



# REBUILD *Springfield* Appendix



# Rebuild Springfield Appendix Contents

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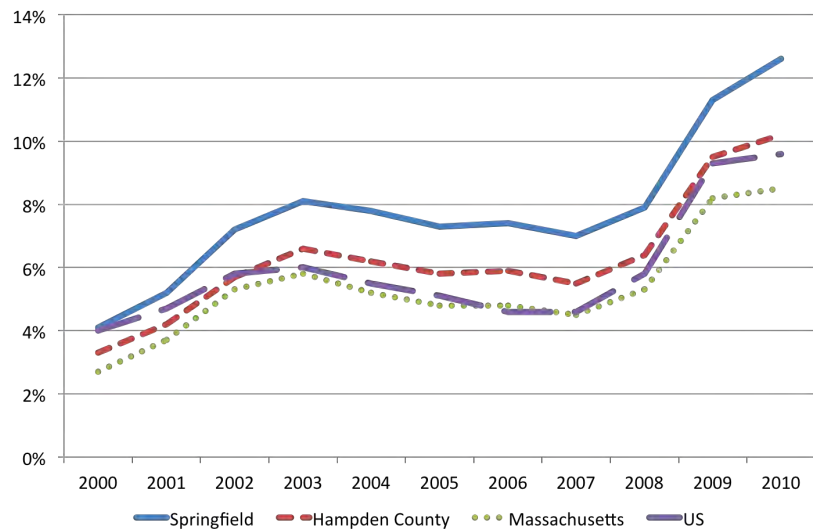




# Appendix | Citywide

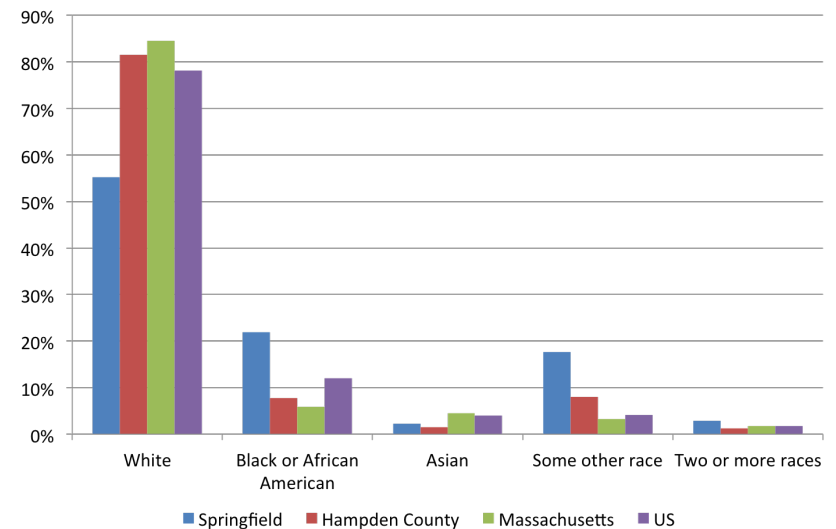
# Summary of current economic and demographic data and trends

**Unemployment Rate by Region**



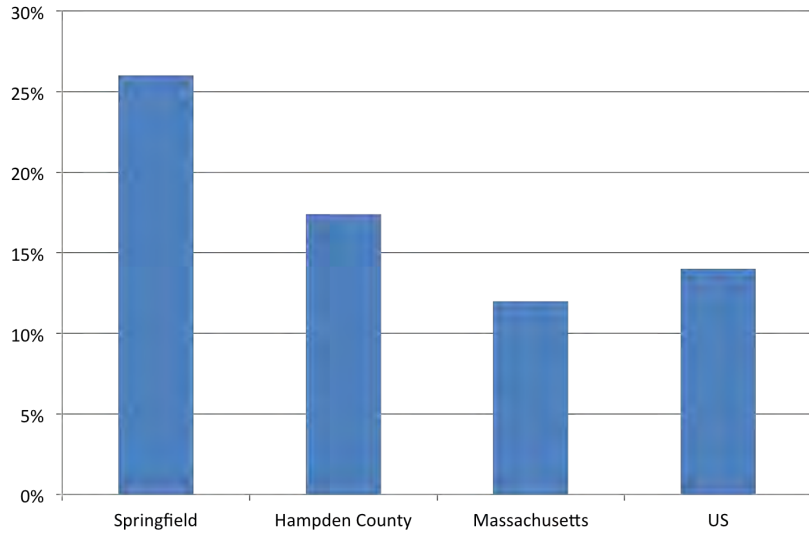
Source: Bureau of Labor Statistics Quarterly Census of Employment & Wages

**2010 Racial Composition By Region**



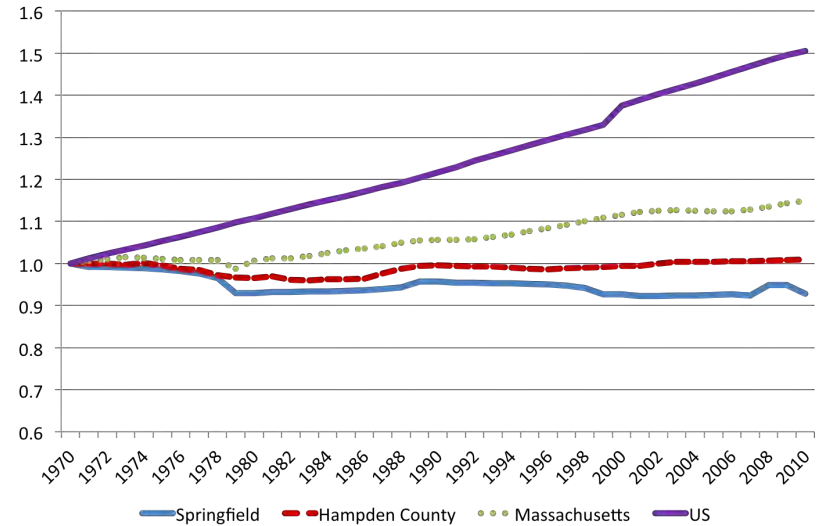
Source: 2010 U.S. Census Bureau

### 2010 Percent Below The Poverty Level



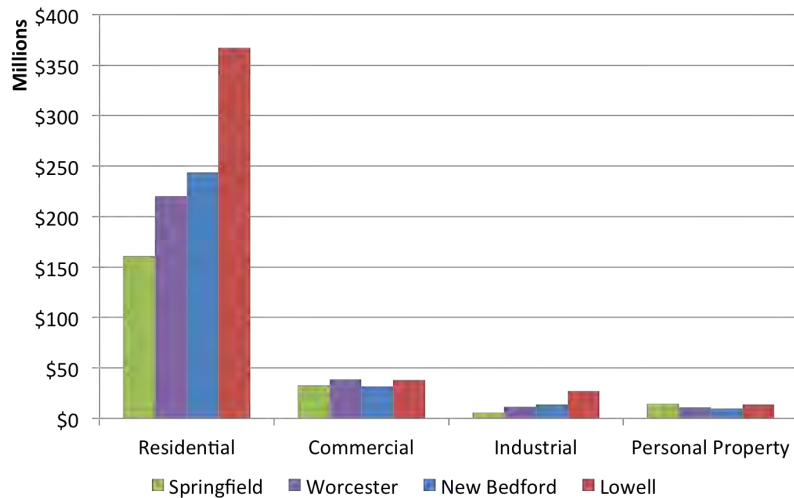
Source: 2010 U.S. Census Bureau

### Population Growth Index by Region



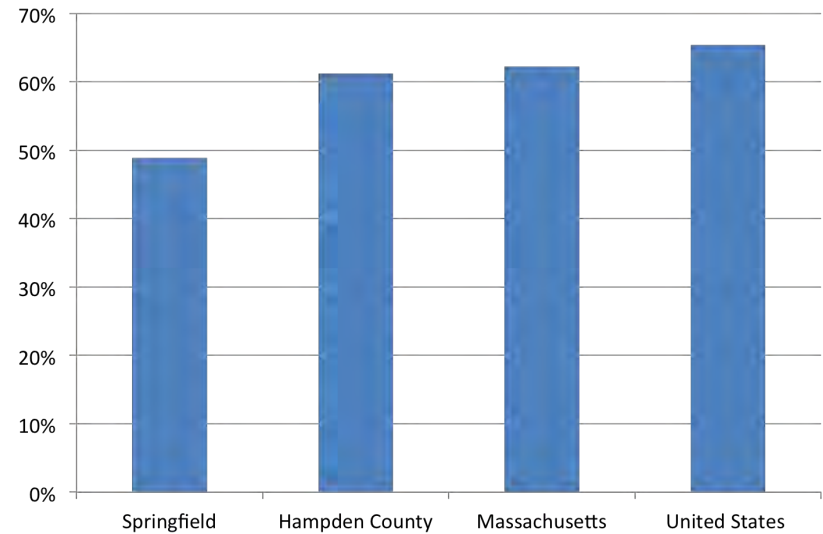
Source: US Census Bureau, For Springfield Values were interpolated for 1970 to 1980, and 1980 to 1990

### FY2011 Assessed Property Values Per Square Mile by Type & Region



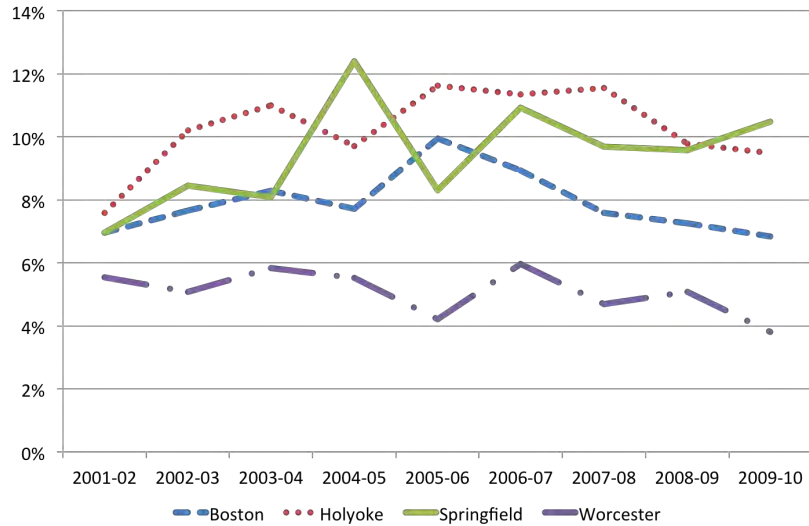
Source: Massachusetts Department of Revenue Division of Local Services, Massachusetts values represent the sum of all assessed property values in the state by localities, divided by the total state square mileage

### Percent Owner Occupied Housing Units



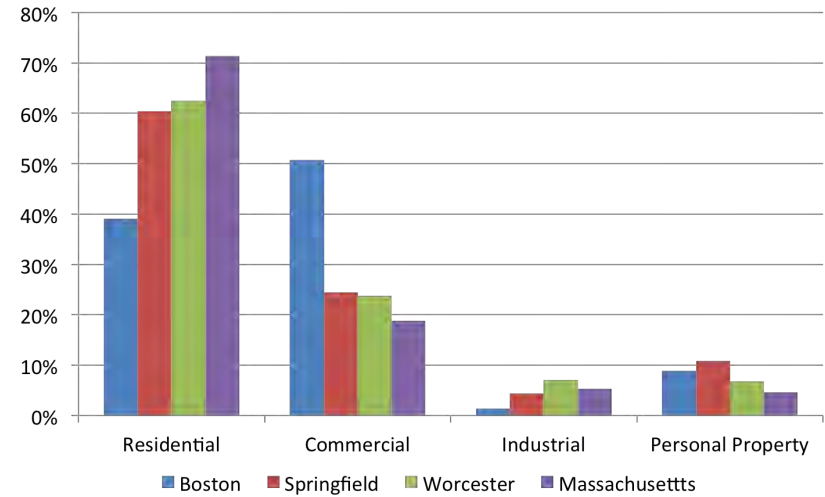
Source: 2010 U.S. Census Bureau

### Drop Out Rates By Region & School Year



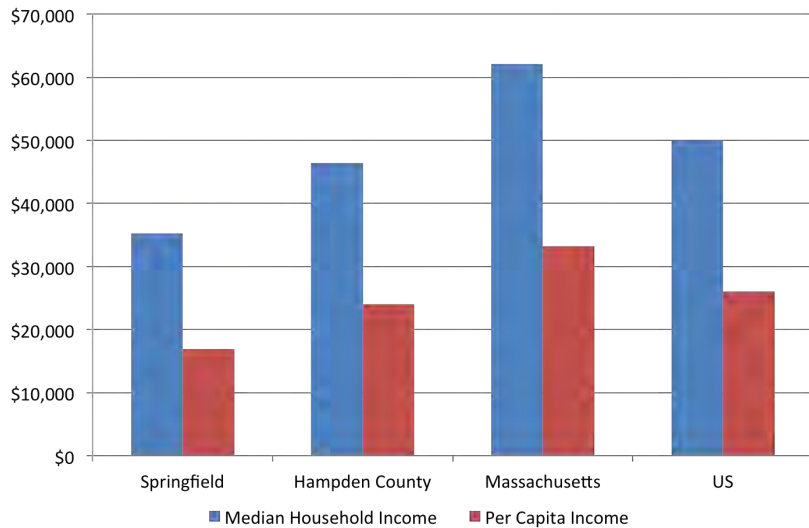
Source: Massachusetts Department of Elementary and Secondary Education

### Percent of FY2011 Property Tax Revenues Collected by Type and Region



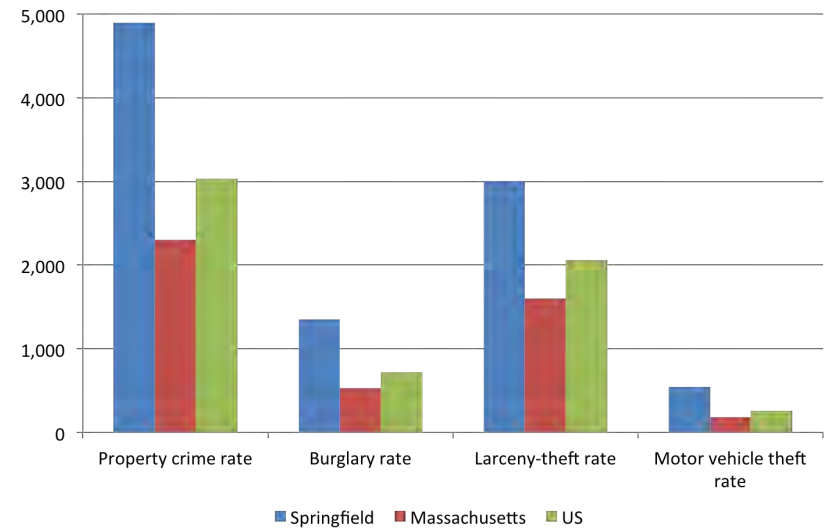
Source: Massachusetts Department of Revenue Division of Local Services; Massachusetts values represent the sum of all assessed property values in the state.

### 2010 Income By Region



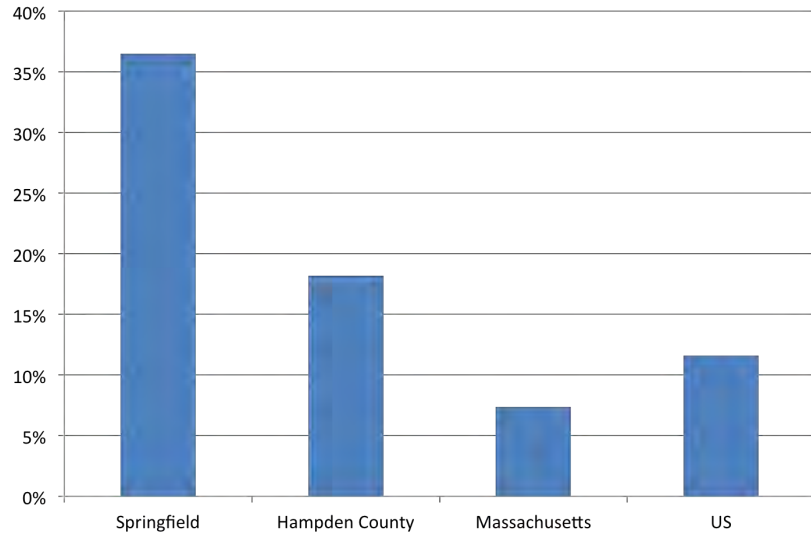
Source: 2010 U.S. Census Bureau

### 2009 Crime Rate Per 100,000 People



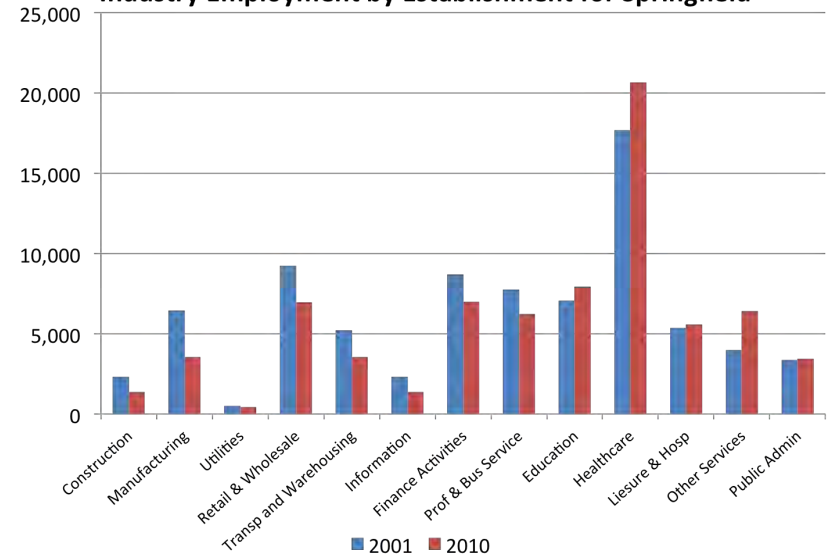
Source: FBI Uniform Crime Reporting Statistics

### 2010 Hispanic or Latino Origin (of Any Race)



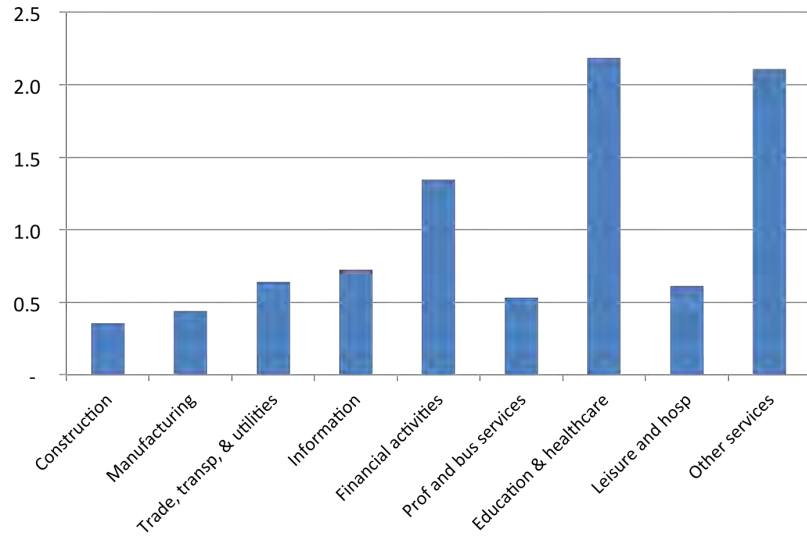
Source: 2010 U.S. Census Bureau

### Industry Employment by Establishment for Springfield



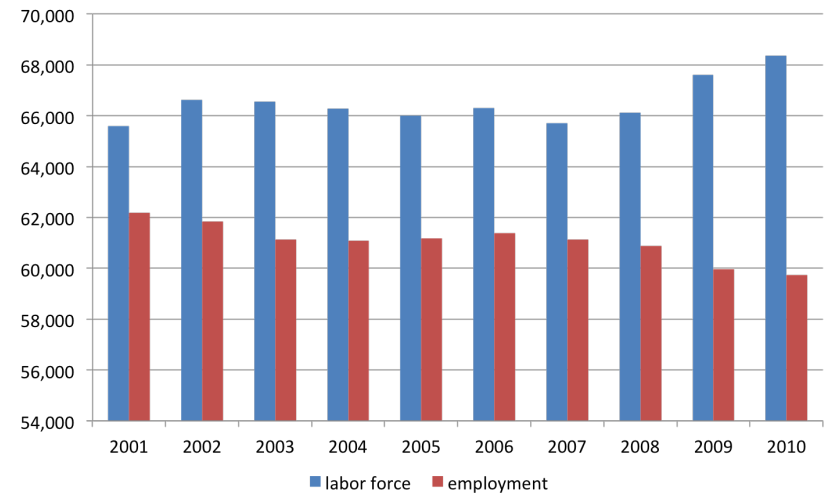
Source: Massachusetts Department of Labor & Workforce Development

### Springfield Industry Concentration - Location Quotients



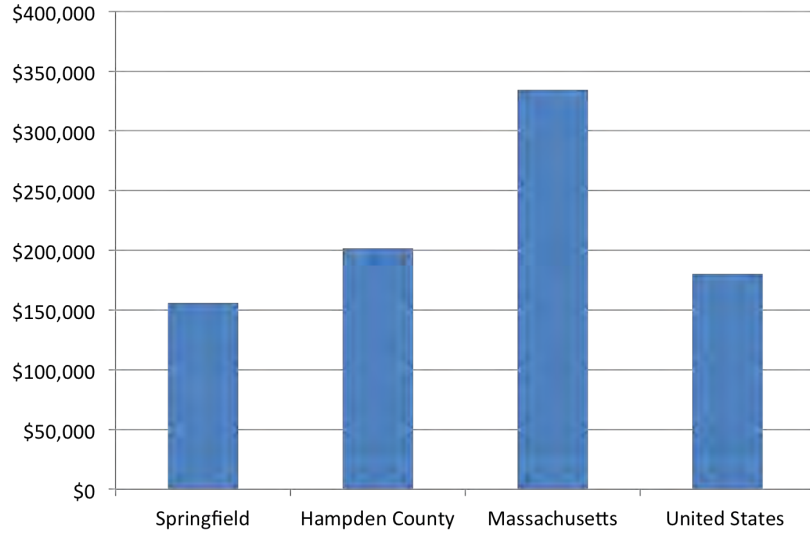
Source: Bureau of Labor Statistics & Massachusetts Department of Labor & Workforce Development

### Residential Based Employment & Labor Force for Springfield, MA



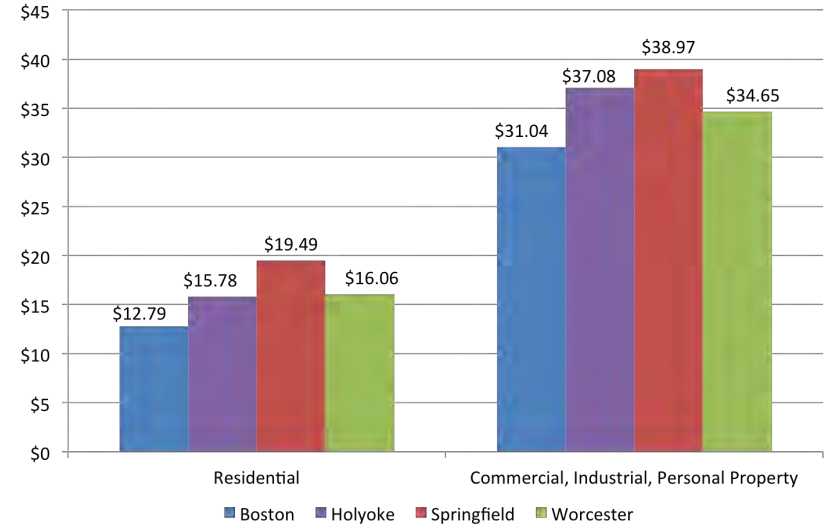
Source: Bureau of Labor Statistics Local Area Unemployment Statistics

### 2011 Median Home Price



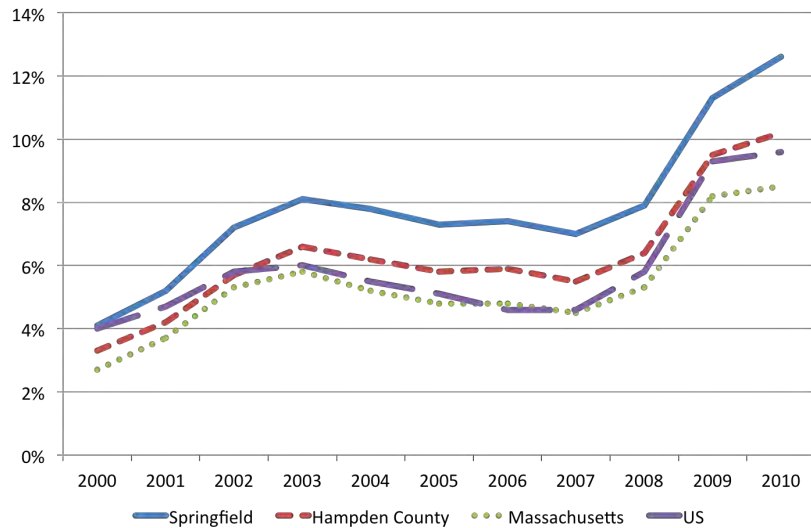
Source: 2010 U.S. Census Bureau

### FY2011 Property Tax Millage Rates



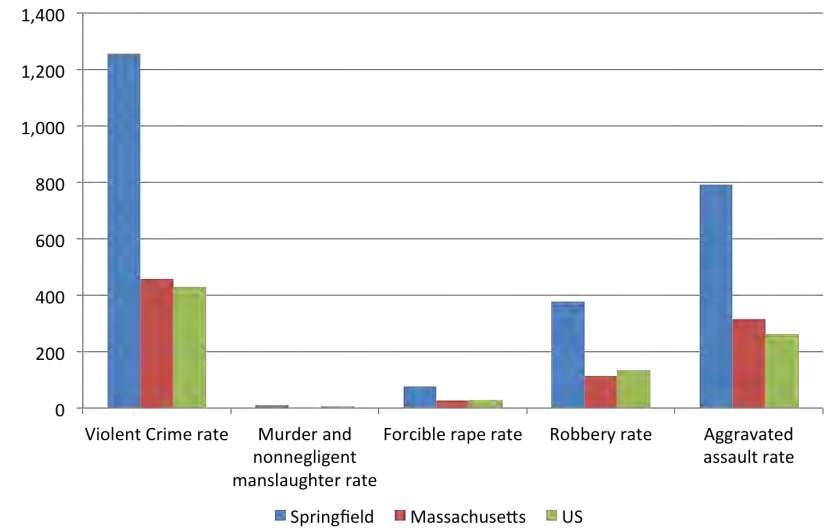
Source: Massachusetts Department of Revenue Division of Local Services

### Unemployment Rate by Region




Source: Bureau of Labor Statistics Quarterly Census of Employment & Wages

### 2009 Violent Crime Rate Per 100,000 People



Source: FBI Uniform Crime Reporting Statistics

# Builder “Pledge Card”



**REBUILD**  
Springfield

**COUNT ME IN!**

Areas of interest  
(check all that apply)

<input type="checkbox"/> Physical Domain	<input type="checkbox"/> Economic Domain	<input type="checkbox"/> Citywide
<input type="checkbox"/> Cultural Domain	<input type="checkbox"/> Educational Domain	<input type="checkbox"/> District 1
<input type="checkbox"/> Organizational Domain	<input type="checkbox"/> Social Domain	<input type="checkbox"/> District 2
		<input type="checkbox"/> District 3

I'm a **BUILDER** and I support rebuilding Springfield!

Name \_\_\_\_\_

Street Address \_\_\_\_\_ Apt \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Telephone [\_\_\_\_\_] \_\_\_\_\_

Email \_\_\_\_\_





# Appendix | District 1



# District 1 - Appendix Contents

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# 1. Metro Center and South End - Previous Plans Implementation Progress

Many of the recommendations identified in previous plans have been completed, are ongoing efforts or partially complete, or are currently underway. Other recommendations have been addressed through an alternative strategy, are no longer favored, or have yet to begin. A summary of implementation progress is provided below.

South End	Complete	Ongoing	Underway
Issue South End Urban Renewal Plan Amendment #8, for acquisition and demolition of 9 properties on Marble Street; relocation of residents	•		
Expand the Basketball Hall of Fame into a sports oriented destination center	•		
Clear and remediate the Gemini Site.	•		
Improve the Union Street and Broad Street connections under I-91 and across East and West Columbus Avenue; provide underpass improvements such as lighting and art installations—signage and pedestrian improvements have been made, some art installed.		•	
Enhance Main Street to retain and attract retail; provide streetscape and public realm improvements—Main Street streetscape improvement project complete		•	
Marble Street Apartments public housing—long-term effort to secure funding underway		•	
Improve housing in the Hollywood area; Rehab Concord Heights and Outing Park Apartments I and II			•
Expand and improve Emerson Wight Park			•
Improve Dwight Street Extension			•
Embark on a community master planning effort to assess the physical environment and recommend changes that will promote safety, connectivity, and business, and residential diversity			•

Metro Center	Complete	Ongoing	Underway
Renovate and expand the Civic Center to establish MassMutual Center	•		
Improve streetscapes along Main Street; strengthen Main Street's character as a prime commercial and pedestrian corridor	•		
Advance adaptive reuse of the Main Street Federal Building	•		
Improve pedestrian connections and streetscapes along State Street	•		
Create a continuous recreational area along the Riverfront from the Basketball Hall of Fame to the Memorial Bridge	•		
Demolish the York Street Jail	•		
UMass Design Center now located on Court Square and Cambridge College has located in Tower Square	•		
Provide underpass improvements such as lighting and art installations—signage and pedestrian improvements have been made, some art installed		•	
Activate the Riverfront with performances and events		•	
Pursue downtown locations for future expansion of STCC, UMass, or other colleges		•	
Develop a telecommunications strategic marketing effort to recruit and nurture telecom-based entrepreneurs, and attract companies to Springfield -State Data Center located in Metro Center		•	
Upgrade industrial areas		•	
Support regional efforts around the Knowledge Corridor and High-Speed Rail		•	
Redevelop Union Station as multi-modal center			•
Establish community boating at the Riverfront			•
Redevelop 13-31 Elm Street			•
Initiate design review as part of the construction permitting process - new site review process established			•
Advance redevelopment of the School Department Building	•		
Create small neighborhood parks in the Metro Center including small neighborhood parks anticipated in Morgan Square			•
Acquire and redevelop 1592 Main Street, the former Asylum night club			•
Advance State Street redevelopment projects - market analysis for grocery store adjacent to Metro Center; Holiday Inn Express completed		•	

In addition, the Hartford-Springfield area, under the leadership of Hartford's Capitol Region Council of Governments, has secured a Sustainable Communities Regional Planning Grant from HUD, which is known as the Knowledge Corridor. Included as one of the place-based activities in this plan is funding for engineering design and architectural drawings intended to lead to renovation and rehabilitation of 13-31 Elm Street into a mixed-use building.

## 2. List of District One Interviewees

1. Joan Kagan, Square One
2. Ann Awad, Caring Health
3. Joe Gallo, South End Community Center
4. Patrice Swann, South End Community Center
5. Rita Coppola, Springfield Capital Asset Management
6. Paul Picknally, Monarch Enterprises
7. Evan Plotkin, NAI Plotkin
8. Don Courtemanche, BID
9. Tim Allen, South End Middle School
10. Gordon Pulsifer, 1st Resources
11. William Abrashkin, Springfield Housing Authority
12. Sean Cahillane, Springfield Housing Authority
13. Leo Florian, South End Citizens Council
14. Angie Florian, South End Citizens Council
15. John Delaney, Springfield Police
16. Mike Parsons, Northern Heights
17. Carol Costa, Classical Condos
18. Carmine Capua, Mt. Carmel Society
19. Mary Kay Wydra, Convention & Visitors Bureau
20. Paul Stegler, Appleton Corporation
21. Robert Louder, Armory-Quadrangle Civic Association
22. Pat Leary, Chamber of Commerce
23. Demetrios Panteleakis, Opal Real Estate
24. Magdalena Gomez, Teatro V!da
25. Jo Anne Shatkin, CLF Ventures
26. Allen Blair, Economic Development Council, Western Mass
27. Rich Allen, Springfield Board of Assessors
28. David Cruise, Regional Employment Board
29. Fred Christensen, Tower Square
30. John Waite, Franklin County CDC
31. Mike Crowley, Springfield Riverfront Development Corporation
32. Tony Calabrese, AC Produce
33. Sheila McElwaine, Friends of the Connecticut River Walk
34. Frank Slegers, UMass Design Center
35. Phil Burdick, Landscape Architect
36. Elizabeth Thompson, UMass
37. Linda Williams, Mental Health Association
38. Peter and Madeline Zorzi
39. John Doleva, Naismith Basketball Hall of Fame

# 3. South End Household Income Analysis

## Findings

An analysis of household incomes within the South End study area found that over 80 percent of all households earn less than 80 percent AMI (area median income for the Springfield metro region) as determined by HUD. More specifically, 55 percent of households earn below 30 percent AMI, which HUD categorizes as “Extremely Low”; 18 percent earn between 30 and 50 percent of AMI (“Very Low”) and 8 percent between 50 and 80 percent (“Low”).

South End Neighborhood Incomes	Total Households by Income	
	Census (ACS Estimate)	Percent
Total Households	1,949	100%
Extremely Low (30% AMI - below \$20K)*	1,071	55.0%
Very Low (50% AMI - \$20-\$35K)**	355	18.2%
Low (80% AMI or \$35-\$50K)***	155	8.0%
Total Households Below 80% AMI	1581	81.1%
Market Rate (Above 80% AMI - above \$50K)	368	18.9%

Source: ACS 2005-2009 Estimates

Average household size in the area is 2.27, therefore, analysis is based on HUD 2 Person household income limits.

\*Due to data breakdowns provided by the ACS, for purposes of analysis, “Extremely Low” includes all HHs earning under \$20,000 (HUD criteria is under \$19,750)

\*\*Due to data breakdowns provided by the ACS, for purposes of analysis, “Very Low” includes all HHs earning under \$35,000 (HUD criteria is under \$32,850)

\*\*\*Due to data breakdowns provided by the ACS, for purposes of analysis, “Low” includes all HHs earning under \$50,000 (HUD criteria is under \$51,400)



Even when the 513 existing below market rate units within the South End study area are removed from the data, nearly 75 percent of households still earn below 80% AMI. More specifically, 42 percent of households would be categorized as “Extremely Low”, 22 percent “Very Low”; and 11 percent “Low”.

South End Neighborhood Incomes	Total Households by Income (not including assisted/below-market housing)	
	Census (ACS Estimate)	Percent
Total Households	1,436	100%
Extremely Low (30% AMI - below \$20K)*	600	41.8%
Very Low (50% AMI - \$20-\$35K)**	313	21.8%
Low (80% AMI or \$35-\$50K)***	155	10.8%
Total Households Below 80% AMI	1,068	74.4%
Market Rate (Above 80% AMI - above \$50K)	368	25.6%

Source: ACS 2005-2009 Estimates

Average household size in the area is 2.27, therefore, analysis is based on HUD 2 Person household income limits.

\*Due to data breakdowns provided by the ACS, for purposes of analysis, “Extremely Low” includes all HHs earning under \$20,000 (HUD criteria is under \$19,750)

\*\*Due to data breakdowns provided by the ACS, for purposes of analysis, “Very Low” includes all HHs earning under \$35,000 (HUD criteria is under \$32,850)

\*\*\*Due to data breakdowns provided by the ACS, for purposes of analysis, “Low” includes all HHs earning under \$50,000 (HUD criteria is under \$51,400)

#### Assumptions

The above analysis is based on FY 2011 HUD Income Limits for the Springfield, MA MSA. Income limits used in the analysis reflect HUD’s 2-person household figures, which correspond most closely to the area’s average household size of 2.27. (Income breakdowns by more detailed household sizes are not available.)

FY 2011 Income Limit Category	2-Person Household
Extremely Low (30% AMI) Income Limits	\$19,750
Very Low (50% AMI) Income Limits	\$32,850
Low (80% AMI) Income Limits	\$51,400
Median Income	\$69,300

American Community Survey 2005-2009 household income data was compiled for the five South End study area block groups (8020.001, 8020.002, 8020.003, 8011.021 and 8011.022) to arrive at the income level percentages. Because data breakdowns provided by the ACS are provided in predetermined increments, for purposes of analysis, “Extremely Low” includes all HHs earning under \$20,000 (HUD criteria is under \$19,750); “Very Low” includes all HHs earning under \$35,000 (HUD criteria is under \$32,850); and “Low” includes all HHs earning between \$35,001 and \$50,000. (HUD criteria is under \$51,400)

# 4. Activation Program for Court Square—Springfield, MA Submitted by PPS

Working with a group of cultural and civic leaders from the City of Springfield, PPS has developed a program and layout of activities, uses, and amenities that would serve to activate Court Square on a daily as well as seasonal basis. Court Square was selected as the pilot Placemaking site because of its location downtown, its proximity to major historical and cultural institutions, for its historical significance, and the fact that this space is the closest thing Springfield has to a vital Central Civic Square.

## WINTER PROGRAM

As a winter city, we began focusing on activities and events that would attract people to the Square in the colder weather, with a focus of planning events and attractions that would be in place before, during and after the holidays.

### ELM STREET SIDE

- Holiday Market/ Crafts and Gifts
- Tables and Chairs around a fire pit
- Temporary Ice Skating rink and skate rental
- Vendors selling hot chocolate and beverages

### MAIN STREET SIDE

- Installation of two PVTA historic trolleys; one would serve as the Event office
- Information kiosk/newsstand
- Event signage

### COURT STREET SIDE

- Temporary/portable Stage set up on the steps of Symphony Hall
- Holiday tree/Decorations

### COURT SQUARE AVENUE

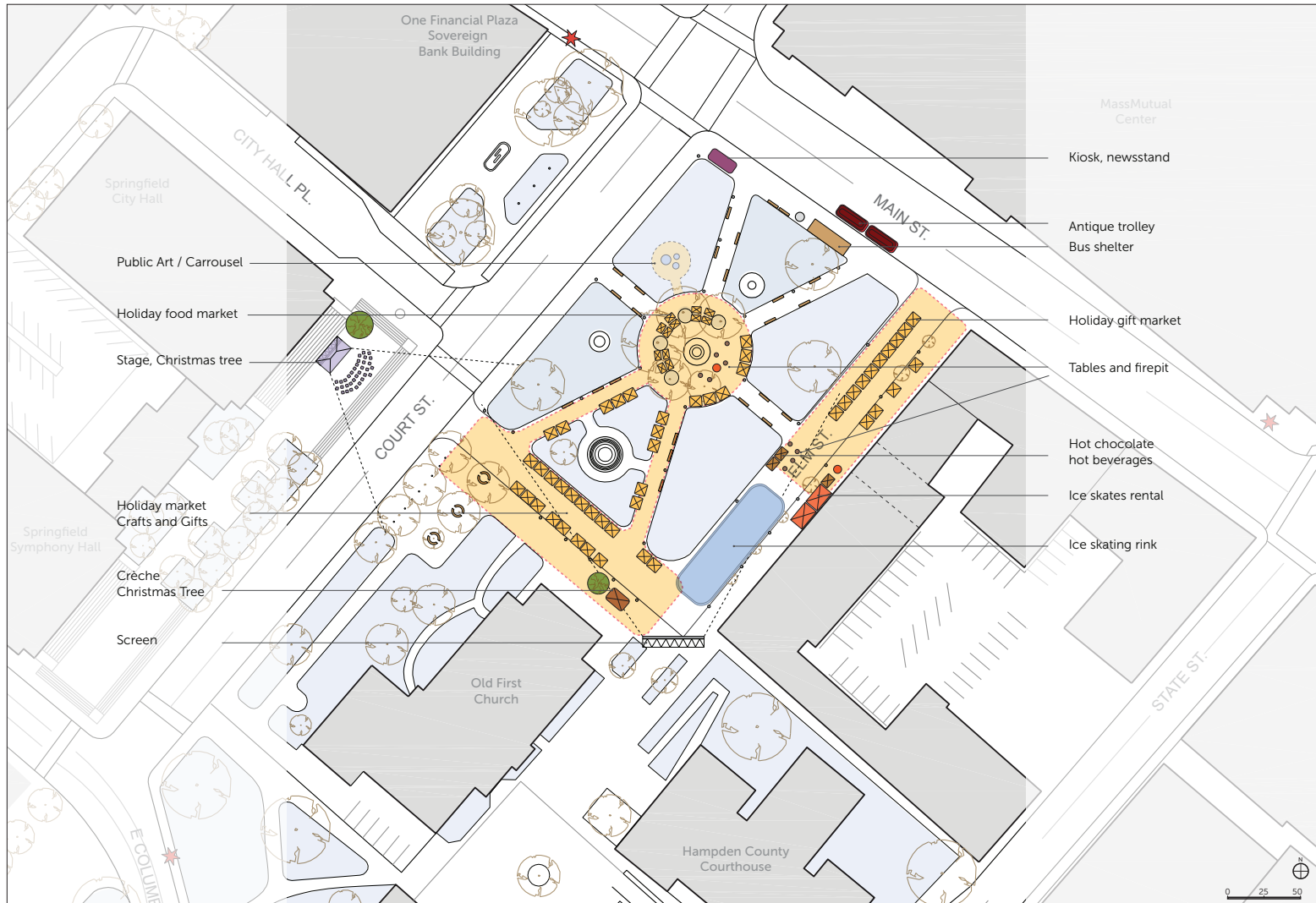
- Holiday Market/ Crafts and Gifts
- Temporary/portable Screen
- Holiday tree/Decorations/Nativity Scene

### CENTER AREA

- Holiday Food Market with prepared foods, fresh foods, carry out
- Tables and chairs/moveable seating
- Public art/Carousel

### PROGRAMS AND ACTIVITIES

- Caroling
- Traditional African American carols by youth
- Emancipation Proclamation Event
- Tours on the Underground Railroad
- Old First Church organ recital
- Author/Poetry Reading
- Storytelling
- Winter Fashion Show - connect with Women's History Month events
- Community Theater Performances
- Quilting demonstrations
- Winter Market (clothing, crafts, gifts)/Cringle Market
- Art/Craft Table for kids
- Santa Arrival and Carriage Rides
- Antique Trolley rides
- Log carving
- Cross country skiing and Snowshoeing along the Riverfront



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WINTER EVENT DIAGRAM



## SUMMER PROGRAM

The idea is to use Court Square as an ancillary, alternate and satellite location where smaller scale events, that complement larger events taking places throughout the summer all around the city, could have a downtown venue. For example, were the Hoop City Jazz Festival to relocate to STCC, a smaller event, smaller jazz ensembles and youth jazz orchestras could perform during the same time period in Court Square.

### ELM STREET SIDE

- Food Market/ Crafts and Gifts area

### MAIN STREET SIDE

- Information kiosk/newsstand
- Event signage

### COURT STREET SIDE

- Temporary/portable Stage set up on the steps of Symphony Hall
- Food trucks at the corner of Main and Court with outdoor seating
- Pop up café in the street (in an extended sidewalk area)
- Outdoor dining on the plaza of the Sovereign Bank Building

### COURT SQUARE AVENUE

- Market Area
- Temporary/portable Screen
- Game Tables

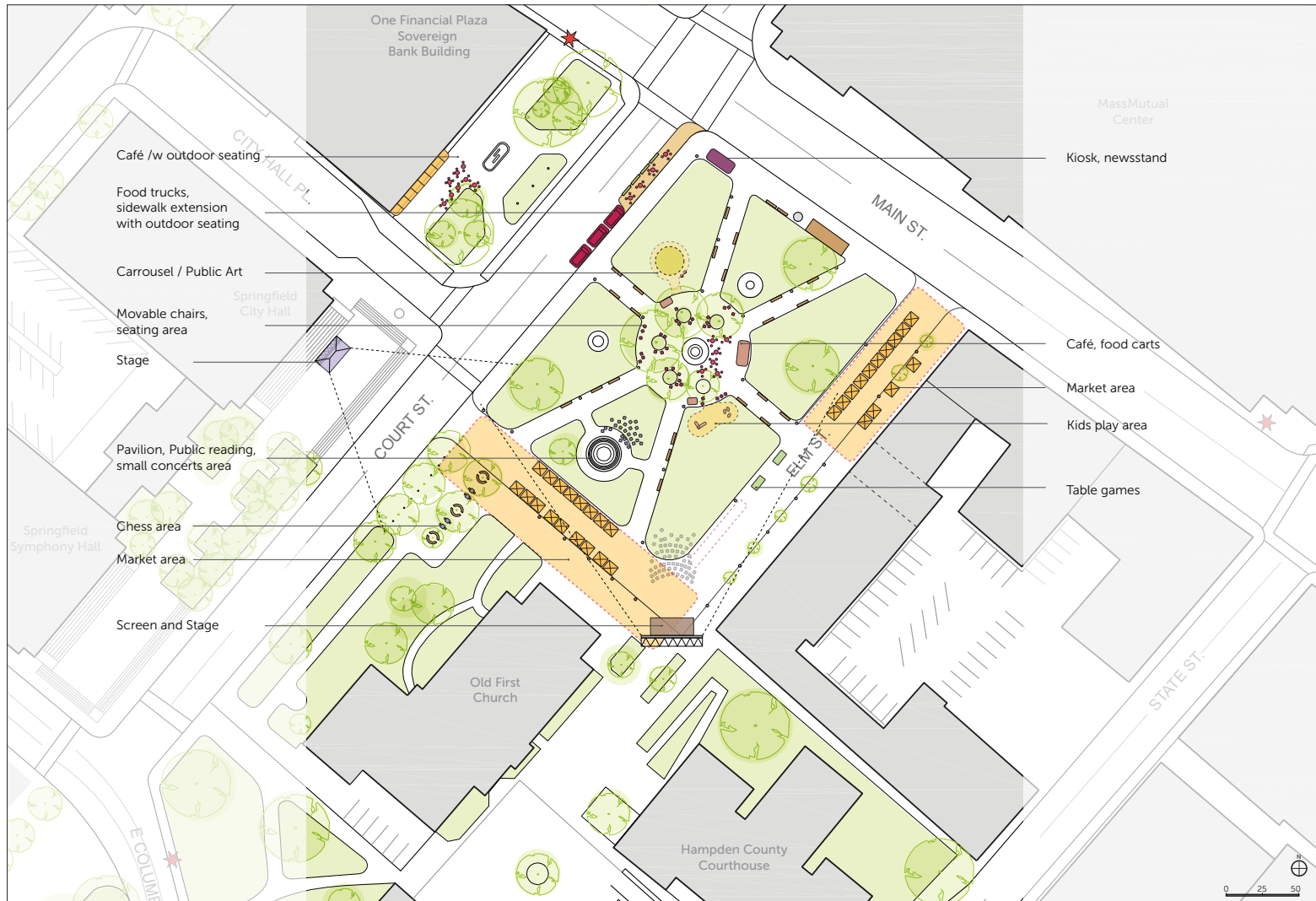
### CENTER AREA

- Food carts and food vendors
- Tables and chairs/moveable seating
- Children's play area
- Public art/Carousel

- Pavilion for small concerts, author readings, etc.

### PROGRAMS AND ACTIVITIES

- Spring Flower Market—Connect to Quadrangle Event -
- Arbor Day—Tree planting; kick off and end at Court Square
- Thai New Year—Songkran celebration
- Arbor Day—Tree planting; kick off
- Springfield's 375th Chorus -
- Spinoff the Pancake Breakfast—evening event
- Earth Day
- Cinco de Mayo
- Ekphrasis Poetry (poetry inspired by other art)
- Bastille Day
- Hoop City jazz festival
- Ice Cream Festival
- Storm Stories Event - 1 Year Anniversary of the Tornado
- Spinoff Star Spangled Springfield— pre or post-event
- Frederick Douglas speech—should it be on July 4?
- Wild West Days
- "Maker Fair" with kids
- Harvest Festival
- Lead-up to VPC Spring/Summer Open Admission Show
- Closing Memorial Bridge for a Street Fair
- Outdoor movies
- Markets
- Poetry Slam/Continuous readings (Dr. Seuss collected works)



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SUMMER EVENT DIAGRAM



## DAILY / ONGOING ACTIVITIES

These are suggestions for regularly scheduled events, permanent amenities, and facilities that would make Court Square a comfortable place that people would want to use, visit, or walk through every day.

### ELM STREET SIDE

- Farmers Market
- Yoga and exercise classes
- Table games (using UMASS space as the rental concession)
- Lawn Games

### MAIN STREET SIDE

- Information kiosk/newsstand
- Event signage

### COURT STREET SIDE

- Food trucks at the corner of Main and Court with outdoor seating
- Pop up café in the street (in an extended sidewalk area)
- Outdoor dining on the plaza of the Sovereign Bank Building

### COURT SQUARE AVENUE

- Game Tables

### CENTER AREA

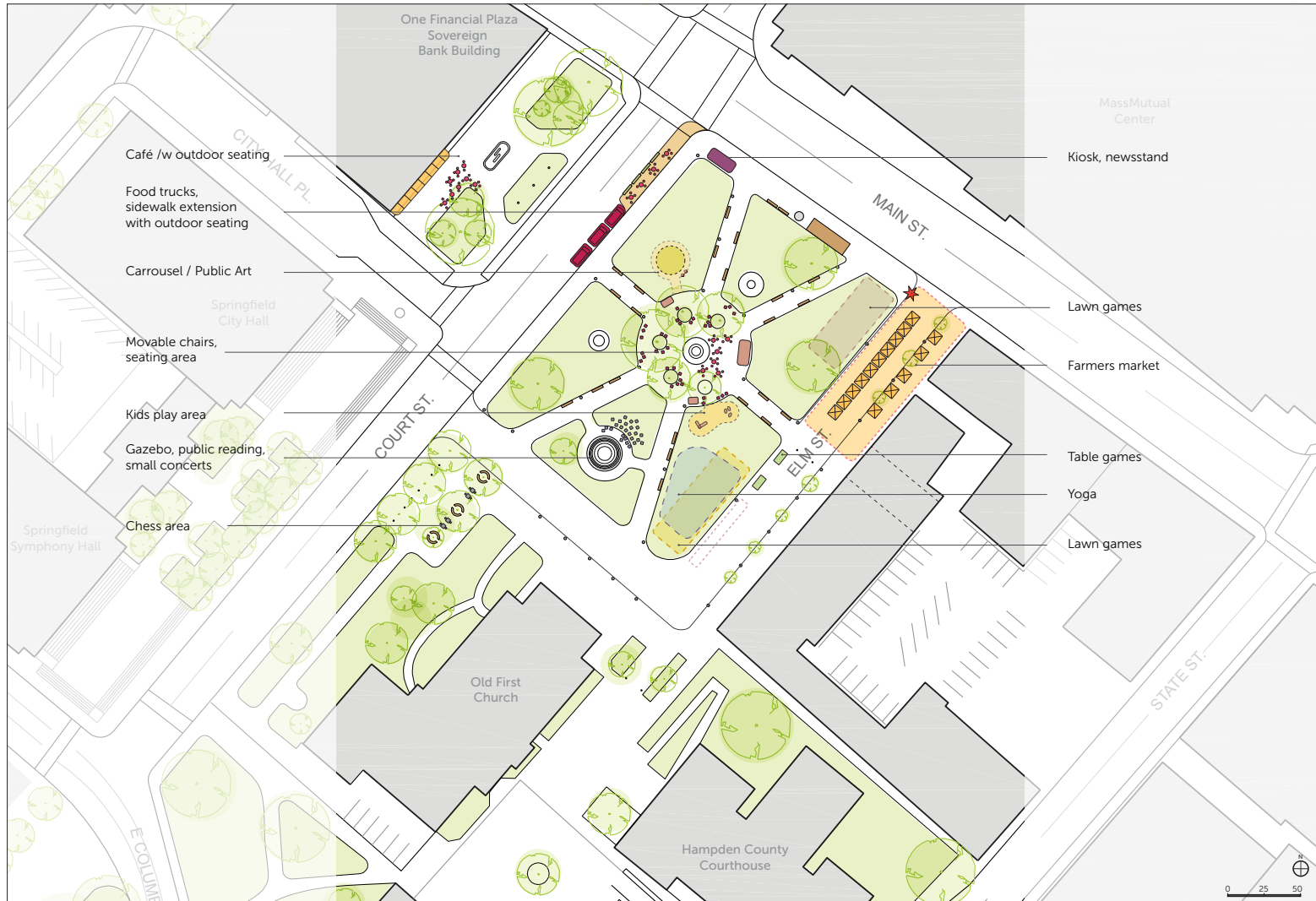
- Food carts and food vendors
- Tables and chairs/moveable seating
- Children's play area
- Public art/Carousel

- Pavilion for small concerts, author readings, etc.

## PROGRAMS AND ACTIVITIES

- Spring Flower Market—Connect to Quadrangle Event - Weekly/Monthly
- Outdoor games:
  - Checkers/Backgammon - All day
  - Pingpong - All day
  - Boule/bocce - All day
  - Giant Chess - All day
  - Dominoes - All day
  - Horseshoes - All day
  - Foosball - All day
  - Yoga/exercise classes - Noontime
  - Battle of the Board Games - Annually
- Art in Vacant Storefronts - Ongoing
- Pre-events to MassMutual Center, Springfield Symphony, CityStage, etc. early evening
- Concerts - noontime/lunchtime
- Markets - Weekly
- Noontime author readings - Noontime
- Tours of the Underground Railroad - Monthly
- Book Fairs/Book sales/Book giveaways - Weekly
- Vending Cars/Food Trucks and dining—chairs around the statue & fountain - Daily
- Wifi - Year round
- State of the Art Transit amenities - Ongoing
- International Newsstand - Daily
- Wayfinding/directional signage/info kiosk
- Downtown BID
- Health Fairs





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DAILY USE DIAGRAM







# Appendix | District 2



# District 2 - Appendix Contents

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<b>Partnership / Stakeholder Organizations</b>	<del>A64</del>

# Photograph References

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# Neighborhood Overview

## Demographics

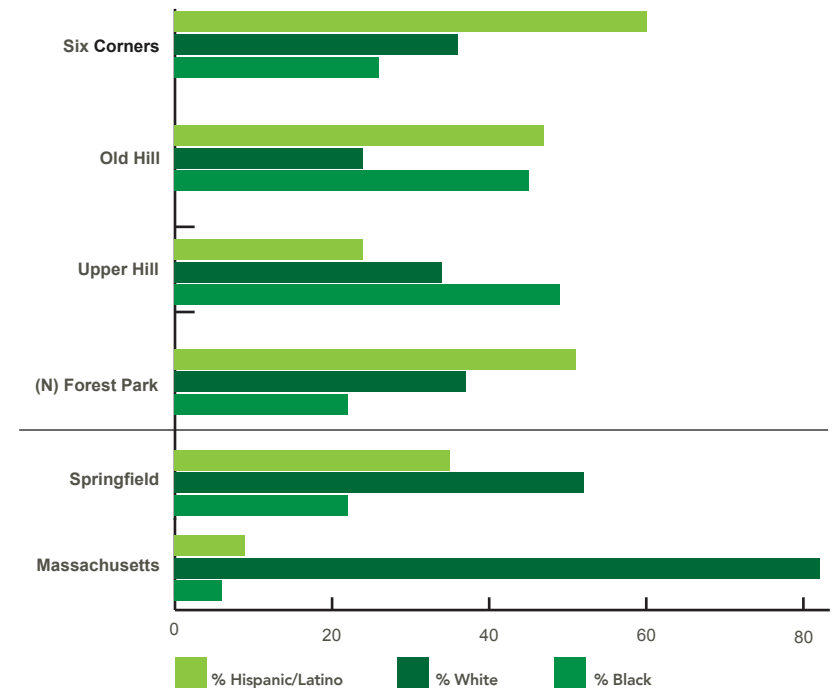
District 2 is very ethnically diverse. According to the 2010 Census, approximately 44 percent of District 2 residents are of Hispanic/Latino origin. 34 percent of District 2 is African American, and 34 percent is White. The Hispanic/Latino population represents a larger portion of the population in Maple High-Six Corners and the northern portions of Forest Park, while African Americans represent a larger portion of the Old Hill and Upper Hill neighborhoods. In the first round of district meetings, residents identified this diversity as a strength and have expressed a desire to capitalize on this diversity to create more vibrant and resilient communities.

While the citizens of Massachusetts are generally older than citizens of the United States on average, the residents of Springfield, and in particular, the residents of District 2 neighborhoods, are much younger. Only 8 percent of District 2 residents are older than 65, compared to 11 percent for the city of Springfield, 13 percent for the nation, and 14 percent for Massachusetts. While Upper Hill generally matches the national percentage of population less than 18 years old at 24 percent, Maple High-Six Corners, Old Hill, and northern Forest Park have 32-34 percent of the population under 18 years of age. For the young people of District 2, quality education and future employment opportunities are critical to sustain safe, healthy, and vital neighborhood over time.

## Land Use

The land uses in Maple High-Six Corners, Old Hill, Upper Hill, and northern Forest Park are highly mixed. While most of District 2 is

Race and ethnicity



Residents of Maple High-Six Corners, Old Hill, Upper Hill, and (north) Forest Park are **YOUNGER** than the average person in Springfield and the rest of the U.S.\*

\*Six Corners, Old Hill, and north Forest Park have a higher percentage of residents under 18 and all neighborhoods have a lower percentage of residents over 65 than the greater Springfield area and the U.S. as a whole.

zoned for low density residential development, a scattered mix of single family residential, low density multi-family residential, and high density multi-family residential uses exists throughout the district, resulting in one of Springfield's most densely populated areas. Zoning for commercial and business uses is focused along State Street, in the Watershops area, and at the Six Corners intersection. Central Street and Hancock Street also include commercial uses interspersed with other residential uses. The Watershops facility represents an important and historic site of industrial land use.

Large portions of District 2 neighborhoods have public, institutional or otherwise tax exempt uses. When coupled with vacant, abandoned, or foreclosed properties in the area, these tax-exempt uses create challenges for the City to maintain a sufficient tax base to provide the critical services residents require. As District 2 rebuilds, this is an issue that will need to be considered carefully.

A strong theme emerging from District 2 residents is the desire to clean up and better utilize vacant lots and properties, including efforts to enhance code enforcement and improve property maintenance. Integrating parks, gardens, and other public spaces into the neighborhoods is one potential strategy that has been suggested to mitigate vacant property issues. New infill housing is another potential use. Residents have also expressed a need for more locally accessible services and retail,

including a grocery store that could provide healthy food options in the neighborhood. A site at the intersection of State Street and Walnut Street is among the potential grocery sites being explored.

The City of Springfield is also in the process of overhauling its zoning code to include, among other measures, a site-plan review procedure for development applications.

### **Services and Amenities**

More than ten municipal parks, playgrounds, and open space areas are located throughout the District 2 neighborhoods, offering a mix of passive and active recreation uses. Most recently, the Johnny Appleseed park has been renovated to include a new basketball court, new play equipment, benches, and new walkways. Residents in District 2 have expressed a general desire for improved lighting, signage, and safety in park areas. Forming the southern edge of District 2, Watershops Pond represents a major natural amenity for the entire city. The Mason Square library is located on State Street. However, like other libraries in the City, the Mason Square library has limited hours and is open only 2.5 days per week.

Maple High-Six Corners, Old Hill, Upper Hill, and northern Forest Park have a number of community centers, medical clinics, a senior center, and other social services. Residents have expressed a need for

additional community facilities and neighborhood services, indicating that there may be gaps in the types or depth of services provided. Residents have also expressed concerns that an over-concentration of social services in some areas may negatively impact the neighborhood, highlighting the need for balance and careful planning in providing services to meet community needs.

### **Infrastructure**

Pioneer Valley Transit Authority provides bus service throughout the region and Springfield. Within District 2, Maple High-Six Corners, Old Hill, and Upper Hill are served by several bus lines along State Street, a bus line along Central Street, and a bus line that circles through Old Hill and Upper Hill to Springfield College along Walnut and Hancock Streets. Northern Forest Park is served by several lines that continue to Sixteen Acres neighborhood and East Longmeadow. All lines radiate out from downtown.

Recent streetscape improvements along the State Street corridor represent a major infrastructure investment at the northern edge of District 2. Additional streetscape improvements throughout the District 2 neighborhoods have been a recurring desire conveyed by residents, in addition to increased maintenance and repair of sidewalks, and enhanced lighting and signage throughout the neighborhoods.

## Housing

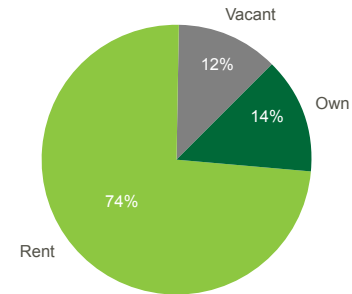
The neighborhoods in District 2 are among the oldest residential areas in Springfield. The median age of housing in all of the District 2 neighborhoods is pre-1939. Based on 2005-2009 American Community Survey data, the average median home value in District 2 neighborhoods (\$147,000) is slightly lower than the citywide median of \$153,000, but Springfield and the District 2 neighborhoods in particular offer housing that is significantly more affordable than the rest of Massachusetts (median home value of nearly \$340,000).

Compared to the rest of Springfield and to the nation, District 2 neighborhoods have much lower home ownership rates, ranging from 14 percent in Maple High-Six Corners to 39 percent in Upper Hill. This compares to 52 percent in Springfield and 67 percent in the U.S. Throughout District 2, residents have indicated a desire to increase the levels of homeownership, attract more families, and better utilize vacant and foreclosed properties.

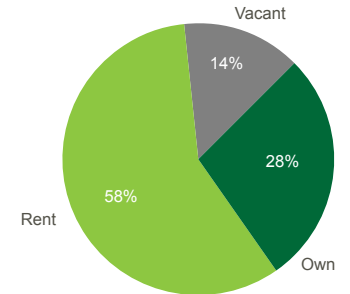
Along with its rich cultural and ethnic diversity, District 2 has a diverse mix of housing types. Detached single-family units make up less than 36 percent of the total residential units in all of the District 2 neighborhoods. In Maple High-Six Corners, detached single family units make up only 9 percent of the total housing stock. Single-family attached and two-family units make up a large portion of residential units in all of the District 2 neighborhoods, and in Maple High-Six Corners, 64 percent of the housing is comprised of structures with 3 units or more. While housing vacancy rates in District 2 (10-14 percent) are not drastically out of line with the city and national rates, a lack of adequate property maintenance and code enforcement, along with an abundance of vacant lots, property neglect, and absentee landlords has created challenges in maintaining clean, safe, and attractive communities. This sentiment has been expressed by residents at district meetings, by various stakeholders, and several previous plans such as the 2006 ULI Report and the 2008 UMass Economic Assessment Project report.

## Tenure

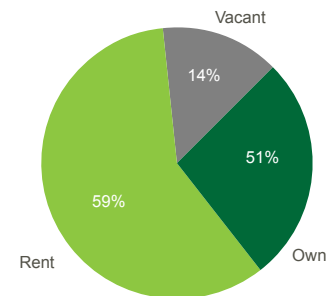
Maple High-Six Corners



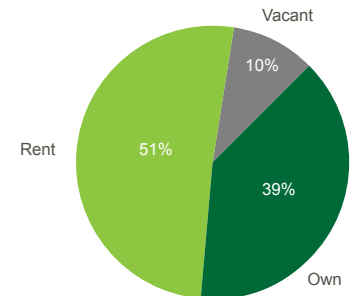
Old Hill



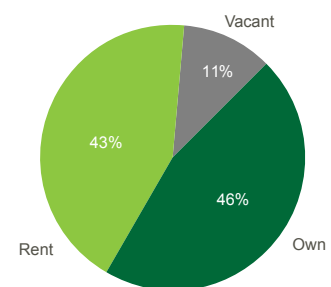
(N) Forest Park



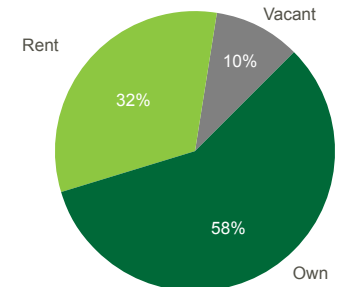
Upper Hill



Springfield



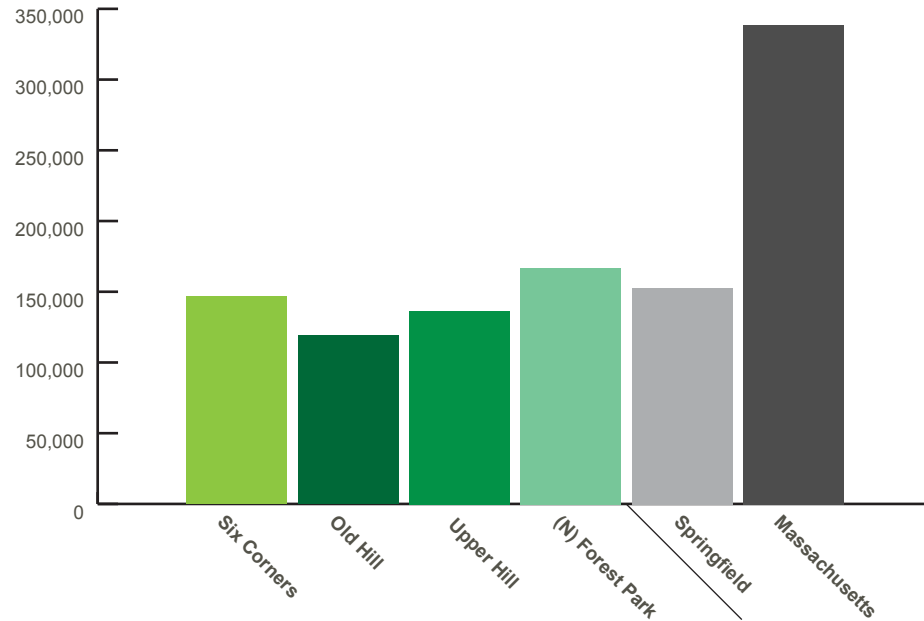
Massachusetts



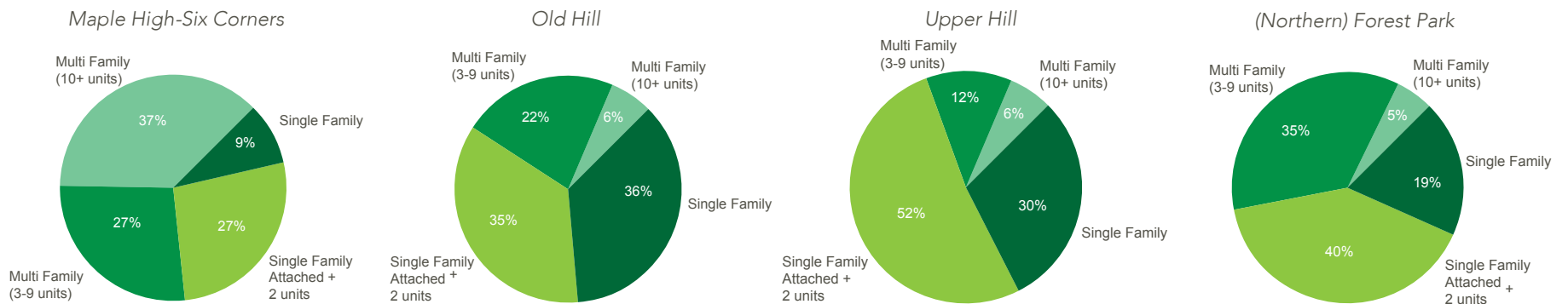


A number of organizations and partnerships are working to meet housing needs in District 2. Among these is the Old Hill Neighborhood Revitalization Initiative. With leadership from Springfield College, three nonprofit housing developers – HAP Inc., Springfield Neighborhood Housing Services, and the Greater Springfield Habitat for Humanity – worked with the Old Hill Neighborhood Council to form The Neighborhood Collaborative LLC. Together, this partnership is committed to developing 100 new or rehabilitated, energy efficient homes for first-time homebuyers. Each home replaces a vacant and abandoned structure or utilizes a vacant lot, reducing neighborhood blight and bringing new homeowners to Old Hill.

### Median Housing Value



### Housing Type



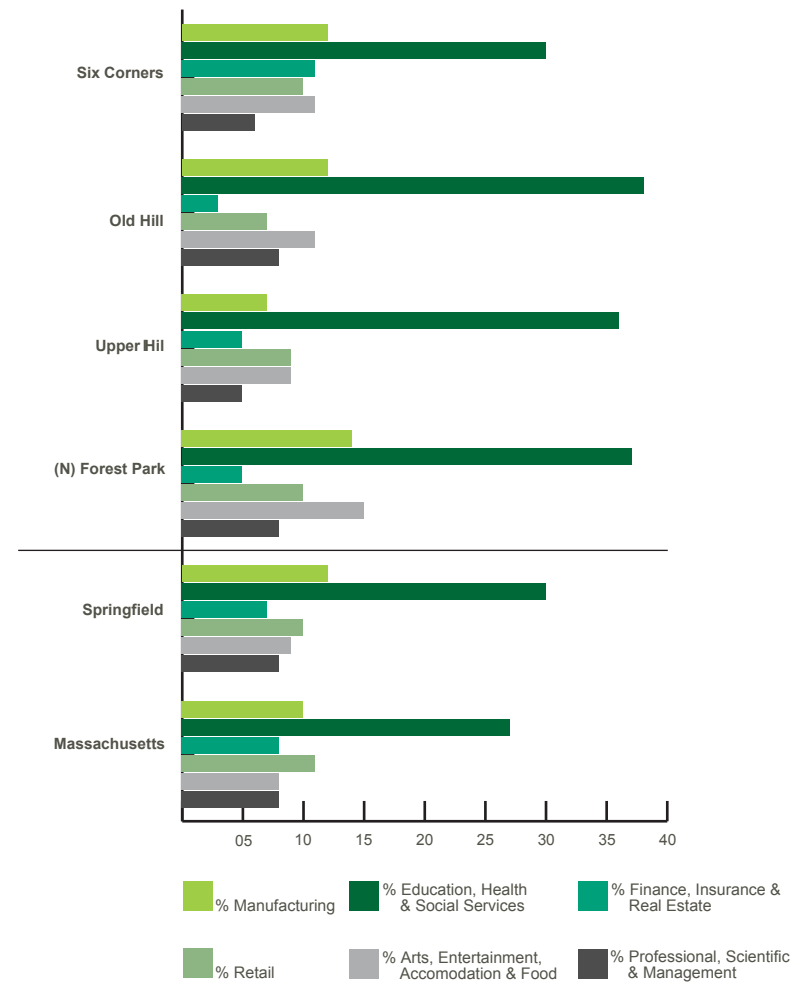
## Employment

Education, health care, and social services represent the largest category of employment for residents of District 2 neighborhoods by far. Manufacturing, accommodation and food services, and retail are also important sectors of employment, with fewer District 2 residents working in finance and professional services. While these employment characteristics generally reflect the citywide employment mix, finance and professional employment is lower than the rest of the Massachusetts on average. This may be attributable in part to having fewer residents of District 2 neighborhoods with the necessary higher education for these professional positions. Springfield College, the businesses in the Watershops facility, and Baystate Health Systems medical centers on State and Maple Streets are important sources of employment in District 2.

Median income in District 2 neighborhoods is generally in line with the citywide median income of \$34,000, except for Maple High-Six Corners, which has a median income just over \$17,000 (2005-2009 American Community Survey). These income figures are very low in comparison to the state and nation at large. Combined with unemployment over 8 percent, low incomes result in higher levels of poverty in District 2 neighborhoods, particularly Maple High-Six Corners.

Throughout the Rebuild Springfield process, residents of Maple High-Six Corners, Old Hill, Upper Hill, and northern Forest Park have emphasized the need for employment and job training opportunities, including skill development for youth, programs to encourage employment of local residents, and creation of jobs that are conveniently accessible within the neighborhood.

### Resident Occupation



Various skill development and workforce training programs exist in District 2, including the following:

- The MassGREEN Initiative at STCC was established in July 2009 to develop and deliver energy efficiency workforce training programs under the state’s Energy Efficiency and Building Science Initiative.
- STCC, Massachusetts Career Development Institute (MCDI), and YouthBuild train individuals in specific skill-based areas. YouthBuild focuses on construction. STCC and MCDI offer courses in the health field, manufacturing, and computer technology.
- MCDI provides job training, ESOL classes, basic life skill counseling, and job placement services.
- The Martin Luther King Jr. Family Services (located in the Old Hill neighborhood, but serving all of Springfield) is helping a small number of youth find jobs/internships with local community-based organizations, providing them with the opportunity to learn on-the-job skills.
- Baystate Health Systems has developed an educational partnership with Springfield Public Schools, the Baystate-Springfield Education Partnership, to support students interested in careers in the medical field.

### **Public Safety**

According to the 2011 FBI Uniform Crime Report, Springfield ranked 12th in the country for highest

crime rates for 2010-2011 (1,354 violent crimes per 100,000 residents in 2010 versus a national average of 404). Despite this negative ranking, 2011 was a year of relatively low crime for the city. Springfield experienced the highest crime levels in the late 1980s and 1990s, in correlation with the rise of crack cocaine and heroin use in the city. 2006 marked the beginning of a trend in reduced crime rates that continues to this day.

Springfield is divided into nine police sectors, with crime and safety data collected for each sector. Crime rates in Sector E (Six Corners, Metro Center, and South End), Sector F (Old Hill, Upper Hill, McKnight, and Bay neighborhoods), Sector H (Forest Park and East Forest Park), and Sector I (Sixteen Acres) were roughly the same from 2010 to 2011, with Sector H showing the largest reduction of 8 percent.

### **Public Health**

According to the Massachusetts Department of Public Health (MDPH), Springfield had the highest Premature Mortality Rate (PMR- the number of deaths before age 75 per 100,000 persons) in the state in 2005 (466 compared to state average of 317). MDPH states that the “PMR is considered an excellent, single measure that reflects the health status of a population” and “may be related to socioeconomic status and its correlates... such as

environmental conditions, housing, education, stress, higher rates of smoking, substance abuse, violence, obesity, and lack of access to care.” According to Partners for a Healthier Community, a nonprofit public health organization that works to build community capacity and reduce health disparities in Springfield, Springfield’s high cardiovascular, hypertension, and diabetes mortality rates are certain contributors to this PMR disparity, and are also the most significant causes of premature death in racial/ethnic populations.

It is well-known that health disparities related to type 2 diabetes mellitus, obesity and cardiovascular disease are concentrated in Black and Hispanic populations. District 2 neighborhoods in particular have distinct health challenges, with its older housing stock, lower education attainment rates, lower income and higher poverty, and a large Black and Hispanic population. Even though most Springfield residents have health insurance (87-95 percent, depending on race/ethnicity) the city has one of the highest concentrations of MassHealth eligible populations in the state (those that income-qualify for State-provided health care) and those who could not see a doctor due to cost were mostly Black or Hispanic (White: 9 percent, Black: 14 percent, Hispanic: 19 percent).

## Education

The neighborhoods of Maple High-Six Corners, Old Hill, Upper Hill, and northern Forest Park have a wide array of education institutions including several elementary schools and private academies, Head Start programs, the higher education institutions of Springfield College and American International College, and vocational training organizations (Massachusetts Career Development Institute). There are plans for the former MacDuffie School campus to operate as a new innovation school for middle and high school students to earn diplomas and gain job skills. There are also plans for a new charter school, Veritas Prep, to open in Fall of 2012 along the eastern border of Maple High-Six Corners near Maple and Pine Streets.

While many of these educational institutions are community anchors that are integrally important to the neighborhoods in which they are located, students in District 2 neighborhoods do face challenges. Lower percentages of students in District 2 complete high school or college compared to the rest of the City, state, and nation. Providing a high quality education with good schools with up-to-date technology that allows youth to compete and be prepared for post-secondary education is a priority for the residents of District 2 neighborhoods.

## Post-Tornado Conditions

The June 1st tornado impacted many homes, businesses, and trees throughout the four neighborhoods of District 2. The Forest Park neighborhood was only affected at the northernmost edges of the neighborhood and suffered less damage than the others. The table below lists the damaged structures immediately post-tornado in each neighborhood. The City's Tornado Recovery reports indicate that all of the damaged businesses have since reopened, though some at a different location. Of all of the neighborhoods in District 2, Maple High-Six Corners suffered the greatest damage with 49 buildings condemned and six historic properties damaged. Brookings School in Six Corners was forced to close, and students are now attending school in a temporary building adjacent to the school. The tornado also damaged several municipal parks, four churches, the historic MacDuffie School, and Springfield College. Springfield College has since completed façade repairs to a damaged dormitory building on campus. The challenge of cleanup and debris removal is particularly acute in District 2, with several areas suffering major damage, extensive debris, and delayed cleanup efforts.

Neighborhood	Residential Buildings Condemned	Residential Units Condemned	Historic Structures Impacted	Businesses Damaged	Churches Damaged
Maple High - Six Corners	49	144	6	8	4
Old Hill	14	62	0	3	4
Upper Hill	0	0	0	0	0
Forest Park	2	4	0	2	0
TOTAL	65	210	6	13	8

## **Needs and Opportunities**

Through the Rebuild Springfield process, residents of Maple High-Six Corners, Old Hill, Upper Hill, and northern Forest Park have discussed the challenges their neighborhoods face, as well as the opportunities that exist to address their needs. Among the most prominent needs are the development of a nearby grocery store, maintenance and utilization of vacant lots, regular trash and litter removal, better code enforcement and community policing, addition of a community and resource center, providing more activities and educational programs for youth, and creating more home ownership and job opportunities for residents.

Many residents at the community meetings conveyed their desire to improve the social and physical conditions of neighborhoods. Vacant land is seen as a prime resource for more community-focused facilities and infill owner-occupied housing. Maple High-Six Corners, Old Hill, Upper Hill, and Forest Park, as well as the rest of the city, are served by a variety of nonprofit organizations promoting education, the arts, job training, business creation, and more. Many of these organizations are already working together, but there is opportunity for developing even greater partnerships and collaborations to improve the lives of residents. Since the tornado, residents have become more empowered and committed to improving the community, which represents the most important asset and opportunity in the rebuilding effort.

# Community Meeting Results

## October 12, 2011 Community Meeting J.C. Williams Community Center

Numerous themes came out of the meeting with the residents of Maple High-Six Corners, Old Hill, Upper Hill, and Forest Park including: creating a new identity and perception of their neighborhoods based on their strengths, job creation, utilizing and maintaining vacant lots, creating more housing and homeownership opportunities, creating more service and better retail options, providing better education, removal of debris, creating a safer neighborhood with a strong community voice, and the repair and maintenance of infrastructure and streetscapes. The next section provides a brief description of these themes, with a detailed list of comments following.

### 1. New identity and perception

- The Old Hill, Upper Hill, Maple High-Six Corners, Forest Park neighborhoods are proud of their unique diversity, history, architecture, and unity.
- Need a change of perception, mindset, and image that highlights the positive and is more giving. A more positive image will encourage investment.
- Have a community that offers support to everyone, not just the people who own homes in the community.

### 2. Job training and creation

- Provide job-training opportunities.
- Provide jobs for youth to give them skills and keep them off the street.
- Encourage/require new and current businesses to hire from the local neighborhood.

- Employ local neighbors to help rebuild.
- Provide jobs that are accessible and within walking or biking distance from home.

### 3. Utilize and maintain vacant lots

- Clean up and better utilize vacant lots, such as the vacant gas station at Pine & Walnut.
- Suggestions for vacant lots include parks, owner-occupied homes, grocery store, shelters, community and/or resource center, community garden, and sports fields.

### 4. Housing, home ownership and green homes

- Diminish the amount of blight and the high numbers of drug homes.
- Increase the levels of home ownership and long-term, stable families in the neighborhoods by partnering with HAP, providing more opportunities for home ownership, and utilizing vacant and foreclosed properties.
- Provide more housing for homeless, low income mothers with children on low-income, and other residents.
- Build and rebuild greener homes.
- Eliminate absentee landlords.

### 5. Improve services and retail

- Develop a grocery store and other healthy food options in the area; create a food pantry.
- Have fewer package (liquor) stores and increase commercial development on

main streets such as Central St. and Watershop Pond/Lincoln Hall area.

- Create a resource center and community center that cater to all - young, senior citizens, needy, and troubled.
- Create better access to quality health care, counseling, and financial literacy; provide more opportunity for those with bad credit.
- Churches become more active in the community and schools become more community-based and offer programs and activities such as after-school programs.

#### 6. Better education

- Provide a high quality education system with good schools with up-to-date technology that allows youth to compete and be prepared for post-secondary education.
- Rebuild Brookings School and build the future Veritas Prep Charter School.

#### 7. Post-tornado cleanup

- Clean up debris on private and vacant properties, such as those on Clark Street.

#### 8. Public safety and the role of the City

- Provide better code enforcement.
- Engage in creative outreach to residents, have more community meetings, listen to residents, and allow residents to have a say in what goes on in the neighborhoods.
- Provide supplies to keep community clean.
- Respond better to 311 requests.
- Community policing with more police on the street that know residents.
- Create a gang task force.
- Install more and better streetlights and signage.

- Police crackdown on targeted drug dealers and drug houses.
- Create more structured, action-based community involvement and a strong volunteer base.
- Residents want a say in what is going on and should have a stake in accomplishing their vision.

#### 9. Streetscape and infrastructure

- Improve streetscapes, particularly along main roads such as Maple, Pine, Central, Mill Streets.
- Fix and maintain broken streets and sidewalks and keep them litter-free.

Break out Session 1 [The following section is a compilation of comments received from residents at the October visioning meeting. Duplicates have been omitted.]

#### A. What is your vision for the future of the neighborhood?

- vibrant and united neighborhood on an upward cycle
- business opportunities both small and corporate
- more affordable green homes
- improved rebuilding of schools
- Safe community and better public safety with improved lighting, street signs, and parks
- The ridding of package stores at every corner
- No vacant buildings and lots, maintain vacant lots
- Access to resources
- Build a vibrant community with economics, improved property, improve schools testing
- Cleaning debris
- Neighborhood is a productive and wealthy (healthy) landmark for the city
- Breeding ground for youth, as well as adults to gain education and salvation
- The school should be successful in education children and adults, school have

- good up-to-date technology
- Property should have value
- Great community library system
- Natural disasters have given us opportunities to start over –
- Remove deadbeat landlords
- Rebuild homes to be more energy efficient
- Fix damaged properties and empty lots
- Keeping neighborhood clean of trash and litter on the streets
- Rebuild a grocery store in the Six Corners area
- Neighborhood pride
- Sidewalks are smooth and not broken
- Grocery store and drugstore within walking distance.
- The streets are plowed.
- Utilizing Vacant property – create homeless shelters, parks, sports fields
- Provide more shelters
- Trash barrels on street, limit drug rehabs, people going through without care/ pride/ownership
- More owner occupancy
- Diverse commercial businesses
- Improved streetscape
- Quality affordable housing
- Trees planted
- Streets cleaned
- Community gardens
- Job training
- Pride in 6 Corners
- Community newsletter
- Providing supplies to keep our community clean
- Gated senior citizens community, recreation center for the elderly
- High-tech education
- Allow future owners to buy vacant properties

- Programs for youth, after-school program
- Clean air
- Rebuild with quality material, go green.
- To have a community that offer support to everyone
- Resource center that caters to young, old, need, trouble, poor
- Diversity community social, economic, educational within
- To rebuild a community to its full capacity, and better than before
- More police on the street
- Libraries and stores nearby
- Use unemployed residents involve in the rebuilding effort
- Job creation
- Rebuild Brookings school and add facilities that the community can use
- Create places our kids can go to
- Decrease crime
- A model neighborhood where people want to reside, do business, free of crime and violence and a place that enables our children to reach their potential
- Family-friendly, walk-friendly, limit package/big box stores, owner-occupied housing, bike paths
- More structured community involvement/action-based
- Develop a volunteer base
- More creative outreach
- Build and maintain momentum
- Mindset change (more giving, less taking)
- No gang violence
- Coming together as a family
- Safe
- Drug-free
- Playgrounds
- Elementary school rebuilt
- Center for seniors
- Livable places and cleaner properties



- Clean up street trash
- Limit drug rehabs with reduce itinerants (responsible itineration)
- Grocery stores: med cops!
- Owner occupied one or two family housing on vacant lots
- Quality rental housing
- Streetscape improvements on main corridors at Maple, Pine, Central, Mill Streets. Sidewalks with brickwork, Victorian lighting, trees and plantings (see the improvements of streetscapes on Walnut St, State St, South End Main St, North End Main St
- Commercial development Central St vacant lots, Watershop Pond/Lincoln Hall area
- Improve perception of neighborhood to encourage investment
- Bike paths, walkways, public transportation
- Food security (fresh fruits and vegetables)
- Historic homes that have been made 'greener' or more energy efficient
- Jobs that are within walking or biking distance from home
- A place where people just don't drive through, but a place they can feel comfortable to stop and buy something or walk and feel safe
- To have a community that offers support to everyone, not just the people who own homes in community
- Resource center that caters to young, old, troubled, poor
- See more homes built for those in need such as homeless, mothers with children on low income, residents.
- Have a say in what is going on to get the vision done
- Fix up homes that were destroyed and help the community get back what they lost. Replace Brookings School.
- Bring back the forest in those areas that lost trees
- Create greenspaces in city-owned property
- Better DPW work. They do not take care of Six Corners
- Code enforcement
- Police officers do not know who lives there and get stopped by police to ask

what they're doing

- People live next to drug areas
- Local businesses not hiring from local community
- Neighbors working together to keep their property clean and kept
- Opportunities for more activities for our young children
- More small business owners
- Access to resources such as healthcare, counseling, financial advocacy and literacy
- Promoting gang task force, safety
- Rebuilding existing schools instead of tearing them down
- Make sure that when they tear places down we get a say of what goes in and not outsiders coming in and building what they want
- Pulling communities together, such as block parties, community activities, and getting people involved to take ownership of their communities

B. What is the most important thing that this plan can accomplish for your neighborhood?

- Better schools
- People stay in Springfield – longevity
- Property value rises
- Help homeless
- Successful schools – not dropout factories
- Come together and build a better, newer Six Corners
- This plan can change the outlook of our community, as far as crime and drugs are concerned, once the community is cleaned up off its liquor (convenient stores).
- Code enforcement
- Police enforcement especially targeted against drug dealers
- Programs educational and entertainment oriented for young people
- Better safety, lower poverty

- Bring a sense of pride back to Springfield
- Funding
- Make good use of all the available space
- No absentee landlords
- Community collaboration, unity, safety, economic, stability
- Sense of belonging, pride, and accomplishment
- This plan can better the lives of all classes of people
- Reduce density
- Educate our children
- Rebuild Brookings School
- Healthy grocery store
- Library
- Fitness center
- More opportunity for those with bad credit
- City finally listen to what we have been saying for years!
- Streetscapes
- It is important to diminish the amount of BLIGHT and high numbers of drug homes. We need to build community in order to improve our neighborhood.

C. Describe what makes your neighborhood unique.

- Diversity of people, architecture, history, unity of neighborhood, co-op housing – owner-occupied complexes
- Ethnic and racial diversity, age diversity, people from different nationalities, multicultural
- Diversity of the businesses and education institutions
- No grocery store
- My vision for Springfield is that people and kids can play in the streets or sidewalk not cracked up but smooth and nice
- Duffy historic area
- Historic architecture

- Concern about everyone in community
- That we are making a joint effort
- Real commitment to the community

Break out Session 2

A. What are the opportunities in your neighborhood to achieve the vision?

- Lots of space now
- People willing to help do the work, renewed commitment of neighbors
- Education
- Allowing concerned residents to make a difference within our community
- Support community groups for gang violence such as Awake - Alive with Awareness and Knowledge and Empowerment
- Pride
- Community center
- Long-term, stable families
- Have neighbors come together and create crime watch
- Current plan exists for Florence, Spruce, and surrounding areas
- Churches and people and organization already working together, groups of committed residents coming together and brainstorming ideas to better our neighborhood
- Emphasize enforcement of laws and ordinances
- We can stick to and maintain what we do
- Enhance community opportunities to have access to banks, financing, and other necessary services
- Opportunity for neighborhood to respond to change and manage change
- Increased access to communication systems
- Employ local neighbors to help rebuild to create more jobs
- Give small businesses opportunity to Rebuild Springfield

B. What are the needs and challenges that your neighborhood faces?

- Funding, workers, volunteers
- Better sharing of information
- More outreach in the communities
- Need grocery stores, cops, local-hire initiatives, some type of training for locals
- Finances can be used to help fix these houses that the insurance companies didn't
- Create more housing
- Job opportunities, unemployment is a problem, create more jobs that hire around their own communities
- better police protection, gamble addiction clinics
- Change perception, highlighting the positive, more giving/less taking
- Too dense
- Number of group homes/institutions
- Too many package stores
- Foreclosed homes
- Need businesses to come back
- Rehab of vacant areas with boarded up, abandoned homes and buildings
- Single-family homes (HAP etc.)
- More opportunities for youth and more adult education (life skills)
- More role models for youth starting at home
- Money and support to do this work
- Collaboration of organizations and city agencies
- Need a community that is more forgiving
- Lack of enforcement and policing and lack of response to 311 requests
- Status quo in terms of banking and financing – not equitable access and opportunities
- Decent stores/shopping plaza, one-stop shop, stop-n-shop
- Local captain/activist/voice of the majority
- Renovate Brookings and build Veritas Prep
- More outreach, spreading the word, make sure to follow up with us

- Maintain momentum
- All vacant properties rebuild or town down, new street and sidewalks
- Stores and recreation building for children.
- Banks, health care for families and elderly
- More police on street
- Build better housing and create more jobs for students under 12th grade because when they graduate from high school they don't have jobs unless more job are created

C. What are some specific ideas, projects, or policies that could transform opportunities into a reality on the ground?

- Health centers/community center for afterschool programs—ensure that funds available and not available to residents. Located on Central and Hickory street area as well as Central Street.
- Apply for grants
- Central St. and Walnut St.
- Cooperation from citizens and government to bring the city back.
- More restaurants, movie theaters, bookstores
- Sports events that bypass Springfield
- Cultural events concentrated in lower income areas
- Rebuilding the Revival Time Evangelicalistic Center
- Rebuild Elias Brookings School along with a parking area
- Better code enforcement/results-oriented
- Multi-generational schools and senior centers
- Tax incentives for investment/hiring
- Recreation area along Mill River Bike path
- Streetscape improvements
- Vacant gas station at Pine & Walnut
- City workers live in the city
- Better street lights

- Commuter rail services to get in and out of Springfield to Hartford and Boston
- Job opportunities, policies on taking care of Springfield, Community Clean Day
- Programs such as Mason Square Health Task Force that would create grocery store or healthier food
- Large community gardens
- Need real tactics to bring real implementation and strategic change
- Increase presence faith-based community
- Accountability for elected officials
- Media perspective change in how they view the neighborhood
- Financial help for low income
- Community parking
- Rehab/re-entry center for people in the community with job training, help people stay recovered, boot camp, a shelter
- More community meetings

## **November 15th, 2011 Community Meeting Dunbar Community Center**

Review of Draft Vision and Guiding Principles

A. What do you like about the proposed vision and guiding principles?

- New infill housing
- Enhanced retail
- Vacant lots as community space, but reword to "comprehensive re-use plan for vacant lots"
- Grocery store on State St.

B. What is missing in the proposed vision and guiding principles?

- Add 'pride' to vision statement
- Add 'pride' to principle 3
- Add a seventh principle of 'affordability and sustainability'
- Jobs should be #1 priority
- Promote initiative 'new tools for local neighborhood businesses' to guiding principle
- Include city-wide principles
- Investment can mean many things
- Balance of land uses
- Coordinated housing strategy in Six Corners/Old Hill
- Streetscape improvements on Walnut, Wilbraham, Eastern
- Include faith-based community
- Job growth and creation
- Gateways
- Text is too wordy

Electronic voting

A. Do you support this vision?

I support this vision - 42.1%

I generally support this vision, but have some concerns – 42.1%

I do not support this vision – 15.8%

B. Do you believe this guiding principle is critical to achieve the community's vision?

GP1. Build on the strong commitment and pride in the neighborhoods to support communities and organizations that are connected, engaged, and working together.

- This principle is critical to achieving the community's vision. 59.5%
- This principle is supportive, but not critical to the community's vision. 27.0%
- This principle is not supportive of the community's vision. 13.5%

GP 2. Improve quality of life and provide new opportunities for residents by enhancing the health, safety, and vitality of the community.

- This principle is critical to achieving the community's vision. 71.8%
- This principle is supportive, but not critical to the community's vision. 15.4%
- This principle is not supportive of the community's vision. 12.8%

GP3. Preserve and promote the history and character of the neighborhoods as an amenity that enriches quality of life and attracts new residents and businesses.

- This principle is critical to achieving the community's vision. 59%
- This principle is supportive, but not critical to the community's vision. 28%
- This principle is not supportive of the community's vision. 12.8%

GP4. Achieve a sustainable and equitable balance of owners and renters, incomes, housing types, employment opportunities, and services that meets the needs of residents while positioning the community to thrive and flourish in the future.

- This principle is critical to achieving the community's vision. 71.4%
- This principle is supportive, but not critical to the community's vision. 28.6%
- This principle is not supportive of the community's vision. 0%

GP 5. Value the diversity of people, cultures, and activities and recognize this diversity as a source of resilience, creativity, learning, empowerment, and collaboration that strengthens the neighborhoods.

- This principle is critical to achieving the community's vision. 64%
- This principle is supportive, but not critical to the community's vision. 25%
- This principle is not supportive of the community's vision. 11%

GP 6. Demonstrate public and personal commitment, improve perceptions, and attract new energy and investment through neighborhoods that are attractive and well-maintained.

- This principle is critical to achieving the community's vision. 67%
- This principle is supportive, but not critical to the community's vision. 20%
- This principle is not supportive of the community's vision. 14%

Review Potential Initiatives

A. What do you like about the potential initiatives?

- Promotion of local businesses
- Increase local grocery stores

B. What is missing in the potential initiatives? Are there other initiatives that would better support the vision and guiding principles?

- Protect colleges
- Job growth
- Education on pride/history
- Community gardens
- Better mass transit in Springfield
- Absent landlords
- We need taxpayers, less reliance on state and federal funding
- Create co-ops or food pods for healthy food options
- Increase homeownership
- Preserve the character of housing, not cookie-cutter

- Add co-ops for a coordinated housing strategy
- Improve gateways for streetscape improvements
- Add Mill Street to the list of streetscape improvements
- Improve communication with residents
- More collaboration between schools and local businesses
- Engage local institutions and connect them to the community
- Railroad line as park/trail
- Expand transit system
- Adaption of traffic islands and some lots
- Include the X in Forest Park
- Move farmer's market indoors
- Don't like initiative of 'coordinate school/library resources' – connection – yes; location – not same
- Support existing businesses
- Which housing strategies are short-term, medium-term, long-term initiatives?
- Worried about government funding
- More promotion of neighborhoods
- Colleges are important
- Buy-in from elected officials
- Consolidate principles 1 initiatives
- Bring in outside to address housing
- Pods of entertainment (no night clubs), food, places for kids like Faneuil Hall in Boston
- Connect Hitchcock Rail path. Create bike path along Mill River to connect Riverfront bike path – the old Hitchcock RR could connect McKnight Old Hill Six Corners and Mill River to Riverfront and Hall of Fame
- Add small businesses, coffee shops, micro-businesses
- Who own new infill housing?
- Community garden on vacant lots
- Is development being done in a way to improve pedestrian accessibility?
- Involve youth in investing in their community

- Get city or nonprofits to take ownership of bank-owned properties and turn them over to community for affordable housing
- Engage code enforcement Dept and Housing Court to compel action by the banks
- Co-located small businesses in a single building or area
- Add fun things!
- Cultural – Stone Soul Festival ([www.stonesoulfestival.com](http://www.stonesoulfestival.com)) and Harambee

C. Are there specific locations, organizations, programs, partners, or resources that are important to make these initiatives successful?

Abandoned apartments on Wilbraham Ave for grocery store

- Central Street grocery store
- Mill Street for street improvements
- Vacant gas station at Pine & Walnut
- Pod groupings of stores, banks, medical center on Central St.
- Connect Hitchcock

Prioritization Exercise

A. Use the beans in the cup to prioritize which initiatives you believe are the most important. (Each participant was given 20 beans to vote on 17 initiatives)

- Coordinated housing strategy – 48 beans
- Comprehensive community services strategy – 11 beans
- Community network – 33 beans
- Local healthy food options – 30 beans
- Non-profit capacity building and support – 9 beans
- Vacant lots as community spaces – 46 beans
- Interim stabilization and weatherization program – 16 beans
- Quality schools as community anchors – 45 beans
- Streetscape improvements – 35 beans
- Promotion of community diversity – 14 beans
- New infill housing – 48 beans

- New tools for neighborhood businesses – 89 beans (\*Note: User error. Kids put beans in this cup)
- New approach to property maintenance – 10 beans
- Safe and convenient transit – 24 beans
- Community policing – 31 beans
- New strategies for preservation and maintenance – 13 beans
- Enhanced local retail and services – 26 beans

## **December 14th, 2011 Community Meeting District 2 - J.C. Williams Community Center**

MAJOR MOVE: Build Community Capacity  
INITIATIVE: Capitalize on Engaged Community

### WHAT IS THE MOST IMPORTANT THING THIS INITIATIVE CAN ACCOMPLISH?

- Engage community in biz attraction identification of what biz open in the neighborhood
- Helps make area safer and attractive to people
- Increase capacity of institution
- JC Williams as resource center
- Centrally located hub
- Churches to act as coordinators of ...
- Collection and distribution of goods and donations
- Increase their resources
- Use them as fundraising or as partnerships among institutions to leverage their own resources
- Springfield college students teach at the schools and people jog at the track
- Housing
- Crack down on absentee landlords.
- Make these houses / apts available for purchase
- Homeowners take care of their property and the neighborhood as a whole

### IMPLEMENTATION OPPORTUNITIES:

- Police
- Community policing
- Police need to form relationships with the community
- Recruit local youth for the academy in Agawam and bring them back to

the neighborhood

THINGS TO KEEP IN MIND:

- Community policing meeting in Indian Orchard
- Regular communication among the church, police, schools and universities
- Service providers need to feel that they are part of the community - part of it, not just in it

MAJOR MOVE: Expand Economic Opportunities  
INITIATIVE: Enhanced Local Retail and Services

WHAT IS THE MOST IMPORTANT THING THIS INITIATIVE CAN ACCOMPLISH?

- Foods... Veg..
- Bartering services
- Businesses give to each other
- Strengthen manufacturing
- Mixes use zoning
- Neighborhood influence over special permits

IMPLEMENTATION OPPORTUNITIES:

- Movie theater
- Support for supermarket

THINGS TO KEEP IN MIND:

Source: Saving others utilizing resources collectively for empowerment

MAJOR MOVE: Expand Economic Opportunities  
INITIATIVE: Job Training and Small Business Support

WHAT IS THE MOST IMPORTANT THING THIS INITIATIVE CAN ACCOMPLISH?

- Support – to agencies for recruit and first employment
- MLK – to work the future (myself)
- Educate small business
- Technical support / assistance
- HUD Enterprise Community 1990's
- Neighborhood Chamber of Commerce
- More targeted than neighborhood council
- Connection to manufacturing jobs in neighborhood

IMPLEMENTATION OPPORTUNITIES:

- Youth program – training machine operators
- Apprenticeship – Union
- Construction jobs – lead to SOMWBA – DBE and other certifications
- Teaching jobs
- Youthbuild or stronger apprenticeship programs
- Automotive repair

THINGS TO KEEP IN MIND:

- Keep local legislators abreast
- Vote in vote (elections)
- CORI reform
- Intensity / skills needed for certain training programs
- Cinderella license

MAJOR MOVE: Expand Economic Opportunities  
INITIATIVE: Promotion and Marketing of Community



WHAT IS THE MOST IMPORTANT THING THIS INITIATIVE CAN ACCOMPLISH?

- Home tours to emphasize safety and beauty
- Ownership of Mason Square
- Business history
- Book fairs of writers
- Entertainers who grew up in city
- Trail
- Art

IMPLEMENTATION OPPORTUNITIES:

- Farmers market expansion
- Community gardening
- Underground railroad – St. John’s
- Armory – national significance
- Writers / artists

MAJOR MOVE: Invest in Quality Neighborhoods

INITIATIVE: Property Maintenance for Homeowners and Renters

WHAT IS THE MOST IMPORTANT THING THIS INITIATIVE CAN ACCOMPLISH?

- Changing incentives so that resources are shifted from accusing so-called “violators” to helping people care for property
- Change city’s code enforcement
- Allow tenants stop paying rent because of violations their landlords can’t improve ...
- Create a neighborhood fund for property maintenance?
- Home ownership is an issue
- Train people from neighborhood to do improvements

- Hire locally
- i.e. Central Detroit – local CDC hires landscaping business, all local staff, take care of neighborhood properties including vacant; demolition business as well

IMPLEMENTATION OPPORTUNITIES:

- Ordinances are changeable, as are policies
- CDBG funds can be re-allocated
- Historic preservation should have a priority over demolition

THINGS TO KEEP IN MIND:

- Work with people instead of fighting against them

MAJOR MOVE: Invest in Quality Neighborhoods

INITIATIVE: Reuse of Vacant Lots

WHAT IS THE MOST IMPORTANT THING THIS INITIATIVE CAN ACCOMPLISH?

- Ibrahim already gardens – spaces
- Looking urban farming
- Talk to Macy school he wants to connect with gardeners
- Looking for retail opportunities
- Looking for safe places for youth
- Looking for space for a hoop house as an educational facility
- Wants suite year round

IMPLEMENTATION OPPORTUNITIES:

- Farmers market
- Farm / food stand year round
- Youth led organization

- Have capacity to expand
- Community kitchen

THINGS TO KEEP IN MIND:

- Do you need to own land?
- Looking for long-term commitment before improving / bringing in soil

MAJOR MOVE: Invest in Quality Neighborhoods

INITIATIVE: Streetscape Improvements

WHAT IS THE MOST IMPORTANT THING THIS INITIATIVE CAN ACCOMPLISH?

- Alden Street – part of rotary
- Roundabouts has been studied for Six Corner
- Watershops should be an anchor
- Create gateway to college
- Six Corners gateway to neighborhood – to identifiers for neighborhood – make it better looking
- Study further
- Redo pizza parlor and market on Walnut
- Walnut – one gas station is good, other is weak
- Connect to Armory
- Bodega across from gas station
- On historic building
- Automotive uses are not appropriate here but the one gas station is good and needed
- Walnut Street
- Commuters use this area, that is their ... of the neighborhood - if the gateway becomes great
- Walnut Street – lighting is new historic but the uses are struggling, misses

identity

- Entice the college to invest more in the area
- Improving function and image of major roadways
- Pedestrian crosswalks at Six Corners Intersection, bus stop at Maple and Central, watershops intersection
- Traffic calming on Hancock, Central, Florence

IMPLEMENTATION OPPORTUNITIES:

- Design engineering
- Connect to armory – it's between the two armories
- GW laid that out
- Highlight this
- Walkway along Rifle Street along Mill River
- Walnut Street and Six Corners

THINGS TO KEEP IN MIND:

- Focus on the Miracle Mile – along the Mill River
- Walking path along
- Banners
- Things can be done if we keep at it

MAJOR MOVE: Safe and Healthy Living

INITIATIVE: Community Policing/Safety

WHAT IS THE MOST IMPORTANT THING THIS INITIATIVE CAN ACCOMPLISH?

- Lighting
- Sidewalks
- Pedestrian traffic lighting
- Hancock (fluorescent)
- Speed bumps

MAJOR MOVE: Strengthen Community Through Educational Institutions  
INITIATIVE: Quality Schools as Community Anchors

#### WHAT IS THE MOST IMPORTANT THING THIS INITIATIVE CAN ACCOMPLISH?

- Brookings school should be torn down and a new school built. Makes no sense to invest millions of dollars to repair the old building which is outdated. Not enough space for classrooms and services, classes were being held in closet space. Heating and electrical and plumbing systems in old building outdated and inadequate for today's needs.
- A new building could be built with energy savings heat; air conditioning, electrical and plumbing systems which would save money on an ongoing basis and in the long term.
- If we simply rehab the old building we will be wasting money because it will be outgrown in the coming years and need replacement eventually – better to do it now.
- What do you want to see happen to all of these schools
- The rebuilding of these schools can transform the neighborhood and attract new residents
- Want to have the schools open for longer hours for course remediation or job/career retraining.
- What should McDuffie and Brookings and Forest Park Middle School look like
- State of the art facility design
- Community services, health services, etc.
- Community recreational space
- School as a magnet, such that people want to live near it.
- Vocational learning opportunities
- Schools open in evenings
- Housing opportunities for school employees

- Teacher incentives is a program for teacher and medical work force housing
- “The Springfield Plan” – S.P.S. was a great district

#### IMPLEMENTATION OPPORTUNITIES

- Enhance recreational space around the new schools
- Consider developing housing for the teachers in the neighborhoods

#### THINGS TO KEEP IN MIND

- A new building for Brookings school could become a community hub for use for community services to the neighborhood. The building could be used for programs at night – healthcare center, senior center, sports programs.
- Our students deserve the best we can give them. Please don't put them back into that old outdated building. Linda Bartlett, 280 Pine Street.
- Community was unsafe at MacDuffie and that is why they left. Must address safety.

MAJOR MOVE: Strengthen Community Through Educational Institutions  
INITIATIVE: Strengthened Relationships between Colleges and Neighborhoods

#### WHAT IS THE MOST IMPORTANT THING THIS INITIATIVE CAN ACCOMPLISH?

- Educational Corridor
- Speakers Series has been great in the past – more of those
- Communications with adjacent neighborhoods about services and programs
- Continue dispensing college exploration materials to area libraries
- The education corridor at Springfield College can accomplish the goal of this initiative

#### IMPLEMENTATION OPPORTUNITIES:

- Springfield College can send mailing out to surrounding neighborhoods to better communicate their community programs
- Springfield rep attend neighborhood council meetings

#### THINGS TO KEEP IN MIND:

- Springfield College can do a better job of letting the greater community what is available to them and how open they are to the community
- Ask Bobbie about NCB Capital Impact

MAJOR MOVE: Transform Housing

INITIATIVE: Coordinated Housing Strategy

#### WHAT IS THE MOST IMPORTANT THING THIS INITIATIVE CAN ACCOMPLISH?

- Increase home ownership from 18-19% to 25% (at a minimum). Better if 30%+
- Create a mechanism to increase the population numbers for elderly, middle income, tax paying residents and businesses
- We need taxpayers!

#### IMPLEMENTATION OPPORTUNITIES:

- Create funding sources or partnerships for all levels of wealth
- Buckets
- i.e., low income – affordable home ownership
- middle-high – incentives to buy and reside in historic properties

#### THINGS TO KEEP IN MIND:

- In 10 years Six Corners added 1049 new housing units, while Springfield only added 143. Most of this 1049 converted beautiful historic properties

to group homes. Some are well-maintained, some are not.

- Grow with a plan!

MAJOR MOVE: Transform Housing

INITIATIVE: New Infill Housing

#### WHAT IS THE MOST IMPORTANT THING THIS INITIATIVE CAN ACCOMPLISH?

- Create a cohesive plan to ensure the right mix of housing is implemented
- The mix should include a diverse population for income levels, age diversity, taxpayer vs. non-profit
- Don't allow an overweight (currently 81%) on investor-owned property
- Ensure we meet home ownership goals

#### IMPLEMENTATION OPPORTUNITIES:

- Add more taxpayers
- Create incentives that target taxpaying individuals and property owners

#### THINGS TO KEEP IN MIND:

- The population is heavily weighted to poverty (largest % in the city live in Six Corners)

MAJOR MOVE: Transform Housing

INITIATIVE: Preservation as Revitalization Tool

#### WHAT IS THE MOST IMPORTANT THING THIS INITIATIVE CAN ACCOMPLISH?

- Lot sizes
- What will be built – houses better than apartments
- Affordable housing critical

- Fixing and repairing vacant homes
- Incentives for staying homes
- Space for organizations that promote affordable housing to build
- Elderly housing
- Shore up neighborhoods that can be attractive to potential home buyers
- “Shore-up” means creating inviting gateways or “entrances to neighborhoods”
- Create loan or funding opportunities for homes that should be rebuilt or sold and rebuilt to new / potential residents
- Also provide funding for home owners whose loan to value is upside down.

#### IMPLEMENTATION OPPORTUNITIES:

- Locating a fund for mortgages to help keep homes
- Partnering with existing organizations
- Gateways:
  - Mill to Pine & Maple
  - Central & Pine
  - Watershops – Hickory
- Homes:
  - On Maple Street
  - Pine Street

#### THINGS TO KEEP IN MIND:

- Ensure code enforcement on all properties especially investor-owned
- Need lighting, walkways, attractive spaces
- For homes upside down, provide assistance

# Previous Neighborhood and City Plans

The following plans and sources were reviewed for background information.

## City of Springfield

- 100 Day Tornado Recovery Update. September 9, 2011 – Provides an overview of the damage caused by tornado to housing, parks, public facilities, and businesses and the progress made in repairing and rebuilding these structures within the 100 days after the tornado.
- Design Guidelines for the Residential Architecture of Springfield. Prepared for The City of Springfield, Massachusetts by Dietz & Company Architects, Inc. – A visual guide to residential design based on neighborhood form and the architectural style of the house.
- Fiscal Year 2012 Adopted Budget – A detailed description of the approved 2012 budget for the City.
- June 1, 2011 Tornado Response. Springfield Health and Human Services – A presentation by HHS Director, Helen Caulton-Harris that outlines the timeline of events after the tornado and the lessons learned from the tornado response and recovery.
- Rebuilding Guide for Homeowners. September 2011 – A resource guide for homeowners with information on how to navigate federal assistance, homeowners' insurance, and rebuilding damaged homes.
- Tornado Damage: Impact on Small Businesses & Available Incentives. August 16, 2011 – A presentation that quantifies the damage to businesses caused by the tornado and outlines the available financing programs and tax incentives for small business owners.
- Tornado Impacts - EDA Presentation. July 14, 2011 – Provides an overview of the damage to housing, parks, public facilities, and businesses caused by tornado.
- Springfield Educational Corridor Vision Plan. Prepared by Goody Clancy, Dietz & Company, and W-ZHA. July 2008 – Based on stakeholder and community engagement this plan develops a new vision and plan for the area along Wilbraham Avenue between Springfield College and Wilbraham Road.
- Springfield Educational Corridor Vision Plan – Implementation Plan: Next Steps. Prepared by Goody Clancy and W-ZHA. August 2011 – An update to the 2008 vision plan providing a status report and short term action plan for key stakeholders.
- State Street Corridor Redevelopment Program. Prepared for The State Street Alliance. W-ZHA, Zimmerman/Volk, Goody Clancy, Dietz & Company. July 2008 – The report sets forth a framework and redevelopment projects for the revitalization of the State Street corridor.

## City of Springfield - Office of Planning and Development

- East Forest Park neighborhood plan. Prepared by Springfield Planning Department. March 1997 - Presents an analysis of the history, historic assets, demographics, and existing conditions and puts forth recommendations and a short-term action plan for the East Forest Park neighborhood.
- Maple High Six Corners Community Vision (Listening Tour). Maple High-Six Corners Neighborhood Council. August 2011 – Outlines the strength, challenges, goals and vision for the Maple High-Six Corners neighborhood.
- Old Hill Neighborhood Master Plan Summary Report. Prepared for Partnership for the Renewal of Old Hill, Old Hill Neighborhood Council, City of Springfield, Urban League of Springfield, Springfield College by The Cecil Group with Tai Soo Kim Partners. April 2004 - Outlines an analysis of current conditions, challenges faced by the neighborhood, and key issues and puts forth recommendations for the Old Hill neighborhood.
- Six Corners neighborhood plan. Prepared by Springfield Planning Department. March 1995 – Presents an analysis of the history, historic assets, demographics, and existing conditions and puts forth recommendations and a short-term action plan for the Six Corners neighborhood.
- Sixteen Acres neighborhood plan. Prepared by Springfield Planning Department. December 1997 - Presents an analysis of the history, historic assets, demographics, and existing conditions and puts forth recommendations and a short-term action plan for the Sixteen Acres neighborhood.

- Small Business Toolbox. Revised: October 3, 2010 – A description of the programs and services provided by the City that can be used to help owners improve and grow their business.
- Upper Hill neighborhood plan. Prepared by Springfield Planning Department. February 1996 - Presents an analysis of the history, historic assets, demographics, and existing conditions and puts forth recommendations and a short-term action plan for the Upper Hill neighborhood.
- Zoning Ordinance (Draft). October 2011. [http://www.springfield-ma.gov/planning/fileadmin/Planning\\_files/Final\\_Draft\\_10\\_27\\_11.pdf](http://www.springfield-ma.gov/planning/fileadmin/Planning_files/Final_Draft_10_27_11.pdf) – The City's zoning ordinance includes proposed revisions through October 27, 2011.

#### Federal Reserve Bank of Boston

- Greater Springfield Employment Challenges: Findings of Employer Survey and Interviews, November 2009 - Presents the findings from in-depth interviews and a survey of employers in the Greater Springfield area on employment opportunities for entry-level workers with limited skills and barriers that Springfield's low-income residents face in accessing these jobs.
- Housing Policy and Poverty in Springfield. February 2011 - Considers whether housing policies may have contributed to the concentration of poverty in downtown Springfield by reviewing federal housing policy, with a focus on Springfield.
- Jobs in Springfield, Massachusetts: Understanding and Remediating the Causes of Low Resident Employment Rates. February 8, 2010 - Explores the causes of and potential remedies for the city's low resident employment rates by analyzing the availability of jobs across Springfield's various neighborhoods and in nearby towns and cities and identifies policy priorities to increase employment.
- Small Businesses in Springfield, Massachusetts: A Look at Latino Entrepreneurship. March 2011 – Analyzes the self-employment and minority business ownership rates, compares Springfield with other similar cities in New England, and presents important characteristics and challenges of Latino

businesses in Springfield.

- Reinvigorating Springfield's Economy: Lessons from Resurgent Cities. August 2009 - Analyzes the economic development approaches of other mid sized manufacturing oriented cities during the past half century.
- Toward a More Prosperous Springfield: A look at the barriers to employment from the perspective of residents and supporting organizations. June 2010 - Highlights the perspectives of residents and community-based organizations on why so few residents of Springfield's downtown neighborhoods are employed and looks at some of the resources available to residents to help them address barriers to employment.
- Towards a More Prosperous Springfield, Massachusetts: Project Introduction and Motivation. August 2009 – Provides a brief overview of the economic changes that have taken place in Springfield and an introduction of the Bank's new project that will support ongoing efforts to revitalize the Springfield.
- Towards a More Prosperous Springfield, MA: What Jobs Exist for People without a College Education? August 2009 - Analyzes projections of Massachusetts employment opportunities by occupation to address concerns about a shortage of jobs for those who lack a college education.

MassINC and the UMass Dartmouth Urban Initiative. Building for the Future: Foundations for a Springfield Comprehensive Growth Strategy. June 2009 – Assists the City of Springfield with a long-term growth strategy by identifying the type of industries that can generate growth; strategies to attract, retain, and build those industries; and strategies to ensure that economic growth is inclusive of all residents.

#### The Pioneer Valley Planning Commission.

- The Region's Comprehensive Economic Development Strategy (CEDS)-2011 Annual CEDS Report. August 2011 – Provides the region's leadership a current picture of the status of the region's economy and an update on the Plan for Progress economic strategies.

- A Demographic and Economic Analysis of the City of Springfield. September 2006 - Provides a detailed picture and a baseline data report of the current demographic, social, and economic condition of the City of Springfield.

TeatroV!Da Youth Ensemble in Collaboration With Magdalena Gómez. Our Vision for a Creative Springfield. November 2011 – A report by a youth-led project to identify their vision for rebuilding Springfield.

University of Massachusetts, Amherst

- Verel, Amy C., "Reclaiming the Miracle Mile: A Greenway Park Design & Land Use Strategy for Springfield's Lower Mill River" (2010). Landscape Architecture & Regional Planning Masters Projects. [http://scholarworks.umass.edu/larp\\_ms\\_projects/8](http://scholarworks.umass.edu/larp_ms_projects/8) - Provides an analysis of the lower Mill River area and puts forth a design concept for a recreation trail along the river.
- Creating Livable Neighborhoods in Old Hill and Six Corners. Department of Landscape Architecture & Regional Planning Urban Design Studio - Spring 2011. June, 2011 – Analyzes neighborhood conditions and puts forth physical design recommendations to improve livability of residents in Old Hill and Six Corners neighborhoods.
- Corridor Study and Revitalization Strategy for the Old Hill and Six Corners Neighborhoods, Springfield, Massachusetts, with a concentration on Central Street, Hancock Street, and Walnut Street - Recommendations Report. Department of Landscape Architecture and Regional Planning. December 2010 – A report on the revitalization program produced in collaboration with the City of Springfield, Office of Planning and Economic Development, the UMass Center for Economic Development, the UMass-Amherst Design Center, the S.R. Williams Resource and Community Development Initiative and other neighborhood institutions and groups.
- Corridor Study and Revitalization Strategy for the Old Hill and Six Corners Neighborhoods, Springfield, Massachusetts, with a concentration on Central Street, Hancock Street, and Walnut Street - Technical Report. Department of

Landscape Architecture and Regional Planning. December 2010 - A report on the revitalization program produced in collaboration with the City of Springfield, Office of Planning and Economic Development, the UMass Center for Economic Development, the UMass-Amherst Design Center, the S.R. Williams Resource and Community Development Initiative and other neighborhood institutions and groups.

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Urban Land Institute. Springfield Massachusetts: Strategies for a Sustainable City (An Advisory Services Panel Report). 2007 – Recommend programs and projects to improve the city's economic health and vitality based on a five-day ULI panel study.



# Partnership / Stakeholder Organizations

The following organizations are identified as partners and stakeholders throughout the District 2 and District plan.

- Affiliated Chambers of Commerce of Greater Springfield - Business association representing the East of the River 5 Town Chamber (East Longmeadow, Hampden, Longmeadow, Ludlow, and Wilbraham), the city of Springfield, the Professional Women's Chamber and nearly 1,200 businesses.
- American Institute of Architects (AIA) – Western Mass Chapter – The local chapter of the national AIA, the professional membership association for architects.
- Baystate Health – Major provider of health-related facilities and care.
- Behavioral Health Network – Non-profit community behavioral health service agency.
- Boys & Girls Club – National youth development organization.
- Catholic Charities – Religious organization that works with individuals, families, parishes and communities to help them meet their needs.
- Center for Ecological Technology – Nonprofit organization whose mission is “to research, develop, demonstrate and promote those technologies which have the least disruptive impact on the natural ecology of the Earth.”
- Citizen Police Academy - A ten week program that trains Springfield citizens on how police officers perform their duties and how the department serves the community.
- Concerned Citizens for Mason's Square – A local organization created to manage the Mason Square Farmer's Market.
- Develop Springfield – Local nonprofit corporation advancing redevelopment projects and leading implementation of the Rebuild Springfield plan.
- Dunbar Community & Family Center – Community Center managed by the YMCA of Greater Springfield.
- Episcopal Diocese of Western Massachusetts - A community of more than sixty congregations serving the 1.6 million people in Western Massachusetts.
- Food Access Group of the Springfield Food Policy Council – A subcommittee of the Springfield Food Policy Council focusing exclusively on increasing residents' access to healthy food.
- Food Bank of Western Massachusetts – Nonprofit organization working to reduce hunger and food insecurity in Berkshire, Franklin, Hampden, and Hampshire Counties.
- Forest Park Civic Association – The neighborhood council of Forest Park neighborhood.
- FutureWorks – A one stop career centers providing a range of services & resources to job seekers and employers in Hampden County.
- Gardening the Community – A youth-led food justice organization engaged in urban agriculture, sustainable living, and organizing for healthy and equitable communities.
- Greater Springfield Habitat for Humanity – Nonprofit organization dedicated to providing homeownership opportunities to low-income families.
- HAP Housing – Nonprofit developer of affordable housing that also provides housing assistance to tenants, homebuyers, homeowners and rental property owners and works in urban neighborhood revitalization.
- Home City Housing - Multi-service housing organization that develops, owns and manages multi-family rental properties in the Greater Springfield.
- Keep Springfield Beautiful – A nonprofit organization promoting litter and graffiti prevention, recycling, conservation, and beautification.
- Live Well Springfield - An umbrella group of organizations focused on improving healthy eating and increasing physical activity of Springfield's residents.
- Maple High-Six Corners Neighborhood Council – The neighborhood council for the Maple High-Six Corner neighborhood.
- Martin Luther King Family Services – An organization providing holistic education, health and human services, and personal development services for individuals and families.
- Mason Square Food Justice Initiative – Local, grassroots organization working to bring healthy food options to the Mason Square area.

- Mason Square Health Task Force - Community group working to eliminate racial health disparities in Mason Square.
- Massachusetts Audubon Society – Nonprofit affiliated with the national Audubon Society working to protect the nature of Massachusetts for people and wildlife.
- Massachusetts Career Development Institute – A facility and organization focused on workforce training and education that also provides certain social services, housing, and youth development programs.
- Massachusetts Historical Commission – The office of the State Historic Preservation Officer and the office of the State Archaeologist to identify, evaluate, and protect important historical and archaeological assets of the Commonwealth.
- Massachusetts Latino Chamber of Commerce - To develop, promote and protect Latino businesses and communities in Massachusetts.
- Massachusetts Office of Business Development – The state office committed to helping companies create and retain jobs, as well as promote private investment in our state.
- Mayor’s City-Wide Violence Prevention Task Force - A coalition of stakeholders focused on developing solutions, interventions and prevention strategies to reduce violence in Springfield.
- National Clearinghouse for Educational Facilities - A program of the National Institute of Building Sciences, a non-governmental, non-profit organization authorized by Congress to serve as an authoritative source of innovative solutions for the built environment.
- National Trust for Historic Preservation – A national organization providing leadership, education, advocacy, and resources to save America’s diverse historic places and revitalize communities.
- New England Black Chamber of Commerce – Nonprofit organization dedicated to economically empowering and sustaining the African American communities through entrepreneurship and collaborative activities within New England.
- Old Hill Neighborhood Council – The neighborhood council for the Old Hill neighborhood.
- Partners for a Healthier Community - Nonprofit organization building a healthier Springfield through civic leadership, collaborative partnerships, and advocacy.
- Pioneer Valley Planning Commission (PVPC) - The designated regional planning body for the Pioneer Valley region, which encompasses 43 cities and towns in the Hampden and Hampshire county areas.
- Preservation Massachusetts - The statewide non-profit historic preservation organization dedicated to preserving the Commonwealth’s historic and cultural heritage.
- Rebuilding Together Springfield - Non-profit organization bringing volunteers to low-income homeowners to assist in home repair and maintenance.
- Red Cross - Humanitarian organization that provides relief to victims of disasters and help people prevent, prepare for, and respond to emergencies.
- Regional Employment Board - The region’s primary planner of workforce development issues that was established by Federal and State legislation to build better workforce public policies.
- River Valley Investors - A group of entrepreneurs and executives dedicated to helping each other find, evaluate, and profitably invest in companies with significant growth potential.
- ROCA – A nonprofit organization helping disengaged and disenfranchised young people move out of violence and poverty.
- Salvation Army - A evangelical part of the universal Christian church providing humanitarian and social services to individuals and families.
- Scibelli Enterprise Center - Home to the Springfield Incubator providing guidance, education, and support to startup businesses.
- Springfield Arbor Allies – An organization committed to the health and enhancement of the urban forests in Springfield.
- Springfield Business Incubator – A program and center providing comprehensive support services and a professional office environment for new

business initiatives.

- Springfield Christian Ministries Tornado Relief - Multi-church outreach relief effort to help rebuild the city of Springfield and care for the victims of the June 1, 2011 tornado.
- Springfield Community Together Long Term Recovery Group - A group of professional and community organizations (faith-based, volunteer, charitable, municipal and civic) partnering to provide for the unmet needs of residents who live in Springfield.
- Springfield Food Policy Council – Public private partnership that oversees the coordination of public and private efforts to improve access to nutritious, affordable, fresh, and safe foods for all residents of Springfield.
- Springfield Historical Commission – The city commission leading historic preservation and promotion of Springfield’s historic assets.
- Springfield Housing Authority – Massachusetts’ third largest housing authority that provides affordable housing to Springfield residents.
- Springfield Neighborhood Housing Services – Non-profit corporation that transforms families and revitalizes communities through homeownership development, recycling of blighted properties and resident empowerment.
- Springfield Parks Commission – A mayor appointed five-member Board that makes recommendations to the Parks & Recreation Department.
- Springfield Partners for Community Action - The federally designated Community Action Agency (CAA) providing services and advocacy to alleviate the conditions of poverty for area residents.
- Springfield Preservation Trust – The non-profit, non-governmental organization dedicated to historic preservation in Springfield, Massachusetts.
- Springfield Redevelopment Authority – Quasi-governmental agency responsible for urban renewal and revitalizations projects throughout the city.
- Springfield Youth Network – An initiative to engage the young people of Springfield.
- State Street Alliance – A coalition of over 50 private and public entities dedicated to the redevelopment of State Street.
- The 50 for 50 Green Schools Caucus Initiative – An initiative of the U.S. Green Building Council that provides research and guidance to create sustainable learning environments.
- The City’s Public Health Council - The 15-member advisory council to the Mayor on health matters.
- U.S. Department of Education – Green Ribbon Schools program - The first comprehensive federal policy for schools related to environment, health and education.
- U.S. Green Building Council - Non-profit organization committed to a prosperous and sustainable future for our nation through cost-efficient and energy-saving green buildings.
- U.S. Green Building Council – The Center for Green Schools - An initiative of the U.S. Green Building Council that provides research and guidance to create sustainable learning environments.
- United Way of Pioneer Valley – Nonprofit organization that mobilizes people and resources to strengthen in the areas of education, income, health, and basic and emergency needs.
- Upper Hill Residents Council – The neighborhood council for the Upper Hill neighborhood.
- Valley Venture Mentors – Nonprofit organization helping entrepreneurs find and earn the social capital vital for success.
- Western Mass Regional Small Business Development Center – An organization that provides high-quality, in-depth advising, training, and capital access for small businesses
- Western Massachusetts Development Collaborative (WMDC) - A private, non-profit development corporation, who provides business development assistance to small business in the trades industry in western Massachusetts.
- Western Massachusetts SCORE - The local chapter of the nation’s largest nonprofit volunteer business counseling service that provides free, confidential counseling to small business entrepreneurs throughout Hampden, Hampshire, Franklin, and Berkshire counties.

- YMCA of Greater Springfield – Nonprofit community service organization that provides quality programs that promote lifelong personal growth and the balanced development of spirit, mind and body for all.
- YouthBuild Springfield – Nonprofit that supports unemployed and undereducated young people in working toward their GED or high school diploma while learning construction skills by building affordable housing for homeless and low-income people.





# Appendix | District 3





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# Neighborhood Overview

## Demographics

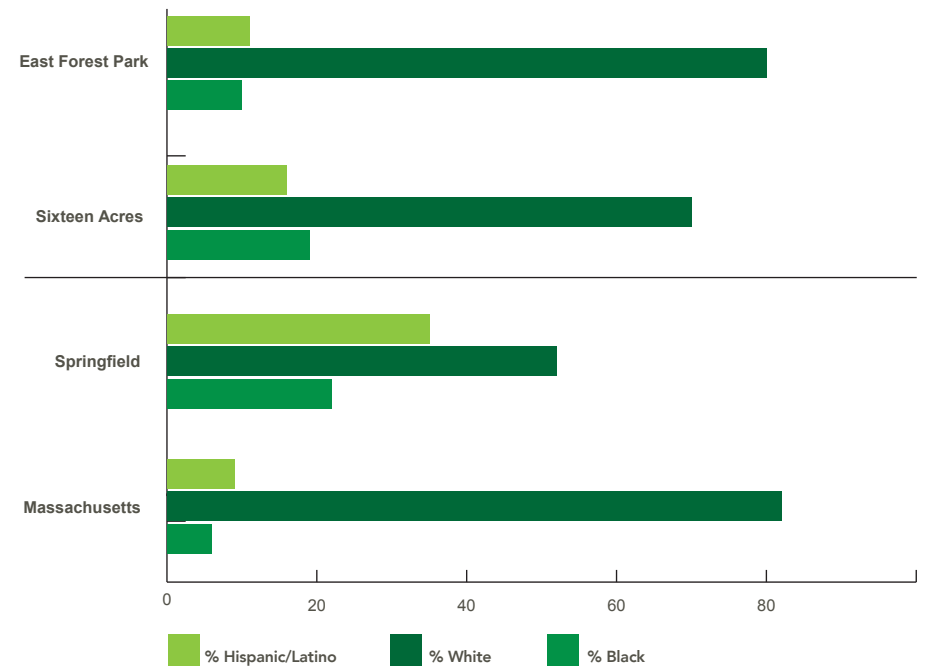
Approximately 33,000 people live in East Forest Park and Sixteen Acres. This area has a lower population density compared to the city on average, and less than half the population density of the other neighborhoods affected by the tornado. With fewer residents under the age of eighteen and more residents over the age of 65, the residents of East Forest Park and Sixteen Acres are older on average than the rest of Springfield, the state, and the nation. This trend is reflected in community desires to attract more families with children to the area and promote genuinely multi-generational neighborhoods.

Approximately 73 percent of District 3 residents are White, roughly 16 percent are Black, and slightly more than 14 percent are of Hispanic/Latino origin. These characteristics place East Forest Park and Sixteen generally on par with the ethnic makeup of the U.S. and make District 3 slightly more diverse than the state of Massachusetts on average. However, District 3 neighborhoods are considerably less diverse than the city as a whole and other neighborhoods affected by the tornado. Sixteen Acres has a slightly higher percentage of African American and Hispanic residents than East Forest Park. At community visioning meetings, some residents identified increased diversity as an opportunity to enhance the District 3 neighborhoods in the future.

## Land Use

Single family residential uses are predominant in East Forest Park and Sixteen acres, with several apartment complexes dispersed throughout the two neighborhoods. The vast majority of commercial land uses in District

## Race and Ethnicity



Residents of East Forest Park and Sixteen Acres are

# OLDER

than the average age in Springfield, Massachusetts, and the U.S.

\*East Forest Park and Sixteen acres have a lower percentage of residents under 18 and a higher percentage of residents over 65.

3 are found in four shopping centers: the Five Town Plaza area along Cooley Street, the intersection of Wilbraham Road and Parker Street, the intersection of Wilbraham Road and Breckwood Boulevard, and along Island Pond Road north of Allen Street. A few neighborhood-scale commercial uses are scattered throughout East Forest Park and Sixteen Acres, with small neighborhood centers along Sumner Avenue at Plumtree Road and Allen Street. Residents have identified Sumner Avenue as an opportunity to enhance the streetscape and commercial vitality as part the plan for rebuilding.

East Forest Park and Sixteen Acres are notable for the large areas of parks, open spaces, greenways, and water bodies that extend throughout the neighborhoods. These features represent important natural amenities and many were severely impacted by the tornado. Restoration and enhancement of these natural areas is one of the highest priorities identified by residents of District 3. Schools and other public or semi-public land uses also make up a sizeable portion of the land uses in District 3.

### **Services and Amenities**

A number of amenities exist in the area and contribute to the quality of life residents enjoy. Over and over again, the residents of East Forest Park and Sixteen Acres identified the parks, open spaces, ponds, and tree-lined streets as major strengths for the community as it rebuilds, and focused on the restoration and improvement of these natural

amenities as a critical component of the rebuilding effort. Watershops Pond, Island Pond, Bass Pond, Nathan Bill Park, Camp Wilder, and the forested areas along South Branch Parkway and Plumtree Road are among the natural areas impacted by the tornado and identified as priorities to restore.

There are two libraries in District 3, one in each neighborhood. However, both libraries are only open for 2.5 days per week, and the facility in East Forest Park is currently located in a commercial shopping center in a space identified by residents as being too small for activities. Residents have identified the rebuilding process as an opportunity to enhance library services and potentially integrate with schools or other public facilities to provide services more efficiently and effectively.

East Forest Park and Sixteen Acres is home to community centers, senior centers, recreation centers, and a number of other community services, including the Greenleaf Community Center in Sixteen Acres, renovated and re-opened in 2007, and the Mayflower Senior Center located in East Forest Park. Enhancement of these services remains a priority for residents. A new community center or gathering places for residents, activities and recreational programs for all ages, services and support for the elderly and disabled, and better utilization of park areas were all identified needs by residents at community meetings. Residents identified the rebuilding and enhanced programming of schools and parks as potential

opportunities to rebuild in a way that helps to provide these additional services and amenities that the residents of District 3 desire.

### **Transportation and Infrastructure**

Pioneer Valley Transit Authority provides bus service within Springfield and throughout the region. All bus lines radiate from downtown. Within District 3, one bus line serves Western New England University, while three bus lines serve East Forest Park to Five Town Plaza. Additional public transit options have been identified as a need by some residents of the District.

Residents also identified street improvements to calm traffic, reduce congestion, and improve traffic flow as needs on a number of streets including Island Pond Road, Surrey Road, and South Branch Parkway. The community also expressed a desire for enhanced bicycle and pedestrian infrastructure throughout East Forest Park and Sixteen Acres. This includes building sidewalk infrastructure in some key locations where it does not currently exist and identifying trail opportunities where existing open space and greenway areas might provide increased connectivity. Sumner Avenue was noted as a corridor where streetscape improvements and efforts to enhance local businesses could have a positive impact on the area. Residents identified the need for greater public safety and emergency preparedness infrastructure, including improvements ranging from additional street lighting, to tornado sirens, to community policing substations.

## Housing

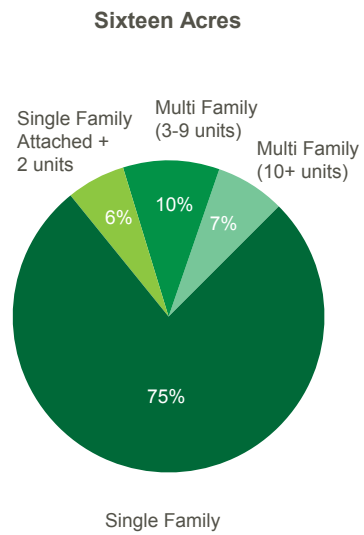
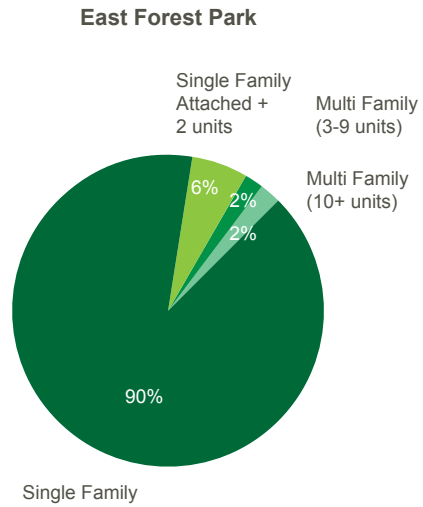
While the median age of housing in East Forest Park is approximately 60 years, and the median housing age in Sixteen Acres ranges between 35 and 50 years, these two neighborhoods are still newer than other neighborhoods affected by the Tornado and reflect a more suburban development pattern. While Springfield as a whole is comprised equally of owners and renters, District 3 neighborhoods have a much higher ownership rate, with 86 percent of housing units owner-occupied in East Forest Park, and 75 percent of housing units being owner-occupied in Sixteen Acres. Sixteen Acres has a slightly higher percentage of multi-family residential dwellings than East Forest Park, but both neighborhoods have a very high ratio of residential units that are detached, single family homes, with 90 percent in East Forest Park and 76 percent in Sixteen Acres. Whereas the vacancy rate for the City of Springfield is roughly 11 percent, housing vacancy in District 3 is much lower at 3-4 percent. At \$165,000, the median home value is somewhat higher than the city as a whole at \$153,000, but still quite affordable in comparison to the rest of Massachusetts.

The housing characteristics of East Forest Park and Sixteen Acres are indicative of healthy neighborhoods. Restoring, enhancing, and improving these neighborhoods was the most prominent and universally shared sentiment at community meetings. District 3 residents expressed desires for developing a better process for addressing abandoned or blighted properties and identifying ways to rebuild area homes that are more durable, efficient, healthy, and comfortable.

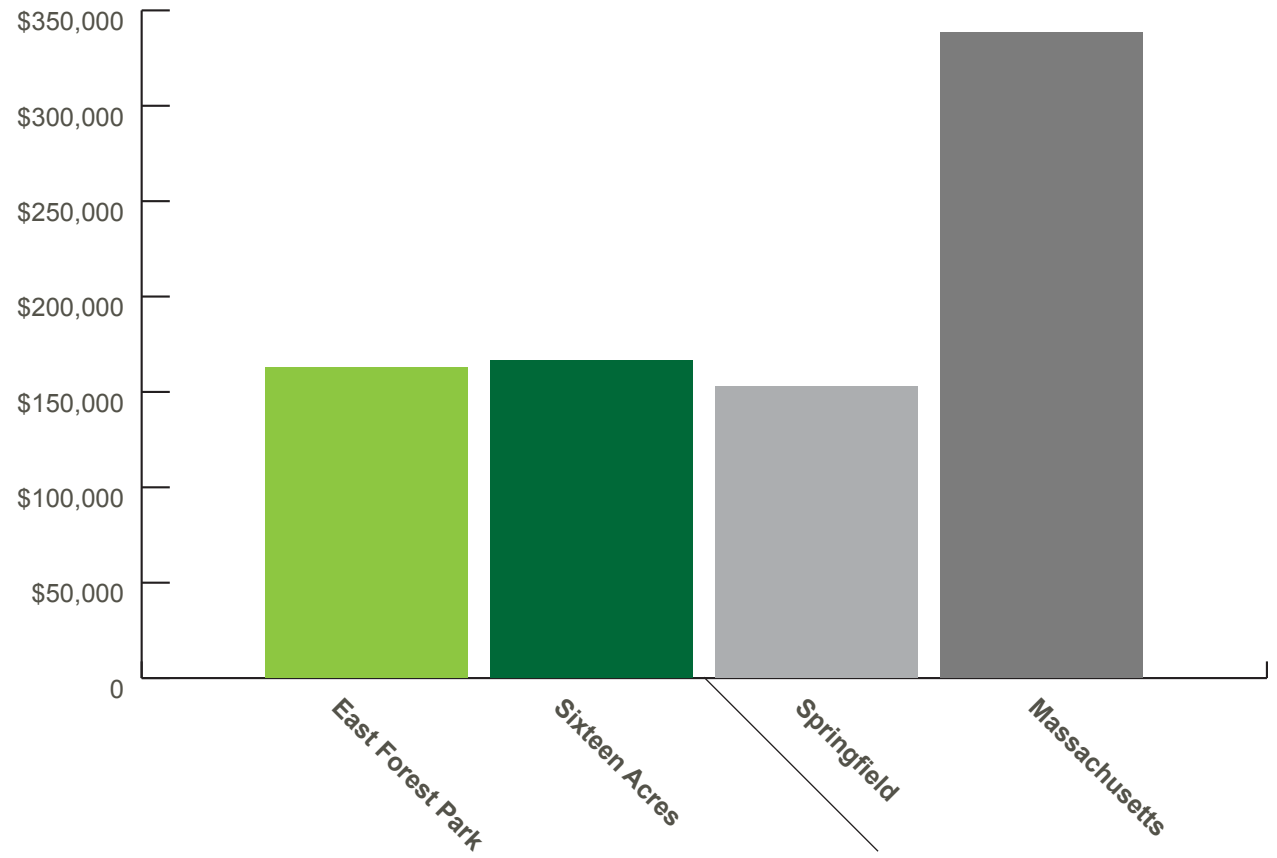
## Housing Tenure



## Housing Type



## Median Housing Value



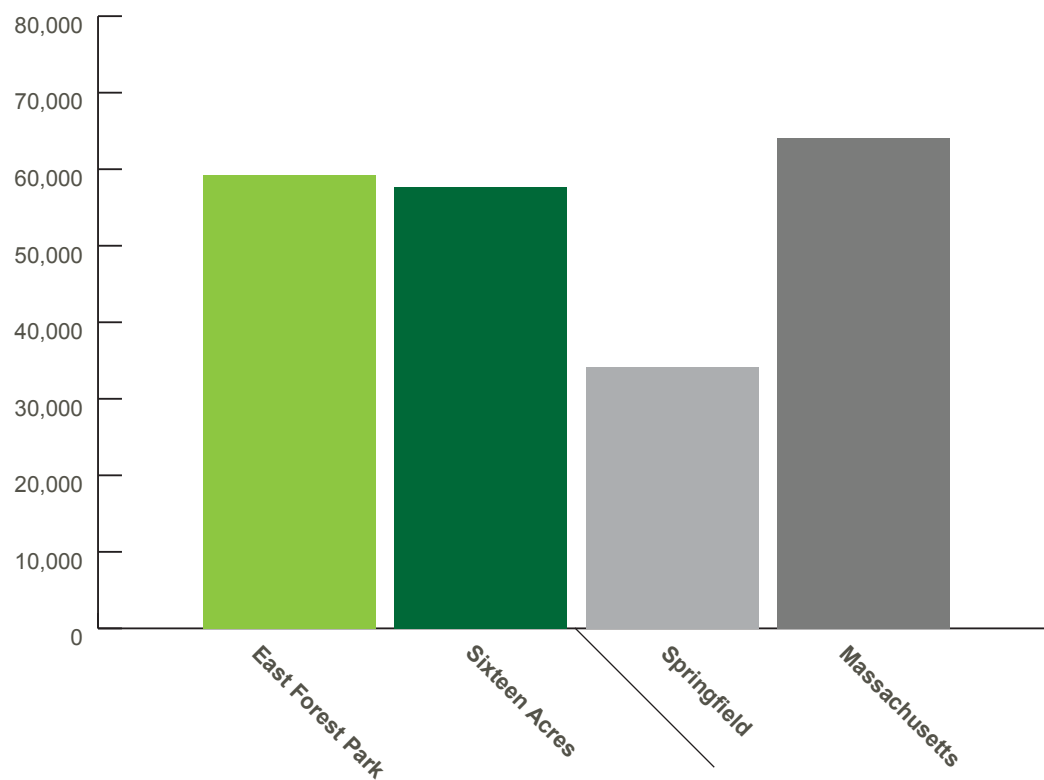
## Employment

The largest area of occupation by far in East Forest Park and Sixteen Acres is in the health, education, and social services sector, with nearly one third of District 3 residents working in these fields. Manufacturing is also an important employment sector, employing approximately 12 percent of District 3 residents. This is consistent with the rest of Springfield. In East Forest Park, a greater percentage of residents work in professional, scientific, and finance industries compared to the City as whole, while in Sixteen Acres retail, entertainment, and food services are larger areas of employment.

At \$57,000, the median income in District 3 is much higher than the citywide figure of \$34,000, reflecting in part the greater proportion of residents working in higher-skill, higher-paying fields compared to the rest of the city. Unemployment is low in District 3 with only 2-4 percent unemployed compared to a citywide rate closer to 8 percent. With high quality jobs and relatively low unemployment compared to the rest of the city, poverty rates are also much lower than the city as a whole. At 6 percent in East Forest Park and 11 percent in Sixteen Acres, poverty rates are only one-quarter to one-half the citywide rate of 27 percent.

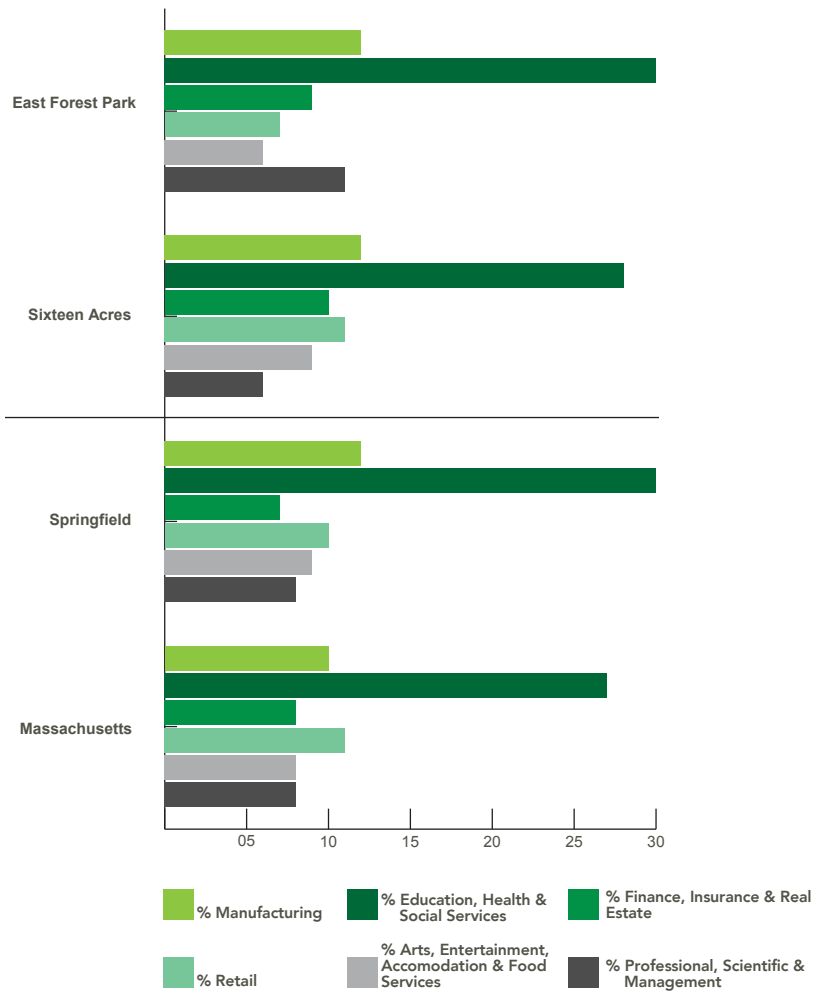
While East Forest Park and Sixteen Acres are doing relatively well in terms of employment, quality jobs were still a major concern for residents, who desire more jobs with good wages, especially for youth and local residents. Residents identified

### Median Household Income





## Resident Occupation



the importance of quality schools in preparing residents for future employment opportunities. Residents also expressed a desire to maintain a balance between commercial and residential uses in the neighborhoods and to increase the diversity of local businesses.

## Education

District 3 is served by a variety of public, private, and charter schools at the elementary, middle, and high school level and also includes Western New England University as a higher education institution within its boundaries. The residents of East Forest Park and Sixteen Acres generally have higher educational attainment than the city on average. In East Forest Park, 87 percent of adults have obtained at least a high school diploma, and 30 percent have a bachelor’s degree or higher. In Sixteen Acres 88 percent of adults have obtained at least a high school diploma, with 21 percent having a bachelor’s degree or higher. This compares to a citywide high school graduation rate of 76 percent with 17 percent of citywide residents having a bachelor’s degree.

Residents have identified schools as critical anchors for the community, and have emphasized the importance of rebuilding key schools damaged by the tornado, including Cathedral High School, St. Michael’s Academy, and Dryden Memorial School. As part of that rebuilding effort, residents have identified an opportunity to more fully integrate these schools into the community and potentially collaborate and collocate with other desired community facilities that could serve residents more efficiently and effectively.

## Public Safety

According to the 2011 FBI Uniform Crime Report, Springfield ranked 12th in the country for highest crime rates for 2010-2011 (1,354 violent crimes per 100,000 residents in 2010 versus a national average of 404). Despite this negative ranking, 2011 was a year of relatively low crime for the city. Springfield experienced the highest crime levels in the late 1980s and 1990s, in correlation with the rise of crack cocaine and heroin use in the city. 2006 marked the beginning of a trend in reduced crime rates that continues to this day.

Springfield is divided into nine police sectors, with crime and safety data collected for each sector. Crime rates in Sector E (Six Corners, Metro Center, and South End), Sector F (Old Hill, Upper Hill, McKnight, and Bay neighborhoods), Sector H (Forest Park and East Forest Park), and Sector I (Sixteen Acres) were roughly the same from 2010 to 2011, with Sector H showing the largest reduction of 8 percent.

## Public Health

According to the Massachusetts Department of Public Health (MDPH), Springfield had the highest Premature Mortality Rate (PMR- the number of deaths before age 75 per 100,000 persons) in the state in 2005 (466 compared to state average of 317). MDPH states that the “PMR is considered an excellent, single measure that reflects the health status of a population” and “may be related to socioeconomic status and its correlates... such as environmental conditions, housing, education, stress, higher rates of smoking, substance abuse, violence, obesity, and lack of access to care.” According to Partners for a Healthier Community, a nonprofit public health organization that works to build community capacity and reduce health disparities in Springfield, Springfield’s

high cardiovascular, hypertension, and diabetes mortality rates are certain contributors to this PMR disparity, and are also the most significant causes of premature death in racial/ethnic populations.

It is well-known that health disparities related to type 2 diabetes mellitus, obesity and cardiovascular disease are concentrated in Black and Hispanic populations. District 2 neighborhoods in particular have distinct health challenges, with its older housing stock, lower education attainment rates, lower income and higher poverty, and a large Black and Hispanic population. Even though most Springfield residents have health insurance (87-95 percent, depending on race/ethnicity) the city has one of the highest concentrations of MassHealth eligible populations in the state (those that income-qualify for State-provided health care) and those who could not see a doctor due to cost were mostly Black or Hispanic (White: 9 percent, Black: 14 percent, Hispanic: 19 percent).

## Post-Tornado Conditions

East Forest Park and Sixteen Acres suffered three major types of damage from the tornado: damage to individual homes and businesses, damage to schools, and damage to neighborhood tree canopies and forested greenways throughout the district. The table below describes the damaged structures in

Neighborhood	Residential Buildings Condemned	Residential Units Condemned	Historic Structures Impacted	Businesses Damaged	Churches Damaged
East Forest Park	96	96	0	10	1
Sixteen Acres	1	2	0	4	0
TOTAL	97	98	0	14	1

each neighborhood. The City's Tornado Recovery reports indicate that 14 businesses in District 3 were impacted by the tornado and that all have since re-opened. One church in East Forest Park – Heritage Baptist Church – was also affected.

The cluster of Cathedral High School, St. Michael's Academy, and Dryden Memorial School in East Forest Park was directly impacted by the tornado and had serious damage. The students of Cathedral High School and St. Michael's Academy have been temporarily relocated to other locations. Dryden Memorial School has constructed temporary modular structures on-site to provide for displaced students. Rebuilding these schools is one of the most critical needs identified by residents of District 3. Residents also identified the need to restore tree cover throughout the neighborhoods and improve the many parks, water bodies, and forested greenways affected by the storm. Nathan Bill Park, Island Pond, the tree-covered area along South Branch Parkway and Watershops Pond, Veterans Golf Course, Camp Wilder, and Bass Pond are among the valued natural areas that were most impacted.

### **Needs and Opportunities**

Residents of East Forest Park and Sixteen Acres have identified as critical needs those areas most impacted by the tornado: rebuilding damaged schools, repairing and reconstructing damaged homes, and restoring the damaged parks, greenways, and water bodies. As part of that rebuilding effort, residents have identified opportunities to enhance various services, amenities, and conditions that help to support the high quality of life the community enjoys.

Restoring damaged trees and green spaces provides an opportunity to incorporate more resilient tree species, create habitat for displaced wildlife, and create new park and waterfront amenities. Improved park design and programming, lake access, trail amenities, and better utilization of open space in general are also opportunities. Residents have emphasized additional activities and services for youth, seniors, and all ages and identified a need for additional or enhanced community spaces and public facilities to provide these services. The importance that residents of District 3 place on schools in District 3 as centers of community is clear, and rebuilding these schools presents an opportunity to more fully integrate with the neighborhood. Collocating services and programming in these schools can more effectively serve the community. Finally, residents emphasized opportunities for improved mobility, including reducing congestion and calming traffic on key streets, as well as improving sidewalks, bikeways, and trail infrastructure throughout the neighborhoods.

# Community Meeting Results

## October 11, 2011 Community Meeting Holy Cross Gymnasium

Numerous themes came out of the meeting with the residents of Sixteen Acres and East Forest Park, including: reforestation and green space restoration; maintain single-family home character; provide more programming and activities for residents of all ages; develop more community centers and better utilize existing activity centers; repair tornado-damaged vegetation and buildings to provide sense of normalcy; create jobs for residents; improve streetscape and traffic flow to promote biking and walking; reduce crime and improve public safety; and increase the involvement of churches and residents in the clean-up and improve of neighborhoods. The next section provides a brief description of these themes, with a detailed list of comments following.

### 1. Trees, natural resources, and green space

- Replant trees and remove damaged trees in parks and along streets, especially Watershops Pond, Old South Branch Parkway, Nathan Bill Park, and Bass Pond.
- Repair damaged sidewalks.
- Utilize the new views the tornado created through opening up tree canopy.
- Revitalize ponds, provide access to waterfront and more water-based recreation options, and create a path around Watershops Pond.
- Create more park and green spaces by acquiring natural areas such as the Anderson property on South Branch Pkwy and land behind Cedars restaurant.
- Utilize existing green space and parks to provide more recreational opportunities for youth and seniors.
- Provide habitat for wildlife displaced by tornado.

- Put in dog park, fix road edge of golf course by putting up fence, lattice, or landscaping

### 2. Single-family, owner-occupied homes

- Maintain single-family owner-occupied homes in the neighborhoods and reinstate City of Homes program.
- Rebuild homes using more green methods and materials.
- Create a faster process for addressing abandoned/blighted properties.
- Attract more people with kids and have more multigenerational neighborhoods.

### 3. New and improved centers for community services and activities

- Build new community center and/or utilize parks, schools, and vacant property to the fullest for programs and activities.
- Rebuild schools – Cathedral, Dryden Memorial, St. Michael’s– and have them be more community-based.
- Provide activities and recreation programs for adults and seniors and kids to do on the weekends and after school.
- Increase the size and hours of the public library.
- Build facility for elderly and/or disabled.

### 4. Repair tornado damage

- Clean up ponds and waterfront areas; remove downed/damaged trees and remove stumps; repair sidewalks; and rebuild schools.
- Rebuild and restore buildings before winter.

### 5. Jobs, business, and education

- Create more jobs and decent wages, especially for youth and local residents.
- Improve schools and create more educational opportunities.
- Maintain balance between commercial and residential and have diversity in businesses.
- Reinvigorate commercial strip on Sumner Avenue.

#### 6. Transportation

- Incorporate traffic calming strategies and reconfigure traffic flow on main roads, primarily Island Pond Rd., Surrey Rd., and South Branch Parkway.
- Create bikeways, walkways, and more public transit.

#### 7. Public safety

- Improve street lighting, safety, emergency preparedness (e.g. tornado sirens), and community policing.
- Redevelop existing buildings such as the park house at Nathan Bill and Greenleaf Parks into a community policing substation.
- Reduce number of break-ins and gangs.

#### 8. Community involvement by residents and churches

- People are energized and engaged more since the tornado.
- Seek volunteers to help people in the rebuilding and restoration efforts.
- More involvement/input from neighborhood and church organizations.
- Start neighborhood-based crime watch.

#### 9. Action and Outreach from the City

- City should provide timely information on the status of vacant, abandoned,

and foreclosed homes.

- Aid homeowners with insurance companies and getting building permits out faster.
- Provide homeowners with assistance with landscaping/repairs/rebuilding.
- Establish a timeline for stump removal, fixing sidewalks, and planting trees.
- Perform more code enforcement.
- Deal quickly with foreclosed and damaged homes before winter.
- Get people moved in to vacant/foreclosed homes.
- Be available for residents' questions and issues.
- Clean up tornado damage and respond to issues that pose safety threats.
- Create faster system to handle blight and abandoned properties.
- Coordinate information campaigns for all residents using all available media.

#### 10. Identity / Image

- Maintain and enhance image and values of being verdant, family-friendly, proud of their neighborhood, stable, single-family homes.
- A few folks wanted to encourage diversity in age/economics/race.
- Residents want to bring neighborhood back to pre-tornado conditions and recreate sense of normalcy.

The following section is a compilation of comments received from residents at the October visioning meeting. Duplicates have been omitted.

#### Breakout Session 1

##### A. What is your vision for the future of the neighborhood?

- Re-green and restore neighborhoods; replant trees
- Put green back in East Forest Park
- Special attention to landscaping along street and water
- Make Springfield family-friendly

- Single-family housing that is owner-occupied and well-maintained and property values are restored
- Reinstate City of Homes program
- Recapture the feeling of stability and long-term homeownership
- Safe and attractive neighborhood.
- Enhance streetscape including trees, green space, sidewalks, etc.
- Conduct a yearly “meet our neighbor” walk starting at a community meeting area, and ending there with a huge picnic fiesta!
- Working class families
- Save buildings
- We have Island Pond and Lake Massasoit as a resource
- Activities for young including batting cages or skate park
- No abandoned, boarded up properties
- Houses are well taken care
- Core values: pride of homeownership, strong work ethic, strong family/ moral ethics, beautiful place, neighborhood pride, stability
- Cathedral and Dryden Schools are rebuilt and restored

B. What is the most important thing that this plan can accomplish for your neighborhood?

- Bring sense of pride to Springfield
- Keep people here
- Replacing dead trees, discounts on trees
- Get Cathedral High School back up and running
- Restore Lake Massasoit
- Make us whole

C. Describe what makes your neighborhood unique.

- Mostly owner occupied single family homes

- Clean, well-kept neighborhood and properties
- last good neighborhood in Springfield
- Nathan Bill Park
- Trees
- Good neighbors and schools
- Green spaces
- Working people
- Safe

Breakout Session 2

A. What are the opportunities in your neighborhood to achieve the vision?

- Rebuild schools
- Restoring neighborhood as close as possible to how it was
- Great natural resources (ponds, lakes, schools, local colleges, Nathan Bill Park, Greenleaf)
- Clean up damaged areas, especially waterways, bike paths,
- Use youth to help
- Replant trees

B. What are the needs and challenges that your neighborhood faces?

- Install guard rail on Island Pond Rd to prevent cars from hitting houses
- Abandoned house at Brianna St. and Tinkham Rd.
- Houses in foreclosure
- Needs to be safe again
- South Branch Parkway
- Crooked power poles and old poles still in place;
- Grind stumps, replant trees, fix broken sidewalks
- If people are underinsured, they may abandon property
- Elderly may be being scammed or taken advantage of

- Need funding and volunteers
- Insurance hold-ups
- Keep property values high
- Maintain single family housing
- Rebuild homes and ensure that insurance companies and builders can work within a reasonable quote
- Fix schools and passageways/sidewalks
- Reforestation

C. What are some specific ideas, projects, or policies that could transform opportunities into a reality on the ground?

- Gym
- Benches and swing sets for children,
- Well lit and safe place for everyone
- Sports
- Rebuild Cathedral School
- Apply for grants
- Better sharing of information

## November 16th, 2011 Community Meeting Greenleaf Community Center

Review of Draft Vision and Guiding Principles

What do you like about the proposed vision and guiding principles?

- Positive, includes everyone
- Using schools as community centers

What is missing in the proposed vision and guiding principles?

- Consider more types of social places where people young or old can recreate, socialize – not just restaurants and stores, keep the libraries, community centers, indoor parks (without shops), etc.
- From Bob McCollum handout: Put electric and phone lines underground. This is more aesthetically pleasing, improves reliability, improves safety, increases property values, avoids harsh tree pruning, and is more efficient. Downside: it's very expensive, can be disruptive to install, and can increase time and cost for repairs. See Newton, Mass for an example.
- Job creation
- Underground utility lines
- Consider utility lines with trees – attractiveness and stress on trees with above-ground utilities
- Transportation
- Opportunities to broaden input
- Denser and more affordable housing models

Electronic voting

Do you support this vision?

- I support this vision – 58%
- I generally support this vision, but have some concerns – 37%
- I do not support this vision – 5%

Do you believe this guiding principle is critical to achieve the community's vision?

GP 1. Restore and enhance the neighborhoods' natural resources, including trees, water bodies, open spaces, and wildlife, and recognize these resources as amenities that enhance value, improve health, and provide recreational opportunities.

- This principle is critical to achieving the community's vision. 87%
- This principle is supportive, but not critical to the community's vision. 10%
- This principle is not supportive of the community's vision. 2.6%

GP 2. Promote the family-friendly character of the community through safe, attractive neighborhoods, strong community organizations, quality schools, and activities for all ages.

- This principle is critical to achieving the community's vision. 78.4%
- This principle is supportive, but not critical to the community's vision. 16.2%
- This principle is not supportive of the community's vision. 5.4%

GP 3. Focus on schools, parks, and public facilities as community anchors that are integrated into the neighborhood and coordinated to provide efficient, effective services.

- This principle is critical to achieving the community's vision. 73.7%
- This principle is supportive, but not critical to the community's vision. 21.1%
- This principle is not supportive of the community's vision. 5.3%
- GP 4. Improve mobility within and between neighborhoods through efforts to reduce congestion, calm traffic, provide enhanced bicycle and pedestrian infrastructure, explore trail opportunities, and enhance streetscapes.
- This principle is critical to achieving the community's vision. 67.5%
- This principle is supportive, but not critical to the community's vision. 25.0%

- This principle is not supportive of the community's vision. 7.5%

GP 5. Strengthen neighborhoods by rebuilding, repairing, and maintaining well-designed homes that are efficient, durable, and comfortable.

- This principle is critical to achieving the community's vision. 68.4%
- This principle is supportive, but not critical to the community's vision. 23.7%
- This principle is not supportive of the community's vision. 7.9%

#### Review Potential Initiatives

What do you like about the potential initiatives?

- Schools, community facilities, natural resources are important
- Trails
- Aging neighborhood – more senior services including park programming
- Community schools

What is missing in the potential initiatives? Are there other initiatives that would better support the vision and guiding principles?

- Potential conflict with sidewalks and traffic improvements
- Neighborhood streets have sidewalks and pedestrian safety
- Emphasis on bikes
- Need something to walk to – stores, etc.
- PVRTA system used to connect neighborhoods- now it all goes to CBD hub – longer commutes, no longer connects neighborhoods so people don't visit other areas anymore
- Non-segregated PVRTA system
- Feel more connected to other neighborhoods and part of them
- Stress physically connecting different neighborhoods through walking and bike paths
- Add improved radio and local TV communications regarding travel way closures and alternate routes at times of major storms/disasters and up-to-



the-minute storm system direction

- Emergency preparedness and plan and response – radio stations should report news for residents
- Emphasize safety
- Emergency plan for city
- Disaster learning system
- Some areas far from services, access to local services
- Senior services
- Maintain and trim trees to make more safe before do replanting
- Community gardens
- 3 - Lake front focus for new activities
- Dog park in Nathan Bill Park
- Concern about abandoned property – community policing, neighborhood watch, fixing up damaged homes as specific ideas
- Add pool and YMCA
- Smaller neighborhoods mini-parks
- Springfield College – Western New England University
- How does Cathedral, Dryden plan?
- Family-friendly schools as community centers
- Develop city council committee to address concerns of neighbors abutting three colleges
- Property with university park
- WNEU support community with financial contribution
- 4- Where does next generation live- young families that can't afford suburban lot; A reason for young people to stay beyond Baystate and MassMutual
- Jobs
- Jobs – Camp Wilder and conservation corps, pond cleanup
- Get youth involved in debris cleanup - Apply for grants to pay them
- Start a youth program which will assist the city in restoration (a pd program) instead of just using businesses out of the city or state
- Integrate jobs into city-wide vision and initiatives
- Powerlines and electricity
- Underground power lines
- City-wide: overhead wires underground to prevent power outages
- Integrity of neighborhoods
- Positive perceptions
- Informed about opportunity to provide input
- Communication between agencies
- Take advantage of past mistakes
- Correct mistakes re reforestation
- We must change mindset
- Improve communication between neighborhoods re programs, activities, and resources
- Celebrate diversity
- Provide equitable distribution of financial resources
- Make sure residents adjacent to city-owned property which has been affected by tornado, know what is being planning with that property, i.e. Park and Rec property on Woodland Rd and Paper St. off S. Branch Pkwy.
- Protect use of residential properties for other than investment and off-campus houses
- Better place for next generation
- New housing models
- Better management of off-campus housing including licensing and registration of each housing unit, limiting number of off-campus licenses, tax these properties differently
- 5 – code enforcement
- Sustained emphasis on code enforcement

Are there specific locations, organizations, programs, partners, or resources that are important to make these initiatives successful?

- Add Woodland Rd for reforestation
- Traffic calming on Island Pond Rd.
- Opening Watershops more to community
- Arbor Allies – contact Mike Tully with City
- Keep Springfield Beautiful, contact Frances Gallighan or Mike Hess with City
- Campus Neighbors organization to discuss problems of living close to colleges

#### Prioritization Exercise

Use the beans in the cup to prioritize which initiatives you believe are the most important. (Each participant was given 20 beans to vote on 12 initiatives)

- Reforestation – 57 beans
- Restoration of water bodies – 40 beans
- Youth and senior activities – 52 beans
- Neighborhood Safety Improvements – 38 beans
- Quality schools as community anchors – 35 beans
- Enhanced use of parks and greenspace – 48 beans
- New permanent library – 30 beans
- Traffic calming and improved traffic flow – 34 beans
- Sidewalks, bikeways and pedestrian infrastructure – 55 beans
- Interconnected trail and greenway system – 33 beans
- Green homes program – 8 beans
- Abandoned and blighted property program – 59 beans

### December 13th, 2011 Community Meeting Greenleaf Community Center

MAJOR MOVE: Connect Communities

INITIATIVE: Youth and Senior Activities

#### WHAT SHOULD THIS INITIATIVE ACCOMPLISH?

- Bass pond – an eco’s program and redo of woods there for misplaced animals
- Plumtree Road across from the golf course
- Wooden fences with activities and shrubs side to street – for safety and looks
- South Branch – walk and bike way with seating and shrubbery planted
- Nathan Bill Park – new parking-lot and remove basketball courts and pot in cent – of parking so as not to bother neighbors
- Forest Park could also use basketball courts to keep kids off streets
- Keeping in mind the visual for residents
- Will go a long way for neighborhood comfort and interaction

MAJOR MOVE: Impact of Schools and Community Facilities

INITIATIVE: Branch Library in Dryden Memorial School

#### WHAT SHOULD THIS INITIATIVE ACCOMPLISH?

- Expanded facility – current location is very overcrowded
- Maintain excellent Parking
- Shared spaces for programming and community meetings
- Key community ... space

#### THINGS TO KEEP IN MIND:

- There were two attempts to be located in Frederick Harris and school

committee stopped it. Decision is up to Superintendent and Principal

- Need to analyze traffic impact and get community input.
- Parking at school if library branch goes into the school traffic survey

MAJOR MOVE: Impact of Schools and Community Facilities

INITIATIVE: Quality Schools as Community Anchors

WHAT SHOULD THIS INITIATIVE ACCOMPLISH?

- Managing traffic for trucks when doing work
- Students and teachers in design process
- Street designer to width the roads if library is put in (Access)
- Model facility for future school / community use development
- Students and community need to be involved in this process
- Schools need to serve community before and after school
- Would be nice to know what's going with Cathedral
- Should set the standard for schools throughout the city. We want schools to be the best 21st century learning environments.
- Went schools are under design, traffic studies need to be a top priority
- Community representation needs to be a part of the board so that the neighborhood has some say in the entire process
- Students and faculty of the school should also be involved

IMPLEMENTATION OPPORTUNITIES:

- Using school as the basis of a multipurpose community facility
- School, branch library, senior center, community center with athletic / faculty and classroom facilities, etc.
- Leverages investment dollars, public transportation, inter-generational opportunities

THINGS TO KEEP IN MIND:

- Solutions need to be divided "community-wide" and not just within

impact areas.

- Must have oversight on public school process to make sure it will work
- Traffic, traffic lights possible at both ends of Surrey Road, or at least one at Island Pond & Surrey Road

MAJOR MOVE: Rebuild Homes to Strengthen Neighborhoods

INITIATIVE: Aggressive Maintenance and Repair Assistance

WHAT SHOULD THIS INITIATIVE ACCOMPLISH?

- End code enforcement demolition programs, except where alternatives are considered and are unfeasible
- Begin use of available resources to actually restore and replace damaged housing
- Preparedness
- Network of volunteers
- Shelter resources
- Potentially within neighborhoods
- General comm.. / C.B. / private radio
- Help people / neighborhoods keep their original architectural character
- Monitor new home construction and design so that it meets the style and character of the neighborhood
- Keep home owners in their homes or back into their homes as quick as possible
- Empty residents of the "city" to fix the "city"
- Create a construction company for rehab and rebuild the homes / houses
- The money is here, \$3.5 millions or is it!
- Better assistance with building and informational matters dealing with permits and codes
- Penalize insurance companies instead of taking homeowners to court
- Need to establish help with codes
- Assist homeowners who need help (financially) to repair their homes

- Help homeowners negotiate with insurance companies – take legal action against insurance companies

#### IMPLEMENTATION OPPORTUNITIES:

- Bring back C.D.B.G. rehab
- Use available \$3.2 million in grant funds to repair homes
- Use training funds to train unemployed people to restore homes
- Implement / re-establish neighborhood councils
- Create employment opportunities for unemployed construction / design personnel
- Train members in community on building trades, educating the youth
- Have opportunities for employment
- Due apprenticeship union trade along with city employees to rebuild city properties and private
- The city is well aware of all tornado victims. Each homeowner should be interviewed and their needs assessed. Low interest loans and grants should be offered. These people need help, not threats

#### THINGS TO KEEP IN MIND:

- People who “refuse access” to city officials to demolish houses may have good reason
- Many people affected by the tornado have moved out and are not involved in the process
- Keep the community the community
- Stop “Urban Renewal”
- Encourage community / street events
- Organize to neighborhoods bring to city leaders, gov officials and Rich Neal, local gov

MAJOR MOVE: Rebuild Homes to Strengthen Neighborhoods

INITIATIVE: Quality Homes

#### WHAT SHOULD THIS INITIATIVE ACCOMPLISH?

- Bring builder and properties together
- Building and rebuilding of quality homes that fit the neighborhood
- Better than “basic” home construction / design
- Keep authentic architectural designs in homes and create similar attributes in new homes
- Make people aware of value of existing homes
- Use tornado-repair situations to create AW incentive for “energy efficient product” providers to become more sensitive to historic and older homes
- Wave permit fees
- Provide knowledgeable employees who are there to help and available
- Stop taking displaced homeowners to court for abandoning their homes when they can’t move back into their homes until insurance claims are paid
- Have city help negotiate with insurance companies on behalf of homeowners like they said they would do at the beginning of this process
- Have city employees show up to these meetings
- Provide education and materials about what you need to do to rebuild or repair – don’t make us seek it out
- In general, don’t penalize or chastise innocent people who suffered through this disaster
- Provide specific guidelines and instructions to property owners on how to obtain building permits
- Waive building permit fees
- Have staff on duty on Tapley St. at all times
- Would have liked to see inspectors from the building departments at some of these meetings
- Incentives for efficient repairs and upgrades

#### IMPLEMENTATION OPPORTUNITIES:

- Organize the people use the funds that’s available, FEMA, MEMA, bring all resources together

- Create building incentives for restoration projects
- Put neighborhoods to work building / re-building neighborhoods
- Use stretch code and incentives for energy and historic preservation

#### THINGS TO KEEP IN MIND:

- 120 Dairyfield/Derryfield Rd – multiple parcels are not in damaged housing GIS data
- Keep the work in Springfield, also the workers
- Keep Springfield “The City of Homes”
- Every existing home we save preserves the environment

MAJOR MOVE: Reforestation and Enhance Natural Resources

INITIATIVE: Enhanced Use of Parks, Green Spaces and Water Bodies/  
Reforestation

#### WHAT SHOULD THIS INITIATIVE ACCOMPLISH?

- Community garden like rose garden in Forest Park and in sunny areas of other parks.
- Clear trees along S Branch Pkwy between street and pond
- Dredge Bass Pond and clear trees to produce view from street
- Encourage Charles River-like small boating on large ponds, recreation/ kayaking facility at old ‘Toad Hall’ house site.
- View of Parket from Plumtree is nice but guard cars from golf balls at Veterans Golf. – also chemical fertilizer at golf course in excess
- First clean up tree debris then ask if more trees are worth the risk, or is new view preferable.
- Clean up Murray park then reforest area – bring back wildlife.
- Reforest Watershops area, access to waterfront
- Bike trail from Watershops Pond to Sixteen Acres up to Plumtree/ Wilbraham Rd
- A Swiss-style park lodge or a lodge/restaurant along South Branch

Parkway with better view of pond.

- Eliminate 70% of the fences?/fenestrations, between all city ponds and lakes and the passing streets.
- Parking for cars could become available and older folks would be less intimidated by the privacy of the pond or lake.
- Clean up debris and stumps (i.e. wooded are on right side of Acrebrook Rd behind the houses and around the corner on Parker St.)
- Cleaning of tree stumps on S. Branch Parkway by park – replant with shrubs, flower beds, include bike path / walking path, picnic tables, benches. Possible small boat ramp, kayak / row (boating and swimming existed in early years – 1940’s / 50’s.
- Improve recreational equipment, play, basketball, repave and mark parking lot
- SB Pkwy – didn’t know it was ... walkway and park benches
- Bass Pond – plant and clean pond, on Pack side, classes, ewes? program learning, barrier on Plumtree with growing responsible; house lights across the pond, Murray Park, wildlife,
- Focus on smaller areas?
- Enhance, don’t hide it. Enhanced parks, picnic areas
- Springfield - Arbor Allies
- Putting forest in ...
- Cleanup
- Community service
- Where trees planted? FEMA disease resistant
- Community
- Southern churches – crew
- Baptist
- Habitat
- Nathan Bill
- Community facility
- Enlarge parking lot

- Skate park dangerous
- Basketball court in center
- Clean up the park property along So Branch Pkwy at end of Woodcrest, Acrebrook, Westbrook, etc.

#### IMPLEMENTATION OPPORTUNITIES

- Southern Baptist volunteers are interested in help out provided food and shelter near work site.
- A neighborhood group may evolve and the city should encourage this contribution
- Private groups – volunteers work with city to get grants
- Clear out fallen trees in Murray Park and other ravines
- Reforest Camp Wilder – use as nature center programs for all, especially children
- Library for EFP @ Memorial school – parking in rear. This would save the city expensive rental space on Island Pd shopping center and would be more accessible for residents and safer for children and teens because of side walk. Opportunity for residents, especially seniors to volunteer. Our library is one of the busiest in the city – it is an appreciated gem to the community
- Land for sale on Plumtree
- Across pond and ..... circle
- Community gardens – off Plumtree
- City needs to do work
- Not exclusive – why to access
- Committee, college, assistance
- Traffic on Surrey Road
- Impact of library
- Relocated to?
- Community on board for redesign
- Expanded parking

#### THINGS TO KEEP IN MIND

- Create shade that does not obstruct views
- It is demoralizing to have to look at tornado damage every day.
- Safety, multi-generation use
- Encourage volunteers of all ages for gardening, cleanup, whatever is needed

MAJOR MOVE: Connect Communities

INITIATIVE: Communication and Collaboration

#### WHAT SHOULD THIS INITIATIVE ACCOMPLISH?

- Council of Churches could identify network of churches in emergency to use as shelter
- Develop outreach campaign for home emergency preparedness and hand out first aid kits
- Create network of local volunteers trained in medical/disaster/recovery work
- Citywide wifi
- Add a phone number to give feedback in addition to online
- Elected officials have regularly scheduled meetings with the public (not same as public meeting). Atlanta – Mayor meet weekly with constituents

#### IMPLEMENTATION OPPORTUNITIES

#### THINGS TO KEEP IN MIND

# Previous Neighborhood and City Plans

The following plans and sources were reviewed for background information.

## City of Springfield

- 100 Day Tornado Recovery Update. September 9, 2011 – Provides an overview of the damage caused by tornado to housing, parks, public facilities, and businesses and the progress made in repairing and rebuilding these structures within the 100 days after the tornado.
- Design Guidelines for the Residential Architecture of Springfield. Prepared for The City of Springfield, Massachusetts by Dietz & Company Architects, Inc. – A visual guide to residential design based on neighborhood form and the architectural style of the house.
- Fiscal Year 2012 Adopted Budget – A detailed description of the approved 2012 budget for the City.
- June 1, 2011 Tornado Response. Springfield Health and Human Services – A presentation by HHS Director, Helen Caulton-Harris that outlines the timeline of events after the tornado and the lessons learned from the tornado response and recovery.
- Rebuilding Guide for Homeowners. September 2011 – A resource guide for homeowners with information on how to navigate federal assistance, homeowners' insurance, and rebuilding damaged homes.
- Tornado Damage: Impact on Small Businesses & Available Incentives. August 16, 2011 – A presentation that quantifies the damage to businesses caused by the tornado and outlines the available financing programs and tax incentives for small business owners.
- Tornado Impacts - EDA Presentation. July 14, 2011 – Provides an overview of the damage to housing, parks, public facilities, and businesses caused by tornado.
- Springfield Educational Corridor Vision Plan. Prepared by Goody Clancy, Dietz & Company, and W-ZHA. July 2008 – Based on stakeholder and community engagement this plan develops a new vision and plan for the area along Wilbraham Avenue between Springfield College and

Wilbraham Road.

- Springfield Educational Corridor Vision Plan – Implementation Plan: Next Steps. Prepared by Goody Clancy and W-ZHA. August 2011 – An update to the 2008 vision plan providing a status report and short term action plan for key stakeholders.
- State Street Corridor Redevelopment Program. Prepared for The State Street Alliance. W-ZHA, Zimmerman/Volk, Goody Clancy, Dietz & Company. July 2008 – The report sets forth a framework and redevelopment projects for the revitalization of the State Street corridor.

## City of Springfield - Office of Planning and Development

- East Forest Park neighborhood plan. Prepared by Springfield Planning Department. March 1997 - Presents an analysis of the history, historic assets, demographics, and existing conditions and puts forth recommendations and a short-term action plan for the East Forest Park neighborhood.
- Maple High Six Corners Community Vision (Listening Tour). Maple High- Six Corners Neighborhood Council. August 2011 – Outlines the strength, challenges, goals and vision for the Maple High- Six Corners neighborhood.
- Old Hill Neighborhood Master Plan Summary Report. Prepared for Partnership for the Renewal of Old Hill, Old Hill Neighborhood Council, City of Springfield, Urban League of Springfield, Springfield College by The Cecil Group with Tai Soo Kim Partners. April 2004 - Outlines an analysis of current conditions, challenges faced by the neighborhood, and key issues and puts forth recommendations for the Old Hill neighborhood.
- Six Corners neighborhood plan. Prepared by Springfield Planning Department. March 1995 – Presents an analysis of the history, historic assets, demographics, and existing conditions and puts forth recommendations and a short-term action plan for the Six Corners neighborhood.

- Sixteen Acres neighborhood plan. Prepared by Springfield Planning Department. December 1997 - Presents an analysis of the history, historic assets, demographics, and existing conditions and puts forth recommendations and a short-term action plan for the Sixteen Acres neighborhood.
- Small Business Toolbox. Revised: October 3, 2010 – A description of the programs and services provided by the City that can be used to help owners improve and grow their business.
- Upper Hill neighborhood plan. Prepared by Springfield Planning Department. February 1996 - Presents an analysis of the history, historic assets, demographics, and existing conditions and puts forth recommendations and a short-term action plan for the Upper Hill neighborhood.
- Zoning Ordinance (Draft). October 2011. [http://www.springfield-ma.gov/planning/fileadmin/Planning\\_files/Final\\_Draft\\_10\\_27\\_11.pdf](http://www.springfield-ma.gov/planning/fileadmin/Planning_files/Final_Draft_10_27_11.pdf) – The City's zoning ordinance includes proposed revisions through October 27, 2011.

#### Federal Reserve Bank of Boston

- Greater Springfield Employment Challenges: Findings of Employer Survey and Interviews, November 2009 - Presents the findings from in-depth interviews and a survey of employers in the Greater Springfield area on employment opportunities for entry-level workers with limited skills and barriers that Springfield's low-income residents face in accessing these jobs.
- Housing Policy and Poverty in Springfield. February 2011 - Considers whether housing policies may have contributed to the concentration of poverty in downtown Springfield by reviewing federal housing policy, with a focus on Springfield.
- Jobs in Springfield, Massachusetts: Understanding and Remediating the Causes of Low Resident Employment Rates. February 8, 2010 - Explores the causes of and potential remedies for the city's low resident

employment rates by analyzing the availability of jobs across Springfield's various neighborhoods and in nearby towns and cities and identifies policy priorities to increase employment.

- Small Businesses in Springfield, Massachusetts: A Look at Latino Entrepreneurship. March 2011 – Analyzes the self-employment and minority business ownership rates, compares Springfield with other similar cities in New England, and presents important characteristics and challenges of Latino businesses in Springfield.
- Reinvigorating Springfield's Economy: Lessons from Resurgent Cities. August 2009 - Analyzes the economic development approaches of other mid sized manufacturing oriented cities during the past half century.
- Toward a More Prosperous Springfield: A look at the barriers to employment from the perspective of residents and supporting organizations. June 2010 - Highlights the perspectives of residents and community-based organizations on why so few residents of Springfield's downtown neighborhoods are employed and looks at the some of the resources available to residents to help them address barriers to employment.
- Towards a More Prosperous Springfield, Massachusetts: Project Introduction and Motivation. August 2009 – Provides a brief overview of the economic changes that have taken place in Springfield and an introduction of the Bank's new project that will support ongoing efforts to revitalize the Springfield.
- Towards a More Prosperous Springfield, MA: What Jobs Exist for People without a College Education? August 2009 - Analyzes projections of Massachusetts employment opportunities by occupation to address concerns about a shortage of jobs for those who lack a college education.

MassINC and the UMass Dartmouth Urban Initiative. Building for the Future: Foundations for a Springfield Comprehensive Growth Strategy. June 2009 – Assists the City of Springfield with a long-term growth strategy by identifying



the type of industries that can generate growth; strategies to attract, retain, and build those industries; and strategies to ensure that economic growth is inclusive of all residents.

The Pioneer Valley Planning Commission.

- The Region's Comprehensive Economic Development Strategy (CEDS) - 2011 Annual CEDS Report. August 2011 – Provides the region's leadership a current picture of the status of the region's economy and an update on the Plan for Progress economic strategies.
- A Demographic and Economic Analysis of the City of Springfield. September 2006 - Provides a detailed picture and a baseline data report of the current demographic, social, and economic condition of the City of Springfield.

Teatro V!Da Youth Ensemble in Collaboration With Magdalena Gómez. Our Vision for a Creative Springfield. November 2011 – A report by a youth-led project to identify their vision for rebuilding Springfield.

University of Massachusetts, Amherst

- Verel, Amy C., "Reclaiming the Miracle Mile: A Greenway Park Design & Land Use Strategy for Springfield's Lower Mill River" (2010). Landscape Architecture & Regional Planning Masters Projects. [http://scholarworks.umass.edu/larp\\_ms\\_projects/8](http://scholarworks.umass.edu/larp_ms_projects/8) - Provides an analysis of the lower Mill River area and puts forth a design concept for a recreation trail along the river.
- Creating Livable Neighborhoods in Old Hill and Six Corners. Department of Landscape Architecture & Regional Planning Urban Design Studio - Spring 2011. June, 2011 – Analyzes neighborhood conditions and puts forth physical design recommendations to improve livability of residents in Old Hill and Six Corners neighborhoods.
- Corridor Study and Revitalization Strategy for the Old Hill and Six Corners Neighborhoods, Springfield, Massachusetts, with a concentration on

Central Street, Hancock Street, and Walnut Street - Recommendations Report. Department of Landscape Architecture and Regional Planning. December 2010 – A report on the revitalization program produced in collaboration with the City of Springfield, Office of Planning and Economic Development, the UMass Center for Economic Development, the UMass-Amherst Design Center, the S.R. Williams Resource and Community Development Initiative and other neighborhood institutions and groups.

- Corridor Study and Revitalization Strategy for the Old Hill and Six Corners Neighborhoods, Springfield, Massachusetts, with a concentration on Central Street, Hancock Street, and Walnut Street - Technical Report. Department of Landscape Architecture and Regional Planning. December 2010 - A report on the revitalization program produced in collaboration with the City of Springfield, Office of Planning and Economic Development, the UMass Center for Economic Development, the UMass-Amherst Design Center, the S.R. Williams Resource and Community Development Initiative and other neighborhood institutions and groups.
- Designing the Arc of Recreation: The Railroad Trail from Armory Street to State Street - A Vision for The McKnight Urban Community. Department of Landscape Architecture and Regional Planning, Senior Urban Design Studio. Fall 2008 – The final report of the senior urban design studio project to develop a design for a recreation trail that serves the Mason Square neighborhoods.

University of Massachusetts - Donahue Institute. City of Springfield Economic Assessment Project. Prepared for the City of Springfield- Office of Planning and Economic Development. January 2008 - Assesses the economic needs in Springfield's low and moderate income neighborhoods, current strategies to address those needs, and reviews best practices from comparable municipalities for providing economic development services.

Urban Land Institute. Springfield Massachusetts: Strategies for a Sustainable

# Partnership / Stakeholder Organizations

The following organizations are identified as partners and stakeholders throughout the District 2 and District plan.

- Affiliated Chambers of Commerce of Greater Springfield - Business association representing the East of the River 5 Town Chamber (East Longmeadow, Hampden, Longmeadow, Ludlow, and Wilbraham), the city of Springfield, the Professional Women's Chamber and nearly 1,200 businesses.
- American Institute of Architects (AIA) – Western Mass Chapter – The local chapter of the national AIA, the professional membership association for architects.
- Baystate Health – Major provider of health-related facilities and care.
- Behavioral Health Network – Non-profit community behavioral health service agency.
- Boys & Girls Club – National youth development organization.
- Catholic Charities – Religious organization that works with individuals, families, parishes and communities to help them meet their needs.
- Center for Ecological Technology – Nonprofit organization whose mission is “to research, develop, demonstrate and promote those technologies which have the least disruptive impact on the natural ecology of the Earth.”
- Citizen Police Academy - A ten week program that trains Springfield citizens on how police officers perform their duties and how the department serves the community.
- Concerned Citizens for Mason's Square – A local organization created to manage the Mason Square Farmer's Market.
- Develop Springfield – Local nonprofit corporation advancing redevelopment projects and leading implementation of the Rebuild Springfield plan.
- Dunbar Community & Family Center – Community Center managed by the YMCA of Greater Springfield.
- Episcopal Diocese of Western Massachusetts - A community of more than sixty congregations serving the 1.6 million people in Western Massachusetts.
- Food Access Group of the Springfield Food Policy Council – A subcommittee of the Springfield Food Policy Council focusing exclusively on increasing residents' access to healthy food.
- Food Bank of Western Massachusetts – Nonprofit organization working to reduce hunger and food insecurity in Berkshire, Franklin, Hampden, and Hampshire Counties.
- Forest Park Civic Association – The neighborhood council of Forest Park neighborhood.
- FutureWorks – A one stop career centers providing a range of services & resources to job seekers and employers in Hampden County.
- Gardening the Community – A youth-led food justice organization engaged in urban agriculture, sustainable living, and organizing for healthy and equitable communities.
- Greater Springfield Habitat for Humanity – Nonprofit organization dedicated to providing homeownership opportunities to low-income families.
- HAP Housing – Nonprofit developer of affordable housing that also provides housing assistance to tenants, homebuyers, homeowners and rental property owners and works in urban neighborhood revitalization.
- Home City Housing - Multi-service housing organization that develops, owns and manages multi-family rental properties in the Greater Springfield.
- Keep Springfield Beautiful – A nonprofit organization promoting litter and graffiti prevention, recycling, conservation, and beautification.
- Live Well Springfield - An umbrella group of organizations focused on improving healthy eating and increasing physical activity of Springfield's residents.
- Maple High-Six Corners Neighborhood Council – The neighborhood

council for the Maple High-Six Corner neighborhood.

- Martin Luther King Family Services – An organization providing holistic education, health and human services, and personal development services for individuals and families.
- Mason Square Food Justice Initiative – Local, grassroots organization working to bring healthy food options to the Mason Square area.
- Mason Square Health Task Force - Community group working to eliminate racial health disparities in Mason Square.
- Massachusetts Audubon Society – Nonprofit affiliated with the national Audubon Society working to protect the nature of Massachusetts for people and wildlife.
- Massachusetts Career Development Institute – A facility and organization focused on workforce training and education that also provides certain social services, housing, and youth development programs.
- Massachusetts Historical Commission – The office of the State Historic Preservation Officer and the office of the State Archaeologist to identify, evaluate, and protect important historical and archaeological assets of the Commonwealth.
- Massachusetts Latino Chamber of Commerce - To develop, promote and protect Latino businesses and communities in Massachusetts.
- Massachusetts Office of Business Development – The state office committed to helping companies create and retain jobs, as well as promote private investment in our state.
- Mayor’s City-Wide Violence Prevention Task Force - A coalition of stake holders focused on developing solutions, interventions and prevention strategies to reduce violence in Springfield.
- National Clearinghouse for Educational Facilities - A program of the National Institute of Building Sciences, a non-governmental, non-profit organization authorized by Congress to serve as an authoritative source of innovative solutions for the built environment.
- National Trust for Historic Preservation – A national organization providing

leadership, education, advocacy, and resources to save America’s diverse historic places and revitalize communities.

- New England Black Chamber of Commerce – Nonprofit organization dedicated to economically empowering and sustaining the African American communities through entrepreneurship and collaborative activities within New England.
- Old Hill Neighborhood Council – The neighborhood council for the Old Hill neighborhood.
- Partners for a Healthier Community - Nonprofit organization building a healthier Springfield through civic leadership, collaborative partnerships, and advocacy.
- Pioneer Valley Planning Commission (PVPC) - The designated regional planning body for the Pioneer Valley region, which encompasses 43 cities and towns in the Hampden and Hampshire county areas.
- Preservation Massachusetts - The statewide non-profit historic preservation organization dedicated to preserving the Commonwealth’s historic and cultural heritage.
- Rebuilding Together Springfield - Non-profit organization bringing volunteers to low-income homeowners to assist in home repair and maintenance.
- Red Cross - Humanitarian organization that provides relief to victims of disasters and help people prevent, prepare for, and respond to emergencies.
- Regional Employment Board - The region’s primary planner of workforce development issues that was established by Federal and State legislation to build better workforce public policies.
- River Valley Investors - A group of entrepreneurs and executives dedicated to helping each other find, evaluate, and profitably invest in companies with significant growth potential.
- ROCA – A nonprofit organization helping disengaged and disenfranchised young people move out of violence and poverty.

- Salvation Army - An evangelical part of the universal Christian church providing humanitarian and social services to individuals and families.
- Scibelli Enterprise Center - Home to the Springfield Incubator providing guidance, education, and support to startup businesses.
- Springfield Arbor Allies – An organization committed to the health and enhancement of the urban forests in Springfield.
- Springfield Business Incubator – A program and center providing comprehensive support services and a professional office environment for new business initiatives.
- Springfield Christian Ministries Tornado Relief - Multi-church outreach relief effort to help rebuild the city of Springfield and care for the victims of the June 1, 2011 tornado.
- Springfield Community Together Long Term Recovery Group - A group of professional and community organizations (faith-based, volunteer, charitable, municipal and civic) partnering to provide for the unmet needs of residents who live in Springfield.
- Springfield Food Policy Council – Public private partnership that oversees the coordination of public and private efforts to improve access to nutritious, affordable, fresh, and safe foods for all residents of Springfield.
- Springfield Historical Commission – The city commission leading historic preservation and promotion of Springfield’s historic assets.
- Springfield Housing Authority – Massachusetts’ third largest housing authority that provides affordable housing to Springfield residents.
- Springfield Neighborhood Housing Services – Non-profit corporation that transforms families and revitalizes communities through homeownership development, recycling of blighted properties and resident empowerment.
- Springfield Parks Commission – A mayor appointed five-member Board that makes recommendations to the Parks & Recreation Department.
- Springfield Partners for Community Action - The federally designated Community Action Agency (CAA) providing services and advocacy to alleviate the conditions of poverty for area residents.
- Springfield Preservation Trust – The non-profit, non-governmental organization dedicated to historic preservation in Springfield, Massachusetts.
- Springfield Redevelopment Authority – Quasi-governmental agency responsible for urban renewal and revitalizations projects throughout the city.
- Springfield Youth Network – An initiative to engage the young people of Springfield.
- State Street Alliance – A coalition of over 50 private and public entities dedicated to the redevelopment of State Street.
- The 50 for 50 Green Schools Caucus Initiative – An initiative of the U.S. Green Building Council that provides research and guidance to create sustainable learning environments.
- The City’s Public Health Council - The 15-member advisory council to the Mayor on health matters.
- U.S. Department of Education – Green Ribbon Schools program - The first comprehensive federal policy for schools related to environment, health and education.
- U.S. Green Building Council - Non-profit organization committed to a prosperous and sustainable future for our nation through cost-efficient and energy-saving green buildings.
- U.S. Green Building Council – The Center for Green Schools - An initiative of the U.S. Green Building Council that provides research and guidance to create sustainable learning environments.
- United Way of Pioneer Valley – Nonprofit organization that mobilizes people and resources to strengthen in the areas of education, income, health, and basic and emergency needs.
- Upper Hill Residents Council – The neighborhood council for the Upper Hill neighborhood.
- Valley Venture Mentors – Nonprofit organization helping entrepreneurs

find and earn the social capital vital for success.

- Western Mass Regional Small Business Development Center – An organization that provides high-quality, in-depth advising, training, and capital access for small businesses
- Western Massachusetts Development Collaborative (WMDC) - A private, non-profit development corporation, who provides business development assistance to small business in the trades industry in western Massachusetts.
- Western Massachusetts SCORE - The local chapter of the nation's largest nonprofit volunteer business counseling service that provides free, confidential counseling to small business entrepreneurs throughout Hampden, Hampshire, Franklin, and Berkshire counties.
- YMCA of Greater Springfield – Nonprofit community service organization that provides quality programs that promote lifelong personal growth and the balanced development of spirit, mind and body for all.
- YouthBuild Springfield – Nonprofit that supports unemployed and undereducated young people in working toward their GED or high school diploma while learning construction skills by building affordable housing for homeless and low-income people.



# Appendix | Mindmixer Comments

# Rebuild Springfield Town Hall Website Results

Springfield Vision	
Idea Title	Create Medical and Student Quarters
Idea Detail	<p>Springfield is lucky in that it's a very well-planned city (excepting Interstate 91, which severs the city from the riverfront -- but that's relatively recent Springfield history, and correctable.) Springfield is one of the only cities where I've observed multiple hospitals &amp; and multiple colleges grouped together, separated by less than a mile! That's the fortune of history smiling upon our city, and also a great advantage in Springfield's city planning which cities of great distances - like Los Angeles, or Houston, or Dallas - would pray for, and perhaps attempt to build after the fact, (e.g. Las Vegas built a "city center.") Yet despite our city's great advantage in being well-spaced, it has yet to fully capitalize on it by unifying a "Medical Quarter" or a "Student Quarter."</p> <p>Why create such districts, which some might see as arbitrary within previously defined boundaries?</p> <p>These 'quarters' will help to define Springfield in the minds of those inside and outside the city, to suburbanites and to those who may come to visit, as well as those who may just come to visit virtually. The words "Medical Quarter" and "Student Quarter" will inform all people that Springfield is a city that has a great civilizing influence on its residents -- as all great cities do, I'd argue. The words "medical" and "student" identify Springfield as a place of learning and innovation -- and if I know one thing it's that 'like attracts like.'</p> <p>To accomplish this goal, perhaps our city could use planning devices like greenspace, or street signs, to seemingly "shorten" the distances between these already 'close' institutions, with the intention of making these districts feel like 'cities within a city'.</p> <p>In my opinion, this will only add to the already great diversity of Springfield, likely catalyze vitality in these areas, and improve the reputation of Springfield from within, and to those near and far. It's a win-win-win. - Justin Marsh</p>
Idea Author	Justin M
Number of Seconds	6
Number of Points	0
Number of Comments	3



<b>Comment 1</b>	<p>The “Student quarter” idea is a good one in general. It would be good for the colleges that call Springfield home, and for the City as a whole.</p> <p>it should probably be implemented in the State Street corridor from the Quadrangle to Mass Mutual. Developers in this area could be encouraged to include student housing as well as compatible small-unit housing in development plans, and first floor spaces should be reserved for compatible businesses that serve the adjacent neighborhoods as well, especially unique and non-chain businesses catering to students and educated populations. In addition to eateries there should be multiple bookstores, one or more movie houses, and shops selling locally-produced products. Other spaces that cannot support appropriate businesses should be landscaped in a way compatible with the new ‘Boulevard’ appearance of State Street. This could be the realization of State Street as the monumental avenue Springfield citizens began building toward in the 19th Century.   By Dave G</p>
<b>Comment 2</b>	As someone who has studied urban planning, I’ll add that I’m surprised this hasn’t happened already.   By Joe L
<b>Comment 3</b>	<p>Great idea. This could improve the perception of Springfield quickly.</p> <p>A lot of the stuff being talked about in this section is “inside baseball” but this is big picture, thinking about how to improve the city’s reputation and bring businesses and students.</p> <p>You’re right, I see no downside. Great idea, Justin!   By Joe L</p>
<b>Idea Title</b>	Highland bike trail
<b>Idea Detail</b>	I would like to see the old highland rail line made into a bike trail. Years ago there was talk of doing this when the line was abandoned. East Longmeadow followed through with it on their end and it’s a great resource for the town. Springfield College would benefit from the trail starting on campus using the old trestle and connecting to the rail trail in East Longmeadow.
<b>Idea Author</b>	Sean M
<b>Number of Seconds</b>	5
<b>Number of Points</b>	0
<b>Number of Comments</b>	6
<b>Comment 1</b>	Why do we need commercial attractions to have a bike/walk path? Inner city neighborhoods residents need a safe place for children to ride their bikes instead of in the street. People need a place to walk/exercise free of traffic concerns. Highland trail passes through McKnight, Old Hill, Mason Square, Six Corners neighborhoods with high density populations, high poverty rates and little access to ways to exercise safely. Could be extended down Mill River to Riverfront Park, extended through East Forest Park to E. Longmeadow.   By Linda B
<b>Comment 2</b>	“Commercial attractions” or any attractions at all are needed to make people want to come and use the facility. A facility no one uses will either not ever be built, or, if built, will become neglected and dangerous. This is just common sense. This is what happened at the park between Dwight and Chestnut Street, etc., etc.. This needs to be acknowledged and planned for. Commercial uses ‘per se’ are not required, but a high enough level of activity to provide security is crucial.   By Dave G

<b>Comment 3</b>	<p>We have to admit that bike trails are only a success where there are both strong traffic magnets along the trail and high population density. The Highland Division does not meet this standard at this point, since relatively few people at Springfield College or at Mason Square want to access Union Station or anywhere else along the trail, and that fraction of the few people who would go that way are not enough of a constituency to support proper maintenance of a bike trail.</p> <p>If concentrated commercial or other attractions could be built, it might be justifiable to have a bike trail by itself or in conjunction with a light rail line on the R.R. right-of-way.</p> <p>The key is generating enough activity at points along the way to justify the investment, which is called 'transit-oriented-development', and is a part of "Smart growth", which is something we need more of, instead of all the money going to build more malls and sprawl.   By Dave G</p>
<b>Comment 4</b>	<p>I like the idea of connecting it to the riverfront . There are a lot of possibilities. If you look at it in google maps you can see parts of the old line crossing over State Street behind the old Winchester Square Fire Station. I believe the new playground behind Rebecca Johnson will eventually connect to State Street this way. If you continue to follow the line it stretches along Oak Grove Cemetary and through Hill McKnight.   By Sean M</p>
<b>Comment 5</b>	<p>Yes! I would like to expand it a bit, though. When it reaches Springfield College maybe it could take a turn along Watershop Pond and continue along the Mill River all the way to the Conn. River and connect with the bike/walk trail there.   By Linda B</p>
<b>Comment 6</b>	<p>Excellent idea. Would have to look into whether the development at old Diamond Match property and around goodwill has impacted access, which is always tough with railroad property, and is probably part of the reason it has not been successful to date.   By joanne P</p>
<b>Idea Title</b>	Green to the core
<b>Idea Detail</b>	<p>We have an opportunity to create a truly green plan for Springfield which anticipates the need to adapt to changing conditions. We can look at every aspect of current Springfield policies to make sure they promote sustainability, energy conservation and reducing our city's carbon footprint. AND we need a climate change plan such as cities across the country and most recently Boston have begun to develop. For some of us, at least, the weather challenges of the last year have underscored that necessity.</p> <p>Just SOME of what we can be/should be doing:</p> <p>We have many trees to replant. Can we plant species that can handle the increasing temperature?  Can we increase green space?  What's the best way to incentivize solar panels and green roofs to reduce the city's core temperature?  How do we continue to promote weatherization in rebuilding?  Can we have a comprehensive plan for the Watershop Ponds and other ponds and waterways?  Can we encourage community gardening, especially by leasing city-owned land to community organizations and neighborhood groups?</p> <p>The environment of this city is not a stand-alone issue but is at the core of our residents' health and happiness, thus the desirability of living here, thus our economic growth.</p>
<b>Idea Author</b>	michaelann B
<b>Number of Seconds</b>	4
<b>Number of Points</b>	0
<b>Number of Comments</b>	1

<b>Comment 1</b>	That's a great perspective. What amenities could the city provide in rebuilt neighborhoods that would be both green and attractive to people? How about the rail trail which was talked about years ago? Every other community is doing this, why shouldn't we?   By Ralph S
<b>Idea Title</b>	Cheap Beautification
<b>Idea Detail</b>	There are so many run down buildings in the metro area that are nothing more than an eye sore. What if we had a valley-wide art contest in which we allowed artists from all over the pioneer valley come and pain murals on the sides of many of these vacant buildings? We could then have a weekend long festival celebrating and judging the art work. This would bring people from all over New England, maybe even investors who would see the newly beautified buildings and desire to actually purchase one, restore it completely, and start a small business or relocate their existing business for much cheaper rent/purchase price. Of course there could be many other ideas that could help to simply clean up and beautify the mess, this is just one.
<b>Idea Author</b>	Anthony W
<b>Number of Seconds</b>	4
<b>Number of Points</b>	0
<b>Number of Comments</b>	2
<b>Comment 1</b>	You read my mind (lol)   By Kathy T
<b>Comment 2</b>	I love this idea!! It's cheap, and it will be effective -- public art gives people a special sense of place, and Springfield will benefit from it.  This idea deserves more support.   By Justin M
<b>Idea Title</b>	City planner: beltway to improve Springfield's riverfront/roads

<b>Idea Detail</b>	<p>A lot of the vision ideas here involve Springfield's riverfront. I earned my master's in city planning and recently moved to Springfield. I propose a study to see if a beltway or loop can be made to improve this area's traffic flow and also open up the riverfront.</p> <p>We studied I-91 in graduate school. It is a well-known case and considered a textbook example of a road disabling three cities' geographical advantages.</p> <p>In Springfield's case, right now, I-91 cuts off foot traffic to the riverfront and makes it an un-relaxing destination, with lots of truck rumbling by.</p> <p>Springfield is not "stuck" with this road like a poster in another topic said. Also, it doesn't need to have a "big dig" to improve access to the river. (Boston needed one because it's on the coast.)</p> <p>Springfield is not on the coast, obviously, so it has the option of creating "beltways" or "loops." Generally, these give city residents better access to highways. Washington, D.C. is an example of a city with a beltway.</p> <p>Another poster said this in another discussion and I agree. The elevated highway over the riverfront does not need to be a permanent mistake.</p> <p>As a planner, I support studying whether a "beltway" around Springfield and maybe West Springfield or Agawam is possible. To correct this textbook problem would be a feather in Springfield's cap.</p>
<b>Idea Author</b>	Joe L
<b>Number of Seconds</b>	4
<b>Number of Points</b>	0
<b>Number of Comments</b>	5
<b>Comment 1</b>	<p>I agree that I-91 should never have been built where it currently stands. However it is there and it is something we have to deal with. Does anyone really think that the city or the state for that matter will ever consider replacing the highway? It was cost far too much money. As for RT 5, this is out of the question. Has anyone driven down Riverdale Rd lately? The traffic is awful. We need to start thinking about some realistic goals. How can we open up River Front Park to make it more inviting ? I suggest we start with cutting down some of the brush, trimming trees, better lighting , access to the entire riverfront . How about bringing the park Rangers down as well. Look at how they turned Forest Park around.   By Sean M</p>
<b>Comment 2</b>	<p>I agree that the whole highway-moving-building thing is long-term, at best. We could start by bringing in the rangers, but there need to be a reasonably high activity level to support natural security. They didn't turn Forest Park around by themselves.</p> <p>As I said elsewhere it would be nice if we could go back to the original 1905 plan for a 'City Beautiful" Classic Revival esplanade. A lot of time and money was invested in that plan from 1900 to the 1930s, but it got diverted when I-91 came into the picture.</p> <p>Perhaps if we could get a couple of attractive office towers, and build up a sort of 'boardwalk' of small shops connecting them, an connect that to Downtown with an intensified level of daytime population, this could work.   By Dave G</p>

<p><b>Comment 3</b></p>	<p>I don't see any harm in conducting a study about a loop.</p> <p>I like that this idea is outside of the box and I agree with Joe L1 that Springfield's long-term quality of life goal should be to open-up the riverfront. I-91 will need to be addressed. Any suggestion about I-91, I appreciate, b/c it's the elephant in the room regarding riverfront development.</p> <p>I agree with Oliver Wendell Holmes who wrote, "A river is more than an amenity; it is a treasure." Our city's wasting its "treasure."</p> <p>Based on the posts that I've read of yours, you seem to be a big picture thinker and I believe that Springfield needs more of those.</p> <p>My thought about this particular idea is that it might be unnecessary construction if our cities -- if they can cooperate -- could just push for the completion of the original plan for I-91, the enlargement of US 5 on West Side. That would free up the riverfront too, and West Side seems better suited for this type of road. (Granted, I'm not a planner.)   By Justin M</p>
<p><b>Comment 4</b></p>	<p>While there is no harm in conducting studies, sometimes they turn into bureaucratic agendas, and more highways cutting up neighborhoods should not be allowed to become a part of our transportation planing agenda.</p> <p>I agree that the answer is probably to move the road back to the west side of the River. This would economize on land consumed by highways, reduce environmental impacts, AND road maintenance resources over the long term.   By Dave G</p>
<p><b>Comment 5</b></p>	<p>We should use the same deficiencies in the current situation to build support for an improved but reduced highway system and improved mass transit and bikeway systems, as well as focusing on developing 'Walking areas' where jobs, housing, schools, etc. are all in close proximity.</p> <p>The construction of huge highway Beltways and Loops is very disruptive to urban communities and should be left in the past with Robert Moses and his friends who created suburban sprawl that is helping create global warming today. People trained in regional planning should recognize that this region has not embraced 'Smart growth' as it should have by now, and needs a greater consciousness of the long term environmental impact of ongoing road-building and related sprawl as it plans for the future.   By Dave G</p>
<p><b>Idea Title</b></p>	<p>Community Collaboration</p>
<p><b>Idea Detail</b></p>	<p>In a revitalized Springfield, nonprofit entities—including universities and charitable foundations— (who currently pay no taxes on the vast amount of real estate they own) must take active roles in fostering collaboration with neighborhood groups to promote a more livable City.</p>
<p><b>Idea Author</b></p>	<p>joanne P</p>
<p><b>Number of Seconds</b></p>	<p>3</p>
<p><b>Number of Points</b></p>	<p>0</p>
<p><b>Number of Comments</b></p>	<p>1</p>

<p><b>Comment 1</b></p>	<p>There should be a recognition that Springfield institutions have collectively suppressed effective community participation over the past several generations. This has been done both by systematically stealing ideas and programs from community people and by stigmatizing and ‘blackballing’ people with enterprise and initiative in the community. This has had the effect of training people not to participate.</p> <p>In order for future programs to be successful community participation, both by younger people AND by those people who have been stigmatized in the past, should be institutionalized as a condition of funding and support from both the private sector and State and Federal Government sectors.</p> <p>This may be difficult to imagine in the Springfield context, but if we all stick together and insist that Springfield, MA is actually part of the United States of America, and should be operated according to the principles outlined by the founding fathers of the country, we should be just fine.   By Dave G</p>
<p><b>Idea Title</b></p>	<p>Development of Riverfront/CT River</p>
<p><b>Idea Detail</b></p>	<p>The Connecticut River, to many locals, is an eyesore. There are so many opportunities to develop the river and riverfront area. For instance, seeing that the BBall Hall of Fame, Holiday Inn, LA Fitness and other popular restaurants are all along the river...why not create a tourist attraction by offering boat rides, concerts, shows on the riverfront. That area could almost be similar to a “boardwalk” area. Shops and more restaurants would be drawn to that area. It would also be attractive to tourists and professionals staying in the local hotels (Marriott, Sheraton &amp; Holiday Inn) as it’s in walking distance, with multiple entrances along West Columbus Ave.</p>
<p><b>Idea Author</b></p>	<p>Natalya Z</p>
<p><b>Number of Seconds</b></p>	<p>3</p>
<p><b>Number of Points</b></p>	<p>0</p>
<p><b>Number of Comments</b></p>	<p>9</p>
<p><b>Comment 1</b></p>	<p>Perhaps a better and more environmentally aware approach would be to consider relocation of I-91 part of a transit-intensive approach to transportation planning, and combine it with development of a light rail system that would include development of the Highland Div. line to East Longmeadow along with a revived South End to Fort Pleasant Ave. to Sumner Avenue Street-level trolley line that could support intensive street-level commercial activity in the South End along Main Street or perhaps on a re-united Columbus Avenue that could pass by the Basketball Hall of Fame, etc.. This could be built in the context of the kind of multi-level high-quality-housing-over-storefronts buildings that have been discussed at the meetings in the South End.   By Dave G</p>
<p><b>Comment 2</b></p>	<p>There are probably more than two ways to remove the I-91 viaduct, (which I believe should be the ultimate goal for our riverfront,) but the first two that come to my mind are these: the most practical, inexpensive, and I believe, beneficial way to both free Springfield’s riverfront and improve its highway access is to create a horseshoe shaped highway around the city (a “loop” as other cities call it,) and create exits for major thoroughfares, linking back up with the existing portion of I-91 at I-291. The other option is to do what Boston did with its road and put it underground. The first option is far easier and we have the room to do it.</p> <p>remove the parking lots and grassy knolls that abut the I-91 viaduct (closer to downtown) and dig where the road could be placed.   By Justin M</p>

<b>Comment 3</b>	<p>The option to build a mini-128 was originally projected (in the 1950s, I think) and was not built because of local opposition. It would have involved a grade-separated highway built parallel to Sumner Ave, taking out most of the Forest Park Heights neighborhood, the Forest Park Tennis Courts, and Trinity Church and then connecting to another highway built where Parker Street now is. This would have had the same kinds of impacts on those areas that I-91 actually had on the North End, the South End, and Liberty Heights, and was opposed for that reason. In fact the Springfield opposed improvement of Route 57 for many years because it was part of that old plan. Many people today would consider this the kind of 'Old Highway builder'-thinking that promotes urban sprawl, and is the opposite of what people today call 'Smart growth'.</p> <p>A better alternative might be to re-locate the I-91 traffic back onto the west side of the Connecticut River where Rte 5 is.   By Dave G</p>
<b>Comment 4</b>	<p>If I-91 was relocated to the West side of the River, this could potentially eliminate the ongoing expense of the two I-91 bridges, saving millions in future maintenance, but would be expensive and have impacts in Connecticut, Agawam, and West Springfield.</p> <p>If it was done, however, there would be long-term savings, and Downtown and the South End and North End Neighborhoods could be re-united with the Riverfront.</p> <p>Further, as part of the process, some of the business displaced from Springfield to West Springfield in the 1950s could be brought back. It could be a positive development.   By Dave G</p>
<b>Comment 5</b>	<p>Practically speaking, Interstate 91 is what is prohibiting the development of Springfield's riverfront, and likewise preventing the city from unifying with the Connecticut and Mill Rivers. The history of I-91 in Springfield is briefly told on Wikipedia-it was originally intended for West Side as an add-on development to US 5-in retrospect, that was a great idea; however, because Hartford was getting I-91, in 1958, Springfield planners wanted I-91 too. I-91 was built quickly and left too little room on either side of the road for much development - the city was already jammed against it, and the riverfront is a sliver of land. In other words, I-91 is preventing our city from developing the riverfront and maximizing our city's quality of life. I would support any city planning studies to re-route I-91 away from the riverfront in a semi-circle, as many cities have done, or by putting it underground, as Boston has done with it's version of I-91, which cut-off its waterfront.   By Justin M</p>
<b>Comment 6</b>	<p>Having an amphitheater would be a great way to get people down there and walking around more, it would also then make small business investors more likely to build because the definite foot traffic they would get. Not to mention the great city events that could be held there, such as a much better 4th of July celebration.   By Anthony W</p>
<b>Comment 7</b>	<p>Development along the river could be great, however it should not be done instead of developing the South End or Downtown. They need to be done together, and be connected, though we are probably stuck with the I-91 viaduct.</p> <p>It may be appropriate to integrate this idea with the idea about connecting Forest Park to the riverfront, since that is basically the same idea, given the geography.   By Dave G</p>
<b>Comment 8</b>	<p>The River is one of many of our best assets which needs to be part of our building blocks. We should build a Riverfront that future generations of Springfield residents can be proud of. Other amenities that should be part of a future vision are the outstanding parks and waterways including the watershops pond. It is tragic that we lost all those trees around the Watershops/Lake Massasoit, but who new what great view of the water it created? These are the types of things that need to be part of the planning discussion. What if we could interest Six Flags to put a facility on this side of the River to attract people off 91? Perhaps a "Ticket and Transportation Center" with a monorail or steamboat option to get over to the park, with a parking facility and perhaps some Six Flags related stores/activities?   By Edward P</p>

<b>Comment 9</b>	<p>@ Ed: It's funny that you should mention a boat because earlier in the last century, there was a very popular boat that travelled from--if I remember correctly--Springfield's Forest Park to what was then Riverside Park, and it was very popular. I think that's a great idea.</p> <p>The difference between then and now is I-91. In those times, both Court Square and Forest Park extended to the riverfront, and the riverfront park was long, wide, and beautiful. Personally, I think that the answers to many of our current logistical problems regarding the riverfront can be answered by diverting I-91 somehow; perhaps in a semi-circle around the city as many newer cities have done ("loops") or by eliminating the parking garages and digging to put the road underground.)   By Justin M</p>
<b>Idea Title</b>	More Input
<b>Idea Detail</b>	Hey everyone, I attended three of the meetings this week and videotaped as much as I could. Unfortunately I missed the Six Corners, Upper Hill, Old Hill, Forest Park meeting on Wednesday. I've just placed all of the footage on a youtube channel at the link below. Perhaps some folks who couldn't attend will be able to catch up on whats evolved so far. Please forward the link widely. Joe Oliverio, East Springfield.
<b>Idea Author</b>	Joe O
<b>Number of Seconds</b>	2
<b>Number of Points</b>	0
<b>Number of Comments</b>	2
<b>Comment 1</b>	can they be shown on local cable?   By joanne P
<b>Comment 2</b>	Local access is located on carew street behind the school.   By Kathy T
<b>Idea Title</b>	Riverfront Casino
<b>Idea Detail</b>	I'm not a huge supporter of the casino's. However If we are going to get one, I would rather see it on the Riverfront. When the city first started taking land for the Hall of Fame by eminent domain the plan was to keep going south and knock down the FL Roberts gas station. This never happened. Why I don't know. Now that the Old Jail is gone it's a perfect opportunity to connect this property to the BBHOF property and finish what the city started many years ago, developing the Riverfront.
<b>Idea Author</b>	Sean M
<b>Number of Seconds</b>	2
<b>Number of Points</b>	0
<b>Number of Comments</b>	2



<b>Comment 1</b>	<p>I am a certified city planner. In studying Springfield-living here-I am convinced that its riverfront and I-91's design flaws are the biggest planning challenges. They could be longterm solutions.</p> <p>I'm seconding this because a casino could open up riverfront space and ameliorate the negative repercussions of I-91's design flaws.</p> <p>No one wants another Atlantic City. The businesses of the Entertainment Quarter should be kept in mind. A casino should be a complementary component to Springfield's planning strengths. It would be best to study whether a casino would be better positioned near Worthington Street or Forest Park.   By Joe L</p>
<b>Comment 2</b>	<p>The idea of a casino downtown is a good one, but it needs to be open so there is community benefit, not closed like Atlantic City and the others. Then, only the casino operators profit, and the community pays all the prices.</p> <p>The York Street site could be part of this. As I've said elsewhere I would like to see casino activity distributed from York Street down to another site at Liberty Street, with maybe others in between . This could be good for downtown and the South End.</p> <p>However, if we are going to pursue this some of us need to start pulling together a plan because there is a lot of competition for the casino. We could have some very strong arguments, like the fact that this would "Smart growth" instead of building more sprawl, but we have to get started putting a plan together.   By Dave G</p>
<b>Idea Title</b>	Plan for a Western Mass. Casino.
<b>Idea Detail</b>	<p>Any Master Planning Process related to the tornado impact must take into account the inevitability of a casino coming to Western Massachusetts. I offer the following solely for the purpose of initiating a discussion.</p> <p>The first question should be: "Does Springfield want to host a casino or have one in a neighboring community?" The host community will have one of the largest employers in Western Massachusetts and one of the largest tax payers. In addition, it will have one of the most significant tourist draws. The other communities share in the costs of a casino, but will have to fight for mitigation benefits.</p> <p>The next question is: "Where should it be located?" The discussion to date has included Palmer, Holyoke, Springfield and Chicopee. Assuming it is Springfield, any discussion should include consideration of the Civic Center. Currently, the facility is losing millions of dollars a year as a result of the fact that Mohegan Sun and Foxwoods books the major acts and conventions. A casino downtown would have a built in arena with a hockey team, basketball team, and a increased conventions.</p> <p>Next door to the Civic Center is a parking garage which needs to be demolished and rebuilt. Next to the garage is a vacant parcel behind the TD Bank which is a parking lot. Privatizing the civic center, parking garage and parking lot would provide a significant and needed growth to our tax base and potential relief to residents and businesses alike.</p> <p>Any license to a casino downtown should include permits where the surrounding businesses compliment the casino. For example, the vacant 31 Elm Street property could be a potential hotel site. Similarly, the Chestnut Towers behind the Civic Center is also a potential hotel site. Also, the planning should provide for the integration for shops and businesses surrounding the downtown casino as part of a draw. Other Cities that have casinos downtown should be looked at for comparison.</p>
<b>Idea Author</b>	Edward P
<b>Number of Seconds</b>	2

<b>Number of Points</b>	0
<b>Number of Comments</b>	8
<b>Comment 1</b>	I agree with the posters below who believe that any casino in Springfield must be geared toward making downtown more lively. Personally, I would locate it on the Riverfront, by the Club Quarter -- IF provisions were also made to convert I-91 into a "loop" pattern around the city (like many other cities have done,) thereby freeing our riverfront to become the quality of life catalyst we all know that it could be.   By Justin M
<b>Comment 2</b>	As elsewhere, I agree with eliminating the I-91 viaduct, but the "Loop" would have too many impacts on Forest Park, Sixteen Acres, and Indian Orchard, and should be replaced with an improved transit and possibly with relocation of I-91 back onto the West side of the River.   By Dave G
<b>Comment 3</b>	If there is to be a casino in Western Mass, it should be a next to a train station, either in Springfield or Palmer. Let it support the development of strong transit connections to Boston and New York. But overall I'm against casinos- they are the reason why Southeastern Connecticut has the highest traffic fatality rate in all of CT. It's not fair to local residents to have a huge drinking location that draws regional visitors to our roadways.   By Amanda K
<b>Comment 4</b>	I agree that casinos are problematic uses, but if they re going to be built they should be required to reinforce centralization of activity in the CBD, not divert it to some suburban sprawl-zone, which will happen if one is developed in Palmer or the Holyoke Highlands, or into some sealed-off urban complex, as in Atlantic City. The casinos in Atlantic City have not had to positive impact one might like, because they are too self-contained.  Any casino in Western Mass should be required to be developed in an open way so that customers can access local businesses, for instance on Main Street, and not just visit the casino and its captive vendors.   By Dave G
<b>Comment 5</b>	This is a great idea, as I have already said, but could be improved by having a 'Distributed-site' casino that is built ALONG Main Street instead of in a building where all the activity is controlled by the proprietors and every customer targeted for every purchase by the facility. This openness should be a condition of the casino license.  This could be anchored by a hotel/casino facility connected to the new Union Station, perhaps including a new Hotel Charles, but could also be connected to related facilities at the Steiger's site and at the York Street Jail site by a frequent trolley service that should be free to all riders. This would promote business for hotels and restaurants up and down Main Street, at at the Basketball Hall of Fame, and that would in turn build other business and increase security.   By Dave G
<b>Comment 6</b>	I too would favor this idea. However, I don't believe that the Civic Center would be the best location. If there were a casino somewhere else in the metro area than the Civic Center might actually be able to grow its business and then we'd have two great locations in downtown. I would suggest where the jail used to be near the river, or one of the other many vacant buildings or lots in the metro area.   By Anthony W
<b>Comment 7</b>	I have been to Atlantic City, and was not impressed at all by the impact of the glittering casinos on that City. The activity was highly contained in the area right next to the casinos. HOWEVER, since the W.Mass casino seems to be inevitable, the question is whether it should be built so as to perpetuate "Suburban Sprawl", or whether we should take this opportunity to bring "Smart growth" to the Western part of the State. This actually seems a good thing to do, and the question is then how to do it positively.  My initial idea would be that since we apparently need a use to replace the bus station, if the buses are going to be part of Union Station, we should have a multi-site casino arrayed down Main Street starting there and distributed along Main Street to the South End, with a strong connection to the Hall of Fame. Part of it could be in the Court Square Building. This could be part of a planned revival of pedestrian activity on Main Street and could be served by a 'Free trolley' .   By Dave G

<b>Comment 8</b>	Unfortunately, the Court Square Building was purchased in a questionable land deal this past year, and will be used for mostly office space. This despite that it was lauded by several Finance Board assessments as the best spot in Springfield to start a renaissance of downtown, market-rate living... It's unfortunate because I think that you propose a good idea.   By Justin M
<b>Idea Title</b>	springfield boat house
<b>Idea Detail</b>	Wouldn't it be wonderful if a Boat House was built at the park off of Water Shop/South Branch for Springfield College and the East Forest Park neighborhood. This would include boats for crew, kayaking, paddle boats and host community events. In the winter, a portion of the boathouse could be used for a warming house for ice skating during the winter.  For further thoughts, contact Billy Winslow 636-9438. Thanks!
<b>Idea Author</b>	william W
<b>Number of Seconds</b>	2
<b>Number of Points</b>	0
<b>Number of Comments</b>	2
<b>Comment 1</b>	I think this is a great idea. Watershops is a forgotten gem right in the middle of the city. With the unfortunate loss of trees on South Branch you can now see the water. Let's take advantage of this opportunity. Holyoke Rows is a great example to follow. They have a very nice facility where you can store your boat, take a shower and there is a community room for meetings.   By Sean M
<b>Comment 2</b>	Love this idea. Great opportunities for networking with local colleges, neighborhood groups, youth and athletic groups.   By michaelann B
<b>Idea Title</b>	Promote Mindmixer for Rebuild Springfield and Other Forums
<b>Idea Detail</b>	I just joined Mindmixer for Rebuild Springfield and I must say that this software is an excellent platform for citizen participation ! Citizen participation is extremely important when the city and other groups apply for state and federal grants. I recommend that the city of Springfield affirmatively market this online tool so that every resident has an opportunity to submit comments. Homebound residents, including elderly and persons with disabilities, who use a computer can now participate in city planning and public meetings. This can help prevent grievances and claims of discrimination. I look forward to reviewing the creative ideas of my neighbors and working with this team. Thank you for this opportunity.
<b>Idea Author</b>	Becky P
<b>Number of Seconds</b>	2
<b>Number of Points</b>	0
<b>Number of Comments</b>	1

<b>Comment 1</b>	Becky is right. This is fine software and a great process, and we should make sure that it stays up and running after the end of the consulting process, and even that it develops a broad focus as time goes on.   By Dave G
<b>Idea Title</b>	Highland Division Rapid Transit into Union Station
<b>Idea Detail</b>	<p>During the 1970s energy crisis there was talk of converting the old Highland Division rail line to a “Light rail” line, or a line using express trolley cars like Boston’s ‘Green Line’ to Riverside. I believe this idea was even put into the Regional Transportation Plan, but now it seems to have been taken out.</p> <p>Since this line crosses Watershops Pond right near Springfield College, and Union Station is about to be rebuilt, maybe this is the time to talk about putting this back into the Regional Plan, and making it part of a light rail plan for the region.</p> <p>This line passes through several neighborhoods with dense enough population, as much as 12,000 people per square mile, to justify a rapid transit line. The line originally passed through McKnight, Old Hill, Upper Hill, East Forest Park, and East Longmeadow on its way to East Hartford. Combining planning for a new transit line on this right of way could be combined with planning ‘Transit Oriented Development’ in Downtown Springfield, at Mason Square, at Springfield College, on Sumner Avenue, and in East Longmeadow as well as in Connecticut.</p> <p>Programs like this have been very successful in other communities, but they may take years to implement. If we start now we can combine this with other planning and be ready as a community when people need alternatives to living where they have to depend on cars for everything.</p>
<b>Idea Author</b>	Dave G
<b>Number of Seconds</b>	1
<b>Number of Points</b>	0
<b>Number of Comments</b>	1
<b>Comment 1</b>	This idea is probably infeasible due to cost, but maybe someday. We should definitely preserve the right of way.   By Amanda K
<b>Idea Title</b>	Hall of Fame Day?
<b>Idea Detail</b>	<p>I am not sure if a day exists. Please correct me. But, doubt the majority of Springfields residents can even afford admission the hall of fame. Nor have they been to the hall of fame we all see each day.</p> <p>Do we have a resident free admission week or day? Perhaps local bands could play and it could be something to look forward to each year for the residents to connect.</p>
<b>Idea Author</b>	Kathy T
<b>Number of Seconds</b>	1
<b>Number of Points</b>	0

<b>Number of Comments</b>	3
<b>Comment 1</b>	I was reading a book on the founder of Springfield and how the beaver fur trade was the basic start of the city. Yes, we must get back to that river it is an asset to the community. Quite over looked. I loved the rivefront expansion idea as well. They both would work great together.   By Kathy T
<b>Comment 2</b>	I love this idea as separate from Hall of Fame Enshrinement weekend, which is more for dignitaries of the sport and from Springfield. This proposed event would be for people from the Pioneer Valley!!  Personally, I think that this dovetails into a lot of the vision suggestions put forth regarding the riverfront, as the Hall is on the riverfront. Attracting people to the riverfront will necessitate "opening it up" to foot traffic. (The idea of studying whether a beltway could open up the riverfront sounds better and better to me.)   By Justin M
<b>Comment 3</b>	I love this idea as separate from Hall of Fame Enshrinement weekend, which is more for dignitaries of the sport and from Springfield. This proposed event would be for people from the Pioneer Valley!!  Personally, I think that this dovetails into a lot of the vision suggestions put forth regarding the riverfront, as the Hall is on the riverfront. Attracting people to the riverfront and will necessitate "opening it up" to foot traffic. (The idea of a beltway study sounds better and better to me.)   By Justin M
<b>Idea Title</b>	Taste of Springfield
<b>Idea Detail</b>	We should have a city Taste of. Local vendors from area restaurants would have displays with samples for a small donation (we could have a charity group for each vendor). This would bring people into the area, maybe snag some from CT as well to spend some money in the area and also it would be lovely perhaps.
<b>Idea Author</b>	Kathy T
<b>Number of Seconds</b>	1
<b>Number of Points</b>	0
<b>Number of Comments</b>	3
<b>Comment 1</b>	I think we should work on this by just keeping on improving the jazz festival. One idea would be to make it friendlier to people who happen by to check it out and did not think to reserve seating. Another idea would be to have local media promte the event and the artists more.   By Dave G
<b>Comment 2</b>	Springfield had a great "Taste Of" when I was a kid! It fizzled out in the early 2000s before the city's crime lessened significantly, (and the city's crime HAS lessened significantly, which many people -- even in Springfield -- don't seem to know.)  A few years ago, many restaurants from the "Taste" were added to Springfield's Hoop City Jazz Festival -- an event that I hope becomes one of this city's's great traditions. I loved it this past year!!   By Justin M
<b>Comment 3</b>	I did a google and wanted to make sure one did not exist. This is good news about the hoop city jazz festival. Yes, we would have to compete with taste of Northampton. The jazz festival sounds like a start and unique too.   By Kathy T
<b>Idea Title</b>	Shamfield

<b>Idea Detail</b>	Rebuild Springfield is a scam as all the projects are settling and agreements have been made with Concordia drawing the plans for millions of dollars ( almost like the drawings of Union Station). Mass Mutual (Nick) and Sarno ( Charlie K) have a plan and no matter what is said or discussed at the meeting will not change anything from the Master Plan.Where are the posted meeting minutes from the previous neighborhood meetings? Did anyone bother even saving them?Sure take notes, write on note boards of suggestions to improve the neighborhood. All this to satisfy the city's need for federal money in the wake of this disaster.The citizens do not count, businesses small do not count. The city concerns itself with the highest bidders in attention and nothing else. Sarno will be the captain in the sinking Titanic formally known as Springfield.That is why I am not attending anymore sham meetings.
<b>Idea Author</b>	Michael G
<b>Number of Seconds</b>	0
<b>Number of Points</b>	0
<b>Number of Comments</b>	0
<b>Idea Title</b>	Use I-91 as a Marketing Tool
<b>Idea Detail</b>	<p>Some of us have been talking about the River, and how the City doesn't have good access, and how it would be nice to get rid of the I-91 viaduct.</p> <p>That may be an attractive idea in some ways, but looked at another way the viaduct represents a significant investment, of probably hundreds of millions of \$\$, and maybe we should think about hw we can use it to our advantage better than we do.</p> <p>Maybe we could do some design work and come up with ways that we could promote the City to people who now just drive by on I-91 by using better signage, for example telling people about our colleges or what shows are coming up. This could be done in better ways than those green and brown highway signs.</p> <p>Also maybe we could design ways that our buildings could be more attractive from the highway. Right now the annual christmas ornaments are bout the only positive thing driver on 91 sees. Everything else is the back or side of some building facing on Main Street.</p> <p>When you think about it and look at the demographics, Downtown Springfield still has the 100% location. People have to drive farther to get to Holyoke, Eastfield, or Enfield. If we managed our access better, with better messaging and more accessible parking, we could do quite well.</p>
<b>Idea Author</b>	Dave G
<b>Number of Seconds</b>	0
<b>Number of Points</b>	0
<b>Number of Comments</b>	0

Top Rebuilding Priorities	
<b>Idea Title</b>	South End Community Center in the Hollywood area
<b>Idea Detail</b>	I think the South End Community Center could serve the neighborhood better by being located in or near the Hollywood district. Ideally, a newly rebuilt community center would be located on Main Street, where it would be an active presence and symbol of rebuilding for the neighborhood. A possible location that brings it to Hollywood, has easy access to the newly-rebuilt Emerson Wight Park and is on Main St., is the 600 block of Main Street.
<b>Idea Author</b>	Gerry M
<b>Number of Seconds</b>	6
<b>Number of Points</b>	0
<b>Number of Comments</b>	2
<b>Comment 1</b>	Not only should we place the South End Community Center in a better location in the South End- but we should focus on what a transformational project we could have by using the Armory building for a really cool new use! The city can RFP that building and see what idea come back.   By Katie S
<b>Comment 2</b>	The SECC could partner with another non-profit, perhaps health or education related, so that services in addition to recreation are provided.   By Edward P
<b>Idea Title</b>	implement a creative vision in the downtown core
<b>Idea Detail</b>	While the tornado had a devastating effect it has also presented an opportunity for reinvention. Downtown Springfield needs to improve its main street pedestrian experience. It feels extremely vacant in some parts and lacks a variety of interesting retail shops and storefronts. The city needs to lure more restauranteers and merchants to the downtown core. The city should work quickly with local merchants to make facade repairs and improvements. This SHOULD NOT be a handoff to builders who lack architectural experience. The effort must include design professionals to help craft a creative and achievable vision based on community input.
<b>Idea Author</b>	Blake W
<b>Number of Seconds</b>	5
<b>Number of Points</b>	0
<b>Number of Comments</b>	6
<b>Comment 1</b>	As a city planner, I advocate that this be combined with increasingly the availability of market-rate residential housing, so that there is sufficient foot traffic to patronize commercial establishments and create around the clock vitality.   By Joe L

<p><b>Comment 2</b></p>	<p>We need to encourage Downtown and South End real estate owners to invest in their properties by encouraging businesses to locate downtown so that this investment is profitable. We should find way to encourage both chains and independent businesses to expand downtown instead of in the malls and strip developments. Perhaps there should be tax preferences for businesses staying downtown, or perhaps vendors who move their offices to suburban locations should be excluded from bidding on public contracts.</p> <p>When we have the downtown daytime population back to where business initiative can be supported, then there will be walking traffic Downtown, and there will be support for transit service on traditional radial routes.</p> <p>This would provide a context where arts projects, independent shops, and the other aspects of 'Downtown Living' people talk about can thrive.</p> <p>With this planning process perhaps people can see that this is the time to plan for a vital Downtown and South End.   By Dave G</p>
<p><b>Comment 3</b></p>	<p>Has anyone else noticed that the building on the NW corner of Main &amp; State has added new tenants lately? A nice looking dress shop, a jewelry repair store, and a home improvement company. From what I heard, the landlord hasn't been that interested in renting his space, but there is an eminent domain taking in the works and he's just trying to boost his appraised value.</p> <p>How much of the vacancy is due to landlords like him, interested in owning, but not working their properties? How was this landlord able to find businesses so quickly when he needed to?   By Ralph S</p>
<p><b>Comment 4</b></p>	<p>We need more foot traffic before we can add new businesses. The area has to feel safe and must be populated with patrons (not gangs or homeless people). Add students, a lot of lighting, and visible police.   By Anne K</p>
<p><b>Comment 5</b></p>	<p>I agree this building was beautiful and well maintained. I also agree we need more storefronts, built to the street. Union and Main could be an excellent draw from the Hall of Fame. You could have a greater emphasis on Basketball and Basketball themed businesses. Just look at Cooperstown, everything surrounds Baseball.   By Sean M</p>
<p><b>Comment 6</b></p>	<p>The loss of the Zorzi building on the corner of Union &amp; Main was significant. A building with storefronts, built to the street, is important there. There could be a Northampton-style feel to the South End if things are done properly. If we put up more buildings like the Citizens Bank building the neighborhood will no longer be walkable.   By Ralph S</p>
<p><b>Idea Title</b></p>	<p>Baseball Stadium</p>
<p><b>Idea Detail</b></p>	<p>Springfield is one of the largest cities in America without minor league/pro baseball. It was a great baseball town once and could be again.</p> <p>With new land becoming open and available in the South End or even sites in Downtown, why not? The closest minor league baseball is south of Hartford.</p> <p>Baseball brings people to the city on summer nights, fills restaurants and hotels, is a great family event, and brings a better city identity.</p> <p>A story in the paper today indicated UMASS having interest in Springfield, maybe they could be part of it with the college team also using it.</p> <p>Teams are moving around all the time - affiliating with the Sox or Yankees would be....a home run, but really any team would do great if the experience and stadium was decent and would bring a lot of positives to the city.</p> <p>How would this picture from Reno's AAA park which is under construction now look in the South End?</p>



<b>Idea Author</b>	Mark M
<b>Number of Seconds</b>	5
<b>Number of Points</b>	0
<b>Number of Comments</b>	7
<b>Comment 1</b>	Rifles aye? did it affect stadium attendance with all those anti-gun folk (kidding) Rebellion... hmhhh so many names we just need funding to start :)   By Kathy T
<b>Comment 2</b>	Springfield Rifles was our former baseball team's name... Shay's Rebellion took place here -- so Springfield Rebellion? Springfield Rebels?   By Justin M
<b>Comment 3</b>	I was thinking the team name Springfield Tornadoes would be a suitable name with all due respect to those who have passed and are/were affected.   By Kathy T
<b>Comment 4</b>	I am not a huge sports fan. But, love this idea.   By Kathy T
<b>Comment 5</b>	Ideally, the park would be adjunct to downtown.   By Justin M
<b>Comment 6</b>	I think this is a great idea. I love the plans for the Reno stadium and surrounding businesses. I would add a basketball component. Much like the Dreams Park in Cooperstown, they could run tournaments throughout the summer for kids all over the country. At the end of the season they could have have a playoff with the best two teams . Just think of the tourism money.   By Sean M
<b>Comment 7</b>	minor league baseball history in springfield: <a href="http://www.baseball-reference.com/minors/team.cgi?city=Springfield&amp;state=MA&amp;country=US">http://www.baseball-reference.com/minors/team.cgi?city=Springfield&amp;state=MA&amp;country=US</a>   By Mark M
<b>Idea Title</b>	Expand the Downtown Area
<b>Idea Detail</b>	<ol style="list-style-type: none"> <li>1. Expand the heart of downtown Springfield to begin at the Bus Terminal on Main St. and to stretch to the Red Rose Pizzeria area (rather than just from Tower Square to the Mass Mutual Center)</li> <li>2. Improve riverfront area - landscaping improvements, and regular landscaping care</li> <li>3. Build high-end condominiums in the downtown area (attractive to Springfield professionals, but also aesthetically pleasing for the downtown area)</li> <li>4. Activities and events in the downtown area - similar to the Jazz Festival, Pancakes Breakfasts, etc. (Get people from surrounding cities and towns to participate in Spfld sponsored events)</li> </ol>
<b>Idea Author</b>	Natalya Z
<b>Number of Seconds</b>	5
<b>Number of Points</b>	0
<b>Number of Comments</b>	9

<p><b>Comment 1</b></p>	<p>Dave G: After reading Zimmerman and Volk’s residential report, professionally, Dave C, I disagree with the assessment that downtown’s residential “scale” is the major factor in Springfield’s failed downtown, commercial enterprises. Like this Farmer’s Market you and Justin M1 write about.</p> <p>Zimmerman and Volk are two respected analysts in the profession. They mention numerous buildings that are not being used in ways compatible with the goal of increasing a market-rate residential population.</p> <p>Importantly in Springfield’s case, an 80% downtown, government-subsidized residential population-to-a 20% downtown, market-rate residential population ratio cannot support viable market-rate commercial enterprises. It’s what city planners call a dysfunctional ratio.</p> <p>Professionally, I would, as Zimmerman &amp; Volk and Justin M1, state, advocate a build-up, through the re-purposing of downtown/South End buildings and rezoning of some buildings to mixed-use, a build up in the engine neighborhoods   By Joe L</p>
<p><b>Comment 2</b></p>	<p>Respectfully, Joe L1, I would point out that I was referring not to the scale of the Downtown buildings, but the to scale of the Downtown market in aggregate, when not combined with the South End. Zimmerman &amp; Volk, in their study, constantly refer to the presence of major medical employers Downtown, so it seems that their definition of the area includes Baystate in what most of us locally consider the North End, and who knows how much of other neighborhoods. At the same time the 80% to 20% ratio you have referenced is clearly dysfunctional and must be changed. Further, I agree that a build-up of the housing stock in the Downtown, South End, and other nearby neighborhoods to implement a balanced ratio of housing types and costs could be successful.</p> <p>I think we are in general agreement about the need for your suggested policy changes. We should also work to develop other new housing. My point is that the effort should include the South End, not end at Union Street.   By Dave G</p>
<p><b>Comment 3</b></p>	<p>Justin is not wrong, just not thinking at the right scale to be effective. This is why the Farmers Mmarket and other investments by retailers have not been supported over the years.</p> <p>Activity levels in Downtown Springfield have been decimated not only by vacancies in upper floors, but by rampant demolition of buildings for parking lots. The result is that there are not enough potential units Downtown to support the kinds of gentrification Justin and Joe are talking about.</p> <p>When we look at the lack of market rate housing and its negative impact, we have to look also at the close-in neighborhoods like Maple Hill, Forest Park, the South End, and Worthington Street. In each case, when development opportunities were available City officials supported conversion of buildings to LIHTC (Low Income Housing Tax Credit) projects. This basically means people with jobs will be evicted, as at Chestnut Tower. We need a new commitment to oppose these developments in all inner areas.   By Dave G</p>

<p><b>Comment 4</b></p>	<p>You and Justin M1 are advocating broadly similar positions: the more market-rate residents Springfield adds, the more vibrant it will become both commercially and socially.</p> <p>The difference is that you are advocating broadening the scope of market-rate residential redevelopment beyond downtown, and limiting new low-income housing development. In my professional opinion, I agree with both of you.</p> <p>I checked into the literature that Justin M1 suggested. Zimmerman/Volk are well-known consultants in my field. Their report states that if the health of downtown Springfield improves, if more market rate residents move there, other neighborhoods will likely gentrify at the same time or slightly afterwards.</p> <p>As in comparable cities, downtown is what turns a city like Springfield’s wheel of fortune.</p> <p>Professionally, I suggest that it will take more than 300 market-rate units to turn around downtown. Of nearly 9000 people living downtown - only 1,800 live in market-rate residences.   By Joe L</p>
<p><b>Comment 5</b></p>	<p>As a city planner, I second what the poster “Justin M1” wrote below, although I have not read the specific texts cited. I will.</p> <p>For an area to become ‘vital’ both day and night and attract the sort of services that a desirable urban environment inevitably attracts, first the area itself must be considered “desirable” by other people -- and then it’s an aggregation process.</p> <p>Usually it occurs through a gentrification process beginning with artists, young professionals, &amp; LGBT residents re-colonizing an urban area. This seems to be happening in downtown Springfield now near the Apremont Triangle.</p> <p>Springfield has a lot of vacant office space. There is no reason why some of that cannot be re-zoned for residential use. After all, it is better that a market-rate resident lives in a place than for the space to sit empty.   By Joe L</p>
<p><b>Comment 6</b></p>	<p>A higher-income market to support downtown activity is obviously desirable, but a few hundred apartments will not have much impact if there are not a good retail mix Downtown, and a good mix cannot be supported by a few thousand Downtown residents if the South End, Worthington Street, and the North End continue to be dominated by the kind of subsidized, anybody with a job is evicted LIHTC housing that City Hall has been promoting in recent years.</p> <p>Instead we should be supporting and helping realize the kind of balanced housing development in all the inner neighborhoods that both candidates were advocating in the recent election.</p> <p>It has been done in other cities and can be done here if we support it politically and commercially, and it can be done while allowing places for a balance of low-income families as well. Boston’s South End is successful example of this kind of development.</p> <p>Doings this with thousands of new and existing units in close-in neighborhoods will revive Downtown.   By Dave G</p>

<p><b>Comment 7</b></p>	<p>The difference between Downtown Springfield and South End Boston is that the latter is not the commercial center of its city -- it's a residential neighborhood with some retail, (the latter of which enlarged when new market-rate residents came -- I lived in Boston during that time.)</p> <p>Downtown Springfield cannot support a greater commercial base without more market-rate residents, (see: the Nat'l Urban Land Institute's report on this.) Now Downtown is 80% gov't subsidized housing. It could not even support a farmer's market i.e. downtown's went out of business while all of the other Springfield Farmer's Markets are thriving.</p> <p>This type of gentrification is also covered in Zimmerman/Volk's report on Downtown Springfield. It says that to support, e.g. clothing shops, the shops need market-rate residents who can afford to buy the clothes.</p> <p>Mayor Sarno did not bring a single new market rate residence to downtown Springfield in his first 4 years. Hopefully that will change. Still 8/20.   By Justin M</p>
<p><b>Comment 8</b></p>	<p>Increasing the number of market-rate residents downtown is perhaps the greatest thing that Springfield leadership could do to improve the quality of life in the city, and thus attract businesses and more market-rate residents.</p> <p>Like attracts like -- and a downtown that is/looks impoverished cannot, reasonably, be expected to attract the opposite.</p> <p>Ideas in "vision" to alter I-91 and enhance the riverfront will become increasingly important.   By Justin M</p>
<p><b>Comment 9</b></p>	<p>Increase the employment density of downtown. This would increase walking traffic in the daytime and make all these wonderful ideas more feasible.</p> <p>This could be done by providing businesses with State tax credits to pay for employee bus transportation or car-pool parking if offices are re-located downtown. Provide change regional zoning practices so as to prevent "industrial park" spaces from being used for office space, while providing financial incentives businesses to relocate office uses in suburban areas into CBDs, including Downtown Springfield. This is part of "Smart Growth" and reducing our regional 'Carbon footprint', as well as reducing pollution and increasing our economic competitiveness. If more offices and jobs were downtown people could commute by transit, effective discretionary incomes could increase, and this would support many positive developments Downtown and in the South End.   By Dave G</p>
<p><b>Idea Title</b></p>	<p>IN ORDER TO REBUILD SPRINGFIELD YOU HAVE TO HELP REBUILD PEOPLE</p>
<p><b>Idea Detail</b></p>	<p>In Order to rebuild springfield, we have to help rebuild the people that live here, we have liquors everywhere you turn, we allow or stores to sell heavy drug contraband, you can go to any store and buy a under the counter glass crackpipe and a small piece of choreboy,and how can we complain about the murder rate?</p> <p>yes we took 15 guns of the street but springfield smith and wessen makes over 1000 guns a day and out of every 1000 guns they make, 1 ilegal one hits the streets, I know if you live in a town that make fresh bread,you can smell the bread for miles,and everybody gets bread cheap because everyone knows the baker.the same thing is happening with these guns,only in a negative way, we can't sell guns to the world without it backlashing on our town, where we come from, its called karma</p>
<p><b>Idea Author</b></p>	<p>TERENCE W</p>
<p><b>Number of Seconds</b></p>	<p>4</p>
<p><b>Number of Points</b></p>	<p>0</p>

<b>Number of Comments</b>	2
<b>Comment 1</b>	<p>At the Rebuild Springfield business meeting the other day the discussion turned to the high number of graduates of areas colleges that leave the area, and the need to have good jobs available to hold people here.</p> <p>One person pointed out that if we are expecting local businesses to provide good jobs for young people, it would be good if we stopped allowing every contract that we control (whether its for disaster relief or school construction) to go to people from outside the area.</p> <p>This is true. If we want to rebuild Springfield we have to support and nurture the people who are here with all our resources. This should mean that bidding laws are altered to provide consideration of the 'multiplier effect' of economic activity that occurs when funds are spent locally.</p> <p>We should also pursue the "Buy Springfield" idea for the same reason.   By Dave G</p>
<b>Comment 2</b>	<p>I agree. The Racing Mart on Carew Street sells all different kinds of glass crack pipes right out in the open on display for everyone to see. Very disrespectfully business attitude. Sell anything to make money regardless of the consequences.   By Sean M</p>
<b>Idea Title</b>	Connect Riverfront to Forest Park
<b>Idea Detail</b>	Springfield has two of the best parks around, yet they are currently completely separate entities. Although they are close distance-wise, to go from one to the other you basically need to drive. Somehow (bridge, bikelane, marked paths, etc.) we must connect these 2 parks.
<b>Idea Author</b>	Pat R
<b>Number of Seconds</b>	4
<b>Number of Points</b>	0
<b>Number of Comments</b>	6
<b>Comment 1</b>	<p>As a city planner, I believe that this is another idea that could be facilitated by a study on whether a "beltway" could replace I-91's presence on the riverfront. I-91 presents a barrier to enjoyment of the riverfront, not only physically, but in terms of the noise that it creates.   By Joe L</p>
<b>Comment 2</b>	<p>The Connecticut Riverfront once was connected to Forest Park, before the hastily planned I-91 was built. (See West Springfield's wikipedia entry for a brief history -- I-91 was originally supposed to be an enlargement of U.S. 5.) Likewise, Court Square extended all the way to the riverfront pre-I-91.   By Justin M</p>
<b>Comment 3</b>	<p>Provide better bike lanes, improve intersections for bikes, look at which streets, like Fort Pleasant, are wide and underused, improve the sidewalks on Columbus Ave and Hall of Fame Way. Increase awareness of PVTA bike racks to get from one place to another. Have a PVTA that on the weekend just connects Downtown, Forest Park and the Riverfront. We could do this now...   By Katie S</p>
<b>Comment 4</b>	<p>I have seen several innovate ways to allow pedestrians to cross a train track, including a gate that closes when a train is coming. But the easiest answer is to simply take down the fence and allow people to cross. There is already an at-grade crossing further down toward the Memorial Bridge. The trains blow their whistles when they come into this area so any risk should be minimal.   By Ralph S</p>
<b>Comment 5</b>	<p>This is a great idea. You could open up the HOF property to the park just as was done at the main entrance to River Front Park. Simply allow people to cross over the tracks and cut back all of the overgrowth and brush. The elevator and ramp never really caught on and are not convent to the Hall. As for connecting the two parks, a pedestrian bridge from the riverfront to the flag at Barney Hill would be nice. Although I assume very expensive.   By Sean M</p>

<b>Comment 6</b>	<p>This is a great idea....you see huge projects all over the state but not in Springfield. A bike path over the highway sounds ridiculous, but why not?</p> <p>I'd also add that Riverfront Park needs something to make it interesting...its not now. a link to Forest park would certainly help.</p> <p>Whether its this, a minor league baseball stadium, or whatever I hope they commit to working towards some big ideas and really committing to them. This would be a great one though. It's a sin that tourists go to the Basketball Hall of Fame and Riverfront Park is right there, but incredibly uncomfortable to get to. You should be able to visit the HOF and walk right out to the park and have lunch....can we make something easy to get past the train tracks?   By Mark M</p>
<b>Idea Title</b>	Building stronger neighborhoods
<b>Idea Detail</b>	<p>The 2008 recession hurt Springfield's neighborhoods. Springfield's homes seemed to be particularly impacted as defaults and foreclosures mounted. As a result, housing values plummeted and home owners fled or became renters. Homeowners are the backbone of any City. They are more connected to their neighborhood, more engaged, and bring a Civic vitality that helps define a City in a very positive way. We need to be engaged in bringing new homeowners back to the City.</p> <p>Springfield has a lot of vacant and run down housing stock. We also have some of the most affordable housing in the area. The barriers are the viability of the locations (e.g., is the street safe and appealing?) and financing (e.g., who is lending?), and the entry cost into homeownership (e.g. closing costs).</p> <p>There are a few things that can be done to assist in overcoming these problems. One idea is to bring back an urban Homesteading program. Sell city owned property for \$1 and provide a privately financed pool of \$ for prospective homeowners to rehabilitate the properties. Require pre-occupancy counseling with the program. Investors in the pool would be paid a "return" of 3% (kind of attractive today) while homeowners would pay 3 3/4% mortgages - the 3/4% would go to cover administration of the program, etc (I know there could be losses). As an added inducement, partially forgive property taxes for a few years or gradually increase them. Give people a true monetary incentive to move back into the City as homeowners. If they subsequently leave, they must pay back the benefits. Also, write into the deed that the property must be sold to another owner occupant.</p> <p>There is a limit to how many words which can be written but I want to add that the City needs more "Concerned Citizens of Springfield" type organizations. This organization - with the City's assistance - did wonders for the houses on Forest Park and Sumner Avenues. We need to let as many flowers bloom as possible.</p>
<b>Idea Author</b>	John K
<b>Number of Seconds</b>	3
<b>Number of Points</b>	0
<b>Number of Comments</b>	0

<b>Idea Title</b>	Save Springfield Buy Creating Home Buyer Incentives
<b>Idea Detail</b>	Create incentives for homebuyers to buy in the old beautiful neighborhoods of Springfield. Maple-High Six Corners needs to increase home ownership rates from 18% to 25% to survive. Mass Preservation Trust added MHSC to one of the most endangered neighborhoods category.
<b>Idea Author</b>	Anne K
<b>Number of Seconds</b>	2
<b>Number of Points</b>	0
<b>Number of Comments</b>	0
<b>Idea Title</b>	Make Spfld attractive for bus. and families
<b>Idea Detail</b>	Make housing appealable to families and professionals by taking this opportunity to regentrify Springfield. Much less low income housing and more tax incentives for businesses. In some of the articles regarding New Orleans after Katrina, much low income housing was torn down and not rebuilt. One small idea-focus on lax zoning laws. My neighborhood has gone down in value due to boats, motor homes, abandoned property and unregistered cars on neighboring properties. Immediate stiff fines need to happen once a property is abandoned. These houses are increasing by the day and not being kept up, decreasing property values and encouraging people to move from Springfield at all costs. Follow zoning of neighboring towns where this is not allowed. This would increase property values. Focus on single family owner occupied housing. Changes in zoning may help this. As a lifelong resident of Springfield, I have never heard so many people now saying Springfield is unsafe. If you poll outside the city, you will find many people will not come to Springfield because of the unsafe reputation. Fight on crime needs to be a very public focus. While much of this is not new, I feel it needs to be voiced-again and again-in order to be heard. I know I echo many hard working people in this city that voices are not being heard. While I have no solution-hopefully the consultants may but this was once a vibrant and safe place to live and I am so dissapointed to say it is not anymore. We have a unique opportunity not only to change the landscape, but initiate some improvements to bring the middle working class back to Springfield and be proud to be here. Thank you for the opportunity.
<b>Idea Author</b>	Mary R
<b>Number of Seconds</b>	2
<b>Number of Points</b>	0
<b>Number of Comments</b>	2
<b>Comment 1</b>	I also agree -- strongly -- that Springfield needs to focus on owner occupied housing.   By Justin M
<b>Comment 2</b>	Extend the facade improvement incentives to ALL downtown streets instead of just Main Street and State Street. Currently, very few businesses seem to be taking advantage of these incentives.   By Justin M

<b>Idea Title</b>	Multigenerational housing for grandparents and grandchildren
<b>Idea Detail</b>	What are the demographics for these households in this region? I believe it is growing, but this is only because it seems that many people I know raised there kids and are now raising their grandkids.
<b>Idea Author</b>	joanne P
<b>Number of Seconds</b>	2
<b>Number of Points</b>	0
<b>Number of Comments</b>	0
<b>Idea Title</b>	Tree Maintenance
<b>Idea Detail</b>	<p>As the old saying goes..."An ounce of prevention is worth a pound of cure".</p> <p>I can remember years ago, when the Asplundh trucks would travel around and trim the limbs that were a threat to power lines. I rarely see that anymore. Granted, this storm was a fluke (hopefully) and some power outages were inevitable, but I believe it would not have been as critical as it was if we just take the time to step back and be "fire preventers" instead of "firefighters".</p> <p>We should take this stance whenever we can and try and prevent problems, or the severity of them rather than running around and correcting them after they actually happen.</p>
<b>Idea Author</b>	Shawn C
<b>Number of Seconds</b>	2
<b>Number of Points</b>	0
<b>Number of Comments</b>	2
<b>Comment 1</b>	we have so many trees in Springfield...we are truly blessed. But these trees need to be maintained. before we go planting thousands of new ones, why don't we raise the funds to care for the ones we have. I was part of a massive tree planting effort in Springfield and planting them was the easy part. with no funds for aftercare, you wind up with a collection of crappy looking trees. Ed Casey needs his tree fund back so we can shine as a tree city again.   By Katie S
<b>Comment 2</b>	There are several dead trees on my (downtown) street. I would love to buy trees to replant them, because trees are a large part of my street's beauty. Perhaps Springfield could establish a tree-planting program.   By Justin M
<b>Idea Title</b>	Stabilize neighborhoods by including renters



<b>Idea Detail</b>	<p>The City of Springfield must find a way to assist for-profit and non-profit developers to replace lost rental housing. Half of Springfield's households are renters, not homeowners, but very little of the rental housing condemned post-tornado has come back on the market, and homelessness is again on the increase in Springfield.</p> <p>New rental housing needs to have a broad portfolio, using all the creative ideas on hand, and including newer models such as villages of less than 15 units, and older models which worked well, in particular, the old-fashioned boarding house. Single people and couples who live at or below the poverty level cannot afford even efficiency apartments. I doubt that more than 2 or 3 of the 35+ individuals living in the recently condemned River Inn have been able to find replacement housing.</p> <p>We decry the density of rental housing in the inner city yet those neighborhoods with the greatest rates of homeownership resist new rental housing.</p> <p>One last note: when people live in housing they cannot afford, they move frequently, making it difficult to build and maintain stable communities. Now is the time for a master housing plan which values the needs of renter households equally with the needs of home owners.</p>
<b>Idea Author</b>	michaelann B
<b>Number of Seconds</b>	1
<b>Number of Points</b>	0
<b>Number of Comments</b>	14
<b>Comment 1</b>	<p>Does "renting" in this case equate with government subsidized housing? Personally, I believe that Springfield - particularly downtown - needs more market-rate renters.</p> <p>If this post is talking about government subsidized renters... I believe that government subsidized housing should be spread more evenly throughout the city rather than lumped in high concentrations, e.g. Downtown is 80% government subsidized housing right now, and that is a large reason why Downtown is not as vibrant -- commercially and otherwise -- as it could be. Downtown simply doesn't have enough buying power to sustain the vibrant commercial atmosphere that many of us would like to see.   By Justin M</p>
<b>Comment 2</b>	<p>Treatment of renters is actually part of the problem. Often City officials and others disregard participation by renters, regardless of income, because they are seen as transient and people who have 'Not made an investment'. This is short-sighted, as people who rent in an area are often its best prospects for future home purchases, if properly treated.</p> <p>As to the spreading of subsidized housing, it needs to be spread out not just beyond Downtown, but out beyond the "Traditional neighborhoods" like the South End, Forest Park, Maple Hill, Old Hill, McKnight. and the North End. Not only have these neighborhoods done their share, to the detriment of their position in the regional market, but we should not de-stabilize our other fragile neighborhoods by targeting them.</p> <p>Subsidized housing needs to be truly a regional strategy, and this means the existing concentrations will have to be redistributed, as well as supporting revived 'Market rate' housing in Downtown and other areas.   By Dave G</p>
<b>Comment 3</b>	<p>Including renters should mean including people and families as individual consumers, not clients of some mega-agency. This should go hand-in-hand with including property owners and homebuyers, who are now subordinated to the mega-agencies, in the process, so that we can have democratic and wholesome communities.   By Dave G</p>

<b>Comment 4</b>	Renters in the Metro Area are without apartments and displaced even 5 months later. Just drive by Park Street Lofts and see there is no effort by the private owner to fix and rehab until all tenants are expired on leases and then rebuild with a market rate price of over \$1.00 per sq foot for an apartment. There should be a law against this rape of tenants but the city agrees with him as he presented a rehab plan and very long timeline. Go figure.   By Michael G
<b>Comment 5</b>	Renters and landlords need to come up with agreements for general home upkeep, i.e. lawncare. I dont agree with rental properties being thrown in the mix with established neighborhoods.   By Angela K
<b>Comment 6</b>	I   By Angela K
<b>Comment 7</b>	It appears that you are advocating that, in addition to more boarding houses, you would like to see more group homes. Again, I cannot agree that is in any way going to help Springfield rebuild.   By joanne P
<b>Comment 8</b>	Sorry, i suppose getting into a back and forth is not all that useful, but what is the Springfield you want to rebuild? Springfield is not some abstract entity but exists only because of the people who live in it. Everything else-- buildings, trees, institutions, houses of worship-- exists to meet the needs of the people. Nearly 30% of Springfield's residents live below the poverty line. If we don't find a way to meet their housing needs, then the whole community suffers along with them.   By michaelann B
<b>Comment 9</b>	there may only be 2 or 3 boarding houses that are legal, but there are many illegal boarding houses.   By joanne P
<b>Comment 10</b>	Actually, I forgot a few that are for special populations. In any case, I'd rather see decent, clean, legal boarding houses.   By michaelann B
<b>Comment 11</b>	While I agree with you that "density" is not necessarily a "bad" thing, concentrated poverty is. There is no need for more boarding houses in Springfield. Any plan to do so will only result in an increase the the problem of concentrated poverty in the City. What would you think about housing for "grandfamilies"? There are many grandparents raising their grandchildren, but elderly housing means no children. We shouyld consider a plan for multigenerational housing, where grandparents and grandchildren can live together. i would be interested in any statistics people have as to the growth of these "families" as shown in recent census data in the region.   By joanne P
<b>Comment 12</b>	From my perspective, working with low-income people, at least half of the households DO live with grandparents-- or grandparents live with them. This is a result of poverty, even though there may be other benefits.  I think there aren't more than two or three boarding houses in all of Springfield!   By michaelann B
<b>Comment 13</b>	I see a lot of vacant units in the 2 and 3 families all around the city...dont build any new units until those are all occupied and rented. I see no point in building new housing units if we still have boarded up and vacant houses all throughout the city.   By Mark M
<b>Comment 14</b>	I would like to agree with you. Most of what you see, I'd bet, are properties that have been foreclosed on and are now bank-owned. Banks have no interest in being landlords, but with the housing market as slow as it is, most of these houses have little chance of being purchased and rented any time soon. And of course, the longer they sit vacant, the more repair work has to be done to make them habitable.  You will also find some city-owned property. The city markets to individuals, not non-profit developers, first because the city needs to increase the tax base, and second because the city wants to avoid controversy.  There may be legislative and regulatory ways around the roadblocks, but it would not be easy.   By michaelann B
<b>Idea Title</b>	Need more community centers

<b>Idea Detail</b>	The South End Community Center needs to be rebuilt in an area an in a manner to serve the needs of the neighborhood residents and to attract new residents who live in market rate housing. Additional Community Centers are needed in other neighborhoods as well to serve a similar purpose and should be integrated into other neighborhood amenities.
<b>Idea Author</b>	joanne P
<b>Number of Seconds</b>	1
<b>Number of Points</b>	0
<b>Number of Comments</b>	1
<b>Comment 1</b>	I agree the potential new south end community center should be a high priority it would keep kids off the streets and embrace new families hopefully.   By Kathy T
<b>Idea Title</b>	Plant trees!
<b>Idea Detail</b>	The community can begin to look and feel by installing as many trees as possible. By installing trees we will begin to see new life in the community. The trees will symbolize new life and will soften the harshness of the scarred landscape. My goal is to plant one thousand trees between now and the end of spring 2012.
<b>Idea Author</b>	stephen R
<b>Number of Seconds</b>	1
<b>Number of Points</b>	0
<b>Number of Comments</b>	0
<b>Idea Title</b>	Affirmative Marketing Centers in the South End, Maple Hill
<b>Idea Detail</b>	<p>The impacted areas in the South End and Maple Hill had and have many good families, but over the years many more affluent families have left, and there has been a tendency by officials to locate subsidized housing in these areas, effectively ghetto-izing them.</p> <p>In the wake of the tornado we should be able to see that this is not a good long-range plan and develop 'Affirmative Marketing' centers based on the model of the Oak Park (IL) Housing Center to work, for as long as it takes, to re-package available area housing in ways attractive to more-affluent families, and work to attract an ethnically and economically balanced population in these neighborhoods.</p> <p>This does not mean that all people do not deserve housing, but it does acknowledge that creating and reinforcing concentrations of poverty really does nobody any good.</p>
<b>Idea Author</b>	Dave G
<b>Number of Seconds</b>	1

Number of Points	0
Number of Comments	0
Idea Title	Invest in Public Library/Community Center for Each Neighborhood
Idea Detail	City libraries have had their funding cut drastically over the years. This has had a negative impact on community development. Public meeting places need to be equipped with modern technology and handicap accessible. Citizens have a constitutional right to participate in local and state government, but they can not do this without the proper education and resource materials (public records). We need to explore community funding opportunities for the sake of our public libraries. Some neighborhoods may need a new site location, new building, additional land for expansion, parking, elevators, ramps, etc. Every library should have an up-to-date reference section with MA general laws, MA code of regulations etc. Electronic information does not currently provide official versions of this information.
Idea Author	Becky P
Number of Seconds	1
Number of Points	0
Number of Comments	1
Comment 1	Nice Idea   By Kathy T
Idea Title	Collect Accurate Data, Conduct Needs Assessments, Centralize
Idea Detail	I would like to see a centralized portal for accurate data relative to the city's population, and other statistics to be considered when developing Springfield. These are tools that citizens need to become familiar with when planning, developing, and making recommendations. What needs assessments have been conducted? Can we centralize this information and make it available online?
Idea Author	Becky P
Number of Seconds	1
Number of Points	0
Number of Comments	0
Idea Title	Make city owned buildings at easy to own prices...

<b>Idea Detail</b>	Just take a short drive around our city and you will see many city owned buildings that are empty with large yards falling apart as each day passes, that no one is able to tend to them. I feel before it comes to the point of an auction of a sad copper plumbing stripped shell. Let the people have a chance to try and be a home owner.
<b>Idea Author</b>	Kathy T
<b>Number of Seconds</b>	1
<b>Number of Points</b>	0
<b>Number of Comments</b>	1
<b>Comment 1</b>	<p>The whole Auction system for disposing of City-owned buildings is dysfunctional. What it does is prioritize sale of property to would-be house-flippers with cash. We end up with artificially depressed property values and more absentee owners trying to make a speculative profit.</p> <p>Instead we should do is the houses fixed up by local contractors, producing jobs for local people, and then sell the houses, AT FULL PRICE, to regular families who can go to the bank and get a mortgage . Selling at auction is about giving the buyers a quick deal because we are a distress seller. We should think more clearly and change our methods. We are not a damsel in distress. The City is not a bank with a limited interest. The City is a group of people with many long-term interests that are being damaged by these auctions. They should be halted immediately and another method be found that will not damage communities.   By Dave G</p>
<b>Idea Title</b>	Shamfield
<b>Idea Detail</b>	Rebuild Springfield is a scam as all the projects and agreements have been made with Concordia drawing the plans for millions of dollars ( almost like the drawings of Union Station). Mass Mutual (Nick) and Sarno ( Charlie K) have a plan and no matter what is said or discussed at the meeting will not change anything from the Master Plan. Where are the posted meeting minutes from the previous neighborhood meetings? Did anyone bother even saving them? Sure take notes, write on note boards of suggestions to improve the neighborhood. All this to satisfy the city's need for federal money in the wake of this disaster. The citizens do not count, businesses small do not count. The city concerns itself with the highest bidders in attention and nothing else. Sarno will be the captain in the sinking Titanic formally known as Springfield. That is why I am not attending anymore sham meetings.
<b>Idea Author</b>	Michael G
<b>Number of Seconds</b>	0
<b>Number of Points</b>	0
<b>Number of Comments</b>	0
<b>Idea Title</b>	Re-Tree the Community
<b>Idea Detail</b>	My goal is to plant 1,000 trees between now and the end of spring 2012. Momentum is building with many organizations donating trees to this cause.
<b>Idea Author</b>	stephen R

Number of Seconds	0
Number of Points	0
Number of Comments	1
Comment 1	I hope the majority are donated. This is quite a task, good luck.   By Kathy T
Idea Title	Offer homebuyer incentives to college grads
Idea Detail	<p>Massachusetts has experienced “college graduate flight” over the past decade. The majority of Mass is too expensive for kids right out of college. Springfield is an exception. By getting these kids to purchase homes in Springfield we would be: keeping the grads in Mass, increasing homeownership rates, improving housing market/eco dev and better aligning residents skillsets with the current job market.</p> <p>I would bet that we could get the State to pilot a program like this in Springfield (or other Gateway Cities). With most recent grads low-income, HUD funds could potentially be used.</p>
Idea Author	Pat R
Number of Seconds	0
Number of Points	0
Number of Comments	0
Idea Title	Build New Housing Training Center in Southend/Downtown
Idea Detail	The Pioneer Valley Region needs a Housing Training Center where we could consolidate existing housing operations for HAP Inc, the Springfield Housing Authority, Office of Housing etc. and provide remote offices for our housing/community development partners. I see a great need for ongoing housing training in order to develop and create employment opportunities in this field which is now closed to the general public. Currently, contracted training opportunities are usually offered in Boston and Hartford in one to three day sessions that are extremely expensive and not subsidized by state or federal financial aid. In fact, Local Housing Authority Executive Officers in remote communities rarely receive training from the state about federal housing and community development. It’s time to change all this and I believe that Springfield, MA has the talent to make this happen. Afterall, Springfield is the City of Homes.
Idea Author	Becky P
Number of Seconds	0

Number of Points	0
Number of Comments	0
Idea Title	Public Works Project for Leete Street and Adjacent Blocks
Idea Detail	Leete Street has become a major transportation thruway for commuters eventhough the infrastructure does not support the volume of traffic. Leete street's road and sidewalks need to be reconstructed and widened; crosswalks and curb cuts added; and traffic lights added. The housing on this street is run down and I think the city should consider taking this property by eminent domain. It is located in a key location for a Housing Training Center; Forest Park/Southend Library with ample onsite parking and drive-thrus.Reconstruction of this area could provide better public transportation options.
Idea Author	Becky P
Number of Seconds	0
Number of Points	0
Number of Comments	0
<b>Community Strengths</b>	
Idea Title	Renovate, don't demolish
Idea Detail	One of Springfield's strengths is its historic building stock, yet in the wake of the tornado the emphasis seems to be on clearing buildings, not repairing them. History can't be replicated, we should try and repair the buildings that can be saved. I fear that there will be a push to demolish the Howard Street Armory or the Howard Street School under the guide of "damaged, no money to repair them". Is the South End better off with an empty office building in place of St. Joseph's?
Idea Author	Ralph S
Number of Seconds	9
Number of Comments	1
Comment 1	Agreed   By Kathy T
Idea Title	Architecture and City Planning is a strength

<b>Idea Detail</b>	<p>Aesthetically and architecturally, Springfield is one of the two most attractive, mid-sized cities in the Northeastern United States. Also, I would argue that it is Western New England's best planned city.</p> <p>Springfield's downtown, although it contains a patchwork of attractive, diverse buildings and open-air parking lots that would, ideally become covered garages-or, at least become fenced-in by wrought-iron and decorated with trees-this city's urban architecture is-in the eyes of this architect and city planner-extraordinary and worthy of praise.</p> <p>Thinking about Springfield architecture in the context of the Western New England cities', it is more elegant than Worcester's, and its urban fabric is more cohesive. Likewise, for all of Hartford's recent skyscraper building, and widening of boulevards, Springfield's human-scale and walkability make it stand out all the more. Waterbury and Bridgeport, although they both possess architectural gems, are not in the same league as Springfield and these other cities architecturally. New Haven is the only Western New England city comparable to Springfield in terms of the aesthetics of its downtown urban core.</p> <p>There is no city in western New England that can compare with the architecture of Springfield's neighborhoods. The McKnight Historic district features houses that would not be out of place on Nob Hill in San Francisco. Maple Hill features grand old mansions in which people still live. The area of Forest Park near to the park itself, and Forest Park Heights, feature exceptional examples of Victorian, Arts &amp; Crafts, and Edwardian architecture. There is no other city in western New England that can lay claim to such a magnificent architectural legacy in both commercial and residential architecture.</p> <p>Many northeastern cities were decimated during the 1960s by "urban renewal projects." Hopefully we in Springfield have learned our lesson.</p>
<b>Idea Author</b>	Joe L
<b>Number of Seconds</b>	6
<b>Number of Points</b>	0
<b>Number of Comments</b>	4
<b>Comment 1</b>	<p>Springfield is in many ways better than many other cities. Yet, unfortunately some of us seem to need some help to learn this idea, because someone around here thinks everything should be torn down.</p> <p>There was no reason to demolish Putnam, which is a monumental landmark on our monumental avenue, but the Historical Commission couldn't persuade anyone to stop it.</p> <p>There was no reason to demolish a lot of the historic houses that were damaged by the tornado, but the City has been pushing demolition. On one street four of the six houses that were salvageable have been demolished.</p> <p>And the City just demolished a Second Empire mansion in the McKnight district that could have been saved, even after neighbors offered to restore it.</p> <p>Those of us who appreciate the architectural and planning qualities of Springfield need to find out who it is in City Hall that is pushing demolition of everything in sight, expose them, and re-educate them very peacefully and effectively. Otherwise we will be like   By Dave G</p>



<b>Comment 2</b>	<p>Hi Justin M1, I was happy to see that you supported the study of a beltway to open the riverfront. I appreciated the comment as well. Your idea about student and medical quarters, I supported.</p> <p>I don't mean to contradict myself. Despite a bad planning mistake in I-91, the rest of Springfield is well-planned and cohesive. I have not been down every street. I see some misuse of land, including those parking lots Dave G mentioned. Overall, this city is a planning gem.   By Joe L</p>
<b>Comment 3</b>	<p>Also, I agree with you about Springfield's planning, but I'm surprised that you write it after what you wrote about how I-91 was a textbook urban planning mistake.   By Justin M</p>
<b>Comment 4</b>	<p>Good call!! I grew up in this area and did not realize how attractive this city's architecture was until after high school, after I moved to different places.</p> <p>Maybe Springfield could define architecturally "extraordinary" areas more clearly by putting up unique street signs or lights unique to each area -- that way you feel like you're in a special place.</p> <p>I'm not a planner but I took a planning course as an undergrad. I remember our professor saying about Chicago's neighborhoods, "it's the little things" planners do that differentiate them and make them appealing to different people. Wicker Park had different lights than Lincoln Park, stuff like that.</p> <p>Also, lol at the assessments of the cities. I agree though that Springfield is the most attractive, overall.   By Justin M</p>
<b>Idea Title</b>	Strong Neighborhoods for a Strong Springfield
<b>Idea Detail</b>	<p>Through my work as a librarian in Springfield, I have become interested in community and urban gardening. I feel that creating community gardens in the rebuilding process will have a community impact by strengthening ties between neighbors, utilizing empty lots, providing inter-generational programs, and bringing healthy food to the table.</p> <p>There already are many people and many resources that are working towards making this happen in Springfield. We need to strengthen that voice!</p>
<b>Idea Author</b>	Doris M
<b>Number of Seconds</b>	3
<b>Number of Comments</b>	0
<b>Idea Title</b>	Diversity is our greatest strength
<b>Idea Detail</b>	<p>No other community in Western Massachusetts has the diversity of people, business and culture. Springfield has ethnic and cultural diversity which no other community in Western Mass can claim. Moreover, our business institutions include several higher education, health care and financial services. Springfield should reach out to all world cultures and continue to expand the diversity of its business institutions, building around the success in its current institutional residents.</p>
<b>Idea Author</b>	Edward P
<b>Number of Seconds</b>	1

Number of Comments	1
Comment 1	I agree that one of Springfield greatest assets is its diversity, however, I do not believe that the City embraces that as something good. Springfield has a rich ethnic culture that is not reflected well downtown and I think in order to benefit from this culture it needs to be highlighted, magnified, embraced and enjoyed.   By Phoebe S
Idea Title	Shamfield
Idea Detail	Rebuild Springfield is a scam as all the projects are settling and agreements have been made with Concordia drawing the plans for millions of dollars ( almost like the drawings of Union Station). Mass Mutual (Nick) and Sarno ( Charlie K) have a plan and no matter what is said or discussed at the meeting will not change anything from the Master Plan.Where are the posted meeting minutes from the previous neighborhood meetings? Did anyone bother even saving them?Sure take notes, write on note boards of suggestions to improve the neighborhood. All this to satisfy the city's need for federal money in the wake of this disaster.The citizens do not count, businesses small do not count. The city concerns itself with the highest bidders in attention and nothing else. Sarno will be the captain in the sinking Titanic formally known as Springfield.That is why I am not attending anymore sham meetings.
Idea Author	Michael G
Number of Seconds	0
Number of Comments	0
Idea Title	Springfield Higher Educational Facilities
Idea Detail	Springfield College, American International College, Springfield Technical Comm. College, and Western New England University provide jobs, bring in new residents, improve the knowledge and skills of the workforce, and provide the most vital energy in the City through recreational, cultural, artistic, and educational activities. We need to build on these institutional resources along with our health care, financial industry and government institutions which, along with the colleges, provide most of the employment opportunities in the City.
Idea Author	joanne P
Number of Seconds	0
Number of Points	0
Number of Comments	0

Community Challenges	
<b>Idea Title</b>	Do you really want input from affected neighborhoods?
<b>Idea Detail</b>	<p>The tornado hit the poorest, most historically marginalized neighborhoods in the city. You consultants were clearly frustrated by the low level of participation in your forums this week-- especially in the South End-- and in this "mindmixer" experiment. But please respect that there is a history here. There are valid reasons why people who have been marginalized and disenfranchised for decades in the city don't leap at the chance to attend your forums. I know some of the folks you're meeting with have told you not to worry about it, "those people" are just renters, don't care, never participate in anything, etc. At the same time, I've heard some of you say, and I completely agree with y'all, that for any planning process to be legit, residents of the neighborhoods most affected need to be at the center and making their needs known. And you've signed onto a very short time frame to try and make this happen!</p> <p>I suggest that you immediately allocate some of your \$500-700K toward hiring outreach workers, especially in the neighborhoods designated as Districts 1 and 2 (Downtown, South End, Six Corners, Upper Hill, Old Hill, Forest Park). You could partner with a local organization that has experience running a large-scale canvass. I don't have any financial stake in this, but can make a few suggestions if that's helpful. Outreach workers could be hired from the neighborhoods to go door-to-door with surveys about residents' priorities and vision for rebuilding. On such a short time frame, it would have to be an intensive blitz, putting boots on the ground asap.</p> <p>In my experience, going door-to-door and having face-to-face conversations is the only way to get input and participation from historically marginalized communities. Maybe in other places you've had success doing other things. But you've seen in the last week some of what doesn't work here in Springfield. What I'm suggesting might work... and would generate good will by creating some good jobs!</p>
<b>Idea Author</b>	Lara 1
<b>Number of Seconds</b>	4
<b>Number of Points</b>	0
<b>Number of Comments</b>	3
<b>Comment 1</b>	<p>I have heard in recent years how Springfield is a "Poor" City and how it is a "Gateway" city for people new to the country.</p> <p>The question I have is whether that is really true, of whether these statements are being made by planners and politicians because so many past abuses have effectively exiled so many actual Springfield families that this appears to be the case superficially.</p> <p>I know many people who may have moved to one or another town, but their loyalty continues to be to their neighborhood.</p> <p>I would suggest that for the Planning process to be valid we should include in systematic surveys the families who were in these neighborhoods in 1960 before State and City actions began the destruction that has occurred, together with some possible positive development ideas, to see what these families would like to see in their native communities, and whether, if some measures were taken, they would support them by staying and or moving back.   By Dave G</p>

<b>Comment 2</b>	<p>I think the fact that Springfield has been dysfunctional as Lara has described for a long, long time should be recognized, and a response institutionalized not just in the study but in the development response.</p> <p>This should recognize that not only do the “Renters” who occupied the South End, Six Corners Neighborhood, etc., when the tornado hit feel disenfranchised and uninterested in participating, the other, more affluent families who lived in these areas also feel disenfranchised, and many feel exiled from the City as well. When the City and the State built the highway through the South End, when they imposed so-called Court-ordered school busing on the neighborhoods, closing their schools, and busing children out to other areas, this was not supported by the community. Many people felt disrespected and have left the City in self-defense. The same thing has happened with the subsidized housing.   By Dave G</p>
<b>Comment 3</b>	<p>People want to be heard. Relational canvassing would go a long way to really discovering what the communities want and need.   By Phoebe S</p>
<b>Idea Title</b>	Positive Publicity - Advertise!
<b>Idea Detail</b>	<p>Springfield MUST advertise it's strengths, with a serious publicity machine &amp; things like tv/cable commercials. It has worked wonders for other cities, like Salem MA - Springfield needs to attract tourism. Spend some money &amp; get good commercials for the museums, and other downtown attractions. Make people curious enough to come to the city. Advertise the historic architecture, and the low cost of living. Also you can advertise the cities available commercial real estate through the newspaper called the CT Real Estate Journal. Big companies look through it to find properties all the time.</p> <p>The crime certainly gets advertised enough - why can't the positive attributes become known as well? Check with other cities &amp; see who they have used for publicity and what their promotional strategy has been. Even Bridgeport CT is trying commercials -and it has just as bad of a rep for crime as Springfield. Springfield has so much potential, but you have to advertise it.</p>
<b>Idea Author</b>	Melissa K
<b>Number of Seconds</b>	4
<b>Number of Points</b>	0
<b>Number of Comments</b>	2
<b>Comment 1</b>	Nice idea :)   By Kathy T
<b>Comment 2</b>	Great idea!   By Joe L
<b>Idea Title</b>	concentrated poverty
<b>Idea Detail</b>	<p>“In Springfield, 16.6 percent of housing units were counted as subsidized as of September 2010, compared to 9.6 percent for Massachusetts as a whole.”  <a href="http://www.mass.gov/Ehed/docs/dhcd/hd/shi/shiinventory.pdf">http://www.mass.gov/Ehed/docs/dhcd/hd/shi/shiinventory.pdf</a>. Quoted from “Housing Policy and Poverty in Springfield” Fed. Res. Bk of Boston(Feb. 2011)found at <a href="http://www.bos.frb.org/commdev/pcadp/2011/pcadp1101.pdf">http://www.bos.frb.org/commdev/pcadp/2011/pcadp1101.pdf</a>  We need to create incentives for development other than subsidized housing such as New Market Tax Credits, Historic Tax Credits, the waiver of deed restrictions, and new infrastructure so Springfield can better compete for new residents, jobs and economic growth.</p>
<b>Idea Author</b>	joanne P

<b>Number of Seconds</b>	4
<b>Number of Points</b>	0
<b>Number of Comments</b>	14
<b>Comment 1</b>	<p>I second. This goes to what was said in a different thread about increasing the market-rate residential population downtown. 80% downtown live below the poverty line downtown.</p> <p>Downtown Springfield is the center of a large metropolitan area. it needs to be functional. 80%/20% is a dysfunctional ratio. That is why there is no supermarket downtown. No movie theater, no bowling alley. The population cannot support such amenities. The other day I learned that it could not support a Farmer's Market. Tower Square is nearly empty.</p> <p>Zimmerman and Volk are two very well-known analysts in my field. They wrote about Springfield's downtown and State Street. They advise that many commercial buildings have space they have not had filled in years. Springfield could re-zone such spaces as mixed-use. Also approach major residential landholders downtown about incentives to revert back to market-rate residential housing. The twin towers on Chestnut would be good places to start.   By Joe L</p>
<b>Comment 2</b>	<p>I agree with Dave G: No more. I believe that we should stop warehousing low-income people in specific neighborhoods like downtown and incentivize landlords in traditionally mid-high income neighborhoods to spread out Springfield's low-income population -- it will increase our city's diversity and help us to cooperate more.   By Justin M</p>
<b>Comment 3</b>	<p>Springfield has a problem of allowing ideas and programs that benefit proponents but disenfranchise residents and make people feel that have to move out to the suburbs to preserve their autonomy. Forced busing is one example of this, that cost the City thousands of more affluent families. Developing thousands of subsidized housing units is another.</p> <p>In the needs to avoid continuing and intensifying concentrations of poverty. in the wake of the tornado. It is both extremely unwise planning policy, and illegal under the Civil Rights Act of 1968, to use Federal resources to concentrate minority groups and to deprive low-income people of housing choice by ghetto-izing them into certain neighborhoods. At the same time certain politically-influential vendor groups profit greatly from these kinds of developments, so they keep happening.</p> <p>Since the South End, Maple Hill, and the Old Hill have all already had too much of these kinds of developments, we should say "No More" at this point.   By Dave G</p>
<b>Comment 4</b>	<p>The City has large concentrations of poorly run rental properties. Its time we shame the slum lords into taking care of their property. Improved Code enforcement, lots of lighting (criminals hate lights), neighborhood pressure and media visibility. No more "affordable housing" unless it is an incentive to improve home ownership rates in the poorer areas.</p> <p>  By Anne K</p>
<b>Comment 5</b>	<p>The City has large concentrations of poorly run rental properties. Its time we shame the slum lords into taking care of their property. Improved Code enforcement, lots of lighting (criminals hate lights), neighborhood pressure and media visibility. No more "affordable housing" unless it is an incentive to improve home ownership rates in the poorest areas.   By Anne K</p>

<b>Comment 6</b>	<p>Joey, You're probably right that our city isn't prepared to run a program to rehab bank-owned homes for affordable housing. I hoped FEMA would do something, but they were only interested in buildings with 5 or more units in good condition and a credible, available landlord. I don't believe they found any to fit the description in Springfield. I would hope that between a nonprofit like HAP, the City, the State, and Feds (HUD) they can start talking to banks and figure out how to get past title and ownership issues to get our "city of homes" out of this housing mess. How long are we going to live in blighted neighborhoods simply because nobody has the political will to figure out title and ownership of the boarded-up houses all around us? Some are stripped bare, but some are still in decent condition. We don't just need someone to provide security and mow the lawns, we need them to be lived in again. And Springfield families need affordable homes.</p> <p>  By Lara 1</p>
<b>Comment 7</b>	<p>I suggested one modest idea for good, local temp jobs (called "Do you really want input from affected neighborhoods?"). I could suggest more. Here's one: any time Rebuild Springfield (Sarno, Develop Springfield, or whoever makes the deals) signs a contract, 95% of workers should be hired locally. So far, it looks like \$500-700K has been awarded to consultants who aren't local. Some folks put a high value on "disaster pro" experience. I hope they show that they can quickly understand and integrate our local issues and residents. Not sure yet. Anyway, if we go with my 95% suggestion, then I'd want to see the next \$14 million or so spent on rebuilding the city staying local, creating and supporting the good local jobs that we need. Jobs and housing are inextricably linked. Everyone seems to agree that more local homeownership is better for the city, but Springfield residents can't buy homes without having good jobs. We can create good jobs while creating affordable housing. Why not?   By Lara 1</p>
<b>Comment 8</b>	<p>But I didn't say we need new construction or huge complexes. I agree that we should work with what's here, and with a path to ownership. There are hundreds of vacant, bank-owned homes in Springfield. What if the City made a deal (like Chicago did with BoA) and got them to turn over abandoned foreclosed homes to the City? Then we rehab them for low-income, displaced Springfield residents-- employing neighborhood carpenters and apprentices to do the work. I live in East Springfield, where we've suffered from more foreclosures than any other neighborhood, and many bank-owned homes are boarded up. I'd like to see the City and HAP collaborate on this, with help from the Governor's office. The need for affordable housing was raised in every one of the Rebuild Springfield forums, but it hasn't made it onto the powerpoint. Not much discussion about tornado survivors in any of the Rebuild Springfield forums... that's why I say they seem to be forgotten.   By Lara 1</p>
<b>Comment 9</b>	<p>Don't like the idea of the City running the program. The City does not have the money to run such a program or the staff to run it. The City is not an appropriate real estate broker or property manager. Your suggestion sounds interesting but should be handled by a private non-profit. The public funding that would go for subsidies should go to funding the renovations and administrative costs. Not sure how the program works in other places, but perhaps it should be discussed with the banks.   By joanne P</p>
<b>Comment 10</b>	<p>I'm suggesting that if Rebuild Springfield invested in good jobs for Springfield residents, low-income and long-term unemployed people in the city might have a hope of joining this "middle class" you speak of. I don't understand the focus on importing "middle class families" from elsewhere. Sure, everyone is welcome, but I care most about rebuilding to meet the needs of families who survived the June 1 tornado. The majority of tornado survivors-- those who were traumatized and lost everything just 4.5 months ago-- are in need of good, local jobs and quality, affordable homes. Don't forget about them, as Rebuild Springfield seems to be.   By Lara 1</p>
<b>Comment 11</b>	<p>First, the statistics you cite support the fact that concentrated poverty is one of Springfield's greatest challenges. In addition, I agree with you that a, regardless of a tornado, Springfield is in need of growing its middle class by helping the poor get out of poverty. However, building more subsidized housing is not the answer. As you say, "good local jobs" are need. You do not supply any suggestions on how that is done. I would suggest that it starts by retaining and growing the businesses we have. This requires support for local businesses who show a committment to the City. This forum should be used to discuss ideas for the best way to do that. So far, Rebuild Springfield seems to be the best idea for sharing ideas for a project ideas, prioritizing those projects, and then coming up with the means to implement the plans. "Concentrated Poverty" was listed here as one of the greatest challenges we need to overcome and plan for. Increasing subsidized housing will not help.   By joanne P</p>

<b>Comment 12</b>	agree with you on creating more jobs....don't agree with you on building more subsidized housing. The city already had many empty units and structures and still does today. Renovate existing empty 2 and 3 families, help those landlords makes sense of their buildings....don't build more huge complexes. Not good for anyone.   By Mark M
<b>Comment 13</b>	25% of Springfield residents live below the federal poverty line. Our unemployment rate is nearly double the statewide average. These facts might explain our higher-than-average levels of subsidized housing. To address poverty, we need good jobs for Springfield residents. We need more homes that residents of the city can afford. Developing "market rate housing" doesn't make sense in this environment, especially if you're talking about taxpayer subsidies for it. Subsidies should go where the need is greatest: quality, affordable housing for city residents.   By Lara 1
<b>Comment 14</b>	Sounds like chicken and egg....are 25% of Springfield residents below the poverty line because they were attracted here by the concentrated development of such housing in our city or do we just happen to have a lot of poverty here? Is concentrated poverty a good thing for anyone? If we have twice as much as the state average - should we be producing more and further concentrating poverty?  I'd like to see the city develop more things (housing, better school system, better retail, etc.) that would attract middle class residents to *want* to be here. They are our taxpayers. Check out where the tax base is...it's 16 acres and east FP, not low income housing. That is important. Middle class families are as important and they should not be forgotten - we want them to stay too....and want new ones to come to Springfield.   By Mark M
<b>Idea Title</b>	Increase home ownership
<b>Idea Detail</b>	Springfield has allowed its most beautiful victorian homes to be rezoned as group homes. Maple High Six Corners added 1049 housing units in a 10 year period without adding any new homes while the City itself added only 143 new units. Why not keep the zoning or rezone beautiful homes as single family homes and provide incentives or assistance for a new resident to buy and rehabilitate a home. Let's get Maple High Six Corners from 18% home ownership to 25 or 30%.
<b>Idea Author</b>	Anne K
<b>Number of Seconds</b>	2
<b>Number of Points</b>	0
<b>Number of Comments</b>	0
<b>Idea Title</b>	Need to expand tax base
<b>Idea Detail</b>	Springfield has a budget of over 1/2 billion dollars, but raises only about 1/3 of that in taxes. The balance comes from the state and we are totally dependent on the state. We need to expand our tax base and become self sufficient.
<b>Idea Author</b>	Edward P
<b>Number of Seconds</b>	2
<b>Number of Points</b>	0
<b>Number of Comments</b>	0

<b>Idea Title</b>	Crime
<b>Idea Detail</b>	One of the biggest challenges the city faces is the perception that it is unsafe. Many residents of the city and surrounding communities believe the city is unsafe and that crime is everywhere. Most are unaware that the crime rates in nearly every neighborhood has fallen this year. We need more visible police officers on the street. We need better lighting at night. We have four good colleges in the city that could task the students with coming up with a campaign to change the cities image.
<b>Idea Author</b>	Sean M
<b>Number of Seconds</b>	1
<b>Number of Points</b>	0
<b>Number of Comments</b>	2
<b>Comment 1</b>	I swore I commented on this one... anyhow. I see too many police guarding street construction and less on foot patrol where I feel they are seriously needed.   By Kathy T
<b>Comment 2</b>	I think this is 1.) to a degree about perception, which has to be addressed to the media who routinely elevate the perception of crime in Springfield and urban areas generally, and 2.) criminal activity is one of the few realms of activity we have left open to some people, young uneducated teenagers for example, and since we have moved all the jobs we used to have to China, etc., it is hard to blame people for doing the only things they can do, so we should focus our activity on making sure there are meaningful positive alternatives for people. This is sometimes called 'Empowerment' and is something we should focus on more when we are talking about community challengers, instead of pointing fingers at people's negative but understandable responses to being exploited and oppressed.   By Dave G
<b>Idea Title</b>	Building Codes
<b>Idea Detail</b>	<p>What alterations (if any) are being made to existing building codes? Are there any plans to enforce better, more resilient home designs as a result of this disaster, or is everyone's focus more on how we can take advantage of the situation to reorganize the city structure?</p> <p>I am an engineering student at Smith College, and my class is examining both the impact of tornados on the structure of houses and the social impact of the destruction on communities. We have been examining the ethics and realism of making "tornado-proof" designs. What do all of you think about investing in stronger homes, provided that these solutions are cost-effective for a wide range of income families and for both new and existing homes? Is it worthwhile, considering that another tornado may not occur in Springfield for another decade(s)?</p> <p>We believe that it is. What are you thoughts?</p>
<b>Idea Author</b>	Victoria W
<b>Number of Seconds</b>	1
<b>Number of Points</b>	0
<b>Number of Comments</b>	1



<b>Comment 1</b>	Building Codes are establish by State Law and the law in Massachusetts pre-empts local codes and therefore prohibits Building Codes to vary from City to City   By joanne P
<b>Idea Title</b>	Outside Perception, Self Perception and Clean up the Bus Station
<b>Idea Detail</b>	<p>I live in Northampton and work in Springfield, so I'm sort of an outsider but I'd like to take a stab at this. When my office moved here, many folks in the office actually expressed fear about moving to Springfield. I remember one person saying she would be afraid to work late and then have to walk across the parking lot to her car. These fears turned out to be unfounded. Are these same unfounded fears keeping businesses from starting here or moving their offices here, or keeping people from visiting to go to the theater or other city attractions? Is outside perception a significant problem for the city?</p> <p>Which brings me to self-perception. Whatever the self-perception of a place, residents tend to project it, and visitors read it, and then that becomes the basis of outside perception. Which is why this visioning process is so important... It is a first step towards redefining the city's self image about where it is going, who it will be in the future....</p> <p>Finally, a quick related note about the bus station (and outside perception). For many, the bus station is the first thing they see when they enter the community... I've had a number of visiting guests come through the Springfield bus station, and all have commented that it is a particularly sketchy, scary place indeed. When I have taken the bus, I try to avoid the front, going straight around to the back instead. I had one friend who is transexual ask how to get to the area, and I was afraid to send her through the bus station, so we arranged something else instead. If people don't want to arrive in your community by public transit, you have a problem ... people should feel welcome and safe here! So, in my opinion the bus station should be cleaned up!!! Other communities have safe bus stations!</p>
<b>Idea Author</b>	danielle M
<b>Number of Seconds</b>	1
<b>Number of Points</b>	0
<b>Number of Comments</b>	1
<b>Comment 1</b>	<p>Changing perception is a big challenge. Local leadership has to be more aware of supporting local people and their ideas, but separate and apart from that there is a serious problem of people over-promoting "Urban Problems". There are problems, and they should not be ignored, but there is also the problem of relative lack of promotion of Springfield by real estate people, since most of the property being marketed is outside the City, and the problem of media outlets trying to sound 'Big city' be equating small events in Springfield with big problems in other cities.</p> <p>This can be addressed to some degree with organizations such as the Business Improvement Districts and community associations, but should also be directly countered by Housings Centers which should be located in each of the inner neighborhoods to recruit and educate the next generation of families.   By Dave G</p>
<b>Idea Title</b>	New England Real Estate Journal

<b>Idea Detail</b>	This is the place Springfield needs to advertise it's commercial real estate... <a href="http://nerej.com/">http://nerej.com/</a>  New England Real Estate Journal
<b>Idea Author</b>	Melissa K
<b>Number of Seconds</b>	0
<b>Number of Points</b>	0
<b>Number of Comments</b>	0
<b>Idea Title</b>	Presence
<b>Idea Detail</b>	Bring the guardian angels back to Springfield, or have more cops walking beats - with police dogs. Visible presence on the streets - all day & night. Start putting more police out in the evening & overnight to early morning ours, when they are needed more - and put 'em on the street.
<b>Idea Author</b>	Melissa K
<b>Number of Seconds</b>	0
<b>Number of Points</b>	0
<b>Number of Comments</b>	4
<b>Comment 1</b>	I couldn't agree more that we need to focus on the root causes of crime in Springfield. I've seen kids on my street who can't even get a call back from the low-wage, dollar-store, dead-end jobs they apply for. Kids graduate from high school here with no hope for the future. I can understand why people living in neighborhoods with the most violent crime want to see more cops. But I agree with Lauren that investing in jobs programs and access to education and training is the only way to really deal with crime. "Cleaning up the criminal element" is a pipe dream as long as we have 25% unemployment in the city, even higher in some neighborhoods. Look at what works in other communities. When people have access to good jobs and education, crime goes down.   By Lara 1
<b>Comment 2</b>	Less police. More money towards education and employment. Find the root causes of why crimes are taking place and work towards correcting that. Springfield needs more jobs and better educational opportunities for its community. This rebuilding could be a great chance to improve this city.   By Lauren D
<b>Comment 3</b>	I don't like the idea of turning Springfield into a Police State with dogs and vigilantes and such. We have a plenty large police department. Crime is overblown here. Would be great if they enforced the quality of life stuff - speeding, noise, parking, litter...but I'd rather invest more in code enforcement than more cops. More cops does not mean less crime.   By Mark M
<b>Comment 4</b>	Agreed, but given the city's current state, the city does not know how to effectively do that - if it did know how, it would have been done a long time ago. It doesn't have to be a "police state" forever, just long enough to drive out the criminal element - then maybe the current police force could handle the maintenance. Crime is way too wide spread now for the police to get a grip on it. Let them start fresh, so to speak and then make sure they maintain the city correctly. I don't think there are enough police to enforce all the smaller quality of life issues. Invest in cleaning out the crime element first, then invest in maintenance. There is no other way to do it. I see your point, but the hard reality is, the only thing that will work for this city is strong hands on action. Otherwise there will never be anything but drops in the bucket. The city will never develop a good tax base if people & businesses are scared to be there.   By Melissa K

<b>Citywide Initiatives</b>	
<b>Idea Title</b>	Citywide
<b>Idea Detail</b>	<p>Below you'll find the preliminary recommendations for this Nexus Domain. In a few weeks, the full description of each recommendation will appear on Mindmixer.</p> <p>For now, please use your voice to describe each recommendation. Feel free to include your perspectives, opinions, and even potential opportunities or implementation partners.</p> <p>1: Make a conscious effort to improve the image and perception of Springfield</p> <p>2: Implement the Rebuild Springfield Plan; monitor and champion measurable progress</p> <p>3: Transform the experience of living in Springfield to reflect its Latino/Hispanic demographic</p> <p>4: In lieu of a robust tax base, find temporary and creative solutions to support the needs of everyday residents</p>
<b>Idea Author</b>	Nathan P
<b>Number of Seconds</b>	5
<b>Number of Points</b>	0
<b>Number of Comments</b>	11
<b>Comment 1</b>	Public skatepark   By stevie W
<b>Comment 2</b>	Public skatepark   By stevie W
<b>Comment 3</b>	Public skatepark   By stevie W
<b>Comment 4</b>	Public Skatepark   By stevie W
<b>Comment 5</b>	Seriously someone help me...   By stevie W
<b>Comment 6</b>	How do i post my my idea?   By stevie W
<b>Comment 7</b>	I also would remove #3   By Kathy T
<b>Comment 8</b>	<p>I would then revise #4. This point is just weak. If there is not a "Robust tax base", how do we work to get one so the "Temporary ... solutions" do not become permanent.</p> <p>I would suggest instead: Recognize that Springfield needs to rebuild its industrial sector and commercial tax base, adopt temporary measures to address immediate needs, and at the same time use existing economic resources to spark revival of productive activities, that will in turn drive a revival of Springfield's position as center the region.</p> <p>Implementation of the Rebuild Springfield Plan should be the spark that gets this process going.   By Dave G</p>

<p><b>Comment 9</b></p>	<p>I would then revise #4. This point is just weak. If there is not a “Robust tax base”, how do we work to get one so the “Temporary ... solutions” do not become permanent.</p> <p>I would suggest instead: Recognize that Springfield needs to rebuild its industrial sector and commercial tax base, adopt temporary measures to address immediate needs, and at the same time use existing economic resources to spark revival of productive activities, that will in turn drive a revival of Springfield’s position as center the region.   By Dave G</p>
<p><b>Comment 10</b></p>	<p>The Latino and Hispanic population includes many good, caring, and hardworking people. I feel strongly that they want to make better lives for themselves and their families, and would feel much better about being part of an economically growing region building jobs and opportunities rather than a depressed reservation for minority clients, waiting for hand-outs.</p> <p>(That is what #3, as stated above, sounds like to someone who has watched people being effectively pushed out of town by money-grubbing outside manipulators pushing their programs on Springfield over the years. They have pretty much all made good money, but Springfield people have paid the price.)   By Dave G</p>
<p><b>Comment 11</b></p>	<p>I would remove #3 entirely. Springfield’s “Latino/Hispanic demographic” is more apparent than real, as most Springfield families are still here in the region, but have been made refugees by governmental dysfunction of the past three decades and have moved outside the municipal boundary to escape things like forced busing, neighborhoods being taken over by illegally concentrated low-income housing, and related social ills and consequences.</p> <p>Success will involved not pretending that the refugee problem, and the governmental dysfunction that caused it do not exist. The officials are effectively addicted to the low-income housing money and the other government money, and cannot see beyond their next “Fix”. Denial has never been a good cure for addiction.</p> <p>Success will involved expanding the decision-making group beyond the ‘Insiders’ responsible for continual failure to include ALL stakeholders, so that Springfield can be the vital regional center it can be and should be.   By Dave G</p>
<p><b>Idea Title</b></p>	<p>Educational Domain</p>
<p><b>Idea Detail</b></p>	<p>Below you’ll find the preliminary recommendations for this Nexus Domain. In a few weeks, the full description of each recommendation will appear on Mindmixer.</p> <p>For now, please use your voice to describe each recommendation. Feel free to include your perspectives, opinions, and even potential opportunities or implementation partners.</p> <p>1: Put schools and libraries at the center of creating a nexus of places, programs, and access to technology to meet community needs</p> <p>2: Create a system of connected and integrated partnerships for a continuum of education</p> <p>3: Better Engage the public in the process and importance of education reform</p>
<p><b>Idea Author</b></p>	<p>Nathan P</p>
<p><b>Number of Seconds</b></p>	<p>2</p>
<p><b>Number of Points</b></p>	<p>0</p>

<b>Number of Comments</b>	3
<b>Comment 1</b>	<p>Additionally, building on Jason G1's point, is that to better involve people it may be necessary to revise the current anti-vocational thrust of "Ed reform" in Massachusetts, with its emphasis on MCAS-For_All, and instead focus on life-long access to education and skill-building for all people, whether via traditional night-school classes at Putnam or programs at the Community College accessible even to people who may at some point have made mistakes.</p> <p>Changes like this would make 'Ed reform' relevant to all.   By Dave G</p>
<b>Comment 2</b>	<p>This is generally a good goal, but it has been hard to achieve, despite money spent on some nice buildings, due to the busing plan.</p> <p>Since forced busing was imposed by the State Board in 1973-74 the normal relationship between neighborhoods and schools has been severed, especially in minority-dominated neighborhoods such as Brookings, where as many as 80% of the school children have been bused out. The six-district plan has been replaced by another plan, but children are still being bused all around the City, and the school-communities relationship remains severed.</p> <p>Perhaps a good innovation would be to make Brookings and Dryden "Neighborhood Magnet Schools" where all local students attend their neighborhood school, unless their parents opt for a charter school. This might be something that would build value in the tornado-impacted communities,   By Dave G</p>
<b>Comment 3</b>	<p>Educate to the realities of today's world. The city has a Responsible Employer Ordinance that mandates that only construction companies that have a registered apprentice program be able to bid on city controlled projects. Use this as a stepping stone to develop ties with Putnam Voc.   By Jason G</p>
<b>Idea Title</b>	Social Domain
<b>Idea Detail</b>	<p>Below you'll find the preliminary recommendations for this Nexus Domain. In a few weeks, the full description of each recommendation will appear on Mindmixer.</p> <p>For now, please use your voice to describe each recommendation. Feel free to include your perspectives, opinions, and even potential opportunities or implementation partners.</p> <ol style="list-style-type: none"> <li>1: Improve land owner and landlord oversight</li> <li>2: Provide equitable access to a variety of housing options</li> <li>3: Attract a vibrant and youthful population to be stewards of Springfield</li> <li>4: Provide appropriate social support services for youth, families and seniors</li> <li>5: Provide accessible health and wellness services</li> <li>6: Improve the reality and perception of public safety in Springfield</li> <li>7: Make healthy food accessible and affordable for all residents</li> </ol>

Idea Author	Nathan P
Number of Seconds	2
Number of Points	0
Number of Comments	2
Comment 1	Evaluate each neighborhood for rental and homeownership opportunities. Increase single family housing opportunities in Forest Park and South End as new construction becomes available. Either convert two family housing to single family dwellings or work with HUD to develop exceptions to rules for homeowner subsidies. Consider rezoning existing lots to increase lot sizes so that a variety of housing plans can be considered with improved amenities like two car garages and more open space for gardens. Seniors and disabled need one level homes which are not the norm in older homes in some neighborhoods.   By Becky P
Comment 2	The foundation of every city starts with the social fabric we all must weave together to maintain and grow our community. People have to know that there are programs and safety nets available to them. More importantly there must be opportunities to allow people to contribute to the creation and development of new programs as things change.   By Jason G
Idea Title	Organizational Domain
Idea Detail	<p>Below you'll find the preliminary recommendations for this Nexus Domain. In a few weeks, the full description of each recommendation will appear on Mindmixer.</p> <p>For now, please use your voice to describe each recommendation. Feel free to include your perspectives, opinions, and even potential opportunities or implementation partners.</p> <p>1: Establish an organization that partners with the city to take a leadership role in guiding Springfield's future</p> <p>2: Establish a body that coalesces community organizations to achieve efficiency and efficacy through collaboration and cooperation</p>
Idea Author	Nathan P
Number of Seconds	2
Number of Points	0
Number of Comments	2
Comment 1	I think we should consider identifying and using one or more existing organization for these purposes, and make the amalgamation the key to the process. The fact that the carpenters union is working on building Putnam while community organizations have been working to end the project is exactly the kind of 'silo' behavior that Jason G1 so properly references. This needs to be avoided by creating a structure that is open to everyone, such as a Civic League.   By Dave G
Comment 2	Absolutely, but make sure that the organization that is created incorporates the whole of who we are-- community groups, faith, labor unions, government, and business. Each of these groups too often work in silos and so never maximize the true potential the city is capable. For example, the carpenters union is working with Putnam school to bring in apprentices that then go to work on the construction site of the new school.   By Jason G

<b>Idea Title</b>	Economic Domain
<b>Idea Detail</b>	<p>Below you'll find the preliminary recommendations for this Nexus Domain. In a few weeks, the full description of each recommendation will appear on Mindmixer.</p> <p>For now, please use your voice to describe each recommendation. Feel free to include your perspectives, opinions, and even potential opportunities or implementation partners.</p> <p>1: Streamline the process of economic investment and provide creative development incentives</p> <p>2: Catalyze new and nurture existing local business ventures</p> <p>3: Expand the presence and influence of career development and educational partnerships</p> <p>4: Improve opportunities for underrepresented residents to participate in Springfield's economic future</p> <p>5: Develop and harness Springfield's role as the economic heart of the Pioneer Valley</p>
<b>Idea Author</b>	Nathan P
<b>Number of Seconds</b>	2
<b>Number of Points</b>	0
<b>Number of Comments</b>	4
<b>Comment 1</b>	I second Donna F's idea. A flea market is the lowest rung on the retail ladder, it is accessible to people who don't have the experience, skill, capital, or will to rent a storefront location. Think of it as a training ground for future retail establishments - the most successful vendors will be able to branch out.   By Ralph S
<b>Comment 2</b>	I lived in Ft. Lauderdale for 10 years. There is something called the Festival Flea Market there. <a href="http://www.festival.com">www.festival.com</a> If there was a way to bring something like this to Springfield, I believe it would be a major economic force to our area. This flea market currently houses 500 booths for different retail businesses. It would need to be built right on I91 or 291 and need lots of parking spaces. People from all over the state and even other states could come and shop. It would be a very unique addition to the Hall of Fame attraction and the Dr. Seuss exhibits for people wanting to spend the day and lots of \$\$ in the Springfield area.   By Donna F
<b>Comment 3</b>	Creating tools for evaluation of efforts to support economic development. The release of an independent study naming Springfield, MA as the 'Worst city for business in the USA', even as we have spent large amounts of money supposedly to encourage economic development, should make us aware that improvements in our programs are possible. We should review this kind of feedback and make needed corrections in our ways of supporting and interacting with businesses.   By Dave G

<b>Comment 4</b>	Economic development starts long before a business opens its door to the public. Using local contractors that hire local residents that are paid good wages, health insurance, and retirement benefits maximizes the value the community receives from these projects. Adding an apprentice program goes to both advancing our educational goals as well as meeting point 4- improve opportunities for underrepresented residents. Inviting unions like the Carpenters Union to the table should be part of point 2.   By Jason G
<b>Idea Title</b>	Physical Domain
<b>Idea Detail</b>	<p>Below you'll find the preliminary recommendations for this Nexus Domain. In a few weeks, the full description of each recommendation will appear on Mindmixer.</p> <p>For now, please use your voice to describe each recommendation. Feel free to include your perspectives, opinions, and even potential opportunities or implementation partners.</p> <p>1: Focus transportation resources to better serve and connect Springfield residents</p> <p>2: Develop a process for transforming vacant lots and structures into community assets</p> <p>3: Build on existing physical assets to celebrate Springfield unique and diverse aesthetic character</p> <p>4: Plan for and take advantage of lessons learned from recent disasters by creating a comprehensive Disaster Preparedness Plan</p> <p>5: Design, Develop, and operate places and spaces that are efficient and respectful of natural and human resources</p>
<b>Idea Author</b>	Nathan P
<b>Number of Seconds</b>	2
<b>Number of Points</b>	0
<b>Number of Comments</b>	3
<b>Comment 1</b>	<p>Regarding item #4 ("Plan for and take advantage of lessons learned from recent disasters etc.")</p> <p>There was no well publicized source for information from Springfield following the June 1st tornado- only two sources for information since the power was out- a battery operated radio and the Republican. Nothing changed by October 29.</p> <p>Since the 1950's there has been a system of air raid sirens in the City also a radio alert was periodically tested. Some of the horns are still in place.</p> <p>Robocalls are useless when the power is out.</p> <p>I believe that the City has an emergency preparedness director and there is a control center in the Carew Street Fire Station. The City should build on this base and connect with one or more radio stations and the Republican to alert the public.</p> <p>If the horns could be activated and information made quickly available on the radio and both of those sources made known by the Republican and the radio stations, we would be better prepared.   By Bob C</p>



<b>Comment 2</b>	<p>I have no idea how to submit a new idea but I've seen this mentioned several times about the river front and doing something about I-91. Really, this has to be addressed for the good of the city and the whole region.</p> <p>Someone needs to start the 20 or 30 year conversation with congress and the federal government to fix this problem. They created it and will need to be part of the solution. Congressman Neal has done nothing about this and we need someone who will be a strong advocate and start the conversation. Take Peoria, IL for example. They have been able to rebuild their entire interstate through the city but it took years for this to happen.</p> <p>I would propose keeping the highway in place but sink it below grade. You could have a transportation corridor and add the railroad through there as well. Property values would soar and you would gain a huge amount space in the heart of the city and riverfront to add to the tax base. It's not often that you can expand the tax base   By Dave B</p>
<b>Comment 3</b>	<p>All of these suggestions would be helpful... Nothing about the riverfront? We really need to work on connecting it with the city.   By Justin M</p>
<b>Idea Title</b>	<p>Cultural Domain</p>
<b>Idea Detail</b>	<p>Below you'll find the preliminary recommendations for this Nexus Domain. In a few weeks, the full description of each recommendation will appear on Mindmixer.</p> <p>For now, please use your voice to describe each recommendation. Feel free to include your perspectives, opinions, and even potential opportunities or implementation partners.</p> <p>1: Celebrate the old and new cultural diversity of Springfield</p> <p>2: Better connect locals to cultural amenities through coordinated outreach and diverse events and programming</p> <p>3: Establish a City Arts and Culture Tsar</p>
<b>Idea Author</b>	<p>Nathan P</p>
<b>Number of Seconds</b>	<p>1</p>
<b>Number of Points</b>	<p>0</p>
<b>Number of Comments</b>	<p>2</p>
<b>Comment 1</b>	<p>Regarding #3: Springfield remains a city of patronage -- where friends appoint friends to jobs regardless of their competency, and most personnel decisions have a political aspect.</p> <p>Until the city becomes less parochial, I'd hold off on the Tsar, as I'd wager that under current conditions, it would be just another patronage hire.   By Justin M</p>

<p><b>Comment 2</b></p>	<p>Point #1 is perfect.</p> <p>Point #2 should probably be read as consolidate existing activities while making them more inclusive. With the internet and cable TV occupying people’s minds and the Great Recession undermining their capacity, his is a very difficult time to run and build the social organizations needed to support cultural activities. We should therefore more formally manage parades, festivals, and so forth and work to insure that all groups feel included in each. There was prior discussion about how we should build the Jazz Festival instead of starting a “Taste of Springfield”. This is how we should work, with a few large events for the City, and then periodic events like festivals and house tours in various communities, especially the ones being rebuilt.</p> <p>It would be a good idea to revive MOCCA or something like that, so someone could have the resources to reach out to people.   By Dave G</p>
<p><b>District 1 Initiatives</b></p>	
<p><b>Idea Title</b></p>	<p>Historic Preservation: High priority to save historic buildings</p>
<p><b>Idea Detail</b></p>	<p>Give a high priority to saving remaining historic buildings and historic character by pursuing and recruiting adaptive reuse options and enacting a “demolition delay” ordinance.</p>
<p><b>Idea Author</b></p>	<p>Nathan P</p>
<p><b>Number of Seconds</b></p>	<p>7</p>
<p><b>Number of Points</b></p>	<p>0</p>
<p><b>Number of Comments</b></p>	<p>9</p>
<p><b>Comment 1</b></p>	<p>Springfield does have important historic structures that should be rehabilitated and put back into use or demolished. At the same time, Springfield should embark on new, cutting edge design at infill sites downtown if it wants to become a national player. I think the combination of these two approaches to the downtown urban ‘character’ will send a signal that the city is not JUST about historic preservation, but is also open to new ideas, new residents and future generations. Historic preservation by itself is not a great catalyst for change.   By Blake W</p>
<p><b>Comment 2</b></p>	<p>The Howard Street School was once the home a bold experiment introducing public Montessori education to Springfield. That got moved out (and subsequently greatly diminished) in favor of “development opportunities”. In an already overbuilt office environment, what better “preservation” use than to revitalize Zanetti Montessori School and the South end Community Center into a revitalized combined facility. Get rid of the surrounding surface parking (perhaps a low garage structure with a green roof for the school playground). What better marketing tool for the city than a first rate, cream of the crop educational facility, close to downtown workers (visit your child’s school on your lunch hour) that has walking distance access to all of the city center’s cultural facilities and surrounded by green space. Wouldn’t that be an effective marketing tool to the I91 corridor that Springfield has a commitment to quality education and first rate community facilities.   By Philip B</p>

<b>Comment 3</b>	The plans for the Amherst NPR station, WFCR-FM/WNNZ 640 AM to renovate and move from Amherst to Springfield into the historic Fuller Block at 1537 Main Street, which will move the bulk of their broadcasting and operations from Amherst to Springfield by 2013 is a great example of historic re-use and preservation. The project will invest \$7+ million into the building/downtown and create about 30-40 jobs along with it. The \$110 million State Data Center at the site of the former Technical High School on Elliot Street and will also create between 50-75 jobs, and saved and intergrated the old school's front facade into the new building is a good way to incorporate the "old" with "new". The Federal Courthouse on State Street, also saved the beautiful tree in front and incorporated that into the design. If the Union Station project gets off the ground that will save another old historic building and incorporate modern re-use into it. Springfield has a lot of diamonds in the rough...   By Scott B
<b>Comment 4</b>	At the same time. even with finances and market support, there is a need for architectural coordination. Perhaps there should be an architectural control district downtown to prevent any owners or managers from being victimized and creating ugly "Improvements" that we in the community have to live with for decades or generations. This should apply to new and existing newer buildings as well as historic ones, in order to be effective in creating the right kind of shopping environment, as in Northampton, Brattleboro, etc..  Shopping mall managers do this routinely, so given that the BID structure is already in place, this should not be too hard to implement.   By Dave G
<b>Comment 5</b>	This is an important ideas, but NEFWC needs support for appropriate uses as does PVTA. These should not be treated as suburban single-use buildings. This is an urban area and needs multiple and intense uses to create synergies.  This could be done in conjunction with location of the casino Downtown by building a new Hotel Charles at the location of the old hotel, using the theater as a show venue, and using the site of the present Peter Pan terminal as a casino venue, with the intercity bus unctions moving to the new terminal.  Alternatively, we could listen to what I understand the late James Rouse tried to tell Springfield leaders in the 1960s, that the Springfield market is too small to support multiple suburban retail centers, and use governmental incentives to move the existing commercial energy in the region back to Downtown.   By Dave G
<b>Comment 6</b>	The New England Farmworkers Council's purchase and planned re-use of the former Paramount Theater, Union Station project need to keep the historic contex of those buildings in contex.   By Scott B
<b>Comment 7</b>	Yes -- 100% yes. I believe that if we preserve the historic buildings and character of Springfield, we take a big step toward "rebuilding Springfield" -- for not only our generation, but future generations as well.  As regards historic character, let's pay attention to the architecture and lighting that we put up in downtown. I envision Springfield becoming much more like New Haven, or even Northampton than Hartford in this regard. I like our city's narrow streets, and I like its human-scale architecture.   By Justin M
<b>Comment 8</b>	Perhaps this should start with reconstruction of the South End Community Center and the Howard Street School, perhaps combined as a new Community Center and facility for Square One.   By Dave G
<b>Comment 9</b>	Agreed   By Kathy T
<b>Idea Title</b>	Urban Design: Connect Main Street with the riverfront
<b>Idea Detail</b>	Connect Main Street with the riverfront by making Union Street a "festival street" and programming art in the underpass.
<b>Idea Author</b>	Nathan P
<b>Number of Seconds</b>	6

<b>Number of Comments</b>	7
<b>Comment 1</b>	<p>I was looking at the underpass with my daughter the other day, and if there could be live retail space under the highway along State Street, where there is plenty of space already, and Union Street, which could be excavated and connected with active spaces along Union Street up to Main Street, possibly, as I suggested previously, with some sort of re-development of the Howard Street School and Community Center,</p> <p>As a note, since the fragments of the State Armory/SECC are sitting around, available DOL funds should be used to finance gathering all those materials for re-use either in a rebuilt community center or some other building using those materials.   By Dave G</p>
<b>Comment 2</b>	<p>How about making the street space under the overpass available for retail vendors in some way? That would give it some life and would encourage people to migrate from the Hall of Fame towards the downtown.   By Ralph S</p>
<b>Comment 3</b>	<p>First, there has to be attractive, active uses on the near (East) side, like the Hall of Fame. Then I think there have to be active uses on the other side that are linked, possibly by elevated walkways or even a Boardwalk over the tracks for some distance.</p> <p>As I have suggested elsewhere, locating a casino Downtown and/or on the Riverfront based on a distributed model would be one way to increase the level of activity. RE-Centralization of the region's retail activity would be another, and then based on the increase in activity all sorts of things, from craft shops to bikeways to rapid transit, can become feasible.</p> <p>Incidentally, I am projecting that all these ideas should be realized in an architectural idiom compatible with and supportive of the City of Springfield's heritage and existing building stock, i.e. something closer to the Classical esplanade G. C. Gardner projected in 1905, with a wide variety of buildings interesting interacting with it.   By Dave G</p>
<b>Comment 4</b>	<p>The only problem is the train tracks. How would you guys see it laid out? I am trying to make a mental visual blueprint. :)   By Kathy T</p>
<b>Comment 5</b>	<p>I would agree, having a walkable-pedestrian friendly walkway that connects downtown Main Street/State Street are to the Riverfront is a great idea. The riverfront needs to be more open and walkable as well. In addition to attracting a mixed use retail/restaurant/ open green space where the former York Street jail site is a big key to improving the riverfront area.   By Scott B</p>
<b>Comment 6</b>	<p>I'm supporting this in the spirit of what Dave wrote below rather than this specific idea. Main Street must absolutely connect with the riverfront, but this idea does not go far enough.</p> <p>Regarding Union Street: as it stands, currently -- between Main Street and the riverfront -- Union features street lights that do not work, a 15-foot pile of bricks and debris, and unused parking lots that are entirely too large for the locations. A lot of work and a careful plan will be required.   By Justin M</p>
<b>Comment 7</b>	<p>This might tie into the potential redevelopment of the South End Community Center and the School, but some real improvement needs to take place to make walking under I-91 pedestrian-friendly.   By Dave G</p>
<b>Idea Title</b>	Framework: Establish centers of activity along Main Street
<b>Idea Detail</b>	Establish centers of activity at key locations on Main Street, for example, making the Main Street blocks around the Union Street intersection an area with more mixed use density and more eateries.
<b>Idea Author</b>	Nathan P
<b>Number of Seconds</b>	5

<b>Number of Comments</b>	3
<b>Comment 1</b>	= more jobs   By stevie W
<b>Comment 2</b>	<p>This is good, but the activity should be intensified and be as continuous as possible. Re-opening the Hippodrome and getting the 'Club quarter' back to what it was 10 years ago would be good steps.</p> <p>As stated elsewhere, however, a dramatic increase in activity is mandatory, especially after 5:00 P.M. and on weekends. Many people talk about how the "sidewalk are rolled up at 5:00". Having a "Tourist Information Center" that is not open weekends (At last contact) is only one problem.</p> <p>We need to seriously consider how to regain the central role in retailing that was lost after local "Leaders" insisted on building Eastfield Mall in the 1960s, apparently despite objections by James Rouse.</p> <p>Since retail shopping patterns are so fluid we should be working to divert the next wave of retail development away from Holyoke Mall and Enfield and back to Downtown, which has the superior geographic location, as well as possibly supporting a Downtown/Riverfront location for the Western Mass casino.   By Dave G</p>
<b>Comment 3</b>	Yes -- my picks for "activity centers" are Worthington (and Bridge/Lyman,) State, and Union Streets. Keeping the Club Quarter lively is important. Mayor Sarno's recently proposed "tax -- or else: curfew!" is short-sighted in that regard, and I hope that ReBuild Springfield opposes it.   By Justin M
<b>Idea Title</b>	Housing Strategy: Build on the success of Stockbridge Court
<b>Idea Detail</b>	Build on the success of Stockbridge Court by pursuing condo, rental, and mixed-use rehab of larger-scale, multi-story buildings.
<b>Idea Author</b>	Nathan P
<b>Number of Seconds</b>	5
<b>Number of Comments</b>	3
<b>Comment 1</b>	Park Street Lofts - which I think is the city's only loft-style housing - seems to be abandoned after the tornado hit. That is a shame.   By Ralph S
<b>Comment 2</b>	Great idea below by Dave G.   By Justin M
<b>Comment 3</b>	This should be combined with the development of infill housing, including new multi-use blocks along Main Street. All of these should be marketed together in a balanced way, as was described in the meeting on Florence Street. Another example is what the Housing Center in Oak Park has been doing since the 1960s in maintaining that community as racially integrated and economically diverse.   By Dave G
<b>Idea Title</b>	Vision: Enhance Main Street
<b>Idea Detail</b>	Make Main Street a vibrant, walkable street with historic character.
<b>Idea Author</b>	Nathan P
<b>Number of Seconds</b>	4

<b>Number of Points</b>	0
<b>Number of Comments</b>	8
<b>Comment 1</b>	Immediately building street-level market sheds and renting them at low costs as a flea market space for weekend sales events. Recruit high-quality mix of vendors for Fall and holiday events and use activity to building up to sale and construction of market-rate housing, both rental and owner-occupied.   By Dave G
<b>Comment 2</b>	I seconded this because there's so much empty stuff in downtown. We need a public skatepark seriously. I see little kids roaming the streets on their boards and what buisness wants that racket. The skateboard community is so big Springfield doesn't even know. That huge gravel lot across from that lil smoke shop on main would be perfect. Space for lil kids and the big kids to roll around. Police are always rolling by on main, perfect. No one plays volleyball or tennis. It's been too long. Chicopee just got 2 new skateparks and added to the Sara Jane park. Springfield, 0. Kids from other towns are going to want to skate it. Let's make it happen   By stevie W
<b>Comment 3</b>	All masterplans and community plans usually tie into one mission but I am not sure what that is? Twenty years ago, downtown was booming with professionals and businesses that catered to these clients. The banking business included operation centers downtown. We lost these jobs and the businesses that catered to professionals that spent time after work downtown. We need to create more operational jobs in the downtown area. Data centers to support government like records management, digital processing, medical transcription services etc. that support today's businesses. Otherwise, there isn't a lot attracting people to downtown unless they need a lawyer to go to court or they are homeless and need shelter and other related services. What is the mission ?   By Becky P
<b>Comment 4</b>	You are correct. We have allowed suburban office building promoters to leech the daytime population Downtown. This is especially true even in so-called "Industrial park" developments, which are now turning to multi-tenant office buildings to fill space. We need a leadership commitment to regulate land use and financing access to restrict these developments and return these populations downtown. This is needed not only to support the development of Downtown and the South End, but also to reduce long-term environmental impacts and increase metro economic competitiveness.   By Dave G
<b>Comment 5</b>	Residents of the South End expressed a need for multi-generational housing that is available for mixed income households. The South End residential areas would be a great location for a "SHOWCASE" of community housing developed and managed by a handful of competing developers who currently invest in Springfield. Each developer would design,create, and manage a BLOCK of housing along Main Street to showcase their best ideas and creations. Most developers have websites that provide photographs of their properties along with amenities and floor plans.   By Becky P
<b>Comment 6</b>	The South End needs new development for recreational opportunities such as, commercial development of indoor rollerskating, socceer, and dance hall that also provides seating and eating area for guests. Membership plans can be developed for community members that are subsidized by community organizations through grants. There also needs to be a Community Center where teams and groups can be organized for indoor basketball, volleyball,tennis, ping pong, pool tables, cooking , planting, sewing, needlework, arts/crafts, board games like chess. New facilities need to be built so that buildings are handicapped accessible and ample parking available that is monitored. After a facility is created Girls and Boys Clubs, Church groups, and volunteers can be used to help facilitate programs. These are the type of activites that bring families together and help foster great sense of community.   By Becky P
<b>Comment 7</b>	The South End and Main Street which is parallel to Columbus Ave needs to be zoned for businesses while the other side of Main Street reserved for residences whenever possible. The Columbus Ave side of Main Street is better suited for high volume traffic and emergency access.   By Becky P

<b>Comment 8</b>	<p>Both sides of Main Street should be used for ‘Pedestrian-oriented’ businesses on the first floor, with housing above. The businesses requiring high-volume vehicular access should be located on the Columbus Ave. side of those blocks. Land uses like the former Wendy’s would seem to be a mistake.</p> <p>At the same time we need to think about linkages to thge other side of I-91, and pedestrian-friendly passages under the highway at Union Street and Broad Street, with continuous commercial activitty, would seem appropriate is we are trying to promote tourism.   By Dave G</p>
<b>Idea Title</b>	Commercial/Retail Strategy: Recruit retail and restaurants
<b>Idea Detail</b>	Recruit retail and restaurants for vacancies on Main Street and demonstrate market viability to potential urban grocery store and pharmacy businesses.
<b>Idea Author</b>	Nathan P
<b>Number of Seconds</b>	4
<b>Number of Points</b>	0
<b>Number of Comments</b>	6
<b>Comment 1</b>	Take out the gross resturaunts and make them more americanized, nobody eats Mediterranean food...   By stevie W
<b>Comment 2</b>	Nadim’s is soooooooo good.   By Julian B
<b>Comment 3</b>	<p>How was the building at the corner of State &amp; Main - the one that is being eyed for demolition to make way for a parking lot for the Court Square Hotel project - able to recruit retail tenants so quickly after being vacant for so many years?</p> <p>How much of the lack of downtown retail is due to landlords who don’t actively market their buildings, or who set their prices too high?   By Ralph S</p>
<b>Comment 4</b>	<p>A movie theater would be nice -- an art house theater, for example... Just so that the entertainments downtown aren’t all 18+.</p> <p>A grocery store is absolutely necessary.   By Justin M</p>
<b>Comment 5</b>	I agree with Dave G. We need market rate residences downtown -- everything will follow those.   By Justin M
<b>Comment 6</b>	<p>We have restaurants. We used to have more.</p> <p>We need to recruit a market context, including an active and secure environment and an economically diverse local population that can support them. This was described in the presentation about how market-rate units were introduced into Harlem in NYC with apparent great success. We should be able to do the same thing in Springfield, but until we do, we should not emphasize brining in more eateries. This should be developed methodically all together.</p> <p>If we are very clever we might even be able to persuade some of the business people we lost because of lack of support to return and open back up.   By Dave G</p>
<b>Idea Title</b>	Urban Design: Promote urban design that activates Main Street
<b>Idea Detail</b>	Promote urban design that activates Main Street through pedestrian-friendly principles, and by making parking available but unobtrusive.

Idea Author	Nathan P
Number of Seconds	2
Number of Points	0
Number of Comments	1
Comment 1	<p>As to making Springfield pedestrian friendly -- look at how successfully Northampton has created a pedestrian friendly atmosphere. I believe that we can do likewise in Springfield.</p> <p>As to unobtrusive parking: let's start by addressing the two highly obtrusive, gaping parking lots on Dwight Street -- behind the TD Bank Building and also behind the Tarbell-Watters Building. These are the egregious offenders re: parking lots in Metro Center. The South End has offenders even on Main Street.   By Justin M</p>
Idea Title	Public Space: Promote existing open spaces
Idea Detail	Emphasize maintenance, activation and programming of existing open spaces.
Idea Author	Nathan P
Number of Seconds	2
Number of Points	0
Number of Comments	1
Comment 1	<p>Of course, yes -- I believe that the use of open spaces will increase naturally as we attract new residents to downtown.</p> <p>There are two open spaces on Chestnut -- next to the Willy's Overland block, and also right next to the train bridge (on the downtown side) that must be looked at for either parks or new construction.   By Justin M</p>
Idea Title	Zoning: Adopt the new zoning code
Idea Detail	Adopt the new zoning code and consider additional changes consistent with the rebuilding plan.
Idea Author	Nathan P
Number of Seconds	1
Number of Points	0
Number of Comments	2
Comment 1	I'd be happy to second new zoning, but before I do -- like John Lennon said -- "we'd all love to see the plan."   By Justin M



<b>Comment 2</b>	It should be noted that many people feel the proposed new Zoning Ordinance lacks certain democratic checks and balances, and should be revised to allow for more community input prior to any further consideration. I'm sure that the active community groups in Boston or New York would tolerate imposition of a zoning ordinance with so little provision for citizen review as what was proposed in Springfield.   By Dave G
<b>Idea Title</b>	Public Space: Address Main Street vacancies
<b>Idea Detail</b>	Program Main Street vacancies with art and short term uses.
<b>Idea Author</b>	Nathan P
<b>Number of Seconds</b>	1
<b>Number of Points</b>	0
<b>Number of Comments</b>	2
<b>Comment 1</b>	<p>I have worked in curating and art preservation, (my degree is in art history,) and now run an arts guild in Springfield.</p> <p>Practically speaking, storefronts are not great sites for many types of artwork. They are not museums -- that is, they're subject to weather/ climate, they're often unguarded, and thus only certain art objects can handle the conditions. In other words, it's not as simple as just shoving any painting in a storefront. There are risks associated with it for the artist.</p> <p>As to short-term uses: if the city wants to give artists a storefront in which to work -- in exchange for an appropriate display -- that's a fine idea. It increases both liveliness and aesthetics in Springfield.</p> <p>I'll support the latter "short-term use" suggestions (artists' studios,) but not the quick-fix, put a painting in a storefront idea.   By Justin M</p>
<b>Comment 2</b>	<p>We should address these vacancies by filling them with buildings. We have all seen the lack of progress at Steiger's, and unless there is excess money around somewhere for decoration, we should focus on a strategy for development.</p> <p>At the same time, if interim uses fit into a staged strategy, that could be a useful way to announce a new direction.   By Dave G</p>
<b>Idea Title</b>	Partnerships: Keep Rebuild Springfield involved in action
<b>Idea Detail</b>	Keep Rebuild Springfield involved in implementation, working with downtown and South End partners, including pursuing new partnerships.
<b>Idea Author</b>	Nathan P
<b>Number of Seconds</b>	1
<b>Number of Points</b>	0
<b>Number of Comments</b>	1

<b>Comment 1</b>	Rebuild Springfield and the Mindmixer process should be adopted as the key catalyst for development of a new approach for the whole City and Region, not just the South End.   By Dave G
<b>Idea Title</b>	Coordination: Create downtown redevelopment leadership group
<b>Idea Detail</b>	Create a downtown redevelopment leadership group with professional staff.
<b>Idea Author</b>	Nathan P
<b>Number of Seconds</b>	1
<b>Number of Points</b>	0
<b>Number of Comments</b>	3
<b>Comment 1</b>	<p>A Downtown Residents' Council is a good idea, and should probably be expanded to be a residents and business-owners council. too, because they are too often shut out as well, but we have to remember that Downtown is the the Central Business District for Hampden County and is not just a city neighborhood; it should also fulfill a regional role, and the fact that it does not do so as well as it should is a regional as well as a citywide problem and issue.</p> <p>All regional institutions, like PVPC, and the State and Federal governments should be challenged to factor strengthening Downtown Springfield back into its proper role into all transportation system and development decisions. That is the "Smart growth" we are supposed to be committed to.   By Dave G</p>
<b>Comment 2</b>	<p>I support a downtown residents' leadership council. Currently, this is the mayor's, the BID's, and the city council's responsibility -- there's no input from residents.</p> <p>That downtown continues to languish -- even after this city hired some of the most thoughtful urban planners in the United States, (e.g. The National Urban Land Institute and Zimmerman/Volk) -- speaks to a failure of city leadership. It could be remedied with a residential leadership council.   By Justin M</p>
<b>Comment 3</b>	<p>We have gone this route before, and to some extent do this now with the BID. If we are concerned about a lack of support for development of the CBD why shouldn't we focus on improving regional planning so that less development energy is drawn away from Downtown? Especially why shouldn't we focus on preventing governmentally supported and sponsored development activity from drawing commercial activity away from Downtown?   By Dave G</p>
<b>Idea Title</b>	Public Safety: Develop community-managed anti-crime organization
<b>Idea Detail</b>	Develop a community-managed anti-crime organization and engage with the police department.
<b>Idea Author</b>	Nathan P
<b>Number of Seconds</b>	1
<b>Number of Points</b>	0
<b>Number of Comments</b>	1

Comment 1	I think the community function should be integrated into a general purpose community association that would be involved in management of services, marketing of housing, management of the retail district, etc.. Such a group could grow out of the Citizens Council. Many separate special-purpose groups might fragment community energy.   By Dave G
Idea Title	Housing Strategy: Pursue infill
Idea Detail	Pursue infill of one- to three-family houses on residential cross-streets.
Idea Author	Nathan P
Number of Seconds	0
Number of Points	0
Number of Comments	1
Comment 1	This should be done with a variety of target markets, but should especially be a focused on providing a counter-balance to the large number of subsidized units that have been developed and that are being developed. There are a lot of potentially exciting ways to develop these lots, and new houses built on these lots might attract many of the people who have felt excluded from the South End and Downtown housing markets in the past.   By Dave G
Idea Title	Coordination: Enhance communication among groups in South End
Idea Detail	Coordination: Engage an organizer to enhance communication and coordination among the different groups in the South End.
Idea Author	Nathan P
Number of Seconds	0
Number of Points	0
Number of Comments	0
<b>District 2 Initiatives</b>	
Idea Title	Invest in Quality Neighborhoods: Vacant Lots as Community Spaces

Idea Detail	<p>Untended vacant lots create stress in neighborhoods, raising nuisance, safety, security, health issues.</p> <p>Activate vacant lots for:</p> <ul style="list-style-type: none"> <li>- Abutter lots</li> <li>- Community gardens</li> <li>- Neighborhood park / playground / dog park</li> </ul> <p>Potential benefits:</p> <ul style="list-style-type: none"> <li>- Access to healthy food</li> <li>- Beautifying the neighborhood</li> <li>- Safe and active public spaces</li> <li>- Youth activities</li> <li>- Skill development</li> </ul> <p>Community Garden Ordinance under consideration.</p> <p>Disposition strategies.</p>
Idea Author	Nathan P
Number of Seconds	3
Number of Points	0
Number of Comments	1
Comment 1	<p>Reducing the number of vacant, blighted properties should be one of the priorities as part of the Rebuild Springfield plan. Not only are these properties filled with waste, they are bringing down the property value of the homes and businesses that surround them. The suggestion of a community garden would be an ideal way for citizens to come together in an effort to clean up a vacant lot and transform it into a community resource. Community gardens can be places where individuals and families can interact with one another, share ideas, and ideally feel safe within their neighborhood. The idea of transforming a vacant lot into a dog park or a playground is also something that should be considered. Many of these lots have a decent amount of space and an optimal layout for implementing plans to build a playground, for example. No matter what the vacant lot may be transformed into after clean up, the goal should include a safe, healthy, resourceful place where a community is able to connect   By Holly W</p>
Idea Title	Strong Community Through Education: Schools as Anchors

<b>Idea Detail</b>	<p>Opportunities:</p> <ul style="list-style-type: none"> <li>- 21st century design of learning environments</li> <li>- Schools as community hubs</li> <li>- Leverage investments to promote collaboration and efficiency in services</li> </ul> <p>Potential opportunities at:</p> <ul style="list-style-type: none"> <li>- Brookings School</li> <li>- Former MacDuffie School</li> <li>- Veritas Prep Charter School</li> </ul> <p>Strong foundation for economic development in the city/region.</p> <p>Community-supported shared services.</p> <p>Learning, skill development, capacity building for the entire community.</p>
<b>Idea Author</b>	Nathan P
<b>Number of Seconds</b>	3
<b>Number of Points</b>	0
<b>Number of Comments</b>	3
<b>Comment 1</b>	A new up-to-date building should be constructed for Brookings School and a creative re-use found for the old historic building--community center, healthcare, daycare, elderly housing. The estimated \$20 million needed to repair the old building would be better spent for a new building.   By Linda B
<b>Comment 2</b>	By making an effort to leverage investment of public libraries IN existing schools. Especially w/regards to schools such as Forest Park, Dryden and Brookings which are all in varying degrees of renovation.   By Stephen C
<b>Comment 3</b>	I like this idea, as a Mother with three in Spfld schools.   By Kathy T
<b>Idea Title</b>	Build Community Capacity: Detailed Community Services Strategy
<b>Idea Detail</b>	<p>Support for residents, organizations, and institutions that are already providing support and capacity building</p> <ul style="list-style-type: none"> <li>- Formalize / institutionalize relationships of existing volunteer organizations</li> <li>- Create and maintain an online service directory</li> <li>- Hold an annual volunteer summit to keep related organizations in conversation</li> </ul>
<b>Idea Author</b>	Nathan P
<b>Number of Seconds</b>	2
<b>Number of Points</b>	0

Number of Comments	0
Idea Title	Transform Housing: Coordinated Housing Strategy
Idea Detail	<p>Bring partners together to develop a coordinated housing strategy to:</p> <p>Provide higher quality housing that is better integrated into the community</p> <p>Provide right amount and type of housing in the right locations</p> <p>Coordinate with public investments in infrastructure, facilities, and programs</p> <p>Supplement housing programs with capacity building efforts to promote education, training, skill development, self-sufficiency</p>
Idea Author	Nathan P
Number of Seconds	2
Number of Points	0
Number of Comments	0
Idea Title	Transform Housing: Infill Housing

Idea Detail	<p>The Need:</p> <ul style="list-style-type: none"> <li>- Large number of abandoned, blighted, foreclosed, and city-owned lots.</li> <li>- Many more properties, damaged or destroyed in tornado.</li> <li>- Very low homeownership rate.</li> <li>- Maintenance and code enforcement.</li> </ul> <p>Benefits:</p> <ul style="list-style-type: none"> <li>- Rebuild what was lost.</li> <li>- Attract new investment and ownership.</li> <li>- Meet housing needs and strengthen neighborhood long-term.</li> </ul> <p>Good things happening:</p> <ul style="list-style-type: none"> <li>- Housing organizations partnering.</li> <li>- Current housing construction (100 new homes in Old Hill).</li> <li>- Programs grants, and incentives.</li> <li>- City improving processes to address vacant city-owned.</li> </ul> <p>More can be done:</p> <ul style="list-style-type: none"> <li>- Expand and develop partnerships to impact more people in a wider area.</li> <li>- Support homeowners that are invested in the neighborhood; address problem absentee landlords and investors.</li> <li>- Bridge gap between renovation costs and housing value to make homeownership possible for a wider range of residents and spur private investment.</li> </ul> <p>How:</p> <ul style="list-style-type: none"> <li>- Effective organizations in place.</li> <li>- Grants, credits, loans and programs.</li> <li>- Volunteers, sweat equity and donated materials.</li> </ul>
Idea Author	Nathan P
Number of Seconds	2
Number of Points	0
Number of Comments	1
Comment 1	<p>There should be a comprehensive look at redesigning portions of the neighborhood street pattern, especially in areas like the upper Central Street corridor and the South End to provide a less traffic oriented arrangement in favor of a more defined structure that is conducive to a tightly knit residential neighborhoods. This would include pedestrian and bicycle interconnection of new and existing green spaces, safe walking access to schools, parks and local business.   By Philip B</p>
Idea Title	Expand Economic Opportunity: Job Training/Small Business Support

<b>Idea Detail</b>	<p>Jobs continue to be a critical piece to the City's recovery.</p> <p>Both city-wide + district specific:</p> <ul style="list-style-type: none"> <li>- Full-service grocery store</li> <li>- Watershops</li> <li>- Small business</li> </ul> <p>Workforce development:</p> <ul style="list-style-type: none"> <li>- STCC/HCC, REB, FutureWorks</li> </ul> <p>Support for existing small business and entrepreneurial:</p> <ul style="list-style-type: none"> <li>- Start-ups: STCC Tech Park, Mass Latino Chamber</li> <li>- Existing businesses: Financing, staffing, investments, Next Street (suppliers to large companies)</li> </ul> <p>Connect with Springfield College.</p>
<b>Idea Author</b>	Nathan P
<b>Number of Seconds</b>	2
<b>Number of Points</b>	0
<b>Number of Comments</b>	3
<b>Comment 1</b>	Develop training and career opportunities for ADA Coordinators (Americans with Disability Act Coordinators) who work with local and state government, companies with 50 or more employers, and contractors who receive state and federal funds. It is reasonable and customary for ADA Coordinators to conduct annual 504 Self-Evaluations, Post Notices about anti-discrimination policies, ADA grievance procedures, and Reasonable Accommodation requests and decisions for employees, applicants, and the public etc.   By Becky P
<b>Comment 2</b>	Develop personal care attendant and home health aide program opportunities in each neighborhood so that residents can train, become certified, attend monthly inservices, and support meetings, and engage in career and business development. Many personal care attendants are spouses or family members who work for free so this needs to become a community service where everyone can obtain high quality information, tools, resources, and networking opportunities. Stavros and Mass Rehab can be utilized for partnerships.   By Becky P
<b>Comment 3</b>	Each neighborhood needs to evaluate the needs and demands of its' residents. Every neighborhood needs a community Child Day Care Center with sliding fee scale that can be used for multiple purposes. For instance, neighborhood police can provide identification and safety classes to parents and children. Colleges and Medical providers can provide community classes to teach youth about babysitting and CPR. Career Development organizations can provide classes to educate and license adults in family daycare that is provided at home or in business setting. Daycare services can be provided for workers in the community while fostering events that promote children and foster support and relationships with working parents. Also, provide flexible services for drop-in daycare needs so parents have professional daycare services available when they need to attend meetings, training, appointments without children. This will provide volunteer and jobs opportunities.   By Becky P
<b>Idea Title</b>	Invest in Quality Neighborhoods: Property Maintenance



<b>Idea Detail</b>	<p>Pride of place:  - Increased property values, improved safety and security, more desirable local businesses and development</p> <p>Outstanding maintenance issues.</p> <p>Partnership between City staff and community members:  - Move aggressively on properties  - Engage code officials, police force, developers and residents  - Block-by-block approach  - Local job opportunities</p>
<b>Idea Author</b>	Nathan P
<b>Number of Seconds</b>	2
<b>Number of Points</b>	0
<b>Number of Comments</b>	1
<b>Comment 1</b>	agreed, some homes in spfld look so bad on the outside it reflects very poorly on who "we" are as a city when looking in...   By Kathy T
<b>Idea Title</b>	Strong Community Through Education: Colleges and Neighborhoods
<b>Idea Detail</b>	<p>Local institutions of higher education:  - Springfield College, STCC, AIC, Western New England</p> <p>Opportunities:  - Employment opportunities  - Activities around development efforts in the district  - Financial support for tuition and student housing  - Job training and workforce development (inc. STCC Technology Park and the Sciabelli Enterprise Center)  - Non-profit resource providers  - Education corridor at Springfield College</p>
<b>Idea Author</b>	Nathan P
<b>Number of Seconds</b>	2
<b>Number of Points</b>	0
<b>Number of Comments</b>	0
<b>Idea Title</b>	Safe and Healthy Living: Integrated Healthy Food Systems

<b>Idea Detail</b>	<p>Introduce fresh local food, Activate public spaces, Encourage community building, Support local skill development and entrepreneurship, build upon cultural diversity.</p> <p>Develop a full-service grocery store at State and Walnut.</p> <p>Identify parcels for community gardens, permanent urban agriculture, local farmers market.</p> <p>Develop a healthy corner store initiative to encourage and support bodegas/local markets in providing fresh and healthy foods.</p> <p>Partners: Springfield Food Policy Council, Live Well Springfield, Gardening the Community, Concerned Citizens of Mason Square, etc.</p>
<b>Idea Author</b>	Nathan P
<b>Number of Seconds</b>	2
<b>Number of Points</b>	0
<b>Number of Comments</b>	2
<b>Comment 1</b>	The State/Walnut Street location would present a traffic nightmare! Already jammed with traffic from STCC and Commerce HS and that would only increase. Try driving though there when school lets out. There is lots of empty space on Central Street created by the tornado, or futher down State Street would be better. Would be nice to have a store like AC Produce on Central Street.   By Linda B
<b>Comment 2</b>	The Goodwill on Sumner Ave was slated to become a supermarket when the deal fell through. I would much rather see several small stores within this building offering a butcher shop, bakery, fresh produce and other staples. Open up the front of the building to the street much like the Fresh Acres market in 16 acres. The plan could be modeled on the hugely successful Pikes Marketplace in Seattle. This would be a catalyst for the Business District at the X and offer healthy alternatives for the Neighbors.   By Sean M
<b>Idea Title</b>	Transform Housing: Preservation as a Revitalization Tool
<b>Idea Detail</b>	<p>Strong support for preservation:</p> <ul style="list-style-type: none"> <li>- Well-preserved and maintained neighborhoods instill pride, enhance safety, strengthen property values and attract investment.</li> <li>- Revolving loan fund based on successful local examples; targeted to areas of need.</li> <li>- Emergency weatherization and stabilization of damaged properties until they can be restored.</li> <li>- Supplement traditional resources with existing federal, state, and local programs for weatherization, energy efficiency, and green building.</li> <li>- Expand beyond "historic" properties.</li> </ul>
<b>Idea Author</b>	Nathan P
<b>Number of Seconds</b>	1
<b>Number of Points</b>	0
<b>Number of Comments</b>	0

<b>Idea Title</b>	Invest in Quality Neighborhoods: Safe and Convenient Transit
<b>Idea Detail</b>	<p>Enhance routes and hours to increase mobility and access to employment and services.</p> <p>Transform transit stops into neighborhood gateways and safe public spaces through improvements to shelters, seating, lighting, and surrounding public spaces.</p> <p>Coordinate transit improvements with surrounding development to maximize impact of investment.</p>
<b>Idea Author</b>	Nathan P
<b>Number of Seconds</b>	1
<b>Number of Points</b>	0
<b>Number of Comments</b>	4
<b>Comment 1</b>	Yes, we need more public transportation shelters, seating, access to public restrooms, with onsite security, and terminal staff during all business hours. Consider using smaller vehicles for routes with low ridership. Consider alternative pick up and drop off locations depending on needs of community. Work with employers, retailers, community leaders to identify needs for high volume public transportation. Provide incentives for employers who give employees rebates on monthly bus passes.   By Becky P
<b>Comment 2</b>	Create public transportation so that residents can get ride to and from grocery store. Stop and Shop has Pea Pod service in some states. Green volkswagon like vehicles are used to save energy. Services needs to be affordable so everyone can benefit.   By Becky P
<b>Comment 3</b>	Develop residential communities where property owners/management companies own vans and hire drivers. Residents have input when rides are scheduled. During the week residents are transported to stores, farmers markets, restaurants, places of entertainment, community events, places of worship etc. Resident service coordinators work with residents and monthly calendar is circulated.   By Becky P
<b>Comment 4</b>	Identify vacant property to use as "shuttle stations" for PVTA in order to connect existing routes and enable transportation "across town." Currently, you have to travel downtown in order to travel outside of your neighborhood. Residents do not want to be segregated and steered into using services in one neighborhood.   By Becky P
<b>Idea Title</b>	Safe and Healthy Living: Community Policing

Idea Detail	<p>Improved communication:</p> <ul style="list-style-type: none"> <li>- Improve robocall system</li> <li>- Work closely with news outlets</li> </ul> <p>Emphasize community policing as public safety strategy, including:</p> <ul style="list-style-type: none"> <li>- Appointed local liaisons attend community policing meetings</li> <li>- Formalize role of citizen police academy graduates</li> <li>- Neighborhood watch groups</li> </ul> <p>Eyes on the street enhance public safety:</p> <ul style="list-style-type: none"> <li>- Infill housing</li> <li>- Active neighborhood centers</li> <li>- Streetscapes that encourage pedestrian activity</li> </ul> <p>Crime prevention through environmental design (CPTED)</p>
Idea Author	Nathan P
Number of Seconds	1
Number of Points	0
Number of Comments	0
Idea Title	Safe and Healthy Living: Encourage Healthy Lifestyles
Idea Detail	<p>Access to Local Healthcare:</p> <ul style="list-style-type: none"> <li>- Incorporate health services and programs into community resource centers and promote availability of existing services</li> </ul> <p>Walkable Accessible Neighborhoods:</p> <ul style="list-style-type: none"> <li>- Promote walking and biking through quality streetscapes, increase recreation opportunities, locally accessible retail and services</li> </ul> <p>Community Recreation and Education Opportunities:</p> <ul style="list-style-type: none"> <li>- Partner with parks, schools, local groups and companies to supplement programming of community centers and city facilities</li> </ul> <p>Capacity of health advocates and service providers.</p>
Idea Author	Nathan P
Number of Seconds	1
Number of Points	0
Number of Comments	2

<b>Comment 1</b>	The abandoned Highland Division Rail Line is the perfect start to improving the health of residents of this area and the whole city. The railroad trestle that crosses Lake Massasoit is part of this abandoned rail line. The rail line is the dividing line between Old Hill and Upper Hill. Rail trails are often called linear parks. They do a great job of providing exercise and transportation at the same time. This project has been talked about for years. Time to get it started.   By Elizabeth S
<b>Comment 2</b>	I agree. A Highland Rail Trail would provide exercise/recreation opportunities right through the heart of the city. It could cross Lake Massasoit and continue into East Forest Park/East Springfield and connect eventually with East Longmeadow trail. At Springfield College area, the trail could take a right turn and follow the Mill River from Lake Massasoit all the way to the Connecticut River Walkway. It would be fantastic and might even draw biking/walking enthusiasts from outside into the city.   By Linda B
<b>Idea Title</b>	Build Community Capacity: Capitalize on Engaged Community
<b>Idea Detail</b>	<p>Since the tornado, residents:</p> <ul style="list-style-type: none"> <li>- Have pulled together to remove debris, repair houses</li> <li>- Have engaged in strong and committed citizen groups (ex: Maple Hill-Six Corners)</li> </ul> <p>Support for capacity building is needed despite funding needed, shortfalls, to:</p> <ul style="list-style-type: none"> <li>- Increase capacity of existing service providers, including nonprofits, colleges, etc.</li> <li>- Develop an organizational network to connect organizations within the district</li> </ul>
<b>Idea Author</b>	Nathan P
<b>Number of Seconds</b>	0
<b>Number of Points</b>	0
<b>Number of Comments</b>	1
<b>Comment 1</b>	Maple High Six Corners Neighborhood Council is working with the city on tornado issues. We meet the 2nd Tuesday of each month at 6 PM at Mason Wright Retirement Community at 74 Walnut Street, Lower Level. Come and share your concerns and ideas and work with us to make Maple High Six Corners better than ever. Linda Bartlett, Secretary   By Linda B
<b>Idea Title</b>	Expand Economic Opportunity: Enhanced Local Retail and Services
<b>Idea Detail</b>	<p>Support retail and services that meet resident needs and attract visitors by:</p> <ul style="list-style-type: none"> <li>- Ensuring zoning and land use policy encourage clustering around activity centers (Six Corners).</li> <li>- Incentivizing desired uses and services, and discouraging proliferation of undesirable uses. City has a range of financial tools available.</li> <li>- Attracting private investment by strategically investing in infrastructure such as streetscape improvements.</li> </ul>
<b>Idea Author</b>	Nathan P
<b>Number of Seconds</b>	0
<b>Number of Points</b>	0
<b>Number of Comments</b>	0

<b>Idea Title</b>	Expand Economic Opportunity: Promote/Market the Community
<b>Idea Detail</b>	<p>Build on strengths:</p> <ul style="list-style-type: none"> <li>- Cultural diversity</li> <li>- Historic character</li> <li>- Unique local businesses</li> </ul> <p>Cultural festivals</p> <p>Historic Homes Tours</p> <p>Signage, banners, district theming:</p> <ul style="list-style-type: none"> <li>- Mason Square</li> <li>- State Street Corridor</li> <li>- Six Corners Historic Neighborhood</li> </ul> <p>Support and shared promotion for local businesses</p>
<b>Idea Author</b>	Nathan P
<b>Number of Seconds</b>	0
<b>Number of Points</b>	0
<b>Number of Comments</b>	0
<b>Idea Title</b>	Invest in Quality Neighborhoods: Streetscape Improvements
<b>Idea Detail</b>	<p>Benefits:</p> <ul style="list-style-type: none"> <li>- Makes neighborhoods more walkable and attractive, improves safety, supports businesses, attracts investment.</li> </ul> <p>Specific improvements:</p> <ul style="list-style-type: none"> <li>- Repaired and widened sidewalks, benches, landscaping, lighting, signage, intersection alignments &amp; thoughtful design</li> </ul> <p>Investment maximized when coordinated with other development activity</p> <p>Locations</p> <ul style="list-style-type: none"> <li>- Six Corners intersection, Watershops Armory area, Central, Hickory, Maple, Pine, Hancock</li> </ul>
<b>Idea Author</b>	Nathan P
<b>Number of Seconds</b>	0
<b>Number of Points</b>	0

<b>Number of Comments</b>	2
<b>Comment 1</b>	Streetscape improvements are vital! Maple High Six Corners area connects directly with downtown and affects the impressions made as commuters/visitors travel through. Improvements may increase likelihood of business investment and new residents moving into area. Mill Street needs to be added to the list, though--it's a real mess between Cherry/Maple Streets.   By Linda B
<b>Comment 2</b>	Streetscape improvements are great, but the larger context of suburban traffic making it way through the neighborhoods that adjoin downtown needs to be addressed as a quality of life issue. Residential neighborhoods shouldn't serve as on ramps to the interstate or shortcuts to downtown. Specifically, Alden Street, Hickory Street, Central Street, Union Street, Walnut Street and Maple Street among others... South Branch Parkway and Roosevelt Ave. / Island Pond road need to connect to a larger hierarchy of streets that avoids cutting through residential neighborhoods. Perhaps "parkway" extensions creating green boulevards sculpted around the center of neighborhoods could ease traffic volume, reduce congestion, discourage inappropriate business traffic and provide the city a greener, bicyce friendly transit alternative.   By Philip B
<b>District 3 Initiatives</b>	
<b>Idea Title</b>	Rebuild Homes to Strengthen Neighborhoods: Repair Assistance
<b>Idea Detail</b>	<p>Most property owners in District 3 promptly cleaned up and repaired their property following the tornado. However, a few property owners have abandoned or neglected their property. This presents a nuisance and negatively impacts the aesthetics and property values in the neighborhoods of District 3. To remedy this, the City of Springfield should develop and implement an aggressive program that transforms abandoned and blighted properties into beneficial neighborhood resources.</p> <p>Barriers to progress include funding gaps between insurance reimbursement and reconstruction costs and absentee property owners who lack motivation to repair property in a timely manner.</p>
<b>Idea Author</b>	Nathan P
<b>Number of Seconds</b>	5
<b>Number of Points</b>	0
<b>Number of Comments</b>	2
<b>Comment 1</b>	While you're at it, why not put the unsightly overhead utilities underground at the same time, creating infrastructure jobs and avoiding at least portions of another massive power outage   By Philip B
<b>Comment 2</b>	<p>Stronger neighborhoods is what the City needs. However, in many cases the City government has been creating the problems rather than solving them. The City at this point is not competent to develop programs to deal with neglected or abandoned properties, since housing rehab programs were essentially abandoned in 1991 or 1992. All they have been doing since then is using resources to drive people out of the City and demolish homes, many of which should have been restored.</p> <p>Instead of calling for City programs, the Plan should call for support and capacity building for community-based programs run by community groups. These groups should define where how want their communities to develop, and provide them with the autonomy and capacity to implement these plans over time. The City should play a supporting role, but should not control the process. There should be a Citywide or perhaps regional group providing support and assistance to these groups.   By Dave G</p>

<b>Idea Title</b>	Restore and Enhance Natural Resources: Reforestation
<b>Idea Detail</b>	<p>Springfield’s legacy trees defined the lush character of many of the community’s neighborhoods and parks. In the June 1st tornado Springfield lost a staggering 10,000 trees. Losing that historic canopy damaged the appearance, the performance, and the memory of Springfield. The tree canopy provided a measureable benefit to the community and a recent Forest Service study calculated the lost ecosystem benefits to total approximately \$3 million a year. Stormwater runoff, carbon storage, songbird habitat loss, noise, and temperature were all negatively impacted.</p> <p>The Sixteen Acres and East Forest Park neighborhoods were particularly impacted by this loss and are keen on seeing that living legacy restored. Challenges include the loss of extensive street trees and natural area forestation, the protection of key viewsheds to take advantage of new vistas to particular public areas, and the difficulty of overcoming right of entry obstacles for debris removal. Fortunately, the issue of reforestation has been taken on, and a plan and reforestation efforts are underway. That work will identify the optimal species mix, call for the removal of invasive species and lay out the path for establishing a healthy, resilient and iconic tree canopy.</p>
<b>Idea Author</b>	Nathan P
<b>Number of Seconds</b>	4
<b>Number of Points</b>	0
<b>Number of Comments</b>	1
<b>Comment 1</b>	I am not sure, but can you seek aide for losing 10,000 trees with a national fund some place? if yes we should all look into any and all ways to replace those trees.   By Kathy T
<b>Idea Title</b>	Restore and Enhance Natural Resources: Enhanced Use of Parks
<b>Idea Detail</b>	<p>East Forest Park and Sixteen Acres possess incredible natural resources that are recognized by the community as important assets and amenities for the area. These water bodies, parks, and forested natural areas are also within the locations most severely impacted by the June 1st tornado. This initiative focuses on recognizing the importance of parks, waterfronts, and interconnected greenways to the community, and identifying strategies to enhance these areas as they are restored.</p> <p>The goal is to get the most out of parks and recreation areas through a combination of design and facility improvements to enhance existing parks, new programming for a range of users and activities, and strategic park land acquisition to increase the interconnectivity of the overall parks and green space system.</p>
<b>Idea Author</b>	Nathan P
<b>Number of Seconds</b>	3
<b>Number of Points</b>	0
<b>Number of Comments</b>	2



<p><b>Comment 1</b></p>	<p>Hi,</p> <p>We are planning a meeting on Saturday, February 18 at 10:00 a.m. at the Nathan Bill Park Field House, 135 Plumtree Road to discuss the South Branch Parkway/ Waterfront Committee. This is a great opportunity for us to get together and give back to the community. Please email me if you will be coming. I look forward to hearing your ideas and suggestions. See you Saturday!</p> <p>Please feel free to call or email me with any questions.</p> <p>Beth Hogan</p> <ul style="list-style-type: none"> <li>• Phone me: 413-782-7619 (office), 413-330-9224 (cell)</li> </ul> <p>  By Elizabeth H</p>
<p><b>Comment 2</b></p>	<p>South Branch Parkway could easily accommodate a designated bike / pedestrian path acting as the mostly non-existent sidewalk along the shoulder, much of which, for instance along the golf course, is undeveloped. this could tie into a bike path along the rail line at Springfield College and eventually along the Mill River to the CT Riverfront   By Philip B</p>
<p><b>Idea Title</b></p>	<p>Strong Community Through Education: Library in Dryden School</p>
<p><b>Idea Detail</b></p>	<p>The East Forest Park Branch of the Springfield Public Library is currently renting space in a strip commercial shopping center. The lease is over in February 2012. The library is paying \$50,000 per month to rent about 75,000 square feet, but the branch is open only 12 days per month. The high rent precludes the Library from having longer and more regular operating hours and limits the amount of programming that can be undertaken there. Both Dryden and Cathedral High School are located near the branch. The library needs more space and would love to co-locate a branch into a rebuilt Mary Dryden School. This would allow the library to operate during, as well as after, school hours and would serve students as well as the general public.</p>
<p><b>Idea Author</b></p>	<p>Nathan P</p>
<p><b>Number of Seconds</b></p>	<p>3</p>
<p><b>Number of Points</b></p>	<p>0</p>
<p><b>Number of Comments</b></p>	<p>0</p>
<p><b>Idea Title</b></p>	<p>Strong Community Through Education: Schools as Anchors</p>
<p><b>Idea Detail</b></p>	<p>Successful schools are a key ingredient to stable, family-friendly neighborhoods. This is evident in the East Forest Park neighborhood of Springfield, where three schools – Cathedral High School, St. Michael’s Academy, and Dryden Memorial School – sustained significant damage in the tornado. All original facilities are located near the intersection of Wendover and Surrey Roads. Cathedral students are attending a temporary facility at 310 Main Street in Wilbraham, while a separate temporary structure was established at the Dryden School for the foreseeable future.</p> <p>While severely impacted by the tornado, each facility holds interesting opportunities for strategic rebuilding. As plans are made for the repair and/or reconstruction of each of these schools, all opportunities to build back in a way that is healthier, durable, comfortable, and energy efficient should be explored, doing as much as possible to create learning environments of which students, faculty and the community are even more proud.</p>

Idea Author	Nathan P
Number of Seconds	2
Number of Points	0
Number of Comments	1
Comment 1	Cathedral High School is big reason so many young families move to and stay in EFP. The impact of losing Cathedral in the Neighborhood would be huge. One way for Cathedral to become an even better partner to the neighborhood and increase revenue would be to develop a community center attached to the building. Specifically around the gym area. This could be modeled around the very popular Jewish Community Center, offering classes at night access to the exercise areas and a place for the elderly to go during the day. Endless opportunities.   By Sean M
Idea Title	Connect Communities: Communication and Collaboration
Idea Detail	<p>At the district-wide community meetings, residents of Sixteen Acres and East Forest Park overwhelmingly expressed their desire for safe, attractive, and connected neighborhoods. To residents, this means having better communication with the City, being able to access necessary information in a timely manner, and enhancing public safety. Having a two-way dialogue between the City, neighborhoods, organizations, and institutions is critical for immediate rebuilding, preparing for future emergencies, and moving forward to create even stronger neighborhoods. This initiative can be separated into two distinct ideas:</p> <p>1: Improve communication and collaboration between the City, neighborhoods, and relevant organizations to quickly and effectively share critical information, and create a venue to share and address community issues in a coordinated way.</p> <p>2: Identify opportunities to increase public safety through a mix of physical and programmatic improvements.</p>
Idea Author	Nathan P
Number of Seconds	2
Number of Points	0
Number of Comments	0
Idea Title	Rebuild Homes to Strengthen Neighborhoods: Quality Homes

<b>Idea Detail</b>	<p>Springfield is home to many diverse and textured neighborhoods each with a distinct character and a strong sense of history. Strengthening these family friendly neighborhoods and ensuring the protection or creation of durable, attractive, and efficient housing is of primary importance to the residents of East Forest Park and Sixteen Acres. Enhancing the quality homes in these neighborhoods can be done in 3 primary ways:</p> <p>1: The preservation of the strong, attractive, family friendly character that defines these neighborhoods.</p> <p>2: The establishment of resources that promote the incorporation of green, efficient and durable materials in new construction.</p> <p>3: The creation of a suite of programs to encourage energy retrofits and housing upgrades for existing homes.</p>
<b>Idea Author</b>	Nathan P
<b>Number of Seconds</b>	1
<b>Number of Points</b>	0
<b>Number of Comments</b>	0
<b>Idea Title</b>	Connect Communities: Complete Streets
<b>Idea Detail</b>	<p>In District 3, streets in the tornado-impacted areas generally lack mobility options. Many streets have no sidewalks, and there are currently very few bicycle accommodations. While three bus routes serve the district along Sumner Ave, Plumtree Rd, and Wilbraham Rd, station locations, frequency, and proximity of service to District 3 residents make transit a challenging option for many. A lack of mobility options necessitates driving for all travel including short local trips, and exacerbates traffic congestion. Improved sidewalks, bicycle lanes, transit, and off-street trails together can supplement a transportation network that provides options for residents and enhances connectivity within the neighborhoods.</p>
<b>Idea Author</b>	Nathan P
<b>Number of Seconds</b>	0
<b>Number of Points</b>	0
<b>Number of Comments</b>	1
<b>Comment 1</b>	<p>I dont like this idea or the picture??? I moved here because its nice and quite and were out ofthe city. my mom livves off sumner and its noisy and crazy over there. I'M NOT interested in living in that kind of enviornment.</p> <p>  By kathleen M</p>
<b>Idea Title</b>	Connect Communities: Youth and Senior Activities

<b>Idea Detail</b>	Residents of East Forest Park and Sixteen Acres value the family-friendly character of their neighborhoods, and identified activities for youth, seniors, and all ages as an important component of a strong and vital community. Providing programs and activities geared towards youth and seniors promotes personal development, social cohesion, and public health, and supports the high quality of life that residents enjoy. These activities also help to support a family-friendly, multigenerational community where seniors can age in place and children and teens are engaged.
<b>Idea Author</b>	Nathan P
<b>Number of Seconds</b>	0
<b>Number of Points</b>	0
<b>Number of Comments</b>	0





# Appendix | Supplemental Real Estate & Financing Information

# APPENDIX A

## *Supplemental Real Estate Information*

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*Prepared by GLC Development Resources & DAB Appraisal Services*





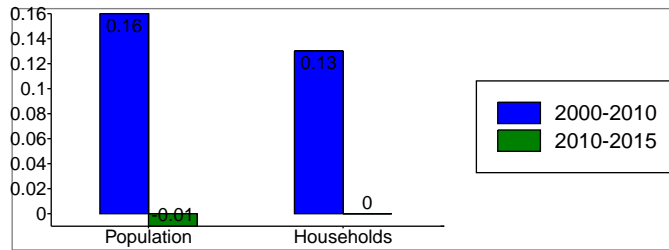
**Hampden County**  
**Hampden County, MA (25013)**  
**Geography: County**

## Population and Households

The size of the market area, measured by population and households, has changed from 2000 through the forecast year as follows:

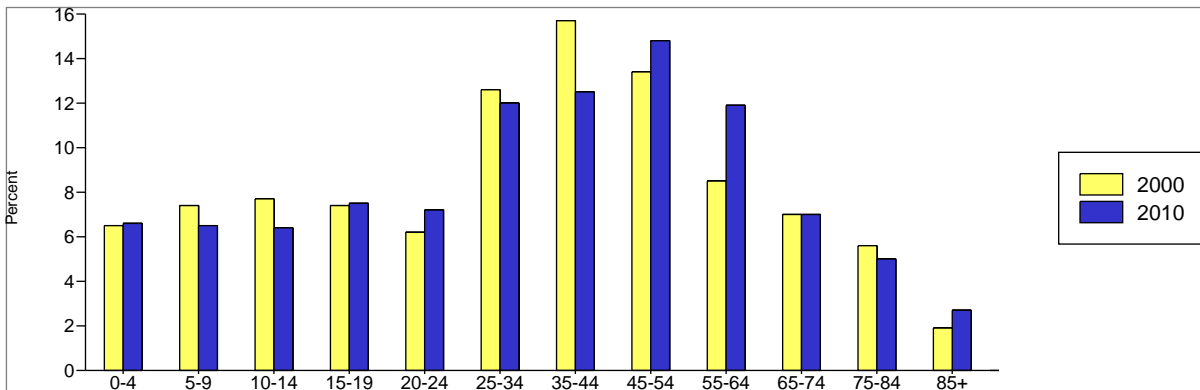
Year	Population	Households
2000	456,228	175,288
2010	463,651	177,663
2015	463,397	177,700

The difference between change in population and change in households is a result of two factors-the presence of group quarters (non-household) population in the market area and the average number of persons per household. The group quarters population in the market area was 14,429 in 2000, or 3.2 percent of the total population. Average household size is 2.51 in 2010, compared to 2.52 in the year 2000.



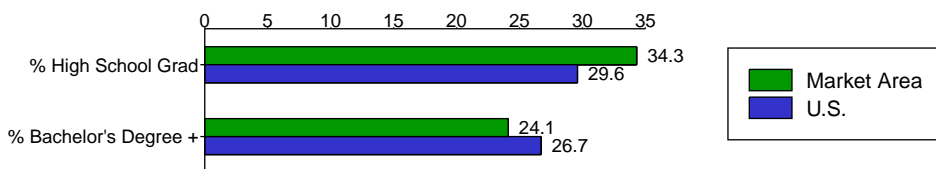
## Population by Age

The median age for the United States was 35.3 in 2000 and 36.7 in the current year. In the market area, the median age of the population was 36.4, compared to 38.3 years currently. By age group, the changes in the percent distribution of the market area population show the following:



## Population by Education

In 2010, the educational attainment of the population aged 25 years or older in the market area can be summarized:



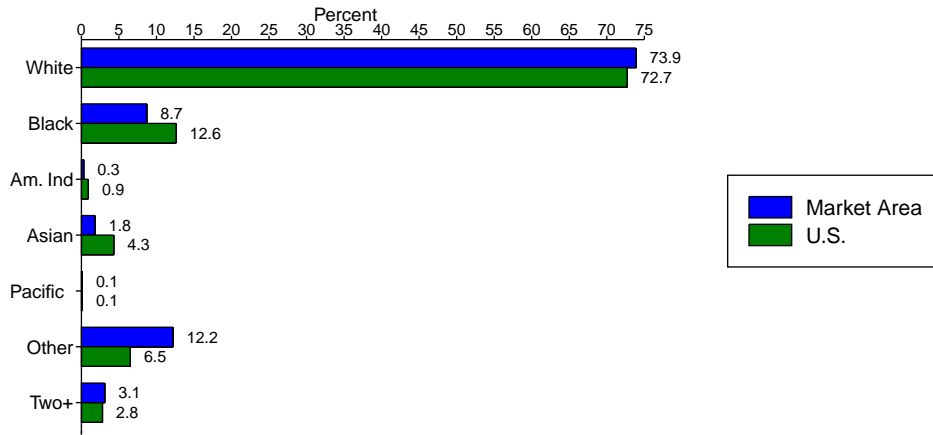
Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015. Esri converted 1990 Census data into 2000 geography.



**Hampden County**  
**Hampden County, MA (25013)**  
**Geography: County**

### Population by Race/Ethnicity

Currently, the racial composition of the population in the market area breaks down as follows:

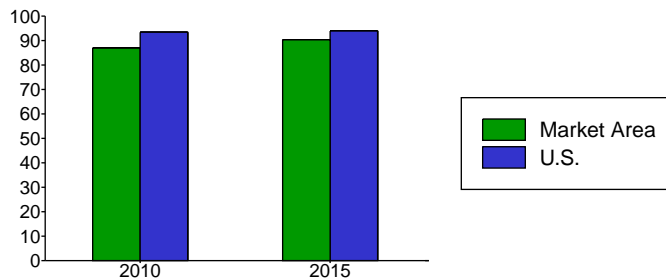


Persons of Hispanic origin represent 20.8 percent of the population in the identified market area compared to 15.0 percent of the U.S. population. Persons of Hispanic Origin may be of any race. In sum, the Diversity Index, which measures the probability that two people from the same area will be from different race/ethnic groups, was 62.9 in the identified market area, compared to 59.3 in the U.S. population.

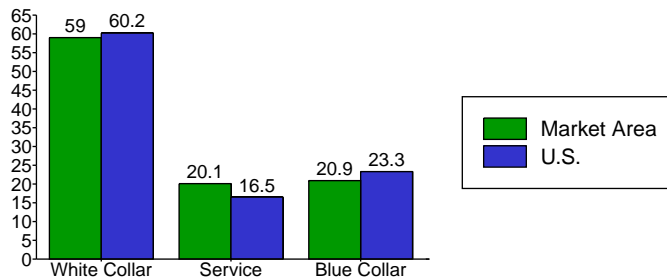
### Population by Employment

In 2000, 62.4 percent of the population aged 16 years or older in the market area participated in the labor force; 0.1 percent were in the Armed Forces. Tracking the change in the labor force by unemployment status:

Year	%Employed	%Unemployed
2010	86.9	13.1
2015	90.3	9.7



And by occupational status:



In 2000, 81.4 percent of the market area population drove alone to work, and 2.1 percent worked at home. The average travel time to work in 2000 was 21.8 minutes in the market area, compared to the U.S. average of 25.5 minutes.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015. Esri converted 1990 Census data into 2000 geography.

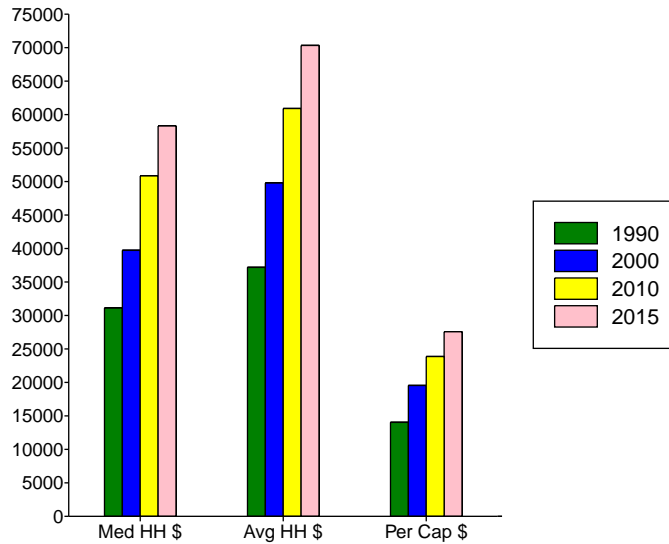


**Hampden County**  
**Hampden County, MA (25013)**  
**Geography: County**

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## Income

The change in three summary measures of income—median and average household income and per capita income—are shown below from 1990 through 2015:



## Housing

Currently, 56.9 percent of the 192,241 housing units in the market area are owner occupied; 35.5 percent, renter occupied; and 7.6 percent are vacant. In 2000, there were 185,876 housing units—58.4 percent owner occupied, 35.9 percent renter occupied and 5.7 percent vacant. The annual rate of change in housing units since 2000 is 0.33 percent. Median home value in the market area is \$186,884, compared to a median home value of \$157,913 for the U.S. In five years, median home value is projected to change by 3.14 percent annually to \$218,142. From 2000 to the current year, median home value changed by 4.96 percent annually.

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**Source:** U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015. Esri converted 1990 Census data into 2000 geography.



Springfield, MA  
 Springfield city, MA (2567000)  
 Geography: Place

Summary	2000	2010	2015
Population	152,082	152,512	151,734
Households	57,130	56,967	56,688
Families	36,394	35,913	35,581
Average Household Size	2.57	2.56	2.56
Owner Occupied HUs	28,499	28,680	28,538
Renter Occupied HUs	28,631	28,287	28,150
Median Age	31.9	32.5	32.6
Total Housing Units	61,172	62,587	63,073
Vacant Housing Units	4,042	5,620	6,385
Average Home Value	\$92,989	\$151,777	\$180,318

Households by Income	2000		2010		2015	
	Number	Percent	Number	Percent	Number	Percent
< \$15,000	15,036	26.3%	10,732	18.8%	9,826	17.3%
\$15,000 - \$24,999	9,224	16.1%	8,128	14.3%	6,922	12.2%
\$25,000 - \$34,999	7,594	13.3%	6,753	11.9%	5,919	10.4%
\$35,000 - \$49,999	8,652	15.1%	8,750	15.4%	6,955	12.3%
\$50,000 - \$74,999	9,727	17.0%	11,280	19.8%	12,621	22.3%
\$75,000 - \$99,999	4,105	7.2%	6,906	12.1%	7,042	12.4%
\$100,000 - \$149,999	2,130	3.7%	3,001	5.3%	4,991	8.8%
\$150,000 - \$199,000	326	0.6%	917	1.6%	1,569	2.8%
\$200,000+	384	0.7%	500	0.9%	843	1.5%
Median Household Income	\$30,427		\$39,871		\$46,997	
Average Household Income	\$39,575		\$48,950		\$56,419	
Per Capita Income	\$15,232		\$18,897		\$21,779	

Population by Age	2000		2010		2015	
	Number	Percent	Number	Percent	Number	Percent
0 - 4	11,606	7.6%	11,984	7.9%	11,930	7.9%
5 - 14	25,449	16.7%	21,466	14.1%	21,931	14.5%
15 - 19	12,343	8.1%	13,025	8.5%	11,069	7.3%
20 - 24	12,023	7.9%	13,863	9.1%	13,591	9.0%
25 - 34	21,246	14.0%	20,747	13.6%	22,180	14.6%
35 - 44	21,861	14.4%	18,652	12.2%	17,544	11.6%
45 - 54	17,670	11.6%	19,305	12.7%	17,535	11.6%
55 - 64	10,978	7.2%	15,314	10.0%	16,379	10.8%
65 - 74	9,245	6.1%	8,704	5.7%	10,885	7.2%
75 - 84	7,315	4.8%	6,258	4.1%	5,670	3.7%
85+	2,346	1.5%	3,194	2.1%	3,020	2.0%

Race and Ethnicity	2000		2010		2015	
	Number	Percent	Number	Percent	Number	Percent
White Alone	85,329	56.1%	73,120	47.9%	66,802	44.0%
Black Alone	31,960	21.0%	33,544	22.0%	33,641	22.2%
American Indian Alone	569	0.4%	607	0.4%	607	0.4%
Asian Alone	2,916	1.9%	3,642	2.4%	3,936	2.6%
Pacific Islander Alone	143	0.1%	132	0.1%	125	0.1%
Some Other Race Alone	25,016	16.4%	33,897	22.2%	38,452	25.3%
Two or More Races	6,149	4.0%	7,570	5.0%	8,171	5.4%
Hispanic Origin (Any Race)	41,343	27.2%	54,776	35.9%	61,413	40.5%

**Data Note:** Income is expressed in current dollars.

**Source:** U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015 were effective as of July 1, 2010. Copyright 2010, all rights reserved.



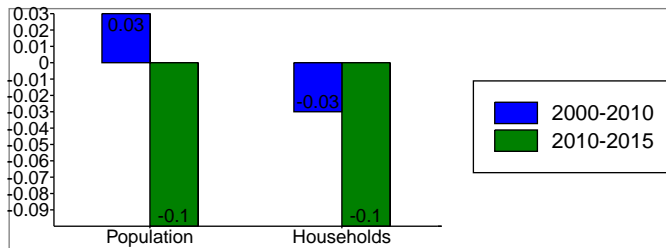
**Springfield, MA**  
**Springfield city, MA (2567000)**  
**Geography: Place**

## Population and Households

The size of the market area, measured by population and households, has changed from 2000 through the forecast year as follows:

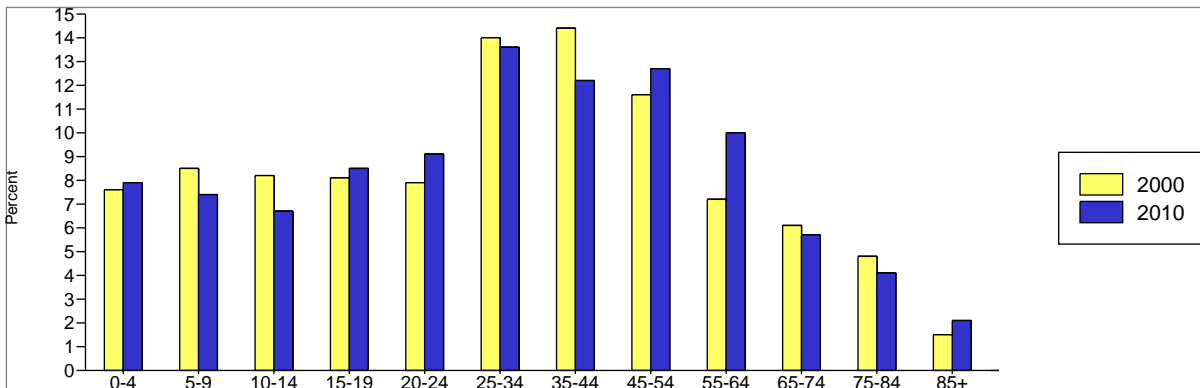
Year	Population	Households
2000	152,082	57,130
2010	152,512	56,967
2015	151,734	56,688

The difference between change in population and change in households is a result of two factors-the presence of group quarters (non-household) population in the market area and the average number of persons per household. The group quarters population in the market area was 5,533 in 2000, or 3.6 percent of the total population. Average household size is 2.56 in 2010, compared to 2.57 in the year 2000.



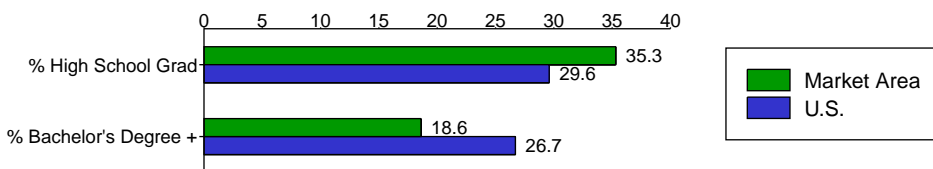
## Population by Age

The median age for the United States was 35.3 in 2000 and 36.7 in the current year. In the market area, the median age of the population was 31.9, compared to 32.5 years currently. By age group, the changes in the percent distribution of the market area population show the following:



## Population by Education

In 2010, the educational attainment of the population aged 25 years or older in the market area can be summarized:



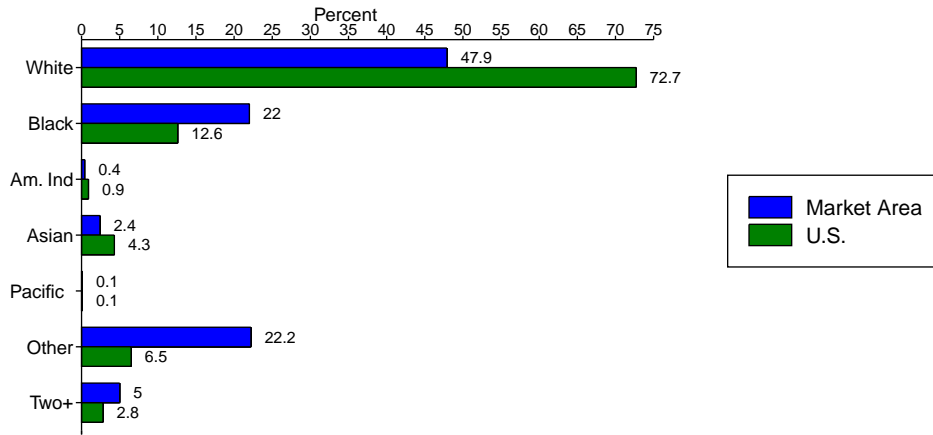
Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015. Esri converted 1990 Census data into 2000 geography.



Springfield, MA  
 Springfield city, MA (2567000)  
 Geography: Place

### Population by Race/Ethnicity

Currently, the racial composition of the population in the market area breaks down as follows:

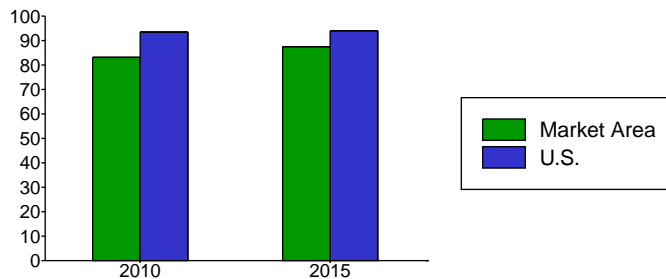


Persons of Hispanic origin represent 35.9 percent of the population in the identified market area compared to 15.0 percent of the U.S. population. Persons of Hispanic Origin may be of any race. In sum, the Diversity Index, which measures the probability that two people from the same area will be from different race/ethnic groups, was 85.0 in the identified market area, compared to 59.3 in the U.S. population.

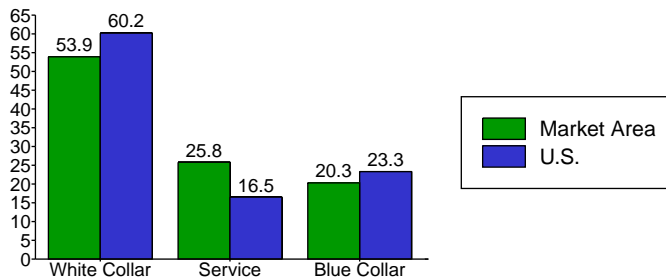
### Population by Employment

In 2000, 58.8 percent of the population aged 16 years or older in the market area participated in the labor force; 0.0 percent were in the Armed Forces. Tracking the change in the labor force by unemployment status:

Year	%Employed	%Unemployed
2010	83.1	16.9
2015	87.4	12.6



And by occupational status:



In 2000, 73.0 percent of the market area population drove alone to work, and 2.0 percent worked at home. The average travel time to work in 2000 was 21.5 minutes in the market area, compared to the U.S. average of 25.5 minutes.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015. Esri converted 1990 Census data into 2000 geography.

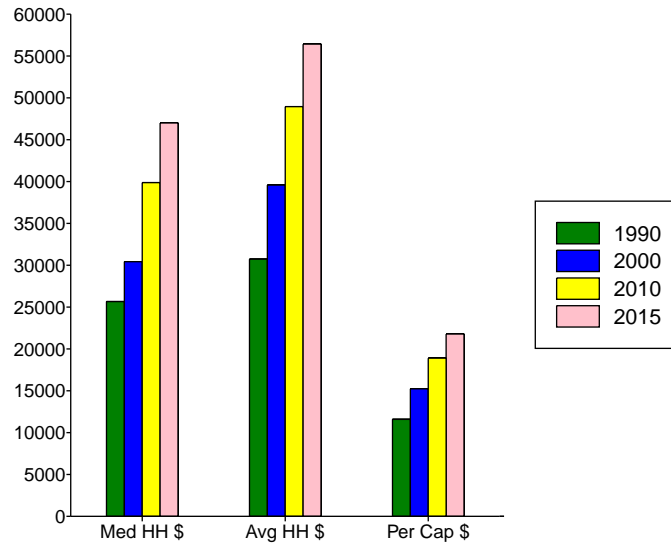


Springfield, MA  
Springfield city, MA (2567000)  
Geography: Place

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## Income

The change in three summary measures of income—median and average household income and per capita income—are shown below from 1990 through 2015:



## Housing

Currently, 45.8 percent of the 62,587 housing units in the market area are owner occupied; 45.2 percent, renter occupied; and 9.0 percent are vacant. In 2000, there were 61,172 housing units—46.6 percent owner occupied, 46.8 percent renter occupied and 6.6 percent vacant. The annual rate of change in housing units since 2000 is 0.22 percent. Median home value in the market area is \$138,549, compared to a median home value of \$157,913 for the U.S. In five years, median home value is projected to change by 3.51 percent annually to \$164,668. From 2000 to the current year, median home value changed by 4.7 percent annually.

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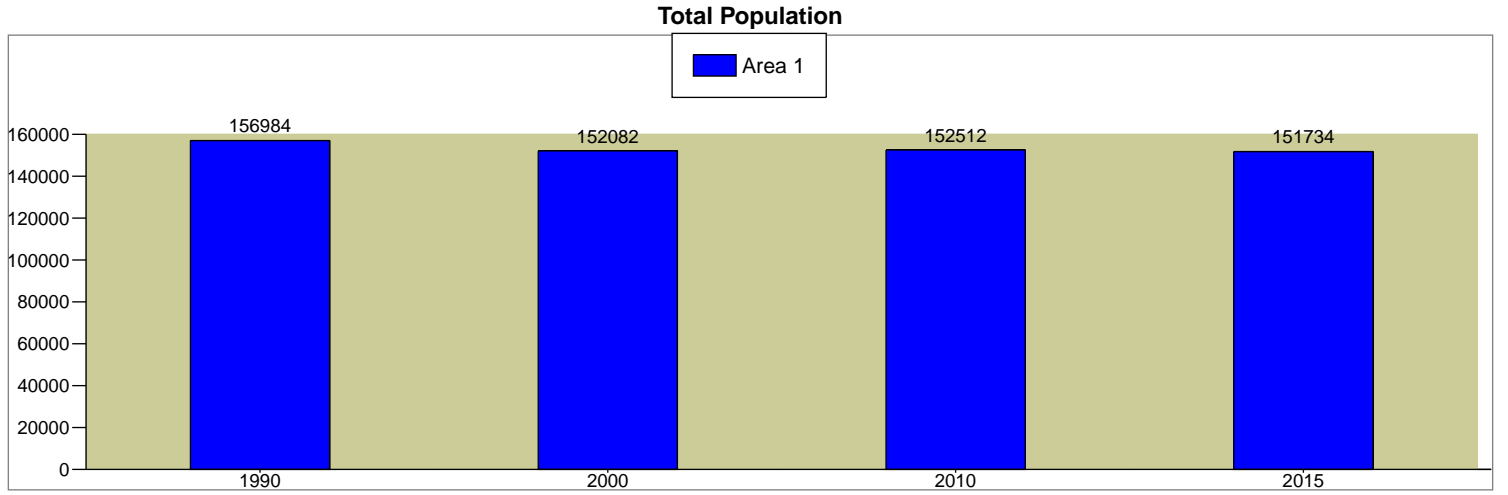
**Source:** U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015. Esri converted 1990 Census data into 2000 geography.



Springfield, MA  
Springfield city, MA (2567000)  
Geography: Place

2000 - 2010 Population Annual Rate  
2010 - 2015 Population Annual Rate

0.03%  
-0.1%



Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri converted 1990 Census data into 2000 geography. Esri forecasts for 2010 and 2015.





Springfield, MA  
 Springfield city, MA (2567000)  
 Geography: Place

**2000 Population by Sex**

Males	47.2%
Females	52.8%

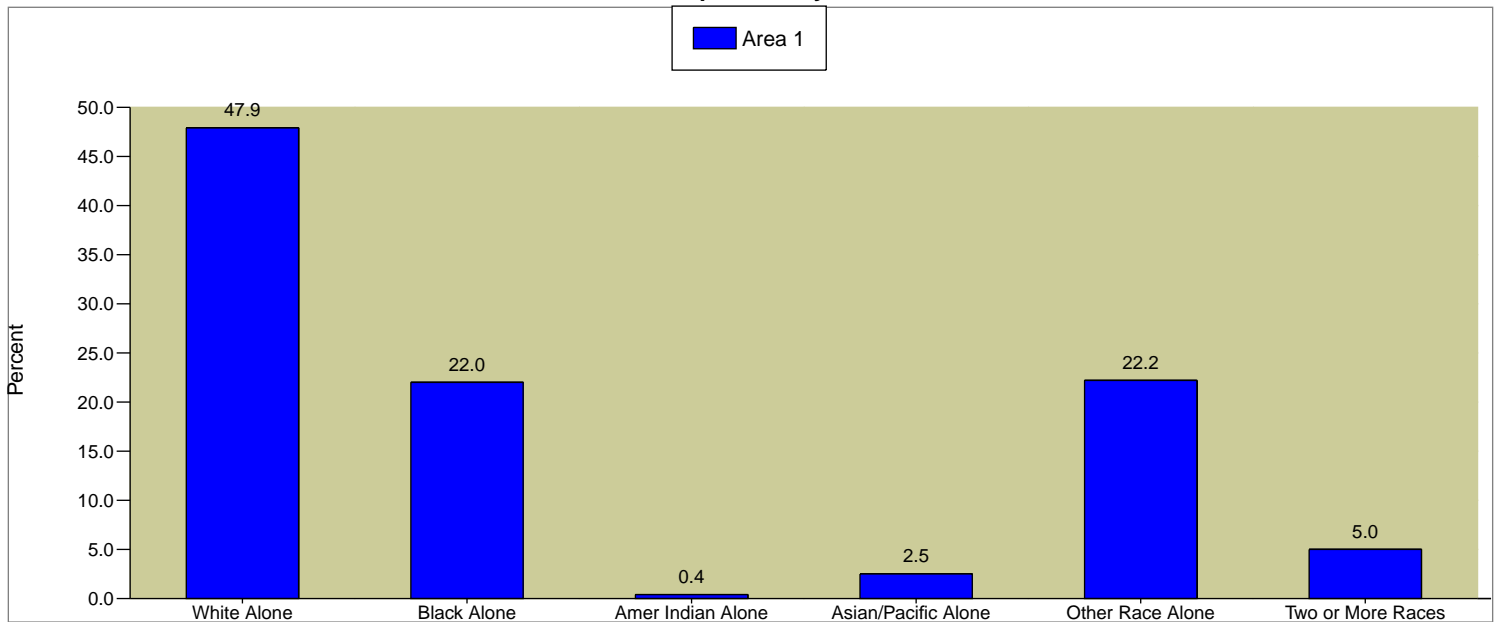
**2010 Population by Sex**

Males	47.6%
Females	52.4%

**2015 Population by Sex**

Males	47.9%
Females	52.1%

**2010 Population by Race**



2010 Hispanic Origin 35.9%

**2010 Population 15+ by Marital Status**

Total	119,062
Never Married	40.2%
Married	41.7%
Widowed	6.7%
Divorced	11.4%

**2010 Population 25+ by Educational Attainment**

Total	92,174
Less than 9th Grade	8.5%
9th - 12th Grade, No Diploma	12.4%
High School Graduate	35.3%
Some College, No Degree	17.6%
Associate Degree	7.6%
Bachelor's Degree	11.6%
Graduate/Professional Degree	7.1%

Data Note: Persons of Hispanic Origin may be of any race

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.



Springfield, MA  
 Springfield city, MA (2567000)  
 Geography: Place

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## 2000 Population by Age

Total	152,082
0 - 4	7.6%
5 - 9	8.5%
10 - 14	8.2%
15 - 19	8.1%
20 - 24	7.9%
25 - 34	14.0%
35 - 44	14.4%
45 - 54	11.6%
55 - 64	7.2%
65 - 74	6.1%
75 - 84	4.8%
85+	1.5%

## 2010 Population by Age

Total	152,512
0 - 4	7.9%
5 - 9	7.4%
10 - 14	6.7%
15 - 19	8.5%
20 - 24	9.1%
25 - 34	13.6%
35 - 44	12.2%
45 - 54	12.7%
55 - 64	10.0%
65 - 74	5.7%
75 - 84	4.1%
85+	2.1%

## 2015 Population by Age

Total	151,734
0 - 4	7.9%
5 - 9	7.4%
10 - 14	7.0%
15 - 19	7.3%
20 - 24	9.0%
25 - 34	14.6%
35 - 44	11.6%
45 - 54	11.6%
55 - 64	10.8%
65 - 74	7.2%
75 - 84	3.7%
85+	2.0%

## Median Age

2000	31.9
2010	32.5
2015	32.6

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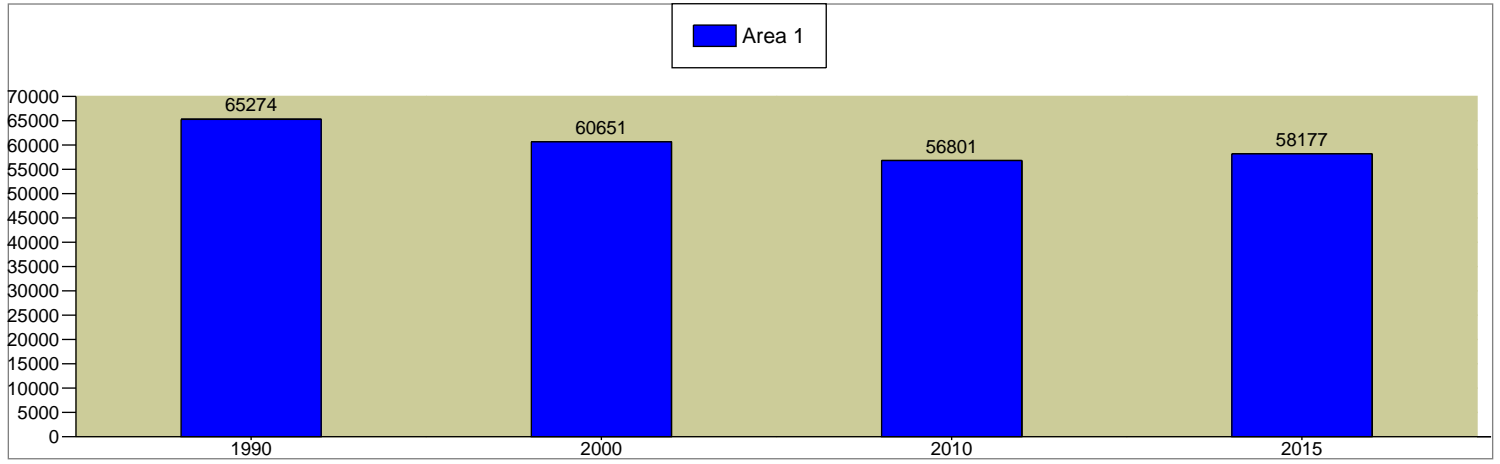
Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.



Springfield, MA  
Springfield city, MA (2567000)  
Geography: Place

2000 - 2010 Civilian Employed Population 16+ Annual Rate	-0.71%
2010 - 2015 Civilian Employed Population 16+ Annual Rate	0.48%

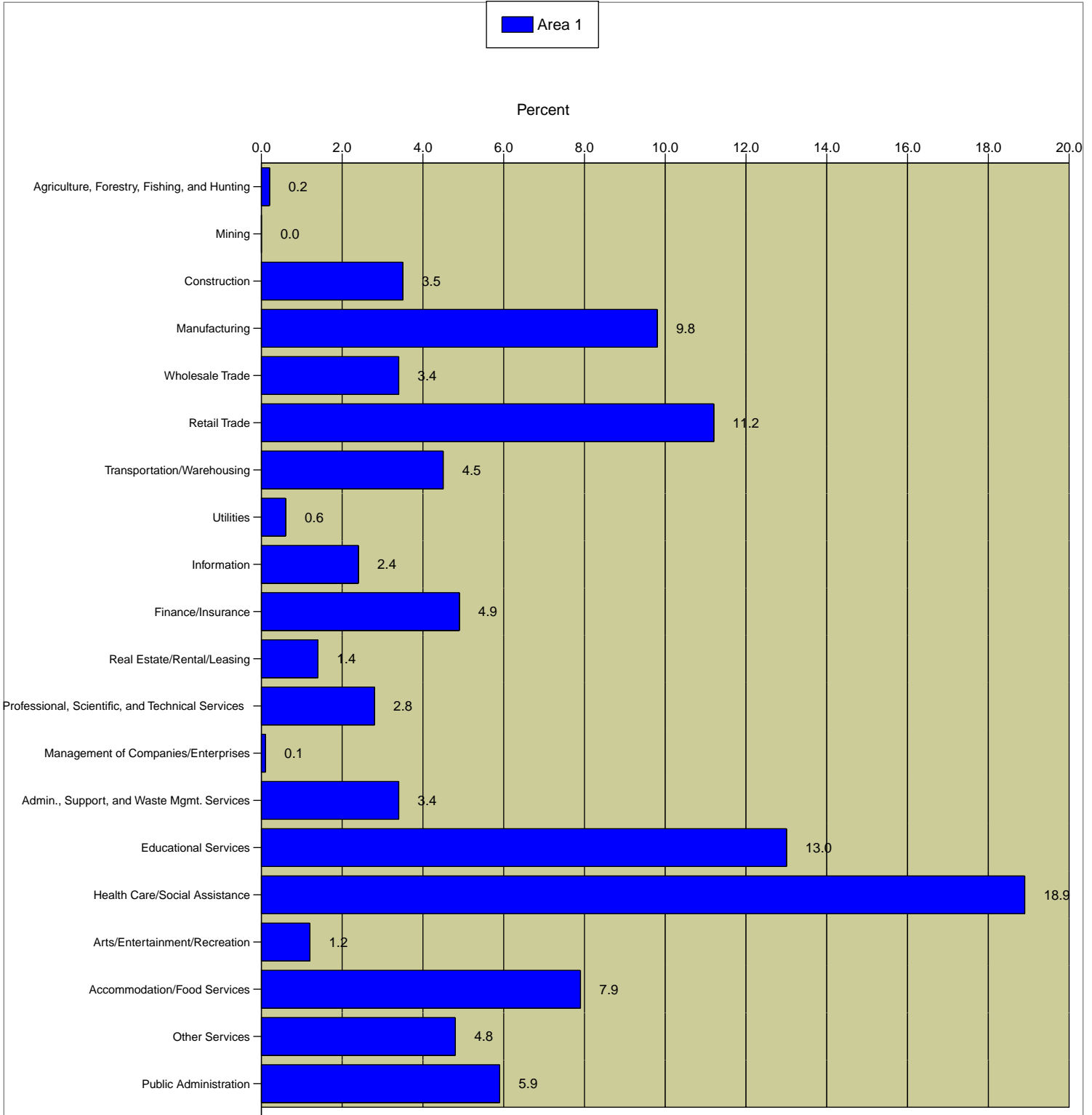
Total Civilian Employed Population 16+



Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri converted 1990 Census data into 2000 geography. Esri forecasts for 2010 and 2015.



2010 Employed Civilian Population 16+ by Industry

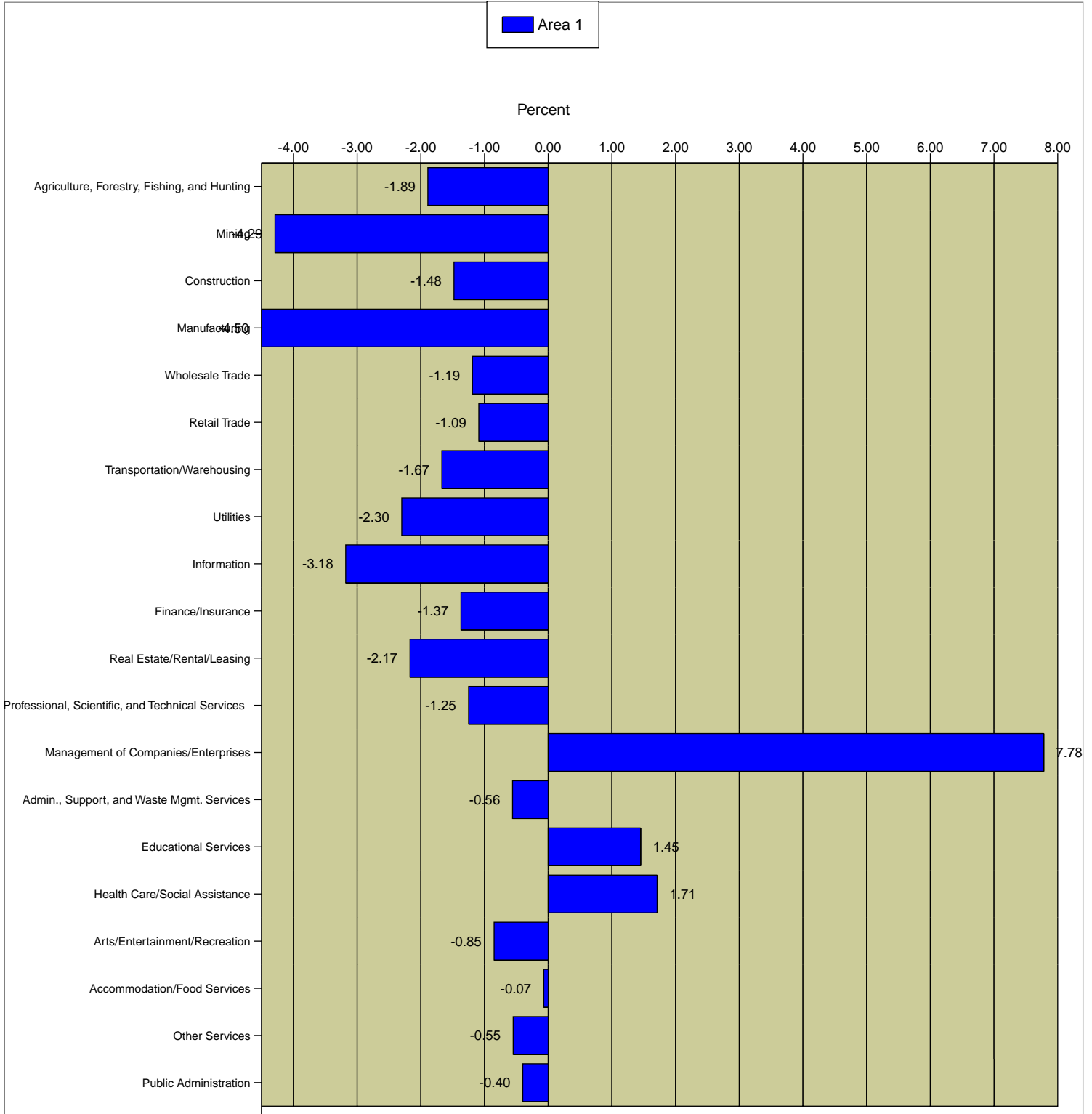


Data Note: Industry descriptions based on 2000 Census of Population and Housing definitions.

Source: Esri forecasts for 2010.



2000 - 2010 Population by Industry Annual Rate



Data Note: Industry descriptions based on 2000 Census of Population and Housing definitions.

Source: Esri forecasts for 2010.

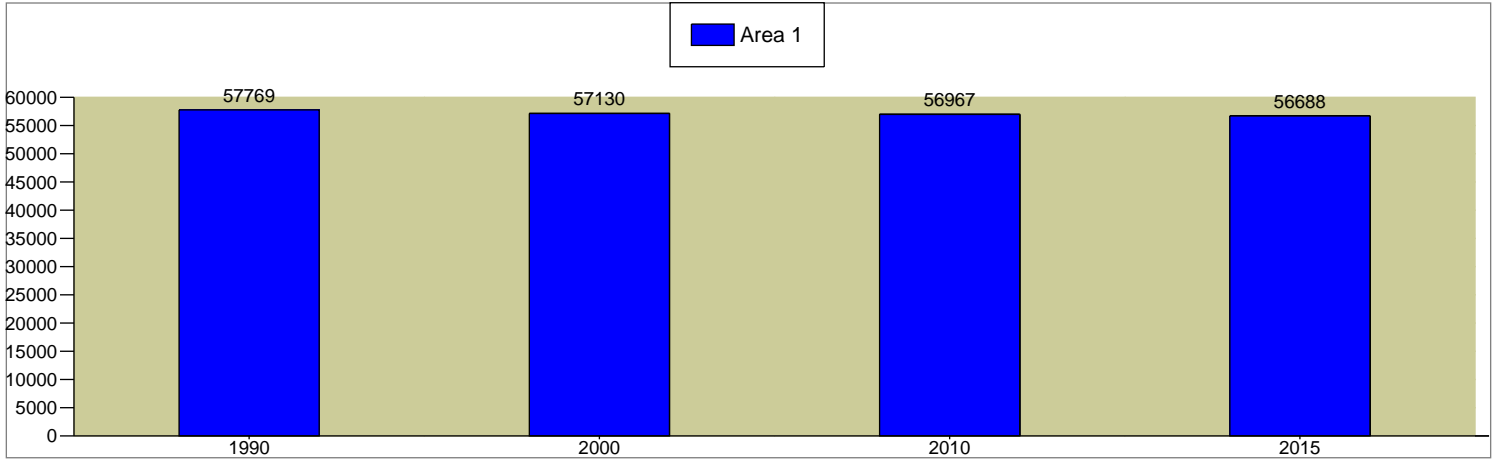


Springfield, MA  
Springfield city, MA (2567000)  
Geography: Place

2000 - 2010 Households Annual Rate  
2010 - 2015 Households Annual Rate

-0.03%  
-0.1%

Total Households

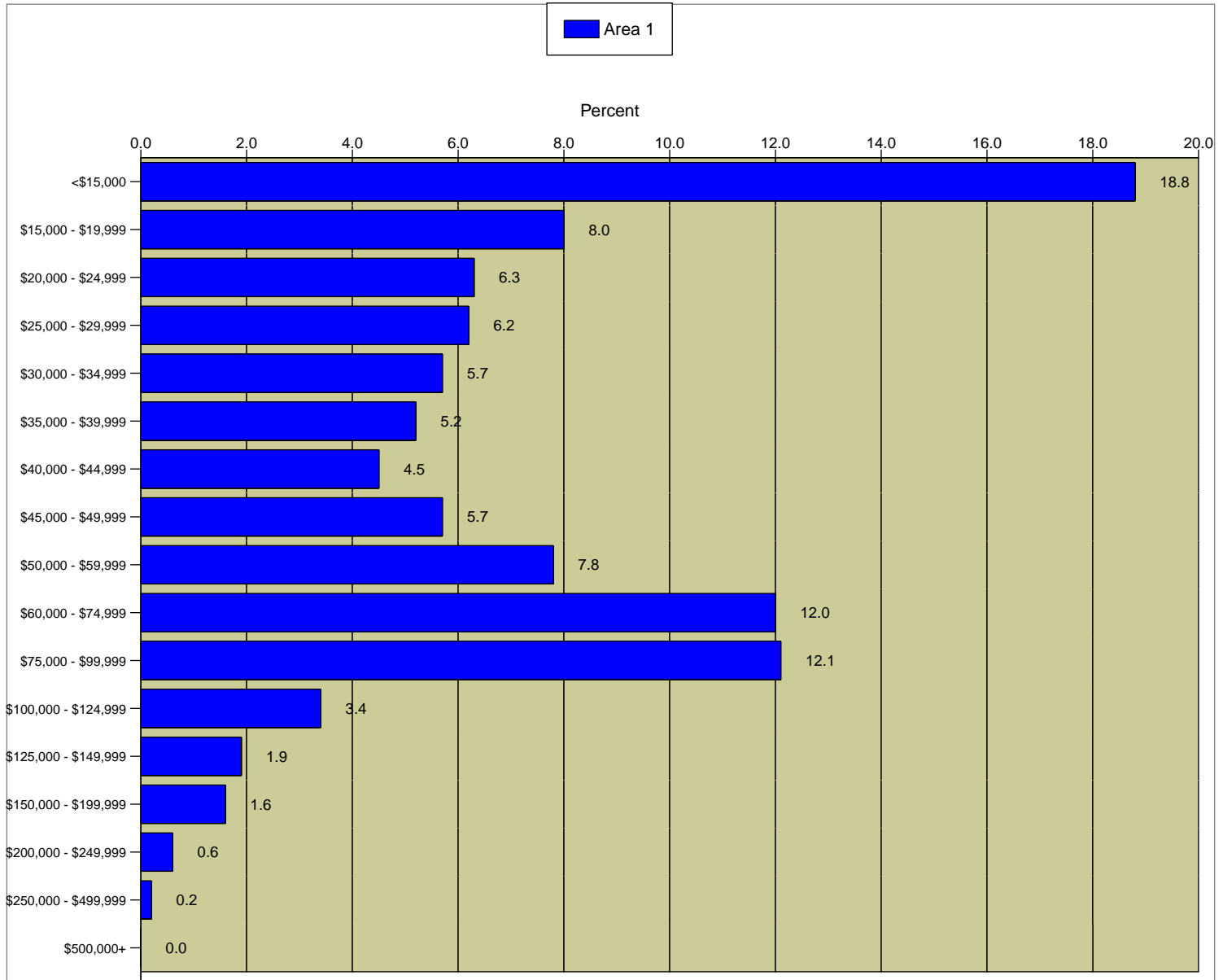


Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri converted 1990 Census data into 2000 geography. Esri forecasts for 2010 and 2015.



Springfield, MA  
 Springfield city, MA (2567000)  
 Geography: Place

2010 Household Income



Median Household Income

2000	\$30,427
2010	\$39,871
2015	\$46,997

2000 - 2010 Median Household Income Annual Rate	2.97%
2010 - 2015 Median Household Income Annual Rate	3.34%

2010 Median Net Worth \$33,519

Data Note: Detail may not sum to totals due to rounding. Income represents annual income for the preceding year. Income for 2010 and 2015 is expressed in current dollars, including an adjustment for inflation.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.



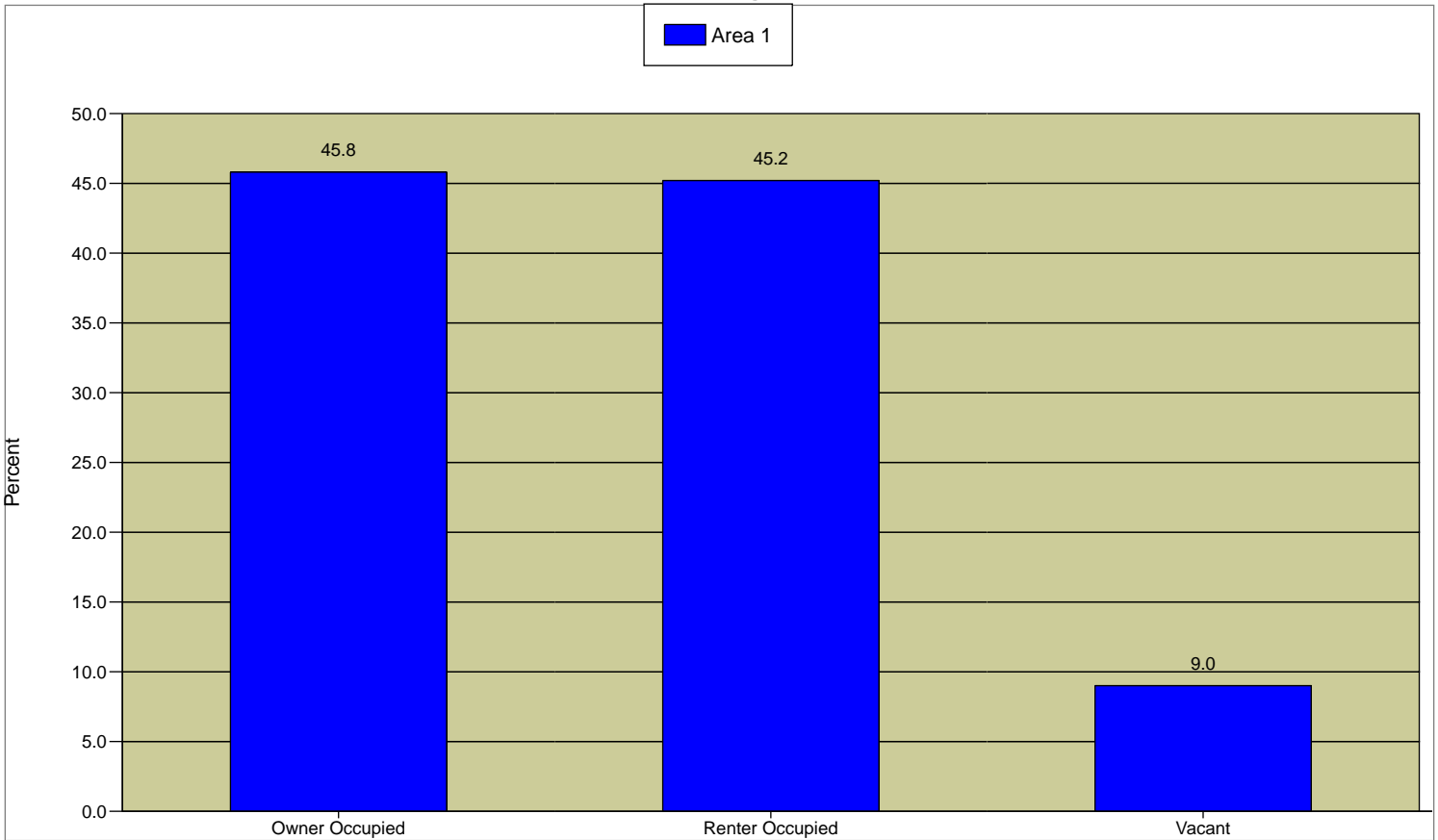
Springfield, MA  
 Springfield city, MA (2567000)  
 Geography: Place

<b>2000 Housing Units</b>	61,172
Owner Occupied Housing Units	46.6%
Renter Occupied Housing Units	46.8%
Vacant Housing Units	6.6%

<b>2010 Housing Units</b>	62,587
Owner Occupied Housing Units	45.8%
Renter Occupied Housing Units	45.2%
Vacant Housing Units	9.0%

<b>2015 Housing Units</b>	63,073
Owner Occupied Housing Units	45.2%
Renter Occupied Housing Units	44.6%
Vacant Housing Units	10.1%

**2010 Housing Units**



**Median Home Value**

2000	\$86,533
2010	\$138,549
2015	\$164,668

Data Note: Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.

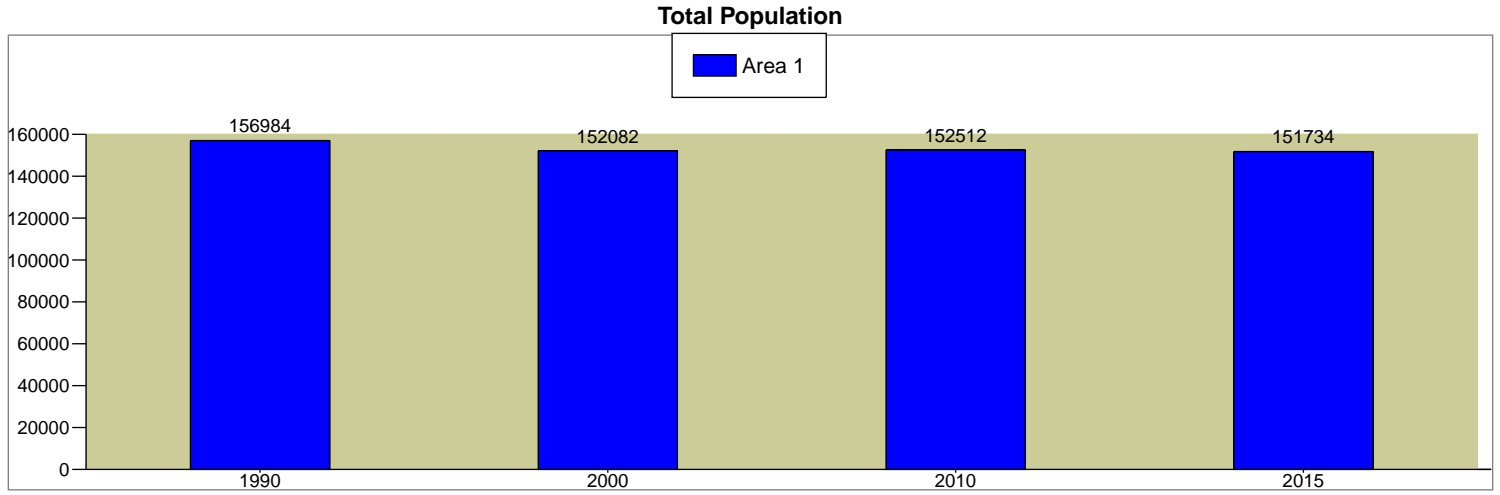




Springfield, MA  
Springfield city, MA (2567000)  
Geography: Place

2000 - 2010 Population Annual Rate  
2010 - 2015 Population Annual Rate

0.03%  
-0.1%



Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri converted 1990 Census data into 2000 geography. Esri forecasts for 2010 and 2015.



Springfield, MA  
Springfield city, MA (2567000)  
Geography: Place

**2000 Population by Sex**

Males	47.2%
Females	52.8%

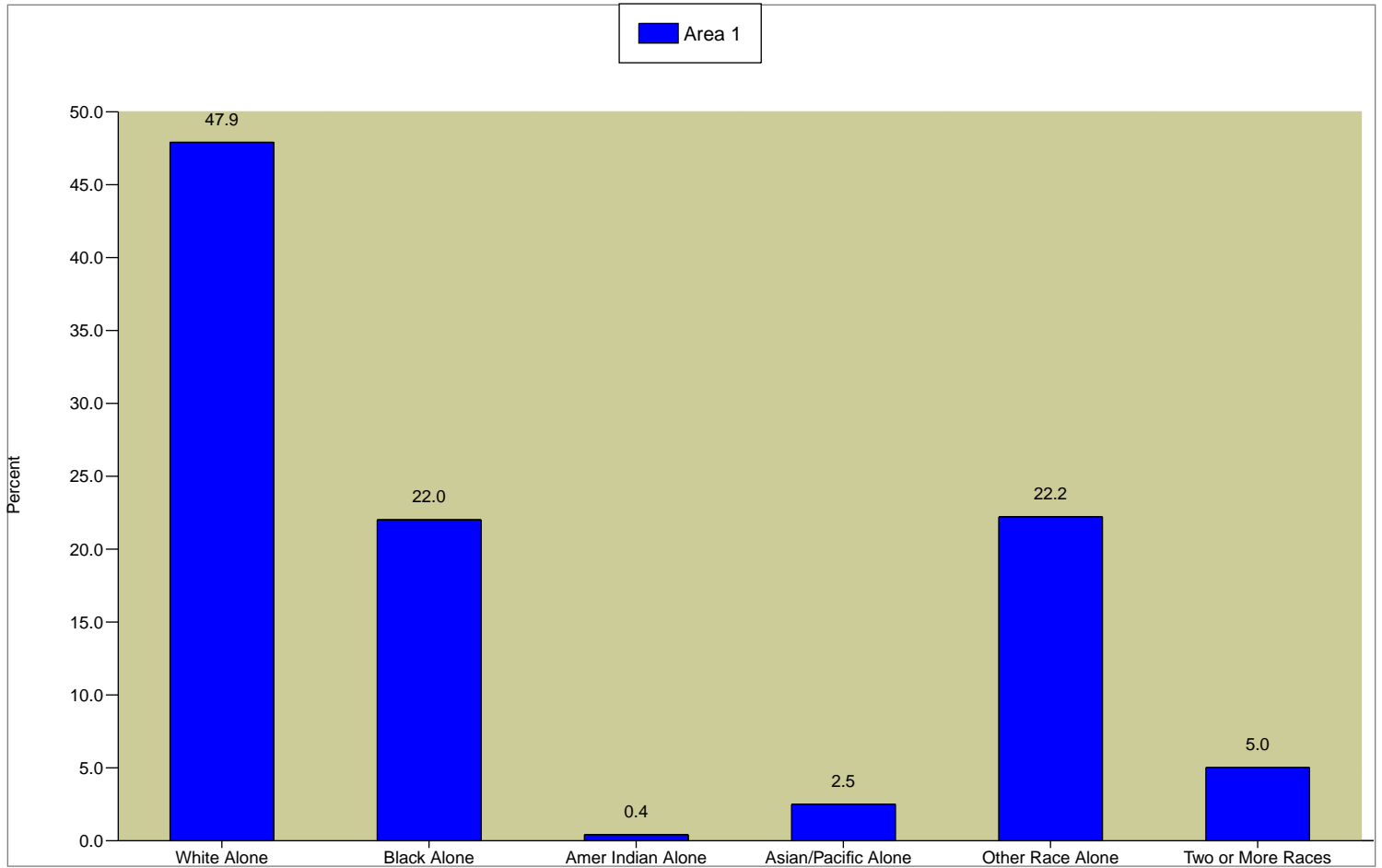
**2010 Population by Sex**

Males	47.6%
Females	52.4%

**2015 Population by Sex**

Males	47.9%
Females	52.1%

**2010 Population by Race**



2010 Hispanic Origin 35.9%

**2010 Population 25+ by Educational Attainment**

Total	92,174
Less than 9th Grade	8.5%
9th - 12th Grade, No Diploma	12.4%
High School Graduate	35.3%
Some College, No Degree	17.6%
Associate Degree	7.6%
Bachelor's Degree	11.6%
Graduate/Professional Degree	7.1%

Data Note: Persons of Hispanic Origin may be of any race.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.



Springfield, MA  
Springfield city, MA (2567000)  
Geography: Place

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## 2000 Population by Age

Total	152,082
0 - 4	7.6%
5 - 9	8.5%
10 - 14	8.2%
15 - 19	8.1%
20 - 24	7.9%
25 - 34	14.0%
35 - 44	14.4%
45 - 54	11.6%
55 - 64	7.2%
65 - 74	6.1%
75 - 84	4.8%
85+	1.5%

## 2010 Population by Age

Total	152,512
0 - 4	7.9%
5 - 9	7.4%
10 - 14	6.7%
15 - 19	8.5%
20 - 24	9.1%
25 - 34	13.6%
35 - 44	12.2%
45 - 54	12.7%
55 - 64	10.0%
65 - 74	5.7%
75 - 84	4.1%
85+	2.1%

## 2015 Population by Age

Total	151,734
0 - 4	7.9%
5 - 9	7.4%
10 - 14	7.0%
15 - 19	7.3%
20 - 24	9.0%
25 - 34	14.6%
35 - 44	11.6%
45 - 54	11.6%
55 - 64	10.8%
65 - 74	7.2%
75 - 84	3.7%
85+	2.0%

## Median Age

2000	31.9
2010	32.5
2015	32.6

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Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.

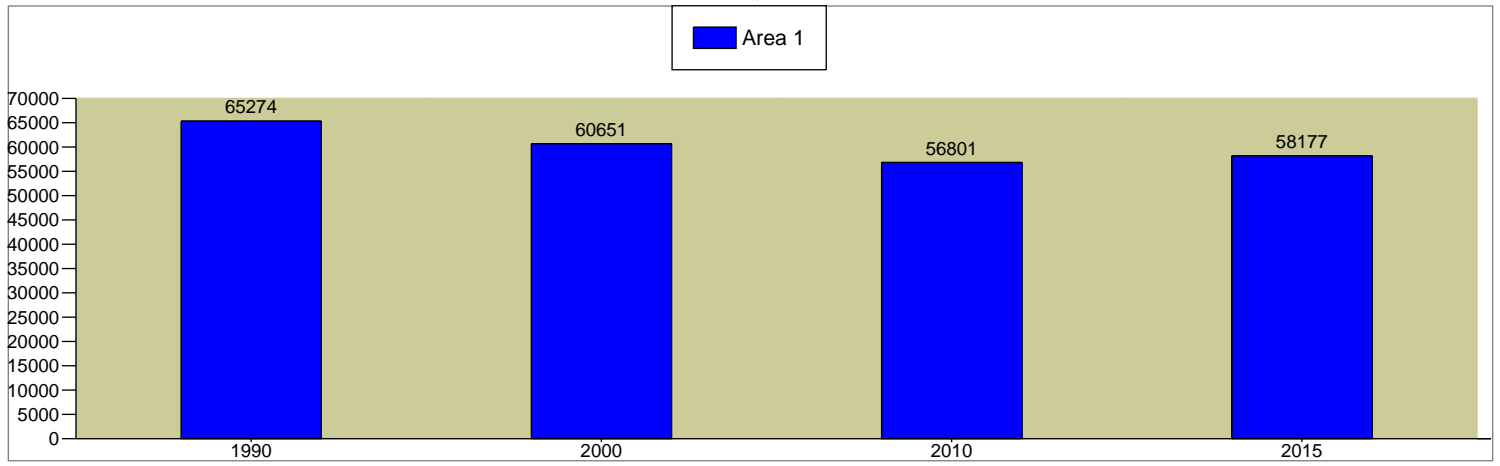


Springfield, MA  
Springfield city, MA (2567000)  
Geography: Place

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2000 - 2010 Civilian Employed Population 16+ Annual Rate -0.71%  
2010 - 2015 Civilian Employed Population 16+ Annual Rate 0.48%

**Total Civilian Employed Population 16+**



Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri converted 1990 Census data into 2000 geography. Esri forecasts for 2010 and 2015.



**Springfield, MA**  
**Springfield city, MA (2567000)**  
**Geography: Place**

---

**2000 Employed Population 16+ by Industry**

Total	60,651
Agriculture/Mining	0.3%
Construction	3.8%
Manufacturing	14.0%
Wholesale Trade	3.5%
Retail Trade	11.7%
Transportation/Utilities	5.6%
Information	3.0%
Finance/Insurance/Real Estate	6.8%
Services	45.6%
Public Administration	5.8%

**2010 Employed Population 16+ by Industry**

Total	56,801
Agriculture/Mining	0.2%
Construction	3.5%
Manufacturing	9.8%
Wholesale Trade	3.4%
Retail Trade	11.2%
Transportation/Utilities	5.1%
Information	2.4%
Finance/Insurance/Real Estate	6.3%
Services	52.2%
Public Administration	5.9%

**2000 Employed Population 16+ by Occupation**

Total	60,651
White Collar	53.3%
Management/Business/Financial	8.6%
Professional	18.5%
Sales	9.9%
Administrative Support	16.4%
Services	21.6%
Blue Collar	25.1%
Farming/Forestry/Fishing	0.3%
Construction/Extraction	3.5%
Installation/Maintenance/Repair	3.5%
Production	10.8%
Transportation/Material Moving	7.0%

**2010 Employed Population 16+ by Occupation**

Total	56,801
White Collar	53.9%
Management/Business/Financial	8.6%
Professional	21.4%
Sales	9.9%
Administrative Support	13.9%
Services	25.8%
Blue Collar	20.3%
Farming/Forestry/Fishing	0.3%
Construction/Extraction	3.4%
Installation/Maintenance/Repair	3.2%
Production	7.3%
Transportation/Material Moving	6.2%

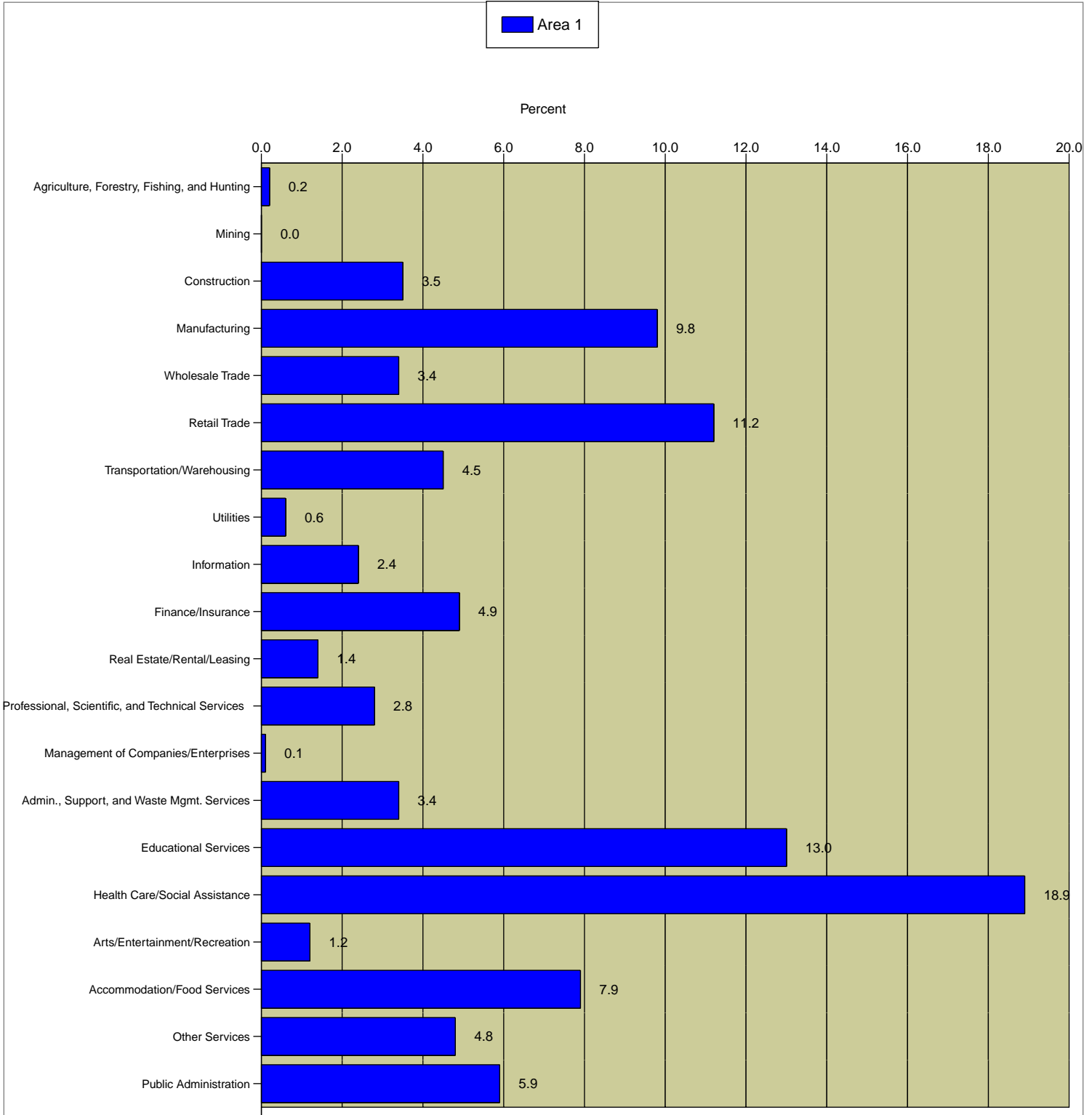
Data Note: Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.



Springfield, MA  
 Springfield city, MA (2567000)  
 Geography: Place

2010 Employed Civilian Population 16+ by Industry

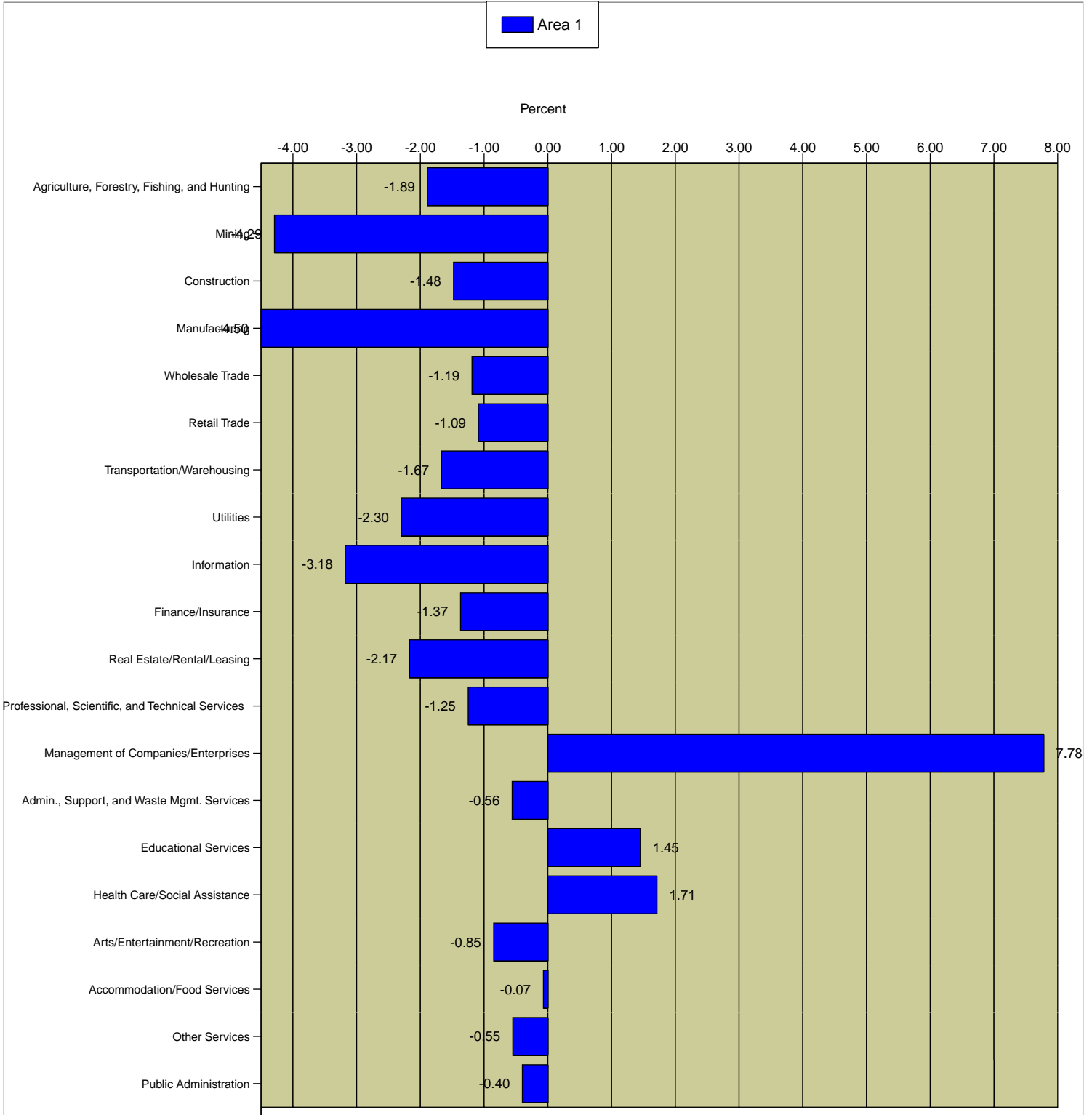


Data Note: Industry descriptions based on 2000 Census of Population and Housing definitions.

Source: Esri forecasts for 2010.



2000 - 2010 Population by Industry Annual Rate



Data Note: Industry descriptions based on 2000 Census of Population and Housing definitions.

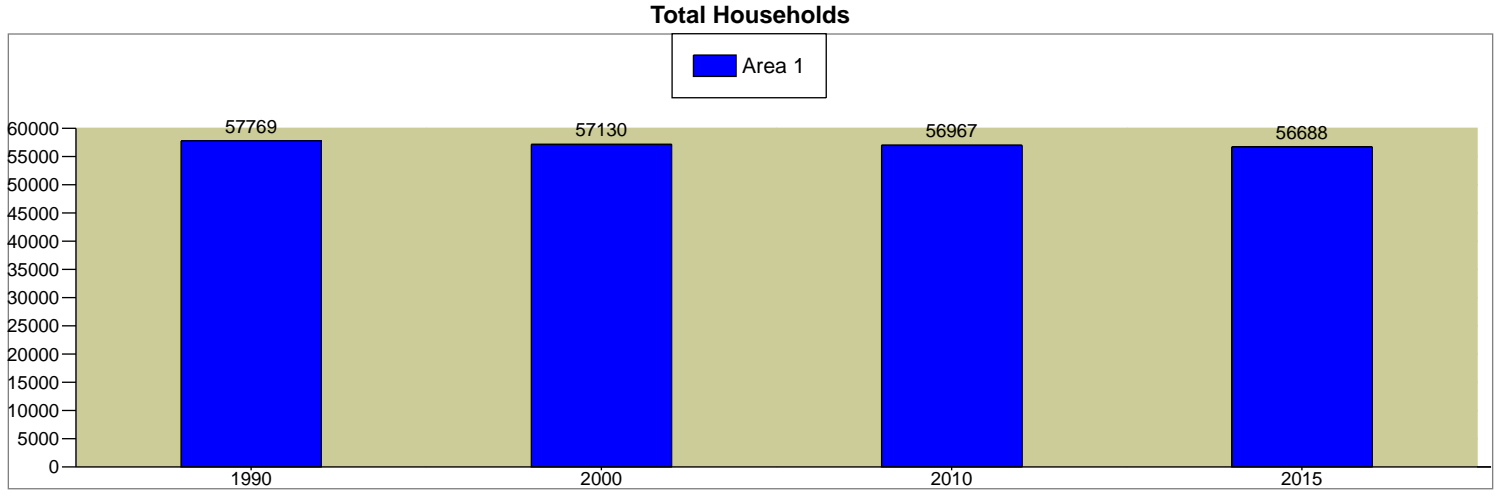
Source: Esri forecasts for 2010.



Springfield, MA  
Springfield city, MA (2567000)  
Geography: Place

2000 - 2010 Households Annual Rate  
2010 - 2015 Households Annual Rate

-0.03%  
-0.1%



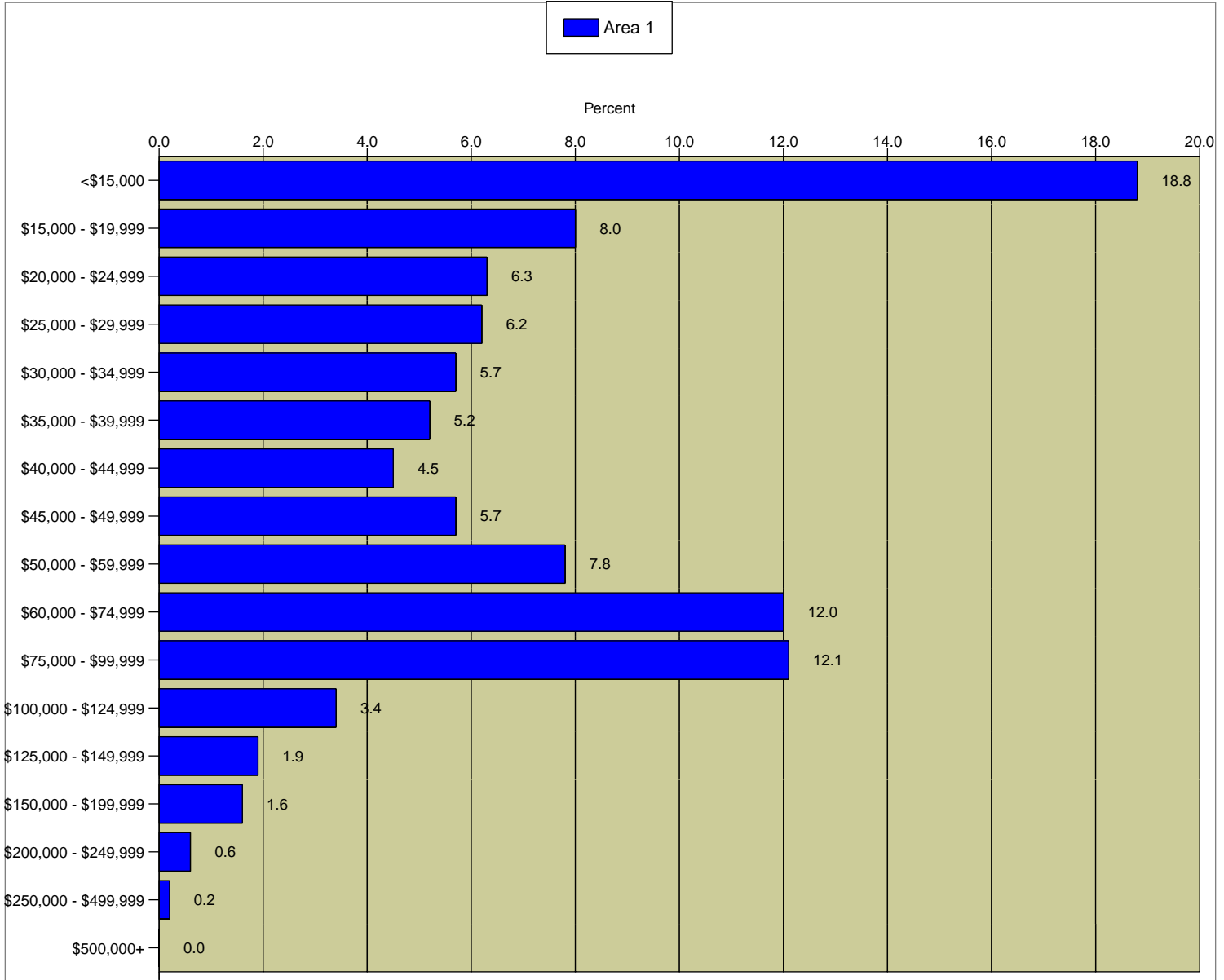
Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri converted 1990 Census data into 2000 geography. Esri forecasts for 2010 and 2015.





Springfield, MA  
 Springfield city, MA (2567000)  
 Geography: Place

**2010 Household Income**



**Median Household Income**

2000	\$30,427
2010	\$39,871
2015	\$46,997

2000 - 2010 Median Household Income Annual Rate	2.97%
2010 - 2015 Median Household Income Annual Rate	3.34%

2010 Median Net Worth \$33,519

**Data Note:** Detail may not sum to totals due to rounding. Income represents annual income for the preceding year. Income for 2010 and 2015 is expressed in current dollars, including an adjustment for inflation.

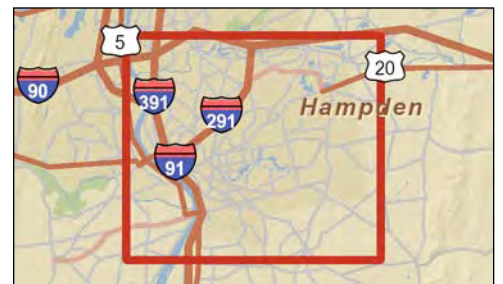
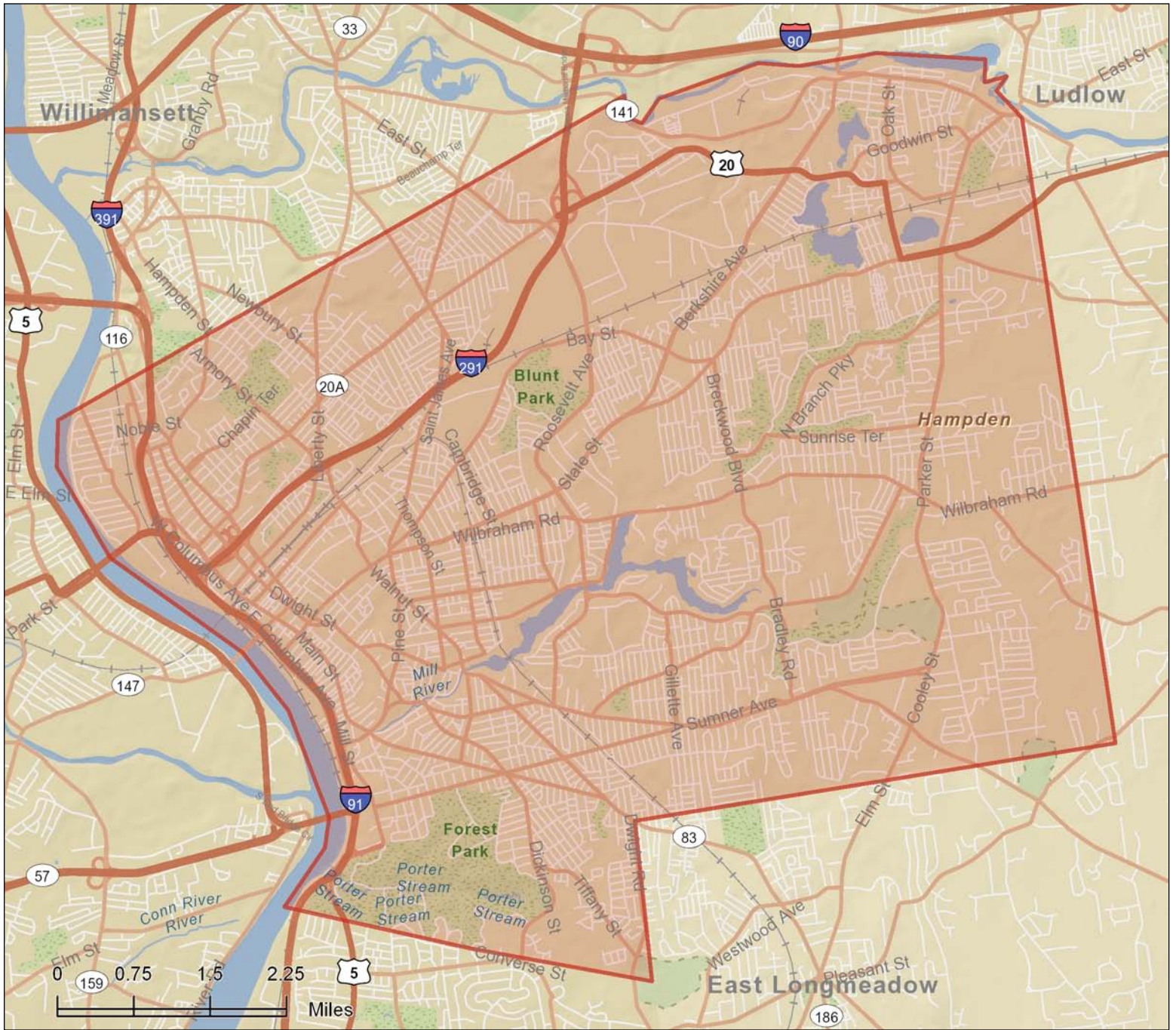
**Source:** U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.



# Site Map

Springfield, MA  
Springfield, MA

Prepared by Thomas Byrne





**Hampden County**  
**Hampden County, MA (25013)**  
**Geography: County**

Summary	2000	2010	2015
Population	456,228	463,651	463,397
Households	175,288	177,663	177,700
Families	115,773	116,317	115,900
Average Household Size	2.52	2.51	2.51
Owner Occupied HUs	108,517	109,430	109,585
Renter Occupied HUs	66,771	68,233	68,115
Median Age	36.4	38.3	38.3
Total Housing Units	185,876	192,241	194,302
Vacant Housing Units	10,588	14,578	16,602
Average Home Value	\$130,067	\$224,894	\$263,554

Households by Income	2000		2010		2015	
	Number	Percent	Number	Percent	Number	Percent
< \$15,000	34,016	19.4%	23,157	13.0%	20,595	11.6%
\$15,000 - \$24,999	22,656	12.9%	19,601	11.0%	16,196	9.1%
\$25,000 - \$34,999	21,898	12.5%	17,218	9.7%	14,466	8.1%
\$35,000 - \$49,999	27,986	15.9%	27,247	15.3%	20,908	11.8%
\$50,000 - \$74,999	35,498	20.2%	39,522	22.2%	42,730	24.0%
\$75,000 - \$99,999	17,911	10.2%	26,532	14.9%	25,704	14.5%
\$100,000 - \$149,999	10,935	6.2%	16,276	9.2%	24,390	13.7%
\$150,000 - \$199,000	2,290	1.3%	5,058	2.8%	8,035	4.5%
\$200,000+	2,285	1.3%	3,052	1.7%	4,676	2.6%
Median Household Income	\$39,721		\$50,841		\$58,298	
Average Household Income	\$49,777		\$60,907		\$70,325	
Per Capita Income	\$19,541		\$23,864		\$27,565	

Population by Age	2000		2010		2015	
	Number	Percent	Number	Percent	Number	Percent
0 - 4	29,745	6.5%	30,445	6.6%	30,036	6.5%
5 - 14	68,793	15.1%	59,411	12.8%	60,240	13.0%
15 - 19	33,878	7.4%	34,581	7.5%	30,892	6.7%
20 - 24	28,210	6.2%	33,550	7.2%	32,503	7.0%
25 - 34	57,705	12.6%	55,775	12.0%	60,289	13.0%
35 - 44	71,768	15.7%	57,888	12.5%	53,298	11.5%
45 - 54	61,087	13.4%	68,522	14.8%	61,936	13.4%
55 - 64	38,791	8.5%	55,338	11.9%	59,670	12.9%
65 - 74	31,906	7.0%	32,433	7.0%	40,814	8.8%
75 - 84	25,577	5.6%	23,263	5.0%	21,686	4.7%
85+	8,768	1.9%	12,445	2.7%	12,033	2.6%

Race and Ethnicity	2000		2010		2015	
	Number	Percent	Number	Percent	Number	Percent
White Alone	360,889	79.1%	342,588	73.9%	329,383	71.1%
Black Alone	36,935	8.1%	40,110	8.7%	40,991	8.8%
American Indian Alone	1,201	0.3%	1,438	0.3%	1,542	0.3%
Asian Alone	5,918	1.3%	8,440	1.8%	9,822	2.1%
Pacific Islander Alone	313	0.1%	343	0.1%	346	0.1%
Some Other Race Alone	40,367	8.8%	56,469	12.2%	65,160	14.1%
Two or More Races	10,605	2.3%	14,263	3.1%	16,153	3.5%
Hispanic Origin (Any Race)	69,197	15.2%	96,507	20.8%	111,194	24.0%

**Data Note:** Income is expressed in current dollars.

**Source:** U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015 were effective as of July 1, 2010. Copyright 2010, all rights reserved.





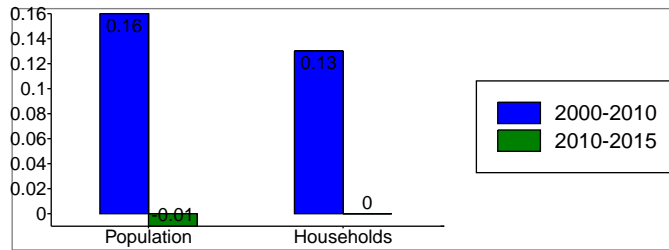
**Hampden County**  
**Hampden County, MA (25013)**  
**Geography: County**

## Population and Households

The size of the market area, measured by population and households, has changed from 2000 through the forecast year as follows:

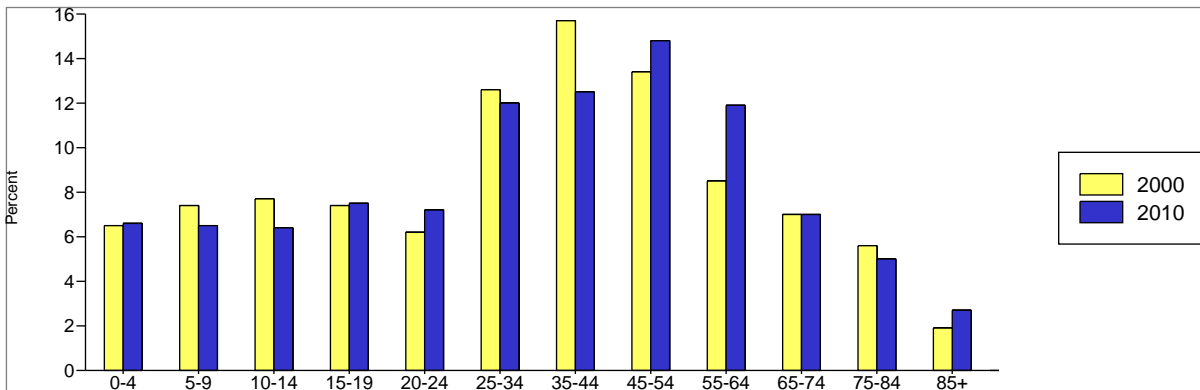
Year	Population	Households
2000	456,228	175,288
2010	463,651	177,663
2015	463,397	177,700

The difference between change in population and change in households is a result of two factors-the presence of group quarters (non-household) population in the market area and the average number of persons per household. The group quarters population in the market area was 14,429 in 2000, or 3.2 percent of the total population. Average household size is 2.51 in 2010, compared to 2.52 in the year 2000.



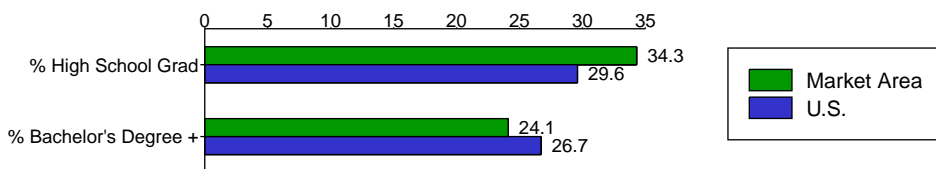
## Population by Age

The median age for the United States was 35.3 in 2000 and 36.7 in the current year. In the market area, the median age of the population was 36.4, compared to 38.3 years currently. By age group, the changes in the percent distribution of the market area population show the following:



## Population by Education

In 2010, the educational attainment of the population aged 25 years or older in the market area can be summarized:



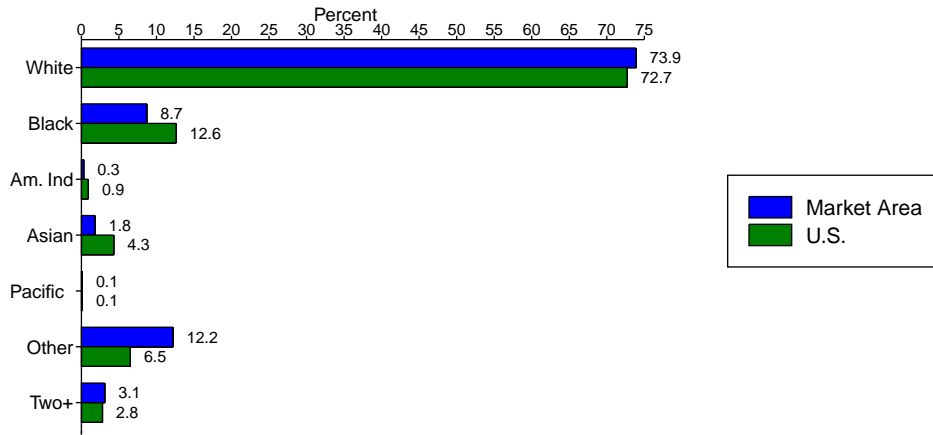
Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015. Esri converted 1990 Census data into 2000 geography.



**Hampden County**  
**Hampden County, MA (25013)**  
**Geography: County**

### Population by Race/Ethnicity

Currently, the racial composition of the population in the market area breaks down as follows:

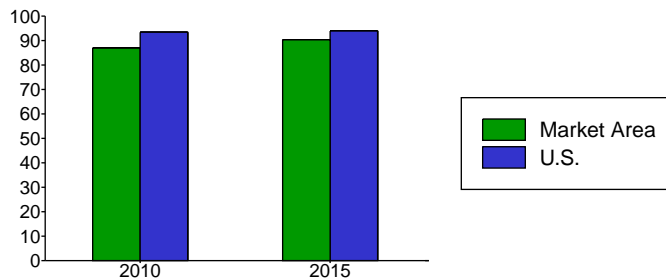


Persons of Hispanic origin represent 20.8 percent of the population in the identified market area compared to 15.0 percent of the U.S. population. Persons of Hispanic Origin may be of any race. In sum, the Diversity Index, which measures the probability that two people from the same area will be from different race/ethnic groups, was 62.9 in the identified market area, compared to 59.3 in the U.S. population.

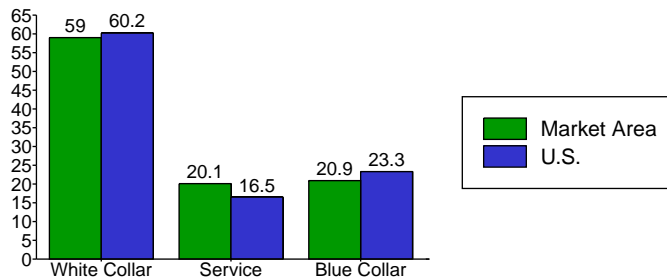
### Population by Employment

In 2000, 62.4 percent of the population aged 16 years or older in the market area participated in the labor force; 0.1 percent were in the Armed Forces. Tracking the change in the labor force by unemployment status:

Year	%Employed	%Unemployed
2010	86.9	13.1
2015	90.3	9.7



And by occupational status:



In 2000, 81.4 percent of the market area population drove alone to work, and 2.1 percent worked at home. The average travel time to work in 2000 was 21.8 minutes in the market area, compared to the U.S. average of 25.5 minutes.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015. Esri converted 1990 Census data into 2000 geography.

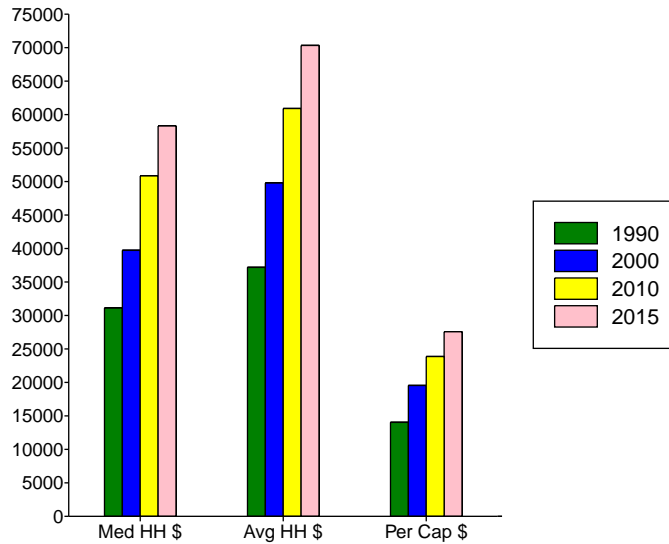


**Hampden County**  
**Hampden County, MA (25013)**  
**Geography: County**

---

## Income

The change in three summary measures of income—median and average household income and per capita income—are shown below from 1990 through 2015:



## Housing

Currently, 56.9 percent of the 192,241 housing units in the market area are owner occupied; 35.5 percent, renter occupied; and 7.6 percent are vacant. In 2000, there were 185,876 housing units—58.4 percent owner occupied, 35.9 percent renter occupied and 5.7 percent vacant. The annual rate of change in housing units since 2000 is 0.33 percent. Median home value in the market area is \$186,884, compared to a median home value of \$157,913 for the U.S. In five years, median home value is projected to change by 3.14 percent annually to \$218,142. From 2000 to the current year, median home value changed by 4.96 percent annually.

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**Source:** U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015. Esri converted 1990 Census data into 2000 geography.

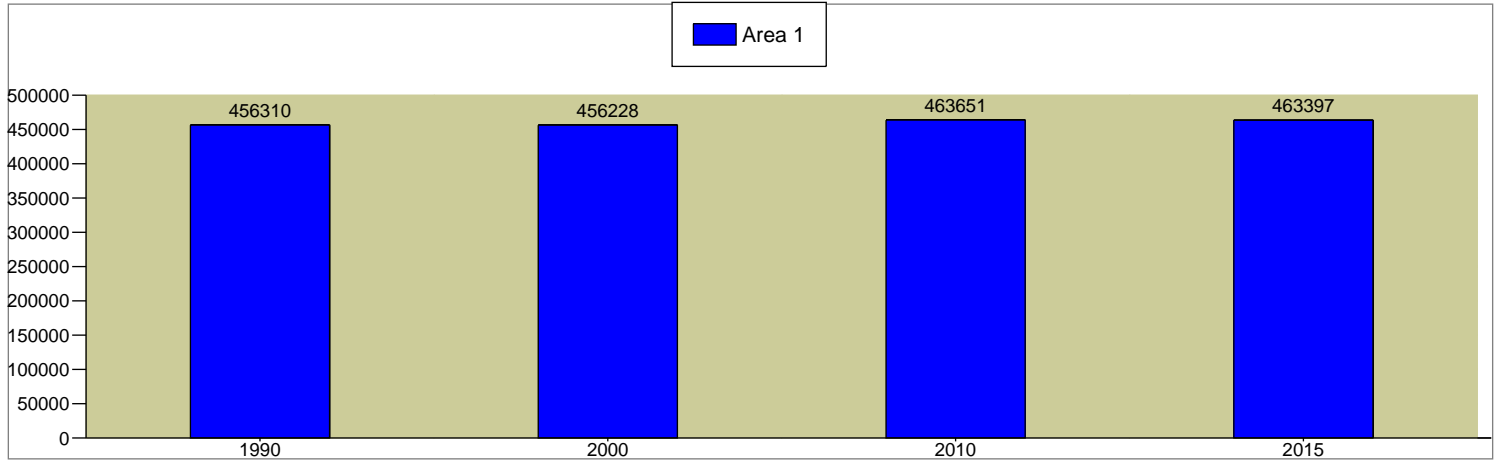


Hampden County  
Hampden County, MA (25013)  
Geography: County

2000 - 2010 Population Annual Rate  
2010 - 2015 Population Annual Rate

0.17%  
-0.01%

Total Population



Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri converted 1990 Census data into 2000 geography. Esri forecasts for 2010 and 2015.



**Hampden County**  
**Hampden County, MA (25013)**  
**Geography: County**

**2000 Population by Sex**

Males	47.9%
Females	52.1%

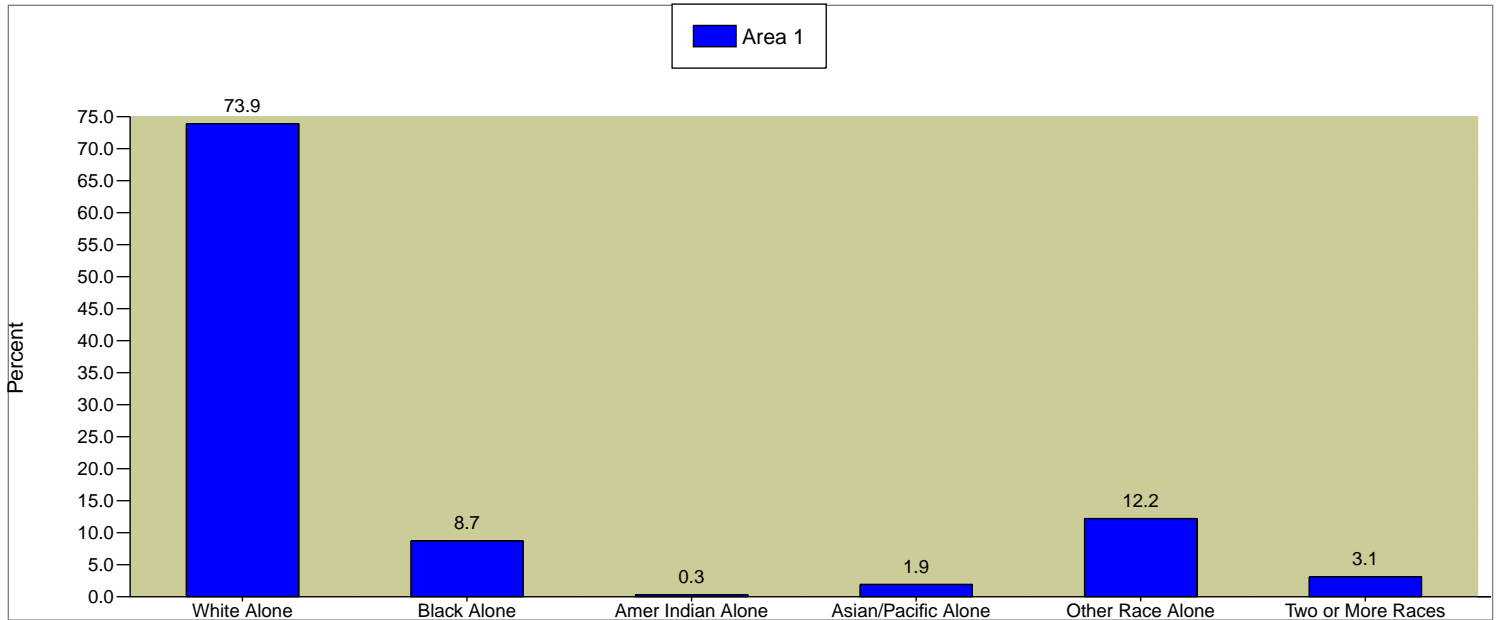
**2010 Population by Sex**

Males	48.2%
Females	51.8%

**2015 Population by Sex**

Males	48.4%
Females	51.6%

**2010 Population by Race**



2010 Hispanic Origin 20.8%

**2010 Population 15+ by Marital Status**

Total	373,795
Never Married	32.0%
Married	50.0%
Widowed	7.3%
Divorced	10.8%

**2010 Population 25+ by Educational Attainment**

Total	305,664
Less than 9th Grade	6.0%
9th - 12th Grade, No Diploma	9.9%
High School Graduate	34.3%
Some College, No Degree	17.1%
Associate Degree	8.7%
Bachelor's Degree	15.2%
Graduate/Professional Degree	8.9%

Data Note: Persons of Hispanic Origin may be of any race

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.





**Hampden County**  
**Hampden County, MA (25013)**  
**Geography: County**

---

**2000 Population by Age**

Total	456,228
0 - 4	6.5%
5 - 9	7.4%
10 - 14	7.7%
15 - 19	7.4%
20 - 24	6.2%
25 - 34	12.6%
35 - 44	15.7%
45 - 54	13.4%
55 - 64	8.5%
65 - 74	7.0%
75 - 84	5.6%
85+	1.9%

**2010 Population by Age**

Total	463,651
0 - 4	6.6%
5 - 9	6.5%
10 - 14	6.4%
15 - 19	7.5%
20 - 24	7.2%
25 - 34	12.0%
35 - 44	12.5%
45 - 54	14.8%
55 - 64	11.9%
65 - 74	7.0%
75 - 84	5.0%
85+	2.7%

**2015 Population by Age**

Total	463,397
0 - 4	6.5%
5 - 9	6.5%
10 - 14	6.5%
15 - 19	6.7%
20 - 24	7.0%
25 - 34	13.0%
35 - 44	11.5%
45 - 54	13.4%
55 - 64	12.9%
65 - 74	8.8%
75 - 84	4.7%
85+	2.6%

**Median Age**

2000	36.4
2010	38.3
2015	38.3

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Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.



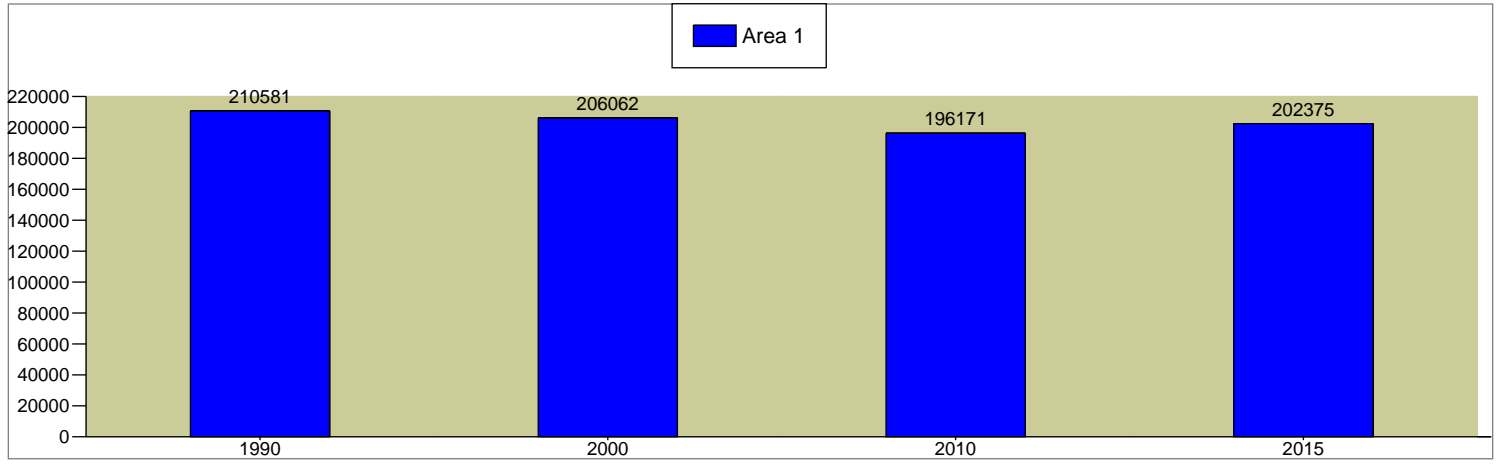
Hampden County  
Hampden County, MA (25013)  
Geography: County

---

2000 - 2010 Civilian Employed Population 16+ Annual Rate -0.53%

2010 - 2015 Civilian Employed Population 16+ Annual Rate 0.62%

**Total Civilian Employed Population 16+**

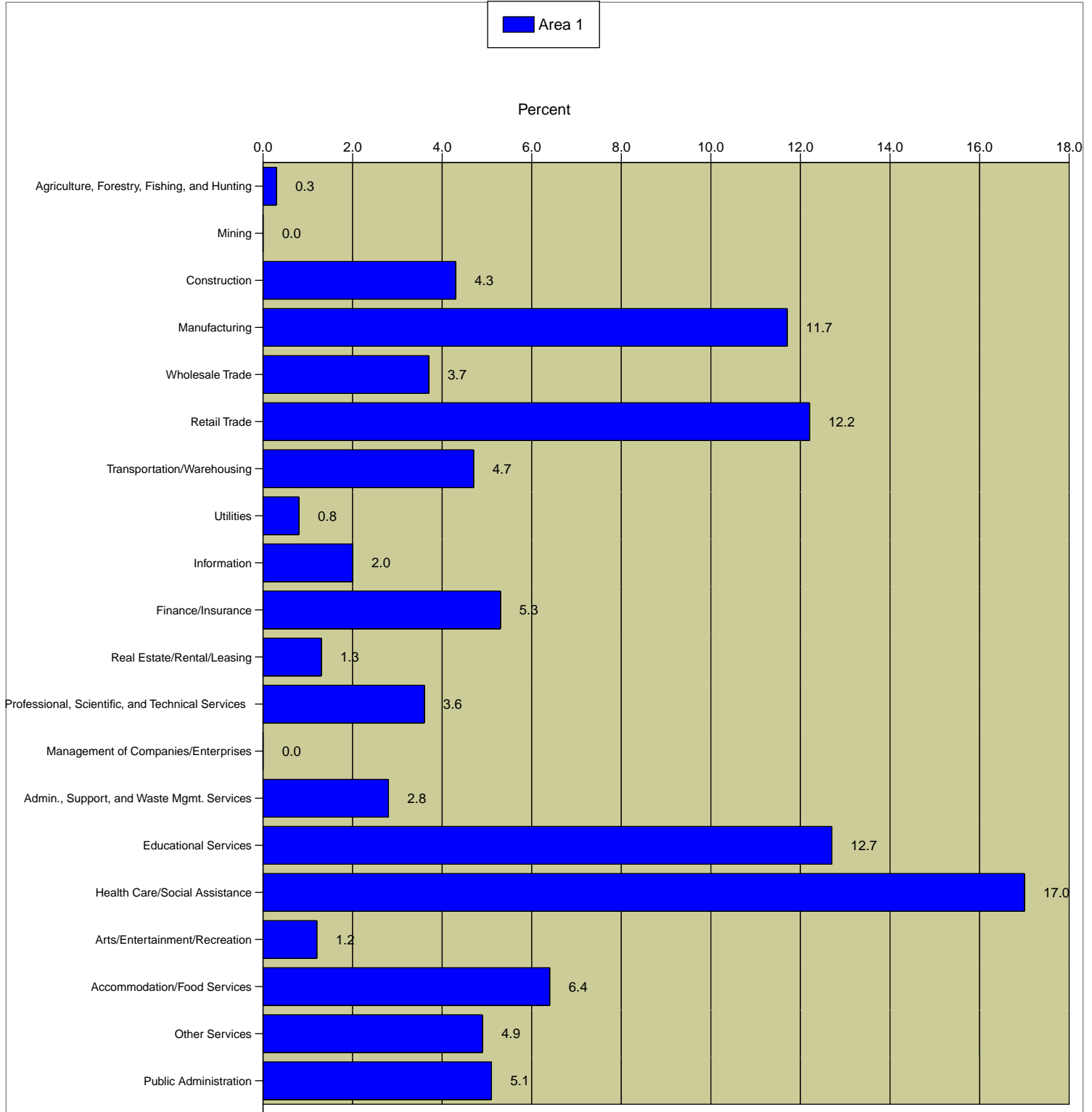


Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri converted 1990 Census data into 2000 geography. Esri forecasts for 2010 and 2015.



Hampden County  
 Hampden County, MA (25013)  
 Geography: County

2010 Employed Civilian Population 16+ by Industry



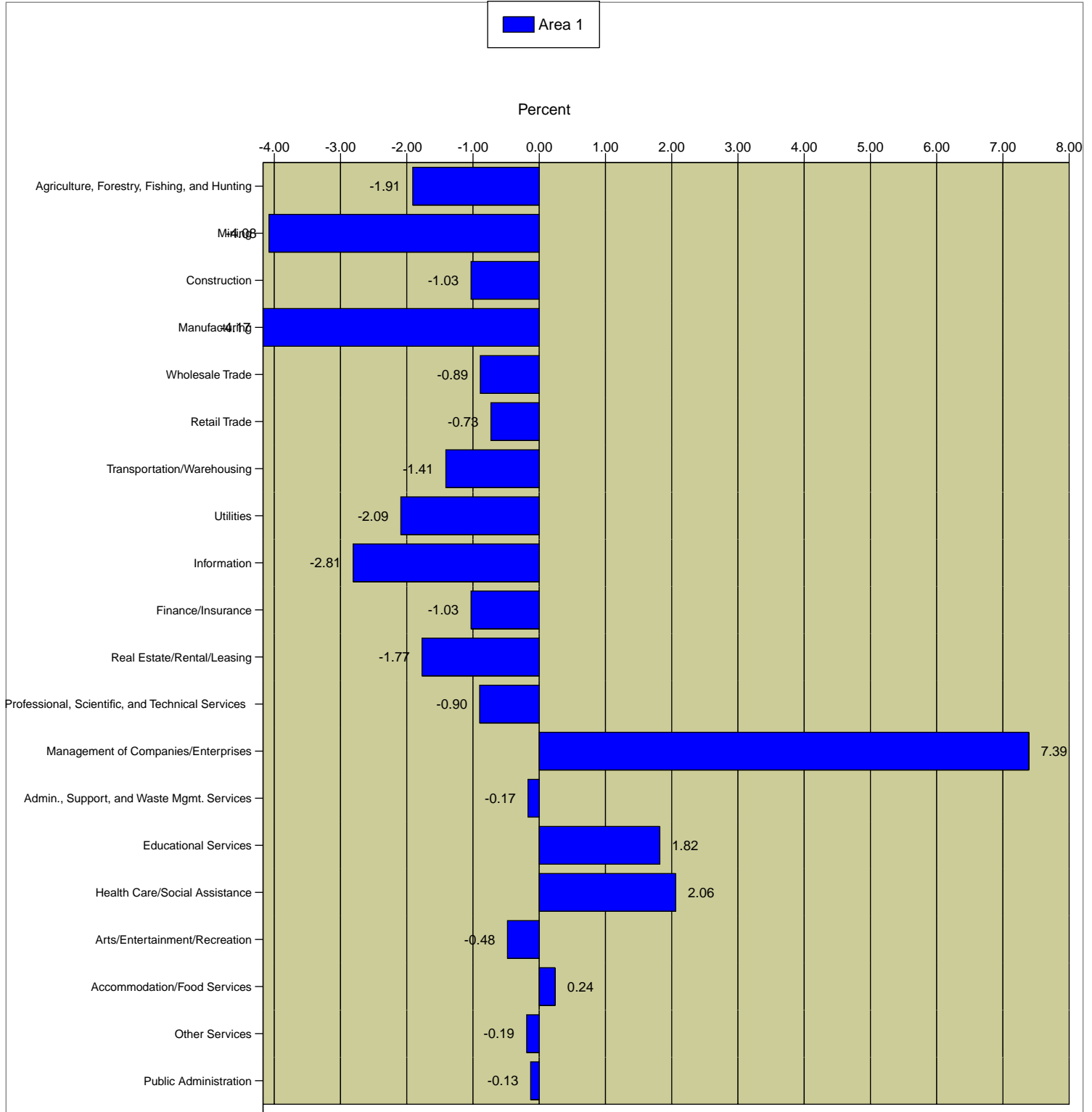
Data Note: Industry descriptions based on 2000 Census of Population and Housing definitions.

Source: Esri forecasts for 2010.



Hampden County  
 Hampden County, MA (25013)  
 Geography: County

2000 - 2010 Population by Industry Annual Rate



Data Note: Industry descriptions based on 2000 Census of Population and Housing definitions.

Source: Esri forecasts for 2010.

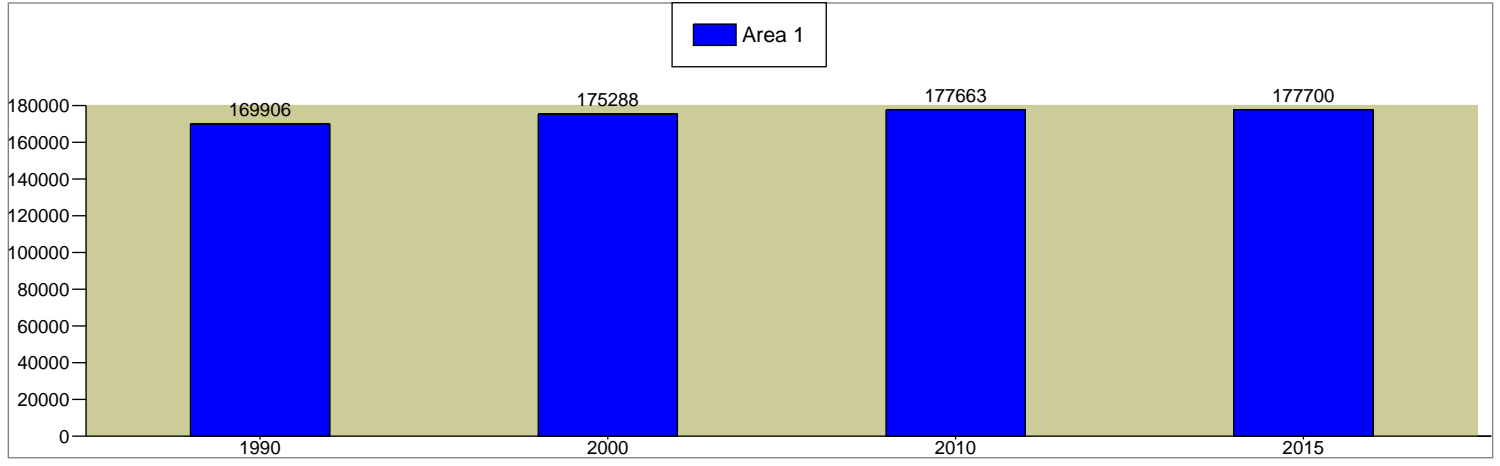


Hampden County  
Hampden County, MA (25013)  
Geography: County

2000 - 2010 Households Annual Rate  
2010 - 2015 Households Annual Rate

0.15%  
0%

Total Households

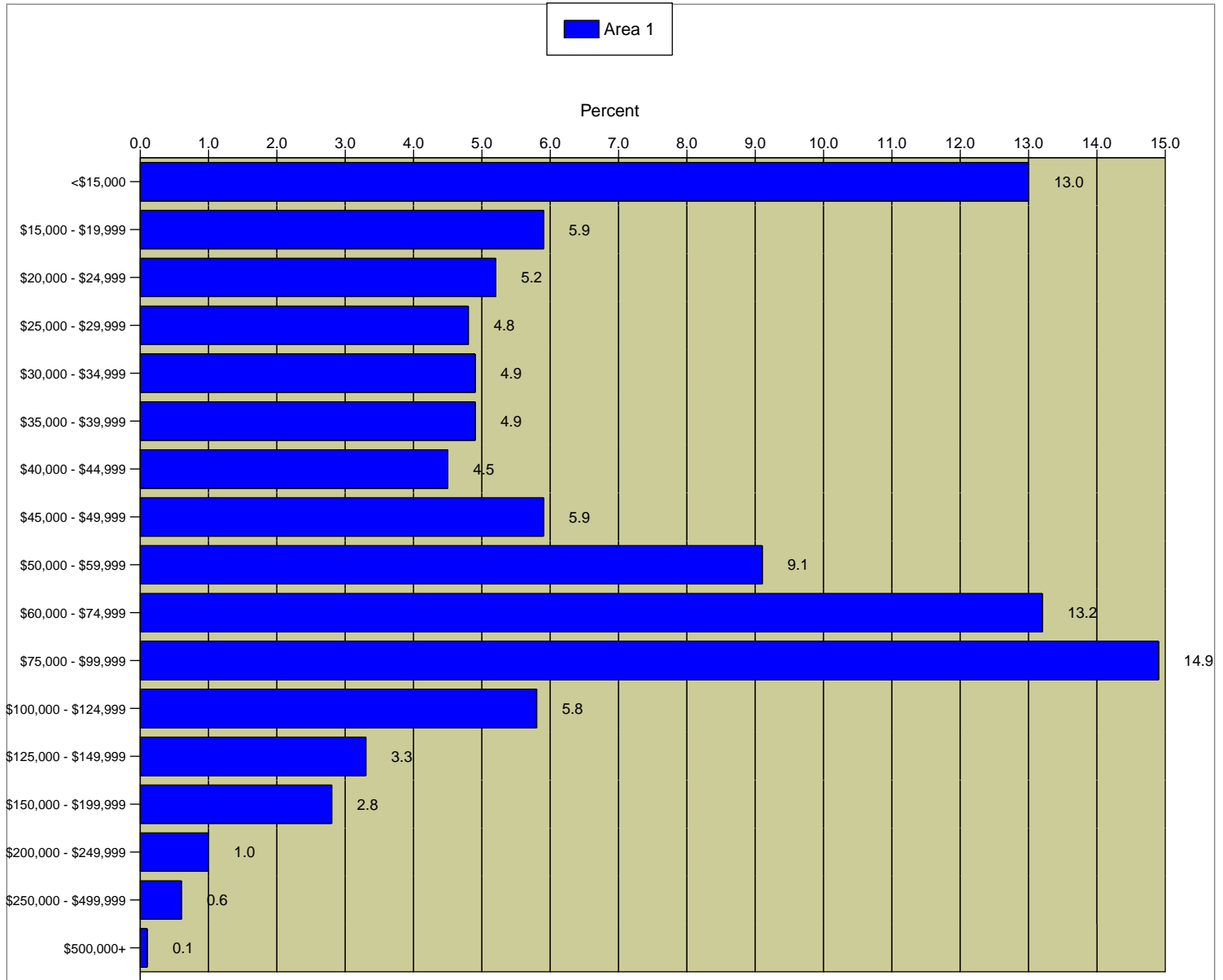


Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri converted 1990 Census data into 2000 geography. Esri forecasts for 2010 and 2015.



Hampden County  
 Hampden County, MA (25013)  
 Geography: County

2010 Household Income



Median Household Income

2000	\$39,721
2010	\$50,841
2015	\$58,298

2000 - 2010 Median Household Income Annual Rate	2.7%
2010 - 2015 Median Household Income Annual Rate	2.78%

2010 Median Net Worth \$90,906

Data Note: Detail may not sum to totals due to rounding. Income represents annual income for the preceding year. Income for 2010 and 2015 is expressed in current dollars, including an adjustment for inflation.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.



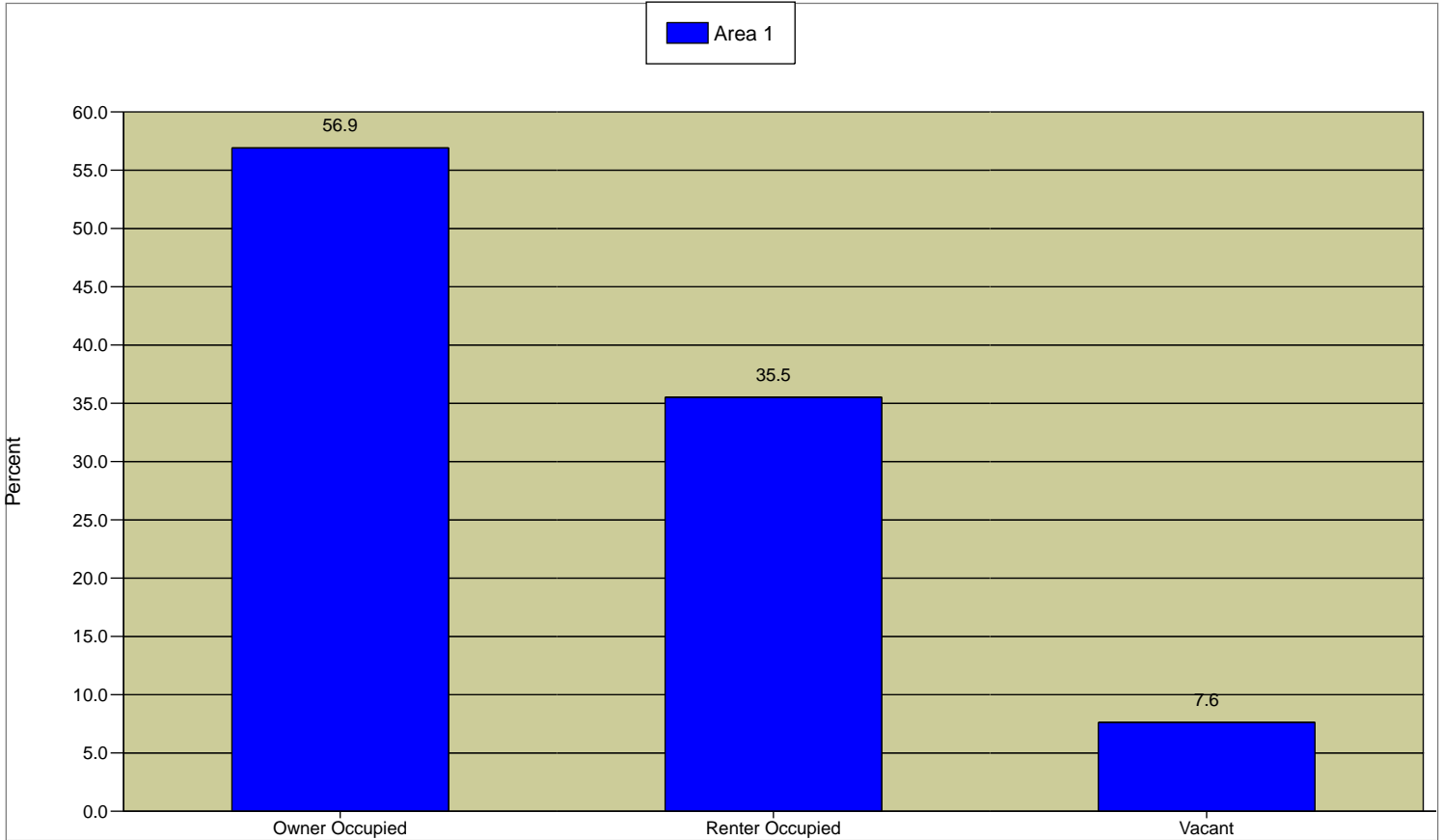
**Hampden County**  
**Hampden County, MA (25013)**  
**Geography: County**

<b>2000 Housing Units</b>	185,876
Owner Occupied Housing Units	58.4%
Renter Occupied Housing Units	35.9%
Vacant Housing Units	5.7%

<b>2010 Housing Units</b>	192,241
Owner Occupied Housing Units	56.9%
Renter Occupied Housing Units	35.5%
Vacant Housing Units	7.6%

<b>2015 Housing Units</b>	194,302
Owner Occupied Housing Units	56.4%
Renter Occupied Housing Units	35.1%
Vacant Housing Units	8.5%

**2010 Housing Units**



**Median Home Value**

2000	\$113,738
2010	\$186,884
2015	\$218,142

Data Note: Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.

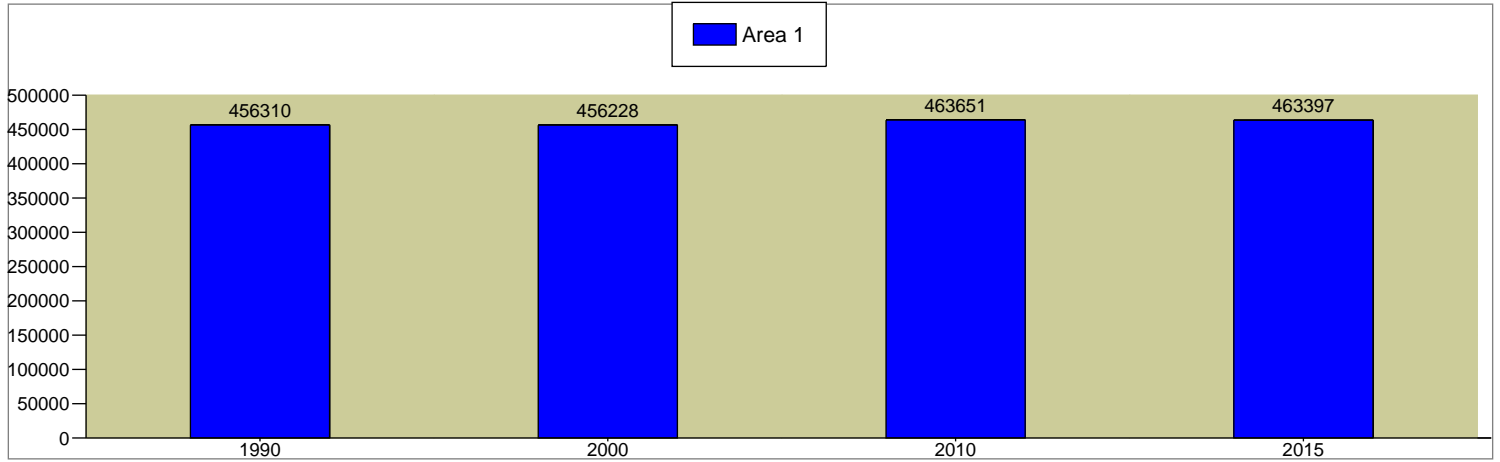


Hampden County  
Hampden County, MA (25013)  
Geography: County

2000 - 2010 Population Annual Rate  
2010 - 2015 Population Annual Rate

0.17%  
-0.01%

Total Population



Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri converted 1990 Census data into 2000 geography. Esri forecasts for 2010 and 2015.





Hampden County  
Hampden County, MA (25013)  
Geography: County

**2000 Population by Sex**

Males	47.9%
Females	52.1%

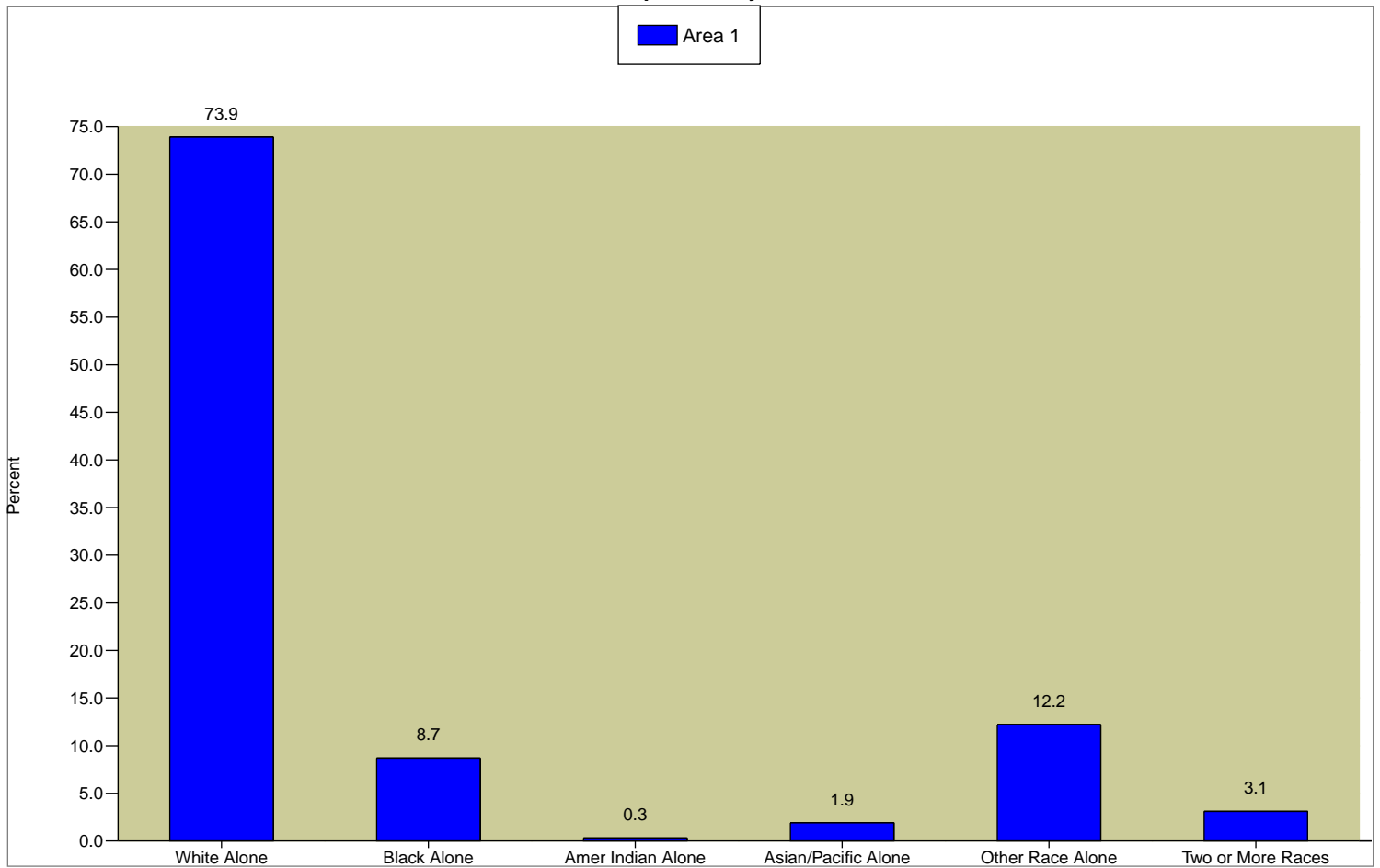
**2010 Population by Sex**

Males	48.2%
Females	51.8%

**2015 Population by Sex**

Males	48.4%
Females	51.6%

**2010 Population by Race**



2010 Hispanic Origin 20.8%

**2010 Population 25+ by Educational Attainment**

Total	305,664
Less than 9th Grade	6.0%
9th - 12th Grade, No Diploma	9.9%
High School Graduate	34.3%
Some College, No Degree	17.1%
Associate Degree	8.7%
Bachelor's Degree	15.2%
Graduate/Professional Degree	8.9%

Data Note: Persons of Hispanic Origin may be of any race.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.



Hampden County  
Hampden County, MA (25013)  
Geography: County

---

## 2000 Population by Age

Total	456,228
0 - 4	6.5%
5 - 9	7.4%
10 - 14	7.7%
15 - 19	7.4%
20 - 24	6.2%
25 - 34	12.6%
35 - 44	15.7%
45 - 54	13.4%
55 - 64	8.5%
65 - 74	7.0%
75 - 84	5.6%
85+	1.9%

## 2010 Population by Age

Total	463,651
0 - 4	6.6%
5 - 9	6.5%
10 - 14	6.4%
15 - 19	7.5%
20 - 24	7.2%
25 - 34	12.0%
35 - 44	12.5%
45 - 54	14.8%
55 - 64	11.9%
65 - 74	7.0%
75 - 84	5.0%
85+	2.7%

## 2015 Population by Age

Total	463,397
0 - 4	6.5%
5 - 9	6.5%
10 - 14	6.5%
15 - 19	6.7%
20 - 24	7.0%
25 - 34	13.0%
35 - 44	11.5%
45 - 54	13.4%
55 - 64	12.9%
65 - 74	8.8%
75 - 84	4.7%
85+	2.6%

## Median Age

2000	36.4
2010	38.3
2015	38.3

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Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.

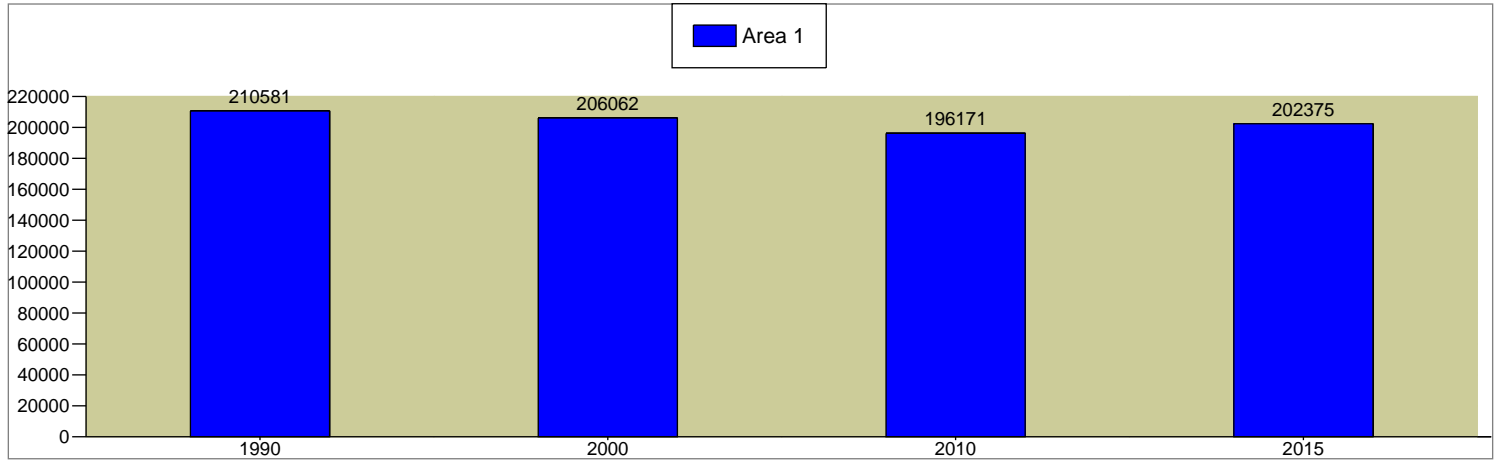


Hampden County  
Hampden County, MA (25013)  
Geography: County

---

2000 - 2010 Civilian Employed Population 16+ Annual Rate -0.53%  
2010 - 2015 Civilian Employed Population 16+ Annual Rate 0.62%

**Total Civilian Employed Population 16+**



Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri converted 1990 Census data into 2000 geography. Esri forecasts for 2010 and 2015.



**Hampden County**  
**Hampden County, MA (25013)**  
**Geography: County**

---

**2000 Employed Population 16+ by Industry**

Total	206,062
Agriculture/Mining	0.4%
Construction	4.5%
Manufacturing	16.5%
Wholesale Trade	3.8%
Retail Trade	12.4%
Transportation/Utilities	6.0%
Information	2.5%
Finance/Insurance/Real Estate	7.1%
Services	41.9%
Public Administration	4.9%

**2010 Employed Population 16+ by Industry**

Total	196,171
Agriculture/Mining	0.4%
Construction	4.3%
Manufacturing	11.7%
Wholesale Trade	3.7%
Retail Trade	12.2%
Transportation/Utilities	5.5%
Information	2.0%
Finance/Insurance/Real Estate	6.7%
Services	48.6%
Public Administration	5.1%

**2000 Employed Population 16+ by Occupation**

Total	206,062
White Collar	57.7%
Management/Business/Financial	11.0%
Professional	19.9%
Sales	10.6%
Administrative Support	16.1%
Services	16.7%
Blue Collar	25.6%
Farming/Forestry/Fishing	0.2%
Construction/Extraction	3.9%
Installation/Maintenance/Repair	4.1%
Production	10.5%
Transportation/Material Moving	6.7%

**2010 Employed Population 16+ by Occupation**

Total	196,171
White Collar	59.0%
Management/Business/Financial	11.2%
Professional	23.2%
Sales	10.8%
Administrative Support	13.9%
Services	20.1%
Blue Collar	20.9%
Farming/Forestry/Fishing	0.2%
Construction/Extraction	3.8%
Installation/Maintenance/Repair	3.7%
Production	7.2%
Transportation/Material Moving	6.0%

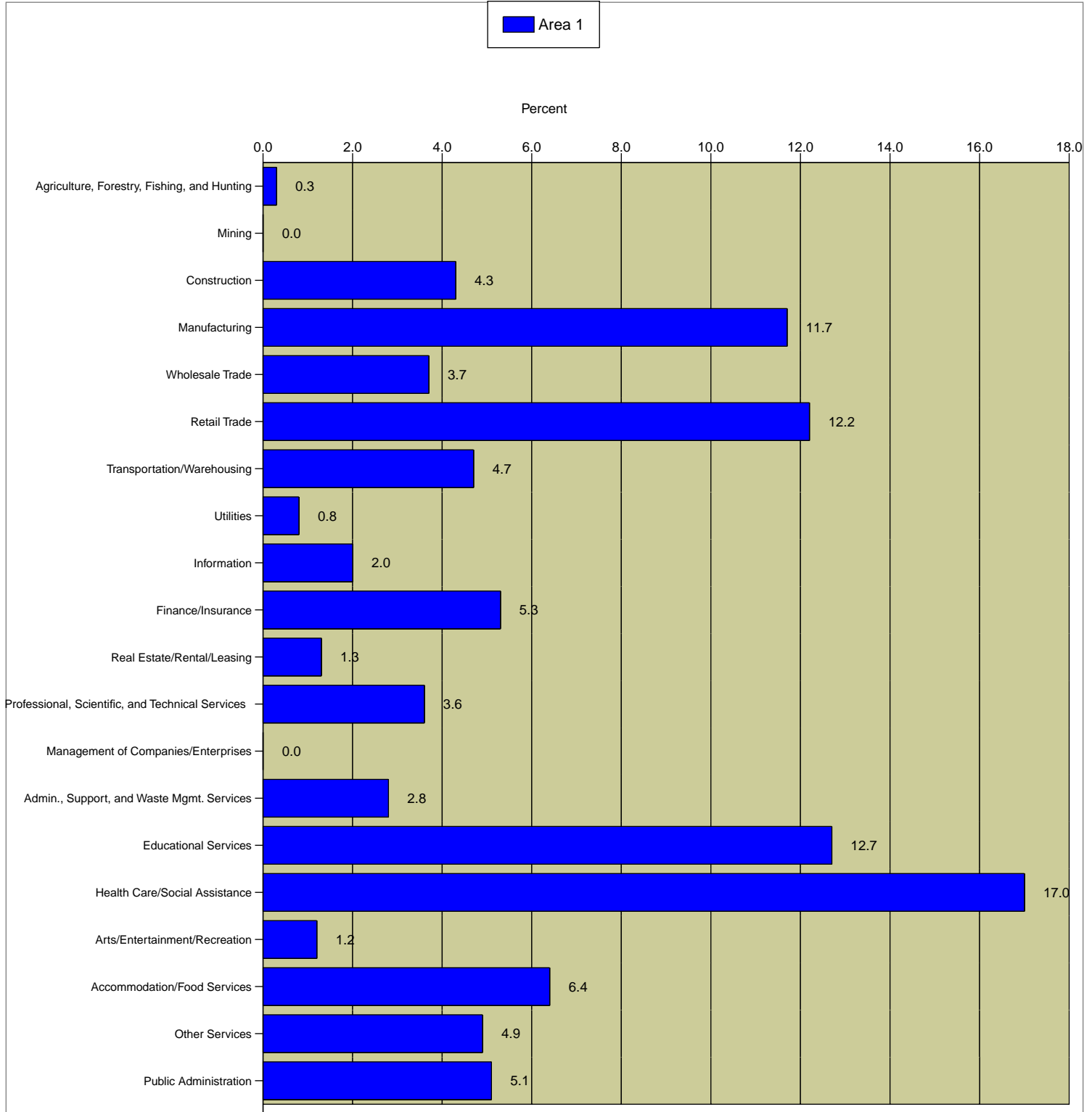
Data Note: Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.



Hampden County  
Hampden County, MA (25013)  
Geography: County

2010 Employed Civilian Population 16+ by Industry



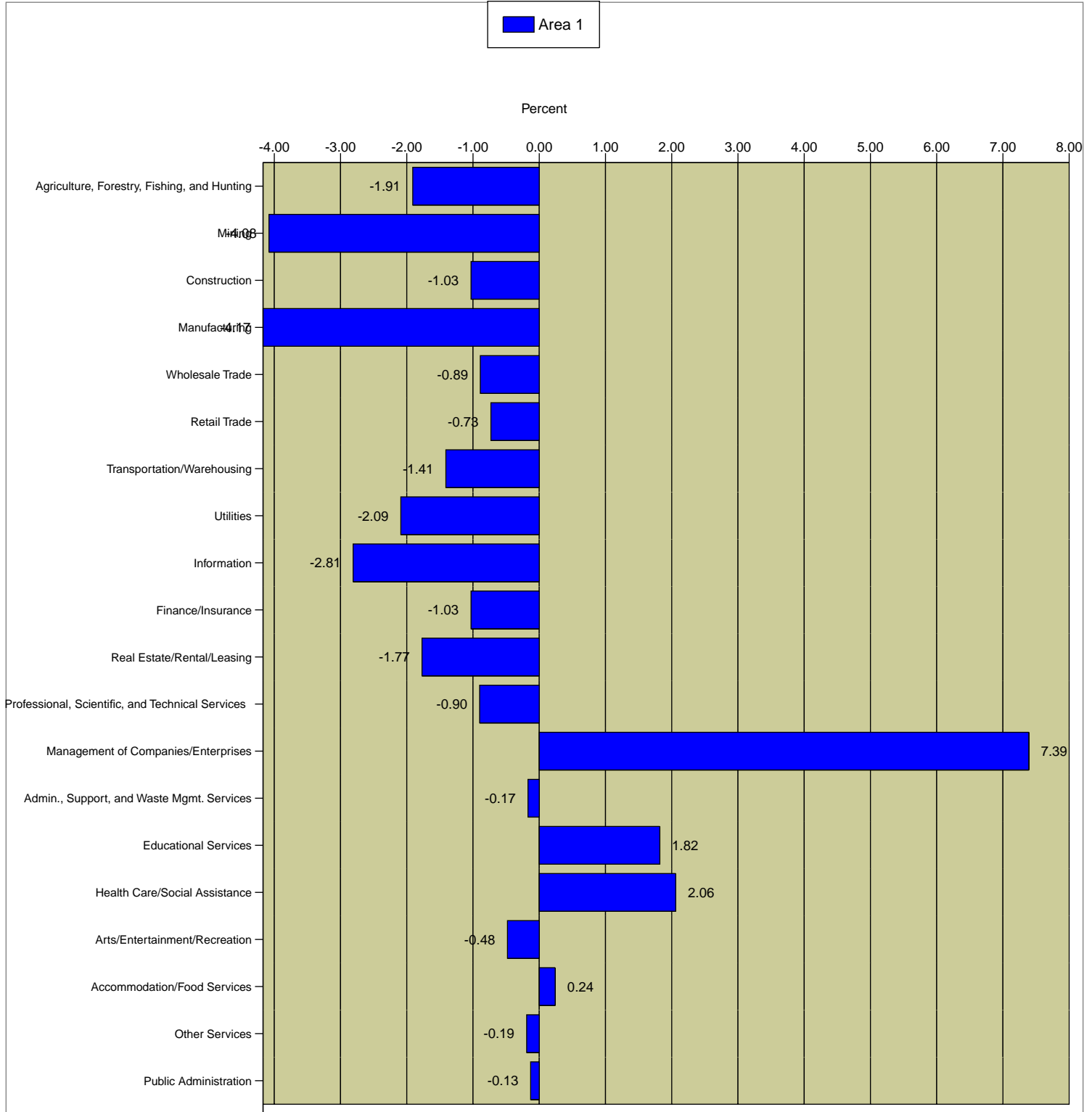
Data Note: Industry descriptions based on 2000 Census of Population and Housing definitions.

Source: Esri forecasts for 2010.



Hampden County  
 Hampden County, MA (25013)  
 Geography: County

2000 - 2010 Population by Industry Annual Rate



Data Note: Industry descriptions based on 2000 Census of Population and Housing definitions.

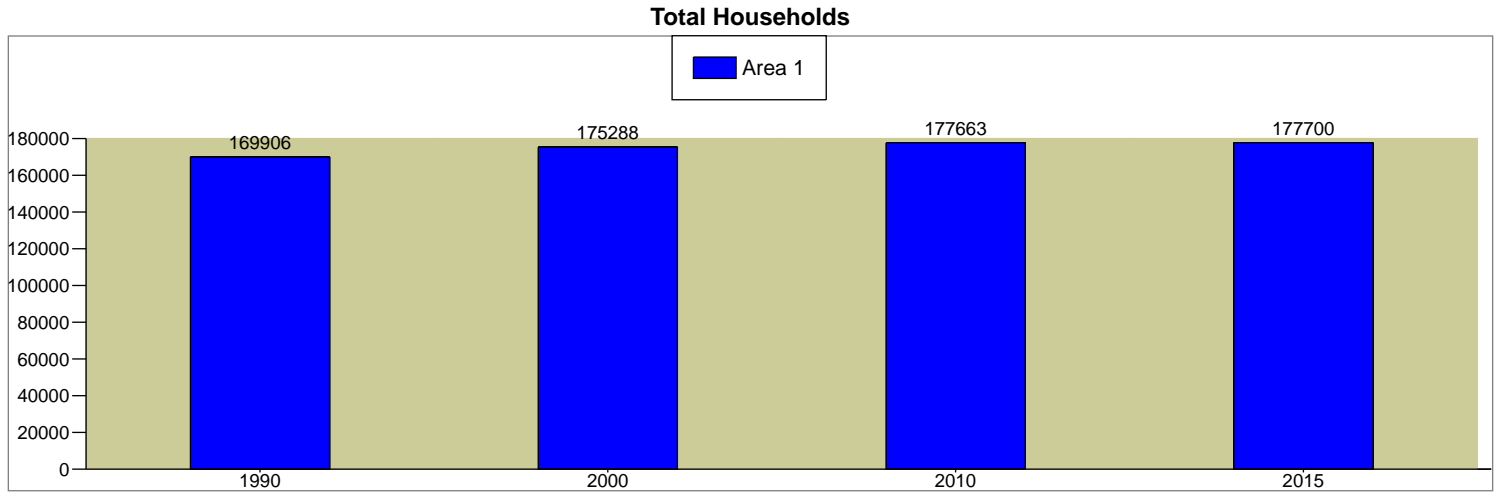
Source: Esri forecasts for 2010.



Hampden County  
Hampden County, MA (25013)  
Geography: County

2000 - 2010 Households Annual Rate  
2010 - 2015 Households Annual Rate

0.15%  
0%

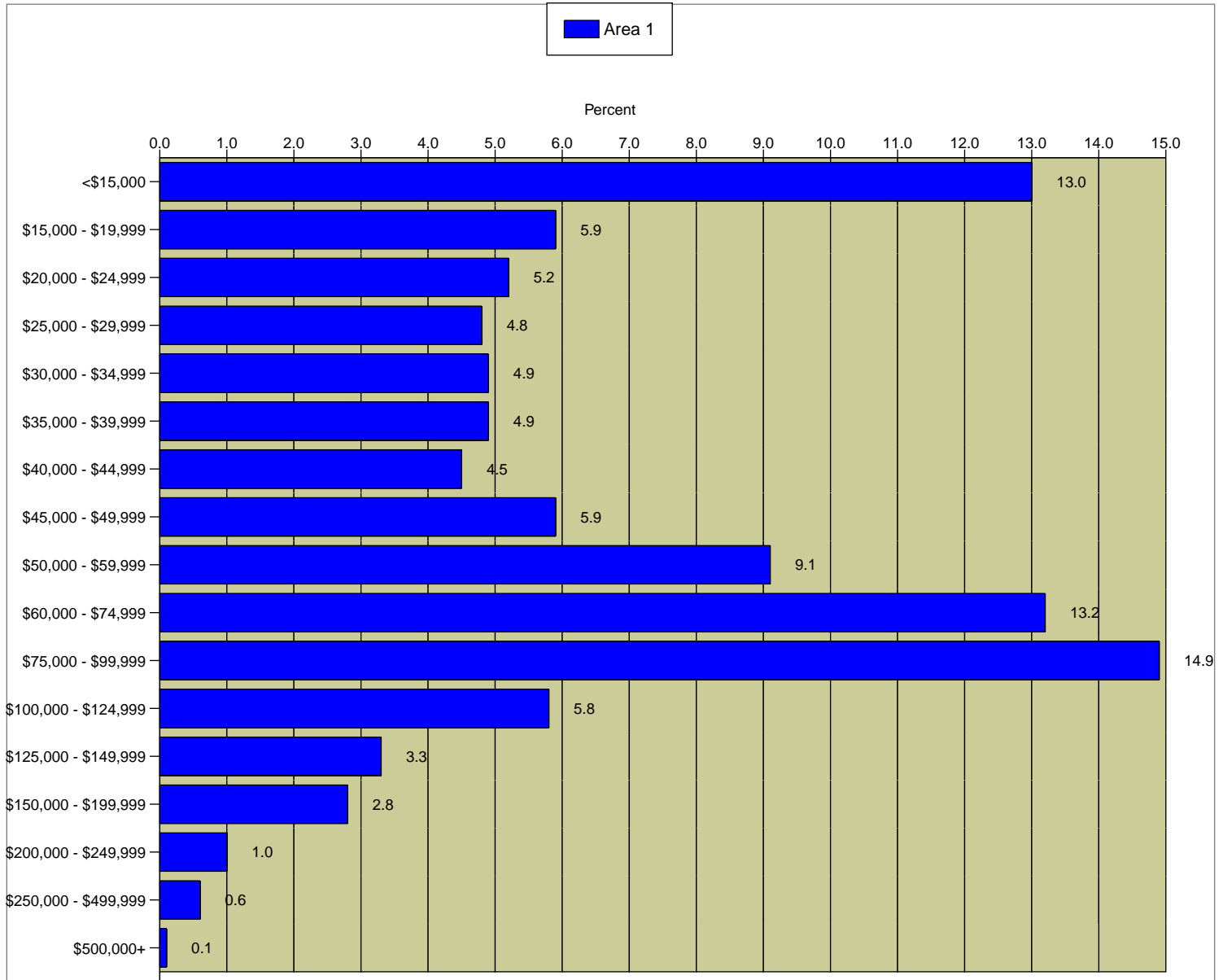


Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri converted 1990 Census data into 2000 geography. Esri forecasts for 2010 and 2015.



Hampden County  
 Hampden County, MA (25013)  
 Geography: County

2010 Household Income



Median Household Income

2000	\$39,721
2010	\$50,841
2015	\$58,298

2000 - 2010 Median Household Income Annual Rate	2.7%
2010 - 2015 Median Household Income Annual Rate	2.78%

2010 Median Net Worth \$90,906

Data Note: Detail may not sum to totals due to rounding. Income represents annual income for the preceding year. Income for 2010 and 2015 is expressed in current dollars, including an adjustment for inflation.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.

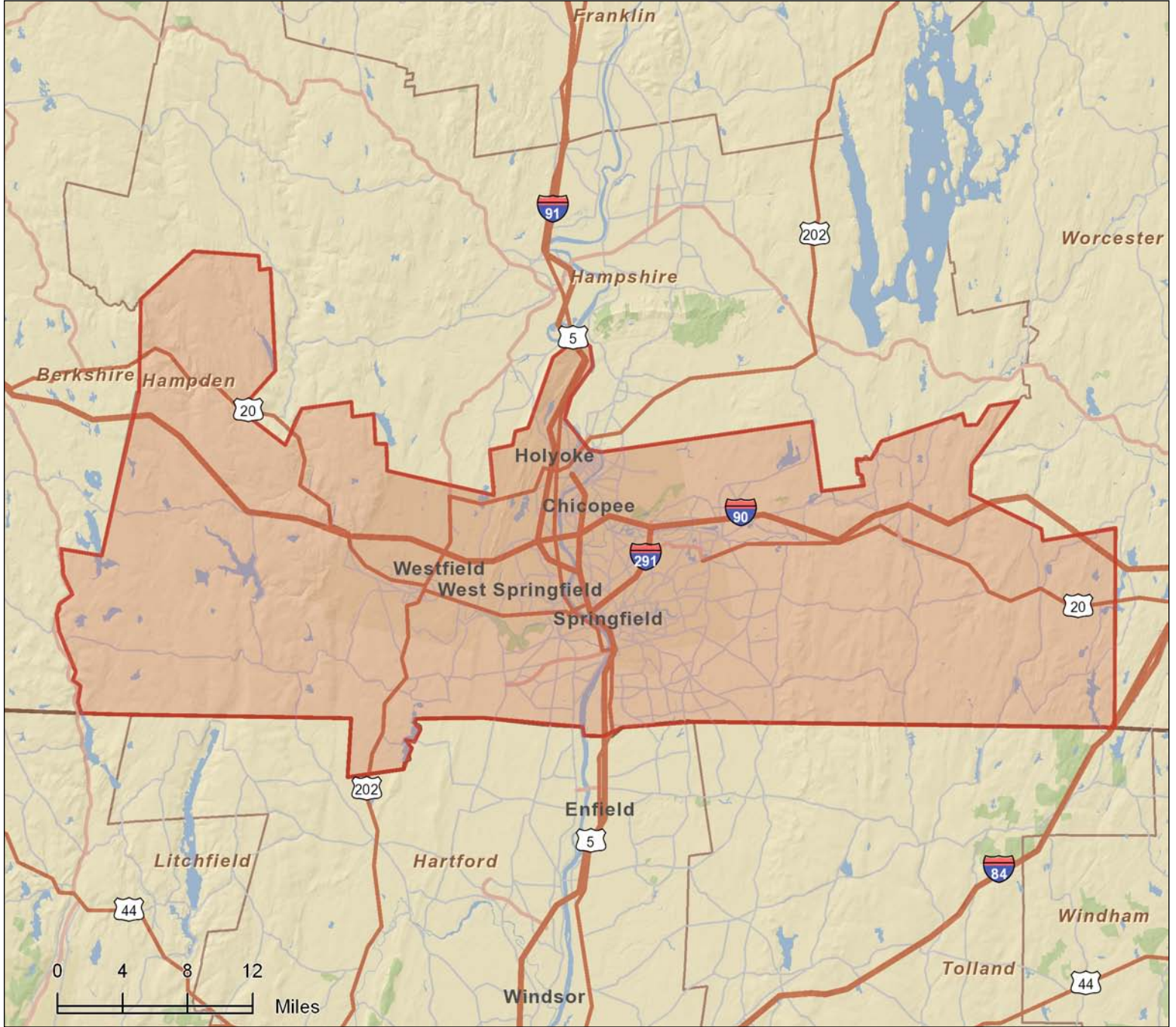




# Site Map

Hampden County  
Hampden County

Prepared by Thomas Byrne



# Apartment



## Section 1 - Current Metro Rent Details

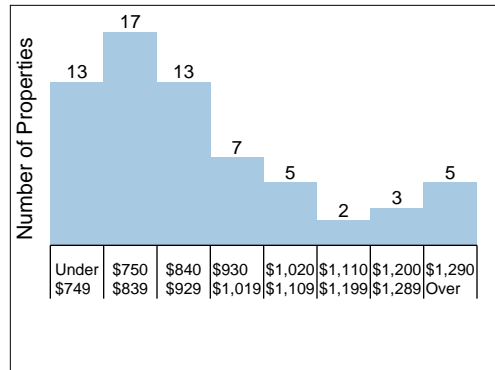
Asking Rent by Age

Year Built	Rent
Before 1970	\$838
1970-1979	\$962
1980-1989	\$844
1990-1999	\$1,289
2000-2009	n/a
After 2009	n/a
All	\$918

As of 12/31/11

Asking Rent Distribution

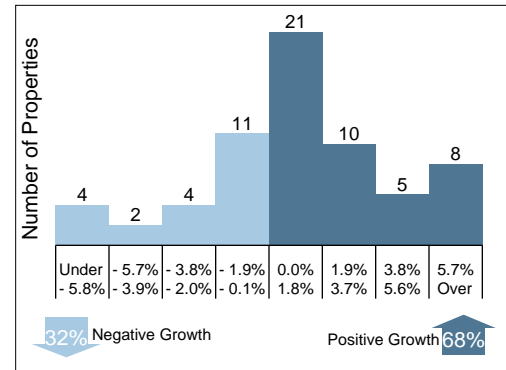
Low	25%	Mean	Median	75%	High
\$659	\$770	\$918	\$854	\$1,025	\$1,382



As of 12/31/11

Asking Rent Growth Rate Distribution

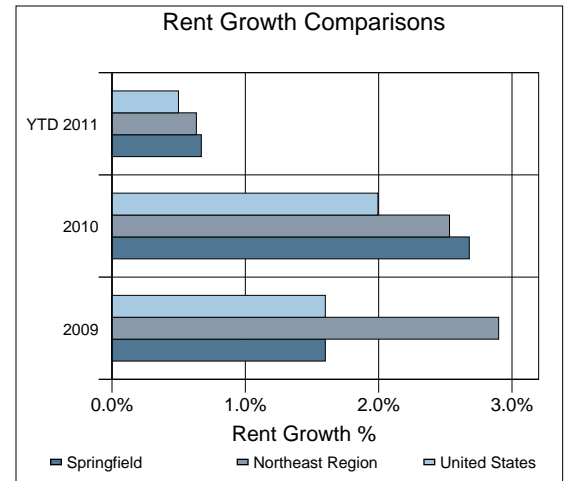
Low	25%	Mean	Median	75%	High
-7.0%	-1.3%	0.9%	0.4%	3.0%	8.3%



Qtr Ending 12/31/11

## Section 2 - Rent Growth Comparisons

	Asking Rent Growth			
	Quarterly			Annualized
	4Q11	3Q11	YTD Avg	1 Year
Springfield	0.9%	0.5%	0.7%	2.7%
Northeast	0.5%	0.8%	0.6%	2.5%
United States	0.4%	0.6%	0.5%	2.0%
Average over period ending:	12/31/11	09/30/11	12/31/11	12/31/11



As of 12/31/11

Metro Rank Compared to:	Total Metros	Metro Ranks			
		4Q11	3Q11	YTD	1 Year
Northeast	25	4	20	5	5
United States	200	29	106	23	23

As of 12/31/11

## Section 3 - Current Metro Vacancy Details

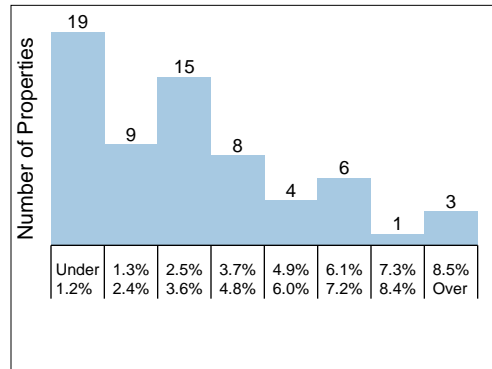
Vacancy Rate By Age

Year Built	Vac. Rate
Before 1970	3.9%
1970-1979	2.0%
1980-1989	1.5%
1990-1999	1.4%
2000-2009	n/a
After 2009	n/a
All	2.5%

As of 12/31/11

Vacancy Rate Distribution

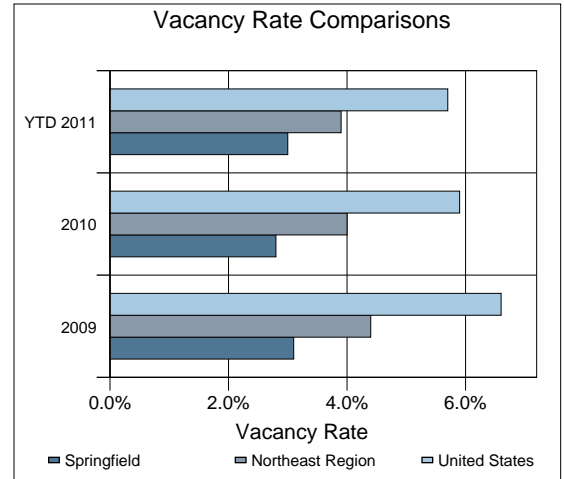
Low	25%	Mean	Median	75%	High
0.0%	0.0%	2.5%	2.3%	3.5%	9.4%



As of 12/31/11

## Section 4 - Vacancy Rate Comparisons

	Vacancy Rates			
	Quarterly			Annualized
	4Q11	3Q11	YTD Avg	1 Year
Springfield	2.5%	3.0%	3.0%	2.8%
Northeast	3.6%	3.8%	3.9%	4.0%
United States	5.2%	5.6%	5.7%	5.9%
Average over period ending:	12/31/11	09/30/11	12/31/11	12/31/11



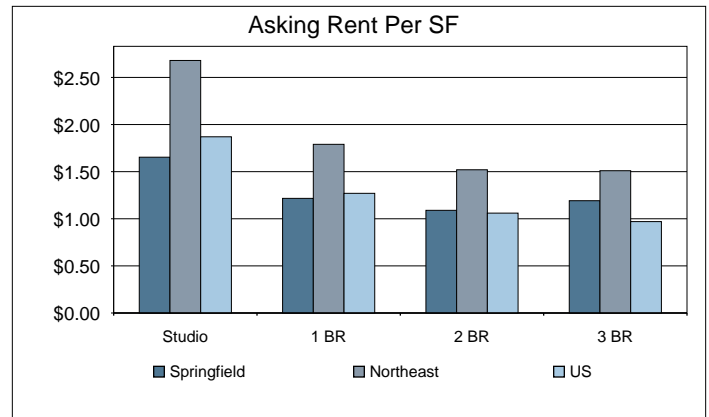
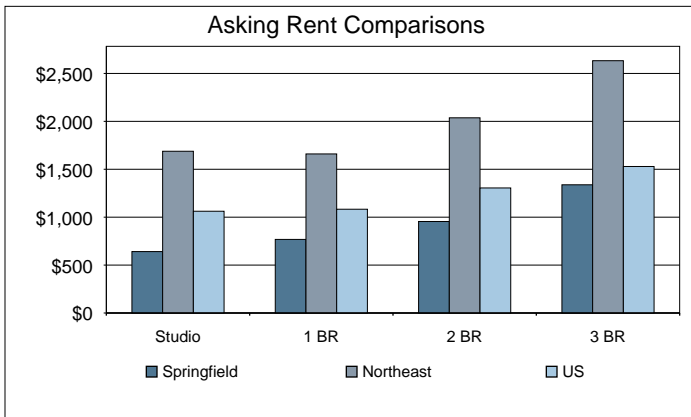
As of 12/31/11

Metro Rank Compared to:	Total Metros	Metro Ranks			
		4Q11	3Q11	YTD	1 Year
Northeast	25	5	5	5	5
United States	200	8	14	13	9

As of 12/31/11

## Section 5 - Unit Mix Rent Details

	Current Metro Average Rents and Sizes			Asking Rent Growth	
	4Q 2011	Avg. SF	Avg. Rent PSF	YTD	1 Year
Studio/Efficiency	\$641	388	\$ 1.65	6.8%	6.8%
One Bedroom	\$768	631	\$ 1.22	1.6%	1.6%
Two Bedroom	\$955	876	\$ 1.09	3.4%	3.4%
Three Bedroom	\$1,338	1123	\$ 1.19	1.8%	1.8%
Average over period ending:				12/31/11	12/31/11



	Studio	1 BR	2 BR	3 BR
Springfield	\$641	\$768	\$955	\$1,338
Northeast	\$1,688	\$1,660	\$2,037	\$2,633
United States	\$1,062	\$1,083	\$1,305	\$1,529

As of 12/31/11

	Studio	1 BR	2 BR	3 BR
Springfield	\$ 1.65	\$ 1.22	\$ 1.09	\$ 1.19
Northeast	\$ 2.68	\$ 1.79	\$ 1.52	\$ 1.51
United States	\$ 1.87	\$ 1.27	\$ 1.06	\$ 0.97

As of 12/31/11

## Section 6 - Metro Inventory Characteristics

### Inventory By Building Age

Year Built	Percent
Before 1970	32.0%
1970-1979	56.0%
1980-1989	10.0%
1990-1999	2.0%
2000-2009	0.0%
After 2009	0.0%
All	100.0%

As of 12/31/11

### Apartment Stock Traits

	Size (units)
Mean	134
Median	88
Low	40
High	500

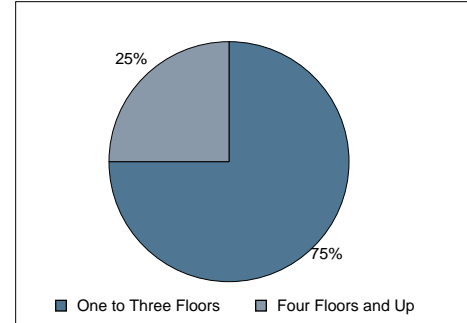
As of 12/31/11

### Multifamily Permit Filings

Year	Total Units
1991	38
1992	37
1993	65
1994	18
1995	146
1996	44
1997	41
1998	132
1999	0
2000	62
2001	20
2002	58
2003	137
2004	27
2005	80
2006	285
2007	74
2008	167
2009	38
2010	22
YTD 2011	22

Source:US Census Data

### Market-Rate Properties by Number of Floors



### Market Rate Units by County

County	Pct% of Total MSA
HAMPDEN	65%
HAMPSHIRE	30%
FRANKLIN	5%

As of 12/31/11

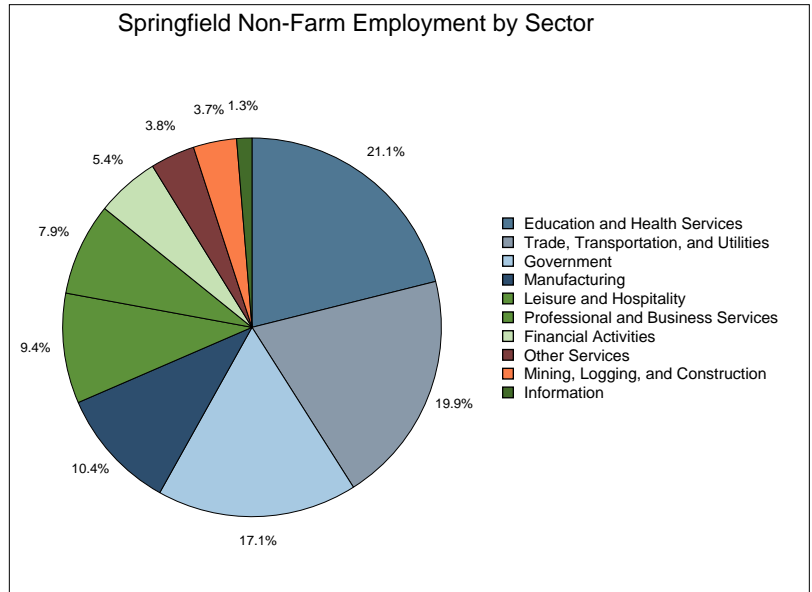
## Section 7 - Economy

Labor Force Data (*000)	01/25/2012
Civilian Labor Force	347.3
Employment	322
Unemployment	25.3
Unemployment Rate	7.3

### Nonfarm Wage and Salary Employment By Sector (\*000)

<b>Total Nonfarm</b>	<b>292.6</b>
Education and Health Services	61.8
Trade, Transportation, and Utilities	58.3
Government	50
Manufacturing	30.5
Leisure and Hospitality	27.4
Professional and Business Services	23.2
Financial Activities	15.7
Other Services	11.2
Mining, Logging, and Construction	10.8
Information	3.7

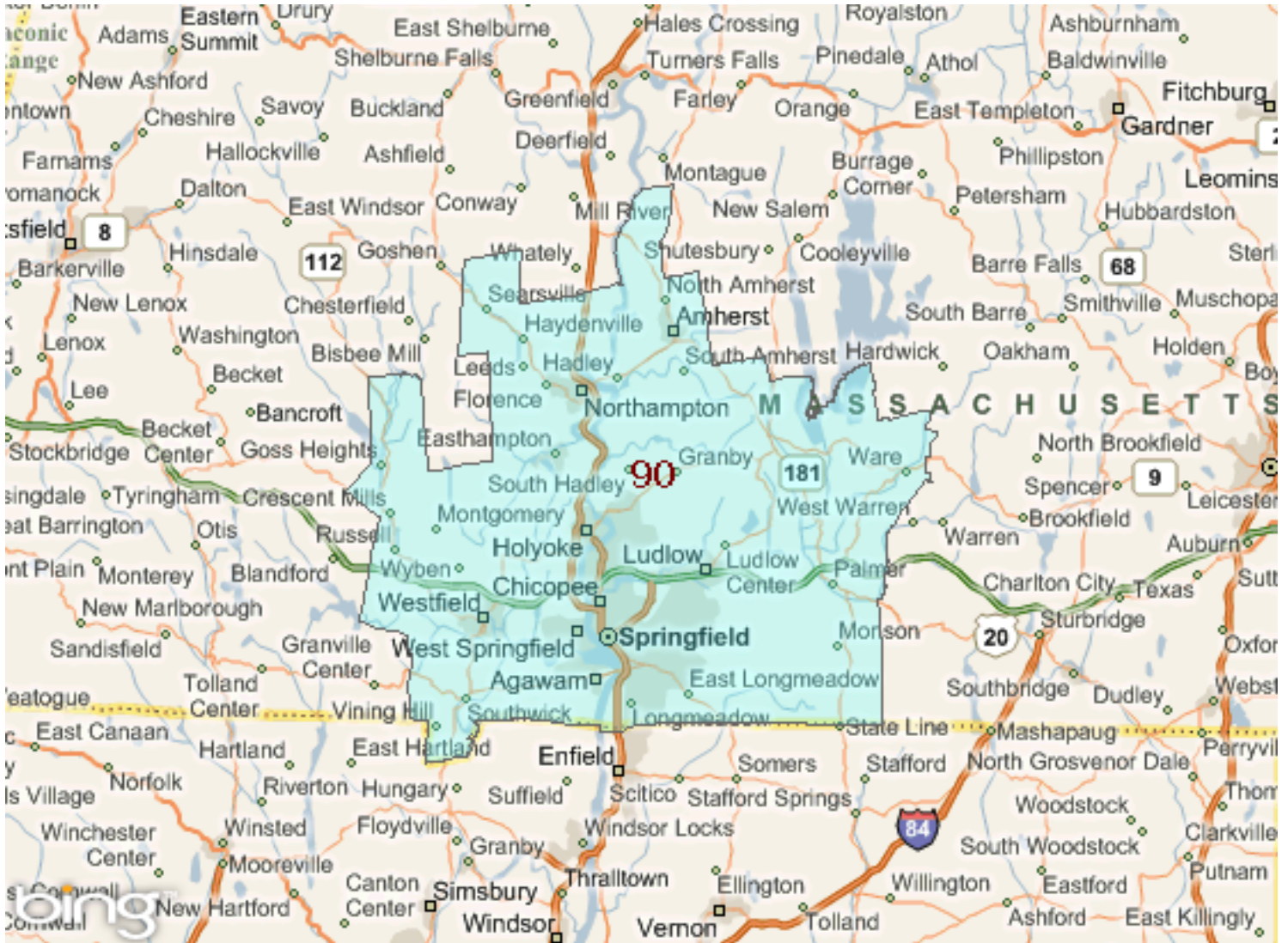
Bureau of Labor Statistics January 25, 2012



Bureau of Labor Statistics January 25, 2012



## Springfield Metro Area



## Section 9 - Glossary

**Section 1-Current Metro Rent Details**

**Asking Rent** - Reis apartment asking rents are weighted averages by unit.

**Asking Rent by Age** - the chart defines current weighted average monthly asking rent per unit for apartment buildings built during the listed time periods. N/A for any age bracket indicates there are not enough buildings built within that age period to be tabulated.

**Asking Rent Distribution** - the column chart shows the current number of properties falling with the various asking rent buckets. The tabular data above defines the asking rent by percentile ranking of the current asking rents into low (3rd percentile), high (97th percentile), 25%, 75% as well as current mean and median asking rents for the metro.

**Asking Rent Growth Rate Distribution** - measures growth from previous quarter to current quarter. The column chart defines number of properties in the metro falling within their associated asking rent growth rate bucket. The tabular data above defines mean asking rent growth for the metro as well as the low and high asking rent growth benchmarks for properties in the metro.

**Section 2-Rent Growth Comparisons**

**Metro Ranks** - ranks the metro's rent growth versus other metros in the region and US. Please refer to the "Reis Coverage by State and Region" link on your market's Reis metro page for a breakout of metros included in the region and US. Note that US and regional rent growth figures may differ from the figures on our primary market reports which benchmark only primary markets in the region and US.

**Section 3-Current Metro Vacancy Comparisons**

**Vacancy Rate** - Reis vacancies asking rents are weighted averages by unit.

**Vacancy Rate by Age** - current average vacancy for apartment buildings by year built

**Vacancy Rate Distribution** - the column chart shows the current number of properties falling with the various vacancy rate buckets. The tabular data defines the asking rent by percentile ranking of the current asking rents into low (3rd percentile), high (97th percentile), 25%, 75% as well as current mean and median asking rents for the metro.

**Section 4-Vacancy Rate Comparisons**

**Metro Ranks** - ranks the metro's vacancy rate versus other metros in the region and US. Please refer to the "Reis Coverage by State and Region" link on your market's Reis metro page for a breakout of metros included in the region and US. Note that US and regional vacancy figures may differ from the figures on our primary market reports which benchmark only primary markets in the region and US.

**Section 5 - Unit Mix Rent Details**

**Unit Mix Inventory Details** - "3 BR+" is inclusive of all three or more bedroom type units. All rents and sizes listed elsewhere for "3 BR" are for three bedroom units exclusively.

**N/A** - for any unit mix data indicates there are not enough units for that particular bedroom type to be tabulated.

**Section 6 - Trend Data**

All selected economic and demographic data are sourced from Moody's Economy.com.

**Average Household Income** - The average income per household as defined by the US Bureau of the Census.

**Households** - The number of occupied housing units, as defined by the U.S. Bureau of the Census.

**Office Employment** - The number of persons employed in the finance, insurance and real estate (FIRE) industries as service industries.

**Population** - Total number of inhabitants in the defined geographic area as defined by the U.S. Bureau of the Census.

**Quarter** - 1, 2, 3 or 4 to denote the applicable 3 month period or Y for an annualized number.

**Vacancy % Point Change** - Percentage point change in the Vacancy rate from the previous period.

**Vacancy Rate** - Amount of available space expressed as a percentage of total inventory.

**Section 7- Metro Inventory Characteristics**

**Inventory by Building Age** - number of buildings built within each age period expressed as a percentage of the total amount of buildings.

**Current Inventory Level** - the total number of buildings and units for the metro in Reis's database. Reis includes market-rate rentals over 40 units for research purposes and 20+ units in California.

**Apartment Stock Traits** - mean, median, low and high (3rd and 97th percentile) apartment sizes in the metro.

**Multifamily Permit Filings** - Census data totaling the amount of New Privately Owned Housing Units for 5+ unit structures authorized in the Metropolitan Area by year. Note that while this is an indication of planned construction activity, Reis multifamily inventory is based on market rentals over 40 units (20+ in California) and variance may occur when comparing data sets.

**Market Rate Properties by Number of Floors** - total number of properties that fall between one to three floors and four floors and up expressed as a percentage of the entire inventory of buildings.

**Market Rate Units by County** - total number of units in each county in the MSA defined as a percentage of the total number of units.

**Section 8-Economy**

Data on local economy sourced from US Department of Labor, Bureau of Labor Statistics. Please note that employment data by metro is not seasonally adjusted. Note that while Reis uses both Economy.com and BLS data for illustrative purposes in its tertiary markets, there may be variances in employment figures due to differing metro boundary definitions.

Labor Force data is delineated into employment and unemployment along with the resulting unemployment rate. Nonfarm Wage and Salary Employment is delineated into the various employment sectors tracked by the BLS. All figures in thousands.

**Section 9-Metro Boundaries**

Reis tertiary metro boundaries are sourced from Census definitions of the Metropolitan Statistical Area but may be limited to only those areas of the MSA where there is significant multifamily inventory.



Retail



## Section 1 - Current Metro Rent Details

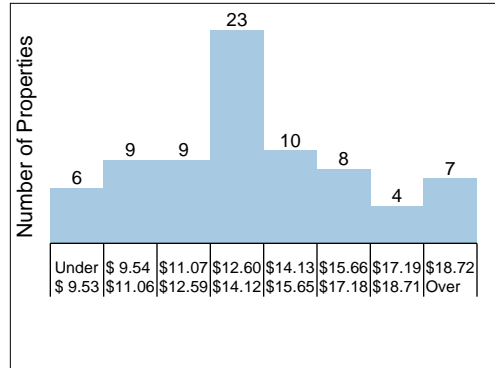
Nonanchor Asking Rent by Age

Year Built	Rent
Before 1970	\$14.28
1970-1979	\$13.80
1980-1989	\$13.77
1990-1999	\$18.46
2000-2009	\$15.96
After 2009	n/a
All	\$14.84

As of 12/31/11

Nonanchor Asking Rent Distribution

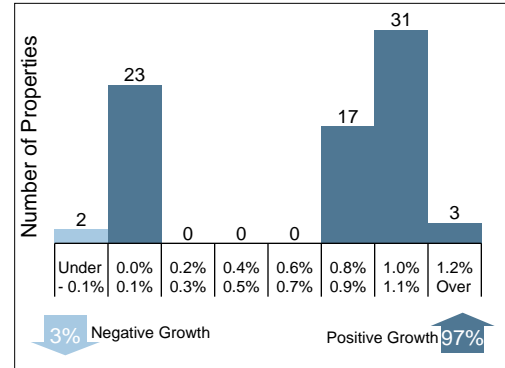
Low	25%	Mean	Median	75%	High
\$ 8.00	\$13.37	\$14.84	\$13.64	\$16.00	\$20.20



As of 12/31/11

Nonanchor Asking Rent Growth Rate Distribution

Low	25%	Mean	Median	75%	High
0.0%	0.0%	0.8%	1.0%	1.0%	1.1%



Qtr Ending 12/31/11

Anchor Asking Rent Distribution	Low	25%	Mean	Median	75%	High
	\$ 5.97	\$11.44	\$11.81	\$11.45	\$13.18	\$19.44

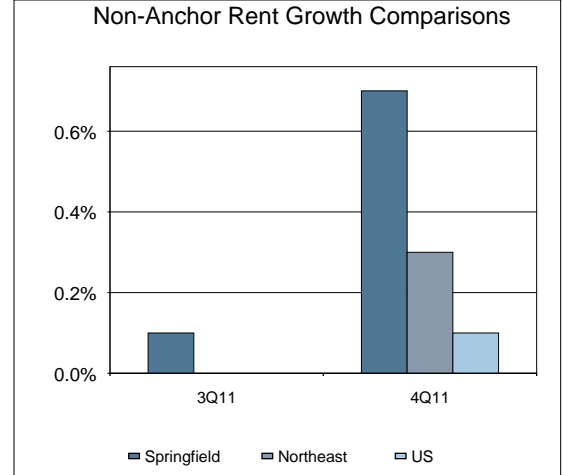
## Section 2 - Nonanchor Rent Growth Comparisons

	Asking Rent Growth			
	Quarterly			Annualized
	4Q11	3Q11	YTD Avg	1 Year
Springfield	0.7%	0.1%	0.0%	n/a
Northeast	0.3%	- 0.1%	0.1%	0.3%
United States	0.1%	0.0%	0.0%	- 0.1%
Average over period ending:	12/31/11	09/30/11	12/31/11	12/31/11

Metro Rank Compared to:	Total Metros	Metro Ranks			
		4Q11	3Q11	YTD	1 Year
Northeast	24	2	14	16	n/a
United States	190	6	87	92	n/a

As of 12/31/11

Non-Anchor Rent Growth Comparisons



As of 12/31/11

## Section 3 - Current Metro Vacancy Details

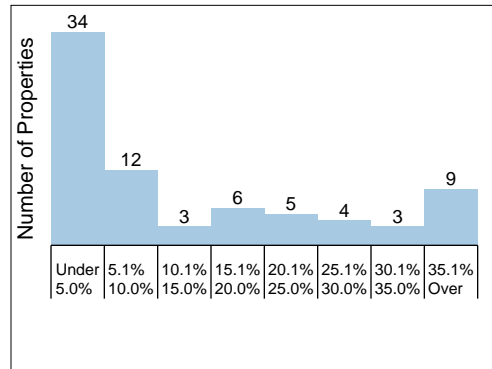
Vacancy Rate By Age

Year Built	Vac. Rate
Before 1970	12.1%
1970-1979	7.4%
1980-1989	10.3%
1990-1999	3.9%
2000-2009	10.5%
After 2009	n/a
All	10.3%

As of 12/31/11

Vacancy Rate Distribution

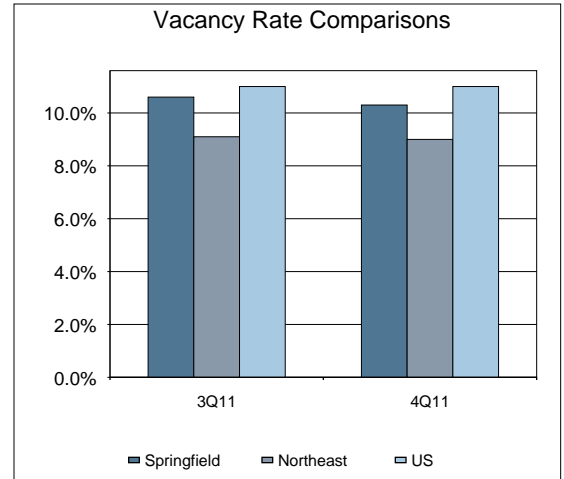
Low	25%	Mean	Median	75%	High
0.0%	0.0%	10.3%	3.0%	12.2%	45.9%



As of 12/31/11

## Section 4 - Vacancy Rate Comparisons

	Vacancy Rates			
	Quarterly			Annualized
	4Q11	3Q11	YTD Avg	1 Year
Springfield	10.3%	10.6%	10.4%	n/a
Northeast	9.3%	9.4%	9.3%	9.3%
United States	11.3%	11.4%	11.3%	11.3%
Average over period ending:	12/31/11	09/30/11	12/31/11	12/31/11



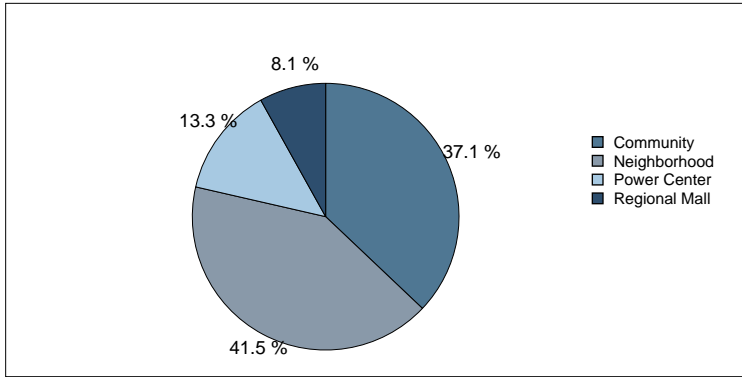
As of 12/31/11

Metro Rank Compared to:	Total Metros	Metro Ranks			
		4Q11	3Q11	YTD	1 Year
Northeast	24	13	15	13	n/a
United States	190	52	61	53	n/a

As of 12/31/11

## Section 5 - Metro Inventory Detail

Inventory By Center Type



Inventory By Center Age

Year Built	Percent
Before 1970	30.0%
1970-1979	44.0%
1980-1989	11.0%
1990-1999	12.0%
2000-2009	3.0%
After 2009	0.0%
All	100.0%

As of 12/31/11

Shopping Center Stock Traits

	Metro			
	Low	Mean	Median	High
Year Built	1938	1971	1971	1996
Size (sq. ft.)	8,300	78,212	60,000	285,000

As of 12/31/11

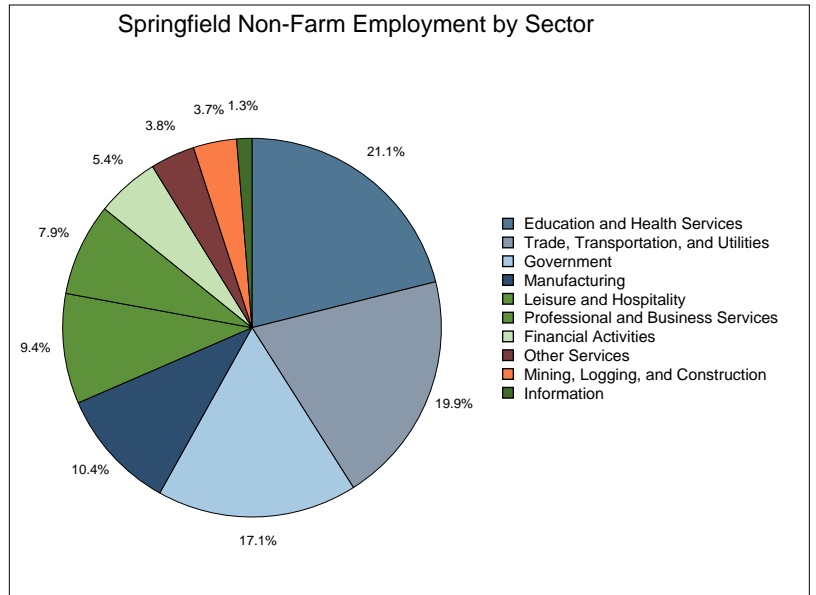
## Section 6 - Current Employment by Sector

Labor Force Data (*000)	01/25/2012
Civilian Labor Force	347.3
Employment	322
Unemployment	25.3
Unemployment Rate	7.3

### Nonfarm Wage and Salary Employment By Sector (\*000)

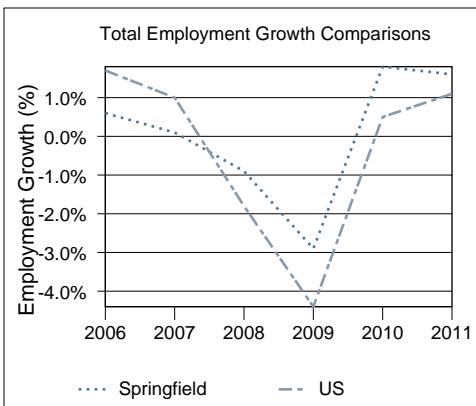
<b>Total Nonfarm</b>	<b>292.6</b>
Education and Health Services	61.8
Trade, Transportation, and Utilities	58.3
Government	50
Manufacturing	30.5
Leisure and Hospitality	27.4
Professional and Business Services	23.2
Financial Activities	15.7
Other Services	11.2
Mining, Logging, and Construction	10.8
Information	3.7

Bureau of Labor Statistics January 25, 2012

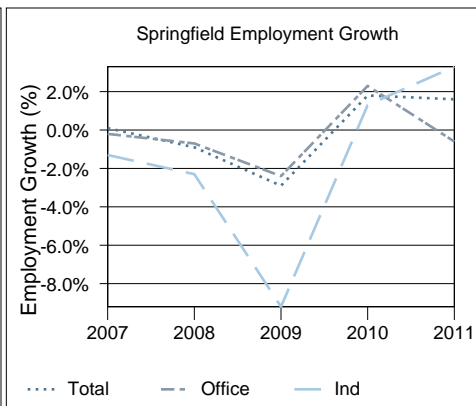


Bureau of Labor Statistics January 25, 2012

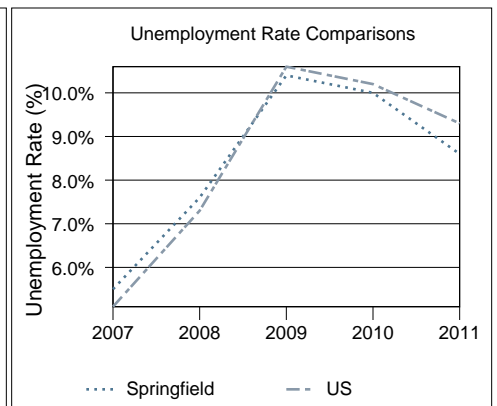
## Section 7 - Employment Trends



Provided by Moody's Economy.com

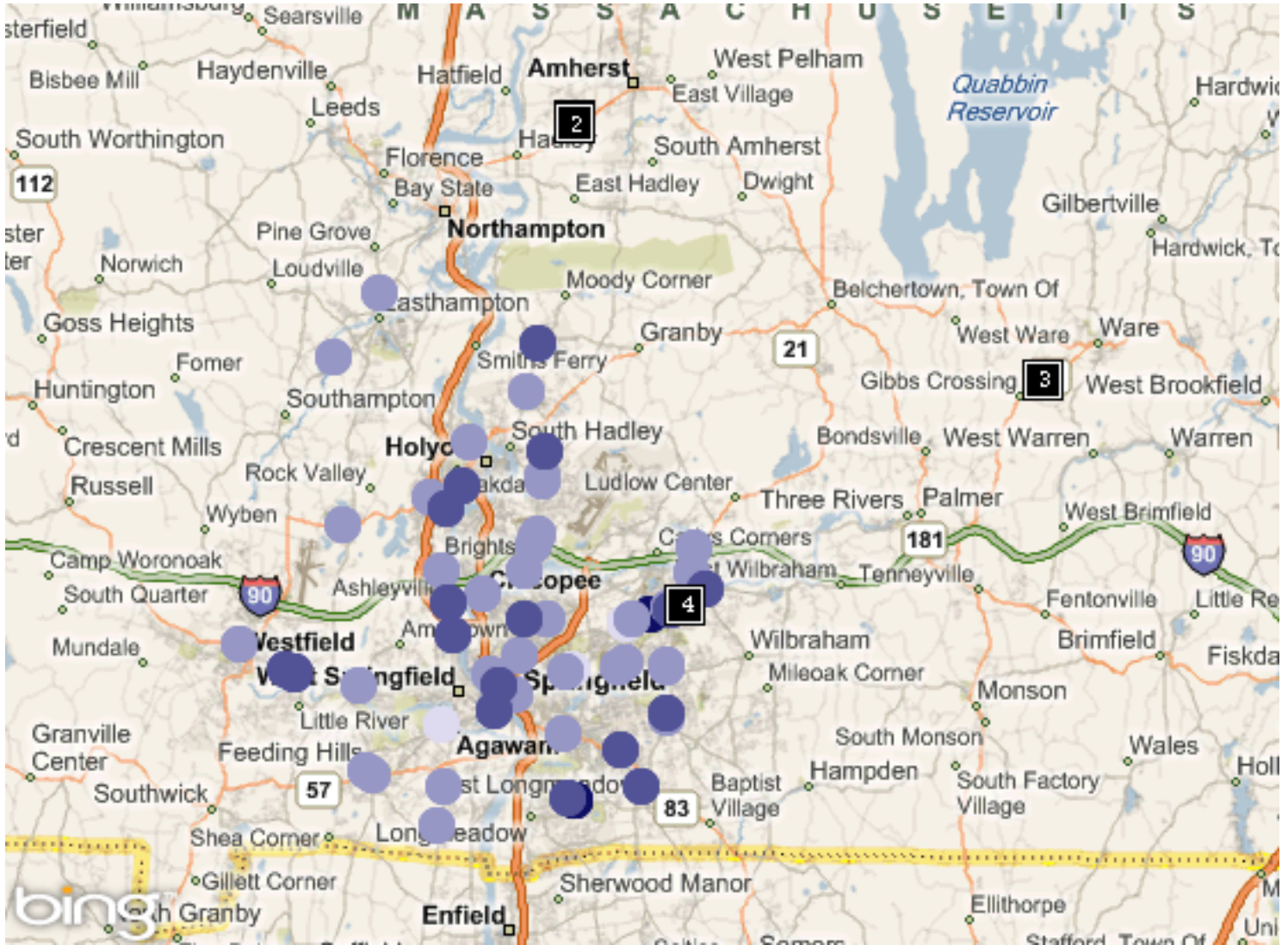


Provided by Moody's Economy.com



Bureau of Labor Statistics

Section 8 - Metro Area



Neighborhood and Community Non-Anchor Rents: ● \$19 and up    ● \$14.00 to \$19.00    ● \$9.00 to \$14.00    ○ Under \$9.00  
Existing Area Power Centers and Regional Malls ■

Springfield Area Power Centers and Regional Malls

Id	Name	City	Year Built	Size	Type	Id	Name	City	Year Built	Size	Type
1	HADLEY CORNER	HADLEY	1971	340,000	P	3	GIBBS CROSSING	WARE	1999	371,000	P
2	MOUNTAIN FARMS MALL	HADLEY	1973	400,000	P	4	EASTFIELD MALL	SPRINGFIELD	1970	673,800	R

Type R: Regional/Super Regional malls P: Power Centers

Numbers correspond to listings on map

## Section 9 - Glossary

**Section 1 - Current Metro Asking Rent Details**

**Asking Rent** - Retail asking rents on Performance Monitors are based on neighborhood and community centers in the metro specified. All figures are annual triple net rents and are weighted averages by square foot.

**Nonanchor Asking Rent by Age** - chart identifies the current quarter weighted non-anchor asking rent per square foot for neighborhood and community centers built during the listed time periods. N/A for any age bracket indicates that there are not enough centers within the age period to be tabulated.

**Nonanchor Asking Rent Distribution** - the column chart shows the current number of properties falling within the various asking rent buckets. The tabular data above defines the asking rent by percentile ranking of the current asking rents into low (3rd percentile), high (97th percentile), 25%, 75% as well as current mean and median asking rents for the metro.

**Nonanchor Asking Rent Growth Rate Distribution** - measures growth from previous quarter to current quarter. The column chart defines the number of properties in the metro falling within their associated asking rent growth rate bucket. The tabular data above defines mean asking rent growth for the metro as well as the low and high asking rent growth benchmarks for properties in the metro.

**Anchor Asking Rent Distribution** - table shows the current anchor asking rents into low (3rd percentile), high (97th percentile), 25%, 75% as well as current mean and median asking rents for the metro.

**Section 2 - Non Anchor Rent Growth Comparisons**

**Asking Rent Growth** - table identifies rent growth for neighborhood and community centers for the time periods specified. Annualized rent growth captures the previous year's year over year rent growth.

**Metro Ranks** - ranks the overall metro's asking rent growth versus other metros included in the region and the US. Note that US and regional rent growth figures may differ from the figures on our primary market reports which benchmark only the primary markets in the region and in the US.

**Section 3 - Current Metro Vacancy Details**

**Vacancy** - vacancy figures on Retail Performance Monitors are weighted averages based upon total anchor and nonanchor vacant space in both neighborhood and community centers in the metro.

**Vacancy Rate by Age** - current total average vacancy for neighborhood and community centers in metro built during the listed time periods.

**Vacancy Rate Distribution** - the column chart shows the current number of properties falling within the various vacancy rate buckets. The tabular data above defines the asking rent by percentile ranking of the current vacancy rates into low (3rd percentile), high (97th percentile), 25%, 75% as well as current mean and median vacancy rates for the metro.

**Section 4 - Vacancy Rate Comparisons**

Annualized vacancy rates in table refer to previous year's year-end vacancy rate.

**Metro Ranks** - ranks the overall metro's vacancy rate versus other metros included in the region and the US. Note that the US and the regional vacancy rates may differ from figures on our primary market reports which benchmark only the primary markets in the region and US.

**Section 5 - Metro Inventory Detail**

**Inventory by Center Type** - percentage of total Retail space in metro tracked by Reis for community, neighborhood, power and regional centers. Note that power centers and regional mall figures are not included elsewhere in the Performance Monitor report.

**Shopping Center Stock Traits** - low (3%), high (97%), median and median size and age figures for neighborhood and community centers in metro.

**Inventory by Center Age** - percentage of total metro square footage of neighborhood and community centers built during the listed time periods.

**Current Inventory Level** - total number of neighborhood and community centers Reis is tracking in the metro along with total square feet.

**Section 6 - Metro Data** (All selected economic and demographic data are sourced from Moody's Economy.com.)

**Quarter** - 1, 2, 3, or 4 to denote the applicable three month period or Y for an annualized number.

**Vacancy** - vacancy figures on Retail Performance Monitors are weighted averages based upon total anchor and nonanchor vacant space in both neighborhood and community centers in the metro.

**Asking Rent** - nonanchor retail asking rents based on neighborhood and community centers. All figures are annual triple net rents and are weighted averages by square foot.

**Population** - total number of inhabitants in the defined geographic coverage area as defined by the U.S. Census Bureau.

**Households** - the number of occupied housing units as defined by the U.S. Census Bureau.

**Office Employment** - the number of persons employed in finance, insurance and real estate (FIRE) sectors as service industries.

**Average Household Income** - the average income per household as defined by the U.S. Census Bureau.

**Section 7 - Current Employment by Sector**

Data on local economy sourced from U.S. Department of Labor, Bureau of Labor Statistics. Please note that employment data by metro is not seasonally adjusted. Note that while Reis uses both Moody's Economy.com data and BLS data for illustrative purposes in its tertiary markets, there may be variances in employment figures due to differing metro boundary definitions.

Labor Force data is delineated into employment and unemployment along with the resulting unemployment rate. Nonfarm Wage and Salary Employment is delineated into the various employment sectors tracked by the BLS. All figures in thousands.

**Section 8 - Employment Trends**

Total Employment Growth and comparisons between industrial and office employment growth are sourced from Moody's Economy.com. Unemployment Rate trends are sourced from U.S. Department of Labor, Bureau of Labor Statistics.

**Section 9 - Metro Area**

Thematic map of nonanchor asking rents for neighborhood and community centers along with numbered listed of power centers and regional malls in area.



# SPRINGFIELD'S SOUTH END NEIGHBORHOOD: Residential & Retail Market Analysis

June 2008



Prepared for:  
City of Springfield

Prepared by:  
GLC Development Resources  
DAB Appraisal Services



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## Executive Summary

In its South End neighborhood, the City of Springfield has a unique opportunity to revitalize a once strong urban, mixed-use district with an existing base of retailers and institutions; a significant number of attractive residential structures; and good proximity to downtown. With the right changes and investments, it can grow into a safe, vibrant, mixed-income urban neighborhood.

To achieve this goal however, significant commitments and actions will be needed. The City and the local private sector must collaborate and take steps now to set the course for that outcome. In recent decades, the South End has undergone a difficult transition. Residential transience, disinvestment in property and neighborhood crime (and the perception of crime) weakened the fabric of the neighborhood and now make efforts to redevelop the community a significant challenge.

This analysis is meant to identify the underlying market attributes – location, residential and retail – available to the City, property owners, residents, merchants and the local development community to start the revitalization. The recommendations that will grow out of this market analysis will identify the public and private actions required to start the change.

### Findings

For the purpose of this discussion, the South End Neighborhood is considered to be the area south of downtown bordered by State Street to the north; Mill Street to the south; East Columbus to the west; and Maple Street to the east. Within this neighborhood there are two areas on which the analysis has focused, both on the east side of Main Street: the former Gemini manufacturing site, currently owned by the City; and the area known as Hollywood, centered on a group of approximately 20 historic 4-story masonry buildings between Saratoga, Oswego, Richelieu, and Main Street.

The South End neighborhood has a number of underlying strengths from which to build, including its proximity to downtown, mix of existing building stock, and open space resources as well as strong community leadership and a diverse mix of residents. The following are specific findings which will we believe will help the community and the developers create recommendations for revitalization.

### *Residential - Rental*

- Market rents in buildings profiled in the study range from \$.82 to \$1.38 per square foot but are clustered around \$1.00 – \$1.10 per square foot or \$800-\$900 per month for a typical two-bedroom unit. At these rates, market rents do not support development of new rental housing.
- Redevelopment of existing rental buildings shows some promise, however, given the low price of existing rental housing stock, rents being achieved, and the high occupancy rates of downtown rental buildings. The question will be: Can a revitalized South End attract the downtown renter in a tight downtown market? And will market households and Section 8 households, despite their relatively close rent levels, live together in the same area?
- Even in some of the healthy, market-oriented developments profiled, the lower rents in market rental buildings overlap with Fair Market Rents for Section 8 vouchers and eligible rents for Low Income Housing Tax Credits (LIHTC) which goes up to 60% of area median income. Because of the equity available to developers from the LIHTC program among others, under some conditions, this overlap may create a dis-incentive for market rental development.
- However, with a mix of higher and moderate income rents, owners can position their properties to take advantage of both the market and the benefits of mobile Section 8 vouchers, while positioning themselves for an improved rental market by retaining the leasing flexibility unavailable from LIHTC.

Executive  
Summary

### *Residential – For-Sale*

- In Springfield today, the sales price of existing single family housing and the direct cost to construct new housing are nearly the same, at approximately \$150,000 per unit. While the premium sales price possible for new construction may help the balance somewhat, this still limits the opportunity to use new housing as a market tool to revitalize the South End during the first phases of neighborhood improvement.

- However, the economics of developing new single family townhouses or detached housing through modular or stick-built construction may make new construction feasible in some locations. There may be a window for developers with low basis in land to develop market housing in the South End, assuming the “public realm” (including streets, sidewalks and open space) is improved and the area’s identity can be changed.
- On average between 2005 and 2007, an average of 39 MLS listed single family homes were sold – citywide - in the same year they were built. MLS data represent about 75% of the new for sale property, so it is estimated that the market absorbs approximately 50 new units per year. This suggests that smaller phases of new for-sale residential units will be required for any new project.
- There are also opportunities for developers to buy lower cost rental properties in good locations and convert them to condominium use.

### *Retail*

- The South End retail district is comprised of two distinct districts:
  - On the northern border closest to downtown, it is a walking district connected to downtown by its strong Italian American retail businesses.
  - Traveling south towards Mill Street, the blighting influence of Hollywood has affected occupancy in retail buildings in the area; further south on Main Street, this largely vacant retail area gives way to a more stable but commuter-oriented retail area.
    - Even where stores in this area are occupied, some uses such as auto businesses, the bottle and can redemption center, etc., are not suitable for neighborhood retail districts.
- The South End does not currently have a supermarket within its boundaries. However, within a two mile radius there are both full-service supermarkets and smaller neighborhood serving markets. As a result, the community may feel that that the neighborhood is underserved by grocery stores. However, supermarkets and their development professionals may believe that the existing full-service stores are too nearby and the local grocery stores too numerous for the South End to be considered an underserved market from a supermarket developer’s standpoint.
- The analysis found that there is unmet retail demand which may support a smaller grocery of approximately 20,000 square feet. However, this smaller format is currently only being developed in relatively high-income urban neighborhoods. There are local examples of retailers such as Food Zone,

which do operate in a smaller format and as indicated by the neighborhoods they serve, have many low-income customers.

- Review of other comparable neighborhoods suggests that their paths to revitalization have included strategies such as:
  - focusing on housing revitalization to entice investment and increase retail demand;
  - creating Main Street/Business Improvement Districts to focus attention on problem conditions, to create a cohesive district, and to promote the district and its individual businesses;
  - identifying community institutional partners;
  - creating community development corporations; and
  - creating attractive gathering places.

For the community to take advantage of these trends, the City and local private sector must initiate changes in the physical, social, and business environments in the South End enough for the local market, the source of most potential buyers and renters, to perceive the South End as an emerging, vital downtown neighborhood.

The recommendations that derive from this report will identify a set of specific public and private actions which can help capitalize on these trends.

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# Overview of Findings

## Findings

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These findings cover the residential rental and for-sale market; as well as the retail market in the South End.

### Residential Rental Market

- There are a number of successful, market-rate downtown rental projects, including Morgan Square and Stockbridge Court achieving \$1.00 to \$1.10 per square foot rental rates and 95% occupancy.
- Successful buildings are typically professionally-managed with larger unit counts; with designated nearby parking and relatively small one-bedroom and two-bedroom units.
- Based on these rents and local construction costs, the market rents for comparable buildings in benchmark neighborhoods are not high enough currently to support new construction of rental housing.
- In some of the developments profiled, there is overlap between lower rents in market rental buildings and Fair Market Rents for Section 8 vouchers and eligible rents for Low Income Housing Tax Credits (LIHTC). Because of the value of the equity available to developers from the LIHTC program, this overlap can create a dis-incentive for market rental development.
- Some developers are positioning properties to take advantage of both the market and the benefits of mobile Section 8 vouchers without the 15-year income limitations of the LIHTC program: as an example, the majority of

the households in the recently redeveloped Winn Residential property along Central Street are Section 8 mobile voucher holders.

- Given the low price of existing rental housing stock, rents being achieved, and the high occupancy rates of downtown rental buildings, there are opportunities to buy, renovate and reposition existing rental buildings.
- Based on construction permit activity, there does not seem to be much new market rental stock, and demand seems to be going into existing housing being redeveloped in the City, which, combined with the high occupancy of downtown rental buildings suggests there may be market demand for new or revitalized rental product in the market.
- In the South End neighborhood, 80% of the stock is rental; and most of these units are occupied by low-income households.
- Existing rental stock, given recent transactions where existing rental units are being sold for \$25,000 per unit, may be available at a price which could allow for revitalization.
- Assuming rents achievable a few blocks away from the South End in either direction, it may be possible for the owners to afford approximately \$19-\$40 per square foot rehabilitation costs, before use of capital subsidies like historic tax credits, HOME, or other eligible public subsidy programs which could pay for further rehabilitation.

### **For Sale (Single Family/Condominium)**

- According to MLS data, the average Springfield single-family (new and existing) house sells for approximately \$155,000. [This data set excludes sales by owners, which may decrease the average price.]
- Over the last three years (2005-2007), the average existing single family home in nearby Old Hill/Upper Hill/Bay neighborhood sold for \$125,000. In the South End and downtown, this price point was approximately \$114,000.
- Over that same period, about 1,300 single family homes sold each year in Springfield; of which about 18 are in the South End and 161 are in nearby Old Hill/Upper Hill/Bay.
- Single family production and absorption trends:
  - In the period 2005-2007 126, 135 and 145 new single family permits were pulled in each of those respective years, showing that there is significant new single family activity in the market.
  - As a snapshot of annual single family absorption, from 2005 -2007, 1,321 MLS listed single family homes sold city-wide, and 39 of those were built in 2006; suggesting that accounting for units sold outside of MLS (approximately 25% of new housing) the market could absorb about 50 new units per year.
- Interviews with local developers suggest that construction costs of \$110 to \$180 per square foot have been achievable in the market place.
- Assuming these economics, in general the direct cost of building new single family units meets or exceeds the achievable average sale price.



- However, at a higher price point, \$190,000 or more, developers have shown there is market window for newly developed for-sale housing and suggest that townhouse or single family detached units may be viable where that price point can be achieved. While this price point has not been available in the South End recently, it has been available in other moderate-income Springfield neighborhoods such as Pine Point and East Springfield.
- Assuming recent transactions are barometers of the cost of existing buildings, the cost of existing units suggest there may also a market for turning existing buildings into condominiums in the downtown.

### **Retail Market**

- To understand how local retail business is fairing, we compared its characteristics to other revitalizing neighborhood retail districts in the region. Among the findings, the South End had:
  - a relatively high amount of retail square footage per household; and
  - a relatively high vacancy rate in existing space.
- Keys to retail success in the urban neighborhoods we examined have often included significant residential revitalization in advance of retail development, a dedicated CDC, a Main Streets program, and an educational or other institutional presence on the Main Street.
- From information provided by the Co-Star commercial retail database and the talks with a local retail broker, the retail rents in the South End range from approximately \$9 per square foot in the south and central sections of Main Street to \$12 per square foot closer to State Street.
- The retail analysis showed that the South End and Metro Center are not well served by full-service supermarkets – although there is a Big Y or CVS within a two mile radius.
- Supermarket dollars appear to be migrating outside the neighborhood to both the West Springfield Big Y and other area supermarkets.
- Although all neighborhoods have some degree of leakage because of their boundaries, our leakage/capture analysis indicated that on an order of magnitude basis, over \$6M or nearly 25% of the area’s buying power which could be captured for grocery goods is being spent outside of the immediate neighborhood. While this amount would not be adequate to support a full-service supermarket, it may be adequate to support a smaller 20,000 square foot grocery store.
- To support their retail districts, comparable neighborhoods have focused on strategies involving:
  - Residential revitalization
  - Community organizations such as Main Streets Program
  - Non-retail users that bring community together ex. schools, health centers, libraries
  - Institutional partners

# 2

## Residential Market Analysis

### 2.1 Existing Conditions - Residential

The South End is one of the City's smallest neighborhoods and is one of the closest to downtown Springfield. It has traditionally been defined as the area bounded by I-91 on the West, Maple Street on the East, State Street on the North and Mill Street on the South.

From the 1990 to the 2000 census, changes were made to the boundaries of the South End Metro Center and Six corners and the population of the South End went down as a result. Within the smaller focus area of this study, which used the same block groups in the two periods, the population of the South End has been reasonably stable over the past 10 years with approximately 4,500 residents in 1,900 households. Its residents have an average median income of \$21,000, below municipal Springfield's \$36,000 median household income.

There are approximately 2,000 dwelling units in the South End of which approximately 1,900 (93%) are occupied, a rate that is slightly higher than the city as a whole. The South End, however, has a much larger ratio of renter-occupied units to owner-occupied units: renter-occupied units represent approximately 75% of the total units in the South End. In the city of Springfield, renter-occupied units represent 48% of the overall units, with a 12% vacancy rate.

Because of the poor physical and economic condition of the South End, the GLC team sought to envision a way forward, instead of focusing on the current condition of the district. To do this, the team sought to identify models of success in residential properties in

comparable and adjacent parts of the city. Market information about the rental and for-sale market in adjoining neighborhoods has been used to identify the kind of conditions that could potentially exist in the South End, based on certain assumptions.

The specific conditions that the team believes must be addressed to facilitate change in the market conditions in the South End are the following:

- Code Enforcement

While not unique to Springfield, the South End has a comparatively large number of vacant and abandoned structures and lots, reducing the value of adjoining properties and creating a concentrated area of disinvestment, decline and poor maintenance. The continued work of the Building Code Enforcement Department in the area will be necessary to change both the reality of decline and poor maintenance and the subsequent perception of crime and danger.

- Safety

The current perception of personal safety in the area is poor. To enable the market conditions that exist in adjacent comparable neighborhoods to thrive in this area, Springfield Police and community residents need to continue their work to keep crime out of the neighborhood.

## 2.2 Residential - Rental

To identify whether there is a market for the development of new units or the rehabilitation of existing rental property in the South End, using the methodology identified earlier, the consulting team identified a series of properties in the Springfield market that represented the potential performance of rental property in a stabilized South End.

The properties selected by the team were identified because they were of the same approximate height, age, design and number of units as the larger multifamily buildings in the neighborhood.

The properties were:

1. Stockbridge Court, Downtown/South End
2. 202-212 Pearl Street, Downtown
3. Cumberland Apartments, 36 Cumberland Street, North End
4. 122 Chestnut Street, Chestnut and State Street, Downtown
5. Armory Commons, 69 Winter Street; and
6. Morgan Square Downtown.

Detailed information about each of these comparables is attached in **Appendix A in Exhibit 2a** as well as a map of their locations.

### 2.3 Residential Rental Findings

- These comparables generally average approximately \$1.00 to \$1.10 per sq foot rents per month. A summary of these rents is attached in **Appendix A in Table 1a**.
- A key finding focuses on the overlap between market-rate rents, Section 8 fair market rents and tax credit eligible rents which are at their highest 60% of Area Median Income (AMI). Today, Stockbridge Court rents for a small 2 bedroom unit \$990 per month; the adjusted 2BR Fair Market Rent (the rent which identifies the maximum amount that a Section 8 voucher may subsidize) is \$928 (\$62 per month difference) and a 2BR 60% tax credit rent is \$967 (\$23 per month difference). Other properties have lower rents. This suggests that the market for rental is within or just above the 80% of AMI which is considered affordable housing. Because tax credit equity available from maintaining 60% AMI rents is a valuable as a part of developing or redeveloping residential and the security of the mobile Section 8 vouchers are more appealing than market rents, this may provide a dis-incentive to maintaining exclusively market buildings.
- However, obtaining affordable housing tax credit equity requires that buildings retain their affordable, rental status over 15 years. (Other sources of affordable housing grants require 30 years). This limits the ability to change direction as condos or to capture additional market households when the market changes. As a result, there may be benefits to maintaining a building that can capture higher rents through development of a healthy mix of affordable and market eligible units.
- Assuming a moderate \$1 per square foot rent, along with basic operating costs and market variables (1.20 DSCF, \$6,500 per unit operating costs, 95% vacancy and an 8% cap rate), a stabilized market rental unit would be valued at approximately \$47-\$66,000 per unit. This value is not adequate to justify new construction of rental units in the market.
- Under these circumstances, there are still good investments for developers and the community to be made: acquisition of existing apartment units, assuming they had no significant systemic problems, could be a good investment. By way of example, at \$25,000 per unit (this is approximately the per unit cost of the Carabetta portfolio as reported in the Springfield Republican, September 17, 2007, attached in the Appendix), the investor may have approximately \$20,000 or more to invest in unit upgrades to bring the revitalized buildings to market, *before* considering the use of Historic Tax Credits, HOME, 4% tax credits or other funding programs with relatively modest affordability requirements. An example of this calculation is attached in **Appendix A in Table 4a**.

### 2.4 Residential For-Sale Findings

To identify the benchmark value and absorption of existing for-sale housing in Springfield, the team reviewed Multiple Listing Service data prepared and provided by DAB Appraisal. This data covers for-sale property (single family homes and condominiums) for all

neighborhoods in the City of Springfield for the years 2005, 2006 and 2007. MLS data typically capture approximately 85% of all transactions and slightly less approximately 75% for new sales. [The team has focused on these two categories of the for-sale market on the advice of the City of Springfield, as the market for multifamily units has been affected significantly by the high number of rental units.]

- As shown in **Table 5a in Appendix A**, during the period of 2005-2007, single family homes have hovered in the range of \$155,000 per unit at an average unit size of approximately 1,400 square feet, or \$110 per square foot. These units were on the market for approximately 68 days. Approximately 1,300 units per year are sold.
- In the same three-year period, in The Old Hill/Upper Hill Bay, the stabilized area closest to the South End, the average sale price was \$125,000 and units took approximately 71 days of market time to sell. In the area which includes the South End and parts of Downtown, there were several sales which averaged approximately \$115,000 in 2007. [Note: Few of these sales had street addresses in the South End. The majority of the units were located in the nearby downtown neighborhood.] Based on this analysis, we would assume that values in the South End would be the same or less than these values.
- Also shown in **Appendix A in Table 5a** approximately 90 condominiums were sold per year in the \$120,000 range with unit sizes of approximately 1,000 square feet. These units had approximately 70 days of market time.
- In the period 2005-2007, 126, 135 and 145 new single family permits were issued in each of those respective years, showing that there is significant new single family activity in the market. Based on a review of the new construction single family permits issued over the last 60 days and discussions with the Code Enforcement staff, the majority of these units are infill townhouse or detached homes in the less dense sections of the City such as Sixteen Acres, Pine Point and East Forest Park.
- For a one-year snap shot of absorption, on average from 2005-2007, MLS data shows that 39 units built in a given year were sold in that year, suggesting that the market absorbs 39 newly built single family homes per year. When adjusted to account for the non-MLS sales, this figure is closer to 50.
- In the same period, in the area closest to the South End that has a significant number of condominiums, Forest Park, there was an average of 24 condominium sales per year at \$156,000 with 77 days of market time. The area which includes the South End and Downtown had an average of 6 sales per year in that period, averaging approximately \$75,000. [Within this category, these addresses primarily represent condominiums in the Downtown area, rather than the South End.]
- Based on these sales, there is a market window to achieve an adequate price point available to warrant new construction of single family housing. This price point

requires approximately \$110 per foot direct construction costs and likely savings through land, construction method or labor costs; or that a premium can be established based on the location. Without these factors, a subsidy would be required to allow new for-sale development. New construction typically commands a price premium which may allow for a somewhat higher achievable price for projected new units.

- Under the right conditions, there may be a market for acquisition and rehabilitation of some existing buildings for condominium use in certain established areas: Classical Condominiums is an example of property adjacent to the target area which has had success.
- The effects of the sub-prime lending and foreclosures on the market have also yet to be fully accounted for in these sales and will have an impact on the immediate prospects of the local housing market as there may be an influx of additional units on the marketplace at a very low price point. Recent historic cuts in interest rates by the Federal Reserve Bank may lessen the impact of these trends.

## 2.5 Developer Interviews

To further understand the dynamics in the rental and for sale market, the members of the GLC team conducted phone interviews with representatives of developers active in the market. These interviews were designed to identify the customer profile of the households that are buying the existing units at these price points; and get an understanding of the construction costs they are achieving in the local market. The results of the interviews are presented below:

Mrs. Leslie Clement, Sears Realty (Recent Project: June's Way in Forest Park)

- Customers are divided equally among Caucasian, African-American and Latino families; most from Springfield, or Springfield area
- These groups have adapted to concerns about area schools and most are prepared to use Catholic schools if they feel neighborhood public schools will be inadequate.
- Most all are married; 30% of them are relocations; 30% are second marriages.
- Customer has many options and wants suburban amenities in the city including yard, larger numbers of rooms, bathrooms, etc., the idea that there is a "suburban mentality" for buyers is a real concern for new single family housing.
- Despite amount of existing housing on the market, there is a real premium for new units.
- Experience with June's Way is that direct construction is \$110-\$120 per foot stick-built; modular can be done successfully in the market if designed correctly.
- June's Way price points are in the mid-\$300,000 range and offer relatively large homes, some over 2,000 square feet; developer mentioned that product type is designed for location, which is proximate to the Longmeadow border.

Mrs. Peggy Ackerman of GFI Properties (Recent Projects: Prospect Park in Pine Point and East Springfield)

- The customers are young families, and there is a mixed-racial profile
- Most from Springfield area already, many buyers from other nearby Springfield neighborhoods.
- Approximately 50% with children.
- Range of backgrounds, most are local workers at colleges, and medical and corporate employees
- Springfield has neighborhood schools at the elementary school level; schools not perceived as major issue for buyers.
- Identified a premium on new product if location is right.
- The GFI property in Pine Point, which is proximate to MassPike, has many buyers from Boston area.
- Two major recent developments: Prospect Park in Pine Point and East Springfield
- 3br/1.5 baths; 1,300 to 1,400 square feet: \$225,000 in Prospect Park; in East Springfield the price point is \$190,000-\$200,000.
- \$110 per foot direct cost, stick built; modular has also been successful.

Mr. Tom Kegelman of the Community Builders, Springfield Office, (Recent Project: Ice Pond Residences at Village Hill, Northampton)

- The customers for Northampton projects primarily come from Hampshire County, a smaller portion of whom are from Springfield institutions such as Bay State and Mercy Hospitals; some of whom in another time may have lived in Springfield; many priced out of Northampton, Amherst and Longmeadow.
- Although there is infill, there is not much larger scale market development in Springfield/Holyoke; disincentive to build anything but affordable given replacement cost relative to rent levels and relative abundance of housing.
- Construction costs are lower than Boston, but not that much lower; \$120 per foot in 2005; can expect \$150 or more for sophisticated stick-built single family housing.
- Modular has been successful; and can definitely work if it is designed from the first. But it is not always cheaper, especially when local wages are down.

## 2.6 Residential Conclusions

Springfield has a surplus of housing at relatively modest prices. The South End has not been a particularly attractive residential option due to perceptions of inferior public safety and quality of environment. The neighborhood does, however, have advantages, namely its convenient central location. The South End is a short distance to the employment and recreation centers of downtown Springfield. It also enjoys close access to local highways such as I-91, which connects to other regional employment and entertainment centers. There is also at its heart, the Hollywood District itself – an impressive clustering of handsome apartment buildings and tree-lined streets that is largely intact. The “Little Italy”



feel is also palpable along the northern section of Main Street, lending a special character to the surroundings.

The challenge going forward is to build on the strengths of the neighborhood and ameliorate the negatives so that the South End becomes an attractive neighborhood. The specific physical measures required to accomplish this will be explored in the next phase of work. To succeed, those measures must do the following:

- Create an attractive, street-oriented residential environment, unique in the Springfield market, with the appropriate density and open space amenities;
- Work with city officials and community groups to enhance public safety for residents and visitors;
- Improve the range of retail uses located in the neighborhood and provide connections to shopping and downtown employment;
- Deliver new or fully renovated homes at a competitive price;
- Provide the right mix of market and affordable housing;
- Actively work with members of the real estate community to identify challenges and solutions to market conditions;
- Build and support community organizations that can provide leadership and continuity for what will be a long-term effort;
- Celebrate the multi-cultural identity of the South End.

To capitalize on those proposed improvements and begin to change the residential character of the neighborhood, the City's residential strategy should be to:

1. Create incentive packages of existing funding sources to encourage *repositioning of existing rental assets and the financing and construction of new for-sale units* concurrent with the completion of the public realm improvements discussed above;
2. Identify the range of funding sources that could *reduce the capital gap* in order to improve the economics of market-rate homeownership;
3. Make sure any proposed residential development includes *a phasing plan which supports absorption* and improves positive connections to downtown residential and the Forest Park neighborhood.
4. As new product appears in the market, create a neighborhood-wide marketing campaign to support sales and rentals.

### **2.6a Re-positioning Existing Rental Properties**

While the rental market may not support new development, for existing rental properties in the district, assuming continued progress on code enforcement and depending on their condition and any deed restrictions, there may be market opportunities for current owners if the area's public realm is improved. For example, for existing rental units, it may be possible to have a largely market redevelopment of rental buildings with a relatively small 20-30%



affordable requirement using 4% tax credits or selective use of HOME or CDGB funds rather than the “deep” subsidy required from a 9% tax credit project, which would require 100% of the units to be available to households making 60% or less of area median income for 15 years.

A closer look was also taken at workforce housing or housing for families who earn above 80% of Area Median Income (AMI), which could be a segment of the rental market on which to focus. There are many households that are earning nearly market rate incomes but for a variety of reasons homeownership may not be suitable for them yet. In particular the city would do well to assist in creating housing affordable for local school teachers, police and firefighters. The challenge will be that while there is definitely demand in this market segment, the availability of low-cost for-sale and rental opportunities in the Springfield market and the lack of operating subsidy programs for these units have made them a challenge for developers to include in their projects.

An example of the potential to reposition existing rental housing is the Carabetta portfolio, recently acquired by First Resource, Incorporated which includes over 100 units in the South End’s Hollywood section. While these new owners, like other owners, may be wary of a repositioning strategy given the current conditions in the neighborhood, use of programs such as 4% tax credits and historic tax credits could make it possible to move a critical mass of units into the market if the timing of the public realm improvements is appropriate. A review of title information for these properties by the City of Springfield’s Code Enforcement staff suggests that some of these properties may have expiring project-based Section 8 vouchers which subsidize the units operations as affordable housing. We recommend completing due diligence on the properties’ income requirements and potentially engaging these and other owners of property in the area to solicit their interest in redevelopment in tandem with physical improvements.

The Springfield Housing Authority’s Marble Street development should also be an area of focus. As shown in the TAP study, the development may be in the path of new or extended streets that have been discussed as part of the revitalization strategy. If that development is demolished, there may be ways to satisfy the unit replacement requirement by redeveloping the units among other new mixed-income residential development, while bringing federal resources that can support the redevelopment of the larger area in the style of the US HUD HOPE 6 program. While the HOPE 6 grant scale of development and subsidy may or may not be available in this case, there are other US HUD-funded models for revitalization or redevelopment of the public housing should be used as a resource to anchor the larger revitalization plan.

A final area of focus should be the strategy in place at the Winn Residential revitalized Northern Lights property along Central Street. At this property, the developer has redeveloped the buildings and is currently leasing predominantly to mobile Section-8 voucher holders, which allows them to obtain for a 2 bedroom unit for example, \$928 with a partial guarantee for a portion of the rent. While this does not necessarily create new market housing, developers can get the top of the affordable housing rents while retaining flexibility to serve households at 80% of AMI which is still considered affordable (in some cases, may

be equal to market rents). This suggests that if a developer can identify rental revitalization funding which does not entirely limit the possibilities of obtaining higher rents by limiting LIHTC to a smaller number of units, or using HOME or historic tax credits, the developer's incentives can be aligned with the City's interest: revitalization and greater income diversity in rental developments.

### **2.6b Reduce the Homeownership Capital Gap**

If we assume that the right series of public improvements are made and continuing progress is made on crime reduction and building code enforcement, considering the price premium for new construction, an argument could be made that a price point of approximately \$180,000 - \$200,000 could be achieved for the first phase of a new development in the South End. Assuming a direct construction cost of \$120 per square foot for the average 1,400 square foot single-family home, when including soft costs, the units would need to sell at \$210,000 to break even, before land costs. To make this economic, the units would require between \$10,000 and \$30,000 in subsidy per unit. While it will require substantial work, it may be possible for efficient unit sizes, site work subsidies, infrastructure work or other incentives to reduce the developer's costs of construction. Importantly, reducing land costs for publicly owned land to zero in some cases could be a major help in encouraging new for sale residential development. Further, the revitalization of the public spaces in the area may provide adequate amenities in the area to make a difference in achieving the price point required to make this form of residential more economically feasible.

An example of this in Boston is Washington Commons, on the corner of Washington and Martin Luther King Boulevard in the Roxbury neighborhood of Boston. In this instance, the City and local developer, Windale, developed a series of new, for-sale homes on vacant Redevelopment Authority parcels. The City used land price write-downs, HOME funding and other resources to fund specific project elements for the whole project, including site preparation and site work, as well as providing a subsidy for the 30% of the homeownership units which were available to households at 60-80% of area median income. The remaining units were 30% targeted for "workforce" housing (households earning 100% of area median income) and 40% market units. While this mix may vary for Springfield (the small difference between the workforce and market housing may hurt sales of the workforce units), the strength of the subsidy for the 60-80% tier and the site work allowed the housing subsidy to stimulate needed market rate homeownership units.

### **2.6c Phasing Plan and Absorption**

According to the MLS data, over the past three years, the City has been absorbing an average of 39 new single family homes (i.e. buildings built in the same year they were sold). This fact suggests that new residential development must be through carefully in the context of other project's that are underway to make sure the new development can be absorbed.

The trend in existing homes (those not built in the preceding three years) also suggests that care should be taken to make sure new for-sale units are phased carefully. The Downtown and South End appear to be absorbing a relatively small number of existing for-sale units per year (an average of 18 single family homes 2005-2007). Even assuming a preference in the

market for new development, and that a share of the Six Corners or Old Hill sales of existing homes could be captured by new development, the absorption information suggests a phase of new units containing over 20 new homeownership units may be a challenge to absorb in a single phase. This gives the City guidance on how to scale and phase any planned new residential development.

## 2.7 Next Steps - Residential

To prepare a preliminary strategy for redevelopment in the South End, team members will take the following next steps:

- GLC and DAB will follow-up on the restrictions governing the newly acquired rental properties in the Hollywood and prepare economic analyses of possible market rental redevelopment for select properties in the area using shallower subsidy sources such as 4% tax credits, historic tax credits and other subsidies with a focus on bringing as much income diversity to the buildings as possible. This information will be used to develop feasibility scenarios for rehabilitated rental buildings and help guide the development of the plan. We also propose a meeting with appropriate SRA staff regarding the Marble Street development.
- Prellwitz Chilinski Associates (PCA) and McMahon Associates will review prior studies and develop a plan to identify the priority physical changes needed to create a physical climate for revitalization in the district. This will include:
  - Prioritizing public realm improvements by the public sector (streets, sidewalks, open space, water or utility infrastructure);
  - Providing recommendations for priority preservation and demolition in the area, where applicable;
  - Identifying potential residential design typologies for cost review and pricing by KVA.
  - Identifying a phasing strategy for residential development which recognizes the absorption thresholds but develops momentum and dovetails with the timing of the public realm improvements.
- KVAssociates, the team's pre-construction consultant, will confer with Springfield developers and builders in greater depth and more specifically identify costs of the new housing that may be targeted for the City sites in the South End.
- Using the PCA typology and the KVA cost-analysis, GLC and DAB will develop economic analyses of the targeted homeownership residences to characterize the capital gap between the cost to produce and new homeownership units here and the price point using forms of subsidy that can support the mix of incomes targeted.
- Continue to explore options for single-family infill housing using modular construction techniques and "green" technologies.

# 3

## Retail Market Analysis

### 3.1 Existing Conditions - Retail

The South End retail district is generally characterized as the area along Main Street just south of Springfield's downtown bounded by State Street to the north and Mill Street to the south. Based on information from Co-Star, a commercial real estate database, and a "take-off" analysis based on assessing records, this area may have up to 300,000 square feet of ground floor space, the much of which has been designated for retail use. The retail district is organized with street-oriented storefronts, with parking in the rear of the stores or on adjacent lots; although the streetwall breaks up as Main Street approaches Mill Street.

In part because Main Street had traditionally been a major artery for commuter travel into the City, with average daily traffic of 10-15,000 cars per day, for many years the South End was a popular retail destination. Its many grocers, bakeries, restaurants and stores reflected the heritage of the then largely Italian-American residents. Since the departure of many of residents who brought their retail spending to these restaurants and stores, and without

sufficient replacement by new residents, many of these businesses relocated from the Main Street shopping district or closed altogether.

With the exit of many longtime residents in the 1980's and 1990's, the residential population has changed. Many of the new residents are households from the Spanish-speaking Caribbean. While Main Street in the North End of the City has many small businesses which cater to its new population, the South End has fewer of these businesses, and the North End may draw a disproportionate share of South End residents' retail spending.

The South End still has several Italian-American businesses, which continue to be destinations in the Springfield area, notably Mom and Rico's, an Italian restaurant, and La Fiorentina and Frigo's, both Italian specialty stores. The headquarters of a well-respected local day care center, Square One (formerly Springfield Day Nursery), also occupies space along the Main Street corridor.

These businesses however, represent a few prominent occupied storefronts near the northern end of Main Street closest to State Street. The portion of Main Street between Winthrop and Mill Street has a large number of vacancies; based on an informal inventory it appears that approximately 30% of the storefronts along Main Street are vacant. The vacancies in existing storefronts and the larger number of vacant lots on the Southern end of Main Street create gaps that do not encourage walking. In this section of the street, there are also storefronts with tenants that are perceived as undesirable, such as bottle redemption, which according to local storeowners and residents, is a blighting influence on the neighborhood retail. In this area there is also a lack of appropriate signage for an urban commercial district and locations with broken sidewalks.

As described earlier, according to the discussion in the ULI TAP report, and the community meetings that preceded it, one of the major reasons for the on-going difficulty in attracting customers and new retailers to the South End stems from perceptions of crime and safety in the area. Another challenge is the smaller, storefront-style design of the retail. While this style and scale is regaining popularity in new developments aimed at wealthier markets with higher disposable income, the small sizes and configurations rarely meet the requirements of retailers most likely to serve the local and commuter market. For example, the median sized retail space along Main Street is approximately 4,100 feet, and may have parking in the rear, whereas many users would typically want a larger selling space and parking in front of or alongside the store. Retail rents do not seem to be a deterrent to leasing of the vacant retail.

While there are drugstores and supermarkets in or around the downtown and in the northern end of Forest Park, none of these providers of basic goods and services have locations within the South End boundaries. In addition, the downtown location of CVS for example, keeps hours (including short weekend hours) that are not oriented to Downtown or South End residents.

As shown on the **Figure 1b in Appendix B**, the City owns sites which front on Main Street and have some retail development potential: the parcels at Main Street, Winthrop Street and

Morris Street, an approximately 20,000 square foot vacant site. It is also adjacent to other vacant city-owned property across Winthrop Street.

### 3.2 South End Demand Analysis

Despite its small population size, the South End (especially when combined with downtown Springfield) is a relatively dense neighborhood for Springfield. To better understand how the South End is performing compared with comparable neighborhood retail districts in the region, we have looked at the South End in the context of comparable neighborhoods in other cities to assess its relative strength and the relationship between that buying power and space in the neighborhood retail district.

To establish points of comparison for the South End and to identify successful practices that have been implemented in other similar neighborhoods in New England, the team profiled four communities to compare to the South End [descriptions of these neighborhoods are included in **Figure 2b in Appendix B**]:

- Frog Hollow in Hartford, CT;
- the Broadway retail area in Chelsea;
- Codman Square in Boston; and
- Main South in Worcester.

These communities were identified because they had relatively similar demographics, were in close proximity to the downtown area, had street-oriented retail spaces, immediately adjacent residential neighborhoods and either represented stable neighborhoods or were taking steps along the path toward revitalization.

While their relative sizes differ, their similarities are shown in their household incomes, income mixes, housing tenures and per household spending. The boundaries of these districts are shown in maps in Figure 3b and supporting data for these categories is shown in **Table 4b in Appendix B**.

For the purposes of this analysis, the South End neighborhood was considered to be the following area: I-91 on the West, Maple Street on the East, State Street on the North and Mill Street on the South. Based on census information and projections, the South End has approximately \$31M in annual retail spending or approximately \$16,000 per household per year.

This analysis starts with the assumption that, even with the emergence of regional shopping centers, a significant amount of retail spending still takes place in the local neighborhood market area. For the purpose of understanding how the South End retail spending and its relationship to its occupied retail space, and how that compares with the comparable neighborhoods selected, we have compiled the 2006 aggregate retail spending estimates of the amount of occupied first floor, retail-eligible square footage in the neighborhood, as shown in **Table 5b in Appendix B**. [Data on first floor square footage in these communities was not immediately available and had to be estimated. The estimates were

based on information from Co-Star, a commercial space database, to identify retail square footage. This estimate against assessor's listings of land and building areas for reasonableness. The estimate is from sources deemed reliable but should be considered a general order of magnitude, rather than a specific estimate of retail square footage in the market areas.]

This comparison helps us understand both the amount of the relative retail demand and suggests the level of economic health of the retail districts in question. While all neighborhoods lose sales to other neighborhoods, healthy comparable retail districts are likely to have roughly the same relationships between sales and retail square footage. While these conclusions are subject to some variation based on the relative density and the layout of the retail spaces, this analysis suggests a few important conclusions:

- Adjusting for regional differences between western and eastern Massachusetts, the South End's \$31M retail buying power (approximately \$16,000 per household) is not significantly different from the retail buying power in comparable revitalizing neighborhoods in Massachusetts or Connecticut.
- As shown in Table 5b, the South End appears to have much more retail square footage than some of its comparable neighborhoods, despite the fact that it is among the smaller residential areas in terms of population size.
- With the exception of Frog Hollow, comparable retail districts have a lower number of retail square feet per household and much higher spending per occupied square foot, suggesting that the South End may have either too much existing retail space for the neighborhood or that the retail does not match the needs of the community. In terms of the types of retail offered consumers, it is very similar to the comparable neighborhoods. (See Table 6b in Appendix B.)

Given the differences in the retail to households and sales per square foot of retail, these findings suggest that there may be an imbalance between the existing retail-eligible first floor space in the area and the neighborhood's ability to support its retail. Considering the data in the context of the population and housing trends in the City and the South End, the data suggest that the South End may have more retail than the neighborhood can support by itself, but may also be suffering from less patronage from outside the community (such as downtown lunch traffic, weekend visits or dinner traffic from households outside the neighborhood) than had been the case in the past. It might also suggest that the retail mix that does exist is not serving the needs of the residents and so they are shopping elsewhere.

### 3.3 South End Leakage/Capture Analysis

To better understand how the South End is currently being served by retail, the GLC team reviewed the locations of major supermarket and drugstore retailers. Within 2 miles of the heart of the South End, there are three CVS stores, two Walgreens and one Big Y grocery store. Within 4 miles, there is one additional Walgreens, two additional CVS stores, four Stop and Shop grocery stores, one additional Big Y and a Food Zone. Six miles outside of



the South End, there are an additional three Big Y grocery stores. A car is required to reach the grocery stores. Although the Big Y in West Springfield is accessible by public transportation, the trip requires a transfer in downtown Springfield. A map of the sites is available in **Figure 8b in Appendix B**.

To analyze the demand for supermarket retail in the South End and Downtown, which are relatively speaking, equally served by the existing stores, the consulting team performed a leakage and capture analysis to identify how much in sales is available for capture by a new market and whether that potential capture would warrant a new supermarket.

This capture analysis assumes that households in the South End and downtown current spending for supermarket consumer goods is captured by local outlets and drives their sales per square foot in essence, what is un-captured by local outlets is then available for capture by new retailers. **Table 7b in Appendix B** illustrates this analysis. Based on this analysis which is gross in scale and represents an order of magnitude estimate only, there are approximately \$6.5M in annual retail sales which could be captured by a grocery store that are likely leaving the South End. This amount of sales could support additional grocery retail of approximately 20,000, assuming a retailer would require sales per square foot for a neighborhood store of approximately \$300 per square foot. This represents about 25% of the supermarket eligible spending that a supermarket could capture.

This is before considering the positive benefit of very strong Average Daily Traffic (ADT) counts which show 18,000 cars per day traveling past Main and York Street and 9,000 at State and Main, which are considered relatively high traffic counts. **Figure 8b in Appendix B** illustrates this analysis.

Assuming this analysis captures the dynamic of sales in the market, there is significant unmet demand. However, based on the square footage thresholds commonly required to support new stores, demand is likely not adequate to support a new full-service store, although it is close to supporting a new urban formatted store, of the same size as the smaller 20,000 square foot Food Zone store in Forest Park. New urban full-service supermarket of approximately 30,000 square feet are a recent phenomenon, and have been successful when they have been developed in dense, higher income neighborhoods, as shown in the article in Appendix B, while potentially an option in the future, the lower-income demographics of downtown Springfield and the South End, do not suggest that profile at this time.

Further, the issue of siting a new supermarket in the South End is another important question. In order for a standard store to be successfully sited, it would require a large site of approximately 50,000 square feet, plus a field of parking which may require an acre or more (although in the case of urban stores, supermarket operators have been able to be successful with less parking or with shared parking structures). Without property takings, there are no sites that approach this size in the South End. If the Gemini site were used as an example, it may be able to accommodate a smaller store and field of parking which most retailers would require. A larger store would likely require takings on nearby blocks and street closures. However, the narrow blocks, distance from East Columbus and I-91, may make it a less desirable site for this form of retail. It would also require much increased traffic volumes on



Main and Central and nearby side streets which are not well-sized for such volumes. The City would also lose some of the street fabric that could make the district unique and pedestrian-oriented.

The GLC team believes that the demand suggests that with residential growth, the South End may be a good place for a new grocery store in the right size and format. A site where this may be possible is the 20,000 sf site between Winthrop and Morris along Main Street and its adjacent vacant property across Winthrop. Locations that may be of interest to retailers would need to be along Main Street and allow for parking in the rear. They would also require close proximity to if not frontage at a signalized intersection. A prime example would be City owned property near at or near the Central and Main Street intersection.

### **3.4 Comparable Neighborhood Profiles**

The challenge of revitalizing neighborhood shopping districts is not a new circumstance in other Commonwealth cities and towns. For that reason, we have reviewed the strategies that other cities have used when faced with similar challenges.

As important as the preceding Leakage/Capture analysis are practical descriptions of the comparable neighborhoods, the strategies that those cities and neighborhood organizations have used to bring additional retail vitality over the last 10 years are important. To understand those dynamics, team members went to each of the four communities identified, and met and spoke with local stakeholders to understand what local dynamics are driving the area's revitalization.

Profiles of Frog Hollow in Hartford, CT, Main South in Worcester, Codman Square in Dorchester (Boston) and the Broadway commercial district in Chelsea, are attached as **Figure 2b in Appendix B**.

### **3.5 Strategies from Comparable Neighborhoods**

The strategies which have been most successful for the comparable communities fall into two categories: physical revitalization and community involvement.

#### **Physical Revitalization**

##### **Housing Revitalization**

In each of our study areas, housing revitalization has been the first step to the success of street retail. Focusing on in-fill housing and the purchase of apartment buildings formerly owned by absentee landlords allowed the CDCs in Main South and Codman Square and their partner city agencies to improve the conditions and appearance of the housing. The focus on in-fill housing also dealt with safety problems associated with vacant lots in the neighborhood. Residential revitalization is a key part of the ideas under consideration in the South End at this time.

### Gathering spaces that create identity

In each of the comparison areas, gathering spaces including parks and open space are connected to the retail district. With the exception of Frog Hollow which has a large city park along the northern boundary of the neighborhood, each study area had at least one small open area along the main street, providing a small gathering place for retail users. A particularly good example was the Broadway retail district in Chelsea which had a string of three small open areas with benches and memorials and includes the town green. The South End has a small memorial to Anthony Scibelli, a local politician, and a bricked sitting area at the corner of Main and Cross Streets. There is also Emerson Wight Park. However, the Emerson Wight Park is physically disconnected from the retail district and is closest to what may be most troubled residential and retail uses, including the Marble Street Springfield Housing Authority Development and the bottle redemption center along Main Street.

### Mix of Anchors

In each study area, there was a wide variety of retail types meeting the needs of the resident population. The activity on the street was not limited to retail, however. A healthy retail center requires a mix of small retail anchors and institutions. Health centers, senior centers, child care providers, libraries, schools and college branches and city services can each play a role. Each of the comparable communities has two or more civic institutions which provide anchors physically and also through staff use of local restaurants and stores. In Worcester, Clark University ancillary offices provide an anchor. In Codman Square, there is a district courthouse, YMCA and a community health center. In Chelsea, City Hall sits on one end of the retail district and Bunker Hill Community College and the city library are also located in the retail strip. A newly constructed senior center sits just one block off to the main street in Frog Hollow but the library and health center are located in the center of the retail area. While Square One along Main Street in the South End plays some of this role on Main Street, there are few neighborhood institutions of this kind along Main Street in the South End. Bringing uses which bring a mix of incomes to civic institutions into the South End may be a worthwhile approach to explore. Public, parochial and charter/pilot schools can also play an important role in the community as an attraction to younger workers, new couples and small families.

### Streetscape Improvement

In Frog Hollow in particular, new sidewalks, street lighting, signage and crosswalks were recent improvements. There, the sidewalks and crosswalks are constructed with grey pavers, the lights have an historic look and green patina color, and there are granite curbs and curb cuts. Recent façade improvements like cleaned brick, new store awnings and new windows many of the buildings. On one vacant building, brilliant murals have been painted to offset to enliven the streetscape. Altogether, the effect is one of momentum, investment and care.

### Parking

Parking in each of the retail districts was mainly on-street, metered parking. In Frog Hollow however, an effort was made to turn otherwise vacant lots into attractive small parking lots that were either entered from a back alley or the main street. They were newly paved with asphalt and had waist-high brick walls, flush with the adjacent storefronts, surrounding the main street entrances.

## **Community Organization**

As suggested in the ULI TAP report, many of the strategies for revitalization in the retail areas to which the South End was compared had to do with developing and maintaining long-term community participation. A few examples follow:

### **Community Partners**

Each of the comparison areas boasted strong community partnerships with their government and other local institutions. Main South in Worcester in particular has been able to capitalize on a partnership it has with Clark University. Their partnership is mutual – Clark University has to keep the best interests of their students, many of whom live in the neighborhood, in mind. To that end, they have a formal place in the efforts of the Main South CDC – the University Chancellor sits on the Board of the CDC, funds programs of the CDC and provides interns to the CDC. Clark’s involvement brings credibility to the CDC that has allowed the CDC to leverage funds and political capital with the city and state. Students at Western New England College graduate and professional schools are a major part of the market for downtown residential such as Stockbridge Court; perhaps there are linkages that could be made not only to residential development that could take place here, but also through occupying space along the Main Street.

### **Active CDC presence**

In each study area, an active CDC acts as a community champion, putting the needs and aspirations of the neighborhood at the forefront of its work. With the urging of a mission-focused organization, the neighborhood’s needs are presented as a priority to the city and state. CDCs can create action plans to achieve the requirements of the neighborhood and can actively implement them. CDCs often can take on the work of the government in determining demolition priorities and infrastructure needs. They can create community partnerships to leverage political and financial capital to create programs – small business revolving loan funds, assistance in creating business plans, workforce programs, and organizing block groups or merchant associations.

### **Main Street Program and Active Merchants Association**

City-supported Main Street programs have brought funds to neighborhood retail districts in the form of Façade Improvement grants. A Merchants Association or Chamber of Commerce provides a way for businesses to network and share information, gives businesses a collective voice in providing input to the city for planning, provides representation for

businesses owners at city hall and offers a conduit for providing information about loans and business strategies to businesses. Such organizations also help consolidate in-line retail space and help create coordinated marketing for district retail space. Although the focus of the Main South CDC's activities in Worcester is primarily housing, it has piloted façade improvement grants for a year and plans on initiating a second round in 2008. They have also created a Merchant's Association which has contributed input to the overall revitalization strategy of the neighborhood and meet regularly with the city police to report on on-going safety issues. CDCs can be particularly helpful when they have active merchants with whom to strategize and plan.

### Safety Initiatives

Each of the comparison areas studied felt safe to walk, drive and shop in. In each, a concerted effort was made to work with police to clean up troublesome spots and with the neighbors to report misconduct regularly to the police. As an example, Main South in Worcester has formed a Public Safety Alliance that meets once a month with representatives of the local police to keep abreast of what is going on in the area and to address any problems immediately.

### Ethnic Restaurateurs

In addition to attracting franchise restaurants, often smaller sit-down restaurants with ethnic foods are part of a larger revitalization effort. As shown in the neighborhood profiles, many immigrant and minority entrepreneurs are willing to take risks on local restaurant ventures and have been a key part of bringing vitality back to neighborhood retail districts. In each study area, ethnic restaurants outnumber or equal the amount of traditional "American" diners, pubs, restaurants and even chains. Jamaican, Asian and Latino restaurants populated each of our study areas. This may draw others to the neighborhood curious about new foods and cultures.

## 3.6 Conclusions and Next Steps

The Main Street retail district in the South End has historically been a benefit to both the neighborhood residents, downtown and broader the Springfield community. Its strengths grew from its proximity to downtown, its location on a major city thoroughfare and its historic recognition as a regional retail destination.

Today, it is two places: to the north, an underperforming extension of downtown street-front retail; and to the south, a mix of stores and vacant lots that suffer from the poor perception of crime and public safety. To recommend a plan to address the physical challenges the retail presents, the team will complete the following next steps.

- On the northern end of Main Street closest to downtown, the team will explore the feasibility of clustering retail attractions including a smaller grocery, commercial or open space uses south of Winthrop along Main Street that could attract retailers and customers and extend the walking district from La Fiorentina south. Towards this

goal, the team will specifically consider retail re-use of City-owned parcels near the corner of Central Avenue for new retail development or as part of a site assembly that supports retail redevelopment.

- The team will also review how to maximize the positive impact on long term retailers like Mom & Rico's and Frigo's: these businesses are critical to the neighborhood's heritage and character and need the support of the City so they may be part of the revitalization planned for the area.
- To create a strong voice and guide the agenda for the South End retail revitalization, GLC will identify best practices for Main Streets programs and in light of the proximity to downtown, and seek examples, if any, of places where the Downtown business improvement districts (BID) have included significant residential neighborhoods.
- Based on this analysis, the GLC team will also look carefully at the so-called "Four Corners" area of Main Street (where it meets Central and Fremont Streets) and prioritize locations where sites, building sizes, ownership and parking arrangements could allow retail to be clustered or encourage additional retail users.
- This analysis also suggests that the location and design of open space is key to the success of the retail district. Through examination of Emerson-Wight Park and other locations in the neighborhood, the team will evaluate whether new or revitalized open space can help create the connections and sense of place or support the concentration of retail sought at key points on the southern end of Main Street.
- The team and the City should also work to identify civic organizations, city agencies, charter or pilot schools or other institutional tenants with a mixed-income user profile who could be part of the retail and commercial focus areas. Potential ideas for users could include YMCA, expansion of Square One, a City department or agency, or a tenant representing a local college or university.
- Because of the importance of residential redevelopment for the success of street retail, the team will consider the sequence of infrastructure to support retail (such as the extension of the Main Street improvements to the South End) and retail development, as part of the recommendations that grow out of this plan.
- The team will also review the feasibility of creating promotional materials on the neighborhood as part of the implementation of both the retail and the housing revitalization recommendations.

With the retail and residential analysis complete, the team will now use this information as a base to develop land use and traffic recommendations for discussion in the summer of 2008.

# APPENDIX A / Residential Market Analysis

Table 1a: Rental Comparable Summary

Figure 2a: Rental Comparables

Figure 3a: Map of Rental Comparables

Table 4a: Economics Example – Rental Units

Table 5a: Summary - Single Family Homes; Condominiums

Figure 6a: Article, *Investors Buy Into Springfield*, Springfield Republican, 9/16/07

**Rental Comparable Summary**

*Selected Springfield Rental Developments*

*September 2007*

**Stockbridge Commons 233 units**

	Unit Size		Unit Price Point		Price/SF	
	Low	High	Low	High	Low	High
Studio	470	550	647	692	\$ 1.38	\$ 1.26
1br	600	800	753	911	\$ 1.26	\$ 1.14
2br	900	1,100	990	1071	\$ 1.10	\$ 0.97
3br	No 3BRS					

**202-212 Pearl Street 49 units**

	Unit Size		Unit Price Point		Price/SF	
	Low	High	Low	High	Low	High
Studio	450	450	500	525	\$ 1.11	\$ 1.17
1br	610	610	600	675	\$ 0.98	\$ 1.11
2br	700	750	700	800	\$ 1.00	\$ 1.07
3br	No 3BRS					

**Cumberland Homes 76 units**

	Unit Size		Unit Price Point		Price/SF	
	Low	High	Low	High	Low	High
Studio	No Studios					
1br	550	550	593	629	\$ 1.08	\$ 1.14
2br	750	750	756	799	\$ 1.01	\$ 1.07
3br	No 3BRS					

**122 Chestnut Street 99 units**

	Unit Size		Unit Price Point		Price/SF	
	Low	High	Low	High	Low	High
Studio	No Studios					
1br	650	950	725	950	\$ 1.12	\$ 1.00
2br	965	1,400	850	1,200	\$ 0.88	\$ 0.86
3br	No 3BRS					

**Armory Commons 246 units**

	Unit Size		Unit Price Point		Price/SF	
	Low	High	Low	High	Low	High
Studio	395	475	395	475	\$ 1.00	\$ 1.00
1br	675	800	675	800	\$ 1.00	\$ 1.00
2br	875	1,100	875	1,100	\$ 1.00	\$ 1.00
3br	1,100	1,100	900	1,200	\$ 0.82	\$ 1.09

**Morgan Square 266 units**

	Unit Size		Unit Price Point		Price/SF	
	Low	High	Low	High	Low	High
Studio	450	600	585	645	\$ 1.30	\$ 1.08
1br	600	790	710	825	\$ 1.18	\$ 1.04
2br	700	885	820	975	\$ 1.17	\$ 1.10
3br	No 3BRS					

Source: D.A.B Appraisal Services

***Stockbridge Court Apartments***

45 Willow Street, Springfield, MA

Tel: 413-737-2697



Stockbridge Court is located within the South End neighborhood boundaries as defined in this report. It is on Willow Street, adjacent to downtown Springfield. The property consists of a former warehouse building that was renovated during the 1980's to provide 233 studio, one and two-bedroom apartment units. The property is in excellent condition. Site amenities include a fitness center, kitchen and conference facilities, a roof-top deck, 24-hour maintenance service, laundry facilities, gated parking and on-site management. The units include a disposal, dishwasher and microwave in each unit. Utilities are not included. The property was 98% occupied as of our most recent inspection conducted for this report.

<u>Stockbridge Court</u>	Unit Size		Unit Price Point		Price per Square Foot	
	Low	High	Low	High	Low	High
Studio Unit	470	590	\$632	\$687	\$1.34	\$1.16
One Bedroom Unit	560	800	\$693	\$896	\$1.24	\$1.12
Two Bedroom Unit	790	970	\$1,005	\$1,056	\$1.27	\$1.09

***Keys to success: Professionally managed; secured parking; building to parking walk is safe; perception as relatively safe; large units***



***Pearl Street Apartments***

202-212 Pearl Street, Springfield, MA

Tel: 866-859-8537



The Pearl Street Apartments are located approximately one-half mile north of the northwest boundary of the South End along Pearl Street in downtown Springfield. This apartment community contains 49 studio, one and two-bedroom apartment units. Site amenities include on-site parking and a laundry facility. Units include a stove, refrigerator and hardwood flooring. Heat and hot water are included. The property was 95% occupied as of our inspection for this report.

<u>Pearl Street Apts</u>	Unit Size		Unit Price Point		Price per Square Foot	
	Low	High	Low	High	Low	High
Studio Unit	450	450	\$500	\$525	\$1.11	\$1.17
One Bedroom Unit	610	610	\$600	\$675	\$0.98	\$1.11
Two Bedroom Unit	750	750	\$700	\$800	\$0.93	\$1.07

***Keys to success: stable neighborhood***

***Cumberland Homes***

36 Cumberland Street, Springfield, MA

Tel: 413-733-7894



The Cumberland Homes units are located approximately 1.70 miles west of the western boundary of the South End proximate to the Bay State Medical Center. Cumberland Homes was originally constructed in 1914 and renovated in 1982 and again in 1999. The four story brick apartment building contains 76 one and two-bedroom units. Site amenities include laundry facilities and on-site parking. The units include a disposal and dishwasher. Heat and hot water are included. The property was 96% occupied as of our most recent inspection for this report.

	Unit Size		Unit Price Point		Price per Square Foot	
	Low	High	Low	High	Low	High
<u>Cumberland Homes</u>						
Studio Unit	-	-	-	-	-	-
One Bedroom Unit	550	550	\$593	\$629	\$1.08	\$1.14
Two Bedroom Unit	750	750	\$756	\$799	\$1.01	\$1.07

***Keys to success: Professionally managed; proximity to Bay State Medical; part of well maintained immediate area***

***122 Chestnut Street***

122 Chestnut Street, Springfield, MA

Tel: 413-781-1220



122 Chestnut is approximately 0.36 miles west of the western boundary of the South End and is located in the downtown area. The property was originally constructed in 1926 and renovated in 1986-87. The eight story-brick apartment building contains 99 one and two-bedroom units. Site amenities include laundry facilities, fitness area, community room, and on-site parking. The units include a disposal and dishwasher. Heat and hot water are included. The property was 95% occupied as of our most recent inspection for this report.

<u>122 Chestnut</u>	Unit Size		Unit Price Point		Price per Sqaure Foot	
	Low	High	Low	High	Low	High
One Bedroom Unit	650	750	\$725	\$950	\$1.27	\$1.12
Two Bedroom Unit	965	1,400	\$850	\$1,200	\$0.86	\$0.88

***Keys to success: Professionally managed; part of well-maintained neighborhood***



***Armory Commons***

69 Winter Street, Springfield, MA

Tel: 413-739-9629



The Armory Commons are located approximately 0.36 miles north of the western boundary of the South End just north of downtown Springfield. Armory Commons consists of 246 units in fourteen multi-story, red historic brick buildings in downtown Springfield. The property contains a mix of studio, one and two-bedroom units. Site amenities include on-site laundry, on-site management, storage facilities and off-street parking. Units include a stove and dishwasher and some units have a fireplace. Heat and hot water are included in the rent. The property was 95% occupied as of our most recent inspection for this report.

<u>Armory Commons</u>	Unit Size		Unit Price Point		Price per Square Foot	
	Low	High	Low	High	Low	High
Studio Unit	395	425	\$525	\$550	\$1.33	\$1.29
One Bedroom Unit	525	675	\$600	\$675	\$1.14	\$1.00
Two Bedroom Unit	780	1,100	\$725	\$1,000	\$0.93	\$0.91

***Keys to success: Professionally managed; immediate area is secure***

***Morgan Square***

15 Taylor Street, Springfield, MA

Tel: 413-732-9759



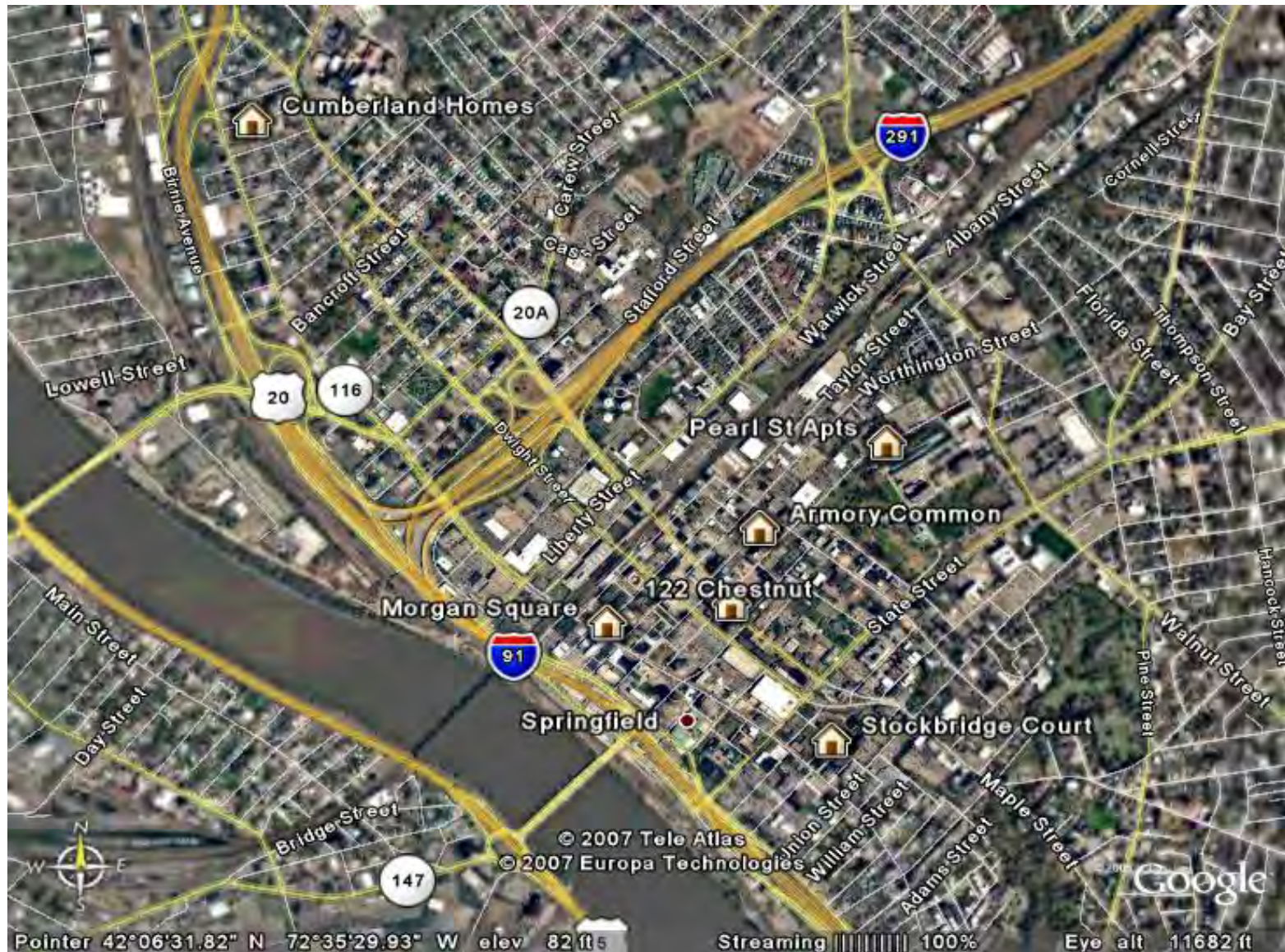
This property is located less than one-half mile west of the South End’s western boundary on Taylor Street in downtown Springfield. The property consists of a several three-story, garden-style apartment buildings with 266 studio, one and two-bedroom units. Site amenities include a fitness center, a laundry facility, on-site management and garage parking (for an additional fee). Units include a stove, refrigerator and a dishwasher. Utilities are not included. The property was 96% occupied as of our most recent inspection for this report.

<u>Morgan Square</u>	Unit Size		Unit Price Point		Price per Square Foot	
	Low	High	Low	High	Low	High
Studio Unit	550	600	\$585	\$645	\$1.06	\$1.08
One Bedroom Unit	700	710	\$710	\$790	\$1.01	\$1.11
Two Bedroom Unit	850	1,000	\$820	\$870	\$0.96	\$0.87

***Keys to success: Professionally managed; enclosed nature of building, managed parking lot***



### Map of Rental Comparables



APPENDIX: Table 4a

**Rental Rehabilitation Analysis**

*Hypothetical Springfield, MA Rental Development Portfolio*

*September 2007*

	<b>Conservative</b>	<b>Moderate</b>
Units	100	100
Square Feet	900	900
Rent Per Square Foot	\$ 1.00	\$ 1.10
Months	12	12
Potential Gross Income	\$ 1,080,000	\$ 1,188,000
Occupancy	95%	95%
Adjusted EGI	\$ 1,026,000	\$ 1,128,600
Operating Costs Per Unit	\$ 6,500	\$ 6,000
Total Expenses	\$ 650,000	\$ 600,000
NOI	376,000	528,600

**Maximum Loan Amount**

Debt Service Coverage	1.20	1.20
NOI Available for Debt Service	\$ 313,333	\$ 440,500
Interest Rate	7.00%	7.00%
Amortization Period	30	30
Maximum Loan	(\$3,888,166)	(\$5,466,183)
Maximum Loan Per Unit	(\$38,882)	(\$54,662)

**Cap Rate Approach**

NOI	\$ 376,000	\$ 528,600
Cap Rate	8.5%	8.0%
Capped Value	\$ 4,423,529	\$ 6,607,500
Capped Value Per Unit	\$ 44,235	\$ 66,075

**Sale Prices, Single Family and Condominium Units**  
 Springfield, MA 2005,2006, 2007

**Single Family Homes**

Year	Single Family Homes - Citywide	Price	Market Days	SF	Price/PSF
2005	1483	\$ 151,000	58	1,500	\$ 101
2006	1321	\$ 158,000	69	1,400	\$ 113
2007	1087	\$ 152,265	76	1,408	\$ 108
Average	1,297	\$ 153,755	68	1,436	\$ 107

Year	Single Family Homes - South End, Downtown	Price	Market Days	SF	Price/PSF
2005	22	\$ 136,000	58	1,500	\$ 91
2006	20	\$ 126,000	69	1,400	\$ 90
2007	12	\$ 82,000	80	1,411	\$ 58
Average	18	\$ 114,667	69	1,437	\$ 80

Year	Single Family Homes - Old Hill, Upper Hill, Bay	Price	Market Days	SF	Price/PSF
2005	247	\$ 125,000	65	1,425	\$ 88
2006	223	\$ 133,000	69	1,425	\$ 93
2007	178	\$ 118,000	79	1,481	\$ 80
Average	216	\$ 125,333	71	1,444	\$ 87

**Condominiums**

Year	Condominiums - Citywide	Average Price	Market Days	SF	Price/PSF
2005	128	\$ 105,000	53	934	\$ 112
2006	106	\$ 121,000	71	1,000	\$ 121
2007	73	\$ 121,000	83	995	\$ 122
Average	90	\$ 121,000	77	998	\$ 121

Year	Condominiums - South End, Downtown	Average Price	Market Days	SF	Price/PSF
2005	10	\$ 64,000	57	780	\$ 82
2006	5	\$ 85,000	24	1,060	\$ 80
2007	7	\$ 73,000	63	1,022	\$ 71
Average	6	\$ 74,000	48	954	\$ 78

Year	Condominiums - Forest Park	Average Price	Market Days	SF	Price/PSF
2005	34	\$ 166,000	44	800	\$ 208
2006	27	\$ 151,000	60	835	\$ 181
2007	21	\$ 161,000	93	1,025	\$ 157
Average	24	\$ 156,000	77	930	\$ 169

Source: D.A.B. Appraisal, Multiple Listing Service (MLS)



## APPENDIX: Figure 6a

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## Investors buy into Springfield

Posted by The Republican Newsroom September 16, 2007 22:25PM

By **STEPHANIE BARRY**

[sbarry@repub.com](mailto:sbarry@repub.com)

SPRINGFIELD - They hardly scream blue-chip investment.

The multiunit affairs are scattered across the City of Homes, often tucked in little enclaves of disrepair and despair.

Across the country, though, aging apartment buildings ripe for refinancing or new management, with guaranteed income through government subsidies, are piquing the interest of investors, say housing experts.

And Springfield is no exception.

Two investors from New York's Westchester County recently pledged nearly \$10 million for 398 units in some of the city's most troubled neighborhoods - many in the curiously-named Hollywood section in the South End.

The purchase earned the men a place among Springfield's largest landlords, city officials say. They took over ownership and management of the units from the Meriden, Conn.-based real estate giant Carabetta Management.

Carabetta has had a troubled history in this city. Since starting to buy up properties here in the 1970s, its housing stock swelled to the largest privately held group in the city. Over the years, its buildings fell into disrepair and the company received poor reviews from housing regulators.

In recent years, however, city officials said Carabetta's track record had improved. But there has never been a major overhaul of its buildings to any large degree.

Affordable housing advocates say they are now hopeful the new investors will take on much-needed improvements at the properties.

"We've seen dramatic changes in properties with changes in property management, sometimes for the good and sometimes not," said Peter A. Gagliardi, executive

SOUTH END, City of Springfield

Residential and Retail Analysis

## APPENDIX: Figure 6a

director of the Housing Alliance Project, the region's affordable housing partnership for Hampden and Hampshire counties. "I'd be looking for significant capital reinvestments . . . perhaps new roofs and heating systems, kitchens and bathrooms."

One of the recent investors, Genaro Morales, of New Rochelle, N.Y., said they intend to replace many windows and doors and install security cameras. Other repairs will be made as needed, Morales said.

"You want to always increase the living conditions," he said during a recent interview.

Morales said he and his partner, Sam Zherka, also of New Rochelle, own and manage low-income housing projects in the Bronx and other communities across New York and in other states.

Zherka also is the publisher of the Westchester Guardian, a weekly left-leaning newspaper that takes aim at entrenched politicians, and what it sees as exploitation and injustice. Recent editions of the paper lambasted the chairman of the Yonkers Republican Committee as the "poster-boy for political corruption," and teed off on the Democratic county election commissioner for proposing to award himself and other staff \$28,000 in annual raises.

Morales said Zherka could not be reached last week because he was traveling.

Under the limited liability company Springfield Holdings they formed, the men bundled 34 addresses - all multiple apartment units - and purchased them for roughly \$10 million in private financing, deed transactions for the properties show.

Stretching from the North End through downtown to the city's South End neighborhood, Springfield Holdings' buildings sit on Oswego, Saratoga, Federal, Niagara, Bayone, Darwell, Worthington and Patton streets and on Fort Pleasant Avenue and Federal Court.

An employee in the Springfield Holdings management office described the units as a mix of subsidized and market-rate apartments. Carabetta's Web site states that the organization collects rents ranging from \$342 for efficiency apartments to more than \$1,000 for four-bedroom units in Springfield.

The U.S. Department of Housing and Urban Development regulates federally-subsidized rents. The state regulates its subsidies as well.

Developers such as Morales and Zherko also can collect management fees, according to Gagliardi.

"Nationally, there are investors actively in the market acquiring these projects, taking over the management contracts and collecting the fees," Gagliardi said. "Four-hundred units could generate in excess of \$200,000 per year. If you're building a portfolio of properties you're managing, that could be a pretty profitable acquisition."

Springfield has 10,398 low-income housing units out of a total of about 61,000 rental units, Gagliardi said.

"I wouldn't say there's anything abnormal about these properties changing hands at this time . . . It's going on across the country. The greater concern is: Do we have owners who are going to be attentive to the needs of our neighborhoods," Gagliardi said.

City officials said Zherko and Morales have met with the Office of Housing and

## APPENDIX: Figure 6a

Neighborhood Services and the Police Department, moves which they believe signal good intentions.

On a recent afternoon, one of Springfield Holdings' densest acquisitions - four large complexes on Federal Court, off Worthington Street - sported new signs advertising a management change and a pair of ladders were propped up on at least one building.

Nearby, a gleaming example of urban rehabilitation was under way. Developer Gordon A. Pulsifer's \$19 million federally funded rehabilitation of 12 buildings at Worthington, Federal and Summit streets began earlier this year.

Pulsifer said his buildings will have new roofs, new exteriors, new heating and plumbing systems and new living spaces for the project's 149 units.

"You can't expect not to fix up apartments and control the population that lives there," said Pulsifer, president of First Resource Companies.

Pulsifer has 600 units in Springfield, including 173 units at High, Union and School streets. He said he likes to keep his mortgages on the property low.

"We keep our mortgages to a minimum, therefore keeping the financial pressure low so we don't have to rent to residents that aren't qualified," he said. "When you're under financial pressure to make a mortgage payment, guess what? You don't care."

Pulsifer said he spends between \$60,000 to \$100,000 rehabilitating a single unit. And double that, if the unit requires gutting, he added.

Pulsifer said he approached Carabetta to purchase the properties at Federal Court because of their proximity to his buildings.

"They wanted to close in a month . . . Developers want to take the path of least resistance when you're in affordable housing because there's a lot of hoops you have to jump through," he said, citing government inspections, tax credits, annual income certifications for tenants and other regulations.

A phone call for comment to Carabetta Enterprises went unanswered.

Austin Miller, an affordable housing consultant who assists investors and developers, said many out-of-town investors regard Springfield properties as bargains.

"Property is so expensive in Boston and New York, they think they can't lose . . . even though it might not work," Miller said.

On the other hand, Miller said he is heartened to hear new investors are coming to Springfield because he believes a long-running public corruption and white collar-crime probe, coupled with a spike in street crime and the presence of the state-run control board tainted the city's reputation with outsiders.

Pulsifer argues local or in-state landlords are better managers.


"It's just that when you live in another state - you tell me. When you live and work in the same state, I just think it ends up in a better place," he said.

Morales said surveyors reviewed Springfield's demographics and rental market and recommended it as a good bet for his partnership.

"We heard that it's an up-and-coming area," he said, adding that he expects the

APPENDIX: Figure 6a

Springfield Holdings management staff to maintain "a presence" in each neighborhood where it has apartments.

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# APPENDICES

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# APPENDIX B / Retail Market Analysis

Figure 1b:	Map of Potential Retail Development Sites
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### Potential City-Owned Site for Retail Development



## Comparable Neighborhood Profiles

### South End, Springfield Neighborhood Retail

#### Looks like

The South End retail district is roughly 17 blocks long beginning on State Street going eastward to Mill Street.

The South End retail district has a very traditional “downtown” feel with large, turn of the century block buildings located near State Street, turning into smaller three and four story brick buildings with office above and then changing into one story, car-oriented retail nearer Mill Street.

<b>Restaurant</b>		<b>Health</b>		<b>Community</b>	
Asian	2	Caring Health Center	1	Sherriff's Office	1
Hispanic	1	Injury Rehab Center	1	School/Day Care	1
American	2	Chiropractor	1	MBL Housing & Development	1
Fast Food Chain	2	South End Medical Building	1	Library	0
Pub/Bar	3	<b>Total</b>	<b>4</b>	South End Citizens Council	1
Pizza				Ethnic Club	0
Italian	1	<b>Specialty</b>		<b>Total</b>	<b>4</b>
Café	3	Clothing	4	<b>Churches</b>	
<b>Total</b>	<b>14</b>	Shoes		Storefront	1
<b>Services</b>		Electronics/Cell Phone	3	Traditional	
Laundromat/Dry Cleaning	1	Carpeting/Rugs		<b>Total</b>	<b>1</b>
Hair/Nail Salon	8	Furniture	2	<b>Post Office</b>	<b>1</b>
Barber	2	Jewelry	1	<b>Professional Office Use</b>	
Bank	2	Gift Shop	2	Attorneys	2
Financial/Taxes/Mortgages	4	Florist	1	Professional Office	2
Insurance	4	Discount Store	2	Architect	1
Real Estate	1	Liquor	2	Design	1
Shoe Repair	1	Tailoring	2	Engineering	1
Travel Agency	1	Appliances	2	Accountants	1
<b>Total</b>	<b>24</b>	Tattoo	1	Apartment Management	2
<b>Markets/Grocery</b>		Bakery	1	<b>Total</b>	<b>10</b>
Asian	1	Pawn Shop		<b>Miscellaneous</b>	
Hispanic	1	Athletic Supplies	1	Bottle Can Return	1
Italian	2	Office Suppliers	2	Power Tools & Repair	1
Market/Tedeschi's	2	<b>Total</b>	<b>26</b>	Funeral Home	2
Seafood	1	<b>Convenience Store</b>	<b>1</b>	Gas Station	2
<b>Total</b>	<b>7</b>	<b>Automotive</b>		<b>Total</b>	<b>6</b>
<b>Park</b>	<b>1</b>	Auto Parts			
<b>Vacant Storefront</b>	<b>11</b>	Auto Sales	3		
<b>Vacant Building/Lot</b>	<b>3</b>	<b>Total</b>	<b>3</b>		



## Appendix: Figure 2b

### Vacancy

There were 11 empty storefronts in the 17 block stretch of Main Street and 3 empty buildings.



### Housing

The area is primarily surrounded by rental housing in single detached homes broken up for apartments. A former mill building, Stockbridge Court, has also been converted to apartments and sits back a block from Main Street at Cross Street. Stockbridge Court provides market rate housing in a meticulously landscaped and cared for environment. Traditional four story brick apartment buildings built in the late teens and early 20s are also located to the west of Main Street and clustered in the Niagara-Saratoga-Oswego-Bayonne area off of Main Street. From Central Street to Rutledge Street, the housing is a deteriorated state.

### Retail Characteristics

Retail buildings in this area are mixed. There are one story block buildings of the 1930s vintage, newer one-story cement block buildings of the non-descript vintage, and rehabilitated turn of the century block buildings. There are stand alone chain stores like Dunkin Donuts, McDonalds, and LaundroMax, starting at Central Street and going eastward towards Mill Street.

### Demographics

According to the US Census data for 2006, the population of the South End section of Springfield was 4,445 people.

50.2%	White
18%	African American
.7%	Asian
27%	Hispanic (Other)

### Income

The median household income for 2006 was \$21,161.

## Appendix: Figure 2b

### Chelsea Neighborhood Retail

#### Looks like

The Chelsea retail district, located on Broadway Street between Park Street and Gerrish Avenue is roughly 10 blocks long.

The district is easily accessed by public transportation by either commuter rail to North Station and several buses that deliver riders to either the Haymarket/Green Line T Station or the Maverick/Blue Line T Station.

The Chelsea retail district has a very traditional “downtown” feel with large, turn of the century block buildings interspersed with smaller, one-story concrete block shops and 1930s style one-story storefronts.

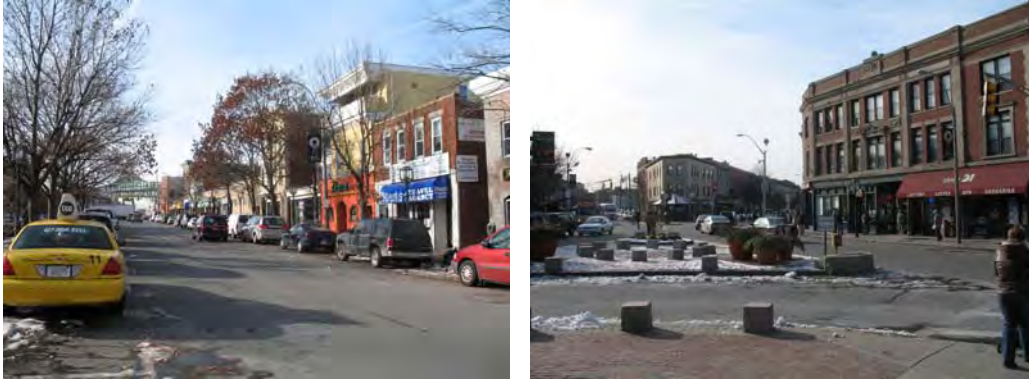
#### Retail Mix

<b>Restaurant</b>		<b>Health</b>		<b>Community</b>	
Asian	3	Pharmacy	1	YMCA	1
Hispanic	9	Dentist	3	Centro Latino de Chelsea	1
American	1	Optometrist	1	Consilio Hispano Inc.	1
Fast Food Chain	3	<b>Total</b>	<b>5</b>	Chamber of Commerce	1
Pub/Bar	1			Bunker Hill Community Coll.	1
Pizza	2	<b>Specialty</b>		City Hall	1
<b>Total</b>	<b>19</b>	Clothing	3	Employment Center	1
<b>Services</b>		Shoes	1	Juvenile Justice Office	1
Laundromat/Dry Cleaning	3	Electronics/Cell Phone	8	School/Day Care	1
Hair/Nail Salon	12	Carpeting/Rugs	1	Police Station	1
Barber	3	Furniture	1	Library	1
Law Offices	2	Jewelry	3	Neighborhood Housing	1
Check Cashing	2	Gift Shop	5	Ethnic Club	1
Bank	3	Discount Store	10	<b>Total</b>	<b>13</b>
Financial/H&R Block	3	Liquor	3	<b>Churches</b>	
Insurance	1	Tailoring	1	Storefront	1
Real Estate	2	Restaurant Equipment	1	Traditional	1
Copying/Printing	1	Tattoo	1	<b>Total</b>	<b>2</b>
Western Union/Cash		Bakery	1	<b>Post Office</b>	<b>1</b>
Transferring	3	Pawn Shop	1	<b>Vacant Storefront</b>	<b>8</b>
Travel Agency	2	<b>Total</b>	<b>40</b>	<b>Park</b>	<b>3</b>
<b>Total</b>	<b>37</b>				
<b>Markets/Grocery</b>		<b>Convenience Store</b>	<b>5</b>		
Asian	1	<b>Automotive</b>			
Hispanic	2	Auto Parts	1		
Middle Eastern	1				
Market	3				
Grocery Store	1				
<b>Total</b>	<b>8</b>				

## Appendix: Figure 2b

### Vacancy

There were a only handful of vacant storefronts. Vacancy does not appear to be a problem in this district.



### Housing

The area is primarily surrounded by rental housing in brick apartment buildings. Some single family homes have also been broken up into apartments. Apartments located above the ground floor retail are very prevalent here.

### Retail Characteristics

Retail buildings in this area are mixed. There are one story block buildings of the 1930s vintage, newer one-story block buildings of the non-descript vintage, modern 1950s and 60s one-story buildings and rehabilitated turn of the century block buildings. A new brick building is being built next to the Post Office. There are few stand alone chain stores like 7-11, which is located on the perimeter of the district, near Park Street at Williams Street.

Dunkin Donuts, McDonalds and Store 24 have each been well-located in traditional retail space called the DeDomenico Building, they are not typical drive-through retailers.

### Demographics

According to the US Census of 2000, the population of the City of Chelsea was 35,080 people.

57.95%	White
7.25%	African American
4.69%	Asian
48.42%	Hispanic

### Income

The median household income was \$30,161.

Appendix: Figure 2b

## Codman Square Neighborhood Retail

### Looks like

The Codman Square retail district, located on Washington Street between Park Street and Rockwell Street in Dorchester is roughly 14 blocks long and is an official Main Streets district.

Apartment buildings, large single-family houses, churches and parks are interspersed along the retail corridor.

<b>Retail Mix</b>		
<b>Restaurant</b>		
Asian	1	
Hispanic	1	
American Diner	1	
Jamaican	1	
American	1	
Fast Food Chain	3	
Deli	2	
<b>Total</b>	<b>10</b>	
<b>Services</b>		
Laundromat/Dry Cleaning	3	
Hair/Nail Salon	8	
Beauty Supply	1	
Tanning	1	
Wig Shop	1	
Barber	3	
Law Offices	2	
Auto School	1	
Check Cashing	1	
Bank	2	
Financial/H&R Block	1	
Insurance	2	
Real Estate	2	
<b>Total</b>	<b>28</b>	
<b>Health</b>		
Physical Therapy	1	
Pharmacy	1	
Health Institution	2	
<b>Total</b>	<b>4</b>	
<b>Specialty</b>		
Clothing	7	
Shoes	2	
Electronics/Cell Phone	3	
Photo Studio	1	
Furniture	1	
Jewelry	1	
<b>Total</b>	<b>15</b>	
<b>Community</b>		
YMCA	1	
Codman Sq CDC	1	
Health Center	1	
Senior Center	1	
Chiropractor	1	
Employment Center	1	
Courthouse	1	
School/Day Care	2	
The Great Hall	1	
Library	1	
<b>Total</b>	<b>11</b>	
<b>Churches</b>		
Storefront	3	
Traditional	3	
Religious Instruction	1	
<b>Total</b>	<b>7</b>	
<b>Markets/Grocery</b>		
Fish	1	
Hispanic	3	
Grocery Store	1	
<b>Total</b>	<b>4</b>	
<b>Convenience Store</b>		
Convenience Store	6	
<b>Total</b>	<b>6</b>	
<b>Automotive</b>		
Auto Repair	1	
<b>Total</b>	<b>2</b>	
<b>Post Office</b>		<b>1</b>
<b>Vacant Lot</b>		<b>1</b>
<b>Vacant Storefront</b>		<b>5</b>
<b>Parking Lot</b>		<b>1</b>
<b>Park</b>		<b>1</b>
<b>Gas Station</b>		<b>1</b>

## Appendix: Figure 2b

### Vacancy

There were only a handful of vacant storefronts (10%). Vacancy does not appear to be a problem in this district.



### Housing

The area is primarily surrounded by rental housing in either triple-decker style houses or mid-sized brick apartment buildings. Some single family homes have also been broken up into apartments. Apartments located above ground floor retail are not prevalent here.

Some of the more grand homes, primarily located along Melville Avenue, have been bought and restored by individual owners.

### Retail Characteristics

Retail buildings in this area are primarily one story block buildings of the 1930s vintage. There is a few newly constructed brick building housing ground floor retail and health institution offices above. There is also a newly constructed health center. There are a few stand alone chain stores like McDonalds, Kentucky Fried Chicken and Walgreens.

### Demographics

According to the Codman Square Neighborhood Corporation, the population of the Codman Square neighborhood is one of the poorest in the City of Boston with the median income well below the 80% median for the City and SMSA. Using 2000 Census data for the neighborhood of South Dorchester, in which Codman Square is located, demographic breakdown follows:

32%	White
43%	African American
10%	Asian
10%	Hispanic

### Income

The median household income is \$39,587.

## Appendix: Figure 2b

### South Main Avenue, Worcester Neighborhood Retail

#### Looks like

The Main South retail district can be broken into three distinct areas: the traditional retail area closest to downtown which is also a part of the Worcester Arts District; the Clark University area and the more modern, stand alone retail closest to the intersection of Mill and Cambridge Streets.

Apartment buildings, houses, churches and parks are interspersed along the retail corridor.

#### Retail Mix

<b>Restaurant</b>		<b>Specialty</b>		<b>Markets</b>	
Asian	6	Wedding	1	American	2
Hispanic	3	Clark U	1	Asian	2
American Diner	1	Music	1	Hispanic	1
Jamaican	1	Clothing	1	<b>Total</b>	<b>5</b>
Pizza	2	Specialty/New Age	1	<b>Convenience Store</b>	
American	3	Electronics	1	Variety Store/Lottery	3
Chain	3	Rent-a-Center	2	Convenience Store	1
Deli	1	<b>Total</b>	<b>8</b>	<b>Total</b>	<b>4</b>
Café	1	<b>Funeral Home</b>	<b>2</b>	<b>Automotive</b>	
Pub/Bar	1	<b>Community</b>		Auto Repair	1
<b>Total</b>	<b>22</b>	YMCA	1	Used Auto Sales	1
<b>Services</b>		Main South CDC	1	<b>Total</b>	<b>2</b>
Laundromat	1	Health Center	1	<b>Liquor Store</b>	<b>3</b>
Florist	1	<b>Total</b>	<b>3</b>	<b>Post Office</b>	<b>1</b>
Hair/Nail Salon	6	<b>Churches</b>			
Tanning	1	Storefront	3		
Barber	1	Traditional	6		
Bakery	1	<b>Total</b>	<b>9</b>		
Travel	1				
Insurance	1				
<b>Total</b>	<b>13</b>				

#### Vacancy

The vacant storefronts were clustered in the area closest to downtown, from Madison Street to Hermon Street. Vacancies were limited to traditional department style retail stores. In particular, the former “Caravan” at Main and Madison Street.

## Appendix: Figure 2b



### Housing

The area is primarily surrounded by rental housing. Many of the apartments are in large Queen Anne style houses that have been broken up and triple-decker style buildings. The area also has some apartment buildings. There are also apartments located over storefronts along Main Street, but this type is in the minority.

Many of the Queen Anne houses have also been bought and restored by Clark University, which is using the buildings as administrative office space.

### Retail Characteristics

Retail buildings in this area are of three types – the majority are one story block buildings, ground floor retail located in three or four story brick buildings with apartments over the retail, and a few stand alone chains like McDonalds and Store 24. There is one small strip mall located near the intersection of Park and Main.

Again, buildings closest to downtown are larger. There is a former department store at Madison and Main Street called the Caravan. It is vacant. There is more vacancy overall in these few blocks. There are also a few used car lots.

### Demographics

The population of the Main South neighborhood breaks down into the follow ethnicities:

44%	White
23%	Hispanic (Puerto Rican)
11.5%	Asian
8%	Black
14%	Other or Mixed Race

### Income

A 33.6% of families live below the poverty line.

50.5% of all families are headed by a female householder with no husband present.

## Appendix: Figure 2b

### Frog Hollow Neighborhood Retail Hartford CT

#### Looks like

The Frog Hollow retail district runs along Park Street in the Frog Hollow neighborhood from Park Terrace to Washington Street, an area nine blocks long. Park Street essentially bisects the neighborhood of Frog Hollow. Located just outside of downtown Hartford, there are several major institutions that surround, but are not located within, the neighborhood such as Trinity College, the Greater Hartford Academy of Arts, Hartford Hospital and Children's Hospital.

Apartments are located in large part above the retail stores in brick block buildings. A few houses converted to apartments and churches are also interspersed along the retail corridor.

#### Retail Mix

<b>Restaurant</b>		<b>Health</b>		<b>Community</b>	
Asian	3	Pharmacy	0	Library	1
Hispanic	6	Dentist	0	Community Development Corp.	
American	5	Optometrist	0	Mi Casa Community Ctr	1
Fast Food Chain	1	<b>Total</b>	<b>0</b>	Hartford Health Dept. WIC Ctr	1
Pub/Bar	2			Fire Station	1
Pizza	1	<b>Specialty</b>		<b>Total</b>	
<b>Total</b>	<b>18</b>	Clothing	5	<b>Churches</b>	
<b>Services</b>		Shoes	1	Storefront	0
Laundromat/Dry Cleaning	1	Electronics/Cell Phone	2	Traditional	3
Hair/Nail Salon	4	Music	1	<b>Total</b>	
Barber	5	Musical Instruments	1	<b>Post Office</b>	<b>0</b>
Check Cashing	3	Furniture	2	<b>Vacant Storefront</b>	<b>7</b>
Bank	2	Jewelry	6	<b>Vacant Lot</b>	<b>2</b>
Financial/H&R Block	3	Discount Store	6	<b>Park</b>	<b>0</b>
Western Union/Cash		Liquor	2	<b>Automotive</b>	
Transferring	1	Tattoo	1	Auto Shop	1
Hardware/Lock	2	Bakery	1	Auto Parts	1
Travel Agency	3	Bridal/Baby Showers	1	<b>Total</b>	<b>2</b>
<b>Total</b>	<b>24</b>	Florist	1		
<b>Markets/Grocery</b>		Appliances	1		
Hispanic	5	Driving School	1		
Market	2	Small Food Warehouse	1		
<b>Total</b>	<b>7</b>	<b>Total</b>	<b>33</b>		
		<b>Convenience Store</b>	<b>1</b>		

#### Vacancy

There were only a handful of vacant storefronts and fewer vacant lots. It appears that what may have been vacant lots in the past are now nicely paved and fenced parking lots for the retail district. There were four small parking lots located on Park Street.



## Appendix: Figure 2b



### Housing

The area is primarily surrounded by rental housing in both wood frame triple deckers and three story brick row houses. Single-family homes have also been converted to rental apartments and are concentrated in the area north of Park Street.

According to the 2000 Census, 7.3% of the housing is owner-occupied. 92.7% is renter occupied and 46.25% of the renters are paying 30% or less of their income on housing.

### Retail Characteristics

Retail buildings in this area are primarily brick block buildings with apartments over the ground floor retail. There are a few newer 1930s style one story retail spaces but they are not in the majority.

New sidewalks, street lighting, signage and crosswalks are in evidence here. Sidewalks and crosswalks are constructed with grey pavers, the lights have an historic look and green patina color, and there are granite curbs and curb cuts.

There is also evidence of façade work like cleaned brick, new store awnings and new windows in many of the buildings. On one vacant building, brilliant murals have been painted to offset the effect of what could be an eyesore.

Despite the movement in a positive direction, the streets were dirty with litter which may be the result of a recent snow thaw.

### Demographics

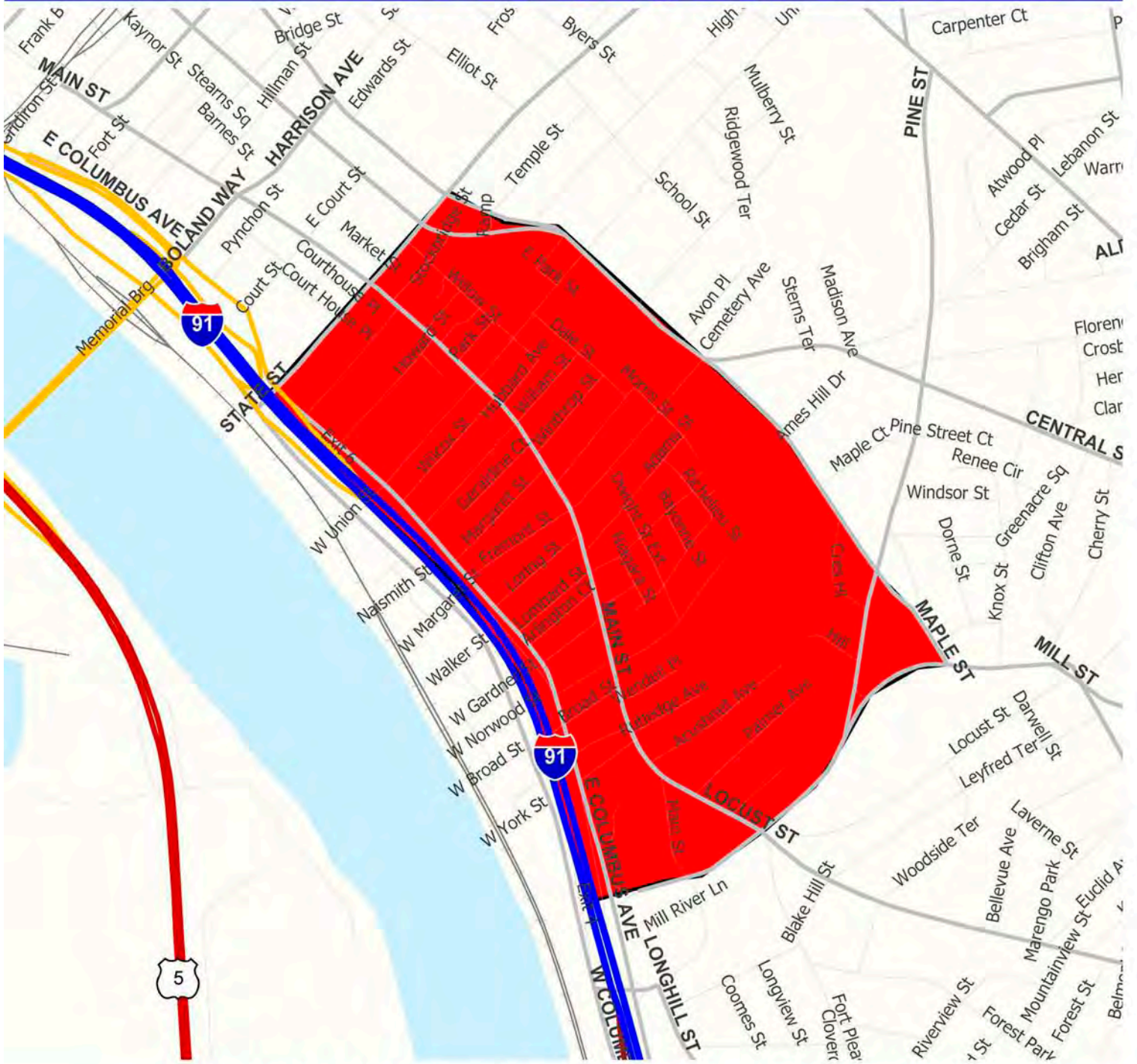
The total population of the Frog Hollow neighborhood is 9,323 in the 2000 Census. It breaks down into the following ethnicities:

10.9%	White
71.5%	Hispanic
1.4%	Asian
13.1%	Black

### Income

The median household income is \$17,333. 44.8% of the neighborhood population lives in poverty.

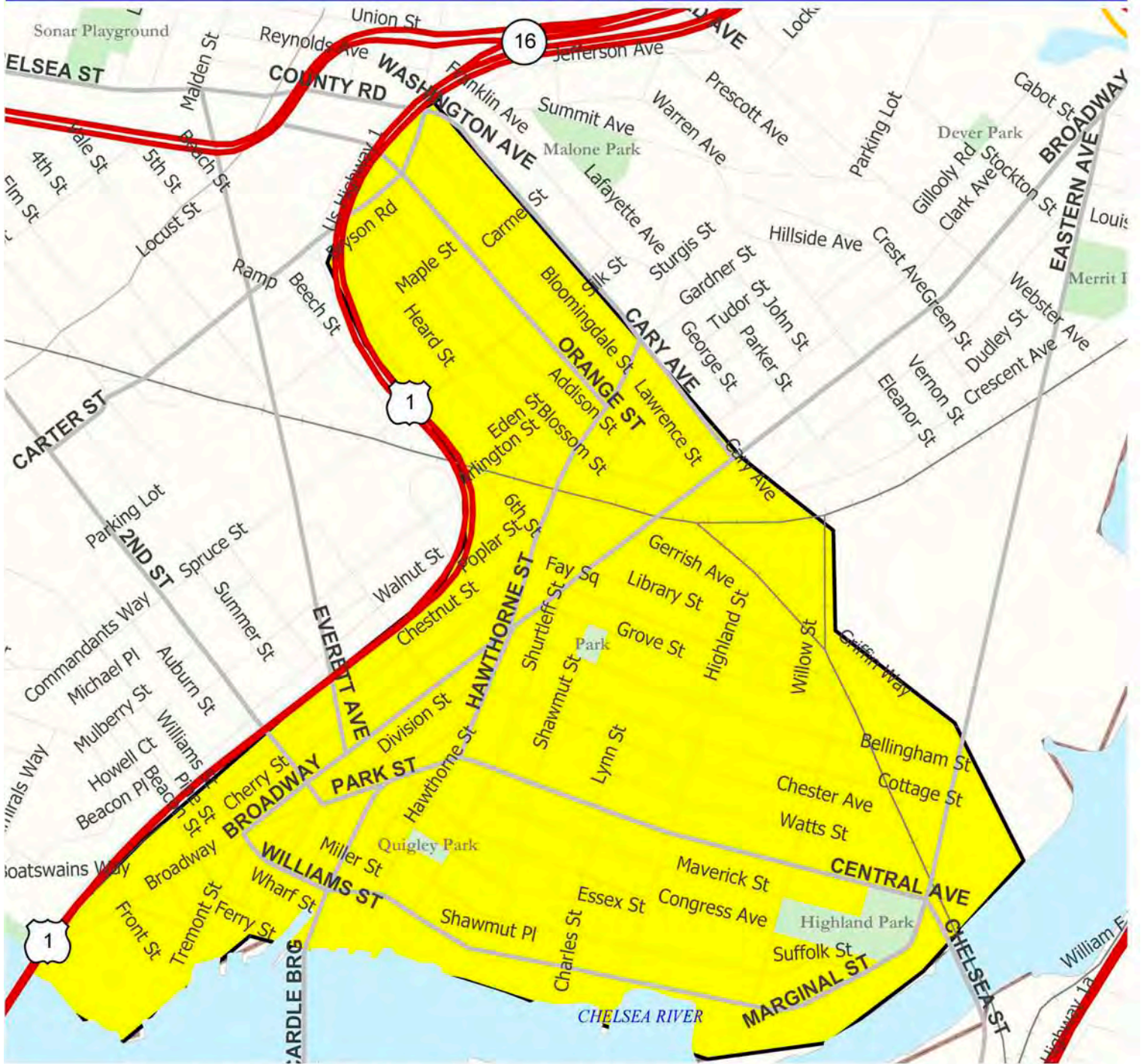
# APPENDIX: Figure 3b South End, Springfield, MA



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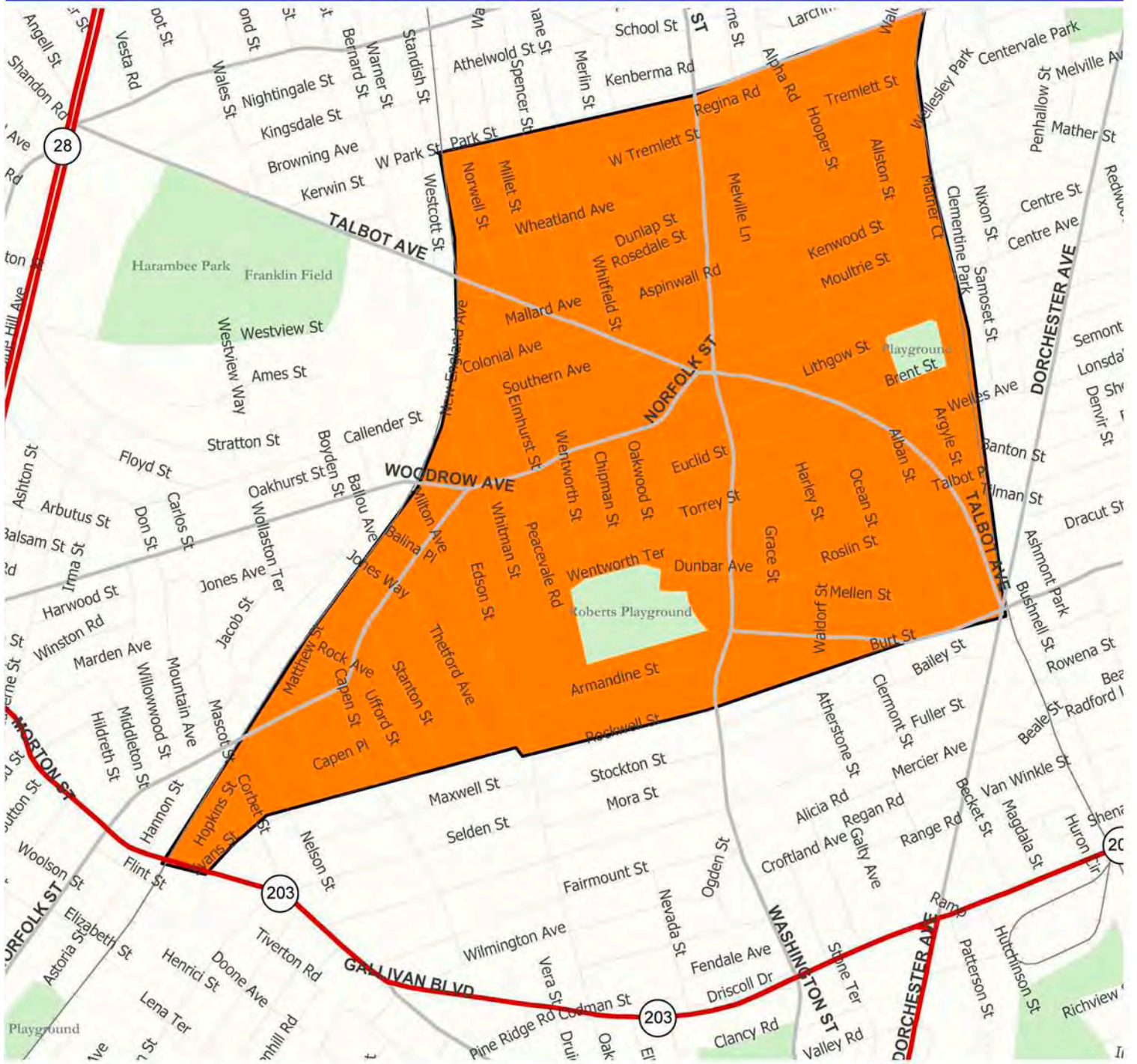
# Chelsea, MA



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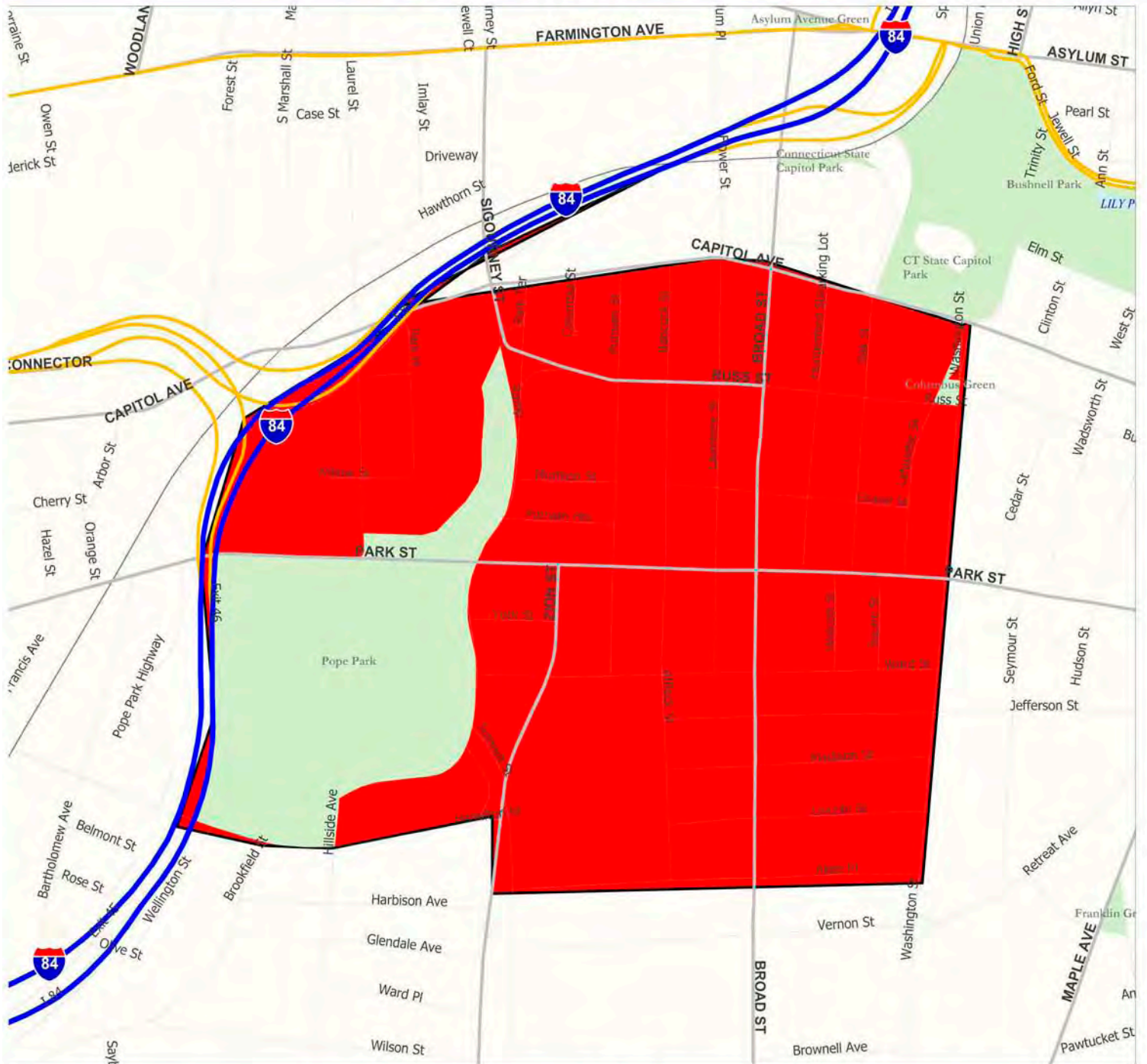


# Codman Square, Boston, MA



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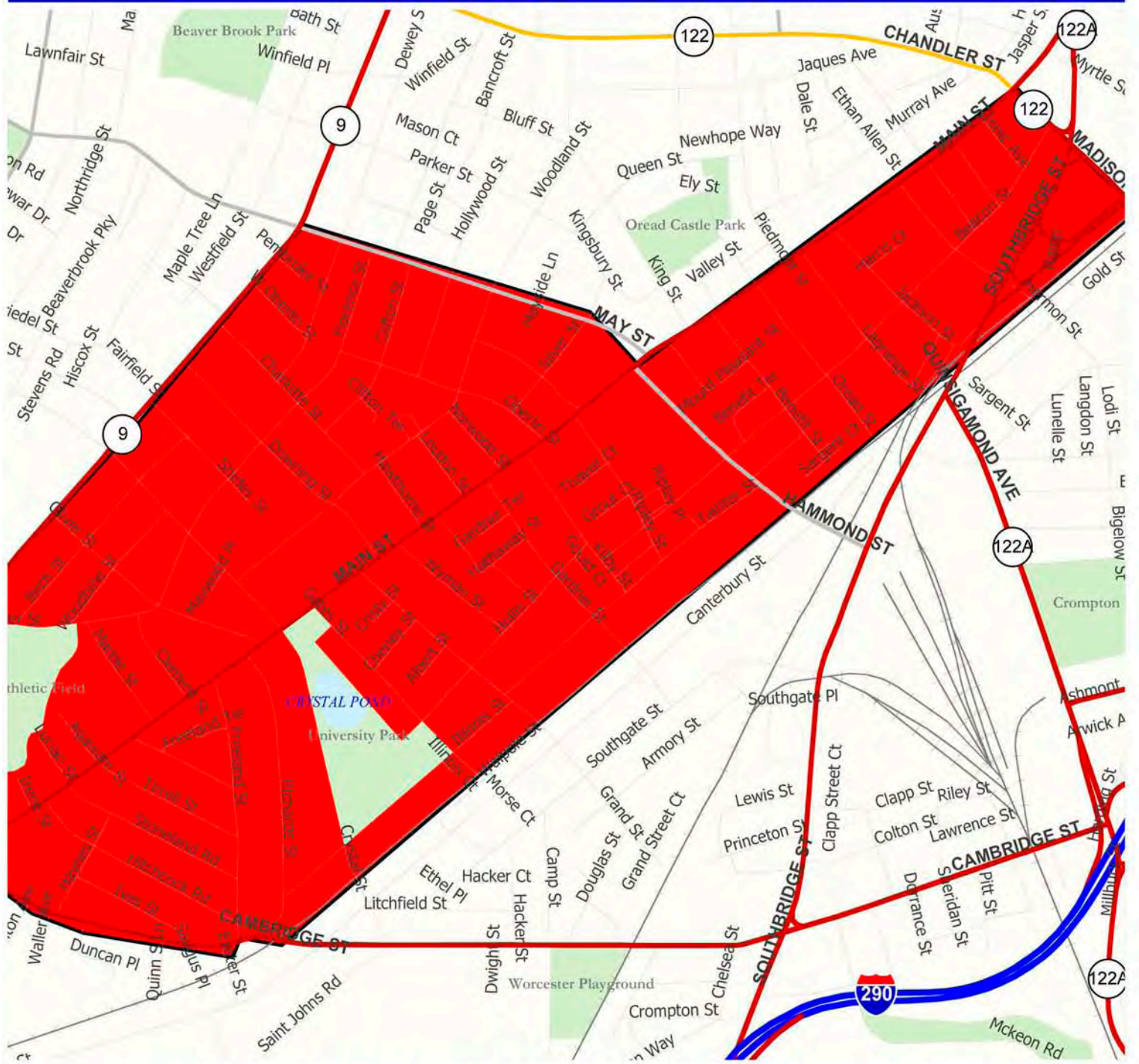
# APPENDIX: Figure 3b Frog Hollow, Hartford, CT



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# APPENDIX: Figure 3b Main South, Worcester, MA



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**Demographic Information, South End (Springfield, MA), Comparable Neighborhoods, Massachusetts  
December 2007**

		Demographic Comparison				Avg. Ann. Change		
		1990	2000	2006	2011 (Projection)	1990-2000	2000-2006	2006-2011
South End								
	Population	4,488	4,470	4,445	4,425	-0.04%	-0.09%	-0.09%
	Households	1,912	1,912	1,905	1,902	0.00%	-0.06%	-0.03%
	Median Household Income	\$16,071	\$19,422	\$21,161	\$22,454	2.09%	1.49%	1.22%
Main South Worcester								
	Population	12,495	12,272	12,577	12,862	-0.18%	0.50%	0.45%
	Households	4,171	4,142	4,281	4,400	-0.07%	0.67%	0.56%
	Median Household Income	\$18,628	\$23,711	\$26,146	\$28,079	2.73%	2.05%	1.48%
Chelsea Ngh								
	Population	15,341	18,956	17,906	17,087	2.36%	-1.11%	-0.91%
	Households	5,181	5,838	5,513	5,259	1.27%	-1.11%	-0.92%
	Median Household Income	\$23,806	\$30,348	\$34,461	\$36,845	2.75%	2.71%	1.38%
Codman Square								
	Population	10,426	10,825	10,160	9,645	0.38%	-1.23%	-1.01%
	Households	3,204	3,501	3,282	3,115	0.93%	-1.25%	-1.02%
	Median Household Income	\$35,596	\$36,684	\$41,431	\$44,444	0.31%	2.59%	1.45%
Frog Hollow								
	Population	11,156	9,323	9,466	9,574	-1.64%	0.31%	0.23%
	Households	3,860	3,255	3,239	3,235	-1.57%	-0.10%	-0.02%
	Median Household Income	\$13,687	\$17,334	\$20,369	\$21,824	2.66%	3.50%	1.43%

Source: Geoview/AGS, Inc.

**Demographic Information, South End (Springfield, MA), Comparable Neighborhoods, Massachusetts  
December 2007**

<b>Annual Income 2006</b>					
<u>Income Level</u>	South End	Main South Worcester	Chelsea Neighborhood	Codman Square	Frog Hollow
Less than \$15,000	727	1,436	1,397	628	1,322
\$15,000 to \$25,000	390	623	726	379	541
\$25,000 to \$35,000	292	617	704	426	311
\$35,000 to \$50,000	156	637	711	544	420
\$50,000 to \$75,000	183	598	1,017	610	361
\$75,000 to \$100,000	58	195	443	338	132
\$100,000 to \$150,000	60	142	355	239	122
\$150,000 to \$200,000	5	20	79	50	7
More than \$200,000	34	13	81	68	23
	<b>1,905</b>	<b>4,281</b>	<b>5,513</b>	<b>3,282</b>	<b>3,239</b>

Source: Geoview/AGS, Inc.

<b>Housing Tenure 2006</b>					
	South End	Main South	Chelsea Neighborhood	Codman Square	Frog Hollow
Total Housing Units	2,046	4,642	6,105	3,667	3,721
Occupied Units	1,905	4,281	5,513	3,282	3,239
Vacant Units	141	361	592	385	482
Owner Occupied Units	370	1,003	1,693	1,419	515
Renter Occupied Units	1,535	3,278	3,820	1,863	2,724

Source: Geoview/AGS, Inc.

<b>Housing Tenure 2006</b>					
	South End	Main South	Chelsea Neighborhood	Codman Square	Frog Hollow
Total Housing Units	100%	100%	100%	100%	100%
Occupied Units	93%	92%	90%	90%	87%
Vacant Units	7%	8%	10%	10%	13%
Owner Occupied Units	19%	23%	31%	43%	14%
Renter Occupied Units	81%	77%	69%	57%	73%

Source: Geoview/AGS, Inc.



**Demographic Information, South End (Springfield, MA), Comparable Neighborhoods, Massachusetts**  
**December 2007**

	Aggregate Retail Spending				Avg. Ann. Change		
	1990	2000	2006	2011	1990-2000	2000-2006	2006-2011
<b>South End</b>							
Total Retail	\$30,675,695	\$30,861,422	\$31,214,244	\$31,545,944	0.06%	0.19%	0.21%
Food and Beverage	\$11,437,512	\$11,506,761	\$11,638,312	\$11,761,987	0.06%	0.19%	0.21%
Apparel	\$1,008,218	\$1,014,323	\$1,025,919	\$1,036,821	0.06%	0.19%	0.21%
<b>Main South</b>							
Total Retail	\$60,061,168	\$60,057,335	\$63,374,426	\$66,099,175	0.00%	0.92%	0.86%
Food and Beverage	\$22,582,665	\$22,581,224	\$23,828,431	\$24,852,922	0.00%	0.92%	0.86%
Apparel	\$1,986,317	\$1,986,191	\$2,095,892	\$2,186,004	0.00%	0.92%	0.86%
<b>Chelsea Ngh</b>							
Total Retail	\$90,922,065	\$102,491,340	\$99,482,195	\$96,211,773	1.27%	-0.49%	-0.66%
Food and Beverage	\$33,936,390	\$38,254,588	\$37,131,433	\$35,910,758	1.27%	-0.49%	-0.66%
Apparel	\$3,067,010	\$3,457,268	\$3,355,763	\$3,245,444	1.27%	-0.49%	-0.66%
<b>Codman Square</b>							
Total Retail	\$62,574,992	\$66,810,099	\$64,294,872	\$61,910,881	0.68%	-0.63%	-0.74%
Food and Beverage	\$23,181,254	\$24,750,173	\$23,818,393	\$22,935,230	0.68%	-0.63%	-0.74%
Apparel	\$2,103,800	\$2,246,187	\$2,161,624	\$2,081,473	0.68%	-0.63%	-0.74%
<b>Frog Hollow</b>							
Total Retail	\$53,434,603	\$44,671,918	\$46,065,447	\$46,665,856	-1.64%	0.52%	0.26%
Food and Beverage	\$20,167,992	\$16,860,664	\$17,386,628	\$17,613,242	-1.64%	0.52%	0.26%
Apparel	\$6,087,969	\$5,089,609	\$5,248,378	\$5,316,785	-1.64%	0.52%	0.26%

Source: Geoview/AGS, Inc.

## Appendix B/ Table 4b

### Retail Analysis, South End (Springfield, MA), Comparable Neighborhoods, Massachusetts December 2007

Neighborhood	Households	Household Retail Spending	Total Retail Spending	Adjusted Neighborhood Retail SF [2]	Occupancy	Occupied Retail SF	Retail Spending Per Occupied SF	Occupied SF Per Household
South End	1,905	\$16,385	\$31,214,244	329,693	70%	231,000	\$ 135	121
South Main	4,281	\$14,804	\$63,374,426	343,333	100%	343,000	\$ 185	80
Codman Square	3,282	\$19,590	\$64,294,872	155,103	100%	155,000	\$ 415	47
Frog Hollow	3,860.00	\$18,006	\$46,065,447	369,386	100%	369,000	\$ 125	96

#### Notes

[1] Source - CoStar Commercial Real Estate Database, rounded, with adjustments by GLC to account for gaps in data.

[2] Chelsea excludes because of gaps in data.

**Comparing Retail Mix By Neighborhood**

**Retail Storefronts by Neighborhood**

<b>Retail Type</b>	<b>South End</b>	<b>%</b>	<b>Frog Hollow</b>	<b>%</b>	<b>Main South</b>	<b>%</b>	<b>Chelsea</b>	<b>%</b>	<b>Codman Square</b>	<b>%</b>
Restaurant	14	12%	18	18%	22	31%	19	14%	10	11%
Services	24	21%	24	24%	13	18%	35	25%	26	28%
Specialty	26	23%	33	32%	8	11%	40	29%	15	16%
Markets	7	6%	7	7%	5	7%	8	6%	4	4%
Convenience	1	1%	1	1%	4	6%	5	4%	6	6%
Automotive	3	3%	2	2%	2	3%	1	1%	1	1%
Community/Churches/Post Office	6	5%	8	8%	13	18%	16	12%	19	20%
Professional Office	10	9%	0	0%	0	0%	2	1%	2	2%
Health	4	3%	0	0%	0	0%	5	4%	4	4%
Miscellaneous (incl. funeral)	6	5%	0	0%	2	3%	0	0%	1	1%
Vacant Storefronts/Lots	14	12%	9	9%	3	4%	8	6%	6	6%
	<b>115</b>		<b>102</b>		<b>72</b>		<b>139</b>		<b>94</b>	

**Leakage/Capture Analysis, South End and Downtown, Springfield, MA**

<b>Metro Center/South End Household Income Spent on Supermarket Goods (2006)</b>	8,844 [1]
<b>Metro Center and South End Households (2000)</b>	3,962
<b>Total Supermarket Eligible Expenditures</b>	35,040,285
<b>Potential Supermarket Capture</b>	70% [2]
<b>South End Sales Capture Available to Supermarkets</b>	24,528,199
<b>Less: South End Existing Retail Capture</b>	17,934,000 [3]
<b>Total Remaining Supermarket Sales For Capture</b>	6,594,199
<b>Average Supermarket Sales PSF</b>	\$ 320 [4]
<b>Supportable Supermarket Size</b>	20,607

Standard Grocery Store Minimum Size	50,000 [5]
Premium "Urban" Grocery Store Minimum Size	30,000 [5]

**Notes:**

[1] Super Market Goods Include the following categories of retail spending:

Food And Beverages (2006)	6,109
Household Operations (2006)	1,213
Miscellaneous Expenses (2006)	663
Personal Care (2006)	561
Tobacco (2006)	298
<b>Total</b>	<b>8,844</b>

[2] Assumes 30% spent on food and beverage, house operatios, miscellaneous, personal care, tobacco outside supermarket.

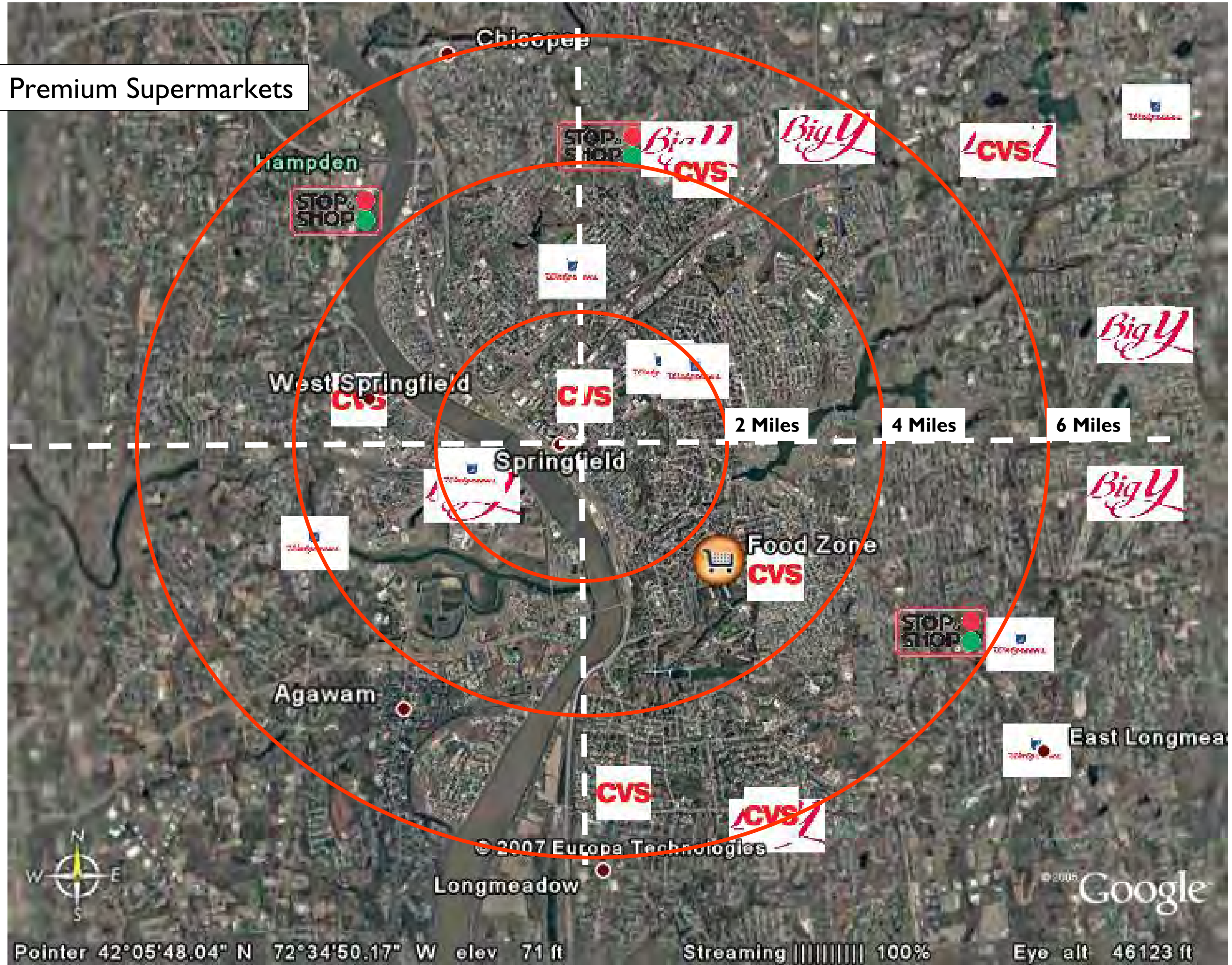
[3] Existing Metro Center/South End stores with supermarket goods assumed to be:

Mom & Rico's	3,000
A&C Market	7,000
Zonini's	3,000
Diaz Market	7,130
Los Primos Market	3,500
Albano Market	2,600
Saratoga Mini-Market	1,050
Frigo's	2,500
Food Zone	30,000
<b>Total Existing Retail with Supermarket Goods</b>	<b>59,780</b>
Assumed Annual Sales PSF	300
<b>Existing Sales Volume in South End</b>	<b>17,934,000</b>

[4] Dollars and Cents of Retail, ULI, 2006

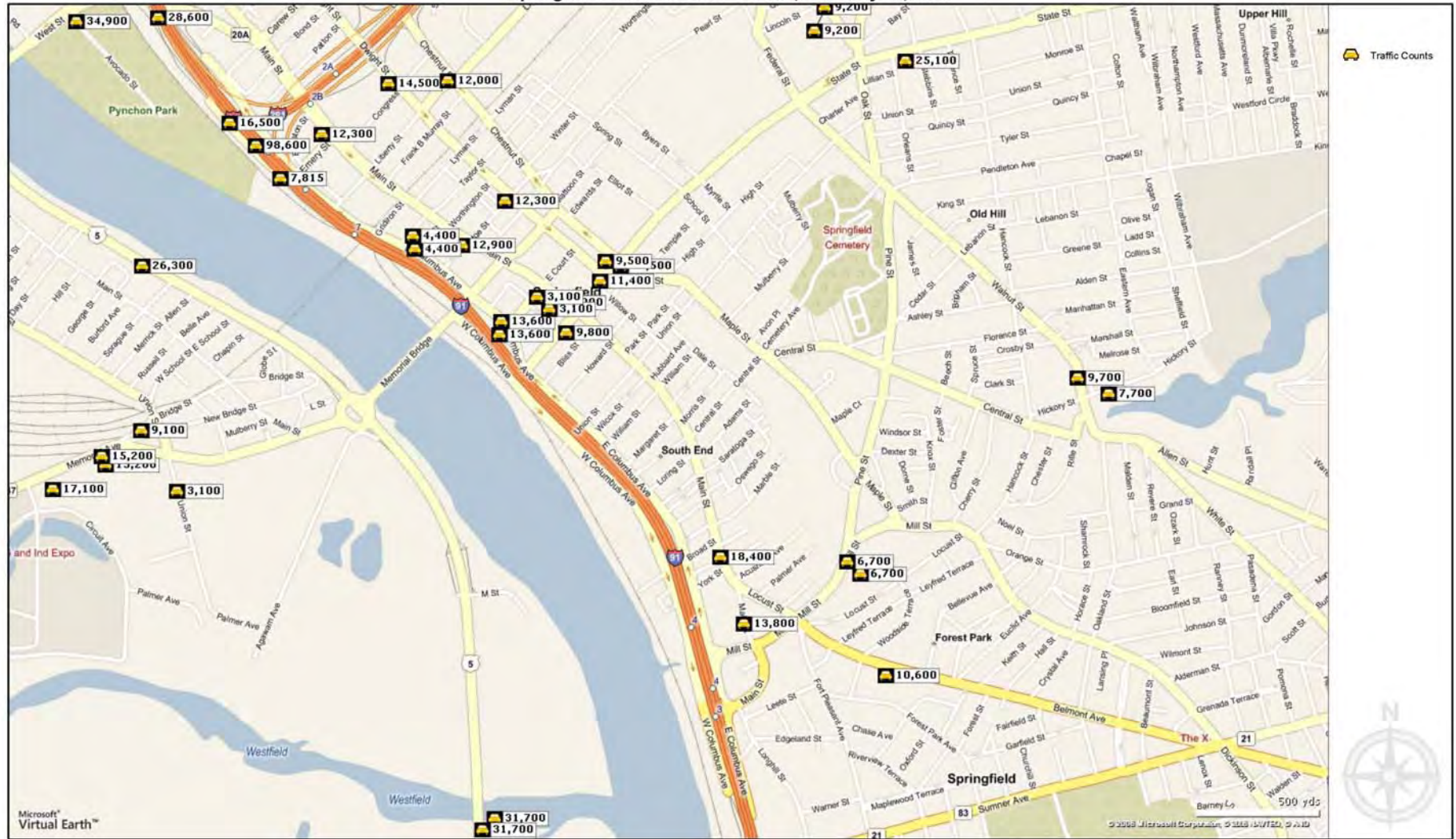
[5] Premium Grocery Stores are often willing to locate in smaller stores with non-traditional retail parking formats.

# Springfield Regional Premium Supermarkets



APPENDIX: Figure 9b

Springfield Traffic Counts - Costar, February 20, 2007



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# **APPENDIX B**

*Proforma Examples*



# Implementation - Appendix B

## Proforma Feasibility Tests

### Methodology

In an effort to evaluate the funding requirements associated with various redevelopment concepts for the Study Area, we have devised and tested a series of illustrative programs for economic feasibility. The approach utilizes a residual valuation model to compare the value produced each program with its cost of development. When the value of a project on completion exceeds the cost required to build it, the development concept can be said to be feasible without the need for gap funding or incentives. When the cost to develop a project exceeds its value on completion, gap funding or incentives will be required to produce economic feasibility.

### Summary Conclusions

As shown by our market investigations and the illustrative project proformas prepared for this study and summarized below, for most programs there is a substantial gap between the cost required to build or rehabilitate buildings in Districts 1 and 2 and the investment of debt and equity that can be justified by these activities. This gap between project cost and the economic value to a prospective investor is not directly attributable to the tornado but reflects the market realities in Springfield and constitutes a financing risk that will be difficult for private capital to overcome absent the public incentives and technical assistance made possible by the tornado relief and recovery effort.

Proforma Test Results	Gap Financing Needed	Gap Financing Availability
<b>Infill Housing</b>		
Single Family (Ownership)	YES	Good
Two Family (Ownership w/rental)	YES	Good
Three Family (Ownership w/rental)	YES	Good
<b>Multi-Family</b>		
Apartment (New or Rehab-Rental)	YES	Good
Condominium (Rehab-Ownership)	YES	Good
<b>Mixed Use Rehab</b>		
Residential Above Retail	YES	Good
Office Above Retail	YES	Limited
<b>Retail</b>		
Build-To-Suit (New or Rehab)	NO	None Required
Speculative (New or Rehab)	YES	Poor
<b>Office</b>		
Build-To-Suit (New or Rehab)	NO	None Required
Speculative (New or Rehab)	YES	Poor



Fortunately, there are many potential sources of funds available to help close the gap for the recommended program options described by the Districts 1 and 2 plans. Many of the most important of these have been identified and described by this report.

### **Infill Housing Programs**

The infill housing programs tested by our analysis include single family, two family and three family illustrations, each modeled assuming a 1,500 SF per unit standard. This is consistent with the local market standard.

The proformas assume in each case that there would be an owner occupant. For two and three-family developments, the second and third units are expected to be rented to underwrite the occupancy cost for the owner-occupant.

The net sale proceeds (values) estimated for each illustration are consistent with market pricing for one, two and three family product in the local market, adjusted for a typical sale expense. The costs of development assume that there are no premium costs for site remediation or demolition and have been benchmarked to local hard and soft cost standards.

As shown in the tables that follow, all infill housing concepts are likely to require some level of incentive to produce feasible development conditions. Specifically, underwriting the cost of land and site prep as well as the use of HOME Funds could help to close the gaps, especially for one and two family infill sites; with the potential for efficient use of rental incentive programs via a scattered site redevelopment approach.

We have not explicitly modeled a condominium option for the two and three-family programs, but it appears that this approach might yield a somewhat smaller incentive requirement.

Proforma		Scenario Definition:			1-Family Infill Housing	
<b>Feasibility Tests</b>						
Program Summary		Single family	1,500	GSF	Owner occupany only	
<b>Gross Potential Income</b>						
Revenues - Private	Units	Sale Price	Sale Expense	Net Proceeds	Annual Revenue	
Sale Proceeds	1	\$125,000	5%	\$118,750	\$118,750	
Parking Spaces	0	\$0.00	\$0.00	\$0.00	\$0	
Subtotal	1			\$118,750	\$118,750	
<b>Development Cost - Without Premiums</b>						
Net:Gross SF Efficiency			100%			
Land			\$5,000	per unit	\$5,000	
Hard Cost			\$100.00	per GSF	\$150,000	
Site Work			\$0.00	per GSF	\$0	
Soft Costs (includes financing, fee etc.)			10%	of Hard Cost	\$15,000	
				Rounded	\$170,000	
				Per RSF	\$113	
				Per Unit	\$170,000	
<b>Feasibility Surplus/(Gap) - Before Incentives</b>					Rounded	(\$51,250)
					Per RSF	(\$34.17)
					% Surplus/(Gap)	-43.2%

Proforma	Scenario Definition:				2 Family Infill Housing
Feasibility Tests					
Program Summary	Two-Family	3,000	GSF	Owner occupancy w/rental	
Gross Potential Income					
Revenues - Private	Units	Sale Price	Sale Expense	Net Proceeds	Annual Revenue
Sale Proceeds	2	\$75,000	5%	\$71,250	\$142,500
Parking Spaces	0	\$0.00	\$0.00	\$0.00	\$0
Subtotal	2			\$71,250.00	\$142,500
Development Cost - Without Premiums					
Net:Gross SF Efficiency			100%		
Land			\$5,000 per unit		\$10,000
Hard Cost			\$100.00 per GSF		\$300,000
Site Work			\$0.00 per GSF		\$0
Soft Costs (includes financing, fee etc.)			10% of Hard Cost		\$30,000
				Rounded	\$340,000
				Per RSF	\$113
				Per Unit	\$170,000
Feasibility Surplus/(Gap) - Before Incentives				Rounded	(\$197,500)
				Per RSF	(\$65.83)
				% Surplus/(Gap)	-138.6%

Proforma		Scenario Definition:			3 Family Infill Housing	
<b>Feasibility Tests</b>						
Program Summary		Three Family	4,500	GSF	Owner occupancy w/rentals	
<b>Gross Potential Income</b>						
Revenues - Private	<b>Units</b>	<b>Sale Price</b>	<b>Sale Expense</b>	<b>Net Proceeds</b>	<b>Annual Revenue</b>	
Sale Proceeds	3	\$75,000	5%	\$71,250	\$213,750	
Parking Spaces	0	\$0.00	\$0.00	\$0.00	\$0	
Subtotal	3			\$71,250.00	\$213,750	
<b>Development Cost - Without Premiums</b>						
Net:Gross SF Efficiency			100%			
Land			\$5,000 per unit		\$15,000	
Hard Cost			\$100.00 per GSF		\$450,000	
Site Work			\$0.00 per GSF		\$0	
Soft Costs (includes financing, fee etc.)			10% of Hard Cost		\$45,000	
				Rounded	\$510,000	
				Per RSF	\$113	
				Per Unit	\$170,000	
<b>Feasibility Surplus/(Gap) - Before Incentives</b>				Rounded	<b>(\$296,250)</b>	
				Per RSF	<b>(\$65.83)</b>	
				% Surplus/(Gap)	<b>-138.6%</b>	

## Multi-Family Housing Programs

The multi-family housing programs tested by our analysis include a 50-unit rental apartment (new construction) and a 50-unit for sale condominium (loft/rehab) illustration – neither with retail square footage. Both concepts assume unit sizes at 1,000 SF (net living area) with an 85% net to gross efficiency.

The values estimated produced for each illustration are based on rents and sale prices being achieved in the local market, adjusted for market supported operating and sale expenses. The costs of development assume that there are no premium costs for site remediation or demolition and have been benchmarked to local hard and soft cost standards.

As shown in the tables that follow, both multi-family housing concepts are likely to require some level of incentive to produce feasible development conditions. Specifically, underwriting the cost of land and site prep as well as the use of tax credit equity programs (specifically historic for rental only and housing credits) are likely to be the most effective sources. These could be coupled with other, low-cost debt vehicles (targeted to the developer and in the case of the condominium option, to the end-user) to bring the economics into balance.

We have not explicitly modeled senior housing or assisted living options but these might also present a viable multi-family alternative – and access to an array of additional funding sources.

Proforma		Scenario Definition: Apartment New/Rehab			
Feasibility Tests					
Program Summary		50 Unit Rental	75,000	GSF	Rental occupancy only
Gross Potential Income					
Revenues - Private	Units	RSF	Rate/SF/mo	Rent/SF	Annual Rent
Apartment	50	50,000	\$1,250	\$1.25	\$750,000
Parking Spaces	0	75	\$0	\$0.00	\$0
Subtotal	50	50,000			\$750,000
Vacancy & Collection Losses				5.0%	(\$37,500)
Effective Gross Income					\$712,500
Non-Reimbursable Expenses					
Operating/RE Taxes			\$5,250 Per Unit		(\$262,500)
Reserves			\$250 Per Unit		(\$12,500)
Other			\$0.00 per RSF		\$0
Subtotal					(\$275,000)
Net Operating Income					\$437,500
Capitalized Value On Completion-At Stabilization					
Capitalization Rate		7.0%	Overall Rate		\$6,250,000
			Rounded		\$6,300,000
			Per RSF		\$126
			Per Unit		\$126,000
Development Cost - Without Premiums					
Net:Gross SF Efficiency		85%			
Land		\$5,000	per unit		\$250,000
Hard Cost		\$150.00	per GSF		\$8,823,529
Site Work		\$0.00	per GSF		\$0
Soft Costs (includes financing, fee etc.)		20%	of Hard Cost		\$1,800,000
			Rounded		\$10,873,529
			Per RSF		\$217
			Per Unit		\$217,471
Feasibility Surplus/(Gap) - Before Incentives				Rounded	(\$4,573,529)
				Per RSF	(\$107.61)
				% Surplus/(Gap)	-72.6%

Proforma		Scenario Definition:		Condo New/Rehab	
<b>Feasibility Tests</b>					
Program Summary		50 Unit Condo	50,000 GSF	Owner occupancy only	
<b>Gross Potential Income</b>					
Revenues - Private	Units	Sale Price	Sale Expense	Net Proceeds	Annual Rent
Sale Proceeds	50	\$100,000	5%	\$95,000	\$4,750,000
Parking Spaces	0	\$0.00	\$0.00	\$0.00	\$0
Subtotal	50			\$95,000.00	\$4,750,000
<b>Development Cost - Without Premiums</b>					
Net:Gross SF Efficiency			85%		
Land			\$5,000 per unit		\$250,000
Hard Cost			\$100.00 per GSF		\$5,882,353
Site Work			\$0.00 per GSF		\$0
Soft Costs (includes financing, fee etc.)			20% of Hard Cost		\$1,176,471
				Rounded	\$7,308,824
				Per RSF	\$97
				Per Unit	\$146,176
<b>Feasibility Surplus/(Gap) - Before Incentives</b>				Rounded	(\$2,558,824)
				Per RSF	(\$51.18)
				% Surplus/(Gap)	-53.9%

## Mixed Use Programs

The mixed-use programs tested by our analysis include a residential over retail and a commercial office over retail illustration – both sized at 30,000 rentable square feet. The residential concept assumes 25 units of rental housing over a 7,500 SF retail base (85% efficient). The office program assumes 22,500 RSF over a 7,500 retail base (90% efficient)

The values estimated produced for each illustration are based on rents (apartment and office) being achieved in the local market, adjusted for market supported operating expenses.

The costs of development assume that there are no premium costs for site remediation or demolition and have been benchmarked to local hard and soft cost standards.

As shown in the tables that follow, both mixed-use concepts will require some level of incentive to produce feasible development conditions. For the residential option, the use of tax credit equity programs (specifically historic and housing credits – and perhaps New Market) are likely to be effective sources and with other, low-cost debt vehicles would be expected to bring the economics into balance. For the commercial option, there are few viable incentive alternatives, barring the potential for built-to-suit or owner-occupant end user willing and able to shoulder the full cost of development. As such, only the residential option is viewed as being a likely candidate for development in Districts 1 and 2.



Proforma		Scenario Definition: Mixed Use - Resi Over Retail			
<b>Feasibility Tests</b>					
<b>Program Summary</b>					
	25 Unit Rental		26,471	GSF	Rental occupancy only
	Ground Floor Retail		7,500	GSF	Rental occupancy only
<b>Gross Potential Income</b>					
Revenues - Private	<b>Units</b>	<b>RSF</b>	<b>Rate/Mo.</b>	<b>Rate/SF</b>	<b>Annual Rent</b>
Apartment	25	22,500	\$1,250	\$1.39	\$375,000
Retail	4	7,500	N/A	\$15.00	\$112,500
Subtotal	25	30,000			\$487,500
<b>Vacancy &amp; Collection Losses</b>					
		Residential		5.0%	(\$18,750)
		Retail		15.0%	(\$16,875)
<b>Effective Gross Income</b>					
					\$451,875
<b>Non-Reimbursable Expenses</b>					
Residential Operating/RE Taxes			\$5,500	Per Unit	(\$137,500)
Residential Reserves			\$250	Per Unit	(\$6,250)
Commercial Mgt/Reserves			3.0%	per RSF	(\$2,869)
Subtotal					(\$146,619)
<b>Net Operating Income</b>					
					\$305,256
<b>Capitalized Value On Completion-At Stabilization</b>					
Capitalization Rate			8.0%	Overall Rate	\$3,815,703
				Rounded	\$3,800,000
				Per RSF	\$127
				Per GSF	\$108
<b>Development Cost - Without Premiums</b>					
Net:Gross SF Efficiency			85%		
Land			\$5,000	per unit	\$125,000
Hard Cost			\$150.00	per GSF	\$5,095,588
Site Work			\$0.00	per GSF	\$0
Soft Costs (includes financing, fee etc.)			20%	of Hard Cost	\$1,000,000
				Rounded	\$6,220,588
				Per RSF	\$207
				Per Unit	\$248,824
<b>Feasibility Surplus/(Gap) - Before Incentives</b>					
				Rounded	(\$2,420,588)
				Per RSF	(\$80.69)
				% Surplus/(Gap)	-63.7%

Proforma		Scenario Definition: Mixed Use - Office Over Retail			
Feasibility Tests					
Program Summary		Upper Floor Office	25,000	GSF	Rental occupancy only
		Ground Floor Retail	7,500	GSF	Rental occupancy only
Gross Potential Income					
Revenues - Private	Units	RSF	Rate/SF/Mo.	Rate/SF	Annual Rent
Office	10	22,500	\$1.67	\$20.00	\$450,000
Retail	4	7,500	\$1.25	\$15.00	\$112,500
Subtotal	10	30,000			\$562,500
Vacancy & Collection Losses		Office		15.0%	(\$67,500)
		Retail		15.0%	(\$16,875)
Effective Gross Income					\$478,125
Non-Reimbursable Expenses					
Office Operating/RE Taxes			\$7.00	Per SF	(\$157,500)
Office Reserves			\$0.25	Per SF	(\$5,625)
Retail Reserves and Mgt.			3.0%	per RSF	(\$2,869)
Subtotal					(\$165,994)
Net Operating Income					\$312,131
Capitalized Value On Completion-At Stabilization					
Capitalization Rate			9.0%	Overall Rate	\$3,468,125
				Rounded	\$3,500,000
				Per RSF	\$117
				Per GSF	\$105
Development Cost - Without Premiums					
Net:Gross SF Efficiency			90%		
Land			\$5.00	per GSF	\$150,000
Hard Cost			\$150.00	per GSF	\$4,875,000
Site Work			\$0.00	per GSF	\$0
Soft Costs (includes financing, fee etc.)			20%	of Hard Cost	\$1,000,000
				Rounded	\$6,025,000
				Per RSF	\$201
				Per GSF	\$181
Feasibility Surplus/(Gap) - Before Incentives					(\$2,525,000)
					Per RSF (\$84.17)
					% Surplus/(Gap) -72.1%

## Commercial Programs

The commercial programs explored by our analysis include both speculative and built-to-suit/owner occupant illustrations for office and retail concepts. All programs are sized at 25,000 RSF (the illustrations are scalable), and none include retail. The values estimated produced for each illustration are based on rents (office and retail) being achieved in the local market, adjusted for market supported operating expenses.

The costs of development assume that there are no premium costs for site remediation or demolition and have been benchmarked to local hard and soft cost standards.

As shown in the tables that follow, both the owner-occupant (non-speculative) alternatives are feasible without incentives - producing positive returns over cost. However, both speculative commercial concepts would require incentives to produce feasible development conditions. There are few viable incentive alternatives, but even if there were, no speculative commercial development in Districts 1 and 2 are viewed to be financeable.

Proforma	Scenario Definition:			Retail-Build to Suit	
<b>Feasibility Tests</b>					
<b>Program Summary</b>					
	Anchor	25,000	GSF	Pre-leased	
	Satellite	0	GSF	Pre-leased	
<b>Gross Potential Income</b>					
Revenues - Private	<b>Units</b>	<b>RSF</b>	<b>Rate/Mo.</b>	<b>Rate/SF</b>	<b>Annual Rent</b>
Anchor	1	25,000	\$1.25	\$15.00	\$375,000
Satellite	0	0	N/A	\$0.00	\$0
Subtotal	1	25,000			\$375,000
<b>Vacancy &amp; Collection Losses</b>					
		Anchor	2.0%		(\$7,500)
		Satellite	0.0%		\$0
<b>Effective Gross Income</b>					
					\$367,500
<b>Non-Reimbursable Expenses</b>					
Operating/RE Taxes			\$0.00 Per SF		\$0
Reserves			\$0.25 Per SF		(\$6,250)
Retail Reserves and Mgt.			3.0% per RSF		(\$11,025)
Subtotal					(\$17,275)
<b>Net Operating Income</b>					
					\$350,225
<b>Capitalized Value On Completion-At Stabilization</b>					
Capitalization Rate			6.5% Overall Rate		\$5,388,077
				Rounded	\$5,400,000
				Per RSF	\$216
				Per GSF	\$216
<b>Development Cost - Without Premiums</b>					
Net:Gross SF Efficiency			100%		
Land			\$10.00 per GSF		\$250,000
Hard Cost			\$150.00 per GSF		\$3,750,000
Site Work			\$0.00 per GSF		\$0
Soft Costs (includes financing, fee etc.)			20% of Hard Cost		\$800,000
				Rounded	\$4,800,000
				Per RSF	\$192
				Per Unit	\$192
<b>Feasibility Surplus/(Gap) - Before Incentives</b>					
				Rounded	\$600,000
				Per RSF	\$24.00
				% Surplus/(Gap)	11.1%

Proforma	Scenario Definition:			Retail-Speculative	
<b>Feasibility Tests</b>					
<b>Program Summary</b>					
	Anchor	15,000	GSF	Not Pre-leased	
	Satellite	10,000	GSF	Not Pre-leased	
<b>Gross Potential Income</b>					
Revenues - Private	<b>Units</b>	<b>RSF</b>	<b>Rate/Mo.</b>	<b>Rate/SF</b>	<b>Annual Rent</b>
Anchor	1	15,000	\$1.25	\$15.00	\$225,000
Satellite	8	10,000	\$2.08	\$25.00	\$250,000
Subtotal	9	25,000			\$475,000
<b>Vacancy &amp; Collection Losses</b>					
	Anchor			5.0%	(\$11,250)
	Satellite			15.0%	(\$37,500)
<b>Effective Gross Income</b>					
					\$426,250
<b>Non-Reimbursable Expenses</b>					
Operating/RE Taxes			\$0.00	Per SF	\$0
Reserves			\$0.25	Per SF	(\$6,250)
Retail Reserves and Mgt.			3.0%	per RSF	(\$12,788)
Subtotal					(\$19,038)
<b>Net Operating Income</b>					
					\$407,213
<b>Capitalized Value On Completion-At Stabilization</b>					
Capitalization Rate			9.0%	Overall Rate	\$4,524,583
				Rounded	\$4,500,000
				Per RSF	\$180
				Per GSF	\$180
<b>Development Cost - Without Premiums</b>					
Net:Gross SF Efficiency			100%		
Land			\$10.00	per GSF	\$250,000
Hard Cost			\$150.00	per GSF	\$3,750,000
Site Work			\$0.00	per GSF	\$0
Soft Costs (includes financing, fee etc.)			20%	of Hard Cost	\$800,000
				Rounded	\$4,800,000
				Per RSF	\$192
				Per Unit	\$192
<b>Feasibility Surplus/(Gap) - Before Incentives</b>					
				Rounded	(\$300,000)
				Per RSF	(\$12.00)
				% Surplus/(Gap)	-6.7%

Proforma		Scenario Definition: Office-Build to Suit				
Feasibility Tests						
Program Summary		Major Users	25,000	GSF	Pre-leased	
		Smaller Users	0	GSF	Pre-leased	
Gross Potential Income						
Revenues - Private	Units	RSF	Rate/Mo.	Rate/SF	Annual Rent	
Major Users	1	25,000	\$2.08	\$25.00	\$625,000	
Smaller Users	0	0	N/A	\$0.00	\$0	
Subtotal	1	25,000			\$625,000	
Vacancy & Collection Losses		Major Users		5.0%	(\$31,250)	
		Smaller Users		0.0%	\$0	
Effective Gross Income					\$593,750	
Non-Reimbursable Expenses						
Operating/RE Taxes			\$7.00 Per SF		(\$175,000)	
Reserves			\$0.25 Per SF		(\$6,250)	
Retail Reserves and Mgt.			0.0% per RSF		\$0	
Subtotal					(\$181,250)	
Net Operating Income					\$412,500	
Capitalized Value On Completion-At Stabilization						
Capitalization Rate			6.5%	Overall Rate	\$6,346,154	
				Rounded	\$6,300,000	
				Per RSF	\$252	
				Per GSF	\$252	
Development Cost - Without Premiums						
Net:Gross SF Efficiency			100%			
Land			\$10.00 per GSF		\$250,000	
Hard Cost			\$150.00 per GSF		\$3,750,000	
Tenant Work Letter			\$25.00 per GSF		\$625,000	
Soft Costs (includes financing, fee etc.)			20% of Hard Cost		\$800,000	
				Rounded	\$5,425,000	
				Per RSF	\$217	
				Per Unit	\$217	
Feasibility Surplus/(Gap) - Before Incentives					Rounded	\$875,000
					Per RSF	\$35.00
					% Surplus/(Gap)	13.9%

Proforma		Scenario Definition: Office-Speculative			
Feasibility Tests					
Program Summary		Major Users	0	GSF	Not Pre-leased
		Smaller Users	25,000	GSF	Not Pre-leased
Gross Potential Income					
Revenues - Private	Units	RSF	Rate/Mo.	Rate/SF	Annual Rent
Major Users	0	0	\$0.00	\$0.00	\$0
Smaller Users	10	25,000	\$1.67	\$20.00	\$500,000
Subtotal	10	25,000			\$500,000
Vacancy & Collection Losses		Major Users		0.0%	\$0
		Smaller Users		15.0%	(\$75,000)
Effective Gross Income					\$425,000
Non-Reimbursable Expenses					
Operating/RE Taxes			\$7.00	Per SF	(\$175,000)
Reserves			\$0.25	Per SF	(\$6,250)
Retail Reserves and Mgt.			0.0%	per RSF	\$0
Subtotal					(\$181,250)
Net Operating Income					\$243,750
Capitalized Value On Completion-At Stabilization					
Capitalization Rate			9.0%	Overall Rate	\$2,708,333
				Rounded	\$2,700,000
				Per RSF	\$108
				Per GSF	\$108
Development Cost - Without Premiums					
Net:Gross SF Efficiency			100%		
Land			\$10.00	per GSF	\$250,000
Hard Cost			\$150.00	per GSF	\$3,750,000
Tenant Work Letter			\$25.00	per GSF	\$625,000
Soft Costs (includes financing, fee etc.)			20%	of Hard Cost	\$800,000
				Rounded	\$5,425,000
				Per RSF	\$217
				Per Unit	\$217
Feasibility Surplus/(Gap) - Before Incentives				Rounded	(\$2,725,000)
				Per RSF	(\$109.00)
				% Surplus/(Gap)	-100.9%

# **APPENDIX C**

*Development Incentives*



## Implementation - Appendix C

### Potential Funding Resources

Several of the most important incentives that might be used to enhance the feasibility of Study Area redevelopment are presented in the following pages – organized by provider. This list is not intend to reflect the universe of possible sources – but offers a picture of the broad array of currently available supports.

#### MHFA

##### Rental Housing Supports

Affordable Housing Trust Fund

[https://www.masshousing.com/portal/server.pt/gateway/PTARGS\\_0\\_2\\_391\\_0\\_0\\_18/AHTF\\_Guidelines.pdf](https://www.masshousing.com/portal/server.pt/gateway/PTARGS_0_2_391_0_0_18/AHTF_Guidelines.pdf)

The Massachusetts Affordable Housing Trust Fund (AHTF) was created with the enactment of Section 227 of Chapter 159 of the Acts of 2000, now known as Chapter 121D of the Massachusetts General Laws (the Statute). The AHTF is designed to provide resources to create or preserve affordable housing throughout the state for households whose incomes are not more than 110% of median income, as determined by the U.S. Department of Housing and Urban Development (HUD). The AHTF was funded at \$20,000,000 per year for three years (State Fiscal Years 2001 – 2003) from the state’s General Fund. Funding for FY 2003 was later reduced to \$12.5 million. In June of 2003, the Legislature adopted language in outside Section 631 A of Chapter 26 of the Acts of 2003 to provide for the capitalization of the AHTF via bond authorizations. The budget language authorized bond issues totaling \$70,000,000 to capitalize the fund over a five-year period (FY 2004 – FY 2008). In addition to the purposes set forth in MGL c. 121D, the bond authorization specified that up to 2% of the authorization may be used for DHCD administrative costs directly attributable to the administration of the AHTF. In June of 2004, the Legislature adopted language in outside Section 412 of Chapter 149 of the Acts of 2004 to provide an additional \$2,000,000 in general revenue funds for the AHTF. Those additional funds will be restricted to projects utilizing 9% Low Income Housing Tax Credits. In 2005, an additional \$100 million was re-authorized for the Affordable Housing Trust Fund.

In addition to the AHTF legislated funding, the Affordable Housing Trust Fund is the recipient of funding for and the administrator of the Department of Mental Health Danvers State Hospital Housing Fund to be used to assist in the development of housing for clients of DMH who reside in communities in the DMH North East Area, since patients of the former Danvers State Hospital were predominantly from these communities.

## Green Affordable Housing Development Program

[https://www.masshousing.com/portal/server.pt/gateway/PTARGS\\_0\\_2\\_2489\\_0\\_0\\_18/GreenBuilding\\_TermSheet.pdf](https://www.masshousing.com/portal/server.pt/gateway/PTARGS_0_2_2489_0_0_18/GreenBuilding_TermSheet.pdf)

### Summary

The Green Affordable Housing Development Program is a fund, established by the Renewable Energy Trust (“RET”), acting by and through the Massachusetts Technology Collaborative (“MTC”), and administered by the Massachusetts Housing Finance Agency (“MassHousing”), to promote the construction of eligible renewable energy generation systems (“RE Systems”) in affordable housing developments financed by MassHousing or the Affordable Housing Trust Fund (“AHTF”).

### **Amounts Available for Award**

**Feasibility Grants** to study technical and financial feasibility of RE Systems into a proposed affordable housing development. Up to \$30,000 per project based upon an itemized request by the project and review by MassHousing staff. Approved grants will be advanced to the owner/developer for the project in a lump sum by MassHousing upon completion of the feasibility study.

**Design Grants** to prepare design and pricing information for construction of RE Systems. Up to \$50,000 per project based upon an itemized request by the project and review by MassHousing staff and approval by MTC. Approved grants will be advanced to the owner/developer for the project in a lump sum by MassHousing upon completion of relevant design documents and/or estimates.

**Construction Grants or Loans** to fund direct construction costs of RE Systems. Up to \$500,000 per project based upon an itemized request by the project and review by MassHousing staff and approval by MTC. Maximum potential grants and eligible grants will be calculated based on the attached matrix. Approved grants will be advanced concurrent with construction funds provided by MassHousing, if a construction loan, or with the closing of the permanent loan if a permanent loan only. Grants may be structured as a loan at the request of the owner/developer, with the concurrence of MassHousing.

### **Eligibility Criteria**

**Project Eligibility:** Projects must file a completed One-Stop Application with MassHousing indicating that the proposed development will (i) involve new construction or substantial rehabilitation, and (ii) meet affordability guidelines for federal low-income housing tax credits. In addition, to be eligible for construction funds, the project must receive and close a construction or permanent mortgage loan provided by MassHousing or AHTF.

The proposed development must be certified as an ENERGY STAR® Homes, as approved by ENERGY STAR Home program administrator.

Projects must be distributed generation projects of eligible technologies located in Massachusetts within the service territory of an investor-owned electric distribution company.

Projects must have a proposed renewable energy system nameplate capacity that is greater than or equal to 10 kW (100kW for wind power projects).

Projects installing renewable energy must consume 100% of the renewable energy produced onsite. MTC may waive this requirement.

## Elder Mixed-Income

[https://www.masshousing.com/portal/server.pt/gateway/PTARGS\\_0\\_2\\_5903\\_0\\_0\\_18/ElderMixedIncome\\_TermSheet.pdf](https://www.masshousing.com/portal/server.pt/gateway/PTARGS_0_2_5903_0_0_18/ElderMixedIncome_TermSheet.pdf)

### **Underwriting Standards**

**Loan to Value Ratio** A Maximum of 90%.

**Debt Service Coverage Ratio** Minimum 1.15

**Amortization Schedule** 30 – 40 years

**Junior Financing** Allowed subject to compliance with Agency and credit enhancer requirements. Generally, all subordinate mortgages must be "soft" seconds.

**Construction Period Risk** Agency can provide both construction and permanent financing. Prevailing wages must be paid if MassHousing construction financing is used.

**Recourse/Non-Recourse** Non-recourse

**Security** All loans will be secured by a first mortgage on the land and improvements. If property is owned subject to a ground lease, the improvements alone may suffice; however, the ground lease must be subordinated to the first mortgage and shall be, in all respects, satisfactory to MassHousing's General Counsel.

**Equal Opportunity Goals** MassHousing maintains a strong commitment to equal employment and affirmative action practices. Owner and general contractor must negotiate affirmative action hiring and occupancy goals with the MassHousing Equal Opportunity Department.

**Environmental Review** A Phase I Environmental Site Assessment (ESA), completed within six (6) months of application, is required for all MassHousing loan commitments. The ESA must follow the most recently revised version of ASTM Standard Practice E-1527 and must include a visual assessment of potentially hazardous building materials/components. If the subject property is a disposal or release site, the ESA must also include the report content described in the M.G.L. 21E Phase I Initial Site Investigation Report standards of 310 C.M.R. 40.

**Underwriting Requirements** Loan approval will be subject to satisfactory assessment of the development in terms of the following factors:

- Extensive third-party market feasibility study, including review of overall vacancy rates, absorption, rental comparables, marketing plan and budget
- Site inspection, including an analysis of the surrounding neighborhood
- Service program
- Review of development team (mortgagor, developer, service provider, contractor, architect)
- Design review of site plans, buildings, units
- Review of construction budget on a line item basis
- Review of operation budget
- Affirmative marketing plan

### **Loan Security**

- Constructive and operating period letter of credit equal to 6% of the mortgage
- Initial operating deficit reserve to cover 100% of projected absorption losses
- Commercial space guarantees

## Bridge Loan Financing

[https://www.masshousing.com/portal/server.pt/gateway/PTARGS\\_0\\_2\\_392\\_0\\_0\\_18/BridgeLnFin\\_Term\\_Sheet.pdf](https://www.masshousing.com/portal/server.pt/gateway/PTARGS_0_2_392_0_0_18/BridgeLnFin_Term_Sheet.pdf)

### **Underwriting Standards**

#### **Maximum Loan Amount:**

The sum of the bridge loan and any MassHousing construction/permanent loan may not exceed 90% of Total Development Cost. The sum of the bridge loan and the initial capital contribution may not exceed 60% to 90% of the gross syndication raise, depending on the terms and conditions of subsequent capital Contributions

The amount of the MassHousing Bridge Loan to be funded with tax-exempt bond proceeds shall be the minimum amount necessary to ensure that over 50% of the aggregate basis of the Development is funded with tax-exempt bond proceeds (the "50% Test"), as determined in accordance with applicable tax code provisions.

#### **Interest Rates:**

##### Tax-Exempt Financing

- Fixed Rate: 150 Basis Points above 10-Year Treasury
- Variable Rate: 150 Basis Points above weekly BMA Swap Index

##### Taxable Financing

- Fixed Rate: 150 Basis Points above 1-Year LIBOR
- Variable Rate: 150 Basis Points above weekly LIBOR

**Term/Amortization:** 1-2 years for construction period bridge loan.

**Schedule:** 3-7 years for construction period and lease-up bridge loan.

Principal and interest will be repaid in accordance with the investors' scheduled capital contributions. At minimum, principal amortization will be on an annual basis with monthly interest payments. Loan terms and amortization may be modified based on MassHousing's review of the Partnership Agreement.

**Non-Recourse Debt:** Bridge loans are non-recourse debt secured, in part, by a second mortgage on land and improvements.

## Elder Choice

[https://www.masshousing.com/portal/server.pt/gateway/PTARGS\\_0\\_2\\_394\\_0\\_0\\_18/ElderChoice\\_ProgramGuide.pdf](https://www.masshousing.com/portal/server.pt/gateway/PTARGS_0_2_394_0_0_18/ElderChoice_ProgramGuide.pdf)

### **Program Guidelines & Underwriting Requirements/Guidelines**

**Objective:** ElderCHOICE is a program designed to provide construction and permanent financing for assisted living developments serving the frail elderly. It is intended to address the needs of frail elders by creating a supportive living environment which maximizes their ability to live in a residential setting and reduces the need for costly institutionalization. MassHousing's primary objective will be to finance developments targeting elders needing assistance with activities of daily living (bathing, continence, dressing, ambulating, toileting, eating, and transfers).

Each development will be required to reserve a minimum of 20% of the units for low-income occupancy. Developments may be new construction or renovation.

**Target Group:** The minimum age for residency in an ElderCHOICE development is 55 years, unless otherwise required by applicable state or federal programs. Given the program's orientation to frail elders, it is anticipated that most residents will be significantly older (80+) than the minimum age required.

**Low-income Occupancy:** At least 20% of the units in a development must be available to low-income persons for a minimum of fifty years. A resident may have an income of no more than 50% of area median income to qualify as low-income.

### **Rent and Service Charges:**

*Market Rate Units:* Rent and service charges may not exceed 75% of income for the target market and must be supported by local area demographic characteristics.

*Low-income/ Medicaid-Eligible Units:* Rent and service fees charged to Medicaid-eligible residents may not exceed 75% of the maximum eligible income for the program, currently \$6,900 per year. In addition, a reimbursement under the Group Adult Foster Care (GAFC) Program to offset the cost of personal care services may be available to qualified providers. This reimbursement is not subject to the 75% of income cap.

*Tax Credit Units:* The total rent and service charges for non-elective services may not exceed the maximum allowable rents for the Low-Income Housing Tax Credit Program (generally, 30% of 50% of median income).

### **Underwriting Terms and Requirements**

The following underwriting requirements are subject to change depending on market conditions and the requirements of applicable financing.

*Maximum Loan Amount* 90% of appraised value. At least 10% of the total development cost, less developer's fee and overhead allowance, must be contributed by the developer in the form of cash (non-profit developers may use grants). Land value and overhead allowance may be contributed as cash, however, restrictions will apply.

*Debt Service Coverage* 1.15. Higher debt service coverage may be required in order to achieve 90% loan-to-value ratio.

*Term/Amortization Schedule* 30-40 year term and amortization schedule for permanent loan.

*Construction Period Risk* The Agency provides both construction and permanent financing. If MassHousing construction financing is used, prevailing wages must be paid. If MassHousing is providing permanent financing only, a project must achieve sustaining occupancy at pro forma rents prior to permanent loan take-out or must provide acceptable security to guarantee rent-up risk.

## Mixed Income (Taxable-Tax Exempt)

[https://www.masshousing.com/portal/server.pt/gateway/PTARGS\\_0\\_2\\_4746\\_0\\_0\\_18/MixedIncome\\_TermSheet.pdf](https://www.masshousing.com/portal/server.pt/gateway/PTARGS_0_2_4746_0_0_18/MixedIncome_TermSheet.pdf)

### **Loan Terms**

**Maximum Loan Amount:** Maximum 90% of appraised value.

**Debt Service Coverage:** Minimum 1.10.

**Equity Requirements:** Minimum 10% of Total Development Cost, exclusive of developer fee and overhead. Land value and overhead allowance may, subject to limitations, be contributed to satisfy equity requirements. For details, please see the MassHousing equity requirements policy statement.

**Interest Rates:** Both taxable financing and the tax-exempt financing are available. Underwriting rates are established monthly. The actual rate is locked in when the bonds are issued. For current rates see MassHousing Interest Rates schedule.

**Credit Enhancement:** To ensure the most favorable borrowing rates, credit enhancement is typically provided through the HUD/HFA Risk Sharing Program. For mortgage insurance premium rates, see MassHousing Interest Rates schedule.

**Term/Amortization:** Both 30- and 40- year fully amortizing terms are available.

**Non-Recourse Debt** Loans are non-recourse debt secured by a first mortgage on land and improvements.

### **Affordability Requirements:**

**Tax-Exempt** Either: 20% of the units must be both rent restricted and occupied by individuals whose income is 50% or less of area median gross income ("20% @ 50%") or 40% or more of units must be both rent restricted and occupied by individuals whose income is 60% or less of area median gross income ("40% @ 60%").

**Taxable** A minimum of 20% of the units must be both rent restricted and occupied by individuals whose income is 80% or less of area median income.

**Rents** For all-income units, rents charged cannot exceed 30% of the area median income limit for the elected set-aside or b) 10% below-market rents for comparable unassisted units in the market area. In addition, to ensure that affordable rental units will be made available to very low-income households, sponsors must agree to make best faith efforts to market all set-aside units to households with rental assistance (Section 8 certificates or vouchers)

### **Disposition Agreement**

Affordability restrictions must be maintained for the life of the MassHousing loan, but in no event less than 15 years from the date of the MassHousing loan closing.

### **Development Team Requirements**

**Eligible Borrowers:** The borrower must be a single-asset, sole-purpose entity. Both limited dividend and not-for-profit borrowers are eligible.

## Home Ownership Supports

### Housing Starts Program

[https://www.masshousing.com/portal/server.pt?open=514&objID=236&parentname=CommunityPage&parentid=18&mode=2&in\\_hi\\_userid=2&cached=true](https://www.masshousing.com/portal/server.pt?open=514&objID=236&parentname=CommunityPage&parentid=18&mode=2&in_hi_userid=2&cached=true)

MassHousing's Housing Starts program promotes the construction of new for-sale housing under the Commonwealth's [Chapter 40B](#). Through Housing Starts, developers can apply for site approval, the first step toward obtaining a comprehensive permit.

#### Eligibility

Developers building for-sale housing communities where at least 25% of the units are set aside for lower-income households.

#### Program Details

- Single-family homes and condominiums qualify
- 25% of units must be reserved for households earning no more than 80% of the area median income
- The developer's profit margin may not exceed 20% of total development cost
- Processing fees may apply.
- Financing available through the [Construction Financing program](#)

## Construction Financing

[https://www.masshousing.com/portal/server.pt?open=514&objID=237&parentname=CommunityPage&parentid=19&mode=2&in\\_hi\\_userid=2&cached=true](https://www.masshousing.com/portal/server.pt?open=514&objID=237&parentname=CommunityPage&parentid=19&mode=2&in_hi_userid=2&cached=true)

MassHousing provides construction financing for home ownership developments where at least 25% of units are set aside for households earning less than 80% of the area's median income. These terms also apply to any loan made for a [Housing Starts](#) project seeking construction financing.

### Eligible Applicants

Developers building for-sale housing communities where at least 25% of the units are set aside for households earning less than 80% of the area's median income.

### Program Details

- **Maximum Loan Amount:** The lesser of 90% of the total development costs or 75% of gross sales proceeds of a development
- **Interest Rate:** Fixed at the 2-year U.S. Treasury Bill Yield plus 250 basis points
- **Loan Term:** Up to 60 months
- **Borrower-Paid Fees**
  - \$1,000 application fee
  - Appraisal fee estimated between \$5,000 and \$10,000
  - Financing fee of 1%, due at closing
  - Cost of an environmental site assessment report (21E)
  - Cost of MassHousing's inspecting engineer
  - MassHousing legal fee: \$5,000 Flat Fee
- **Inspection and Legal Fees:** 2% of the loan amount.
- **Underwriting:** The underwriting process consists of a review of an appraisal, architectural plans, construction specifications, construction proforma, the credit and financial capacity of the borrower, and the 21E site assessment and other necessary documentation.
- **Loan Security:** Construction loans are made with full recourse to the borrower, requiring a personal guarantee. Loans are secured by a first mortgage on the land plus any improvements.
- **End-Loans:** MassHousing will provide 30-year, fixed-rate mortgages to eligible buyers for up to 25% of the units in a development through an approved lender. More detailed information on this financing will be provided when the developer has completed the comprehensive permit process.



## DHCD

### Rental Housing Supports

#### **Capital Improvement and Preservation Fund**

<http://www.mass.gov/hed/housing/affordable-rent/capital-improvement-and-preservation-fund-cipf.html>

The Capital Improvement and Preservation Fund is a state bond funded program that seeks to preserve and improve existing privately owned, state or federally assisted affordable rental developments. Eligible properties include housing at risk of losing affordability restrictions due to the potential for the prepayment of its mortgage or housing in which a project-based rental assistance contract has expired.

#### **Eligible Applicants**

For-profit and non-profit developers and local housing authorities are eligible to apply for CIPF funds.

#### **Eligible Activities and Affordability Requirements**

CIPF funds can be used for the acquisition, refinance and/or rehabilitation of existing rental property.

At least half of the total units in the project must be occupied and affordable to households at or below 80% of area median income, using U.S. Dept. of HUD data. In addition, no less than 5% of the total units must be available and affordable to households at or below 50% of area median income as determined by HUD. These rental and occupancy restrictions will be in place for a minimum term of 40 years from the date of the closing on the CIP funds.

#### **Funding Limits**

DHCD will award \$40,000 per unit for projects with more than 25 units with a per project maximum of \$2,000,000. DHCD will award \$50,000 per unit for projects with 25 units or less with a per project maximum of \$1,250,000.

#### **Loan Terms**

CIPF monies are structured as a 40-year deferred payment loan at 0% interest. DHCD reserves the right to structure the loan with an interest rate above 0% for any CIPF loan. All CIPF loans are non-recourse and secured by a mortgage on the property.

## **Community-Based Housing**

<http://www.mass.gov/hed/housing/affordable-rent/community-based-housing-cbh.html>

The CBH Program provides funding for the development of integrated housing for people with disabilities, including elders, with priority for individuals who are in institutions or nursing facilities or at risk of institutionalization.

### **Eligible Borrowers**

Nonprofit entities or entities controlled by non-profits

### **Eligible Activities**

Reasonable acquisition, rehabilitation, new construction, predevelopment and other "soft" costs.

### **Eligible Populations**

CBH Program excludes clients of the DMH and DMR but includes many other people with disabilities who are institutionalized or at risk of institutionalization. For CBH, a disabled person must have a physical or mental impairment of a permanent or long and continuous duration that substantially limits one or more major life activities. The physical or mental impairment must be medically demonstrable by acceptable clinical and laboratory diagnostic techniques.

Eligible populations include adults with a broad range of disabilities including mobility impairments, cerebral palsy, multiple sclerosis, muscular dystrophy, epilepsy, HIV/AIDS, brain or spinal cord injuries, sensory disabilities, emotional disabilities and cognitive disabilities.

### **Eligible Housing Types**

Priority will be given to projects that provide integrated housing such as several CBH units within a larger rental building or development. Ideally, no more than 15% of the units should be for people with disabilities. Rental projects are more likely to be more appropriate for CBH-eligible populations but ownership units are allowed.

### **Maximum Loan Amount**

CBH loans may be up to 50% of total development costs for the CBH units in a development, up to a maximum of \$750,000.

### **Rate and Term of Loan**

Loans will be structured as 0%, deferred payment loans for a term of 30 years.

## **Home Program**

<http://www.mass.gov/hed/housing/affordable-rent/home-investment-partnerships-program-home.html>

HOME is a federally funded program that assists in the production and preservation of affordable housing for low and moderate-income families and individuals. The program funds a broad range of activities including new construction, acquisition and rehabilitation of rental properties.

### **Eligible Applicants**

For-profit developers, non-profit developers, non-profit organizations designated as Community Housing Development Organizations (CHDOs), and municipalities in cooperation with any of the above are eligible to apply for HOME funds.

### **Eligible Activities and Affordability Requirements**

HOME funds can be used for the acquisition and/or rehabilitation of existing structures for rental use, including distressed or failed properties, or for the new construction of rental projects. Projects seeking HOME funds must have a minimum of 5 HOME-assisted units. All units receiving HOME assistance must be occupied by households earning no more than 60% of the area median income. At least 20% of the HOME units must be affordable to households earning no more than 50% of area median income. (Please see the additional program information below for a list of maximum rents and household incomes for your community.)

### **Funding Limits**

DHCD will award the lesser of \$750,000 per project and up to \$50,000 per HOME-assisted unit in HOME entitlement/consortium communities. In non-entitlement or non-consortium communities, the maximum award is up to \$65,000 per HOME-assisted unit, up to a per project maximum of \$750,000. (Please see the additional program information below for a list of entitlement and consortium communities.)

A project located in a HOME entitlement/consortium community must include a matching commitment of local funds, or the application will not be scored. In general, preference will be given to applications with full match commitments.

### **Loan Terms**

In general, DHCD HOME awards are structured as loans with 0% interest, and a 30-year deferred payment term. DHCD reserves the right to assign a higher rate of interest to any HOME loan. HOME loans to projects receiving allocations of Low Income Housing Tax Credits are made at the Applicable Federal Rate (or higher) as required by the Tax Credits program. All HOME loans are non-recourse and secured by a mortgage on the property.

## **Housing Innovations Fund**

<http://www.mass.gov/hed/housing/affordable-rent/housing-innovations-fund-hif.html>

HIF provides funding for the creation and preservation of alternative forms of affordable housing. These forms include, but are not limited to, single room occupancy (SRO) units; limited equity cooperative housing; transitional housing for the homeless; battered women's shelters; mutual housing; employer assisted housing; and lease to purchase housing.

### **Eligible Applicants**

Non-profit corporations organized under M.G.L. c. 180; may also be required to be a 501(c)(3) organization under the Internal Revenue Code at the time of loan closing. In order to qualify as a Non-Profit Corporation, no member, shareholder, officer or employee of such corporation or its board of directors may profit, directly or indirectly, from the HIF assistance or from the Eligible Project. In addition, in order to qualify as a Non-Profit Corporation for purposes of the HIF program, DHCD must determine that a corporation is capable of managing all of its responsibilities in connection with the proposed project.

### **Eligible Activities and Affordability Requirements**

HIF loans may be used for the reasonable and necessary hard and soft costs to develop an eligible project, including costs of acquisition, construction, architecture/engineering, environmental testing and remediation, insurance, taxes, surveys and permits, development consultants, legal services, financing, relocation, title and recording, inspection services, marketing and rent-up, and developer overhead and fees.

Not less than 50% of the occupants of HIF housing shall be persons whose income is less than 80% of the area median income as determined by HUD, and not less than 25% of the occupants may be persons whose income is less than 30% of the area median income.

### **Funding Limits**

Loans are limited to not more than 50% of the total development costs, with a maximum HIF loan of \$500,000. This limit does not apply to loans provided for the creation of battered women's shelters where HIF funds may be used for up to 80% of the financing of total development costs.

### **Loan Terms**

Loans are issued with a Land Use Restriction, recorded in the registry of deeds, providing that the land will be used for the purpose of providing alternative forms of rental and ownership housing for up to 99 years. The property cannot be released from this restriction until the balance of the principal and interest is repaid in full or until a mortgage foreclosure deed is recorded.

Loans are for a term of 30 years during which time repayment may be deferred by the loan issuing authority unless, at the end of a fiscal year, cash collections from all sources in connection with such housing, except for contributions, donations or grant moneys, exceed 105 per cent of cash expenditures. If, on the date loans become due and payable to DHCD, an outstanding balance exists, loans may be extended for up to 10 years, provided that the project continues to remain affordable housing. Interest rates for loans are fixed by DHCD, in consultation with the state treasurer.

## **Housing Stabilization Fund**

<http://www.mass.gov/hed/housing/affordable-rent/housing-stabilization-fund-hsf.html>

The Housing Stabilization Fund (HSF) is a state funded bond program that assists in the production and preservation of affordable housing for low and moderate-income families and individuals.

### **Eligible Applicants**

For profit developers, non-profit developers, local housing authorities and municipalities in cooperation with for-profit or non-profit developers are eligible to apply for HSF funds.

### **Eligible Activities and Affordability Requirements**

HSF monies can be used for the acquisition and/or rehabilitation of existing structures for rental use, including distressed or failed properties, or for the new construction of rental projects. Projects seeking HSF funds must have a minimum of 5 HSF-assisted units. All units receiving HSF assistance must be occupied by households with incomes no greater than 80% of the area median income during the first 40 years. During years 41 through 50, HSF assisted units may be occupied by households with incomes no greater than 100% of area median income. Rents in HSF projects must conform to the high HOME rent schedule, U. S. Department of HUD Section 8 rental rates or other DHCD program rental rates. (Please see the additional program information below for a list of maximum rents and household incomes for your community.)

### **Funding Limits**

DHCD will award the lesser of \$1,000,000 per project and up to \$50,000 per HSF-assisted unit in HOME entitlement/consortium communities. In non-entitlement or non-consortium communities, the maximum award is up to \$65,000 per HSF-assisted unit, up to a per project maximum of \$1,000,000. (Please see the additional program information below for a list of entitlement and consortium communities.)

Projects located in HOME entitlement or consortium communities must include a matching commitment of local funds, or the application will not be scored. In general, preference will be given to applications with full match commitments.

### **Loan Terms**

In general, HSF monies are structured as a 50-year deferred payment loan at 0% interest. DHCD reserves the right to structure the loan with an interest rate above 0% to any HSF loan. In addition, projects receiving allocations of Low Income Housing Tax Credits in combination with HSF may be structured with an interest rate set at the Applicable Federal Rate (or higher) as required by the Tax Credits program. All HSF loans are non-recourse and secured by a mortgage on the property.

## **Low Income Housing Tax Credit Program**

<http://www.mass.gov/hed/housing/affordable-rent/low-income-housing-tax-credit-lihtc.html>

The Low Income Housing Tax Credit is a federally authorized program that assists in the production and preservation of affordable rental housing for low-income families and individuals. The program supports a broad range of activities including acquisition, new construction, and rehabilitation of existing rental properties consistent with an annual Qualified Allocation Plan.

### **LIHTC Eligible Applicants**

For profit developers and non-profit developers.

### **LIHTC Eligible Activities and Affordability Requirements**

Tax credits can be used to support the acquisition and/or rehabilitation of existing structures for rental use, including distressed or failed properties, or the new construction of rental projects. Projects seeking tax credits must have a minimum of 8 tax credit-assisted units. The minimum term of affordability is thirty years.

All units receiving tax credit assistance must have 20% or more households earning no more than 50% of area median income or 40% or more households earning no more than 60% of the area median income. In addition, ten percent of the total units must be reserved for persons or families earning less than 30% of area median income. (Please see the additional program information below for a list of maximum rents and household incomes for your community.)

### **LIHTC Funding Limits**

The maximum tax credit award for a new assisted living project is \$500,000. The maximum for any other project is \$1,000,000. However, DHCD may elect to award more than \$1 million in credit (up to a maximum of \$1.3 million in credit) to large scale neighborhood impact projects. Requests for allocations greater than \$1 million will be considered on a case-by-base basis if the sponsor is able to demonstrate the potential impact of the project and if DHCD has sufficient credit to make a larger allocation. DHCD expects that a sponsor receiving an award greater than \$1 million (up to \$1.3 million) will request reduced amounts of subsidy financing from the Department. The maximum eligible basis per unit in tax credit developments is \$250,000 per assisted unit for projects within the Boston metro area and \$200,000 per assisted unit for projects outside the Boston metro area. DHCD will cap the allowable eligible basis in the preservation set-aside at \$175,000 per assisted unit.

## **Home Ownership Supports**

### **First Time Home-Buyer Program**

<http://www.mass.gov/hed/housing/affordable-own/first-time-home-buyer-ftfb.html>

The Housing Development Division of the Department of Housing and Community Development provides funding to developers, non-profit organizations and communities to assist first time homebuyers.

### **Down Payment and Closing Cost Assistance for First Time Homebuyers**

DHCD provides down payment and closing cost assistance to income-eligible first-time homebuyers through participating communities and non-profits. Check the list of current providers and the communities they serve.

### **First-Time Homebuyer Education**

First-time homebuyer education courses are offered throughout the Commonwealth and are required for most first-time homebuyer programs and loan programs. Check the following sites to find a course near you.

### **Mortgages Available to First-Time Homebuyers**

Although DHCD does not provide mortgages directly to first-time homebuyers, there are many resources available. Check the following sites for information on a number of state and federal mortgage products for first-time homebuyers. Many Massachusetts banks offer products for first-time homebuyers, call your local lender for more information.

## HOME American Dream Down Payment Assistance Program

<http://www.mass.gov/hed/housing/affordable-own/home-american-dream-downpayment-initiative.html>

HOME American Dream Downpayment Initiative ( HOME ADDI) is a federally funded program that assists income-eligible households to purchase their first home.

Non-profit organizations, municipalities or municipalities in partnership with non-profit developers are eligible to apply for HOME ADDI downpayment and closing costs assistance funds. Please note that HOME PJ and Consortium communities are not eligible to apply for HOME ADDI funding.

### **Eligible Activities and Affordability Requirements**

These funds can be used by eligible applicants to provide downpayment or closing costs assistance to qualified households. Eligible applicants must ensure that households receiving assistance under HOME ADDI complete a homebuyer education course that includes pre- and post-purchase counseling.

First-time homebuyers receiving a HOME ADDI Acquisition Loan may earn no more than 80% of the area median income. Each assisted unit must have a ***purchase price*** that does not exceed 95% of the area's median price, as determined by the Single Family Mortgage Limits under Section 203(b). Any HOME-assisted rental units in multi-family properties must be leased to households earning no more than 60% of area median income. (Please see the additional program information below for a list of the 203(b) mortgage limits and maximum household incomes for your community.)

### **Funding Limits**

DHCD will award up to \$150,000 per application. Assistance to individual homeowners is limited to 5% of a property's purchase price up to a maximum of \$10,000.

Non-profit sponsors intending to provide assistance in HOME entitlement or consortium communities must include a matching commitment of local funds equal to the amount being requested from DHCD. If an application is submitted without matching funds, it will not be competitive. (Please see the additional program information below for a list of entitlement and consortium communities.)

### **Loan Terms**

Loans to homebuyers will be structured as deferred payment 0 percent interest, for 5 years during which time the property must remain the buyer's primary place of residence. In the event that a buyer desires to sell the property prior to the end of the five-year term, the full amount of the loan must be repaid to DHCD.



## **Home Investments Partnership Program**

<http://www.mass.gov/hed/housing/affordable-own/home-investment-partnerships-program.html>

HOME is a federally funded program that assists in the production and preservation of affordable housing for low and moderate-income families and individuals. The program funds a broad range of activities including the acquisition, new construction, and rehabilitation of existing properties which are sold to income eligible first-time homebuyers.

### **Eligible Applicants**

For-profit developers; non-profit developers; non-profit organizations designated as Community Housing Development Organizations (CHDOs); municipalities in cooperation with any of the above are eligible to apply for HOME funds.

### **Eligible Activities and Affordability Requirements**

HOME funds can be used for the acquisition and/or rehabilitation of existing structures for sale to income-eligible first-time homebuyers, including distressed or failed properties, or for the new construction of homeownership projects. Projects seeking HOME funds must include a minimum of 3 HOME-assisted ownership units, the sites for which must be secured with a signed Purchase & Sale Agreement at the time of application.

All first-time homebuyers purchasing HOME-assisted units must have a household income of not more than 80% of the area median income. Each HOME-assisted unit must have an appraised value that does not exceed 95% of the area's median price, as determined by the Single Family Mortgage Limits under Section 203(b). Any HOME-assisted rental unit in a multi-family property must be leased to households earning no more than 60% of the area median income. Those rental units may be leased at the "high" HOME rent. (Please see the additional program information below for a list of the 203(b) mortgage limits, maximum rents and maximum household incomes for your community.)

### **Funding Limits**

DHCD will award the lesser of \$750,000 per project and up to \$50,000 per HOME-assisted unit in HOME entitlement/consortium communities. In non-entitlement or non-consortium communities, the maximum award is up to \$65,000 per HOME-assisted unit, up to a per project maximum of \$750,000. (Please see the additional program information below for a list of entitlement and consortium communities.)

A project located in a HOME entitlement/consortium community must include a matching commitment of local funds, or the application will not be scored. In general, preference will be given to applications with full match commitments.

### **Loan Terms**

Loans to "Eligible Borrowers" will be for two years. By the maturity date, each unit must be sold to income-eligible first-time homebuyers. The length of the Affordable Housing Restriction (a/k/a deed rider) for the homebuyer is 15 years. In the event that the homebuyer desires to sell the property prior to the end of 15 years, certain resale/recapture requirements will apply. All HOME loans will be non-recourse and secured by a mortgage on the property. Upon sale of a unit in accordance with the terms of the loan and execution of a deed rider by an income-eligible first-time homebuyer, the principal amount due under the loan is reduced by the amount of HOME funds applicable to the unit.

## **Soft Second Program**

<http://www.mass.gov/hed/housing/affordable-own/soft-second-program.html>

The Soft Second Loan Program is a joint initiative of the public and private sectors to increase affordable housing opportunities for low- and moderate-income homebuyers. It combines a conventional first mortgage with a subsidized second mortgage to help low- and moderate-income households to qualify for a mortgage and purchase a home for the first time.

### **Eligible Applicants**

Municipalities and regional consortia in cooperation with private sector lenders are eligible to apply for Soft Second Loan Program funds to be directed towards low-income first time homebuyers purchasing a home in their service area.

### **Eligible Activities and Affordability Requirements**

These funds can be used to secure financing from private sector lenders for low-income first time homebuyers with reduced closing costs and down payment, as well as reduced interest payments. First-time homebuyers receiving a Soft Second Loan may earn no more than 80% of the area median income. Each participating household must complete an approved Homebuyer 101 course. Each home purchased through the Soft Second Loan program must be used as the sole primary residence of the applicant. The home must be located in a community participating in the Soft Second Loan program, and the homeowner must be able to afford the purchase price of the home.

### **Funding Limits**

DHCD has made \$2,000,000 available for interested communities twice yearly, dependent upon the availability of funds. Individual subsidies for each eligible household vary depending on the applicants' income, but are on average about \$5,800 per loan.

### **Loan Terms**

The Soft Second Loan Program addresses the qualification problem by breaking the total mortgage amount into a "first" and a subsidized "second" mortgage. A government subsidy loan would pay a portion of the borrower's second mortgage interest payments. Splitting the total mortgage would also allow the borrower to avoid the additional expense of private mortgage insurance.

The payments on the second mortgage are limited to interest only. Public funds may also cover a substantial portion of the interest due on the second mortgage in the early years. For the first five years, public funds may cover up to 75% of the interest payments on the second mortgage. Over the next five years the amount of subsidy gradually decreases and is phased out by year 10.

## MHIC

<http://www.mhic.com/xProducts.cfm?Page=xProducts&LIMarginLft=25&MainMenu=Products&SubMenu1=none&SubMenu2=none&SubMenu3=none&Bio=none>

MHIC provides a broad array of debt and equity financing products to nonprofit and for-profit sponsors of affordable housing and commercial real estate (in low-income communities). While MHIC works on many different types of transactions, its specialty is providing financing that might not otherwise be available. MHIC finances both large and small developments -- including rental, SRO, ownership, assisted living, cooperative, commercial, and senior-housing units. A wide variety of properties in communities throughout the Commonwealth are eligible for financing.

### Loan Programs

MHIC provides innovative debt financing to ensure that the projects it finances are completed in the most cost effective and timely manner possible. We have long-standing relationships with public and private lenders, grant financing sources, and community organizations – and we work with them as a team through successful completion of your project.

All loan programs feature timely review of applications, competitive interest rates, high loan-to-value funding, quick closings, and personalized service designed to ensure that your prospective development will be successful.

### Acquisition

Loans to acquire land, distressed property, or income-producing property for future development, including mixed-income and mixed-use properties.

This loan product was introduced to provide financing for properties sometimes located in difficult-to-develop neighborhoods, and to supplement financing that might not be available from local sources. Often these loans are made for affordable housing properties at risk of being converted to market rate. Because of the need to move very quickly in such cases, MHIC has established practices to make that possible.

**Eligible borrowers:** For profit and non-profit companies

**Property types:** Acquisition loans are made for the purpose of acquiring properties for future development and/or rehabilitation of affordable housing projects, mixed use properties, or other community development projects. Such loans may be secured by vacant land, or vacant buildings that will be re-positioned for future development. There must be a feasible and economically viable plan for the future use of the property.

**Loan size:** Up to \$3,000,000

**Interest rate:** Floating over prime or fixed rate

**Term:** Up to 24 months

**Loan to value:** Up to 90%

<b>Fees:</b>	Commitment fee of 1% of the loan amount
<b>Prepayment:</b>	Anytime without penalty
<b>Collateral:</b>	First mortgage
<b>Affordability:</b>	Negotiable

### **Construction**

MHIC provides construction loans for rental housing, homeownership projects, cooperative housing, single room occupancy (SRO) properties, condominiums, mixed-use properties and other community development projects.

For LIHTC projects, these loans generally cover the construction period requirements bridging the gap between the receipt of subordinate financing and/or permanent loans (from outside sources) and/or equity syndication funds received during or at completion or construction.

Loan terms and conditions vary based the location of the property, the experience and credit worthiness of the borrower, the type of property, the appraised value of the property, and any other factor related to the perceived risk of development.

<b>Eligible borrowers:</b>	For profit and non-profit companies
<b>Property types:</b>	Construction loans are made for rental housing, single room occupancy (SRO) properties, condominiums, homeownership developments, mixed use properties, or other community development projects.
<b>Loan size:</b>	Up to \$10,000,000
<b>Interest rate:</b>	simple interest payable monthly, at Prime Rate plus 100 basis points with a floor rate commensurate with market conditions
<b>Term:</b>	Up to 24 months
<b>Loan to value:</b>	Up to 90%
<b>Fees:</b>	Commitment fee of 1% of the loan amount
<b>Prepayment:</b>	Anytime without penalty
<b>Collateral:</b>	First mortgage
<b>Affordability:</b>	Negotiable

### **Permanent**

Loans made on a selective basis with terms ranging from 7 - 20 years.

<b>Eligible borrowers:</b>	For profit and non-profit companies
<b>Property types:</b>	Permanent loans with or without construction needs will be made for rental housing properties with an expectation that the loan will be sold to other lenders, sold on the secondary market, or held by MHIC for a maximum term of ten years.
<b>Loan size:</b>	Up to \$1,000,000
<b>Interest rate:</b>	Floating over prime or fixed rate
<b>Term:</b>	Up to 10 years
<b>Loan to value:</b>	Up to 90%
<b>Fees:</b>	Commitment fee of 1% of the loan amount
<b>Prepayment:</b>	Anytime without penalty
<b>Collateral:</b>	First mortgage
<b>Affordability:</b>	Negotiable

### **Mini-perm**

Loans to assist developers in acquiring property and re-positioning it for future rehabilitation or development.

Mini-perm loans are like acquisition loans except the properties being financed are occupied and the cash flow carries the debt. Acquisition loans, on the other hand, are on land, vacant buildings, partially-occupied buildings, etc. Mini perms are made for relatively short maturities, generally 3 years or less. The purpose of these loans is to assist the borrower in acquiring the property and re-positioning it for future rehabilitation or development. Such future plans may involve the application for housing tax credits, seeking bond financing, or seeking financing at a later date.

<b>Eligible borrowers:</b>	For profit and non-profit companies
<b>Property types:</b>	Mini-perm loans are made for relatively short maturities, generally three years or less and where collateral consists of properties that are occupied and provide enough cash flow to carry the debt service. The purpose of these loans is to assist the borrower in acquiring the property and re-positioning it for future rehabilitation or development. Such future plan might involve the application for housing tax credits, seeking bond financing, or seeking conventional financing at a later date.
<b>Loan size:</b>	Up to \$10,000,000

<b>Interest rate:</b>	Floating over prime or fixed rate
<b>Term:</b>	Up to 3 years
<b>Loan to value:</b>	Up to 90%
<b>Fees:</b>	Commitment fee of 1% of the loan amount
<b>Prepayment:</b>	Anytime without penalty
<b>Collateral:</b>	First mortgage or acceptable collateral
<b>Affordability:</b>	Negotiable

### **Bridge loans**

Loans to assist developers with short term financing needs, including situations where the collateral consists of the pledge of syndication proceeds or other non-real estate assets.

Bridge loans are made to assist developers with short term financing needs and include situations where the collateral consists of the pledge of syndication proceeds or similar collateral where the requirement is for a short period and there is a demonstrated plan for repayment.

<b>Eligible borrowers:</b>	For profit and non-profit companies
<b>Property types:</b>	Bridge loans would include situations where the collateral might consist of non-real estate assets such as the pledge of syndication proceeds, investor notes, or partnership interests or similar collateral where the funds are required for a short period of time and there is a demonstrated plan for repayment.
<b>Loan size:</b>	Up to \$2,000,000
<b>Interest rate:</b>	Floating over prime or fixed
<b>Term:</b>	Up to 24 months
<b>Loan to value:</b>	Up to 90%
<b>Fees:</b>	Commitment fee of 1% of the loan amount
<b>Prepayment:</b>	Anytime without penalty
<b>Collateral:</b>	First mortgage
<b>Affordability:</b>	Negotiable

### **Lines of credit**

Loans for a combination of predevelopment costs, working capital needs, short term construction needs, and acquisition purposes. Real estate collateral is not required.

Lines of Credit may be offered to strong customers for a combination of predevelopment costs, working capital needs, short term construction needs, and acquisition purposes. Such a line of credit may also be used to encourage customers to acquire and/or develop properties that do not necessarily depend upon limited public resources, but are in danger of being converted from affordable units to market rate units.

**Eligible borrowers:** For profit and non-profit companies

**Property types:** Lines of credit may be offered to strong customers for a combination of predevelopment costs, working capital needs, short term construction needs, and acquisition purposes. Such a line of credit may also be used to encourage customers to acquire and/or develop properties that do not necessarily depend upon limited public resources, but are in danger of being converted from affordable units to market rate units.

**Loan size:** Up to \$500,000

**Interest rate:** Floating over prime or fixed

**Term:** Up to 12 months

**Loan to value:** Up to 90%

**Fees:** Commitment fee of 1% of the loan amount

**Prepayment:** Anytime without penalty

**Collateral:** First mortgage or other acceptable collateral

**Affordability:** Negotiable

### **Equity Programs**

MHIC provides equity financing for affordable housing and community development projects that qualify for federal or state low income housing tax credits, federal historic credits, or combinations of all three. The federal low income housing tax credit (LIHTC) program is the principle source of equity investment available for the production and preservation of affordable housing today.

MHIC has a portfolio of more than 100 tax credit properties that vary in size from properties with as few as 8 units to properties with more than 300 units, that encompasses the full range of affordable family, elderly, SRO and special needs housing, and that stretches from Provincetown to Pittsfield. Projects include the preservation of existing affordable housing, as well as new construction. MHIC also invests in the historic rehabilitation of commercial buildings in designated revitalization areas to contribute to the stimulus of a community's economic development.

### **Federal LIHTC**

The federal low income housing tax credit (LIHTC) program is the principle source of equity investment available for the production and preservation of affordable housing today.

The Massachusetts Department of Housing and Community Development is responsible for allocating federal 9% tax credits, which are awarded to the states on a per capita basis, as well as much of the subordinate financing used in developing affordable housing. Federal 4% tax credits are available to projects using tax exempt permanent financing. These credits are available in Massachusetts through MassHousing (formerly the Massachusetts Housing Finance Agency) or the Massachusetts Development Finance Agency.

Project sponsors whose projects receive allocations in turn sell those credits to syndicators of the tax credits, such as MHIC. The syndicator usually acquires 99.99% of the economic ownership interest in a project, which includes the tax credits and the tax benefits of passive losses. The syndicator in turn sells these credits and losses to investors (generally banks, insurance companies and other financial institutions) to raise the equity to invest in the project.

The tax credits represent a dollar-for-dollar reduction of the investor's federal tax liability. The passive losses are used to reduce the investor's taxable income annually, although this deferral of taxes may have to be paid when the investors exit a partnership if their capital accounts are negative. In today's market, syndicators are paying between \$.78 and \$.85 per tax credit dollar to project sponsors.

### **Fed. Historic Tax Credits**

Federal historic tax credits are available to developers who rehabilitate qualified historic structures. The historic credit is 20% of the qualified basis of eligible structures. MHIC will purchase such credits either as part of a LIHTC investment, or on a stand-alone basis as part of a qualified commercial project in a designated revitalization area.

Historic tax credits are available in the year in which the qualified structure is placed in service. Historic tax credits are generally purchased at \$.90 on the dollar. Like the LIHTC, the historic tax credit represents a dollar-for-dollar reduction of the investor's tax liability.

### **The New Markets Tax Credit Program**

Congress created The New Markets Tax Credit program in December 2000 to spur the investment of \$15 billion in private capital to promote economic development in rural and urban low-income communities. The program allows individuals and corporations to get a tax credit against federal income taxes for making investments in certain low-income properties when those investments are made through a "community development entity" (CDE). MHIC qualifies as a CDE because it has been certified as a Community Development Finance Institution (CDFI) by the Treasury Department.

The NMTC program was created specifically to stimulate investment in businesses and commercial projects in eligible low-income communities (defined below). Most types of businesses serving low-income communities, such as small technology firms, retail stores, restaurants, manufacturing, and small business centers, could qualify if they are active or located in low-income communities. At least half of the business's gross income must come from the eligible area. Also, a substantial portion of its tangible property and the services performed by employees of the business must be in an eligible community



In general, financing of low-income rental housing (i.e., rental property that derives 80% or more of its income from residential tenants) is not eligible, and the NMTC may not be combined with other federal tax subsidies, including the LIHTC. However, a mixed-use development with less than 80% of the property's gross income is rental income from housing units, is allowed.

A low-income community is a census tract with a poverty rate of at least 20% or with a median income that is 80% or less of the median income in the area (metropolitan area for urban tracts, statewide for rural areas). The NMTC may also be used in "Target Areas," which are areas within a census tract that do not meet the poverty or median income definition. Such areas must have pre-existing boundaries like established neighborhoods, meet the poverty rate or median income standard, and have a demonstrated lack of investment capital. The Target Area provision enables certain communities located within ineligible census tracts to participate in the program.

MHIC is offering permanent first mortgage loans, acquisition loans for both vacant and existing structures, equity investments, and subordinate loans under the NMTC program. Based on project characteristics, equity funding can support up to 25% of total development costs.

The types of projects MHIC is evaluating for NMTC investment capital include retail and office space, theaters and performing arts centers, mixed-use projects, community centers, artist studios and gallery space, light industrial and small business centers. Projects can be new construction and either historic or non-historic renovations, for rent or owner occupied.

For developers, the NMTC program provides a new source of financing to bridge the gap that often exists when it costs more to develop than they can support in terms of conventional debt.

## Massachusetts Historic Commission

### State Historic Tax Credit Program

[http://www.sec.state.ma.us/mhc/mhcpdf/brief\\_description.pdf](http://www.sec.state.ma.us/mhc/mhcpdf/brief_description.pdf)

The Massachusetts Historic Rehabilitation Tax Credit Program is administered by the Massachusetts Historical Commission, under Secretary of the Commonwealth William F. Galvin, Chairman of the Massachusetts Historical Commission.

The program is a pilot program with \$50 million dollars currently available annually for certified rehabilitation projects. The program will expire on December 31, 2017.

Under the program, a certified rehabilitation project on an income-producing property is eligible to receive **up to 20%** of the cost of certified rehabilitation expenditures in state income tax credits. The properties must produce income and be owned, in whole or in part, by a for-profit entity that is subject to Massachusetts state income tax liability (taxpayer). Examples of income-producing properties include: rental properties (residential, commercial, or industrial), apartments, elderly housing/life care facilities, hotels, offices, bed and breakfasts, restaurants, offices, stores, theatres, athletic facilities, etc.

Owner-occupied properties that do not have an income-producing component, are not eligible to apply.

The building must be listed in, or eligible for listing in the National Register of Historic Places. If the building is not currently listed in the National Register, the MHC must certify that it is a historic building that is eligible for listing in the National Register.

The rehabilitation must be "substantial," which means that the rehabilitation expenditures within a 24-month period (selected by the taxpayer) must exceed 25% of the taxpayer's Adjusted Basis in the building. The rehabilitation must meet the Secretary of Interior's Standards for Rehabilitation.

Because the program is capped at \$50 million dollars annually, there are selection criteria to ensure that the funds are distributed to the projects that provide the maximum public and preservation benefit. Nine criteria are outlined in the regulations and include factors such as the level of historic significance of the property, the level of public support, and the overall challenge of the preservation issues in the project.

A major difference between the state and federal historic tax credits is that the state credit awarded can be **up to 20%** of the qualified rehabilitation cost, while the federal credit is for 20% of the qualified rehabilitation cost.

The state historic tax credit can be used as a credit on the taxpayer's state income tax return, or, since it is a certificate, it can be sold. The credit cannot be claimed until the project is completed and put into service.

The tax credit may be carried forward for five years after the year in which the project was placed into service.

The taxpayer must retain the property for five years beginning on the date on which the project has been completed, or else the credit is subject to recapture.

## CEDAC

### Home Funders Program

<http://www.homefunders.org/faq.html>

The Home Funders (HF) collaborative was created to address the unprecedented crisis in affordable housing for very low income families in Massachusetts. This partnership of private funders came together based on the belief that without adequate housing, all other social investments are at risk.

We have developed an innovative solution to solve this growing problem - pooling private dollars to make low-interest loans and grants to build very affordable housing using experienced housing finance intermediaries.

By adding a new, \$26 million targeted pool of funds, Home Funders is leveraging existing housing resources to increase the supply of housing available to the lowest income families in Massachusetts. The Fund is a unique resource for the development community because it provides financing at a low interest rate for an extended period of time, making the funding easy to use and compatible with the existing network of resources. A total of \$21 million in loans and over \$1 million in grants has already been pledged. The Fund is seeking additional investors/partners to reach our goal of \$26 million.

Home Funders uses the existing housing finance infrastructure to streamline the lending process. The Community Economic Development Assistance Corporation (CEDAC) and the Massachusetts Housing Partnership (MHP) serve the many non-profit housing developers in the community that are interested in reaching ELI families. Through the LLC, Home Funders' loans are made available to these two intermediaries at a 1% interest rate in order to promote a deep level of affordability. As a result, Home Funders loan funds are easily accessed and combined with available public resources. Home Funders' loans typically represent 5-10% of total project costs. CEDAC provides technical assistance and early predevelopment and acquisition loans, while MHP provides long-term permanent financing. Because access to initial, higher risk affordable housing development funds is particularly important, Home Funders allows CEDAC to commit up to \$1.5 million to any single project that meets Home Funders' eligibility requirements. Because the LLC's funds to CEDAC's shorter term lending revolve, as of the third quarter of 2010, CEDAC's \$9.15 million commitment from Home Funders had resulted in a total of \$20.5 million in lending.

CEDAC's and MHP's roles complement one another, and both have excellent track records underwriting affordable housing projects and managing portfolios. The agencies market Home Funders' resources to potential developers, provide detailed review and underwriting of projects, and ensure that public sector resources are available to cover total development costs. These additional sources typically include Low Income Housing Tax Credits, federal HOME funds, state bond programs and local public funding sources.

#### **Target**

Home Funders is housing families earning about \$28,900 annually or less - 30% of area median income or below. That's a family where both parents work minimum wage jobs or where a single parent with three kids makes \$14.45 per hour.

Home Funders integrates family units into mixed income housing, rather than creating blocks of low-income housing.

## **MDFA**

<http://www.massdevelopment.com/financing/>

MassDevelopment provides real estate and equipment financing with higher advance rates and low interest rates to help for-profit and nonprofit organizations grow their businesses. With extensive experience and a wide range of financing tools, including development funds, tax-exempt bonds, loans, and guarantees, we can provide financing at any stage of your project – from predevelopment to permanent financing.

MassDevelopment provides financing in areas of [Bond Financing](#), [Loans & Guarantees](#), [Tax Credit Financing](#) and [Specialty Programs](#).

### **Bond Financing**

You can benefit from MassDevelopment’s bond financing programs because they offer a cost-effective way to finance real estate and equipment. Lower rates and flexible terms keep you competitive while providing a smart solution for the refinancing of debt. You also win by taking advantage of the opportunity to obtain tax-exempt bonds.

### **Tax-Exempt Bonds**

Because they are exempt from federal taxes and in certain cases state taxes, tax-exempt bonds are usually the lowest interest rate option for real estate projects and new equipment purchases. Tax-exempt bonds can be sold in the capital markets or directly to your bank or another financial institution.

Projects financed must be eligible for tax-exempt financing under the federal tax code and include:

- 501(c)3 nonprofit real estate and equipment
- Affordable rental housing
- Assisted living and long term care facilities
- Public infrastructure projects
- Manufacturing facilities and equipment
- Municipal and governmental projects
- Solid waste recovery and recycling projects

### **Taxable Bonds**

MassDevelopment can issue taxable bonds for industrial and commercial real estate. Taxable bonds are often used as a “tail” in a tax-exempt financing if the borrower organization’s needs exceeds its eligibility to issue tax-exempt bonds for a particular project.

### **Capital Financing 501**

Capital Financing 501 is a tax-exempt commercial paper program that provides Massachusetts 501(c)3 institutions with low-cost sources of capital that can be borrowed and repaid as needed. A one-time application streamlines future borrowings. The program can be used for:

Land or building acquisition

New construction or renovation  
Equipment purchases  
Maintenance, repairs, on-going capital expenditures  
Permanent financing  
Interim financing

### **Pool Loans**

Pool Loans are available to eligible nonprofit institutions. Made from the proceeds of a MassDevelopment bond issuance on behalf of the borrowers, Pool Loans have the advantage of offering a low, tax-exempt interest rate without the costly and time-consuming process of completing a stand-alone bond issuance.

MassDevelopment teams up with banks that provide letters of credit support for the bond offering. The participating banks will have the final approval of the borrowers, subject to previously established credit criteria.

Funds in Pool Loans are assigned on a first-come-first-serve basis, and will be committed to borrowers when they sign and close a commitment agreement with MassDevelopment.

The expected credit profile for the borrower will include adequate cash flow to cover debt service payments, a history of operating surpluses, acceptable loan-to-value for real-estate backed loans, and other customary terms and conditions.

### **Value Lease**

A tax-exempt lease is essentially an installment loan. An investor lends funds to the borrower to purchase equipment and complete any related renovations, and the borrower agrees to make payments on a periodic basis (monthly, quarterly, or semi-annually). Generally, the borrower leases the equipment for a length of time approximating the useful economic life of the equipment. At the end of the lease term, the borrower typically pays a nominal amount (usually \$1) and assumes ownership of the equipment.

A tax-exempt lease offers interest rate savings; it is as simple as that. Interest rates available through the Value Lease Program may be 2% to 4% below taxable rates, providing substantial savings.

Value lease is appropriate for all types of equipment purchases of \$500,000 and up. Ideally, a project should include at least one large asset or group of related equipment. In addition, smaller items such as automobiles, computers, or patient-room television systems can be financed (as long as the smaller items represent a modes component of an overall project). Renovation and installation costs may be financed as part of a project, up to 20% of the overall financed amount.

Loans & Guarantees

If growing your operation is a goal, you can benefit from a loan or guarantee from MassDevelopment. Our low rates and flexible terms will help you stay competitive in your field. By providing financial and technical assistance, MassDevelopment fosters real estate and business projects that generate economic benefits for local communities and the state as a whole. We specialize in financing complex projects that require experience and innovative thinking.

### **Predevelopment Loans**

Predevelopment loans can be used to finance early stage project costs, such as architectural and engineering work or traffic and feasibility studies, which are necessary to advance a project to the construction stage. Our predevelopment loan program offers:

- Loans up to \$50,000
- Deferred interest payments

The borrower is required to provide a 50% match for MassDevelopment loan funds.

### **Real Estate Loans**

Real estate loans can be used to fund facility acquisition, renovation, construction, and permanent financing. Our real estate loan program offers:

- Loans or bank loan participations up to \$5,000,000
- Construction loans, usually made in partnership with another lender

Permanent financing loans

- Multi-tenant, mixed use, commercial, industrial
- Manufacturers, small business, non-profits

For owner-occupied real estate, loan advance rates up to 90% of the property value

### **Equipment Loans**

If your company is expanding operations and needs to purchase equipment, MassDevelopment can help. Our equipment loan program offers:

- Loans or bank loan participations up to \$1,000,000
- Fixed rate financing
- Loan terms up to seven years
- Loan advance rates up to 85% of the cost of new equipment

### **Mortgage Insurance Guarantees**

MassDevelopment can provide a guarantee on a portion of a bank real estate loan or tax-exempt bond. Our guarantee covers the difference between a bank's maximum allowable loan advance rate and up to

90% of the property value, thereby increasing the amount of financing available to your business. Our mortgage insurance guarantee program offers:

- Loan guarantees up to \$1,000,000
- Loan advance rates up to 90% of the value of the real estate

Guarantees are also available for charter school loans or tax-exempt bonds and loans to companies that export products to international markets.

### **Green Loan Program**

MassDevelopment wants to help businesses optimize energy efficiency and reduce energy costs. Our Green Loan Program bridges the gap between energy efficiency project costs and the rebates or subsidies provided by utility companies and state/federal incentive programs.

To be eligible, an organization must:

- be a non-profit or for-profit business in Massachusetts
- have been in existence for at least five years
- demonstrate an ability to repay the loan

Loans are available in the amounts of \$50,000 to \$500,000 and are net of project-related rebates or subsidies.

Loans may only be made for projects that receive approval for a utility rebate under a public utility sponsored energy efficient program authorized by the Massachusetts Department of Public Utilities or approval for a subsidy from a state/federal energy efficiency incentive.

Funds may be used for:

- HVAC replacements or improvements
- Windows, insulation, and other building improvements
- Lighting
- Energy control systems
- Chillers and Boilers
- Hot water heaters
- Photovoltaic panels

The application is a two-step process:

- The borrower must file an application with a utility for an energy efficient program rebate. Information on the utility energy efficiency incentive programs are available through the Mass Save® web site ([www.masssave.com/business](http://www.masssave.com/business)).
- A loan application is filed with MassDevelopment.

### **USDA Loan Guarantee Program**

MassDevelopment is an approved lender for the USDA Rural Development Business & Industry Loan Guarantee Program. The program allows us to support job creation and economic development initiatives in the rural areas of the state – communities with fewer than 50,000 in population and not adjacent to communities with over 50,000 in population.





