



GREATER LOWELL STRONGER TOGETHER

2025-2030 COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY

DRAFT FOR PUBLIC COMMENT

May 28, 2025



ACKNOWLEDGEMENTS

Funding Sources

Preparation of this CEDS Document was funded through an Economic Adjustment Assistance grant from the Economic Development Administration (EDA). U.S. Department of Commerce Matching funds were provided through the Commonwealth's District Local Technical Assistance (DLTA) program and MassDOT.

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Fourth Economy is a national community and economic development consulting firm. Driven by a vision for an economy that serves the people, our approach centers on the principles of competitiveness, equity, and resilience. We collaborate with communities and organizations, both public and private, that are ready for change, equipping them with tools and innovative solutions to build better communities and stronger economies.

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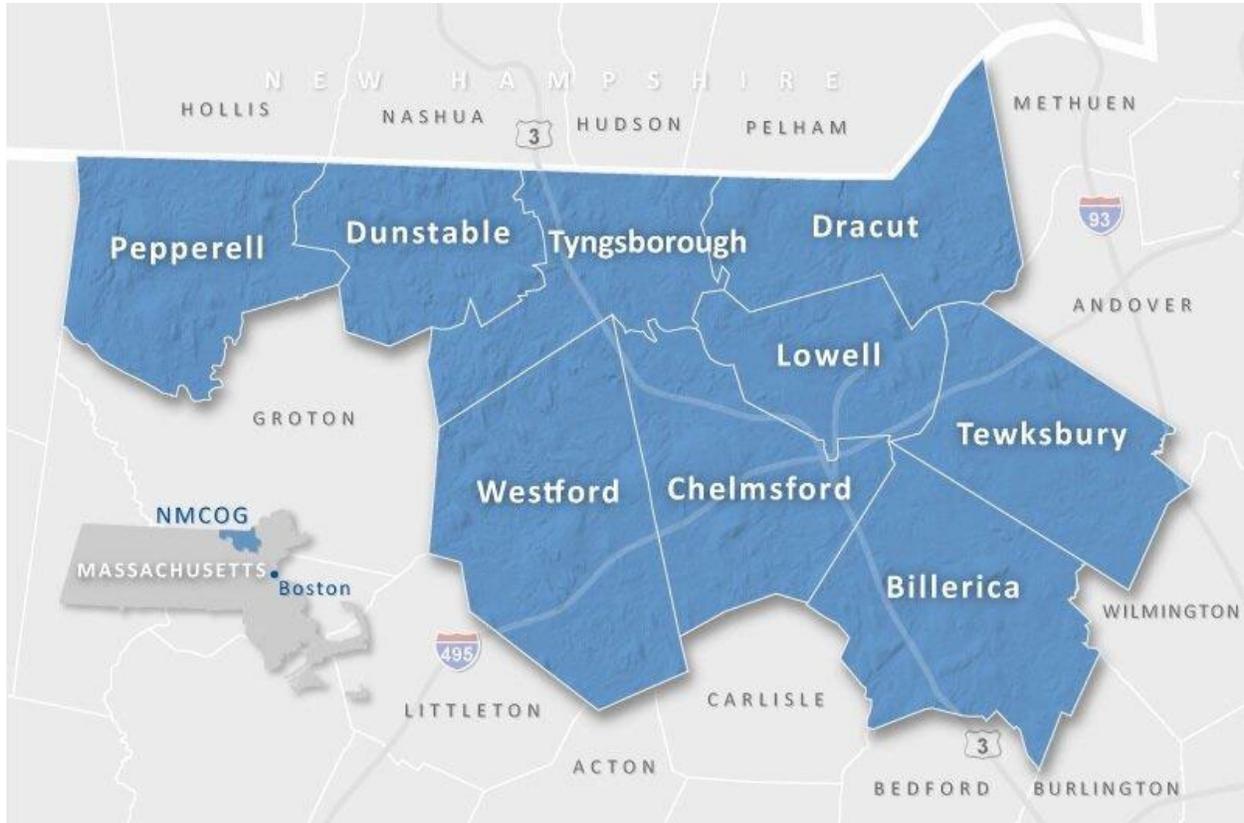
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EXECUTIVE SUMMARY

EXECUTIVE SUMMARY

Greater Lowell Stronger Together, the region's 2025-2030 Comprehensive Economic Development Strategy (CEDS), is a future-focused blueprint for creating a more economically resilient, prosperous, and competitive Greater Lowell Region. The CEDS, commissioned by the US Economic Development Administration, was crafted by the Northern Middlesex Council of Governments (NMCOG) in conjunction with a myriad of key economic and municipal partners and stakeholders.

FIGURE 1: GREATER LOWELL (NMCOG) REGION



The CEDS planning process included robust engagement with regional stakeholders, a thorough analysis of past, current, and future economic trends, and a review of existing and ongoing planning efforts, policies, and programs within the region. Ultimately, these methods of capturing qualitative and quantitative data yielded core insights that will drive the future work of NMCOG and its key partners.

1. **The Greater Lowell Region has a strong suite of offerings and activities related to economic development, workforce development, and industry growth, but work is often siloed.** Numerous organizations work to support economic growth, industry attraction and expansion, and the continued development of the region. However, much of this work occurs through informal coordination. Increased collaboration and visioning on programs, activities, and outcomes for the region to pursue can yield a more cohesive, impactful economic development ecosystem.
2. **Municipalities across the region experience widely varying outcomes when it comes to economic and community development.** Budget constraints limit the capacity of municipalities to practice economic development, implement infrastructure improvements, and make communities more attractive to residents and tourists alike. A renewed focus on the municipalities that comprise the region and the assets they include - urban, suburban, and rural - can help to catalyze region-wide momentum.
3. **The region has numerous opportunities that can be leveraged to increase economic competitiveness, industry strengths, and quality of life.** The Lowell Innovation Network Corridor (LINC) project, an in-development mixed-use facility and research center in the heart of Downtown Lowell, is projected to help drive \$3.7 billion in economic impact in the next decade. When paired with the region's industry strengths, development pipeline, redevelopment opportunities, workforce development ecosystem, and a renewed statewide commitment to funding economic development, this project gives Greater Lowell an unprecedented opportunity to catalyze economic development.
4. **Infrastructure development is a major regional hurdle to future economic development.** Many municipalities across the region are facing issues with housing development, the maintenance and development of water infrastructure, utility capacity, and a need to modernize the public transportation system. These infrastructure issues are a direct barrier to regional economic growth and resilience. Creative solutions are needed to help municipalities and the region as a whole address these longstanding challenges.

To leverage these points of momentum and work to reverse challenging trends, this CEDS establishes a human-centered **vision for the future** of the region: "Greater Lowell is Stronger Together, with a regional economy that works for everyone, an increasingly competitive and innovative economy, a high quality of life for workers and residents, vibrant and connected places, and resilient and self-sufficient municipal governments."

The region will work to achieve this vision through a coordinated, collaborative strategy for future economic development. This **action plan centers on four key strategy pillars** for regional prosperity:

TABLE 1: GREATER LOWELL STRONGER TOGETHER PILLARS

Pillar	Goal	Action Areas
Creating Economic Development Capacity	Increase economic development competitiveness, tools, and capacity throughout the Greater Lowell region.	<ol style="list-style-type: none"> 1. Collaboration and Visioning 2. Business Attraction 3. Site Selection and Development 4. Business Retention and Expansion 5. Rural and Small-Town Capacity
Developing Strong Places and Towns	Ensure all of Greater Lowell's municipalities are vibrant, attractive places to live through increased access to key resources and assets.	<ol style="list-style-type: none"> 1. Arts, Culture, and Outdoors 2. Main Streets 3. Downtown Lowell
Leveraging Signature Opportunities	Make targeted investments with an influx of state funding and other resources toward marquee projects to drive regional industry and economic growth.	<ol style="list-style-type: none"> 1. Lowell Innovation Network Corridor (LINC) and Major Projects 2. Grant Funding and Opportunities 3. Future of Business Parks
Building Infrastructure to Support Workers and Residents	Build a strong ecosystem of talent, employment opportunities, and infrastructure to accommodate a live-work lifestyle throughout the region.	<ol style="list-style-type: none"> 1. Regional Growth Plan 2. Multimodal Connections 3. Water, Sewer, and Wastewater 4. Energy and Electrical Grid 5. Digital Infrastructure 6. Housing

Ultimately, the success of **Greater Lowell Stronger Together** is a collaborative effort. Numerous partners, ranging from municipal planners to nonprofit leaders to industry representatives, are needed to help see through a coordinated suite of regional ideas and impacts. If completed in tandem, this CEDS will help to create a Greater Lowell region with a globally competitive economy, prosperous residents, and functional, attractive municipalities. This version of Greater Lowell can be home to an economy that truly works for all.

SECTION I: INTRODUCTION



ABOUT THE CEDS

Greater Lowell's Comprehensive Economic Development Strategy (CEDS) is designed to enable the region to become more economically resilient, prosperous, and competitive. The plan, **Greater Lowell Stronger Together**, is dedicated to working regionally to create economic resilience, improve quality of life, and champion economic growth that benefits all members of the community. A CEDS is a vital component of establishing and maintaining a robust economic ecosystem by building regional capacity – through hard and soft infrastructure – that contributes to individual, firm, and community success. It provides a vehicle for individuals, organizations, local governments, learning institutes, and private industry to build strategies that will best serve economic development in the region.

PLANNING PROCESS

Greater Lowell Stronger Together was crafted through a nine-month planning process that centered on unique regional characteristics, stakeholder perspectives, and actionable strategies that can improve economic outcomes. Key components of the planning process include:

- **Review of Existing Conditions:** To craft the Summary Background portion of this CEDS, Fourth Economy led a robust review of existing reports and plans, regional data, and relevant programs and incentives in the Greater Lowell region. The analysis included a review of existing conditions relevant to economic competitiveness, industry trends, workforce, housing development, infrastructure, and more.
- **“Listening Tour” Stakeholder Engagement:** Nearly 60 interviews were conducted with regional stakeholders, civic leaders, and community members. Interview topics ranged from economic and workforce development to transportation, entrepreneurship, real estate development, and public health.
- **CEDS Committee Meetings:** The CEDS Committee convened four times during the duration of the planning process, providing critical feedback and perspectives to drive a nuanced, region-specific plan.
- **Greater Lowell Economic Summit:** On March 20, over 70 economic leaders and community members attended the 2025 Greater Lowell Economic Summit in Lowell. NMCOG and Fourth Economy facilitated several topic-based sessions using Fourth Economy’s Build Session approach - an interactive method to brainstorm, prioritize, and build solutions, moving past talking about problems and toward actionable ideas.
- **Strategy Development:** Using insights from throughout the planning process and strategies developed during the Build Sessions, this plan centered on a core listing of aspirational and achievable economic development strategies for the region to take on. These strategies were ultimately vetted by stakeholders during a month-long public comment period.
- **Public Comment Period:** From late May through June 2025, this plan was posted online for a mandatory 30-day public comment period. Public comments were captured via an online survey and direct engagement with CEDS Committee members. Public comments were aggregated and prioritized before final edits to the plan were made.

**SECTION 2:
SUMMARY
BACKGROUND**



POPULATION AND DEMOGRAPHICS

According to the U.S. Census Bureau Decennial Census, the total population for the proposed District was 310,009 in 2020. This is an 8.1% increase from 2010, when the population count was 286,901. Assuming existing conditions continue, Greater Lowell's growth is expected to slow in the coming years. With an aging population, the region is projected to grow less than 0.5% in the coming decade, with the City of Lowell seeing the biggest projected population loss in the long term.¹ Suburban communities such as Dunstable, Tyngsborough, Westford, and Billerica are expected to see the largest increases in population. The share of people aged 65+ will only grow across the region in this same time frame, potentially representing one out of three regional households by 2040, up from one in four in 2020.²

The region houses many different cultures and demographics, driven by the population center of Lowell. As a whole, the region is 67% white, 14% Asian, 9.3% Hispanic, and 5% Black, compared to state averages of 69%, 7%, 6.5%, and 12.5%, respectively.³ 17% of Lowell residents live below the poverty line.⁴ All municipalities in the region other than Lowell have a higher median household income than the state average of \$100,000, including Dunstable (\$201,500) and Westford (\$181,600) with the highest median household incomes.⁵

¹ UMDI Population Estimates Program V2024 Projections

² U.S. Census Bureau, 2000, 2010 and 2020 Decennial Census

³ U.S. Census Bureau, American Community Survey (ACS) 2018-2022 5-Year Estimates

⁴ U.S. Census Bureau, 2022. American Community Survey, ACS 5-Year Estimates

⁵ U.S. Census Bureau, 2022. American Community Survey, ACS 5-Year Estimates

CORE AND EMERGING INDUSTRIES

Life sciences, advanced manufacturing, defense, clean tech, other technology, and professional, scientific, and technical services are leading industrial clusters within Massachusetts. These industries have been identified as priorities by statewide organizations like [TeamMA](#) and [MassEcon](#), as well as regional economic development priorities in plans including [MassHire's Northeast Regional Blueprint](#) and [Middlesex 3 Industry Clusters](#). This mix of industries is a sign of a competitive, resilient economy. These are especially important because they are traded industries – meaning they sell goods and services outside of the region – in contrast to local industries that serve local customers and needs. Traded industries can help grow the economic base by contributing to overall GDP. They tend to have high productivity and wages among workers.

As much as these industries are strengths within Massachusetts, they are especially a strength in the Greater Lowell region. This analysis identifies several sectors of interconnected industries that are regional strengths. The sectors below represent areas of strategic growth because of overall employment and industry specialization, concentration of related industries, and opportunities for employment and GDP growth. To determine which traded industries are Greater Lowell's largest, industries were analyzed by employment or "location quotient" (*See sidebar*).

Greater Lowell's specific industrial strengths are Telecommunication and Data Technology, Life Sciences/Med Tech, Advanced Electronic Manufacturing, and Engineering. Sectors within these industrial strengths contribute to each of the clusters identified by the MassHire Northeast Regional Blueprint and Middlesex 3.

Within Greater Lowell, the industrial strength sectors employ workers at nearly 2 times the rate of Massachusetts as a whole. Regional employment within these industries includes 1 in 6 workers, totaling 22,304 employees in the region.

Location Quotient: A measure of how concentrated an industry is compared to the state as a whole. It compares two figures: the percentage of workers in the region who work in each industry, and the percentage of workers in the state who work in that industry.

TABLE 2: INDUSTRIAL STRENGTHS (CORE AND EMERGING INDUSTRIES) IN GREATER LOWELL

NAICS Code	Description	Jobs, 2023	Employment Concentration, 2023
Advanced Electronic Manufacturing: 5,077 Employees			
334413	Semiconductor and Related Device Manufacturing	346	1.88
334416	Capacitor, Resistor, Coil, Transformer, and Other Inductor Manufacturing	463	28.35
334511	Search, Detection, Navigation, Guidance, Aeronautical, and Nautical System and Instrument Manufacturing	734	6.36
334513	Instruments and Related Products Manufacturing for Measuring, Displaying, and Controlling Industrial Process Variables	346	1.88
334516	Analytical Laboratory Instrument Manufacturing	2,803	66.86
Life Sciences and Med Tech: 5,664 Employees			
339112	Surgical and Medical Instrument Manufacturing	358	2.76
541380	Testing Laboratories	337	2.13
541714	Research and Development in Biotechnology (except Nanobiotechnology)	2,367	9.01
541715	Research and Development in the Physical, Engineering, and Life Sciences (except Nanotechnology and Biotechnology)	2,603	5.33
Engineering: 1,853 Employees			
541330	Engineering Services	1,853	1.80
Telecommunication and Data Technology: 9,710 Employees			
513210	Software Publishers	3,586	6.11
516210	Media Streaming Distribution Services, Social Networks, and Other Media Networks and Content Providers	1,067	5.22
517111	Wired Telecommunications Carriers	577	1.36
517112	Wireless Telecommunications Carriers (except Satellite)	470	6.01
517810	All Other Telecommunications	404	9.88
518210	Data Processing, Hosting, and Related Services	446	1.01
541511	Custom Computer Programming Services	1,195	1.19
541512	Computer Systems Design Services	1,677	1.62
541519	Other Computer Related Services	289	2.45

Source: Fourth Economy Analysis of Lightcast, Bureau of Labor Statistics Quarterly Census of Employment and Wages Data, 2023

These Industrial Strengths have been critically important to industry and employment growth within the Greater Lowell Region. **In the past 20 years, Greater Lowell has added 20,198 jobs - and 7,921 of those jobs, representing 39% of the growth, came from these handful of important industries.**

TABLE 3: INDUSTRIAL STRENGTHS IN GREATER LOWELL - IMPORTANCE

	2003 Employment, Greater Lowell	2023 Employment, Greater Lowell	Growth, 2003 to 2023
Total Employment	118,425	138,623	20,198
Target Industry Employment	14,384	22,304	7,921
Target Industry Contribution	12%	16%	39%

Source: Fourth Economy Analysis of Lightcast, Bureau of Labor Statistics Quarterly Census of Employment and Wages Data, 2023

Despite Greater Lowell's traded industries having a particularly strong mix of growing sectors, the overall size in employment of all traded industries is still small. The region has a high concentration of local-focused jobs, meaning services are provided directly to local residents.⁶ These include roles in retail, restaurants, schools, auto shops, and more, with the majority of these jobs requiring less formal education and ultimately paying less. Traded industry jobs, which sell their products or services outside of the local area, pay better wages and require more education.

However, there are several critical sectors of key importance to Greater Lowell not because they are traded, but because they provide jobs or other economic benefits to the region:

- Health Care and Social Assistance
- Education
- Construction

The region is in the midst of a major economic opportunity, anchored by a strong industry mix and attractive, developable sites that can catalyze innovation and growth. Still, to realize this economic opportunity, intentionally aligning economic development services is essential. Businesses choose to locate in areas with competitive economies, specialized incentives, and strong talent pools. Between the region's various economic development and community organizations, additional collaboration and role clarification is needed to adequately attract new businesses, engage existing ones, and build a toolkit to grow the regional economy.

WORKFORCE AND TALENT

The region has a higher level of educational achievement than the U.S.—the region's level of population with a bachelor's degree and above is 6 points higher than the U.S. Educational achievement in the Greater Lowell region continues to rise, with the most recent American Community Survey data showing continued increases in those holding bachelor's or graduate degrees in both the City of Lowell and the suburban/rural towns. Lowell has also made progress on reducing the number with less than a high school degree. However, the region's rate of attainment of a bachelor's degree or higher (40.5%) is still below the Massachusetts state average of 46%.⁷

⁶ Fourth Economy Analysis of Lightcast Industry Data

⁷ U.S. Census Bureau, American Community Survey (ACS) 2018-2022 5-Year Estimates

Greater Lowell also has a strong educational and workforce development ecosystem. The [Greater Lowell Workforce Board](#) serves eight of the nine Greater Lowell communities. It enrolled 335 community members in workforce or skills training programs and provided services to 1,059 employers in FY 2024. It also cooperates with major educational providers such as the University of Massachusetts Lowell (UMass Lowell), Middlesex Community College, excellent high schools, and three technical high schools (Greater Lowell Technical High School, Nashoba Valley Technical High School, and Shawsheen Valley Technical High School).

With that said, Greater Lowell's workforce sees a high rate of inflow and outflow for daily employment. 70% of Greater Lowell residents are employed outside of the region, with the majority of this out-flow going to the Greater Boston Region.⁸ 64% of regional employees live outside of Greater Lowell's communities, with communities such as Nashua, New Hampshire; Lawrence; Boston; and Methuen providing the highest volumes of workers to the Greater Lowell region. This mismatch is likely due to the types of employment available in the region, especially in Lowell. The likely trend is that the region's more educated workers, who live in communities such as Westford, Dunstable, and Chelmsford, exit the region for traded sector work. Meanwhile, the region's less educated workers, who are heavily concentrated in Lowell, fill many of the locally available jobs.

KEY INFRASTRUCTURE AND ASSETS

The Greater Lowell region is well-positioned between Boston, Manchester, and Worcester, with a large deal of infrastructure and assets—roadways, transit, and utilities—to support economic development. However, this infrastructure needs upgrading to serve twenty-first century needs.

Greater Lowell is served by an extensive highway network, and a vast majority of commuters travel to work in automobiles, mostly driving alone. Interstates 93 and 495, as well as US Route 3, serve as the major highways providing connections between the region and the Boston-Cambridge area, New Hampshire, Maine, Connecticut, Rhode Island and other locations throughout the northeast. The Lowell Regional Transit Authority (LRTA) provides fixed route bus service in the City of Lowell and the Towns of Billerica, Chelmsford, Dracut, Tewksbury, Tyngsborough and Westford. All fixed routes originate and end in Lowell. Two commuter rail stations, Lowell and North Billerica, provide additional connections through the Massachusetts Bay Transportation Authority (MBTA) Commuter Rail to Boston.

The Lowell Regional Wastewater Utility serves the City of Lowell and Towns of Tewksbury, Tyngsborough, Chelmsford, and Dracut. The Towns of Billerica and Pepperell also have wastewater treatment plants. The Towns of Dunstable and Westford rely on private septic tanks. A similar

⁸ U.S. Census Bureau, OnTheMap

patchwork of water providers and private wells provides potable water to the nine municipalities. National Grid serves the region's electrical needs.

Much of this physical infrastructure is aging and often inadequate across the region. Lowell is currently undertaking a major, nearly decade-long project to update its sewer system, yet much will still be obsolete or otherwise in need of expansion or upgrade. The Lowell Regional Wastewater Utility is at or near capacity for most of its communities, creating a barrier to economic development in the region, in addition to costly requirements to address environmental impacts (*See Natural Resources Section*). Many towns are at their maximum sewer capacity or have no sewer system, hindering village-style or larger-scale growth. The existence of pollutants has impacted municipal wells and complicated water delivery.

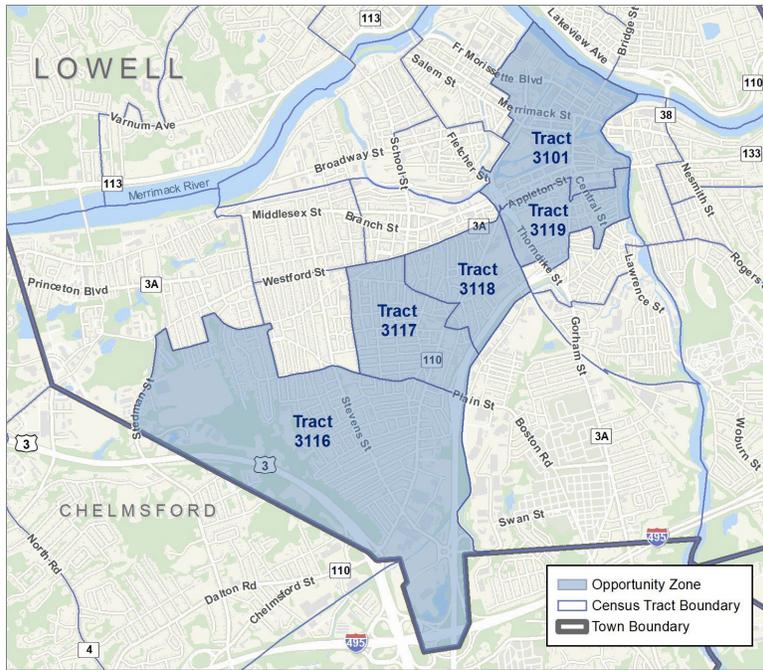
From a transportation perspective, across the region and particularly outside of Lowell, roadway infrastructure and investments have historically been vehicle-oriented, which has detracted from much needed pedestrian, cyclist, and transit-rider infrastructure. Reductions to the regional transit system service frequency, which already had hour-long headways on many critical routes, has also affected the ability of people to move from between homes to and jobs. Outside the region, and despite the high number of workers employed outside of the region, the transit system does not connect the region well to other job centers such as Burlington, Bedford, Cambridge, Somerville, South Boston, and Nashua, New Hampshire. Transfers are required in most cases, including travelling into and then out of Boston to reach Somerville or Cambridge by transit.

However, the segmented nature of the region makes large infrastructure projects challenging. To date, the region has no solution to funding infrastructure updates en masse, with state and federal funding unable to fully subsidize needed improvements. The Greater Lowell region contains nine municipalities ranging in geographical size, population density, administrative capacity and cumulative wealth. Several smaller towns throughout the Greater Lowell region, with limited sources of revenue generation other than residential property taxes, often find it difficult to fund infrastructure projects that set the foundation for housing, commercial and industrial development. The lack of adequate infrastructure often stems from a lack of administrative capacity, minimal alignment on the specific improvements needed, and a concern that large infrastructure projects are not aligned with local goals and do little to improve residents' quality of life.

Municipal staff and budgets are also limited, which hinders the large scale of investment that is required to initiate and maintain infrastructure assets throughout the region.

Costs for core services such as education and public safety are expanding faster than the 2.5% tax levy cap for Massachusetts municipalities, not accounting for growth. The Commonwealth's Chapter 70 (education) and Chapter 90 (roadway) funds have not seen substantial increases in decades, requiring that municipalities allocate limited funds across services and infrastructure that only increase in need. In addition, the region's Opportunity Zones have failed to see a high rate of renewed investment.

FIGURE 2: OPPORTUNITY ZONES IN LOWELL



Sources: US Census/MassGIS (Census 2010 tracts); MassDOT/NMCOG (roads, structures, open space); MassGIS (town boundaries); MassDEP (2005/2011 hydrography). Data provided on this map is not sufficient for either boundary determination or regulatory interpretation. Produced by NMCOG 2/12/2020.

Finally, the region faces competitive pressure from New Hampshire, which has no sales tax and certain other costs that are lower than in Massachusetts. Communities in the region could otherwise benefit from the introduction of a greater volume of commercial properties to bolster local revenue and economic activity. Smaller and more rural towns often feel they can be put into positions where they are competing against each other for infrastructure project funding, employment site placements, and commercial tax revenue. Such communities express a desire for more joint opportunities to collaboratively apply for major grants to allow for investment in large scale infrastructure projects that serve as the foundation for economic development and growth.

HOUSING

The region's housing shortage, and continued need for housing moving forward, is a direct deterrent to economic growth.

There are 117,000 total housing units in the region, with a projected demand of 19,250 more housing units needed by 2035.⁹ While 10,700 of these units may be created through existing development patterns, there is a projected gap of ~8,500 units that the region currently does not have the capacity to develop.¹⁰

Housing options are also limited in terms of typology, affordability, and options for various life stages. This includes housing oriented toward transit; smaller units for smaller families or individuals living alone; accessible, smaller units for elders; and housing in walkable neighborhoods outside Lowell.

Existing housing region-wide is newer than the state's average, presenting strong options to those with access to both rental and for-sale options. 51% of regional units were built before 1970, compared to 58% of statewide units.¹¹ However, 67% of Lowell's housing units were built before 1970. Lowell, Dunstable, and Pepperell have the least expensive rental and for-sale housing options. The region's homeownership rate is high, at 68% total, but is only 43% in Lowell, where 38% of regional housing units are located.¹² This homeownership rate is higher than the state average of 62%.

Relative to Greater Boston, Greater Lowell's housing stock is less expensive. This provides a competitive alternative to housing closer to or within Boston. This complements the lower cost of commercial rent in Greater Lowell, providing an attractive set of similar amenities at lower costs. However, compared to the region's wages and the United States generally, housing is expensive. This makes the region less competitive than comparable regions elsewhere in the United States, as firms struggle to pay wages that allow workers to afford housing in the region. This also pushes many to live in nearby New Hampshire, extending commute times and diluting the concentration of talent and labor. In addition, the cost to construct new developments is similar to Boston, but anticipated rents or sales prices are lower, creating gaps between cost and revenue in pro-formas that make financing more difficult and/or potential revenue not worth known risk.

⁹ U.S. Census, Building Permit Survey and Dunstable Housing Production Plan 2023

¹⁰ UMDI Analysis and MAPC Household Projections (*At Home in Greater Lowell or statewide housing plan?*)

¹¹ U.S. Census Bureau, American Community Survey (ACS) 2018-2022 5-Year

¹² NMCOG Housing Needs Assessment, Produced by UMass Donahue Institute's Economic & Public Policy Research Group

QUALITY OF LIFE

Regional quality of life is high, with most communities hosting a strong mix of essential services, healthcare offerings, cultural experiences, and access to the outdoors. The City of Lowell struggles the most in terms of health outcomes, with issues surrounding opioid overdoses, alcohol abuse, and depression leading to the city having a slightly lower than average life expectancy compared to other regional municipalities, the state, and the country as a whole. Regional health data suggests that the region's largest health-related problems include mental health, chronic health and wellness, and substance abuse. The region, like many, also suffers from a shortage of childcare that hinders the workforce participation of parents.

As a historic region, ample historic and cultural attractions are present throughout and anchored by the Lowell National Historic Park. Ongoing efforts for maximizing the cultural and creative economy of the City of Lowell are led by [Mosaic Lowell](#), and the surrounding towns have expressed interest in collaborating on marketing and other efforts. An abundance of parks and year-round outdoor assets create ample access to recreation, from hiking and biking to kayaking and apple-picking.

NATURAL RESOURCES

As a primarily suburban region with ample river frontage, farmland, and open space, Greater Lowell is uniquely positioned to maintain and leverage environmental assets for economic development.

The region's prioritization of parks, increased riverfront access, a connected trail system, existing ski areas, and agritourism opportunities is elevating its status as an outdoor hub.

The presence of working farms is also unique for a region so close to Boston. With the state's push to subsidize existing farmland to preserve this legacy industry, Greater Lowell is well positioned to capture state [agricultural grants and financial assistance programs](#) that will help its more rural communities, like Dunstable.

Economic hurdles related to the environment stem from outdated infrastructure. Lowell has received multiple fines from the federal government in the last decade due to violations related to the Lowell Regional Wastewater Utility which transports, treats, and disposes of wastewater, stormwater, and domestic septage from the City of Lowell and the surrounding towns of Chelmsford, Dracut, Tewksbury, and Tyngsborough. While Lowell continues to work towards compliance with a consent decree and address combined sewer overflows (CSOs), generally, the repair and replacement of aging or much needed increases in capacity or expansion of regional infrastructure is seen as a massive financial burden for the region moving forward, with no clear solution identified for financing this effort.

SECTION 3: SOAR ANALYSIS



SOAR ANALYSIS

A SOAR analysis is a type of visioning exercise that focuses on Strengths, Opportunities, Aspirations, and Results.

Strengths are the resources and capabilities of the region and its stakeholders.

Opportunities are external factors or circumstances that could be leveraged.

Aspirations are statements of what the region wishes to achieve. These will help develop the vision statement and goals.

Results are the specific, measurable outcomes that can help the region know if it's achieving its aspirations. These will help to develop tracking measures.

It is a positive and forward-looking analysis to help identify and leverage strengths to capitalize on opportunities to achieve goals. Although acknowledging challenges in the region, it seeks to identify what opportunities those challenges represent. Through analyzing the Summary Background, discussions with nearly 60 economic development stakeholders as part of the listening tour, and comments from the CEDS Committee, the CEDS team undertook this analysis.

<p>Strengths</p> <ol style="list-style-type: none"> 1. Strong regional planning 2. Growth of suburban communities 3. Various lifestyle options 4. Developed industry clusters 5. LINC and Hamilton Canal projects 6. Momentum for development 7. Cultural and historic offerings 8. Eco-tourism and outdoor assets 9. Welcoming communities with vibrant culture 	<p>Aspirations</p> <ol style="list-style-type: none"> 1. Stronger economic development ecosystem 2. Stronger perception of Lowell 3. Better live-work opportunities 4. Modern infrastructure 5. Higher educational attainment and excellence 6. Increased local government capacity 7. Increased housing development 8. Better public transit options
<p>Opportunities</p> <ol style="list-style-type: none"> 1. Coordinate business attraction, retention, and expansion efforts 2. Create depth within cluster development 3. Recruit and upskill regional talent 4. Increase quality of life, health, safety, and transportation access 5. Work to grow local businesses and increase quality of place 6. Build capacity for local governments 7. Leverage statewide investment into economic development 	<p>Results</p> <ol style="list-style-type: none"> 1. Higher rate of business attraction and retention 2. Younger regional population 3. Higher in-region employment levels 4. Better community sentiments on growth 5. Stronger environmental and infrastructure conditions 6. Expanded funding for infrastructure updates 7. High volume of housing development moving forward 8. A more connected region

Strengths

Strong regional planning: From the regional level to individual municipalities, Greater Lowell is incredibly well planned for. Relevant planning efforts include:

1. May 2020 – May 2025 Comprehensive Economic Development Strategy (2020)
2. Greater Lowell Economic Recovery and Resiliency Plan (ERRP) (2024)
3. Regional Strategic Plan (2011)
4. Greater Lowell Vision Zero (2024)
5. At Home in Greater Lowell: A Regional Housing Strategy (*In progress*)
6. Mosaic Lowell: Arts, Cultural, and Creative Economy Plan (2022)
7. Greater Lowell Tourism and Marketing Report (2024)
8. Northeast Massachusetts Regional Labor Force Blueprint (2024)
9. Community Needs Assessments from Community Teamwork (2021)
10. Greater Lowell Digital Infrastructure Plan (*In progress*)
11. Municipal Master or Comprehensive Plans
12. Municipal Natural Hazard Mitigation Plans
13. Municipal Economic Development Strategies
14. Regional Transportation Plans

Growth of suburban communities: Many of the region's suburban communities have seen population growth in recent years, including many residents with high educational attainment and well-paying occupations. These attractive communities often draw people who live and work on or within the MA-128 corridor, a hub for high-paying jobs.

Various lifestyle options: The Greater Lowell region offers numerous lifestyle choices and opportunities to a variety of demographics. Suburban neighborhoods, rural farmland and open spaces, urban mixed-use developments, and affordable housing options all exist within the region and its municipalities. These options can meet essentially any preference, making the region an attractive destination for living.

Developed industry clusters: Through both legacy industries and emerging sectors, Greater Lowell is a commercial hub where a variety of occupations comprise a robust, competitive economy. Key clusters include life sciences, advanced manufacturing, defense, clean tech, health care, education, technology, defense, and professional, scientific, and technical services. Specific industrial strengths include:

1. Advanced Electronic Manufacturing
2. Life Sciences and Med Tech
3. Engineering
4. Telecommunication and Data Technology

Lowell Innovation Network Corridor (LINC), including the Hamilton Canal Innovation District:

Two related projects offer the opportunity for catalytic economic growth in the Greater Lowell

region, specifically in Lowell. First, the Lowell Innovation Network Corridor (LINC), backed by ample state support, will bring an unprecedented volume of commerce and mixed-use residential offerings to the heart of Lowell, alongside major employers and R&D activities. The planning area for LINC includes the pre-existing Hamilton Canal Innovation District, which aims to revitalize canalside, transit-oriented property in Lowell for both commercial and residential uses.

Momentum for development: Backed by developments in Lowell, the region has ample momentum for development at this point in time. Stakeholders engaged throughout this process highlighted the strong opportunities that exist for commercial development and redevelopment activities not just in Lowell, but across the regions. Key opportunities include business parks, commercial sites, and Main Streets.

Cultural and historic offerings: In the eyes of both residents and tourists, Lowell is a historic centerpiece of Massachusetts and New England as a whole. Anchored by the Lowell National Historic Park as a major attraction, the Greater Lowell region's history and mosaic of cultures is a key part of its identity. This sentiment is backed by numerous cultural experiences throughout the region, including museums, festivals, and theaters.

Eco-tourism and outdoor assets: For a region with such close proximity to a major metropolitan area, Greater Lowell has ample farmland and outdoor assets that drive an agricultural economy and eco-tourism. Assets such as Kimball Farm, various mills, Concord River Greenway Park, Nashoba Valley Ski Area, trails along the Merrimack River and Nashua River, and the Bruce Freeman Rail Trail and other regional trails are attractive to residents and tourists alike. These assets and their corresponding experiences add to the region's identity as a high-quality area to live outside of Boston.

Welcoming communities with vibrant culture: The Greater Lowell region has a reputation as a vibrant, welcoming community for all populations. From Downtown Lowell into the suburbs, the multicultural region offers a strong destination for new and existing Americans alike.

Opportunities

Coordinate business attraction, retention, and expansion efforts: The Greater Lowell region lacks standardized economic development services related to site selection, business attraction, and business retention and expansion (BRE). These services help to grow the volume of businesses and jobs in the region, increasing local tax bases through directly supporting both potential and existing businesses. These services could be better provided through a coordinated regional economic development partnership or a cooperative endeavor agreement (CEA) between economic development agencies.

Create depth within cluster development: Through the LINC project, the Greater Lowell region has already begun to increase its support for emerging industry clusters. Still, more coordinated governance and programming is needed to accommodate growth in existing and target industries.

This may look like leveraging state incentives related to our key clusters and industrial strengths, creating regional sub-committees focused on the growth of target industries, or working with municipalities to create hyper-local incentives and incubation programs that help to create, attract, and retain these target industries and their businesses.

Recruit and upskill regional talent: Greater Lowell suffers from immense workforce leakage, with the majority of residents leaving the region daily for higher-paying employment in and around Boston. With the emergence of knowledge economy jobs related to life sciences, manufacturing, engineering, and R&D in the region, there is an opportunity to create a stronger rate of live-work in Lowell and surrounding areas through recruiting the workers of these jobs to live in the region and upskilling existing regional residents. Massachusetts has programs that can support these activities, including the Workforce Investment Trust Fund and other offerings through the Massachusetts Educational Financing Agency (MEFA).

Increase quality of life, health, safety, and transportation access: The region struggles with deficits related to childcare availability, mental health outcomes, a lack of public transit, and the perceived safety of individuals in Lowell. Multi-faceted investments aimed at shifting these paradigms can help to create more positive sentiments of the region as a whole, attracting more population and businesses. These investments could include expansions to health services, ties between major companies and regional childcare spots, access to job centers, and increased safety within population centers.

Work to grow local businesses and increase quality of place: Between Lowell's numerous commercial corridors and the Main Street offerings of the region's smaller municipalities, small businesses such as restaurants, entertainment venues, and personal service providers are a key component of Greater Lowell's economy. However, the many services that exist to support the creation and sustainability of these businesses could still be expanded - which would contribute to local spending and overall community vibrancy. Additional programmatic offerings in this space could include the creation of a local business incubator, local grants for business beautification, infrastructure, and technological upgrades, and more hands-on technical assistance for small business owners.

Build capacity for local governments: The majority of municipal governments in the Greater Lowell region lack the capacity to adequately practice localized economic developments, leading to varying outcomes and success in this space. Town managers, land use planners, Select Board members, and volunteer boards are left to try and achieve the activities meant for a full-time staff member, if not an entire department. Regional leaders can work to jointly solve this issue by practicing more collaborative economic development that creates strong outcomes for municipalities and the region as a whole.

Leverage statewide investment into economic development: As a state, Massachusetts is pouring an unprecedented volume of capital into a multitude of investments aimed at catalyzing increased economic development outcomes. Regions across the state, including Greater Lowell,

stand to benefit immensely from the programmatic dollars allocated by the Mass Leads Act. Specific programs that may directly benefit Greater Lowell include expansions to the MassWorks Infrastructure Program, Mass Impact, Rural Development Fund, Local Economic Development Grants, and incentives relevant to life sciences and advanced manufacturing.

Aspirations

Stronger economic development ecosystem: The region lacks a fully established, traditional approach to economic development. While NMCOG handles economic development planning efforts and Middlesex 3 excels in gathering key civic officials to discuss economic issues, the absence of many standard economic development activities creates gaps in industry engagement, business attraction, and commercial growth. In addition, existing collaboration can be strengthened and formalized between the entities that are engaged in economic development.

Stronger perception of Lowell: Local and regional residents have developed a perception over time that the City of Lowell is not a suitable place to live and do business. This perception is due to public safety, infrastructure conditions, and issues such as homelessness. The perception even persists in other areas of Massachusetts. However, outside tourists and companies often do not share this perception, viewing Lowell as a strong place to spend time and do business. Work is needed to better local and regional perceptions of Lowell, improving them to a level similar to those who do not live in the area.

Better live-work opportunities: The majority of the region's employees come from outside of the region every day for work. This is a major missed economic opportunity for the region. To work towards a region with a higher rate of live-work opportunities, a multi-faceted strategy is necessary. This can focus on increased housing development, better transportation, stronger workforce development, developing and expanding traded industry jobs within the region, and a more supportive, higher quality of life.

Modern infrastructure: Regional infrastructure is aging – in some cases over 100 years old – and cannot accommodate new development opportunities in most cases. Specifically, wastewater and water infrastructure is outdated and inadequate in many locations. Municipalities lack the funding and capacity to update infrastructure en masse, limiting the growth potential of the region as a whole. More recently, energy infrastructure is becoming a limiting factor, as increasingly expensive substations and grid upgrades are needed for critical industries and housing growth. Although comparable to other Massachusetts regions, the expense of this infrastructure, and the lack of suitable revenue source to fund these utilities, creates a hurdle compared to other areas in the United States.

Higher educational attainment and excellence: Educational attainment levels vary across the region. The region's rate of attainment of a bachelor's degree or higher (40.5%) is far below the state average of 46%, but still slightly above the US average. Some municipalities such as Westford (72.4%), Dunstable (59.2%), and Chelmsford (53.6%) excel above the state average, while Lowell's

rate is 34.4%. Educational attainment also varies across demographic groups. The region not only aspires to improve its high school and higher education attainment rates, but to provide educational and academic excellence to all community members from Pre-K through higher education.

Increased local government capacity: Local governments vary in their efforts to achieve economic development outcomes. Smaller municipalities have struggled to host expertise, resources, and capacity needed to effectively engage in localized economic development activities.

Increased housing development: The region suffers from an overall housing shortage, which is expected to continue in the coming decade. There is a projected gap of ~8,500 units by 2035 that the region currently does not have the capacity to develop. Housing options in the region are also limited in terms of typology, affordability, and options for various life stages. This reality is dictated by numerous factors, including development costs, local zoning, and rising home values.

Better public transit options: The region lacks strong public transit options, and impacts from the COVID-19 pandemic exacerbated this challenge. The region aspires toward a modernized, twenty-first century public transportation system. A more robust, active public transit system, and corresponding bike lanes, could increase regional connectivity and live-work opportunities.

Results

Higher rate of business attraction, retention, expansion: Economic growth in any setting is primarily due to the attraction of new businesses, the creation of new jobs, and the expansion of existing enterprises. For the Greater Lowell region to achieve its priority economic development vision, these outcomes are at the center of this vision. Through more coordinated economic development activities, NMCOG and its numerous partner organizations can work to achieve this.

Younger region population: The region is projected to see low, if any, growth in the coming decade, caused by an aging population, a low birth rate, low movement into the area, and a lack of infrastructure to accommodate household formation and ability to move to homes that fit families' changing needs. This reality directly threatens the continued economic development of the region. A younger population that is active in the workforce is critical to continued regional productivity.

Higher in-region employment levels: There is a mismatch between locally available jobs and the jobs held by local residents, causing most residents to leave the region for daily employment. This reality threatens the region's ability to be resilient in the face of future economic shocks. More live-work opportunities can increase economic stability and keep economic impacts local.

Better community sentiments on growth: Numerous suburban communities in the region have prevalent sentiments that resist new growth, particularly residential development. These opinions directly prohibit incremental and long-term progress on issues related to housing, infrastructure, and commercial development. While each community should have a right-sized, "smart" approach to economic development, the region desires a result of a prevailing sentiment that regional economic growth helps all municipalities advance their individual municipal goals.

Stronger environmental and infrastructure conditions: The region's aging infrastructure, specifically related to water quality and wastewater systems, has caused multiple environmental impacts, leading to fines directly from the EPA. The health of the Merrimack River has been improving in recent years, though. The region must continue to work towards strong water quality and systems to maintain its livability and business climate.

Expanded funding for infrastructure updates: Currently, the region has little funding or capacity to proactively update aging infrastructure. With many infrastructure systems already over 100 years old, many municipal leaders do not see a path forward not only for accommodating new developments, but also for maintaining existing ones. A collaborative effort to help fund infrastructure improvements across the region will benefit all municipalities in achieving better outcomes related to economic development.

High volume of housing moving forward: The region's housing shortage, projected to continue into the future, directly deters economic growth. If future residents are unable to find suitable housing for their needs in the region, they will consistently choose to live and work in alternative locations that surround Lowell. 64% of regional employees live outside of Greater Lowell's communities already, many in cheaper communities such as Nashua, New Hampshire; Lawrence; and Methuen. Building more housing for local workers can not only enhance the local workforce, but also create a more attractive, livable destination in the long-term.

A more connected region: The transportation system has for decades deprioritized transit and active transportation, and further reductions in public transit options during the COVID-19 pandemic have lingered, limiting the connectivity between population and job centers across the region. This reality hinders live-work opportunities. To ensure regional workers can also be regional residents, increased transit options - whether busses, bike lanes, or other options - will be critical.

SECTION 4: VISION AND STRATEGY

VISION AND GOALS

Greater Lowell is Stronger Together, with a regional economy that works for everyone, an increasingly competitive and innovative economy, a high quality of life for workers and residents, vibrant and connected places, and resilient and self-sufficient municipal governments. The region will achieve this through:

1. **Creating Economic Development Capacity:** Increase economic development competitiveness, tools, and capacity throughout the Greater Lowell region.
2. **Developing Strong Places and Towns:** Ensure all of Greater Lowell's municipalities are vibrant, attractive places to live through increased access to key resources and assets.
3. **Leveraging Signature Opportunities:** Make targeted investments with an influx of state funding and other resources toward marquee projects to drive regional industry and economic growth.
4. **Building Infrastructure to Support Workers and Residents:** Build a strong ecosystem of talent, employment opportunities, and infrastructure to accommodate a live-work lifestyle throughout the region.

Each of the above goals are explored in the following strategy framework.

STRATEGY FRAMEWORK

1. Creating Economic Development Capacity

Goal: Increase economic development competitiveness, tools, and capacity throughout the Greater Lowell region.

What's Already Happening: Greater Lowell is flush with organizations, partnerships, and institutions that focus on the continued economic development of the region. However, despite a collaborative spirit, much of this work occurs in silos, hindering regional outcomes and economic progress. For example, [Northern Middlesex Council of Governments \(NMCOG\)](#), as the regional planning agency and metropolitan planning organization, focuses primarily on economic development planning and liaising with the U.S. Economic Development Administration and state agencies including Executive Office of Economic Development and the Executive Office of Housing and Livable Communities. [Middlesex 3](#), as the Regional Economic Development Organization (REDO) and transportation management association, convenes municipalities and businesses among key industries. [The Lowell Plan](#) and Lowell Development Finance Corporation as a nonprofit economic development corporation gathers public and private leaders to help solve key civic problems in the city of Lowell. MassHire Greater Lowell Workforce Board and Career Center connects employers, job-seekers, and career training. The [Greater Lowell Chamber of Commerce](#) provides opportunities for its members through education, marketing, networking and advocacy. [UMass Lowell and its Lowell Innovation Network Corridor \(LINC\) project](#) focus on regional R&D, business creation, and talent development. Other regional entities focus on travel and tourism, business networking, philanthropy, or other sectors of economic development.

What's the Opportunity: Two primary realities stem from this decentralized approach. First, outcomes fail to reach all portions of the region. Smaller towns with less capacity for these activities are unable to dedicate part- or full-time staff to economic development, yielding fewer project wins and sustained progress. Some of these communities may not see themselves in economic development efforts and fear development that might not reflect their unique and beloved attributes. This outcome can hinder community stability, municipal revenue, and government efficacy in the long-term. Second, the region fails to push for bigger, catalytic projects with widespread impacts. Without a regional economic development convening, a vision for the future of Greater Lowell is lacking.

What's Next: The Greater Lowell region has an opportunity to expand its economic development ecosystem, working collaboratively to build a new vision for economic development equipped with stronger governance, tools, and resources that support the success of small communities, bigger towns and Lowell, and the region as a whole. This effort can be jointly supported by key regional partners and work on behalf of all the region's municipalities. Core functions for this endeavor to take on include business attraction, site selection and development activities, business retention and expansion, and bringing capacity to rural and small towns. Its goal would not be to compete for limited resources, but instead "grow the pie." This initiative can also help the region pursue its

economic development district (EDD) status, which would allow the region to better pursue funding opportunities from the EDA and the Commonwealth of Massachusetts moving forward.

1. **Collaboration and Visioning:** Create a collaborative economic development initiative to refine regional activities, agenda-setting, and outcomes across municipalities.
 - a. Convene key economic development partners to analyze, identify, prioritize, and pursue economic development activities and outcomes.
 - b. Build a set of agreements, a memorandum of understanding (MOU), and funding commitments for partners to sign on to.
 - c. Consider the staffing requirements across organizations that are necessary to see through new activities.
2. **Business Attraction:** Craft and manage a business attraction strategy focused on emerging and opportunity industries in the Greater Lowell region.
 - a. Study industry data and engage with regional leaders to define the region's target industries, building on [MassHire's Northeast Regional Blueprint](#) and [Middlesex 3 Industry Clusters](#).
 - b. Create a business attraction campaign, including branding materials, to assist with marketing the region at conferences, trade shows, and trade missions to other geographies.
 - c. Engage with state economic development leaders to build relationships and knowledge that can yield a stronger business attraction pipeline.
3. **Site Selection and Development:** Manage an inventory of key sites and parcels on which to focus for future development projects in the region, and market these opportunities to corporate site selectors and developers.
 - a. Commission a study to review key development and redevelopment opportunities, including an understanding of common challenges and solutions to unlocking these projects.
 - b. Study the feasibility of a site development and pre-planning fund that focuses on pre-construction improvements to jumpstart vacant and underutilized sites.
 - c. Continue to grow a network of regional and national site selectors that represent companies with an interest in operating in the Greater Lowell region.
4. **Business Retention and Expansion:** Create a business visitation and calling program to understand the ongoing challenges, opportunities, plans, and needs of existing regional businesses.
 - a. Create an internal database of regional businesses, including relevant contact information, for use in business outreach.
 - b. Provide more consistency in business outreach and calling.
 - c. Target specific industries and business sizes that may be at-risk of closure or interested in regional expansion.

- d. Consistently engage with at-risk and growing businesses to directly assist with business continuity and expansions, maintaining and growing the pool of regional jobs.
5. **Rural and Small-Town Capacity:** Provide under-resourced communities with increased attention and capacity to gain from regional economic development.
- a. Inventory commercial and industrial opportunities within smaller municipalities that lack the capacity to catalyze projects themselves.
 - b. Assess specific incentives and tools to use for economic development activities in smaller municipalities, such as facade improvement or infrastructure development grants.
 - c. Represent rural and small communities in regional negotiations and activities related to site selection, business attraction, and business retention and expansion.
 - d. Work with municipalities to better articulate their economic development vision in alignment with the regional economy and market.
 - e. Share examples of growth-positive scenarios in relation to housing and economic development.
 - f. Provide access to training and share educational materials to ensure appointed and elected officials to build capacity to pursue economic development opportunities.

2. Developing Strong Places and Towns

Goal: Ensure all of Greater Lowell's municipalities are vibrant, attractive places to live through increased access to key resources and assets.

What's Already Happening: Vibrant and attractive communities, including town and neighborhood centers and downtowns are at the core of a healthy, competitive Greater Lowell region. The region comprises nine municipalities, each with unique attributes ranging from exurban farmland to charming mill villages and town squares to denser, urban cores. Greater Lowell's ample quality of place organizations work together to increase vibrancy and beautification across the region: Organizations such as [Mosaic Lowell](#), [Greater Merrimack Valley Convention and Visitors Bureau](#), [Lowell National Historic Park](#), and the Lowell [Office of Cultural Affairs and Special Events](#) help to drive visitation, place branding, and culture throughout the region. However, with many local governments facing budgetary constraints and capacity issues, municipalities across the region vary in their capacity to drive placemaking, fill vacancies, and attract visitors. This reality hinders live-work opportunities, economic development, and commercial activity.

What's the Opportunity: While these communities each require municipality-specific goals and planning efforts, there are cross-region priorities and tools that can help to increase the overall vibrancy of the region. At the core of this is creating compelling places that attract tourists and residents alike to patronize small businesses and visit cultural attractions, both during the daily 9-5 and after traditional working hours. In modern economic development, people often choose where to live, visit, and spend their money not based on the location of jobs - but the aesthetics, amenities, and attractions of a destination. This is true of all age groups, but especially of younger generations. Municipalities in the Greater Lowell region must continue to invest in adapting to this reality.

What's Next: The Greater Lowell region is flush with cultural assets, outdoor attractions, and a historic New England charm that makes it an attractive destination for nationwide visitors. The key to unlocking these assets lies in supplementing these activities and aesthetics with attractive commercial offerings and public spaces. Lively main streets, both in Downtown Lowell and through the region, can come through increased placemaking, community gathering spaces, small business activity, and safety measures. A major planning effort can be undertaken to develop a Destination Development strategy – not just focused on visitors, but also on current and future residents. This effort can include targeted investments, marketing toward building a regional identity while retaining the unique charm of each town or neighborhood, and a mapping of the region's existing assets. As a result, increased placemaking, cultural activations, community gathering spaces, and activities can be prevalent throughout the region.

1. **Arts, Culture, and Outdoors:** Increase regional awareness of various arts, culture, and outdoor recreation-focused happenings and experiences.
 - a. Create a Destination Development strategy for the region.
 - b. Create physical signage and digital applications that allow residents and tourists to better access and experience historic sites, cultural spaces, and public art.

- c. Foster meaningful collaboration between arts, culture, and outdoor organizations with one another to jointly apply for funding opportunities and build cross-organizational partnerships that enhance community impact.
- 2. **Main Streets:** Better market Main Street offerings to residents across New England, positioning the region as an attractive place to live, work, and play.
 - a. Increase regional marketing of Main Streets and the New England charm they offer for a tourist, daily visitor, or full-time resident.
 - b. Prioritize the development of a variety of third spaces for community gathering along Main Streets and market these assets to younger residents and families.
 - c. Consider programs such as facade improvements and beautification grants that increase vibrancy along Main Streets.
 - d. Work to give capacity to region-wide planners for key projects and plans related to placemaking in and around Main Streets.
- 3. **Downtown Lowell:** Uplift the [Lowell Forward](#) comprehensive plan's downtown goals. Work to increase connectivity, mobility, and small business success in Downtown, paving the way for a more active, attractive center that benefits the entire region.
 - a. Invest in entertainment venues, green spaces, bike paths, new sidewalks, lighting, public art, cultural sites, outdoor dining, and other placemaking activations to help increase vibrancy in Downtown.
 - b. Continue to work towards a more attractive, cleaner Downtown District.
 - c. Create a stronger brand for Downtown Lowell, including a one-stop centralized information hub that provides information about the suite of events happening in and around the area to local community members, regional audiences, and audiences outside the region.
 - d. Support collaborations and initiatives to plan and grow downtown in collaboration with LINC, including such initiatives as creation of a Business Improvement District.

3. Leveraging Signature Opportunities

Goal: Make targeted investments with an influx of state funding and other resources toward marquee projects to drive regional industry and economic growth.

What's Already Happening: The Greater Lowell region has ample momentum for economic growth. Backed by a strong economy, emerging industries, signature economic development projects, a highly-educated and motivated workforce, an unprecedented state funding package for economic growth, and space to accommodate new businesses and expand existing ones, regional leaders have major cause for optimism. Greater Lowell's economy can grow in its industry mix and competitiveness, bringing high-quality jobs to existing and new residents alike.

What's the Opportunity: To adequately leverage this momentum, a coordinated strategy for assessing and executing opportunities is key. First is a focus on the region's industry mix. Strengths in defense, creative technologies, and advanced manufacturing can be paired with emerging life sciences and technology sectors, backed by LINC, the Hamilton Canal Innovation District, and other regional initiatives focused on entrepreneurship. These industries and projects align well with the focus of statewide funding made available by the 2024 Mass Leads Act, a nearly \$3 billion investment into economic development activities, industry growth, and talent development. And, with creative incentives and tools, the region can make best use of its ample suburban business parks, many of which are a redevelopment or retrofit away from serving as an R&D facility for a life sciences corporation, an office for a technology startup, or a new business campus for a defense company.

What's Next: A more organized, intentional effort, coordinated through task forces—formal working groups with 1-2 year life spans—focused on the region's biggest opportunities, can guide the region to become a major hub for innovation, productivity, and talent. The most economically successful regions are coordinated and collaborative, equipped with a clear strategy for industry growth and development. These strategies are supported by incentives and programs designed to attract and expand target industries, initiatives to stimulate new business creation, and sites that are built and redeveloped to accommodate this commerce. Greater Lowell possesses the assets, industries, projects, and organizations necessary to become a best-in-class region. Enhanced collaboration and coordination around key opportunities will help realize this vision. The first step in realizing this collaboration is to develop a framework in concert with the CEDS Committee and economic development stakeholders for task force and advisory committee creation, facilitation, reporting, and tracking. These groups can be led by NMCOG.

1. **Emerging Industries:** Codify the region's target industries to pursue in business attraction, retention, and expansion efforts moving forward.
 - a. Pursue life sciences, advanced manufacturing, defense, clean tech, health care, technology, defense, and professional, scientific, and technical services as the region's target industries – as echoed by [MassHire's Northeast Regional Blueprint](#) and [Middlesex 3 Industry Clusters](#).

- b. Work with existing and new regional economic development partners to ensure joint efforts in attracting, retaining, and expanding businesses within these industries.
 - c. Form a regional task force, composed of leaders from these industries, to lead efforts that support the growth of these industries.
 - d. Expand upon existing working groups that develop and attract target industries, such as Middlesex 3's advanced manufacturing coalition.
2. **Lowell Innovation Network Corridor (LINC) and Major Projects:** Leverage LINC and projects such as the Hamilton Canal Innovation District to drive the region's prominence as a major innovation economy in New England.
- a. Alongside the LINC effort, launch a regional business recruitment and talent attraction campaign targeting life sciences, technology, and advanced manufacturing firms and workers.
 - b. Continue to build spaces that innovative technology, life science, and manufacturing companies can operate in, expanding the region's economic productivity and workforce in these sectors.
 - c. Work to build procurement opportunities and connectivity between these signature developments and local small businesses.
 - d. Invest in transportation and other physical infrastructure throughout the full corridor that increases the capacity of the corridor to accommodate residents and businesses and, most importantly, connects the corridor to adjacent Lowell neighborhoods such as the Acre, the Lower Highlands, and Back Central.
 - e. Develop additional forums and communication avenues among LINC planners, companies locating in LINC, existing companies and developers, the region's municipalities, and the general public.
3. **Grant Funding and Opportunities:** Create a regional working group to collectively examine funding opportunities.
- a. Build alignment among key economic development partners on the region's vision and priorities in connection along with potential grants to pursue in the short to long-term.
 - b. Form a regional advisory committee focused on relevant grant applications in support of regional initiatives and local priorities, giving capacity to local communities as they pursue these opportunities, too.
 - c. Track funding opportunities that the region and individual municipalities are pursuing over time to gauge the region's competitiveness.
 - d. Work to assess changes in the Opportunity Zones program and potential use and impacts to the region.

4. **Future of Business Parks:** Use innovative tools and incentives to modernize the region's business parks into flexible, in-demand space for various commercial uses.
 - a. Create a financial support product for commercial retrofits of existing spaces in business parks.
 - b. Develop upstream relationships with brokers and the Commonwealth of Massachusetts to coordinate the process of identifying and connecting with potential tenants.
 - c. Form a regional task force focused on the reuse of business parks, including local economic development partners and real estate developers.

5. **Workforce Development:** Focus on connecting local residents with regional employment opportunities within in-demand target industries.
 - a. Align with the [MassHire's Northeast Regional Blueprint](#) on all regional workforce development activities, building on [Middlesex 3 Industry Clusters](#).
 - b. Expand local Connecting Activities to help educate local youth, under- and unemployed, and others, especially those living in pockets of distress, on in-demand professions and connect them to available jobs within the region.
 - c. Create more opportunities for matchmaking between regional educational institutions and jobs.
 - d. Continue to support companies and educational entities in putting together customized training programs for manufacturers, such as those offered through the [Northeast Advanced Manufacturing Consortium \(NAMC\)](#).

4. Building Infrastructure to Support Workers and Residents

Goal: Build a strong ecosystem of hard infrastructure to accommodate twenty-first century economic needs and make the region more competitive for economic development.

What's Already Happening: High-quality talent, employment and upskilling opportunities, and infrastructure to accommodate these people is the baseline foundation of a healthy economy. Currently, the region is home to numerous high-profile companies, but it struggles to retain these workers to live in the region. Many of the region's residents leave for jobs in Boston, while many of the region's workers come in from other Boston suburbs and New Hampshire. Meanwhile, many employers cite the critical challenges of a tight labor market and difficulty finding or recruiting talent, even as many working-age people are underemployed in Lowell's central neighborhoods and elsewhere. The lack of residents who both live and work in the region is an economic loss for Greater Lowell as a whole. Utilities and most other forms of infrastructure are adequate in many cases, but do not show capacity and opportunity for growth. The region has struggled with sewer and wastewater problems in recent years, hindering regional reputation and leading to federal fines.

What's the Opportunity: These realities are only exacerbated by challenges related to the key infrastructure needed to support workers and residents. The region suffers from an existing housing shortage that annual development patterns cannot catch up to, creating little vacancy, raising prices, and exacerbating demand for homes near regional job centers. Investment in improvements to or expansion of water, wastewater, and energy infrastructure are needed en masse to accommodate redevelopment and new development hinders economic growth over time. Finally, the region has an opportunity not only to evaluate the lingering impacts of COVID-19 on the transit system's service levels, but also to study how the transit system could be transformed to meet twenty-first century needs. This should include improving the pedestrian and bicycle infrastructure that interfaces with transit. Ultimately, better connections between job centers, population centers, and the two commuter rail stations will unlock additional economic capacity in the region.

What's Next: To create a region that uplifts its workers and residents - a truly human-centered regional economy - intentional investments are needed to build local talent, house regional workers, and create better systems of multimodal mobility and infrastructure development. As a planning entity, NMCOG is already in a strong position to lead regional planning efforts and support local ones that work to improve these ecosystems and their outcomes year over year. These endeavors must continue in partnership with regional economic development actors, political leaders, and civic influencers throughout Greater Lowell. Only a collaborative, multi-pronged approach will yield success in the long-term. Although any of the actions in this strategy could and should be undertaken by any stakeholder at any time, the capacity for the region to undertake them will be enhanced by the collaborative entity created in Strategy 1, the plan developed in Strategy 2, and the task forces brought together in Strategy 3.

Investments into homes, transit systems, and other utility infrastructure are critical to our ability to retain and recruit firms to the region. With limited municipal resources, these investments will need to be strategic and focused, allocated primarily to key development zones to guide growth and maximize efficiency of our infrastructure networks.

1. **Regional Growth Plan:** Serve as a regional convenor to advocate and plan for regional growth in coordinated planning and zoning; advocacy between local, state, and federal representatives; collaboration between utility providers and municipal planners, developers, and local leaders; transit providers; renewable energy providers; and broadband access.
 - a. Create a 5-year master plan for regional growth that encompasses existing municipal plans.
 - b. Work with municipalities to identify key areas for commercial, industrial, and residential growth and density.
 - c. Target expanded infrastructure projects – roadway, transit, sewer, wastewater, energy, digital—to growth areas while maintaining other systems in a state of good repair.
 - d. Apply for funding to expand infrastructure to targeted growth areas.
 - e. Consider business retention and expansion incentives that can support businesses through longer-term infrastructure investments.
 - f. Explore a more regional, collaborative approach to fund infrastructure development, following the lead of towns on Cape Cod.
2. **Multimodal Connections:** Improve the transportation network to connect all modes across the region and to markets in other regions. Strengthen connections between housing and employment centers to connect people to opportunity. Expand connectivity to dense population areas and job centers within and outside of the region, increasing mobility for live-work opportunities.
 - a. Advance recommendations in [Envision 2050](#) and the next long-range transportation plan for Greater Lowell, [Greater Lowell Vision Zero](#), and the [Regional Bicycle and Pedestrian Plan](#).
 - b. Support municipalities in identifying and applying for funding for roadway and transit improvements, including funds to repair and maintain the region's bridges.
 - c. Complete jobs-accessibility analysis and work with transit providers (LRTA and Merrimack Valley Transit (MeVA) service, MBTA commuter rail, and RoadRunner) to improve connections, frequency, and hours of service between where people live and work in and outside of the region.
 - d. Continue to pursue regional collaboration on transportation infrastructure related to sidewalks, bike paths, trails, and more.
 - e. Leverage micro and multi-modal transit to catalyze active, attractive spaces throughout the region.
3. **Water, Sewer, and Wastewater:** Upgrade water, sewer, and stormwater infrastructure to expand capacity for new industrial, commercial, and residential growth.
 - a. Identify specific constraints on the system and obtain intermunicipal agreements on necessary improvements.
 - b. Secure funding to upgrade and expand sewer, water, and stormwater infrastructure, particularly at developable sites and neighborhoods.
4. **Energy and Electrical Grid:** Increase the future capacity of energy and electricity across the region to support business attraction and growth.
 - a. Directly work with utility providers to better project energy demand and expand capacity around key economic development sites.

- b. Study and assist in grid improvements that can meet the needs of advanced manufacturing and all-electric residential development.
 - c. Support appropriate siting of large and small scale energy generation alongside land use and hazard mitigation planning.
 - d. Work to lower energy costs for residences and businesses.
5. **Digital infrastructure:** Work to ensure that all local residents and businesses have access to broadband.
- a. Advance recommendations in the [Greater Lowell Digital Plan](#).
6. **Housing:** Support all activities, including modern zoning tools to allow for more flexibility in creating housing choice, that spur additional housing development across municipalities.
- a. Focus on implementing the findings and recommendations of [At Home in Greater Lowell](#) and municipal-level housing and master plans.
 - b. Use more form-based zoning to drive neighborhood-level mixed-use and mixed-income development, enabling housing choice and new growth.
 - c. Advance and implement [MBTA Communities Zoning](#) district adoption and development within the districts.
 - d. Serve as a steward for regional access to the information and resources resulting from [A Home For Everyone](#) and [Building For Tomorrow](#), the state's housing plans.

ALIGNMENT WITH EDA INVESTMENT PRIORITIES

The four key pillars of this CEDS directly align with the Economic Development Administration's (EDA's) core investment priorities. Through a tailored, regional approach to economic development, Greater Lowell will help work towards the domestic priorities of:

1. **Critical Infrastructure** *Economic development planning or implementation projects that support development of public facilities, including basic public infrastructure, transportation infrastructure, or telecommunications infrastructure.*

Strategy 4, Building Infrastructure to Support Workers and Residents, directly addresses the region's basic public infrastructure, transportation infrastructure, and digital telecommunication infrastructure needs. Strategy 2, Developing Strong Places and Towns, also highlights actions to develop infrastructure that supports special places such as Main Streets and downtown Lowell.

2. **Workforce** *Economic Development planning or implementation projects that – Support job skills training to meet the hiring needs of the area in which the project is to be carried out and that result in well-paying jobs; or Otherwise promote labor force participation.*

Strategy 3, Leveraging Signature Opportunities, directly address skills training through MassHire Greater Lowell Workforce Board's work, connecting activities, matchmaking, and customized training programs.

3. **Innovation and Entrepreneurship** *Economic development planning or implementation projects that – Support the development of innovation and entrepreneurship-related infrastructure; Promote business development and lending; or Foster the commercialization of new technologies that are creating technology-driven businesses and high-skilled, well-paying jobs of the future.*

Strategies 3 and 1, Leveraging Signature Opportunities and Creating Economic Development Capacity, highlight actions that will increase the capacity of the region to plan and implement "soft" infrastructure focusing on core and emerging industries. This includes leveraging LINC, the University of Massachusetts Lowell Innovation Hub, and Massachusetts Medical Device Center, programs developed to connect cutting-edge research, economic development resources, and businesses that can commercialize technology and provide high-skilled, traded industry jobs.

4. **Economic Recovery Resilience** *Economic development planning or implementation projects that enhance the ability of an area to withstand and recover from adverse short-term or long-term changes in economic conditions, including effects from industry contractions or economic impacts from natural disasters.*

Economic recovery resilience is an important outcome of all four strategy pillars, including:

"Steady state" initiatives that bolster economic durability such as the industrial diversification that would result from Strategy 3, Leveraging Signature Opportunities, and the resilient water, sewer, energy, and transportation infrastructure created by the actions in Building Infrastructure to Support Workers and Residents; and

“Responsive” initiatives that encourage communication and collaboration among stakeholders and the public during and after economic impacts - initiatives such as the frameworks to respond to industry contractions and natural disasters that would result from Strategy 1, Creating Economic Development Capacity.

5. **Manufacturing** *Economic development planning or implementation projects that encourage job creation, business expansion, technology and capital upgrades, and productivity growth in manufacturing, including efforts that contribute to the competitiveness and growth of domestic suppliers or the domestic production of innovative, high-value products and production technologies.*

Advanced manufacturing industries and the engineering industries behind manufacturing are the Core and Emerging industries targeted in Strategy 3, Leveraging Signature Opportunities, and Strategy 1, Creating Economic Development Capacity. These partnerships and collaborations will result in interventions that will upgrade capital and grow productivity.

SECTION 5: IMPLEMENTATION PLAN

IMPLEMENTATION INTRODUCTION

The following table lists the four strategy pillars, along with their associated actions and subtasks. The matrix includes what role NMCOG should take in the action, how much investment is anticipated to be needed for that action, and when the region should undertake the action.

Each action has a number of partners listed – these are agencies or entities that are anticipated to play a major role in implementing that strategy. For actions in which NMCOG is not the lead, a lead agency is listed. This agency would be a that action’s steward: it would track its progress and report it to the CEDS Committee annually through NMCOG. It may lead implementation, or it may just be a conversation-leader: each action is different.

Finally, each action has one or more “outputs.” These are the deliverables or concrete items that the action should produce. The region knows whether an action has been fully implemented if it has produced its outputs. The final part of this section is an evaluation framework, with key metric outcomes. This section should be paired with Appendix 1, which contains funding sources that could aid in action plan implementation.

An explanation of the columns in the matrix is as follows:

NMCOG Role

1. **Lead:** NMCOG should lead, or is already leading, this strategy's implementation.
2. **Support:** NMCOG should support a partner or partners that are already doing the work within the region.
3. **Cheer:** NMCOG should use relationships and expertise to advocate/cheer for this strategy to be implemented within the region.

Cost

1. **\$:** This action can be achieved with little additional investment.
2. **\$\$:** This action requires an attainable level of new investment.
3. **\$\$\$:** This action requires a level of investment that may be hard to achieve.

Timeline

1. **Short:** NMCOG and its partners should take this work on within the next 6-18 months.
2. **Medium:** NMCOG and its partners should look to build out this work in the next 1-3 years.
3. **Long:** NMCOG and its partners can work to achieve this effort in 3-5 years.

IMPLEMENTATION MATRIX

TABLE 4: IMPLEMENTATION MATRIX

Action and Subtasks	NMCOG Role	Cost	Timeline	Partners	Outputs
Strategy 1: Creating Economic Development Capacity					
1. Create a collaborative economic development initiative to refine regional activities, agenda-setting, and outcomes across municipalities.	Lead	\$	Short	<ul style="list-style-type: none"> Middlesex 3 UMass Lowell MassHire Greater Lowell Workforce Board + Career Center Greater Lowell Community Foundation Local and regional chambers of commerce Municipal economic development representatives 	<ul style="list-style-type: none"> Host multiple annual convenings of key partners Sign a collaborative MOU or equivalent document
	Convene key economic development partners to analyze, identify, prioritize, and pursue economic development activities and outcomes.				
	Build a set of agreements, a memorandum of understanding (MOU), and funding commitments for partners to sign on to.				
	Consider the staffing requirements across organizations that are necessary to see through new activities.				
2. Craft and manage a business attraction strategy focused on emerging and opportunity industries in the Greater Lowell region.	Support	\$\$	Medium	<ul style="list-style-type: none"> Middlesex 3 (Lead) UMass Lowell MassHire Greater Lowell Workforce Board + Career Center Middlesex Community College 	<ul style="list-style-type: none"> Complete a full target industry analysis Finalize a new business attraction campaign
	Study industry data and engage with regional leaders to define the region's target industries, building on MassHire's Northeast Regional Blueprint and Middlesex 3 Industry Clusters.				
	Create a business attraction campaign, including branding materials, to assist with marketing the region at conferences, trade shows, and trade missions to other geographies.				
	Engage with state economic development leaders to build relationships and knowledge that can yield a stronger business attraction pipeline.				
3. Develop an inventory of key sites and parcels to focus on for future development projects in the region, and market these opportunities to corporate site selectors and developers.	Support	\$\$	Short	<ul style="list-style-type: none"> Middlesex 3 (Lead) UMass Lowell 	<ul style="list-style-type: none"> Finalize a study of regional development and redevelopment opportunities Conduct a site pre-planning fund feasibility study
	Commission a study to review key development and redevelopment opportunities, including an understanding of common challenges and solutions to unlocking these projects.				
	Study the feasibility of a site development and pre-planning fund that focuses on pre-construction improvements to jumpstart vacant and underutilized sites.				
	Continue to grow a network of regional and national site selectors that represent companies with an interest in operating in the Greater Lowell region.				

TABLE 4: IMPLEMENTATION MATRIX

Action and Subtasks	NMCOG Role	Cost	Timeline	Partners	Outputs
4. Create a business visitation and calling program to understand the ongoing challenges, opportunities, plans, and needs of existing regional businesses.	Cheer	\$\$	Short	<ul style="list-style-type: none"> Middlesex 3 (Lead) MassHire Greater Lowell Municipal economic development representatives Local and regional chambers of commerce 	<ul style="list-style-type: none"> Finalize a database of regional businesses Create a formal business retention and expansion plan
Create an internal database of regional businesses, including relevant contact information, for use in business outreach.					
Provide more consistency in business outreach and calling.					
Target specific industries and business sizes that may be at-risk of closure or interested in regional expansion.					
5. Provide under-resourced communities with increased attention and capacity to gain from regional economic development.	Lead	\$\$	Medium	<ul style="list-style-type: none"> Middlesex 3 Municipal economic development representatives 	<ul style="list-style-type: none"> Improve economic development capacity for smaller towns Create a resource hub of educational materials for municipalities to utilize Build understanding among municipalities of relevant incentives
Inventory commercial and industrial opportunities within smaller municipalities that lack the capacity to catalyze projects themselves.					
Assess specific incentives and tools to use for economic development activities in smaller municipalities, such as facade improvement or infrastructure development grants.					
Represent rural and small communities in regional negotiations and activities related to site selection, business attraction, and business retention and expansion.					
Work with municipalities to better articulate their economic development vision in alignment with the regional economy and market.					
Share examples of growth-positive scenarios in relation to housing and economic development.					
Provide access to training and share educational materials to ensure appointed and elected officials to build capacity to pursue economic development opportunities.					

TABLE 4: IMPLEMENTATION MATRIX

Action and Subtasks	NMCOG Role	Cost	Timeline	Partners	Outputs
Strategy 2: Developing Strong Places and Towns					
<p>1. Increase regional awareness of various arts, culture, and outdoor recreation-focused happenings and experiences.</p>	Cheer	\$\$	Medium	<ul style="list-style-type: none"> Greater Merrimack Valley CVB (Lead) Mosaic Lowell GL Community Foundation Lowell National Historical Park Local Cultural Councils MOOR and MOTT Other organizations that support arts, culture, and the outdoors 	<ul style="list-style-type: none"> Finalize a regional Destination Development strategy Complete new signage and digital efforts that increase accessibility to arts and cultural experiences
<p>Create a Destination Development strategy for the region.</p>					
<p>Create physical signage and digital applications that allow residents and tourists to better access and experience historic sites, cultural spaces, and public art.</p>					
<p>Foster meaningful collaboration between arts, culture, and outdoor organizations with one another to jointly apply for funding opportunities and build cross-organizational partnerships that enhance community impact.</p>					
<p>2. Better market Main Street offerings to residents across New England, positioning the region as an attractive place to live, work, and play.</p>	Support	\$\$	Medium	<ul style="list-style-type: none"> Greater Merrimack Valley CVB (Lead) Downtown Lowell Historic District City planners Organizations that support small business and real estate development 	<ul style="list-style-type: none"> Catalyze development and beautification efforts along Main Streets
<p>Increase regional marketing of Main Streets and the New England charm they offer for a tourist, daily visitor, or full-time resident.</p>					
<p>Prioritize the development of a variety of third spaces for community gathering along Main Streets and market these assets to younger residents and families.</p>					
<p>Consider programs such as facade improvements and beautification grants that increase vibrancy along Main Streets.</p>					
<p>Work to give capacity to region-wide planners for key projects and plans related to placemaking in and around Main Streets.</p>					
<p>3. Uplift the Lowell Forward comprehensive plan's downtown goals. Work to increase connectivity, mobility, and small business success in Downtown, paving the way for a more active, attractive center that benefits the entire region.</p>	Support	\$\$\$	Medium	<ul style="list-style-type: none"> City of Lowell (Lead) Downtown Lowell Historic District UMass Lowell Mosaic Lowell Organizations that support small business and real estate development 	<ul style="list-style-type: none"> Continue to see improvement in Downtown Lowell's infrastructure and livability Increase marketing of Downtown Lowell
<p>Invest in entertainment venues, green spaces, bike paths, new sidewalks, lighting, public art, cultural sites, outdoor dining, and other placemaking activations to help increase vibrancy in Downtown.</p>					
<p>Continue to work towards a more attractive, cleaner Downtown District.</p>					
<p>Create a stronger brand for Downtown Lowell, including a one-stop centralized information hub that provides information about the suite of events happening in and around the area to local community members, regional audiences, and audiences outside the region.</p>					
<p>Support collaborations and initiatives to plan and grow downtown in collaboration with LINC, including such initiatives as creation of a Business Improvement District.</p>					

TABLE 4: IMPLEMENTATION MATRIX

Action and Subtasks	NMCOG Role	Cost	Timeline	Partners	Outputs
Strategy 3: Leveraging Signature Opportunities					
<p>1. Codify the region’s target industries to pursue in business attraction, retention, and expansion efforts moving forward.</p>	Support	\$	Short	<ul style="list-style-type: none"> • Middlesex 3 (Lead) • MassHire Greater Lowell Workforce Board + Career Center • Municipal economic development representatives • State economic development officials 	<ul style="list-style-type: none"> • Host frequent regional task force meetings • Increase the attraction of target businesses
<p>Pursue life sciences, advanced manufacturing, defense, clean tech, health care, technology, defense, and professional, scientific, and technical services as the region’s target industries – as echoed by MassHire’s Northeast Regional Blueprint and Middlesex 3 Industry Clusters.</p>					
<p>Work with existing and new regional economic development partners to ensure joint efforts in attracting, retaining, and expanding businesses within these industries.</p>					
<p>Form a regional task force, composed of leaders from these industries, to lead efforts that support the growth of these industries.</p>					
<p>Expand upon existing working groups that develop and attract target industries, such as Middlesex 3’s advanced manufacturing coalition.</p>					
<p>2. Leverage LINC and projects such as the Hamilton Canal Innovation District to drive the region’s prominence as a major innovation economy in New England.</p>	Support	\$\$\$	Short	<ul style="list-style-type: none"> • UMass Lowell (Lead) • City of Lowell (Co-Lead) • Middlesex 3 (Co-Lead) • Middlesex Community College • MassHire Greater Lowell Workforce Board + Career Center • Municipal economic development representatives 	<ul style="list-style-type: none"> • Increase the attraction of target businesses • Help local businesses win procurement contracts • Increase communications channels between LINC and other stakeholders
<p>Alongside the LINC effort, launch a regional business recruitment and talent attraction campaign targeting life sciences, technology, and advanced manufacturing firms and workers.</p>					
<p>Continue to build spaces that innovative technology, life science, and manufacturing companies can operate in, expanding the region’s economic productivity and workforce in these sectors.</p>					
<p>Work to build procurement opportunities and connectivity between these signature developments and local small businesses.</p>					
<p>Invest in transportation and other physical infrastructure throughout the full corridor that increases the capacity of the corridor to accommodate residents and businesses and, most importantly, connects the corridor to adjacent Lowell neighborhoods such as the Acre, the Lower Highlands, and Back Central.</p>					
<p>Develop additional forums and communication avenues among LINC planners, companies locating in LINC, existing companies and developers, the region’s municipalities, and the general public.</p>					

TABLE 4: IMPLEMENTATION MATRIX

Action and Subtasks	NMCOG Role	Cost	Timeline	Partners	Outputs
3. Create a regional working group to collectively examine funding opportunities.	Lead	\$	Short	<ul style="list-style-type: none"> UMass Lowell Middlesex 3 Municipal economic development representatives 	<ul style="list-style-type: none"> Host frequent convenings of the advisory committee Pursue more grant opportunities across the region
Build alignment among key economic development partners on the region’s vision and priorities in connection along with potential grants to pursue in the short to long-term.					
Form a regional advisory committee focused on relevant grant applications in support of regional initiatives and local priorities, giving capacity to local communities as they pursue these opportunities, too.					
Track funding opportunities that the region and individual municipalities are pursuing over time to gauge the region’s competitiveness.					
Work to assess changes in the Opportunity Zones program and potential use and impacts to the region.					
4. Use innovative tools and incentives to modernize the region’s business parks into flexible, in-demand space for various commercial uses.	Lead	\$\$\$	Medium	<ul style="list-style-type: none"> Middlesex 3 Business park owners and tenants Real estate developers Municipal economic development representatives 	<ul style="list-style-type: none"> Host regional task force meetings Finalize an incentive or other financial product that helps to catalyze business park redevelopment
Create a financial support product for commercial retrofits of existing spaces in business parks.					
Develop upstream relationships with brokers and the Commonwealth of Massachusetts to coordinate the process of identifying and connecting with potential tenants.					
Form a regional task force focused on the reuse of business parks, including local economic development partners and real estate developers.					
5. Focus on connecting local residents with regional employment opportunities within in-demand target industries.	Cheer	\$\$	Medium	<ul style="list-style-type: none"> MassHire Greater Lowell Workforce Board + Career Center (Lead) Middlesex Community College UMass Lowell Secondary education institutions Local and regional chambers of commerce 	<ul style="list-style-type: none"> Increase workforce development programming related to target industries Increase more live-work opportunities
Align with the MassHire’s Northeast Regional Blueprint on all regional workforce development activities, building on and Middlesex 3 Industry Clusters.					
Expand local Connecting Activities to help educate local youth, under and unemployed, and racial and ethnic minority residents, on in-demand professions and connect them to available jobs within the region.					
Create more opportunities for matchmaking between regional educational institutions and jobs.					
Continue to support companies and educational entities in putting together customized training programs for manufacturers, such as those offered through the Northeast Advanced Manufacturing Consortium (NAMC).					

TABLE 4: IMPLEMENTATION MATRIX

Action and Subtasks	NMCOG Role	Cost	Timeline	Partners	Outputs
Strategy 4: Building Infrastructure to Support Workers and Residents					
1. Serve as a regional convenor to advocate and plan for regional growth in coordinated planning and zoning; advocacy between local, state, and federal representatives; collaboration between utility providers and municipal planners, developers, and local leaders; transit providers; renewable energy providers; and broadband access.	Lead	\$\$	Short	<ul style="list-style-type: none"> Municipal planners National Grid LRTA Broadband providers Other utility providers 	<ul style="list-style-type: none"> Finalize a Regional Growth plan Increase regional funding for infrastructure maintenance and development
Create a 5-year master plan for regional growth that encompasses existing municipal plans.					
Work with municipalities to identify key areas for commercial, industrial, and residential growth and density.					
Target expanded infrastructure projects – roadway, transit, sewer, wastewater, energy, digital—to growth areas while maintaining other systems in a state of good repair.					
Apply for funding to expand infrastructure to targeted growth areas.					
Consider business retention and expansion incentives that can support businesses through longer-term infrastructure investments.					
Explore a more regional, collaborative approach to fund infrastructure development, following the lead of towns on Cape Cod.					
2. Improve the transportation network to connect all modes across the region and to markets in other regions. Strengthen connections between housing and employment centers to connect people to opportunity. Expand connectivity to dense population areas and job centers within and outside of the region, increasing mobility for live-work opportunities.	Lead	\$\$\$	Long	<ul style="list-style-type: none"> LRTA Municipal planners 	<ul style="list-style-type: none"> Create better access of regional transit Increase live-work opportunities Complete a jobs-accessibility analysis
Advance recommendations in Envision 2050 and the next long-range transportation plan for Greater Lowell, Greater Lowell Vision Zero, and the Regional Bicycle and Pedestrian Plan.					
Support municipalities in identifying and applying for funding for roadway and transit improvements , including funds to repair and maintain the region’s bridges.					
Complete jobs-accessibility analysis and work with transit providers (LRTA and Merrimack Valley Transit (MeVA) service, MBTA commuter rail, and RoadRunner) to improve connections, frequency, and hours of service between where people live and work in and outside of the region.					
Continue to pursue regional collaboration on transportation infrastructure related to sidewalks, bike paths, trails, and more.					
Leverage micro and multi-modal transit to catalyze active, attractive spaces throughout the region.					

TABLE 4: IMPLEMENTATION MATRIX

Action and Subtasks	NMCOG Role	Cost	Timeline	Partners	Outputs
3. Upgrade water, sewer, and stormwater infrastructure to expand capacity for new industrial, commercial, and residential growth.	Lead	\$\$\$	Long	<ul style="list-style-type: none"> Municipal planners and boards Town Meetings Legislative delegation LRWWU, LRWU, and MWRA Other utility providers 	<ul style="list-style-type: none"> Finalize a study of water infrastructure constraints in the region Increase regional funding for water systems and infrastructure
Identify specific constraints on the system and obtain intermunicipal agreements on necessary improvements.					
Secure funding to upgrade and expand sewer, water, and stormwater infrastructure, particularly at developable sites and neighborhoods.					
4. Increase the future capacity of energy and electricity across the region to support business attraction and growth.	Support	\$\$\$	Long	<ul style="list-style-type: none"> State Agencies (EEA, DPU) (Lead) National Grid Municipal planners Other utility providers Municipal planning boards 	<ul style="list-style-type: none"> Increase energy capacity across the region Consistently study energy demand as it relates to region-wide commercial and industrial development
Directly work with utility providers to better project energy demand and expand capacity around key economic development sites.					
Study and assist in grid improvements that can meet the needs of advanced manufacturing and all-electric residential development.					
Support appropriate siting of large and small scale energy generation alongside land use and hazard mitigation planning.					
Work to lower energy costs for residences and businesses.					
5. Work to ensure that all local residents and businesses have access to broadband.	Support	\$\$\$	Medium	<ul style="list-style-type: none"> Municipal planners (Lead) Broadband providers Municipal planning boards 	<ul style="list-style-type: none"> Expand broadband accessibility across the region
Advance recommendations in the <i>Greater Lowell Digital Infrastructure Plan</i> .					
6. Support all activities, including modern zoning tools to allow for more flexibility in creating housing choice, that spur additional housing development across municipalities.	Lead	\$\$\$	Medium	<ul style="list-style-type: none"> Municipal planners (Co-Lead) Municipal planning boards Municipal housing authorities 	<ul style="list-style-type: none"> Increase regional housing development Increase the utilization of form-based zoning
Focus on implementing the findings and recommendations of <i>At Home in Greater Lowell</i> and municipal-level housing and master plans.					
Use more form-based zoning to drive neighborhood-level mixed-use and mixed-income development, enabling housing choice and new growth.					
Advance and implement MBTA Communities Zoning district adoption and development within the districts.					
Serve as a steward for regional access to the information and resources resulting from <i>A Home For Everyone</i> and <i>Building For Tomorrow</i> , the state's housing plans.					

EVALUATION FRAMEWORK

The following represent the metrics for which the overall CEDS will be evaluated. Unlike the outcomes listed in the implementation matrix, these are Greater Lowell’s desired outcomes—the desired results arising from the SOAR Analysis. The following table notes which strategy pillars are intended to make a positive impact on each outcome metric.

TABLE 5: EVALUATION FRAMEWORK METRICS

	Metric	Creating Economic Development Capacity	Developing Strong Places and Towns	Leveraging Signature Opportunities	Building Infrastructure to Support Workers and Residents
1	Target Industry Employment	x		x	
2	Gross Regional Product	x			
3	Business Births	x	x	x	
4	Regional Tourism		x		
5	Downtown Lowell Visitation		x		
6	Resident Employment	x	x	x	x
7	Workforce				x
8	Unemployment Rate				x
9	Origin-Destination: Live and Work in Region				x
10	Building Permits				x

APPENDIX 1: FUNDING MATRIX



Ample local, state, and federal funding opportunities are available for the Greater Lowell region to leverage as it continues to work towards its strategic priorities. These programs are highlighted below.

TABLE 6: FUNDING MATRIX

Program Name	Geography	Program Type	Funder	Funding Recipient	Description
MassWorks Infrastructure Program	Statewide	Community, Real Estate, and Economic Development	Executive Office of Economic Development	Municipalities	MassWorks provides grants to communities to help them prepare for success and contribute to the long term strength and sustainability of our Commonwealth. The MassWorks Infrastructure Program is a competitive grant program that provides the largest and most flexible source of capital funds to municipalities and other eligible public entities primarily for public infrastructure projects that support and accelerate housing production, spur private development, and create jobs throughout the Commonwealth.
Urban Agenda Grant Program	Statewide	Community, Real Estate, and Economic Development	Executive Office of Economic Development	Local organizations and coalitions	Through the Urban Agenda Grant Program, the Executive Office of Economic Development (EOED) funds projects or programs that build leadership, collaboration, and capacity within Massachusetts cities and towns. Successful applications come from a group of local organizations working together in a single city, town, or neighborhood.
Massachusetts Downtown Initiative	Statewide	Community, Real Estate, and Economic Development	Executive Office of Economic Development	Municipalities	The Massachusetts Downtown Initiative (MDI) offers a range of services and assistance to communities seeking help on how to revitalize their downtowns. Currently, MDI provides assistance through Ongoing technical assistance on downtown-related issues is provided by staff via telephone, fax, and written materials based on requests from communities as well as referrals from DHCD staff. Recent requests have included how to develop business recruitment programs, upper story spaces, and downtown organizational bylaws.
Rural Development Fund	Statewide	Community, Real Estate, and Economic Development	Executive Office of Economic Development	Rural towns	The RDF is a competitive grant program created to provide financial support for a variety of activities related to economic and community development in rural communities and small towns throughout the Commonwealth. The Rural Development Fund provides grants for community projects in rural and small towns – specifically towns with a population density of 500 persons per square mile and/or a total population less than 7,000.
Housing Choice Grant Program	Statewide	Community, Real Estate, and Economic Development	Executive Office of Housing and Livable Communities	Municipalities	The HousingWorks Infrastructure Program is a competitive grant to municipalities and other public entities for a variety of infrastructure related activities to support and unlock housing opportunities. This grant program awards funds based on the project's nexus with housing, transportation, infrastructure, and community development needs.

TABLE 6: FUNDING MATRIX

Program Name	Geography	Program Type	Funder	Funding Recipient	Description
Community Planning Grant Program	Statewide	Community, Real Estate, and Economic Development	Executive Office of Housing and Livable Communities	Municipalities	The Community Planning Grant Program funds a variety of activities related to community planning. This competitive grant program awards funds based on the project's nexus with housing, transportation, infrastructure, economic development, and community development, including funding for MBTA Communities compliance activities.
HousingWorks Infrastructure Program	Statewide	Community, Real Estate, and Economic Development	Executive Office of Housing and Livable Communities	Municipalities	The Housing Choice Grant Program rewards municipalities that have produced a significant number of housing units in the last five years and that have adopted or established Best Practices that encourage housing production. This competitive grant program awards funds based on the project's nexus with housing, transportation, infrastructure, economic development, and community development.
Underutilized Properties Program	Statewide	Community, Real Estate, and Economic Development	MassDevelopment	Municipalities and their agencies, CDCs, EDICs, EDAs, and certain nonprofit organizations	For the purpose of funding "projects that will improve, rehabilitate or redevelop blighted, abandoned, vacant or underutilized properties to achieve the public purposes of eliminating blight, increasing housing production, supporting economic development projects, increasing the number of commercial buildings accessible to persons with disabilities".
Site Readiness Program	Statewide	Community, Real Estate, and Economic Development	MassDevelopment	Municipalities	Aims to increase the state's inventory of large, well-located, project-ready sites; to accelerate private-sector investment in industrial, commercial, and mixed-use projects; and to support the conversion of abandoned sites and obsolete facilities into clean, actively used, tax-generating properties.
Brownfields Redevelopment Fund	Statewide	Community, Real Estate, and Economic Development	MassDevelopment	Municipalities and their agencies, CDCs, EDICs, EDAs, and certain nonprofit organizations	Finances the environmental assessment and remediation of brownfield sites. Awards of up to \$250,000 in site assessment funding, and/or up to \$750,000 in remediation funding are available.
Collaborative Workspace Program	Statewide	Community, Real Estate, and Economic Development	MassDevelopment	Commercial and industrial property owners	Through the Collaborative Workspace Program, MassDevelopment awards matching grants for the planning, development, and build-out of different types of collaborative workspaces. Collaborative workspaces are shared work environments that catalyze community, inspiring collaboration, exploration and experimentation among and between local entrepreneurs, artists, designers, scientists, inventors, and small business owners.

TABLE 6: FUNDING MATRIX

Program Name	Geography	Program Type	Funder	Funding Recipient	Description
Real Estate Services Program	Statewide	Community, Real Estate, and Economic Development	MassDevelopment	Municipalities	MassDevelopment works with municipal officials, planners, local stakeholders, and others to provide technical assistance aimed at addressing site-specific and/or district-wide economic development challenges. Through MassDevelopment’s in-house expertise and contracts with third-party consultants, our real estate services team provides creative solutions and feasible steps for municipalities and other public entities to effectively address planning and development projects.
Mass Broadband Institute	Statewide	Community, Real Estate, and Economic Development	MassTech Collaborative	Municipalities	Our mission is to make affordable high-speed Internet available to all homes, businesses, schools, libraries, medical facilities, government offices, and other public places across the Commonwealth. MBI works closely with the Administration, the state legislature, municipalities, broadband service providers, and other key stakeholders to bridge the digital divide in Massachusetts. The Commonwealth created the MBI as a division of the MassTech Collaborative when signing the Broadband Act into law in August 2008.
Community Development Block Grants	Federal	Community, Real Estate, and Economic Development	Executive Office of Housing and Livable Communities	Municipalities	The Massachusetts Community Development Block Grant Program is a federally funded, competitive grant program designed to help cities and towns meet a broad range of community development needs. There are two primary Massachusetts CDBG funding programs, the Community Development Fund (CDF) and the Mini-Entitlement Program (ME) Program. The CDF is a competitive program and awards grants to eligible communities throughout the Commonwealth, helping cities and towns meet a broad range of community development needs in housing, infrastructure, revitalization, economic development and public social services. Municipalities selected for the ME Program are determined by using a formula calculation based on high statistical indicators of need, poverty rate and population size.
Last Mile Infrastructure Grant	Statewide	Community, Real Estate, and Economic Development	Executive Office of Economic Development	Eligible towns	The Last Mile Infrastructure Grant program provides funding for eligible towns for municipally-owned broadband networks. Towns can use these grants for design, engineering and construction services.
I-Cubed	Statewide	Community, Real Estate, and Economic Development	Department of Revenue	Municipalities	The Infrastructure Investment Incentive Program (“I-Cubed”) is an innovative public-private partnership created to spur economic development and job growth in the Commonwealth through support for large-scale private real estate development projects with significant new public infrastructure requirements estimated to be in the range of \$5 million to \$50 million. Enabling legislation was initially passed in 2006, and has since been amended in 2008, 2012, and 2016. The program is administered by the Secretary of Administration and Finance and the Commissioner of the Department of Revenue in partnership with MassDevelopment.

TABLE 6: FUNDING MATRIX

Program Name	Geography	Program Type	Funder	Funding Recipient	Description
Chapter 43-D - Expedited Local Permitting	Statewide	Community, Real Estate, and Economic Development	Executive Office of Economic Development	Municipalities	This program offers communities a tool to promote targeted economic and housing development. Chapter 43D provides a transparent and efficient process for municipal permitting, guarantees local permitting decisions on priority development sites within 180 days, and increases visibility of your community and target development site(s).
Community Investment Tax Credit Program	Statewide	Community, Real Estate, and Economic Development	Executive Office of Housing and Livable Communities	Community development corporations	CITC is designed to enable local residents and stakeholders to work with and through community development corporations (CDCs) to partner with nonprofit, public, and private entities to improve economic opportunities for low and moderate income households and other residents in urban, rural, and suburban communities across the Commonwealth. CDCs accomplish this through adoption of community investment plans to undertake community development programs, policies, and activities.
Community Empowerment and Reinvestment Program	Statewide	Community, Real Estate, and Economic Development	Executive Office of Economic Development	Nonprofits on behalf of a local coalition of organizations	This program seeks to develop, strengthen, and invest in community-led efforts to bring positive economic outcomes to communities that face historically disproportionate challenges to economic growth. Specifically, the program was developed to support communities with high rates of criminal justice system involvement, widespread poverty, and large groups of disadvantaged and underrepresented populations.
New Market Tax Credits	Federal	Community, Real Estate, and Economic Development	Community Development Financial Institutions Fund	For-profit and nonprofit developers	The NMTC Program attracts private capital into low-income communities by permitting individual and corporate investors to receive a tax credit against their federal income tax in exchange for making equity investments in specialized financial intermediaries called Community Development Entities (CDEs). The credit totals 39% of the original investment amount and is claimed over a period of seven years.
Commonwealth Places	Statewide	Community, Real Estate, and Economic Development	MassDevelopment	Municipalities and nonprofits	Commonwealth Places, a collaborative initiative from MassDevelopment and Patronicity, is a crowdgranting challenge program to activate new or distressed public places and community spaces. The program is open to municipalities and nonprofits to improve low- and moderate-income communities in Massachusetts.

TABLE 6: FUNDING MATRIX

Program Name	Geography	Program Type	Funder	Funding Recipient	Description
Cultural Facilities Fund	Statewide	Community, Real Estate, and Economic Development	MassDevelopment	Municipalities, nonprofit cultural organizations, and public or private educational institutions that own cultural facilities	Managed in collaboration with MassDevelopment, the Cultural Facilities Fund provides major improvement grants to nonprofit cultural organizations, in recognition of their profound economic impact on communities across Massachusetts. Since 2006, the Fund has encouraged sound growth, supported important development projects, played a crucial role in the growth of local tourism, created thousands of jobs, and driven millions of dollars in private investment.
TDI Equity Program	Statewide	Community, Real Estate, and Economic Development	MassDevelopment	Gateway Cities	The Transformative Development Initiative (TDI) is MassDevelopment's signature place-based economic development program for Gateway City downtowns and commercial districts—places that have extensive cultural and community capital, and that, post-industrialization, will benefit from greater access to economic capital and wealth-building opportunities for residents. TDI uses a toolbox approach, hanging multiple sub-programs for TDI Districts on a frame of partnership building and community engagement
Regional Economic Development Organization Grant Program	Statewide	Community, Real Estate, and Economic Development	Executive Office of Economic Development	Regional economic development organizations	The Regional Economic Development Organization (REDO) Program is established to support regionally based efforts to grow and retain existing businesses and attract new business to the Commonwealth. To be eligible for funds from the REDO Program, the applicant must be a duly organized corporation, foundation, organization, or institution that is exempt from federal taxation under section 501(c) of the Internal Revenue; have a primary focus on economic development, operate regionally, engage primarily in activities that promote jobs and business retention; have a history of collaboration with area stakeholders, has other financial support, and agrees to serve their whole region.
Vacant Storefronts Program	Statewide	Community, Real Estate, and Economic Development	Executive Office of Economic Development	Municipalities	The purpose of the program is to help municipalities of the Commonwealth in their efforts to revitalize their downtowns and commercial areas. Municipalities may apply to the Economic Assistance Coordinating Council (EACC) for certification to designate a defined downtown or other commercial area, as a Certified Vacant Storefront District. After achieving such a designation, and achieving a commitment of local matching funds, businesses or individuals may apply to the EACC for refundable EDIP tax credits for leasing and occupying a vacant storefront in that district.

TABLE 6: FUNDING MATRIX

Program Name	Geography	Program Type	Funder	Funding Recipient	Description
Housing Development Incentive Program	Statewide	Community, Real Estate, and Economic Development	Executive Office of Housing and Livable Communities	For-profit and nonprofit developers in certified Gateway Cities	<p>The Housing Development Incentive Program provides Gateway Cities with a tool to develop market rate housing while increasing residential growth, expanding diversity of housing stock, supporting economic development, and promoting neighborhood stabilization in designated areas. The program provides two tax incentives to developers to undertake new construction or substantial rehabilitation of properties for lease or sale as multi-unit market rate residential housing:</p> <p>(1) A local-option real estate tax exemption on all or part of the increased property value resulting from improvements (the increment), and</p> <p>(2) State tax credits for Qualified Project Expenditures (QPEs) that are awarded through a rolling application process.</p>
Urban Center Housing Tax Increment Financing	Statewide	Community, Real Estate, and Economic Development	Executive Office of Housing and Livable Communities	Designated commercial centers within municipalities	<p>The Urban Center Housing Tax Increment Financing (UCH-TIF) Program is a statutory program authorizing cities and towns to promote housing and commercial development. The UCH-TIF Program provides real estate exemptions on all or part of the increased value (the "Increment") of improved real estate. Tax increment financing may be combined with grants and loans from local, state and federal development programs.</p>
Property Assessed Cleaned Energy (PACE) Program	Statewide	Community, Real Estate, and Economic Development	MassDevelopment	Commercial and industrial property owners	<p>Property Assessment Clean Energy (PACE) Massachusetts is an innovative program to help commercial and industrial property owners in Massachusetts finance energy improvements. The program lets you agree to a betterment assessment and lien on your property, sufficient to repay the financing extended by a private capital provider. If the property is sold before the financing has been repaid, the assessment stays and is transferred to subsequent property owners.</p>
BioReady Community Program	Statewide	Community, Real Estate, and Economic Development	MassBio	Municipalities	<p>MassBio has developed a rating system to determine a municipality's readiness to host biotechnology facilities based on the community's zoning practices and infrastructure capacity. BioReady® rates these communities in four tiers from Bronze to Platinum. Lowell is certified as Platinum.</p>
MA Rehabilitation Historic Tax Credits	Statewide	Community, Real Estate, and Economic Development	Massachusetts Historical Commission	Individual projects and properties	<p>Under the program, a certified rehabilitation project on an income-producing property is eligible to receive up to 20% of the cost of certified rehabilitation expenditures in state tax credits. The property must be listed, or eligible for listing, in the National Register of Historic Places. If the building is not currently listed in the National Register, the MHC must certify that it is a historic building that is eligible for listing.</p>

TABLE 6: FUNDING MATRIX

Program Name	Geography	Program Type	Funder	Funding Recipient	Description
Neighborhood Improvement Loans	Local	Community, Real Estate, and Economic Development	Lowell Development & Financial Corporation	Companies	A low interest loan program for the acquisition, construction, restoration and/or renovation of commercial property that may also have a residential component.
Down Payment Assistance Program	Local	Community, Real Estate, and Economic Development	Lowell Development & Financial Corporation	Homebuyers	A no-interest loan for 2.5% of the purchase price (based upon a 5% down payment requirement) of a home by a first-time homebuyer.
Massachusetts Growth Capital Lending Products	Statewide	Business and Innovation	Massachusetts Growth Capital Corporation	Small businesses	MGCC believes that small businesses are instrumental in the economic vitality of Massachusetts. We specialize in lending solutions for your community's existing small businesses to stay on track. Providing individualized service to each client, our expert lending team seeks creative solutions by understanding a business beyond its financials.
MassDevelopment Lending Products	Statewide	Business and Innovation	MassDevelopment	Municipalities, nonprofits, developers, and companies	Our loans and guarantees offer low rates and flexible terms to help foster real estate and business expansion projects that generate jobs and economic benefits for communities across Massachusetts.
MassVentures Venture Capital Investments	Statewide	Business and Innovation	MassVentures	Deep tech startups	MassVentures invests in academic spinouts and early-stage deep tech companies based in Massachusetts. Deep tech innovates scientific and engineering breakthroughs that address big societal challenges, often creating new markets or disrupting existing ones, and have the vast potential to fuel Massachusetts' innovation economy.
CDFI and CDC Capital Match Program	Statewide	Business and Innovation	Massachusetts Growth Capital Corporation	Nonprofit lenders	The Commonwealth of Massachusetts is seeking experienced nonprofit lenders to assist established and start-up small businesses in the Commonwealth in obtaining capital. The Commonwealth's funds are meant to facilitate lending to small businesses that are unable to obtain traditional sources of capital. This grant program seeks to increase the flow of capital into Massachusetts's small businesses and to continue to foster recovery, sustainability, resilience, and growth.
Economic Development Incentive Program	Statewide	Business and Innovation	Massachusetts Office of Business Development	Companies	The Economic Development Incentive Program (EDIP) is designed to foster job creation and stimulate business growth. A company that participates in EDIP may receive state tax credits and/or local property tax incentives in exchange for a commitment to new job creation, existing job retention, and private investment in the project.
Empower Digital Grant Program	Statewide	Business and Innovation	Massachusetts Growth Capital Corporation	Small businesses	This program provided grants for the needs of Massachusetts-based small businesses seeking relevant capital expenses, tools, and services to develop their digital capabilities. Businesses received grants of up to \$10,000 - up to \$5,000 for digital services and up to \$5,000 for digital capacity-building capital expenses.

TABLE 6: FUNDING MATRIX

Program Name	Geography	Program Type	Funder	Funding Recipient	Description
Biz-M-Power Crowdfunding Program	Statewide	Business and Innovation	Massachusetts Growth Capital Corporation	Small businesses	The Biz-M-Power crowdfunding matching grant program offers small businesses in Massachusetts financial assistance with their acquisition, expansion, improvement or lease of a facility, purchase or capital lease of equipment, or with meeting other capital needs for the business. Eligible applicants will be empowered to advance their business with an innovative approach to obtaining capital.
State Trade Expansion Program	Statewide	Business and Innovation	Executive Office of Economic Development	Small businesses	The STEP grant is intended to offset international business development and related marketing costs for small businesses. Grant proceeds may be used for specific international business development and marketing costs. Grants under the STEP program are capped at \$15,000 per business to reimburse for costs associated with export related international projects, activities or services consistent within the STEP guidelines.
SBIR Targeted Technologies Program	Statewide	Business and Innovation	MassVentures	Companies w/ SBIR and STTR contracts	The SBIR Targeted Technologies (START) Grants help Massachusetts-based startups convert research developed under SBIR and STTR contracts into businesses and jobs in Massachusetts. START offers MA-based, SBIR Phase II companies grants and business guidance to help them commercialize their technologies.
Small Business Technical Assistance Grant Program	Statewide	Business and Innovation	Massachusetts Growth Capital Corporation	Nonprofits providing technical assistance to small businesses	The MGCC Small Business Technical Assistance Grant Program builds operational capacity and skills of organizations that are providing technical assistance, education, and access to capital to small businesses. The grant program strengthens ongoing business-development activities in underserved communities across the state.
Entrepreneur Mentoring Grant Program	Statewide	Business and Innovation	MassTech Collaborative	Nonprofits supporting entrepreneurial activity	The Innovation Institute supports entrepreneur mentoring as means to build regional start-up ecosystems and communities of innovation across Massachusetts. The opportunity to engage in a strong mentoring relationship builds the confidence and success of new businesses and plays a crucial role in lowering the barriers to entry for owning and running a business.
Research Infrastructure Program	Statewide	Business and Innovation	Massachusetts Life Sciences Center	Nonprofits supporting the life sciences industry	The design of the Research Infrastructure program (formerly known as the Open or Competitive Capital Program) is to provide grants for capital projects that support the life sciences ecosystem in Massachusetts by enabling and supporting life sciences research and development in the Commonwealth. Up to \$10 million in capital dollars is available to support capital projects ranging from \$1.5 - \$5 million across the state for not-for-profit partners.
Life Sciences Tax Incentives	Statewide	Business and Innovation	Massachusetts Life Sciences Center	Life sciences companies	The Tax Incentive program is open to companies engaged in life sciences research and development, commercialization and manufacturing in Massachusetts. The program provides incentives to companies, of all sizes, looking to expand their efforts by creating new, long-term jobs in Massachusetts.

TABLE 6: FUNDING MATRIX

Program Name	Geography	Program Type	Funder	Funding Recipient	Description
Bits to Bytes	Statewide	Business and Innovation	Massachusetts Life Sciences Center	Not-for-profit applicants collaborating with at least one for-profit life sciences company	The MLSC launched Bits to Bytes to provide grants for scientific projects that generate and analyze large datasets to answer pressing life science questions, and to attract and train data scientists in the Commonwealth. Investment in generating well-annotated datasets and training data scientists for life science research is required to sustain Massachusetts's global leadership position in life science research and development.
Women's Health Program	Statewide	Business and Innovation	Massachusetts Life Sciences Center	Women's health companies	The Women's Health Collaboration Program is part of the MLSC's Women's Health Initiative. This program supports collaborative projects that aim to improve the discovery, technical innovation, and/or analysis of datasets to answer pressing life science questions around women's health.
Novel Therapeutics Delivery Program	Statewide	Business and Innovation	Massachusetts Life Sciences Center	Therapeutic startups	The Novel Therapeutics Delivery program fosters the development of novel technologies and techniques for the delivery of existing or innovative therapies by working at the intersection of engineering, biology, chemistry, and medicine. Specifically, it strives to capitalize and incentivize translational projects to address complex challenges in "therapeutic" delivery – from biomanufacturing, to targeted delivery, to biomaterials and more.
Life Sciences NIIMBL	Statewide	Business and Innovation	Massachusetts Life Sciences Center	NIIMBL member-organizations	The MLSC has partnered with the National Institute for Innovation in Manufacturing Biopharmaceuticals (NIIMBL) to accelerate biopharmaceutical manufacturing innovation, support the development of standards that enable more efficient and rapid manufacturing capabilities, and educate and train a world-leading biopharmaceutical manufacturing workforce, fundamentally advancing U.S. competitiveness in this industry.
Massachusetts Next Generation Initiative	Statewide	Business and Innovation	Massachusetts Life Sciences Center	Life science entrepreneurs	The Massachusetts Next Generation (MassNextGen) Initiative is building off the success of its first five years with a new iteration to support a larger pool of entrepreneurs with a broad, more inclusive focus. Awardees of the program will receive a year-long customized package of support, which includes non-dilutive grant funding and access to a network of seasoned professionals from the life sciences ecosystem helping them to refine their business strategies and effectively raise capital.
Mass Manufacturing Innovation Initiative	Statewide	Business and Innovation	MassTech Collaborative	Hardtech manufacturers	The Massachusetts Manufacturing Innovation Initiative (M2I2) provides state grant funding to help Massachusetts innovators who are ready to begin manufacturing their hardtech technologies. M2I2 supports innovators across sectors, from electronics to bioindustrial manufacturing to robotics to additive manufacturing.

TABLE 6: FUNDING MATRIX

Program Name	Geography	Program Type	Funder	Funding Recipient	Description
Mass Manufacturing Accelerate Program	Statewide	Business and Innovation	MassTech Collaborative	Small to medium-sized manufacturers	The MMAP program aims to help Massachusetts-based small to medium-sized manufacturers prepare their businesses to meet the demands of Industry 4.0 and the manufacturing of new technologies and innovations that align with key industries in the state. Grant funding can be used for capital expenditures under GAAP.
Emerging Technology Fund	Statewide	Business and Innovation	MassDevelopment	Technology companies	The Emerging Technology Fund (ETF) is designed to help growing companies like yours find the capital you need. The ETF makes loans of up to \$4,000,000 to technology companies for expansion, working capital, or equipment purchases. Combined with MassDevelopment's other offerings, we can help you deliver the products essential for a thriving economy.
Collaborative Research & Development Matching Grant Program	Statewide	Business and Innovation	MassTech Collaborative	Research university, non-profit research institution, or other non-profit	MassTech Collaborative administers the Collaborative Research Matching Grant Program to support research and development projects by investing in critical research & development (R&D) infrastructure. These investments support R&D partnerships that bring together the Commonwealth's world-class research institutions with the state's leading technology firms.
STEM Equipment and Professional Development Grant Program	Statewide	Business and Innovation	Massachusetts Life Sciences Center	Schools	Through this program, the MLSC awards grant funding to schools and curriculum providers for the purpose of teacher professional development and the purchase of equipment, materials, supplies, and technology needed to support new or expanded curriculum. Funding will enable schools to educate students in real-world scenarios that will prepare them for career opportunities in the life sciences. Professional development funding will ensure that educators receive the technical training needed to effectively use newly acquired equipment and technology.
Massachusetts Research Tax Credit	Statewide	Business and Innovation	Department of Revenue	Companies	Research Credit may be available to business corporations subject to the corporate excise that incurred "Massachusetts qualified research expenses" in Massachusetts. Generally, "Massachusetts qualified research expenses" include wages paid to employees, a portion of wages paid to contractors, and amounts paid for supplies.
Massachusetts Investment Tax Credit	Statewide	Business and Innovation	Department of Revenue	Companies	The investment tax credit (ITC) may be available to certain corporate excise taxpayers in Massachusetts. cCorporations may earn a credit for the purchase or lease of "qualifying tangible properties," which include tangible personal property and other tangible property, including buildings and their structural components.

TABLE 6: FUNDING MATRIX

Program Name	Geography	Program Type	Funder	Funding Recipient	Description
Angel Investor Tax Credit Program	Statewide	Business and Innovation	Massachusetts Life Sciences Center	Angel investors	The Angel Investor Tax Credit program is offered to investors interested in funding early-stage companies engaged in life sciences research and development, commercialization and manufacturing in Massachusetts. The program provides a taxpayer investor a credit of 20% of the qualifying investment, or 30% if the business is located in a gateway municipality, in a business that has no more than \$500,000 in gross revenues in the year prior to eligibility.
Incubator Loan Fund	Local	Business and Innovation	Lowell Development & Financial Corporation	Technology and life science startups	A low interest loan program targeted towards technology and life science startup businesses looking to expand in Lowell with a priority given to businesses who intend to create jobs.
Downtown Venture Fund	Local	Business and Innovation	Lowell Development & Financial Corporation	Downtown Lowell retail shops and restaurants	The Fund is set up specifically to assist those ventures that add value and diversity to the retail and restaurant climate of Downtown Lowell by making available low-cost financing. The initiative will create the critical mass needed to encourage others to open new ventures in Lowell.
Industrial Improvement Loans	Local	Business and Innovation	Lowell Development & Financial Corporation	Companies	A low interest loan program for the acquisition, construction or renovation of commercial, industrial and office facilities containing at least 10,000 square feet.
Launch in Lowell Startup Loan Pilot Program	Local	Business and Innovation	Lowell Development & Financial Corporation	Startups	This low interest loan program for startup businesses that have participated in EforAll and Lowell Makes programing and are looking to expand in Lowell with a priority given to businesses who intend to create jobs.
Research & Development (R&D) Tax Exemption	Local	Business and Innovation	City of Lowell	Companies in Lowell	Any small or large company located in Lowell that is currently engaged in research & development, such as design and development of new products or processes, can now qualify for full exemption on personal property taxes! A company receives 100% tax exemption on its core equipment, defined as the equipment used directly related with R&D activities (i.e. computers, lab equipment, machinery, etc.).
Workforce Training Fund	Statewide	Workforce Development	MassHire	Companies	Massachusetts employers, of any size, may apply for grants of up to \$250,000 to train new or existing workers. If approved, the program will reimburse employers for the actual cost of training: 100% reimbursement for companies with up to 100 employees or 50% for companies with more than 100 employees.

TABLE 6: FUNDING MATRIX

Program Name	Geography	Program Type	Funder	Funding Recipient	Description
Advanced Manufacturing Training Program	Statewide	Workforce Development	Executive Office of Economic Development	Regional consortiums	The Advanced Manufacturing Training Program provides funding to qualifying consortiums to develop, coordinate, and maintain comprehensive manufacturing workforce development systems. Regional systems will provide workforce development services in advanced manufacturing, such as recruitment, job training, placement activities, and supportive services.
HireNow	Statewide	Workforce Development	Commonwealth Corporation	Companies	HireNow provides funding to eligible Massachusetts employers who hire and retain Massachusetts residents. Funding is awarded at a flat rate of \$4,000 for each eligible newly hired employee. The goal of HireNow is to address hiring challenges experienced by Massachusetts employers because of the COVID-19 pandemic.
UMass Lowell Corporate Training Programs	Local	Workforce Development	Companies	UMass Lowell	UMass Lowell has partnered with more than 1,400 companies and organizations to provide high-quality customized training and professional development.
Middlesex Community College (MCC) Corporate Training Programs	Regional	Workforce Development	Companies	Middlesex Community College	For over three decades we have educated and trained thousands of employees in hundreds of industries and municipalities throughout Middlesex County. Our goal is to provide you with the educational and training tools you need to make the best use of your most important assets, your employees.
Work Opportunity Tax Credits	Federal	Workforce Development	MassHire	Companies	WOTC is a Federal tax credit incentive that employers may receive for hiring individuals from certain groups who have consistently faced barriers to employment. The main objective of this program is to enable the targeted employees to gradually move from economic dependency into self-sufficiency as they earn a steady income and become contributing taxpayers, while participating employers are compensated by being able to reduce their federal income tax liability.
Workplace Safety Grant Program	Statewide	Workforce Development	Executive Office of Labor and Workforce Development	Companies	The Department of Industrial Accidents (DIA) Workplace Safety Grant helps employers reduce the risk of injury and illness to workers and promote safe and healthy conditions in the workplace through training, education, and other preventative measures.

APPENDIX 2: PUBLIC ENGAGEMENT



LISTENING TOUR PARTICIPANTS AND TAKEAWAYS

NMCOG and Fourth Economy engaged a series of key local and regional stakeholders across the Greater Lowell region to inform the development of the region's Comprehensive Economic Development Strategy.

The purpose of the 30-minute interviews were to learn more about the sentiments, and perspectives of local practitioners; and to gather community input from residents to identify gaps, key stakeholders and explore opportunities for addressing community challenges and needs. The cumulative takeaways from the community engagement process will guide the region's economic priorities and direction for the next decade.

Interviews included:

TABLE 7: LISTENING TOUR INTERVIEWEES

Name	Title	Organization
Jason Palitsch	Executive Director	495/MetroWest Partnership
Bernard Gibbons	Senior Vice President	Associated Brokerage Group
Fred Faust	Principal and Broker	Bell Tower Commercial Real Estate
Jim Dyment	Executive Director	Brush Gallery
Sothea Chiemruom	Executive Director	Cambodian Mutual Assistance Association
Allison (Ali) Carter	Director of Economic Development	City of Lowell
Daniel Rivera	Executive Director	Coalition for a Better Acre (CBA)
Connie Martin	Division Director, Energy and Community Resources	Community Teamwork, Inc.
Ani Vong	SBA Prime Coordinator & Business Coach	CTI Entrepreneurship Center/Business Assistance
Sophan Smith	Executive Director	E for All
Patty Wilson	Regional Commercial Lending Manager	Enterprise Bank
Chris Kluchman	Director, Livable Communities Division	Executive Office of Housing and Livable Communities (EOHLC)
John Power, Kelly Puccia, Steve Horan Jr.	Principal, Regional Property Manager, Vice President of Leasing	Farley White Interests
Bopha Malone	Executive Director	Girls Inc of Greater Lowell
Danielle McFadden	Executive Director	Greater Lowell Chamber of Commerce
Jay Linnehan and Howard Amidon	President/CEO and Vice President for Philanthropy	Greater Lowell Community Foundation
Katie Enright	Associate Principal, Senior Civil Engineer	Howard Stein Hudson
Alison Hughes	Community Engagement Officer	Jeanne D'Arc Credit Union
Laura Lamarre Anderson	Owner	Lala Books
Demetrius Spaneas	President	Land and Sea Real Estate, Inc.

TABLE 7: LISTENING TOUR INTERVIEWEES

Name	Title	Organization
Diego Leonardo	Founder and Executive Director	Latinx Community Center for Empowerment
Lee Viliesis	Executive Director	Lowell Festival Foundation
Amy Hoey and Angela Putnam Strunk	President and Director of Communications	Lowell General Hospital/Tufts
Peter Aucella	Former Assistant Superintendent	Lowell National Historical Park
Allison Lamey	Executive Director	Lowell Plan/LDFC
Justin Howard	Director of Transit Operations	Lowell Regional Transit Authority
Carmine Tomas	Principal	LT Development
Alessandra Fisher	Director of Immigrant Integration and Elder Services	Massachusetts Alliance of Portuguese Speakers
Winton Pitcoff	Deputy Commissioner	Massachusetts Department of Agricultural Resources
David Foss	Statewide Brownfields Coordinator	MassDEP
Geetha Rao Ramani	Vice President Business Development	MassDevelopment
Nate Robertson	Transformative Development Fellow	MassDevelopment
Derek Krevat	Manager of Metropolitan Planning Organization (MPO) Activities	MassDOT
Kevin Coughlin	Executive Director	MassHire Greater Lowell Workforce Board
Shannon Norton	Executive Director	MassHire Lowell Career Center
Elise Rapoza	Research Associate	MassInc
Brian Bradbury	Executive Director	Merrimack Valley Convention & Visitors Bureau
Ian Burns	Community & Economic Development Program Manager	Merrimack Valley Planning Commission (MVPC)
Angela Brown	Chief of Economic Development	Metropolitan Area Planning Council (MAPC)
Stephanie Cronin	Executive Director	Middlesex 3
Courtney McSparron	Co-Executive Director	Mill City Grows
Jessica O'Hearn	Director	Mosaic Lowell
Melissa Fetterhoff	Executive Director	Nashoba Valley Chamber of Commerce
Jeff Bush	President	New England Heritage Properties
Stephen Themelis	Owner	Niklaus Painting and Construction Company, Inc.
Meghan Tenhoff	Principal Planner	NMCOG
LZ Nunn	Executive Director	Project LEARN
Katherine Malgieri	Interim Director of Planning and Community Development	Town of Billerica
Marlies Henderson	Planning Board Member	Town of Billerica
Evan Belansky	Town Planner	Town of Chelmsford
Paul Cohen	Town Manager	Town of Chelmsford

TABLE 7: LISTENING TOUR INTERVIEWEES

Name	Title	Organization
Alison Manugian	Acting Town Manager/Community Development Director	Town of Dracut
Dan Phelps	Economic Development Project Planner	Town of Dracut
Jason Silva	Town Administrator	Town of Dunstable
Andrew Maclean	Town Administrator	Town of Pepperell
Alexandra Lowder	Community/Economic Development Planner	Town of Tewksbury
Colin Loiselle	Town Manager	Town of Tyngsborough
Steve Sadwick	Assistant Town Manager, Community Development	Town of Tyngsborough
Joe Giniewicz	Town Planner	Town of Westford
Kristen Las	Town Manager	Town of Westford
Julie Chen, Anne Maglia, Patricia Coffey	Chancellor, Vice Chancellor for Research and Economic Development, Director of Community Relations	University of Massachusetts Lowell
Craig Thomas	Director of Urban and Community Development	University of Massachusetts Lowell
Jim Hogan	President/CEO	Washington Savings Bank

A summary of these ideas, insights, and takeaways is provided below.

Economic Development

Key Challenges

- The different cities, towns and boroughs throughout the Greater Lowell region have different visions of economic development and growth for their communities. For example, some want to develop industrial parks, some do not. Others want to recruit major companies and corresponding office parks, others do not. Some want to expand eco-tourism attractions and offerings, others do not. Some communities want to remain residential, others want more commercial development. Some want “measured growth”, others. Therefore, continuing to come together to build a shared set of common goals is really important for building a shared sense of regionalism, and getting buy-in.
- Regions often feel they might be competing against each other for job placements, tax revenue, and some residents feel they would benefit from more regional collaboration to apply for grants, build regional transportation systems, and influence state policy collectively.
- Newly elected, and tenured elected officials seem to be limited in their understanding of the technical nuts and bolts of planning
- Some of the smaller local municipalities have limited budgets. Many of these municipalities are having difficulty raising revenue for economic development projects, because elected

officials seem to be opposed to raising revenue or approving traditional economic development projects

- There are gaps in the small business finance ecosystem where immigrant business owners who lack trust, often borrow from friends and family, and end up in difficult debt situations as a result.

Capacity Notes

- The Greater Lowell region is a composite of 26 post industrial cities with sizable immigration populations. Different resources are available to those communities.
- Small businesses are struggling in the post pandemic period. There are less shoppers and tourists who frequent and patronize downtown Lowell, which has contributed to a decline in commercial activity and revenue.
- There is a sense that LINC is not large enough already, and some companies don't want to wait until 2026.

Existing Promising Practices or Initiatives

- There are 12 Regional groups in the Commonwealth - which are made up of public and private organizations working together to support economic development.
- The renovation of the bridge that connects Chelmsford is expected to be economically transformative

Key Partners

- NMCOG is seen as a trusted convener and agenda setter for the region. So are others such as Middlesex 3.
- [Acre Partnership](#)
- Community Teamwork
- Lowell Development & Financial Corporation

Assets and Opportunities

- LINC was mentioned as a bright spot for the region, a testament to what's possible when parties across the region come together to accomplish goals collaboratively.

Housing

Key Challenges

- The shortage of housing is a broadly shared major concern across the region. The major concern is housing supply. The region is broadly underproducing housing, for example Tyksbury has a 0% vacancy rate. Affordability is a challenge as well, as housing prices have risen across the region.
- With a high concentration of single family homes, there is a high need for "missing-middle" styled homes.

Existing Promising Practices or Initiatives

- U Mass Lowell is planning to host a 1 day training for local government stakeholders before they take on their new roles.
- Lowell First Time Homebuyer Program, which provides 1st time Lowell home buyers with downpayment assistance

Assets and Opportunities

- The Greater Lowell region has comparatively more affordable housing and real estate compared to Boston and Somerville. Lowell is perceived as a lower cost place to live, work and raise a family.

Education and Workforce

Key Challenges

- A number of working age adults are not connected to workforce apparatus - many are unemployed, or underskilled.
- Across the region, Lowell is seen as a gateway city, where people settle down, and then the first or second generation leaves. This presents a challenge for workforce retention and retainment.
- There is a greater need for private sector stakeholders and educational institutions to build strong school to work pipelines.

Capacity Notes

- Some municipalities throughout the region have positions dedicated to economic development, others do not.
- Prop 2 ½ put a year-over-year cap on property tax increases in 1980, however in a high inflation environment with rising costs, this can lead to budget cuts that impact teacher salaries and limited school budgets.

Existing Promising Practices or Initiatives

- Building more programmatic connective tissue between economic development infrastructure and diverse audiences across the region - Latinx, Cambodian, young people/students, etc.
- Mass Development Transformation Development Initiative
- A potential area of focus for growth is in the industry niche of “small scale manufacturers” or home-based makers
- Incubators and entrepreneurship centers are working together in some capacity, but can continue partnering more meaningfully, to combine and leverage shared resources to build a robust entrepreneurial ecosystem throughout Greater Lowell.
- Middlesex 3 hosts meetings regularly focused on each of its 5 identified industry clusters.

Key Partners

- MassHire of Greater Lowell
- EfAll

Assets and Opportunities

- Greater Lowell has a comparatively highly educated population and workforce compared to regions of similar size & makeup.
- The life sciences industry is well represented in Greater Lowell.

Town Planners/Managers

Key Challenges

- Some smaller municipalities feel left out of the broader economic development ecosystem, and often feel overlooked in favor of larger cities, such as Lowell
- The new state government leadership is coming across as heavy handed, and less interested in local control, and that is causing friction with local governments.
 - When state officials attempt to fix a problem, it can backfire because when the state pushes down one-size-fits-all mandates, it conflicts with Home rule culture and process, along with the preferences of local communities.

Capacity Notes

- Tax loss is a thorn in the side of cities/counties that are bordering New Hampshire
 - As a result, some municipalities are having difficulty raising revenue for economic development projects
- Home rule is critical in most localities. Most local changes can only be made with the approval of a body of residents approving a change - ie. tax increases.
- From a cultural standpoint, Town managers indicate that residents are skeptical of traditional economic development approaches and do not want haphazard or sprawling economic growth for the sake of growth itself. Towns like Pepperrell, Billerica, Chelmsford and others want to grow while also preserving their rural character.

Existing Promising Practices or Initiatives

- Some towns, like Pepperrell are leaning into the region's connection with the history of the American Revolutionary war - and developing pathways for eco or educational tourism
- Some small cities, like Pepperrell and others, are involved in town collaboratives that are spaces for cities and townships throughout the region to collectively apply for grants and resources

Assets and Opportunities

- Mass Development Transformation Development Initiative

Transportation

Key Challenges

- Getting workers in and out of Lowell is a challenge. Specifically building complete streets models and converting existing limited roadways to complete streets that can transport a large volume of vehicles quickly.
- Key transportation priorities include safety, destination reliability, social and geographic equity, and interconnectivity.

Capacity Notes

- The bus system seems to be underutilized, according to regional travelers.
- There's often a large gap between rural and smaller communities who tend to have to "scrape the bottom of the barrel" to do basic transportation infrastructure projects - and MassDOT is trying to get more funding to those communities to fund design, and getting projects ready to be funded in the first place.

Existing Promising Practices or Initiatives

- There is a shared regional goal of bolstering Regional Transit Authority interconnectivity and reliability.
- MassDOT and transportation partners are beginning to think about transportation not just for transportation's sake but connecting transportation imperatives and planning to economic development writ large.
- MassDOT, in prioritizing equity, is undertaking projects to make transportation more equitable for the traditionally underserved - whether that be gearing state investments to geographies with the highest need.

Key Partners

- MassDOT
- LRTA

Quality of Life, Arts, Recreation, Tourism

Key Challenges

- Local leaders mention that there needs to be done to market & promote the initiatives and activities being done to bolster quality of life throughout the region.
- Lowell has a perception problem - and specifically one bifurcated by age. Older residents of Lowell, in the 40-60 year old range, who were born in the 80s and 90s, and experienced Lowell when it had a rougher reputation, don't share the same POV with younger residents of Lowell who know of the city's reputation after 2000, when investment, excitement and vibrancy returned to the city.

Existing Promising Practices or Initiatives

- The richness and diversity of cultures is a major plus for the region.

Assets and Opportunities

- There are latent opportunities to leverage outdoor recreation assets throughout towns in the region.
 - For example, There is more opportunity to leverage the region's rich history tied to the American Revolutionary War to become a historical tourism destination for the region

Infrastructure

Key Challenges

- Key infrastructure across the region is aging. Water and wastewater infrastructure is an urgent and core need that is quickly rising to the top of the priority list for the region.

Capacity Notes

- There is a massive need for infrastructure upgrades, but the select cities across region don't have the staff capacity and capital to invest in long overdue infrastructure projects

2025 GREATER LOWELL ECONOMIC SUMMIT

On Thursday, March 20, over 70 economic leaders and community members attended the 2025 Greater Lowell Economic Summit at UKG in Crosspoint Towers in Lowell. NMCOG and Fourth Economy facilitated several topic-based sessions, using Fourth Economy's Build Session approach. A Build Session is an interactive workshop to brainstorm, prioritize, and build solutions. Build Sessions emphasize the focus on moving past talking about problems and toward building solutions.

Build sessions featured discussions about business engagement and development, strong places and towns, municipal capacity, and work and resident support. The event also featured a networking event with guest speakers, Demetrius Spaneas and Jeff Bush, a special guided tour of the Bruce Freeman Rail Trail by Marlies Henderson, and an "Agents of Change" happy hour with additional, informal discussion about the region's economy. The event was hosted by UKG, a provider of HR and workforce management solutions.

The following represent the top strategies from the Build Sessions.

Build Session Topics

	Resilient Places and Networks	Economy 2.0: The New Paradigm	Regional Collaboration on Wicked Problems
	8 am - 10 am	10 am - Noon	1 pm - 3 pm
Business Engagement and Development	Future of Business Parks	LINC and Emerging Industries	Business Attraction and Retention
Municipal Capacity	Rural and Small-Town Economies	Leveraging State Funding, including LEADS	Infrastructure: Water, Sewer, Energy
Strong Places and Towns	Downtown Lowell	Town, City, and Neighborhood Main Streets	Arts, Culture, and Outdoor Recreation
Worker and Resident Support	Cars, Transit, and Active Transportation	Workforce Development	The Intersection of Economy and Housing

Business Engagement and Development

- **Future of Business Parks**
 - Address business park vacancy by strengthening recruitment efforts, expanding financial tools for retrofits, and creating teaming between local EDOs, planners, and utilities to close deals.
 - Create a financial support product for commercial to commercial retrofits. There are state financial incentives for commercial to residential

redevelopment, but no incentives for retrofitting existing buildings for different types of commercial uses.

- Improve upstream relationships and sourcing of tenants/firms. Develop upstream relationships with brokers and the state of Massachusetts to coordinate the process of identifying and connecting with potential tenants. This relationship should work two-ways: (1) the state and brokers should understand the current site availability and potential desires; and (2) an entity in the region should understand the statewide site selection process and typical needs brokers are requesting on behalf of firms.
- Regional and local teaming to close on deals. Historically, many potential tenants have exited the process of locating at a business park because of a host of issues. Many of these deals have been lost in the region because of factors like zoning, redevelopment cost, infrastructure (electrification, water, wastewater, etc.). A team of planners, business park representatives, economic development officials, and infrastructure companies could help facilitate the process to close deals.
- Enhance zoning flexibility to allow mixed-use and innovative business park models, e.g. MBTA zoning to allow for residential alongside commercial zoning

- **LINC and Emerging Industries**

- Position LINC as a high-tech hub with a strong focus on talent and business attraction.
 - More frequent town halls or public communication. Excitement for LINC is evident, but questions around project timeline and phases of the effort can create a sense of uncertainty about the effort. More widely sharing less sensitive information about the project could ease concerns, or help those who will be affected by the construction and phases of the project plan to support the LINC effort and minimize disruption.
 - Connectivity between LINC and small businesses in Lowell. The LINC project could bring immense benefits outside of the development of LINC, including spending and connectivity to The Acre and Downtown Lowell. LINC workers will bring increased income and spending to the area, and the capture of that spending could expand beyond LINC with better connectivity to downtown and the Acre, via safe pedestrian sidewalks and crosswalks, and possibility of shuttle service.
 - Leverage LINC for industry and workforce growth. Launch a business recruitment campaign targeting life sciences, tech, and manufacturing firms. Establish a workforce pipeline program with UMass Lowell and local training centers.

- **Business Attraction and Retention**

- Support business attraction and retention efforts by acting as willing partners and assisting businesses through technical assistance and monitoring business needs.
 - Attraction: Agile permitting and concierge service provided by towns to streamline development and business permitting processes. Take a coordinated “everyone in one room” approach to assist businesses with development and new business permitting. Minimize surprises for businesses by assisting companies that are navigating political processes or approval boards.
 - Attraction: Partner with Commonwealth on the Business Front Door program. Massachusetts operates and is piloting a statewide concierge service; the NMCOG regional version could gain from lessons learned with this program, and supplement the statewide effort with region-specific programming.
 - Attraction: Articulate zoning uses so less discretionary review. Within this strategy, NMCOG has a role to support towns by providing technical assistance, helping communities understand best practices from throughout the region, and creating local permitting guides.
 - Retention: Dedicated Costar/MLS tracking for upcoming lease expirations, matched with a business calling program. This could eliminate surprise moves from businesses. Often, the municipalities are the last to know when a key business is going to terminate its lease and move.

Municipal Capacity

- **Rural and Small-Town Economies**

- Work to create codified regional economic development efforts through:
 - The hiring of a regional economic development director that works on behalf of smaller towns. This position can be collectively paid for by municipalities that lack capacity for their own leadership.
 - This employee can take on regional site selection, marketing, Main St. development, and more.
 - Coordinating marketing and placemaking efforts across all towns.
 - Monthly economic development meetings between all NMCOG municipalities.
- This work can bring much-needed capacity, economic development “wins”, and tax revenue to towns that lack the resources to take on economic development themselves.

- **Leveraging State Funding, including LEADS**

- Close in on 2-3 regional priorities that numerous stakeholders can agree on. These priorities can be formed through:

- Robust communication and alignment with employers, local governments, elected officials, and civic leaders
 - Regional visioning sessions that prioritize a bold vision for the future
 - Creating an existing public-private economic development coalition that is prepared to aggressively pursue the fulfillment of these priorities and corresponding goals.
 - These priorities can be used to:
 - Better pursue state and federal grant opportunities as they come out.
 - Track funding opportunities over time to gauge the region's competitiveness.
 - Guide local and regional planning efforts, from comprehensive to topic-specific plans.
 - Potential Priorities listed for consideration include:
 - Maintaining regional affordability
 - talent retention
 - stronger governments
 - competitive industries
- **Infrastructure: Water, Sewer, Energy**
 - Establish creative, usable business attraction, retention, and expansion incentives that accommodate the challenges municipalities face with infrastructure development, modernization, and expansion. Ideas for achieving this include:
 - Continuing to use TIF's at the municipal level, especially in small towns that struggle with infrastructure development
 - Work w/ National Grid to forecast for regional energy demand based on economic development projects in the pipeline
 - Explore a more regional, collaborative approach to infrastructure development - following the lead of towns along the Cape
 - Get strong representation from utility providers at community meetings to connect-the-dots between utility needs and business attraction and retention projects

Strong Places and Towns

- **Downtown Lowell**
 - Start with the basics: Improve sidewalk, safety and movement infrastructure to make the experience of moving through downtown Lowell more accessible and pleasant
 - Create outdoor green spaces that are vibrant and inviting to residents and tourists
 - Parking adjustments
 - Increase services for unhoused population
 - Create a one-stop centralized information hub that provides local residents with information about the suite of events happening in and around downtown Lowell

- Cultivate a culture of exploration across downtown Lowell through targeted space activations to increase density and a sense of wonder and dynamism
 - Tell and broadcast a better and more positive story of what Downtown Lowell has to offer
 - What would need to be added:
 - Business Improvement District
 - Parking Benefit District
 - TIFF
- **Town, City, and Neighborhood Main Streets**
 - Create an information sharing platform that exchanges key event information between consumers and business owners
 - An events calendar would help to create a cross-Greater Lowell regional identity and encourage organizations to collaborate
 - Lean into traditional methods of communication that are working
 - Residents need need better public transportation infrastructure to get to main streets, to encourage participation
 - Transit
 - Sidewalks
 - Bike paths
 - There's a need for education and expectations around parking
 - Need to re-frame parking mindset
 - "Just because you can't get parking in front of a business shouldn't impede you from getting to know the area!"
 - There needs to be a greater emphasis on attracting young people, and residents in the 20-40 age range
 - Leverage and get information through social media
 - Lowell isn't seen locally as a community space for residents in their 20s and 30s residents that aren't small families
- **Arts, Culture, and Outdoor Recreation**
 - Increase visibility of vibrant arts, culture and outdoor recreation assets throughout the region
 - Create a centralized information hub and calendar for arts, culture and outdoor recreation events to share information with residents and market events
 - Create a central calendar digital application where community members can submit and post events
 - Leverage community organization connections to apply for shared grants and share funding opportunities

Worker and Resident Support

• Cars, Transit, and Active Transportation

- Better last-mile connections
 - Especially live-work jobs accessibility transit analysis
 - Do transportation options allow for workers to access jobs via transit
 - Cross-town connections, rather than hub and spoke. Shuttles or direct forms of connection. Build from existing links
- Leverage transportation and multi-modal transit for placemaking
- Inspire regional collaboration on transportation issues related to:
 - Sidewalk projects
 - Bikeshare
 - Public transit
 - Trailways
 - On-street bike facilities
- This effort can occur through:
 - The creation of a regional transportation dashboard
 - Coordinated efforts between towns
 - Intensive interviews with users, companies, educational institutions, and transportation operators
 - Closer alignment w/ MassDOT programs
 - Understanding and making progress on goals, tracking MassDOT projects

• Workforce Development

- Expand Connector Programs
- Continued manufacturing training programs and support for companies
- Training for training Programs

• The Intersection of Economy and Housing

- Use more form-based zoning and neighborhood-level mixed-use development to drive housing density and development. Tools and ideas for accomplishing this effort include:
 - Achieving zoning reforms at the local level.
 - Education planners and zoning officials on regional goals and how to accomplish them.
 - Setting regional priorities and goals for planning outcomes that go beyond town level.
 - Aggregating sites and planning for their development, making them shovel-ready.
 - Engaging the public and local leaders through participatory planning (i.e. charrettes).
 - Developing municipal support for broader regional goals
 - Establishing creative incentives that catalyze churn in the housing market, such as a downsizing incentive for empty-nesters who own a single-family home.