Year 1 activities (FY07) in each of the NRSA's:

| NRSA            | Activities  |  |                  |
|-----------------|---|--|------------------|
|                 | Economic Development  | Housing  | Other Activities |
| South Worcester | <ul style="list-style-type: none"> <li>Workforce Training</li> <li>Storefront Facades Design &amp; Implementation</li> </ul>  | <ul style="list-style-type: none"> <li>Affordable Housing</li> <li>Housing Rehabilitation</li> </ul> |                  |
| Grafton         | <ul style="list-style-type: none"> <li>Streetscape/Storefront Design &amp; Implementation</li> <li>Storefront Improvements</li> <li>Business Assistance/Training</li> </ul> | <ul style="list-style-type: none"> <li>Affordable Housing</li> <li>Housing Rehabilitation</li> </ul> |                  |

|                            |   |  |   |
|----------------------------|---|--|---|
|                            | <ul style="list-style-type: none"> <li>• Business Promotion and Support</li> <li>• Job Training and Placement</li> </ul>  |  |   |
| Lincoln                    | <ul style="list-style-type: none"> <li>• Business Development Commercial Corridor</li> <li>• Façade Program</li> <li>• Targeted Job Training/Placement</li> </ul>   | <ul style="list-style-type: none"> <li>• Affordable Housing</li> <li>• Financing</li> </ul>                          | <ul style="list-style-type: none"> <li>• After School Programming for Youth</li> <li>• Advanced Training</li> <li>• Tree Planting</li> <li>• Recreational Facilities Improvement</li> </ul> |
| Beacon                     | <ul style="list-style-type: none"> <li>• Storefront Improvement Program</li> </ul>  | <ul style="list-style-type: none"> <li>• Housing Rehabilitation</li> <li>• Affordable Housing</li> </ul>             |   |
| Chandler Business District | <ul style="list-style-type: none"> <li>• Workforce Training (CWE)</li> <li>• Business Development Support: Retention &amp; Promotion</li> <li>• CBD Business Discounts</li> <li>• Façade Program</li> </ul> | <ul style="list-style-type: none"> <li>• Housing Rehabilitation</li> <li>• Affordable Housing Development</li> </ul> | <ul style="list-style-type: none"> <li>• Tree Planting</li> <li>• Trash Receptacles</li> <li>• Benches</li> <li>• Public Art</li> </ul>   |

Worcester designed a flexible program and it is possible to redirect priorities when necessary. With the foreclosure crisis still looming, some funding may be diverted to develop programs to meet those needs. The lead organizations will then serve as clearinghouses and outreach for programs and information on the help that is available to those homeowners in these neighborhoods facing this situation.

### Programs Addressing First-Order Priorities

#### Safer, Cleaner with More Effective Basic City Services

Worcester’s NRSA program and a majority of the funding focus predominantly on housing and economic development activities. In concert with these individual NRSA neighborhood strategies, the City of Worcester has successfully managed to coordinate a citywide approach to dealing with issues of safety, cleanliness and physical conditions. While the following programs are not all CDBG-funded or necessarily NRSA-specific, they are highly relevant to the City of Springfield’s first-order priorities documented in UMDI’s earlier research: safer and cleaner with improved basic City services.

#### Impact Area Sweeps (Funding Source: Departmental Budgets)

*Inter-Departmental Teamwork*

The Divisions of Neighborhoods and Housing, Economic Development, the Departments of Health and Human Services, Public Works and Parks, Police and Fire have all collaborated on designated Impact Area Sweeps in two NRSAs over the last 18 months. The mission of the Impact Areas Sweeps is to

organize all available municipal resources and target those resources into specific areas over a short period of time in order to maximize the impact of those resources and make a visible improvement in the quality of life in the targeted neighborhood. While this was not a NRSA-specific program, and is funded through each department's budget, the "blitz" area overlay coincided with the NRSA areas. Using police statistics to rank priority areas, all the City departments collaborated and coordinated over an approximately 8 week period. Utilizing the technology resources of the Crime Analysis Unit of the Worcester Police Department, maps were created representing the target areas and identifying locations with the most frequent instances of crime. A coordinating spreadsheet of all the properties in the target area was developed and distributed to all departments to identify issues/properties of concern. The resources, the roles, and the outcomes measures of each department were identified and spelled out in an Action Plan (see **Appendix B**).

The Assistant City Manager coordinated the departments and brought representatives together for planning purposes before the sweeps. The funding for the sweeps was the responsibility of each department's regular budget, but the focus on individual neighborhood areas by each department enabled real and visible changes. Future Impact Area efforts will target other NRSAs in a systematic fashion to continue building on the successes in the other neighborhoods.

It should be noted that three code enforcement officers, two of whom are assigned specifically to the NRSA neighborhoods, have been funded by CDBG in the past but that funding is currently being phased out because it is no longer viewed as an activity significantly over and above basic delivery of City services.

Additional examples of inter-departmental collaboration and "neighborhood blitz" programs from Providence, RI, Dearborn, MI and Lincoln, NE are summarized on pages 54—57.

#### **Department of Public Works/Customer Service Center (Funding Source: City Budget)**

##### *Focusing on Quality of Life and Customer Service*

The mission of the City of Worcester Department of Public Works and Parks is to maintain the City's water, sewer and street and traffic systems for the protection of the public's safety and to maintain all city parks, playgrounds, beaches, and street trees, as well as maintaining the cemetery and public buildings so as to improve the quality of life for all the citizens of Worcester. Many of the day-to-day quality of life issues that affect residents are dealt with through the Department of Public Works and Parks and their "one-stop" customer service system allows residents to report and follow up on service assistance requests and complaints.

This department operates a Customer Service Center (<http://www.ci.worcester.ma.us/dpw/>) in which citizens can locate resources to assist in solving Public Works related problems and issues and report issues of public safety or concern. The Customer Service Center can be accessed online, via email, through a live online chat during extended business hours, and via the telephone during those same extended hours. The online service requests are detailed and include such issues as: abandoned vehicles, graffiti on public property, litter complaints, sewer issues, parks and forestry, a variety of street-related issues (including street lights), traffic signage, water and storm-related problems. Multiple contact options allow residents to interact with the City regularly and effectively. The one-stop system also allows the City to track issues as they get filtered through to the appropriate division within Public Works.

Prior to this program, the Department of Neighborhood and Housing Development operated a Neighborhood Liaison Program in which a department staff member would attend one of 40

neighborhood/crime watch meetings and report back to the appropriate municipal department issues of concern. That program is no longer in operation due to staff constraints and the success and effectiveness of the automated Customer Service Center.

**ComNET: Computerized Neighborhood Environment Tracking (Funding Source: Foundation Grant)**  
*Innovation and Collaboration*

In 2001, The Worcester Regional Research Bureau established the Center for Community Performance Measurement (CCPM) with a grant from the Alfred P. Sloan Foundation to benchmark municipal and community performance in Worcester.<sup>2</sup>

One of CCPM's concentrations is the physical condition of Worcester's neighborhoods. Physical conditions have major impacts on residents' quality of life as well as the perception of visitors to the City. With this in mind, CCPM developed ComNET, or Computerized Neighborhood Environment Tracking, a tool used to measure the effectiveness of municipal services that affect the infrastructure and appearance of neighborhoods including the streets, sidewalks, refuse, abandoned vehicles, buildings, and vegetation. Originally developed by the Fund for the City of New York's Center on Municipal Government Performance, the City of Worcester adapted the program to meet the needs of its neighborhoods. Since 2001, neighborhood associations, the City and CCPM have collaborated and CCPM has trained over 100 resident volunteers in 13 of Worcester's most economically- and socially-challenged neighborhoods to use handheld computers and digital cameras to systematically record various physical problems.

Neighborhood residents, paired with students from Holy Cross and South High, walk predetermined routes through each neighborhood and survey the exact the site of physical problems in the area. The information is compiled and transmitted to the City departments and other organizations that are responsible for addressing these problems. The survey is conducted on a regular basis to track the problems that were recorded in previous surveys and determine whether the overall physical condition of neighborhoods is improving.

As of November 2007, 58 surveys have been conducted in neighborhoods throughout the City. Since 2001, more than 13,000 problem conditions have been identified and about 7 out of 10 have been resolved. The most widely documented problems are sidewalk-related issues, followed by street-related issues. Litter and overgrown weeds and vegetation are also common issues. In most cases, over 60%, the Department of Public Works and Parks is responsible for remediation. A quarter of the issues are the responsibility of the Community and about 13% of issues need to be resolved by the Division Code Enforcement.

## **Programs Addressing Second-Order Priorities**

### ***Economic Development & Business Technical Assistance***

After Springfield's first-order priorities of safety, cleanliness and basic City services have been confronted, other Economic Development and Business Technical Assistance programs can receive additional attention. Worcester has several NRSA-specific, CDBG-funded economic development and business assistance programs.

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<sup>2</sup> <http://www.wrrb.org/ComNet.php>

**City of Worcester Storefront Improvement Program (Funding Source: CDBG; NRSA-specific)**  
*NRSA-Focused Physical Improvements and Business Assistance*

The mission of the Storefront Improvement Program is to stimulate the revitalization and aesthetic improvement of targeted commercial corridors in each NRSA by leveraging public funds to encourage private renovations of first floor/street-level storefronts. This particular program is limited to NRSA neighborhoods. The City of Worcester has an additional Façade and Awning Incentive Grant Program that is funded through CDBG but it has much more stringent criteria for businesses outside of NRSA boundaries. The façade improvement program in the NRSA neighborhoods is much more flexible and the outcome requirements are less strict and can be classified as area benefit (i.e. no job creation requirements, etc.).

Applications for the program are available through the NRSA Lead Organizations and then approved by in conjunction with the City of Worcester. The program provides for 50% of the approved storefront improvement project up to a maximum of \$15,000 per property.

The City has contracted with an architect to provide a free preliminary scope of work, preliminary cost estimate and rendering for Applicants interested in applying for the program. The architect has also completed design guidelines and specifications for the City so that facades and improvements are standardized. In the future, as incentive, the City would like to entice clusters of businesses to participate in the program by providing street side investments in conjunction with façade improvements. In Year 1, 3 storefronts were completed and 8 are in the application and design process.

The application specifically outlines all rules, regulations and fees. It also outlines repayment agreements if the applicant does not maintain the storefront improvements for five years. An application packet with full details is in **Appendix C**.

**NRSA Neighborhood Workforce Development (Funding Source: CDBG; NRSA-specific)**  
*Neighborhood Stakeholder Collaboration*

The Division of Neighborhoods and Housing Development is also collaborating with the City's One-Stop Career Center to identify employment opportunities and develop a systematic NRSA skills training and employment placement plan using local employers geographically tied to the targeted areas.

In response to an ongoing need in the healthcare field for trained phlebotomists, UMass Memorial and East Side CDC, developed a Phlebotomy certification course. The five-week course included 30 hours of classroom instruction as well as a 120-hour externship within the UMass Memorial Healthcare system. The course, which was offered to East Side residents tuition-free as part of the NRSA program, produced graduates in March 2007 and again in May 2007. The program successfully trained 16 NRSA residents in the field of Phlebotomy and all graduates were offered full-time employment in the UMass Memorial Healthcare System.

Interagency roles, information and outreach protocols, and skills training profiles and procedures are currently being finalized in coordination with the NRSA lead agencies.

**Micro-Loan Pool (Funding Source: CDBG; non-NRSA-specific)***Small Business Loans*

This program is funded by entitlement funds from the Community Development Block Grant Program of the U. S. Department of Housing and Urban Development (HUD) and is administered by the City of Worcester Division of Economic Development in the Office of Economic and Neighborhood Development. The loan program is not a NRSA-specific program but provides short-term, fixed rate, low-interest loans to qualified new and existing small businesses. The program targets projects that create jobs for low to moderate income persons, serve low to moderate income areas, or aid in the elimination of conditions of slum and blight in accordance with HUD guidelines. Priority is given to applicants whose projects are located in designated geographic target areas or businesses that will occupy currently vacant space. Eligible activities include working capital, inventory, fixed asset, equipment and certain rehabilitation of interiors and facades. Loan amounts range from \$1,000 to \$30,000. Detailed information on the submission process and requirements as well as a copy of the application is available in **Appendix D**.

**Secondary Research: Summary of Best Practices**

Utilizing best practices research conducted by highly regarded organizations such as the United States Conference of Mayors, the Local Initiatives Support Corporation (LISC) Community Safety Initiative, and the National Trust for Historic Preservation, UMDI has also compiled a series of best practices from municipalities across the country that are confronting priority issues similar to those that Springfield faces. These short overviews, organized by broad topic area, are a snapshot of a variety of programs and methods that have been singled out by these leading organizations as successful and effective.

These leading organizations include:

LISC's Community Safety Initiative (CSI) builds long-term partnerships between police departments, community developers, and residents in troubled neighborhoods that lead to reduced crime and improved quality of life. CSI's public-private partnerships have earned national recognition from academic institutions, local governments and statewide law enforcement organizations. Drawing on the best-practice strategies employed by winners of the MetLife Foundation Community-Police Partnership Awards over the last five years, the Community Safety Paper Series examines innovative approaches to community safety partnerships.

The United States Conference of Mayors (USCM) ([www.usmayors.org](http://www.usmayors.org)) is the official nonpartisan organization of cities with populations of 30,000 or more. The primary roles of the U.S. Conference of Mayors are to promote the development of effective national urban/suburban policy; strengthen federal-city relationships; ensure that federal policy meets urban needs; provide mayors with leadership and management tools; and create a forum in which mayors can share ideas and information. In an effort to share the creative expertise of municipalities from across the country, USCM publishes a "Best Practices Series" on a variety of timely topics.

Finally, the National Trust for Historic Preservation has published *Rebuilding Community: A Best Practices Toolkit for Historic Preservation and Redevelopment* in an effort to share the neighborhood revitalization successes of a variety of communities across the country.

## Public Safety Collaborations

A publication in the Community Safety Paper Series, *Catalyst for Collaboration: Roles of a Safety Coordinator*, explores the effectiveness of a dedicated staff person in building long-term partnerships between community developers, police departments and other key stakeholders. These staff persons, referred to as “safety coordinators”, “serve as a catalyst to strategic collaboration to reduce crime and enhance quality of life”. The excerpts below draw heavily from the publication and outline some “best practices” for the role of safety coordinator:

### Kansas City, Missouri

In Kansas City, MO, the Swope Community Builders and the Kansas City Police Department formalized their relationship through a Memorandum of Understanding (MOU) called “Community Safety Initiative Partnership Agreement”.

Swope Community Builders defined its role as crafting opportunities for economic development within the urban core and supporting Kansas City Police Department community policing activities. The Kansas City Police Department described its role as lending public safety expertise to the development process and assisting Swope Community Builders in addressing crime, fear and safety issues in other tangible ways, such as community organizing.<sup>3</sup>

### Buffalo, NY

The West Side Community Collaborative (WSCC) supports a liaison that served the strategic “go-between” for the WSCC and the City to alleviate blight.

If a property owner was not responsive to outreach, the liaison turned to housing and health inspectors to take the owner to court and then followed up with the Housing Court to ensure the issue was resolved. WSCC also worked with the County District Attorney’s Office to toughen their policies on drug sale arrests—they developed a ‘no plea bargain’ policy for a particular area that WSCC was working to revitalize. Word of this tougher policy spread quickly and drug activity in the area declined significantly, paving the way for further redevelopment.<sup>4</sup>

### Philadelphia, PA

In Philadelphia, neighborhoods stakeholders, including universities and hospitals, and relevant state and local agencies and departments, are brought together by the University City District (UCD) through monthly meetings to discuss public safety in West Philadelphia.

UCD and the Philadelphia Police Department also co-chair a bi-weekly deployment meeting with a smaller group of attendees to discuss more pressing issues and project implementation steps. UCD supplements police work by providing unarmed civilian Ambassadors who serve as liaisons between the community and the police and address non-crime related safety issues. At the bi-weekly deployment meetings, the police will request that UCD put Ambassadors in a particular area, or keep its Ambassadors out of an area if the police are conducting an investigation. Regular communication greatly contributed to the overall improvements in this area of Philadelphia, including new business investment in the commercial corridor, façade improvements by existing businesses, clean streets free of abandoned cars, and an overall decrease in crime.<sup>5</sup>

### Minneapolis, MN

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<sup>3</sup> LISC Community Safety Initiative. (June 2007). *Catalyst for Collaboration: Roles of a Safety Coordinator*. [www.lisc.org](http://www.lisc.org)

<sup>4</sup> LISC Community Safety Initiative. (June 2007). *Catalyst for Collaboration: Roles of a Safety Coordinator*. [www.lisc.org](http://www.lisc.org)

<sup>5</sup> LISC Community Safety Initiative. (June 2007). *Catalyst for Collaboration: Roles of a Safety Coordinator*. [www.lisc.org](http://www.lisc.org)

A civilian employee of the Minneapolis Police Department serves as the liaison between the American Indian Neighborhood Development Corporation (AINDC) and works out of the safety center operated by the AINDC.

The safety center is a hybrid of a community center and a police station—AINDC set up a computer area where police officers can come in and access the precinct downtown. As a police employee, the coordinator can perform functions that a member of the general public could not. For example, the coordinator can file certain levels of reports and do crime prevention training for citizens and business owners on how to protect themselves and how to report crimes. Yet because the coordinator is located in an AINDC facility, community members feel more at ease coming to the coordinator to discuss safety issues. AINDC operates in an area with a large immigrant population, and these immigrants are more comfortable going to the safety center, as opposed to a precinct, to share their opinions.<sup>6</sup>

The USCM best practices case study below utilized CDBG funds to enhance public safety.

### **York, PA Street Crime Reduction Unit**

In the late 1990's, a new initiative was launched in York, PA to deal with increasing crime and violence in specific areas of the city. The initiative, the Street Crime Reduction Unit, was funded by CDBG funds and was made up of a select unit of officers and a supervisor whose only mission was to restore law and order to these areas where there were substantial CDBG investments. Like Springfield, while reaching out to residents during the finalization of the City's Strategic Comprehensive Plan, repeatedly, residents said public safety was among their greatest concern.

The Unit, consisting of six officers and a Sergeant, was given the mission of reducing violent street crime and drug dealing and addressing quality of life issues in the targeted neighborhoods. To establish the highest possible visibility, the Unit was outfitted with bright red shirts emblazoned front and back with the word "police." Freed of responsibility for responding to 911 calls, the Unit has the flexibility to adapt schedules and techniques, as necessary, to focus on the suppression of crime and violence in each neighborhood. CDBG funds are used to pay the overtime costs of the Unit as well as the overtime staffing needs of the patrol shifts from which the Unit officers were drawn.

In the first seven months of Unit operation, 565 arrests were made, primarily in three targeted areas where drug dealing and violence were most prevalent. These arrests were for violation of City ordinances, summary offenses, drug-related offenses, crimes against persons, and warrant service. Since the Unit has been on the streets, there have been fewer than six drug-related shootings, none of which were on the scale of earlier incidents which spurred the formation of the Unit. Vice and narcotics investigators also report a decrease in street corner drug dealing.

In many of the neighborhoods that have been targeted, residents who had complained of being prisoners in their own homes - and of being fearful of stray bullets coming into those homes - now say they can enjoy their neighborhoods. Officials say that the impact of the Unit on the quality of life in the City assures that it will continue to operate in the years ahead.<sup>7</sup>

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<sup>6</sup> LISC Community Safety Initiative. (June 2007). *Catalyst for Collaboration: Roles of a Safety Coordinator*. [www.lisc.org](http://www.lisc.org)

<sup>7</sup> [http://www.usmayors.org/uscm/best\\_practices/cdbg/pub90.htm](http://www.usmayors.org/uscm/best_practices/cdbg/pub90.htm)

## Code Enforcement and Collaboration

In *Leveraging Code Enforcement for Neighborhood Safety: Insights for Community Developers*, another in the series of papers in the Community Safety Paper Series, the importance of effective partnerships between code enforcement agencies (housing, health, zoning, and building inspection departments), law enforcement (police and prosecutors) and community developers is explored. The best practices in collaborations between these groups have proven to be effective means of enhancing public safety and revitalizing neighborhoods.

The various models of code-law enforcement partnerships, excerpted below, represent a sliding scale of involvement and draw heavily from the publication. As the publication states, “many communities have progressed from one to another of these relationships over time, starting with a simple exchange of information and moving to more strategic partnerships as they build trust, familiarity and confidence.”

### Organize to gather information.

On the most basic level, communities can organize themselves, or with the help of the leadership of a code or law enforcement officer, to identify properties that are issues and encourage the efficient processing of cases.

In its early stages, the Free to Grow program, a police-community partnership in Lincoln, NE, relied on this strategy. Program staff conducted “knock-and-talk” home visits to make observations and gather information about neighbors’ concerns that they then reported to the Department of Building and Safety and other core team members for enforcement. Free to Grow program staff took responsibility for keeping a log of violations and progress in each case. Just a bit further down the spectrum, the code enforcement agency can take steps to streamline its case management process, often relying on a community organization or community police officer to collect and filter complaints.<sup>8</sup>

### Determine priorities jointly.

Often code enforcement is reactive, not proactive. Communities and enforcement can begin to prioritize certain areas and neighborhoods jointly to affect real change and efficiency.

Community developers are often the catalysts for this approach. By sharing their own priorities – often in the form of neighborhood maps showing community assets, hot spots and redevelopment areas – community developers combine a request for focused resources with a demonstration of their own commitment to a place. This combination is inspiring to individual enforcement personnel and compelling to public sector managers. This was the case in Kansas City, Missouri, where the Twelfth Street Heritage Development Corporation coordinated a complementary deployment of code enforcement, law enforcement and community resources to turn around problem properties that were thwarting broader neighborhood revitalization efforts.<sup>9</sup>

### Joint inspections.

Bringing together police and code enforcement officers for joint inspections can be effective and efficient, but careful coordination is essential to not overstep police search and seizure powers.

The Edison neighborhood in Kalamazoo, MI, combined joint inspections with a streamlined complaint process. A team of inspectors responds to complaints about hot spots filed by neighbors and other people

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<sup>8</sup> LISC Community Safety Initiative. (June 2007). *Leveraging Code Enforcement for Neighborhood Safety: Insights for Community Developers*. [www.lisc.org](http://www.lisc.org)

<sup>9</sup> LISC Community Safety Initiative. (June 2007). *Leveraging Code Enforcement for Neighborhood Safety: Insights for Community Developers*. [www.lisc.org](http://www.lisc.org)

with “eyes on the street” such as postal workers. Neighborhood Enforcement and Assistance Teams include police detectives, community officers, representatives from the city’s drug enforcement team and housing inspectors. By visiting sites together, these teams can address both criminal activity and quality-of-life issues at the same time. A Kalamazoo County Neighborhood Assistant Prosecuting Attorney coordinated the teams, further assisting them by assembling the hot spot information sheets, following up on complaints and prosecuting violations.<sup>10</sup>

### **Task Forces.**

Task forces bring together a variety of agencies on a regular basis to address issues. Often, they are brought together on a short-term basis to deal with a specific issue or geographic area, but they can also serve as a long-term strategy.

A good example is the Auburn Boulevard Nuisance Response Team that operated in Sacramento, CA, in the 1990’s. This collaborative of code enforcement and police worked to identify problem properties and coordinate enforcement activities. They met monthly to discuss responses and assign problems to teams of agency staff, who then used existing agency resources to address issues.

Task Forces can also be set up as ongoing structures to deal with agency coordination over a larger area. Providence, RI, provides an excellent example of the long-term task force. In a joint venture between the city and the state Attorney General, the Providence Nuisance Abatement Task Force, meets about twice a month to work on a rotating agenda of about 20 properties nominated by community members, police officers, and others. The task force, which includes representatives of the city’s Fire, Police, Inspections & Standards, and Housing departments, the Mayor’s office, the Solicitor’s office, the Weed and Seed program, community development corporations, as well as a Deputy Attorney General, works together to determine how to address problems, presents a united front to property owners, and follows each property through resolution for at least six months. Combined with Rhode Island’s strong nuisance abatement statute, the task force has been very effective at gaining compliance from property owners without having to rely on expensive and time-consuming litigation.<sup>11</sup>

### **Reorganizing Municipal Agencies.**

Fully reorganizing municipal departments is a strategy that “permanently assigns code enforcement and law enforcement staff based on the needs of revitalizing neighborhoods” and represents the highest level of commitment on this spectrum of partnerships. It combines theories of law enforcement problem-solving with proactive code enforcement.

This model is in use in Little Rock, AR, where teams of police, code enforcement, and other city staff work out of Neighborhood Alert Centers throughout the city. The Centers were initially formed by citizens and public agencies as a way to forge stronger connections between public agencies and communities seeking to rebuild and preserve their identities in the face of violence and crime. Since the first one was rushed into opening after a young man was murdered in 1991, residents have enthusiastically supported the Centers, advocating for more public resources to open additional ones and even raising additional private money to support them. Police and code enforcement officials based in the Centers have a much stronger sense of the needs and issues in their neighborhoods. In addition, public employees known as Neighborhood Facilitators coordinate with neighbors and community organizations to prioritize and facilitate public agency responses.<sup>12</sup>

<sup>10</sup> LISC Community Safety Initiative. (June 2007). *Leveraging Code Enforcement for Neighborhood Safety: Insights for Community Developers*. [www.lisc.org](http://www.lisc.org)

<sup>11</sup> LISC Community Safety Initiative. (June 2007). *Leveraging Code Enforcement for Neighborhood Safety: Insights for Community Developers*. [www.lisc.org](http://www.lisc.org)

<sup>12</sup> LISC Community Safety Initiative. (June 2007). *Leveraging Code Enforcement for Neighborhood Safety: Insights for Community Developers*. [www.lisc.org](http://www.lisc.org)

The USCM case studies below are code enforcement and collaboration best practices that utilized CDBG funds in a variety of different ways.

### **Pomona, CA**

#### *Code Enforcement and Wireless Technology*

In Pomona, CA, code enforcement officers utilized new wireless technology for efficiency. With nine field inspectors, three clerks, two senior inspectors, one supervisor, and over 7,000 cases per year in a city of 160,000 residents, the Code Enforcement Division is able to spend more time in the field and less time doing paperwork.

Without their new software, they would not have sufficient resources to meet the reporting requirements of such a large caseload. The software was purchased with \$42,000 in HUD Community Development Block Grant (CDBG) funds. In addition, twelve mobile computers and twelve mobile printers were purchased with \$71,450 in non-CDBG funds. The computers and printers are mounted in the vehicles of Code Enforcement Officers. This allows staff online access to information in the field. The computers were purchased in November 2004 and the software in March of 2005.<sup>13</sup>

### **Dearborn, MI**

#### *"Neighborhoods First" Blitz Program*

In Dearborn, MI, a strategic “blitz” of targeted neighborhoods brought together various city departments to collaboratively focus on “crime prevention and awareness, commercial and residential code enforcement, outreach counseling services and crisis intervention, educational assistance, infrastructure improvements and maintenance, purchase and demolition of substandard structures, and subsequent redevelopment.”

The 1998 Blitz focused on the Warren Grove community, a predominantly residential area of 700 homes where about 55 percent of the households are low- to moderate-income. Police officers and firefighters advised on how to reduce chances of becoming a crime victim or having a house fire; abandoned and unwanted vehicles were removed at no charge; public signs and signposts were repaired or replaced as necessary; trees were trimmed; streets, alleys and other public areas were cleaned; the City water system was repaired as needed and the sewer system was thoroughly flushed; and the City's professional outreach counselor was available to assist residents with information on programs, community-based organizations and social service agencies that provide assistance with everything from getting enough good food to eat to emergency shelter.

Dearborn's CDBG program was utilized in several ways: The summer before the Blitz, CDBG financed a much-needed street resurfacing project. During the Blitz, CDBG code enforcement officers helped to quickly identify 42 properties "in need of repair." Home Rehabilitation Program personnel reached out to each of these property owners, placing eligible properties at the top of their waiting list. CDBG Environmental Technicians, responsible for rodent control, intensified abatement efforts and brought in other City crews to eliminate conditions contributing to infestations.<sup>14</sup>

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<sup>13</sup> <http://www.hud.gov/local/ca/working/cpd/2006-09-29a.cfm>

<sup>14</sup> [http://www.usmayors.org/uscm/best\\_practices/cdbg/pub60.htm](http://www.usmayors.org/uscm/best_practices/cdbg/pub60.htm)

**Lincoln, NE***Problem Resolution Team*

The Problem Resolution Team (PRT) in Lincoln, NE was formed to collaboratively resolve difficult problems within the City that would require the efforts of two or more City agencies. The team is comprised of a representative of the Mayor's Office, City Council, Police Department, Law Department, Urban Development Department, Building and Safety Department, Housing Authority, County Health Department, and state Department of Health and Human Services. Other agencies, such as the Planning Department, are brought in when needed.

The teams identify problem properties, gather and share information, develop and carry out action plans for specific cases, evaluate the results of intervention, keep citizens informed, and recommend policy changes as necessary.

The keys to success of the program were stated in the case study<sup>15</sup> as the following:

- PRT must be a priority for the Mayor and the City Council and the Mayor's support must be communicated to the heads of the various agencies involved (the meetings are held in the Mayor's conference room and one of the Mayor's top aides co-chairs the team).
- PRT must be a priority for the Police Chief and other top officers. The Police Department must play a leadership role (a representative of the Police Department is also a co-chair of the team).
- The caseload of the PRT must be kept manageable. The team must hold to strict criteria and resist political pressure.
- There are many administrative duties and an agency staff member must be assigned to the team, (for example: a civilian employee of the police department).
- A revolving fund should be in place for needed activities (e.g. clean up activities and health-related problems).
- In order to avoid "turf" issues, all team members must be sensitive and tactful when dealing with other staff members responsible for certain problems brought to the PRT.
- Access to data and information sources must be readily available to the team.
- In apartment complexes, all owners and managers must be made aware of all the issues that the police department is aware of.
- Successes should be celebrated because complex and long cases can breed frustration.

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<sup>15</sup> The United States Conference of Mayors. (April 2000). *Safer Neighborhoods Through Community Policing: Volume II*. [http://www.usmayors.org/USCM/best\\_practices/community\\_policing\\_0401/safer\\_neighborhoods\\_2.pdf](http://www.usmayors.org/USCM/best_practices/community_policing_0401/safer_neighborhoods_2.pdf)

## Las Vegas, NV

### *Rapid Response Team*

The City of Las Vegas' Rapid Response Team<sup>16</sup> is a division of the neighborhood services department and its role is to improve the quality of life in each neighborhood. The team works on promoting proactive compliance of city codes and ordinances and interacts daily with citizens, neighborhoods, businesses, and other city departments to assist neighborhood clean ups and property maintenance. The response team provides quick and direct action in response to constituent concerns, received through an established hotline, about a variety of neighborhood conditions. These conditions include graffiti removal (typically within 48 hours of a call to the hotline), removal of unsightly signs and littering of public ways (also within 48 hours of a constituent call), removal of abandoned refrigerators and other dangerous materials (immediate dispatch on these calls), and although other City departments are responsible for the care of certain public areas, the response team will remove any vegetation and debris located on city property when receiving a call to the hotline. The Rapid Response Team also collaborates with neighborhood residents to eliminate blight and to conduct neighborhood clean up.

## Housing

The following best practices were drawn from the National Trust for Historic Preservation's publication, *Rebuilding Community: A Best Practices Toolkit for Historic Preservation and Redevelopment*.

### Troy, NY

#### *Tax-foreclosed Properties*

In Troy, NY, following near bankruptcy, the city instituted a "purchase proposal" method on the sale of all tax-foreclosed properties. In the past, properties owned by the city were sold to the highest bidder, but with the development of the proposal method, instituted through a city ordinance, the intended use of the property was considered more important than the bid price. The City of Troy and a private non-profit community design center worked to promote the properties with information sheets and photographs and through local media coverage. All together, 110 parcels were sold to buyers in the community and ensured that "buyers put the properties to new uses that contribute to neighborhood revitalization."

Tax foreclosure auctions are one of the mechanisms by which cities can deteriorate. Soliciting proposals is a better method of ensuring that foreclosed properties are put to beneficial and desirable uses. Troy's proposal system ensures a productive use that will not only prevent the demolition of the property, but also contributes to the revitalization of the neighborhood.<sup>17</sup>

### Hartford, CT

#### *Advocacy and Marketing: Historic Homeownership*

In order to encourage the rehabilitation of historic buildings for residential use, Hartford, CT compiled a directory of available properties to showcase and market to investors and community development corporations. Like Springfield, Hartford has "rich building stock that is underutilized and ripe for reinvestment." A catalogue of 125 vacant buildings was developed and featured pictures, tax delinquency status, and other critical information, such as lot size, name and address of current owner.

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<sup>16</sup>The Piton Foundation. (March 2000) *Developing a Neighborhood-focused Agenda: Tools for Getting Started*. [www.piton.org](http://www.piton.org)

<sup>17</sup>National Trust for Historic Preservation. (2002). *Rebuilding Community: A Best Practices Toolkit for Historic Preservation and Redevelopment*. [https://www.nthp.org/housing/rebuilding\\_community.pdf](https://www.nthp.org/housing/rebuilding_community.pdf)

Approximately 50 properties from the catalogue were identified by nonprofit developers for acquisition and renovation.

This compiled data has provided an important one-stop source of information for developers interested in renovating historic homes. The catalogue saves the developer significant upfront research time and highlights opportunities for renovating a block of contiguous properties, thereby increasing the scale and impact of redevelopment in the neighborhoods. Furthermore, the catalogue encourages nonprofit groups not engaged in renovating to become involved in rebuilding Hartford's historic homes. It serves as an effective preservation device because it addresses three of Hartford's most important housing objectives: to encourage the creation of more homeownership units; to eliminate blight in neighborhoods; and to preserve Hartford's historic housing stock. The restoration of the vacant buildings listed in this catalogue will create distinctive homes to attract families back to Hartford's neighborhoods and encourage other people to remain.<sup>18</sup>

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<sup>18</sup> National Trust for Historic Preservation. (2002). *Rebuilding Community: A Best Practices Toolkit for Historic Preservation and Redevelopment*. [https://www.nthp.org/housing/rebuilding\\_community.pdf](https://www.nthp.org/housing/rebuilding_community.pdf)

## Appendix A: Springfield Small Business Survey Instrument

### Springfield Small Business Survey Instrument—English

Hello, my name is \_\_\_\_\_ and I am working with the University of Massachusetts on a survey of small businesses in the City of Springfield. This survey is part of a City initiative to improve programs and assistance to Springfield's neighborhoods and support economic development. Your responses will be used anonymously as background information to inform the City's efforts.

Your participation is completely voluntary and completing this survey will take no more than 10 minutes of your time. Your responses will be anonymous and your name and business will be kept private.

Would you like to continue?

I would like to begin by asking you a few basic questions about your business.

1. Is your business located in Springfield?

Yes  
No

**(If YES continue. If NO, politely terminate the survey.)**

2. How many employees do you have at this location, including yourself?
3. In the next 3 months, do you expect the number of your employees to:

Increase  
Decrease  
Stay the Same  
Don't Know

4. Where do you recruit **most** of your employees? Are most of your employees hired from:

Your Neighborhood  
Other Neighborhoods in Springfield  
Outside of Springfield

5. Do you have difficulty finding workers to staff your business?

Yes  
No

6. If yes, to what extent do the following factors contribute to your difficulty finding workers? Please answer on a scale of one to five, with one meaning it is not at all a factor and five meaning it is a major factor.

| Factor  | 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|---|
| Too Few Job Applicants.   |   |   |   |   |   |
| Job Applicants Lack Basic Skills (reading, writing, math).                                |   |   |   |   |   |
| Job Applicants Lack Specialized Skills Needed by Your Business.                           |   |   |   |   |   |
| Job Applicants Lack Supportive Services Needed to Maintain Employment (i.e., child care). |   |   |   |   |   |
| My Business Cannot Afford to Offer Wages Workers Demand.                                  |   |   |   |   |   |
| My Business Cannot Afford to Offer Health and Other Benefits Workers Demand.              |   |   |   |   |   |
| Other (Specify)   |   |   |   |   |   |

There are many possible reasons why businesses have trouble succeeding. In order to improve business services, the City of Springfield is interested in knowing more about the experience of your business in the City.

7. Have you had trouble obtaining the loans and financial assistance you need to operate, expand or improve your business?

- Yes
- No
- Don't Know

If yes, do any of the following areas apply to you:

- a. Poor credit.
- b. Language barriers with local lenders.
- c. Local lenders do not provide adequate loan counseling to meet my needs.
- d. Local lenders are not available when I am.
- e. I have insufficient capital, earnings, or collateral.
- f. The lending application process is too rigorous.
- g. Loans are not available in the amounts that I need.

8. Have you had difficulty obtaining the permits or approvals from the City you need to operate or expand your business?

- Yes
- No
- Don't Know

If yes, do any of the following reasons apply:

- a. Difficulty understanding City rules and regulations
- b. Difficulty getting approvals from the City in a timely way
- c. Language barriers
- d. Lack of resources to meet City requirements

9. Would training or assistance in any of the following areas help your business succeed?

- a. Marketing /Advertising
- b. Business Planning
- c. Bookkeeping/Accounting
- d. Legal Assistance
- e. Hiring and Managing Workers
- f. Loans and Credit

10. Do you own or lease your business' building or facility?

- Own
- Lease

11. Within the next 12 months, do you plan to search for a new or additional location?

- Yes
- No
- Don't Know

12. Does the condition of your business' building or facility (signage, façade, etc) limit the success of your business?

- Yes
- No
- Don't Know

13. Do the physical conditions in your immediate neighborhood (sidewalks, streetscape, adjacent businesses or properties) limit the success of your business?

- Yes
- No
- Don't Know

14. Do any of the following Quality of Life issues limit the success of your business?

- a. Graffiti
- b. Theft/Petty Crime
- c. Lack of police presence
- d. Loitering of non-customers
- e. Lack of pedestrian traffic
- f. Lack of adequate parking
- g. Lack of activities/events bringing new customers to the neighborhood

15. I am going to read to you a list of potential reasons why your business may have difficulty growing. Thinking about your business, I'd like you to tell me how much of a problem each item is on a scale of one to five, with one meaning it is not at all a problem and five meaning it is a major problem for your business.

| Obstacle            | 1 | 2 | 3 | 4 | 5 |
|---------------------|---|---|---|---|---|
| Obtaining Financing |   |   |   |   |   |

|   |  |  |  |  |  |
|---|--|--|--|--|--|
| Obtaining Permits or Approvals            |  |  |  |  |  |
| Increased Energy Costs                    |  |  |  |  |  |
| Increased Health Care Costs               |  |  |  |  |  |
| The Condition of my business' Building    |  |  |  |  |  |
| Access to Suppliers                       |  |  |  |  |  |
| Access to Customers                       |  |  |  |  |  |
| Availability of Skilled Workers           |  |  |  |  |  |
| The Physical Condition of My Neighborhood |  |  |  |  |  |
| The Level of Crime in My Neighborhood     |  |  |  |  |  |
| Access to Broadband Internet Services     |  |  |  |  |  |

16. Would you be interested in participating in a focus group designed to learn more from you about the needs of Springfield's neighborhoods and small businesses?

- Yes
- No
- Don't Know

**Springfield Small Business Survey Instrument—Spanish**

Buenos días (Good Morning) OR Buenas tardes (Good Afternoon) OR Buenas noches (Good evening/night), mi nombre es \_\_\_\_\_ y estoy trabajando con la Universidad de Massachusetts en una encuesta de pequeñas empresas en Springfield. Esta encuesta es parte de una iniciativa de la ciudad para mejorar los programas y la asistencia que se brindan a los barrios de Springfield y para apoyar el desarrollo económico. Sus respuestas se usarán de manera anónima como información general para guiar los esfuerzos de la municipalidad.

Su participación es completamente voluntaria. Contestar esta encuesta le tomará como máximo 10 minutos. Sus respuestas serán anónimas y su nombre y el de su empresa se mantendrán en reserva.

¿Desea continuar?

Me gustaría comenzar con unas preguntas básicas sobre su empresa.

17. ¿Está su empresa ubicada en Springfield?

- Sí
- No

**(Si contesta que SÍ, continúe. Si contesta que NO, dé por terminada la encuesta amablemente).**

18. ¿Cuántos empleados tiene en este establecimiento, incluyéndose usted?

19. En los próximos 3 meses, ¿espera que el número de sus empleados...

...aumente?

- ...disminuya?
- ...se mantenga igual?
- No sabe

20. ¿Dónde contrata a **la mayoría** de sus empleados? ¿Contrató a la mayoría de sus empleados...

- ...en su barrio?
- ...en otros barrios de Springfield?
- ...fuera de Springfield?

21. ¿Le cuesta encontrar empleados para que trabajen en su empresa?

- Sí
- No

22. Si contesta que sí, ¿hasta qué punto contribuyen los siguientes factores a su dificultad para encontrar empleados? Conteste utilizando una escala del uno al cinco. El número uno significa que usted no lo considera un factor, mientras que el número cinco significa que lo considera un factor importante.

| Factor  | 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|---|
| Hay muy pocos candidatos para el trabajo.   |   |   |   |   |   |
| Los candidatos para el trabajo no cuentan con aptitudes básicas (lectura, escritura, matemáticas).                                  |   |   |   |   |   |
| Los candidatos para el trabajo no cuentan con las aptitudes especiales que se necesitan en su empresa.                              |   |   |   |   |   |
| Los candidatos para el trabajo no cuentan con los servicios de apoyo necesarios para mantener un empleo (p. ej.: cuidado infantil). |   |   |   |   |   |
| Su empresa no puede pagar los sueldos que exigen los empleados.   |   |   |   |   |   |
| Su empresa no puede ofrecer beneficios de salud ni otros beneficios que exigen los empleados.                                       |   |   |   |   |   |
| Otro (especifique)  |   |   |   |   |   |

Existen muchos motivos que pueden hacer difícil el éxito de las empresas. Para mejorar los servicios que se les brindan a las empresas, la ciudad de Springfield está interesada en saber más sobre la experiencia con su empresa.

23. ¿Ha tenido dificultad para obtener los préstamos y la ayuda financiera que necesita para dirigir, ampliar o mejorar su empresa?

- Sí
- No
- No sabe

Si contesta que sí, ¿cuál de estos motivos corresponde a su situación?

- a. Poco crédito
- b. Barreras lingüísticas con los prestamistas locales
- c. Los prestamistas locales no brindan asesoramiento adecuado sobre préstamos que se ajusten a mis necesidades.
- d. Los prestamistas locales no están disponibles cuando yo sí lo estoy.
- e. Tengo capital, ganancias o garantías insuficientes.
- f. El trámite de solicitud de un préstamo es demasiado riguroso.
- g. No se otorgan préstamos de la cantidad que necesito.

24. ¿Ha tenido dificultad para obtener los permisos o las aprobaciones de la ciudad necesarios para dirigir o ampliar su empresa?

- Sí
- No
- No sabe

Si contesta que sí, ¿cuál de estos motivos corresponde a su situación?

- a. Dificultad para comprender las normas de la municipalidad
- b. Dificultad para conseguir permisos de la ciudad sin demoras
- c. Barreras lingüísticas
- d. Falta de recursos para cumplir con lo que exige la ciudad

25. ¿Le parece que recibir entrenamiento o asistencia en cualquiera de las siguientes áreas contribuiría al éxito de su empresa?

- a. Mercadeo (Marketing)/Publicidad
- b. Planificación empresarial
- c. Contabilidad
- d. Asistencia jurídica
- e. Contratación y búsqueda de empleados
- f. Préstamos y créditos

26. ¿Es usted propietario o inquilino del edificio o las instalaciones de su empresa?

- Es propietario
- Es inquilino

27. ¿Tiene planeado buscar una ubicación nueva u otra ubicación adicional dentro de los próximos 12 meses?

- Sí
- No
- No sabe

28. ¿Le parece que las condiciones del edificio o de las instalaciones de su empresa (los letreros, la fachada) limitan el éxito de su empresa?

- Sí
- No
- No sabe

29. ¿Le parece que las condiciones físicas de su vecindario inmediato (las aceras, el paisaje urbano, las empresas o las propiedades contiguas) limitan el éxito de su empresa?

- Sí
- No
- No sabe

30. ¿Le parece que algunos de los siguientes problemas de calidad de vida limitan el éxito de su empresa?

- a. Grafiti
- b. Robos y delitos menores
- c. Ausencia de policías
- d. Personas que no son clientes y merodean por las instalaciones
- e. Falta de tránsito peatonal
- f. Falta de estacionamiento (parking) adecuado
- g. Falta de actividades o eventos que traigan clientes nuevos al barrio

31. Voy a leerle una lista de motivos que podrían estar dificultando el crecimiento de su empresa. Piense en su empresa y dígame cuán problemática es cada opción en una escala del uno al cinco. Uno significa que la opción no implica ningún tipo de problema y cinco significa que la opción implica un gran problema para su empresa.

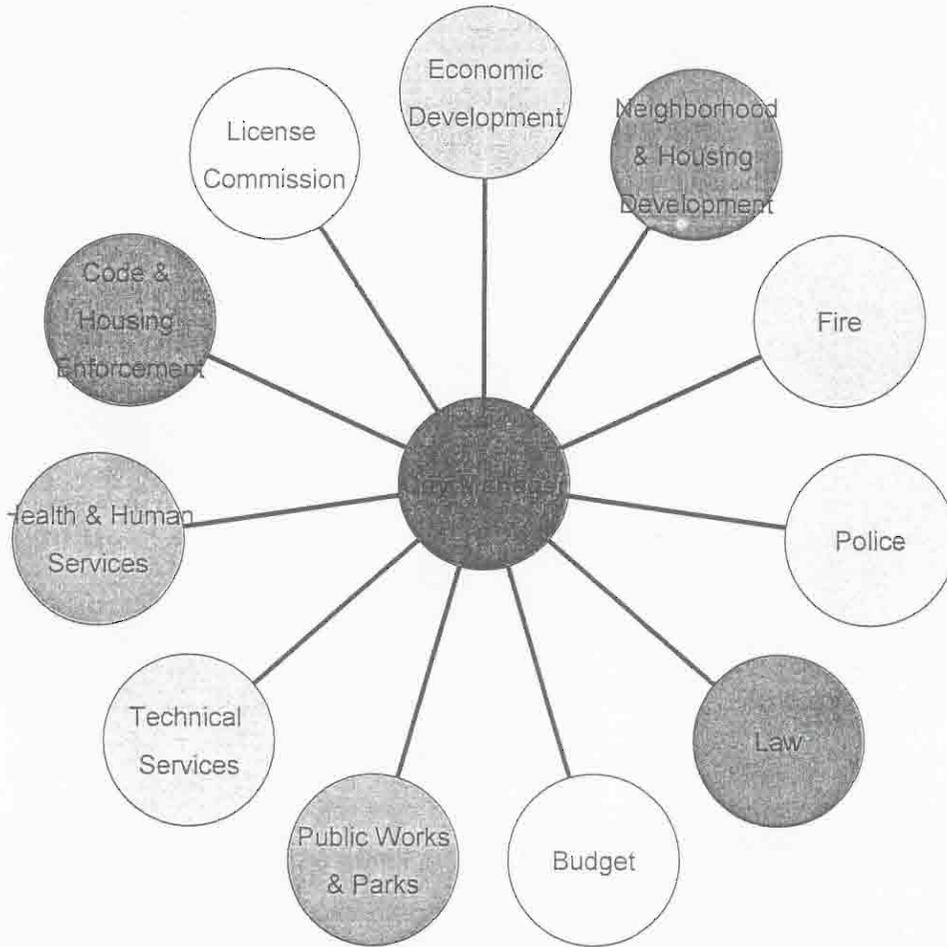
| <b>Obstáculos</b>  | <b>1</b> | <b>2</b> | <b>3</b> | <b>4</b> | <b>5</b> |
|--|----------|----------|----------|----------|----------|
| Conseguir financiamiento                                 |          |          |          |          |          |
| Conseguir permisos o aprobaciones                        |          |          |          |          |          |
| Altos costos de energía                                  |          |          |          |          |          |
| Altos costos de atención médica                          |          |          |          |          |          |
| Las condiciones del edificio de su empresa               |          |          |          |          |          |
| Acceso a proveedores                                     |          |          |          |          |          |
| Acceso a clientes  |          |          |          |          |          |
| La disponibilidad de empleados capacitados               |          |          |          |          |          |
| Las condiciones físicas de su vecindario                 |          |          |          |          |          |
| La cantidad de delitos que hay en su vecindario          |          |          |          |          |          |
| Tener una conexión de Internet rápida (como cable o DSL) |          |          |          |          |          |

32. ¿Le interesaría participar en un grupo de diálogo organizado para que usted nos dé más información sobre las necesidades de los vecindarios y las pequeñas empresas de Springfield?

Sí  
No  
No Sabe

## Appendix B: Worcester Impact Area Sweep Action Plan

# Impact Area VI Canterbury – University Park – Hammond Area



## **ACTION PLAN**

September – October 2006

Impact Area VI was designated by the City and commenced on September 16, 2006. The Impact Area designation will run approximately 5 to 8 weeks. The city administration will marshal all available resources from across multiple municipal divisions and target those resources into the Impact Area over a short period of time in order to maximize the impact of those resources and make a visible improvement in the quality of life of the targeted neighborhood. A long-term maintenance plan will be undertaken by the City that will focus on empowering the neighbors and the stakeholders in the Impact Area community to maintain the neighborhood and take ownership of its ongoing quality of life issues.

The integration of technology is a critical component of this initiative, as technology provides us with the mapping capacities, data layers and ability to cross reference problem properties in the Impact Area. Through the electronic capabilities of the Crime Analysis Unit of the Worcester Police Department and with the assistance of the Technical Services Division, maps have been created which depict the defined target area and identify locations in the Impact Area which have the highest and most frequent incidence of crime. A coordinating spreadsheet of all properties within the defined Impact Area was developed which provides information on more than 900 properties within the Impact Area including Map-Block-Lot, street numbers, street names, and property owners. This spreadsheet was circulated to all affected departments in order to cross reference with their list of problem properties. This data is being used to develop a master spreadsheet for all departments to access to identify those properties which have the highest incidence of crime, code violations, fire violations, and housing problems in the Impact Area. Each department will identify base benchmarks on the current status of problem properties which can be used for performance measurement and evaluation of the Impact Area.

Each department has identified the resources (programs, actions and initiatives) that will be targeted into the Impact Area. The following pages provide an outline of the resulting short-term and long-term plan which has been created to create sustainability in the target neighborhood. It will be critical for residents, neighborhood groups, and businesses to become actively involved in this initiative and to participate in the long-term plans for maintenance of their area.

The active participation of all of the affected departments and personnel in this initiative will ensure its success in both the short and long term, resulting in tangible and visible improvements to the target neighborhood on every level. Dialogue between all affected departments is critical and the information sharing and coordinating of resources will not only impact the quality of life in this neighborhood, but will serve as a model to future initiatives elsewhere in the City. Impact Area VI is located within the geographic boundaries of two designated Neighborhood Revitalization Strategy Areas (NRSAs): the Beacon NRSA and the South Worcester NRSA. Under the NRSA program, neighborhood residents and other key stakeholders are charged with developing a comprehensive plan for revitalizing NRSA designated areas. The blueprint for successful neighborhood revitalization through the NRSAs is to solicit input from neighborhood residents, businesses and stakeholders, develop a strategy to meet identified needs, leverage private resources through the prudent use of public resources, and to target those resources towards implementing the strategies. The comprehensive approach to Impact Area VI and the systems and resources that have been put into place to implement the Action Plan epitomize the concept and goals of the designated Neighborhood Revitalization Strategy Areas.

# Impact Area VI

## Canterbury – University Park – Hammond

### Coordination of Resources

- PUBLIC SAFETY**
- Warrant Sweeps
  - Vice Squad
  - SORI checks
  - Saturation & Contact
  - Foot Beats
  - School Liaisons
  - Fire alarm and Sprinklers
  - Occupancy Violations
  - License Inspections

**Public Safety**

- DEPT. PUBLIC WORKS & PARKS**
- Street Cleaning
  - Litter Pick-up
  - Graffiti Removal
  - Street Repairs
  - Trimming and Brush Removal

**Infrastructure**

**Goal:**  
**Neighborhood Revitalization**



**CODE ENFORCEMENT**

- Sanitary Inspections
- Electrical and Wiring Inspections
- Unregistered vehicles
- Housing Code Violations
- Trash & Dumpsters

**Economic Development**

- ECONOMIC DEVELOPMENT**
- Business Assistance
  - South Worc. Industrial Park
  - Road Construction
  - Business Development
  - Environmental Remediation

**Housing**

- NEIGHBORHOODS & HOUSING DEVELOPMENT**
- Homeownership Center
  - HOME funds
  - Rail fencing and security
  - NRSA implementation
  - Neighborhood Groups

**Quality of Life**

## Coordination and Integration of Resources

# IMPACT AREA VI

## Short term Plan (5-8 weeks)

### Worcester Police Department

#### District Officers:

- Warrant Service w/Detective Bureau
- Administrative Checks – Body Shops – Auto Businesses w/ DB
- SORI (Sex Offender Registry) Checks w/Special Victims Unit
- DYS Apprehensions
- B&E Liaison with DB
- Surveillance activities for Quality of Life Issues
- Meet With Vice Official for List of Reported Drug Houses
- Identify locations to conduct surveillance from
- Problem Properties – List
- Directed - Saturation Foot Beats 1 – 2 hour segments – IMPACT Division

#### Community Engagement – District Officers – City Departments - Citizens

- Special Neighborhood Watch Meetings
- Implementation Neighborhood Watch Group - Issues
- Contact Foot Beats – Businesses – Citizens - Agencies
- Saturation Foot beats
- Identify and Recruit Partners
- District Officer Projects (new initiative to develop community projects)

#### Anti-Crime Team

- Warrant Service
- Quality of Life Patrols
- Targeted Activities – Properties
- SVPG Grant Activities with Detective Bureau and Vice Squad

#### School Liaison

- Canterbury Street School
- Goddard School (Old South High)
- University Park School
- Identify other educational facilities

#### Special Attention

- Railroad Property Trespass Enforcement
- Railroad - 25 new signs, education in schools, fencing and cameras (w/NHD)
- Graffiti Identification for Removal
- New Condo Projects

#### Operations Division As Staffing Permits

- IMPACT Meeting with Operation's Sergeants

Special Duty Car  
Extra Patrols

Traffic Enforcement  
Motorcycles & Radar Enforcement

Resources:

150 officers operating in Impact Area over next several weeks

**Worcester Fire Department**

Two inspectors are assigned to the area to sweep for fire code violations under Fire Prevention Regulations, CMR 527. Through the department reporting system, they shall document the locations and violations, contact property owners/managers, and order the issues to be addressed. The Lieutenants and office staff shall then follow up with necessary steps such as abatement orders, issuance of citations, and court action if necessary.

The License inspectors shall target the Impact Area for inspection and correction of all facilities licensed by the Fire Department per City Ordinance to include, but not limited to auto body shops, repair garages, detailing shops and gas stations. Detailed attention will be paid to outside activities and storage which could impact the quality of the neighborhood. The License Inspectors shall also be patrolling the Impact Area looking for unlicensed facilities and operators.

An Inspector is assigned to work with a Code Inspector for nightclub sweeps to ensure public safety. They conduct on the spot inspection of occupancy numbers, exit signage and clearance, fire alarm and sprinkler systems, flammable decorations, and commercial cooking suppression systems.

Resources:

2 Fire Prevention Lieutenants  
2 Area Inspectors assigned  
Fire Department License Division  
Ad hoc task forces with other departments  
SAFE Program instructors  
Office support staff  
Fire Investigation Unit (FIU)

### Code Enforcement

Consistent with the CBDG HUD mandated systematic inspectional processes already underway, the CE/HD; Impact Area SWEEP will include systematic block by block inspections and analysis of the designated target area. Police SWEEP commenced on September 16, 2006, with Code enforcement inspections to begin on September 25, 2006.

The Code Enforcement and Housing Division, (CE/HD) will utilize the GIS data base of addresses provided as the framework to further identify and input (GEO System data) the problem properties with "active" complaints and violations within Designated Impact Area VI Map, prepared by the Worcester Police Department. These properties will be "flagged" and undergo further evaluation during sweep of the designated Impact Area.

Properties not previously identified as "active" shall be systematically reviewed for any obvious Massachusetts State Building Code; 780 CMR and Massachusetts State Sanitary Code; 410 CMR violations respectively (including electrical/plumbing), as the teams canvas the target area. To maximize the impact of the sweep, a systematic deployment of the interdepartmental team resources shall be performed in a sequential manner consistent with the established Designated Area (D1-D5) mapping and will be surveyed during Phase 1, by joint inspectional teams to include: Housing Inspectors (two assigned), Building Inspector (one assigned), in cooperation with two assigned Police Officers, from the Worcester Police Department.

In an effort to maximize CE/HD resources, the Housing Division will dedicate and deploy two (2) Senior Sanitary Inspectors, as a first strike to identify 410 CMR conditions. Any 780 CMR conditions or potential violations other Electrical/Plumbing (observed by the HD team during this sweep) shall be reported to the Code Enforcement Director (Acting), and cause deployment of a Senior Building Inspector and/or Electrical or Plumbing Inspectors to evaluate reported initial findings and institute appropriate action. The CE/HD component of this 5-6 week project is estimated to be completed in a series of 5 phases.

This is estimated to require approximately 128 FTE hours dedicated to Phase 1 of the Project, and 80 FTE hours dedicated to Phase 2 of the project. Site surveys will be conducted to include data sheets for each designated area, with property addresses included on each data sheet. Violations will be categorized into 5 specific violation subsets, and one general (other), for the purposes of concise data collection. A photo journal of all properties exhibiting violations will be prepared for visual documentation of violations.

Survey categories will be numerically coded to include: 1) Unsanitary Properties and Dirty Yards, 2) Unregistered Motor Vehicles, 3) Exterior Housing Code Violations, 4) Bulk Waste, 5) Overflowing Dumpsters, and 6) Other.

During the performance of sweep activities, as may be requested by individual owner/tenants, for inspectors to perform specific inspections, the team will

respond, at that time, to the immediate and specific request. In so doing, this will precipitate the scheduling of a follow-up comprehensive inspection of said property.

All properties identified as exhibiting code violations or questionable conditions, will be documented, along with the cited conditions, for entry into the data base. Property owners will be notified **in writing** relative to specific corrective actions that must be completed within a reasonable time frame to abate the violation and/or address the detrimental condition. Pertinent information will be provided to property owners about financial incentives that may be available through the City's Housing and Neighborhood Services loan and or grant programs.

The CE/HD administrative personnel and support staff will monitor and evaluate the progress of the owners' efforts within the designated mitigation period. If necessary, appropriate administrative actions shall be implemented for properties/owners that are found to be non-responsive.

Resources:

Acting Director of Code Enforcement  
1 - Principal Housing Inspector  
2 - Senior (District) Housing Inspectors  
1 - Principal (District) Building Inspector  
1 - Electrical Inspector  
1 - Plumbing Inspector  
Ad hoc task forces with other departments  
Administrative support staff

Timeline: Approximately 1,000 (one thousand) property surveys, as detailed above, will be conducted at a rate of approximately 100-200 per day, depending on the level of concentration of buildings in a designated area.

Public Health:

All food service establishments and retail food stores located within Impact Area VI are being identified and entered into a separate data base to focus necessary resources and prioritize problem areas. A review of all establishments, locating complaints, inspection reports, and compliance orders will quickly identify and triage where inspectional resources need to be dispatched. The State Sanitary Code and Massachusetts General Law will provide the regulatory guidelines for this defined sanitary survey.

Lead Poisoning Prevention Program will identify all existing properties in the impact area under order for de-leading work. Property owners with lead violations will be provided information regarding grant opportunities to assist with the financial barrier of compliance.

### Division of Neighborhoods and Housing Development

The Division of Neighborhoods and Housing Development (DNHD) has maintained dialog and continues to coordinate with CSX officials, the Main South Alliance for Public Safety, and other neighborhood stakeholders to collectively establish a communications process and cooperative strategy to curtail access to the railroad property by eliminating routine crossing points at six (6) locations in the target area. Bids have been received and the installation of security fencing is proposed within the next thirty (30) days.

The Main South Alliance, CSX, and DNHD have initiated a public education program which reminds and alerts youth and neighborhood residents of the dangers and risks associated with trespassing on the rail lines. CSX will introduce the company's "Operation Life Saver" program in the Worcester Public Schools this fall. The Main South Alliance is distributing informational flyers to approximately 2,000 households in the neighborhood impact area.

Signage which alerts violators of enforcement action regarding trespassing on the CSX lines is being fabricated and installed by CSX in coordination with the Worcester Police Community Impact Division and the Main South Alliance. Signage will be installed at existing fence locations as well as available locations on the new fencing installations.

Local Community Development Corporations as well as other Impact Area Non Profit organizations are being notified of this collective effort and instructed to canvass their respective service areas to identify public safety and deviant behavioral issues. Problem properties based on resident complaints will be identified and illegal or illicit activities will be reported for follow up actions.

DNHD will coordinate with the City Division of Code Enforcement to conduct systematic inspections in the Impact Area under the Community Development Block Grant funded Code Enforcement program. Informational brochures have been developed by DNHD, and Code Inspectors will distribute these brochures to property owners. The brochures provide information on available financial assistance to property owners for residential rehabilitation and code compliance through the City's Homeownership Center and DNHD.

DNHD has also researched the potential for utilizing security camera technology in addressing the problems along the CSX tracks. We have received a proposal for an internet-based remote camera monitoring system, and are working with CSX officials to determine the feasibility of camera installation to assist both CSX and the Worcester Police in curbing vagrancy, homeless encampments, and illegal activity along the CSX lines in the Impact area.

#### Resources:

DNHD Staff – Communication, coordination with CSX and nonprofits, and  
Community Development Block Grant fencing/camera installations  
Housing Rehabilitation funds

Demolition and Board Up funds  
Neighborhood Revitalization Strategy Area funds  
CDBG earmarks for special projects

### **Economic Development Division**

The Economic Development Division (ED) is working with the Neighborhoods and Housing Development Division (NHD), the Department of Public Works and Parks, and the Law Department to construct the South Worcester Industrial Park (SWIP), an eleven-acre light manufacturing location with easy access to both rail and highway. ED is overseeing the project, including necessary infrastructure work, environmental remediation, land disposition, and development.

In the short-term, ED is facilitating upgrades to Southgate, Gardner, and Armory Streets to improve motor vehicle and pedestrian access. ED is also working with NHD to secure City-owned buildings, eliminating potential trespassing, targeting especially 17 Southgate Place and 25 Southgate Street. ED will provide site finding assistance to relocating businesses within the area as necessary.

### **Resources:**

City of Worcester SWIP Loan Order  
City of Worcester SWIP Project Manager  
Community Development Block Grant (CDBG) Funds  
Environmental Protection Agency (EPA) Grant  
Massachusetts Public Works Economic Development (PWED) Grant  
U.S. Economic Development Agency (EDA) Grant  
Neighborhood Revitalization Strategy Area (NRSA) program and resources  
SWIP Task Force  
Business Assistance Programs  
    Section 108 Loan Guarantee Program  
    Microloan Program  
    Façade Program  
    Environmental Remediation Fund  
    Technical Assistance and links to other business resources

### **License Commission**

If violations of Massachusetts General Law or violations of the Worcester License Commission rules and regulations are discovered by departments a violation report will be forwarded to License Commission. A notice of hearing will then be sent to license holder and a public hearing on the violation will be heard. At the hearing the Commissioners will review the violations and take testimony and after a review make a decision on what type of suspension will be warranted.

### **Treasurer's Office**

The Treasurer's Office will conduct a search of overdue water/sewer bills and real estate tax bills among property owners in the area. The Office will coordinate with the Department of Public Works to enforce a demand and a potential "Water Shutoff" initiative for overdue users. Additionally, the Treasurer's Office will prepare for demand and dunning notices to be sent to overdue taxpayers and owners of these properties.

### **Department of Public Works and Parks**

The Department of Public Works and Parks (DPWP) will conduct an assessment of the Impact Area to determine the scope of work that needs to be undertaken with regard to public works services. Once the assessment is complete, the DPWP will implement its short term plan over the 6 to 8 week period which will include:

1. **POTHLES:** All public streets in Impact Area VI will be inspected during the first two weeks, and all potholes will be corrected by 10-9-06
2. **SIGNAGE / TRAFFIC CONTROL:** All signage in Impact Area VI, including street name, parking restriction, and speed limit signs will be inspected and assessed during the first two weeks of the period. All missing and / or deficient signage will be rectified by October 21<sup>st</sup>. All traffic signals will be inspected and bulbs replaced as necessary.
3. **SIDEWALKS:** All public sidewalks in Impact Area VI will be inspected (windshield inspection) during the first two weeks of the period, and any safety patching necessary will be completed by October 21<sup>st</sup>.
4. **CATCH BASINS:** All catch basins in Impact Area VI will be assessed and cleaned, as necessary, by October 21<sup>st</sup>.
5. **LITTER COLLECTION:** All public streets and sidewalks in Impact Area VI will be policed for litter in the next 7-10 days, as well as again before October 21<sup>st</sup>.
6. **FIRE HYDRANTS:** All fire hydrants in Impact Area VI will be inspected and painted as necessary.
7. **OVERGROWTH:** All sidewalks in Impact Area VI will be inspected for overgrowth and tree trimming. All public overgrowth will be rectified by October 21<sup>st</sup>; necessary tree trimming will be conducted over the Fall season.
8. **STREET LIGHTS:** All street lights in Impact Area VI will be viewed, and nonfunctioning lights will be reported immediately to NGrid, by October 21<sup>st</sup>.

### **Resources:**

DPW&P Street Operations Crews (including Trial Court Labor and potential hired youth): Potholes, Signage, Sidewalks, Litter Collection.

DPW&P Parks Crews: Overgrowth and Tree Trimming  
DPW&P Water Operations Crew: Fire Hydrants  
DPW&P Sewer Operations Crew: Catch Basins and Street Lights.

## **Long-Term Plan**

### **Worcester Police Department**

After care plan is instituted for 4-6 weeks to maintain strong police presence.

### **Worcester Fire Department**

Through the Fire Department's vacant and abandoned buildings program, such noted properties shall be followed for progress regarding condition, security, public and firefighter safety. The Fire Department will coordinate with other City Departments as needed with regards to health issues, building code concerns, and demolition or rehab as becomes appropriate.

The SAFE Program personnel shall be reaching out to the schools within the impact area for public education. This is a multi session program spread over many weeks. There are two schools within Impact Area VI, namely The Goddard School and Canterbury Street School.

The Fire Investigation Unit will promote fire prevention and arson watch, awareness, and reporting within the Impact Area.

The Department is currently working on a grant regarding Underground Storage Tanks for the South Worcester Industrial Park Initiative. This grant provides partial funding for the removal of underground storage tanks that is currently being done at this location.

### **Code Enforcement**

The CE/HD will continue along with the efforts outlined in the SHORT-TERM ACTION PLAN. Additionally, the CE/HD will be working in close collaboration with the Worcester Housing Court staff as well as HD inspectors to identify landlords and property owners who have been recalcitrant in maintaining their properties to the minimum standards required by law. It is recommended to consider that Section 8 recipients be monitored and, in tandem with HUD, appropriate penalties will be levied against violators. Code Enforcement and Housing Division will continue to prosecute violators through the courts (Worcester Housing Court), with particular focus on chronic violators and "repeat offenders," in a sustained effort to firm up completion dates of outstanding violations. CE/HD will also triage work on permits for City projects on city-owned buildings. All efforts will be coordinated with and through other municipal departments to maximize resources and achieve articulated goals.

### **Public Health**

The Food Division will monitor all establishments to ensure Sanitary Code compliance. Sanitary inspector will widen the scope of inspection to include public health nuisance conditions that need corrective action. All public health environmental concerns will be identified and addressed. A systematic review of vacant properties due to lead violations will be conducted and assistance will be provided to property owners in an attempt to put properties back on the rental market. Tobacco Control Program will review, inspect, and monitor all licensed tobacco establishments within the impact area

### **Division of Neighborhoods and Housing Development**

The South Worcester/Main South Impact Area is a targeted Community Development Block Grant revitalization area and has also received priority designation as a City Council approved Neighborhood Revitalization Strategy Area. As such, all short-term actions will be incorporated as appropriate into the overall four (4) year NRSA goals.

The Impact Area VI actions are component to both the South Worcester and Main South NRSA plans, and as such will enhance our collective resolve to promote economic development, decent and affordable housing stock, resident skills development, public safety, and enhanced quality of life programs in this critical neighborhood area.

DNHD will continue to address the needs of this area by providing support to the existing neighborhood provider network, area businesses, area stakeholders, and the Interdepartmental team assembled for this effort.

### **Economic Development Division**

ED will continue to prepare sites and the roadway network to develop the South Worcester Industrial Park. ED will be remediating environmental issues within 17 Southgate Place, 25 Southgate Street, 65 Armory Street, and 49 Canterbury Street and, upon completion, will be demolishing any structures to create development pads. Simultaneously, ED will be working with the SWIP Task Force to develop Requests for Proposals (RFPs) to dispose of the properties for appropriate light manufacturing uses.

### **Treasurer's Office**

The Office will conduct a Tax Title search and facilitate foreclosure proceedings for overdue tax title properties. Additional pressure will be realized by delinquent taxpayers with the potential of assignment auctions or foreclosure auctions.

### **Department of Public Works and Parks**

Following the short term plan, the DPWP will reassess the Impact Area to determine any additional items that need to be addressed.

## Appendix C: Worcester Storefront Improvement Grant Program

# CITY OF WORCESTER

## STOREFRONT IMPROVEMENT GRANT PROGRAM



Administered by the following Community-Based Development Organizations:

East Side Community Development Corporation  
Main South Community Development Corporation  
Oak Hill Community Development Corporation  
South Worcester Neighborhood Improvement Corporation  
Worcester Common Ground

and the

City of Worcester  
Office of Economic and Neighborhood Development  
Economic Development Division



*Michael V. O'Brien*  
*City Manager*

CITY OF WORCESTER  
ECONOMIC DEVELOPMENT DIVISION

STOREFRONT IMPROVEMENT GRANT PROGRAM

**MISSION:**

To stimulate the revitalization and aesthetic improvement of targeted commercial corridors in a designated Neighborhood Revitalization Strategy Area (NRSA) by leveraging public funds to encourage private renovations of first floor/street-level storefronts.

**SERVICE AREA:**

The Storefront Improvement Grant Program will be restricted to those areas of the City of Worcester (City) designated as NRSA's by the City and the U.S. Department of Housing and Urban Development (HUD), such areas consisting of Beacon, Chandler Business District, Grafton Hill, Lower Lincoln Street, and South Worcester.

**ELIGIBLE ACTIVITIES:**

First floor/street-level storefront repairs, renovations, and improvements (i.e., windows, doors, signage, awnings, lighting, and entry ways).

**ELIGIBLE APPLICANTS:**

Eligible applicants shall be property owners with first floor/street-level storefronts in commercial or mixed-use buildings located within the identified commercial corridors in the designated NRSA's (Applicant). First floor/street-level commercial/retail tenants may be co-applicants with the property owners. In order for an application to be considered, all real estate taxes on the subject properties must be current.

**FUNDING:**

Funding for this program will be provided through the City of Worcester's Community Development Block Grant (CDBG) funds, which are allocated through HUD. All federal requirements and compliance issues must be met and adhered to by all Applicants.

**AMOUNT OF FUNDING:**

Each storefront approved by the Community-Based Development Organization (CBDO) may be entitled to a payment equal to 50% of the approved storefront improvement project cost up to a maximum amount of \$15,000 per property.

## **METHOD OF FUNDING:**

This is a reimbursement program. The Applicant must arrange financing for the entire project. The CBDO will make a reimbursement payment(s) up to the amount agreed, upon completion of work.

## **GRANT RESTRICTIONS & REQUIREMENTS:**

For a period of five (5) years following the completion of the storefront improvements, the Applicant is required to maintain the storefront improvements and to refrain from making substantial alterations to the storefront without prior written consent from the CBDO. If the property is sold within the first five (5) years, the Applicant must repay the grant in accordance with the terms outlined in the section of this document entitled "Repayment".

## **COLLATERAL:**

The grant restrictions will be secured by a mortgage on the improved property for a period of five (5) years. If the restrictions are satisfied, the mortgage will be discharged following the five (5) year term.

## **ARCHITECTURAL SERVICES:**

The City has contracted with an architect to provide a free preliminary scope of work, preliminary cost estimate, and rendering for Applicants interested in applying for the program. Applicants are encouraged to utilize these services. Applications for grant assistance will not be accepted unless a preliminary scope of work, preliminary cost estimate, and rendering are submitted with all other required application materials and approved. All preliminary plans and specifications will be reviewed by the City's contracted architect to ensure consistency with the commercial corridor's design guidelines.

Following a grant award, the Applicant must contract with an architect or licensed design/build professional to complete final, detailed drawings and bid specifications for the storefront improvement. All designs must be in compliance with the design guidelines and specifications for the respective NRSA. Any proposed deviations from these design guidelines and specifications must be submitted to, reviewed by, and approved by the City's Economic Development Division (EDD) and the CBDO. Up to a maximum of \$2,500, the costs associated with the architect or licensed design/build professional for any approved project may be reimbursed with grant funds. A minimum of 75% of the grant assistance must be used to pay for hard construction expenditures. All final plans and specifications will be reviewed by the EDD and CBDO, and/or their designee, to ensure consistency with the commercial corridor's design guidelines.

## **APPLICATION FEE:**

A non-refundable \$250 application fee is required for each application. If the application is approved, these funds will be attributed to the Applicant required match.

## **FILING FEES:**

It is the responsibility of the Applicant to pay for any and all required fees for the recording of documents pertaining to this program. All required documents will be recorded by the CBDO.

## **REQUIRED SUBMISSIONS:**

The Applicant must submit the following information to the CBDO at the time of the application:

1. A completed application form
2. Color photo(s) illustrating the existing storefront (available from City architect at no cost)
3. Preliminary scope of work, preliminary cost estimate, and rendering for the proposed improved storefront (available from City architect at no cost)
4. The Applicant shall provide the CBDO with a copy of the deed to the property and, if applicable, a copy of the tenant's lease, as well as other information regarding ownership as the CBDO may require
5. Verification, in a form satisfactory to the CBDO, that the Applicant possesses or can obtain the necessary matching funds
6. A \$250 application fee (check made out to the CBDO)

After review of an application, the CBDO may issue a conditional award and reservation of grant funds, which shall be subject to the completion and submission of the following:

7. The completion of final detailed drawings and bid specifications, prepared and stamped by an architect or licensed design/build professional
8. Three bids from contractors for the proposed work in compliance with applicable procurements requirements
9. A list of all construction positions, with job descriptions, for those who will be providing construction work at the project site (e.g., the number of glazers, carpenters, electricians)

FUNDS WILL BE RESERVED FOR UP TO 60 DAYS FROM THE ISSUANCE OF A CONDITIONAL AWARD. REQUIRED ITEMS 7, 8, AND 9 ABOVE MUST BE COMPLETED AND SUBMITTED WITHIN THE 60-DAY PERIOD.

FOLLOWING FINAL APPROVAL OF AN APPLICATION, THE CBDO AND THE APPLICANT SHALL EXECUTE AN AGREEMENT, WHICH WILL REQUIRE, AMONG OTHER ITEMS, THAT THE APPLICANT MAINTAIN THE STOREFRONT IMPROVEMENTS AND REFRAIN FROM MAKING SUBSTANTIAL ALTERATIONS TO THE STOREFRONT FOR A PERIOD OF FIVE (5) YEARS.

## **COMPLIANCE WITH FEDERAL FUNDS, LAWS, AND REGULATIONS:**

In compliance with HUD requirements, all publicly supported projects in excess of \$1,999.99 in renovations, repairs, and installations are subject to the Davis-Bacon Prevailing Wage Act and therefore, contractors must pay all subcontractors and employees the prevailing wage rate based

upon the job description for the Worcester area. In accordance with 24 Code of Federal Regulations (CFR) Part 85 and any HUD regulations, procedures, or guidelines, the contractor must maintain applicable books, records, and purchase orders, said documents to be available to the CBDO, the City, or their respective designees upon request. Contractors must also submit a completed Certificate of Non-Collusion and Certificate of Tax Compliance. The Applicant and contractor must comply with all applicable federal, state, and local laws and regulations and the applicable grant requirements.

#### **HUD ELIGIBILITY REQUIREMENT:**

The use of CDBG funds for this program is based upon the HUD eligibility of Special Economic Development Activities under 24 CFR 570.203(b) and the National Objective of benefit to persons from low- to moderate-income families on an "Area Benefit" basis. The National Objective eligibility criteria for this program is set forth at 24 CFR Part 570.208 (a)(1)(vii), Area Benefit pursuant to an Area Revitalization Strategy under 570.208 (d)(5)(i).

#### **THESE GRANT FUNDS MAY NOT BE USED FOR THE FOLLOWING:**

1. Roofing
2. Equipment, furniture
3. Working capital
4. Demolition of a structure or façade without the City and CBDO's approval
5. Operational expenses
6. Flooring
7. Heating & air conditioning systems
8. Work completed on any other portions of the building
9. Interior construction or renovations

#### **REPAYMENT:**

As stated above, the Applicant is required to maintain the storefront improvements for five (5) years and to refrain from making substantial alterations to the storefront without prior written consent from the CBDO. If the storefront improvements are not maintained to the satisfaction of the CBDO or if the property is sold within the first five (5) years after the completion of the improvements, the Applicant shall repay the grant according to the following schedule:

- Within the first year, repayment will be 100% of the total grant amount
- Within the second year, repayment will be 80% of the total grant amount
- Within the third year, repayment will be 60% of the total grant amount
- Within the fourth year, repayment will be 40% of the total grant amount
- Within the fifth year, repayment will be 20% of the total grant amount

#### **LICENSES:**

The Contractor shall obtain and maintain current any and all licenses, certifications, and/or permits required for any activity to be undertaken as a part of the scope of work.

## **CONTACT INFORMATION:**

For further information pertaining to this program or to obtain an application, please contact the relevant CBDO or the EDD.

### Community-Based Development Organizations:

- East Side Community Development Corporation – (508) 799-6942
- Main South Community Development Corporation – (508) 752-6181
- Oak Hill Community Development Corporation – (508) 754-2858
- South Worcester Neighborhood Improvement Corporation – (508) 757-8344
- Worcester Common Ground – (508) 754-0908

### City of Worcester:

- Economic Development Division – (508) 799-1400, ext. 3

**City of Worcester**  
**Storefront Improvement Grant Program Application**  
**(PROPERTY OWNER)**

**Applicant Name:** \_\_\_\_\_

**Project Address:** \_\_\_\_\_  
Street Zip Code

**Mailing Address:** \_\_\_\_\_  
Street  
\_\_\_\_\_  
City State Zip Code

**Phone Number(s):** \_\_\_\_\_

**Fax Number:** \_\_\_\_\_

**E-Mail Address:** \_\_\_\_\_

**Property Ownership Type:** ( ) Individual ( ) Realty Trust\* ( ) Corporation\*\*

**\*Realty Trusts must submit the following:**

1. Certificate of Authorized Signatory (including authorized Trustee Vote)
2. List of Trustees
3. Percentage of ownership of each party invested in the property
4. Resolution of the Trustees authorizing the entity to borrow through the Storefront Improvement Grant Program, signed and notarized

**\*\*Corporations must submit the following:**

1. Articles of Incorporation
2. Certificate of Clerk of Corporation
3. Certificate of Authorized Signatory (including authorized Board Vote)
4. Percentage of ownership of each party invested in the property
5. Resolution of the Board authorizing the entity to borrow through the Storefront Improvement Grant Program, signed and notarized

**Year Property Constructed:** \_\_\_\_\_

**Number of Storefronts:** \_\_\_\_\_

**STOREFRONT ONE:**

**Business Name:** \_\_\_\_\_

**Business Type:** \_\_\_\_\_

**Products Sold:** \_\_\_\_\_

**Number of Employees:**    **Full-Time:** \_\_\_\_\_    **Part-Time:** \_\_\_\_\_

**STOREFRONT TWO:**

**Business Name:** \_\_\_\_\_

**Business Type:** \_\_\_\_\_

**Products Sold:** \_\_\_\_\_

**Number of Employees:**    **Full-Time:** \_\_\_\_\_    **Part-Time:** \_\_\_\_\_

**STOREFRONT THREE:**

**Business Name:** \_\_\_\_\_

**Business Type:** \_\_\_\_\_

**Products Sold:** \_\_\_\_\_

**Number of Employees:**    **Full-Time:** \_\_\_\_\_    **Part-Time:** \_\_\_\_\_

**STOREFRONT FOUR:**

**Business Name:** \_\_\_\_\_

**Business Type:** \_\_\_\_\_

**Products Sold:** \_\_\_\_\_

**Number of Employees:**    **Full-Time:** \_\_\_\_\_    **Part-Time:** \_\_\_\_\_



**Years in Business at this Address:** \_\_\_\_\_

**Business Type:** \_\_\_\_\_

**Products Sold:** \_\_\_\_\_

**Number of Employees:**      **Full-Time:** \_\_\_\_\_      **Part-Time:** \_\_\_\_\_

**CERTIFICATIONS**

**CERTIFICATE OF NON-COLLUSION**

The undersigned certifies under the pains and penalties of perjury that this proposal has been made and submitted in good faith and without collusion or fraud with any other person. As used in this certification, the word "person" shall mean any natural person, business partnership, corporation, union, committee, club, or other organization, entity, or group of individuals.

\_\_\_\_\_  
Contractor Signature

\_\_\_\_\_  
Date

**CERTIFICATE OF TAX COMPLIANCE**

Pursuant to Massachusetts General Laws, Chapter 62C, Section 49A(b):

The undersigned certifies under the pains and penalties of perjury that said contractor has complied with all laws of the Commonwealth of Massachusetts and the City of Worcester and is current with all local, state, and federal taxes and other assessments including child support payments as required under the law.

\_\_\_\_\_  
Contractor Signature

\_\_\_\_\_  
Date

Federal Identification Number: 04-\_\_\_\_\_ or TIN: \_\_\_\_\_

# Appendix D: Worcester Micro-Loan Program

**CITY OF WORCESTER  
MICROLOAN PROGRAM**



Administered by:

City of Worcester  
Office of Economic and Neighborhood Development  
Economic Development Division  
44 Front Street, Suite 530  
Worcester, MA 01608  
(508) 799-1400, ext. 244



*Michael V. O'Brien  
City Manager*

**CITY OF WORCESTER**  
**ECONOMIC DEVELOPMENT DIVISION**

**MICROLOAN PROGRAM**

**MISSION:**

To assist in the creation of new small businesses and expansion or retention of existing small businesses by providing short- and long-term, fixed-rate, low-interest loans to qualified borrowers.

**APPROVED USES OF LOAN FUNDS:**

- Working Capital
- Purchase of Equipment
- Purchase of Inventory
- Construction
- Remediation

**ELIGIBLE APPLICANTS:**

Eligible applicants shall be new or existing small business owners interested in opening, expanding, or retaining a business in the City of Worcester (Applicant). Preference will be given to Applicants whose business is or will be located within an identified target area and/or those that will occupy currently available vacant space.

**FUNDING:**

Funding for this program will be provided through the City of Worcester's Community Development Block Grant (CDBG) funds, which are allocated by the United States Department of Housing and Urban Development (HUD). Applicants must meet and adhere to Federal requirements and compliance issues.

**LOAN AMOUNTS:**

Loan amounts may range from \$1,000.00 to \$30,000.00.

**TERM:**

Amortization periods may range from one (1) to ten (10) years.

**INTEREST RATE:**

The rate of interest will be fixed for the term of the loan. The Interest Rate will be determined according to the ability of the borrower to repay the loan.

**FEES:**

A minimal fee will be charged to cover closing costs for credit reports, filing fees, and any other documentation required by the City of Worcester or HUD to obtain the loan.

**REQUIRED SUBMISSIONS:**

1. A completed application form and associated documents
2. A completed Personal Financial Statement for all owners/principals with a 20% or greater ownership/investment in the business
3. Copies of the last three years of personal tax returns for all owners/principals with a 20% or greater ownership/investment in the business
4. Copies of the last three years of tax returns of the business (if applicable) or three years of accountant-prepared financial statements
5. A completed business plan
6. Pro forma balance sheet and projections for three years
7. A 24-month Projected Cash Flow Statement, which includes the proposed debt service
8. Certificate of Tax Compliance verifying that all Federal, State, and local taxes are paid and current
9. A list of collateral available to secure the requested loan amount
10. Authorization for Release of Information and a \$15.36 fee per owner/principal for a credit investigation
11. A copy of the Applicant's deed to the property or a fully-executed lease
12. Verification, in a form satisfactory to the City of Worcester, that the Applicant possesses or can obtain the necessary balance of funds to open, expand, or retain the business
13. If loan funds are to be used for construction or remediation, three (3) bids from contractors for the proposed work in compliance with applicable Federal procurement requirements
14. If loan funds are to be used for construction or remediation, a list of all construction or remediation positions, with job descriptions, for those who will be providing construction or remediation work at the location of the new or existing business (e.g., the number of glazers, carpenters, electricians)
15. Quotes from suppliers for equipment, inventory, supplies, and machinery
16. All required City of Worcester licenses, permits, and other approvals pertaining to the project (prior to disbursement of any loan proceeds)
17. All other fees required to process the loan

**COMPLIANCE WITH FEDERAL FUNDS, LAWS, AND REGULATIONS:**

In compliance with HUD requirements, all publicly supported projects in excess of \$1,999.99 in renovations, repairs, and installations are subject to the Davis-Bacon Prevailing Wage Act and therefore contractors must pay all subcontractors and employees the prevailing wage rate based upon the job description for the Worcester area. In accordance with 24 Code of Federal

Regulations (CFR) Part 85 and any HUD regulations, procedures, or guidelines, the contractor must maintain applicable books, records, and purchase orders, said documents to be available to the City of Worcester. Contractors must also submit a completed Certificate of Non-Collusion and Certificate of Tax Compliance. The Applicant and contractor must comply with all applicable Federal, State, and local laws and regulations and the applicable grant requirements.

**HUD ELIGIBILITY REQUIREMENT:**

The use of CDBG funds for this program is based upon the HUD eligibility of Special Economic Development Activities under 24 CFR 570.203(b). In order to be eligible for CDBG funding, each applicant must qualify as meeting one of the following national objectives of the CDBG program:

- Benefiting low- and moderate-income persons
- Preventing or eliminating slums or blight
- Meeting an urgent need

**ADDITIONAL REQUIREMENTS:**

1. Recipients may, at the discretion of the City of Worcester's Economic Development Division (EDD), be required to participate in various training programs, at no cost to the borrower, in order to sharpen business and management skills and increase the ability to repay the loan under the agreed-upon conditions.
2. Applicants must also biannually furnish EDD with updated financial information after receipt of funds.

**LICENSES:**

If loan funds are to be used for construction or remediation, the contractor shall obtain and maintain current any and all licenses, certifications, and/or permits required for any activity to be undertaken as a part of the scope of work.

**CONTACT INFORMATION:**

For further information pertaining to this program or to obtain an application, please contact the EDD at (508) 799-1400, ext. 244.



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**To Be Completed By Existing Business Owner:**

Years in Business: \_\_\_\_\_

Years at Present Address: \_\_\_\_\_

Type of Business: \_\_\_\_\_

Amount of Personal Funds Invested in the Business to Date: \$ \_\_\_\_\_

Amount of Financing Requested: \$ \_\_\_\_\_

Present Number of Employees: \_\_\_\_\_ Full-Time: \_\_\_\_\_ Part-Time: \_\_\_\_\_

Jobs Expected to be Created as a Result of this Loan: \_\_\_\_\_

Number of Jobs Expected to be Created for Low- to Moderate-Income Persons: \_\_\_\_\_

Projected Total: \_\_\_\_\_ = \_\_\_\_\_ % of Total Jobs (To Be Completed by EDD)

**To Be Completed By New Business Owner:**

Type of Business: \_\_\_\_\_

Amount of Personal Funds Invested in the Business to Date: \$ \_\_\_\_\_

Amount of Financing Requested: \$ \_\_\_\_\_

Projected Number of Employees: \_\_\_\_\_ Full-Time: \_\_\_\_\_ Part-Time: \_\_\_\_\_

Jobs Expected to be Created as a Result of this Loan: \_\_\_\_\_

Number of Jobs Expected to be Created for Low- to Moderate-Income Persons: \_\_\_\_\_

Projected Total: \_\_\_\_\_ = \_\_\_\_\_ % of Total Jobs (To Be Completed by EDD)

**Purpose of funds requested (describe in detail):**

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**Please detail any contact you have had with banks, other financial institutions, or small business programs.**

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**Briefly describe your business, plans, and goals.**

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**PERSONAL FINANCIAL STATEMENT**

Submitted to: CITY OF WORCESTER

Date: \_\_\_\_\_

**Individual Information**

**Other Party Information**

|                   |                   |
|-------------------|-------------------|
| Name:             | Name:             |
| Street Address:   | Street Address:   |
| City, State, Zip: | City, State, Zip: |

|  |  |
|--|--|
| Social Security #:                           | Social Security #:                           |
| Date of Birth:                               | Date of Birth:                               |
| Occupation:                                  | Occupation:                                  |
| Business Name:                               | Business Name:                               |
| Business Address:                            | Business Address:                            |
| Street Address:                              | Street Address:                              |
| City, State, Zip:                            | City, State, Zip:                            |
| Length at Present Address:                   | Length at Present Address:                   |
| Res. Phone:                      Bus. Phone: | Res. Phone:                      Bus. Phone: |

Have (either of) you or any firm in which you were a major owner ever declared bankruptcy or settled any debts for less than the amounts owed? If yes, please provide details on a separate sheet.  no  yes

Are (either of) you a defendant in any suit or legal action?  no  yes

Are (either of) you presently subject to any unsatisfied judgment or tax liens?  no  yes

Statement of Financial Condition as of \_\_\_\_\_, 2007

| ASSETS  | Value | LIABILITIES                                | Value |
|---|-------|--|-------|
| Cash (see Schedule A)                                   |       | Notes Payable - Secured (see Schedule G)   |       |
| U.S. Govt. & Marketable Securities (see Schedule B)     |       | Notes Payable - Unsecured (see Schedule G) |       |
| Non-Marketable Securities (see Schedule C)              |       | Accounts Payable - Other                   |       |
|   |       |  |       |
| Real Estate Owned (see Schedule D)                      |       | Real Estate Mortgages (see Schedule D)     |       |
|   |       | Unpaid Income Tax                          |       |
| Automobiles   |       | Other taxes payable                        |       |
| Cash Surrender Value of Life Insurance (see Schedule E) |       |  |       |
| IRA, Keogh, Profit Sharing                              |       |  |       |
|   |       |  |       |
| Business Interests (see Schedule F)                     |       |  |       |
| Other   |       |  |       |
|   |       | TOTAL LIABILITIES                          |       |
|   |       | NET WORTH                                  |       |
| TOTAL ASSETS  |       | TOTAL LIABILITIES AND NET WORTH            |       |

Contingent Liabilities (e.g., as endorser, guarantor, co-maker): \_\_\_\_\_

Annual Income for the Year Ended \_\_\_\_\_, 2007

| ANNUAL INCOME        | Individual | Joint | EXPENDITURES                                      | Individual | Joint |
|----------------------|------------|-------|---|------------|-------|
| Salaries & Wages     |            |       | Mortgage/Rent Payments                            |            |       |
| Dividends & Interest |            |       | Taxes (State, Fed, Local)                         |            |       |
| Real Estate Income   |            |       | Insurance Premiums                                |            |       |
| Other                |            |       | Other contract payments (auto, credit card, etc.) |            |       |
|                      |            |       | Other expenses                                    |            |       |
| TOTAL INCOME         |            |       | TOTAL EXPENSES                                    |            |       |

Schedule A - Cash, Checking and Savings Accounts; Certificates of Deposit; Money Market Funds; etc.

| Name of Financial Institution | Acct. # | Account Type | Balance | In name of: |
|-------------------------------|---------|--------------|---------|-------------|
|                               |         |              |         |             |
|                               |         |              |         |             |

Schedule B - U.S. Government and Marketable Securities (Use additional sheet if necessary)

| # Shares or Face Value of Bonds | Description | In name of: | Market Value |
|---------------------------------|-------------|-------------|--------------|
|                                 |             |             |              |

|  |  |  |  |
|--|--|--|--|
|  |  |  |  |
|  |  |  |  |

**Schedule C - Non-Marketable Securities**

| # of Shares | Description | In name of: | Market Value |
|-------------|-------------|-------------|--------------|
|             |             |             |              |
|             |             |             |              |

**Schedule D - Real Estate Owned (Use additional sheet if necessary)**

| Description/Location | Year Purchased | In name of: | Cost | Market Value | Mortgage Bal. | Monthly Pmt. |
|----------------------|----------------|-------------|------|--------------|---------------|--------------|
|                      |                |             |      |              |               |              |
|                      |                |             |      |              |               |              |

**Schedule E - Life Insurance Carried, Including Group Insurance**

| Insurance Company | Policy Owner | Beneficiary | Face Amount | Policy Loans | Cash Surrender Value |
|-------------------|--------------|-------------|-------------|--------------|----------------------|
|                   |              |             |             |              |                      |
|                   |              |             |             |              |                      |

**Schedule F - Business Interests (Use additional sheet if necessary)**

| Name of Business | Date Started | Line of Business | % Ownership | Net Worth of Business |
|------------------|--------------|------------------|-------------|-----------------------|
|                  |              |                  |             |                       |
|                  |              |                  |             |                       |

**Schedule G - Notes Payable to Banks and others**

| Owing to: | High Credit | Present Balance | Maturity/Date Due | Monthly Payment | Secured by: |
|-----------|-------------|-----------------|-------------------|-----------------|-------------|
|           |             |                 |                   |                 |             |
|           |             |                 |                   |                 |             |

The information offered in this statement is provided to induce you to continue the extension of credit to the undersigned or to others upon the guaranty of the undersigned. The undersigned acknowledges and understands that you are relying on the information provided herein in deciding to grant or continue credit. Each of the undersigned represents, warrants, and certifies that (1) the information provided herein is true, correct, and complete, and gives a correct and complete showing of the financial condition of the undersigned; and (2) the undersigned has no liabilities direct, indirect, or contingent except as set forth in this statement, and legal and equitable title to all assets listed herein is in the undersigned's sole name, except as may be herein otherwise noted. Each of the undersigned agrees to notify immediately and in writing of any change in name, address, or employment and of any material adverse change (1) in any of the information contained in this statement or in the financial condition of the undersigned; or 2) in the ability of any of the undersigned to perform its (or their) obligations to you. In the absence of such a notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein, and to determine the creditworthiness of the undersigned and the undersigned hereby authorizes all persons to whom you make such inquiries to respond hereto in full. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned.

Signature \_\_\_\_\_ Date: \_\_\_\_\_

Signature \_\_\_\_\_ Date: \_\_\_\_\_

**GUARANTY**

For valuable consideration, the receipt of which is hereby acknowledged, and in consideration of **The City of Worcester** (herein called the "City"), acting through the City Manager's Economic Development Division, making extensions of credit or extending other financial accommodations to \_\_\_\_\_ (herein called "The Obligor"), the undersigned does hereby unconditionally guarantee to the City, due payment, performance, and fulfillment of all business and future obligations, liabilities and undertakings of Obligor to City of every kind, nature, and description, when and as due by acceleration or otherwise, whether direct or indirect, absolute or contingent, liquidated or unliquidated, due or become due, now existing or hereafter arising or acquired, sole, joint or several, and whether consisting of obligations to pay money or to perform the Obligor's obligations to the City under all present or future agreements of the Obligor in favor of the City (herein called the "Obligations"). The liability of the undersigned hereunder shall be limited in amount to the outstanding balance of the loan and any accrued interest thereto.

Notices of acceptance of, and action taken by the City from time to time in reliance on, this Guaranty are hereby waived, and this Guaranty shall operate as a continuing and absolute guaranty until receipt by the City of written notice of the revocation of this Guaranty of the death of the undersigned. Such notice shall not effect any obligation of the undersigned hereunder at the time of such revocation, and, if after any such death or incapacity, but prior to the City's receipt of notice thereof, the City grants any loan or extension thereto, or accepts any assignment of indebtedness of, the Obligor or takes other action in reliance upon this guaranty, the undersigned hereby agrees to indemnify the City against and save it harmless from all loss, cost, liability and expense which it may incur or suffer by reason of such action. Any such notice shall be effective only with respect to the person by whom or for whom such notice is given. On any default by Obligor, the liability of the undersigned hereunder shall be effective immediately. The undersigned waives all requirements of notice, demand, presentment or protest and any right which the undersigned might otherwise have to require the City first to proceed against the undersigned for the enforcement of this Guaranty. The undersigned shall not assert any right of set off, reimbursement, subrogation, or other right arising from payment or other performance hereunder until all Obligations guaranteed hereunder shall have been satisfied in full.

The liability of the undersigned shall not be terminated or otherwise affected or impaired by the City's granting time to Obligor (regardless of the number or length of such grants of time) or by any other indulgence or indulgences granted by the City to Obligor, or by the City's heretofore, now or hereafter acquiring, releasing or in any way modifying any guaranty from any other person or persons or by any substitution, exchange, modification or release of collateral or security for any of the Obligations hereby guaranteed, whether or not notice thereof shall have been given to the undersigned, or by any action of the City or any failure on the City's part to take any action with respect to, or to realize upon any security, rights, endorsements or guaranties which the City may now or hereafter hold with respect to any Obligation, or by any change with respect to the Obligor in the form or manner of doing business, whether by incorporation, consolidation, merger, partnership formation or change in membership, or other wise, or because of any fraud, illegal or improper acts of the Obligor.

If for any reason the Obligor has no legal existence or is under no legal obligation to discharge any of the Obligations to discharge any of the Obligations, or if any amounts included in the Obligations shall have become irrevocable from the Obligor by operation of law or for any other reason, or if any security or other guaranty shall be found invalid, the undersigned shall nonetheless be and remain bound upon this Guaranty. The undersigned agrees to pay the costs and expenses (including reasonable attorney's fees) of City in enforcing this Guaranty or any obligation on default. This Guaranty shall be binding upon the heirs, personal representatives and assigns of any individual guarantor, and upon the successors and assigns of any other guarantor. This Guaranty may be modified only by an agreement in writing executed by the City and the undersigned. If this guaranty is executed by two or more parties, the liability of all of the undersigned shall be joint and several, and the word "undersigned" wherever used herein shall be construed to refer to each of such parties separately, all in the same manner and with the same effect as if each of them had signed separate instruments. The continuation of this Guaranty as to any of the undersigned shall not be affected by the termination, discontinuance, release or modification hereof as to any of the undersigned guarantors, including, without limitation, termination because of death or disability of an individual guarantor.

This instrument is intended to take effect as a sealed instrument, and this instrument and all rights, duties and remedies of the parties shall be governed as to interpretation, validity, effect and enforcement, and in all other respects, by the law of the Commonwealth of Massachusetts.

Dated \_\_\_\_\_, 20\_\_\_\_\_

WITNESS:  
\_\_\_\_\_

**City of Worcester  
Microloan Program**

**CERTIFICATE OF TAX COMPLIANCE**

Pursuant to Massachusetts General Law, Chapter 62C, Section 49A(b):

The undersigned certifies under the pains and penalties of perjury that said property owner has complied with all laws of the Commonwealth of Massachusetts and the City of Worcester and is

current with all local, state, and federal taxes and other assessments including child support payments as required under the law.

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

Federal Identification Number: 04-\_\_\_\_\_ or TIN: \_\_\_\_\_

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

Federal Identification Number: 04-\_\_\_\_\_ or TIN: \_\_\_\_\_

**City of Worcester  
Microloan Program**

**AUTHORIZATION FOR RELEASE OF INFORMATION**

The purpose of this form is to obtain information concerning you, the applicant(s), to enable this office to process a loan request and to obtain any or all of the items below from references, creditors, government agencies, and credit reporting agencies.

\_\_\_\_\_  
Applicant Name (Print)

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Date of Birth

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Co-Applicant Name (Print)

Social Security Number

Date of Birth

Applicant's Home Address

Home Telephone

Co-Applicant's Home Address (if different)

Home Telephone

Address of Business

Length of Ownership

A Credit Report will show the following:

- Current Address
- Employment Status
- Date of Birth
- Previous Address
- Bank References
- Credit History

A Title Search will show the following:

- Grantee
- Recorded Amounts
- Number of Mortgages
- Liens
- Grantor
- Dates Recorded
- Attachments
- Other Public Records

**Note:** There may be additional information needed to approve my/our loan. I/We understand that at the time a credit check and title search are undertaken, I/we will be required to provide payment for the following fees:

\$15.36 per person Credit Check. \$ \_\_\_\_\_ Title Search. \$ \_\_\_\_\_ Total.

Please make all checks payable to "Worcester Community Housing Resources."

I/We hereby authorize the Economic Development Division (EDD) or its designated agent to secure Credit and Title information in connection with my/our loan application and consent that any agency, business, or reference provide the requested information to EDD and to accept a photocopy or facsimile of this document as an original copy.

Date

Applicant's Signature

Date

Co-Applicant's Signature

Date

Witnessed by

HUD COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

**CITY OF WORCESTER, MASSACHUSETTS  
INCOME CERTIFICATION FORM FOR ALL CDBG PROGRAMS**

**THIS SECTION IS TO BE COMPLETED BY APPLICANT**

To the applicant: The City of Worcester is providing you assistance through funds from the United States Department of Housing and Urban Development (HUD). Federal requirements ask that the following information be supplied to the City. This information will be kept on hand at the Economic Development Division for possible review by Federal agencies and will be kept confidential and not for public distribution. Your cooperation in the completion of this form is appreciated.

NOTE: The following information is subject to verification by government officials.

Are you a resident of the City of Worcester? Yes \_\_\_ No \_\_\_

What is your current address?

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Please circle the number of people in your family, including yourself:

|          |          |          |          |          |          |          |          |
|----------|----------|----------|----------|----------|----------|----------|----------|
| 1        | 2        | 3        | 4        | 5        | 6        | 7        | 8        |
| \$40,800 | \$46,600 | \$52,450 | \$58,250 | \$62,900 | \$67,550 | \$72,250 | \$76,900 |

(Rev. 3/07)

Is your total family income for the last 12 months less than or equal to the amount indicated for the size of your family?  
(Please be sure to include all sources of family income)

Yes \_\_\_ No \_\_\_

**For reporting purposes only, please answer the following questions:**

Sex: Male \_\_\_ Female \_\_\_

Handicapped: Yes \_\_\_ No \_\_\_

Single Family Head of Household: Yes \_\_\_ No \_\_\_

**Please identify the appropriate racial and ethnic category below:**

American Indian/Alaskan Native \_\_\_

American Indian/Alaskan Native & Black/African American \_\_\_

Asian \_\_\_

Asian/Hispanic \_\_\_

Black/African American \_\_\_

Black/African American & White \_\_\_

Black/Hispanic \_\_\_

Native Hawaiian \_\_\_

Other Pacific Islander \_\_\_

White \_\_\_

White/Hispanic \_\_\_

Other Multi-Racial \_\_\_

I certify that the above information, to the best of my knowledge is accurate and true.

Date: \_ \_\_\_\_\_

\_\_\_\_\_  
Applicant Name (Please Print)

\_\_\_\_\_  
Applicant Signature