



Downtown Lowell UCH-TIF Zone and Plan
November 2019

Prepared for The City of Lowell
Prepared by Harriman

UCH-TIF Plan Name	Downtown Lowell UCH-TIF Plan
UCH-TIF Plan Zone Designation	Downtown Lowell UCH-TIF Zone
Applicant Municipality	City of Lowell
Official Authorized to Execute UCH-TIF Agreements	Eileen M. Donoghue City Manager Lowell City Hall 375 Merrimack Street 2nd Floor, Room 43 Lowell, MA 01852 edonoghue@lowellma.gov t: (978) 674-4400 f: (978) 970-4007
Contact	Maria Dickinson Economic Development Officer Department of Planning & Development The City of Lowell 50 Arcand Drive Lowell, MA 01852 mdickinson@lowellma.gov t: 978.674.1435 f: 978.970.4262
Included Properties	Parcels 8 and 9 193.1 and 239.1 Jackson Street

The City of Lowell designated an area as the Downtown Lowell UCH-TIF Zone which qualifies as a Commercial Center under Massachusetts General Laws Chapter 40 Section 60(a)(i). The proposed Downtown Lowell UCH-TIF Plan meets the requirements of 760 CMR 58.00.


Eileen M. Donoghue, City of Lowell

Table of Contents

1	58.04	Local Approval Process	4
2	58.05	The UCH-TIF Zone	16
3		Executive Summary	16
4	58.06(1)	Objectives	17
5	58.06(2)	Parcel Description, Coverage and Zoning	18
6	58.06(3)	Specification of Development and Useful Life of Housing	26
7	58.06(4)	Compliance with Zoning	27
8	58.06(5)	Schedule and Cost of Public Construction	27
9	58.06(6)	Affordable Housing	30
10	58.06(7)	UCH-TIF Agreements	31
11	58.06(8)	Municipal Signatory Power	31
12	58.06(9)	Other Material	31

Appendices

A	Maps of Existing Conditions
B	Extracts from the City's Zoning Ordinance
C	Parcels within the UCH-TIF Zone
D	Plans of Public Improvements
E	Conceptual Rendering of Proposed UCH-TIF Projects
F	UCH-TIF Agreements

1 58.04 Local Approval Process

1.1 Notice of Public Hearing

The notice of the public hearing is provided on the following pages.

PUBLIC HEARING: TUESDAY, OCTOBER 29, 2019 AT 5:00 PM AT

PUBLIC HEARING: TUESDAY, OCTOBER 29, 2019 AT 5:00 PM AT MAYOR'S RECEPTION ROOM, LOWELL CITY HALL, 375 MERRIMACK STREET The City of Lowell, Department of Planning and Development (DPD) will hold a Public Hearing on Tuesday, October 29, 2019 at 5:00 PM in the Mayor's Reception Room at Lowell City Hall to review the proposed Urban Center Housing Tax Increment Financing (UCH-TIF) Plan and Zone for Downtown Lowell. Interested persons are encouraged to attend and may provide testimony regarding the draft plan. Information on the plan and process can be viewed at: <http://www.lowellma.gov/1355/UCH-TIF>. Contact the DPD at 978-674-1432. October 17 & 24, 2019

Appeared in: **Lowell Sun** on Thursday, 10/17/2019

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Appeared in: **Lowell Sun** on 10/17/2019 and 10/24/2019

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1.2 Minutes of the Public Hearing

The minutes of the public hearing and attendance sheet(s) are provided in the following pages.

Diane Nichols Tradd
Assistant City Manager/DPD Director

Craig Thomas
Deputy Director

UCH-TIF Public Meeting

Date: Tuesday, October 29, 2019
Location: Mayor's Reception Room
Attendees: See attached sign in sheet

Public Hearing Meeting opened at 5:05pm

Andrew Shapiro, City of Lowell Director of Economic Development read the legal ads that ran in the Lowell Sun Newspaper on **10/17/19 & 10/24/19**.

Meeting agenda is reviewed:

- Introductions:
 - Emily Keys Innes, Director of Planning, Harriman Associates
- What is UCH-TIF?
- Program Features
- What is a TIF?
- Proposed UCH-TIF Zone Boundaries
- Anticipated Questions
- Project(s)
- Conclude Public Hearing

After an explanation of the UCH-TIF program and additional information regarding how tax increment financing works, Mr. Shapiro paused the presentation to provide the audience an opportunity to ask questions if anyone needed additional clarifications. Hearing no questions Mr. Shapiro resumed the presentation.

Mr. Shapiro reviews the boundaries for the proposed City of Lowell UCH-TIF zone, and reviews three anticipated questions and answers for each:

Q: Why are the boundaries drawn the way they are shown?

A: The boundaries reflect what one can reasonably say includes the central business district in and around the City's Downtown area. They also reasonably mirror the boundaries of the already-approved Housing Development (HD) Zone, which is governed by the Commonwealth's Housing Development Incentive Program (HDIP).

Q: Will this program change the zoning of the parcels within the boundaries?

A: No. UCH-TIF is a State-enabled program that amounts to another "tool" that can be used by proponents of housing if they so choose and if a proposed TIF is approved by the City Council for execution by the City Manager, and by DHCD. Underlying zoning remains the same.

City of Lowell UCH-TIF Public Meeting
Tuesday, October 29, 2019

Q: What is the advantage of offering this program?

A: The cost and availability of housing is a top priority that the Commonwealth of Massachusetts seeks to address; an issue that has also affected Lowell. This program is another “tool” that can incentivize housing in the Downtown area. The City Council retains authority to approve each proposed TIF under this program.

After the presentation about the UCH-TIF program in general, and the city’s specific UCH-TIF zone and plan, Mr. Shapiro provided information about a specific project that will, depending on a vote of the Lowell City Council, be a beneficiary of the UCH-TIF program in Lowell:

Potential future UCH-TIF project: PARCELS 8&9 BY WINN DEVELOPMENT

125 total rental units

26%-market rate

43%-middle income/80-100%

31%-affordable to multiple income tiers

Economic Development Officer, Maria Dickinson will be contact for City of Lowell moving forward on any UCH-TIF program questions

Mr. Shapiro opens the public comment period:

- No speakers come forward in opposition
- No speakers come forward in favor

Mr. Shapiro offers an opportunity for anyone to ask additional questions, explains the presentation will also be made to the city council after the public meeting. Hearing no questions or concerns from attendees, the public meeting is adjourned.

Meeting adjourned at 5:20pm

City of Lowell, Division of Planning & Development
 UCH-TIF Plan and Zone Public Hearing
 Tuesday, October 29, 2019 | 5pm
 Lowell City Hall, Mayor's Reception Room, 375 Merrimack Street

Sign-In Sheet:

Name (please print)	Mailing Address	Phone Number	e-mail address
Steve Panasiotakis	191 Sanders Ave Lowell	978-427-1859	Panaylobby@gmail.com
Yun-Ju Choi	517 MOODY ST #3, Lowell	978-452-7523	Yun-Ju.CHOI@cedarcreek.ma.us
MICHAEL O'BRIEN	#5 FANEUIL HALL METPL	617-239-4402	mobrien@winhco.com
ADAM STEIN	"	"	
MATT CURTAN	"	"	
Bill Lipchitz	155 Merrimack St	508-572-4880	blipchitz@commtrans.org
Kevin Probert	1201 Westford St G-1B Lowell (???) 8042		125 Kevin@kevinprobert.com
Max Horn	517 Moody St	978-856-6626	
Ryckly G. White	15 Crest Dr		
Sandy McNamee	98 Beaulieu St		

Name (please print)	Mailing Address	Phone Number	e-mail address
David J. Conway	528 Andover St Lowell		
James L. Micinazzo	9 Trill Lane East Lowell		
Susan A. Kelley Verna Quen	25 Merrimack St City Hall PO Box 51500 R.I.		skelley@lowellma.gov verna_quen@yahoo.com
Russell Pordres	586 Merrimack St Apt 5B Lowell		russell.pordres@lowellma.gov

1.3 City Council Approval

Certified copies of the City Council approval are provided in the following pages.

COMMONWEALTH OF MASSACHUSETTS
CITY OF LOWELL

In City Council

VOTE

Approving and Establishing the Urban Center Housing (UCH-TIF) Zone and Plan for the City of Lowell.

The City of Lowell designated an area as the Downtown Lowell UCH-TIF Zone which qualifies as a "Commercial Center" pursuant to Massachusetts General Laws Chapter 40 §60(a)(i) and 760 CMR 58.03 and;

The proposed Downtown Lowell UCH-TIF Plan meets the requirements of Massachusetts General Laws Chapter 40 §60(a) and 760 CMR 58.00 et seq.; and

The City Council and the City Manager are the municipal officers of the City of Lowell, as defined by the Massachusetts General Laws Chapter 121B, §48;

NOW, THEREFORE, BE IT VOTED:

That the City Council of the City of Lowell approves and establishes the Urban Center Housing (UCH-TIF) Zone and Plan for the City of Lowell and authorizes the City Manager to forward said UCH-TIF Zone and Plan for certification to the Department of Housing and Community Development (DHCD) for its approval and endorsement.

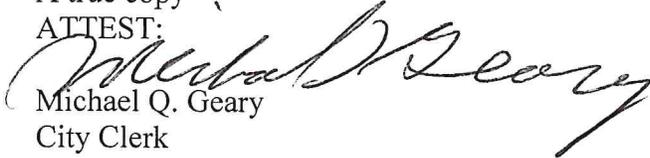
Said UCH-TIF Zone and Plan are attached hereto.

In City Council October 29, 2019, Read twice and adopted on roll call vote 8 yeas, 1 absent (C. Cirillo). So Voted./s/Michael Q. Geary, City Clerk

Approved by City Manager Eileen M. Donoghue October 30, 2019.

A true copy

ATTEST:


Michael Q. Geary
City Clerk

V:approve UCHzone/plan&TIF

COMMONWEALTH OF MASSACHUSETTS
CITY OF LOWELL

In City Council

VOTE

Authorizing the City Manager to Execute an Urban Center Housing Tax Increment Financing (UCH-TIF) Agreement between the City of Lowell and Hamilton Canal Limited Partnership.

Hamilton Canal Limited Partnership (a/k/a WinnDevelopment) wishes to enter into an UCH-TIF Agreement with the City of Lowell in reference to Parcels 8 and 9 in the Hamilton Canal Innovation District; and

The proposed UCH-TIF Agreement would provide a 20 year term of exemption on the increased value (“the increment”) of improved real estate at Parcels 8 and 9; and

The Developer agrees to construct a new building on the parcels in accordance with plans previously approved by the City’s Historic Board, Zoning Board of Appeals, and Hamilton Canal District Review Group; and

The proposed Project call for 125 housing units and 5,000 square feet of ground floor commercial space of which out of the 125 units 26% (32 units) will be market rate, 43% (54 units) will be middle income available to residents earning 80%-100% of Area Median Income (AMI), and the remaining 31% affordable to multiple tiers (12 units) at 30% AMI, 14 units at 50% AMI and 13 units at 60% AMI.

The project, is projected to provide a total investment of close to \$50M and is projected to net the City over \$4.2M in taxes over 20 year term of the Agreement; and

This proposed UCH-TIF Plan provides an additional financing tool to encourage the redevelopment and revitalization of the economic, cultural, and education center of the City; and

The objectives of the UCH-TIF Plan are consistent with those of the City’s HD Zone Plan in terms of a focus by the City on increasing housing opportunities for its residents at all income levels and stages of life.

BE IT VOTED BY THE CITY COUNCIL OF THE CITY OF LOWELL:

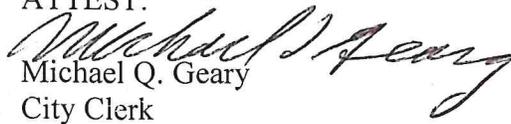
Authorizing the City Manager to Execute an Urban Center Housing Tax Increment Financing (UCH-TIF) Agreement between the City of Lowell and Hamilton Canal Limited Partnership and forwards said application for certification to the Massachusetts Economic Assistance Coordinating Council for its approval and endorsement.

In City Council October 29, 2019, Read twice and adopted on roll call vote 8 yeas, 1 absent (C. Cirillo). So Voted./s/Michael Q. Geary, City Clerk

Approved by City Manager Eileen M. Donoghue October 30, 2019.

A true copy

ATTEST:


Michael Q. Geary
City Clerk

V:approveUCH-TIFagreements-AuthMgr

2 58.05 The UCH-TIF Zone

As provided for in the Urban Center Housing Tax Increment Financing (UCH-TIF) Guidelines distributed by the Department of Housing and Community Development (DHCD) in August 2018, the requirements for defining and describing the UCH-TIF Zone may be included within the UCH-TIF Plan. The proposed Downtown Lowell UCH-TIF Zone is described in the UCH-TIF Plan, which begins with Section 3.

3 Executive Summary

This proposed **Downtown Lowell UCH-TIF Zone and Plan** provides an additional financing tool to encourage the redevelopment and revitalization of the economic, cultural, and educational center of the city. The City identified a need for safer, higher-quality, and more energy efficient homes.¹ Although 1,500 market rate units and 300 subsidized units were added between 2000 and 2012, nearly 50% of Lowell's housing stock was built pre-1940.² The City's 2015-2020 Consolidated Plan identifies a significant need for affordable housing, citing the rental cost burden on small and/or elderly households.³ Many rental units are also inadequate in terms of access to a kitchen or other plumbing facilities and overcrowding.⁴ **The average household income within this commercial center is less than 115% of Area Median Income, qualifying this zone as a UCH-TIF zone.**

Table 1: Qualification of the area as a UCH-TIF Zone

At least one of the following conditions must be met:	
<input type="checkbox"/>	(i) The UCH-TIF zone has either: (1) an unemployment rate that exceeds the statewide average by at least 25 per cent
<input type="checkbox"/>	(2) a commercial vacancy rate of 15 per cent or more
<input checked="" type="checkbox"/>	(3) an average household income below 115 per cent of the AMI;
<input type="checkbox"/>	(ii) At least 51 per cent of the land area within the UCH-TIF zone is located within a qualified census tract, as defined in Section 42(d)(5) of the Internal Revenue Code; or
	(iii) At least 51 per cent of the land area within the UCH-TIF zone constitutes a:
<input type="checkbox"/>	(1) blighted open area
<input type="checkbox"/>	(2) decadent area; or
<input type="checkbox"/>	(3) sub-standard area, as defined in section 1 of Chapter 121A

The City has made significant investments within the proposed zone including infrastructure improvements (described in Sections 5 and 8) and the regulatory structure (described in Section 5) to support redevelopment in the Downtown and the Hamilton Canal Innovation

¹ *Sustainable Lowell 2025*, page xxi

² *Ibid.*

³ *2015-2020 Consolidated Plan*, page 49

⁴ *Ibid.*, page 51

District. Commercial growth includes restaurants and retail, as well as the diversification of the economic base to knowledge-based industries and the creative economy.⁵ New housing supports current residents and future residents, including students at the expanding UMass Lowell. The incomes from additional housing units downtown support the growth of local businesses, both established and entrepreneurial, and the shops, restaurants, and cultural events that create a vibrant place for residents and visitors alike.⁶

The City is negotiating a UCH-TIF Agreement for two currently City-owned parcels:

Parcels 8 and 9
 193.1 and 239.1 Jackson Street, Lowell, MA
 Hamilton Canal Limited Partnership
 6 Faneuil Hall Marketplace
 Boston, MA 02109

The proposed development on Parcels 8 and 9 will create 125 dwelling units in new multi-family construction as shown in the conceptual plans in Appendix E. 79% of these units will be affordable as shown in the table below:

Table 2: Proposed Affordable Housing

Parcels 8 and 9	Total Units	% of Total
Residents earning 80-100% AMI	54	43
Residents earning 60% AMI	13	10
Residents earning 50% AMI	14	11
Residents earning 30% AMI	12	10
Sub-Total Affordable	93	74
Market-rate	32	26
Total Units	125	100

The development is expected to be complete in 2022, for a total investment of \$49,897,418.

4 58.06(1) Objectives

The objectives of this plan are consistent with those of the City of Lowell’s HD Zone Plan (2012) in terms of a focus by the City on increasing housing opportunities for its residents at all income levels and stages of life. Implementation of the plan will provide more options for

⁵ *Sustainable Lowell 2025*, page xxii
⁶ *Ibid.*

affordable housing and will support increased commercial growth by bringing more residents to the commercial, cultural, and educational heart of the city.

Implementation of this UCH-TIF Plan will enable the City to move toward achieving all or most of the following objectives:⁷

- Continue the success in revitalizing the Downtown area by increasing housing opportunities for residents at all income levels.
- Complete the final phases of rehabilitation of the largest and historically significant mill complexes in Downtown. Rehabilitation of the Massachusetts Mills are ongoing; work on the following mills is complete: Boott Mills, Lawrence Mills, Hamilton Mills, and Appleton Mills.
- Eliminate vacancy and blighted conditions on the interiors of some of the smaller downtown commercial buildings, by converting the upper floors of these buildings from vacant and obsolete class-C office space into attractive affordable housing.
- Increase foot-traffic within the UCH-TIF zone, which is a critical component for the viability of our downtown businesses.
- Retain local "talent pool" from UMass Lowell and Middlesex Community College (MCC) as well as recruit "talent pools" from the Boston area by providing attractive housing opportunities to recent graduates and new entrepreneurs at more affordable rates.
- Provide tax incentives to developers (both at state and local levels), so that the provision of affordable housing is more economically feasible.
- Continue to attract quality retail, restaurants and other supporting services to the UCH-TIF Zone so as to reduce the vacancy of ground-floor commercial space, which currently stands at 8%.
- Continue to support financial incentive programs that promote the concept that historic preservation and sustainable economic development and revitalization effectively complement one another.
- Link housing to work, transportation, and recreational opportunities.
- Strengthen the ability to attract high-quality developments to Lowell and allow the City to continue to be a model for urban revitalization.

5 58.06(2) Parcel Description, Coverage and Zoning

Finding of Public Benefit:

This area qualifies as a UCH-TIF zone as the average household income within the proposed zone is less than 115% of the Area Median Income.

⁷ City of Lowell *HDIP Zone Plan*, 2012, page 5

The U.S. Department of Housing and Urban Development (HUD) estimates the 2019 median family income for the Lowell, MA HUD Metro FMR Area as \$107,600.⁸ The Massachusetts Housing Partnership established the 2019 income limits for affordable units based on the HUD AMI as follows:

Table 3: 2019 HUD AMI Limits

Area Median Income (AMI)	2-Person Household	3-Person Household	4-Person Household
30% AMI	25,850	29,100	32,300
50% AMI	43,050	48,450	53,800
TC* 50% AMI	43,050	48,450	53,800
60% AMI	51,660	58,140	64,560
TC* 60% AMI	51,660	58,140	64,560
80% AMI	60,400	67,950	75,500
110% AMI	94,710	106,590	118,360

*Multifamily Tax Subsidy Income Limits

Based on the information above, 115% of AMI would be calculated as follows:

Table 4: 115% of AMI

Area Median Income (AMI)	2-Person Household	3-Person Household	4-Person Household
AMI	86,100	96,900	107,600
115% AMI	99,015	114,435	123,740

The most recent data from the American Community Survey (2017) demonstrates that the median household income for each of the survey tracts within the proposed UCH-TIF zone and the average median household income across all census tracts is less than 115% AMI for 2-, 3-, and 4- person households.

Table 5: Median Household Income⁹ (2017)

Census Tract	Median Household Income (\$)
3101	\$28,469
3107	\$38,514
3111	\$48,750
3112	\$41,996
3118	\$38,088

⁸ <https://www.huduser.gov/portal/datasets/il/il2019/2019MedCalc.odn>, last accessed August 21, 2019.

⁹ Source: U.S. Census- American FactFinder-2013-2017 American Community Survey 5-year Estimates. Estimated Values for 2017

3119	\$24,625
3120	\$44,695
3124	\$31,485
3883	\$13,825
Total/Average	\$34,494
City of Lowell	\$48,581
Massachusetts	\$74,167

Designation as a Commercial Center:

The proposed Downtown Lowell UCH-TIF Zone qualifies as a commercial center and is the economic, cultural, and educational center of the city. The total square footage on non-residential land use is 67% of the total area of the Zone.¹⁰ The proposed Zone contains the core of Downtown Lowell as well as the following urban revitalization areas:

- The Acre (1999)
- Jackson/Appleton/Middlesex District (2001)

Within the boundaries are the following points of interest:

- The Lowell National Historic Park and Visitor Center
- The New England Quilt Museum
- Downtown Lowell
- The Hamilton Canal Innovation District
- Tsongas Industrial History Center
- Boarding House Park
- UMass Lowell East Campus and the Tsongas Center at UMass Lowell
- LeLacheur Park (home of the Lowell Spinners)
- Lowell City Hall
- Lowell High School
- Lowell Memorial Auditorium
- Middlesex Community College
- Whistler House Museum of Art

Description of the Zone Boundary

Figure 1 in Appendix A shows the boundary of the proposed Downtown Lowell UCH-TIF Zone.

The proposed zone is bounded by the Merrimack River along the northern edge; south along Nesmith Street to the intersection of Andover Street; west along Andover Street and Church Street to the intersection with Lawrence Street; south along Lawrence Street to the intersection with Charles Street; west along Charles Street to the intersection with Central

¹⁰ Source: City of Lowell GIS

Street; southeast along Central Street to the intersection of Union Street; west along Union Street to the intersection with Linden Street; south along Linden Street to the intersection with Elm Street; west along Elm Street to the intersection of South Street; north along South Street to the intersection with Summer Street; west along Summer Street to the intersection with Thorndike Street; south along Thorndike Street to the intersection with YMCA Drive; west along YMCA Drive to the rail tracks; south along the rail tracks to the Lowell Connector; west along the Lowell Connector to Howard Street; north along Howard Street to the northern edge of 87 Hale Street; east to rail tracks; north along the rail tracks to Chelmsford Street; southwest along Chelmsford Street to the intersection with Howard Street; north along Howard Street across Middlesex Street and north on Middlesex Place across the canal to the intersection with the rail line; northwest along the rail line to Western Avenue and north to Dutton Street; east along Dutton Street to the western edge of 599 Dutton Street; north to Cushing Street and the western edge of 6 Rock Street; north to the western edge of 116 Fletcher Street; east to Fletcher Street and south along Fletcher Street to the intersection with Suffolk Street; northeast along Suffolk Street to Broadway; east along Broadway Street across the canal to the intersection with Dummer Street; northeast along Dummer Street to the intersection with Market Street; northwest along Market Street and Salem Street to the intersection with Whiting Street; southwest along Whiting Street to the intersection with Fletcher Street; northwest along Fletcher Street to the southeastern edge of 276 Pawtucket Street and westerly along the southeasterly edge across Mt. Washington Street along the southeasterly edge of 7 Mt. Washington Street and 308 Pawtucket Street to Mt. Vernon Street; northwest along Mt Vernon Street to Pawtucket Street; westerly along Pawtucket Street to the eastern edge of 360 Pawtucket Street; southeasterly and westerly to School Street and north to the Merrimack River.

All maps of the proposed UCH-TIF Zone, its location within the City of Lowell, and the conditions of the zone are provided in Appendix A.

All Existing Streets, Thoroughfares and Public Rights-of-way:

Adams Street	Cabot Street	Dutton Street
Aiken Street	Canal Street	East Merrimack Street
Alder Street	Central Street	Elliott Street
Amory Street	Chapel Street	Everett Street
Andover Street	Charles Street	Father Morissette Blvd
Anne Street	Chelmsford Street	Favor Street
Appleton Place	Chestnut Street	Fayette Street
Appleton Street	Church Street	Fletcher Street
Arcand Drive	City Hall Ave	French Street
Arch Street	Dane Avenue	Gage Street
Ash Street	Dane Street	Garnet Street
Austin Street	Davidson Street	George Street
Bartlett Street	Davis Street	Gorham Street
Bridge Street	Decatur Avenue	Goward Place
Broadway Street	Decatur Street	Green Street
Brookings Street	Dummer Street	Hale Street

Hall Street	Merrimack Street	Spalding Street
Hanover Street	Middle Street	Spring Street
High Street	Middlesex Street	Stackpole Street
Hospital Drive	Moody Street	Suffolk Street
Howard Street	Nesmith Street	Summer Street
Howe Street	Oak Ave	Summer Street Court
Hurd Street	Paige Street	Sweep Close
Jackson Street	Palmer Street	Thorndike Street
James Street	Pawtucket Street	Tremont Place
John Street	Pearl Street	Union Street
John St Avenue	Perkins Street	Veterans Way
Kearney Square	Prescott Street	Warren Street
Kirk Street	Race Street	Western Avenue
Lawrence Drive	Railroad Street	Westford Street
Lee Street	River Place	Whiting Street
Market Street	Riverwalk Way	William Street
Market Street	Rock Street	Willow Street
Martin Luther King Jr Way	Salem Street	Winter Street
Merrimack Plaza	Shattuck Street	Worthen Street
	South Street	YMCA Drive

All Current Zoning

The zoning districts below are found within the proposed UCH-TIF Zone. The description of each district is a summary from Section 3.1 of the City's *Zoning Book*, updated through May 22, 2018.

Residential Districts

- **Traditional Neighborhood Multi-family (TMF)** – Seeks to preserve, promote and enhance the pedestrian-scale character of Lowell's historic residential neighborhoods. The TMF District allows three-family homes and up to six-family homes by special permit and has special provisions for single-family developments.
- **Urban Neighborhood Single Family (USF)** – Seeks to preserve, promote and enhance the character of Lowell's neighborhoods and redevelopment areas where urban-scale development patterns are typical or appropriate. The USF district allows single-family homes on smaller lots.
- **Urban Neighborhood Multi-family (UMF)** – Similar uses and goals as the USF District but the UMF District allows two-family and multi-family developments.

Commercial Districts

The mixed-use commercial districts seek to encourage residential development that is complementary to commercial uses to create a viable market environment for commercial development and expansion to promote vibrant commercial activity.

- **Neighborhood Business District (NB)** – Promotes vibrant business environment in traditional neighborhood centers that enhance the character of the surrounding neighborhood.
- **Traditional – Mixed-Use District (TMU)** – Similar uses and goals as the NB District but the TMU District supports a mix of residential and retail uses in secondary areas.
- **Downtown Mixed-Use District (DMU)** – Promotes a vibrant urban environment in the heart of Downtown Lowell.
- **Urban Mixed-Use District (UMU)** – Supports the revitalization of commercial areas in urban neighborhoods close to the downtown.

Office, Industrial, and Special Purpose Districts

- **Light Industry, Manufacturing, and Storage (LI)** – Allows broad range of cleaner industrial and storage activities.
- **High-Rise Commercial District (HRC)** – Promotes continued development of mid- and high-rise commercial areas served by transportation infrastructure.
- **Institutional Mixed-Use District (IST)** – Designed for major institutional campuses to both promote and contain the impact of development within specific areas.

Overlay Districts

The sections below refer to the relevant section of the City's Zoning Ordinance. Please refer to the ordinance for more detail.

- **Flood Plain Overlay District (FPOD)** – Controls development in FEMA Zones A and AE. (Section 9.1)
- **Artists Overlay District (AOD)** – Encourages artists to live and work downtown to enhance the art, cultural, and entertainment attractions in the downtown (Section 9.2).
- **Downtown Overlay District (DOD)** – Requires a special permit for certain uses on the ground floor (Section 9.3).
- **Downtown Smart Growth District (SGOD)** – Establishes a 40R District within the downtown (Section 9.6).

Other Overlays

- The City has identified priority development sites (Section 9.5) for which there are special provisions allowing a streamline permitting process. The City also requires a Neighborhood Character Special Permit (Section 9.4) for new housing units within the TMF, TMU, UMF, or UMU districts.

Special Districts

- **Hamilton Canal District Form-Based Code (HCD)** – Ensures that the development of the Hamilton Canal Innovation District is consistent with the goals of the *Hamilton Canal District Master Plan* and the *Jackson-Appleton-Middlesex Urban Renewal Plan*. This overlay district is described in Section 10.3.

Appendix B contains extracts of the City's zoning ordinance related to the districts above including the complete descriptions, the table of uses, the table of dimensional standards, and the off-street parking regulations and the form-based code for the HCD. The applicability and requirements of the overlay and special districts are found in the relevant section of the City's zoning ordinance, as noted above.

All Individual Parcels

The proposed UCH-TIF Zone contains 2,560 individual parcel records, although some of these are condominiums. A list of all parcel entries, including the owner's name, the address of the parcel, and the current land use is provided in Appendix C. A map of parcels and a separate map showing the allocation between commercial and residential are provided in Appendix A.

Identification of all Individual Parcels that will Negotiate UCH-TIF agreements

The City negotiated UCH-TIF agreements for the following parcels:

- Parcels 8 and 9 at 193.1 and 239.1 Jackson Street, Lowell, MA
Hamilton Canal Limited Partnership

The City will consider TIF agreements with other property owners within the UCH-TIF Zone on a project-by-project basis.

UCH-TIF Zone Infrastructure, Capacity, and Conditions

The proposed UCH-TIF zone incorporates existing downtown and adjacent industrial, residential, and mixed-use areas. Water and sewer infrastructure are provided throughout the area as shown in the maps provided in Appendix A.

In 2018, the City completed the widening and improvement of Thorndike Street in front of the Gallagher Terminal. This project was supported with a \$2M MassWorks Infrastructure Program grant.

In 2015 the City of Lowell was awarded a \$13,389,750 grant from the United States Department of Transportation's Transportation Investment Generating Economic Recovery (TIGER VII) Discretionary Grant Program for the replacement and/or rehabilitation of six local canal bridges currently in various states of disrepair or deterioration. Five of these bridges are in the proposed UCH-TIF area; four will be repaired as part of that project.

A request for proposals (RFP) has been distributed for a project to transform the City's Lord Overpass, which connects Thorndike and Dutton Streets, and serves as an entrance corridor to the proposed UCH-TIF Zone. This \$22M project will create an at-grade right-of-way, which will include dedicated bus lanes, new bicycle and pedestrian accommodations, and new signals, striping, and landscaping.

To support the redevelopment and revitalization of the Hamilton Canal Innovation District, the City and private partners are building the Hamilton Canal Innovation District Parking Structure, which will have 900+ parking spaces. This supplements a \$7.6M investment sourced from the Commonwealth's MassWorks Infrastructure grant program and a grant from the Economic Development Administration (EDA) to build out road, bridge, and utility infrastructure through the District, as well as earlier infrastructure improvements, including the Edward J. Early parking garage on Middlesex Street and the construction of Canal Street and the Canal Street Bridge. The City used Canal Street to bring all utilities to a previously unserved area between Hamilton Canal and the Lower Pawtucket Canal.

In its *2015-2020 Consolidated Plan* (page 114), the City of Lowell defines three major public initiatives relative to the infrastructure of the area:

- **Redevelopment of the Hamilton Canal Innovation District** – A new mixed-use transit-orientated neighborhood that will reconnect Downtown Lowell with the City's transportation infrastructure at the Gallagher Intermodal Transit Center and the Lowell Connector highway
- **Downtown Improvements** – Street lighting, sidewalk repair and other streetscape improvements (See the Merrimack Street Improvements/ Cycletrack in Section 8)
- **Neighborhood Business Corridor Improvement District** – An initiative to enhance neighborhood business corridors through improvements to the streetscape, signs and façades, lighting, and other public realm elements.

Section 8 provides more detail about the existing status of projects in preliminary design, design, and construction.

6 58.06(3) Specification of Development and Useful Life of Housing

Description of Property

Parcels 8 and 9 are located at 193.1 and 239.1 Jackson Street in Lowell's Hamilton Canal Innovation District. The property consists of two unimproved adjacent parcels of land containing 0.66 acres and 0.50 acres respectively. The parcels are owned by the City of Lowell and are under agreement with Hamilton Canal Limited Partnership. The original mill buildings on these parcels (part of the Appleton Mills complex) were demolished.

The property is located in Census Tract 3101.00. It is within several defined zones of the City, including the Downtown Lowell Housing Development (HD) Zone, the Hamilton Canal Innovation District, and the Jackson-Appleton-Middlesex Urban Revitalization and Development Area (the "JAM" Area) District. The property is in close proximity to the downtown core of the City and is within walking distance to retail, restaurants, schools, and commuter rail service on the MBTA's Lowell line terminating at North Station in Boston. The site has easy access to major highways and is adjacent (across the Lower Pawtucket Canal) to a 900-space parking garage, which will provide off-street parking to the Project. The property is also down the street from the headquarters of the Lowell Community Health Center, the largest community healthcare facility in the Merrimack Valley, employing over 400 employees and serving thousands of patients each year.

Project Description

Hamilton Canal Limited Partnership plans to develop this currently vacant site into 125 units of energy efficient, attractive, safe, mixed-income housing and 5,000 sf of commercial space. Plans currently call for 26% (32 units) to be market rate, 43% (54 units) to be middle income available to residents earning 80%-100% of AMI, and the remaining 31% affordable to multiple tiers (12 units at 30% AMI, 14 units at 50% AMI, and 13 units at 60% AMI).

The project complies with the zoning requirements as noted in Section 7 below. Site remediation of soil was previously completed and resulted with a condition of "No Significant Risk." The City believes the Hamilton Canal Innovation District will serve as a critical component in Lowell's continued revitalization, as evidenced by the over \$90 million investment it has made in the District. The surrounding site infrastructure has already been completed including new roadways and utilities to the site. A new bridge is currently under construction that will create a roadway over the canal. City support for the project is very strong as evidenced by the extremely favorable/below fair market value land purchase price of \$250,000 (the parcels have been appraised at

approximately \$2.65 million) and the City's commitment to provide all parking for the project in the new parking garage under construction.

The conceptual plans and specifications for all construction, reconstruction, rehabilitation, remodeling, and any related activities are provided in Appendix E. The duration of the affordability requirement is in perpetuity by legal restriction as required in the City of Lowell's Zoning Ordinance. The useful life of each development will be 27.5 years, using the MACRS depreciation method.

7 58.06(4) Compliance with Zoning

The proposed project complies with the zoning requirements of the Hamilton Canal District Form-Based Code. The HCD Review Group issued the project a Certificate of Consistency following its review of schematic plans, elevations, and site/landscaping plans. The Lowell Historic Board has reviewed the project and has issued a "no adverse effect" letter.

8 58.06(5) Schedule and Cost of Public Construction

Public Construction Projects within the Zone

The City of Lowell, the Commonwealth of Massachusetts, and the federal government are investing significant resources throughout the proposed UCH-TIF Zone, including bridge repair, a public parking garage, a new trial court and high school, and improvements to streets and canalways. The construction cost and source of funds (other than the City) is provided in the table below.

Table 6. Public Projects

Project	Description	Budget
TIGER Bridge Project	Bridges 2,3,4,5, and 6*are within the proposed UCH-TIF Zone	\$22.9 million (\$13,389,750 TIGER VII Grant)
	2. Pawtucket Street over the Northern Canal (L-15-049)	
	3. Merrimack Street over the Western Canal (L-15-047)	
	4. Central Street over the Lower Pawtucket Canal (L-15-035)	
	5. Merrimack Street over the Merrimack Canal (L-15-046)	
	6. Suffolk Street over the Northern Canal (L-15-052)	

Project	Description	Budget
	*No plans to renovate/replace Bridge 6 in this phase	
Lord Overpass	See map in Appendix D	\$19.5 million (\$15 million from MassDOT)
HCID Garage	904 parking spaces	\$37.9 million
Riverwalk Phase II	Nearly ½-mile extension of Merrimack Riverwalk including a ramp, a cantilevered overlook, and a bridge over the Concord River Construction planned September 2019 – September 2020	\$3.2 million (est.) (FHWA PLHD, FHWA FLAP, and local funding)
F&G	New streets, utilities, streetscape improvements, and lighting to create five pad-ready mixed-use development sites from former industrial parcels in the Hamilton Canal Innovation District. New bridge over the Pawtucket Canal to link southern portion of HCID with northern portion and new garage. Construction to be completed October 2019	\$7.2 million construction cost (Commonwealth of MA MassWorks and EDA Public Works Funding)
New Lowell Trial Court 370 Jackson Street	Seven courts and the Registry of Deeds Soft opening March 2020	\$200 million Commonwealth of MA
Downtown Pedestrian Improvement and Lower Pawtucket (HCID) Canalway	Improvements to the 5.2 Canalway pedestrian path system including new pathways and canalside recreational/open spaces within the HCID, ADA crosswalks for the path system, and wayfinding signs throughout downtown. Design phase, construction planned summer 2020 – summer 2021	Approximately \$3 million design and construction (FHWA FLAP and local funding)
Lower Locks	Repair and reconstruction of canal walls, plaza, ramps, and bridges at the	Unknown

Project	Description	Budget
	confluence of the canal system and the Concord and Merrimack Rivers to create a recreation/economic development node. Preliminary planning phase	
Western Avenue Bridge/Upper Pawtucket Canalway	¾-mile canalside multiuse trail linking existing Francis Gate Park path toward UMass Lowell to downtown on south bank of Pawtucket Canal. Currently in concept planning phase, design phase anticipated summer 2020-2021	\$8 million construction cost estimate (Lowell NHP design, Statewide CMAQ construction funding)
Merrimack Street Improvements/Cycletrack	Design phase Improvements to the Merrimack Street streetscape, including two-way separated bike lane, curb reconstruction, paving, ADA compliance, street trees See map in Appendix D	\$3,380,000
Lowell High School	Design phase http://www.lowellhsproject.com/	

Project Schedule

The table below provides the timeline for the projects in or soon to be in the construction phase.

Table 7. Timeline of Public Projects

Project	Date
Market Street Bridge	Ended June 2019
Merrimack St. over Western Canal	End October 2019
HCID Garage	August 2019-October 2020
Pawtucket St. over Northern Canal	End November 2020
Central St. over Pawtucket Canal	End September 2021
Lord Overpass Phase 1	September 2019-May 2020
Lord Overpass Phase 2	May 2020-April 2021
Lord Overpass Phase 3	April 2021-June 2022

Project	Date
Lord Overpass Phase 4	June 2022-February 2023
Lord Overpass Phase 5	February 2023-July 2023

Special Assessments

The City of Lowell will not initiate special assessments in the UCH-TIF Zone.

9 58.06(6) Affordable Housing

Each project proponent must provide affordable housing units that meet the City of Lowell’s required income levels, which are:

- At least 15 percent of housing units assisted by UCH-TIF agreement shall be affordable to occupants or families with incomes at 60-80 percent of the area median income (AMI); or
- At least 25 percent of the housing units assisted by UCH-TIF agreement shall be affordable to occupants or families with incomes at 80-110 percent of the AMI.

Parcels 8 and 9

The development on Parcels 8 and 9 will create 125 dwelling units in new multi-family construction as shown in the conceptual plans in Appendix E. 79% of these units will be affordable as shown in the table below:

Table 8: Proposed Affordable Housing

Parcels 8 and 9	Total Units	% of Total
Residents earning 80-100% AMI	54	43
Residents earning 60% AMI	13	10
Residents earning 50% AMI	14	11
Residents earning 30% AMI	12	10
Sub-Total Affordable	93	74
Market-rate	32	26
Total Units	125	100

Table 9: Eligibility of Project for UCH-TIF

In order to be eligible for the UCH-TIF, the Property Owner must satisfy one of the following thresholds:

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- | | | |
|--------------------------|-------|--|
| ✓ | (i) | At least 15 per cent of the housing units assisted by the UCH-TIF agreement shall be affordable to occupants or families with incomes at or below 80 per cent of the area median income where the city or town is located, as defined by the United States Department of Housing and Urban Development, hereinafter referred to as AMI; or |
| <hr/> | | |
| ✓ | (ii) | At least 25 per cent of the housing units assisted by the UCH-TIF agreement shall be affordable to occupants or families with incomes at or below 110 per cent of the AMI; or |
| <hr/> | | |
| <input type="checkbox"/> | (iii) | The property shall satisfy the requirements of an existing inclusionary zoning ordinance or by-law in the city or town, under which the property owner is required to make a portion of the housing units assisted by the UCH-TIF agreement affordable to low- and moderate-income households. |
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10 58.06(7) UCH-TIF Agreements

The executed UCH-TIF Agreement is provided in Appendix E.

11 58.06(8) Municipal Signatory Power

The municipal designee authorized to execute UCH-TIF Agreements is the City Manager Eileen M. Donoghue: edonoghue@lowellma.gov

12 58.06(9) Other Material

None.