

City of Lowell



Neighborhood Revitalization

Strategic Area (NRSA)

FFY2025-2030

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Introduction:

The City of Lowell is designating a Neighborhood Revitalization Strategy Area (NRSA) that is shown in Map 1.

Per the Notice #CPD-16-16 issued by U.S. Department of Housing and Urban Development, “Neighborhood Revitalization Strategy Areas (NRSAs) in the Community Development Block Grant (CDBG) Entitlement Program,” major goals are to invest CDBG resources to community revitalization, and to create opportunity in distressed neighborhoods by stimulating the investment of human and economic capital and by economically empowering low-income residents.

Notice #CPD 96-01 “CDBG Neighborhood Revitalization Strategies” contains certain criteria directed to public agencies when applying for an NRSA designation. This application meets all expectations as stated below:

1. The NRSA must be submitted with the 5-Year Consolidated Plan, or it must be made an amendment to the existing Consolidated Plan.
2. Grantee must clearly identify the neighborhood’s boundaries, and the boundaries must be contiguous.
3. The designated area must be primarily residential and contain a percentage of low- to moderate-income residents equal to the grantee’s “upper quartile percentage,” as determined by the most recent decennial census, or 70%, whichever is less, but in any event, not less than 51%
4. The strategy must be developed in consultation with the areas’ stakeholders, residents, owners/operators of businesses and financial entities, non-profit organizations, and community groups that are in or serve the neighborhood.
5. An economic assessment of the area must be completed to examine (a) the current economic and neighborhood conditions, (b) opportunities for improvement, and (c) problems that are likely to be encountered within the area.
6. The implementation plan must encourage the area’s economic progress with a focus on activities that will create meaningful jobs for the unemployed and low- to moderate-income residents of the area.
7. The plan must support activities for the substantial revitalization of the neighborhood; and
8. The strategy must identify readily achievable performance benchmarks.

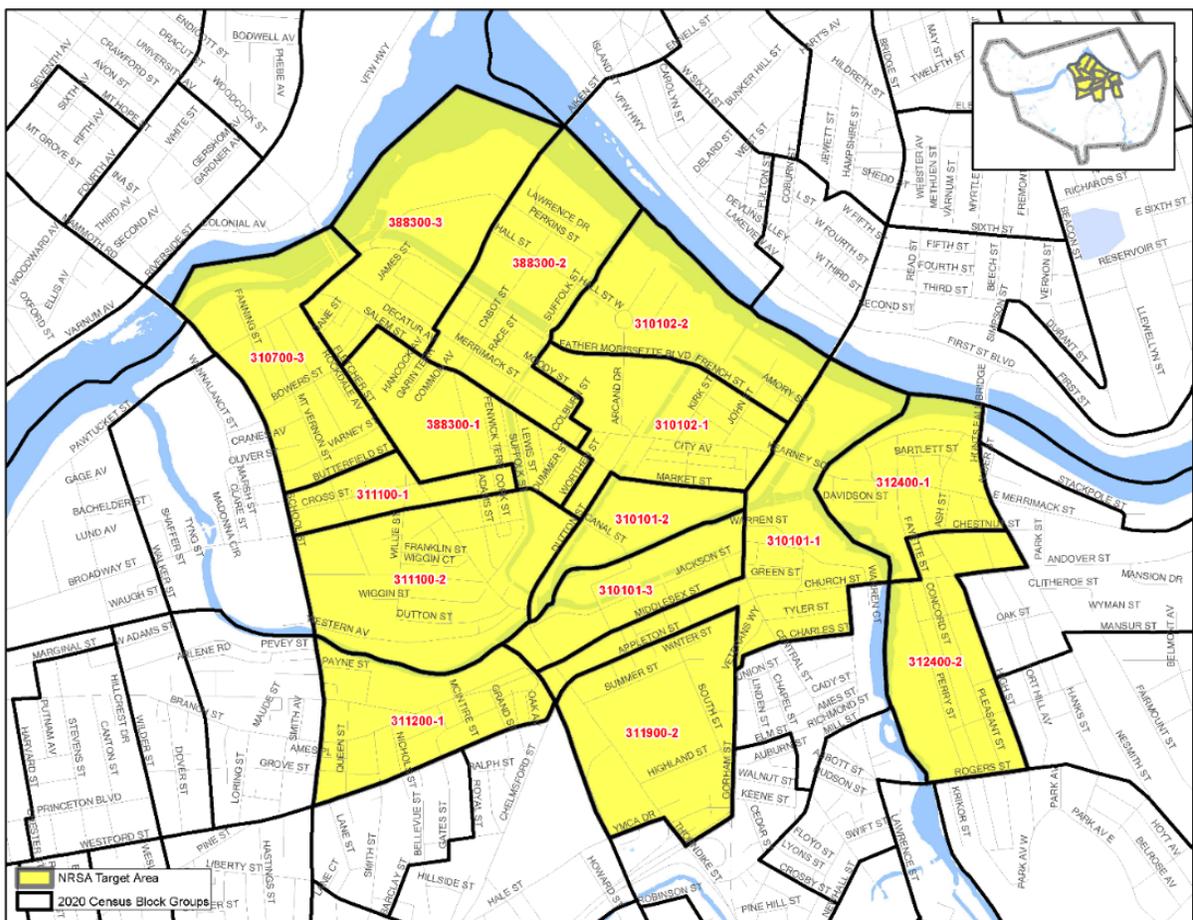
The City of Lowell NRSA area was designated after the city reviewed and analyzed various existing urban renewal and study area plans that examined areas of the city with high poverty, building and infrastructure deterioration economic decline, and disinvestment. The city also compared more recent Census data in these geographical areas, conducted community surveys, and gathered input from the broader community. Several consultations and meetings were held with various agencies that serve low-income persons. More information on the input for this study and analysis is detailed in the consultation and data sections of this Plan. The selected area includes distressed neighborhoods. The designated NRSA also overlaps with other previous urban renewal

related study areas which are as follows: Acre, Jackson- Appleton-Middlesex Street (JAM), and Hamilton Canal Innovation District (HCID) an area which will be discussed later.

Target Area:

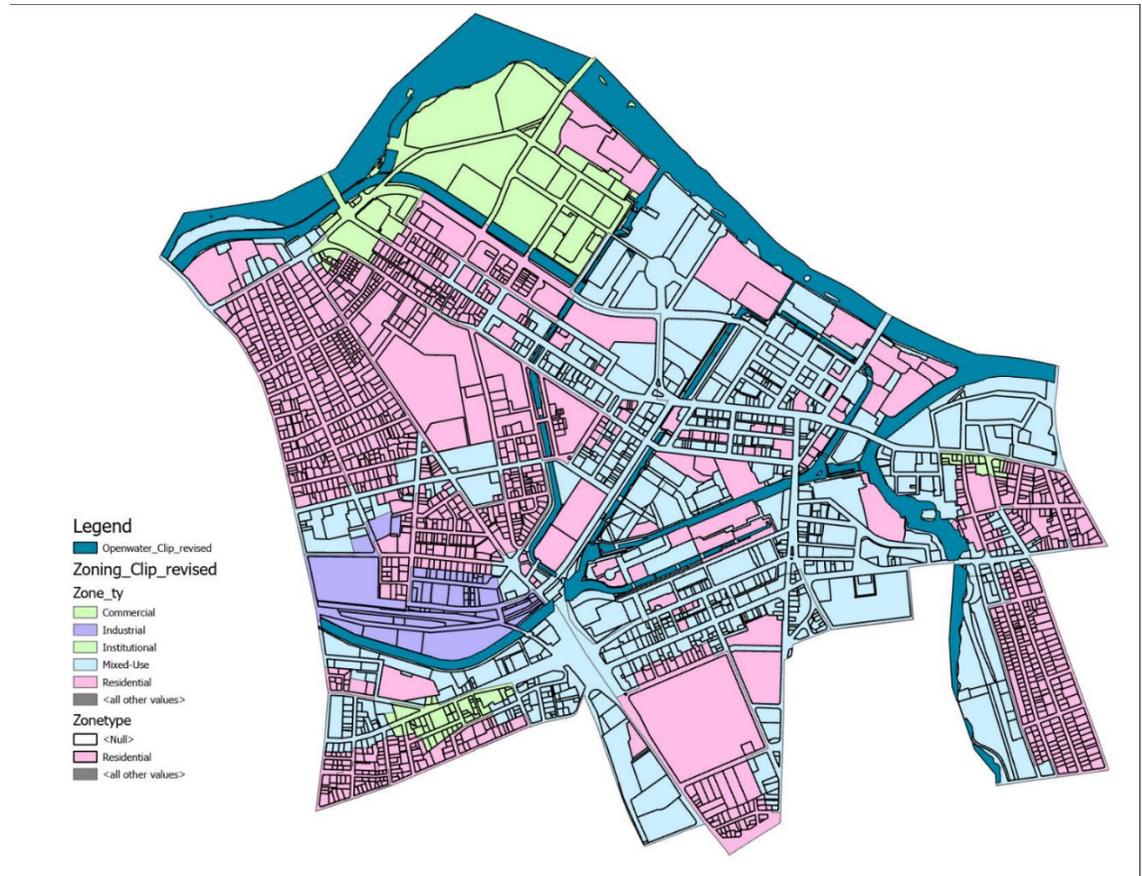
The NRSA will focus on the following areas: parts of Cambodia Town, Back Central, Lower Belvidere and Acre, and Downtown Lowell. Except for Cambodia Town all these areas have state approved urban renewal areas.

Map 1 Target Area:



Source: Lowell GIS

Map 2: Residential and Zoning Parcels



Source: Lowell Department of Planning and Development

To be considered an eligible area 60% of the area needs to be residential. The table below explains what the colors mean.

Table 1: Key

Color	Definition
Green – Commercial	Commercial
Green- Institution/Official	UMass Lowell
Blue	Commercial
Pink	Residential

Below is a Table of the area by census block and the Low-mod percentages based on 2016-20 5-year ACS data. New census tracts were added using 2020 data that HUD does not account for in this timeframe.

Table 2: NRSA Census Tracts and Low Mod %

Census Block - Census Bureau	Census Block- HUD	Low Mod %	Low Mod Pop	Total Population
310101-1	3101.01	78.1	1140	1460
310101-2	3101.02	69.6	665	955
310101-3	3101.03	29.1	185	635
310700-1	3107.01	74.2	1410	1900
310702-2	3107.02	76.2	240	315
310700-3	3107.03	64.3	1205	1875
311100-1	3111.01	65.5	760	1160
311100-2	3111.02	65.6	1085	1655
311200-1	3112.01	89.8	1145	1275
311900-2	3119.02	92.2	1125	1220
312400-1	3124.01	95.7	560	585
312400-2	3124.02	71.6	1225	1710
388300-1	3883.01	98.8	1610	1630
388300-2	3883.02	73.1	790	1080
388300-3	3883.03	91.3	895	980
Total NRSA		75.67 %	14,040	18,435
Total Lowell		56.70%	61,140	106,565

History of Lowell:

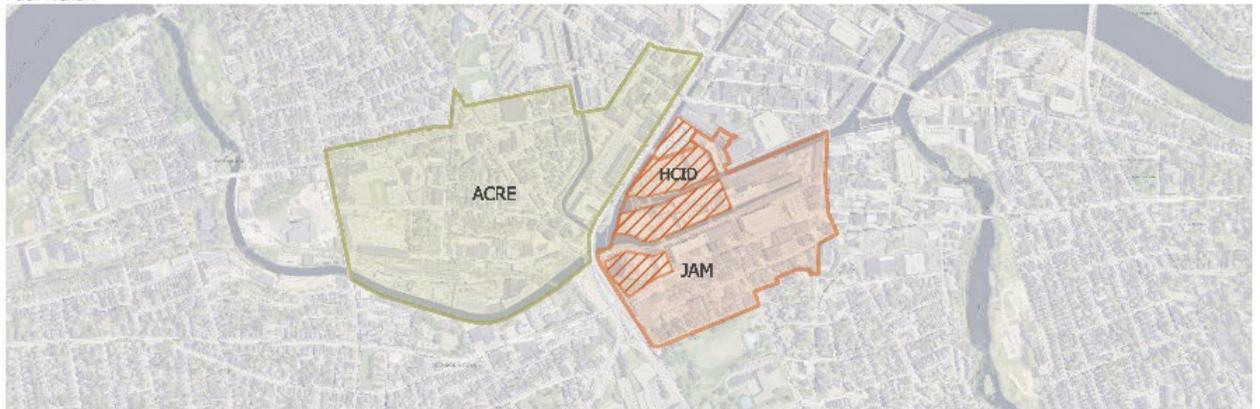
Lowell was one of the earliest American communities to experience the Industrial Revolution in the 1800s. The city quickly gained prominence for its textile mills, innovative canal system, and cutting-edge technology of the era. This rapid industrial growth positioned Lowell as the second-largest city in New England by 1840.

However, by the early 20th century, the city’s economic landscape began to shift. The Great Depression and increased competition from Southern manufacturers, where production costs were lower, led to a sharp decline in mill employment. By the 1950s, many of Lowell’s mills and factories had closed, leaving behind abandoned structures and a weakened local economy. As a result, surrounding neighborhoods that had once thrived around these industries also began to deteriorate due to widespread job loss.

In recent years, the City of Lowell has dedicated significant resources to revitalizing these once-vibrant neighborhoods. Many of the census tracts within the Neighborhood Revitalization Strategic Area (NRSA) have been directly impacted by the long-term economic decline tied to the loss of mill-related activity. Today, efforts are underway to improve these areas and stimulate sustainable growth. Previous attempts to revitalize these areas have negatively impacted residents in the area due to displacement and unevenly felt benefits.

Map 3. Previous Urban Renewal Study Areas

Urban Renewal Areas
Lowell, MA
May, 2024
Paul Neilan



Source: Lowell Department of Planning and Development

The Acre Urban Renewal Plan:

One of the areas the NRSA overlaps with is the Acre. “The Acre,” one of Lowell’s earliest neighborhoods, reflects a wide range of cultures resulting from over 170 years of migration. The population of the Acre grew rapidly in the 1840s as Irish immigrants, who were escaping poverty and famine in their homeland, streamed into Lowell. At the same time, Yankee “mill girls” organized turnouts for higher wages and a shorter (ten-hour) workday. The availability of unskilled jobs attracted poor immigrants, despite long hours and low pay. Mill managers hired these new arrivals and thereby blunted the protesters’ efforts.

The Civil War disrupted the textile industry in Lowell, casting many Irish residents into poverty while forcing others out of the city. When production fully resumed in the late 1860s, new immigrants began arriving in Lowell. Over the next 40 years, the city became home to people from several nationalities and backgrounds including additional Irish, French Canadians, Greeks, Portuguese, Poles, and Eastern European Jews. By the early 1900s the Acre contained persons of primarily Irish and Greek descent. Crowded into tenements, entire families often shared one room with no running water. As more and more of established Irish moved to neighborhoods away from the Acre, new people from different nationalities readily took their places.

The Great Depression of the 1930s had a profound impact on Lowell, Massachusetts, with the Acre neighborhood bearing a significant share of the burden. According to the National Park Service, by 1936 total textile employment had declined to just 8,000—only slightly more than it had been a century earlier. Many of the city's iconic textile mills stood vacant; others were repurposed to house small-scale manufacturing operations. Entire mill complexes were either demolished or partially dismantled to reduce tax burdens.

The closure of the mills led to widespread layoffs and the rapid deterioration of surrounding neighborhoods. In the Acre, where generations of unskilled workers had once found steady employment, economic decline was particularly severe.

To address the area's increasingly substandard and overcrowded housing, the city leveraged federal funds in 1937 to clear several City blocks and construct North Common Village. This public housing development was among the first federally funded urban renewal initiatives in the United States. While it aimed to improve living conditions, the demolition of tenements, local shops, and restaurants fundamentally altered the social and physical fabric of the Acre, prompting many families to relocate.

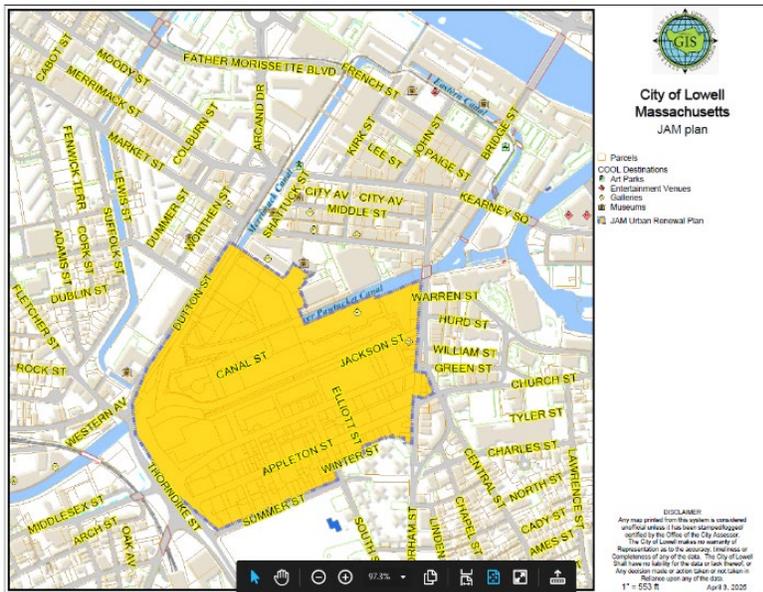
Although the Acre's population grew in the post-World War II era, the neighborhood struggled to overcome the lingering effects of industrial disinvestment. In response, the City of Lowell launched an Urban Revitalization Plan to confront the area's mounting challenges. The designated zone was described as suffering from “blight, extensive and incompatible mixed use, economic decay, community problems, underutilization of land, and a lack of adequate public facilities and open space.”

In June 1999, the Acre Urban Renewal Plan was approved by the Lowell City Council and later by the State Department of Housing and Community Development (DHCD), today known as the Executive Office of Housing and Livable Communities, in January of 2000. Lowell's state delegation assisted the City in obtaining an Urban Revitalization and Development Grant (URDG) in the amount of \$10,000,000 in 2002. While many physical improvements have occurred in the area as a result of the improvements under this plan, the area still is afflicted by economic hardship seen in the high poverty rates and higher than average percentage of unskilled workforce residing within the neighborhood.

One can see this in the saturation of subsidized housing in this area. The Lowell Housing Authority is headquartered in the Acre with their largest portfolio of public housing in this neighborhood. There are also at least five parcels in this neighborhood owned by organizations that serve unhoused populations. There are several dedicated subsidized housing units for the elderly and the disabled within the neighborhood. The local Community Based Development Organization (CBDO), Coalition for a Better Acre, owns approximately 100 subsidized housing units and the local Community Action Agency, Community Teamwork Inc. (CTI), owns at least 30 units in this neighborhood. The neighborhood has very low vacancy rates for all housing, in 2022 it was 0.9% for owner-occupied housing units, and 3.7% for rental units. Many residents are cost burdened. Currently, waitlists for subsidized housing extend to at least a decade long. The City of Lowell is trying to provide more economic development opportunities for residents in this area to improve their ability to afford housing options in other neighborhoods or become less cost burdened where they live.

Jackson/ Appleton/ Middlesex (JAM) Plan:

Map 4: JAM, HCID Area



Source: Lowell GIS

The Lowell City Council adopted the Jackson/Appleton/Middlesex Urban Revitalization and Development District, also known as the JAM Plan, in early 2000. The JAM Plan was created in response to the shuttering of many factory buildings in the neighborhood. It was intended to address decades of disinvestment and the need for substantial and direct public sector involvement. The plan was created to inject life into the redevelopment of a neighborhood located adjacent to the heart of Downtown Lowell.

Since the creation of the state approved and locally adopted urban renewal district (Chapter 121B), a wave of public and private investments has materialized in the JAM Plan area, which continues to be a neighborhood ripe with redevelopment opportunities.

Some of the issues that the JAM plan sought to address include the following:

- Uncontrolled auto service sprawl.
- Lack of defined street edge and poorly designed surface parking lots.
- Deteriorated sidewalks and dominant presence of overhead utilities.
- Lack of street furniture and trees. Poorly maintained low-income housing units
- Long-term disinvestment and neglect.
- Demolished buildings/structures have left vacant lots awaiting new construction.
- Lack of streetscape and street edge.
- High incidence of blighted and abandoned buildings which also reduce property values.
- Needed parking for area businesses.
- Absence of open spaces and parks.
- Obstacles created by the canals.
- Poor traffic circulation, lack of access to the industrial peninsula, inadequate parking
- Challenges of adaptive reuse to meet current space demands.
- Inappropriate "modern" facades on newer buildings.

Subplan: Hamilton Canal Innovation District (HCID)

A subplan of the JAM Plan was developed in response to address the issues stemming from the blighted and vacant mill buildings north of Jackson St. An exciting and comprehensive initiative in the JAM Plan is the redevelopment of the Hamilton Canal Innovation District, also known as HCID.

Unanimously endorsed by the Lowell City Council in September 2008, the HCID Master Plan led to the creation of the Hamilton Canal Innovation District Form Based Code. In February 2009, the City Council adopted the Form Based Code which now governs land regulations for the entire redevelopment site focusing attention on the urban form of the district, while providing a regulatory mechanism that can adjust to market realities. As outlined in the HCID Master Plan, redevelopment of the district represents a \$700-\$800 million investment. To date, the following investments have been made in the area:

- Construction of a new 225,000+ square foot, \$175 million trial courthouse,
- Construction of 900 space public parking garage,
- Construction of a private parking garage adjacent to the courthouse,
- Construction of 555 mixed income housing units,
- \$15,000,000 redesign and reconstruction of the adjacent Lord Overpass, and

- Completion of the \$42,000,000 new home of the Lowell Community Health Center (LCHC) on Jackson Street.

JAM Plan and HCID status highlights and challenges:

While the city has made significant strides to ameliorate the negative effects of the blight and urban decay with the redevelopment of the JAM area, this area has not been able to shake off the social ills that have persisted, such as the increasing numbers of unsheltered homeless persons congregating in the area. The largest individual homeless shelter north of Boston is located within the JAM neighborhood. The Eliot Presbyterian Church hosts a day shelter program, which began during the COVID pandemic. The day shelter and soup kitchen operating out of the same location serve hundreds of clients daily. While these services are greatly needed, the area has become a hotspot for safety issues. For instance, the South Comon Park, adjacent to the district, has become an informal refuge for many members of Lowell's transient community. In 2024 the Lowell City Council banned sleeping on public property, aiming at creating an orderly environment in the area.

The city has taken several steps to address the housing crisis through strategic zoning changes. One such change was the introduction of mixed-use housing within the HCID. Additionally, a new zoning overlay district was implemented, covering both the HCID and parts of Downtown. This zoning change allows developers to build multi-family housing units by right within the district. These zoning adjustments were made to ensure the city's compliance with the MBTA Communities Act, a state law which mandates a certain percentage of housing units be constructed near transit hubs.

As mentioned in the prior section, residents of the JAM area are located within close proximity to the Gallagher Transit Terminal, a transit hub.

Cambodia Town/Lower Highlands:

Prior to the Hall Howard Urban Renewal Plan in 1971, the Lower Highlands was mostly a vibrant Jewish community for 70 years. The Hale Howard Renewal Plan in 1970 called for the destruction of blighted tenement units in favor developing industrial and commercial parcels in the area. The demolished housing was not replaced and forced families into aesthetically flawed housing constructed out of cement slabs. While the city was successful in redeveloping the demolished parcels for commercial and industrial use, the lack of quality housing in the area meant the area never attracted higher income households. Today the area still has few single-family homes and many overcrowded housing rental units.

In the 1980s, thousands of Cambodians fled Pol Pot's regime and genocide and resettled in Lowell, MA specifically the Lower Highlands and the Acre.

There are many signs of the communities' impact in this neighborhood through the following:

- Cambodia Town banners in the main commercial districts,
- Healing garden in Clemente Park, and
- The architecture of Palin Plaza, ¹
- Local businesses selling Cambodian products.

While the second generation of this population is becoming better educated than their predecessors as they are afforded more opportunities than prior generations, many in this community continue to struggle economically.

As part of the development of the Consolidated Plan and NRSA, the city consulted with the Cambodian Mutual Assistance Association (CMAA), a civic engagement and nonprofit association located in this neighborhood and has extensive ties within the Cambodian community. CMAA mentioned that many households in the community live in multigeneration homes or sublease their apartments to other relatives or other persons within the community. Thus, overcrowding is an issue in this area. Members of the younger generation, more fluent in English than the previous generation, often assist their parents/grandparents with translating documents and other materials due to the lack of literacy skills in English and Khmer. Therefore, ESOL/English translation services are needed.

Community Assets:

Many community assets that range from federal, state, local, and nonprofit organizations are located within the NRSA.

These assets are the following:

Federal

- National Historic National Park

State

- Department of Transitional Assistance
- UMASS-Lowell
- Middlesex Community College

-
- ¹ 2020 Harvard School of Design (Lower Highlands)

- Mass Hire

Local

- Pollard Memorial Library
- City of Lowell offices
- Lowell Memorial Auditorium
- Lowell Housing Authority

Non-profit

- Greater Lowell Boys and Girls Club
- Community Teamwork Inc.
- Coalition for a Better Acre
- Cambodian Mutual Assistance Association
- Lowell Community Health Center
- Lowell Transitional Living Center
- Girls Inc.

Financial

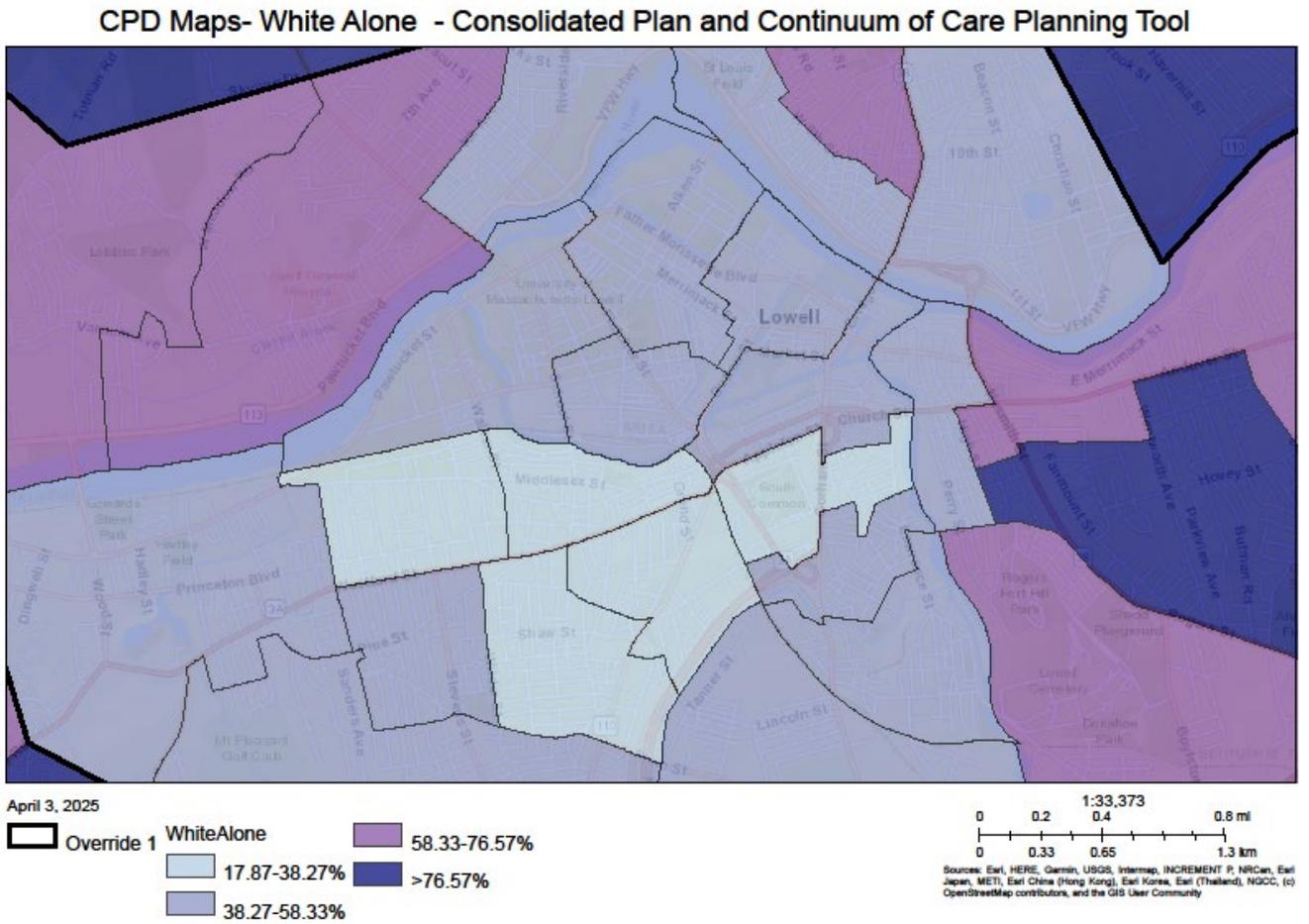
- Jeanne D'Arc Credit Union
- Enterprise Bank
- Lowell Development and Financial Corporation

Lowell General Hospital has two campuses within the city, one campus is located within the NRSA. Finally, the Gallagher Transportation Terminal is the city's multimodal transit center and is in the NRSA, at this transit center residents have access to the MBTA transit line that provides commuter rail service to Boston, and the local bus service operated by the Lowell Regional Transit Authority connecting route in Lowell and around the Merrimack Valley.

Socio-economic Data:

The NRSA has multiple diverse census blocks. According to the 2023 5-year American Community Survey data, there are 21,021 residents in 8,977 households residing in the NRSA. This equates to an average household size of 2.34 per household. 46% of households were single individuals, 28% were 2 person households, and 26% were households of 3 or more members. The area represents a wide range of the community of difference social, economic, and cultural backgrounds.

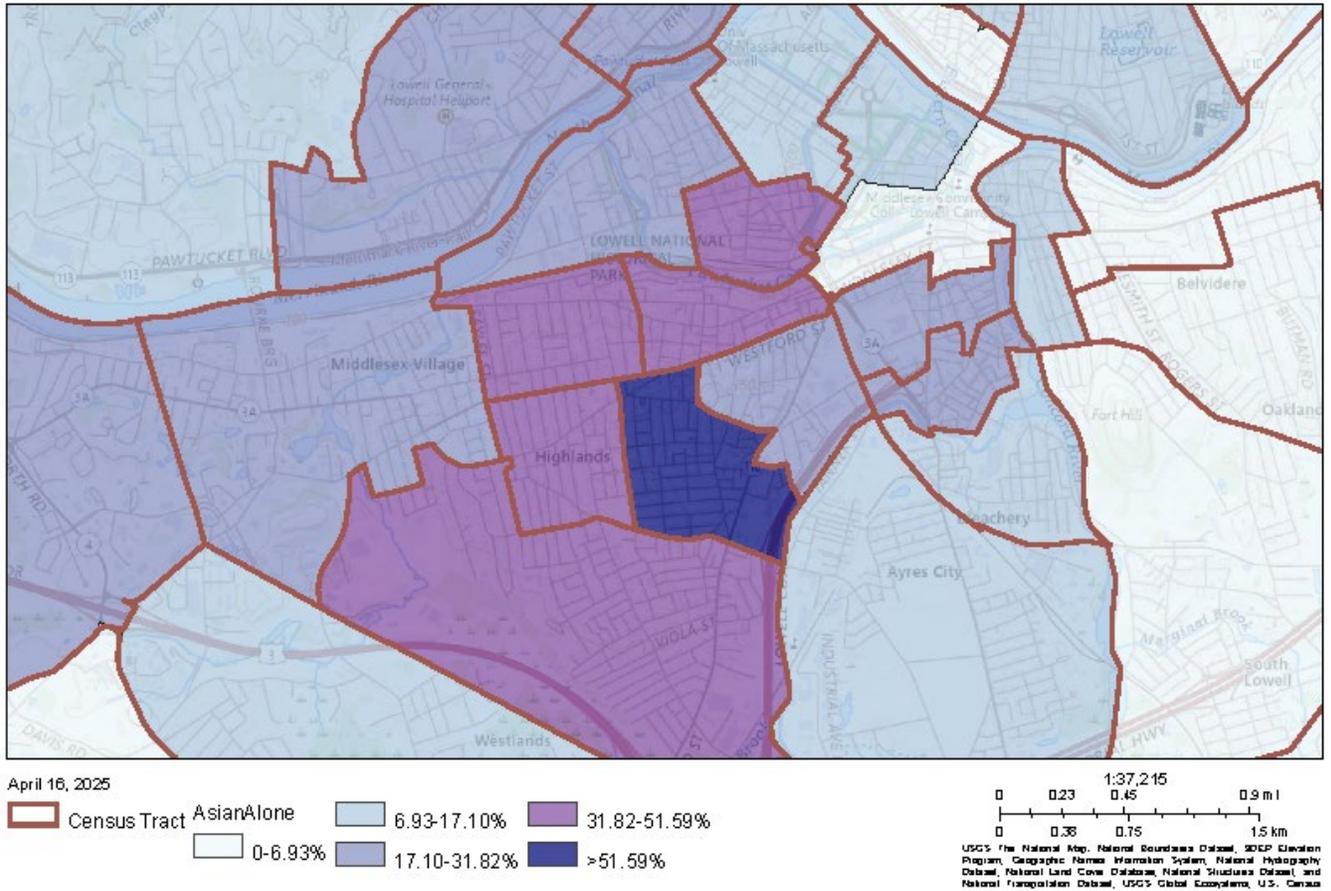
Map 5: White Alone



Source: HUD CPD MAPS

Map 6: Asian Alone

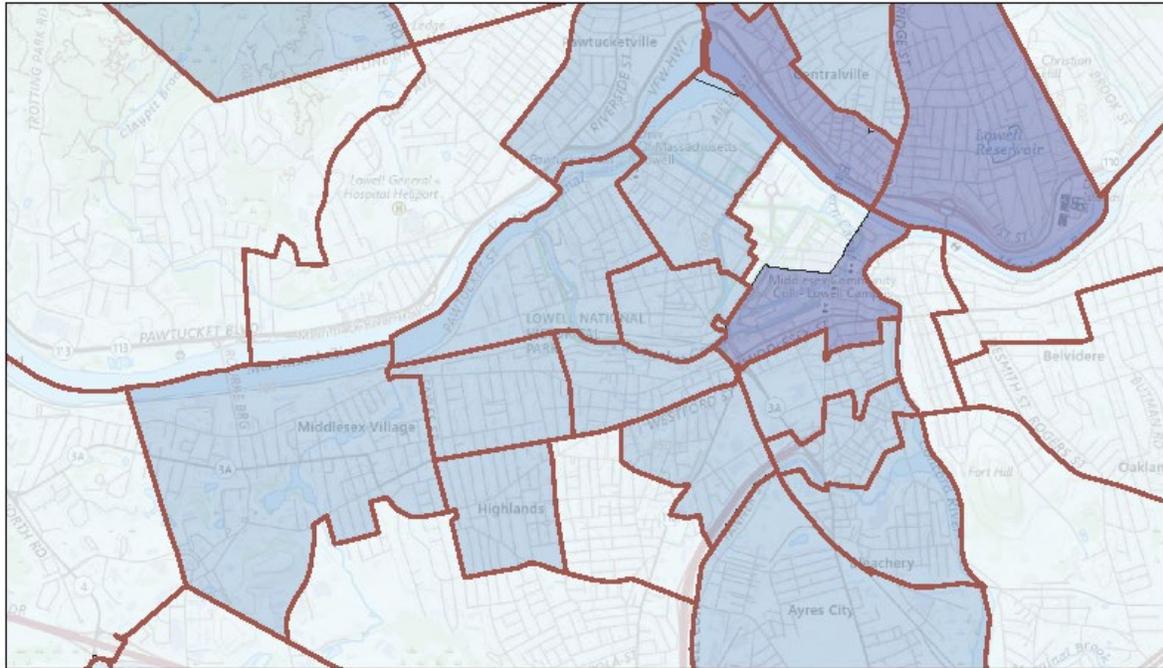
CPD Maps- Asian Alone - Consolidated Plan and Continuum of Care Planning Tool



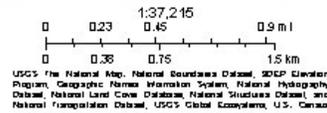
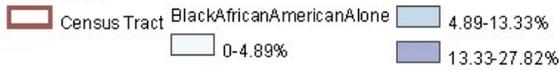
Source: HUD CPD Maps

Map 7: Black/ African-American Alone

CPD Maps- Black or African American Alone - Consolidated Plan and Continuum of Care Planning Tool



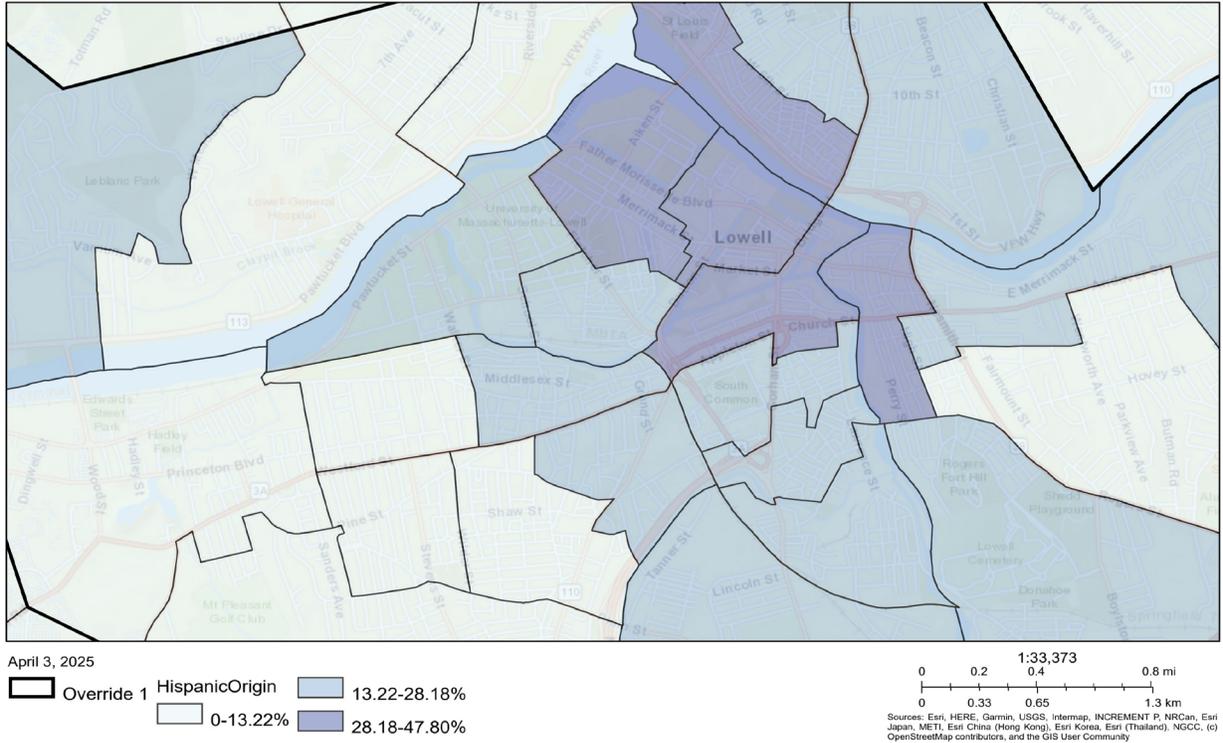
April 16, 2025



Source: HUD CPD Maps

Map 9: Hispanic

CPD Maps- Hispanic - Consolidated Plan and Continuum of Care Planning Tool



Source: HUD CPD Maps

Median Income

As noted earlier, the designated NRSA area must be primarily residential and contain a percentage of low- to moderate-income residents' equivalent to the grantee's upper quartile percentage, as determined by the most recent decennial census, or 70%, whichever is less, but in any event, not less than 51%. The designated NRSA area has at least 75% of residents who are LMI. Therefore, it meets that criterion.

In the census blocks listed below that includes the NRSA, per ACS data, 75.6% of the residents are low to moderate (defined as earning 0- 80 %AMI). 56.7% of the Lowell population is less than Low to Moderate Income (LMI), meaning 57% of the population makes no more than 80% of the Area Median Income (AMI). As shown the NRSA low mod rate is about 20% higher than the city as whole. Part of the NRSA strategy requires the economic empowerment of the LMI population in the area. This NRSA plan intends to serve LMI residents with the strategies and goals explained in the goals section.

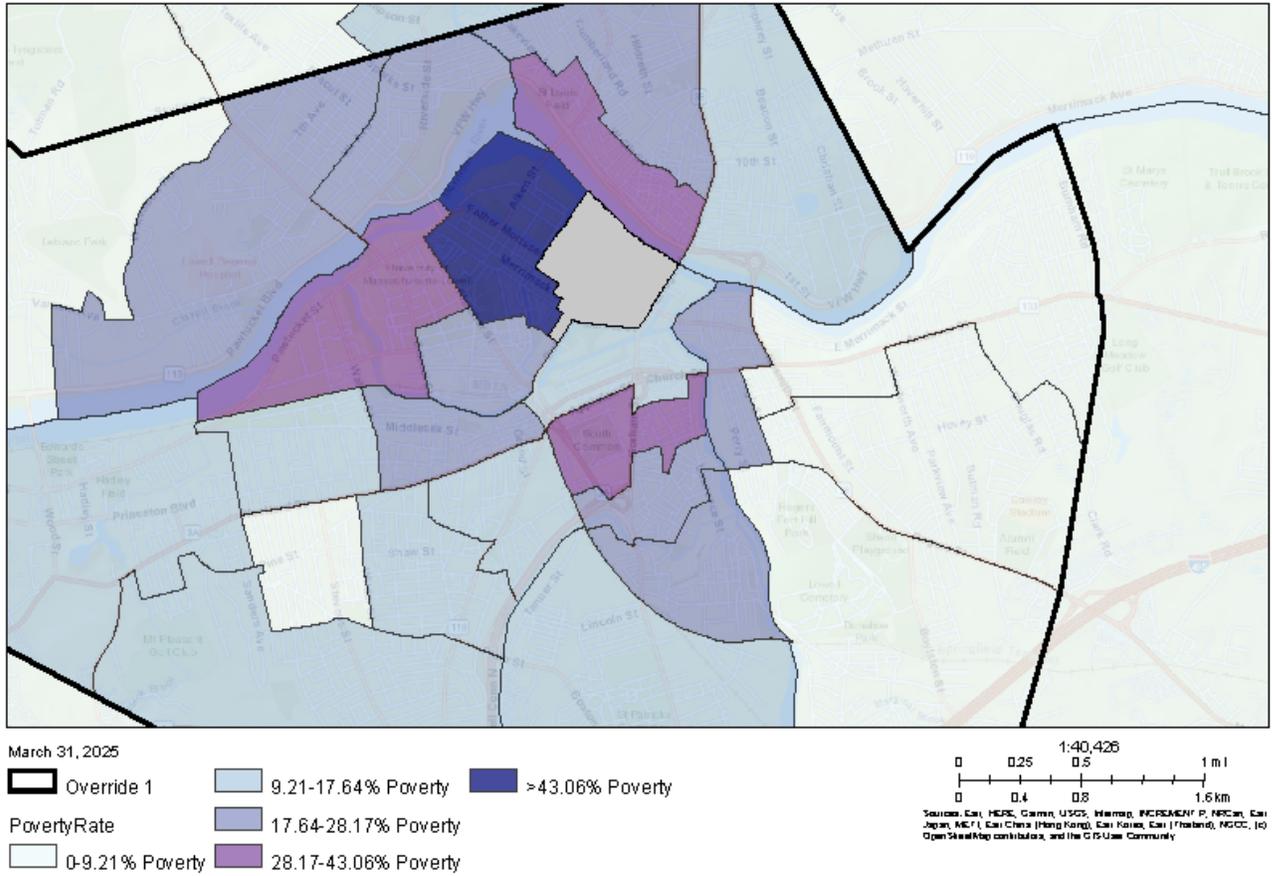
In the NRSA area, the median household income for households was \$62,309. Two census tracts located downtown included mixed use buildings and market rate lofts, therefore moving this number upwards; there the median income was \$100,662 and \$121,583. These two tracts were included in this report because they are in the same census tract area as lower income housing units. Otherwise, without those two census tract block groups, the overall median household income for the area would be even less at \$54,630.

Poverty

As shown in the proceeding map, the NRSA has many households living in poverty. Furthermore, according to the 2023 5-year American Community Survey data, 26% of the population in the NRSA census tracts who responded to the census survey were living below the poverty level, and in four census tracts more than 28% of the population was living below the poverty level.

Map 10: Poverty Map

CPD Maps-nrsa poverty rate - Consolidated Plan and Continuum of Care Planning Tool



Source: HUD CPD Maps

Educational Attainment and Employment:

According to census data 2023 5-year ACS estimates the following data shows the education level for people 25 years or older in the NRSA study area:

Total Persons	%	Educational Attainment
12,999		Residents 25 and older
2,511	19.62%	No HS Diploma
2,985	23.32%	HS diploma

1711	13.37%	Some college no degree
829	6.48%	Associates
2421	18.92%	Bachelors
1,680	13.13%	Postgraduate

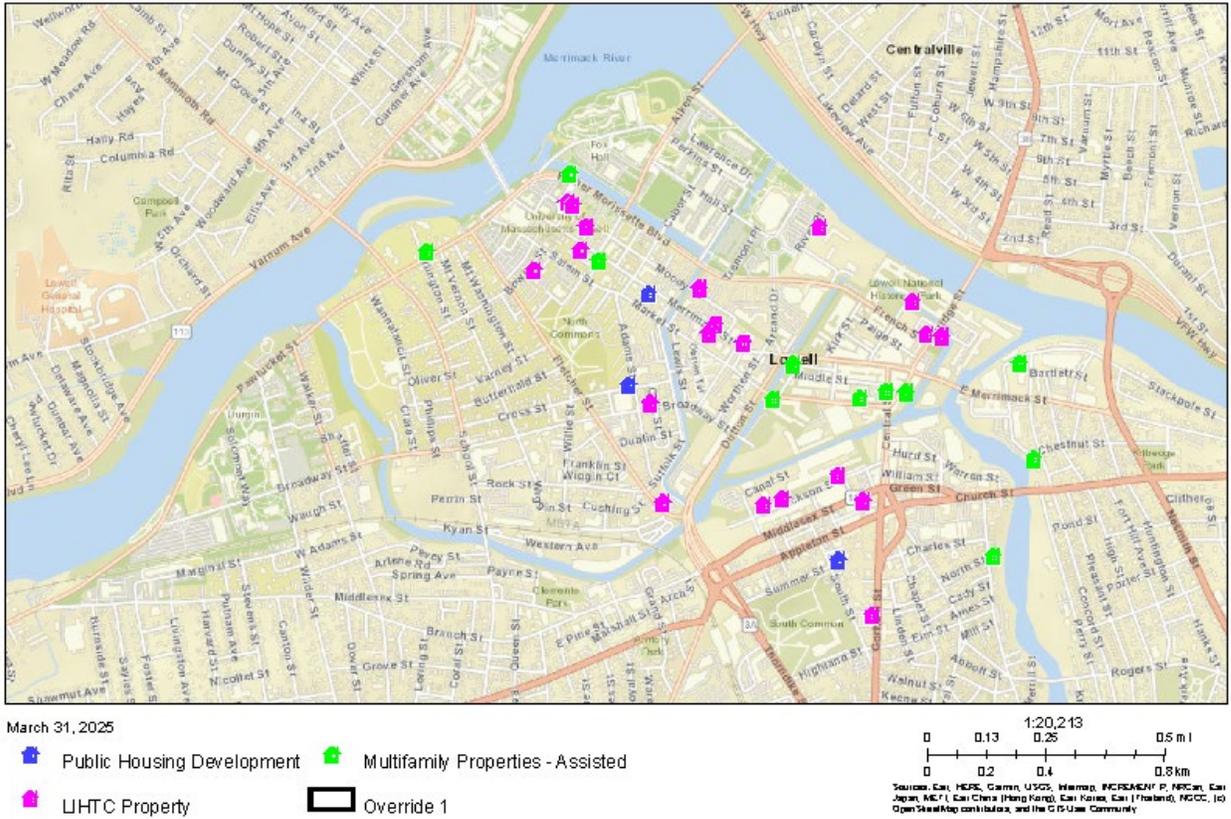
67% of the residents have less than a bachelor's degree and 19.6% of the residents have less than a high school diploma/ GED. Many of these residents are at high risk of being left behind in today's economy. Mass Inc in their article No Degree No Problem reported that 75 percent of jobs that pay family-sustaining wages require a bachelor's degree.² Therefore, anyone who earns less than that will face economic hardships in a high cost of living state like Massachusetts.

² 2/10/2024 Jay Ash, Lenn Glenn Commonwealth Beacon, [No Degree? No Problem - Commonwealth Beacon](#)

Housing Units

Map 12: Subsidized Housing Map

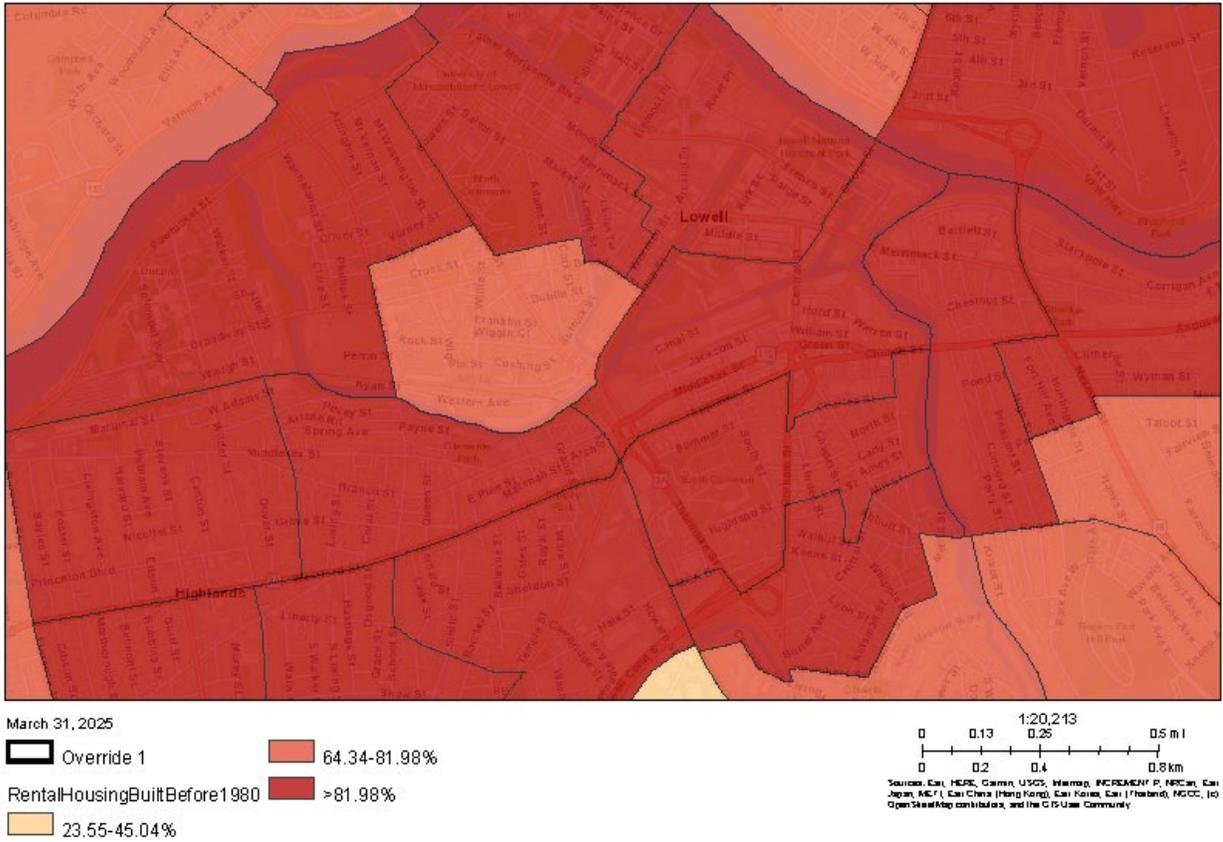
CPD Maps- Subsidized housing developments - Consolidated Plan and Continuum of Care Planning Tool



Source: HUD CPD Maps

Map 13: Housing Year Built:

CPD Maps-nrsa housing units built - Consolidated Plan and Continuum of Care Planning Tool



Source: HUD CPD Maps

The following table shows data on the number of housing units and vacancies. There was a total of 9,293 housing units in the NRSA area. Further analysis will be conducted to see which units are vacant due to code violations or dilapidated unit conditions.

Housing units	Number of units	Percent of total
Total housing unit per census table: <i>H1 total housing units</i>	9,293	
vacant units only	647	7%

Public Participation:

In May 2024, the City undertook its Consolidated Planning process which included analyzing the community needs assessments by Community Teamwork Inc. and Greater Lowell Health Alliance, reviewing prior data, and then the City also conducted its own survey. The main feedback from these existing CTI and Greater Lowell Health Alliance surveys cited issues which were the lack of affordable housing and insufficient resources to meet daily needs. As a result, the City of Lowell created a multi-lingual survey in Portuguese, Khmer, Spanish and English focusing on economic issues within the community.

The focus was on economic issues since we knew we had limited capacity to develop more housing as a city, but we do have the ability to assign federal funding to address the main drivers relating to the economic hardships of low- and moderate-income households. The survey was available via hard copy and distributed at various city events throughout the late spring and summer. It was also available on the website and distributed by several nonprofits and the local library. Several nonprofit organizations which operate or provide services within the NRSA assisted the City with the dissemination and collection of the surveys to and from their patrons. The city also conducted outreach at National Night Out at North Common, the Southeast Asian Water Festival, and the CHOP dinner at CBA.

There were 314 responses were submitted to the City's survey. The composition of the survey results are as follows: 228 in English, 43 in Spanish, 27 in Portuguese, and 16 in Khmer. Once results were analyzed a summary document was created which showed top needs of certain areas such as job training, business development, obstacles to employment. The top obstacles identified were a lack of professional certifications or license, lack of a higher education degree, and language proficiency. Other obstacles to employment included: lack of transportation, and inadequate childcare.

The summary presentation was then translated into the other languages (Khmer, Portuguese, and Spanish) and presented to the public at a community meeting. The city provided translators at this meeting in December where we invited local organizations, public housing residents, and NRSA area residents. Feedback from that meeting further reiterated the findings of the original survey and included the following: a desire for free certified training, financial literacy, ESOL, computer literacy, IT training, assistance with technical licensing, a desire for more public recreational facilities/ spaces for youth. Obstacles were mostly agreed upon from the survey with highlights to obstacles faced being transportation, language and childcare.

The City reached out to organizations and non-profits who serve people in the NRSA area.

The organizations involved with the consultation process were:

- Coalition of A Better Acre (Community Based Development Organization)
- Lowell Housing Authority

- Cambodian Mutual Assistance Association
- Community Teamwork Incorporated
- Mass Development
- International Institute of Lowell
- Massachusetts Association of Portuguese Speakers

Feedback from the agencies listed above cited needs by small business owners, workforce training for people who have never worked before, basic English language skills, and parks and green space maintenance.

Benchmarks:

The City used information from prior studies, the consultations with local nonprofit organizations, the surveys the City conducted, and the feedback from the public meeting to help develop NRSA goals and benchmarks.

The City is looking to use the following waiver from some statutory requirements for the NRSA.

- Public service cap exemption.
 - Without this waiver, the City would not be able to fund skill-based programming as a stand-alone category without going over the 15% public service cap.

The following table lists the benchmarks that the city put forth in the NRSA:

Table 4: Benchmarks

Priority Areas	Activity	Goal
Housing	Code Enforcement	200 housing units
Housing	Affordable Housing creation	83 units
Housing	All Housing units constructed	500 units
Economic Development	Small Business Expansion Loans	20 businesses expand or open in the area
Economic Development	Commercial Rehab/ ADA Compliance	3 buildings
Economic Development	TA to Businesses	80 businesses including child care providers
Public Facility	Tree Planting	60 trees
Public Facility	Public Facility Improvements	3 facilities
Public Services	Skills Development	150 households

Housing

The City is focusing on taking advantage of recent local zoning changes to develop more housing in the NRSA. The city has allowed for more housing to be built in the NRSA and periphery to ensure compliance with the MBTA Communities Act which requires a certain amount of housing units to be built near the MBTA transit stations. With the additional density allowed by new zoning changes the city is looking to enhance the affordable and market rate housing stock built within the NRSA. In conjunction with housing development, the city will focus on providing healthy housing to low- and moderate-income residents by inspecting 200 housing units in the next year to ensure code compliance. We anticipate one of these inspections will result in units being referred to our housing rehab program funded by HOME or CDBG.

Economic Development

While the City cannot build enough housing to solve the affordable housing shortage in Lowell we are making strategic investments in areas where we can have a large impact including a focus on enhancing the skills and expanding economic opportunities within the NRSA area.

In addition to the obstacles faced by area residents, it is also extremely difficult for residents looking to start their own businesses. During the consultation process agencies that serve entrepreneurs in the area summarized common issues.

The issues faced by entrepreneurs in the area include:

- Weak External Identity and Market Perception
- Disconnect from Nearby Economic Activity
- Mismatch Between Real Estate Development and Local Business Needs
- Outdated and Unwelcoming Streetscape
- Structural Obstacles Faced by Local Entrepreneurs
- Lack of a Unified Business Voice
- Lack of consistent customer based due to lack of disposable income in the neighborhood.

To combat some of these economic challenges the City will be focusing on four economic development strategies.

- Expansion of small business expansion loan.
The City of Lowell Economic Development team will be expanding the small business expansion program to have funding set aside for business opening or expanding in the area.
- Rehabilitation of existing commercial parcels.
The City will focus on bringing businesses online by focusing on parcels that are not code compliant or ADA compliant.

- Provide technical assistance (TA) to businesses.
The City will provide TA to businesses so they can enhance their business practices to attract more customers to the area. Additionally, the City will be funding a childcare training program so we can increase the number of childcare facilities in the community.
- Skills development.
The City will be funding the local CBDO (Community Based Development Organization), CBA, to provide training opportunities to low- and moderate-income households to enhance their job skills. After successful completion of the training, the students will receive certification for that training area. CBA is looking to enhance its partnership with UMass Lowell to create to an IT/ Computer related training program. CBA will provide a case worker to work with trainees throughout the process to assist them in overcoming obstacles to meaningful employment. They will also provide ESOL training to enhance participant literacy skills. CBA will evaluate participants using a state recognized ESOL test or compatible version to ensure participants gain sufficient skills to obtain employment.

Public Facilities

Finally, the City will be focusing on investments within the public right of way and publicly owned parcels. These investments include enhancing the existing streetscape and public facilities in the area. Some of the public projects can include but are not limited to, open space projects, street scape work, and/or paying the Senior Center rent.

The City is also focusing on leveraging the state's Greening the Gateway communities' program by planting trees in low- and moderate-income areas to reduce the effects of extreme summer temperatures and the heat felt by residents in the area due to the lack of fully weatherized homes within the NRSA. This is also in response to the need to maintain and improve parks/ green space and tree coverage as noted in previous surveys since part of the development of the NRSA plan included reviewing prior studies. For example, some of the issues identified in the JAM plan included the lack of open spaces and parks. Also, the Lowell Forward Plan, which is the City of Lowell's Comprehensive Plan, included extensive community input, and in that plan, energy and environment goals included the development of a system of cooling infrastructure to mitigate heat stress such as street trees, green infrastructure, drinking fountains, open space, splash pads. There was a priority on taking actions on tree planting and the retention of existing trees to reduce heat. Furthermore, during the City of Lowell Community Development consultations with non-profit providers to discuss needs, issues of heat islands came up and the need to improve existing parks and greenspace.