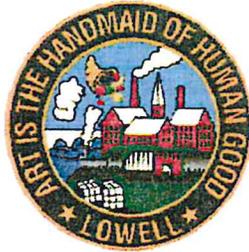


# HD ZONE PLAN



SUBMITTED BY



CITY OF LOWELL

Submitted:  
July, 2012

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City of Lowell- *HD Plan*

**LOWELL** *Alive. Unique. Inspiring.*

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## **1. Goals and Objectives of the HD Zone Plan**

The city of Lowell through the implementation of the HD Zone Plan hopes to achieve the following objectives:

- Continue its success in revitalizing the Downtown area by increasing housing opportunities for residents with disposable income that are able to support our local economy.
- Complete the final phases of rehabilitation of our largest and historically significant mill complexes in Downtown, including the Boott Mills, Lawrence Mills, Massachusetts Mills, Hamilton Mills, and Appleton Mills.
- Eliminate vacancy and blighted conditions on the interiors of some of our smaller downtown commercial buildings, by converting the upper floors of these buildings from vacant and obsolete class-C office space into attractive market-rate housing.
- Increase foot-traffic within the HD zone, which is a critical component for the viability of our downtown businesses.
- Retain local "talent pool" from U-Mass Lowell and Middlesex Community College (MCC) as well as recruit "talent pools" from the Boston area by providing attractive housing opportunities to recent graduates and new entrepreneurs at a more affordable rates.
- Provide tax incentives to developers (both at state and local levels), so these market-rate housing projects become economically feasible ;
- Continue to attract quality retail, restaurants and other supporting services to the HD Zone therefore, reducing vacancy of ground-floor commercial space.
- Continue to support financial incentive programs that promote the concept that historic preservation and sustainable economic development and revitalization effectively complement one another.
- Link housing to work, transportation, and recreational opportunities.
- Strengthen our ability to attract high-quality developments to Lowell and allow the City to continue to be a model for urban revitalization.

## **2. Development Activities within the proposed HD Zone**

Within the past 10 years, the City has been successful in attracting high quality redevelopment projects, which have rehabilitated and repurposed over 2.6 million square feet of formerly vacant buildings and created 1,500 new housing units. Much of this development activity has occurred in Lowell's most historically significant mill complexes. This success reflects the City's cooperation with developers, the National Park Service, and the Lowell Historic Board in providing critical technical assistance and access to historic and new market tax credits. Key mill redevelopment projects such as the Lawrence Mills, Boott Mills, and Appleton Mills resulted in approximately 2 million square feet of rehabbed mill space, a combined private investment of \$150 million dollars, and the creation of over 850 new housing units in Downtown.

The following proposed projects represent the final stages of mill rehabilitation within Downtown. The City of Lowell Department of Planning and Development has been working very closely with these developers and these projects have already been reviewed and received Planning and Zoning Board approvals.

**Lawrence Mills Complex/ Perkins Development:**

Built along the banks of the Merrimack River, and advantageously located between the Tsongas Arena and the LeLacheur Ballpark, this mill complex is one of the most significant and successful redevelopment projects in Lowell. Fish & Associates acquired two mill buildings within this complex from the Commonwealth of Massachusetts and redeveloped these structures into 152 waterfront loft-style condominiums in 2007. This project represents a total investment of \$25 million dollars. In addition, the Commonwealth undertook major site landscaping and infrastructure improvements, creating a beautiful public park that connects with the existing Merrimack Riverwalk. Most recently, in May of 2012, the Planning Board gave approval for the rehabilitation of the last piece of this mill complex, located at 39-65 Perkins Street. The existing parcel at 39 Perkins Street contains four single and multi-story masonry structures located on 35,401 square feet of land. The existing parcel at 65 Perkins Street contains a 6,000 square foot single-story brick building located on 12,751 square feet of land. The proposal includes the redevelopment of the structures on 39 Perkins Street and creation of two new structures to create thirty (30) dwelling units and one 3,400 square foot retail space. There are also six (6) dwelling units proposed for 65 Perkins Street. The Developer on this project is Mira Development. With over 25 years of experience, and with a rich portfolio, Mira has extensive experience in bringing at risk projects, such as complicated historic structures, into successful completion. The redevelopment of the former Hub Hosiery and McQuade buildings, also part of this mill complex, is the prime example of successful historic mill rehabilitation by Mira (figure 2). These two building have been transformed into 183 market-rate apartments, representing a \$40.7 million investment. In addition, a multi-level parking garage (Perkins Ames garage), with capacity for 320 vehicles was built on site and completed in 2009. These residential units offer great amenities such as: stainless steel appliances, in-house washer and dryer, fitness center, wifi access in lounge area, on-site storage, 24- hour security, and stunning river views. The proposed development at 39-65 Perkins will offer the same type of amenities and will aim for the same high-quality of living offered to future residents.

Site-plan approval and a special permit were granted for 39 and 65 Perkins St., which are in an Institutional (INST) zoning district. Site-plan approval was also awarded to rehabilitate the nearby structure at 1 Perkins Street into retail space. This project also received the "green light" from both the Planning Board and the Historic Board. The parking demand has been also met, when the Planning Board allowed this project to utilize the Perkins Ames Garage to meet their parking requirements.

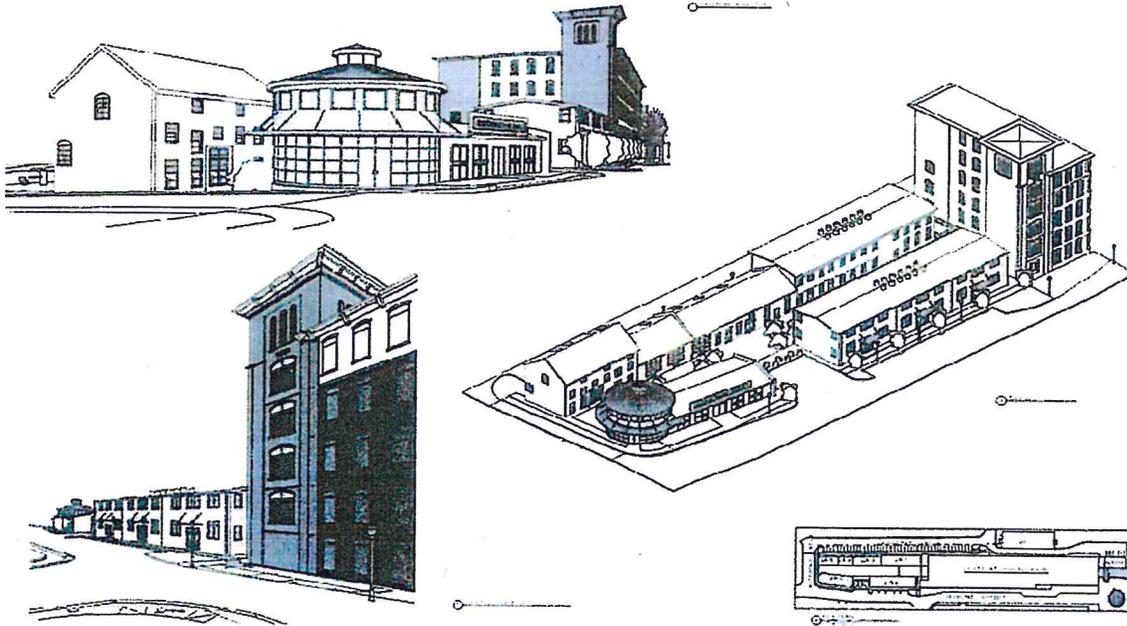
Figure 1: Perkins Place (before)



Figure 2: Perkins Place (after)



Figure 3: Proposed Development at 39-65 Perkins Place (see Appendix for full plans)



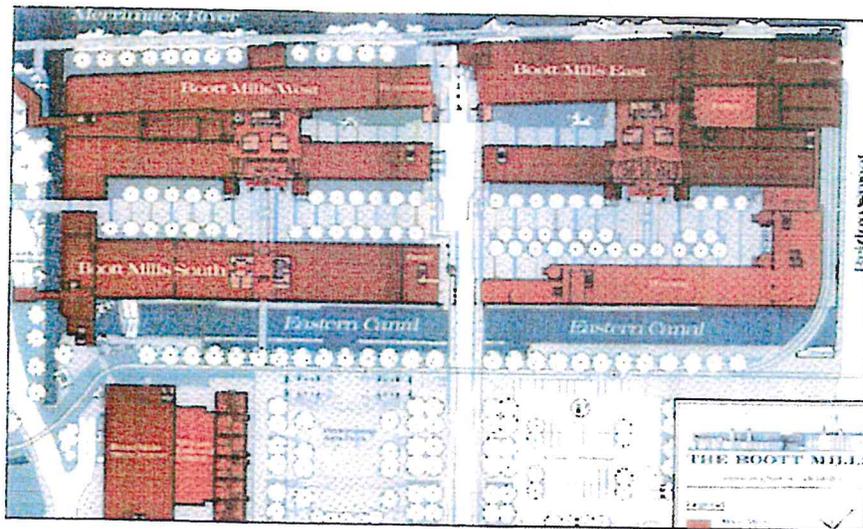
*Ganek Architects Inc.*

**Boott Mills (West):**

This stunning mill complex is situated also along the Merrimack River, to the east of Lawrence Mills. Aside from the one building owned and operated by the National Park Service, the remainder of the complex is privately owned and is in final stages of renovation. The South Mill is completely renovated, with all 95,000 square feet being class-B office space. The East Mill was redeveloped in 2007 by Winn Properties into 154 loft-style apartments. The West Mill (Phase I) was redeveloped in 2008 into 23 waterfront loft condominiums by the former owner, Boott Mills II LLC. Unfortunately, shortly after redeveloping Phase I, the principals of Boott Mills II LLC fell into financial turmoil and lost this property through foreclosure. In 2011, the property was purchased by Consigli Construction, who are partnered with WinnDevelopment, the same developer who successfully rehabbed the East Mill and Lofts 27 in Downtown Lowell. WinnDevelopment plans on rehabbing this final phase, approximately 200,000 square feet, into new market-rate rental units and 42,749 square feet of office space. This project represents over \$80 million in private investment. With over 30-plus years of experience, WinnDevelopment has been very successful in the acquisition and rehabilitation of troubled and historic properties across the Commonwealth. In addition to Winn's successful projects in Lowell (Lofts 27 and Boott Mills East) their impressive portfolio includes: the Lofts at Lower Mills (Dorchester); the Bostonian Hotel (Boston); and Mission Main (Boston).

Phase II of West mills has received Planning and Historic Board approvals.

**Fig 4: Boott Mills Complex**



**Hamilton Crossing (AHF/ Banc of America)**

Located within the Hamilton Mills Complex, The Hamilton Crossing project will deliver a three-phased, mixed use development to the City of Lowell's Jackson-Appleton-Middlesex Urban Revitalization and Development Area (the JAM Area). The project is a joint venture between the Architectural Heritage Foundation's (AHF) and the Banc of America CDC to rehabilitate two buildings, separated by the Hamilton Canal, that were formerly part of the Hamilton Manufacturing Company's textile mill complex. These elegant brick buildings are connected by a series of historic bridges that will be restored as part of the project, providing efficient pathways for the residents and unobstructed views of the canal.

The first phase of the Hamilton Crossing project will be the redevelopment of 165 Jackson Street, formerly the Hamilton Manufacturing Company's Counting House and Storehouse, into the Counting House Lofts apartments (52 units of mixed income housing to be developed by WinnDevelopment). The narrow layout of this building creates unique units, each with numerous windows that front either onto the street or the canal. The project has received significant public and private support. Most notably, the project was awarded a \$250,000 "Save America's Treasures" grant, which is remarkable because the grant program does not often recognize industrial, urban-fabric buildings.

The second phase of the Hamilton Crossing project involves the rehabilitation of the larger of the two buildings, 26 Jackson Street. The westernmost third of the six-story, 290,000 square foot building is being redeveloped into the new headquarters of the Lowell Community Health Center and 26 Jackson Street will also feature many amenities that will be available to tenants of both buildings and will reactivate several historic bridges that once connected the two mills (figures 5 & 6).

**Figure.5:** Bridges along the Hamilton Canal



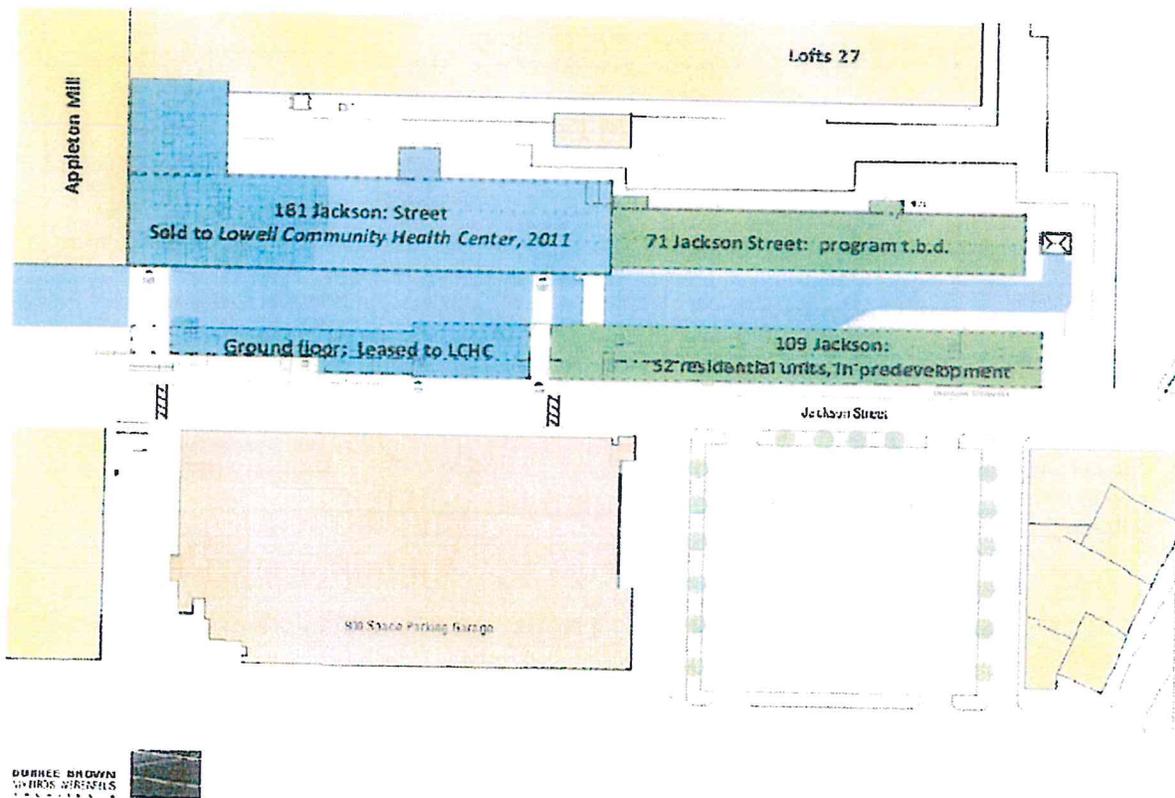
**Figure.6:** Rendering of the proposed development along the Hamilton Canal (Icon Architecture, Inc.)



The balance of this building is expected to contain housing, including market-rate residential units which may benefit from the HDIP program. The units and the building will offer innumerable amenities to residents such as oversized windows; high ceilings; energy-efficient appliance; in-unit washer & dryer; Wi-Fi in common areas, historic canalwalk and stunning views of the canal and city.

AHF's has a long track record of historic rehabilitations of significant properties/ sites within the Boston area, including Faneuil Hall in Boston. The City of Lowell Department of Planning and Development as well as the Lowell National Historical Park have been working with AHF for several years and have established a positive working relationship.

Figure 7: Hamilton Crossing



**Other short-term and mid-term residential projects within the proposed HD Zone:**

Below is a list of existing vacant or underutilized commercial buildings within the proposed HD zone that have great potential for redevelopment within the next five (5) years and will be most likely converted into residential use:

**Table 1: Smaller short and mid-term residential projects within the HD Zone:**

<b>Building Name</b>	<b>Address</b>	<b>Status</b>	<b>Potential</b>
<i>Colonial Building</i>	24- 26 Merrimack St.	Fully occupied retail on ground floor; 100% vacancy on the upper floors. Recently purchased by 24 Merrimack St. LLC. Proposing 47 market-rate housing units. Project currently going through permitting process.	47 Market-rate residential units.
<i>Lowell Sun Offices</i>	15 Kearney Sq	Former Lowell Sun offices. 100% vacant. Purchased recently by a developer with experience in residential development.	Market-rate/ mixed-income residential.
<i>Central Bank Building</i>	166 Central St	Former Bank/ Office building. 100 % vacant.	Market-rate/ mixed-income residential. Ground floor retail/office.
<i>Residential projects within the Hamilton Canal District (HCD) - Phase II</i>	HCD (Parcels 8 &9)		Market-rate/ mixed-income residential.
<i>Various transit-oriented projects within the Jackson/Appleton/Middlesex (JAM) Urban Renewal Area</i>	JAM Urban Renewal Area		Market-rate/ mixed-income residential.

In order to support the aforementioned residential projects the city continues to make strides on improving its infrastructure, facilitating local economic development projects, and promoting the City as an ideal place to live, work, and play. Below is a summary of the most relevant projects and initiatives that will support short and long-term, market-rate residential projects within the HD Zone:

**Jackson/Appleton/Middlesex (JAM) Urban Revitalization and Development District / Hamilton Canal District (HCD):**

The most significant ongoing development/redevelopment activities in Downtown Lowell are located in the Jackson/Appleton/Middlesex Urban Revitalization and Development District (JAM

Plan), particularly in the Hamilton Canal District, located within the proposed HD Zone. Following decades of disinvestment and recognizing the need for substantial and direct public sector involvement, the Lowell City Council adopted the Jackson/Appleton/Middlesex Urban Revitalization and Development District, or JAM Plan, in early 2000. The plan was created in order to inject life into the redevelopment of the neighborhood that is located adjacent to the heart of Downtown Lowell. Since the creation of the state approved and locally adopted urban renewal district, a wave of public and private improvements and investments have materialize in the JAM Plan neighborhood, which continues to be an area ripe with redevelopment opportunities. The implementation of the JAM Plan has included the City's initiatives to develop a 900 space parking structure with ground floor retail space, the conversion of Middlesex Street to two-way traffic supporting the businesses in the neighborhood, and the targeted redevelopment or rehabilitation of a number of smaller targeted properties along Middlesex, Appleton, Summer and Gorham Streets. To date, private investments have included the development of over 480 new housing units and 170 new jobs, leveraging over \$140 million in private investments to date to realize over \$550,000 in new tax revenue annually.

The most exciting and comprehensive initiative in the JAM Plan is the redevelopment of the Hamilton Canal District. This project will result in the creation of a new mixed-use transit-orientated neighborhood reconnecting Downtown Lowell with the City's transportation infrastructure at the Gallagher Intermodal Transit Center and the Lowell Connector highway. In August 2007, the City selected Trinity Hamilton Canal Limited Partnership (Trinity) of Boston as the Master Developer for this exciting project. Trinity and the City completed a highly inclusive public planning process which resulted in a fully entitled master plan for the Hamilton Canal District redevelopment.

As outlined in the Hamilton Canal District Master Plan, the redevelopment effort represents a \$700-\$800 million investment that will create nearly 2 million square feet of new building space, leading to the creation of up to 1,800 new permanent jobs in the City. The project will include the development of over 700 new units of housing, up to 55,000 square feet of retail, and up to 450,000 square feet of commercial/office space. Additionally, the Massachusetts Division of Capital Asset Management (DCAM) will construct the new 225,000+ square foot, \$175 million Lowell Trial Court on a portion of the site. The City Council voted unanimously to approve the Hamilton Canal District Master Plan that outlines the redevelopment vision for the site, as well as the Land Disposition Agreement with Trinity that outlines and ensures the sale and development of the property by Trinity over the next 10-years.

In June 2009, the City completed the transfer of ownership of both the Lowell Trial Court portion of the site to DCAM as well as the Phase I portion to Trinity for the construction of the Appleton Mills property. In spring 2011, Trinity completed the redevelopment of the Appleton Mills into 130 units of artist housing. This project is now a fully-occupied creative community. Trinity is currently anticipating a financial closing and construction start for the adaptive reuse

of the existing historic building at 110 Canal Street into as much as 54,000 square feet of commercial office space in 2013. Infrastructure construction has been completed on site to provide access and utility services for the next 6 development parcels. (see HCD Site Map on page 25)

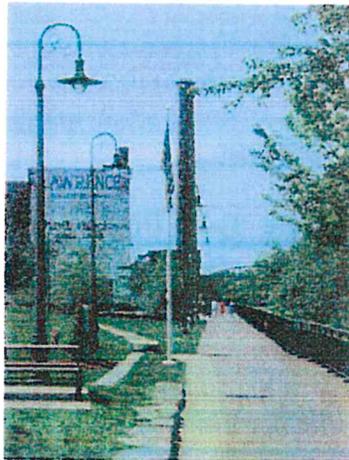
**Recent and Ongoing Improvement to Downtown’s Infrastructure:**

To support and facilitate the private investment in the proposed HD Zone, the City of Lowell has spent, over the past decade, \$1.6 million in downtown improvements included street resurfacing, updated crosswalks (ADA compliant), brick sidewalks, tree planting, hanging planters, City Hall landscaping, victorian gaslights, benches and directional kiosks. Additionally, the City has undertaken a \$17 million project in canal, river walkway and roadway improvements and other aesthetic improvements in the downtown area that have made significant improvements to the vehicular and pedestrian access within the Downtown area. Last year the City undertook a major construction project in the downtown area, with the installation of ADA compliant crosswalks and resetting of granite cobblestones, representing a total cost of \$700,000.

**Lowell Riverwalk:**

This \$3.5 million walkway runs along the historic “Mile of Mills” on the Merrimack River and connects the University of Massachusetts at Lowell, the minor league baseball at LeLacheur park, and the Paul E. Tsongas Center with the City’s Central Business District. An extension of the Riverwalk project is currently in the design phase. This project will design and construct the extension to the “Mile of Mills” Riverwalk from its current terminus at the historic Boott Mills complex to the Lowell Memorial Auditorium. The extended Riverwalk will complete the system and will provide connections to historic and cultural resources located within the Lowell National Historical Park. The initial phase of this extension has been designed and provides accessible pedestrian access from Bridge Street to the Merrimack River. The construction of this Bridge Street node is anticipated to begin this year.

**Figure 8: Riverwalk along the Merrimack**



### **Vehicular and Pedestrian Traffic-flow improvements to the HD Zone:**

Throughout the implementation of the HD Plan, the availability of parking as well as vehicular and pedestrian access to the HD Zone will be top priorities. Improving access to the area is a key component to the success of these projects. With the projected increase of vehicular and foot traffic within the HD Zone, the following ongoing/short and long-term improvements will alleviate and/or eliminate vehicular and pedestrian accessibility issues within the HD zone:

State road projects: Currently underway are the University Avenue bridge replacement, Hunts Falls Rotary and Lowell Connector bridge replacement. Work on the Hunts Falls Rotary is scheduled to be completed by mid-June of this year while the University Avenue Bridge and adjacent traffic improvements are slated for completion in 2014. MassDOT remains optimistic that the current Textile Memorial Bridge can be kept open during construction of the new bridge. The city's engineering staff continues to monitor progress on these and other projects that directly impact or have the potential to impact traffic flow within the proposed HD Zone.

Enel Bridges: A number of bridges spanning Lowell's canals in Downtown are privately owned by Enel Corporation. Several of these have either been repaired, are under reconstruction or in design.

Dutton Street signal work: This project is scheduled for completion in 2012 and consists of upgrading the signal equipment at the intersection of Dutton Street and Market Street, and improving the coordination of the traffic signals along Dutton Street from Market Street to Fletcher Street. Market Street will also provide for two-way traffic flow on the one-block section between Dutton Street and Shattuck Street. The left lane on Dutton Street at Market Street heading outbound will be converted to an exclusive left-turn lane. The three signals along Dutton Street will be coordinated by installing GPS time reference units at each intersection which will be used to keep the clocks synchronized on all three signal controllers. The new signals and lane use at Market and Dutton will also allow for more efficient use of the intersection, as traffic will be allowed to travel in each direction on Dutton simultaneously, rather than having to wait for their separate phase.

Bridge Street/VFW Highway: Bridge Street is a main point of entry into Downtown and proposed HD Zone. The Bridge Street/ VFW Highway intersection is one of the state's most dangerous intersections. MassDOT is redesigning this intersection to include additional turning lanes, as well as drainage improvements, new striping, new signals and timing. These improvements will significantly improve the traffic flow in and out of the HD Zone.

Other short-term roadways and traffic flow improvements to the HD Zone: Where possible, reallocate the signal green time to more efficiently service the existing traffic demands, based on current traffic volume counts. To address safety concerns at signalized intersections, several

short-term measures will be implemented depending on the specific conditions at each intersection. Among the short-term measures is pavement striping, installing missing regulation signs, fixing pedestrian buttons, proper placement of wayfinding signs, repairing broken vehicle detectors, cleaning catch basins to reduce ponding, installing backplates on overhead signal heads, removing private signs to reduce clutter, trimming trees to ensure visibility, installing emergency preemption equipment and enforcing parking regulations.

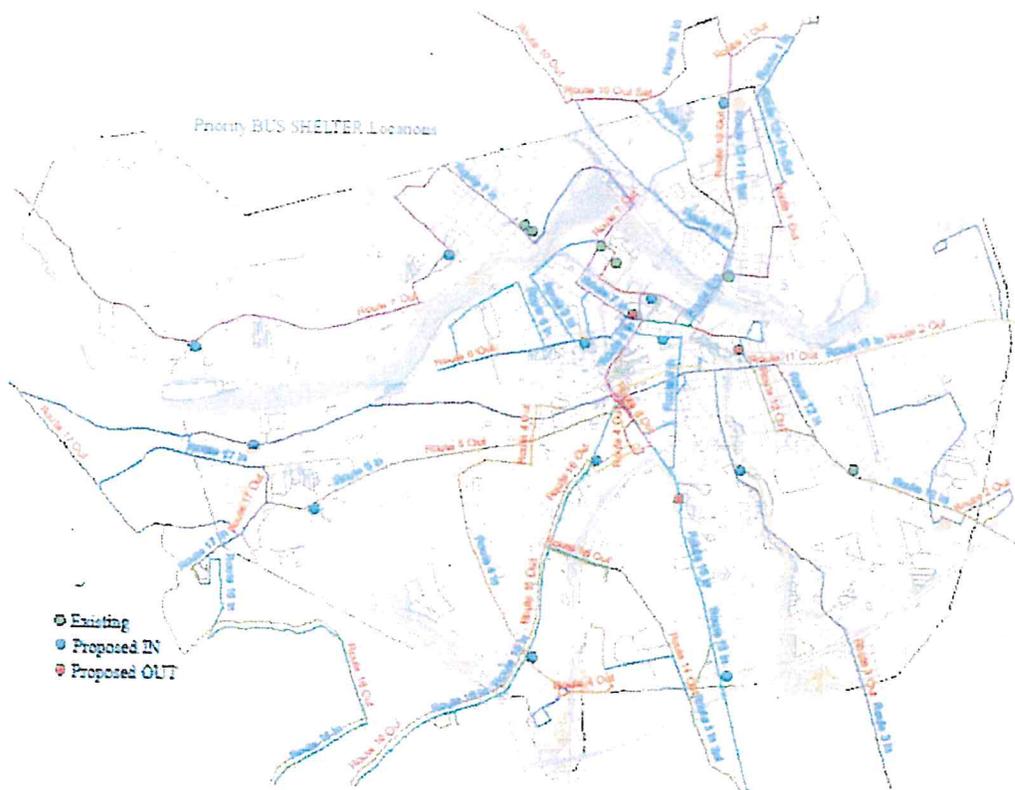
Long-term potential roadways and traffic flow improvements to the HD Zone and surrounding area:

- Wood Street/Westford Street corridor improvements and a new bridge to replace the temporary Rourke Bridge.
- New signal equipment at locations where antiquated equipment is insufficient for current levels of traffic, such as University Avenue at Riverside Street and Pawtucket Street at School Street.
- Redesign of Lowell Connector terminus at Thorndike Street and Gorham Street, together with improvements to signalized intersections along Thorndike Street to provide better access to the Connector for outbound traffic.
- The Federal Department of Transportation's "TIGER Discretionary Grant" program would include improvements to both automotive infrastructure as well as enhancements of alternatives for transit, pedestrians and bicycles:
  - The expansion of the Lowell National Historical Park's streetcar system currently operated as a visitor amenity into a legitimate public transit service connecting the UML, MCC, the Downtown, various event venues, and the HCD to the Gallagher Terminal ( more detailed information on this particular project below)
  - The introduction of a thoughtful network of bicycle paths, and lanes, serving the Downtown, UML, MCC, the HCD and the area's transit infrastructure.
  - The reconstruction of the Lord Overpass, including the proposed Jackson Street Extension as proposed and necessary to support the redevelopment of the HCD.
  - The restoration of two-way traffic patterns to several downtown streets to simplify way-finding and reduce necessary turning movements and idling times as well as the associated congestion and pollution, while simultaneously improving the coordination of the traffic signal infrastructure in the area to eliminate excessive vehicle delays and associated fuel consumption and emissions.
  - The construction of key links in a partially-established network of mixed-use waterside trails along the City's extensive downtown canal system.

### Public- Transit:

The proposed HD zone is currently well served by the Lowell Regional Transit Authority (LRTA) providing 18 bus routes throughout the greater Lowell area. The "Downtown Circulator" runs every 15 minutes between the Downtown and the intermodal transportation center located at the Gallagher Terminal, where commuters access the MBTA rail line into Boston. As a way to promote LRTA ridership, the Department of Planning and Development (DPD), has recently undertaken a bus shelter study for the city of Lowell. The map below displays LRTA routes, current shelter locations, and proposed locations along inbound and outbound routes (figure 9). Stops were proposed based on the ridership counts along each route and at each stop, proximity to major city and regional destinations (hospitals, schools, malls, etc), and the existing lack of space for a shelter. An effort was made to accommodate all neighborhoods and routes.

Figure 10: Priority bus shelter Locations



LRTA continues to improve its operations to increase ridership and fuel efficiency. Extended evening and weekend hours; accommodation for strollers, shopping carts, and luggage; WiFi access; increased use of smaller buses could be some of the improvement to be made within the next few years.

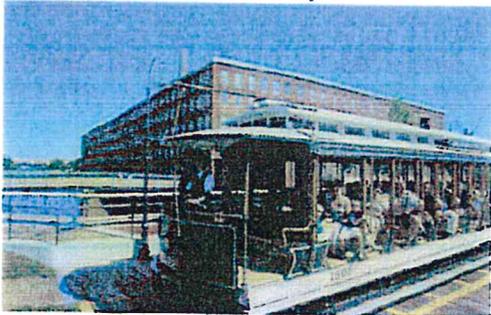
### **Trolley Expansion**

The City of Lowell and Lowell National Historical Park have been awarded recently more than \$3 million in federal grants for a year-round trolley system carrying passengers from the Gallagher Intermodal Terminal to downtown Lowell and beyond. A \$1.5 million grant to the city will fund design of new tracks stretching from Dutton Street, through the Hamilton Canal District, over Appleton Street and through the South Common, as well as an expansion of tracks to the UMass Lowell East Campus. A separate \$1.5 million grant to the park will fund upgrades to existing tracks and the construction of a second track along Dutton Street heading toward the Gallagher Terminal.

The Lowell Trolley Study projected about 800,000 riders each year and estimated the total construction cost would be about \$66 million, with annual operation and maintenance costs of about \$3.3 million. The project would expand the trolley system from 1.5 miles to 6.9 miles of track, with trains leaving 20 stops around the city every 10 minutes.

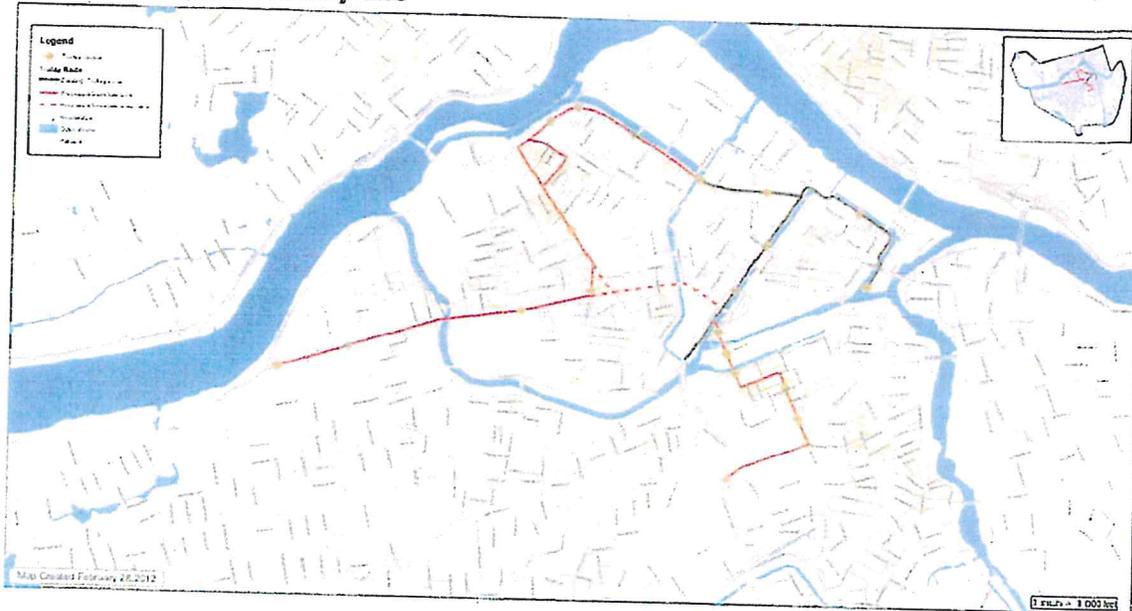
The new trolley system will physically connect the Hamilton Canal District, the National Park, and UMass Lowell to the Gallagher intermodal transportation terminal, therefore, increasing circulation options in the downtown.

**Figure 11: The NPS Trolley**



*Photo courtesy of Higgins and Ross*

**Figure 12: Proposed Trolley Line**

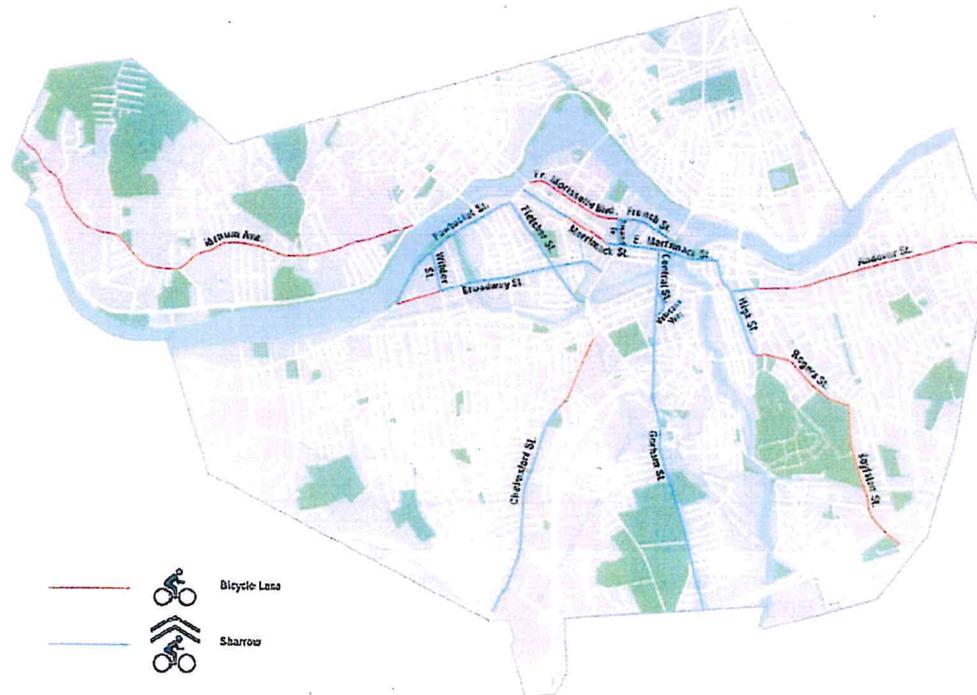


**Bicycle and Pedestrian Travel:**

The city will be using Energy Efficiency and Conservation Block Grant (EECBG) money to create bike lanes and routes on major streets in the city this year. Other items that could be pursued to increase bicycle and pedestrian usage include:

- Implementing a bike lane network throughout the City that facilitates bicycle and pedestrian travel
- Creating bike paths in parks and along the rivers and canals; developing bike routes and maps
- Installing bike racks and creating bike stations at major destinations (downtown, Gallagher, UML)
- Creating a bike share program similar to the Hubway system in Boston
- Establishing bike safety and maintenance outreach programs
- Improving pedestrian safety by establishing signage and warning signs to drivers
- Creating defined crosswalks with pedestrian signal buttons
- Providing defined pathways along parks, rivers and canals
- Enforcing ice and snow removal on sidewalks by landowners

Figure 9: Proposed bike lanes



#### Supporting Businesses within the HD Zone:

The City, in conjunction with the Lowell Development and Financial Corporation (LDFC) and several other banking institutions in the City, formed the Downtown Venture Fund in 2000. The fund offers low interest loans to business seeking to locate or expand in the downtown area, and offers loans of up to \$200,000 with flexible repayment options that include no payments in the first year. To date the project has been a tremendous success, financing 34 new businesses in Downtown Lowell resulting in the creation of over 80 new jobs and a total investment of \$4 million dollars. The total leveraged private investment is estimated at \$1,600,000. The City is currently working with LDFC and other partnering financial institutions on recapitalizing this fund. The City of Lowell and the LDFC continues to support these existing businesses as well as recruit new retailers and restaurants to the area. The increase of foot-traffic within the Downtown area is critical to the viability of these Downtown businesses.

Launched in 2008, the Best Retail Practices Grant Program was introduced by the Department of Planning and Development (DPD)/ Economic Development Office to assist small retailers,

restaurants, and storefront service businesses in Lowell with professional advice and grant money in the areas of store and restaurant design, window and merchandise displays, signage, and cost-effective marketing tips. Since the program was introduced, approximately 200 retail and restaurant businesses have participated in the workshop, and 34 have proceeded to Parts II and III of the program, receiving a \$2,500 grant each for store improvements. Eleven more (11) businesses have been currently selected to benefit from the in-store consultation and grant support. This program will continue to become available to retailers and restaurants within the proposed HD Zone.

The Downtown area has seen an increase in recent years of small and minority owned start-ups. DPD/ Economic Development Office provides technical assistance to these businesses in collaboration with the Merrimack Valley Small Business Center, the Greater Lowell Workforce Investment Board (WIB), the Small Business Administration (SBA)/ SCORE; the Merrimack Valley Venture Forum (MVVF), "Interise", MassChallenge, Merrimack Valley Sandbox, among others. As a collaborating partner with the Merrimack Valley Small Business Center, the Economic Development office has assisted in the opening of approximately 254 new businesses in the past five years, over half of which are minority owned businesses. Lowell's office of Economic Development has a great working relationship with these organizations as well as with the local business community. Fostering new business development, as well as providing technical and financial assistance to existing businesses, will be a top priority within the proposed HD Zone.

**Figure 12: The Southeast Asian Restaurant  
in Downtown Lowell**



**Supporting Energy efficiency projects:**

In 2011, the City of Lowell received a \$5 million federal stimulus grant from the Department of Energy. This grant enables owners of properties located within the Downtown Historic District to rehabilitate their properties to become energy-efficient. In addition, a newly established public-private partnership, committed nearly \$8 million into a loan pool to provide low-interest

loans to eligible energy-efficient retrofit projects. To date, the Department of Planning and Development is in the process of assisting more than two dozen buildings.

**Promoting Arts, Culture and Entertainment:**

**Lowell Memorial Auditorium:** Following a nearly \$8 million renovation to the Lowell Memorial Auditorium in 1985, the City was awarded a grant from the Cultural Facilities Funds in 2008 in the amount of \$564,00 for selective renovations. The City matched this grant with over \$2 million in funds to replace the roof, HVAC systems, decorative masonry repair, interior painting and plastering, and electrical and gas piping associated with new systems. In addition, a total of 273 solar panels were installed on the roof and other energy efficiency upgrades. A second Cultural Facilities Fund grant was awarded in 2009 in the amount of \$310,000 that has been matched by the City and used for the replacement of the fire alarm system and flooring. Using a full building assessment, completed in late 2005, the City intends to seek additional funds to steadily and strategically address building maintenance and upgrades. This construction project is underway.

**Paul E. Tsongas Center:** Lowell was awarded a state grant for \$20 million in 1994 for construction of a 3,600 seat multi-purpose arena, which is the home of the UMass Lowell Division 1 Hockey Team. The City and the University committed \$4 million each to the construction of the facility. This facility makes Lowell a destination point for northern Massachusetts, New Hampshire, and Southern Maine for sports, recreation, and concerts. In 2010 the ownership of the \$24 million, 3,600 seat arena, was transferred to UMass Lowell. The university also acquired an adjacent lot, for \$800,000 from the city. An advisory commission has been recently created to oversee the redevelopment of the 3 acre riverfront parcel to ensure that the development of this site will be compatible with the Tsongas Center, the downtown's continuous revitalization efforts, and the City's Master Plan.

**Lelacheur Park:** A 4,700 seat, \$10.4 million baseball stadium was opened in 1998 and is home to the Lowell Spinners, a Single-A Minor League franchise of the Boston Red Sox, and the UMass Lowell baseball team. Eight million dollars came from state sources and \$2.4 million from the City. The Spinner's commissioned a Condition Assessment Report that is the basis for a series of maintenance and enhancement efforts in the years ahead. The capital account under the lease allowed the City to fund the repair of the outfield wall which includes replacing 137 boards and painting the entire steel frame in fiscal year 2011. The City Council authorized funding for immediate, short, and long term repairs at the Stadium in July of 2010. A "Request For Proposals" (RFP) for architectural and engineering services has been executed for services to take the City through the next steps of repairs and upgrades. The majority of the immediate and short term repairs have been completed. A new HVAC system will be installed during FY 2013. As funding allows, and with the Lowell Spinners continued maintenance of the facility these improvements will maintain the facility in good overall condition.

**Promoting the City as the ideal place to live, work and play:**

The City adopted several marketing initiatives to highlight the City's abundant amenities for business and residential growth and expansion, committed to a three-year, one-million dollar multi-media marketing campaign to further promote Lowell, centered around the theme, "Alive. Unique. Inspiring." while continuing to utilize the tag line "There's a lot to like about Lowell." A branding exercise with key stakeholder groups (Lowell Plan, National Park Service, Greater Merrimack Convention and Visitors Bureau, University of Massachusetts-Lowell, etc.) resulted in a long-term, coordinated media strategy that leverages each dollar spent. This focused media campaign includes a comprehensive website (Lowell.org), social media, marketing collateral, and advertising and promotion in major media outlets such as the Boston Globe, the Lowell Sun, and key radio stations in the New England region.

The City also supports the Merrimack Valley Convention & Visitors Bureau. The Bureau promotes the Lowell National Historical Park, Merrimack Repertory Theater, Lowell Memorial Auditorium, the New England Quilt Museum, the Revolving Museum, Whistler House Museum of Art, American Textile History Museum, the Trolley Museum, Western Avenue Studios, the Arts League of Lowell, the Lowell Folk Festival, Lowell Quilt Festival, Southeast Asian Water Festival, and other special events. The City of Lowell is able to provide residents with top-notch entertainment venues typical of larger cities such as Boston.

**3. Key Economic Development Partners:**

**Lowell Plan:** The Lowell Plan, Inc. was established as a nonprofit economic development organization back in the 1980's. For over 30 years, the Lowell Plan has had a key role in fostering productive dialogue among the city's key leaders in business, government, education, and community development. The Lowell Plan has strengthened Lowell's public and private partnerships that have been vital to the City's renaissance. Current and future initiative includes: the Public Matters Program, a leadership and civic engagement initiative of The Lowell Plan conducted in partnership with Lowell National Historical Park; the Trolley project; and the most recent "Downtown Lowell Evolution Plan" (2011) funded by the Lowell Plan and authored by Jeff Speck from Speck & Associates, LLC.

**Lowell Development and Financial Corporation:** The LDFC was created by an Act of the Legislature in 1975 to provide a non-profit public body to provide low interest loans to property owners and commercial tenants in the central business district to renovate their facades in a manner consistent with the historic theme of the State and National Parks. Since 1975, the LDFC has financed nearly 200 projects citywide totaling over \$85 million in development. The LDFC has several funding programs for commercial and industrial development and down payment assistance for first time homebuyers. The LDFC also has loan pools available for start-

up downtown businesses and low interest loans for energy retro-fits for buildings in the downtown historic district. These pools were created with the help of area lending institutions. The LDFC currently has assets totaling nearly \$15 million and continues to work with the City of Lowell and local institutions to provide low interest financing to assist in the City's revitalization.

**Lowell National Historical Park:** The Lowell National Historical Park was established by a Congressional Act in 1978 to recognize Lowell's unique contribution to the American Industrial Revolution and to preserve and interpret key physical elements of 19<sup>th</sup> century manufacturing. Over the three (3) decade, the Park has been developed according to a plan approved by the Secretary of the Interior, and over \$170 million has been invested in the Park's historic preservation. The Park's major exhibit at the Boott Cotton Mills and the Tsongas Industrial History Center has been the focal point of the Park and provides a comprehensive view of the Park's themes. Over the next few years, the Park is undertaking a major multi-million dollar Canalway Development Program financed by both public and private sources that will enhance the City's 5.6-mile historic canal system. The City of Lowell and Lowell National Historical Park have been awarded more than \$3 million in federal grants for a proposed year-round trolley system carrying passengers from the Gallagher Intermodal Terminal to downtown Lowell and beyond. A \$1.5 million grant to the city will fund design of new tracks stretching from Dutton Street, through the Hamilton Canal District, over Appleton Street and through the South Common, as well as an expansion of tracks to the UMass Lowell East Campus. A separate \$1.5 million grant to the park will fund upgrades to existing tracks and the construction of a second track along Dutton Street heading toward the Gallagher Terminal.

**University of Massachusetts at Lowell (UML):** The University of Massachusetts at Lowell is an active partner in the City's economic development strategy. The University is actively providing research and development support to local start-up companies in need of expanded technical capacity. U-Mass Lowell is constructing an \$80 million dollar bio-and manufacturing center on Campus. Greater Lowell has been named as one of the top five regions for nanotechnology research, according to the Washington-based Project on Emerging Nanotechnologies. Recently, U-Mass Lowell has become a key player in the continuous Downtown revitalization by making three major real estate acquisitions in Downtown Lowell: the former "Doubletree Hotel", the Tsongas Arena, and most recently, the former Saint Joseph's Hospital on upper Merrimack Street. The purchase of the hotel alone represents a total investment of \$19 million dollars that brought over 300 students to the Downtown and will boost the local economy. Renamed the U-Mass Lowell Inn & Conference Center, it includes a reasonable number of hotel rooms available to hotel guests during school year and will make all rooms available to guests during the summer. The transformed Conference Center will also be open all year for various public/private functions. In February, 2010 UMass took ownership of the \$24 million, 3,600 seat Tsongas Arena and the adjacent 3 acre riverfront parcel. Most recently, the purchase of

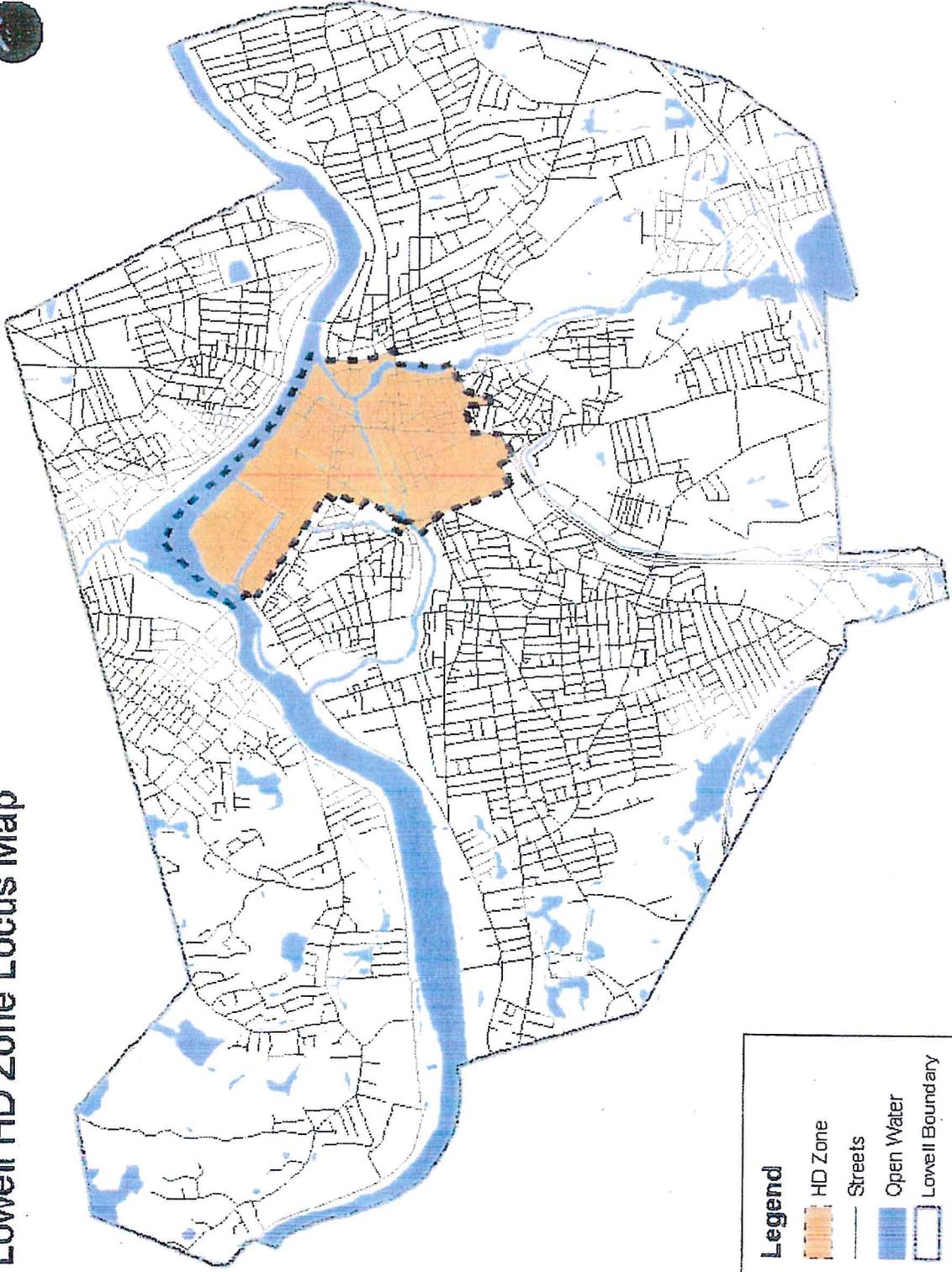
the partially vacant, former Saint Joseph's hospital, will allow UML to expand its campus and connect North, South and East campuses with the Downtown area. This expansion will revitalize the neighborhood and strengthen the nearby businesses.

**Middlesex Community College (MCC):** This two-year state supported school opened its Lowell campus in 1991 at the former Wang Training Center building located at the Lower Locks area of the Central Business District representing a total investment cost of approximately \$12.5 million dollars. Since then, the college has expanded its facilities and has occupied other buildings in the downtown area including the Morse Federal Building on East Merrimack St., the historic "Rialto" and several other buildings on Middle Street and Merrimack Street. MCC recently acquired the historic "Pollard Exchange" building on Middle Street in affiliation with the Middlesex Academy Charter School. This purchase resulted in the expansion of college's health and science programs as well as the Charter school's capacity to serve local students who have left high-school before graduating or face risks of dropping out. MCC's student enrolment surpasses 5,000 students (2011-12) and with an operating budget is approximately \$65 million dollars annually.

#### 4. HD Zone Maps and identification of proposed ED Activities



# Lowell HD Zone Locus Map

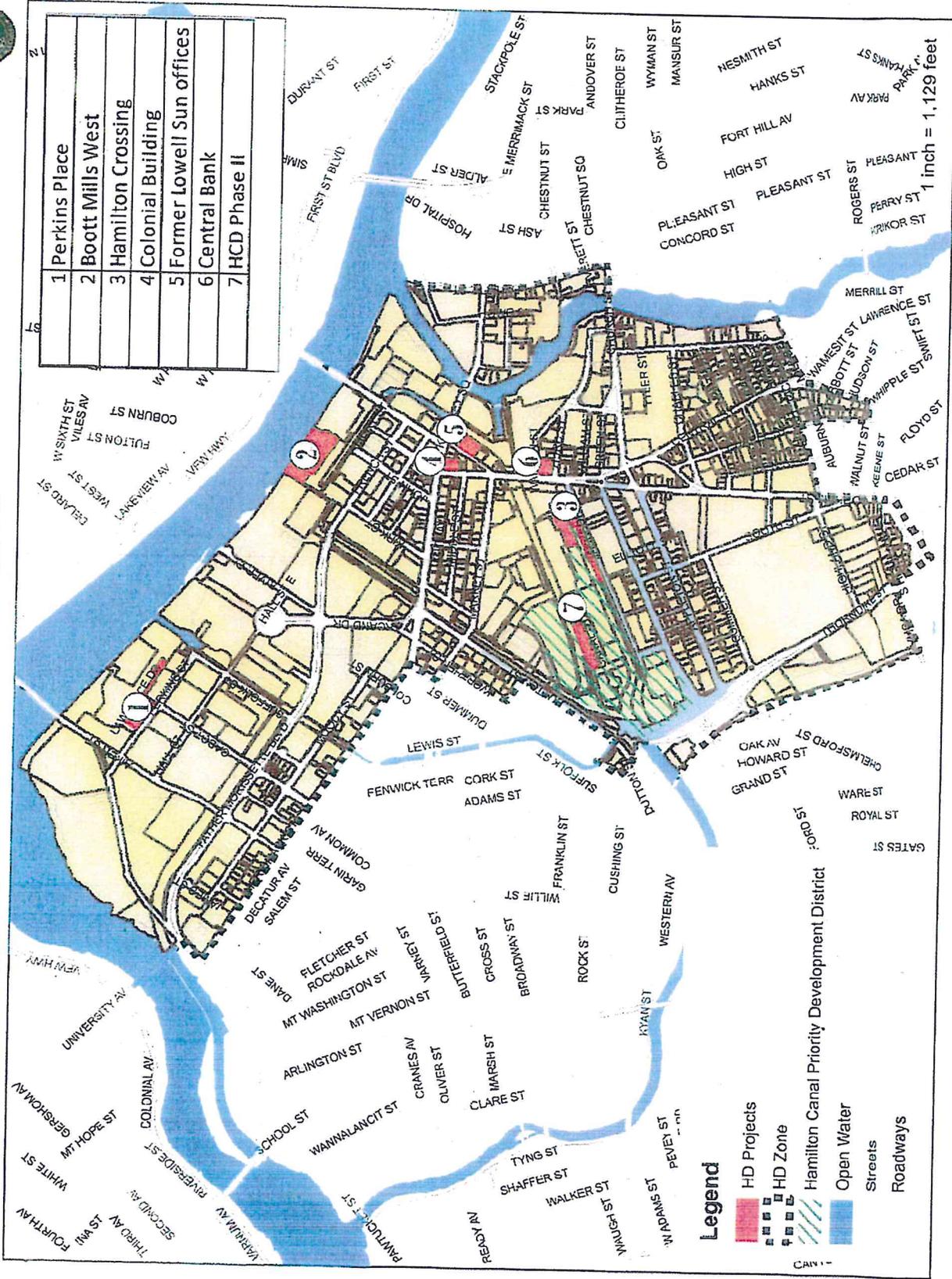


**Legend**

- HD Zone
- Streets
- Open Water
- Lowell Boundary

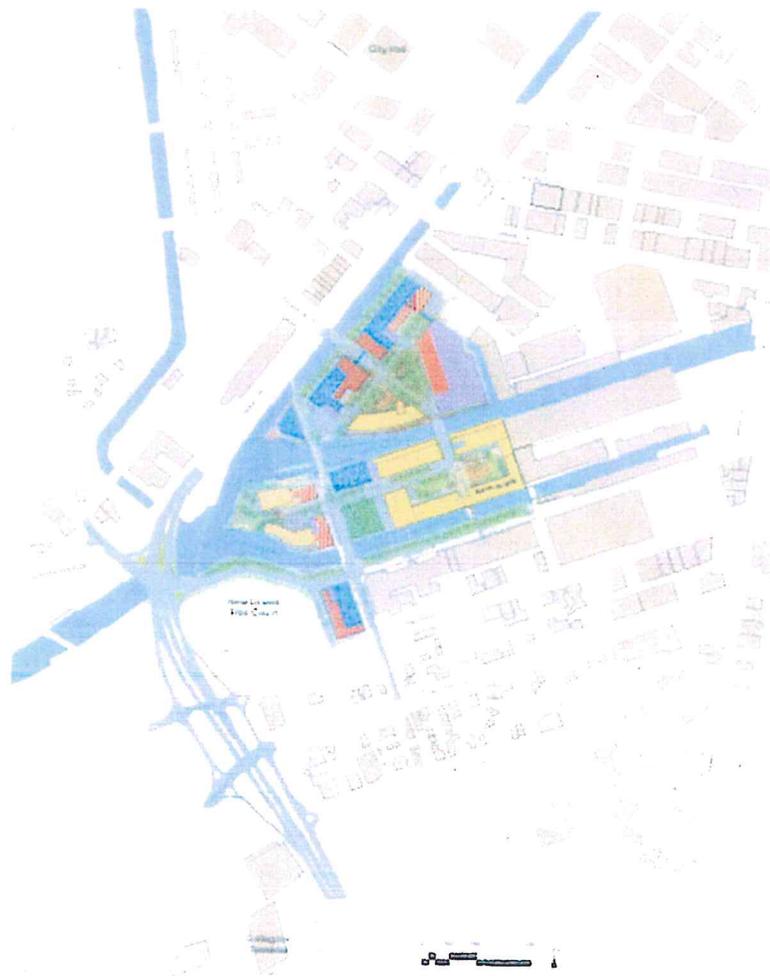
1 inch = 3,000 feet

# Proposed Housing projects within the HD Zone



1	Perkins Place
2	Boott Mills West
3	Hamilton Crossing
4	Colonial Building
5	Former Lowell Sun offices
6	Central Bank
7	HCD Phase II

## Hamilton Canal District Proposed Site Plan



- |   |   |  |
|---|---|--|
|  Residential |  Ground Floor Retail |  Potential Theater         |
|  Commercial  |  Parking             |  New/Reconfigured Streets |

## 5. Existing and proposed zoning

The following zoning districts can be found in the proposed HD zone. All allow residential development consistent with this plan:

- **Downtown Mixed-Use District (DMU):** Urban Retail and mixed-use commercial district to promote the vitality of Lowell's historic downtown by allowing a healthy mix of uses (residential and commercial).
- **Urban Mixed-Use District (UMU):** emphasizes on revitalizing the commercial areas in the urban neighborhoods near downtown.
- **Institutional Mixed-Use District (INST):** is designed to capitalize on the development potential of the major institutional campuses (such as U-Mass Lowell, Middlesex Community College and Lowell General) in the City, while also serving to contain the impact of these institutions.

In addition to the zoning districts, there are several overlay districts, as set forth in Article IX of the Lowell's Zoning Code. Many of these have been and will continue to be used to facilitate housing development in the HD Zone.

- **Artist Overlay District (AOD):** The AOD was established in 2003 for the purpose of encouraging artists to both live and work in the Downtown area, promoting further concentration of arts and culture to revitalize the Downtown area. According to the zoning code "Within the AOD, any existing building more than sixty (60) years old may be converted into artist live/work or residential use, containing two (2) or more dwelling units" and meets the requirements specified on section 9.2.5 of the Zoning Code.
- **Priority Development Sites:** The Hamilton Canal District is also a "Priority Development Site" under the MA General Law Chapter 43D. The purpose of this district is to promote residential, commercial, industrial and mixed-use economic development projects.
- **Hamilton Canal District Form-Based Code:** The purpose of the Hamilton Canal District Form-Based Code (HCD-FBC) is to insure that the development of the Hamilton Canal District is consistent with the goals of the Hamilton Canal District Master Plan created and approved in September of 2008 and the Jackson Appleton Middlesex (JAM) urban

renewal plan. The districts of the HCD-FBC are regulated through Section 10.3 of the Zoning Ordinance.

- Downtown Lowell Smart Growth Overlay District (SGOD):** The SGOD, as indicated on the zoning map, is an overlay district that allows for development of residential, mixed use and/or artist live/work unit. Projects under this Section 9.6 as an elective alternative to the regulations under the underlying zoning. The SGOD is authorized under G.L. Chapter 40R. The Lowell Historic Board is the appointed Plan Approval Authority.

The SGOD and AOD are designed to encourage redevelopment of existing building in the downtown where specific performance and design guidelines are met. The smart growth district streamlines permitting for redevelopment in the district that provides a minimum number of affordable housing units (according to MGL Chapt. 40R) where otherwise certain redevelopment projects would be subject to one or multiple Land Use Board review processes (Special Permit, Site Plan Review, etc.). The SGOD does not limit the review of Wetlands Regulations of Section 5-120 of the Code of Ordinances for the City of Lowell.

Below is a tabular analysis comparing existing zoning requirements to proposed zoning requirements (if any):

**Table 2: Proposed projects and zoning**

Proposed Project	Current Zoning	Allowed by Current Zoning	Allowed by Special Permit	Special Permit Granted
Boott Mills West	DMU	No	Yes	Yes
Hamilton Crossing	DMU/SGOD	Yes	--	---
Perkins Street	INST	No- SP	Yes	Yes
Hamilton Canal District (various long-term projects)	DMU/Form base Code/ 43 D site	Yes	--	--
Other proposed smaller Downtown Residential Projects (Article 12: Table of Uses)	DMU	No	Yes	
Mass Mills	DMU/SGOD	Yes	--	--



## 6. Project Eligibility

The proposed HD projects are eligible to receive a preliminary certification pursuant to 760 CMR 66.05(2):

- All proposed projects are located within the proposed Lowell HD Zone;
- All proposed projects contain two or more housing units for sale or lease;
- All proposed projects contain no more than 50 market-rate housing units;
- All proposed projects contain at least 80% of the housing units as market-rate;
- All proposed projects involve substantial rehabilitation of an existing structure;
- All proposed projects have municipal support.

Furthermore, the developers of the proposed residential projects, such as WinnDevelopment (Boott Mills & Lofts 27) and Pilot Investment (Perkins Place) have extensive experience in residential development projects in Lowell and have been successful in leasing existing units. The data below shows current lease and occupancy rates for The Apartments at Boott Mills, Lofts 27 as well as estimated asking rents for the proposed project at Boott Mills West:

**Table 3: Lofts 27 (27 Jackson Street) - Property Summary**

	Occupied	Occupied (%)	Vacant	Vacant (%)	Total
<b>Square Footage</b>	252,402	96.23%	9,888	3.77%	269,290
<b>Unit Count</b>	167	96.53%	6	3.47%	173

*Data Source: WinnDevelopment, 03/19/2012- includes both market-rate and affordable*

**Table 4: Lofts 27- Number of units; square footage; average rent per unit; and occupancy for market-rate units only**

Unit Type	Total units	Average S.F. per unit	Average Market-rent per unit	Occupied (%)
1Bd/1Bth	81	1,318	\$1,447.72	97.53
1Bd/2Bth	3	1,537	\$1,583.33	100
1Bd/2Bth	3	1,930	\$1,991.67	100
2Bd/2Bth	8	1,299	\$1,665.63	100
2Bd/2Bth	4	1,492	\$1,988.75	100
2Bd/2Bth	1	1,972	\$1,775.00	100
2Br/2Bth	4	1,977	\$2,075	100
2Br/2Bth	30	1,970	\$1,919.17	100
2Br/2Bth	4	1,475	\$1,775.00	75
<b>Totals</b>	<b>138</b>	<b>1,663</b>	<b>\$1,800.00</b>	<b>96.9</b>

*Data Source: WinnDevelopment, 03/19/2012- includes market-rate data only.*

**Table 5: The Apartments at Boott Mills (141 John Street) - Property Summary**

	Occupied	Occupied (%)	Vacant	Vacant (%)	Total
Square Footage	173,402	99.32%	1,194	0.68%	174,596
Unit Count	153	99.35%	1	0.65%	154

*Data Source: WinnDevelopment, 03/19/2012- includes both market-rate and affordable*

**Table 6: The Apartments at Boott Mills - Number of units, square footage, average rent per unit, and occupancy for market-rate units only**

Unit Type	Total units	Average S.F. per unit	Average Market-rent per unit	Occupied (%)
1Bd/1Bth	30	803	\$1,305.50	100
1Bd/1Bth w/De	34	978	\$1,419.29	100
1Bd/2Bth w/	1	1,343	\$1,465.00	100
2Bd/2Bth	30	1,179	\$1,666.83	96.67
2Bd/2Bth w/	11	1,576	\$1,819.55	100
2Bd/3Bth w/	10	1,709	\$1,929.50	100
3Br/3Bth	5	1,495	\$2,168.00	100
3Br/3Bth w/	1	2,065	\$2,290.00	100
<b>Totals</b>	<b>122</b>	<b>1,393</b>	<b>\$1,757.00</b>	<b>99.5</b>

*Data Source: WinnDevelopment, 03/19/2012 (market-rate only)*

**Table 7: Boott Mills West- Proposed 1st-year Rentals Analysis**

<i>Residential</i>	Studio	1 BR	1 BR + Den	2 BR / 1 Bath	2 BR / 2 Bath	2 BR + Den	3 BR	Total
<b>Number of Units</b>	0	19	15	5	12	22	4	77
Market Rate	0	15	13	2	10	18	3	61
Affordable <80% AMI	0	4	2	0	2	4	1	13
Affordable <60% AMI	0	0	0	2	0	0	0	2
Affordable <50% AMI	0	0	0	1	0	0	0	1
<b>TOTAL</b>	0	19	15	5	12	22	4	77
<b>Square Footage</b>	0	923.4	1,107.8	1,087.0	1,266.2	1,386.1	1,412.0	85,499
<b>Market Rent</b>								
Per Square Foot		1,175	1,350	1,450	1,600	1,700	2,100	
		\$1.27	\$1.22	\$1.33	\$1.26	\$1.23	\$1.49	\$1.30
<b>Affordable Rent (&lt;80% AMI)</b>								
Gross Maximum	1,138	1,219	1,219	1,463	1,463	1,463	1,690	
Utility Allowance	(51)	(54)	(54)	(102)	(102)	(102)	(132)	
Net Maximum	1,087	1,165	1,165	1,361	1,361	1,361	1,558	
Pro Forma	0	1,150	1,165	1,360	1,360	1,360	1,550	
<b>Affordable Rent (&lt;60% AMI)</b>								
Gross Maximum	977	1,046	1,046	1,256	1,256	1,256	1,450	
Utility Allowance	(51)	(54)	(54)	(102)	(102)	(102)	(132)	
Net Maximum	926	992	992	1,154	1,154	1,154	1,318	
Pro Forma	0	990	990	1,150	1,150	1,150	1,315	
<b>Affordable Rent (&lt;50% AMI)</b>								
Gross Maximum	814	872	872	1,046	1,046	1,046	1,208	
Utility Allowance	(51)	(54)	(54)	(102)	(102)	(102)	(132)	
Net Maximum	763	818	818	944	944	944	1,076	
Pro Forma	0	815	815	940	940	940	1,075	
<b>Annual Potential Rental Income</b>								
Market	0	211,500	210,600	34,800	192,000	367,200	75,600	1,091,700
Affordable 80% AMI	0	55,200	27,960	0	32,640	65,280	18,600	199,680
Afford. 50%/60% AMI	0	0	0	38,880	0	0	0	38,880
<b>TOTAL</b>	0	266,700	238,560	73,680	224,640	432,480	94,200	1,330,260

*Data Source: Rees-Larkin Development; May, 2012*

7. Identification of the Geographic Area for establishing the minimum pricing for market-rate units in the HD projects.

Table 8: HDIP Pricing Area

<u>2010 Census Tract</u>	<u>2006-10 ACS Median Housing Income</u>
3883	\$18,002
2119	\$25,163
3124	\$30,583
3101	\$32,190
3106.02	\$54,764
3105	\$56,328
3106.01	\$58,590
3120	\$60,691
3125.02	\$74,961
3125.01	\$80,179

2012 Lowell MFI: \$92,900

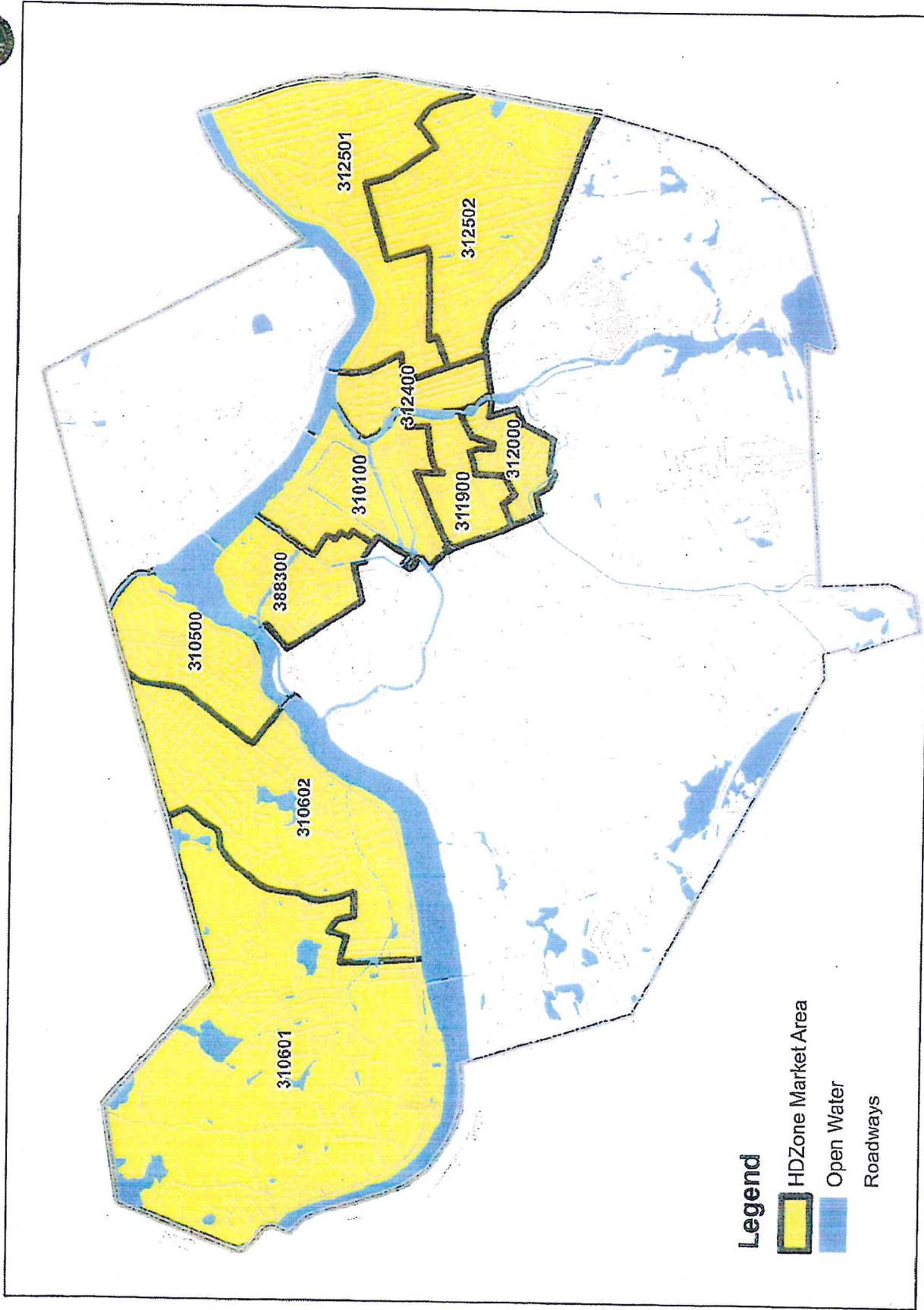
60% Lowell MFI: \$55,740

Area Median Income of  
HDIP pricing Area: \$55,546

110% of HD Pricing  
Area Median Income: \$61,101

*HDIP Zone Tracts in Italics*

# Lowell HDIP Market Area



### 8. Timeline for Implementation of the HD Zone Plan

Year 1-5	Year 5-10	Year 10-15	Year 15-20
<ul style="list-style-type: none"> <li>- Implementation of the HD Zone</li> <li>- Boott Mills (West) Project approved as an HD project and completed</li> <li>- Perkins St Project approved as an HD project and completed</li> <li>- Other smaller residential projects approved and completed: Colonial Building; Lowell Sun Building, Central Bank Building</li> <li>- UMass Lowell Emerging Technologies and Innovation Center Completed</li> <li>- UMass Lowell University Crossing completed</li> <li>- New Bridge over the Merrimack River completed</li> <li>- Improvements to the Lowell Connector completed</li> <li>- Bike routes connecting U-Mass Lowell North and East Campus and Gallagher Terminal completed</li> </ul>	<ul style="list-style-type: none"> <li>- Hamilton Crossing Project approved as an HD project and completed</li> <li>- Hamilton Canal District project advanced</li> <li>- Trolley expansion completed</li> <li>- Lowell Trial Court Completed</li> <li>- Other smaller additional residential development projects completed</li> </ul>	<ul style="list-style-type: none"> <li>- Hamilton Canal District project advanced</li> <li>- Other smaller additional residential development projects completed</li> </ul>	<ul style="list-style-type: none"> <li>- Hamilton Canal District Project completed</li> <li>- Other smaller additional residential development projects completed.</li> <li>- HD Zone Plan fully implemented</li> </ul>

### 9. Duration of the HD Zone Plan and Duration of the Tax Increment Exemption Agreements

The proposed HD Zone designation will be in effect for **twenty (20) years** from the date of approval by DHCD.

Each Tax Increment Exemption agreement will be in effect for **ten (10) years**.

tax increment exemption agreement to align with the terms of the historic tax credit requirements.

Below is the proposed Tax Increment Exemption schedule for eligible projects:

<u>Year</u>	<u>Exemption (%)</u>
Yr. 1	25%
Yr. 2	20%
Yr. 3	15%
Yr. 4	10%
Yr. 5	10%
Yr. 6	10%
Yr. 7	10%

#### **10. Affirmative Fair Housing Principles:**

The City of Lowell, Massachusetts is dedicated to creating fair and open access to affordable housing and promoting compliance with state and federal civil rights obligations. The Affirmative Fair Housing Marketing Plan (AFHMP) is a marketing strategy designed for rental units and sales of dwellings that are being marketed. Project owners must adopt affirmative marketing procedures and requirements for any housing assisted by federal or state grant programs administered through the City of Lowell's Department of Planning and Development, including but not limited to, CDBG funds (when used by CBDOs for new unit construction), NSP funds, or HOME funds (when the development includes five or more assisted units). Affirmative marketing differs from general marketing activities because it specifically targets potential tenants and homebuyers who are least likely to apply for housing, in order to make them aware of available affordable housing opportunities. See "The City of Lowell, MA Fair Housing Marketing Plan & Procedures" (Appendix A).

#### **11. Compliance to other Municipal Plans relating to planning, community and economic development:**

The goals and proposed activities of the HD Plan are based on the following public plans:

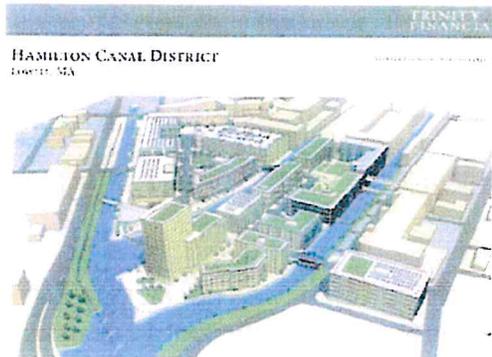
- Downtown Lowell Evolution Plan (Jeff Speck from Speck & Associates, LLC.) (2011)
- Hamilton Canal District Master Plan (2008)
- The City's Master Plan (2003)

- The City's Master Plan (2003)
- Urban Land Institute (ULI) Advisory Services Panel Report (2003)

The Downtown Lowell Evolution Plan was funded by the Lowell Plan and authored by Jeff Speck from Speck & Associates, LLC. Completed in 2011, this report is not only the most recent study of the Downtown area, but also the most comprehensive and detailed planning document addressing the area proposed for an HD zone. The implementation of this plan will be instrumental in shaping Downtown's future. In this plan, Speck acknowledges that the residential growth experienced in the past 10-years has been crucial for the City's economic growth and success. He also agrees that there is a continuing demand for market-rate housing; yet, more than ever, developers need more financial incentives to make these projects feasible. Speck points out the need for a greater concentration of residents in the Downtown, to spur the growth of retail and office sectors in Downtown and Citywide. Throughout the plan Speck's descriptions of Downtown's amenities such as the Tsongas Center, the Lelacheur Park, and the Lowell Memorial Auditorium, illustrates that Downtown Lowell is well poised to attract new residents in the near future, such as empty-nesters and young-professionals.

The Hamilton Canal District Master Plan details the redevelopment of the Hamilton Canal District, a 15-acre parcel, representing a \$700-\$800 million investment that will create nearly 2 million square feet of new building space, leading to the creation of at least 400 and up to 1,800 new permanent jobs in the City. The project will include the development of over 700 new units of mix-income housing, up to 55,000 square feet of retail, and up to 450,000 square feet of commercial/office space. Additionally, the Massachusetts Division of Capital Asset Management (DCAM) will construct the new 225,000+ square foot, \$175 million Lowell Trial Court on a portion of the site. The City Council voted unanimously to approve the Hamilton Canal District Master Plan that outlines the redevelopment vision for the site, as well as the Land Disposition Agreement with Trinity Financial, the master developer for this site, that outlines and ensures the sale and development of the property by Trinity over the next 10-years.

**Fig. 13: Proposed development at the Hamilton Canal District**



The City’s Master Plan was adopted in 2003 by the City Council and currently being updated. The Master Plan calls for an increase of market-rate housing development in Downtown Lowell not only to balance out the pre-existing affordable housing units but also to consequently increase the area’s purchasing power in order to sustain the retail and commercial activity within the Downtown core. The “Existing Conditions” report of the Master Plan also argues that Lowell has done its fair share of affordable housing development, exceeding the State’s goal of 10% affordability under Chapter 40B, as showing on the table below:

**Table 9: Subsidized Housing for the Cities and Towns that make up the Lowell PMSA**

City/Town	Population	Housing Units	Subsidized Housing	Percent Subsidized	Units for 10% State Goal of Subsidized Housing
Lowell	106,519	41,431	5,212	12.6%	3,947
Dracut	29,457	11,351	590	5.2%	1,135
Tewksbury	28,961	10,848	967	8.9%	1,085
Billerica	40,243	14,481	1,186	8.2%	1,448
Chelmsford	33,802	13,807	966	7.0%	1,381
Westford	21,951	7,876	347	4.4%	788
Tyngsboro	11,292	4,206	194	4.6%	421
Pepperell	11,497	5,446	122	2.2%	545
Groton	10,646	3,989	197	4.9%	399
Dunstable	3,179	1,098	0	0.0%	110
<b>Totals</b>	<b>297,547</b>	<b>112,570</b>	<b>9,781</b>	<b>9%</b>	<b>11,257</b>
<b>Lowell %</b>	<b>38.20%</b>	<b>41.10%</b>	<b>53.3%</b>		

Source: Massachusetts Department of Housing and Community Development, 2010 Census

The Urban Land Institute (ULI) Advisory Services Panel Report (2003) recommends that Lowell’s new future relies on becoming “an urban residential commuter suburb of Boston with a mix of

housing types and incomes, a strong arts and cultural community, and a strong tourist base—and eventually, as an incubator for small and mid-size “creative” companies. Maintaining and improving Lowell’s quality of life will be the key to its future. There is no reason that Lowell should not set the goal of becoming one of the top-ten best small American cities in which to live (...) Downtown Lowell appears to be in the process of becoming a hip, affordable, urban bedroom community for people who work in Boston.”

**Fig. 14:** ULI Report: the four study areas surrounding the Downtown core.

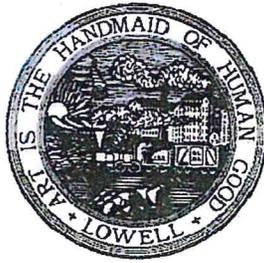


## Appendix

*Appendix A:*

**CITY OF LOWELL**

**AFFIRMATIVE FAIR HOUSING MARKETING  
PLAN AND PROCEDURES**



## CITY OF LOWELL

# AFFIRMATIVE FAIR HOUSING MARKETING PLAN AND PROCEDURES

City of Lowell  
Department of Planning and Development  
J.F.K. Civic Center  
50 Arcand Drive  
Lowell, MA 01852  
Phone (978)446-7200 X 1404  
Fax (978) 446-7014



## Affirmative Fair Housing Marketing Plan

### OVERVIEW OF THE FAIR HOUSING MARKETING PLAN AND PROCEDURES

The City of Lowell, Massachusetts is dedicated to creating fair and open access to affordable housing and promoting compliance with state and federal civil rights obligations. The Affirmative Fair Housing Marketing Plan (AFHMP) is a marketing strategy designed for rental units and sales of dwellings that are being marketed. Project owners must adopt affirmative marketing procedures and requirements for any housing assisted by federal or state grant programs administered through the City of Lowell's Department of Planning and Development, including but not limited to, CDBG funds (when used by CBDOs for new unit construction), NSP funds, or HOME funds (when the development includes five or more assisted units). Affirmative marketing differs from general marketing activities because it specifically targets potential tenants and homebuyers who are least likely to apply for housing, in order to make them aware of available affordable housing opportunities.

This marketing plan and procedure is a guide to assist the City of Lowell, and its recipients and sub recipients receiving funds. It summarizes AFHM plans and affirmative marketing procedures as required by the Department of Housing and Urban Development.

The Project owner is responsible for resident selection, including but not limited to, drafting the resident selection plan, marketing, administering the initial lottery process, and determining the qualification of potential buyers and/or tenants. The Project owner is responsible for paying for all of the costs of affirmative fair marketing and administering the lottery.

### AFFIRMATIVE FAIR HOUSING MARKETING PLAN

#### Contents of the AFHMP

In developing an Affirmative Marketing Plan, the City of Lowell requires all applicants to include the following:

- Informational materials including a general description of the overall project that provides the number of market and affordable units, amenities, number of parking/garage spaces per unit, distribution of bedrooms by market and affordable units, accessibility, etc.
- Description of resident eligibility requirements
- Lottery and resident selection procedures
- Description of the preference system being used (if applicable)
- Description of the measures that will be used to ensure affirmative fair marketing will be achieved including a description of the affirmative fair marketing and outreach methods that will be used, sample advertisements to be used, and a list of publications where ads will be placed.
- State the indicators to be used to measure the success of the marketing program. The effectiveness of the marketing program can be determined by noting if the program effectively attracted renters or buyers who were from majority and minority groups, persons with disabilities and their families, and families with children (if applicable).
- For homeownership transactions, a description of the use restriction and/or deed rider.
- Resident application materials which include the following:
  - The application form
  - A statement regarding the housing providers' obligation not to discriminate in the selection of applicants

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- Information indicating that disabled persons are entitled to request a reasonable accommodation of rules, policies, practices, or services, or to request a reasonable modification of the housing, when such accommodations or modifications are necessary to afford the disabled person equal opportunity to use and enjoy the housing.<sup>1</sup>
- An authorization for consent to release information.

The City of Lowell, DPD must approve the AFHMP before the marketing process commences.

The AFHMP shall be applied to affordable units upon availability, for the term of affordability, and must consist of actions that provide information, maximum opportunity, and otherwise attract eligible persons protected under state and federal civil rights laws that are less likely to apply. Note that the advertising component of the AFHMP applies to all units, regardless of affordability.

### Marketing and Outreach

Property Owners are required to make a "good faith effort" to carry out the provisions of the City of Lowell's Affirmative Marketing requirements. Good faith efforts are recorded activities and documented outreach to those individuals identified as least likely to apply. Examples of such efforts include:

- **Advertising** in print and electronic media that is used and viewed or listened to by those identified as least likely to apply. Advertisements should be placed in local and regional newspapers, and newspapers that serve minority groups and other groups protected under fair housing laws. Notices should also be sent to local fair housing commissions, area churches, local and regional housing agencies, local housing authorities, civic groups, lending institutions, social service agencies, and other non-profit organizations.
- **Marketing** housing to specific community, religious or other organizations
- **Developing a brochure or handout** that describes facilities to be used by buyers or renters (e.g., transportation services, schools, hospitals, industry, and recreational facilities). The brochure should also describe how the proposed project will be accessible to physically handicapped persons and any reasonable accommodations made to persons with disabilities
- **Insuring** that the management staff has read and understood the Fair Housing Act, and the purpose and objectives of the AFHM Plan.

Marketing should be comparable in terms of the description of the opportunity available, regardless of the marketing type (e.g. local newspaper vs. minority newspaper). The size of the advertisements, including the content of the advertisement, should be comparable across regional, local, and minority newspapers.

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<sup>1</sup> Note: Legal obligations regarding accessibility and modifications in housing extend beyond the Massachusetts Architectural Access Board requirements, including federal requirements imposed by the Fair Housing Act, the Americans with Disabilities Act, and the Rehabilitation Act. Under state law, in the case of publicly assisted housing, multiple dwelling housing consisting of ten or more units, or contiguously located housing consisting of ten or more units (see M.G.L. c. 151B, subsection 1 for definitions), reasonable modification of existing premises shall be at the expense of the owner or other person having the right ownership if necessary for the disabled person to fully enjoy the premises. M.G.L. c. 151B subsection 4(7A). See also 24 CFR part 8 for Rehabilitation Act requirements for housing providers that receive federal financial assistance.

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Advertisements should run a minimum of two times over a sixty day period and be designed to attract attention.

Pursuant to fair housing laws,<sup>2</sup> advertising must not indicate any preference or limitation, or otherwise discriminate based on color, race, disability, religion, sex, familial status, sexual orientation, national origin, genetic information, ancestry, children, marital status, or public assistance reciprocity. Exceptions may apply if the preference or limitation is pursuant to a lawful eligibility requirement. All advertising depicting persons should depict members of classes of persons protected under fair housing laws, including majority and minority groups.

The Fair Housing logo () and slogan ("Equal Housing Opportunity") should be included in all marketing materials. The logo may be obtained at HUD's website:  
<http://www.hud.gov/library/bookshelf/1/hudgraphics/theologo.cfm>.

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All Project Owners are required to do the following:

#### Outreach Documentation

At least once annually, conduct a public outreach effort that will make available public information on all rental units that have received circulation.

- All marketing of assisted housing will be jurisdiction-wide and all advertising will be placed in sources of wide circulation.
- Media sources should include advertisement to a particular audience, (e.g. newspapers that serve protected classes).
- All advertisement and brochures, and other written materials should be published in multiple languages, in order to reach non-English speaking audiences and display the equal opportunity logotype and slogan.
- Contact organizations whose membership or clientele consists primarily of protected class members.
- The project owner must display the Equal Opportunity logo and fair housing poster in an area accessible to the public (e.g., rental office).

#### File Documentation

The City of Lowell, Department of Planning and Development, will review for compliance project owners AFHM plan in accordance with Compliance procedures as set forth in 24 CFR Part 108. All project owners must keep the following materials in the AFHM file for future monitoring of records:

1. Copies of advertisements, brochures, leaflets, and letters to community contacts.
2. Maintenance of information on the race, sex and ethnicity of applicants and tenants to demonstrate the results of the owner's affirmative marketing efforts.

<sup>2</sup> 42 U.S.C. subsection 3604(c); M.G.L. c. 151B, subsection 4(7B)

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In instances of noncompliance by a project owner, a finding will be issued and corrected action taken by the project owner in the time specified. The project owner will for the period of affordability maintain information demonstrating compliance with the requirements in this marketing plan.