

“Beyond Gateways”

Adapting Transformative Development Initiative (TDI)
for Non-Gateway Municipalities across the Commonwealth

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Introduction: Why “Beyond Gateways”?

- Add range/reach to MassDevelopment’s place-based economic development initiatives and approaches
- Build the long-term capacity of Massachusetts regions and micro-regions to further address their interrelated economic and social challenges
- Increase coordination between neighboring communities to create strong regional impact
- Fulfill new goals of Baker-Polito Administration

Criteria: Overview

Municipalities

Eligibility Criteria

- Population: A sufficiently sized population is desirable to sustain a strong, neighborhood-level / place-based economic development initiative.
- Median Household Income (MHI) as a % of Area Median Income (AMI): This metric helps identify economic need. MHI as a % of AMI is used instead of straight MHI because costs of living can vary significantly across the Commonwealth. An 80%*AMI threshold was used for municipalities.

Preference Criteria

- Momentum: Whether the municipality participated in Rapid Recovery Plan (RRP) or Resurgent Places (RePI) was considered. Participation in these programs indicates that the municipality has some level of existing capacity to sustain an influx of resources.
- Racial/Ethnic Diversity: % Foreign-Born and % Non-White populations were used as indicators of Racial/Ethnic Diversity. % Non-White includes White Hispanic/ Latinx population (more on this later).

Selection/Prioritization Process

- Population is used as a categorization metric.
- After categorization, those with MHI <= 80% of AMI are selected and shown. Then, municipalities that meet the following formula:

$MHI \leq 80\%*AMI$ **and** (Momentum **or** Racial/Ethnic Diversity)

are called out/bolded.

Criteria: Overview

Tracts*

Eligibility Criteria

- MHI as a % of AMI: A 61%*AMI threshold was used for tracts.

“Preference” Criteria

- Municipality’s Momentum
- Opportunity Zone: Tracts classified as in an Opportunity Zone are economically distressed and may qualify for tax deferment.
- New Market Tax Credit (NMTC) Eligibility: Tracts classified as Eligible or in Severe Distress (and thus Eligible for NMTC) are made more attractive for private investment through the use of tax credits.

Selection/Prioritization Process

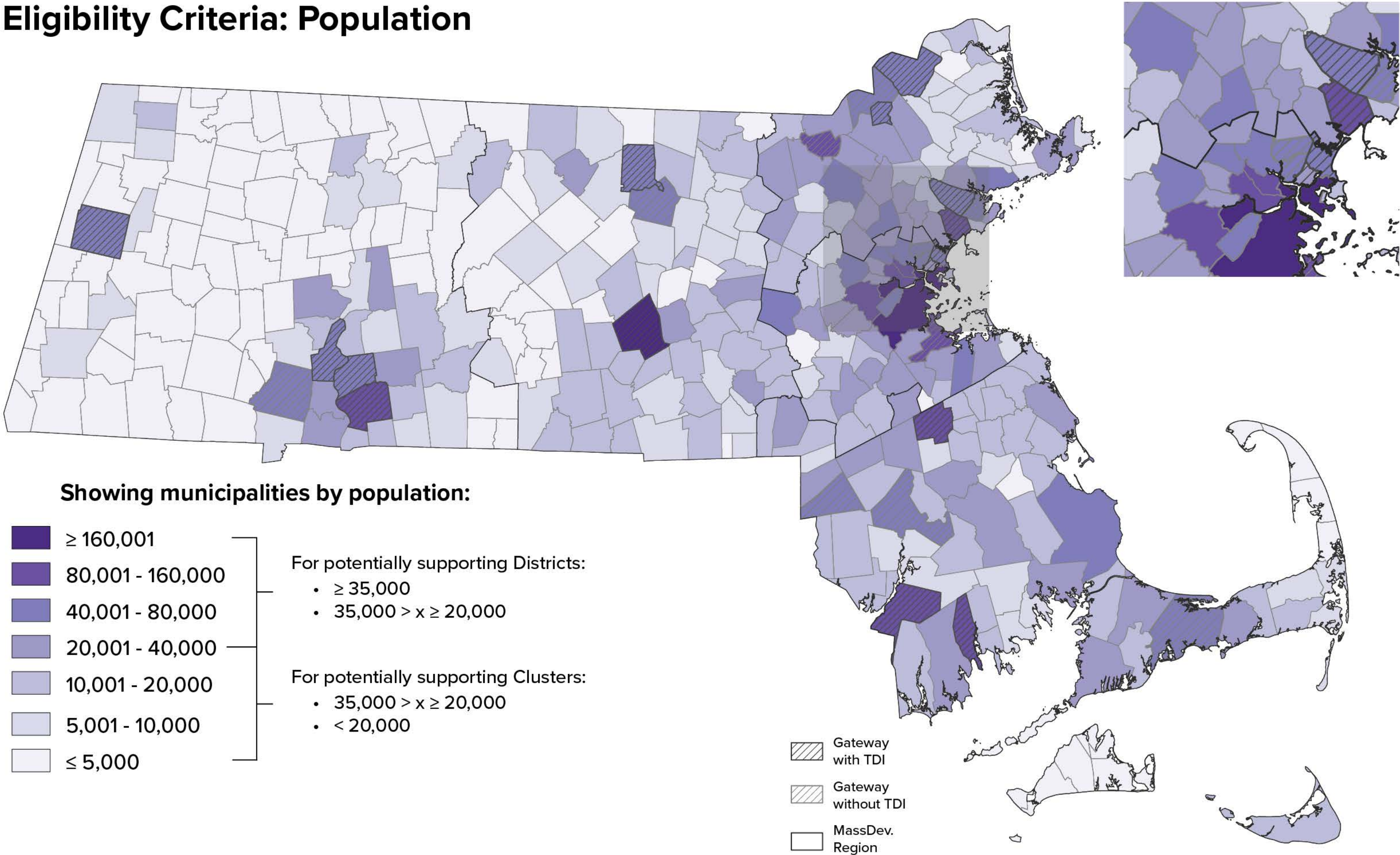
- Population of tract’s municipality is used as a categorization metric.
- After categorization, those with $MHI \leq 61\%*AMI$ are selected and shown. Then, tracts that are in municipalities with Momentum are called out/highlighted. Opportunity Zone status and NMTC Eligibility are given as contextual metrics (i.e., tracts are only bolded based on their municipality’s Momentum rather than whether the tract is in an Opportunity Zone or NMTC-eligible). But, Opportunity Zone and NMTC Eligibility can both be used formally as Preference Criteria later on if desired, such that tracts must satisfy either condition (similar to how tracts in TDIs are being identified). Thus, tracts that meet the following formula:

$MHI \leq 61\%*AMI$ **and** in a Municipality with Momentum

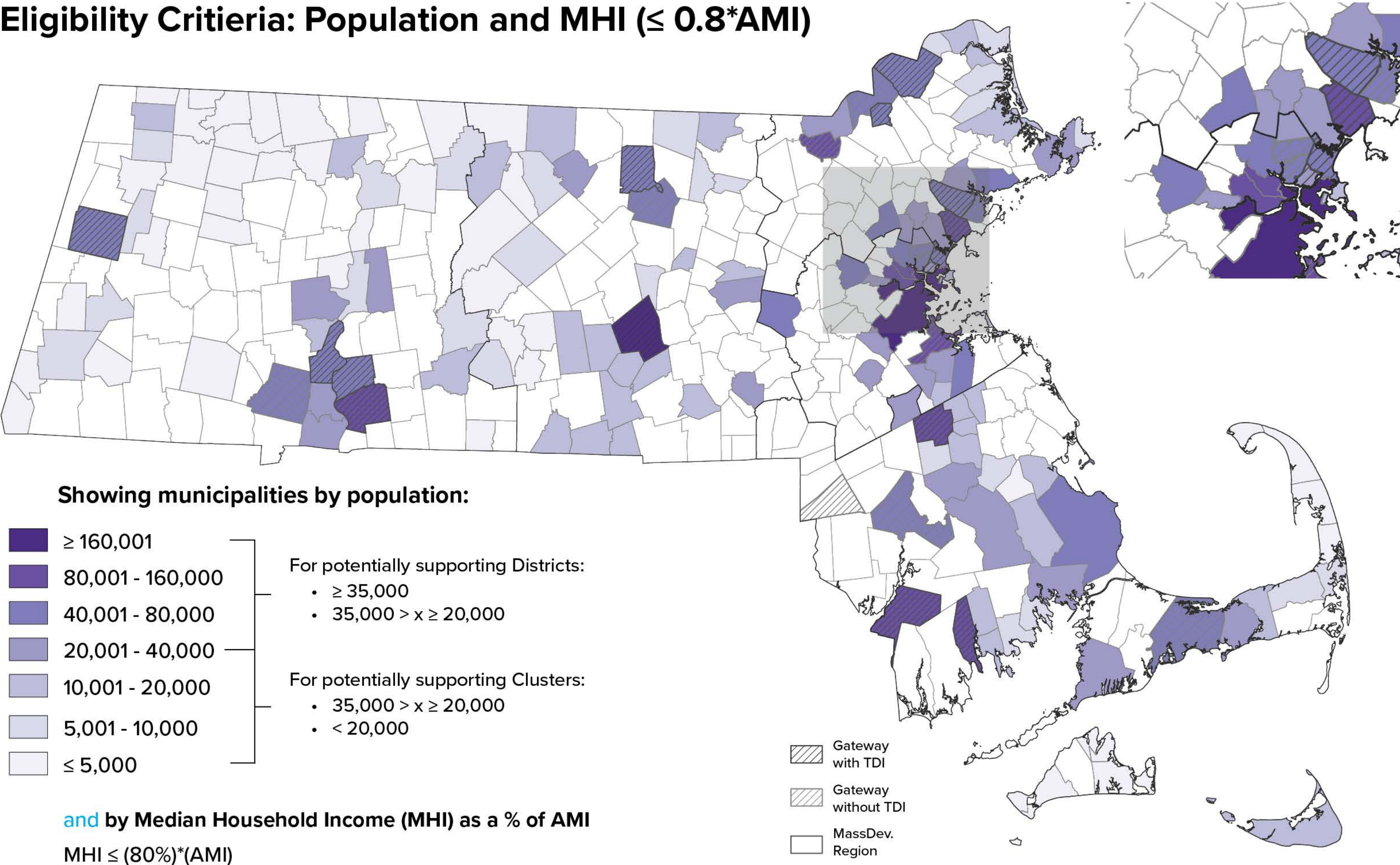
are called out/bolded.

**Boston tract criteria adds criteria based on Racial/Ethnic Diversity. These changes are explained later on in the Boston Neighborhood/Tract Analysis.*

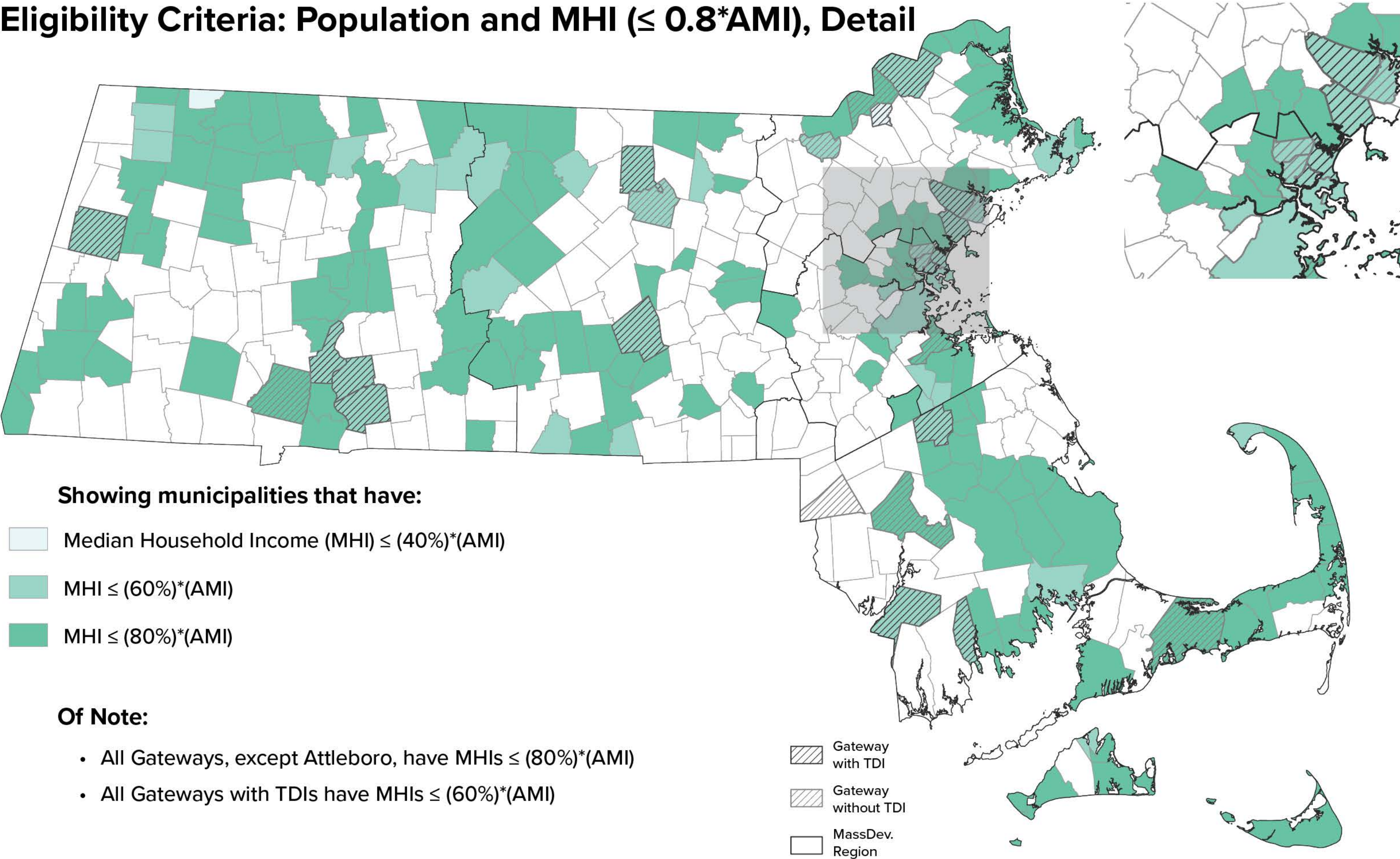
Eligibility Criteria: Population



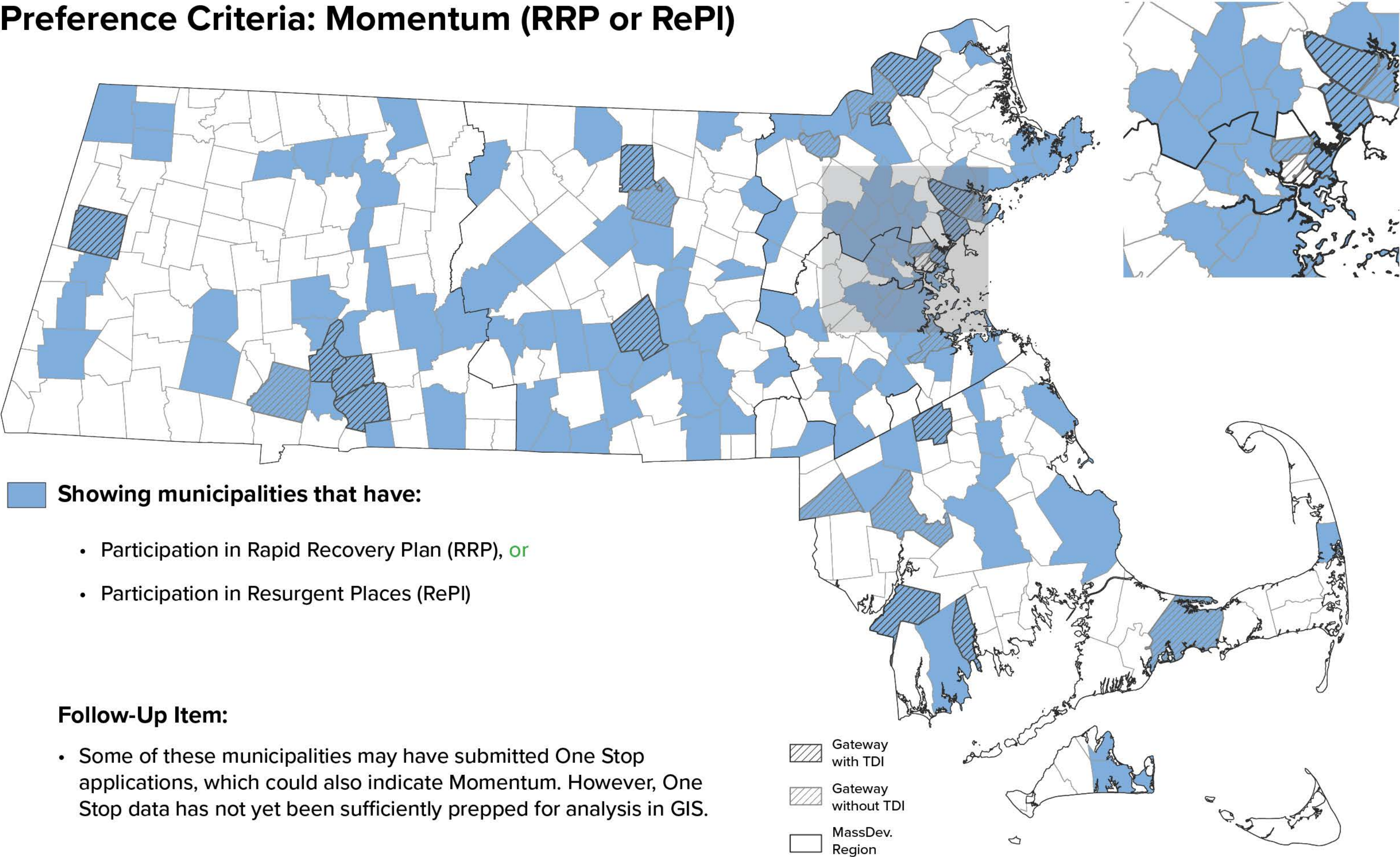
Eligibility Criteria: Population and MHI ($\leq 0.8 \times \text{AMI}$)



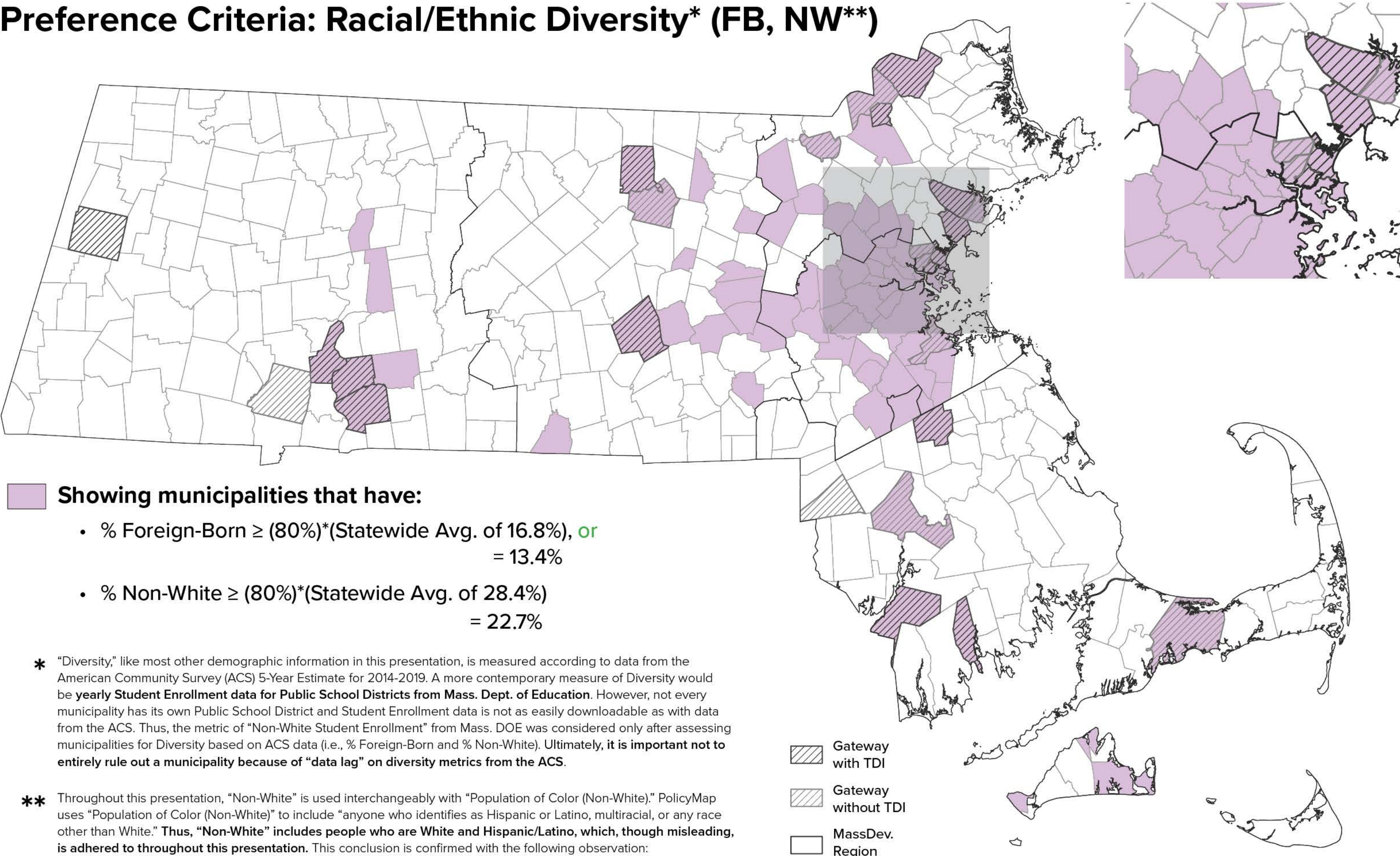
Eligibility Criteria: Population and MHI ($\leq 0.8 \times \text{AMI}$), Detail



Preference Criteria: Momentum (RRP or RePI)



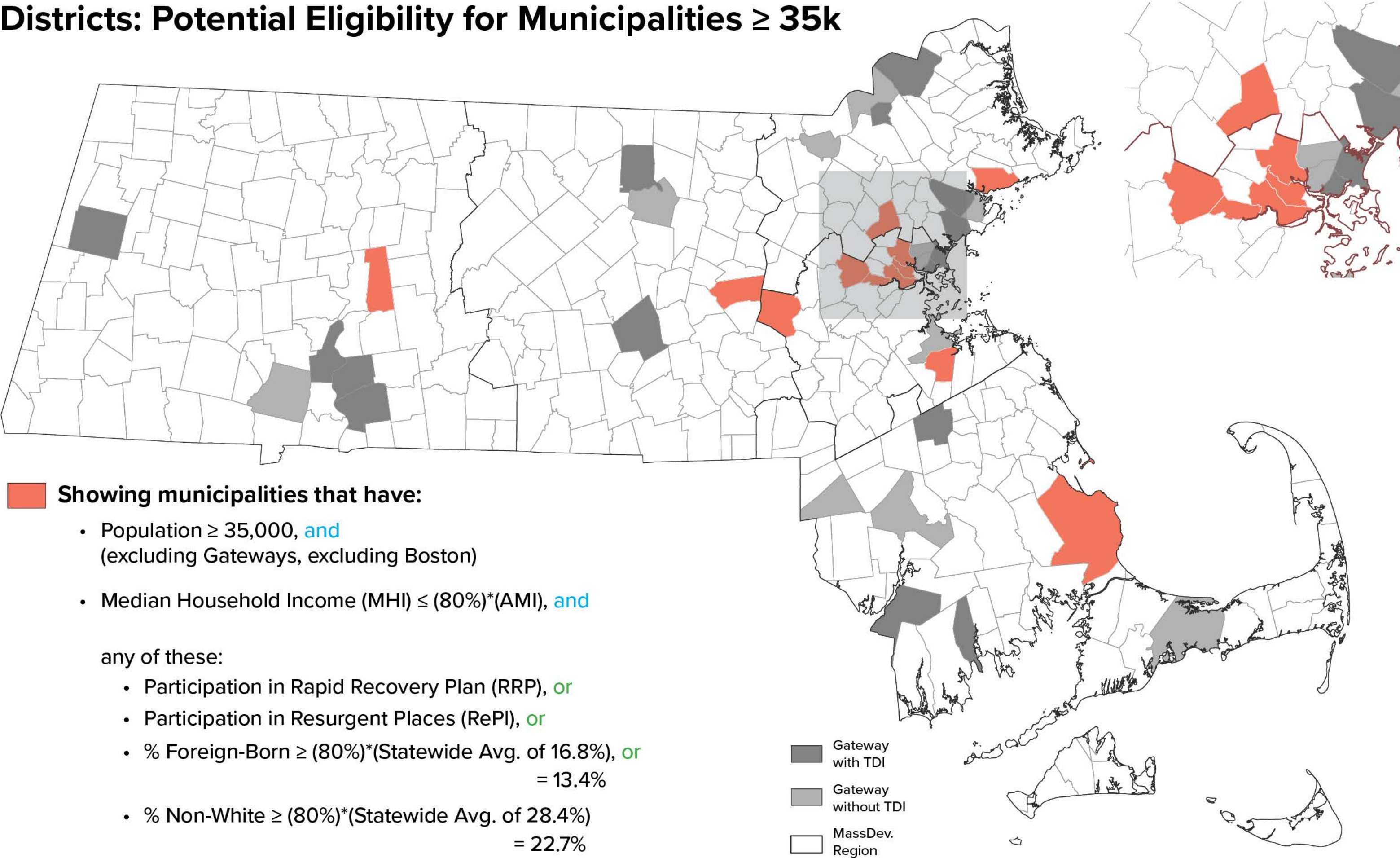
Preference Criteria: Racial/Ethnic Diversity* (FB, NW**)



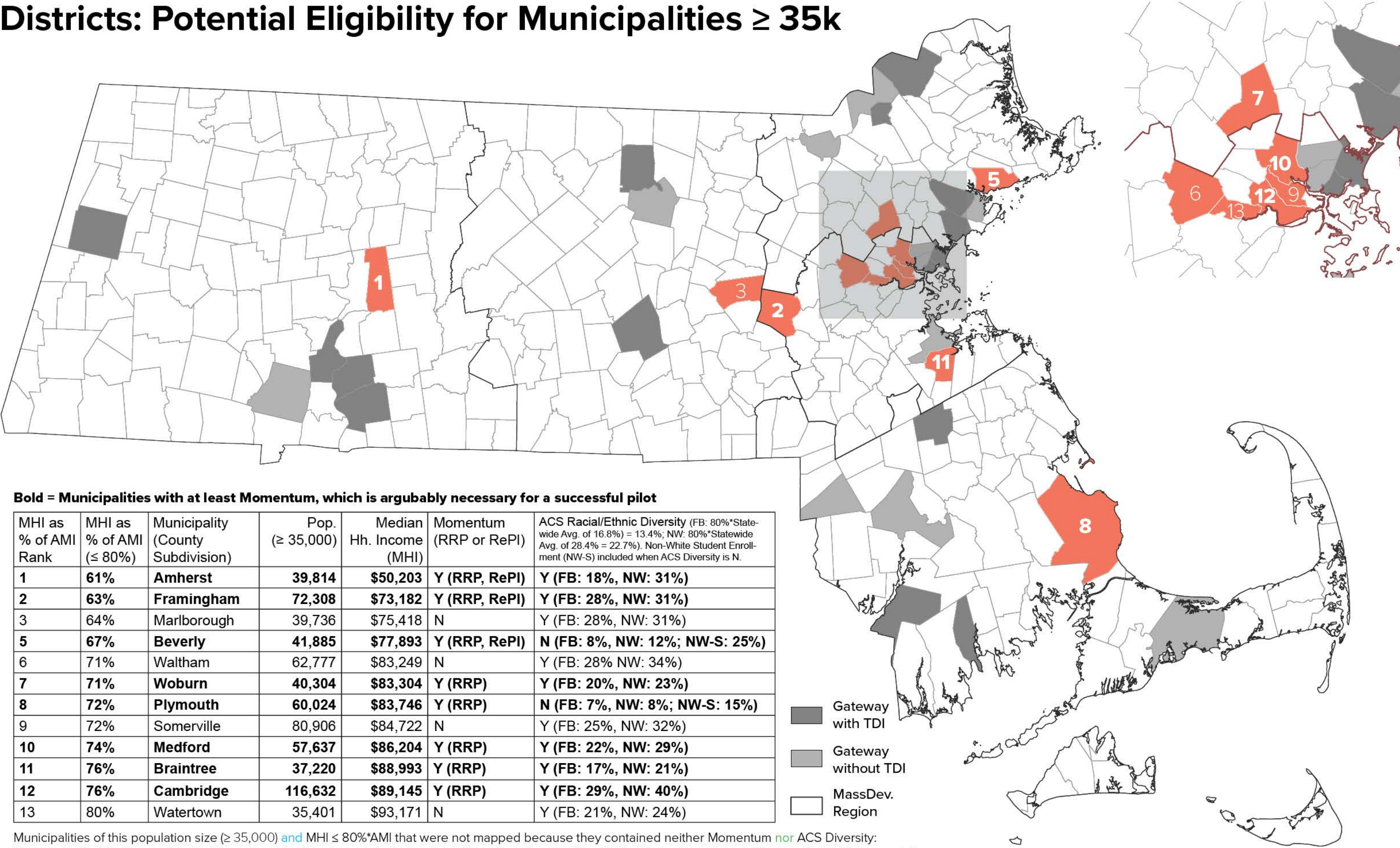
DISTRICTS

Municipalities $\geq$ 35k

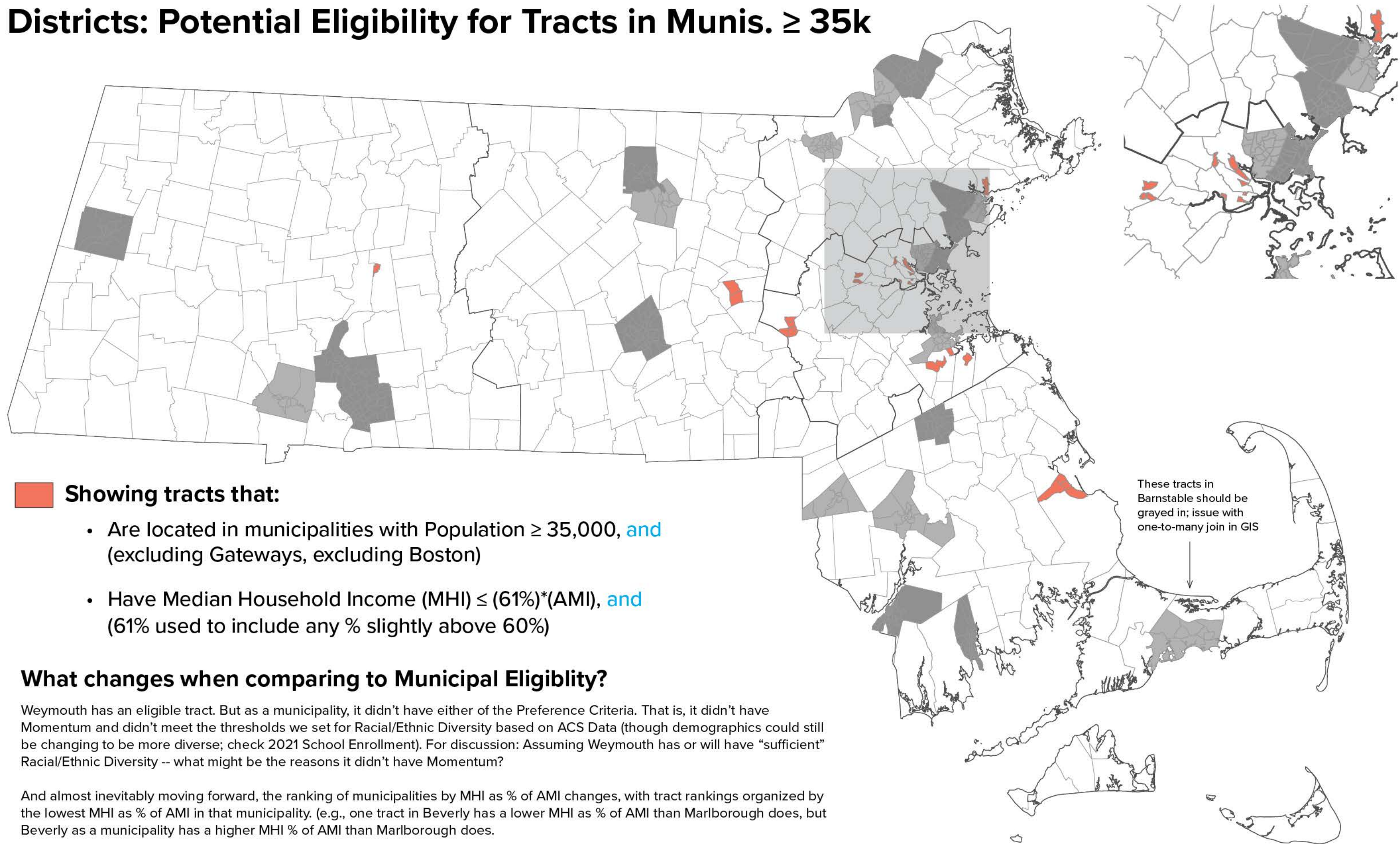
Districts: Potential Eligibility for Municipalities ≥ 35k



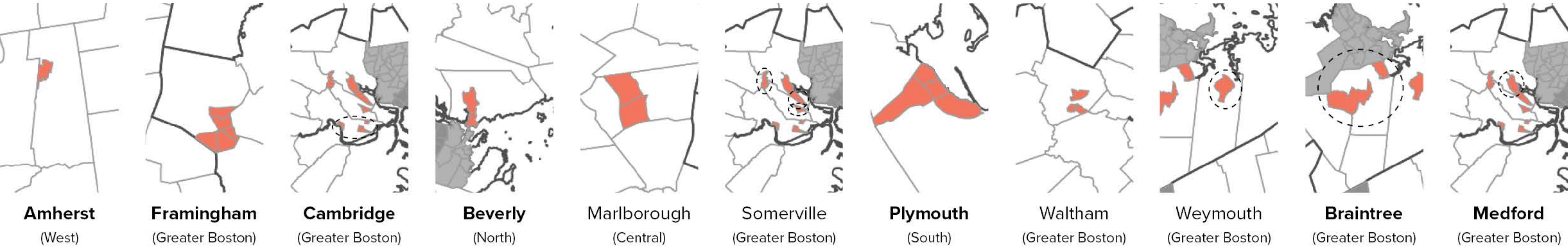
Districts: Potential Eligibility for Municipalities ≥ 35k



Districts: Potential Eligibility for Tracts in Munis. $\geq 35k$



T Districts: Potential Eligibility for Tracts in Munis. ≥ 35k



Bold = Tracts in municipalities with at least Momentum, which is arguably necessary for a successful pilot

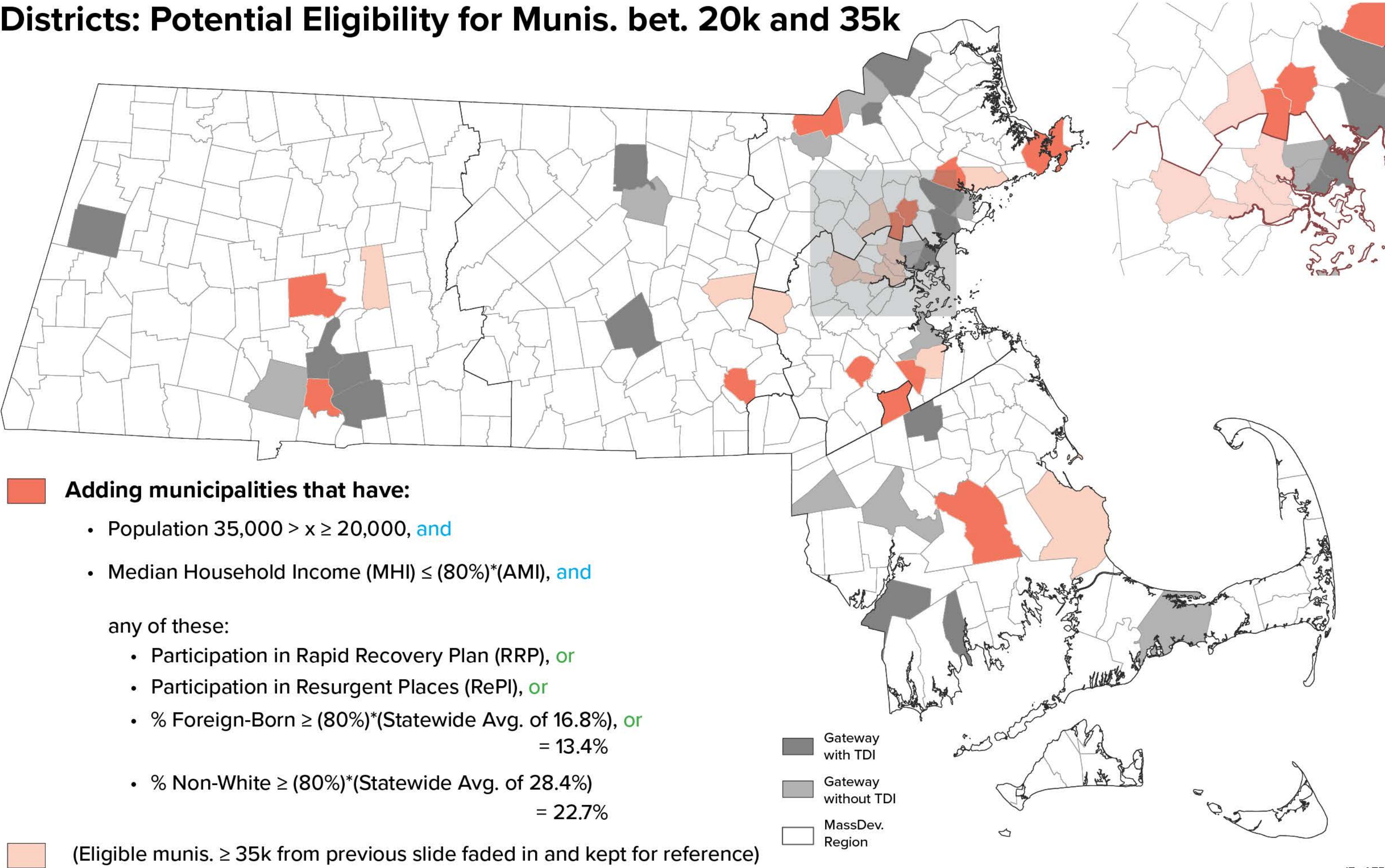
Municipality Info			Tract Info										Municipality + Tract Info
Municipality	Muni. Pop.	Municipality Momentum	Tract	MHI as % of AMI	Median Hh. Income (MHI)	Oppor-tunity Zone?	NMTC?	PoC (inc. Wht. H/L)	Black (inc. H/L)	H/L	For.-Born	Med. Age	Notes
Amherst	39,814	Y (RRP, RePI)	820400	3%	\$2,499	N	Sev. Dis.	31%	4%	8%	14%	20	Anomaly; Tract = UMass Amherst; Opp. Zone is north; almost all of Amherst NMTC-eligible
Framingham	72,308	Y (RRP, RePI)	383101	36%	\$41,397	Y	Sev. Dis.	51%	4%	34%	50%	36	Framingham State University is in the municipality but not in these tracts; Downtown Framingham, Inc.
			383102	36%	\$42,117	Y	Sev. Dis.	73%	25%	42%	37%	28	
			383501	54%	\$62,917	N	Eligible	52%	9%	29%	32%	33	
			383200	60%	\$69,748	N	Eligible	53%	5%	31%	34%	37	
			383400	60.6%	\$70,901	N	Eligible	41%	5%	22%	42%	36	
Cambridge	116,632	Y (RRP)	352200	40%	\$47,045	N	Not Elig.	32%	15%	7%	24%	40	Potentially check where these tracts overlap with which universities
			353900	52%	\$61,184	N	Eligible	48%	6%	10%	29%	22	
			352400	59%	\$68,875	N	Sev. Dis.	63%	35%	14%	36%	30	
Beverly	41,885	Y (RRP, RePI)	217400	48%	\$56,615	Y	Not Elig.	21%	3%	11%	10%	37	Beverly Main Streets
			217300	49%	\$56,705	N	Eligible	24%	6%	11%	16%	35	
Marlborough	39,736	N	321500	50%	\$58,547	N	Not Elig.	33%	6%	16%	26%	41	Marlborough Economic Development Corporation (EDC)
			321300	60.1%	\$70,290	Y	Eligible	40%	3%	25%	35%	36	
Somerville	80,906	N	350700	51%	\$59,922	Y	Eligible	34%	11%	16%	20%	32	Potentially check where these tracts overlap with which universities
			351404	54%	\$63,419	N	Sev. Dis.	48%	4%	29%	34%	34	
			350104	58%	\$67,736	N	Sev. Dis.	52%	19%	23%	36%	32	
Plymouth	60,024	Y (RRP)	530200	52%	\$61,179	N	Eligible	11%	6%	3%	19%	42	Over 65: 15%, 22%, 20%, 26%, respectively
			530100	54%	\$63,362	N	Sev. Dis.	15%	1%	7%	6%	47	Any orgs?
			530300	59%	\$69,261	N	Not Elig.	11%	3%	4%	7%	41	
			530500	60.6%	\$70,924	N	Eligible	6%	2%	0%	5%	48	
Waltham	62,777	N	368700	55%	\$64,875	N	Eligible	62%	5%	47%	55%	35	Waltham Chamber of Commerce
			368500	56%	\$65,787	N	Eligible	52%	8%	33%	37%	34	
			368902	60%	\$69,853	N	Eligible	47%	18%	8%	35%	31	
Weymouth	56,734	N	422502	57%	\$66,073	Y	Sev. Dis.	29%	8%	7%	18%	43	Not very diverse as a municipality --> wasn't shown in muni-level analysis; any orgs?
Braintree	37,220	Y (RRP)	419800	58%	\$67,332	N	Not Elig.	17%	3%	0.3%	11%	43	Any orgs?
			419300	60%	\$69,833	N	Eligible	27%	7%	4%	25%	38	
Medford	57,637	Y (RRP)	339700	60.9%	\$71,306	Y	Eligible	48%	18%	13%	32%	31	Municipality is where Tufts is; MAPC did Master Plan in 2017

All the above tracts are CDBG-eligible. All the above map insets are at the same scale/size.

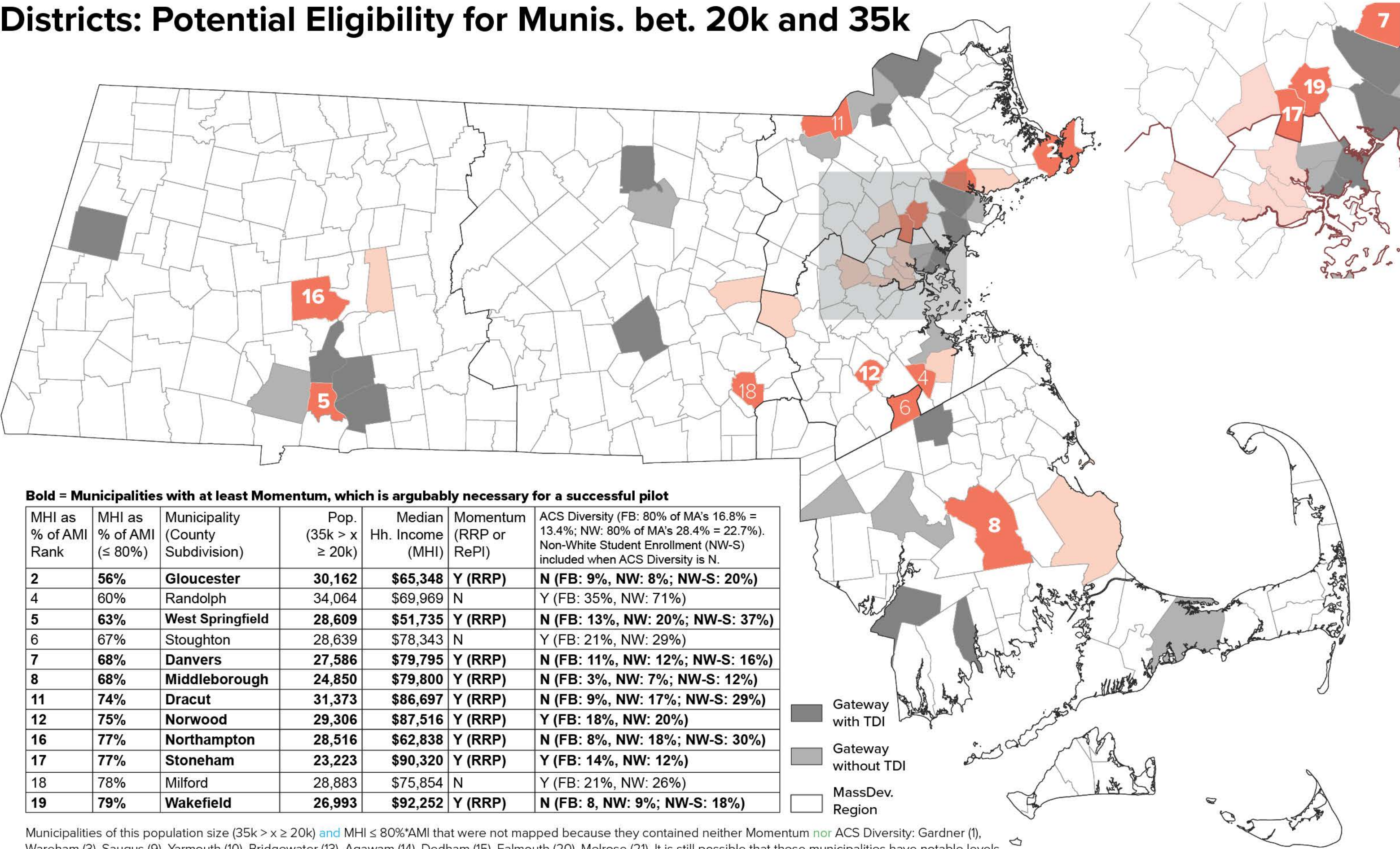
DISTRICTS

Municipalities $\geq 20k$, $< 35k$

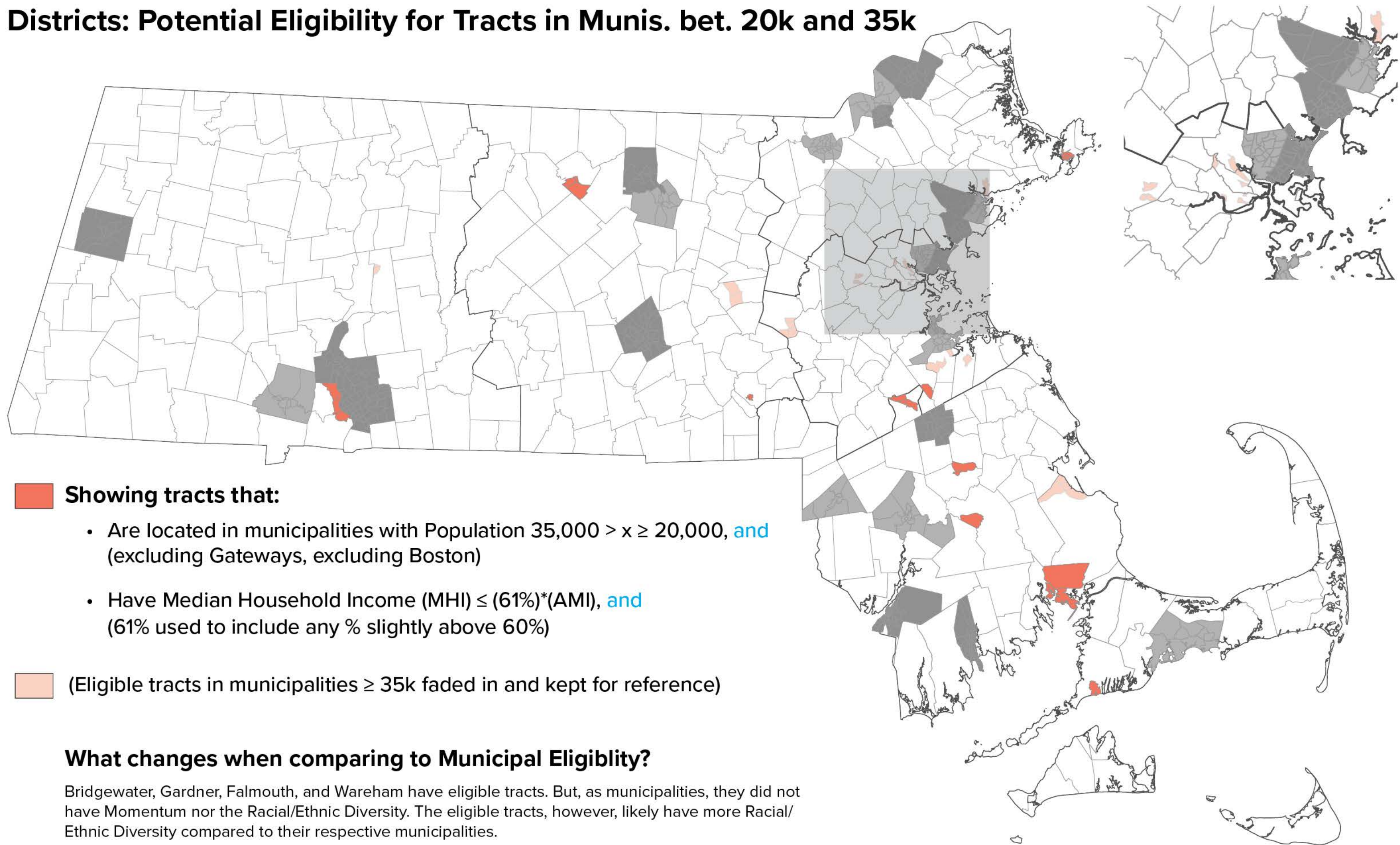
Districts: Potential Eligibility for Munis. bet. 20k and 35k



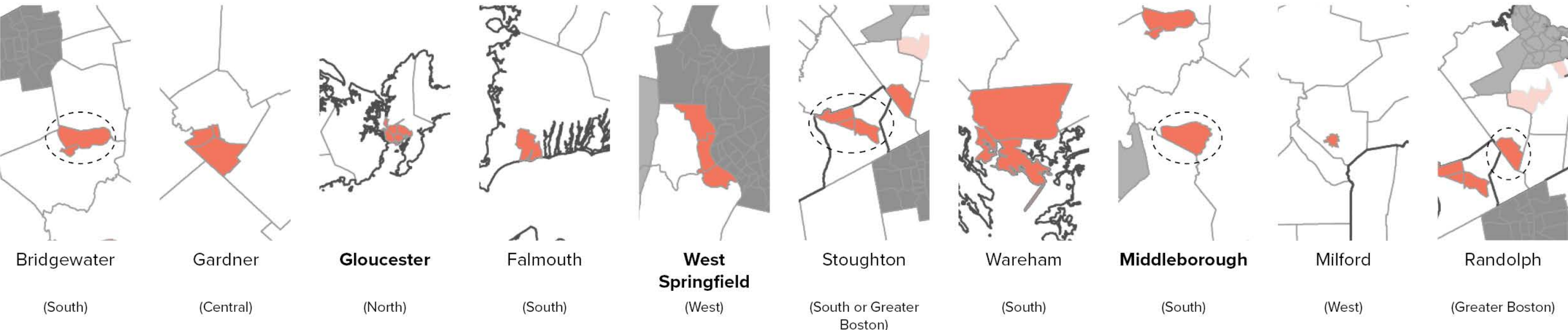
Districts: Potential Eligibility for Munis. bet. 20k and 35k



Districts: Potential Eligibility for Tracts in Munis. bet. 20k and 35k



Districts: Potential Eligibility for Tracts in Munis. bet. 20k and 35k



Bold = Tracts in municipalities with at least Momentum, which is arguably necessary for a successful pilot

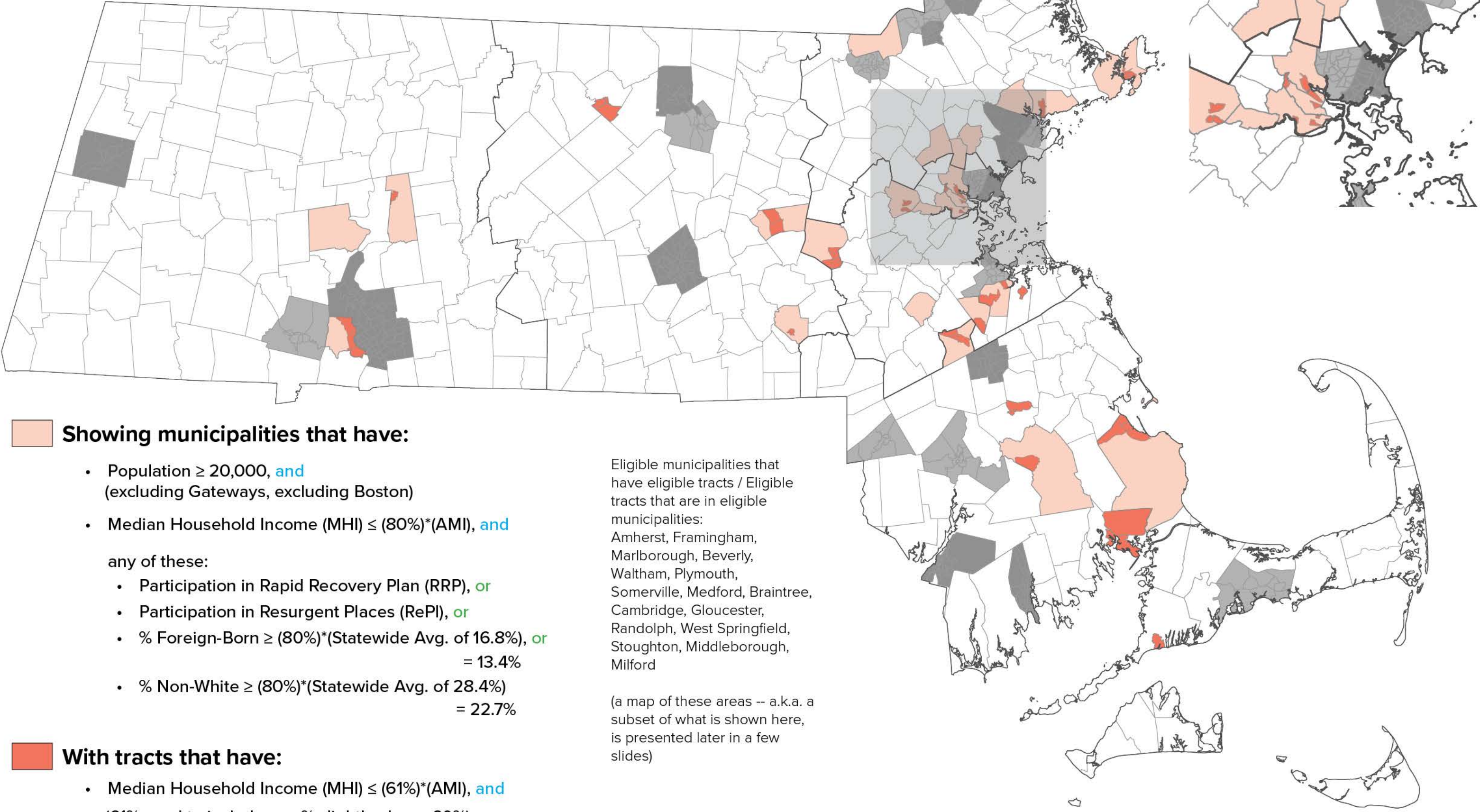
Municipality Info			Tract Info										Municipality + Tract Info
Municipality	Muni. Pop.	Municipality Momentum	Tract	MHI as % of AMI	Median Hh. Income (MHI)	Opportunity Zone?	NMTC?	PoC (inc. Wht. H/L)	Black (inc. H/L)	H/L	For.-Born	Med. Age	Notes
Bridgewater	27,436	N	561200	32%	\$37,788	Y	Eligible	27%	15%	6%	6%	20	Bridgewater State University spans at least one of these tracts; need to check footprint
			525203	61%	\$71,369	N	Not Elig.	18%	16%	0.3%	6%	41	
Gardner	20,610	N	707200	34%	\$32,746	Y	Sev. Dis.	18%	3%	4%	7%	43	Tract 707200 has 10% 2 or more races not HL; 11% 2 or more races incl. HL and also 22% Over 65
			707300	43%	\$41,667	Y	Sev. Dis.	25%	0.4%	14%	7%	37	
			707100	46%	\$44,083	N	Sev. Dis.	14%	0.8%	8%	5%	40	
Gloucester	30,162	Y (RRP)	221500	36%	\$41,953	Y	Sev. Dis.	3%	0.9%	2%	12%	46	Tract 221500 has 25% Over 65% Tract 221400 has 8% 2 or more races not HL Tracts 221400 and 221700 have ~15% Over 65%
			221600	40%	\$46,645	N	Sev. Dis.	19%	7%	5%	13%	35	
			221400	45%	\$52,146	Y	Eligible	22%	4%	10%	11%	40	
			221700	47%	\$54,349	N	Eligible	15%	1%	3%	16%	40	
Falmouth	31,124	N	14800	41%	\$36,802	N	Not Elig.	12%	1%	2%	9%	64	Anomaly; 47% is Over 65%; lower PoC %; possible retirement community
West Springfield	28,609	Y (RRP)	812300	43%	\$34,688	Y	Sev. Dis.	22%	3%	14%	26%	35	Tracts 812201 and 812202 have ~20% Over 65
			812201	56%	\$45,656	N	Not Elig.	28%	3%	14%	12%	41	
			812202	58%	\$47,188	N	Eligible	28%	5%	20%	12%	40	
Stoughton	28,639	N	456301	50%	\$58,462	N	Sev. Dis.	37%	20%	6%	30%	38	Tract 456302 has 25% over 65; Tract 456102 has 17% Over 65
			456302	52%	\$60,662	N	Eligible	32%	15%	5%	24%	52	
			456102	59%	\$68,939	N	Not Elig.	26%	11%	3%	23%	43	
Wareham	22,641	N	545200	54%	\$63,566	N	Eligible	25%	2%	8%	2%	42	Tract 545400 has 23% over 65
			545400	55%	\$63,867	Y	Sev. Dis.	16%	3%	3%	5%	49	
Middleborough	24,850	Y (RRP)	542300	57%	\$66,525	N	Eligible	8%	2%	3%	3%	35	
Milford	28,883	N	744300	57%	\$55,422	N	Eligible	43%	3%	30%	35%	31	
Randolph	34,064	N	420302	60%	\$69,844	N	Sev. Dis.	72%	46%	11%	31%	43	~19% Over 65; Other tracts are Opp. Zones

DISTRICTS

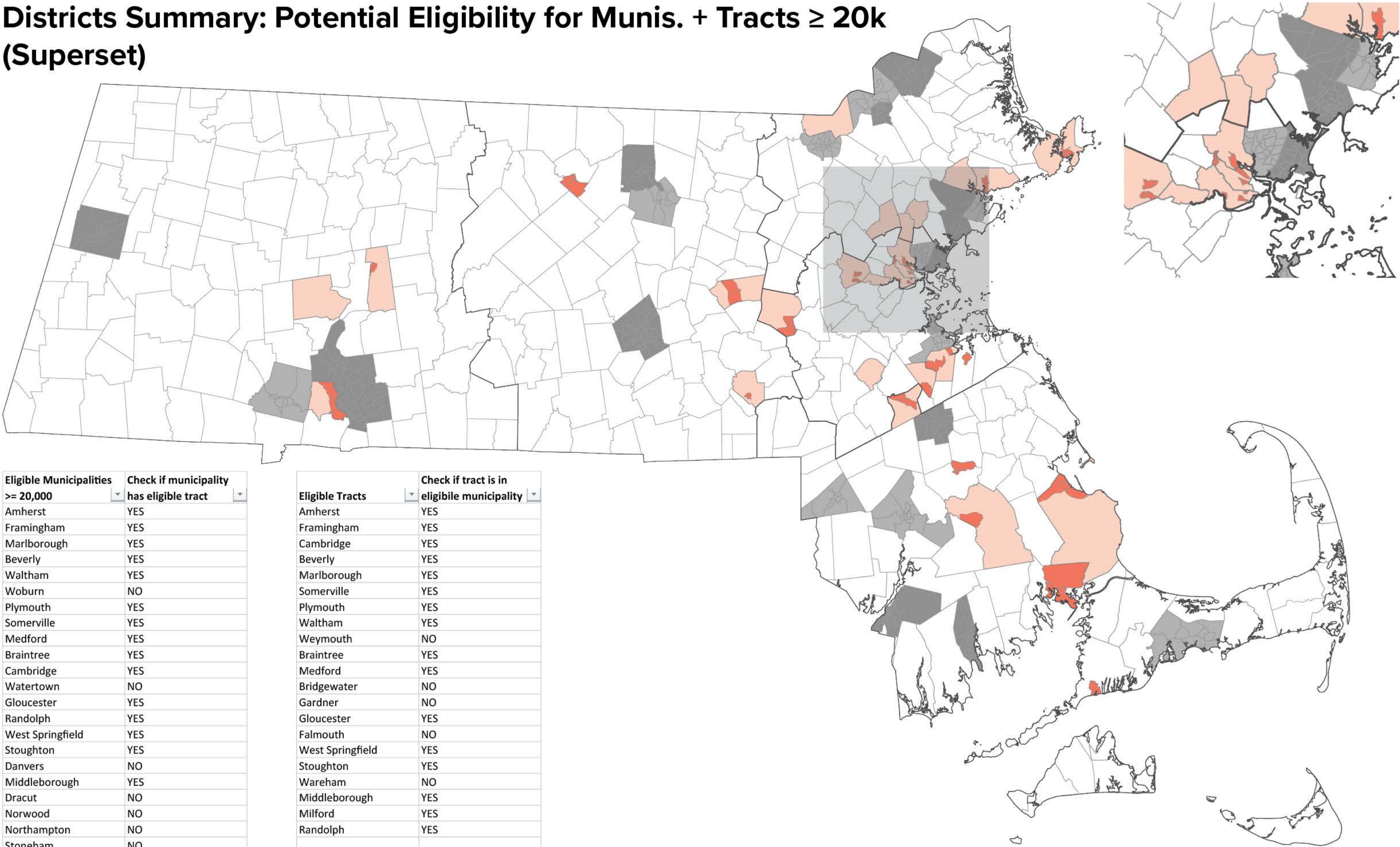
Summary

**Municipalities $\geq 20k$
(thus including $\geq 35k$)**

Districts Summary: Potential Eligibility for Munis. + Tracts ≥ 20k (Superset)



Districts Summary: Potential Eligibility for Munis. + Tracts ≥ 20k (Superset)



Eligible Municipalities ≥ 20,000	Check if municipality has eligible tract
Amherst	YES
Framingham	YES
Marlborough	YES
Beverly	YES
Waltham	YES
Woburn	NO
Plymouth	YES
Somerville	YES
Medford	YES
Braintree	YES
Cambridge	YES
Watertown	NO
Gloucester	YES
Randolph	YES
West Springfield	YES
Stoughton	YES
Danvers	NO
Middleborough	YES
Dracut	NO
Norwood	NO
Northampton	NO
Stoneham	NO
Milford	YES
Wakefield	NO

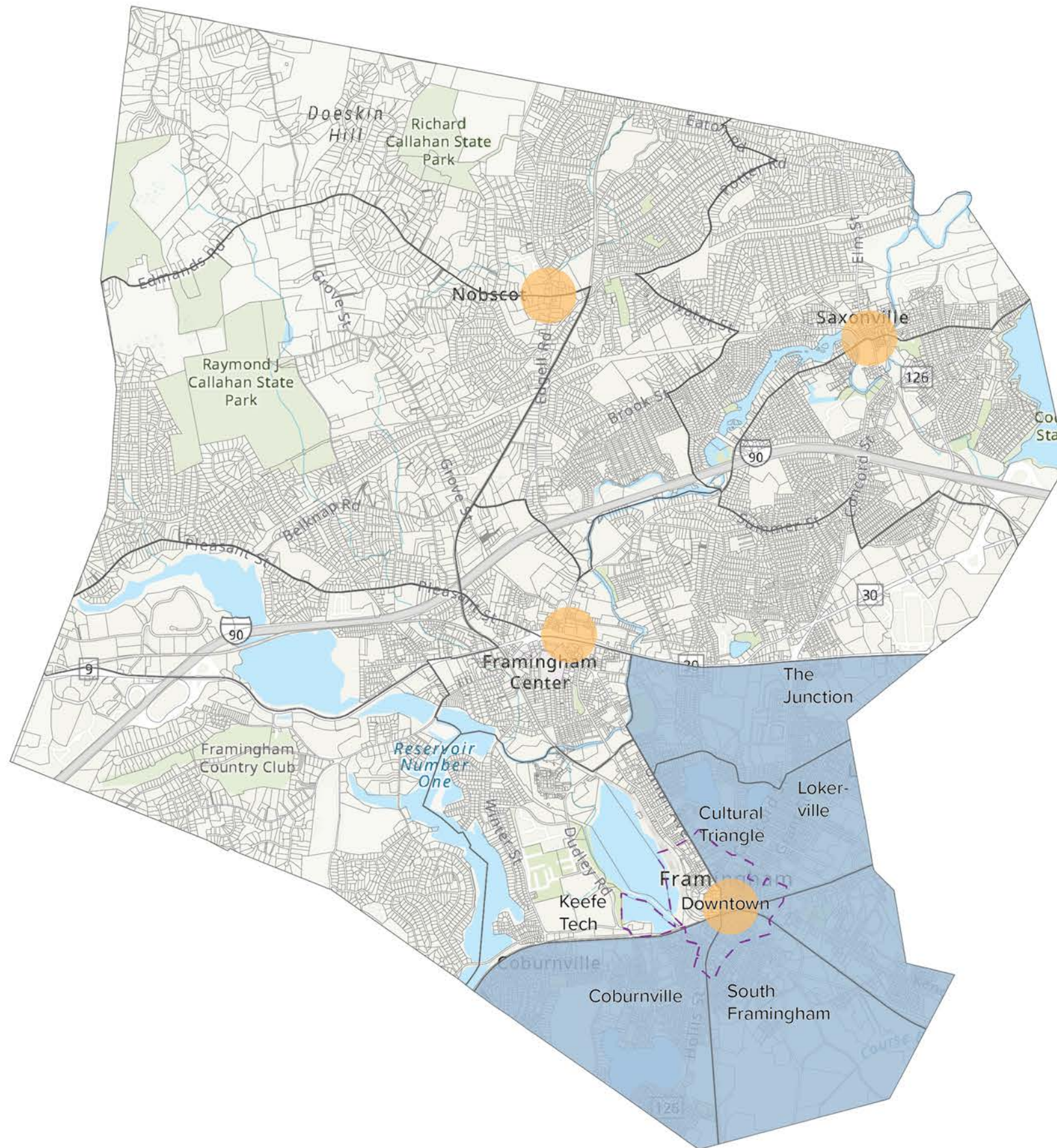
Eligible Tracts	Check if tract is in eligible municipality
Amherst	YES
Framingham	YES
Cambridge	YES
Beverly	YES
Marlborough	YES
Somerville	YES
Plymouth	YES
Waltham	YES
Weymouth	NO
Braintree	YES
Medford	YES
Bridgewater	NO
Gardner	NO
Gloucester	YES
Falmouth	NO
West Springfield	YES
Stoughton	YES
Wareham	NO
Middleborough	YES
Milford	YES
Randolph	YES

DISTRICTS

Select Neighborhood Analysis

(Framingham, Beverly, Gloucester)

Districts: Potential Framingham Neighborhood (by Tracts) Eligibility

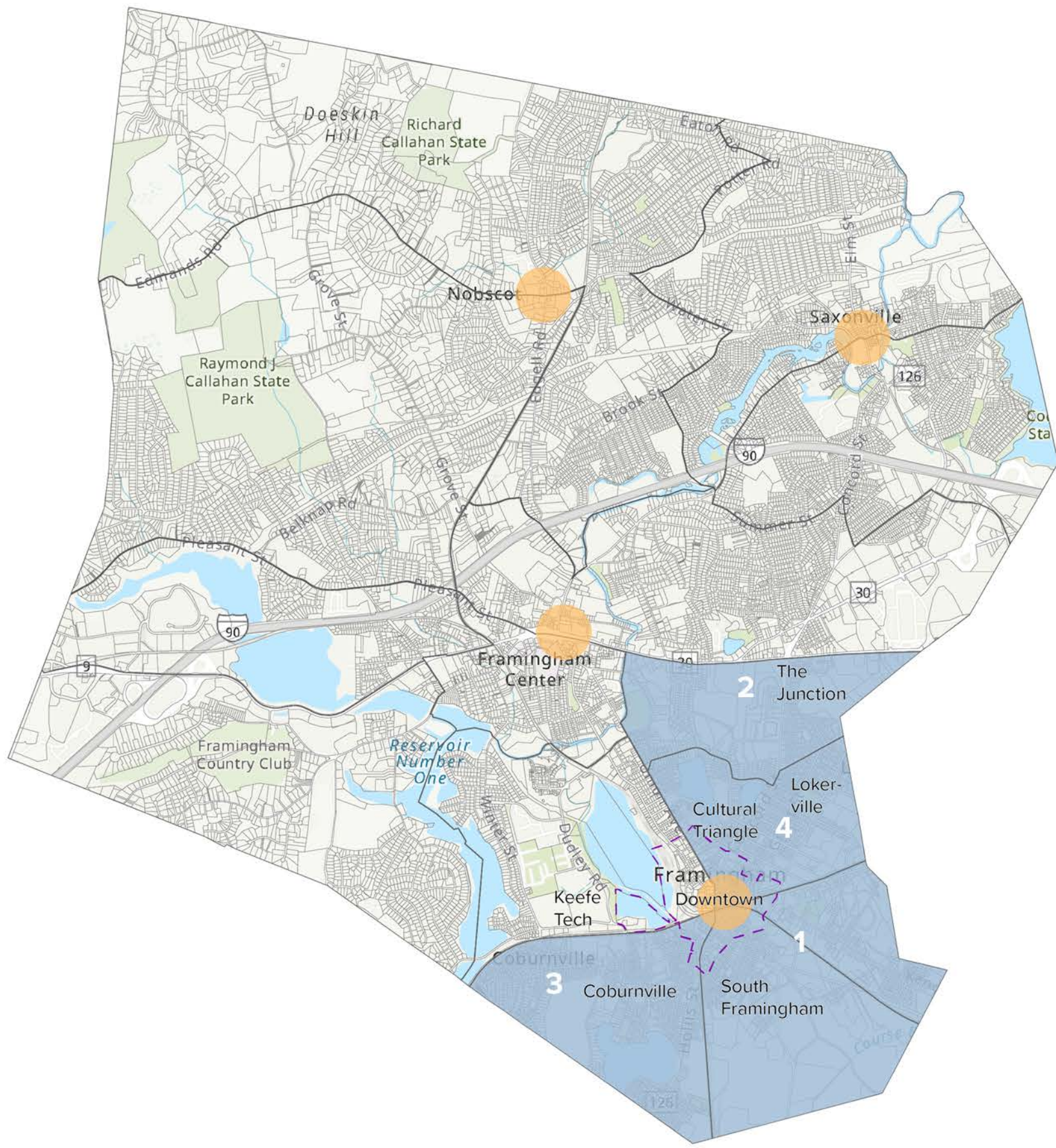


- Showing (Census) tracts that have:
- Median Household (HH) Income $\leq$ (61%)*(AMI)

with the following overlaid:

- MAPC's study area through RRP (approximate)
- Framingham hubs
(Source: FraminghamMA.gov)

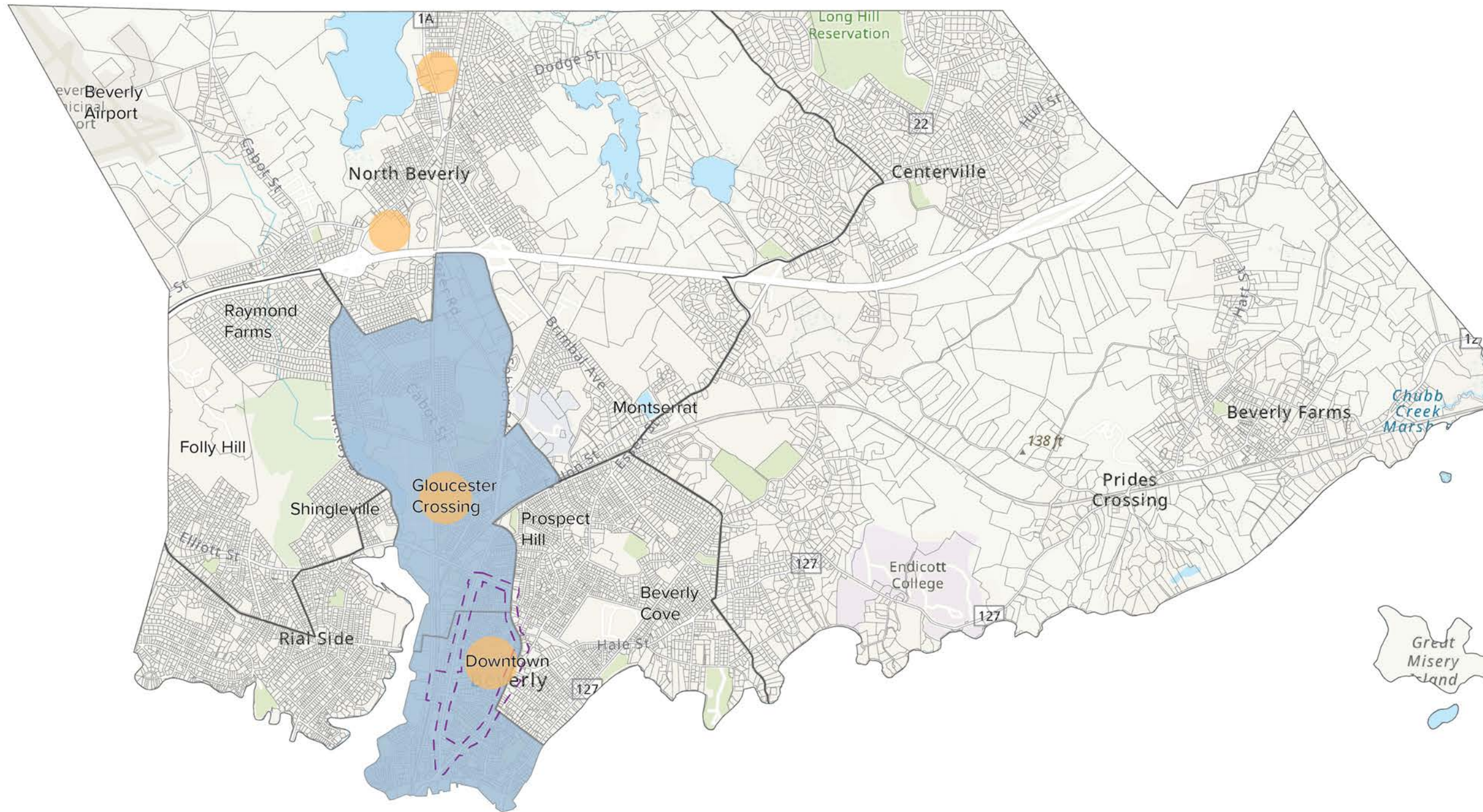
Districts: Potential Framingham Neighborhood (by Tracts) Eligibility



		Tract Level				
	Neighborhood	MHI as % of AMI	Median Hh. Income (MHI)	Diversity (ACS Data only)	Opportunity Zone	New Market Tax Credit (NMTTC) (2011-2015)
1	South Framingham	35%	\$41,397	FB: 50%, NW: 50%	Y	Severe Distress
		36%	\$42,117	FB: 37%, NW: 72%	Y	Severe Distress
2	The Junction	54%	\$62,917	FB: 32%, NW: 52%	N	Eligible
3	Coburnville	60%	\$69,748	FB: 34%, NW: 53%	N	Eligible
4	Lokerville	60%	\$70,901	FB: 42%, NW: 41%	N	Eligible

Unlike with municipal-level analysis, no specific neighborhoods are called out / placed in Bold in this Framingham neighborhood/tract-level analysis because more (nuanced) information is needed to determine which neighborhoods/tracts warrant greater focus.

Districts: Potential Beverly Neighborhood (by Tracts) Eligibility



Showing (Census) tracts that have:

- Median Household (HH) Income $\leq$ (61%)*(AMI)

with the following overlaid:



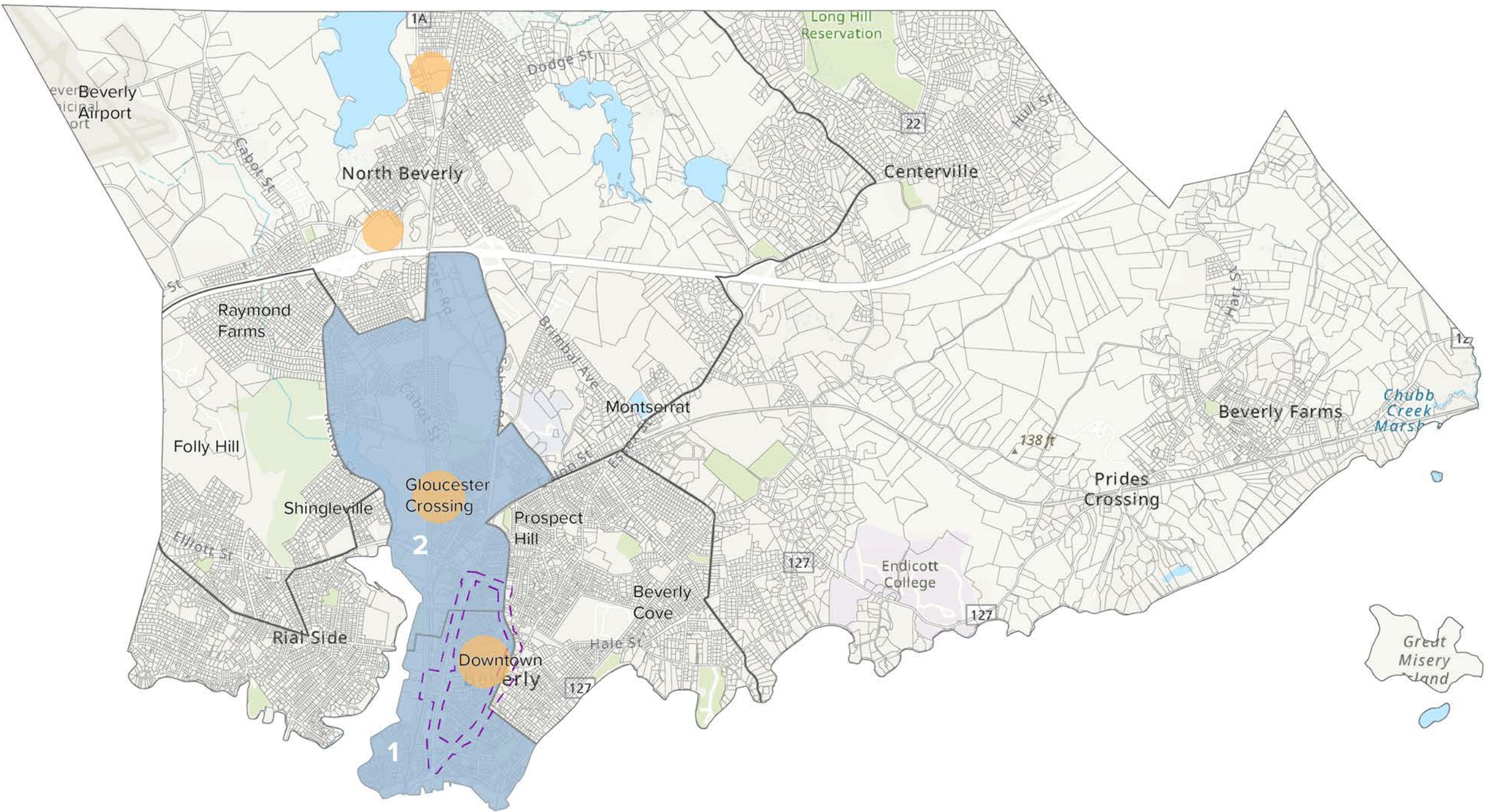
- RRP study area (approximate)



- Beverly hubs

Source: Google Maps (beige-colored “areas of interest”) and [https://wikitravel.org/en/Beverly_\(Massachusetts\)](https://wikitravel.org/en/Beverly_(Massachusetts))

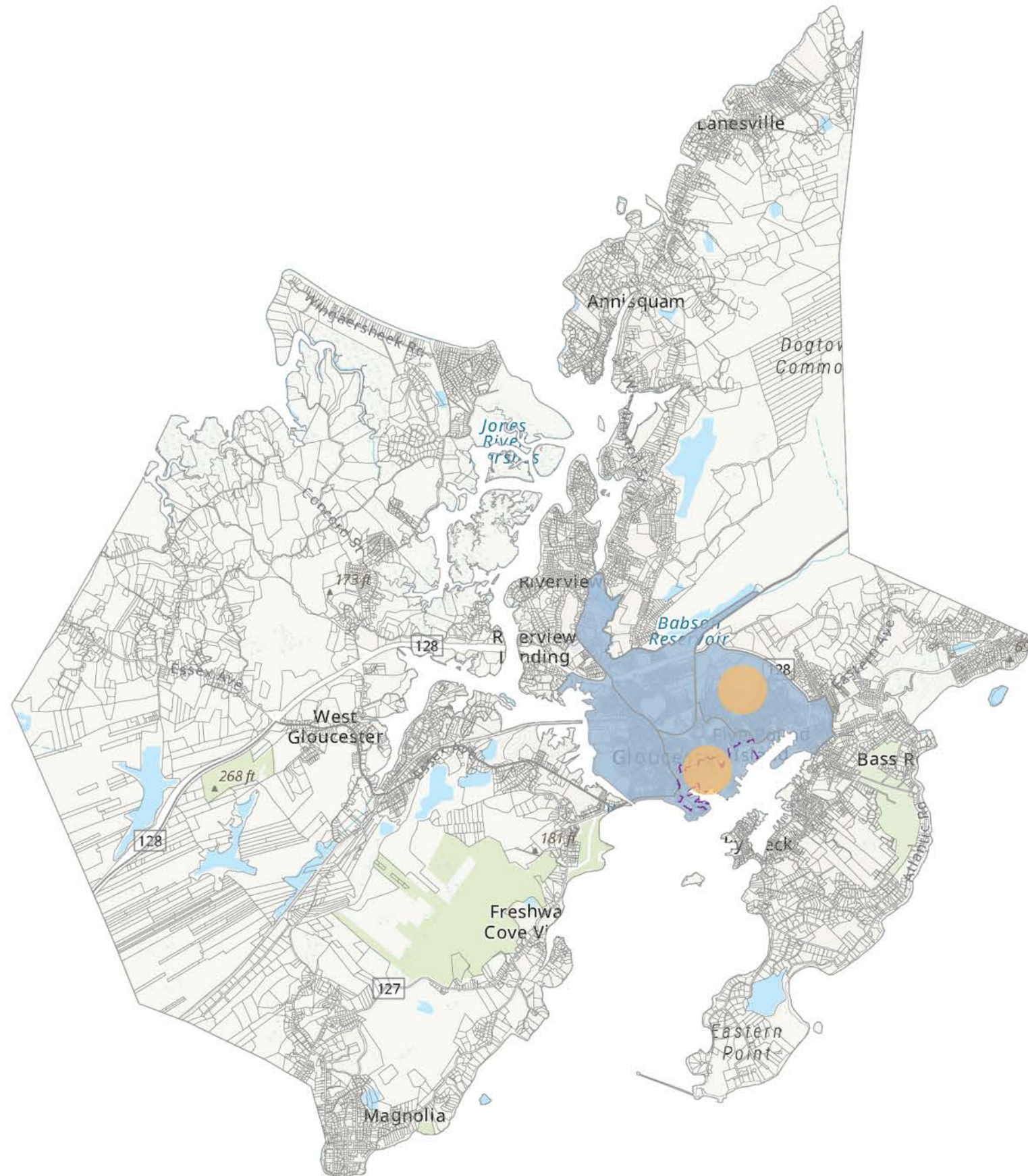
Districts: Potential Beverly Neighborhood (by Tracts) Eligibility



		Tract Level				
	Neighborhood	MHI as % of AMI	Median Hh. Income (MHI)	Diversity (ACS Data only)	Opportunity Zone	New Market Tax Credit (NMTC) (2011-2015)
1	Downtown	48.4%	\$56,615	FB: 10.5%, NW: 21%	Y	Not Eligible
2	Gloucester Crossing	48.5%	\$56,705	FB: 16%, NW: 24%	N	Eligible

Unlike with municipal-level analysis, no specific neighborhoods are called out / placed in Bold in this Beverly neighborhood/tract-level analysis because more (nuanced) information is needed to determine which neighborhoods/tracts warrant greater focus.

Districts: Potential Gloucester Neighborhood (by Tracts) Eligibility



Showing (Census) tracts that have:

- Median Household (HH) Income $\leq (61\%)(AMI)$

with the following overlaid:



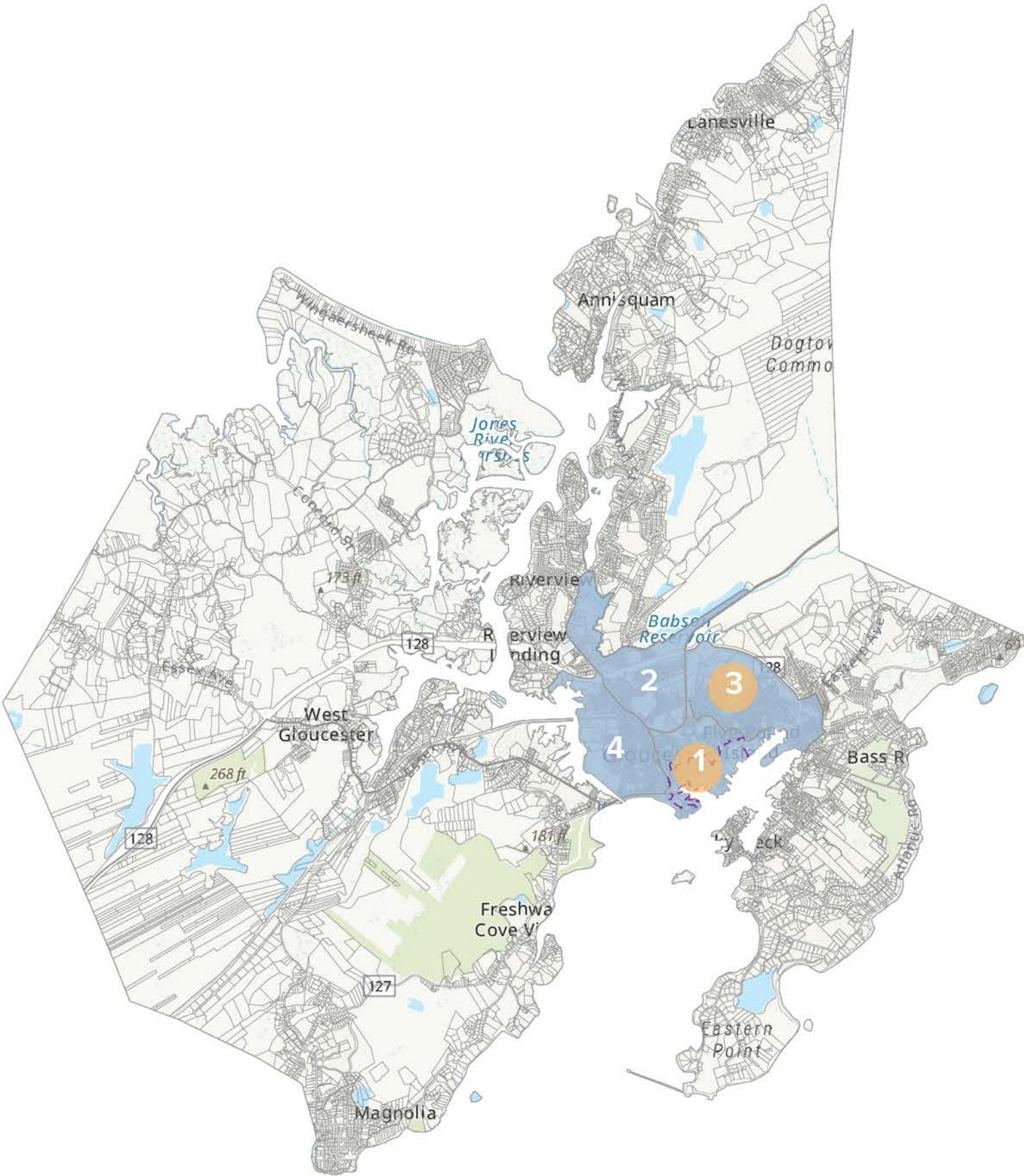
- RRP study area



- Gloucester hubs

Source: Google Maps (beige-colored “areas of interest”)
(There are likely more hubs than shown here)

Districts: Potential Gloucester Neighborhood (by Tracts) Eligibility



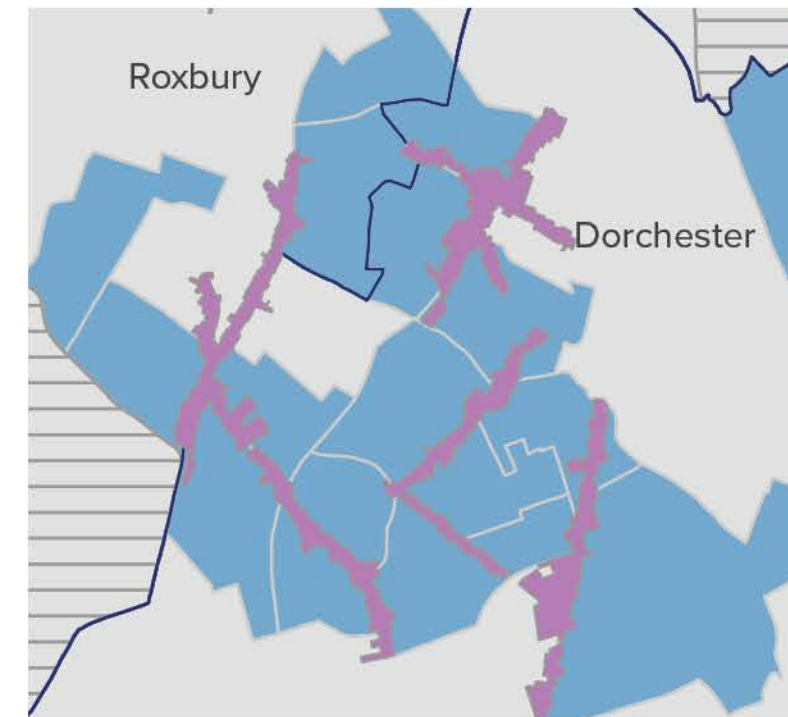
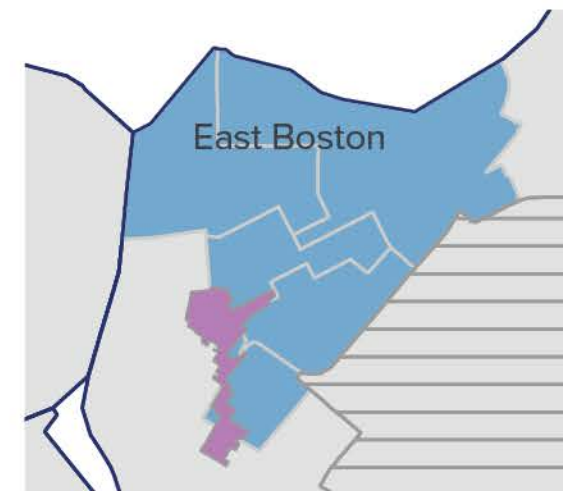
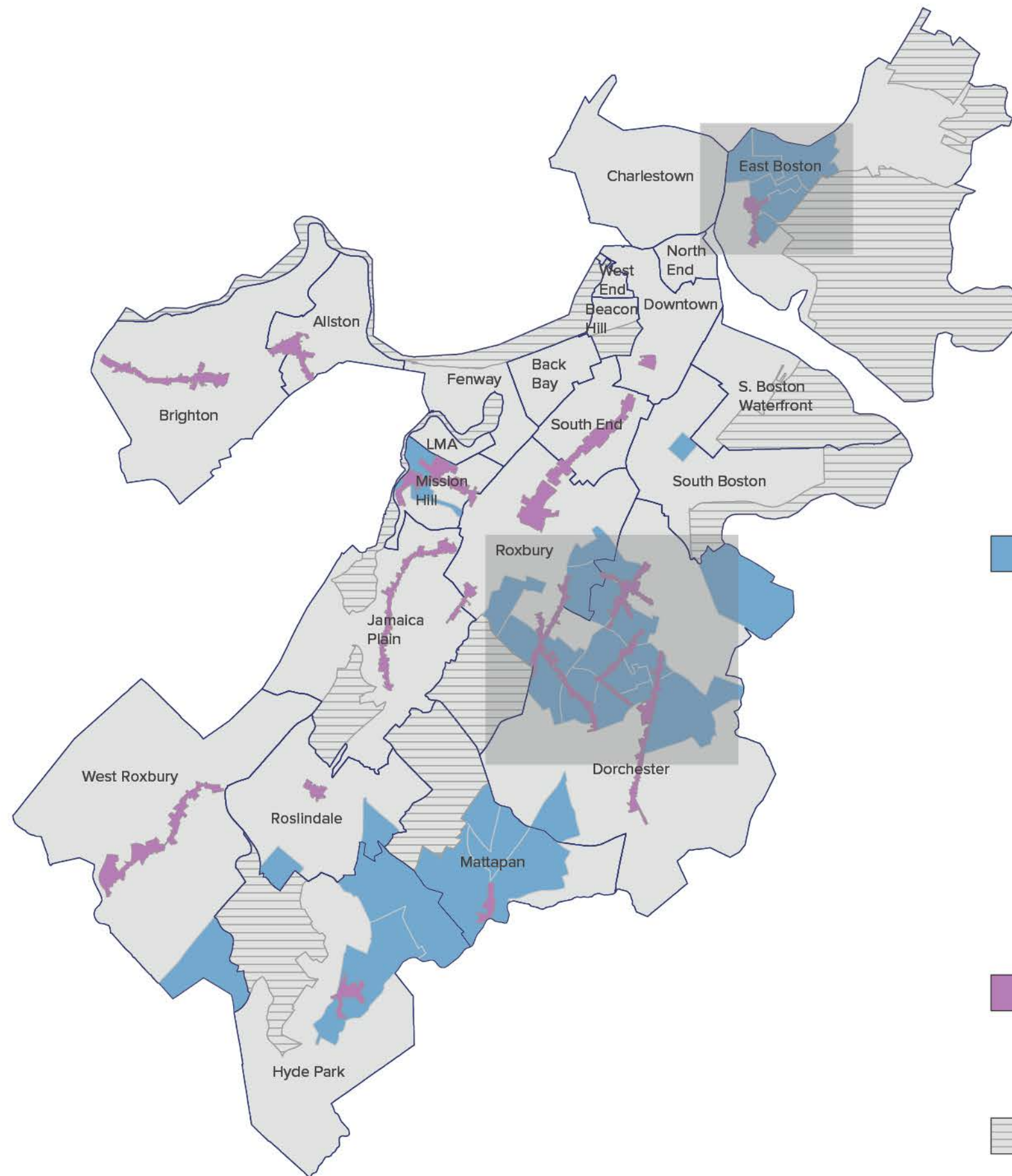
		Tract Level				
	Neighborhood	MHI as % of AMI	Median Hh. Income (MHI)	Diversity (ACS Data only)	Opportunity Zone	New Market Tax Credit (NMTC) (2011-2015)
1	Downtown	36%	\$41,953	FB: 12%, NW: 3%	Y	Severe Distress
2	?	40%	\$46,645	FB: 13%, NW: 19%	N	Severe Distress
3	Gloucester Crossing	45%	\$52,146	FB: 11%, NW: 22%	Y	Eligible
4	?	46%	\$54,349	FB: 16%, NW: 15%	N	Eligible

Unlike with municipal-level analysis, no specific neighborhoods are called out / placed in Bold in this Gloucester neighborhood/tract-level analysis because more (nuanced) information is needed to determine which neighborhoods/tracts warrant greater focus.

DISTRICTS

Boston Neighborhood Analysis

Districts: Potential Boston Neighborhood (by Tracts) Eligibility



Showing (Census) tracts that have:

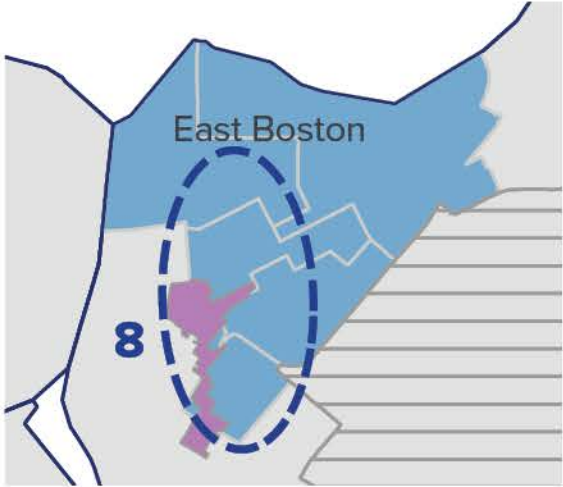
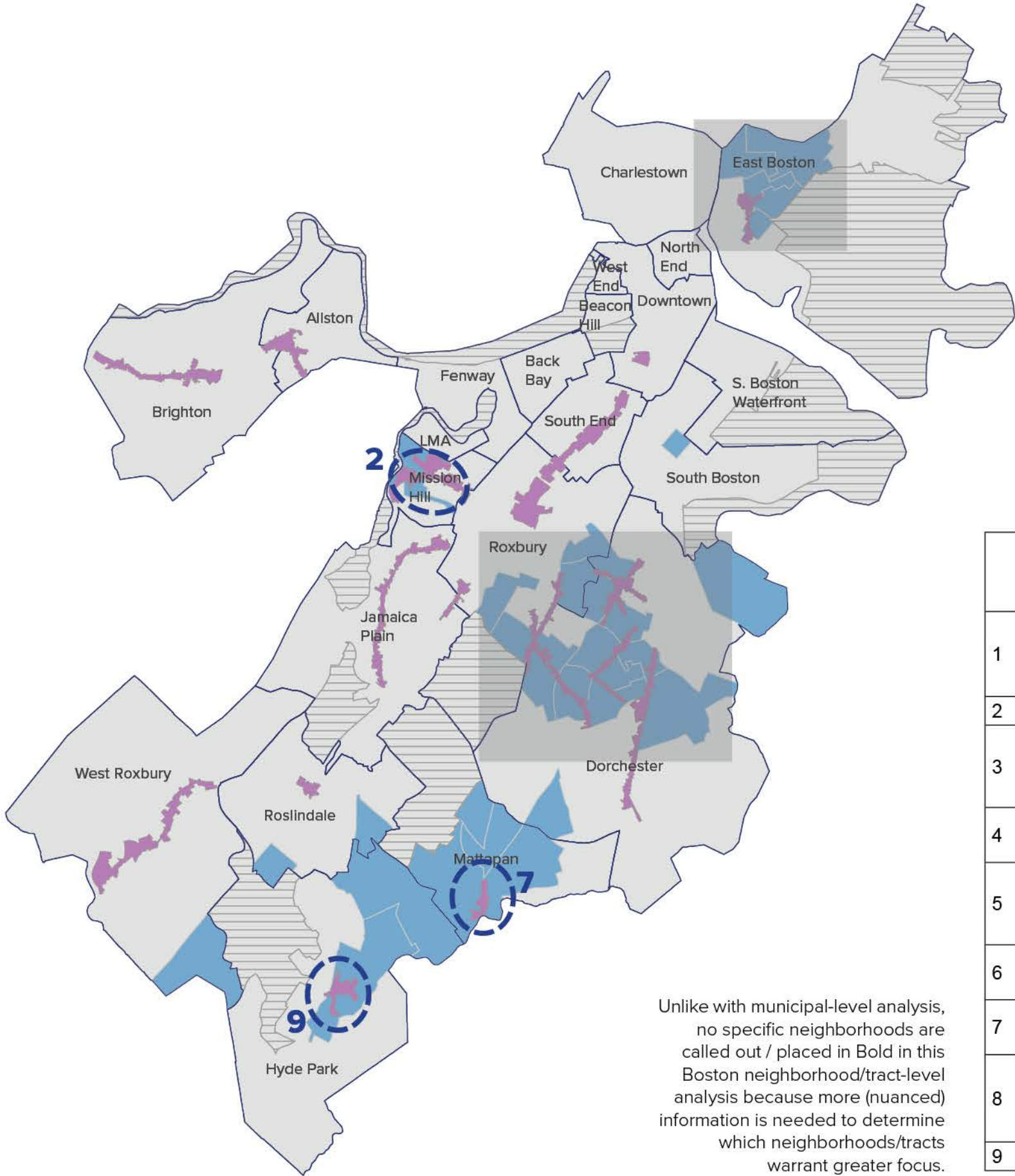
- Median Household (HH) Income $\leq (60\%)(\text{AMI})$, **and** (Boston: 60.8%*AMI)
- ≥ 1 in 3 Foreign-Born (33%), **and** (Boston: 28.3%)
- ≥ 2 in 3 Non-White (67%) (Boston: 55.5%)

with the following overlaid:

- Main St. Districts

 (insufficient population)

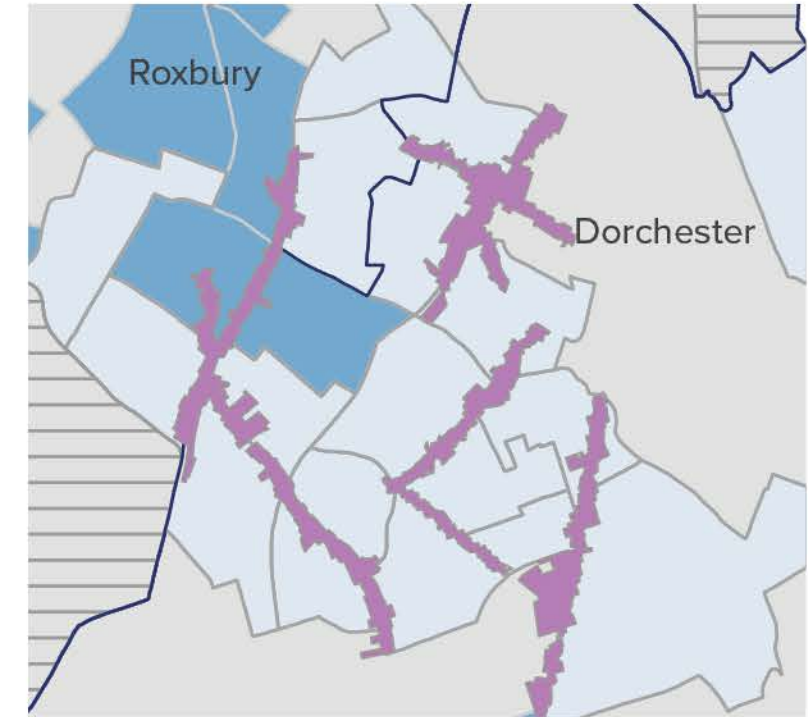
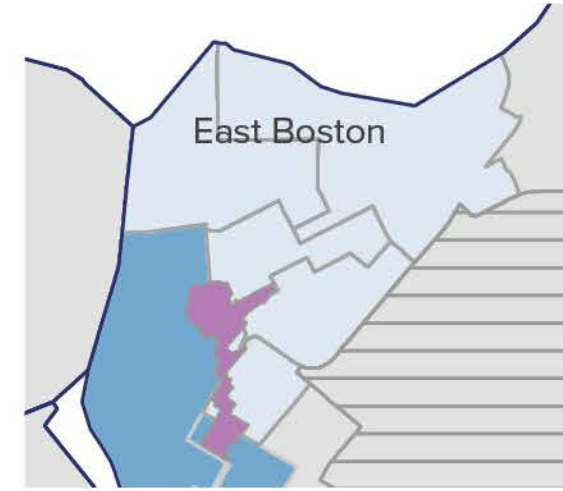
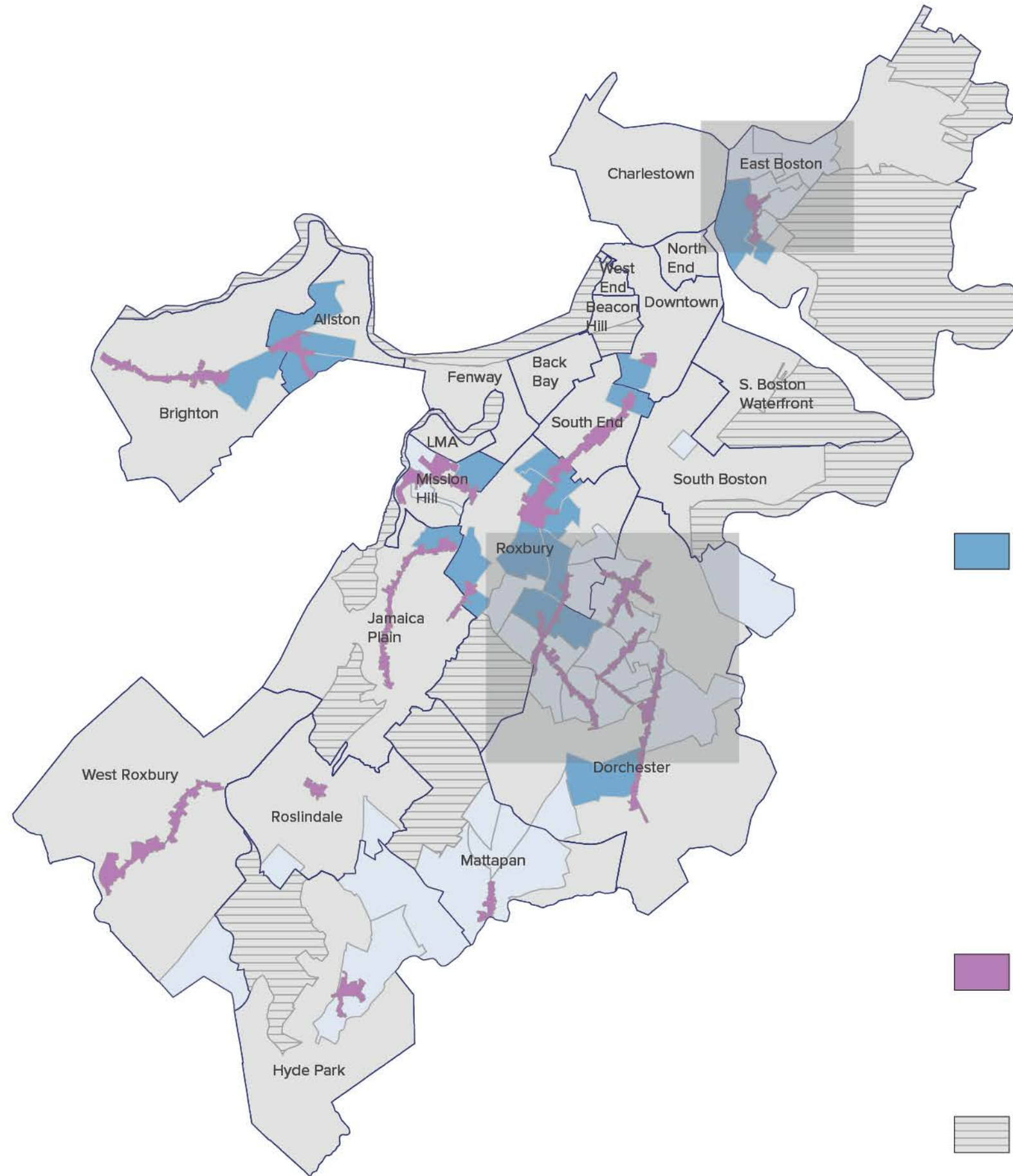
Districts: Potential Boston Neighborhood (by Tracts) Eligibility



Unlike with municipal-level analysis, no specific neighborhoods are called out / placed in Bold in this Boston neighborhood/tract-level analysis because more (nuanced) information is needed to determine which neighborhoods/tracts warrant greater focus.

			Tract Level		
	Neighbor- hood	Main St. District (indicates Momentum)	MHI as % of AMI	Median Hh. Income (MHI)	Diversity Breakdown (ACS Data Only)
1	Roxbury + Dorchester	Greater Grove Hall	21%	\$25,125	FB: 37%; NW Blk: 55%; NW His/Lat: 31%
			23%	\$26,755	FB: 36%; NW Blk: 60%; NW His/Lat: 36%
			33%	\$38,750	FB: 48%; NW Blk: 52%; NW His/Lat: 42%
2	Mission Hill	Mission Hill	27%	\$31,917	FB: 38%; NW Blk: 15%; NW His/Lat: 22%; NW Asn: 31%
3	Dorchester	Bowdoin/Geneva	29%	\$33,784	FB: 39%; NW Blk: 63%; NW His/Lat: 23%
			43%	\$49,800	FB: 47%; NW Blk: 66%; NW His/Lat: 18%; NW Asn: 9%
			57%	\$48,633	FB: 41%, NW Blk: 57%; NW His/Lat: 21%; NW Asn: 11%
4		Four Courners	29%	\$34,195	FB: 40%; NW Blk: 59%; NW His/Lat: 35%
			46%	\$54,375	FB: 34%; NW Blk: 60%; NW His/Lat: 31%
5		Uphams Corner	35%	\$48,226	FB: 40%; NW Blk: 63%; NW His/Lat: 23%
			39%	\$57,143	FB: 36%; NW Blk: 48%; NW His/Lat: 37%
			46%	\$65,750	FB: 49%; NW Blk: 48%; NW His/Lat: 28%
6		Fields Corner	40%	\$47,317	FB: 41%; NW Blk: 31%; NW His/Lat: 17%; NW Asn: 31%
	48%		\$56,149	FB: 42%; NW Blk: 21%; NW His/Lat: 10%; NW Asn: 39%	
7	Mattapan	Mattapan	43%	\$49,947	FB: 34%; NW Blk: 78%; NW His/Lat: 14%
			55%	\$64,185	FB: 36%; NW Blk: 80%; NW His/Lat: 14%
8	East Boston	East Boston	52%	\$60,739	FB: 57%; NW His/Lat: 68%; NW 2+ Races: 28%
			58%	\$67,841	FB: 54%; NW His/Lat: 63%; NW 2+ Races: 24%
			58%	\$68,384	FB: 62%; NW His/Lat: 70%; NW 2+ Races: 38%
9	Hyde Park	Hyde Park	53%	\$62,056	FB: 35%; NW Blk: 55%; NW His/Lat: 30%

Districts: Potential Boston Neighborhood (by Tracts) Eligibility, Expanded

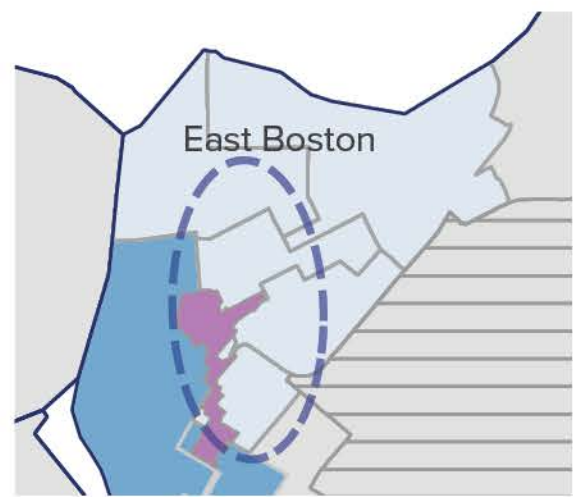
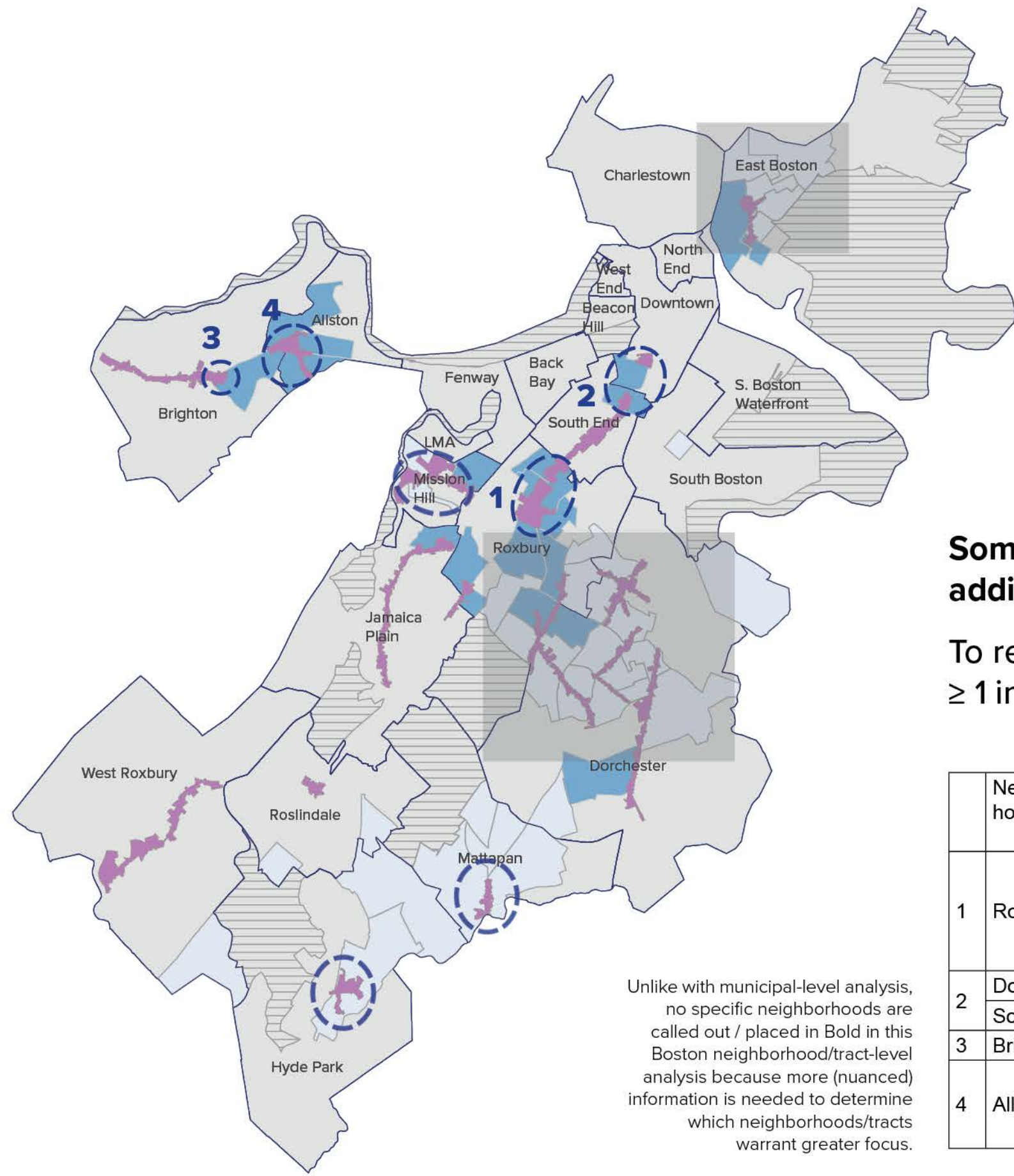


- Adding (Census) tracts that have:**
- Median Household Income (MHI) $\leq$ (60%)*(AMI), **and** (Boston: 60.8%*AMI)
 - $\geq$ 1 in 3 Foreign-Born (33%), **or** (Boston: 28.3%)
 - $\geq$ 2 in 3 Non-White (67%) (Boston: 55.5%)

- with the following overlaid:**
- Main St. Districts

 (insufficient population)

Districts: Potential Boston Neighborhood (by Tracts) Eligibility, Expanded



Some of the previous potential districts “fill out,” and the following additional potential districts emerge.

To reiterate, these tracts have either:
≥ 1 in 3 Foreign-Born or ≥ 2 in 3 Non-White Population

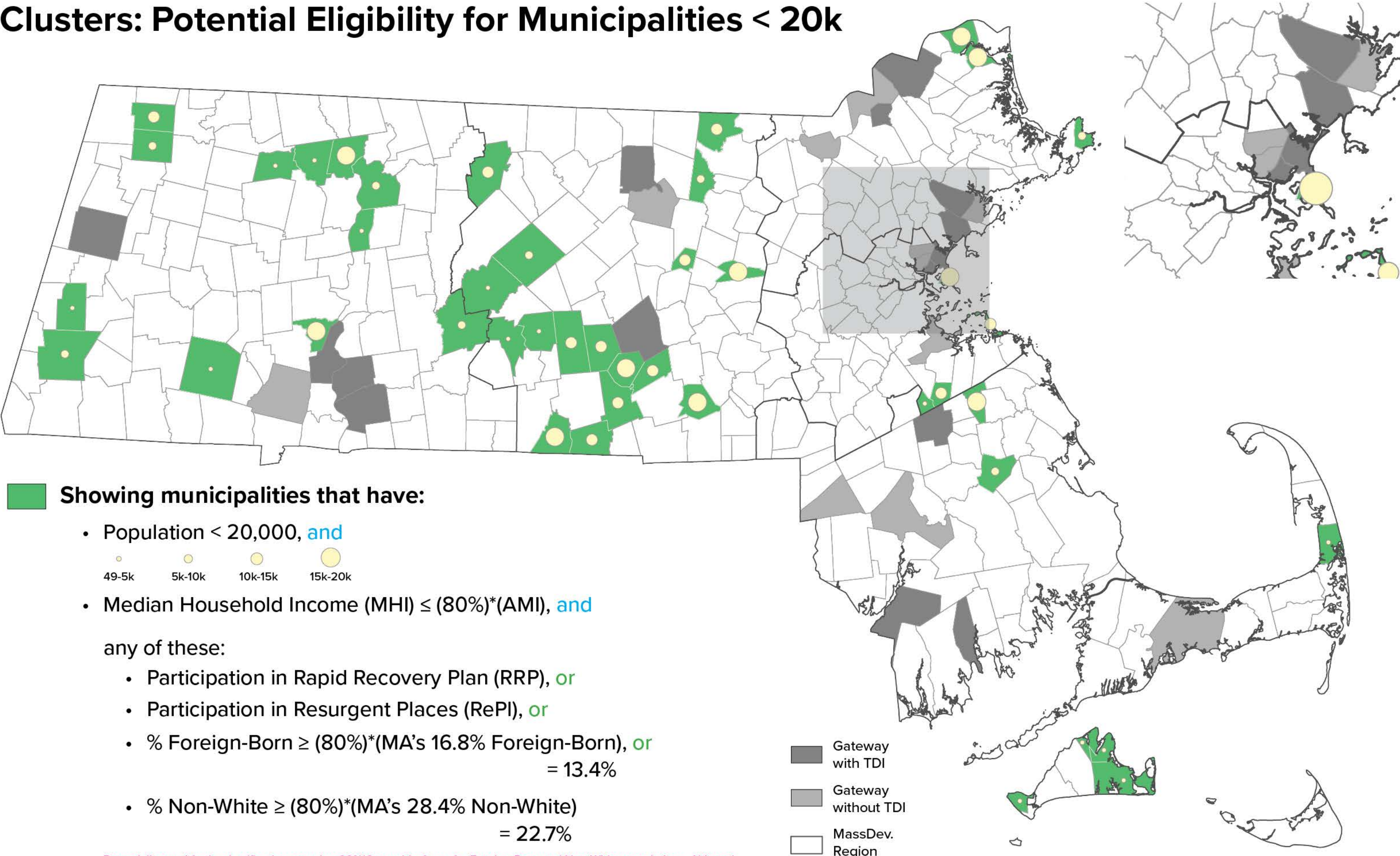
			Tract Level		
	Neighborhood	Main St. District (indicates Momentum)	MHI as % of AMI	Median Hh. Income (MHI)	Diversity Breakdown (ACS Data Only)
1	Roxbury	Nubian Square	16%	\$18,602	FB: 18%; NW Blk: 41%; NW His/Lat: 45%
			28%	\$32,183	FB: 25%; NW Blk: 58%; NW His/Lat: 28%
			36%	\$42,617	FB: 21%; NW Blk: 61%; NW His/Lat: 25%
		Washington Gateway	31%	\$30,047	FB: 28%; NW Blk: 40%; NW His/Lat: 42%
2	Downtown	Chinatown	24%	\$28,646	FB: 49%; NW Asn: 53%
	South End	Washington Gateway	31%	\$36,333	FB: 45%; NW Blk: 12%; NW Asn: 44%; NW His/Lat: 7%
3	Brighton	Brighton	35%	\$40,781	FB: 40%; NW Asn: 21%; NW His/Lat: 20%
4	Allston	Allston Village	37%	\$43,163	FB: 35%; NW Asn: 31%; NW His/Lat: 13%
			52%	\$60,772	FB: 36%; NW Asn: 20%; NW His/Lat: 16%
			54%	\$63,761	FB: 47%; NW Asn: 32%; NW His/Lat: 11%

Unlike with municipal-level analysis, no specific neighborhoods are called out / placed in Bold in this Boston neighborhood/tract-level analysis because more (nuanced) information is needed to determine which neighborhoods/tracts warrant greater focus.

CLUSTERS

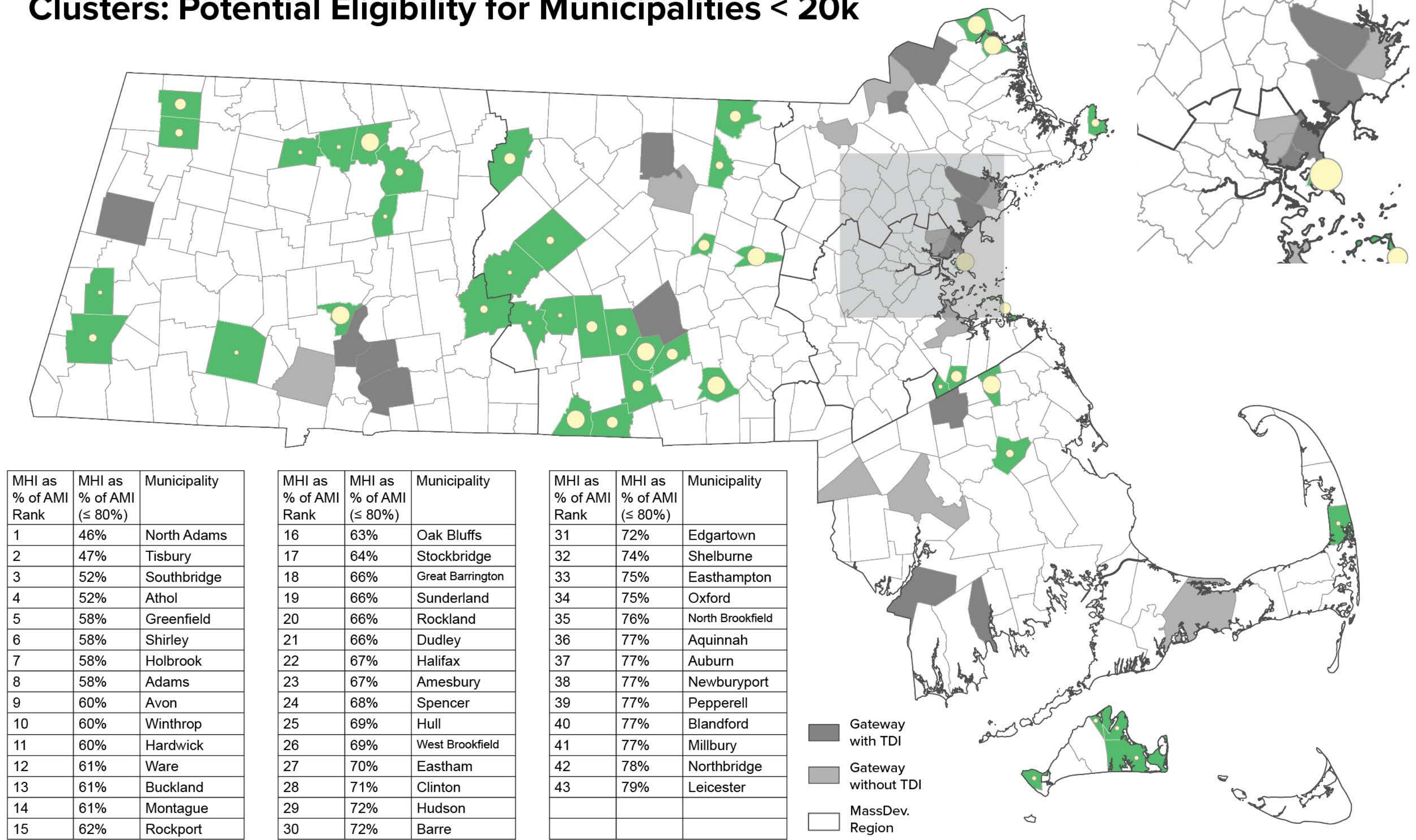
Municipalities < 20k

Clusters: Potential Eligibility for Municipalities < 20k

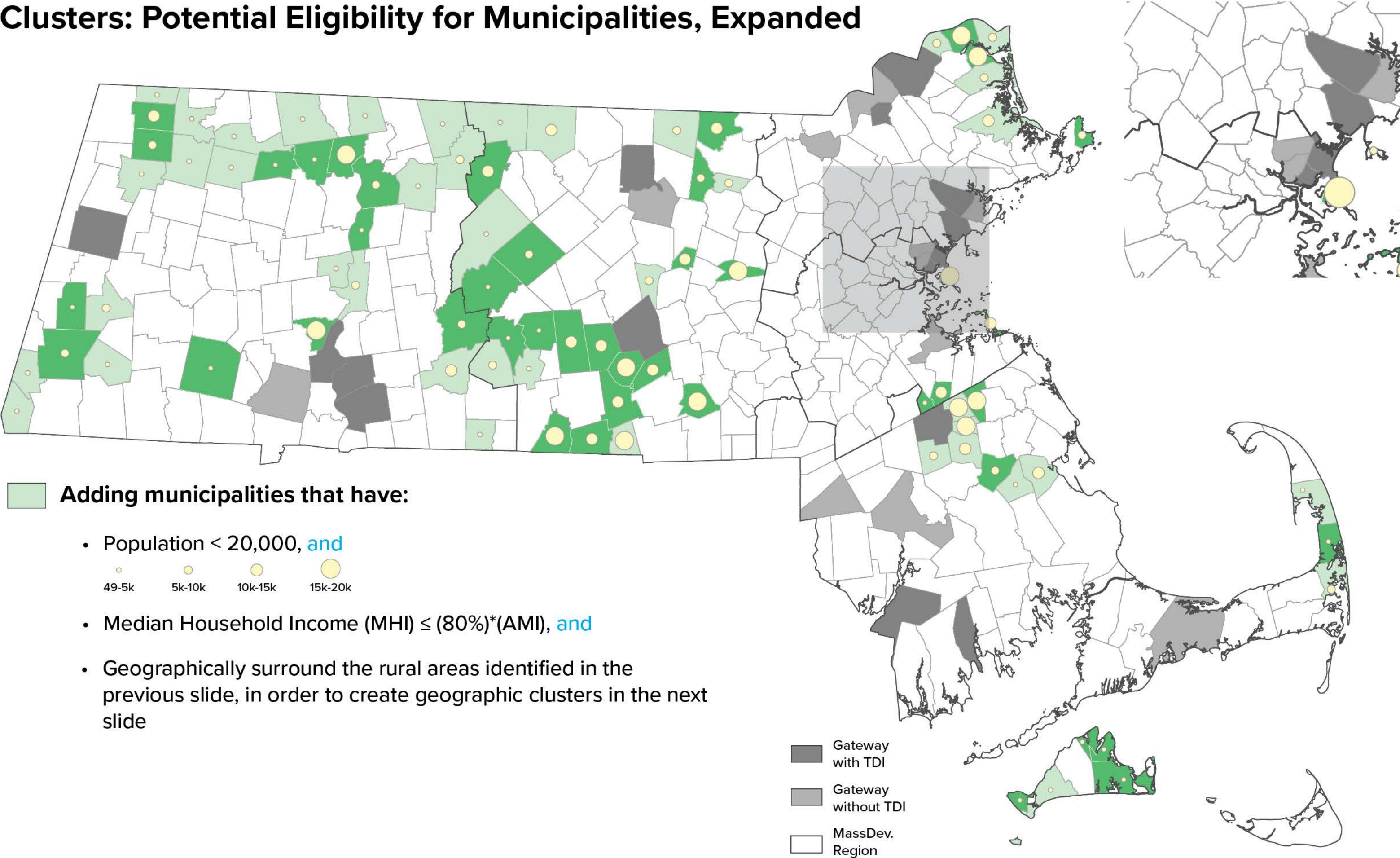


Potentially need further justification on using 80%*Statewide Avgs. for Foreign-Born and Non-White populations. Although, perhaps not, because these Racial/Ethnic Diversity metrics were not used at the Tract level, which is arguably the more relevant/important level of analysis.

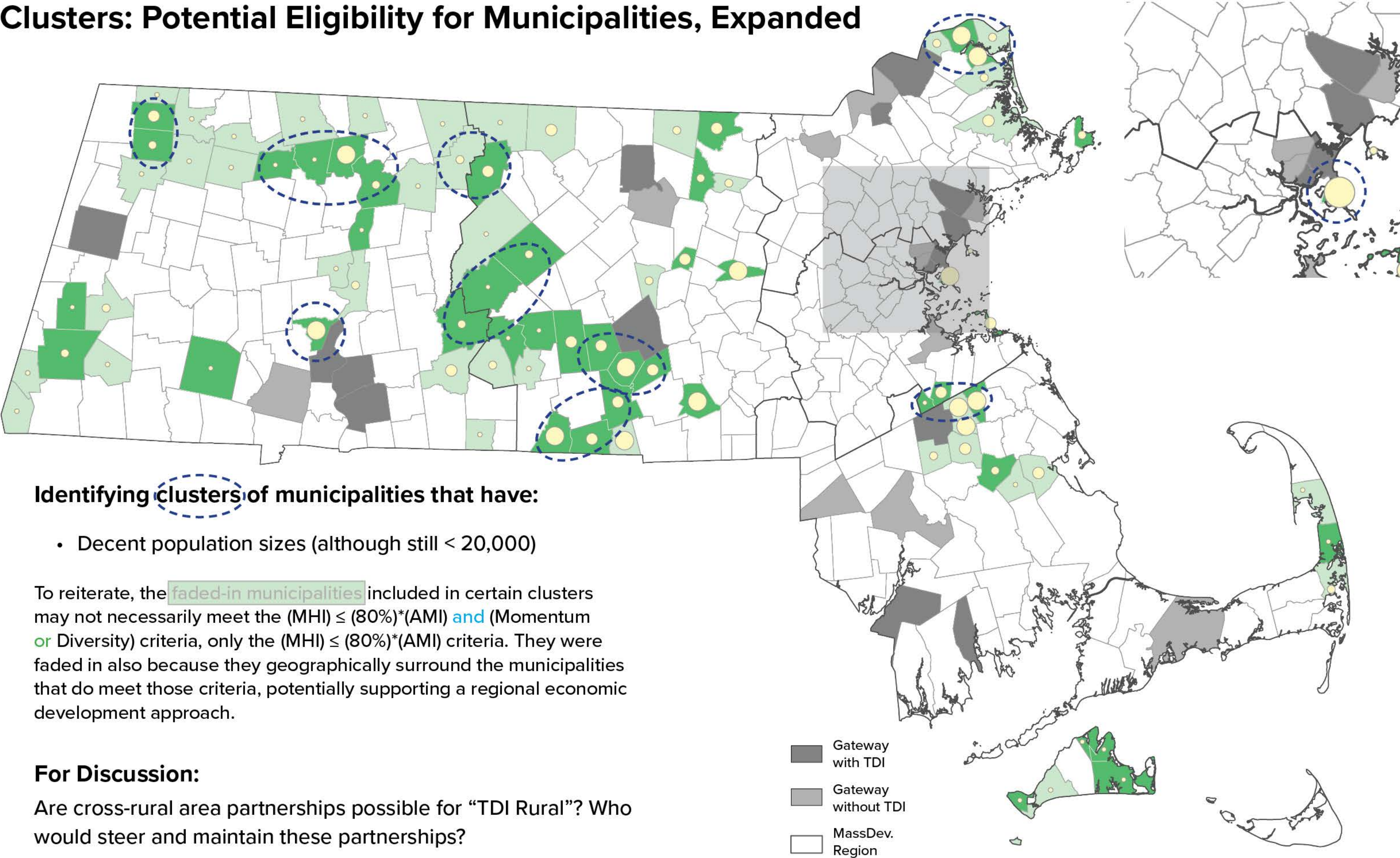
Clusters: Potential Eligibility for Municipalities < 20k



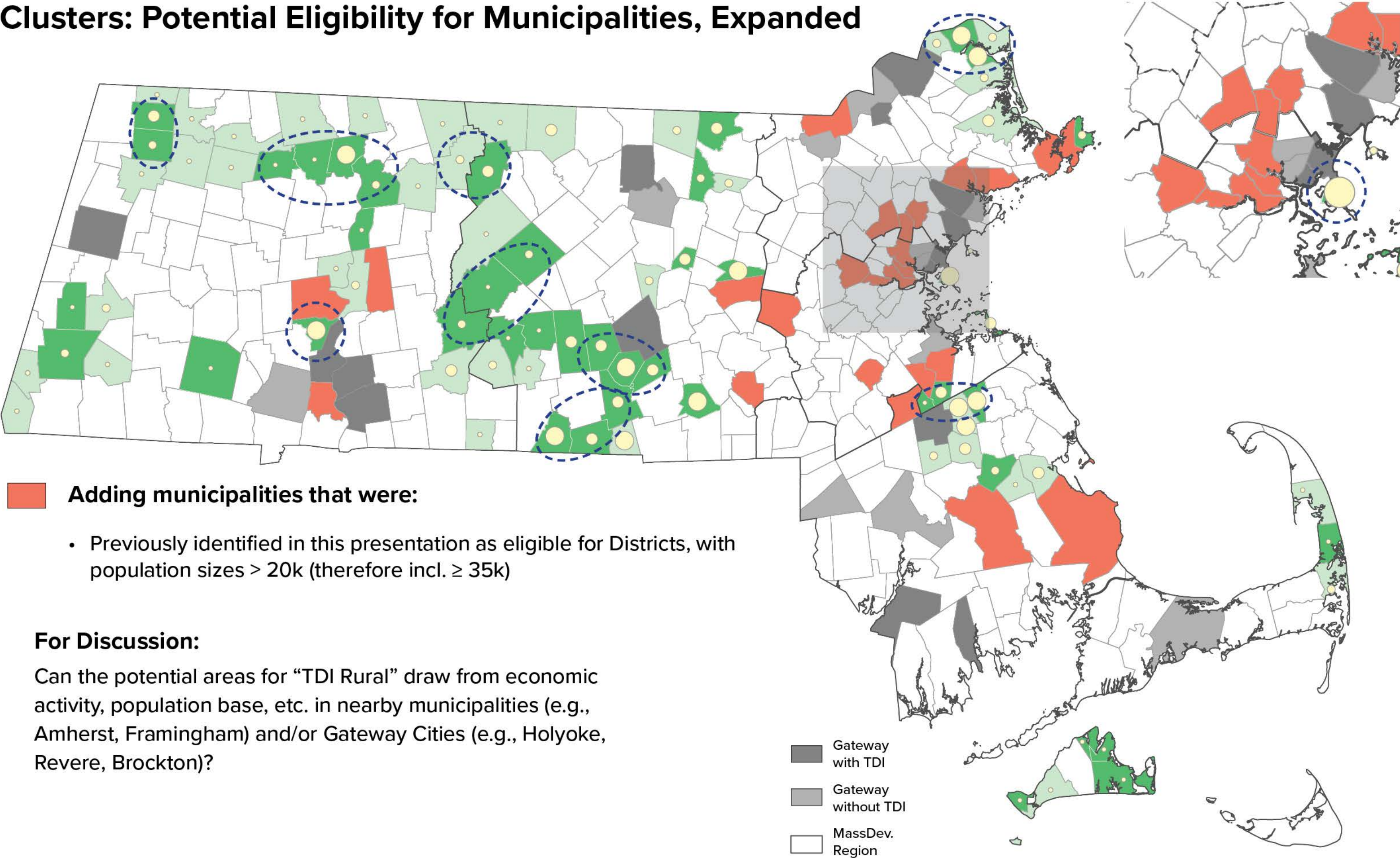
Clusters: Potential Eligibility for Municipalities, Expanded



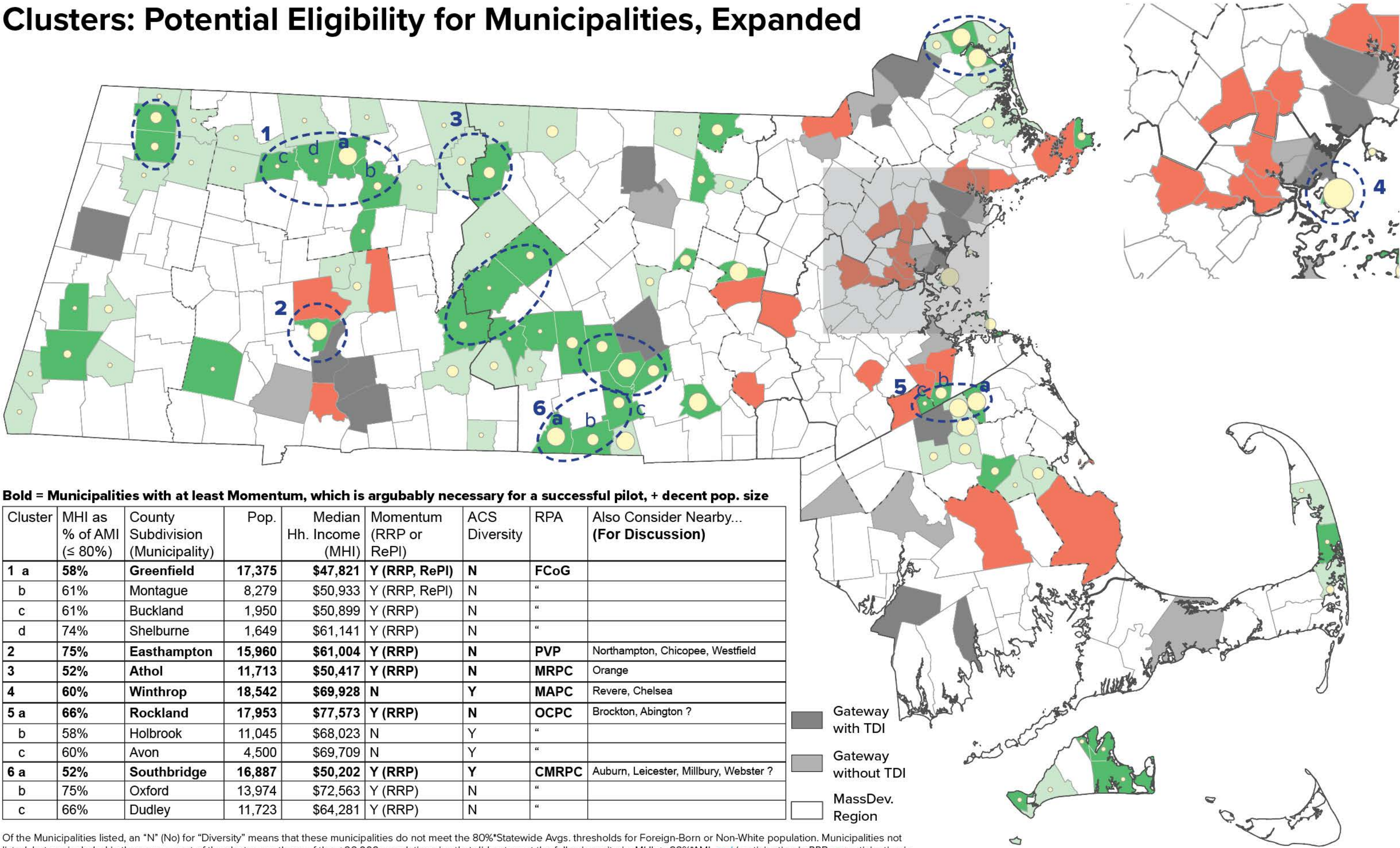
Clusters: Potential Eligibility for Municipalities, Expanded



Clusters: Potential Eligibility for Municipalities, Expanded

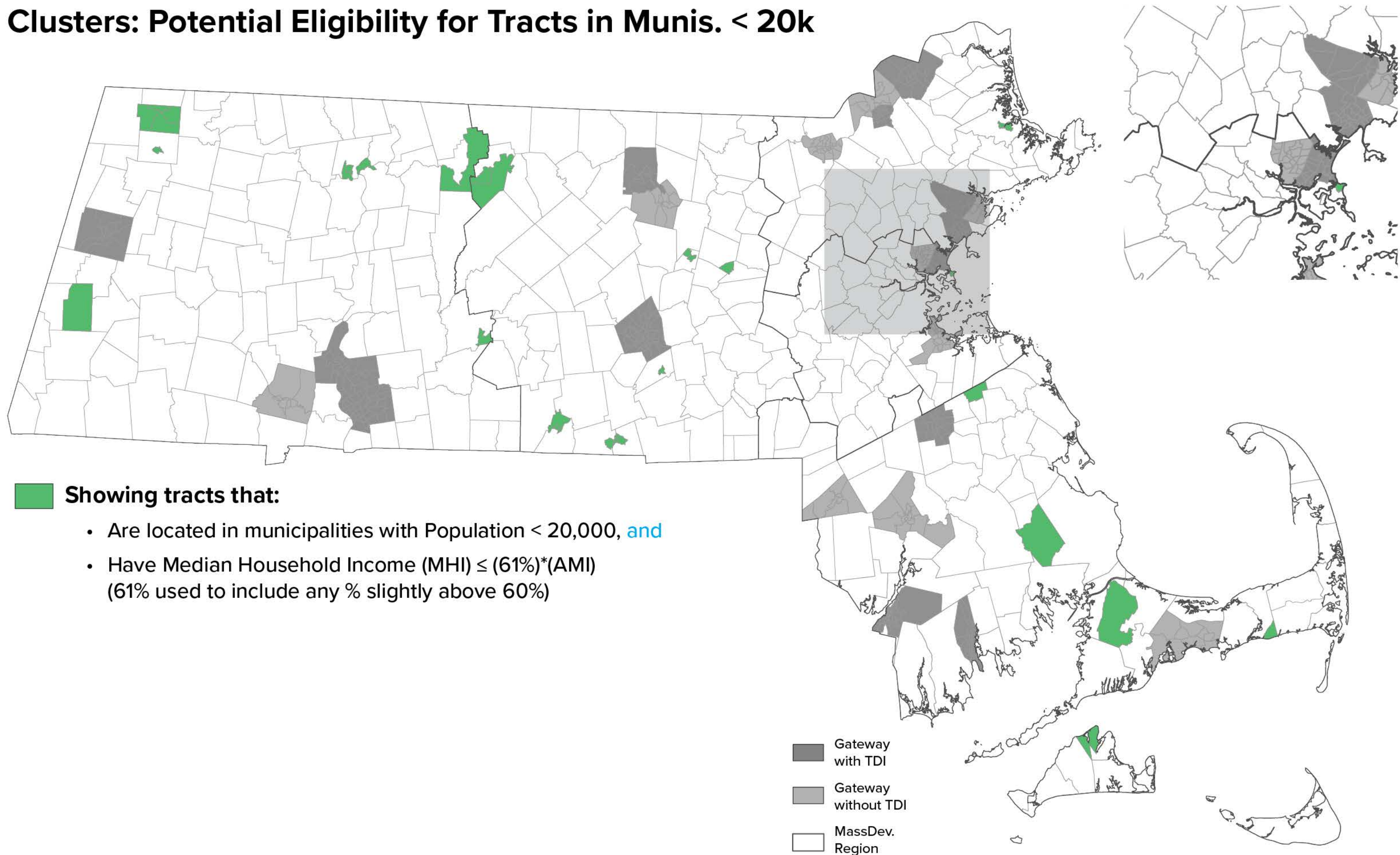


Clusters: Potential Eligibility for Municipalities, Expanded

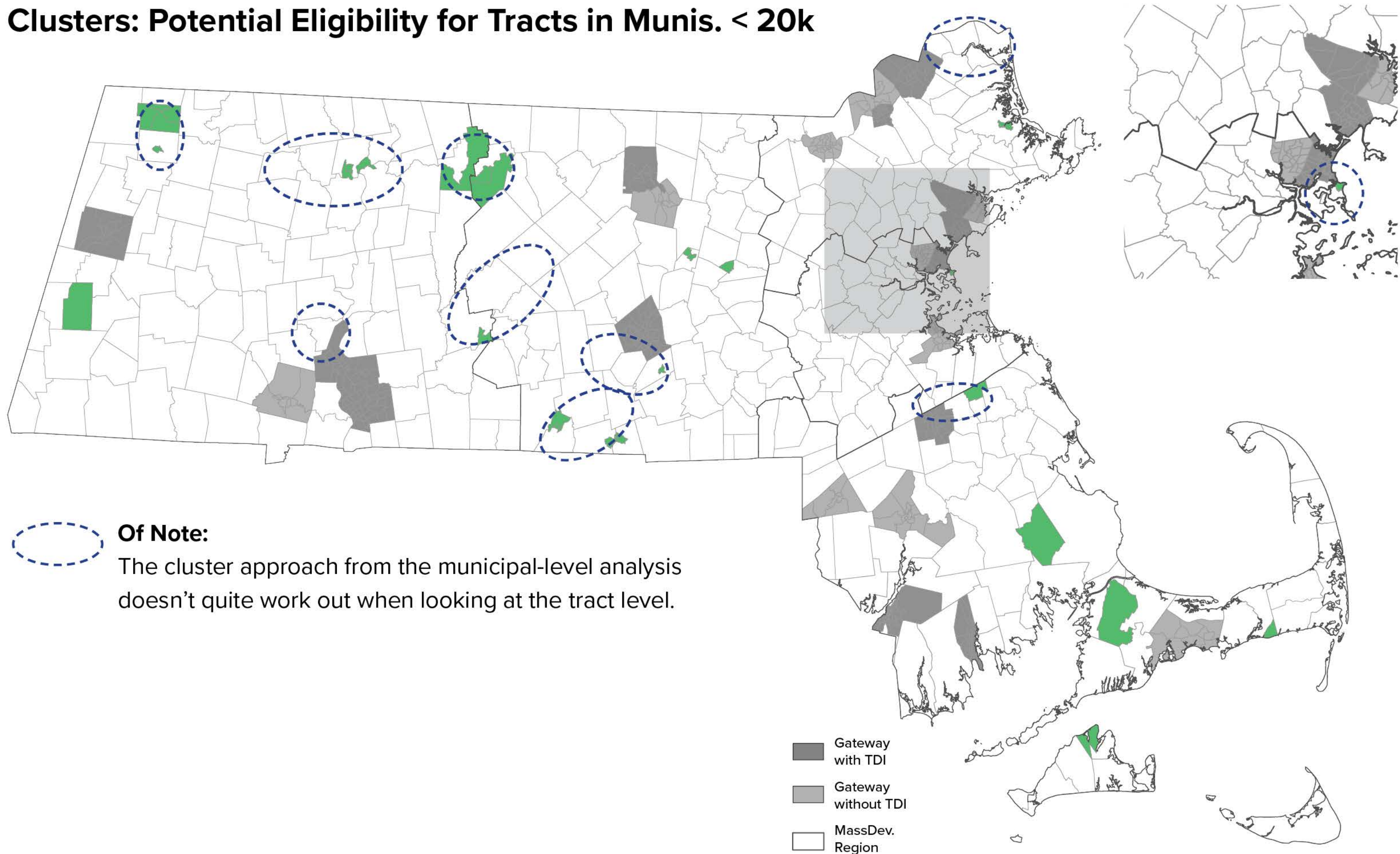


Of the Municipalities listed, an "N" (No) for "Diversity" means that these municipalities do not meet the 80%*Statewide Avgs. thresholds for Foreign-Born or Non-White population. Municipalities not listed, but are included in the map as part of the cluster, are those of the < 20,000 population size that did not meet the following criteria: MHI ≤ 80%*AMI, and (participation in RRP, or participation in RePI, or Diversity in Foreign-Born population or Diversity in Non-White population [using the same thresholds of Foreign-Born: 80% of MA's 16.8% = 13.4%, Non-White: 80% of MA's 28.4% = 22.7%, as with the ≥ 20,000 municipalities]). Some other clusters that were not called out in the Sample Results are ones that seemed to have less potential based on anecdotal/first impressions.

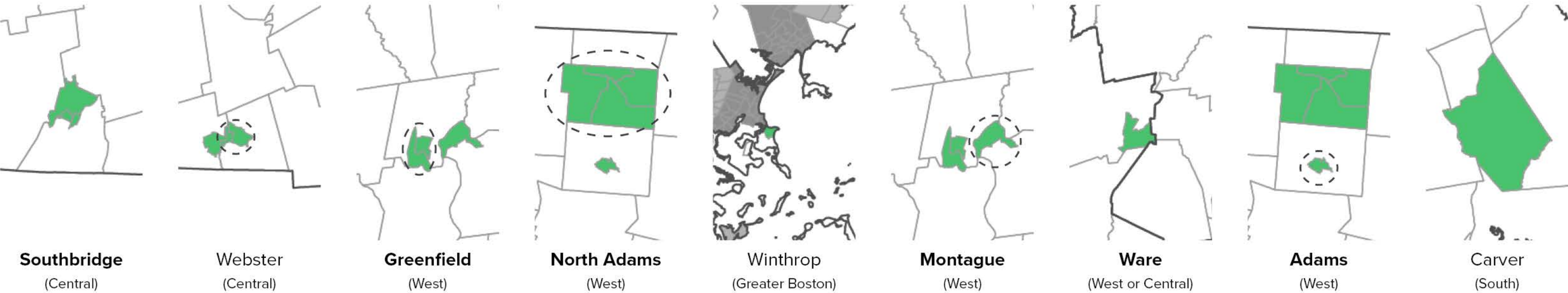
Clusters: Potential Eligibility for Tracts in Munis. < 20k



Clusters: Potential Eligibility for Tracts in Munis. < 20k



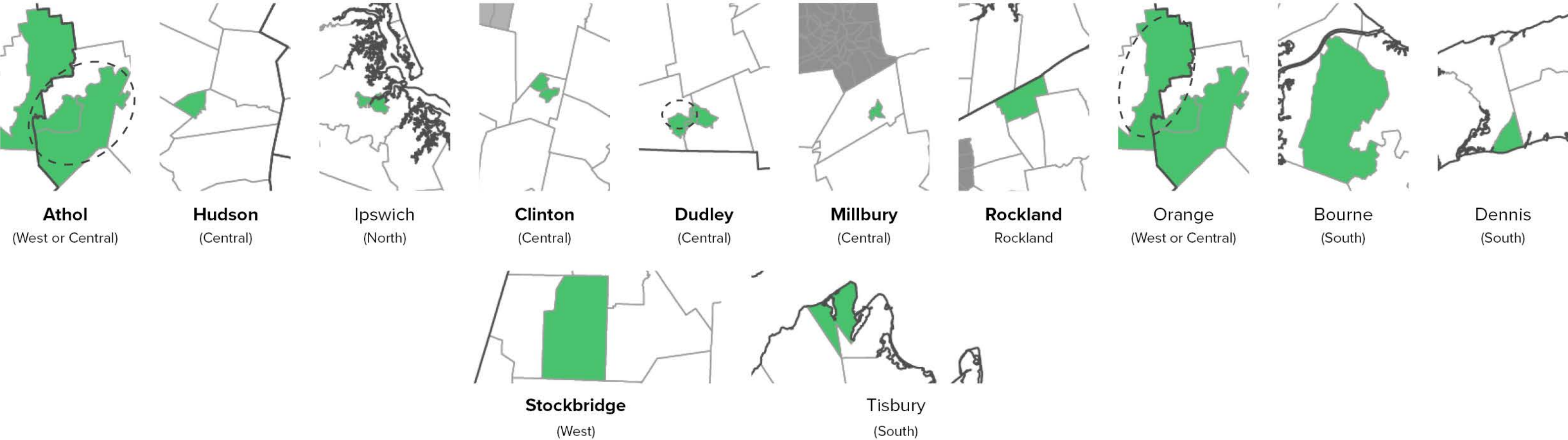
Clusters: Potential Eligibility for Tracts in Munis. < 20k (Chart 1 of 2)



Bold = Tracts in municipalities with at least Momentum, which is arguably necessary for a successful pilot

Municipality Info			Tract Info										Municipality + Tract Info
Municipality (1-9 of 22)	Muni. Pop.	Municipality Momentum	Tract	MHI as % of AMI	Median Hh. Income (MHI)	Oppor-tunity Zone?	NMTC?	PoC (inc. Wht. H/L)	Black (inc. H/L)	H/L	For.-Born	Med. Age	Notes
Southbridge	16,887	Y (RRP)	757200	31%	\$29,583	N	Sev. Dis.	57%	5%	41%	3%	30	Tract 757100 has Southbridge Municipal Airport
			757300	36%	\$34,947	Y	Sev. Dis.	52%	7%	49%	4%	40	
			757100	52%	\$50,480	Y	Elig.	37%	2%	36%	4%	34	
Webster	16,973	N	754300	38%	\$36,650	N	Sev. Dis.	31%	6%	21%	11%	35	
			754200	42%	\$40,417	Y	Sev. Dis.	26%	5%	15%	6%	42	
Greenfield	17,375	Y (RRP, RePI)	041400	39%	\$31,964	Y	Sev. Dis.	27%	8%	19%	3%	39	Across the river is Montague
			041300	48%	\$40,098	Y	Sev. Dis.	11%	2%	6%	5%	40	
North Adams	12,959	Y (RRP)	921300	39%	\$33,377	Y	Elig.	14%	4%	6%	6%	36	
			921400	43%	\$36,964	Y	Sev. Dis.	18%	0.7%	13%	2%	46	
			921500	53%	\$44,706	N	Sev. Dis.	6%	0.2%	4%	3%	44	
			935300	54%	\$45,913	N	Elig.	18%	1.0%	7%	5%	45	
Winthrop	18,542	N	180101	44%	\$51,953	N	Not Elig.	18%	2%	12%	13%	49	
Montague	8,279	Y (RRP, RePI)	040701	47%	\$38,528	Y	Sev. Dis.	16%	3%	9%	10%	43	Across the river is Greenfield
Ware	9,801	Y (RRP)	820102	48%	\$39,192	Y	Sev. Dis.	18%	2%	15%	7%	37	
Adams	8,125	Y (RRP)	922100	49%	\$41,302	Y	Elig.	8%	3%	2%	2%	45	
Carver	11,720	N	544200	50%	\$58,072	N	Elig.	6%	1%	3%	4%	49	

Clusters: Potential Eligibility for Tracts in Munis. < 20k (Chart 2 of 2)



Bold = Tracts in municipalities with at least Momentum, which is arguably necessary for a successful pilot

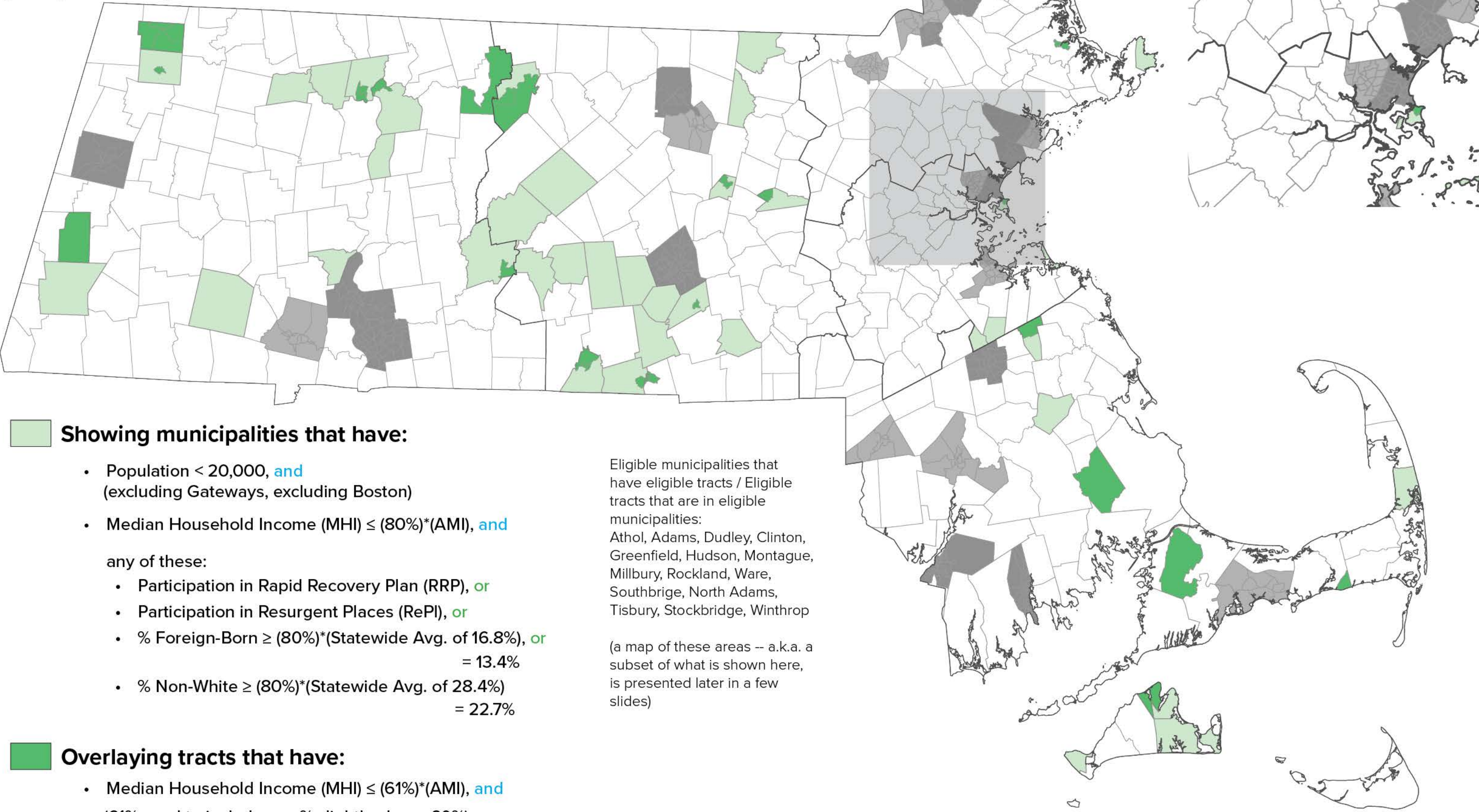
Municipality Info			Tract Info										Municipality + Tract Info	
Municipality (10-22 of 22)	Muni. Pop.	Municipality Momentum	Tract	MHI as % of AMI	Median Hh. Income (MHI)	Oppor-tunity Zone?	NMTC?	PoC (inc. Wht. H/L)	Black (inc. H/L)	H/L	For.-Born	Med. Age	Notes	
Athol	11,713	Y (RRP)	703300	51%	\$49,592	N	Not Elig.	6%	0.7%	3%	2%	44	Tract 703200 is not listed here but is an Opp. Zone	
			703100	56%	\$54,156	Y	Sev. Dis.	6%	1%	3%	2%	44		
Hudson	19,887	Y (RRP)	322300	54%	\$63,643	N	Not Elig.	14%	2%	7%	13%	44		
Ipswich	13,963	N	223200	56%	\$65,298	N	Not Elig.	9%	1.4%	4%	8%	45		
Clinton	13,935	Y (RRP)	716300	57%	\$54,872	Y	Not Elig.	30%	8%	25%	16%	35		
			716200	58%	\$56,071	Y	Eligible	25%	3%	18%	16%	38		
Dudley	11,723	Y (RRP)	755100	57%	\$55,195	N	Eligible	17%	1%	10%	7%	41		
Millbury	13,732	Y (RRP)	737200	57%	\$55,368	N	Eligible	10%	1%	6%	3%	39		
Rockland	17,953	Y (RRP)	502200	57%	\$67,019	Y	Eligible	5%	0.1%	1%	5%	48		
Orange	7,644	N	040502	58%	\$47,768	Y	Sev. Dis.	3%	0.7%	2%	3%	48		
Bourne	19,831	N	014100	59%	\$53,031	Y	Sev. Dis.	24%	6%	13%	6%	25	Fairly young population, and more racial/ethnic diversity in Bourne; Tract spans two municipalities	
Sandwich	20,286	N												
Dennis	13,939	N	011600	60.5%	\$54,063	Y	Sev. Dis.	17%	11%	5%	11%	48		
Stockbridge	1,795	Y (RePI)	924100	51%	\$43,578	N	Not Elig.	12%	5%	3%	9%	60	37% in this tract is Over 65; kind of near Pittsfield (Gateway)	
Tisbury	4,107	N	200100	49%	\$51,456	N	Sev. Dis.	15%	12%	1%	16%	46		

CLUSTERS

Summary

Municipalities < 20k

Clusters: Potential Eligibility for Munis. + Tracts < 20k (Superset)

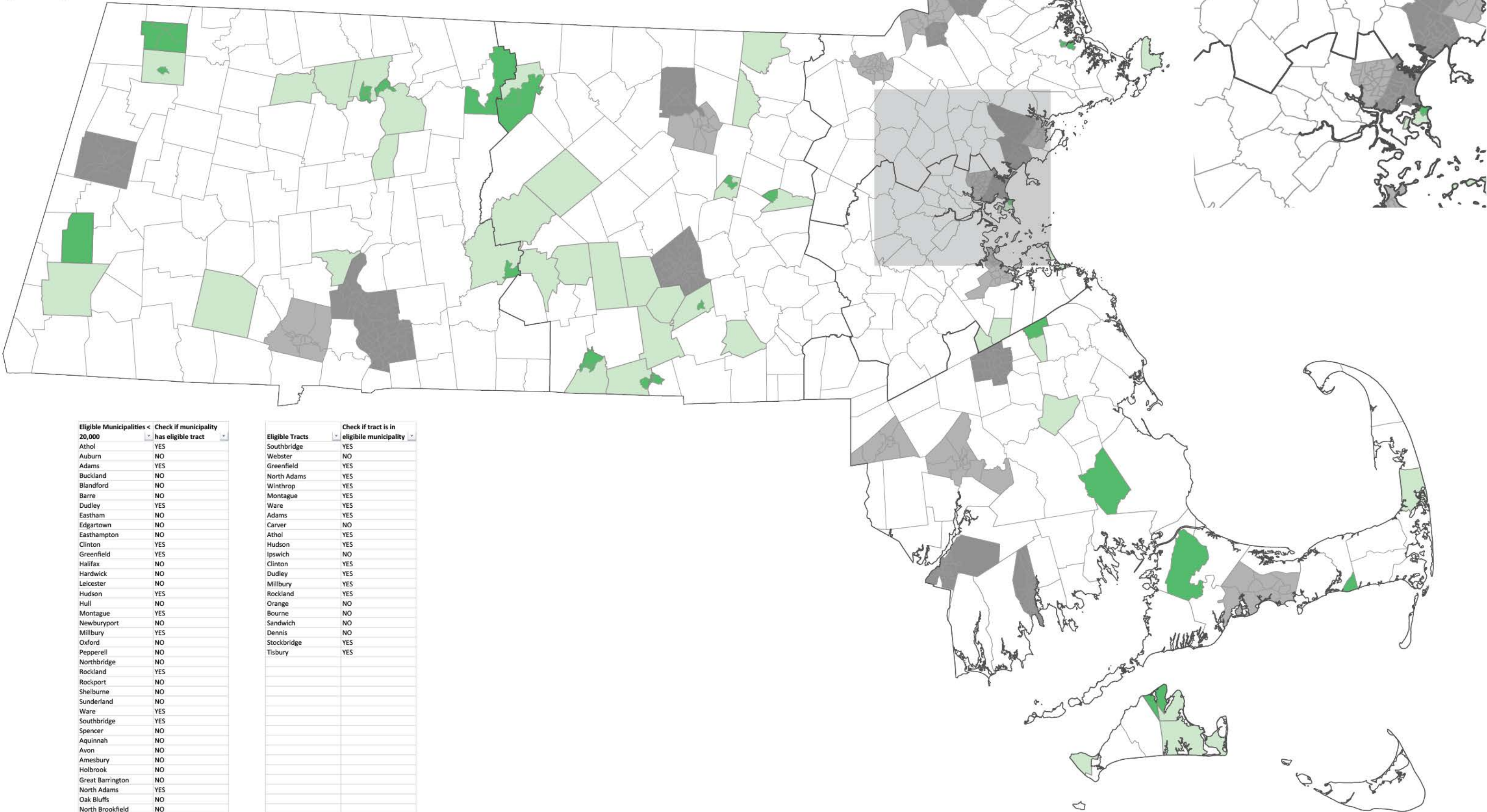


-  Showing municipalities that have:
- Population < 20,000, **and** (excluding Gateways, excluding Boston)
 - Median Household Income (MHI) $\leq (80\%)(AMI)$, **and** any of these:
 - Participation in Rapid Recovery Plan (RRP), **or**
 - Participation in Resurgent Places (RePI), **or**
 - % Foreign-Born $\geq (80\%)(\text{Statewide Avg. of } 16.8\%)$, **or** = 13.4%
 - % Non-White $\geq (80\%)(\text{Statewide Avg. of } 28.4\%)$ = 22.7%

-  Overlaying tracts that have:
- Median Household Income (MHI) $\leq (61\%)(AMI)$, **and** (61% used to include any % slightly above 60%)

Eligible municipalities that have eligible tracts / Eligible tracts that are in eligible municipalities:
Athol, Adams, Dudley, Clinton, Greenfield, Hudson, Montague, Millbury, Rockland, Ware, Southbrige, North Adams, Tisbury, Stockbridge, Winthrop

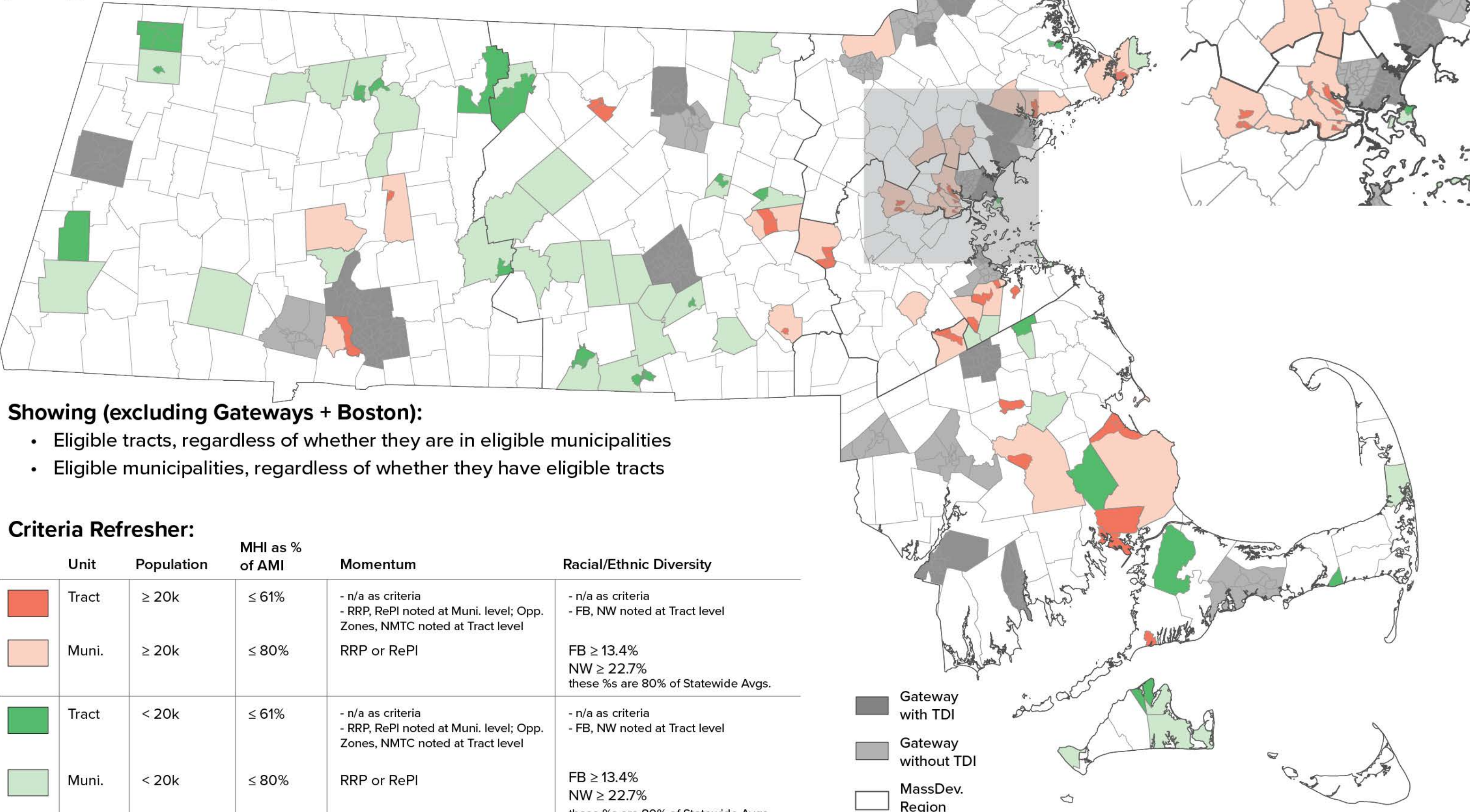
(a map of these areas -- a.k.a. a subset of what is shown here, is presented later in a few slides)

[illegible]

CLUSTERS + DISTRICTS

**Cluster Superset + District Superset
= Mega-Superset**

Clusters + Districts: Potential Muni. + Tract Eligibility (Mega-Superset)



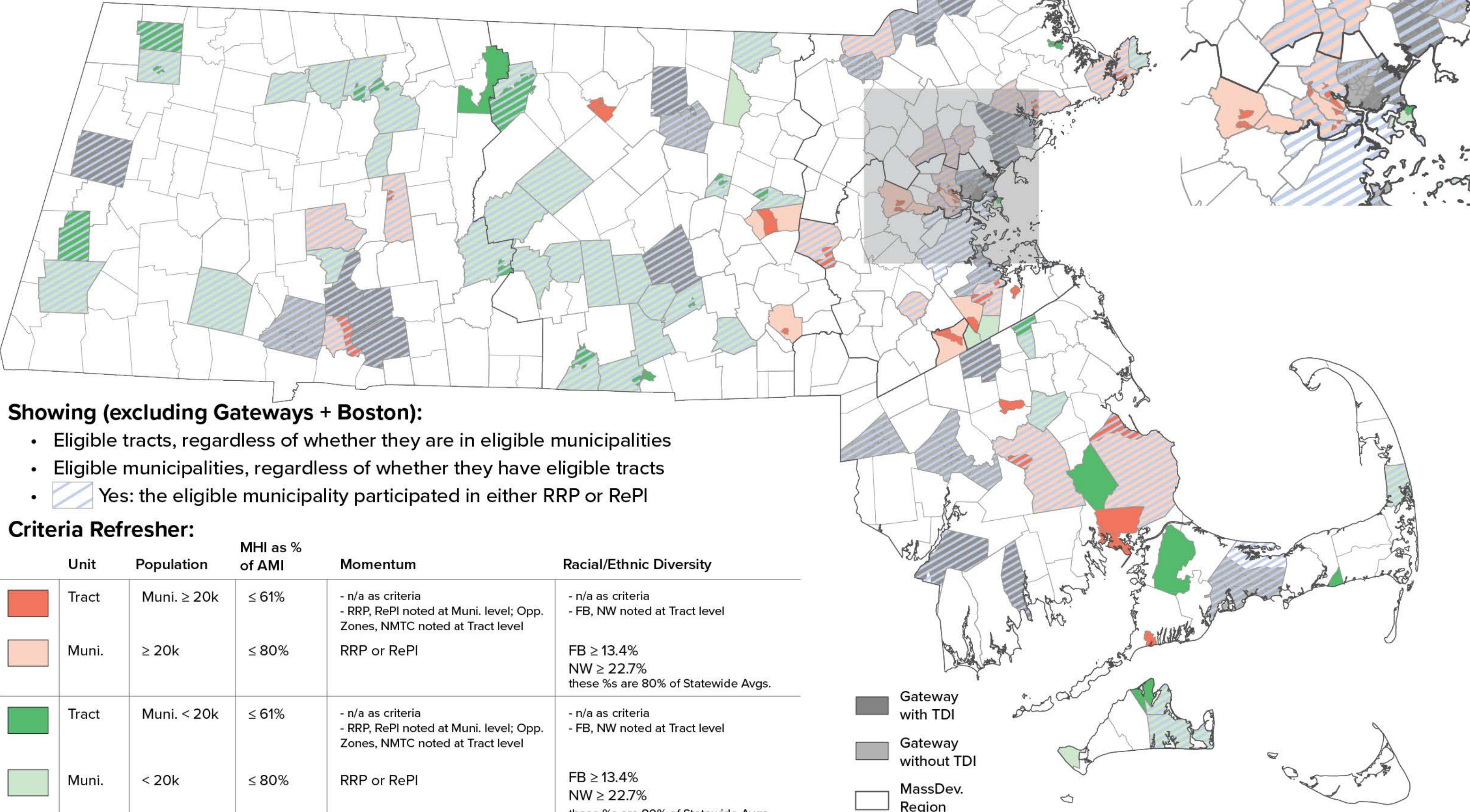
Showing (excluding Gateways + Boston):

- Eligible tracts, regardless of whether they are in eligible municipalities
- Eligible municipalities, regardless of whether they have eligible tracts

Criteria Refresher:

	Unit	Population	MHI as % of AMI	Momentum	Racial/Ethnic Diversity
	Tract	≥ 20k	≤ 61%	- n/a as criteria - RRP, RePI noted at Muni. level; Opp. Zones, NMTC noted at Tract level	- n/a as criteria - FB, NW noted at Tract level
	Muni.	≥ 20k	≤ 80%	RRP or RePI	FB ≥ 13.4% NW ≥ 22.7% these %s are 80% of Statewide Avgs.
	Tract	< 20k	≤ 61%	- n/a as criteria - RRP, RePI noted at Muni. level; Opp. Zones, NMTC noted at Tract level	- n/a as criteria - FB, NW noted at Tract level
	Muni.	< 20k	≤ 80%	RRP or RePI	FB ≥ 13.4% NW ≥ 22.7% these %s are 80% of Statewide Avgs.

Clusters + Districts: Potential Muni. + Tract Eligibility (Mega-Superset), w/ Momentum Overlaid



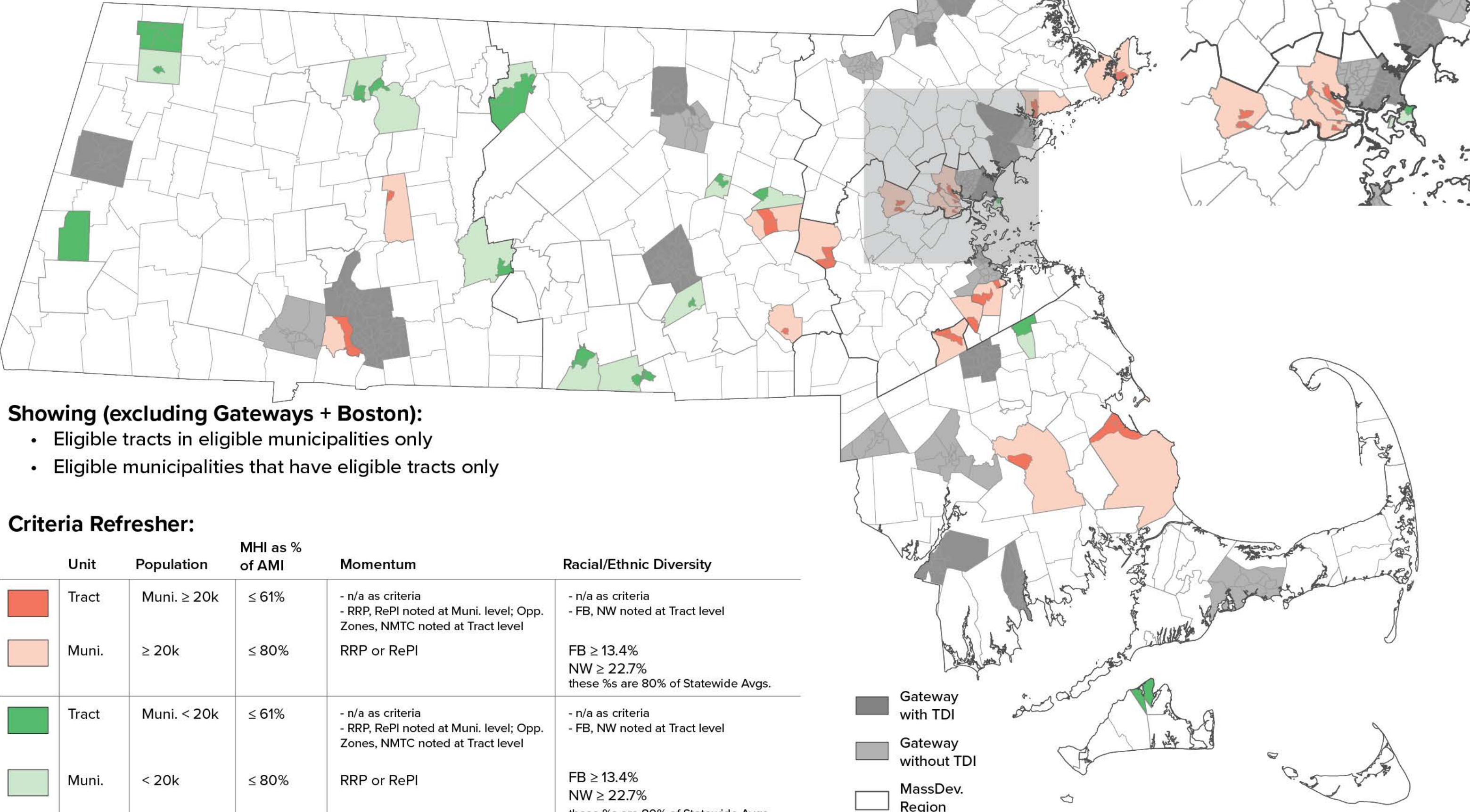
CLUSTERS + DISTRICTS

Summary

(a.k.a. Subset of previous section)

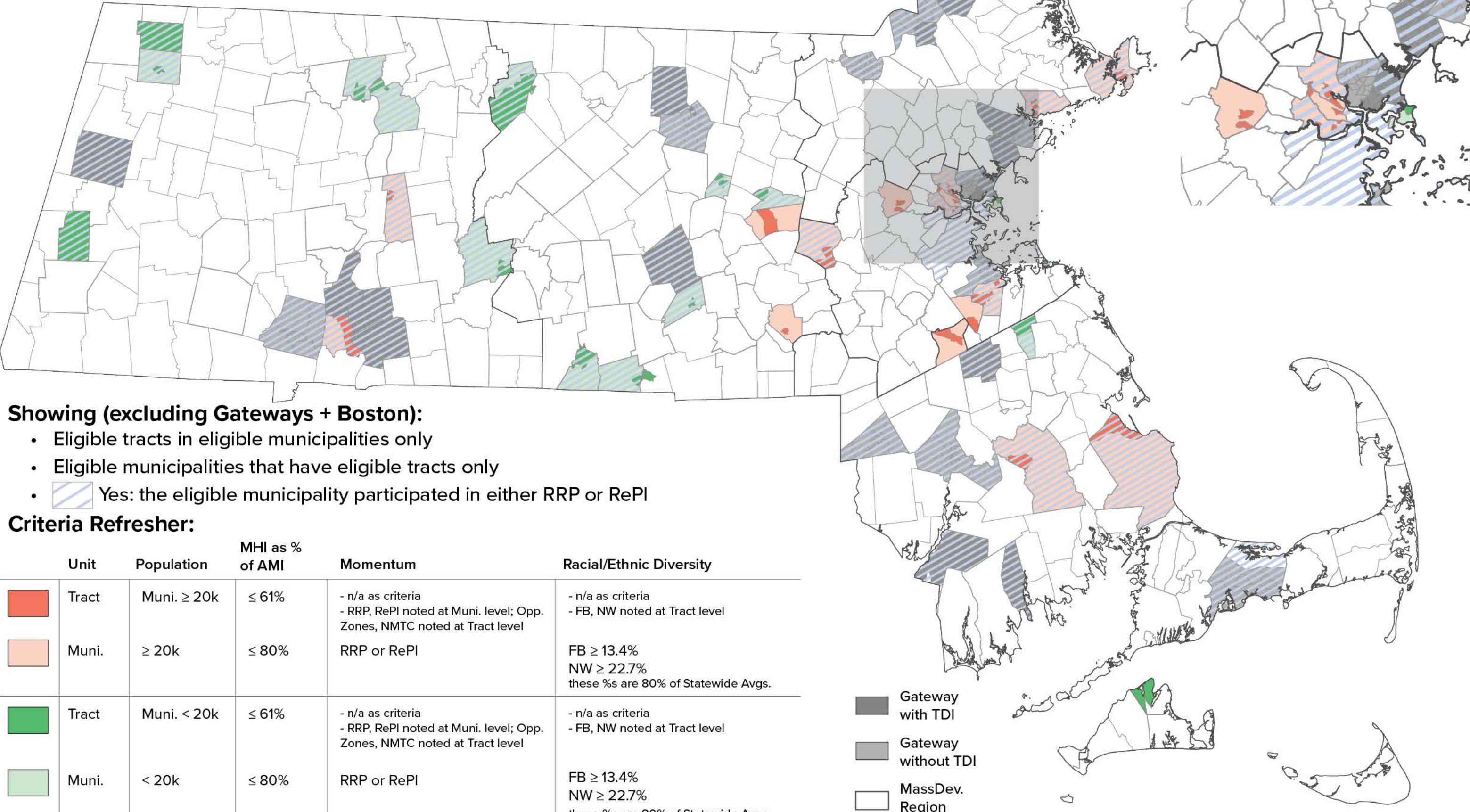
Summary: Potential MassDevelopment Service Area

a.k.a. Subset of the Mega-Superset “Clusters + Districts: Potential Muni. + Tract Eligibility”



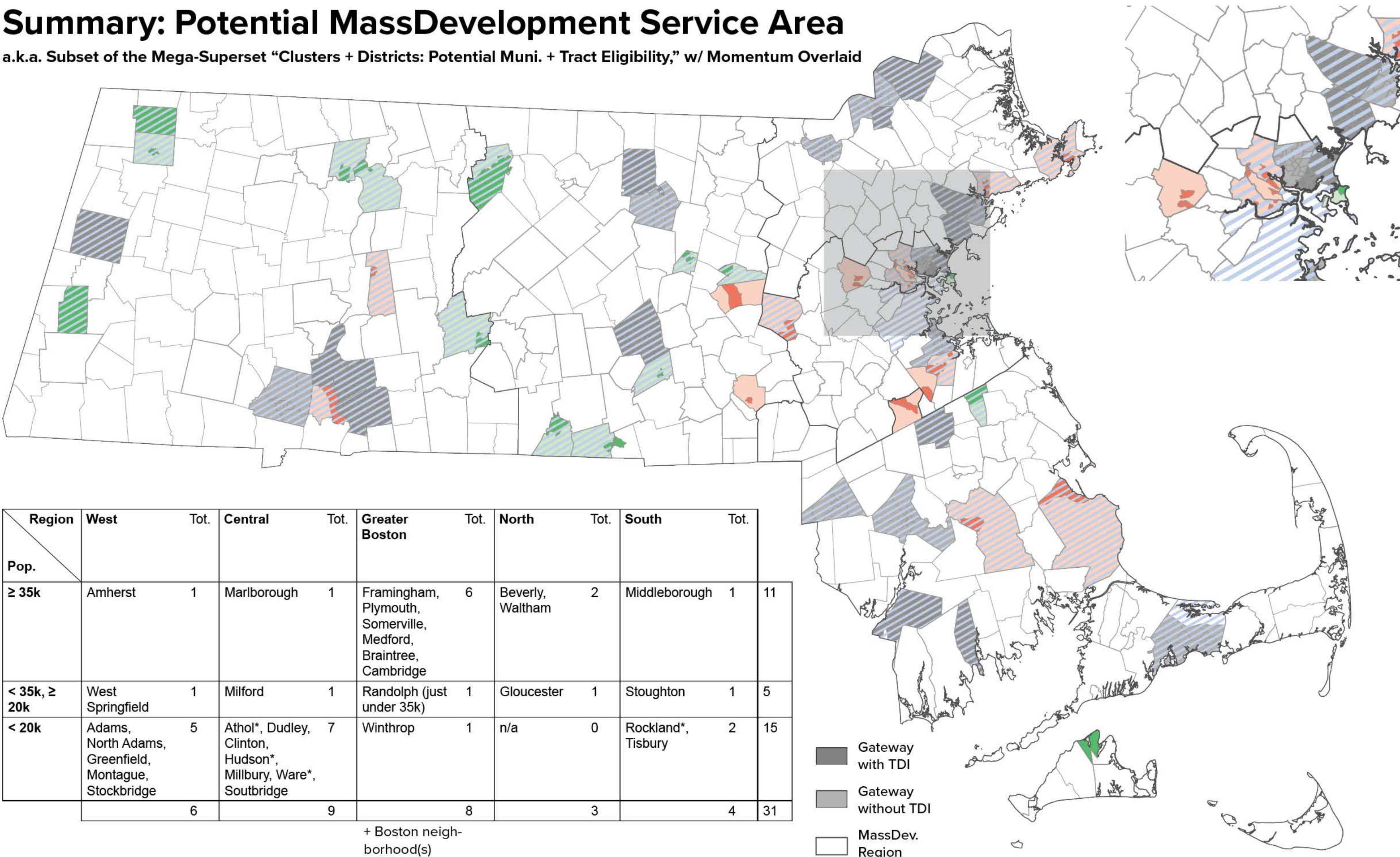
Summary: Potential MassDevelopment Service Area

a.k.a. Subset of the Mega-Superset “Clusters + Districts: Potential Muni. + Tract Eligibility,” w/ Momentum Overlaid



Summary: Potential MassDevelopment Service Area

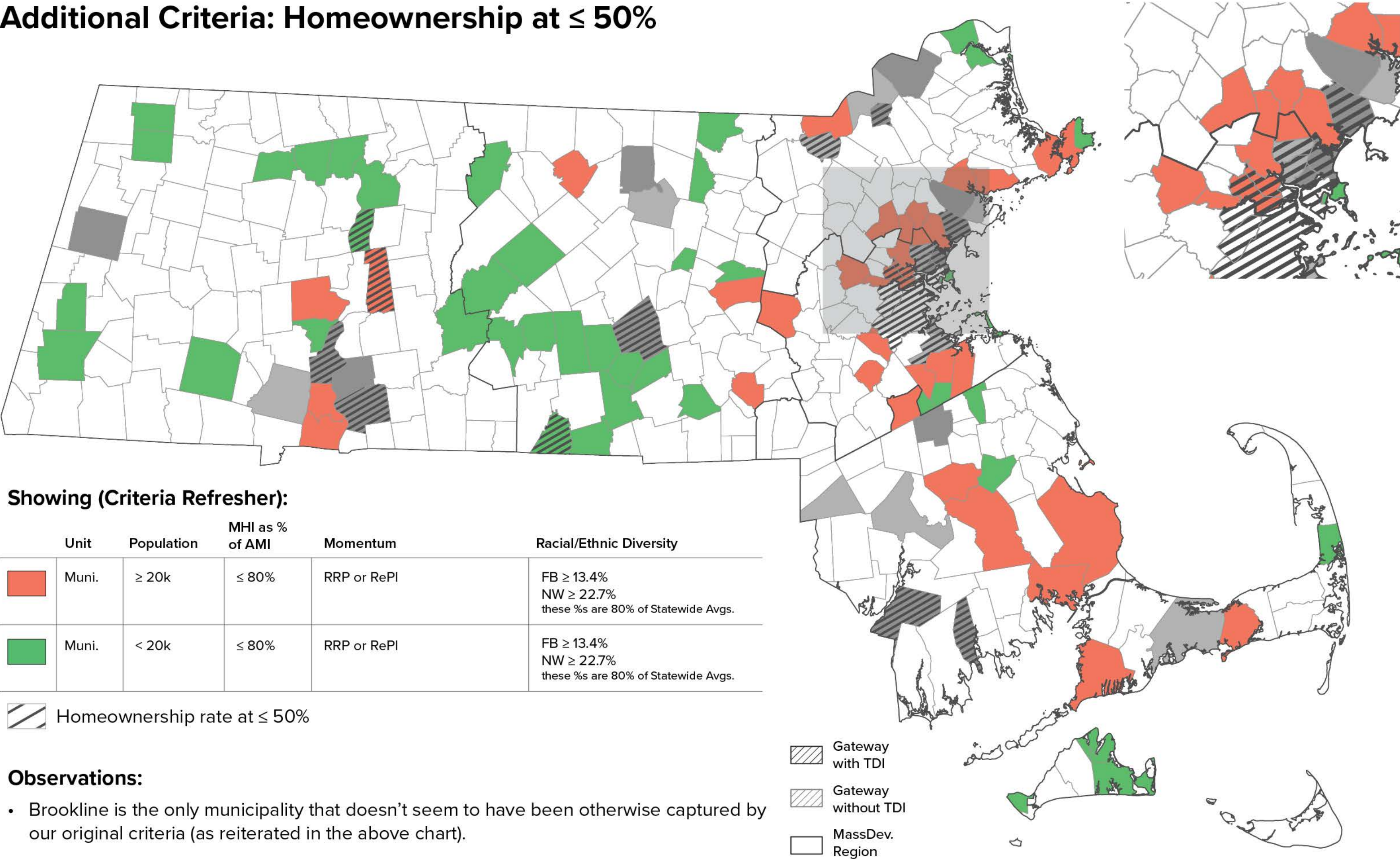
a.k.a. Subset of the Mega-Superset “Clusters + Districts: Potential Muni. + Tract Eligibility,” w/ Momentum Overlaid



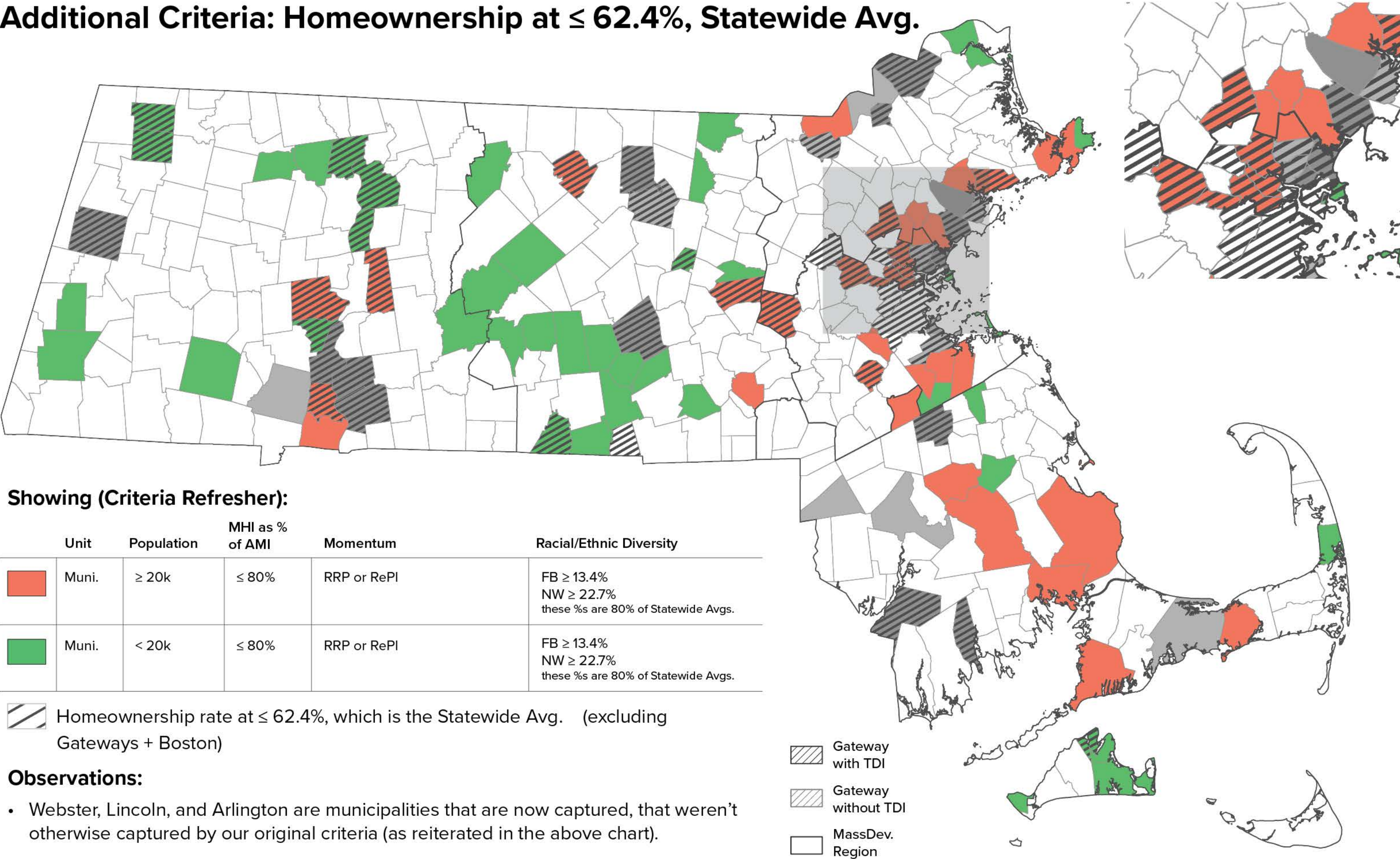
Adding to and/or Changing Criteria

(For Discussion)

Additional Criteria: Homeownership at ≤ 50%

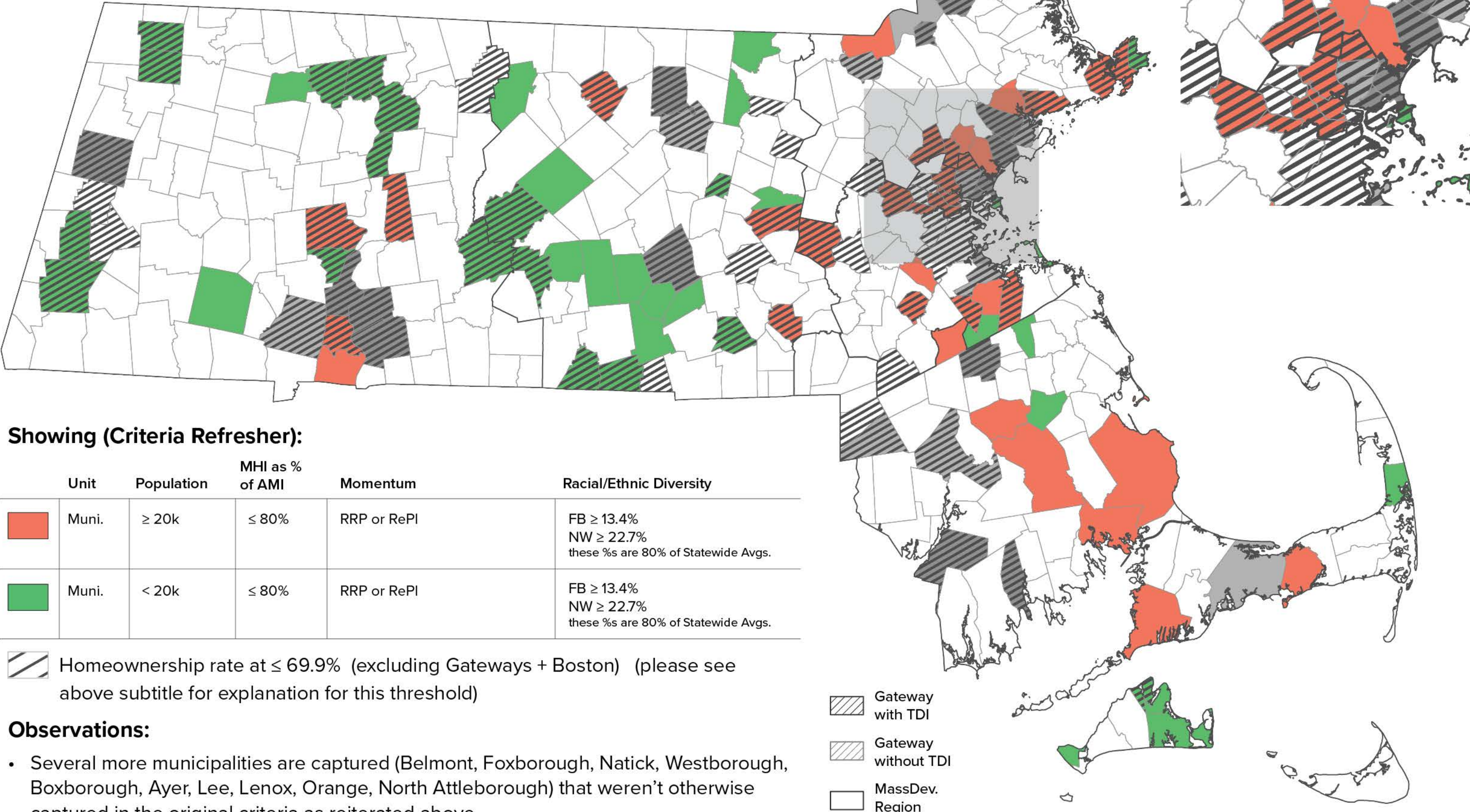


Additional Criteria: Homeownership at ≤ 62.4%, Statewide Avg.



Additional Criteria: Homeownership at ≤ 69.9%*

* Arriving at 69.9%: The Statewide Avg. for Homeownership is 62.38%. That means 37.62% are Renters. Take 80%*37.62% = 30.10%. Thus, we are looking for >= 30.10% Renters, which is the same as looking for ≤ 69.9% Homeowners.



Showing (Criteria Refresher):

	Unit	Population	MHI as % of AMI	Momentum	Racial/Ethnic Diversity
	Muni.	≥ 20k	≤ 80%	RRP or RePI	FB ≥ 13.4% NW ≥ 22.7% these %s are 80% of Statewide Avgs.
	Muni.	< 20k	≤ 80%	RRP or RePI	FB ≥ 13.4% NW ≥ 22.7% these %s are 80% of Statewide Avgs.

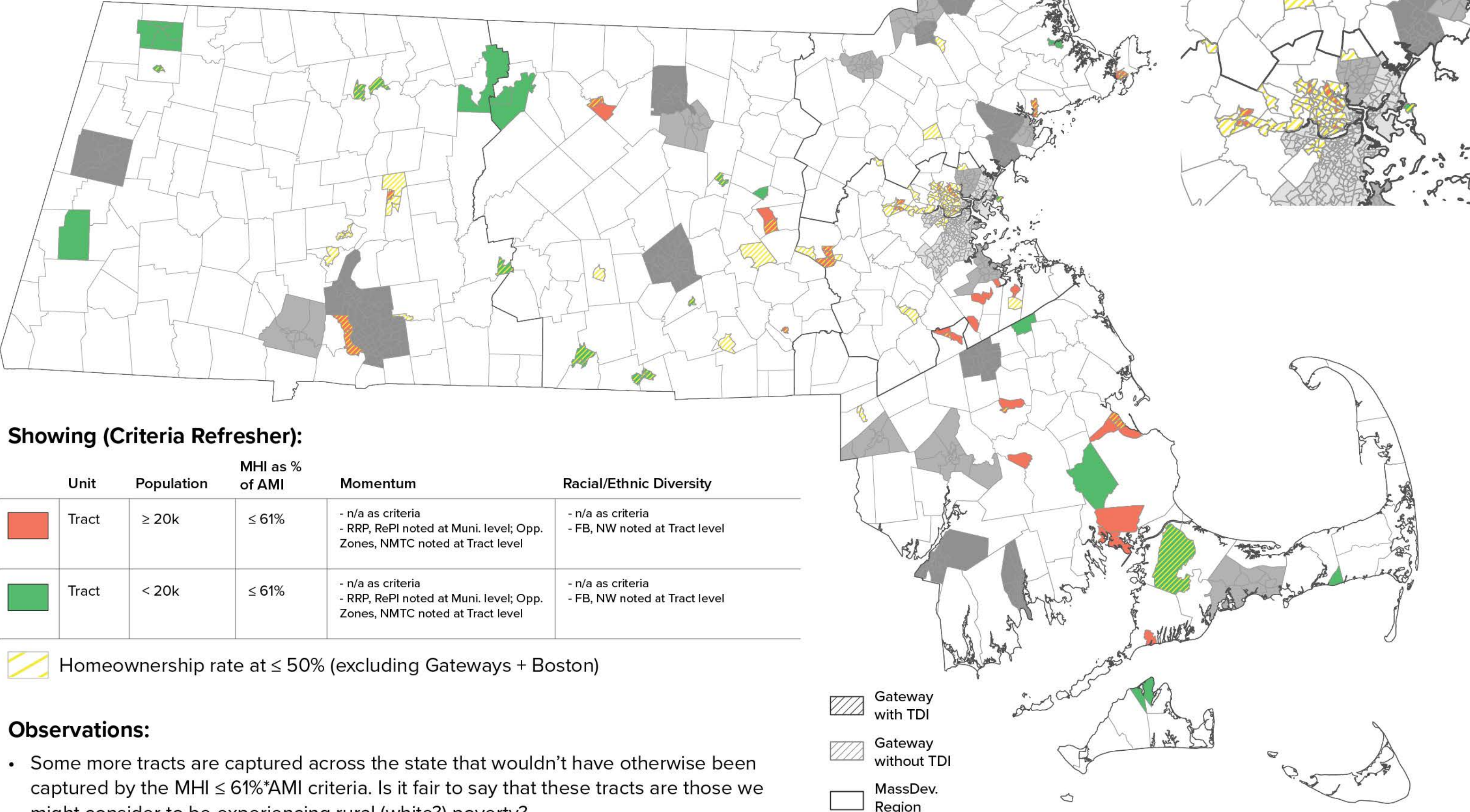
 Homeownership rate at ≤ 69.9% (excluding Gateways + Boston) (please see above subtitle for explanation for this threshold)

Observations:

- Several more municipalities are captured (Belmont, Foxborough, Natick, Westborough, Boxborough, Ayer, Lee, Lenox, Orange, North Attleborough) that weren't otherwise captured in the original criteria as reiterated above.

Additional (Contextual?) Criteria: Homeownership at ≤ 50%

Showing Homeownership %s at tract level for reference, though there could be discussion about making it a criteria. But recall that the only criteria used originally with regards to tracts is whether $MHI \leq 61\% \cdot AMI$.

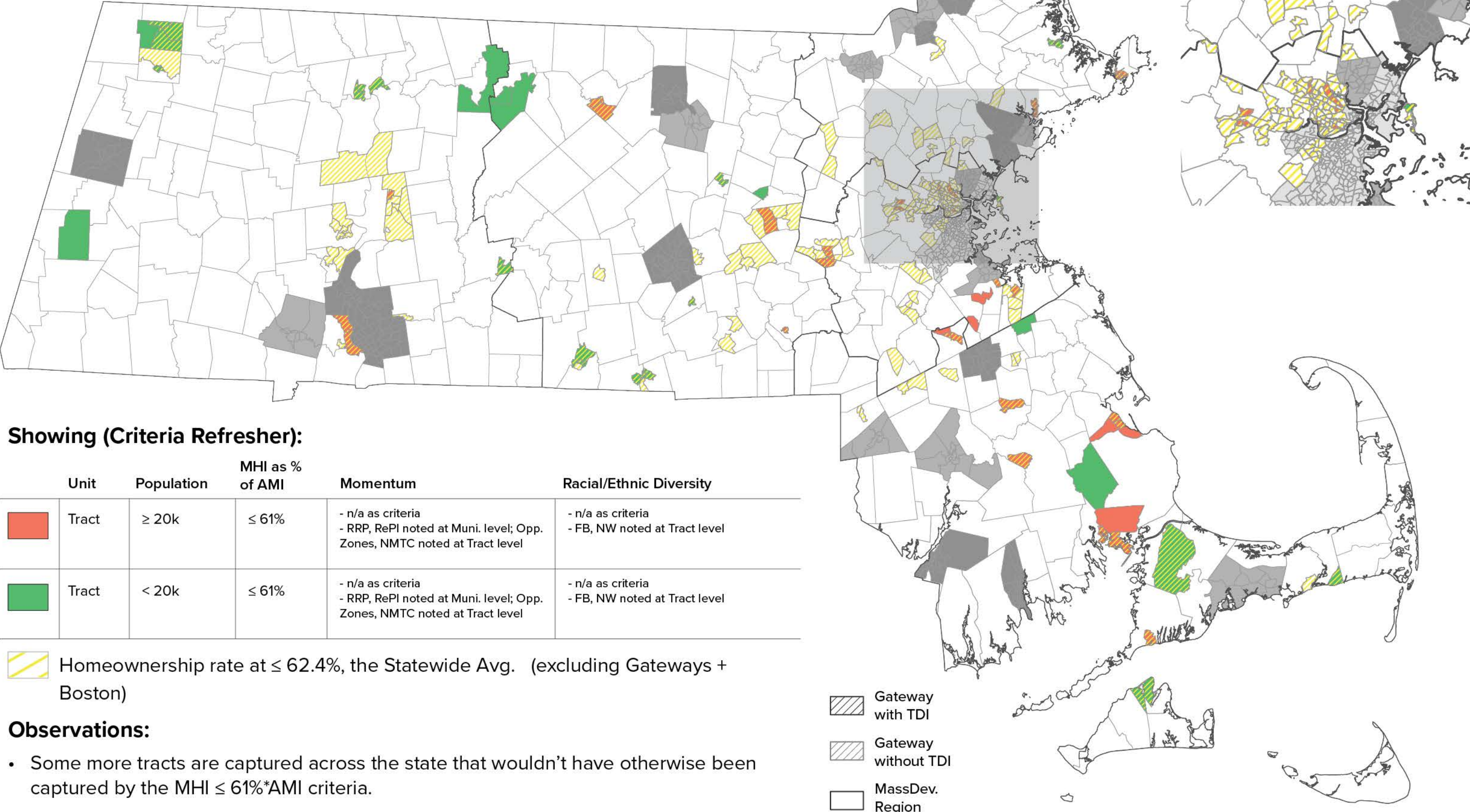


Observations:

- Some more tracts are captured across the state that wouldn't have otherwise been captured by the $MHI \leq 61\% \cdot AMI$ criteria. Is it fair to say that these tracts are those we might consider to be experiencing rural (white?) poverty?

Additional (Contextual?) Criteria: Homeownership at $\leq 62.4\%$, Statewide Avg.

Showing Homeownership %s at tract level for reference, though there could be discussion about making it a criteria.
But recall that the only criteria used originally with regards to tracts is whether $MHI \leq 61\% \text{AMI}$.

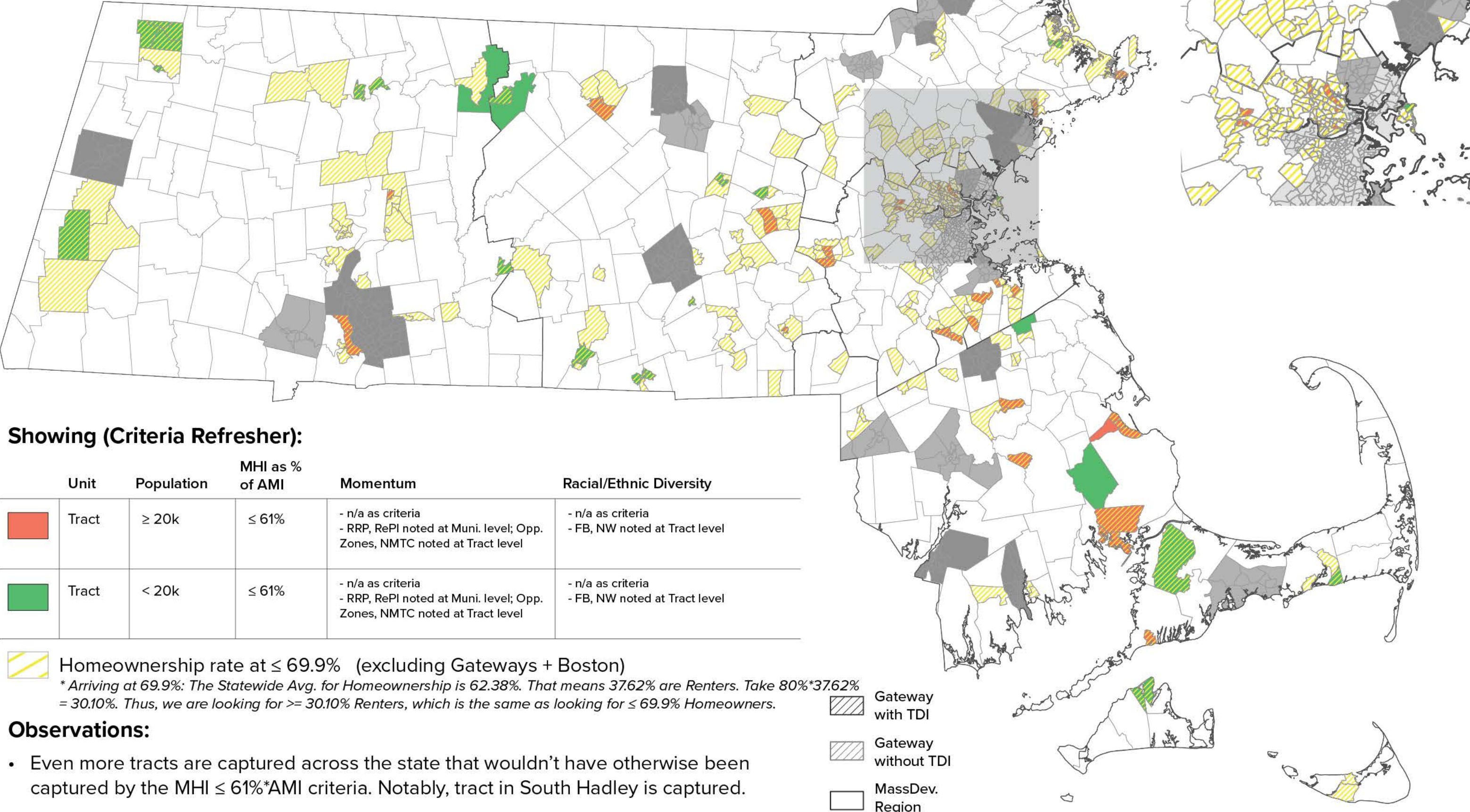


Observations:

- Some more tracts are captured across the state that wouldn't have otherwise been captured by the $MHI \leq 61\% \text{AMI}$ criteria.

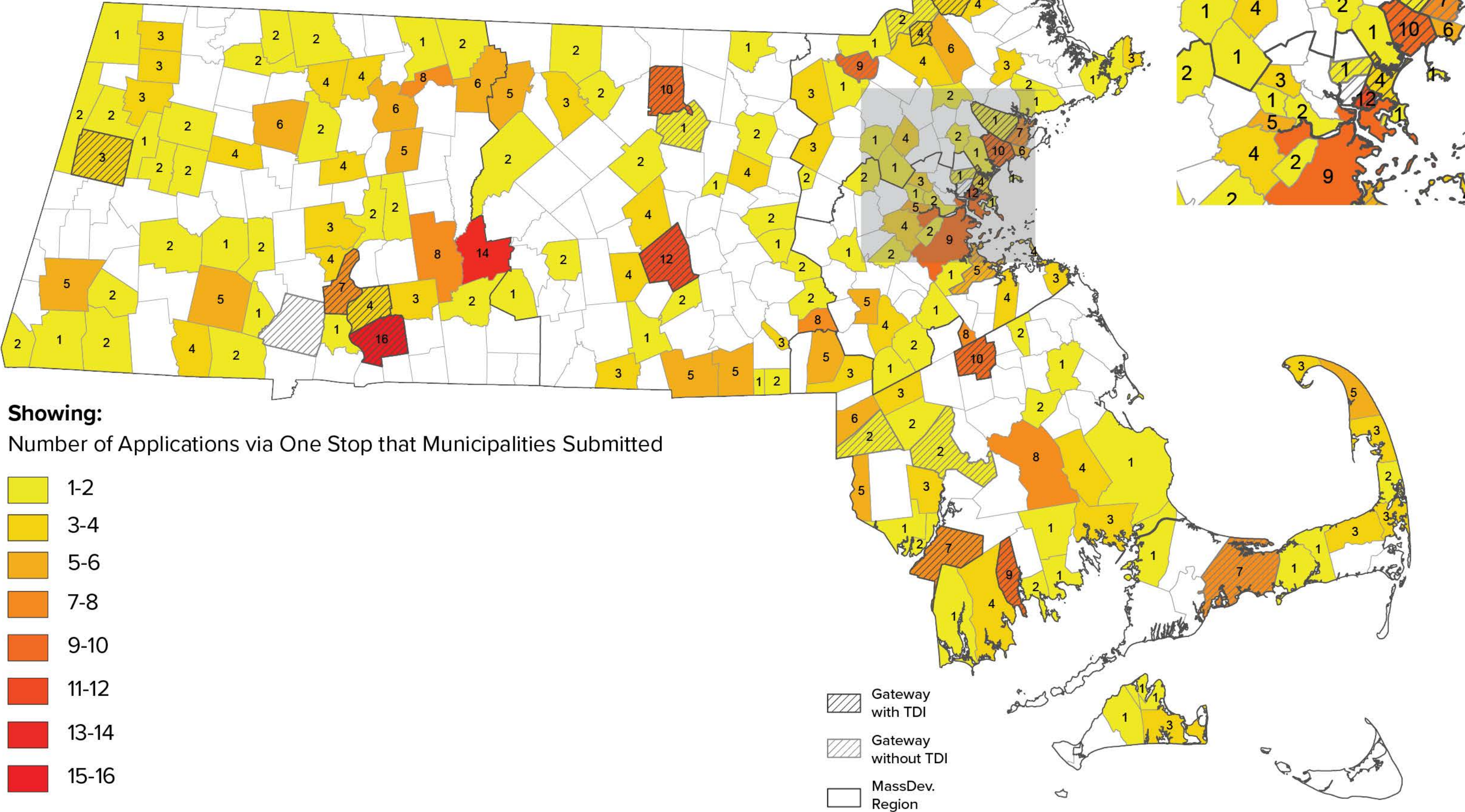
Additional (Contextual?) Criteria: Homeownership at ≤ 69.9%*

Showing Homeownership %s at tract level for reference, though there could be discussion about making it a criteria. But recall that the only criteria used originally with regards to tracts is whether $MHI \leq 61\% \cdot AMI$.



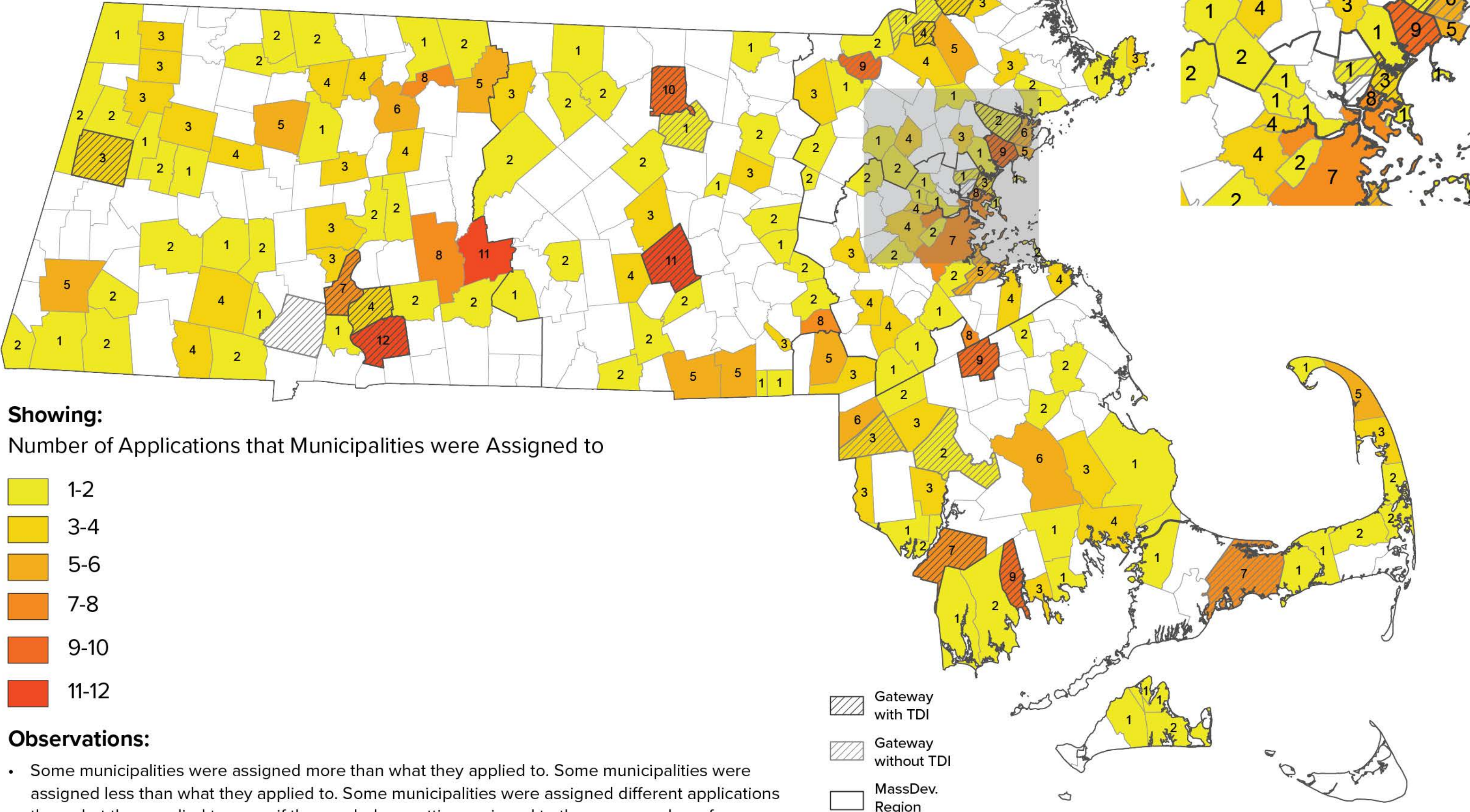
Additional Criteria: One Stop Application Data - Submitted

Could this be another indicator of Momentum, along with Rapid Recovery Plan (RRP) and/or Resurgent Places (RePI)?
Much more can be done with the data. This is only a “heat map” tallying no. of applications **submitted**, by municipality.



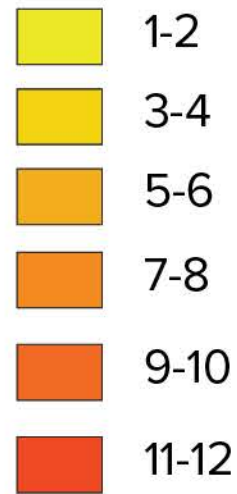
Additional Criteria: One Stop Application Data - Assigned

Could this be another indicator of Momentum, along with Rapid Recovery Plan (RRP) and/or Resurgent Places (RePI)?
Much more can be done with the data. This is only a “heat map” tallying no. of applications **assigned**, by municipality.



Showing:

Number of Applications that Municipalities were Assigned to

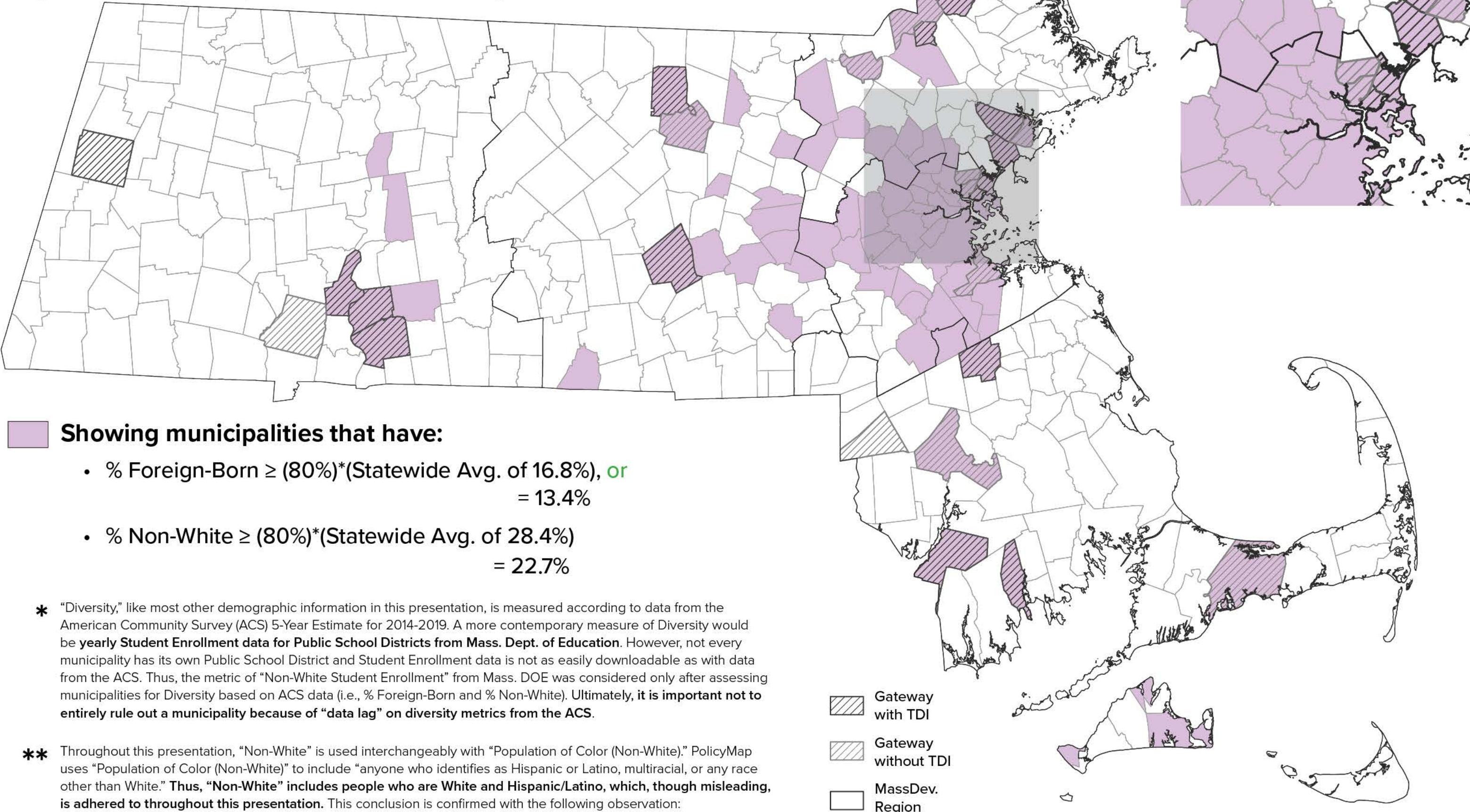


Observations:

- Some municipalities were assigned more than what they applied to. Some municipalities were assigned less than what they applied to. Some municipalities were assigned different applications than what they applied to, even if they ended up getting assigned to the same number of programs that they applied to. Further analysis is needed.

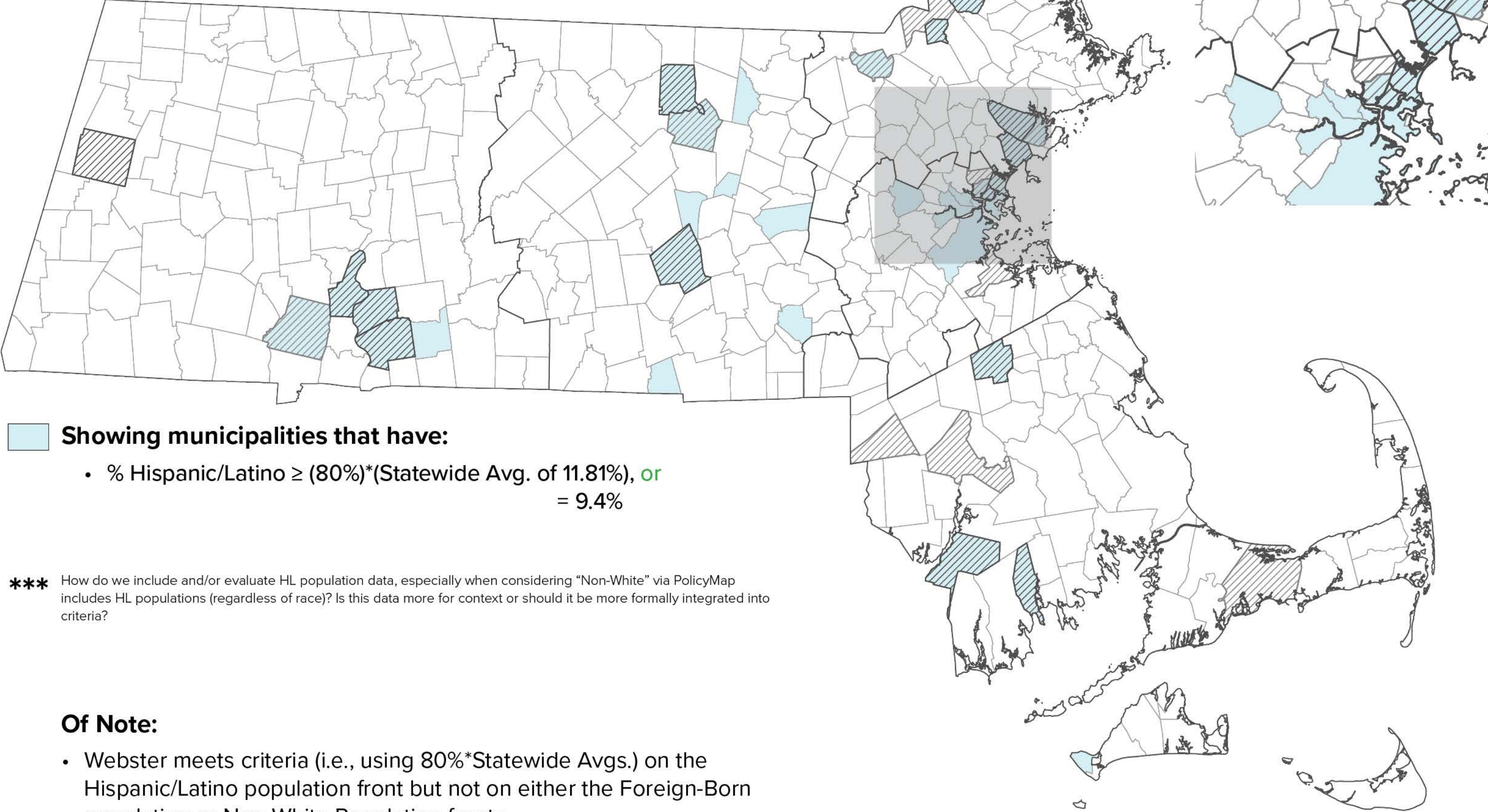
Preference Criteria: Racial/Ethnic Diversity* (FB, NW**)

This is the original criteria that was used to identify eligible municipalities, i.e. those with 80%(Statewide Avgs.) for Foreign-Born and Non-White Populations. Please use this to compare to next slide.*



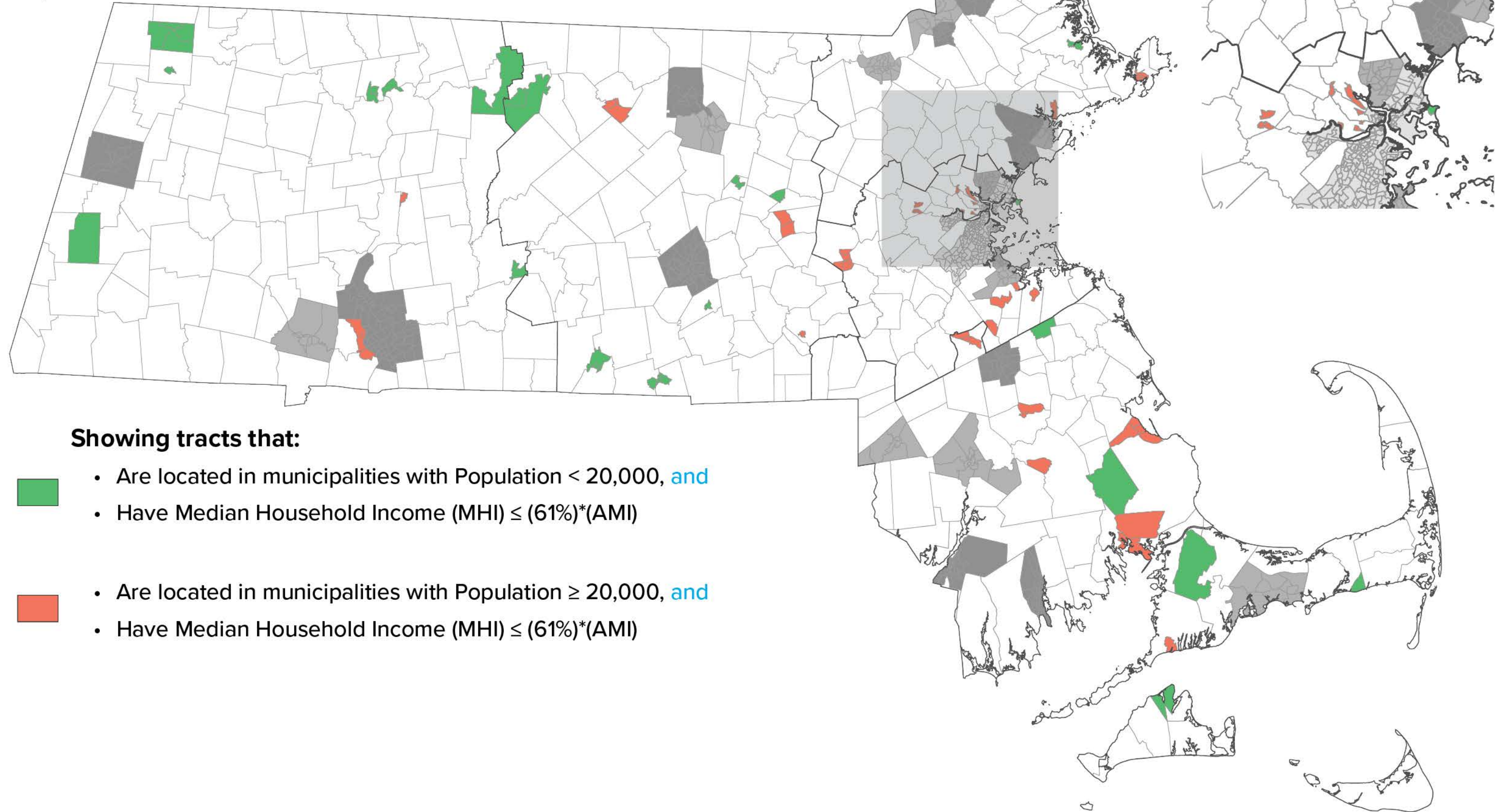
Additional (Contextual?) Criteria: Hispanic/Latino (HL^{***})

This is additional criteria or potentially only to serve as context, applying the 80%(Statewide Avg.) for Hispanic/Latino populations to municipalities.*



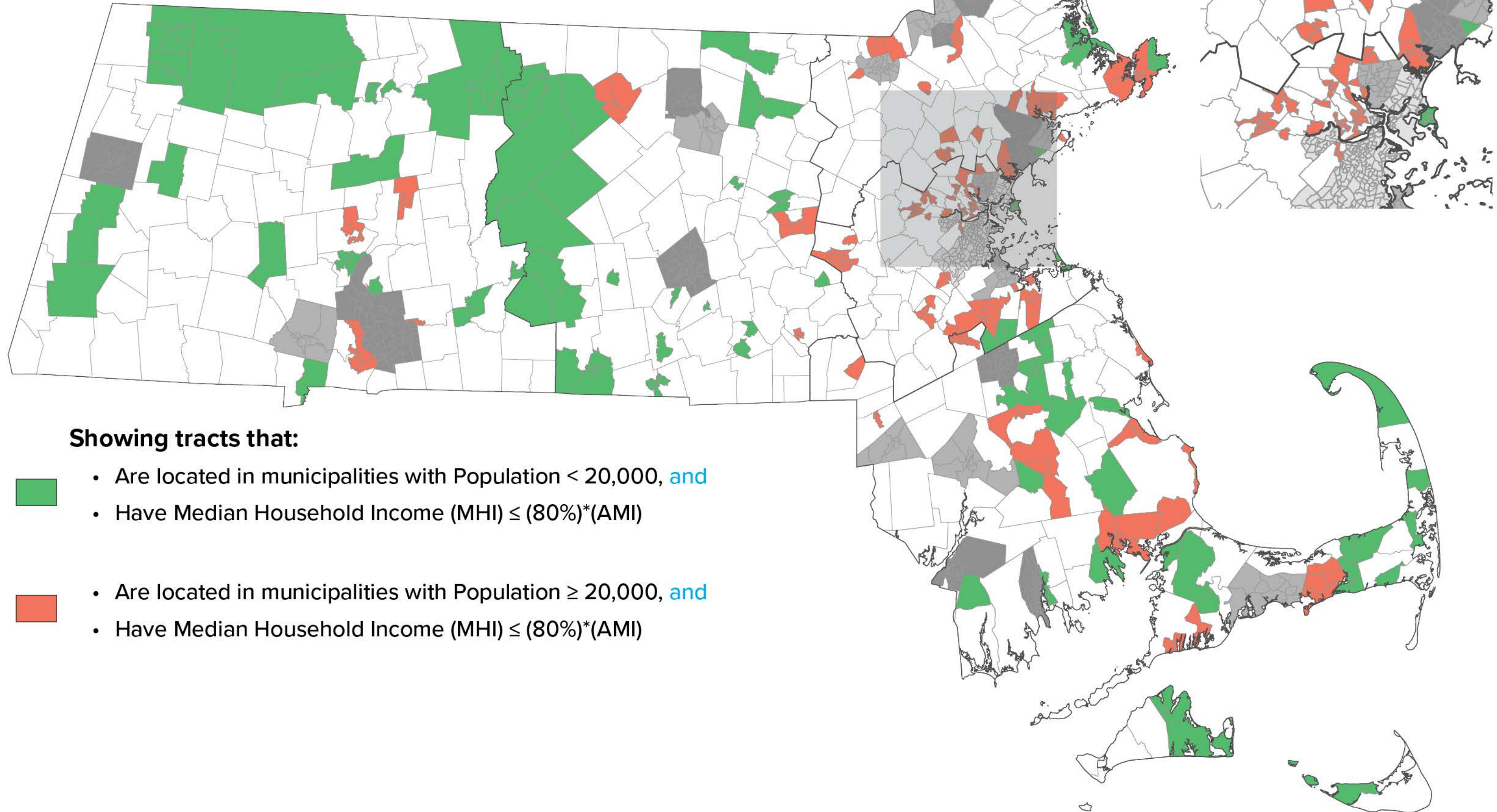
Original Criteria: $MHI \leq 61\% * AMI$

*This is the original criteria that was used to identify eligible tracts, i.e. those at $\leq 61\% * AMI$. Please use this to compare to next slide.*



Expanded Criteria: $MHI \leq 80\% * AMI$ instead of $61\% * AMI$

*This is an expansion of the original criteria, to include tracts at 80%*AMI instead of 61%*AMI.*



Further Discussion

Follow-Up Items / Notes

Big Picture

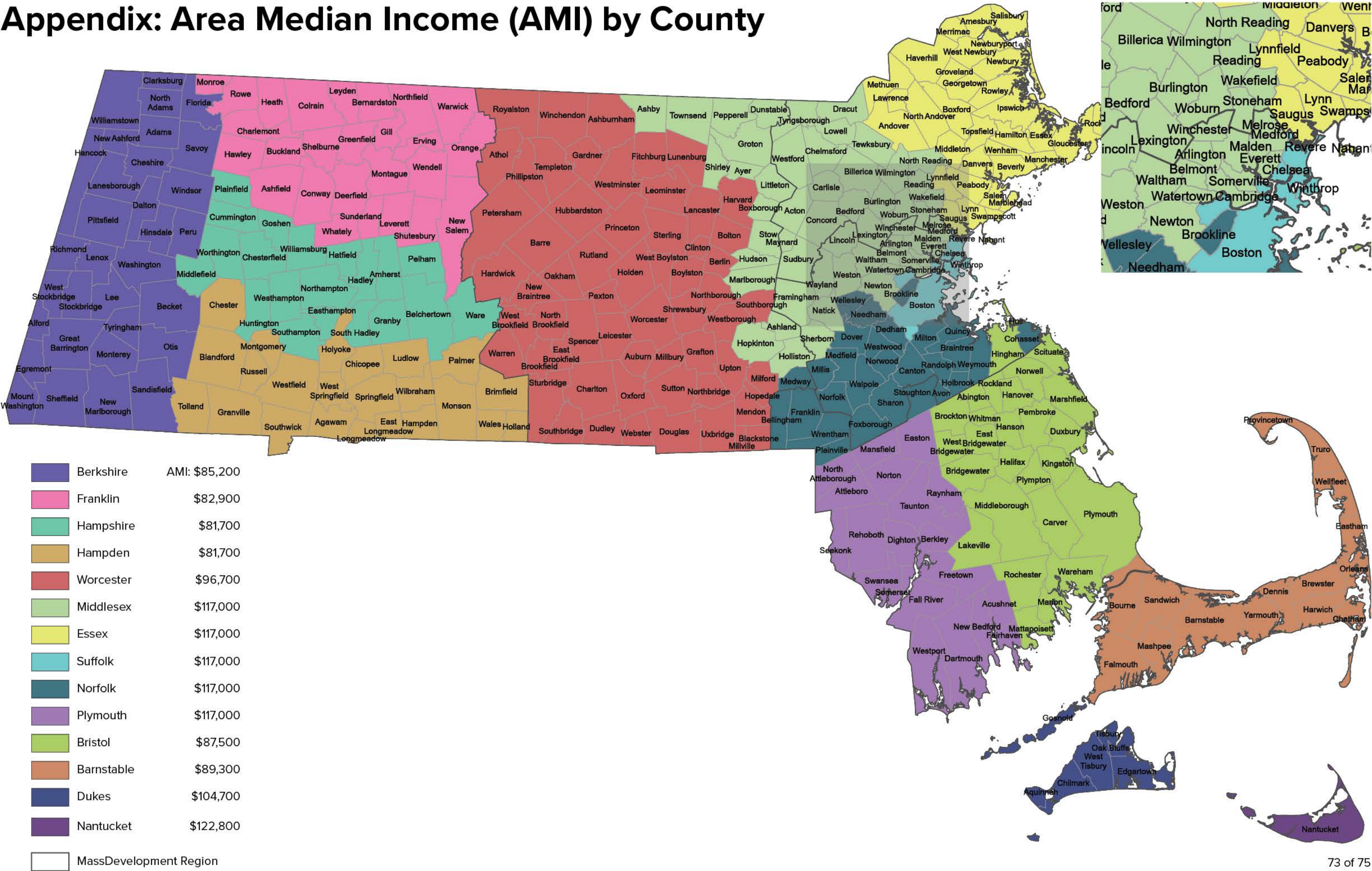
- What do Beyond Gateways: Districts and Beyond Gateways: Rural/Clusters approaches look like?
- How will approaches for Districts differ from those for Rural/Clusters?
- How do we coordinate with initiatives already underway? What is MassDevelopment's role?
- **To what degree do municipalities draw economically or population-wise from Gateway Cities, with or without TDI?**
- What organizational capacity does each municipality and/or region have? Do we work with Regional Plan Agencies?
- What other qualitative / in-the-field data do we need to determine whether a municipality could be suitable for a pilot?
- After a few successful pilots, would we expand to inter-state initiatives? E.g., Southbridge may have a greater connection to CT than to MA, and Western MA municipalities may have greater connections to Hudson Valley NY area than to MA.

Data

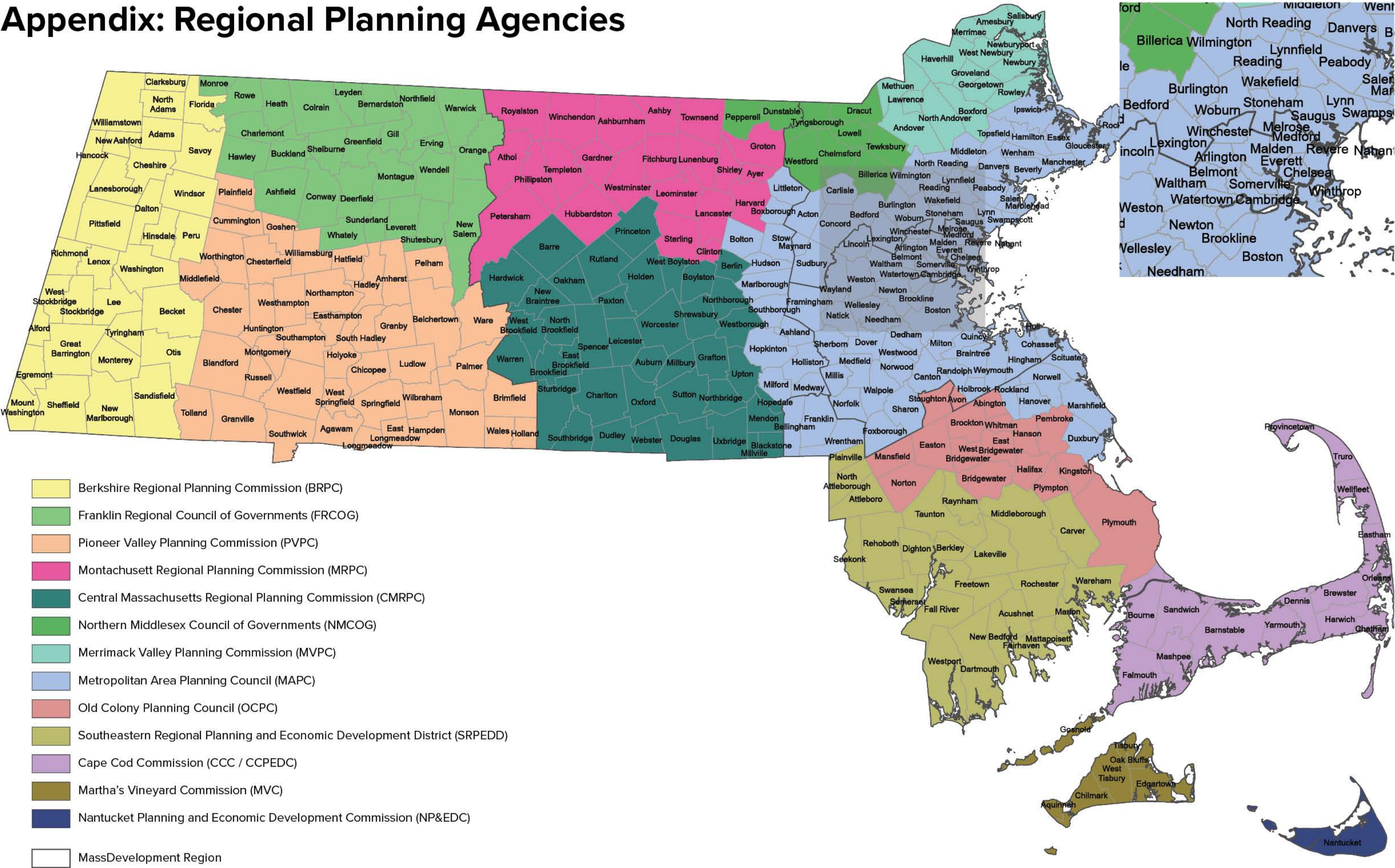
- Need to integrate One Stop data into this database, once we figure out what we want out of One Stop data. What else besides Number of Applications Submitted and Number of Applications Assigned?
- Regarding Percentage of Homeownership as a proxy for Income Diversity, what eligibility and/or preference criteria should be set?
- How would we integrate data about Percentage Hispanic/Latino?
- We have data on Income Inequality (Gini Index) and Social Vulnerability Index (SVI), but do we use these? Must understand what's behind these indices.
- For a closer look at inequities, check Income by Race/Ethn. and Homeownership by Race/Ethn.
- What quantitative metrics need further justification? E.g., the 80% of Racial/Ethnic Diversity metrics for municipalities < 20k.
- Although rare, sometimes tracts span more than one municipality. E.g., Tract 014100 covers Bourne and Sandwich.
- The Census tract Shapefile for Massachusetts that was pulled from the Census TIGER/Line database only had 1,472 out of the 1,478 tracts in Massachusetts. The remaining 6 tracts seem to cover bodies of water and likely have little to no population. They are (full FIPS codes): 25001990000 (Barnstable County), 25007990000 (Dukes County), 25023990003 (Plymouth County), 25009990100 (Essex County), 25019990000 (Nantucket County), 25005990000 (Bristol County).

Appendix

Appendix: Area Median Income (AMI) by County



Appendix: Regional Planning Agencies



Appendix: Data Sources

- Most data (Population, Median Household Income, Foreign-Born, Non-White, Median Age, and other demographic-related data) is from the American Community Survey 5-Year Estimates for 2015-2019, downloaded via PolicyMap: <https://www.policymap.com/maps>
- Area Median Incomes (AMIs) used are gathered from the Fannie Mae Area Median Income Lookup Tool: <https://ami-lookup-tool.fanniemae.com/amilookuptool/>
- Student Enrollment data is from Mass. Dept. of Education (DOE): <https://profiles.doe.mass.edu/search/search.aspx?leftNavId=11238>
Click the relevant District, then go to the “Students” tab. You can click the arrows in the upper left for previous years’ data (this presentation uses 2021 data).
- Rapid Recovery Plan (RRP) data and shapefiles are from an internal source, Mass. Dept. of Housing and Community Development (DHCD).
- Resurgent Places (RePI) data (i.e., whether or not a municipality participated in RePI) is from an internal source, MassDevelopment.
- Opportunity Zone data is from the U.S. Dept. of Treasury Community Development Financial Institutions Fund (CDFI Fund), Layers -> “Opportunity Zone”: <https://cimsprodprep.cdfifund.gov/CIMS4/apps/pn-nmtc/index.aspx>
- New Market Tax Credit (NMTC) data is from Novoco and PolicyMap: <https://www.novoco.com/resource-centers/new-markets-tax-credits/data-tools/nmtc-mapping-tool>
- Regional Planning Agencies were determined using this list: <http://www.regionalbestpractices.org/resources/where-is-my-regional-planning-agency/> and cross-checking with the municipalities RPAs listed on their individual websites.
- Massachusetts shapefiles are from MassGIS: <https://www.mass.gov/info-details/massgis-data-layers>
County Subdivisions (a.k.a. Municipalities): <https://www.mass.gov/info-details/massgis-data-2010-us-census>, under “Other Geography”
Tracts: <https://www.mass.gov/info-details/massgis-data-2010-us-census> (same link as above), “Geography - Census Boundary Areas”
Property Tax Parcels: <https://www.mass.gov/info-details/massgis-data-property-tax-parcels>
- Boston neighborhood shapefiles are from Analyze Boston: <https://data.boston.gov/dataset/boston-neighborhoods>. Neighborhood boundaries are not actually shown in any of the maps because neighborhood boundaries are fuzzy. The Boston neighborhoods are only labeled. The labels are intended to mimic Google Maps when one zooms in and out.
Boston Main Sts. shapefiles: <https://data.boston.gov/dataset/main-street-districts>
- “Hubs” in certain neighborhoods (i.e., Framingham, Beverly, Gloucester) were determined from various sources, including from municipalities’ websites, Google Maps’ beige-colored “areas of interest,” and other sources.