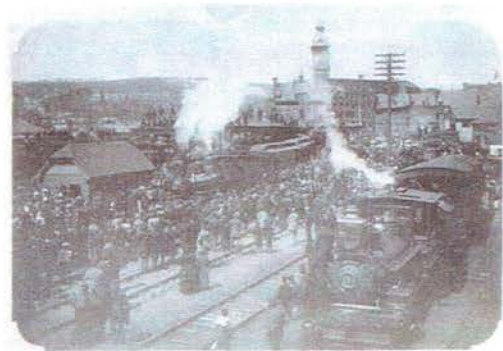


2. ELIGIBILITY



Location of City



History of Fitchburg (Courtesy of the Fitchburg Historical Society)



Qualification as Urban Renewal Area

BACKGROUND INFORMATION

The City of Fitchburg

Location

Located in the Montachusett region of north central Massachusetts, Fitchburg is approximately 28 square miles and has a population of just over 41,000. Fitchburg is 25 miles north of Worcester and 46 miles northwest of Boston. Although Fitchburg does not have any direct access to a major interstate, it is just a few miles from Route 2 via Route 12. (See Section 1, Figure A-1). The MBTA also provides 1 hr and 15 minute commuter rail service to Boston.

Fitchburg's past is similar to many other New England cities whose once- prosperous mills and factories served as a lifeline to a dynamic urban center. For Fitchburg, the anchor to its glorious past was the Nashua River. It was the Nashua River that initially attracted industrious Puritans to build the mills and factories that would draw power from the powerful current of the River. With the addition of rail lines on the Boston Albany Rail Line, the City quickly became an industrial and manufacturing center. Wealth from cotton mills, textiles, paper and heavy manufacturing created the wealth that would enriched the downtown with the many impressive buildings, houses, and institutions that still exist today. At the same time, many different immigrant groups who, through their toil in the mills, factories and on the railroads, came to settle in the city and enriched the neighborhoods in and around Fitchburg's downtown.

Similar to other New England cities, Fitchburg would see its proud industrial past dwindle with the turn of the 20th Century. Numerous economic and social forces have taken their toll on the City over the last fifty years. Though many attempts have been made to revitalize the once-vibrant downtown and surrounding neighborhoods, the City has been unable to recover fully from the effects of changing industries and suburban sprawl. As the Twentieth Century ends, the City of Fitchburg, which owes its origin to Nashua River, is again looking to that precious resource to attract new industries that will serve as the catalyst to its revitalization.

History

Until 1718, the area surrounding what would become the City of Fitchburg was sparsely populated with members of the Nashaway Indian Tribe. Because of the lush forests and abundance of game, both the Native Americans and the European Settlers knew the area

for its great hunting. In 1718, John Fitch set up his garrison close to the Nashua River on what was then the frontier. After years of uncertainty due to British and French battles with Native American tribes, the area surrounding the Fitch garrison would finally become safe enough to prosper. In 1764, a group of residents living in the western part of Lunenburg incorporated a new town under the name "Fitchburg."

During the mid-1700's the residents of the small town were beginning to recognize the value of the Nashua River and began to build dams to harness the power of the strong current. Dam Ephraim Kimbal built the first mill on the Nashua River in the summer of 1750. Soon after, many other mills began to spring up and the River became the nucleus of a thriving village.

The first few decades of the 1800's brought innovations that transformed this small town on the river. As Doris Kirkpatrick states in *A City and the River*, "Eager to find new ways to churn up profits from the swirling water of the Nashua, Fitchburgers heard with interest that down in Pawtucket a twenty-four spindle cotton machine operated by water power could do the work of twenty-four persons. Like other Americans still dependent upon British exports, Fitchburgers yearned to make their own cotton goods with their own machines."⁶

By the mid-1800s the Town of Fitchburg was slowly diversifying its industrial base and needed a new way to get its goods to new markets. With the 1845 connection to Boston via rail line, the town saw an enormous rise in its potential to become an industrial center for paper, cotton, and machinery. The eventual connection to Albany bolstered Fitchburg's economic position.

In the mid-1800s, a huge influx of Irish immigrants found work laying the railroad connecting Fitchburg with Boston. Having arrived in Fitchburg, many of the Irish stayed and worked in the mills on the River and lived in the neighborhoods surrounding Main Street. The influx of Irish immigrants working on the railroad and in the mills was just the first chapter in the rich ethnic history of the City of Fitchburg.

With the growth of industry came the growth of Fitchburg's neighborhoods. Most buildings were built during this Victorian era. Fitchburg experienced a rapid population growth from 3,883 people in 1845 to 31,531 people in 1900. These immigrants settled either near particular industries or in certain neighborhoods. With many of the original families settling in or around the downtown area, the Irish and later Italians settled near Water Street. A large contingent of

⁶ Doris Kirkpatrick, 1971, "City and the River", p147

Finnish immigrants lived near Mechanic Street and Greek immigrants settled on W. Main Street. The British lived in West Fitchburg, while French-Canadians settled in Cleghorn. In a matter of decades, this small town on a river had become an ethnically diverse industrial center.

The Civil War had a profound effect on the town of Fitchburg with many of its resident leaving to fight. For Fitchburg, the war created excess demand for cotton and wool products due to the cotton from the south being blockaded by the north. Heavy industries such as machine and tool works, clothing, and paper mills were the engines of significant growth throughout the latter part of the 1800's. Fitchburg was positioned to benefit from the south's misfortune, but that geographical advantage would one day turn to benefit the south.

Fitchburg became a city in 1872 and continued to grow economically and in population. The downtown area flourished, and civic institutions were bolstered by philanthropic gifts made by many of the City's wealthy industrialists. The handsome design of Fitchburg's downtown was centered on Main Street next to the River. In fact, all major roads and rail lines remained close to the River, illustrating the City's continued reliance on the Nashua River.

The mills, which gave Fitchburg its prosperity, began to show signs of change in the early 1900s. Driven by lower wages, textile industries started moving to the south. Paper mills moved closer to the source of pulp, and heavy manufacturing sought out cheaper labor in other parts of the country. Compounding the City's economic troubles was the automobile, which shifted much of the wealthy residents who contributed so generously to the civic health of the city out to more suburban towns.

As Fitchburg's wealthy residents began to move to the suburbs, the downtown declined. The creation of malls in suburban areas around Fitchburg and the shift towards an automobile-reliant society damaged what was left of a thriving downtown. The once-prosperous City quickly lost the ability to sustain its economic strength. In the matter of a few decades, Fitchburg had lost its factories to the South, lost its wealthy residents to the suburbs, and subsequently lost its commercial focal point - the downtown - to the new suburban malls.

Statistics

With a land area of almost 28 square miles and a population of about 41,000 people (U.S. Census, 1990), and including a significant population decrease during the 1970s, Fitchburg's population has

been increasing since 1980. Fitchburg's large and growing population of older residents is primarily responsible for this increase. While the percentage of people in Fitchburg under the age of 18 (24.3%) is comparable to the county (24.4%) and state (22.5%) averages, its percentage of residents age 65 and over (15.5%) is higher than both (13.7% and 13.6%, respectively). It is also substantially higher than those of most communities in the area. Despite the fact that Fitchburg is no longer seeing large-scale emigration, the percentage of older residents is expected to continue to rise, as the aging of the "baby boomer" generation is a national demographic trend.

Fitchburg has greatly increased its ethnic and racial diversity over the last decade. In 1980, the percentage of non-white city residents was 2.0%, and people of Hispanic origin constituted 2.8%. According to the 1990 Census, the city's Hispanic community rose to 9.6% of the total population. The percentage of non-white residents had nearly tripled, to 5.7%, including 2.9% black and 2.5% Asian. The Asian population is predominantly Hmong-Lao, many of whom are political refugees. Despite the low concentration of minorities in the rural areas of north and west Fitchburg and a higher concentration in the inner city, Fitchburg has not experienced widespread segregation. No single census tract holds greater than a 27% minority population.

Fitchburg has a relatively poor population, with household and per capita incomes lower than regional and State averages. The median family income for a family four in the City of Fitchburg is 50,700. As of 1990, 14% of Fitchburg's residents were living below the poverty line as compared to the state average of 8.9%.

The characteristics of a community's housing stock provide a great deal of insight into its history, its economy, its changing needs, and its values. It is clear that the housing history and characteristics tell a great deal about the evolution of Fitchburg and its ability to provide housing for a changing population.

Fitchburg has 16,665 housing units and up to 52% of Fitchburg's houses were constructed before 1940, according to the 1990 Census. This is further supported by census data indicating that only 28.1% of the City's housing has been built since 1960, compared to 42.3% for Worcester County as a whole. The growth in river- and rail-related industries during the late 19th and early 20th century resulted in a corresponding demand for housing which was affordable to working class families and within walking distance to employment, schools and other essential needs. To satisfy this demand, developers and mill owners attempted to attract workers by building much of the multifamily rental housing stock, which still predominates downtown. According to the 1990 Census, only 34.4% of Fitchburg's 16,665

housing units were single-family homes, compared to 55.7% for Worcester County and 53.4% for Massachusetts.

The relative lack of new housing development since 1940 can be attributed in large part to the decline of those industries that spurred the city's initial growth and to shifts in the commercial economy toward highway-accessible locations. No longer affording workers the advantages of access to work and essential shopping, the more densely built inner city housing stock has become a less attractive choice in favor of newly constructed, suburban and rural housing, offering larger lots and homes. Public safety is also cited as a reason for housing choice in suburban and rural areas by those homebuyers who hold the perception that crime rates are higher in urban areas.

Citywide, 1990 Census data indicates that the number of renter occupied units (7,948, or 51.7%) is slightly higher than those of owner occupied units (7,415, or 48.3%). Compared to the county (61.3%) and state (59.3%) totals, Fitchburg has a low rate of owner occupancy. The ratio of renter to owner occupied units in Fitchburg has historically been very high and is consistent with the lower median income and higher poverty rates in the city. It is also reflective of the city's blue-collar history, as mill workers created a large demand for rental housing development in the late 19th century.

There have been a number of changes in Fitchburg's housing stock, with 300 occupancy permits issued since 1990. During the same period, nearly the same number of housing units has been demolished by public and private sources. Virtually all of these demolished units were from multifamily structures built before 1940 and located within the Downtown Area.

The majority of the new duplexes and condominiums have also been constructed in these outlying areas. At the same time, housing demolition has been taking place almost exclusively in Fitchburg's inner city neighborhoods.

The city's central neighborhoods face many issues that are common to older urban communities. As Fitchburg's central neighborhoods were developed before the adoption of its first zoning ordinance in 1945, few of the lots in these areas meet the city's current lot area requirement. A large number also fail to meet building setback and frontage requirements that are currently in effect. The data indicates that 67.1% of the properties in the Residence B zoning district and 81.9% of those in Residence C do not conform to the minimum lot sizes for those zones. The majority of the homes in the neighborhoods are constructed on lots ranging from approximately 2000 to 6000 square feet - well below the current minimum lot

requirement of 10,000 square feet. Any new construction or substantial renovation on a nonconforming lot requires a variance from the Zoning Board of Appeals, placing an increased burden on improvements in those areas most in need of redevelopment

Fitchburg has lower levels of educational attainment than the State average, with 68.8% completing high school compared to a state average of 80.0%, and only 13.1% completing their Bachelors compared to 27.2% statewide. Fitchburg's lower than average levels may be attributed to the high percentage of immigrants who have settled in Fitchburg and the dominance of the manufacturing and construction industries that produced jobs not requiring advanced education. However, a substantially reduced high school dropout rate over the past decade indicates that the value placed on education among city residents is increasing.

A unique challenge facing Fitchburg's schools is the high number of transient students, mostly the children of new arrivals, who attend school for part of the year, then leave as their parents follow available work. The School Department estimates that 30% of the students enrolled at the beginning of the school year are replaced by the end of the year.

Selection of Project Area

The Fitchburg Downtown Urban Revitalization and Development Area is located in the downtown area of the City of Fitchburg (see *Section 1. Figure A-2*) The boundaries were chosen to maximize any and all public investments, and reasonably meet the *Project Objectives* laid out in *Section 3*. In some cases, the boundaries were drawn to include areas that could assist the revitalization efforts. However, in most instances, the boundaries were chosen where conditions suggested that the Area might qualify under existing urban renewal qualification standards. (see *Section 2. Eligibility*)

Drawn to include the neighborhood just south of Fitchburg State College and North of Main Street, the northern boundary was drawn to remedy decades of neglect, demolition, and transience. The City, in cooperation with Fitchburg State College, needed a comprehensive strategy to remedy the long-standing conditions within the neighborhood. Including the neighborhood in the Area allows for mutual projects such as new Fitchburg State College Gymnasium and continued expansion of the College in the downtown Area. New housing opportunities in this part of the Area could take advantage of the proximity to the MBTA Commuter Rail. In addition, improvements to North Street and Blossom Street, both within this

neighborhood, are needed to improve safety and traffic flow to Fitchburg State College and Burbank Hospital (the inclusion of the northern boundary of the Area is in support of *Project Objective # 's 2,4,5,8*).

The eastern edge of the Area runs south along the College neighborhood and signifies the tapering off of many of the blighted conditions prevalent in the neighborhood south of the College. The east edge continues south to the end of lower Main Street to Sawyer Passway where it meets the edge of the Nashua River and goes south to the Fifth Street Bridge. The Sawyer Passway Area was included because of its potential for redevelopment and job creation close to Main Street. With the River located so close to Sawyer Passway, the inclusion of a walkway as a draw for potential employers also seems logical. In addition, the sheer size of the Area, 12 Acres, may be divided to suit the needs of potential developers. Once the existing land is remediated and deteriorated buildings are removed, the remaining land will serve as a major catalyst for redevelopment of the Area (the inclusion of the eastern edge of the Area is in support of *Project Objective # 's 1,3,6,7,8,9,10,11,12*).

The southern edge ran along the Nashua River and was chosen to include the River and its ability to become a symbol of the revitalization of the Area. Since the River played such an important role in the creation of the City, it is fitting that any comprehensive effort to redevelop the Downtown Area would accentuate the River. Heading west along the River, the site includes the former General Electric site. The closing of the GE Plant was one of the main reasons for initiating the preparation of the Plan so the site was included as a major tenant in the job creation strategy. Traveling west, the boundary pulls away from the River to include the Broad Street Area. This Area includes many underutilized industrial buildings, which, once connected to the Downtown Area via a new Bridge connecting it to Boulder Drive, could become a significant area of job creation (the inclusion of the southern edge of the Area is in support of *Project Objective # 's 1,3,6,8,10,11,12*).

The western edge ends at River Street and heads northeast until it meets Main where the urban core of the Downtown Area tapers off after Crocker Field. At numerous places along Crocker Field, the River could and should be opened up for pedestrian access. The northern edge includes the southern part of Main Street but not the upper common. The northern side of Main Street is stable due to a strong presence of government and financial institutions. Continuing along Main Street the northern boundary was drawn to include parcels containing the likely relocation site of the Worcester County Superior Courthouse. Main Street was included because it is the cultural, governmental, and financial center of the City.

Unfortunately, the northern edge of the Area has suffered a high degree of vacancies over the past decades due to obsolete street patterns, job loss, and lack of parking. With the River and Boulder Drive just south of Main Street, the likelihood of pedestrians traveling from places of work to recreation areas along the river is great. The new and clear connections to Boulder Drive and the River are essential to the redevelopment of Main Street (the inclusion of the western edge and northern boundaries of the Area are in support of *Project Objectives* # 's 3,6,8,9,10,13.)

Because of the reasons stated above, the City Administration and the Redevelopment Authority are in agreement that the Fitchburg Downtown Urban Revitalization and Development Area boundaries are in conformance with the Master Plan of the City of Fitchburg (see *Appendix F*) and the *Project Objectives* in *Section 3*, which was developed with the Citizens Advisory Committee.

Description of Area Boundaries

The following is an exact description of the boundaries of The Fitchburg Downtown Urban Revitalization and Development Area (see *Section 1*, *Figures A-1* and *A-2*).

- The north edge of the project area runs Pearl Street South West to Blossom Street. It travels south on Blossom Street including all parcels East of the Street until it reaches parcel 370, where the boundary then turns West until it meets Mt. Vernon Street, then south to Crescent Street; on Crescent Street it runs West until it meets Prichard Street; on Prichard Street the area runs north until it meets Elm Street; on Elm Street the Area runs west until it meets Oliver Street; running north on Oliver Street, the Area turns west at parcel 258 until it reaches Fox Street; on Fox Street the Area runs south until it reaches Elm Street; on Elm Street the boundary runs west until it comes to Hartwell Street; on Hartwell Street the Area runs north until it turns west at parcel 196 where it meets Wallace Street; on Wallace Street the Area runs south until it reaches Elm Street; on Elm Street it runs west until it meets Academy Street; running south on Academy Street the boundary meets Main Street; on Main Street the area runs west until it meets the western boundary of the Area.
- The east edge of the project area runs south on Highland Avenue from the corner of Pearl and Highland Avenue to Lunenburg Street until it reaches Main Street where it then turns South East onto Summer street; continuing on Summer street heading South until two blocks before Bluff Street; before Bluff Street it turns West towards the Nashua River

where it travels along the base of the River South until it reaches Harvard Street.

- The south edge of the area runs along Harvard Street until it reaches Middle Street; once it reaches Middle Street the area runs north along the western most rail road line; running north until it reaches the Nashua River; once the area meets the River it runs West along First Street until it reaches Water Street; on Water Street the area travels northwest until it reaches the Rivers edge; the River's edge until it reaches Laurel Street; on Laurel Street the boundary travels west until it reaches Rollstone Street; at Rollstone the area turns north and then back to the west; traveling west along the railroad Phases until it reaches Kimbal Place.
- The west edge of the project area runs from Kimbal Place north until it reaches Main Street.

PROJECT AREA DATA

Land Ownership

The Area is comprised of 588 parcels of land, totaling approximately 224 acres, including rights-of-way. According to the City Assessor's records, there are 470 individual landowners. Listed below are the 15 largest landowners. The remaining 455 owners each own less than 3 acres of land within the Area (see *Section 1 Characteristics, C-1 and C-2*).

(Note: Use and ownership data used throughout this report are based on records provided by City Assessor in winter of 1999.)

Table 1: 15 Largest Property Owners in the Area

Owners	Number of Parcels Owned	Total Acres*
City of Fitchburg	33	28.09
Boston and Main Railroad	4	15.83
General Electric	4	12.99
Fitchburg Gas and Electric	2	10.36
WRW	1	8.26
Delta and Delta	1	5.46
Commonwealth of Massachusetts	15	4.58
United Corp. of Farmers	5	4.51
Richard Gonzales	2	4.444
Russell Drew	1	4.441
Demoulas	2	4.32
SCP Realty Trust	1	3.29
E. Thomas Donnelly	19	2.72
Pelletier's Building Supplies	1	2.62
Micron Products	3	2.50
Total	93	114.34%

*Areas measured from City assessors map; acreages may be different than those listed on individual deeds.

Land and Building Use Data

City Assessor records (similar use categories were aggregated) show 50.73% of the land within the Downtown Urban Revitalization and Development Area is industrial, followed by residential and commercial. Only 5.6% of the study area is parkland or open space (see *Section 1 Characteristics, Figure D-1*).

Table 2: Land Use

Land Use	Acrees	Percent of Total
Industrial	109.75	48%
Residential	38.14	17%
Commercial	48.34	20%
Vacant	9.67	4%
Water (River)	3.21	1.5%
Institutional	2.51	1%
Parking (designated as off street)	4.82	2%
Mixed Use	-	-
Park (Open Space)	5.6	2.5%
Right of Way	2.58	4%

A survey of building use in the area conducted by the consultant team during the winter of 1999 reveals that although residential uses compose only 21.47% of land Area, they compose a majority of the building structures in the Area. This fact is borne out due to the relatively large number of residential buildings on small lots. The following table summarizes building use.

Table 3: Building Use

Note: Out buildings such as garages were classified the same as the use to which they belong. Buildings visibly vacant from the outside were classified as vacant. Individual vacant units within buildings were not counted.

Building Use	Number of Buildings	Percent of Total
Residential	270	44%
Industrial	25	4%
Commercial	108	17%
Institutional	74	11%
Vacant	76	12%
Commercial & Residential (mixed)	18	2%
Unknown	37	11%
Residential & Institutional (mixed)	9	1%
TOTAL	617	100%

Demographics

The most recent demographic data for the study area is from the 1990 U.S. Census. This data is now 10 years old, but the overall character of the population remains accurate. Where possible, comparative data from the 1970 and 1980 Census has been included. The Downtown Urban Revitalization and Development Area is within census block groups 71103, 71073, 71061, 71072, 71071, 71063, 71665, 71065, 71083, and 71013.

Spread out over ten census block groups, the Area has most of the residential units in block 71103. In 1980, there were 1,972 people living in this area; by 1990 the population increased to 2,419, which suggests relatively high density compared to other areas of the City. The population in the Area remained mostly white, dropping from 92% to 83% of the population. Much of the growth between 1980 and 1990 was the result of a large Hispanic population moving into the area, which makes up 21% of the population.

In the years between 1980 and 1990, the percentage of families living in the area increased 56% from 332 to 515. Families living below the poverty level increased from 32% to 37%. The 23% percent increase in the population from 1980 to 1990 with virtually no new housing construction indicates that the existing housing stock became more densely populated. This is consistent with the increased percentage of the population living below the poverty level and the further deterioration of some of the residential buildings.

Since 1980, the number of renter occupied housing units increased 51% from 515 to 776. The percentage of owner occupied units remained relatively the same with only a 2% increase.

Area Eligibility Findings: A Decadent Area

Under Massachusetts General Law, Chapter 121B, Sections 45 and 46, the City of Fitchburg and the Redevelopment Authority are required to make findings that the Area is substandard, decadent or blighted open in order to undertake urban renewal activity. Based on the information summarized in this Plan, the Fitchburg Redevelopment Authority finds that the Area is decadent, and that it is unlikely to be redeveloped by the ordinary operations of private enterprise.

A "decadent area" is defined as "an area which is detrimental to safety, health, morals, welfare or sound growth of a community because of the **existence of buildings which are out of repair, physically deteriorated, unfit for human habitation, or obsolete, or in need of major maintenance or repair, or because much of the real estate in recent years has been sold or taken for nonpayment of taxes or upon foreclosure of mortgages, or because buildings have been torn down and not replaced and under existing conditions it is improbable that the buildings will be replaced, or because of a substantial change in business or economic conditions, or because of inadequate light, air, or open space, or because of excessive land coverage, or because diversity of ownership, irregular lot sizes or obsolete street patterns make it improbable that the area will be redeveloped by the ordinary operations of private enterprise, or by reason of any combination of the foregoing conditions**" (emphasis added).

The City and Redevelopment Authority conducted a survey of the Area that included inspection of 100% of the exteriors and a representative number of the interiors of all 617 buildings. It assembled data from a variety of other sources to support its finding that the Area is in fact decadent. It is improbable that the Area will be redeveloped by the ordinary operations of private enterprise.

The Authority's finding of decadence is based upon a survey of all buildings within the Area, not only buildings slated for acquisition; the following information has been compiled from the survey:

The supporting documentation for each finding is as follows:

- 1. Over 33 % of the total building square feet within the Area are out of repair, physically deteriorated, unfit for human**

habitation, obsolete, or in need of major maintenance or repair
(see Section 1. Characteristics, Figure L).

Land use and building conditions were determined by field surveys conducted from July 1999 to February 2000. The field surveys rated structures as standard, deficient or substandard on the basis of exterior conditions as well as a representative number of interior surveys. Structural deficiencies and defects were divided into the following categories of severity:

- Major:** critical structural damage correctable only by major repairs or clearance.
- Serious:** defects seriously effecting structural soundness and non-structural deterioration for which correction involves costs far above those incurred by normal maintenance.
- Minor:** conditions contributing to structural weakness as well as non-structural conditions correctable within the costs of normal maintenance.

To be structurally substandard to a degree warranting clearance, a building must have one of the following combinations of deficiencies:

1. Two major deficiencies
2. One major and two serious deficiencies
3. Four serious deficiencies
4. One major, one serious and five minor deficiencies
5. Three serious and six minor deficiencies

It should be noted that a structural component could not be counted more than once in the enumeration of deficiencies -- e.g. if the columns and beams of a building had major splits as well as serious sagging, columns and beams would only be counted once as a major deficiency.

To be substandard (deficient) and included in the general project eligibility count a structure must have more than one serious deficiency or one serious deficiency and more than five minor deficiencies.

Although structural defects were the primary basis for determining required clearance, the interior surveys also determined the presence and condition of basic facilities and utilities:

1. Adequacy of artificial and natural lighting
2. Adequacy of mechanical and artificial ventilation
3. Adequacy and condition of electrical service

-
4. Adequacy, type, and condition of heating systems
 5. Adequacy of fire protection
 6. Presence and condition of sanitary facilities
 7. Number, type, and condition of elevators
 8. Number, type, and condition of loading facilities

The adequacy of these facilities and utilities were evaluated in terms of prevailing building codes and sanitary codes.

As noted above and in the Building Deficiencies Map (*see Section 1. Characteristics, Figure L*), building deficiencies are distributed throughout the Area and do not leave any significant portions of the Area free from this condition.

2. An historical survey of the Area reveals that since 1990, 23 buildings within the Area have been torn down and not replaced and under existing conditions, it is improbable that the buildings will be replaced. (see Section 1. Characteristics, Figure D-1)

The Area as a whole and especially the College neighborhood continues to experience a loss of investment confidence. This is most evident in the number of buildings that have been torn down and not replaced or have only been replaced by direct public assistance.

Since 1990, approximately 23 buildings have been removed for a variety of reasons. An example of this condition has been the removal of multi-unit residential buildings. Once removed, the lots have stood vacant because the remaining lot is too small, according to the zoning code, to construct a replacement structure.

The issue of whether or not it is probable that buildings will be replaced is directly connected to the confidence the average person would have to invest in the Fitchburg Downtown Urban Revitalization and Development Area.

3. 37 properties or 5 % of all properties within the Area have are in the tax title process by the City for failure to pay real estate taxes to the City of Fitchburg (as of December, 1999; see Section 1. Characteristics, Figure I).

The number of properties presently in this process indicates an area that is experiencing hardship. As can be seen in *Section 1, Figure I*, the properties are not located in just one portion of the site, but rather are indicative of area-wide problems. It is hard to establish why this condition has occurred, but it may signify that the property owners

have a deep lack of confidence in the successful redevelopment of the Area.

As an integral part of the Plan, these parcels will be disposed of in concert with parcels designated for acquisition under the Plan to facilitate the redevelopment of the Area. Many of these parcels would contribute to parcel assemblage, one of the more critical aspects to successful redevelopment.

4. Diversity of ownership, irregular lot sizes and obsolete street patterns have made it improbable that the ordinary operations of private enterprise can assemble parcels for redevelopment.

The fact that the Area has 470 individual property owners with only 11 owners (includes the City and the railroad) with lots of over 2.5 acres leads to a diverse ownership. In addition, 411 of those 470 owners own parcels that are less than one acre in size. These facts indicate the core issue confronting this area, namely that this area is platted for residential, industrial, retail and commercial use but is essentially a conglomeration of incompatible land uses which have made impossible the assemblage of parcels large enough to economically develop.

In addition to incompatible land uses, the street patterns in the Area have contributed significantly to the current blight and underutilization. Sawyer Passway and Boulder Drive are two examples of street patterns that have led to hazards and intractable conditions that deter sound investment.

5. The closing of the General Electric Plant in 1998 was a substantial change in business or economic conditions because of the loss of 600 jobs at the plant and the subsequent loss of a significant number of "support" service jobs in and around the plant.

The loss of jobs from the closing of the plant continues even up to this day with the recent closing of a restaurant on Main Street two blocks from the former General Electric plant due to the lack of customers. The condition of Main Street and the Area as a whole, already suffering from decades of decline, was devastated by this severe loss of high paying industrial jobs.

In addition to the five specific examples described above supporting the finding of decadence, the Area experiences other conditions which are detrimental to the sound growth of the Area, including most notably that over 6% of all buildings are currently vacant.

The conditions described in the findings set forth in the preceding pages have, in combination, substantially impaired the sound growth of the Area, decreasing the value of private investment. Based upon the data contained and referenced in this Plan, the City Administration and the Redevelopment Authority find that the Area is in a decadent condition which is beyond remedy and control solely by the existing regulatory process in place, and cannot be dealt with effectively by the ordinary operations of private enterprise without the aid provided for in this Plan. Therefore, the redevelopment and/or rehabilitation of the Area, by the means set forth in this Plan and in accordance with the Comprehensive Plan, is necessary in order to achieve the permanent and comprehensive elimination of the decadent conditions in the Area.

Area Eligibility: Clearance and Spot Clearance

To accomplish the objectives described in *Section 3. Project Objectives*, the City Administration and the Redevelopment Authority proposes the acquisition of 68 parcels of land totaling 54 acres (see *Section 1. Characteristics, Figures B and G*). This land will be acquired to create 16 disposition parcels (see *Section 1 Characteristics, Figure H*) for development by a combination of the public and private sector. The proposed land uses for these parcels are retail, offices, parking, infrastructure, commercial and housing. The proposed acquisitions will be in compliance with the requirements of 760CMR 12.02(2).

The land acquisitions, totaling 54 acres (including 48 acres of privately owned land), are comprised of 57 structures totaling 749,088 gross square feet.

The proposed acquisitions are in compliance with the eligibility requirements of 760CMR 12.02(2) as outline below.

a. Clearance

Where clearance is proposed, 760 CMR 12.02(2)(a) requires that 50% of the total floor area of all buildings within the clearance area be functionally obsolete, structurally substandard or not reasonably capable of being rehabilitated for productive use.

The breakdown of the buildings within the Clearance Areas is shown below in Table 4 and Table 5 (some parcels have multiple structures).

Table 4: Clearance Area # 1 Buildings

Parcel	Owner	Building SqFt
1. Parcel 314	HUD	5,579
2. Parcel 303	Pappas	4,872
3. Parcel 286	Quach	10,500
4. Parcel 236	Gagne.	3,501
5. Parcel 570	Palmer	5,228
6. Parcel 578	Donnelly	2,640
7. Parcel 537	Dame	2,769
8. Parcel 538	Surette	1,902
9. Parcel 530	Dame	3,090
10. Parcel 31	Lamoureux	4,760
11. Parcel 38	O'Dowd	2,338
12. Parcel 50	Pennetti	4,980
13. Parcel 61	Gichangah	2,064
14. Parcel 532	Abdallah	4,986
15. Parcel 435	Sciabarrasi	4,365
16. Parcel 428	Bramante	8,200
17. Parcel 59	Donnelly	11,008
18. Parcel 551	Donnelly	2,835
19. Parcel 547	Donnelly	7,494
20. Parcel 535	Donnelly	5,384
21. Parcel 75	Flagg	3,715
22. Parcel 440	Martel	33,661
23. Parcel 542	Huckaby	4,974
24. Parcel 555	Robertson	1,968
25. Parcel 560	Rhodes	4,518
26. Parcel 562	Leger	1,644
27. Parcel 478	Jayasankar	15,766
28. Parcel 473	Montouri Tire, Inc	11,870
29. Parcel 474	Montouri Oil Corp.	120
30. Parcel 73	Docette	2126
31. Parcel 96	Rivers	2433
32. Parcel 107	Phanauf	2626
33. Parcel 115	Sheridan	5734
34. Parcel 406	Nikitas	14,432
35. Parcel 405	Component Parts Co.	11,200
Total Buildings		40
Total Deficient		13
Total Buildings sq. ft		215,282
Total Deficient sq. ft		111,943(52%)

The buildings within the Clearance Area # 1 (see *Section 1. Characteristics, Figure B*) comprise a total of 215,282 square feet. Of that total, 111,943 square feet (52%) are considered structurally substandard based upon field surveys conducted as a part of the required local survey. The buildings that qualify for the structurally substandard designation are located on Parcels 303, 314, 236, 538, 530, 31, 50, 428, 440, 478, 406, and 405. Exterior surveys were conducted on all parcels. These buildings qualify because they have one of the following combinations of deficiencies:

1. Two major deficiencies
2. One major and two serious deficiencies
3. Four serious deficiencies
4. One major, one serious and five minor deficiencies
5. Three serious and six minor deficiencies

Table 5: Clearance Area # 2 Buildings

Parcel	Owner	Building SqFt
Parcel 515	WRW	70,426
Parcel 521	Fitchburg Gas and Electric	960
Parcel 522	SCP Realty Trust	17,250
Total Buildings		18
Total Deficient		18
Total Buildings sq. ft		88,636
Total Deficient sq. ft		88,636 (100%)

The buildings within the Clearance Area # 2 (see *Section 1. Characteristics, Figure B*) comprise a total of 88,636 square feet. Of that total, 88,636 square feet (100%) are considered structurally substandard based upon field surveys conducted as a part of the required local survey. The buildings that qualify for the structurally substandard designation are located on Parcels 515, 521, and 522. Exterior surveys were conducted on all parcels.

In summary, because both findings exceed 50% of the total square footage of building area within each Clearance Area, the City Administration and the City Council find that clearance is warranted.

Area Eligibility: Spot Clearance

b. Spot Clearance

Where spot clearance is proposed, 760 CMR 12.02(2)(b) requires a showing that the clearance is necessary in order to achieve the objectives of the plan.

- Project Objective 12 states: To remove obsolete, substandard and deteriorated buildings and other environmental conditions which are factors in spreading blight and deterioration within the area and to adjacent areas. The following parcels will be acquired to achieve Objective 12 reason: 468,458, 358.
- Project Objective 11 states " To provide sites of sufficient size and with appropriate access and improvement, so that major new

construction is encouraged and sound redevelopment is facilitated. The following parcels will be acquired to achieve Objective 11: 201, 265, 366, 349.

- Project Objective 8 states: “To improve the traffic pattern of the City and the Area through the correction of conditions contributing to traffic hazards and congestion and more specifically through the following project actions:
 - widening and realignment of streets
 - improvement of signalization at intersections
 - construct new streets
 - improvement of existing streets
 - provision of adequate off street parking.

The following Parcels will be acquired to achieve Objective 8: 190, 198, 480.

- Project Objective 10 states: To provide increased access to the river through the development of parks and other recreational activities. The following Parcels will be acquired to achieve Objective 10: 443, 139, 219, 451, 457, 459, 470, 472.

A complete listing of the 68 parcel acquisitions is shown in *Section 1, Figure C-2*. The breakdown of the Spot Clearance Area parcels and buildings is shown below in Table 6 (Some parcels have multiple structures):

Table 6: Spot Clearance Area Buildings and Parcels

Parcel	Owner	Building Sq Ft
1. Parcel 358	Johnston	14,375
2. Parcel 457	Peoples Savings Bank	1,534
3. Parcel 472	Diversified Fin. Southeast Inc.	1,320
4. Parcel 201	General Electric	296,998
5. Parcel 349	General Electric	-
6. Parcel 366	General Electric	-
7. Parcel 458	Diversified Fin. Southeast Inc.	35,366
8. Parcel 468	Caron	12,316
9. Parcel 480	Micron Products (Roadway Easement/Bldg not being acquired)	-
10. Parcel 265	City of Fitchburg	131,246
11. Parcels 443	Shacks	-
12. Parcel 451	Peoples Savings Bank	-
13. Parcel 470	Diversified Fin. Southeast Inc.	-
14. Parcel 459	Diversified Fin. Southeast Inc.	-
15. Parcel 472	Diversified Fin. Southeast Inc.	-
16. Parcel 219	City of Fitchburg	-
17. Parcel 139	City of Fitchburg	-
18. Parcel 190	Fitchburg Mutual Fire Ins.	-
19. Parcel 198	Alfredson	-
Total Parcels in Spot Clearance Area		19
Total Buildings		8
Total Sq Ft		458,089

c. Rehabilitation

Where rehabilitation is proposed, a showing that it is economically feasible to rehabilitate the properties in the project area and that the existing street and land use pattern can be adapted to the objectives of the plan.

As can be seen in Section 1. Characteristics, Figures F-1, the existing street system can be adapted to the objectives of the plan with minimal changes. Recommended changes involve primarily the improvements to Main Street, Boulder Drive, North Street, and Blossom Street. One of the goals of the Plan is to rationalize the existing inappropriate land use mix. Section 1. Characteristics, Figure D-2 illustrates that the land use pattern can be adapted to meet the objectives of the plan.

The City Administration and the Redevelopment Authority are proposing infrastructure improvements and incentive based programs throughout the Area as its primary tool for meeting the Plan's Objectives.

Commercial/Industrial Development Strategy

The Plan is limited in its use of public action to bring about redevelopment especially where private development is likely, under improved economic circumstances, to spur development on its own. Therefore the overall economic strategy regarding Commercial and Industrial Development will be to provide significant incentive programs to bring about private redevelopment while public investment in the infrastructure "sets the table" for this investment. If this incentive approach fails, the resulting action would be additional acquisition of private property to remove the conditions that are inhibiting the redevelopment of the Area. This approach, indicative of earlier urban renewal strategies, has the consequence of redevelopment attempting to catch up to clearance activities, a process with questionable benefits to the existing community.

The Plan will provide a limited amount of direct public investments and establish a framework of incentives programs that improve the Areas ability to attract investors. The Plan recognizes that without private investment, the objectives of the Plan will not be met. Therefore, the Plan includes existing incentive programs already in place, and adds to them to further the likelihood that investors will commit to - along with the housing incentives previously mentioned. The Plan calls for the use of 1) Economic Development Incentive Program; 2) Fitchburg by Design Loan Program; 3) the Brownfields Programs at the State and Federal Levels 4) Fitchburg Business Development Program; and 5) the Fitchburg Industrial Development Financing Authority Micro-loan Program.

The City Administration and the Redevelopment Authority have turned to the state's Economic Development Incentive Program (EDIP) to provide public assistance for private commercial investment. The EDIP provides three major incentives: (a) an abandoned tax credit for abandoned properties; (b) an investment tax credit for redevelopment; and (c) property tax relief on the increment between a property's existing taxes and its redeveloped property taxes. Given that the entire City of Fitchburg lies within an Economic Target Area and that the Fitchburg Downtown Urban Revitalization and Development Area will be an Economic Opportunity Area, businesses relocated from the Area to locations outside of the Area will still be eligible for the EDIP.

In addition to the EDIP eligibility, Fitchburg by Design, Inc. presently offers a low interest loan program designed to assist primarily private, for-profit business seeking to locate, expand, or remain in business within the Fitchburg Downtown Urban Revitalization and Development Area. This program may also be used by non-profit organizations undertaking economic development

projects that benefit the Area. In order to be eligible for the loans, applicants must meet one of the following criteria: (a) improve the utilization of vacant or underutilized space in existing building in the Area and/or operate a business that will contribute to the revitalization of Downtown Fitchburg; (b) stimulate growth and development of industry and commerce in the Area; (c) create jobs for local residents; or, (d) expand the local tax base. Since this program is offered by a private non-profit, the Authority will work to secure this program or programs like it continue into the future.

The Brownfield program will assist in the cleanup of the Sawyer Passway area and will provide incentive for private interest to clean the area and begin construction of a new industrial park. The Brownfield program will enable private enterprise to bear the environmental cleanup costs to redevelop this underutilized site and become one of the main job creation engines within the Area.

The Authority, in cooperation with Area lending institutions, is committed to establishing the Fitchburg Business Development Program, which will be offered to existing and new businesses who wish to expand or locate within the Area. The main goal is establish a consortium of private lenders dedicated to providing below market financial assistance within the boundaries of the Plan. This program is modeled upon the documented successes of a similar program in Lowell, Massachusetts. The Program is intended to spur job growth within the Downtown Area and create a mechanism for long-term sustainability for existing and future businesses.

The Fitchburg Industrial Development Financing Authority to stimulate manufacturing for the purpose of retaining an expanding industrial development and job growth in the City of Fitchburg. The goal of the IDFA is to create one job for each \$5,000 loaned with a maximum of 25,000 to any singular borrower. All loans will meet job creation, job retention or other public benefit standard establish under the Community Development Block Grant program for the benefit of low and moderate income persons. All loans are subject to a DCBG eligibility review by the Fitchburg Planning Office.

d. Rehabilitation

Where rehabilitation is proposed, a showing that the area has desirable qualities and other evidence of vitality establishing likelihood that rehabilitation activities will restore the area over the long-term.

The Area has a number of historic buildings and multi-unit residential structures in need of repair. It is clear that with a coordinated strategy, a full-scale revitalization of the Area will occur.

Residential Development Strategy

The City of Fitchburg is committed to enhancing the neighborhood in a variety of ways and this Plan exhibits that commitment. The housing strategy contains a set of initiatives intended to “jump start” the process of revitalization. Through a set of critically located redevelopment initiatives, the strategy follows a restrained response, providing recognizable results with minimal intervention. Goals are to (1) improve the quality of housing in the Area; (2) maintain the current residents by creating new home ownership opportunities; (3) assist the Fitchburg State College faculty and staff purchase homes in the neighborhood; (4) knit the neighborhood into the downtown Area; (5) take advantage of the intermodal station to attract potential commuters to Boston; and (6) create housing opportunities for artists.

Housing/Income Characteristics

Based on recent Fitchburg tax records, the composition of housing in the Downtown Urban Revitalization Area indicates an emphasis on investor-owned housing (investor-owners were defined as those owners whose tax record address did not match the address of the property). The majority of owner-occupied housing, where the current owner physically resides in the unit, is either single-family or two-family structures. There are a total of 128 owner-occupied units in the Area, representing 47% of all existing residential units. Surprisingly, 20% single-family structures are not owner-occupied, but are investor-owned. The remaining units are found primarily in multi-family structures of four or more units.

Investor-owned housing accounts for more than half the housing in the Area. Unfortunately, investor-ownership frequently means deficient maintenance and management. A summary of the existing housing profile for the Downtown Urban Revitalization Area follows:

Table 11. Existing Housing Stock

Building Type	The Fitchburg Downtown Urban Revitalization and Development Area	
	<i>Number of Buildings</i>	<i>Number of Units</i>
Owner-Occupied		
Single-family	41	41
Two-family	80	160
Three-family	6	18
Subtotal Owner-Occupied	128	219
Investor-Owned		
Single-family	13	13
Two-family	86	172
Multi-family	42	154
Subtotal Investor-Owned Units	141	339
GRAND TOTAL	269	558

Profile of Income Characteristics

On a quarterly basis, the Department of Housing and Urban Development provides an updated projection of area median incomes. The most recent median area income calculated for a family of four in the City of Fitchburg is \$50,700. Given the large number of families in the Area, the income projections used were those for a family of four.

Table 12. Profile of Income Characteristics

Income Category*	The Area	
	<i>Households in Revitalization Area</i>	<i>% of Area Residents</i>
Less than 30% of median	103	19%
30% - 60% of median	86	16%
60% - 80% of median	129	24%
80% or more of median	208	39%
TOTAL	526	100%

*Median family of four income:	\$50,700
30% of median family income:	\$15,210
60% of median family income:	\$30,420
80% of median family income:	\$40,560

As Table 12 illustrates, nearly 19% of current Downtown Area residents earn less than 30% of the Area median income.

An overall goal of the Downtown Urban Revitalization and Development Plan is to support the mix of incomes and housing

types throughout the neighborhood. In order to maintain affordability for these families, the City of Fitchburg and private lenders must commit to providing development subsidies and financing.

The comprehensive housing strategy for the neighborhood calls for implementation in two phases. The two strategies will run concurrently and will include rehabilitation, infill housing, commercial and industrial conversions to residential uses, and new construction.

Phase I— Stabilize Existing Housing

The initial activity, “Phase I,” is designed to illustrate the potential for positive change quickly and set the stage for subsequent private investment by the local development community. Phase I will focus all existing efforts by the City to stabilize the neighborhood and expand housing options for current residents. The preservation goal is to provide opportunities for assisted rehabilitation to all interested owner-occupants structures. Phase I will provide rehabilitation assistance to owner-occupied units, and provide rehabilitation assistance to responsible investor-owners. If necessary, in the future, amendments to the Plan may call for additional acquisitions, rehabilitations and resell other investor-owned properties.

The following description of Phase I outlines the goals of that program and illustrates that it is economically feasible to rehabilitate much of the existing housing stock to meet most of the Plan’s objectives. This five-year plan is intended to set the groundwork for future revitalization and will serve as a model for the potential of the Area. Phase I will serve the immediate need to preserve existing housing and provide new home ownership opportunities for existing residents. This initial activity is expected to stimulate market-rate development and encourage private investment to begin new construction. Phase I seeks to immediately improve and reinforce the neighborhood’s housing by implementing a housing revitalization program for the existing residents through two parallel initiatives.

Initiative # 1 targets a set of strategically located acquisitions to “set the stage” for private enterprise to create opportunities for new housing development on sites that are currently vacant or in non-residential use.

Initiative # 2 provides for the continued use of existing housing programs, administered through the City of Fitchburg, which provides assistance for rehabilitation of existing structures, assistance for first time homebuyers, assistance for rental property rehabilitation, and assistance in the demolition of substandard

houses. These programs apply to owner-occupants and to those investor-owners willing to work within the program guidelines.

The programs and their qualification requirements are as follows:

Federal Community Development Block Grant Program which are generally subject to the following guidelines: (i) the property must be located within the designated housing strategy area (inclusive of the urban renewal area); (ii) the property must be income eligible; and (iii) the owner must agree to correct all code violations, meet HUD's Housing Quality Standards, and provide for facade and/or landscaping improvements as needed.

Home Owner Rehabilitation Program works with existing owners under the following guidelines: (i) the property owner and tenants must earn less than 80% of the area median income, (ii) the property must have significant need for rehabilitation, (iii) the properties must be located within the Fitchburg Housing Strategy Area, (iv) the owner must agree to occupy property as a principal residence for the life of the mortgage, and the rental units must be affordable. Finally, priority is given to those properties with the greatest potential to positively impact the surrounding neighborhood.

Housing Ownership Opportunity Program (HOOP) for first time homeowners is implemented under the following guidelines: (i) the property owner and tenants must earn less than 80% of the area median income, (ii) the property must be in need of rehabilitation equal to or greater than 20% of the purchase price, (iii) the properties must be located within the Fitchburg Housing Strategy Area, (iv) the owner must agree to occupy the property as a principal residence for the life of the mortgage, (v) the rental units must meet affordability guidelines of the program.

Project Rejuvenate for Rental Housing is a program for rental property owners who fall under the following guidelines: (i) a majority of units must be occupied by households meeting HUD income eligibility standards, (ii) the property must have significant need for rehabilitation, (iii) the properties must be located within the Fitchburg Housing Strategy Area, (iv) the owners must have at least 10% "cash equity" investment in property and demonstrate positive management records of rental property.

Demolition of Abandoned and Unsafe Structures Program operates under the following guidelines: (i) the target property must be significantly deteriorated and be in

an uninhabitable and unsafe condition, or the property must be extensively damaged by fire or natural disaster, (ii) the conditions existing create a serious risk to public health and safety, (iii) the property owner has failed to comply with repeated orders from the Fitchburg Board of Health or the Fitchburg Building Department to address sanitary and/or building code violations, including a final order to rehabilitate or demolish property (iv) the property owner has failed to respond to final order to rehabilitate or demolish property, (v) the property must be judged to be in such condition as to warrant use of existing funding for demolition by members of the Mayor's Housing Task Force.

The College Neighborhood Restoration Initiative offers college credit hours to first time homebuyers and owner occupants who make exterior improvements to their home. The initiative is provided under the following guidelines: (i) the properties must be located within the college neighborhood target area, (ii) the course credits shall be made available to eligible first time homebuyers and owner occupied property owners, including immediate family members who live in the same household, (iii) the credits are redeemable for evening and graduate classes only and are subject to the availability of sets in classes which secure a minimum number of paid course registrants, (iv) the first time home buyers must participate in the HOOP program offered by the City of Fitchburg, (v) the existing home owner occupants may qualify by participating in the homeowner rehabilitation program offered by the City of Fitchburg and repairs must have a value of at least \$2,500, (vi) the owner occupants who finance improvements must notify the Planning Office prior to commencement of rehabilitation and provide "as is" photos of the property as well as a proposed scope of work, including cost estimates; the Planning Office will provide a letter of approval and confirmation of value of improvements and will perform a post rehabilitation inspection with a letter of certification being provided to Fitchburg State College. Some of these programs use a combination of public and private sources.

The type and quantity of housing to be affected during this Phase is outlined below:

Table 13. Phase I Development – 5-year Revitalization Program

Building Type	Phase I - Total Number of Units			
	<i>Existing</i>	<i>Rehab</i>	<i>Demo</i>	<i>Net Units Affected</i>
Owner-Occupied				
Single-family	41	10	(4)	14
Two-family	80	20	(6)	26
Three-family	6	1	(13)	14
<i>Subtotal Own-Occ Units</i>	<i>128</i>	<i>31</i>	<i>(23)</i>	<i>54</i>
Investor-Owned				
Single-family	13	3	(2)	5
Two-family	86	21	(10)	31
Multi-Family	42	10	(2)	12
<i>Subtotal Investor-Owned Units</i>	<i>141</i>	<i>34</i>	<i>(24)</i>	<i>58</i>
PHASE I TOTAL	269	65	(46)	111

Accounting for these units, the program will affect a net total of 111 units (65 rehabbed units minus 45 demolished units).

Based on the proposed activities of Phase I, approximately 25% units of housing will be targeted for rehab assistance. However, these activities will likely require the removal of some existing residential units either to provide for other uses or to eliminate severely dilapidated structures.

The initial demonstration of confidence in the neighborhood will then set the stage for the "Phase II" of the housing strategy.

Phase II— Create New Housing

"Phase II" will provide incentives for construction of new units increasing the supply of affordable housing. It will build off Phase I to support the long-term stability of the neighborhood. Phase II will be implemented concurrently with Phase I, but will continue throughout the twenty years the Plan is in effect. This Phase will offer relief from existing disincentives and offer new incentives for private investment to construct new housing units in the Area. The new units will reflect the density and character of the existing neighborhood.

"Phase II" will develop new housing on vacant parcels by leveraging other investment resources, both public and private. The proposed new housing will consist of primarily market rate single- and two-family units. Single- and two-family houses will also be used as infill houses on all vacant lots currently too small to build legally. The single- and two-family units, as opposed to multifamily structures, will offer more potential for existing neighborhood residents to purchase a new home. Incentives will be offered to create housing

on the upper levels of Main Street, which will also be single- and double-unit residential units. A total of 96 new units are proposed, including 35 homeownership units targeted to families earning slightly more than the city median family income of \$50,700. Rents for these units will reflect the existing income profile of the neighborhood. In addition to the zoning enforcement "strike force" in Phase I, the implementation of this set of strategically located, highly visible new houses will reestablish confidence in the viability of the neighborhood and serve to induce additional private investment. Phase II is broken down as follows:

Initiative # 1 requires modifications of Fitchburg's Chapter 181 zoning ordinance to accommodate housing programs. First, the City will allow by right, upper level residential uses (above street level) along Main Street. Overnight residential parking spaces in City owned garages within the Area will be offered to property owners to assist in the feasibility of the conversion to housing units. Secondly, the minimum single-family residential lot size will be reduced from 10,000 to 4000 square feet to allow construction of single and two-family units on existing vacant lots. Third, the City will create an institutional zone along North Street to promote future expansion by Fitchburg State College within this zone. This new institutional zone will also serve as an incentive for residents and potential investors who may be reluctant to purchase a home in the Area for fear of "institutional expansion."

Initiative # 2 will be the creation of three new funding programs to provide incentives for market rate housing on Main Street, market rate single family housing within the neighborhood and to assist faculty members of Fitchburg State College to purchase homes within the Area. To provide the incentive for renovating existing office space on Main Street into housing, the **Main Street Housing Program** will offer \$5,000 per unit (up to a maximum of 20 units per year) as well as the right to rent overnight parking spaces in City owned garages for owners whose properties fall under the following guidelines: (i) the property must be located within two city blocks of Main Street, (ii) the property owner must agree to build market rate housing units, (iii) the owner must submit detailed plans of the renovation and must submit to an inspection of the property once renovation is complete. To provide incentives for the creation of single family units in the neighborhood, the **Vacant Lot Housing Program** will provide a \$5,000 grant (up to a maximum of 10 units per year) for construction of owner occupied single family dwellings on vacant lots within the Area. The City of Fitchburg and Fitchburg State College will create the **Fitchburg State College Employee Housing Assistance Program** to assist Fitchburg State College employees and faculty

members purchase homes within the Area. This program will be funded by a combination of state and federal funding.

Initiative # 3 will be the creation of the **Myrtle Avenue Historic District**. The proposed historic district will serve to further protect the Area's remaining historic houses and also instill confidence in potential investors and homeowners alike. The proposed historic district will allow for historic tax credit incentives at both the state and federal level. In addition, the proposed district will be adjacent to the North Street institutional zone making the boundaries of future institutional expansion all the more definitive.

The overall goal of the proposed strategy is to add 96 new residential units to the Area. The new construction proposed for Phase II would add both owner-occupied housing and limited investor-owned.

Table 14. Phase II - Creation of New Housing Units

Building Type	Phase II - Total Number of Units			
	<i>Existing</i>	<i>New</i>	<i>(Phase I) Demo</i>	<i>Net</i>
Owner-Occupied				
Single-family	41	25	(4)	25
Two-family	80	54	(6)	54
Three-family	6	17	(13)	17
Subtotal Own-Occ Units	128	96	(23)	50
Investor-Owned				
Single-family	13	0	(2)	0
Two-family	86	0	(10)	0
Multi-Family	42	0	(2)	0
Subtotal Inv-Owned Units	141	0	(24)	0
PHASE II TOTAL	269	0	(46)	50

These initiatives, along with a commitment by the city to begin strict enforcement of code compliance, will protect the long-term soundness and affordability of the Area's housing stock and assist in the revitalization of the Area.

Housing Subsidy Sources

A summary of potential subsidy sources is outlined below:

- **Disposition of Acquired Parcels:** The costs included in the development budgets assume that the parcels acquired by the

City will be conveyed at no cost. The City should review, on a case-by-case basis, the economic feasibility of transferring the acquired parcels. Ideally, land would be conveyed at little or no cost, providing an internal subsidy source for interested developers. In instances where market activity becomes strong enough for the developers to support acquisition costs, the City should consider transfer of parcels at a reasonable expense.

- **Commitment of Local Public Subsidies:** The majority of the sources are found in the City's Community Development Block Grant (CDBG) and other related programs. In the Vision 2020 Plan, the City recognized its commitment to funding affordable housing and inner-city revitalization efforts. The report specifically identifies the following activities supported by the CDBG programs:
 1. Affordable housing
 2. Upgrading of existing housing stock
 3. Economic development
 4. Neighborhood stabilization
 5. Homeless initiatives
 6. Public services

The total amount of CDBG money applied to the area will be \$625,000 (see *Section 4. Finance*) and will include the following programs: the **Home Owner Rehabilitation Program** for property owners in the Area, the **Housing Ownership Opportunity Program (HOOP)** for first time homeowners, the **Project Rejuvenate for Rental Housing Program** for rental property owners, and the **Demolition of Abandoned and Unsafe Structures Program**.

The **Main Street Housing Program**, the **Vacant Lot Housing Program**, and funds to assist the City in its code enforcement will be funded with an initial investment by the City of \$150,000 (see *Section 4. Finance*).

Designated buildings within the **Myrtle Street Historic District** will be eligible for **Historic Preservation Tax Credits**. The historic tax credits will provide further incentives for rehabilitation of houses in the Area.

e. The Fitchburg Downtown Urban Revitalization and Development Plan is based upon a local survey and conforms to a comprehensive plan for the locality.

This Plan has been prepared based upon a survey of the site performed by consultants of the Fitchburg Redevelopment Authority during the time period from December 1999 to February 2000. It is therefore based upon a local survey in accordance and compliance with 760 CMR 12.02 (2)(f).

It also is in conformance with the Vision 2020 Plan, prepared by Fitchburg Office of Planning Department and the Vision 2020 Advisory Committee (see *Appendix F*), the last comprehensive master plan undertaken for the City. This Plan meets the following objectives of the Vision 2020 Plan:

- 1) *Support the downtown as the center for governmental and cultural activity for the city and the location for the community economic activity that focuses on retailing, personal services, restaurants, and office uses.*

The Fitchburg Downtown Urban Revitalization and Development Plan seeks to support the downtown by transforming Boulder Drive into a desirable place for businesses to locate, creating jobs in support of nearby Main street. Creating jobs on Boulder Street by making the street a business destination will create a demand on Main Street for services, restaurants, and other uses. In addition, the plan will make both Boulder Drive and Main Street two way to further the desirability of Boulder Drive as a business destination, and Main Street as a neighborhood service and retail center.

- 2) *Identify, manage and protect significant environmental resources using imaginative, cost effective, equitable and multi-sector approaches.*

A major component of the Plan is to open up the Nashua River for recreational use by acquiring key parcels within the Area where green space can improve the community's access to the River. The creation of a walkway along the river, along with pedestrian bridges that span the river at key connection points, the Nashua River will assist in the redevelopment of the Area. By recapturing this hidden asset, the City will move a long way toward attracting both residential and business interests and improve the overall quality of life for its residents.

- 3) *Consider the development of design guidelines to ensure commercial development contributes to the city and avoids the creation of commercial blight.*

The plan will create a detailed set of design guidelines to insure the historic character of downtown Fitchburg can be maintained and enhanced by sound design principles. The design guidelines will also work to enhance the Downtown Area housing stock by ensuring that all new homes meet certain design criteria.

-
- 4) *Eliminate inner city blight – address the problem of inner city deterioration, increase the role of housing in downtown revitalization, increase property values in the neighborhood area surrounding the downtown, increase the number of residents who are likely to patronize local shops.*

The plan seeks to eliminate inner city blight by acquiring blighted houses and buildings where owners have been unable to rehabilitate existing structures. To increase the role of housing in downtown revitalization, the Plan will secure the housing stock using new and existing housing programs, by changing the zoning to allow new housing construction, housing on the upper levels of Main Street and by creating an institutional zone within the neighborhood to maintain the residential character of the neighborhood. An historic district will also be proposed to maintain existing historic homes and provide added incentive for Investment. In creating a stable residential presence, the Plan will increase the number of likely patrons of retail and service locations on Main Street.

- 5) *Reestablish Intown Fitchburg as a successful, vibrant reflection of the community – capitalize on the presence of Fitchburg State College and the opportunities it creates for cultural, service, entertainment, and retail business; increase the arts community's presence downtown; establish and capitalize on the visual and physical links between the downtown and Nashua River; create an environment which will attract families and other working people to the residential area within and around the Intown area; seek out and administer economic development programs with the goal of creating a self-sustaining "critical mass" of commercial and business activity downtown.*

The Plan will work to establish downtown Fitchburg as a destination that reflects the many assets the City has to offer. The Plan will assist in establishing Fitchburg State College as a presence on Main Street by designating a parcel on the Corner of North Street and Main as the location for a new science and technology building. The Plan will also seek to provide Fitchburg State College with a building to rehabilitate into an arts center. Both of these projects will bring students and faculty to Main Street creating a presence that increases the potential for retail and commercial uses.

Parking is essential to the goal of attracting the College to Main Street as well as creating commercial activity in the Area. With this in mind, the Plan intends to utilize the Intermodal Garage, the Court house Garage, and Main Street Garage to insure that adequate parking is provided for multiple uses. This strategy can be seen in the use of the Intermodal garage to service the MBTA Station, the new Fitchburg State College Building, and retail uses in the lower Main Street Area.

Green spaces are proposed for select location along the Nashua River to offer a year-round area for people to come and enjoy the Nashua River. The Plan seeks to create clear pedestrian links to all new green spaces from the Downtown Area to attract families from the surrounding neighborhoods and outside the Area.

The purpose of the Plan is to coordinate all projects to revitalize the Downtown Area so that each project can have the maximum effect on the surrounding Area. Garages, greens spaces, and road redesign are intended to work off of each other to create the "critical mass" discussed in the Master Plan.

- 1) *Improve the entries into Fitchburg to serve as dignified, attractive, welcoming and efficient gateways into the community.*

One of the Plan's main objectives is to create an entranceway to the City that will convey its many assets and the potential for families and businesses to locate in the Downtown Area. By accentuating the entrance to the Downtown Area, the Plan will serve to project Fitchburg's new image as a cultural, financial, governmental, educational, and economic center for north central Massachusetts.

In addition to improving the image of the City as one enters the Area, the Plan also seeks to improve the ability of its residents to utilize the new intermodal station by providing needed parking. With the construction of the new garage, the Plan seeks to provide incentives for people to live in Fitchburg and work in Cambridge or Boston. By improving this gateway, the Plan emphasizes efficient transportation alternatives.