




Yovani Baez-Rose  
*Assistant City Manager/DPD Director*

Camilo Espitia  
*Deputy Director*

**MEMORANDUM**

TO: Thomas A. Golden, Jr., City Manager 

FROM: Yovani Baez-Rose, Assistant City Manager/DPD Director

CC: Ali Carter, Director of Economic Development

SUBJECT: MOTION RESPONSE: 1/10/2023 – Councilor Jenness/Councilor Nuon - Req. City Mgr. Have Proper Department Provide A Report On Potential Initiatives To Reduce The Commercial Vacancy Rate In The Downtown Central Business District And The Neighborhood Business Districts. Report To Include Potential Funding For Business Districts From The American Rescue Plan (ARPA) Or The State’s Massachusetts Vacant Storefronts Program (MVSP)

At the direction of the City Manager, an interdepartmental group led by the Economic Development Office worked over the course of the fall and winter of 2022-2023 to draft an ordinance that regulates vacancies in commercial properties in Lowell, which has been vetted by the Law Department. Prior to taking steps to implement this ordinance, the Economic Development Office has an outreach effort planned focused specifically on Downtown commercial property owners. This outreach effort will include notifying property owners of recently promulgated zoning amendments rendering conversion of upper-story commercial units to residential uses much easier. A draft of the ordinance and a sample of the letter that will be sent to property owners are attached.

In addition, we have compiled an incentive document listing all of the tax incentives, grant, and loan programs offered by the City, other local economic development entities such as the Lowell Development & Financial Corporation (LDFC), state and federal to help property owners attract and retain commercial tenants or make their properties more attractive to potential buyers/ developers. A summary of the many incentives offered is also attached.

ADC/ybr

Attachments:

1. Registration and Maintenance of Vacant Commercial and Industrial Properties
2. Property owner notification letter
3. Lowell ED incentives summary

## **REGISTRATION AND MAINTENANCE OF VACANT COMMERCIAL AND INDUSTRIAL PROPERTIES**

### **Section 1 Findings and Purposes.**

The purposes of this ordinance are to protect the welfare and economic vitality of the residents of the City of Lowell by protecting property values, maintaining neighborhood integrity and accessibility, safeguarding against economic property blight, protecting City resources, and ensuring the safe and sanitary maintenance of commercial and industrial vacant properties.

Among other things, vacant commercial and industrial properties can degrade the vitality of Lowell's business districts, frustrate local planning and development efforts, create increased specific risks of fire damage, vandalism and unlawful entry or uses, and give rise to other public health and safety hazards. This ordinance is intended to promote the City's public welfare and economic health by requiring all property Owners to register and properly maintain vacant commercial and industrial properties.

### **Section 2. Definitions.**

As used in this article, the following terms shall have the meanings indicated:

"Building Commissioner" - The Building Commissioner of the City of Lowell or the Commissioner's designee.

"Legally occupied" - Occupied in accordance with the provisions of the Massachusetts Building Code.

"Owner" - A person or entity who, alone or severally with others:

A. Has legal or equitable title to any building or has care, charge or control of any building in any capacity including but not limited to agent, executor, executrix, administrator, administratrix, trustee, or guardian of the estate of the holder of legal title; or

B. Is a tenant with a legal right to possess an entire building; or

C. Is a mortgagee in possession of any building; or

D. Is an agent, trustee, receiver or other person appointed by the courts and vested with possession or control of a building; or

E. Is an officer or trustee of an association of unit Owners of a condominium or cooperative which contains a Vacant Property.

"DPD" - The City of Lowell Department of Planning and Development.

"Planning Director" - The Assistant City Manager/Department of Planning and Development Director for the City of Lowell or the Director's designee.

"Vacant Property" - Any unoccupied non-residential commercial or industrial real property which:

A. Is not Legally Occupied, is abandoned, or is not used for a period of at least ninety (90) consecutive days or longer by occupants having custody or legal right of entry to such property; or

B. Which is intermittently occupied by persons with legal right of entry, but exhibits in the opinion of the Building Commissioner dilapidated walls, roof, or doors which fail to prevent the entry of a trespasser for a period of more than seven (7) days).

### **Section 3. Registration.**

A. Prior to, or not more than seven (7) days after a unit or any portion of a property becomes vacant, as defined herein, the Owner(s) must register the vacancy with DPD and the Building Commissioner on forms agreed upon and provided by such departments. All registrations must state the Owner's name, phone number, and mailing address as well as an emergency contact, if not the same. None of the required addresses shall be a post office box. This registration must state if the property is vacant at the time of filing. The registration shall also state the Owner's efforts to regain occupancy. Once the building is no longer vacant or is sold, the Owner must provide proof of sale or written notice and proof of lawful occupancy to the Planning Director or Building Commissioner pursuant to the process outlined by such departments.

B. The Building Commissioner will use their discretion to notify appropriate departments including but not limited to Police, Fire, Water and Sewer, Economic Development, and Health Departments of the submitted registration of Vacant Property as well as the re-occupancy of the building. Economic Development will maintain a registration list posted publicly and updated on a quarterly basis. Economic Development staff will conduct outreach to property Owners with units on the registration list to provide resources including referrals to potential tenants, information about City economic development programs and incentives, programs for small business Owners offered by area nonprofits and micro-lenders, and resources for recruiting businesses.

C. The Planning Director and the Building Commissioner may jointly exempt a property Owner from the provisions of this ordinance upon the presentation of evidence, in such form as may be convincing to them, that the failure to use or occupy a building for a period in excess of 90 days does not violate the purpose or intent of this ordinance.

D. It shall not be a defense to alleged violations of this act that another Owner, as defined herein, may also have had an obligation to register the Vacant Property. Each Owner has a joint and several obligation to ensure that the Vacant Property is in compliance with this ordinance.

### **Section 4. Annual Registration Fee, Failure to Pay, Waiver.**

A. The annual registration fee is due at the time of registration of the Vacant Property. The property Owner will be invoiced on an annual basis and the registration fee will increase by 100% annually until the property is leased or sold. The annual registration fee shall be set by the City Council pursuant to M.G.L c. 40, § 22F.

B. The annual registration fee covers the administrative cost of monitoring and ensuring the security and proper maintenance of such building, as identified in said billing statement. Failure to pay the annual registration fee shall be a violation of this ordinance, and the full fee shall be deemed an assessment resulting from a violation of this ordinance. Such fee, and any fines issued for violations of this ordinance, shall constitute a "municipal charges lien" on the property, to be collected in accordance with MGL c. 40, §58.

C. Owners may apply for a waiver of the annual registration fee at the time of registration of a Vacant Property and upon receipt of annual registration fee invoices each year thereafter, requesting waiver of some or the entire fee on grounds of demonstrable financial hardship. Waivers requested on the basis of financial hardship are subject to a 30-day review period. If a waiver based on financial hardship is granted it will be reevaluated on a quarterly basis until property is leased or sold. If a waiver of the registration fee based on financial hardship is denied, the registration fee is due within 30 days of the decision.

#### **Section 5. Maintenance Requirements.**

A. The Owner of a Vacant Property must maintain the Vacant Property in accordance with all applicable local and state Sanitary Codes, Building Codes and Fire Codes, pertaining to the external/visible maintenance of the building and major system maintenance of the property.

B. The Owner of a Vacant Property must promptly repair all broken windows, doors, other openings and any unsafe conditions at a Vacant Property. Boarding up of open or broken windows and doors is prohibited unless the Building Commissioner determines that, due to vandalism or security reasons and due to circumstances out of the Owner's control, the proper boarding of windows and doors is necessary for a determined period of time. Boards or coverings must be fitted to the opening size and colored to blend with the existing building color scheme.

C. The Owner must maintain the building and property for the duration of the vacancy or abandonment. Upon notice by the Building Commissioner, any accumulated trash and/or graffiti shall be removed from the property by the Owner within seven (7) days. The Building Commissioner and/or the Building Commissioner's designee will document violations. The Owner of any building vacant for a period exceeding six months, whose utilities have been shut off, may have those utilities removed or cut and capped to prevent accidents.

E. Compliance with this ordinance shall not relieve the Owner of any obligations set forth in any other applicable ordinance, regulations, codes, covenant conditions or restrictions and/or association rules and regulations. In case of a conflict with these rules and regulations, the stricter of the rules and regulations shall apply.

#### **Section 6. Inspections**

The Building Commissioner, Police Chief, Fire Chief and the Health Director, or their designees, shall have the authority to periodically inspect the exterior and interior of any building subject to this ordinance for compliance, as authorized under the terms of registration form filed with the Building

Commissioner and DPD. The Building Commissioner shall have the discretionary authority to disconnect utilities immediately if a potential hazard that may be dangerous to life and limb is present.

#### **Section 7. Violations and Penalties; Enforcement**

A. Violations of any portions of this ordinance shall be punishable by a fine of \$100 per day in total. However, the Building Commissioner and Planning Director may waive the fine in total or in part upon the abatement of the violation(s).

B. The Building Commissioner or the Commissioner's designee shall enforce all provisions of this ordinance and shall institute all necessary administrative or legal action to assure compliance. Any Owner found to be in violation of this ordinance shall receive a written warning and a minimum of seven (7) days to remedy all violations prior to the institution of any enforcement action by the Commissioner.

The Building Commissioner, acting on behalf of the City of Lowell, may also bring a civil action in a court of competent jurisdiction seeking equitable relief to enforce this ordinance. This ordinance may also be enforced through non-criminal disposition in accordance with the provisions of the City ordinances.

#### **Section 8. Unsafe Buildings**

If the Building Commissioner determines the building to be unsafe, the Commissioner may act immediately in accordance with the Massachusetts State Building Code to protect public safety. Furthermore, nothing in this ordinance shall abrogate the powers and/or duties of municipal officials to act pursuant to any general statutory authority including, without limitation, MGL c. 139, § 1 et seq. and MGL c. 143, § 6 et seq.

#### **Section 9. Severability**

If any provision of this ordinance is held to be invalid by a court of competent jurisdiction, such provision shall be considered separate and apart from the remaining provisions, which shall remain in full force and effect.



Yovani Baez-Rose  
*Assistant City Manager/DPD Director*

Camilo Espitia  
*Deputy Director*

DATE

From: Department of Planning and Development

Re: Registration and Maintenance of Vacant Commercial and Industrial Properties (Draft Ordinance)

Dear Property Owner:

The City of Lowell is considering an ordinance requiring the registration and maintenance of vacant commercial and industrial properties. This proposal is the product of a collaborative effort between community stakeholders and the City to address the potential for blight and safety hazards, which can accompany commercial property vacancies. A complete copy of the draft ordinance is enclosed as is a list of resources for business and property owners from the City's Economic Development office.

You are hereby notified of a public meeting for property owners of buildings in Downtown Lowell to discuss this proposed ordinance with City leadership. The meeting will be held on Wednesday January 25<sup>th</sup> at noon in the Mayor's Conference Room on the second floor of City Hall.

### **Overview**

Abandoned or vacant commercial properties are a source of blight, especially when the owner of the property fails to actively maintain and manage it. If you are a property owner and any unit in your property is vacant or abandoned for a period of 90 days or more, the ordinance, if promulgated, will require you to register by completing a registration form and submitting annual registration fees for each vacant unit in your property to the Department of Planning and Development. In addition, you will need to maintain and secure your property to prevent blight and public safety hazards in compliance with all other applicable Building, Health, Fire, and Safety codes.

As a property owner, it would be your responsibility to:

1. Fully complete and submit the Vacant Storefront registration within 90 days of building/property vacancy or abandonment. This property registration is valid for a period not to exceed one year from the date of initial registration.
2. Renew this Property Registration within 30 days of expiration. Once the property is no longer vacant or is sold, provide proof of sale, tenancy, and/or apply for a Certificate of Occupancy to the Building Inspector.
3. Certify that the property has been inspected by the Owner/Agent at the time of the filing of this Property Registration.
4. If the property is vacant, agree to maintain a local individual or local property management company responsible for securing and maintaining the property. Note that local means within twenty (20) driving miles of the property.

5. Agree to post and maintain updated name and 24-hour contact phone number of the local individual or local property management company responsible for maintenance of the property on the front of the property, so it is clearly visible from the street.
6. Agree that the owner, local individual, or local property management company shall inspect and maintain the property for the duration of the vacancy in accordance with the relevant City of Lowell codes.
7. Agree that adherence to this ordinance does not relieve the owner of any applicable obligations set forth in City or Zoning Ordinances or regulations, Covenant Conditions and Restrictions, and/or Home Owner's Association rules and regulations.

Failure to comply with any of these requirements will initiate a \$100 per day fine.

### **Frequently Asked Questions**

**1. How do I register my vacant property?**

The owner(s) must register the vacancy with DPD and the Building Commissioner on forms agreed upon and provided by such departments. All registrations must state the owner's name, phone number, and mailing address as well as an emergency contact, if not the same. None of the required addresses shall be a post office box. This registration must state if the property is vacant at the time of filing. The registration shall also state the owner's efforts to regain occupancy.

**2. If my property is not actually vacant, who do I notify and how can I prove occupancy?**

The owner must provide proof of sale or written notice and proof of lawful occupancy to the Planning Director or Building Commissioner pursuant to the process outlined by such departments.

**3. How can the City of Lowell help me find tenants?**

The City of Lowell's Economic Development staff will conduct outreach to property owners with units on the registration list to provide resources including referrals to potential tenants, information about City economic development programs and incentives, and programs for small business owners offered by area nonprofits and micro-lenders.

**4. How do I apply for a waiver of the registration fee due to financial hardship?**

The Planning Director and the Building Commissioner may jointly exempt a property owner from the provisions of this ordinance upon the presentation of evidence, in such form as may be convincing to them, that the failure to use or occupy a building for a period in excess of 90 days does not violate the purpose or intent of this ordinance.

**5. Who can I contact with questions?**

Contact the Economic Development office at 978-674-4252 or [DoBizinLowell@lowellma.gov](mailto:DoBizinLowell@lowellma.gov).

# City of Lowell Economic Development Office

## Summary of Business Incentives and Support



DOING BUSINESS IN  
**#LOWELL**  
THERE'S A LOT TO *like*.

There are many reasons that businesses across all industries have located and prospered here in the Mill City. With its prime location at the intersection of Routes 3 and 495, its state of the art office facilities, and the talented workforce driven by higher education institutions like [UMass Lowell](#) and [Middlesex Community College](#), Lowell is a great place to grow and succeed. In recent years, companies such as [UKG](#), [IBM](#), [Jabra](#), and [Somerset Industries](#) have relocated their headquarters to Lowell, which is also home to some of the region's top employers like [Lowell General Hospital](#) and [MACOM Technology Solutions](#).

As the fifth largest city in Massachusetts, we have the sophistication and expertise of a large city and the personal attention and community commitment of a small town. The City has been at the forefront of utilizing federal, state, and local incentive programs to attract businesses and create jobs. The [City of Lowell's Economic Development Office](#) can identify the programs that meet your needs. Below is a sampling of available incentives.

### Tax Incentives

The Massachusetts [Economic Development Incentive Program \(EDIP\)](#) is a tax incentive program designed to stimulate job creation, private investment, and economic development. Available tax incentives include:

- State's [Investment Tax Credit \(ITC\)](#)
- Local [Tax Increment Financing \(TIF\)](#), a real estate tax exemption on the incremental value of the property due to the significant investment as a result of the project.

The City of Lowell Economic Development Office has a strong relationship with the [Massachusetts Office of Business Development \(MOBD\)](#), the agency in charge of overseeing EDIP, and will work closely with them throughout the application process. All past TIF proposals have been met with unanimous approval by the Lowell City Council.

The [Massachusetts Vacant Storefront Program](#) provides state tax credits of up to \$10,000 to businesses that occupy eligible storefronts that have been vacant for 12 months or more within a pre-designated geographic area.

[Opportunity Zones](#) encourage long-term investments in low-income urban and rural communities nationwide. The Opportunity Zones program provides a tax incentive for investors to re-invest their unrealized capital gains into Qualified Opportunity Funds (QOF) that are dedicated to investing into Opportunity Zones designated by the chief executives of every U.S. state and territory. There are five (5) U.S. Treasury designated Opportunity Zones in Lowell, including U.S. Census Tracts: 25017311600, 25017310100, 25017311900, 25017311800, and 25017311700.

[Research and Development \(R&D\) Tax Exemption](#): Any company located in Lowell that is engaged in research and development and is [classified as R&D with the Massachusetts Department of Revenue \(DOR\)](#) can qualify for 100% tax exemption on any core equipment directly related to its R&D activities. Companies in Lowell that currently receive this exemption save approximately \$31,000 per year in personal property tax payments on average.



**10% Research & Development Tax Credit:** Massachusetts offers a 10% R&D Tax Credit for research expenses that would otherwise qualify for Federal R&D tax credits, and the percentage can increase when commercial research and development is done in collaboration with a local college or university. This credit can be used in addition to the [Manufacturing Investment Tax Credit](#).

**Angel Investor Tax Credit Program:** Investors interested in funding early-stage companies engaged in life sciences research and development, commercialization and manufacturing in Massachusetts can obtain a credit of 20% of the qualifying investment, or 30% if the business is located in a Gateway City, such as Lowell. Credits are available up to \$50,000 in any one taxable year for qualifying investments of up to \$125,000 per qualifying business per year and up to \$250,000 in cumulative qualifying investments for each qualifying business.

**Bioready Community:** Lowell has received and maintained its Bioready Community Platinum status by [MassBio](#), which is the highest, most prestigious rating and comparable with Cambridge and other Boston area communities.

**Manufacturers Investment Tax Credit (ITC):** The Commonwealth offers a 3% Manufacturers Investment Tax Credit (ITC), allowing registered manufacturers to claim a 3% ITC on depreciable assets. The credit is calculated by computing 3% of the total capital investment in qualified equipment and facility leasehold improvements. This amount can be applied directly against any Massachusetts tax obligation.

**Sales and Use Tax Exemption:** Materials, tools, fuel, machinery, and replacement parts used in manufacturing and research and development may qualify for exemption from sales and use taxes.

**Single Sales Tax Treatment:** Massachusetts' Single Sales Factor tax allotment can significantly reduce the tax burden and distribution for manufacturers. The single sales factor apportionment is the ratio of Massachusetts sales to overall sales. Net income subject to Massachusetts tax is determined by multiplying overall net income by the apportionment factor. This is advantageous for companies with significant property and employees, as it does not penalize companies for continual investment in the business or for hiring more employees.

Employers may be eligible for a federal tax credit through the [Work Opportunity Tax Credit \(WOTC\)](#) if they hire a qualified unemployed veteran.

### **Grant Programs**

**Relocation and Retention Grants:** The City can provide zero interest loans to support expenses associated with the company's expansion or relocation to Lowell. These loans, funded through our federal Community Development Block Grant program allocation, require no monthly payments and are forgivable as long as the company remains in Lowell for a minimum of three years.

The Economic Development Office has created a suite of programs that align with the City of Lowell's American Recovery Act ("ARPA") framework, which was endorsed by the Lowell City Council in October 2022. ARPA is intended to address the negative health and economic impacts caused by the COVID-19 pandemic, and these programs are tailored to the specific needs of Lowell's small businesses. Details on each program are as follows:

The [Economic Resilience Grant Program](#) is open to businesses located in Lowell that have a vision for

their future and are seeking financial support to make it happen. The program will provide funds to a variety of businesses that were disproportionately impacted by the Covid-19 pandemic.

The [Storefront Improvement Program](#): The Storefront Improvement Program provides matching grants to property owners or tenants seeking to renovate or restore commercial building exterior facades. The Program seeks to increase accessibility into storefronts, improve the physical appearance of independent businesses, and enhance the commercial districts of Lowell. This program provides:

- 90% matching grant up to \$20,000 for ADA improvements to entrance, including ramps, lifts, doors hardware and automatic openers, accessible parking, and signage
- 50% matching grant up to \$15,000 for other façade improvements, including better windows, paneling, architectural details and restoration of historic features
- 50% matching grant up to \$2,500 for signage, lighting and awning improvements

[Workforce Training Fund Program](#): Massachusetts employers of any size may apply for grants of up to \$250,000 to train new or existing workers. Training grants are available but not limited to the following: ESL; Project Management; Machine step-up and operations; Sales; Software and IT training; and Customer Service. The “Express Program” provides grant funds limited to \$30,000 per company per calendar year and \$3,000 per employee per course. 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.

The Commonwealth [Workplace Safety Grant](#), [Small Business Strong](#) (Free Professional Advisors), and [Biz-M-Power](#) and [Empower Digital](#) are grant programs offered through Mass Growth Capital Corporation.

### **Direct Lending**

The City partners with a number of organizations that offer direct lending services to businesses. Some of these partners and their respective offerings are described below:

The [Entrepreneurship Center at CTI](#) (formerly the [Merrimack Valley Small Business Center or MVSBC](#)), as a recipient of a Small Business Administration (SBA) PRIME, administers a microloan fund available to small businesses and start-ups. Loans range from \$2,000 to \$50,000. Fund can be used for capacity building, working capital, and startup expenses.

The [Lowell Development and Financial Corporation \(LDFC\)](#) offers low-interest loans for the acquisition, construction or renovation of commercial, industrial or office facilities containing at least 10,000 square feet. The LDFC in partnership with the City and other local banks also offers the [Downtown Venture Fund Program](#), a low-interest loan fund available to new retail and restaurant ventures to locate in Downtown Lowell as well as the [Incubator Loan Fund](#), 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

[MassDevelopment](#), the State’s top lending agency, offers several loan programs including programs specialized for emerging technologies, manufacturing, and others. [Property Assessed Cleaned Energy \(PACE\) program](#) offers attractive financing to property owners of commercial, industrial and multi-

residential properties to make substantial energy improvements such as but not limited to: new energy efficient windows; roof; insulation; HVAC systems; solar panels; and LED lighting.

[Massachusetts Growth Capital Corporation \(MGCC\)](#) is a state lending agency that offers several loan programs.

The [Property and Casualty Initiative, LLC \(PCI\)](#) offers financing to companies that are unable to obtain the required financing from conventional sources. Loans can be used for working capital, equipment and real estate purchases. Priority is given to companies located in an economic target area (i.e. Lowell ETA), minority and women-owned businesses and companies that are creating new jobs and/or employ low and moderate-income Massachusetts residents.

The [Small Business Administration \(SBA\)](#) offers business loans, guarantees and equity financing such as the Advantage Loan 7 (A) loan Program, real estate and equipment loans; disaster recovery, exporting and more.

### **Procurement Opportunities**

Portions of the City of Lowell hold a federal [HUBZone designation](#). This designation promotes economic development and job creation by providing federal contracting preferences for small businesses that obtain HUBZone certification.

### **Other Technical Assistance Services and Programs**

[Site Finder Services](#): The City's Economic Development staff can help you find the right space in Lowell where your business can thrive and grow. Our database of available commercial and industrial properties in Lowell is updated on a regular basis and our staff is very knowledgeable about Lowell's commercial real estate market.

[Business Assistance](#): The City of Lowell through its Economic Development Office has continually engaged in providing a "business friendly" environment and continues to offer a one-stop-shop to businesses, property owners and developers seeking to obtain permits and licenses.

[UMass Lowell CORE Research Facilities](#): A thriving research university, UMass Lowell is providing state-of-the-art resources and equipment to the business community in the Greater Lowell region. It offers the latest technology and equipment to assist researchers in the fields of bioengineering, biomaterials, green chemistry, nanotech, robotics and much more.

[UMass Lowell Corporate Training Programs](#): UMass Lowell has partnered with more than 1,400 companies in the Greater Lowell Area to provide customized training and professional development.

[Middlesex Community College Corporate Training Programs](#): For over three decades MCC has educated and trained thousands of employees in hundreds of industries and municipalities throughout the Greater Lowell area.

[Energy Aggregation](#): The City of Lowell is a municipal aggregator, allowing the City to competitively procure a lower cost electricity supply.

[First-Time Homebuyer Programs](#) : Lowell's reasonable housing costs offer a great opportunity for your employees to live near their place of work. Our First Time Homebuyer Assistance program makes it

easier for employers and their employees to access the home of their dreams.

The [MassDreams Program](#) provides down-payment and closing cost grants to first-time homebuyers who meet the program's eligibility criteria and who currently live in one of the 29 communities that were disproportionately impacted by the COVID-19 pandemic, including Lowell.

### **Entrepreneurship Assistance & Business Development**

The [UMass Lowell Innovation HUB](#) offers premier co-working space in Lowell, providing the benefits of a research university at a price that startups can afford.

The [Massachusetts Medical Devices Development Center \(M2D2\)](#) is a lifeline for the state's smaller medical device companies, offering inventors and executives easy, affordable, and coordinated access to world-class researchers and resources at the [UMass Lowell](#) and the [UMass Medical School](#) campuses of the University of Massachusetts.

[Entrepreneurship for All \(EforAll\)](#) is dedicated to inclusive entrepreneurship. [EforAll Pitch Contests](#) are fast-paced, fun community events that help early-stage entrepreneurs gain valuable exposure and feedback on a business idea. The [EforAll Accelerator Program](#) is a free, one-year program that offers a unique combination of immersive business training, mentorship and access to an extended professional network. These programs are also offered in Spanish.

[Lowell Makes](#) is a 501(c)(3) non-profit, shared community workshop and laboratory. They are an organized group of local artists, engineers, makers, and thinkers who work together to provide tools and learning resources to the public.

[FORGE](#) is a 501(c)(3) nonprofit on a mission to help startups navigate the journey from physical prototype to commercialization and impact at scale.

[MA Innovation Network](#) is a non-profit organization supporting innovators. They are on a mission to boost innovation and economic development within New England and beyond.

The [Middlesex 3 Coalition \(M3\)](#) is a regional economic development organization that brings the public and the private sector together to help address the business development challenges that are difficult for one community or one company to address on their own.

[Greater Lowell Chamber of Commerce of Commerce](#) covers the communities of Billerica, Chelmsford, Dracut, Lowell, Tewksbury, Tyngsboro and Westford. The Chamber works hard to provide members with resources, advocacy and information, along with networking and marketing opportunities.

**For more information please contact Lowell's Economic Development Team at [DoBizInLowell@lowellma.gov](mailto:DoBizInLowell@lowellma.gov) or 978.674.1432**