

Appendices
The State of the Cities: Revitalization Strategies for Smaller Cities in Massachusetts

Table of Contents

Appendix 1: Summary Tables on Demographic, Housing and Socio-Economic Data for 38 Cities in Massachusetts.....1

Appendix 2: Demographic, Housing, and Other Socio-Economic Data on Each Case Study City.....14

Appendix 3: Municipal Government and Finance.....50

Appendix 4: Supplemental Economic Development Information.....54

Appendix 5: Supplemental Housing Information.....67

Appendix 6: Supplemental Information on Services.....82

Appendix 7: Summary of State Recommendations and Best Practices.....92

Appendix 1
**SUMMARY TABLES ON DEMOGRAPHIC, HOUSING AND SOCIO-
ECONOMIC DATA FOR 38 CITIES IN MASSACHUSETTS**

Key Indicators – Population and Housing Data

CITY	2000 Population	#/% 2000 Minority Population	# Housing Units	% Owner- Occupied
Attleboro	42,068	1,123/7.0%	16,554	63.8%
Beverly	39,862	1,605/4.0	16,275	60.0
Boston	589,141	268,197/45.5	251,935	32.2
Brockton	94,304	36,315/38.5	34,837	54.6
Cambridge	101,355	32,333/31.9	44,725	32.3
Chelsea	35,080	14,752/42.1	12,337	28.9
Chicopee	54,653	4,691/8.6	24,424	59.3
Everett	38,037	7,716/20.3	15,908	41.4
Fall River	91,938	6,744/17.4	41,857	34.9
Fitchburg	39,102	7,095/18.1	16,002	51.6
Framingham	66,910	13,537/20.2	26,734	55.5
Gardner	20,770	1,427/6.9	8,838	54.6
Gloucester	30,273	912/3.0	13,958	59.7
Greenfield	18,168	1,201/6.6	8,301	53.8
Haverhill	58,969	6,091/10.3	23,737	60.2
Holyoke	39,838	13,641/34.2	16,210	41.5
Lawrence	72,043	36,999/51.4	25,601	32.2
Leominster	41,303	5,321/12.9	16,976	57.9
Lowell	105,167	33,022/31.4	39,468	43.0
Lynn	89,050	28,598/32.1	34,637	45.6
Malden	56,340	15,722/27.9	23,634	43.3
Marlborough	36,225	4,429/12.2	14,903	61.0
Medford	55,765	7,556/13.5	22,687	58.6
Melrose	27,134	1,314/4.8	11,248	67.0
New Bedford	93,768	19,818/21.1	41,511	43.8
Newton	83,829	9,998/11.9	32,112	69.5
N. Adams	14,681	735/5.0	7,088	52.0
Northampton	28,978	2,895/10.0	12,405	53.5
Peabody	48,129	2,925/6.1	18,898	71.2
Pittsfield	45,793	3,398/7.4	21,366	60.8
Quincy	88,025	17,959/20.4	40,093	49.0
Revere	47,283	7,399/15.6	20,181	50.0
Salem	40,407	5,910/14.6	18,175	49.1
Somerville	77,478	17,843/23.0	32,477	30.6
Springfield	152,082	66,753/43.9	61,172	49.9
Taunton	55,976	3,687/6.6	22,908	61.2
Waltham	59,226	10,081/17.0	23,880	46.0
Worcester	172,648	34,890/20.2	70,723	43.3

Source: U.S. Census Bureau

CITY	2000 Median Income	2000 Median House Value (Census)	2004 Median House Value (Warren Group)	2000 Median Gross Rent (Census)
Attleboro	\$50,807	\$152,800	\$280,000	\$610
Beverly	53,984	224,800	348,500	740
Boston	39,629	190,600	490,000	803
Brockton	39,507	128,300	263,000	625
Cambridge	47,979	398,500	423,000	962
Chelsea	30,161	149,200	273,000	695
Chicopee	35,672	104,900	149,500	530
Everett	40,661	164,500	360,000	729
Fall River	29,014	132,900	242,000	428
Fitchburg	37,004	112,100	192,000	555
Framingham	54,288	216,700	340,000	835
Gardner	37,334	106,300	183,000	498
Gloucester	47,722	204,600	334,000	677
Greenfield	33,110	107,300	157,500	509
Haverhill	49,883	159,200	257,950	658
Holyoke	30,441	105,600	147,800	503
Lawrence	27,983	114,100	265,000	607
Leominster	44,893	140,500	224,250	579
Lowell	39,192	134,200	236,000	627
Lynn	37,364	145,200	273,000	608
Malden	46,654	176,100	326,750	777
Marlborough	56,879	190,600	305,000	811
Medford	52,476	226,800	389,000	819
Melrose	62,811	254,400	368,500	760
New Bedford	27,569	113,500	229,000	455
Newton	86,052	438,400	625,000	1,083
N. Adams	27,601	88,700	94,275	412
Northampton	41,808	144,600	210,000	647
Peabody	54,829	215,900	335,000	704
Pittsfield	35,655	100,800	127,500	503
Quincy	47,121	185,700	336,700	808
Revere	37,067	168,200	315,000	726
Salem	44,033	188,700	300,000	705
Somerville	46,315	214,100	400,000	874
Springfield	30,417	87,300	131,000	517
Taunton	42,932	145,800	269,900	575
Waltham	54,010	250,800	397,500	869
Worcester	35,623	119,600	222,000	577

Source: U.S. Census Bureau

CITY	1980-2000 % Change in Population	1980-2000 % Change in Minority Population	1990-2000 % Change in Median Income	1980-2000 % Change in Poverty (Individuals)	1980-2000 % Change in Median Housing Values**
Attleboro	23.0%	264%	38.7	4.7	126%
Beverly	5.7	252	36.3	(23.4)	128
Boston	4.6	59	35.8	2.2	208
Brockton	(0.9)	369	24.6	14.4	127
Cambridge	6.3	92	44.8	(11.5)	142
Chelsea	37.9	533	20.0	48.0	148
Chicopee	(0.8)	368	23.4	38.2	54
Everett	2.3	848	32.1	15.9	200
Fall River	(0.7)	589	29.2	14.4	142
Fitchburg	(1.2)	441	36.5	15.6	95
Framingham	2.8	197	26.4	40.0*	119
Gardner	16.0	775	5.4	13.9	92
Gloucester	9.0	529	46	(2.6)	131
Greenfield	(1.5)	355	24.1	13.5*	68
Haverhill	25.8	406	35	18.7*	125
Holyoke	(12.1)	113	33.2	19.7	37
Lawrence	14.0	341	26.1	(10.0)*	150
Leominster	19.7	358	24.8	22.9	95
Lowell	13.8	764	33.5	41.6	122
Lynn	13.5	509	30.9	36.5	124
Malden	5.5	939	35.8	3.2	133
Marlborough	18.3	533	37.7	10.9	124
Medford	4.1	247	35.0	(25.3)	154
Melrose	(10.8)	293	42.4	(50.1)	117
New Bedford	(5.0)	89	21.7	18.4	144
Newton	0.2	173	44.1	(35.8)	136
N. Adams	(23.0)	169	24.9	3.9	29
Northampton	(1.1)	205	34.4	(27.4)	109
Peabody	4.7	239	37.8	(7.0)	120
Pittsfield	(13.5)	107	18.9	4.3	23
Quincy	3.9	1,256	31.4	(8.7)	149
Revere	11.5	1,900	20.9	54.0	157
Salem	5.7	387	34.9	(3.4)	128
Somerville	0.1	504	42.7	0.5	129
Springfield	(0.2)	83	18.6	28.4	38
Taunton	24.4	127	32.9	21.4	121
Waltham	1.8	404	40.2	(13.5)	134
Worcester	6.7	256	23.0	33.4	109

* Indicates data available for period of 1990 to 2000. Sources: U.S. Census Bureau and ** The Warren Group, 2/05.

CITY	% Housing Units Built Prior to 1939	% Housing Units Built Since 1970	% Single-family Units	% 10 Units or More	% Other Units (mobile homes, etc.)
Attleboro	29.6%	39.8%	56.1%	8.8	4.6
Beverly	40.7	24.2	54.4	14.3	0.2
Boston	53.5	17.5	16.6	31.0	0.1
Brockton	34.4	25.8	48.4	15.2	0.1
Cambridge	56.2	21.3	14.6	37.9	0.1
Chelsea	42.3	25.0	12.3	23.2	0.1
Chicopee	30.7	22.8	51.6	9.8	2.6
Everett	58.6	14.1	22.1	12.1	0
Fall River	53.0	21.2	21.1	14.2	0.1
Fitchburg	52.7	18.6	41.3	10.9	0.6
Framingham	18.6	31.1	52.7	27.0	0.1
Gardner	46.0	27.3	47.5	17.0	1.9
Gloucester	53.9	22.1	57.4	2.6	5.8
Greenfield	48.3	22.1	51.2	9.4	1.7
Haverhill	41.6	38.0	52.5	13.4	0.1
Holyoke	42.0	24.4	39.3	22.6	0
Lawrence	39.9	23.2	23.0	17.0	0.2
Leominster	29.8	40.2	51.0	16.1	1.4
Lowell	46.6	23.8	35.8	22.7	0.2
Lynn	50.2	18.9	36.3	23.4	0.1
Malden	51.5	22.1	30.3	25.6	0.3
Marlborough	25.3	42.4	52.5	22.3	3.5
Medford	57.9	15.3	38.5	15.7	0
Melrose	56.1	14.8	58.8	18.6	0.1
New Bedford	49.9	17.4	33.1	9.3	0.3
Newton	52.8	15.4	60.4	12.1	0
N. Adams	58.9	17.2	39.4	9.4	4.0
Northampton	45.4	26.5	50.8	14.6	0.2
Peabody	25.7	26.9	62.8	11.4	4.1
Pittsfield	43.8	16.7	55.8	7.9	1.0
Quincy	41.5	28.2	38.8	29.5	0.1
Revere	33.6	30.7	34.9	19.7	1.2
Salem	54.1	21.8	33.2	17.1	0
Somerville	63.9	11.9	11.9	15.9	0
Springfield	36.3	21.7	49.3	14.8	1.0
Taunton	36.4	39.2	47.6	10.1	4.0
Waltham	33.5	25.3	42.1	18.2	0.1
Worcester	43.3	27.0	36.7	18.1	0.3

Source: U.S. Census Bureau

CITY	Violent Crimes/1,000	Property Crimes/1,000	10th Grade MCAS Math/English
Attleboro	2.8	19.7	41/55
Beverly	2.8	18.4	60/63
Boston	11.8	48.8	37/36
Brockton	11.2	43.0	33/52
Cambridge	4.9	37.4	43/49
Chelsea	19.0	34.4	21/27
Chicopee	13.5	36.5	20/37
Everett	3.0	25.6	42/53
Fall River	11.6	37.4	19/35
Fitchburg	6.5	29.0	48/49
Framingham	2.3	24.2	69/72
Gardner	8.6	30.8	52/57
Gloucester	2.4	21.8	41/64
Greenfield	10.5	26.7	56/50
Haverhill	4.7	25.1	37/54
Holyoke	12.3	70.8	36/42
Lawrence	7.3	36.8	18/28
Leominster	1.4	29.7	60/71
Lowell	8.1	32.5	34/43
Lynn	9.6	24.2	32/42
Malden	3.0	28.5	37/43
Marlborough	1.9	16.4	60/66
Medford	1.4	25.5	43/51
Melrose	0.9	11.8	65/79
New Bedford	7.2	28.4	21/33
Newton	1.0	10.6	80/86
N. Adams	5.1	36.4	29/45
Northampton	2.4	36.9	34/51
Peabody	2.1	27.5	49/50
Pittsfield	4.3	15.5	44/54
Quincy	3.0	24.6	53/57
Revere	4.0	36.1	32/49
Salem	1.9	23.2	40/47
Somerville	4.5	28.9	47/50
Springfield	19.2	76.5	16/28
Taunton	4.9	22.6	41/51
Waltham	1.6	17.5	57/65
Worcester	8.9	44.3	19/30

Source: Massachusetts State Police, 2004, and Massachusetts Department of Education, 2004.

Key Indicators – Municipal Financial Information/Revenues

	2004 Population	Revenue/ Property Taxes/% Total Revenue (\$000)	Revenue/ Local Aid/% Total Revenue (\$000)	Revenue/ Fees and Charges/% Total Revenue (\$000)	Total Revenue (\$000)	Per Capita Revenue (\$000)
Attleboro	43,502	39,662/ 41.0	35,721/ 36.9	21,427/ 22.1	96,810	2.23
Beverly	40,255	56,215/ 61.1	14,338/ 15.6	21,509/ 23.3	92,062	2.29
Boston	581,616*	1,093,937/ 58.8	512,863/ 27.6	253,588/ 13.6	1,860,388	3.20
Brockton	95,090	78,549/ 30.1	131,415/ 50.4	51,024/ 19.5	260,988	2.74
Cambridge	101,587	209,599/ 59.7	38,568/ 11.0	102,842/ 29.3	351,009	3.46
Chelsea	34,106*	25,480/ 24.2	58,253/ 55.3	21,622/ 20.5	105,355	3.09
Chicopee	54,992	48,771/ 41.8	47,906/ 41.1	19,981/ 17.1	116,658	2.12
Everett	37,540*	55,837/ 55.6	27,530/ 27.4	17,093/ 17.0	100,460	2.60
Fall River	92,760	46,116/ 23.7	114,588/ 59.9	33,648/ 17.3	194,352	2.10
Fitchburg	39,948	28,350/ 29.1	48,071/ 49.4	20,899/ 21.5	97,320	2.44
Framingham	66,243*	120,629/ 67.1	22,769/ 12.7	36,278/ 20.2	179,676	2.71
Gardner	20,049*	13,976/ 30.9	21,391/ 47.2	9,919/ 21.9	45,286	2.26
Gloucester	30,730	44,471/ 59.8	11,317/ 15.2	18,544/ 25.0	74,332	2.42
Greenfield	18,115*	20,085/ 51.0	13,151/ 33.4	6,159/ 15.6	39,395	2.17
Haverhill	60,326	58,547/ 46.4	45,450/ 36.1	22,066/ 17.5	126,063	2.09
Holyoke	40,015	36,334/ 30.9	71,309/ 60.5	10,145/ 8.6	117,788	2.94
Lawrence	72,492	32,046/ 16.2	138,303/ 69.9	27,630/ 13.9	197,979	2.73
Leominster	42,000	36,180/ 42.9	36,777/ 43.6	11,445/ 13.5	84,402	2.01
Lowell	104,351*	65,386/ 25.6	146,530/ 57.3	43,721/ 17.1	255,637	2.45

CITY	2004 Population	Revenue/ Property Taxes/% Total Revenue (\$000)	Revenue/ Local Aid/% Total Revenue (\$000)	Revenue/ Fees and Charges/% Total Revenue (\$000)	Total Revenue (\$000)	Per Capita Revenue (\$000)
Lynn	89,571	71,211/ 33.5	126,771/ 59.6	14,742/ 6.9	212,724	2.37
Malden	55,816*	48,307/ 38.6	48,513/ 38.8	28,258/ 22.6	125,078	2.24
Marlborough	37,980	64,465/ 67.2	13,512/ 14.1	18,007/ 18.7	95,984	2.53
Medford	54,734*	63,754/ 53.3	27,823/ 23.3	27,983/ 23.4	119,560	2.18
Melrose	26,784*	33,358/ 56.6	11,958/ 20.3	13,583/ 23.1	58,899	2.20
New Bedford	94,112	68,612/ 28.9	124,873/ 52.7	43,681/ 18.4	237,166	2.52
Newton	84,323	187,385/ 70.1	20,296/ 7.6	59,777/ 22.3	267,458	3.17
N. Adams	14,334*	8,551/ 25.4	18,523/ 55.0	6,597/ 19.6	33,671	2.35
Northampton	29,287	30,514/ 46.7	14,618/ 22.4	20,178/ 30.9	65,310	2.23
Peabody	49,759	62,225/ 52.5	23,681/ 20.0	32,561/ 27.5	118,467	2.38
Pittsfield	44,779*	48,061/ 47.2	37,484/ 36.8	16,282/ 16.0	101,827	2.27
Quincy	89,059	131,334/ 62.7	36,088/ 17.2	42,178/ 20.1	209,600	2.35
Revere	47,002*	44,616/ 44.4	36,013/ 35.8	19,866/ 19.8	100,495	2.14
Salem	42,067	54,374/ 55.3	23,257/ 23.7	20,619/ 21.0	98,250	2.34
Somerville	76,296*	71,083/ 45.0	51,370/ 32.5	35,476/ 22.5	157,929	2.07
Springfield	152,157	125,591/ 29.2	262,946/ 61.0	42,110/ 9.8	430,647	2.83
Taunton	56,781	48,024/ 38.2	50,651/ 40.4	26,841/ 21.4	125,516	2.21
Waltham	58,894*	106,598/ 67.6	16,907/ 10.7	34,195/ 21.7	157,700	2.68
Worcester	175,706	156,546/ 34.7	213,862/ 47.4	80,525/ 17.9	450,933	2.57

Sources: U.S. Census Bureau and Massachusetts Taxpayers Foundation.

* Indicates some decrease in population since 2000 census.

Key Indicators –Municipal Financial Data for 2003/Revenue

CITY	2003 Population	Revenue/ Property Taxes (\$000)	Revenue/ Local Aid (\$000)	Revenue/ Fees and Charges (\$000)	Total Revenue (\$000)	Revenue/ %Change 2003- 2004
Attleboro	43,164	36,927	34,937	21,410	93,274	3.79
Beverly	40,235	53,879	16,528	19,318	89,725	2.60
Boston	589,281	1,035,271	545,453	281,316	1,862,040	(0.10)
Brockton	95,437	75,847	140,541	46,519	262,907	(0.74)
Cambridge	101,807	197,721	40,500	97,655	335,876	4.51
Chelsea	34,913*	23,404	60,723	20,053	104,180	1.13
Chicopee	54,833	46,570	49,350	18,695	114,515	1.87
Everett	37,772*	49,806	28,687	16,110	94,603	6.19
Fall River	92,660	42,896	117,397	31,845	192,138	1.15
Fitchburg	39,727	27,139	49,652	19,797	96,588	0.76
Framingham	66,827*	114,871	26,002	32,812	173,685	3.45
Gardner	20,991*	13,360	21,915	8,782	44,057	2.79
Gloucester	30,664	42,775	13,079	16,846	72,700	2.24
Greenfield	18,005*	19,234	14,355	6,301	39,890	(1.26)
Haverhill	59,634	55,472	49,016	19,362	123,850	1.79
Holyoke	39,869	34,736	73,617	9,771	118,124	(0.29)
Lawrence	72,451	31,776	140,048	24,996	196,820	0.59
Leominster	41,895	33,292	37,046	12,210	82,548	2.25
Lowell	104,901*	64,180	153,473	40,158	257,811	(0.85)
Lynn	89,590	68,583	131,587	21,594	221,764	(4.25)
Malden	56,155*	46,077	48,721	27,420	122,218	2.34
Marlborough	38,144	60,956	14,899	17,473	93,328	2.85
Medford	55,137*	61,521	31,271	25,724	118,516	0.88
Melrose	26,963*	32,257	13,692	12,904	58,853	0.08
New Bedford	94,088	64,228	124,207	44,742	233,177	1.71
Newton	83,880	180,170	22,950	53,170	256,290	4.36
N. Adams	14,430*	8,155	18,941	6,311	33,407	0.79
Northampton	28,979	29,018	16,896	19,303	65,217	0.14
Peabody	49,668	59,293	25,223	30,485	115,001	3.01
Pittsfield	45,023*	47,143	40,691	16,089	103,923	(2.06)
Quincy	89,187	124,607	41,024	39,968	205,599	1.95
Revere	47,496	42,016	36,319	17,825	96,160	4.51
Salem	42,149	52,197	24,373	21,480	98,050	0.20
Somerville	76,922*	66,781	58,331	34,239	159,351	(0.90)
Springfield	151,915*	115,875	266,072	44,901	426,848	0.89
Taunton	56,647	44,024	49,075	24,852	117,951	6.41
Waltham	59,073*	101,680	19,428	34,181	155,289	1.55
Worcester	174,962	149,270	216,119	77,876	443,265	1.73

Source: Massachusetts Taxpayers Foundation, Municipal Financial Data.

Key Indicators – Municipal Financial Information/Expenditures

CITY	2004 Population	Total Expenditures/ Per Capita Expenditures (\$000)	Tax Limit (\$000)	Excess Capacity (\$000)	Levy from Growth (\$000)
Attleboro	43,502	96,679/ 2.22	39,680	18	1,771
Beverly	40,255	94,436/ 2.35	56,239	24	993
Boston	581,616*	1,860,121/ 3.20	1,094,069	132	32,569
Brockton	95,090	283,065/ 2.98	80,110	1,561	1,018
Cambridge	101,587	382,672/ 3.77	251,018	41,419	11,222
Chelsea	34,106*	109,692/ 3.22	25,499	19	566
Chicopee	54,992	121,767/ 2.21	48,773	3	1,031
Everett	37,540*	102,534/ 2.73	59,609	3,771	563
Fall River	92,760	200,242/ 2.16	50,040	3,924	1,003
Fitchburg	39,948	87,209/ 2.18	28,363	13	537
Framingham	66,243*	184,862/ 2.79	120,692	63	2,868
Gardner	20,049*	46,562/ 2.32	13,981	5	280
Gloucester	30,730	77,668/ 2.53	44,481	10	642
Greenfield	18,115*	40,033/ 2.21	20,114	29	374
Haverhill	60,326	129,545/ 2.15	58,576	29	1,687
Holyoke	40,015	122,702/ 3.07	36,438	104	833
Lawrence	72,492	208,168/ 2.87	35,741	3,694	739
Leominster	42,000	88,553/ 2.11	41,311	5,130	922
Lowell	104,351*	264,878/ 2.54	77,692	12,305	860

CITY	2004 Population	Total Expenditures/ per Capita Expenditures (\$000)	Tax Limit (\$000)	Excess Capacity (\$000)	Levy from Growth (\$000)
Lynn	89,571	214,604/ 2.40	72,592	1,381	1,212
Malden	55,816*	127,978/ 2.29	48,313	6	1,051
Marlborough	37,980	103,198/ 2.72	71,046	6,581	2,028
Medford	54,734*	120,940/ 2.21	64,274	521	1,056
Melrose	26,784*	60,537/ 2.26	33,367	9	284
New Bedford	94,112	237,344/ 2.52	70,439	1,828	2,749
Newton	84,323	273,957/ 3.25	187,399	14	2,720
N. Adams	14,334*	34,734/ 2.42	9,945	1,394	261
Northampton	29,287	69,714/ 2.38	30,538	24	810
Peabody	49,759	120,763/ 2.43	66,834	4,609	2,354
Pittsfield	44,779*	103,840/ 2.32	49,545	1,484	1,221
Quincy	89,059	211,072/ 2.37	131,414	81	3,605
Revere	47,002*	101,720/ 2.16	46,708	2,092	800
Salem	42,067	102,205/ 2.43	54,972	598	650
Somerville	76,296*	159,494/ 2.09	71,739	655	1,392
Springfield	152,157	425,140/ 2.79	125,600	8	6,818
Taunton	56,781	133,349/ 2.35	48,028	4	2,897
Waltham	58,894*	166,030/ 2.82	109,308	2,710	3,438
Worcester	175,706	456,940/ 2.60	167,640	11,094	3,280

Source: Massachusetts Taxpayers Foundation, Municipal Financial Data.

Key Indicators – Debt Characteristics and Tax Information for 2004

CITY	Moody's/ S&P's Ratings	Debt per Capita	Debt as % Value	Assessed Value/AV per Capita (\$000)	Compos- ite Tax Rate
Attleboro	A3/A	2,318	2.9	2,660,940/ 61.17	14.91
Beverly	A2/--	1,359	1.1	4,636,005/ 115.17	12.13
Boston	Aa3/AA	1,672	1.3	66,141,730/ 113.72	16.54
Brockton	A2/A-	821	1.3	5,821,686/ 61.22	13.49
Cambridge	Aaa/AAA	2,182	1.1	19,226,573/ 189.26	10.90
Chelsea	Baa1/A-	2,390	3.7	2,152,149/ 63.10	11.84
Chicopee	A3/--	345	0.7	2,294,683/ 41.73	21.25
Everett	A1/--	1,483	1.4	3,306,750/ 88.09	16.89
Fall River	Baa1/A-	1,612	3.5	4,171,272/ 44.97	11.06
Fitchburg	Baa1/A-	1,789	3.5	1,878,879/ 47.03	15.09
Framingham	Aa3/--	953	0.8	6,869,313/ 103.70	17.56
Gardner	Baa1/--	1,743	3.4	767,484/ 38.28	18.21
Gloucester	A1/A+	3,123	1.9	4,511,049/ 146.80	9.86
Greenfield	A3/--	2,203	3.9	953,716/ 52.65	21.06
Haverhill	Baa3/BBB	1,898	2.2	4,119,791/ 68.29	14.21
Holyoke	Baa1/BBB+	1,633	3.9	1,644,074/ 41.09	22.10
Lawrence	Baa2/--	1,709	4.4	2,116,037/ 29.19	15.14
Leominster	A2/--	824	1.1	2,857,838/ 68.04	12.66
Lowell	A2/--	1,756	3.2	3,922,956/ 43.80	16.67
Lynn	Baa1/--	1,112	1.7	5,508,583/ 52.79	12.93

CITY	Moody's/ S&P's Ratings	Debt per Capita	Debt as % Value	Assessed Value/AV per Capita (\$000)	Compos- ite Tax Rate
Malden	A3/--	1,844	2.1	4,770,575/ 85.47	10.13
Marlborough	Aa3/AA	1,251	1.0	4,152,363/ 109.33	15.52
Medford	A1/AA-	1,138	1.0	5,875,093/ 107.34	10.85
Melrose	A1/--	631	0.5	2,805,339/ 104.14	11.89
New Bedford	Baa2/--	2,093	4.2	4,534,708/ 48.18	15.13
Newton	Aaa/--	541	0.2	16,825,042/ 199.53	11.14
N. Adams	A3/Pending	1,385	3.7	507,116/ 35.38	16.86
Northampton	A1/--	2,036	2.5	2,280,559/ 77.87	13.38
Peabody	Aa2/AA+	838	0.6	6,314,429/ 126.90	9.85
Pittsfield	Baa2/ Confidential	1,562	2.8	2,103,598/ 46.98	22.85
Quincy	A3/A-	685	0.6	8,761,808/ 98.38	14.99
Revere	Baa3/--	193	0.2	2,738,430/ 58.26	16.29
Salem	A1/A+	1,546	1.6	3,971,301/ 94.40	13.69
Somerville	A2/A+	977	1.0	6,613,855/ 86.69	10.75
Springfield	Baa3/BB	2,016	5.4	5,443,978/ 35.78	23.07
Taunton	A3/A	1,509	1.9	4,276,631/ 75.32	11.23
Waltham	Aa1/AA+	476	0.3	7,875,441/ 133.72	13.54
Worcester	A3/A-	3,147	5.7	8,818,752/ 50.19	17.75

Source: Massachusetts Taxpayers Foundation, Municipal Financial Data.

Key Indicators – School Finance for FY’ 2006 (Projections)

CITY	Chapter 70 Foundation Budget (\$000)	Chapter 70 Aid (\$000)	City’s Net Minimum Contribution (\$000)	State Aid as % Chap. 70 Budget (\$000)
Attleboro	49,569	26,568	24,134	53.6
Beverly	34,011	6,107	32,134	18.0
Boston	586,292	200,498	399,377	34.2
Brockton	138,953	110,286	28,667	79.4
Cambridge	58,192	6,791	121,371	11.7
Chelsea	50,426	41,972	8,454	83.2
Chicopee	63,114	37,631	25,483	59.6
Everett	45,378	20,863	24,515	46.0
Fall River	102,479	88,640	13,840	86.5
Fitchburg	48,860	36,454	12,406	74.6
Framingham	63,860	8,132	61,260	12.7
Gardner	23,489	18,123	5,365	77.2
Gloucester	31,251	5,243	26,625	16.8
Greenfield	17,313	8,625	9,111	50.0
Haverhill	59,738	31,599	29,320	52.9
Holyoke	67,827	61,016	6,812	90.0
Lawrence	120,574	117,334	3,241	97.3
Leominster	50,055	32,691	17,365	65.3
Lowell	134,579	107,641	29,665	80.0
Lynn	129,975	100,175	29,799	77.1
Malden	54,154	32,432	21,722	63.6
Marlborough	37,017	5,916	32,606	16.0
Medford	40,249	9,996	32,875	24.8
Melrose	24,920	5,012	20,738	20.1
New Bedford	119,985	104,077	15,908	86.7
Newton	84,481	9,116	95,572	10.8
N. Adams	15,714	13,732	2,559	87.4
Northampton	22,340	6,426	16,648	28.8
Peabody	52,902	18,735	34,167	35.4
Pittsfield	52,706	28,094	24,611	53.3
Quincy	73,066	12,132	68,941	16.6
Revere	46,479	24,104	22,375	51.9
Salem	39,986	10,291	29,992	25.7
Somerville	51,212	19,442	35,732	38.0
Springfield	253,467	225,366	28,100	88.9
Taunton	64,458	40,630	23,828	63.0
Waltham	38,891	5,727	61,572	14.7
Worcester	233,243	161,059	72,184	69.0

Source: Massachusetts Department of Education.

Appendix 2
DEMOGRAPHIC, HOUSING AND OTHER SOCIO-ECONOMIC DATA ON EACH
CASE STUDY CITY

CITY: FITCHBURG

Demographic Characteristics

Population Characteristics
1980-2000

	1980		1990		2000	
	#	%	#	%	#	%
Total Population	39,580	100.0	41,194	100.0	39,102	100.0
Population Age 65+ *	5,678	14.3	6,329	15.4	5,713	14.6
Population 19 & Under**	12,254	31.0	12,736	30.9	11,438	29.3
Total Households	14,323	100.0	15,363	100.0	14,943	100.0
Family Households***	9,855	68.8	10,167	66.2	9,363	62.7
Non-family Households***	4,468	31.2	5,196	33.8	5,580	37.3
Female Headed Families ***	1,740	12.1	2,411	14.0	2,189	14.6
Average Household Size	2.64 persons		2.54 persons		2.50 persons	
Median Age	31.5 years		--		34.1 years	

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 1

* Percent of total population

** 1990 data for those 20 years and under and percent of total population

*** Percent of all households

Racial and Immigrant Information
1980 – 2000

	1980		1990		2000	
	#	%	#	%	#	%
Minority Population *	1,311	3.3	4,347	10.6	7,095	18.1
Black	605	1.5	1,411	3.4	1,426	3.6
Asian	105	0.3	1,057	2.6	1,608	4.3
Latino **	1,095	2.8	3,957	9.6	5,852	15.0
Foreign Born	3,228	8.2	3,145	7.6	3,227	8.3
Entered US during past 10 years	--	--	957	2.3	893	2.3

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 3

* All non-White classifications

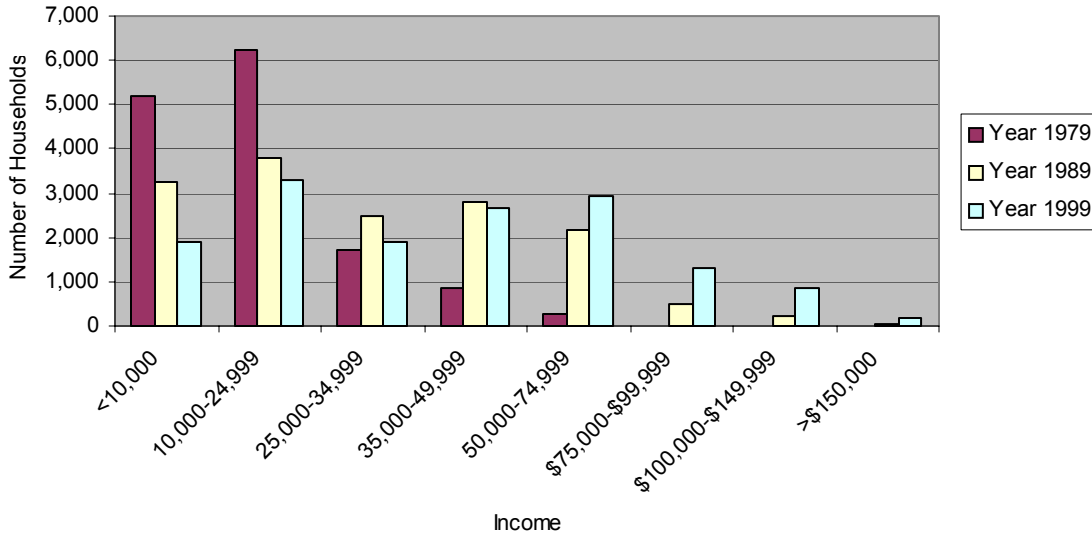
** Latino or Hispanic of any race.

**Income Distribution by Household
1979-1999**

Income Range	1979		1989		1999	
	#	%	#	%	#	%
Under \$10,000	5,197	36.4	3,234	21.2	1,898	12.7
10,000-24,999	6,223	43.6	3,789	24.8	3,319	22.2
25,000-34,999	1,713	12.0	2,498	16.4	1,894	12.6
35,000-49,999	856	6.0	2,780	18.2	2,660	17.8
50,000-74,999	285	2.0	2,177	14.3	2,928	19.5
75,000-99,999			518	3.4	1,290	8.6
100,000-149,999			233	1.5	868	5.4
150,000 +			49	0.3	185	1.2
Total	14,274	100.0	15,268	100.0	14,982	100.0
Median income	\$14,139		\$27,101		\$37,004	

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 3

Income Distribution by Census



**Poverty Status
1989-1999**

	1979		1989		1999	
	#	%	#	%	#	%
Individuals Below Poverty *	4,866	12.3	5,461	13.3	5,627	14.4
Families **	909	9.2	1,190	11.7	1,141	12.2
Female Headed Families ***	494	28.4	806	37.6	738	33.7
Related Children Under 18 Years (Under 17 Years for 1980 data)****	1,684	16.9	2,094	20.9	2,060	20.4
Individuals 65 and Over*****	571	10.1	589	9.3	593	10.4

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 3

- * Percentage of total population
- ** Percentage of all families
- *** Percentage of all female-headed families
- **** Percentage of all families with related children under 18 years
- ***** Percentage of all individuals age 65+

Housing Characteristics and Market Conditions

**Housing Characteristics
1980-2000**

	1980		1990		2000	
	#	%	#	%	#	%
Total # Housing Units	15,347	100.0	16,665	100.0	16,002	100.0
Occupied Units *	14,323	93.3	15,363	92.2	14,943	93.4
Occupied Owner Units **	7,244	50.6	7,415	48.3	7,708	51.6
Occupied Rental Units **	7,079	49.4	7,948	51.7	7,235	48.4
Owner Vacancy Rate	--		1.5		1.4	
Rental Vacancy Rate	--		8.4		6.5	
Total Vacant Units/Seasonal, Recreational or Occasional Use *	1,010/29	6.6/0.2	1,302/35	7.8/0.2	1,059/39	6.6/0.2
Average House-Hold Size of Owner-Occupied Unit	2.61		2.70 persons		2.64 persons	
Average House-Hold Size of Renter-Occupied Unit	1.93		2.39 persons		2.35 persons	

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 1

- * Percentage of all housing units
- ** Percentage of occupied housing units

**Units in Structure
1980-2000**

	1980		1990		2000	
	#	%	#	%	#	%
1-detached	5,828	38.0	5,813	34.9	6,175	38.6
1-attached			286	1.7	428	2.7
2	3,319	21.6	6,791	40.8	3,015	18.8
3-4	3,264	21.3			3,433	21.5
5-9	1,336	8.7	1,476	8.9	1,100	6.9
10+	1,510	9.8	2,031	12.2	1,752	10.9
Other	81	0.5	268	1.6	99	0.6
Total	15,338		16,665	100.0	16,002	100.0

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 3

**Year Householder Moved into Unit
2000**

Time Period	#	%
1999 to March 2000	2,852	19.1
1995-1998	4,274	28.6
1990-1994	1,959	13.1
1980-1989	2,326	15.6
1970-1979	1,340	9.0
1969 or earlier	2,192	14.7
Total	14,943	100.0

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 3

**Year Structure Built
2000**

Time Period	#	%
1999 to March 2000	42	0.3
1995 -1998	324	2.0
1990-1994	263	1.6
1980-1989	1,284	8.0
1970-1979	1,079	6.7
1960-1969	1,398	8.7
1940-1959	3,171	19.8
1939 or earlier	8,441	52.7
Total	16,002	100.0

Source: U.S. Census Bureau, Census 2000 Summary File 3

**Occupants Per Room
2000**

	#	%
Occupied Housing Units	14,943	100.0
1.00 or less	14,347	96.0
1.01 to 1.50	409	2.7
1.51 or more	187	1.3

Source: U.S. Census Bureau, Census 2000 Summary File 3

**Housing Values
1980 - 2000**

Price Range	1980		1990		2000	
	#	%	#	%	#	%
Less than \$50,000	4,348	85.9	91	1.8	77	1.4
\$50,000 to \$99,999	678	13.4	1,038	20.9	2,087	37.4
\$100,000 to \$149,999	31	0.6	2,694	54.2	2,371	42.4
\$150,000 to \$199,999	1	0.02	816	16.4	832	14.9
\$200,000 to \$299,999			294	5.9	150	2.7
\$300,000 to \$499,999	1	0.02	39	0.8	40	0.7
\$500,000 or more					29	0.6
Total	5,059		4,972	100.0	5,586	100.0
Median (dollars)	34,600		\$124,000		\$112,100	

Source: U.S. Census Bureau, Census 1980, 1990 (Summary File 1) and 2000 Summary File 3

**Median Sales Prices
1988 - 2004**

Year	Months	Single-family (#)	Condo (#)	All Sales	# Sales
2004	Jan – Dec	\$191,000/439	\$171,093/166	\$192,000	1036
2003	Jan – Dec	172,900/361	145,000/78	170,000	878
2002	Jan – Dec	157,000/367	135,000/61	149,971	873
2001	Jan – Dec	134,950/350	124,744/64	126,400	768
2000	Jan – Dec	109,950/300	88,000/33	92,160	676
1999	Jan – Dec	97,000/327	77,450/28	85,000	665
1998	Jan – Dec	85,000/300	64,500/54	75,000	614
1997	Jan – Dec	84,000/316	44,750/40	68,000	622
1996	Jan – Dec	85,000/277	60,000/25	70,000	560
1995	Jan – Dec	84,000/289	55,000//27	68,950	588
1994	Jan – Dec	74,000/220	28,000/44	54,202	482
1993	Jan – Dec	75,750/180	48,250/20	52,000	405
1992	Jan – Dec	80,000/138	57,800/58	57,800	325
1991	Jan – Dec	93,000/149	68,000/14	72,200	279
1990	Jan – Dec	105,000/160	106,000/11	98,450	336
1989	Jan – Dec	110,000/219	89,000/27	110,000	523
1988	Jan – Dec	111,000/217	89,400/58	110,000	668

Source: The Warren Group, February 17, 2005

**Rental Costs
1980-2000**

Gross Rent	1980		1990		2000	
	#	%	#	%	#	%
Under \$200	2,875	41.0	968	12.2	514	7.1
\$200-299	2,988	42.7	567	7.2	440	6.1
\$300-499 ***	882	12.6	1,928	24.4	1,724	23.8
\$500-749 ***	86	12.3	3,441	43.5	3,327	46.0
\$750-999			677	8.6	856	11.8
\$1,000-1,499			113	1.4	143	2.0
\$1,500 +			9	0.1		
No Cash Rent	174	2.5	214	2.7	218	3.0
Total*	7005		7,904	100.0	7,231	100.0
Median Rent	243		\$521		\$555	

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 3

* Number of rental units with data on gross rents/total number of rental units; percentage breakdowns exclude units counted without cash rent/all units counted

** Figures in 1990 census data are listed as \$1,000 or more and do not break numbers into the \$1,500 or more range.

*** 1980 data is for costs from \$300 to \$399 and for \$400 or over.

Other Social and Economic Indicators

Performance of Public Schools

Per pupil spending	\$6,906	
Students per teacher	13.2	
Grade 10 MCAS Scores (Math/English)		48/49
SAT Scores (Verbal/Math)		
Percent SAT participation		
Percent graduated from high school		90.9%
Percent college bound		
Percent classrooms with internet	98.1%	
Students per computer	7.7	

Public Safety Information

Violent crimes per 1,000	6.5
Property crimes per 1,000	29.0

Funding Levels

CDBG	\$1,332,865
HOME	\$670,059
Other (specify)	

CITY: LYNN

Demographic Characteristics

Population Characteristics 1980-2000

	1980		1990		2000	
	#	%	#	%	#	%
Total Population	78,471	100.0	81,245	100.0	89,050	100.0
Population Age 65+ *	12,531	16.0	12,275	15.1	11,368	12.8
Population 19 & Under**	22,863	29.1	23,415	28.8	20,258	22.7
Total Households	30,421	100.0	31,554	100.0	33,511	100.0
Family Households***	19,874	65.3	20,120	63.8	21,033	62.8
Non-family Households***	10,547	34.7	11,434	36.2	12,478	37.2
Female Headed Families ***	4,315	14.2	5,340	16.9	5,883	17.6
Average Household Size	2.54 persons		2.53 persons		2.62 persons	
Median Age	32.6 years		--		34.2 years	

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 1

* Percent of total population

** 1990 data for those 20 years and under and percent of total population

*** Percent of all households

Racial and Immigrant Information 1980 - 2000

	1980		1990		2000	
	#	%	#	%	#	%
Minority Population *	4,696	6.0	13,763	16.9	28,598	32.1
Black	3,048	3.9	6,545	8.1	11,196	12.6
Asian	207	0.3	3,003	3.7	6,710	7.5
Latino **	1,998	2.5	7,432	9.1	16,383	18.4
Foreign Born	7,214	9.2	11,237	13.8	20,348	22.8
Entered US during past 10 years	--	--	6,162	7.6	9,624	10.8

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 3

* All non-White classifications

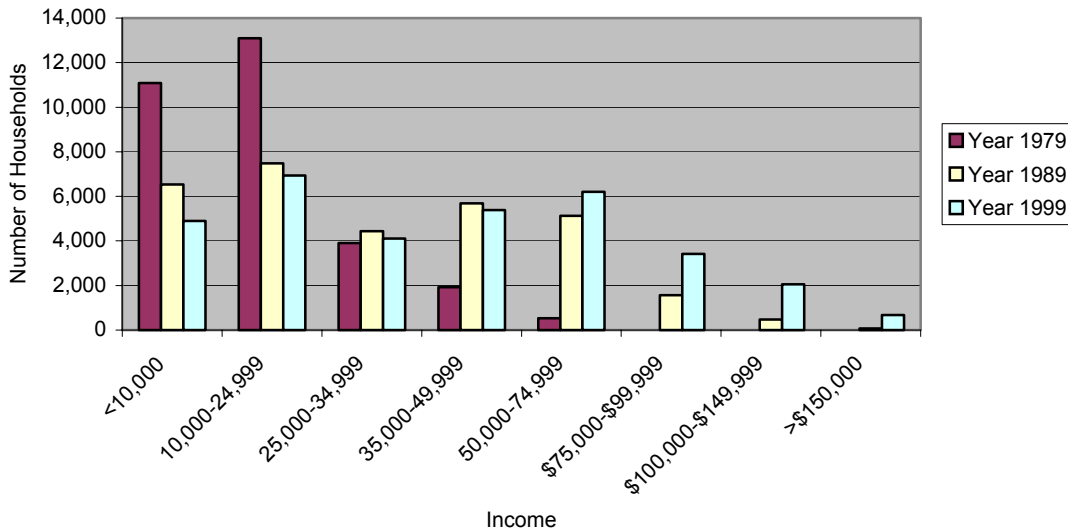
** Latino or Hispanic of any race.

**Income Distribution by Household
1979-1999**

Income Range	1979		1989		1999	
	#	%	#	%	#	%
Under \$10,000	11,082	36.3	6,537	20.8	4,892	14.5
10,000-24,999	13,099	42.9	7,476	23.8	6,933	20.6
25,000-34,999	3,906	12.8	4,444	14.2	4,104	12.2
35,000-49,999	1,920	6.3	5,687	18.1	5,380	16.0
50,000-74,999	532	1.7	5,133	16.4	6,209	8.5
75,000-99,999			1,562	5.0	3,412	10.1
100,000-149,999			477	1.5	2,048	6.1
150,000 +			74	0.2	671	2.0
Total	30,539	100.0	31,390	100.0	33,649	100.0
Median income	\$14,368		\$28,533		\$37,364	

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 3

Income Distribution by Census



**Poverty Status
1989-1999**

	1979		1989		1999	
	#	%	#	%	#	%
Individuals Below Poverty *	10,642	13.6	12,756	15.7	14,525	16.3
Families **	2,479	12.5	2,789	13.9	2,784	13.3
Female Headed Families ***	1,541	35.7	1,965	36.8	1,767	30.3
Related Children Under 18 Years (Under 17 Years for 1980 data)****	4,373	21.6	5,106	25.5	5,344	22.2
Individuals 65 and Over*****	1,533	12.2	1,357	11.1	1,579	13.9

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 3

* Percentage of total population

- ** Percentage of all families
- *** Percentage of all female-headed families
- **** Percentage of all families with related children under 18 years
- ***** Percentage of all individuals age 65+

Housing Characteristics and Market Conditions

**Housing Characteristics
1980-2000**

	1980		1990		2000	
	#	%	#	%	#	%
Total # Housing Units	32,617	100.0	34,670	100.0	34,637	100.1
Occupied Units *	30,421	93.3	31,554	91.0	33,511	96.7
Occupied Owner Units **	13,988	46.0	14,577	46.2	15,277	45.6
Occupied Rental Units **	16,433	54.0	16,977	53.8	18,234	54.4
Owner Vacancy Rate	--		1.9		0.7	
Rental Vacancy Rate	--		11.4		2.3	
Total Vacant Units/Seasonal, Recreational or Occasional Use *	2,184/56	6.7/0.2	5,116/44	9.0/0.1	1,126/68	3.3/0.2
Average House-Hold Size of Owner-Occupied Unit	2.72 persons		2.81 persons		2.81 persons	
Average House-Hold Size of Renter-Occupied Unit	1.70 persons		2.29 persons		2.46 persons	

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 1

- * Percentage of all housing units
- ** Percentage of occupied housing units

**Units in Structure
1980-2000**

	1980		1990		2000	
	#	%	#	%	#	%
1-detached	11,397	34.9	11,237	32.4	11,673	33.6
1-attached			731	2.1	951	2.7
2	6,172	18.9	12,093	34.9	5,574	16.1
3-4	5,985	18.3			6,350	18.3
5-9	2,324	7.1	2,550	7.4	1,983	5.7
10+	6,732	20.6	7,755	22.4	8,116	23.4
Other	7	0.02	304	0.9	43	0.1
Total	32,617	100.0	34,670	100.0	34,690	100.0

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 3

**Year Householder Moved into Unit
2000**

Time Period	#	%
1999 to March 2000	5,869	17.5
1995-1998	11,073	33.0
1990-1994	5,224	15.6
1980-1989	4,898	14.6
1970-1979	2,521	7.5
1969 or earlier	3,978	11.9
Total	35,563	100.0

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 3

**Year Structure Built
2000**

Time Period	#	%
1999 to March 2000	75	0.2
1995-1998	351	1.0
1990-1994	463	1.3
1980-1989	2,532	7.3
1970-1979	3,152	9.1
1960-1969	2,923	8.4
1940-1959	7,783	22.4
1939 or earlier	17,411	50.2
Total	34,690	100.0

Source: U.S. Census Bureau, Census 2000 Summary File 3

**Occupants Per Room
2000**

	#	%
Occupied Housing Units	33,563	100.0
1.00 or less	31,054	92.5
1.01 to 1.50	1,580	4.7
1.51 or more	929	2.8

Source: U.S. Census Bureau, Census 2000 Summary File 3

**Housing Values
1980 - 2000**

Price Range	1980		1990		2000	
	#	%	#	%	#	%
Less than \$50,000	7,656	79.0	109	1.1	75	0.7
\$50,000 to \$99,999	2,015	20.8	1,197	11.9	1,338	12.5
\$100,000 to \$149,999	22	0.2	5,022	50.0	4,483	41.8
\$150,000 to \$199,999	0	0	3,071	30.6	3,442	32.1
\$200,000 to \$299,999			570	5.7	1,184	11.0
\$300,000 to \$499,999	2	0.02	65	0.6	179	1.7
\$500,000 or more					36	0.4
Total	9,695	100.0	10,034	100.0	10,737	100.0
Median (dollars)	\$38,200		\$139,200		\$145,200	

Source: U.S. Census Bureau, Census 1980, 1990 (Summary File 1) and 2000 Summary File 3

**Median Sales Prices
1988 - 2004**

Year	Months	Single-family (#)	Condo (#)	All Sales	# Sales
2004	Jan – Dec	\$265,000 (789)	\$183,000 (439)	\$273,000	1,984
2003	Jan – Dec	244,750 (674)	173,900 (291)	259,900	1,703
2002	Jan – Dec	220,550 (600)	155,250 (212)	239,000	1,518
2001	Jan – Dec	180,000 (627)	121,200 (232)	187,000	1,556
2000	Jan – Dec	150,000 (623)	121,500 (180)	156,000	1,495
1999	Jan – Dec	133,000 (612)	90,500 (151)	129,900	1,357
1998	Jan – Dec	115,900 (673)	82,500 (165)	108,000	1,381
1997	Jan – Dec	96,450 (636)	64,800 (153)	87,500	1,331
1996	Jan – Dec	87,000 (587)	58,900 (163)	75,000	1,279
1995	Jan – Dec	79,500 (551)	52,839 (141)	65,000	1,235
1994	Jan – Dec	84,450 (522)	50,000 (140)	60,000	1,202
1993	Jan – Dec	80,000 (430)	34,500 (126)	60,000	957
1992	Jan – Dec	89,900 (371)	48,000 (154)	64,700	854
1991	Jan – Dec	102,000 (322)	65,000 (223)	73,300	813
1990	Jan – Dec	119,000 (351)	105,000 (95)	122,000	777
1989	Jan – Dec	128,500 (391)	110,000 (227)	129,150	1,046
1988	Jan – Dec	130,000 (469)	116,950 (354)	130,800	1,382

Source: The Warren Group, February 9, 2005

**Rental Costs
1980-2000**

Gross Rent	1980		1990		2000	
	#	%	#	%	#	%
Under \$200	4,959	30.4	2,347	13.9	1,840	10.1
\$200-299	7,330	44.9	1,070	6.3	1,430	7.8
\$300-499 ***	3,129	19.2	3,106	18.3	2,881	15.8
\$500-749 ***	634	3.9	6,706	39.6	6,568	36.0
\$750-999			2,834	16.7	4,009	22.0
\$1,000-1,499			609	3.6	1,021	5.6
\$1,500 +			81	0.4		
No Cash Rent	269	1.6	271	1.6	418	2.3
Total*	16,321	100.0	16,943	100.0	18,248	100.0
Median Rent	\$283		\$574		\$608	

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 3

* Number of rental units with data on gross rents/total number of rental units; percentage breakdowns exclude units counted without cash rent/all units counted

** Figures in 1990 census data are listed as \$1,000 or more and do not break numbers into the \$1,500 or more range.

Other Social and Economic Indicators

Performance of Public Schools

Per pupil spending	\$5,485	
Students per teacher	10.8	
Grade 10 MCAS Scores (Math/English)		32/42
SAT Scores (Verbal/Math)		443/458
Percent SAT participation		51%
Percent graduated from high school		74.2%
Percent college bound		31.7%
Percent classrooms with internet		83%
Students per computer	9.5	

Public Safety Information

Violent crimes per 1,000	9.6
Property crimes per 1,000	34.2

Funding Levels

CDBG	\$2,844,405
HOME	\$1,076,375
Other (specify)	ESG \$109,979
	HOPWA \$316,000

CITY: NEW BEDFORD

Demographic Characteristics

Population Characteristics 1980-2000

	1980		1990		2000	
	#	%	#	%	#	%
Total Population	98,478	100.0	99,922	100.0	93,768	100.0
Population Age 65+ *	15,974	16.2	17,375	17.4	15,648	16.7
Population 19 & Under**	160	29.6	29,207	29.2	25,732	27.4
Total Households	37,388	100.0	38,788	100.0	38,178	100.0
Family Households***	26,475	70.8	26,576	68.5	24,083	63.1
Non-family Households***	10,913	29.2	12,212	31.5	14,095	36.9
Female Headed Families ***	5,488	14.7	6,650	17.1	4,701	12.3
Average Household Size	2.58 persons		2.51 persons		2.40 persons	
Median Age	36.0 years		--		35.9 years	

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 1

*All non-White classifications

** 1990 data for those 20 years and under.

*** Percent of all households

Racial and Immigrant Information 1980 - 2000

	1980		1990		2000	
	#	%	#	%	#	%
Minority Population *	10,485	10.6	12,436	12.4	19,818	21.1
Black	2,620	2.7	4,069	4.1	4,112	4.4
Asian	235	0.2	404	0.4	614	0.7
Latino **	4,497	4.6	6,653	6.7	9,576	10.2
Foreign Born	--	--	20,865	20.9	18,392	19.6
Entered US during past 10 years	--	--	5,000	5.0	3,381	3.6

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 3

* All non-White classifications

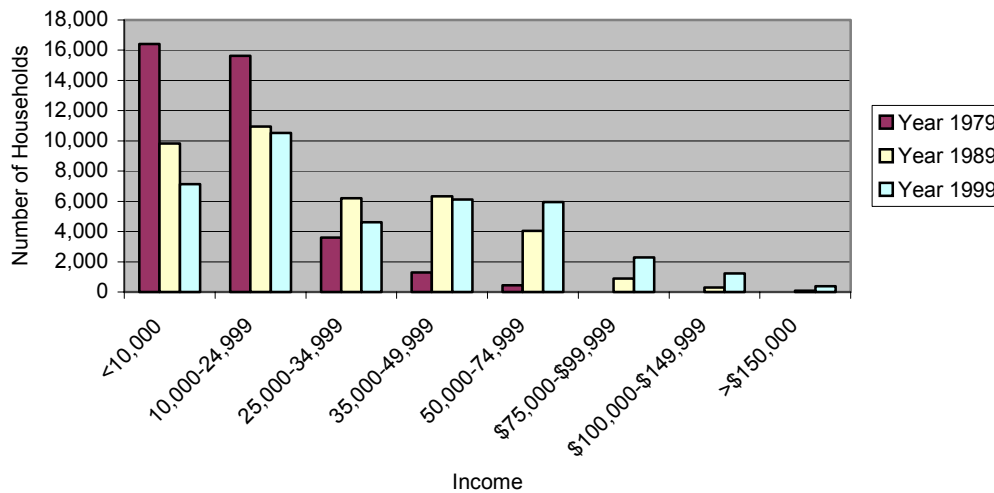
** Latino or Hispanic of any race.

**Income Distribution by Household
1979-1999**

Income Range	1979		1989		1999	
	#	%	#	%	#	%
Under \$10,000	16,410	43.9	9,826	25.4	7,144	18.7
10,000-24,999	15,632	41.8	10,958	28.4	10,516	27.5
25,000-34,999	3,607	9.6	6,206	16.1	4,606	12.0
35,000-49,999	1,295	3.5	6,325	16.4	6,125	16.0
50,000-74,999	438	1.2	4,054	10.4	5,948	15.6
75,000-99,999			889	2.3	2,284	6.0
100,000-149,999			305	0.8	1,235	3.2
150,000 +			83	0.2	382	1.0
Total	37,382	100.0	38,646	100.0	38,240	100.0
Median income	\$11,634		\$22,647		\$27,569	

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 3

Income Distribution by Census



**Poverty Status
1989-1999**

	1979		1989		1999	
	#	%	#	%	#	%
Individuals Below Poverty *	15,671	15.9	16,430	16.4	18,553	19.8
Families **	3,756	14.2	3,903	14.7	4,206	17.5
Female Headed Families ***	2,233	40.7	2,553	38.4	2,716	57.8
Related Children Under 18 Years (Under 17 Years for 1980 data)****	6,650	25.8	2,416	9.7	2,547	21.4
Individuals 65 and Over*****	2,051	12.8	2,105	12.1	2,296	14.7

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 3

- * Percentage of total population
- ** Percentage of all families
- *** Percentage of all female-headed families
- **** Percentage of all families with related children under 18 years
- ***** Percentage of all individuals age 65+

Housing Characteristics and Market Conditions

**Housing Characteristics
1980-2000**

	1980		1990		2000	
	#	%	#	%	#	%
Total # Housing Units	39,523	100.0	41,760	100.0	41,511	100.0
Occupied Units *	37,388	94.6	38,788	92.9	38,178	92.0
Occupied Owner Units **	15,784	42.2	17,003	43.8	16,711	43.8
Occupied Rental Units **	21,604	57.8	21,785	56.2	21,467	56.2
Owner Vacancy Rate	--			1.6		1.9
Rental Vacancy Rate	--			6.7		6.9
Total Vacant Units/Seasonal, Recreational or Occasional Use *	2,094/76	5.3/0.2	54	0.13	108	0.3
Average House-Hold Size of Owner-Occupied Unit	2.50 persons		2.74 persons		2.60 persons	
Average House-Hold Size of Renter-Occupied Unit	2.02 persons		2.34 persons		2.25 persons	

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 1

- * Percentage of all housing units
- ** Percentage of occupied housing units

**Units in Structure
1980-2000**

	1980		1990		2000	
	#	%	#	%	#	%
1-detached	12,967	32.8	12,095	50.6	12,519	30.2
1-attached			1,212	5.1	1,213	2.9
2	7,959	20.2			7,924	19.1
3-4	11,466	29.0	1,987	8.3	11,820	28.5
5-9	4,560	11.5	4,465	18.7	4,053	9.8
10+	2,494	6.3	3,619	15.2	3,860	9.3
Other	51	0.1	497	2.1	122	0.3
Total	39,497	100.0	23,875	100.0	41,511	100.0

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 3

**Year Householder Moved into Unit
2000**

	#	%
1999 to March 2000	6,975	18.3
1995-1998	10,378	27.2
1990-1994	5,714	15.0
1980-1989	5,725	15.0
1970-1979	3,859	10.1
1969 or earlier	5,527	14.5

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 3

**Year Structure Built
2000**

	#	%
1999 to March 2000	173	0.4
1995-1998	400	1.0
1990-1994	828	2.0
1980-1989	2,064	5.0
1970-1979	3,730	9.0
1960-1969	4,070	9.8
1940-1959	9,528	23.0
1939 or earlier	20,718	49.9

Source: U.S. Census Bureau, Census 2000 Summary File 3

**Occupants Per Room
2000**

	#	%
Occupied Housing Units	38,178	100.0
1.00 or less	37,015	97.0
1.01 to 1.50	802	2.1
1.51 or more	362	0.9

Source: U.S. Census Bureau, Census 2000 Summary File 3

**Housing Values
1980 - 2000**

	1980		1990		2000	
	#	%	#	%	#	%
Less than \$50,000	9,492	91.8	362	3.4	152	1.4
\$50,000 to \$99,999	783	7.6	3,104	29.5	3,473	31.8
\$100,000 to \$149,999	18	0.2	5,222	49.6	5,755	52.7
\$150,000 to \$199,999	2	0.02	1,459	13.8	1,202	11.0
\$200,000 to \$299,999			323	3.1	282	2.6
\$300,000 to \$499,999	3	0.03			36	0.3
\$500,000 to \$999,999			68	0.6	20	0.2
Total	10,337	100.0	10,538	100.0	10,920	100.0
Median (dollars)	\$32,600		\$115,900		\$113,500	

Source: U.S. Census Bureau, Census 1980, 1990 (Summary File 1) and 2000 Summary File 3

**Median Sales Prices
1988 - 2004**

Year	Months	Single-family (#)	Condo (#)	All Sales	# Sales
2004	Jan – Nov	\$217,000 (581)	\$104,000 (101)	\$229,000	1,548
2003	Jan – Dec	184,000 (549)	95,000 (111)	187,500	1,420
2002	Jan – Dec	145,000 (465)	64,500 (68)	139,900	1,245
2001	Jan – Dec	129,500 (635)	42,900 (61)	118,000	1,479
2000	Jan – Dec	111,000 (586)	36,750 (46)	103,000	1,349
1999	Jan – Dec	95,790 (587)	25,000 (76)	87,500	1,299
1998	Jan – Dec	90,000 (555)	27,000 (53)	81,147	1,200
1997	Jan – Dec	86,000 (451)	24,125 (44)	75,000	1,015
1996	Jan – Dec	82,000 (424)	22,500 (63)	69,000	948
1995	Jan – Dec	80,000 (390)	12,250 (84)	68,000	967
1994	Jan – Dec	83,900 (449)	14,250 (50)	70,000	980
1993	Jan – Dec	86,000 (367)	16,021 (75)	65,000	917
1992	Jan – Dec	90,000 (355)	20,000 (85)	72,129	803
1991	Jan – Dec	90,000 (303)	24,909 (32)	76,000	621
1990	Jan – Dec	99,900 (357)	69,900 (85)	94,000	803
1989	Jan – Dec	107,000 (326)	82,900 (125)	105,000	1,093
1988	Jan – Dec	109,900 (374)	84,900 (117)	109,900	1,400

Source: The Warren Group, January 20, 2005

**Rental Costs
1980-2000**

Gross Rent	1980		1990		2000	
	#	%	#	%	#	%
Under \$200	12,046	56.3	3,572	16.5	2,238	10.5
\$200-299	7,672	35.9	3,165	14.6	2,209	10.3
\$300-499 ***	1,107	5.2	8,661	40.0	8,276	38.7
\$500-749 ***	157	0.7	5,410	25.0	6,877	32.1
\$750-999			488	2.2	1,098	5.1
\$1,000-1,499			182	0.9		
\$1,500 +			379	1.7	38	0.2
No Cash Rent	394	1.8	-	-	484	2.3
Total*	21,376	100.0	21,675	100.0	21,402	100.0
Median Rent	\$151		\$404		\$455	

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 3

* Number of rental units with data on gross rents/total number of rental units; percentage breakdowns exclude units counted without cash rent/all units counted

** Figures in 1990 census data are listed as \$1,000 or more and do not break numbers into the \$1,500 or more range.

*** 1980 data is for costs from \$300 to \$399 and for \$400 or over.

Other Social and Economic Indicators

Performance of Public Schools

Per pupil spending	\$5,710
Students per teacher	13.4
Grade 10 MCAS Scores (Math/English)	21/33
SAT Scores (Verbal/Math)	
Percent SAT participation	
Percent graduated from high school	
Percent college bound	
Percent classrooms with internet	82.8%
Students per computer	4.1

Public Safety Information

Violent crimes per 1,000	7.2
Property crimes per 1,000	28.4

Funding Levels

CDBG	\$3,389,322
HOME	\$1,325,363
Other (specify)	ESG \$131,126

CITY: SALEM

Demographic Characteristics

Population Characteristics 1980-2000

	1980		1990		2000	
	#	%	#	%	#	%
Total Population	38,220	100.0	38,091	100.0	40,407	100.0
Population Age 65+ *	5,945	15.6	5,780	15.2	5,716	14.1
Population 19 & Under**	10,023	26.2	9,166	24.1	6,964	17.2
Total Households	15,065	100.0	15,806	100.0	17,492	100.0
Family Households***	9,632	63.9	9,417	59.6	9,707	55.5
Non-family Households***	5,433	36.1	6,389	40.4	7,785	44.5
Female Headed Families ***	1,878	12.5	2,009	12.7	2,319	13.3
Average Household Size	2.47 persons		2.34 persons		2.24 persons	
Median Age	31.9 years		--		36.4 years	

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 1

* Percent of total population

** 1990 data for those 20 years and under and percent of total population

*** Percent of all households

Racial and Immigrant Information 1980 - 2000

	1980		1990		2000	
	#	%	#	%	#	%
Minority Population *	1,213	3.2	2,681	7.0	5,910	14.6
Black	371	1.0	1,017	2.7	1,274	3.2
Asian	195	0.5	522	1.4	807	2.0
Latino **	894	2.3	2,548	6.7	4,541	11.2
Foreign Born	3,046	8.0	3,390	8.9	4,809	11.9
Entered US during past 10 years	--	--	1,536	4.0	1,812	4.5

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 3

* All non-White classifications

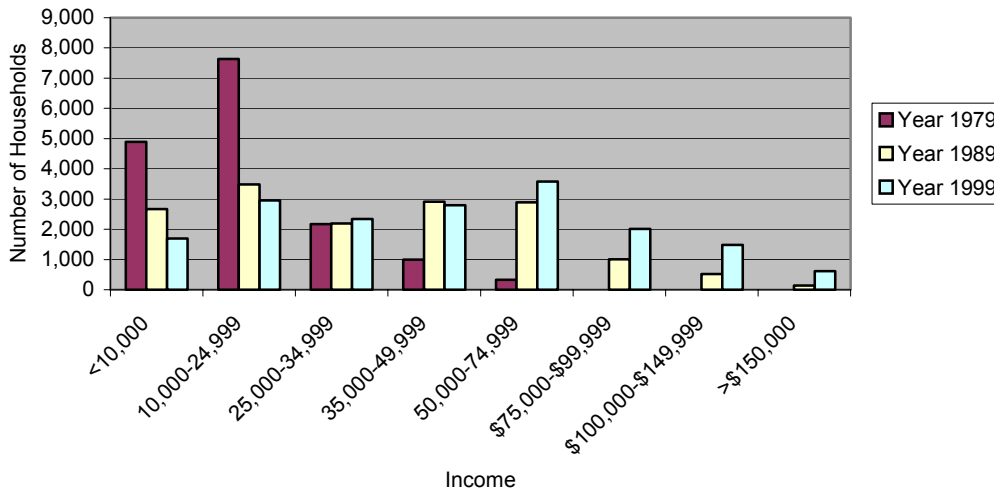
** Latino or Hispanic of any race.

**Income Distribution by Household
1979-1999**

Income Range	1979		1989		1999	
	#	%	#	%	#	%
Under \$10,000	4,891	32.6	2,670	16.9	1,694	9.7
10,000-24,999	7,630	50.8	3,484	22.0	2,954	16.9
25,000-34,999	2,170	14.5	2,190	13.9	2,340	13.4
35,000-49,999	997	6.6	2,916	18.4	2,793	16.0
50,000-74,999	328	2.2	2,886	18.3	3,580	20.5
75,000-99,999			1,010	6.4	2,010	11.5
100,000-149,999			521	3.3	1,481	8.5
150,000 +			133	0.8	616	3.5
Total	15,016	100.0	15,810	100.0	17,477	100.0
Median income	\$15,150		\$32,645		\$44,033	

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 3

Income Distribution by Census



**Poverty Status
1989-1999**

	1979		1989		1999	
	#	%	#	%	#	%
Individuals Below Poverty *	3,916	10.2	4,324	11.4	3,787	9.4
Families **	762	7.9	914	9.7	610	6.3
Female Headed Families ***	481	25.6	557	27.7	369	15.9
Related Children Under 18 Years (Under 17 Years for 1980 data)****	1,205	14.4	1,459	20.2	973	11.9
Individuals 65 and Over*****	735	12.4	678	11.7	436	7.6

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 3

* Percentage of total population

** Percentage of all families

*** Percentage of all female-headed families

**** Percentage of all families with related children under 18 years

***** Percentage of all individuals age 65+

Housing Characteristics and Market Conditions

**Housing Characteristics
1980-2000**

	1980		1990		2000	
	#	%	#	%	#	%
Total # Housing Units	15,879	100.0	17,161	100.0	18,175	100.0
Occupied Units *	15,065	94.9	15,806	92.1	17,492	96.2
Occupied Owner Units **	6,385	42.4	7,275	46.0	8,586	49.1
Occupied Rental Units **	8,680	57.6	8,531	54.0	8,906	50.9
Owner Vacancy Rate	--		2.6		0.9	
Rental Vacancy Rate	--		9.2		2.5	
Total Vacant Units/Seasonal, Recreational or Occasional Use *	800/64	5.0/0.4	1,355/70	7.9/0.4	683/72	3.8/0.4
Average House-Hold Size of Owner-Occupied Unit	2.62 persons		2.59 persons		2.40 persons	
Average House-Hold Size of Renter-Occupied Unit	1.80 persons		2.13 persons		2.09 persons	

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 1

* Percentage of all housing units

** Percentage of occupied housing units

**Units in Structure
1980-2000**

	1980		1990		2000	
	#	%	#	%	#	%
1-detached	5,094	32.1	4,573	26.6	4,915	27.0
1-attached			865	5.0	1,125	6.2
2	3,752	23.6	7,031	41.0	3,751	20.6
3-4	3,183	20.0			3,632	20.0
5-9	1,359	8.6			1,458	8.5
10+	2,491	15.7	2,801	16.3	3,105	17.1
Other	0	0	433	2.5	0	0
Total	15,879	100.0	17,161	100.0	18,175	100.0

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 3

**Year Householder Moved into Unit
2000**

Time Period	#	%
1999 to March 2000	3,271	18.7
1995-1998	5,551	31.7
1990-1994	2,742	15.7
1980-1989	2,230	12.7
1970-1979	1,176	6.7
1969 or earlier	2,522	14.4
Total	17,492	100.0

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 3

**Year Structure Built
2000**

Time Period	#	%
1999 to March 2000	74	0.4
1995 -1998	319	1.8
1990-1994	322	1.8
1980-1989	1,601	8.8
1970-1979	1,627	9.0
1960-1969	1,479	8.1
1940-1959	2,913	16.0
1939 or earlier	9,840	54.1
Total	18,175	100.0

Source: U.S. Census Bureau, Census 2000 Summary File 3

**Occupants Per Room
2000**

	#	%
Occupied Housing Units	17,492	100.0
1.00 or less	17,060	97.5
1.01 to 1.50	262	1.5
1.51 or more	170	1.0

Source: U.S. Census Bureau, Census 2000 Summary File 3

**Housing Values
1980 - 2000**

Price Range	1980		1990		2000	
	#	%	#	%	#	%
Less than \$50,000	2,063	50.5	32	0.7	0	0.0
\$50,000 to \$99,999	1,946	47.6	188	4.2	131	2.5
\$100,000 to \$149,999	63	1.5	1,354	30.5	1,030	19.7
\$150,000 to \$199,999	12	0.3	1,986	44.7	1,936	37.0
\$200,000 to \$299,999	5	0.1	718	16.2	1,777	33.9
\$300,000 to \$499,999			166	3.7	293	5.6
\$500,000 or more					69	1.3
Total	4,089	100.0	4,444	100.0	5,236	100.0
Median (dollars)	\$49,800		\$163,600		\$188,700	

Source: U.S. Census Bureau, Census 1980, 1990 (Summary File 1) and 2000 Summary File 3

**Median Sales Prices
1988 - 2004**

Year	Months	Single-family (#)	Condo (#)	All Sales	# Sales
2004	Jan – Dec	\$318,500/255	\$266,000/533	\$300,000	1,035
2003	Jan – Dec	305,000/231	250,000/410	285,000	872
2002	Jan – Dec	276,750/192	222,500/338	257,000	750
2001	Jan – Dec	227,278/214	193,000/365	224,900	817
2000	Jan – Dec	202,250/194	165,500/345	190,000	793
1999	Jan – Dec	170,500/234	151,000/331	166,000	829
1998	Jan – Dec	155,000/267	135,000/329	148,750	866
1997	Jan – Dec	138,000/227	125,000/314	135,000	739
1996	Jan – Dec	136,000/210	122,000/286	127,500	701
1995	Jan – Dec	132,000/163	119,000/223	123,900	559
1994	Jan – Dec	133,350/192	110,500/229	115,300	608
1993	Jan – Dec	128,500/173	106,000/263	113,000	577
1992	Jan – Dec	130,000/141	100,000/205	110,000	457
1991	Jan – Dec	135,000/135	110,000/162	120,000	412
1990	Jan – Dec	139,000/117	126,490/182	131,500	419
1989	Jan – Dec	156,000/115	137,995/200	149,000	456
1988	Jan – Dec	155,000/171	143,000/335	149,900	739

Source: The Warren Group, February 14, 2005

**Rental Costs
1980-2000**

Gross Rent	1980		1990		2000	
	#	%	#	%	#	%
Under \$200	1,906	22.0	831	9.8	478	5.4
\$200-299	3,720	43.0	444	5.2	408	4.6
\$300-499 ***	2,287	26.4	1,629	19.2	1,042	11.7
\$500-749 ***	556	6.49	3,283	38.6	3,032	34.1
\$750-999			1,839	21.6	2,738	30.8
\$1,000-1,499			342	4.0	867	9.7
\$1,500 +			55	0.6		
No Cash Rent	178	2.1	135	1.6	278	3.1
Total*	8,647		8,503	100.0	8,898	100.0
Median Rent	\$320		\$608		\$705	

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 3

* Number of rental units with data on gross rents/total number of rental units; percentage breakdowns exclude units counted without cash rent/all units counted

** Figures in 1990 census data are listed as \$1,000 or more and do not break numbers into the \$1,500 or more range.

*** 1980 data is for costs from \$300 to \$399 and for \$400 or over.

Other Social and Economic Indicators

Performance of Public Schools

Per pupil spending	\$6,629	
Students per teacher	8	
Grade 10 MCAS Scores (Math/English)	40/47	
SAT Scores (Verbal/Math)	484/491	
Percent SAT participation	60%	
Percent graduated from high school	85.2%	
Percent college bound	47.8%	
Percent classrooms with internet	75%	
Students per computer	4.5	

Public Safety Information

Violent crimes per 1,000	1.9
Property crimes per 1,000	23.2

Funding Levels

CDBG	\$1,282,141
HOME	
Other (specify)	

CITY: SPRINGFIELD

Demographic Characteristics

Population Characteristics 1980-2000

	1980		1990		2000	
	#	%	#	%	#	%
Total Population	152,319	100.0	156,983	100.0	152,082	100.0
Population Age 65+ *	20,977	13.8	21,568	13.7	28,906	12.4
Population 19 & Under**	48,831	31.8	51,078	32.5	49,398	32.5
Total Households	55,329	100.0	57,769	100.0	57,130	100.0
Family Households***	38,473	69.5	38,520	66.7	36,394	63.7
Non-family Households***	16,856	30.5	19,249	33.3	20,736	36.3
Female Headed Families ***	9,727	17.6	12,225	21.2	13,616	23.8
Average Household Size	2.66 persons		2.60 persons		2.57 persons	
Median Age	29.8 years		--		31.9 years	

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 1

* Percent of total population

** 1990 data for those 20 years and under and percent of total population

*** Percent of all households

Racial and Immigrant Information 1980 – 2000

	1980		1990		2000	
	#	%	#	%	#	%
Minority Population *	36,446	23.9	49,357	31.4	66,753	43.9
Black	25,219	16.6	30,064	19.2	31,960	21.0
Asian	517	0.3	1,636	1.0	2,916	1.9
Latino **	13,804	9.1	26,528	16.9	41,343	27.2
Foreign Born	12,867	8.4	11,562	7.4	12,159	8.0
Entered US during past 10 years	--	--	3,894	2.5	4,661	3.1

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 3

* All non-White classifications

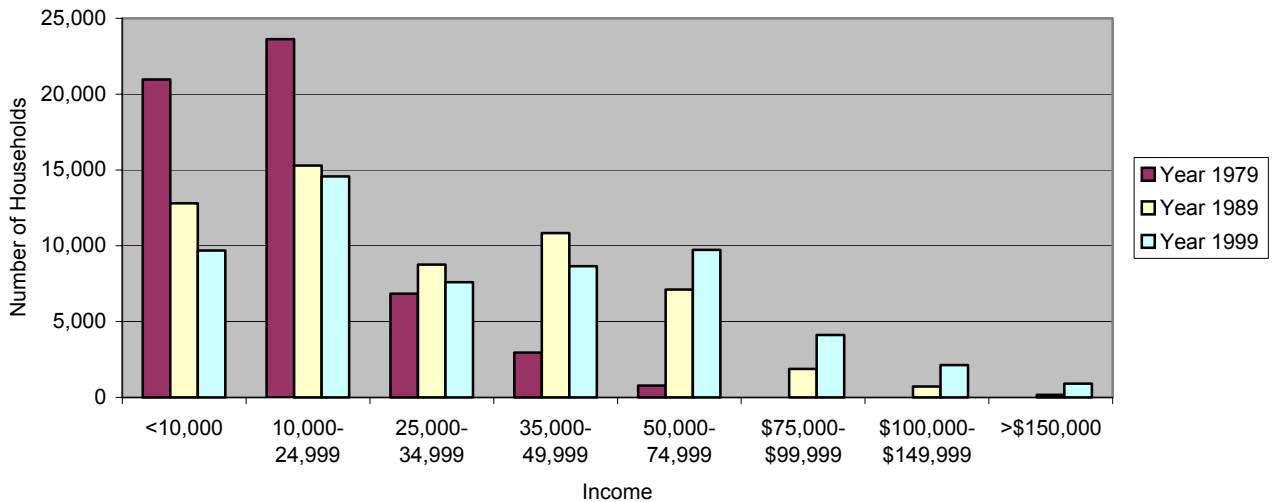
** Latino or Hispanic of any race.

**Income Distribution by Household
1979-1999**

Income Range	1979		1989		1999	
	#	%	#	%	#	%
Under \$10,000	20,968	38.0	12,799	22.2	9,677	16.9
10,000-24,999	23,635	42.38	15,300	26.6	14,583	25.5
25,000-34,999	6,825	12.4	8,758	15.2	7,594	13.3
35,000-49,999	2,956	5.4	10,840	18.8	8,652	15.1
50,000-74,999	774	1.4	7,112	12.4	9,727	17.0
75,000-99,999			1,875	3.3	4,105	7.2
100,000-149,999			713	1.2	2,130	3.7
150,000 +			173	0.3	910	1.2
Total	55,158	100.0	57,570	100.0	57,178	100.0
Median income	\$13,309		\$25,656		\$30,417	

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 3

Income Distribution by Census



**Poverty Status
1989-1999**

	1979		1989		1999	
	#	%	#	%	#	%
Individuals Below Poverty *	26,306	17.3	30,241	19.3	33,772	22.2
Families **	5,997	15.6	6,884	17.9	7,100	19.5
Female Headed Families ***	4,100	42.2	5,091	41.6	5,164	37.9
Related Children Under 18 Years (Under 17 Years for 1980 data)****	12,203	29.1	13,713	32.6	14,349	32.6
Individuals 65 and Over*****	1,877	8.7	2,111	9.8	2,090	11.1

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 3

* Percentage of total population

- ** Percentage of all families
- *** Percentage of all female-headed families
- **** Percentage of all families with related children under 18 years
- ***** Percentage of all individuals age 65+

Housing Characteristics and Market Conditions

**Housing Characteristics
1980-2000**

	1980		1990		2000	
	#	%	#	%	#	%
Total # Housing Units	58,692	100.0	61,320	100.0	61,172	100.0
Occupied Units *	55,334	94.3	57,769	94.2	57,130	93.4
Occupied Owner Units **	28,386	51.3	28,519	49.4	28,499	49.9
Occupied Rental Units **	26,948	48.7	28,250	50.6	28,631	50.1
Owner Vacancy Rate	--		1.7		1.3	
Rental Vacancy Rate	--		6.6		6.1	
Total Vacant Units/Seasonal, Recreational or Occasional Use *	3,342/98	5.7/0.2	3,551/115	5.8/0.2	4,042/171	6.6/0.3
Average House-Hold Size of Owner-Occupied Unit	2.58 persons		2.69 persons		2.61 persons	
Average House-Hold Size of Renter-Occupied Unit	1.94 persons		2.50 persons		2.52 persons	

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 1

* Percentage of all housing units

** Percentage of occupied housing units

**Units in Structure
1980-2000**

	1980		1990		2000	
	#	%	#	%	#	%
1-detached	27,806	47.4	25,374	41.4	26,699	43.6
1-attached			2,637	4.3	3,468	5.7
2	10,514	17.9	17,663	28.8	11,359	18.6
3-4	5,521	9.4			5,367	8.8
5-9	5,691	9.7			4,577	7.5
10+	8,706	14.8	8,917	14.5	9,072	14.8
Other	436	0.7	1,635	2.7	630	1.0
Total	58,674	100.0	61,320	100.0	61,172	100.0

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 3

**Year Householder Moved into Unit
2000**

Time Period	#	%
1999 to March 2000	11,978	21.0
1995-1998	16,343	28.6
1990-1994	7,433	13.0
1980-1989	7,865	13.8
1970-1979	5,344	9.4
1969 or earlier	8,167	14.3
Total	57,130	100.0

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 3

**Year Structure Built
2000**

Time Period	#	%
1999 to March 2000	220	0.4
1995-1998	697	1.1
1990-1994	1,558	2.5
1980-1989	3,775	6.2
1970-1979	7,033	11.5
1960-1969	6,760	11.1
1940-1959	18,939	31.0
1939 or earlier	22,190	36.3
Total	61,172	100.0

Source: U.S. Census Bureau, Census 2000 Summary File 3

**Occupants Per Room
2000**

	#	%
Occupied Housing Units	57,130	100.0
1.00 or less	54,166	94.8
1.01 to 1.50	1,974	3.5
1.51 or more	990	1.7

Source: U.S. Census Bureau, Census 2000 Summary File 3

**Housing Values
1980 - 2000**

Price Range	1980		1990		2000	
	#	%	#	%	#	%
Less than \$50,000	22,125	94.5	545	2.5	709	3.1
\$50,000 to \$99,999	1,239	5.3	8,867	40.5	15,814	68.8
\$100,000 to \$149,999	41	0.2	10,325	47.2	5,314	23.21
\$150,000 to \$199,999	11	0.05	1,630	7.5	839	3.7
\$200,000 to \$299,999			410	1.9	233	1.0
\$300,000 to \$499,999	9	0.04	87	0.4	44	0.2
\$500,000 or more					25	0.2
Total	23,425	100.0	21,872	100.0	22,978	100.0
Median (dollars)	\$28,900		\$105,500		\$87,300	

Source: U.S. Census Bureau, Census 1980, 1990 (Summary File 1) and 2000 Summary File 3

**Median Sales Prices
1988 - 2004**

Year	Months	Single-family (#)	Condo (#)	All Sales	# Sales
2005	Jan – Dec	126,950/106	72,000/23	131,000	232
2004	Jan – Dec	118,900/1,733	89,414/169	124,000	3,449
2003	Jan – Dec	105,000/1,696	78,500/170	105,000	3,085
2002	Jan – Dec	92,000/1,492	78,950/96	90,000	2,761
2001	Jan – Dec	84,900/1,416	74,113/144	80,500	2,481
2000	Jan – Dec	76,000/1,474	73,200/148	74,000	2,623
1999	Jan – Dec	70,000/1,547	55,000/152	67,500	2,685
1998	Jan – Dec	67,000/1,407	47,250/118	63,000	2,354
1997	Jan – Dec	61,943/1,306	17,250/148	58,000	2,422
1996	Jan – Dec	60,000/1,221	34,000/125	55,000	2,089
1995	Jan – Dec	63,000/1,065	54,000/105	51,000	1,840
1994	Jan – Dec	66,500/994	50,500/130	55,089	1,622
1993	Jan – Dec	74,850/856	33,800/137	67,500	1,496
1992	Jan – Dec	79,700/806	32,917/98	68,000	1,380
1991	Jan – Dec	85,000/715	49,000/101	78,500	1,271
1990	Jan – Dec	95,000/857	99,000/92	95,000	1,555
1989	Jan – Dec	97,000/1,406	96,400/203	100,000	2,276
1988	Jan – Dec	94,000/1,318	64,950/366	92,500	2,959

Source: The Warren Group, February 22, 2005

**Rental Costs
1980-2000**

Gross Rent	1980		1990		2000	
	#	%	#	%	#	%
Under \$200	9,845	37.0	4,612	15.9	4,162	14.6
\$200-299	11,746	44.1	2,262	7.8	2,595	9.1
\$300-499	3,889	14.6	7,650	26.3	6,372	22.3
\$500-749	704	2.6	11,115	38.2	10,472	36.7
\$750-999			2,531	8.7	3,291	11.5
\$1,000-1,499			413	1.4	613	2.1
\$1,500 +			185	0.6		
No Cash Rent	458	1.7	492	1.7	855	3.0
Total*	26,642	100.0	29,075	100.0	28,545	100.0
Median Rent	\$263		\$495		\$517	

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 3

* Number of rental units with data on gross rents/total number of rental units; percentage breakdowns exclude units counted without cash rent/all units counted

** Figures in 1990 census data are listed as \$1,000 or more and do not break numbers into the \$1,500 or more range.

*** 1980 data is for costs from \$300 to \$399 and for \$400 or over.

Other Social and Economic Indicators

Performance of Public Schools

Per pupil spending	\$6.212	
Students per teacher	11.4	
Grade 10 MCAS Scores (Math/English)		16/28
SAT Scores (Verbal/Math)		
Percent SAT participation		
Percent graduated from high school		
Percent college bound		
Percent classrooms with internet	61.4%	
Students per computer	3.3	

Public Safety Information

Violent crimes per 1,000	19.2
Property crimes per 1,000	76.5

Funding Levels

CDBG	\$4,725,709
HOME	\$1,794,181
Other (specify)	
ADDI	\$49,988
ESG	\$183,129
HOPWA	\$433,000

CITY: WALTHAM

Demographic Characteristics

Population Characteristics 1980-2000

	1980		1990		2000	
	#	%	#	%	#	%
Total Population	58,200	100.0	57,878	100.0	59,226	100.0
Population Age 65+ *	7,177	12.3	7,583	13.1	7,775	13.1
Population 19 & Under**	15,347	26.4	14,423	24.9	12,237	20.7
Total Households	20,594	100.0	20,728	100.0	23,207	100.0
Family Households***	12,994	63.1	12,211	58.9	12,445	53.7
Non-family Households***	7,600	36.9	8,517	41.1	10,752	46.3
Female Headed Families ***	2,086	10.1	2,187	10.6	2,059	8.9
Average Household Size	2.55 persons		2.42 persons		2.29 persons	
Median Age	29.9 years		--		34.2 years	

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 1

* Percent of total population

** 1990 data for those 20 years and under and percent of total population

*** Percent of all households

Racial and Immigrant Information 1980 – 2000

	1980		1990		2000	
	#	%	#	%	#	%
Minority Population *	2,000	3.4	4,993	8.6	10,081	17.9
Black	609	1.0	1,778	3.1	2,614	4.4
Asian	623	1.1	2,055	3.6	4,318	7.3
Latino **	1,417	2.4	3,239	5.6	5,031	8.5
Foreign Born	7,229	12.4	8,758	15.1	11,975	20.2
Entered US during past 10 years	--	--	3,565	6.2	5,470	9.2

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 3

* All non-White classifications

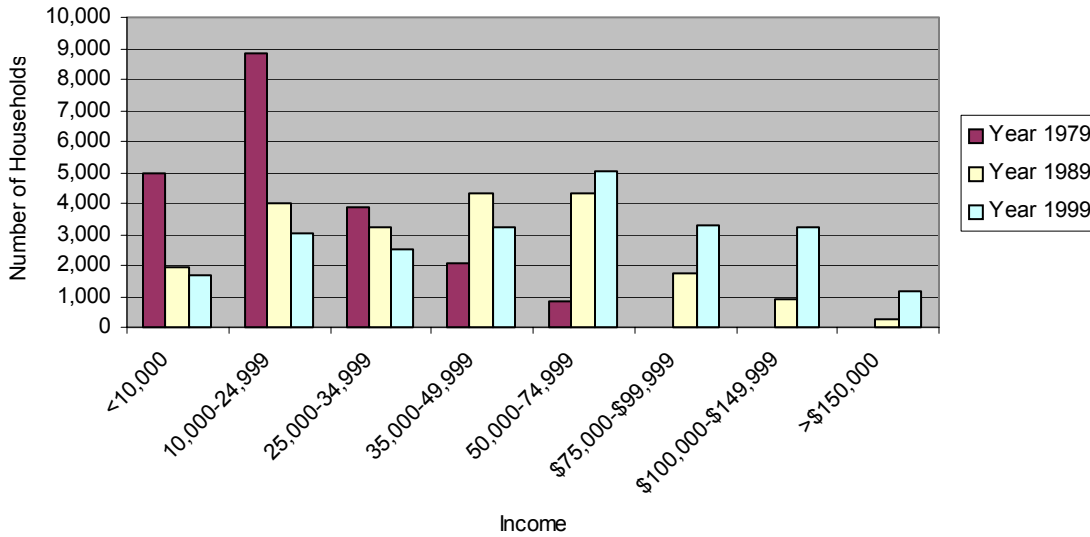
** Latino or Hispanic of any race.

**Income Distribution by Household
1979-1999**

Income Range	1979		1989		1999	
	#	%	#	%	#	%
Under \$10,000	4,936	24.0	1,956	9.5	1,689	7.3
10,000-24,999	8,827	43.0	3,968	19.2	3,054	13.2
25,000-34,999	3,901	18.9	3,194	15.5	2,489	10.7
35,000-49,999	2,088	10.1	4,338	21.0	3,233	14.0
50,000-74,999	845	4.1	4,312	20.9	5,030	21.7
75,000-99,999			1,754	8.5	3,290	14.2
100,000-19,999			874	4.2	3,201	13.8
150,000 +			252	1.2	1,171	5.1
Total	20,597	100.0	20,648	100.0	23,157	100.0
Median income	\$18,615		\$38,514		\$54,010	

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 3

Income Distribution by Census



**Poverty Status
1989-1999**

	1979		1989		1999	
	#	%	#	%	#	%
Individuals Below Poverty *	4,259	7.3	3,288	5.7	3,752	6.3
Families **	679	5.2	510	4.2	448	3.6
Female Headed Families ***	350	16.8	288	13.2	241	11.7
Related Children Under 18 Years (Under 17 Years for 1980 data)****	1,145	9.8	791	8.9	427	4.7
Individuals 65 and Over*****	573	8.0	541	7.1	617	7.9

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 3

* Percentage of total population

- ** Percentage of all families
- *** Percentage of all female-headed families
- **** Percentage of all families with related children under 18 years
- ***** Percentage of all individuals age 65+

Housing Characteristics and Market Conditions

**Housing Characteristics
1980-2000**

	1980		1990		2000	
	#	%	#	%	#	%
Total # Housing Units	21,224	100.0	21,723	100.0	23,880	100.0
Occupied Units *	20,594	97.0	20,728	95.4	23,207	97.2
Occupied Owner Units **	9,275	45.0	9,523	45.9	10,677	46.0
Occupied Rental Units **	11,319	55.0	11,205	54.1	12,530	54.0
Owner Vacancy Rate	--		1.4		0.3	
Rental Vacancy Rate	--		4.9		2.2	
Total Vacant Units/Seasonal, Recreational or Occasional Use *	626/43	3.0/0.2	995/45	4.6/0.2	673/131	2.8/0.5
Average House-Hold Size of Owner-Occupied Unit	2.83 persons		2.81 persons		2.60 persons	
Average House-Hold Size of Renter-Occupied Unit	1.76 persons		2.10 persons		2.03 persons	

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 1

* Percentage of all housing units

** Percentage of occupied housing units

**Units in Structure
1980-2000**

	1980		1990		2000	
	#	%	#	%	#	%
1-detached	9,180	43.3	8,257	38.0	8,948	37.5
1-attached			748	3.4	1,100	4.6
2	2,861	13.5	6,355	29.3	3,070	12.9
3-4	3,357	15.8			3,555	14.9
5-9	2,233	10.5			2,462	11.3
10+	3,578	16.9	3,643	16.8	4,358	18.2
Other	9	0.04	258	1.2	32	0.1
Total	21,218	100.0	21,723	100.0	23,880	100.0

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 3

**Year Householder Moved into Unit
2000**

Time Period	#	%
1999 to March 2000	4,566	19.7
1995-1998	7,217	31.1
1990-1994	3,372	14.5
1980-1989	2,983	12.9
1970-1979	1,872	8.1
1969 or earlier	3,197	13.8
Total	23,207	100.0

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 3

**Year Structure Built
2000**

Time Period	#	%
1999 to March 2000	212	0.9
1995 -1998	1,020	4.3
1990-1994	716	3.0
1980-1989	1,326	5.6
1970-1979	2,753	11.5
1960-1969	3,007	12.6
1940-1959	1,853	28.7
1939 or earlier	7,993	33.5
Total	23,880	100.0

Source: U.S. Census Bureau, Census 2000 Summary File 3

**Occupants Per Room
2000**

	#	%
Occupied Housing Units	23,207	100.0
1.00 or less	22,296	96.1
1.01 to 1.50	557	2.4
1.51 or more	354	1.5

Source: U.S. Census Bureau, Census 2000 Summary File 3

**Housing Values
1980 - 2000**

Price Range	1980		1990		2000	
	#	%	#	%	#	%
Less than \$50,000	2,534	31.8	36	0.5	49	0.6
\$50,000 to \$99,999	5,107	64.2	149	2.0	48	0.6
\$100,000 to \$149,999	268	3.4	788	10.7	379	4.4
\$150,000 to \$199,999	41	0.5	3,447	46.7	1,653	19.0
\$200,000 to \$299,999	7	0.1	2,442	33.1	4,236	48.7
\$300,000 to \$499,999			525	7.1	2,031	23.4
\$500,000 or more					299	5.4
Total	7,957	100.0	7,387	100.0	8,695	100.0
Median (dollars)	\$57,300		\$191,100		\$250,800	

Source: U.S. Census Bureau, Census 1980, 1990 (Summary File 1) and 2000 Summary File 3

**Median Sales Prices
1988 - 2004**

Year	Months	Single-family (#)	Condo (#)	All Sales	# Sales
2004	Jan – Dec	\$397,450/434	\$339,900/183	\$397,500	875
2003	Jan – Dec	366,150/424	325,000/225	365,900	810
2002	Jan – Dec	340,000/395	260,000/153	341,150	734
2001	Jan – Dec	319,000/339	225,000/147	320,000	655
2000	Jan – Dec	272,000/344	217,450/136	279,000	675
1999	Jan – Dec	236,100/388	154,000/174	240,000	482
1998	Jan – Dec	202,000/433	151,500/143	210,000	802
1997	Jan – Dec	181,600/397	132,500/140	181,300	726
1996	Jan – Dec	170,000/367	179,000/183	173,000	761
1995	Jan – Dec	161,750/348	119,536/122	160,000	633
1994	Jan – Dec	160,750/341	171,000/147	160,000	714
1993	Jan – Dec	157,000/354	152,000/85	153,500	611
1992	Jan – Dec	154,500/380	159,500/89	148,000	621
1991	Jan – Dec	158,500/268	170,000/79	158,950	481
1990	Jan – Dec	168,000/238	170000/89	170,000	446
1989	Jan – Dec	176,500/286	220,975/141	188,750	572
1988	Jan – Dec	180,000/315	197,500/188	185,000	706

Source: The Warren Group, February 13, 2005

**Rental Costs
1980-2000**

Gross Rent	1980		1990		2000	
	#	%	#	%	#	%
Under \$200	1,657	14.8	684	6.1	405	3.2
\$200-299	3,481	31.0	281	2.5	414	3.3
\$300-499 ***	3,817	34.0	1,308	11.7	715	5.7
\$500-749 ***	2,084	18.6	4,044	36.1	2,605	20.8
\$750-999			3,676	32.8	3,993	31.8
\$1,000-1,499			1,112	9.9	2,730	21.8
\$1,500 +			1,455	11.6		
No Cash Rent	187	1.7	87	0.8	220	1.8
Total*	11,226	100.0	11,192	100.0	12,537	100.0
Median Rent	\$402		\$707		\$869	

Source: U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 3

* Number of rental units with data on gross rents/total number of rental units; percentage breakdowns exclude units counted without cash rent/all units counted

** Figures in 1990 census data are listed as \$1,000 or more and do not break numbers into the \$1,500 or more range.

*** 1980 data is for costs from \$300 to \$399 and for \$400 or over.

Other Social and Economic Indicators

Performance of Public Schools

Per pupil spending	\$8,881
Students per teacher	9
Grade 10 MCAS Scores (Math/English)	57/65
SAT Scores (Verbal/Math)	477/479
Percent SAT participation	68%
Percent graduated from high school	85.4
Percent college bound	53.4%
Percent classrooms with internet	100%
Students per computer	10.1

Public Safety Information

Violent crimes per 1,000	1.6
Property crimes per 1,000	17.5

Funding Levels

CDBG	\$1,215,293
HOME	Part of Metro West HOME Consortium
Other (specify)	

Appendix 3

MUNICIPAL GOVERNMENT AND FINANCE

Municipal Organizational Structure

Fitchburg

Fitchburg is administered by a mayor-council form of government that includes 11 City Councilors. Planning, conservation and housing functions, including the administration of state and federal housing funds, are consolidated within the Office of the Planning Coordinator. The Office of the Planning Coordinator also provides oversight for federal funding including CDBG and HOME funds. The City also has an Economic Development Office (5 staff members), which includes the Fitchburg Redevelopment Authority and the Industrial Development Commission. The Office of the Planning Coordinator and EDO meet weekly to coordinate activities.

Lynn

Lynn has a weak mayor form of government with 11 City Councilors. Mayoral terms have recently been changed from two to four years. The current mayor has run unopposed for the past two terms, which has not occurred since 1850. The City's housing-related activities are performed by the Lynn Housing Authority and Neighborhood Development (LHAND), an agency that combines the functions of housing and neighborhood development with those of a public housing authority (80 employees). The City's Office of Economic and Community Development (15 employees) oversees the economic development activities of Lynn's Economic Development and Industrial Corporation and the management of federal CDBG and HOME funds through the Office of Community Development. The City has no Planning Office and planning activities for housing and economic development are coordinated between the City's Office of Economic and Community Development and Lynn Housing and Neighborhood Development.

New Bedford

New Bedford has a strong mayor form of government with 11 City Councilors. The City's Office of Housing and Community (staff of 15) manages federal funding, including the Continuum of Care. Economic development activities are overseen by the Economic Development Council and Redevelopment Authority (staff of five), which share the same executive director. New Bedford also has an Office of City Planning (five staff) that works closely with the directors of the housing and economic development offices on redevelopment planning and has been a principal grant writer for a wide range of public funds related to engineering, permitting, environmental remediation, design and development. The Office completed the first phase of a Master Plan for the City and hopes to undertake a significant public process to secure input from community residents in the second phase of the Plan, and is engaging a planning firm to complete the Plan.

Salem

Salem has a weak mayor form of government with 11 City Councilors, and the mayor is elected for a four-year term. Planning, housing and economic development activities are

consolidated within one office, where the executive director is responsible for the Office of Planning and Community Development and the Redevelopment Authority.

Springfield

Springfield has had a strong mayor form of government with a nine-member City Council. In July of 2004, the Massachusetts General Court created, in response to the City's request for additional aid, a state-run Finance Control Board (FCB) to resolve the escalating financial crisis. The fiscal problems had already resulted in wage freezes, cuts in City services, fee increases, and layoffs. The FCB has appointed a Deputy Director of Planning and Economic Development who reports directly to the FCB and the Mayor. The Office of Planning and Economic Development (OPED) includes a Deputy Director of economic development (several staff members) and another for planning (4-5 staff), and manages the disposition of commercial tax title properties as well as the Redevelopment Authority, responsible for urban renewal areas. There is also an Office of Community Development (two or three staff) that deals with federal community development regulations and public relations, and an Office of Housing and Neighborhood Services (35 staff) that includes oversight for federal funding (CDBG, HOME and McKinney funds), neighborhood housing efforts, code enforcement, and the conveyance of residential tax title properties. This Office also reports directly to the FCB's Deputy Director and the Mayor. The OPED Planner works closely with the Office of Housing and Neighborhood Services and has an interdepartmental agreement to provide planning support, including guidance on the most appropriate uses of former tax title properties packaged in RFPs for development.

Waltham

Waltham has a strong mayor form of government with 15 City Councilors, with the Mayor elected for a four-year term. The City has a Housing and Community Development Department (four staff) that administers federal CDBG and HOME funding and has a Housing Partnership committee to oversee housing-related activities. Waltham also has an Office of Planning (five staff) that includes a staff person to take the lead on economic development issues but does not have a separate economic development office.

Municipal Finance

City	Total Revenue (000)/ Per Capita	Total Expenditures (000)/ Per Capita	% Revenue from Local Aid	% Change in Revenue 03-04	Moody's Rating	S & P Rating
Fitchburg	\$97,320/244	\$87,209/218	49.4%	0.76%	Baa1	A-
Lynn	\$212,724/237	\$214,604/240	59.6%	(4.25%)	Baa1	--
New Bedford	\$237,166/252	\$237,344/252	52.7%	1.71%	Baa2	--
Salem	\$98,250/234	\$102,205/243	21.0%	0.20%	A1	A+
Springfield	\$430.647/283	\$425,140/279	61.0%	0.89%	Baa3	BB
Waltham	\$157,700/268	\$166,030/282	10.7%	1.55%	Aa1	AA+

As the table above indicates, there are notable differences between the revenue bases and fiscal health of the case study cities. Salem and Waltham present very different financial scenarios than the other cities, particularly with respect to the percentage of revenue from local aid, 21 percent and 10.7 percent respectively, as opposed to 50 percent and above. Additionally, the bond ratings of these cities are significantly higher than the other cities, putting them in a better light from the perspective of investors. Total revenue per capita ranged from a low of \$234 in Salem to a high of \$283 in Springfield, bearing little relationship to fiscal health as noted in the respective bond ratings. Total expenditures per capita ranged from \$218 in Fitchburg to \$282 in Waltham. There were limited increases in revenues between 2003 and 2004, with the exception of Lynn where total revenue decreased by 4.25 percent.

2005 Federal Funding Levels

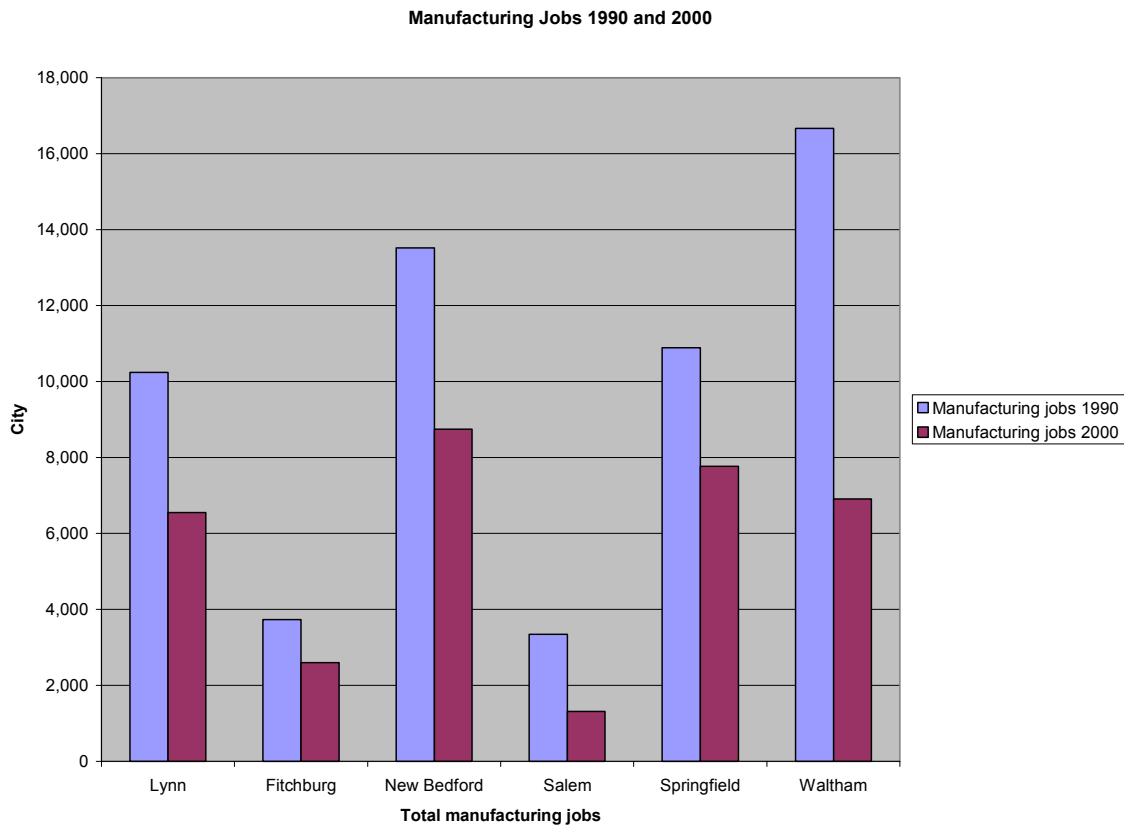
City	CDBG Funding	HOME Funding	Other Federal Funds
Fitchburg	\$1,380,000	\$700,000	American Dream Downpayment Initiative (ADDI)
Lynn	\$3,000,000	\$1,100,000	Emergency Services Grants (ESG) \$110,000
New Bedford	\$3,585,000	\$1,377,822	ADDI \$117,602 ESG \$133,295
Salem	\$1,300,000	\$214,000	Program Income \$225,000
Springfield	\$4,725,000 plus program income of \$200,000	\$1,800,000 plus program income of \$75,000	ADDI \$50,000 ESG \$183,000 Housing Opportunities for Persons with AIDS (HOPWA) \$433,000
Waltham	\$1,300,000	\$400,000	ADDI Program Income

This table provides a summary of the funding each case study city received last year from the federal government for housing and community development activities, principally from the Community Development Block Grant and HOME Program. These funds are distributed on a formula basis, which considers a number of factors such as size, poverty levels, and age of the housing stock. Most of the cities are “entitlement communities,” which means they receive this funding directly from the federal government. However, Salem and Waltham receive HOME Program funding from consortia of municipalities,

administered by the cities of Peabody and Newton, respectively. Federal funding has been the mainstay of each community's ability to carry out housing and community development initiatives, and shrinking federal funds will significantly impede local efforts. In fact, it is unclear whether some of the cities would be directing any support to affordable housing production without the federal requirements of these funding sources to do so.

Appendix 4 SUPPLEMENTAL ECONOMIC DEVELOPMENT INFORMATION

Nancy McArdle’s study, *Racial Equity and Opportunity in Metro Boston Job Markets*,¹ shows that with a loss of population over the last several years, mitigated only by an influx of immigrants, Massachusetts, and in particular its small satellite cities, is compelled to focus on meeting the needs of a different base of workers. Many of these workers have not had the benefit of higher education and lack English skills, which did not curtail their access to manufacturing jobs, but they are ill prepared to move into the high-skill professions the Massachusetts economy is currently offering. Because almost 72,000 manufacturing jobs were lost during the 1990s alone in Massachusetts, mostly from older cities, job opportunities for urban workers have dwindled significantly as described in the following chart on our case study cities.



There are not only fewer jobs, but job opportunities are moving from downtown Boston and the centers of smaller cities toward outer suburbs. Because immigrant and minority workers are disproportionately concentrated in our city centers, and because they often lack automobile transportation – the only means of reaching most suburban jobs – they cannot take full advantage of the job growth occurring in the outer suburbs. As a result

¹ McArdle, Nancy. “Racial Equity and Opportunity in Metro Boston Job Markets.” Harvard University. 2004.

of these trends, immigrants and minorities are increasingly disconnected from the workforce.

Fitchburg

Using federal funding, City priorities to deal with economic disinvestment include efforts to:

- support education and job training;
- stabilize and expand micro-enterprises and small businesses through financing and technical assistance, particularly minority-owned businesses serving the growing minority populations;
- expand and diversify employment opportunities, broadening the City's economic base and property tax base;
- continue to support improved highway access to the central city and encourage the number and speed of commuter rail service to Boston;
- continue funding activities to revitalize the downtown including efforts to bring housing into the area and improve the appearance of the downtown, particularly those buildings of historic and strategic importance; and
- in this region that was the birthplace of the plastics industry, the City is trying to retain and expand this particular industry as well.

To bolster economic development activities, the City Administration and the Redevelopment Authority have turned to the State Economic Development Incentive Program (EDIP) to provide public assistance for private commercial investment with three major incentives: (i) a tax credit for abandoned properties; (ii) an investment tax credit for redevelopment; and (iii) property tax relief on the increment between a property's existing taxes and its redeveloped property taxes. In addition to the EDIP eligibility, the City offers a low-interest loan program designed to assist primarily private, for-profit businesses seeking to locate, expand, or remain in business within the Fitchburg Downtown Urban Revitalization and Development Area. This program may also be used by nonprofit organizations undertaking economic development projects that benefit the area. The City is also looking at other programs to support its efforts such as 40R and Transit Oriented Development (TOD). The taking of properties that are in tax title has not been a priority City activity but some auction of former tax title properties has occurred in the past.

The City's Redevelopment Authority indicates that its primary responsibility is to proactively remove barriers to new development such as site assemblage and environmental remediation so that the private sector can step in. The agency attempts to assess the value added of each activity it undertakes because Fitchburg has limited funds and needs to make investments as strategically as possible. A major Redevelopment Authority activity has been the redevelopment of the former GE building, vacated in 1999 when the company moved its steam turbine operation overseas. The Putnam Place project was financed with the help of a \$6 million HUD Section 108 Loan guarantee, a \$14 million state urban renewal grant, and a \$3 million grant from the federal Economic Development Administration. The City hopes to recover at least 200 of the estimated 600 jobs that were lost from the departure of GE, the City's former largest employer.

A variety of local community development programs will be utilized in order to accomplish the goals of the Fitchburg Downtown Urban Revitalization and Development Plan, including: the Federal Community Development Block Grant Program, the Home Owner Rehabilitation Program, the Housing Ownership Opportunity Program (HOOP) for first-time homeowners, the Project Rejuvenate for Rental Housing Program for rental property owners, the Demolition of Abandoned and Unsafe Structures Program, and the College Neighborhood Restoration Initiative, which offers college credit hours to first-time homebuyers and owner-occupants who make exterior improvements to their home.

It is also important to recognize the contributions of the Twin Cities CDC in bolstering small business activity in the neighborhoods by providing services to business owners, particularly new minority entrepreneurs.

Lynn

Lynn's Office of Economic and Community Development (15 staff) coordinates economic development activities and also includes the Economic Development and Industrial Corporation (EDIC). In order to better understand and address the local economic conditions of declining economic base, the City recently completed an Economic Development Strategy study that reviewed Lynn's tax base characteristics and land use patterns and ultimately identified eight "economic opportunity zones" within the city where industrial and commercial properties exist. Future economic development opportunities will be pursued in these zones. With increased understanding of the dynamics within each of these zones, such as their specific locations, prevailing land uses, build-out nature, and transportation access, a series of findings and strategies were defined to guide the City's policies and programs. Three primary focus areas were identified as:

- *The retention and expansion of existing businesses* – The City plans to provide assistance to existing businesses to help them grow, including outreach to land-locked enterprises that want to modernize, expand or consolidate within the city.
- *The attraction of new businesses* – The focus here is on encouraging market rate housing and upgrading the types and quality of retail offerings to attract new business, including restaurants and selected personal and professional services to the city.
- *Redevelopment of existing underutilized properties* – Using appropriate zoning devices, including density bonuses, as well as support with site assemblage, Brownfields remediation, new public-private partnerships initiatives, and creative financing, City officials hope to attract major new investment to upgrade low value properties to higher value uses. For example, within Lynn's identified "economic opportunity zones" there is a total of 1.2 million square feet of commercial and industrial properties, of which approximately 1.0 million square feet are vacant and/or available for rent or sale and the focus of economic development efforts. There are also vacant buildings in target revitalization areas that need to be addressed through available development and improvement programs.

Major opportunities are identified in the three economic opportunity zones with the highest level of vacancies including:

- *The downtown.* This urban core has been economically depressed, with the highest commercial and industrial vacancy rate in the city. The City held the “Lynn Downtown Workshop” in 2004, and with citizen involvement, developed short and longer-range *strategies* for bolstering the downtown area, some of which are currently underway. Housing has actually become the primary engine for promoting the economic resurgence of the downtown. For example, the City has recently rezoned its Central Business District through an overlay district and is encouraging the better integration of housing into the downtown through mixed-use development with commercial/retail space on the ground floor and housing on the upper floors. The zoning also allows the waiving of parking requirements for units of two-bedrooms or less. City officials believe that this is a pivotal component to the resurgence of the downtown, bringing in new residents who will attract new business and services and offer 24-hour vitality to the area.

Just recently the former Sloane Machinery Company building was redeveloped in the downtown with 250 new market rate condos selling for between \$275,000 and \$325,000, representing a significant shift in the downtown market away from the need for housing subsidies.² Required parking was one space per unit. Additionally, new condos have been developed on Monroe Street with units selling for \$330,000 without parking. The City has also invested \$1.5 million in infrastructure improvements to the downtown area in support of this new development.

While City officials have steered away from promoting affordable housing in the downtown, there has been some allowance for the conversion of former rooming houses into managed SROs, which the City has supported through federal funds. City officials also acknowledge that it is important to maintain the long-term affordability of four larger subsidized housing developments. Continuing to promote the arts in the downtown, including housing for artists, is another strategy that has helped other communities in their revitalization efforts. There is some longer-term interest in implementing incentive zoning to further spur redevelopment, including density and residential use.

It should also be noted that North Shore Community College is located in Lynn, between the MBTA station and waterfront, and the City is beginning to work with the College to attract more of their activities into the downtown area.

² Another indicator of the improvement in housing market conditions is the fact that in the past the City offered \$1 for former tax title properties and would not receive any bidders. However, at this point owners are paying back taxes, at least before the City can acquire them, and there are few current tax foreclosed properties in Lynn.

- *Central Lynn* – Linked to four other economic opportunity zones, this area runs along Western Avenue. More than one-quarter of the area is residential and another quarter is tax-exempt. The greatest opportunity is the development of an industrial park on industrial land adjacent to the GE Factory of the Future site. Some other options require site assemblage for expanded retail uses. The City will review zoning for the area and consider density bonuses as a means to upgrade the downtown gateway from Lynn Commons onto Market Street with additional funding for façade improvements. The addition of more off-street parking and green space through demolition of blighted housing stock is also being considered.
- *Lynnway* – This zone is located along the Lynnway, a road that runs close and parallel to the coast between the waterfront and MBTA corridor. The area is considered to represent the greatest long-term opportunity for the city as it contains the largest amount of underutilized land in Lynn, and the City has developed a Master Plan for the area. All waterfront parcels are currently privately held. Easily half of the 370-acre zone is industrial and another 31 percent is commercial, while residential uses comprise only two percent of the land area. Zoning is primarily heavy industrial, and existing land uses include junkyards, a liquid nitrogen gas (LNG) tank, electric transmission lines, a waste transfer station, sewer treatment plant, and former landfill – not particularly conducive to attracting new development.

The City has recently amended zoning by adding an overlay district that allows high-rise residential uses; however, obtaining this level of investment will be unlikely in the near future given prevailing land uses, Brownfields conditions, and Chapter 91 regulations.³ In the longer-term, however, it may be more feasible to upgrade the central section of the waterfront with retail, office and commercial uses, including possible hotel use, rather than residential, due to environmental conditions. The southern and northern sections of the waterfront may eventually be developed as mid- to high-rise housing; however, the LNG tank and transmission lines represent notable challenges to such development. Upgrading the residential area next to the MBTA corridor, stimulated by density bonuses, is also considered an important strategy.

³ Massachusetts General Law Chapter 91 is the state’s primary tool for the protection and promotion of the public use of tidelands and other waterways based on a legal principle that the air, sea and the shore belong not just to one person, but rather to the public at large.

New Bedford

In 1998, the City helped create the New Bedford Economic Development Council (NBEDC), a group of Chief Executive Officers, which established a task force to provide guidance to the City's new Brownfields Program and also inventoried sites. In all, 31 brownfields were identified, all in varying stages of contamination and cleanup.

The city and NBEDC have worked together to determine how best to initiate and foster economic and job development in New Bedford. Their goal is ultimately to have the private sector take the lead in economic development with the support of City government. It is estimated that 3,700 new jobs have been created. The City has also rebuilt railroad access along the waterfront to transport contaminated waste out of the city more economically and to promote new opportunities along the waterfront, including future commuter rail access. In addition to environmental remediation, plans include the adaptive reuse of existing mill buildings, public access to the waterfront, and the integration of mixed uses such as housing.

The City and the New Bedford Economic Development Council have formed partnerships with federal, state and other local entities to promote economic development, including:

- EPA awarded New Bedford a Brownfields Assessment Demonstration Pilot, a Revolving Loan Fund Pilot, a Job Training Pilot, a Brownfields Alternative Dispute Resolution Pilot, and two Targeted Brownfields Assessments.
- Massachusetts Department of Housing and Community Development provided three grants to local brownfields sites: an \$800,000 Community Development Action Grant for demolition and clean-up at the Talleyrand site--enticing Aerovox Industries to construct a \$9 million facility, creating 400 new jobs; a \$700,000 grant for demolition and clean-up at the Morse Cutting Tools site; and a \$425,000 grant for demolition at two additional brownfields.
- An effort to identify other brownfields within the city is underway (to date 14 have been assessed or have assessments underway).
- The redevelopment of the former Standard Times field into a 10-lot subdivision includes a business incubator for technology startups.
- The redevelopment of the former Star Store site is for use by the University of Massachusetts.
- U.S. Department of Commerce--Economic Development Administration (EDA) and HUD provided a \$1 million grant and \$250,000, respectively, to redevelop the former New Bedford Textile College, now referred to as the Quest Center, into a business incubator for marine science related businesses.
- U.S. Department of Transportation (DOT)/Federal Highway Administration has committed \$12 million to restore or provide new access to land adjacent to the waterfront and has also made grants of more than \$3 million to build a new freight ferry terminal on the harbor.
- U.S. Department of Interior (DOI)--National Park Service provided a home for the New Bedford National Historic Whaling Museum in the center of the New

Bedford National Historic Park and has spurred an \$11 million capital campaign with the City.

- CDBG funding has supported a loan fund administered by the City's Economic Development Council to leverage private and other federal funding in support of business development.
- The City's CDBG component includes significant resources to fund important infrastructure improvements that support economic development initiatives.

The State has identified New Bedford as an "economically distressed area" and as such state economic incentives are available to certified projects. These include businesses that are expanding their existing operations, relocating operations or building new facilities and creating permanent new jobs within an Economic Opportunity Area, as defined by the State. New Bedford has further identified Economic Opportunity Areas within the city where certified projects may receive state tax incentives, including a five percent investment tax credit or a ten percent abandoned building tax deduction. In addition, such businesses may also qualify for municipal tax incentives. Other resources include:

- *Tax Increment Financing:* The business applicant may be eligible for a property tax exemption based on a percentage of the value of the property added through new construction or through significant improvements for a period of not less than five, but not more than twenty years.
- *Five Percent State Investment Tax Credit:* This is a program offered by the State for tangible, depreciable investments. Land, buildings and equipment can all be qualifying investments.
- *Ten Percent Abandoned Building Tax Deduction:* The business applicant may be eligible for a tax deduction of 10 percent of the total renovation costs. The building in question must have been at least 75 percent vacant for a minimum of two years prior to the application.

New Bedford's historic district, including the Whaling Museum and an urban national park, have attracted tourists and helped boost the city's economy. Plans are in place for a new Visitor's Center across from the museum, funded by the National Park Service. Other economic development activities, particularly directed to the downtown area, are summarized below.

- The City is looking to augment its growing arts community and has initiated First Thursdays, when local galleries and businesses remain open with special activities.
- The City has also been effective in attracting new institutional uses, including the conversion of the Cherry and Webb building to the UMass Neighborhood College, development of the new UMass Center for Visual Arts, and the establishment of a marine science business incubator at the former New Bedford Textile College, renamed the Quest Center. Bristol Community College is expanding its presence in the downtown and has issued an RFP for the

development of a new facility. UMass-Dartmouth has been a significant partner with the city to support special projects in local schools.

- New Directions, Inc. shares office space at the Quest Center and provides workforce development programs.
- The nonprofit organization, Downtown New Bedford, Inc., offers support to new businesses in the downtown area by providing property information, help in preparing business plans, and referrals to a Downtown Business Loan Program established in partnership with 12 lenders, offering somewhat discounted lending rates. Since 1990, the Loan Program has resulted in 125 loans worth more than \$20 million in business investment. During the last year alone, the Program generated \$5 million in lending activity on three sizable ventures and has almost \$6.5 million in commitments to spend.
- CEDC also provides programs, including job training and computer training courses, to bolster local businesses, particularly minority enterprises.

New Bedford is witnessing the redevelopment of the last vacant building located in the downtown, but has a considerable inventory of vacant properties along its waterfront and in its neighborhoods, which it is working to address.

Salem

Businesses have tended to locate in the Highland Avenue area near the Swampscott line or in a small industrial park, Technology Way. Both business areas are supported with Tax Increment Financing (TIF). The City is also making strides on what is being referred to as the “creative economy.” It is reaping benefits from the Enterprise Center of Salem, spawned by Salem State College, a small business incubator involving a public-private partnership that has received support from the federal Small Business Development Center. HUD has also funded some small business development assistance and job training services. Additionally, the Salem Harbor CDC has provided important support to small businesses through special programs and services.

The City has focused its redevelopment activities primarily on the downtown, eliminating vacant buildings (originally there were 13 blighted and vacant buildings in the downtown), and bringing housing into the area by encouraging mixed uses, promoting local business confidence and development, and supporting the substantial renovation of the Peabody Essex Museum. In the past, owners of buildings in the downtown made money on the first floor commercial space and were relatively unconcerned about the vacant upper floors, particularly if they had already paid off their mortgages. Some owners stopped paying their taxes and waited until a tax lien was issued to pay it off.

The City decided to start aggressively taking tax title properties by auctioning them off or issuing RFPs. For example, the Old Laundry Building was \$580,000 in arrears on its taxes and was eventually sold to a developer who added floors and created 55 housing units with retail space on the first floor. One of the City’s earliest successes involved supporting the development of a vacant property on a key block along Washington Street, the major downtown corridor. The City helped finance the necessary renovations and located City offices on the premises. It then worked with local developers to convert

other vacant properties to mixed residential and commercial uses, with retail on the first floor. The first several projects were the catalysts to a resurgence of development in the downtown area. A City official acknowledged that the City was lucky to engage a number of enterprising people who were looking for a friendly and progressive business environment in which to buy property. At this time there is only one building that includes vacant upper floors, but the City has thus far been unsuccessful in convincing the owner to make the needed improvements.

Salem issued a Request for Proposals to convert its old Police Station to 13 units of housing and recently issued another RFP to solicit interest from developers in redeveloping the former Essex County Corrections facility. The City received nine proposals, selected three finalists, and designated a developer. The City had initially issued the RFP in 2001, but received no responses at that time, most likely because responses were due in the midst of 9/11. There has also been significant interest from lenders to provide project financing.

Other economic development initiatives include:

- The City has initiated a Main Streets Program, providing funding for a Director to proactively recruit new retail uses. This effort has been supported with technical assistance from the State, including workshops sponsored by DHCD.
- Another effort has involved wiring the downtown for the Internet.
- The Redevelopment Authority has focused on the redevelopment of Heritage Plaza East and West, its urban renewal area in the Central Business District. The intent, however, is on revitalizing existing structures, not demolition.
- The City is working to support the renovation and expansion of the Court House complex in the downtown.
- Given the presence of the Court House, there has been a considerable demand for office space for attorneys, further supporting development in the downtown.
- Two floors have been added to the old telephone building, located across from the jail, which will be occupied by the District Attorney's Office.

The relative lack of available parking in the downtown remains an obstacle to further downtown development. Additionally, given the resurgence of the downtown, some property owners believe that they can get between \$22 and \$30 per square foot for retail space, but this range is too much for the smaller retailers to pay.

The City is also increasingly turning its attention to the waterfront in an effort to forge better connections to the downtown, re-establish the identity of Salem as an active seaport, and support local museums and tourism. The City of Salem established a Seaport Advisory Council to help guide its efforts to prepare a Harbor Master Plan in 2000 with funding from EOEI. The Plan guides the future use and character of Salem's central waterfront. It seeks to re-establish the identity of the city as an active seaport by developing new and improved facilities serving many types of vessels and by enhancing access and visibility to the harbor for residents and visitors alike. Additional planning goals include maximizing the economic potential of the harbor, encouraging private

investment and sustainability over the long-term, and protecting and enhancing the environmental quality of the harbor and its environs as an integral component of any proposed development or revitalization effort. Because the Plan is five years old, it needs to be updated, but there has not been sufficient time for implementation. To date the City has focused on several activities including:

- The City built a temporary ferry pier to allow water access to Boston for commuters and tourists.
- The City is working on a Harbor Walk to increase access to the waterfront and better connect the downtown and harbor area.
- Using Tax Increment Financing the City was able to attract a new harbor front hotel and 60 new jobs to a previously vacant lot.
- The City has completed a Master Plan for the North River Canal Corridor, a blighted former industrial area. It has established a substantial community planning process for the redevelopment of the riverfront, which has been the northern gateway to downtown Salem and includes the MBTA station. In addition to the existing rail line that runs through the area, there is also a wide range of uses, including several vacant and underutilized parcels that are pivotal to the revitalization of the area, such as the old Sylvania site, the Flynntan site, and waterfront parcels along Franklin Street. Significant historic resources and districts are also located within or in close proximity to the area.

The redevelopment of the area is challenged by the existence of significant environmental contamination. Goals for this project are: to create appropriate development, including housing, while preserving the historic character of the area; to address transportation issues including better connections to the existing commuter rail station; and to enhance the public realm by creating areas and open spaces where people can sit, walk, run or bike. This Plan involves rezoning through an overlay district, and the City is considering whether to revise its plans to accommodate Chapter 40R. Timing is a concern because a project is already in development and the public process has recently been completed. The Plan received an award from the Governor for smart growth planning.

In addition to the North River Canal Corridor Master Plan noted above, planning activities include North Street (Route 114) improvements, the Salem Court House expansion, MBTA parking garage, North Shore major investment study, and Bridge Street reconstruction. The Department of Planning and Community Development will also be focusing on the Point neighborhood, an existing target area for CDBG funds, by preparing a Neighborhood Master Plan for the area with some of the highest concentrations of distressed properties and poverty in the city. Of particular interest is improving circulation patterns, services, and infrastructure, and to determine how best to accommodate mixed-income housing in the area. A plan to convert the former Archdiocese property, St. Joseph's Church, into mixed-income housing is also underway. The Metro Area Planning Council (MAPC) has provided some financial support for this planning effort. The Salem Harbor CDC has also actively supported small businesses in the Point neighborhood by providing loans, technical assistance, and training.

Springfield

Like the other case study cities, Springfield is looking for opportunities to bring new life into its downtown, redevelop former industrial properties, and improve its distressed inner core neighborhoods. Major activities have focused on the State Street corridor, referred to in the case study summary. Additionally, the City is also trying to find the funding to do a market study for the downtown to better assess market potential. One of the problems the City is confronting is that Springfield's largest retail area, the Eastfield Mall, is now located on Boston Road on the northeastern edge of the city rather than in the downtown, which is considered to have too many marginal establishments.

Another focus has been on the reuse of former industrial properties. The City of Springfield received two brownfields clean-up grants in the two target neighborhoods of East Springfield and the South End. East Springfield, with a population of 6,300, is home to the majority of the city's industrial operations. The seven-acre former Hampden Color and Chemical site is among the largest of the city's 75 brownfields. The City is working with a preferred developer to rehabilitate the 141,000-square-foot industrial building, and maintain the landscaping around the site. Clean-up and redevelopment will create new jobs and help protect wetlands and other ecological resources in the area.

A majority of the working residents in the South End neighborhood, with a population of about 3,200, were employed at the textile manufacturing site, the Gemini Building, until it closed in the 1980s. Once the plant shut its doors, the economy of the neighborhood bottomed out, and residents left. Today, 50 percent of South End residents live below the poverty level, and the area is plagued with high crime and limited employment opportunities. Clean-up of the site is expected to add value to the property, attract a developer, and help stabilize the area with new jobs. Redevelopment is expected to generate tax revenues for the City and eliminate blight, a magnet for crime.

The City is also undertaking considerable planning in order to take better advantage of its two rivers, the Connecticut River and Chicopee River, whose riverfronts, for the most part, are not functional. The Connecticut River is extremely shallow as it passes through Springfield, reducing boating activities. In August, mounds of dirt are visible in the river. Additionally, the river is cut off from the rest of the city by Interstate 91 and a railroad line. There is a bike path along the river, but it is not heavily used, largely due to public safety concerns. There is very limited pedestrian access to the riverfront, and most visitors travel by car to the few destinations in the area. The Basketball Hall of Fame attracts visitors, and the City is trying to determine how best to utilize the former property that housed the Hall of Fame. Proposed uses include a privately financed sports center or hotel rather than a publicly subsidized market.

Larger-scale economic development projects, located in urban renewal areas, are primarily handled by the Office of Planning and Economic Development. The City is working to expand economic opportunities, especially employment opportunities, for low- and moderate-income residents, using federal funds to attract, retain and expand small businesses in neighborhood business districts. The Office of Housing and Neighborhood Services coordinates this assistance, typically in the form of improvements

to the physical conditions of these districts as well as technical assistance to businesses located or seeking to locate in these areas. Springfield Technical Community College also provides important support for small businesses through its Small Business Center.

Waltham

Past and current economic development priorities include the redevelopment of several vacant private and public properties:

- Waltham is working to establish new uses for former manufacturing properties. The Polaroid property has recently been purchased for conversion to a high-end mall. It is located on Main Street, overlooking Route 128, and while considered a good location for commercial activity, the size of the development will be highly scrutinized. Planning for the Raytheon property is ongoing. It is located in one of the few industrial zones, where officials hope a light manufacturing use can be attracted to the property and bring additional jobs to the city. Because the Longview Fiber property is located in close proximity to the river, the City would like to see any new development further increase access to the river by continuing the River Walk and include some open space. The Watch Factory is likely to be redeveloped into a new hotel and first class office space.
- The redevelopment of the Metropolitan State Hospital site has involved the coordinated planning efforts of Belmont, Lexington, and Waltham. The City of Waltham has purchased 32 acres of frontage for possible recreation purposes, such as a golf course.
- A controversial property is the Fernald School, also owned by the State and slated to be redeveloped, featuring almost 200 acres and 66 buildings. A reuse committee was formed several years ago to oversee redevelopment efforts; however, the courts have taken control of the facility for the time being. The State had agreed to sell a seven-acre portion of the site, and while the City Council agreed to fund an option to purchase the parcel, the deal fell through. While there is a general interest in seeing the property developed as a mixed-use community, concerns linger about control of the development process, level of community participation in decision-making, adequate planning and traffic congestion.
- The City recently purchased the Gabler School for Psychotic Children on a nine-acre site with a multi-story art deco hospital building that will be reused for some municipal purpose.
- Another project involved the conversion of a former Army Corps of Engineering site of approximately 65 acres into mixed uses. The parcel is shared by the Gann Academy (New Jewish High School), Bentley College dormitories, and City of Waltham state-of-the-art soccer fields.

Other initiatives include:

- The City also has plans to bring a Fine Arts Center to Waltham with the anticipated support of the local colleges.
- The City is working on the creation of historic districts as well as economic plans for Newton Street, to bring additional mixed uses into the area.

- CDBG funding is targeted to several areas of the city that have concentrations of blight and poverty, including the Southside of Waltham, the Lakeview section in North Waltham, and the downtown. Significant infrastructure improvements have been made in these areas to the parks, playgrounds and housing.
- The City is working on completing old water and sewer projects mandated by the State Department of Environmental Protection and the EPA.
- The City recently purchased property owned by the Archdiocese that includes about 30 acres located behind Our Lady's Church, which will likely remain open space.
- The City is in the process of rewriting its Master Plan.
- Of particular concern is the impact of concentrated development in North Waltham, up Lexington Street and along Trapelo Road. MAPC is attempting to coordinate a joint planning process with Lexington, Belmont and Waltham on how to effectively deal with traffic issues and better direct future development.

It is also interesting to note that with 41 percent of their students living off campus, Brandeis University and Bentley College add to the local demand for housing, especially rentals, but have rarely been asked to contribute much to the city. The City conveyed one of its surplus schools, the Hardy School, to Bentley, which has recently indicated it would be passing it back to the City. The development of Moody Street has also created a culture that has attracted students into the downtown, which has been healthy for Waltham and the two schools.

Appendix 5
SUPPLEMENTAL HOUSING INFORMATION

Housing is a pressing issue for each of the case study cities. Cities with faltering economies confront the range of problems associated with depressed housing values, including disinvestment, foreclosures, and a substandard housing stock. On the other hand, cities with rebounding economies and increasing home values are encountering gentrification and a lack of access to affordable housing without housing subsidies. In fact, housing values have more than doubled in all of the cities except Springfield. The table below summarizes housing values since 1990, which have leveled off in the last year.

Housing Values for Case Study Cities
1990 to 2005

City	1990 Median Housing Values	2000 Median Housing Values	2004 Median Housing Values	2005 Median Housing Values
Fitchburg	\$98,450	\$112,100	\$192,000	\$210,000
Lynn	\$122,000	\$145,200	\$273,000	\$295,000
New Bedford	\$94,000	\$113,500	\$229,000	\$247,000
Salem	\$131,500	\$188,700	\$300,000	\$310,000
Springfield	\$95,000	\$87,300	\$131,000	\$143,000
Waltham	\$170,000	\$250,800	\$397,500	\$405,000

Sources: 2000 U.S. Census, and The Warren Group, May 1, 2006.

While increasing values enable existing homeowners to accumulate some wealth as they have a higher share of equity in their properties, changing market dynamics are creating new challenges for homebuyers and communities. First, new mortgage instruments offered through the subprime market are enabling homeowners to access homes for little or no down payment, despite credit problems. Massachusetts Community and Banking Council's (MCBC) recent report, *Borrowing Trouble? VI*⁴, indicates minority and immigrant groups in particular are obtaining refinancing or new mortgages at a substantially higher rate and cost and under situations that make them extremely vulnerable to foreclosure should they experience any disruption in income. As interest rates climb and in the event of an economic downturn, the effects of these financial instruments on the households and neighborhoods, particularly minority neighborhoods where more predatory lending is occurring, may be very destabilizing.

Second, increased prices may affect a community's ability to attract new residents. This is a particular problem for cities with faltering economies where housing affordability has been a major asset that has stemmed the tide of outward migration and population loss.

⁴ Campen, Jim. "Borrowing Trouble? VI, High Cost Mortgage Lending in Greater Boston, 2004." University of Massachusetts, Boston. Prepared for the Massachusetts Mortgage and Banking Council, March, 2006.

Third, qualifying homebuyers who purchase homes in subsidized developments are required to enter into deed restrictions that substantially limit the equity they can access from their home. The deed restrictions also require that the property be conveyed upon sale to eligible purchasers, thus keeping the property affordable well into the future. Many of the deed riders are now being executed in perpetuity or for as long as the law permits. Consequently, these owners have an extremely limited ability to derive wealth from homeownership, and when market prices are comparable to subsidized ones, as is the case in most of the cities with faltering economies, there is little incentive for purchasers to invest in distressed neighborhoods.

Fourth, as affordable housing becomes more scarce, the public housing inventory becomes an even more critical component of the state’s housing supply for low- and moderate-income households. However, state resources for housing have been strained, and public housing authorities have experienced difficulty in securing the necessary resources to improve and maintain this important housing resource. The table below summarizes public housing and rental assistance activities for the case study cities.

Public Housing Units and Rental Subsidy Availability

City	Family Units	Elderly/Disabled/ Special Needs	Section 8/MRVP
Fitchburg (566 state-supported units or 85%)	175	490	264
Lynn (389 state-supported units or 46%)	316	527	1,700
New Bedford (881 state-supported units or 35%)	2,032	508	1,600
Salem (647 state-supported units or 94%)	191	495	865
Springfield (1,060 state-supported units or 44%)	1,050	1,337	3,000
Waltham (549 state-supported units or 68%)	300	514	497

The size of the public housing inventory varies considerably by city, with the largest case study cities, New Bedford and Springfield, having substantial numbers of units to manage, more than half supported by the federal government. Fitchburg, Salem and Waltham all have a majority of their units under state support, which has been insufficient to cover necessary improvements and operating expenses. With the

exception of New Bedford, the case study cities have more of their public housing dedicated to elderly and disabled than to families.

Another major finding is that housing development has become a principal economic development tool, used by the case study cities to revitalize their downtowns in particular. Converting vacant or underutilized buildings into residential use has been a major local priority; however, given the costs of developing market rate housing, cities have had varying degrees of success.

Additional information on housing activities in the case study cities is included below.

Fitchburg

The City's Office of the Planning Coordinator administers Fitchburg's housing activities, including oversight of federal funds for housing and community development, and has targeted activities primarily to the distressed urban core neighborhoods including the downtown, the focus of the City's revitalization efforts. Local officials are clear that an economic resurgence in Fitchburg hinges on a more accessible and improved downtown. As in the other case study cities, the integration of market housing into the downtown, through the promotion of mixed-use conversions of existing buildings, is considered by local officials to be pivotal to redevelopment efforts. However, the costs of redeveloping these buildings – including costs associated with new elevators, sprinkler systems, historic rehab, etc. – have been higher than the existing market can bear. Subsidies are currently required to cover this gap, but such financial assistance comes with requirements for the inclusion of affordable units, something that officials want to avoid due to a perceived over-saturation of such units in the core neighborhoods. Additionally, current commercial property owners perceive housing as a mixed blessing and have no housing development expertise. Consequently, most do not have much incentive to redevelop their properties and are satisfied living with vacant upper floors. The City is funding a Downtown Housing Specialist to facilitate housing production and smart growth in the downtown through planning, technical assistance to local property owners, and the implementation of the City's housing strategies.

In 1993 the Office of the Planning Coordinator, in coordination with Fitchburg State College, conducted a market survey of rental property owners and area banks. It confirmed both the need for and lack of access to financing to support the improvement of multi-family rental housing in low-income neighborhoods. In a meeting held at the Chamber of Commerce to discuss the survey, representatives from the local and regional banking community cited their unwillingness to lend in this market due to poor investment decisions made in the mid 1980s when property values became artificially inflated and the resultant increase in foreclosures severely affected a number of institutions. Although market conditions have improved since that time, access to financing remains limited, a condition that exacerbates problems of physical and economic decline in these neighborhoods.

A major focus of Fitchburg's housing efforts has been on increasing homeownership, particularly for minorities. Because a substantial portion of Fitchburg's housing stock,

48.4 percent, is renter-occupied and because it is generally perceived that homeownership lends stability to distressed neighborhoods, the City is pursuing strategies such as homebuyer training through the Twin Cities CDC, down payment and closing costs assistance, and the following:

- *Acquiring and rehabilitating 1-4 unit dwellings for existing owner-occupants or first-time homebuyers* – The City plans to improve and further stabilize owner-occupancy in neighborhoods that are primarily renter-occupied.
- *Rehabilitating substandard rental properties* – The City estimates 40 percent of its rental housing stock and 15 percent of its owner-occupied housing is substandard and 25 percent of this inventory is considered unsuitable for rehabilitation. This is because the costs of improvements are greater than 125 percent of the post-rehabilitation appraised value; they are located in a congested area, they are nonconforming to zoning in regard to parking, and they require excessive subsidy to bring up to code. Lead paint remains a major concern, particularly in multi-family, rental properties. Nevertheless, there are still insufficient numbers of rental units in standard condition to meet the needs of residents. Consequently, the City is investing its federal funding in efforts to rehabilitate substandard rental units, particularly for those with severe cost burdens and very limited incomes.
- *Providing rental subsidies* – The Housing Authority will continue to prioritize the use of state and federal rental assistance toward renters facing rental cost burdens in excess of 50 percent of gross income.
- *Promoting purchase/rehab efforts on the part of nonprofit housing providers* – The City will work with nonprofit housing providers, including the Twin Cities CDC, to acquire and rehabilitate existing substandard housing and create long-term affordable housing opportunities for low-income households.

Due to the continued high levels of vacant and abandoned housing in Fitchburg's older, lower-income neighborhoods and the preponderance of multi-family, investor-owned rental housing, the City is discouraging the development of new, subsidized rental housing construction. Additionally, the City stresses its long-term commitment to meeting local housing needs, as demonstrated by having over 10 percent of its housing stock subsidized and affordable, including many special needs housing options.

The City points out that this amount of subsidized housing greatly exceeds that of surrounding communities and indicates a lack of integration of such housing in the region. Consequently, the City asserts that it will not certify as consistent with its Consolidated Plan those funding applications that further serve to relocate and segregate low- and moderate-income populations in Fitchburg. Additionally, as in other case study cities, the Office of the Planning Coordinator has been concerned about the effect that long-term affordability restrictions have on community development efforts. Thus the Office has chosen to use CDBG funding for projects with rental units, rather than the HOME Program, which requires an annual recertification of eligibility that is considered too burdensome. HOME funding has been primarily directed to homeownership projects.

Other housing initiatives include:

- The adaptive reuse of the Anwell Shoe Company for low-income elderly residents, using the Low Income Housing Tax Credit and Housing Stabilization Fund.
- The demolition of a couple hundred abandoned homes during the last decade that were considered public safety hazards and were not considered salvageable.
- A successful accessory apartment ordinance that has resulted in a number of such units. The units can be no larger than 800 square feet and the permit must be renewed after five years.

The primary nonprofit organizations working in the area of housing and community development are the Twin Cities Community Development Corporation (CDC), which sponsors affordable housing and economic development activities in Fitchburg and Leominster, and RCAP Solutions, Inc., which also provides housing-related programs and services.

In addition to housing development activities, Twin Cities CDC provides a wide range of housing and economic development programs and services, including: monthly first-time homebuyer classes; down payment and closing cost assistance through the American Dream Downpayment Initiative, with the Montachusets Enterprise Center (provides for surrounding communities); a lead paint abatement program; and a community organizing program. More frequent homebuyer training sessions are attracting increased numbers of participants as the CDC is beginning to operate at a larger scale and with resulting greater visibility.

The Continuum of Care that serves Fitchburg is based in Worcester through the Central Massachusetts Housing Alliance, over which the City of Worcester exerts substantial control. As HUD is looking at consolidation opportunities, it is unlikely that a new Continuum of Care, for which Fitchburg has been advocating, will be established in North Central Massachusetts.

The Office of the Planning Coordinator has also undertaken a number of zoning related efforts to support community development goals. Recent zoning changes provide incentives for the creation of affordable infill, single-family housing on vacant lots by reducing the minimum lot sizes for single-family homes in Residence B and C districts from 10,000 square feet to 5,000 square feet with a special permit. These changes also allow the reduction of setback requirements. Zoning efforts have resulted in the creation of more than two dozen such units in Fitchburg over the past several years. The City also allows mixed-use development in the downtown through an overlay district and further allows single-family cluster development for new construction.

The *Fitchburg Housing Authority* has noticed a major shift in its target market, causing a dramatic drop in its wait list for elderly units, from a healthy wait list to a nonexistent one. As a result, the number of disabled in its elderly developments has increased from 10 percent in the early 1990s to 40 percent at present in an effort to fill vacant units

traditionally occupied by seniors. Many seniors are opting to live in other subsidized developments in Fitchburg with larger units and onsite parking, financed under the Section 202 and HUD Section 8 New Construction programs. Some of the decrease in demand can be traced to lower birth rates following the Depression as well as the decisions of many seniors to remain in their homes (financed largely by VA and FHA loans following World War II) for as long a period as possible. Recognizing pockets of oversupply in elderly rental housing, DHCD has allowed several housing authorities, including Fitchburg, to convert underutilized elderly public housing units into family public housing. The FHA determined there was a significant unmet demand for housing in the city from single, non-elderly, non-disabled adults, and recently received authorization from DHCD to convert its smallest units to the Ch. 705 family public housing program. While the units are small, they are, with private kitchens and baths, significantly superior to the rooming house units that have traditionally housed the target population.

The Housing Authority is also experiencing a substantial shift in the racial composition of its units, from a level of about 15 percent minority residents ten years ago to about 50 percent today. Many of the current African-American residents had ties to Fort Devens in the past and moved to Fitchburg after its closing in search of affordable living conditions. Additionally, the Housing Authority must go through a great deal more applicants to fill a single vacancy despite urgent housing need. Crime in and around public housing developments has also fed the perception that units are unsafe. Consequently, the Housing Authority has ended up with occupants who have the greatest needs and lack other housing options.

A major downtown development project has been the conversion to assisted living of the 99-unit, federally financed Groop/Townview Tower, in partnership with service provider Montachusets Home Care. The project involves a loss of three units, to be converted to service facilities, and the Authority has applied for Low Income Housing Tax Credits, which two local banks have agreed to purchase, as well as HOME funds. The project includes a shuttle bus to provide necessary transportation, particularly to the senior center located only blocks away. Existing residents are being relocated to other Housing Authority properties with vacancies to prepare for construction.

Lynn

Municipal housing activities are all integrated under one agency, Lynn Housing Authority and Neighborhood Development (LHAND). Federal housing funds are passed through the City's Office of Economic and Community Development (OECD) to LHAND.

The City commissioned a Housing Market Study that focused on 27 neighborhoods to assess needs and market conditions and determine how best the City should invest its federal funding. With citizen involvement, the City established code enforcement activities, targeted funding to well-defined areas, and addressed quality of life issues to convert these areas into "neighborhoods of choice." CDBG and HOME funds are used for loan and grant programs to meet the housing needs of neighborhood residents for

rental and homeownership, including first-time homebuyer assistance and home improvement financing. LHAND also administers a Housing Resource Center with bilingual staff to provide assistance with loan and grant applications and to offer information and referrals to housing programs and services. Additionally, LHAND has supported a number of housing production projects located primarily in targeted Neighborhood Revitalization Areas in the urban core. Most of these projects involved coordinated City infrastructure improvements and used state and local HOME funds, Low Income Housing Tax Credits and Project Based Section 8 assistance for rental projects. Major projects have included:

- Brickyard Village – New construction of 28 rental units.
- St. Jean Baptiste Project – New construction of 24 rental units and community space.
- St. Jean Baptiste II Project – New construction of 14 homeownership units.
- Buffum Estates/Herbert Street Development – Acquisition and demolition of 21 substandard housing units replaced by eight homeownership units.
- St. Mary’s Plaza Supportive Housing for the Elderly – Rehabilitation of a former convent into 32 elderly support housing units.
- 125-133 Union Street/The Caledonian – Rehabilitation of a mixed-use landmark building into eight condominium units on the second and third floors and three commercial units on the ground level.

The City has used McKinney homeless funding to put 57 units of permanent supportive housing or transitional units in place, created a 71-unit SRO for individuals, and has 75 units of Shelter Plus Care Housing. The City has worked with community agencies to provide housing and supportive services, including the Greater Lynn YMCA, SPIN, Project COPE, Greater Lynn Mental Health, LEO, Neighborhood Legal Services, and Lynn Shelter.

New Bedford

As in other case study cities, New Bedford is using housing development as a major economic development strategy, particularly in the downtown where vacant buildings are being converted into residential use. For example, the last vacant building in the downtown, the former Standard Times Building, is also being redeveloped to include condominiums. Other housing developers, including Hall Keen, have developed housing in the downtown as well, including market, mixed-income and affordable developments.

The City works with a number of nonprofit organizations on its housing activities. The City’s Office of Housing and Community Development administers the Continuum of Care, known as the Homeless Service Provider’s Network, representing a collective of 50 agencies, departments and organizations. Federal homeless funding has supported a number of initiatives, including:

- Catholic Social Services – Provides 20 units of permanent supportive housing, continued funding for the Donovan House, a transitional shelter, and emergency shelter services.

- Veteran’s Transition House – Continued funding for transitional housing at the Network House.
- Positive Action Against Chemical Addiction – Continued support for transitioning people with disabilities to permanent housing.
- Homeless Service Provider’s Network – Continued funding for a Homeless Management Information Service.
- Reflections – Case management services for residents at Reflections.
- Steppingstone, Inc. – The Graduate Program.

HOME Program funding has been awarded to a number of nonprofit organizations to support the production or rehabilitation of housing, including:

- Community Action for Better Housing, one of the City’s CHDOs, has received support over the years for a number of projects including purchase/rehab activities for both homeownership and rental opportunities as well as the construction of elderly housing through the Section 202 Program.
- The Women’s Institute of Housing and Economic Development received support for their Acushnet Heights project to convert a vacant school into affordable housing.
- South Shore Housing Development Corp. has received funding approval to convert a former manufacturing building into 19 rental units for disabled veterans graduating from transitional housing.
- PACE, the local community action agency, received funding for its purchase-rehab efforts, elderly housing development (Section 202 and assisted living), and supportive services for the homeless/at risk and YouthBuild.
- The Community Economic Development Corporation of Southeastern Massachusetts, New Bedford’s newest CHDO, is working with the City’s Office of Housing and Community Development to implement new housing strategies.

Despite rising housing values, fair market rents (FMRs) have not kept pace with this market appreciation and were decreased by 30 percent from 2004 to 2005. They rose somewhat this year but are still below the 2004 levels. While there has been some accommodation from HUD in allowing the use of the FMR rent in effect when the grant was approved, this is a short-term fix, as allowed rents are expected to dip to current levels when renewals come up, which will likely cause significant financial hardships on a number of developments including the Hall Keen 146-unit Wamsutta project.

The *New Bedford Housing Authority* was established in 1937 and several developments were occupied as early as 1941. The Authority has only been able to make improvements to its state units on an insufficient, piecemeal basis. The State currently owes the Housing Authority \$1.1 million in rental subsidy funding. As noted above, the pending \$7.7 million state supplemental budget would cover these overdue subsidies and should alleviate some of these financial strains. The Housing Authority has issued Project Based Section 8 assistance in the Acushnet Heights Project, which required waivers from HUD and delayed construction.

The Housing Authority is also working on its own development projects, including the conversion of three floors in an elderly high rise building into group adult foster care. The project offers supportive services for the frail elderly and was financed by the Authority's ability to raise \$4 million in bond funding from the predictable income stream of its federal units. Another special project involves the creation of replacement housing from units lost through its HOPE VI Project. The Authority is building 14 duplex units on seven vacant lots with funding from the HOME Program and the Federal Home Loan Bank Board's Affordable Housing Program. One unit in each duplex is being sold to first-time homebuyers and the other kept and rented out by the Housing Authority. Crime is a substantial problem in areas with concentrations of public housing units, and the Housing Authority manages extra police details, paying the City for these supplemental patrols. The Housing Authority also works in partnership with nonprofit service providers by offering space to support ESOL and After School Programs for residents

Salem

Housing-related activities are administered by the City's Department of Planning and Development, which is also responsible for planning and economic development efforts. Salem participates in the North Shore HOME Consortium, which also manages the area's Continuum of Care. As in other case study cities, the city is exempt from Chapter 40B law. Salem's exemption from 40B is largely the result of publicly subsidized developments that occurred in the 1970s, including the Salem Heights, Pequot Highlands, Fairweather Apartments and Loring Towers complexes. If the units in these buildings were taken out of the equation, the percentage of affordable housing in Salem would decrease to about five percent — well below the 40B threshold.

As Salem continues to witness the redevelopment of former industrial and commercial sites such as Parker Brothers, Vincent's Potato Chips and Salem Laundry, the total number of housing units in Salem will increase without a corresponding increase in the number of affordable units. For example, the Old Parker Brothers site was redeveloped into 234 units of housing but did not include any affordable units. With the possibility that the DiBiase property will be developed into a sizable number of houses, and with several remaining vacant industrial parcels ripe for development, Salem faces the long-term challenge of keeping its affordability proportion above ten percent. There are also concerns about the potential loss of affordable units in expiring use projects (in which affordable use restrictions are due to expire and the units vulnerable to being converted to market value) and the continued escalation of housing prices (median housing values increased 63 percent during the past few years from \$190,000 in 2000 to \$309,900 in 2005).

Given challenges of rising property values and the funding needs of pivotal historic projects, such as the restoration of Old Town Hall, Pope House and the fence at the Commons, the Community Preservation Act (CPA) would be helpful, but is considered by some not to be politically viable at this time.

The City has been instrumental in supporting the following housing activities:

- Encouraging homeownership through its first-time homebuyer programs.
- The conversion of 289 Essex Street into condominiums selling for between \$169,000 and \$230,000 to first-time homebuyers. Deed restrictions were placed on some of the units.
- The renovation of the former Salem Mission into 17 units of artist live/work space. While the units were not deed restricted, they sold within a relatively affordable range—between \$200,000 and \$250,000.
- Habitat for Humanity was involved in the renovation of a historic property at 18 Cromby Street, which the City had owned and sold to the organization for \$1.00, also providing \$50,000 in subsidy for de-leading.
- The Vincent Potato Chip property has been converted into apartments. The project did not include any affordable units, but the developer provided funding to support the preparation of an Affordable Housing Plan and the establishment of a Housing Trust.

The private sector has responded to the economic resurgence in Salem, particularly in the downtown where new market rate housing is selling for unprecedented prices:

- Nine new condos have been built in the upper floors of buildings on Townhouse Square, ranging in price between \$300,000 and \$400,000 without available parking. The same developer is developing additional condos across the street at the Bleachers Building.
- There are 54 new condominiums being developed as part of the Derby Loft Building, which includes an antiques and book store and 15,000 square feet of commercial space on the first floor. The developer is selling parking spaces to purchasers for \$25,000 off site.
- Another planned development includes the conversion of the gas station across from the Derby Loft building into 38 condos with commercial space on the ground floor.

There has been a considerable amount of work done in partnership with the *Salem Harbor CDC*, founded in 1979 to create affordable housing in Salem's Point neighborhood and offering a multifaceted array of programs that foster community development. For example, the CDC has developed 200 rental or cooperative housing units, including the Salem Point Cooperative Project, the organization's first substantial project. Another 26 new homeownership opportunities have been created and the organization provides first-time homebuyer training and plays a lead role in community organizing and leadership development activities.

The Point neighborhood contains an aging housing stock that was constructed for immigrant mill workers, much of it in small multi-family structures built after a fire in 1914. The area has historically been considered a way station until residents can afford to move to a better place, and over the years the population has shifted from predominantly French Canadian to Puerto Rican and Dominican – now about 80 percent of the residents are Latino. The CDC's mission is to invest in the neighborhood to make

it a place of choice as opposed to one of last resort. To undertake the necessary improvements in the existing housing stock has been a challenge for the CDC as it requires an incremental approach. Projects are typically too small for tax credits and the housing still looks old even after the improvements are complete. The CDC is focused on rehabbing the larger, more visible properties in the neighborhood with six to 16 units and is beginning its first new construction project on a former restaurant site. The organization is also looking for development opportunities outside of the Point neighborhood and even regionally as it partners with the North Shore Housing Trust on a conversion of a vacant school building in Ipswich.

The *Salem Housing Authority* has been fortunate in the last few years to secure \$11 million in modernization funding from the State; however, the State at times has been behind on its reimbursements of operating subsidy. The Housing Authority has managed its own waiting list but is now down to the last 100 applicants and plans to go onto the centralized list within the next few months. The priority of the Housing Authority has been the management and maintenance of its existing units. However, at some point in the future it may entertain expanding its role in support of the affordable housing needs of Salem residents.

Springfield

The City's Office of Housing and Neighborhood Development (35 staff) oversees the City's housing and community development activities. The Office is also responsible for code enforcement, lead paint abatement, the Continuum of Care, business development in targeted neighborhoods, the disposition of tax title property in the neighborhoods, and the preparation of the HUD Consolidated Plan. The Office is also a designated rehab agency for state improvement programs and provides housing counseling for first-time homebuyers. The Director reports to both the Deputy Director of the Office of Planning and Economic Development and to the Mayor. The primary focus of the City's housing efforts is on the significant numbers of vacant and abandoned properties, which are the key to stabilizing distressed neighborhoods.

The affordability of Springfield's housing market lends itself to homeownership programs, which have been a major focus of the City's housing efforts. The extent of blight to single-family homes and vacant lots creates opportunities for homeownership infill housing. Consequently, the City is investing in down payment assistance programs, homebuyer education, and purchase/rehab projects in partnership with nonprofit organizations such as Springfield Neighborhood Housing Services (SNHS), HAP, Inc., and the Hungry Hill CDC. Considerable focus is also on rehabilitating rental housing, and restricting future occupancy to targeted populations. For example, the City of Springfield had been struggling for years to revive a block of partially vacant and condemned buildings on Franklin Street in the Lower Liberty Heights neighborhood, a small residential neighborhood of about 2,500 people located north of downtown. The State, through the Massachusetts Housing Partnership, began working with the City in 2000 to convert blighted multi-family buildings into productive use. Results included the redevelopment of ten dilapidated apartment buildings on Franklin Street, which were torn down and replaced by six new apartment buildings with 36 units of affordable rental

housing. This project was integrated into another effort to save a foreclosed 47-unit project on Belle Street and redevelop it as an 88-unit cooperative.

The City has targeted its activities, to the greatest extent possible, to seven identified Neighborhood Revitalization Strategy Areas (NRSA) that are home to the poorest city residents. The City has been preparing plans for these Areas, and MHP funded a Neighborhood Housing Plan for the Six Corners neighborhood. While the finances of Springfield have necessitated the need for a state Financial Control Board, this has also created a unique opportunity to establish new partnerships to substantially improve the city's neighborhoods. With far-reaching support from various sources, including HUD and the State Office of Commonwealth Development (OCD), the City is organizing a targeted, comprehensive approach to make significant and sustainable improvements in the neighborhoods of Old Hill, the South End, and Six Corners through the following anticipated activities:

- Assistance from the State Police will address public safety issues, including training and technical assistance on data systems, the strategic deployment of patrolmen, and community policing.
- Additional demolition dollars will address dangerous abandoned properties.
- Plans are underway to make substantial infrastructure improvements.
- Operational assessments of key City departments will include Public Safety and Department of Public Works.
- Consolidation of code enforcement activities will be within the Office of Housing and Neighborhood Services.
- Coordination of publicly owned real estate disposition allowed the City to hire lawyers to get properties out of Land Court and under the control of the City. Eventual conveyance will be for the purposes of improvement and the creation of first-time homeownership opportunities.
- Nearly \$7 million will be used to make improvements in the State Street Corridor (see Economic Development section).
- State funding of \$100,000 was allocated for a walking tour for the South End neighborhood.
- A new City budget mandate was enacted to spend 0.5 percent of the budget (FY'06 \$1.9 million) on capital improvements for neighborhoods.

In developing this coordinated approach, representatives of the City and OCD met with residents of the seven NRSA neighborhoods to obtain feedback on community issues. OCD recognized there was a big gap between state program offerings and what was needed to counteract a free fall of public confidence and eroding conditions in Springfield's most distressed neighborhoods. Following these informational meetings, OCD used state mapping capacity to map key indicators and ultimately identified the most distressed problem areas in the city, and then proceeded to request resources from state departments to invest in a coordinated and targeted approach to stabilizing severely affected neighborhoods.

The State estimates that \$14.7 million has been committed to this effort (not including funding already planned for the State Street Corridor project); however, little money has become available to date, and none yet for housing. It appears the Governor will have to increase the bond cap or funds will not become available until the next fiscal year. No new funding stream has been earmarked for housing, and if the bond cap is not increased, DHCD will have to use its existing pool of Housing Stabilization Funds (HSF), which will mean important projects in other parts of the state may not receive necessary funding. The State requires that the City match the funds with a contribution of \$1.5 million. Current plans are to fund half of the projects through local HOME and the other half through HSF instead of mixing the two funding sources, primarily because the City wants to avoid HSF's 50-year use restrictions on as many projects as possible. The City has identified former tax delinquent properties that should be out of Land Court and in the City's control in time for implementation.

Springfield College is also supporting a comprehensive new initiative that was spearheaded by the State Office of Commonwealth Development to revitalize several distressed neighborhoods. Working in the Old Hill neighborhood, Springfield NHS and HAP are expected to rehab 100 units for first-time homeowners. Citizens Bank is offering three percent construction financing, and Springfield College is guaranteeing the financing. Most of the units involve former tax title properties.

While new market rate, single-family housing development is occurring quite robustly in the more outlying neighborhoods, the private market cannot undertake development without subsidies in the more distressed inner core neighborhoods. Even in the downtown there are only a few pockets where the market is relatively strong. The ratio in the downtown is about 30 percent market rate housing to 70 percent subsidized, and the City, like the other case study cities, is interested in attracting additional market housing to the downtown and reversing the balance to 70 percent market and 30 percent subsidized.

The City, like many case study cities, is a designated high risk area for lead paint problems, and financial and technical resources are in place to de-lead properties through the Office of Housing. The Office is also the lead agency for the Continuum of Care, working with a broad coalition of organizations to prevent and end chronic homelessness. The Office also coordinated a resident survey to obtain input from residents on their priority concerns to assist with program planning.

The *Springfield Housing Authority* is rebounding from a corruption scandal by bringing in new leadership and taking other necessary corrective actions. The Authority has restructured its operations to function on a more decentralized basis, but has been constrained by funding limitations from increasing staff levels. The Authority has submitted at least five applications for state modernization funding but has not yet qualified. On the operating side, funding has come in slowly from the State but the Authority has received the appropriate amounts over time.

Waltham

Waltham's Planning and Housing Departments (four staff), the Waltham Housing Authority, and the Waltham Housing Partnership Committee – work together with the WATCH CDC, a nonprofit Community Development Corporation, to address the city's housing needs. HOME Program funding is administered by the City of Newton as part of the Metro West HOME Consortium. The Metropolitan Area Planning Council prepared a Housing Plan for Waltham that provides a Housing Needs Assessment and affordable housing strategies to meet the range of local needs. The City of Newton also serves as the lead agency for the area's Continuum of Care. While some City Councilors believe the city has enough affordable housing, other parties are trying to build on the successful campaign to pass CPA and address pressing need in the face of soaring housing prices.

Key housing activities include:

- Homeownership promotion occurs through the City's Downpayment Assistance Program (most of the interest in this program is coming from immigrants). The City indicates that there needs to be more homeownership opportunities for children who were raised in Waltham who now "have to move to Fitchburg or Leominster to buy a home." There is also some interest in possibly converting a number of the rental units in distressed public housing to homeownership if adequate funding for renovations is not forthcoming. There are also two lots behind the Prospect Hill project that might be suitable for some amount of affordable housing.
- The City conveyed the Hardy School to Bentley College, but the College subsequently decided to return that property to the City. There appears to be serious interest in converting this school to residential use as well.
- The Bank School has just been designated as surplus property, and there is strong support by the Mayor and City Council for converting the property into mixed-income condominiums.
- Middlesex Hospital was developed into 280 units of luxury 'Over 55' housing that included some affordable units because of the City's inclusionary zoning bylaw. The City Council reached a special deal to secure more open space.
- Market rate housing was developed on the site of the Waltham Hospital (Longview Place), which involved a rezoning and a contribution of \$1.8 million toward the City's Housing Trust Fund, which the City is determining how best to use. Children's Hospital purchased the actual hospital facility.
- The vacant Armory property was sold by the State at auction and plans are in place to convert it to 18 units of housing, two units of which will be affordable because of inclusionary zoning. Project developers also plan to include underground parking.
- The Housing Authority will continue to monitor the agreement for affordable housing at the Mill project, located along the river, which involves extending the use restriction on this expiring use project on an annual basis.
- As part of the process of reviewing the entire Zoning Ordinance, a revised inclusionary zoning proposal has been developed with support from a state grant from the Priority Development Fund.

- There have been some teardowns, and of particular concern are the six-unit duplexes that are being built sideways on the properties of former two- and four-unit dwellings.

The Waltham Alliance to Create Housing Community Development Corporation (*WATCH CDC*) has been the principal nonprofit organization operating in Waltham to produce affordable housing and provide support services to low- and moderate-income residents. The organization has close ties to the community, develops affordable housing and provides a wide range of services including first-time homebuyer counseling, tenant-landlord counseling, and ESOL and English for Employment classes. In addition to completing work on the property that houses their offices as well as seven apartments and other commercial space, WATCH is currently completing work on the development of another four homeownership units, three of which are affordable and the other to be sold at market rate in nearby Belmont. The organization is setting up a tenant organization to provide enhanced capacity to advocate for tenants' issues and campaigned actively for the passage of the Community Preservation Act, which was approved on the ballot in November, 2005. WATCH remains interested in pursuing regional projects, such as the one in Belmont, but continues to focus on local development opportunities, including the reuse of two surplus schools and the Fernald School property.

The *Waltham Housing Authority* has substantial demand for its housing despite poor conditions in its Ch. 200 state-assisted, family developments. There are about 870 households on the wait list for family units with at least three-year waits for Waltham residents. The state-supported units for the elderly and disabled have a wait list of 1,461 individuals. For the federal elderly and disabled units, 1,353 are on the wait list, with waits of at least one to 1½ years for Waltham residents. There are insufficient numbers of units to accommodate seniors who are handicapped. The Authority has an average of 450 Section 8 vouchers, 40 in other towns, and seven MRVP's. There is a considerable need for improvements in its state-assisted housing, particularly in its two largest family developments, built over 50 years ago. Plans are in place to rehabilitate both of these developments, estimated to cost \$20 million (\$10 million each). The work is currently out to bid on one project and scheduled to be put out to bid for the other in 2007.

There are more than 60 units in group homes in Waltham, one of the largest concentrations in the state, although this represents a significant decrease in group homes as compared to a decade or more ago. Some concerns have arisen about the concentration of such units within particular neighborhoods.

Appendix 6
SUPPLEMENTAL INFORMATION ON SERVICES

Many urban economists, including Harvard’s Edward Glaeser, believe that both the quality of education and crime rates are very good predictors of economic growth, and consequently should become significant components of urban revitalization efforts. Thus it is alarming that ten percent of the state’s Latinos ages 16-19 lacked a high school diploma in 2000, yet are neither enrolled in school nor working. The situation is worse in the smaller cities – almost 12 percent of Latinos 16-19 falls into this category. Improving inner city schools is challenging in light of diminished local aid allocations, persistent poverty and more linguistically diverse student populations. The surge in minorities and immigrant groups in the school environment is a reflection of what is occurring in the larger society, and savvy local governments will commit the necessary resources to bring these residents into the economic mainstream, improving their English fluency and their access to good jobs. Also, budget reductions are compelling cities to drop community policing procedures despite proven effectiveness in combating crime. While schools and public safety were acknowledged as substantial impediments to making an economic “comeback”, transportation access was considered by many local leaders as the necessary glue to better connect their city to other economic centers, attract new jobs, and make job opportunities in the outer suburbs more accessible to city residents.

The following table contains a summary of public safety and educational data for the six case study cities:

City	Violent Crimes/1,000	Property Crimes/1,000	10th Grade MCAS Math/English
Fitchburg	6.5	29.0	48/49
Lynn	9.6	24.2	32/42
New Bedford	7.2	28.4	21/33
Salem	1.9	23.2	40/47
Springfield	19.2	76.5	16/28
Waltham	1.6	17.5	57/65

Source: Massachusetts State Police, 2004, and Massachusetts Department of Education, 2004.

This comparison demonstrates the wide range of performance among the six case study cities with respect to crime and schools. Cities with improving economies and decreasing poverty, Salem and Waltham, have significantly reduced levels of crime and relatively higher MCAS scores. However, Salem’s MCAS scores remain lower than what would be expected given the level of investment in new schools and the city’s economic gains. Springfield had the highest levels of crime in the state as well as the lowest MCAS scores. (Refer to Appendix 1 for detailed information on 38 cities in Massachusetts.)

Fitchburg

Transportation

The 190 beltway was planned to connect from Route 2 through Fitchburg to Manchester, New Hampshire, but instead it ended at Route 2. Relative to other cities in Massachusetts, Fitchburg has more limited transportation access to major highways and interstates, and is significantly more difficult to access than neighboring Leominster, which has several exits along Route 2. Instead, access from Route 2 to Fitchburg's central business district is along the mostly two-lane, commercial corridor of Route 12. Plans are in place to ease this access through the expansion and improvement of Route 12. To capitalize on these improvements, the City will improve the traffic flow into the city and onto Main Street, North Street, Boulder Drive and Blossom Street. However strategies to do this have caused serious contention. For example, one observer noted that plans to improve Route 12 may lead to a substantial out-migration of downtown businesses to Route 12 and into Leominster unless there are also substantial interventions in the downtown.

The City is also working with the MBTA to increase the frequency and speed of the commuter rail train service to Boston. A new garage was recently opened to accommodate the increasing numbers of commuter rail users and another new garage on Main Street was recently developed to service the retail shopping area. In addition, the Downtown Revitalization Plan calls for the widening of Main Street to accommodate more on-street parking. A third garage will be constructed for the government offices of upper Main Street. It is hoped that adequate parking will provide another incentive for the creation of new housing on Main Street.

Immigrant Services

Fitchburg has no formal, City-sponsored support system for immigrants and frequently refers inquiries to a staff person in the Planning Office who speaks Spanish and Portuguese, although his actual job has nothing to do with immigration. Because of his language abilities and the fact that he has worked for the City for twenty years and is well-known locally, he is able to effectively make referrals to other City departments and local nonprofit agencies – in particular, the Spanish Center, the Montachusett Opportunity Council (MOC) and private immigration lawyers.

There is a particular need for assistance with naturalization paperwork, marriage license applications, and other legal matters. This staff person has major concerns about the challenges faced by undocumented immigrants in particular and the legal limitations placed on the children of undocumented parents – the children are free to attend school through high school but have no options for college because they are unable to get any kind of federal financial aid. This, of course, seriously hinders these young people's career opportunities and their ability to contribute to the local economy.

Another concern is the lack of a Uruguayan consulate anywhere in the vicinity, despite a significant Uruguayan population living in Fitchburg and nearby Leominster. Whenever these immigrants need to process passport applications, other legal documents or need to access other services requiring them to visit a consulate, they must travel to New York.

This is a serious hardship (and is often impossible) for many do not have access to a car, cannot afford public transportation, or have difficulty taking a day off from work (or will lose pay if they do). The cities of Fitchburg and Leominster are campaigning to get workers from the Uruguayan consulate in New York to visit the area once or twice each month so that hundreds of local Uruguayans will not have to continue making the trip to New York. Because undocumented workers cannot obtain a driver's license, they also cannot buy auto insurance, which means there are many uninsured vehicles on the road in Fitchburg and Leominster. Their drivers, many of whom depend on their cars to get to work, can only hope they will not be caught.

Non-municipal services to support immigrants and other residents include:

- Twin Cities CDC – provides a range of support services to immigrants.
- Montachusett Opportunity Council – established in 1966 under the Economic Opportunity Act, the mission of MOC is to develop collaborative opportunities and empower low-income individuals and families in the Montachusett region to achieve self-sufficiency. Programs include adult basic education, pre-employment training, ESOL, workplace education, economic literacy and housing services.
- The Spanish American Center – (located in Leominster and a MOC delegate agency) provides information, referral, advocacy, interpretation and translation services, and other specific programs to assist Spanish-speaking residents. The Center currently offers the following programs: Women in Transition, Safe Bed, HIV Education and Prevention, Parenting Program, several youth programs including a summer youth program, an after-school program, peer leadership groups, United Hispanic Seniors, English as a Second Language, Citizenship classes, and Emergency Assistance.

Education

Chapter 70 funding has increased but not nearly enough to allow the School Department to adequately upgrade its facilities, improve necessary technology and buy textbooks. Additionally, the schools are currently at capacity and the student population is projected to increase by about 100 students per year. The School Department is currently negotiating to purchase a facility it currently shares with Fitchburg State College and wants to build a new school; however, it is not in a position to do so at current funding levels. The City has been able to attract special programs into the schools including a program in cooperation with Lincoln Center that sends artists to teach in the Fitchburg schools and Art Museum for specified periods of time.

Lynn

Transportation

In the 1960s, plans were in place to have Interstate 95 go through Lynn but they were subsequently abandoned. Transportation access has been a problem for Lynn over the years. However, it has recently been eased somewhat with the addition of a new commuter rail station near the downtown core and 'big dig' changes that have improved Lynn's connection to Boston and points west and south. The Lynnway cuts through the

city parallel to the coast, effectively cutting the waterfront off from the rest of the city and the downtown. Town officials are hoping that in their planning for the redevelopment of the waterfront they will be able to resolve some of these access problems.

Since the commuter rail was introduced to Lynn, the City has not experienced a substantial economic boost. However, the new rail service has been a successful selling point to purchasers of the new market rate condos developed in the downtown. The new station's parking garage is substantially underutilized, and the City plans to reinvigorate the area surrounding the station and near North Shore Community College, perhaps through Transit-Oriented Development with housing. The ultimate bonus lies in the possible extension of the MBTA's Blue Line into Lynn, although this remains a long-term objective.

Immigrant Services

There are no City-sponsored programs for immigrants, and people in need of services are directed to private attorneys and notaries. However, the City does fund a number of nonprofit organizations that serve the immigrant population, including:

- Khmer Youth and Family Center (part of South Cove Community Health Center) – provides medical services on a sliding fee scale and employs health care professionals who are fluent in Chinese (Cantonese, Mandarin, Toisanese, Taiwanese), Vietnamese, and Khmer.
- Cambodian Community of Massachusetts (CCOM) – provides support services for the Cambodian population.
- Metropolitan Indochinese Children and Adolescent Services (MICAS) – provides mental health and social services to the Southeast Asian community. The Cambodian Youth and Family Center in Lynn houses MICAS operations. Programs include after-school and summer programs that have cultural, social and academic components aimed at encouraging youth to stay in school and prepare for high school and higher education. There are support groups for parents whose children display at-risk behaviors, and home-based intensive family intervention where the agency serves as a liaison between parents and law enforcement agencies, schools, health agencies and social service agencies. To foster inter-ethnic acceptance and understanding, MICAS works in partnership with the local police, community agencies, statewide agencies and schools. MICAS has partnered with the Lynn YMCA to offer its youth clients the opportunity to interact with youth from other communities in a recreational setting. It also partners with the CMCC to offer homework assistance and to provide other opportunities for cross-cultural interaction. Other cross-cultural programs are offered through partnerships between MICAS, the local police and the Cambodian community of Massachusetts.
- Immigration Law Center – provides affordable legal services to immigrants.
- North Shore Office of Jewish Family & Children's Service (especially for refugees from the former Soviet Union) – offers: Refugee Resettlement Program; First Friends (matches volunteers to families recently arrived from Russia and the

Newly Independent States); Russian Community Services (provides information and referrals, offers support and assistance for New American single-parent families through the Single Parent Initiative, offers case management, information and referral services for elderly New Americans through the Program to Enhance Elder Refugee Services); Citizenship Assistance Program; and a Russian Teen Program.

- International Rescue Committee of Boston – offers some services in Lynn, including North Star, a domestic violence program.

The following support services exist in Lynn and serve immigrants, although not exclusively:

- Family & Children’s Service of Greater Lynn -- promotes and sustains optimal conditions for family life, to reduce social problems, and to be responsive to changing community needs in the Greater Lynn area.
- Girls Incorporated of Lynn -- provides research-based, gender-specific programming for girls. The organization’s goal is to build girls’ capacity for responsible and confident adulthood, economic independence and personal fulfillment.
- Greater Lynn YMCA -- responds to community and individual needs by providing quality social, recreational, and educational experiences.
- Gregg House -- assists and strengthens families and educates and nurtures children through the delivery of high quality, affordable and comprehensive programs.
- Massachusetts Coalition for the Homeless -- provides a multitude of services to homeless individuals and families, including shelter services, a furniture bank, children’s programming, and advocacy.
- The Community Food and Nutrition Program (CNFP) -- coordinates existing private and public food assistance resources to better serve low-income families and individuals; assists low-income communities to identify potential sponsors of child nutrition program; and develops and initiates new innovative programs in underserved or unserved areas.

Public Safety

Notably, violent crime and property crimes both rose between 2004 and 2005. The City had a community policing program in the past but because of reductions in the number of patrol officers, it was disbanded. The police still try to maintain a similar philosophical bent in their patrolling procedures. The City has a new police station that is a great resource to the community, offering meeting space for crime watches and other community gatherings.

Education

Chapter 70 funding has increased slightly but this increase was essential for supporting built-in contractual obligations relating to longevity, salary increases for teachers who obtain advanced degrees, increased energy costs, etc. Some of the City’s schools are above capacity, some below, and current projections indicate that the size of the student

population will remain relatively stable until 2020. New school facilities are needed, for the most part because several existing buildings are over a hundred years old and have outlived their useful lives. The School Department is pushing for an engineering study to help assess this situation.

New Bedford

Transportation

Major transportation access has been oriented east to west as opposed to north to south, focused largely on Route 195. City officials fought hard for the steamship ferry service to Martha's Vineyard and have pushed for commuter rail service as a means to accelerate access to jobs and to attract higher skilled workers to local jobs and housing. The City has designated a site for the station, which has already been cleaned and capped. The City has also built a new rail yard in its waterfront to more economically transport contaminated waste from Superfund sites, aid harbor clean-up efforts, help local businesses, and eventually develop a commuter rail line. The City also financed improvements to the New Bedford Regional Airport. Another transportation priority for New Bedford is better pedestrian access between its historic downtown and the waterfront, currently bisected by Route 18. The City completed a downtown Traffic and Circulation Master Plan that focused significant attention on the underutilization of existing parking lots and garages, which were built to satisfy zoning but had no relationship to actual needs. Another consideration is to replace the existing bridge between Fairhaven and New Bedford (Route 6) with another that will provide better access to the waterfront.

Immigrant Services

The immigrant population has recently come mainly from Puerto Rico, the Dominican Republic, and Cape Verde. The newest arrivals are from Guatemala, El Salvador, and Brazil. The Office of Cultural Affairs serves not only the immigrant population, but also all minority groups in New Bedford. This Office is the first point of contact for immigrants in need of services. Staff members speak Portuguese, Cape Verdean Creole and Spanish and provide case management, information, and referral services, connecting immigrants and minorities to other City agencies, nonprofit organizations and cultural programming. Other major resources for immigrants are the Immigrant Assistance Center and the Community Economic Development Center.

One of the major obstacles to serving the immigrant population is the lack of translation capacity in public and private institutions and an increasing need for more multilingual professionals. For example, immigrants turn to the Office of Cultural Affairs (OCA) with needs for legal services, including those pertaining to housing, and while the OCA can provide translation help and referral services, they are not equipped to act as legal advocates. Another challenge the City faces is a lack of resources for ESOL and ABE classes – the supply does not come close to meeting the existing demand and waitlists are very long for both. Immigrants who lack English fluency are severely limited in employment opportunities. The City needs more financial support for education, including ESOL and ABE, and for under-funded nonprofit and City agencies that serve

the immigrant population. Finding affordable housing in New Bedford is another serious challenge faced by immigrants.

Public Safety

Crime levels have been increasing in the last few years. New Bedford has been able to retain its community policing program but would do a lot more if it had sufficient funding, including additional outreach programs that put more patrol officers in the neighborhoods. Funding would also be useful for new radio equipment, computer systems and other technology, and new vehicles. The Police Department indicates that it is able to maintain a baseline response, but does not have the manpower to do much more than that.

Salem

Transportation

Access to Salem, particularly from Boston, has been limited, with Route 114 serving as the major connector from Route 128 through Peabody and Route 1A, the major route along the coast. Salem officials explain that it is difficult for the city to compete for new businesses and jobs with other cities that are located along major highways such as Route 128. A new MBTA commuter rail station has opened on the southern bank of the North River. However, the station currently has a large surface parking lot that is not well connected to the downtown, northern neighborhoods and adjacent waterfront. The City is considering an application for TOD funding to construct a parking garage near the station. Additionally, the MBTA is exploring options to further improve rail service to Salem, including using the rail line that runs along the North River Canal to expand service to Peabody and Danvers. Also, the City built a temporary ferry pier to allow water access to Boston for commuters and tourists.

Immigrant Services

The City of Salem has no formal, City-sponsored programs to support immigrants and no human services department; However, Salem Harbor CDC offers supportive educational services that include:

- bilingual assistance to 30 to 40 business owners per year;
- English classes to about 100 students per year;
- English for employment classes; and
- training for home-based daycare providers.

However, the CDC used to have five staff persons teaching English in its Workforce Development Program and reduced funding has decreased staff to one.

Public Safety

Salem experienced slight increases in violent and property crime levels from 2003 to 2004. Most of the City's preventive programs, including community policing and outreach programs, were cut due to funding decreases, including neighborhood watch programs and school resource officers. Given recent increases in youth crime and gang-related activities in particular, the Police Department is anxious to see some restoration of funds to reinstate these programs.

Education

Salem has focused significant attention and resources on its school system, believing that schools are a key tool for promoting economic development. Thus continued state support is critical. The City is renovating its high school, projected to cost \$47.5 million, and during the past ten years has constructed or refurbished six of the seven elementary schools. The facilities are currently at capacity; however, projections indicate that the student population should remain relatively stable.

Springfield

Transportation

Springfield is located on Route 91, a major north-south interstate highway, and has access to both the Connecticut and Chicopee Rivers. Other cities along the Route 91 corridor and Connecticut River include Hartford and New Haven, which are also experiencing economic hardships, certainly indicating that excellent highway transportation access is not an antidote to economic woes. Local and regional leaders hope that improved commuter rail transportation access will be extended into Springfield including better access east to Boston and improved service to Hartford and New York City. The City is planning to redevelop Union Station on Frank B. Murray Street into an Intermodal Transportation facility for both Amtrak and bus lines. While significant federal, state, and civic investment has been appropriated for this project, disputes between the owners of the right-of-way and the planners in charge of the project, the Pioneer Valley Transit Authority, have slowed progress.

Immigrant Services

There are no formal City-administered support services for immigrants; however, the following non-municipal services are available:

- Lutheran Social Services – provides refugee services for unaccompanied refugee minors; runs the Interfaith Refugee Resettlement & Language Bank; and provides affordable transportation options for people in need through the Good News Garage.
- Jewish Family Services/New American Program – helps refugees and immigrants resettle safely, learn English, gain citizenship and adjust to American life in Western Massachusetts. In addition to finding U.S. sponsors and providing a safe arrival, multi-cultural and multi-lingual staff provides comprehensive services for refugees. Assistance includes case management, family reunification, federal refugee assistance, employment, acculturation, housing, access to medical and educational services and counseling. A program for seniors helps refugees over age 60 adjust to their new community.
- Springfield Vietnamese American Civic Association (SVACA) –serves as an advocate for the concerns of the Southeast Asian refugee and immigrant community and as a liaison with local social service agencies. Community outreach programs work to improve the living conditions of SVACA clients through English as a Second Language courses and citizenship classes, voter registration, tutoring, after-school programs, health workshops and counseling

- services. SVACA also teaches individuals, educators and social service agencies about Vietnamese history, culture and traditions. The SVACA Youth Program offers after-school tutoring, recreational activities, field trips, support groups, health education and cultural activities.
- Spanish American Union – offers Proyecto Vida de Jovenes youth program, which focuses on preventing teen pregnancy and tobacco use and provides conflict resolution/mediation assistance. The organization also provides other health services, programs for Latino elders, and cultural programs.
 - Refugee and Immigrant Assistance Center (RIAC) – helps Somali women and children and other immigrants by providing resettlement and support services, including: a refugee resettlement program, case management and counseling, information and referrals for housing, food assistance, health care, translations and legal assistance, English language instruction, family reunification, domestic violence awareness, HIV/AIDS education, and youth programs.

Education

Springfield College, Springfield Technical Institute, American International College, and MIT are all involved in providing support to the community. For example, Springfield Tech is hosting a model science and math high school, and Springfield College supports recreation and youth programs in distressed neighborhoods. The College guarantees financing for the rehabilitation of former tax delinquent properties for first-time homebuyers in the Old Hill neighborhood. The College also partially funded a planning study for the Old Hill neighborhood that was an impetus to the comprehensive neighborhood revitalization effort coordinated by OCD in partnership with the City. American International College will be hosting the Springfield Expeditionary High School, an outward bound-related program funded by the Bill and Melinda Gates Foundation. Additionally, MIT's Center for Reflective Development Department of Urban Studies has prepared an Economic Development Plan for the North End and is working with the community on several special projects.

Waltham:

Transportation

Waltham is fortuitously located along the Route 128/95 corridor, which offers excellent vehicular access. The city also has a commuter rail station on the Fitchburg line with easy access to downtown. Local government officials are pursuing additional development near the rail station, including housing, and are applying to the State for TOD funding. The City is adding an open-air trolley to shuttle people to key locations including the downtown.

Immigrant Services

The foreign born population increased from 7,229 residents in 1980 to almost 12,000 residents in 2000, comprising 20 percent of Waltham residents. The Waltham Alliance to Create Housing Community Development Corporation (WATCH CDC) has been the principal nonprofit organization operating in Waltham to produce affordable housing and provide support services to low- and moderate-income residents, including new immigrants. The organization has close ties to the community and provides a wide range

of services, including: first-time homebuyer counseling, tenant-landlord counseling, and ESOL and English for Employment classes. A Home Health Aide training program for current employees at Parmenter VNA includes ESOL and ABE training, cultural awareness/customer service training, mentor training, and career exploration.

Breaking Barriers is another local nonprofit organization that provides support services to the Latino community, particularly in promoting a larger role for Latinos in local decision-making and developing local leadership. This is a challenging task because some immigrants do not want to draw attention to themselves by speaking up or going to public authorities.

Organizations such as Breaking Barriers and WATCH have played important roles by providing support in safe environments. The larger issue, however, is that the constraints on immigrants (poverty, lack of legal status, language barriers) make it hard for them to develop their skills and access educational opportunities. Lack of legal status makes it impossible for even those immigrants with high-level skills to find any employment other than low-paying jobs. Immigrant advocates suggested that the minimum wage should be increased, more funding for affordable housing should be available, and pressure should be put on the federal government to provide amnesty for undocumented immigrants. WATCH suggested that state and local governments should also provide safe spaces for immigrants to participate in the public process without any requirement to give their names. WATCH also claimed that increased operating and program support would enable the organization to increase its range of services and better meet local needs.

Public Safety

Crime rates are relatively low in Waltham. There is a strong orientation toward community policing. Progress has been made in forging partnerships with community organizations such as the Girls and Boys Club, local mental health facilities, and local domestic violence groups.

Education

The school system has been considered by many to be Waltham's weak link to greater economic prosperity, relative to neighboring communities such as Newton and Needham. To overcome this, the City has built eight new schools with state support. There are currently five vacant or temporarily occupied school buildings, and it is planned that at least two of them will be converted to residential use including affordable housing.

Appendix 7
SUMMARY OF STATE RECOMMENDATIONS AND BEST PRACTICES

<u>Issue</u>	<u>Recommendation</u>	<u>Action Required</u>	<u>Category of City*</u>	<u>Responsible Party</u>
ECONOMIC DEVELOPMENT				
State Recommendations				
	Provide state resources and technical assistance	Legislative/Admin.	1 and 2	State
	Promote New Immigrant Entrepreneurs	Legislative/Admin	All	State and Mayors/City Councils
	Eliminate eyesores	Administrative	All, especially 1	Mayors/City Councils
	Promote intermunicipal cooperation	Administrative	All	State and Mayors/City Councils
Best Practice Recommendations				
	Promote a progressive business climate	Regulatory/Admin	All	Mayors/City Councils
	Tap employers	Administrative	All	Mayors/City Councils
	Look at national models	Administrative	All	State and Mayors/City Councils
	Support Business District Improvements	Administrative/Reg	All	Mayors/City Councils

<u>Issue</u>	<u>Recommendation</u>	<u>Action Required</u>	<u>Category of City*</u>	<u>Responsible Party</u>
HOUSING				
State Recommendations				
	Create financing pool or other mechanism(s) to minimize foreclosures	Legislative/regulator	All	State
	Create greater flexibility in state housing programs	Regulatory	All	State
	Support funding needs of public housing authorities	Administrative	All	State
	Increase support for nonprofit community developers	Legislative	All	State
	Revisit Community Capital scoring	Administrative	All	State
Best Practice Recommendations				
	Expedite properties through tax title	Administrative	All, especially 1	Mayors/City Councils
	Adopt appropriate zoning changes	Regulatory	All Inclusionary zoning for 2 and 3	Mayors/City Councils
	Bolster code enforcement activities	Administrative	1	State

<u>Issue</u>	<u>Recommendation</u>	<u>Action Required</u>	<u>Category of City*</u>	<u>Responsible Party</u>
SERVICES				
State Recommendations				
	Restore community policing	Legislative	All, especially 1	State
	Increase funds for ESOL and Workforce Development	Legislative	All	State
	Link colleges and universities to neighborhoods and schools	Administrative	All	Mayors/City Councils
Best Practice Recommendations				
	Establish City liaison for minority and immigrant groups	Administrative	All	Mayors/City Councils
	Improve regional transportation opportunities	Administrative	1	State

* Categories of cities noted as:

1. Cities with faltering economies located outside of the Boston region.
2. Cities with improving economies but increases in poverty.
3. Cities with improving economies and decreases in poverty.