



Rapid Recovery Plan

2021

Wakefield, MA

This plan has been made possible with generous support from the Commonwealth of Massachusetts.



The Department of Housing and Community Development, through its community and business partners, provides affordable housing options, financial assistance, and other support to Massachusetts communities. We oversee different types of assistance and funding for consumers, businesses, and non-profit partners.

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Kidcasso Art Studio	Laurie Marie Small, Founder
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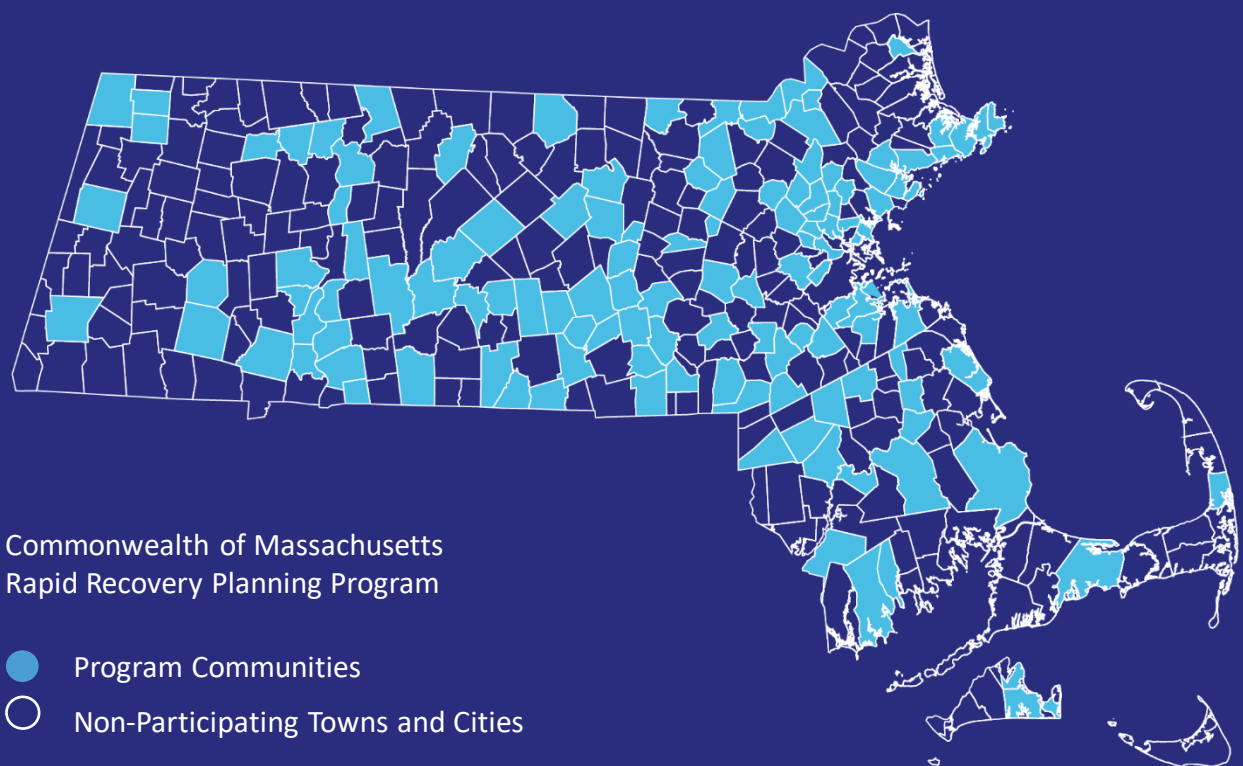
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Appendix

125 communities participated in the Rapid Recovery Plan Program

52 Small Communities
51 Medium Communities
16 Large Communities
6 Extra Large Communities

Mass Downtown Initiative distributed nearly \$10 million across 125 communities throughout the Commonwealth to assess impacts from COVID-19 and develop actionable, project-based recovery plans tailored to the unique economic challenges in downtowns, town centers, and commercial districts.



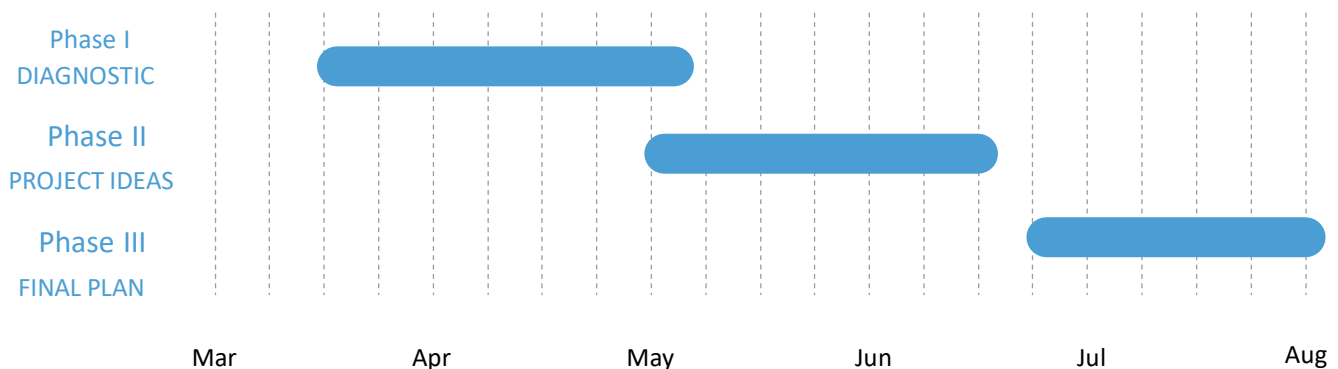
Rapid Recovery Plan (RRP) Program

The Rapid Recovery Plan (RRP) Program is intended to provide every municipality in Massachusetts the opportunity to develop actionable, project-based recovery plans tailored to the unique economic challenges and COVID-19 related impacts to downtowns, town centers, and commercial areas across the commonwealth.

The program provided technical assistance through Plan Facilitators assigned to each community applicant (e.g., city, town, or nonprofit entity) and Subject Matter Experts who supported the development of ideas for project recommendations and shared knowledge through best practice webinars and individual consultations.

Communities and Plan Facilitators were partnered through the program to assess COVID-19 impacts, convene community partners to solicit project ideas and provide feedback, and develop project recommendations. The following plan summarizes key findings from the diagnostic phase of the program and includes a range of priority project recommendations for the community.

Each Rapid Recovery Plan was developed across three phases between February-August 2021. Phase 1 - Diagnostic, Phase 2- Project Recommendations, Phase 3 - Plan.



In Phase 1: Diagnostic, Plan Facilitators utilized the Rapid Recovery Plan Diagnostic Framework that was adapted from the award-winning Commercial DNA approach as published by the Local Initiative Support Corporation (LISC) in “Preparing a Commercial District Diagnostic”, and authored by Larisa Ortiz, Managing Director, Streetsense (RRP Program Advisor).

The framework was designed to ensure methodical diagnosis of challenges and opportunities in each community, and to identify strategies and projects that aligned with the interests and priorities of each community. The framework looks at four areas of analysis: Physical Environment, Business Environment, Market Information, and Administrative Capacity - each equipped with guiding questions to direct research conducted by Plan Facilitators.

Rapid Recovery Plan Diagnostic Framework



Who are the customers of businesses in the Study Area?



How conducive is the physical environment to meeting the needs and expectations of both businesses and customers?



What are the impacts of COVID-19 on businesses in the Study Area? How well does the business mix meet the needs of various customer groups?



Who are the key stewards of the Study Area? Are they adequately staffed and resourced to support implementation of projects? Are the regulatory, zoning, and permitting processes an impediment to business activity?

Following the diagnostic in Phase 1, Plan Facilitators, in close coordination with communities, developed and refined a set of recommendations that address priority challenges and opportunities. These project recommendations are organized in clear and concise rubrics created specially for the Rapid Recovery Plan Program. Project recommendations are rooted in a set of essential and comprehensive improvements across six categories: Public Realm, Private Realm, Revenue and Sales, Administrative Capacity, Tenant Mix, Cultural/Arts & Others.



Public Realm



Private Realm



Tenant Mix



Revenue/Sales



Admin Capacity



Cultural/Arts



Other

Executive Summary

Executive Summary

A Vibrant Town With Growth Opportunities

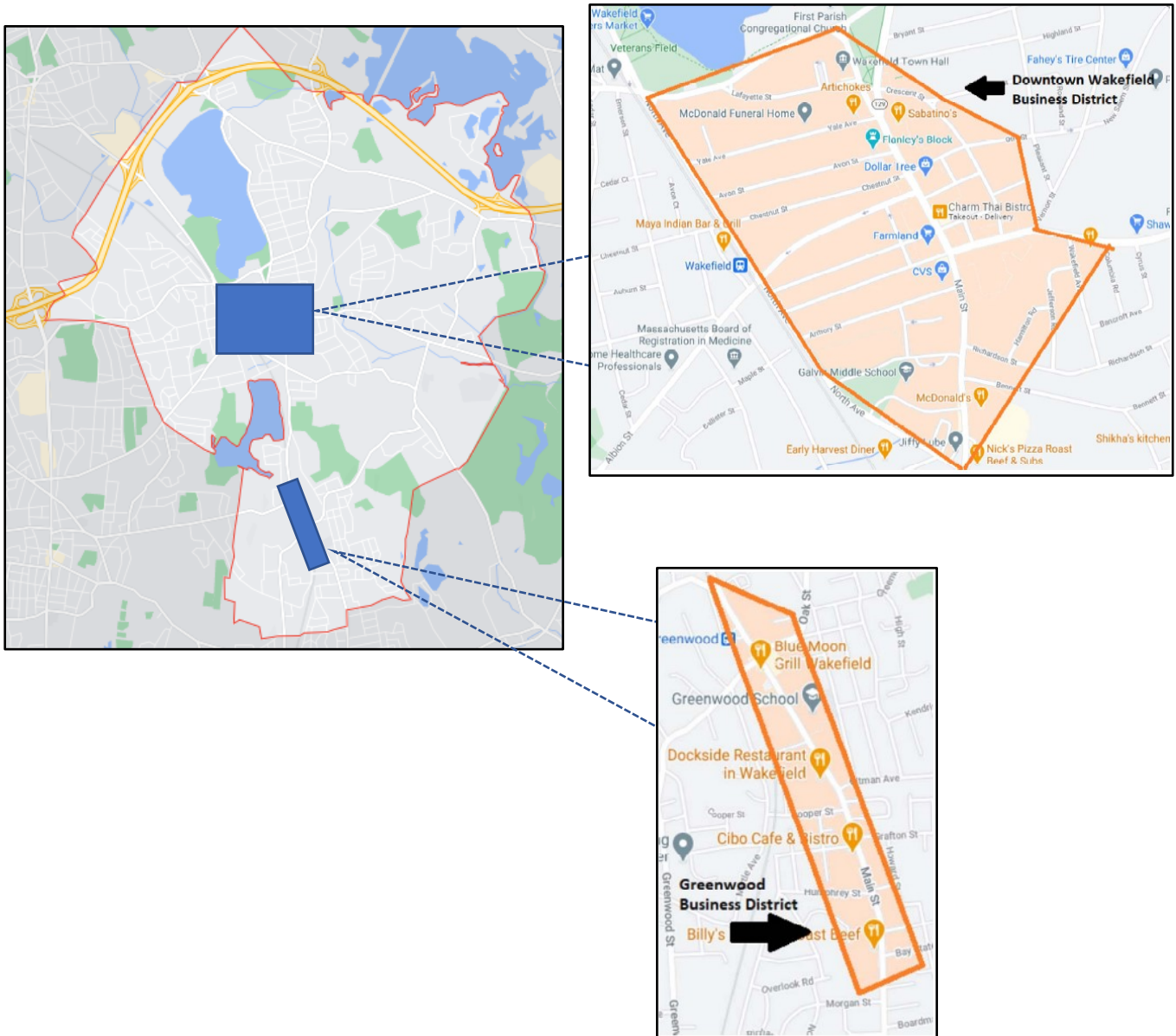
A scenic community just 10 miles north of downtown Boston, the Town of Wakefield is an attractive and growing place with a foundation of small businesses along its Main St and commercial districts. Originally a farming village, despite industry growth and resident expansion, Wakefield has preserved much of its quintessential small New England and Middlesex County town look and charm.

There are several activities and events surrounding Lake Quannapowitt such as Farmer's markets and seasonal runs. There is also a second body of water within the town's geographic boundaries, Crystal Lake, making for much attractive open and green space with views of the natural environment.

Like every community, the businesses were hit hard by the COVID-19 pandemic. Two commercial corridors, Main St and Greenwood St have been particularly impacted and are the sites of focus for study and analysis for the Local Rapid Response Program, with north Main St being the primary focus. There has been some sustained economic activity despite the overall decline in sales due to the pandemic. The retail areas of both the Main St and Greenwood commercial corridors are generally stable. This represents a strength and continuity of loyal local patrons and a testament to the flexibility the Town leadership has provided to support local businesses. There are very few vacancies in the Main St study area. Proximity to mass transit (highways I-93 and I-95), two MBTA commuter rail stations (Wakefield and Greenwood stops) and to a mix of local amenities such as banks, Town Hall, the post office, religious organizations and the Melrose-Wakefield Hospital facility at 888 Main Street also support ongoing activity along the corridors and use of restaurants and shops. Other assets and opportunities include the Civic Center, a new middle school and growing amount of recent and pending residential and mixed-use development projects.

There are multiple planning processes and infrastructure initiatives taking place in the commercial districts and downtown Wakefield which the Local Rapid Response program recommendations seek to support and build on. In 2018, Wakefield began the Downtown Revitalization initiative, conceptualizing a refreshed and improved downtown streetscape. Much of the recommendations in this report is aligned with or can be incorporated into the Downtown Revitalization initiative and other current and pending initiatives.

Below are the two study areas along the Main Street Corridor. North Main street commercial district is the primary focus area. However, many businesses located along the south Main street are in the Greenwood area, which is also an identified area of need. Both commercial districts are linked and experienced deep COVID-19 impacts. As such, this report references both districts.



The following table is a comparative demographic table of the Town and the study area. The study area is approximated by Census block groups.

	Wakefield	Wakefield Study Area*
Total Population	26,993	2,168
Average Age	44 years old	Within range 25-34 years old
Median Household Income	\$ 100,278	\$62,980
Mean Housing Values	\$500,800 in 2019	\$302,952
Education Levels for population above 25 years old	51% above Bachelor's degree	40% above Bachelor's degree
Racial Makeup	91% white; 2% Black or African American; 2% Asian; 3% Hispanic or Latinx; 0-1% multiple and other races	77% white; 7% Asian; 2% Black or African American; 14% Hispanic or Latinx; 0-1% multiple and other races
Non-English speakers	0%	0%
Employment sectors	The most common employment sectors for those who live in Wakefield, MA, are Professional, Scientific, & Technical Services (2,192 people), Health Care & Social Assistance (2,101 people), and Educational Services (1,709 people). (Datausa.io)	

Figure 1a

**It includes the sum totals of the following block groups from Middlesex County, Massachusetts: 2019 block group 3 census tract 3351, block group 4 tract 3351, and block group 3 census tract 3353.01.*

The Town's Recovery Will Involve Creative and Capacity Building Interventions

The Main St Corridor is expansive in that it connects three extending streets with commercial activity: Albion St, Water St and North Avenue. Therefore, a uniform challenge is creating interventions that cross-cut issues impacting these retail pockets.

To support recovery efforts and attract foot traffic and economic development opportunity overall, the Project Team has identified three main themes for COVID-19 Recovery:

Improving Mobility and Connectivity: The Town should implement strategies and streetscape improvements that improve connectivity through the corridor and between the sub-sections, such as walkability and public transit access. This includes roadway design changes for motorists and pedestrians to access business clusters. Recent roadway reconstruction projects on Albion and Water streets present opportunities for expanding Complete Streets opportunities. Much of this can be determined through a needs assessment and subsequent studies.

Strategic Small Business Support: Survey results and discussions with business leaders have found that businesses overall have felt supported by Town administrators but need nuanced support so they can adjust to necessary pivots in their business operations as a result of the pandemic, such as online marketing and redesigns to the physical exterior and interior of their spaces. These needs are largely financial to help recoup costs of those pivots.

Resources to Promote Business Marketing and Development: The Town can execute placemaking tactics and other creative strategies to draw a growing diverse audience to patronize local establishments at commercial hubs. These strategies can build on existing local branding efforts and support anticipated changes of the Town's demographics.

The Greenwood Corridor is a smaller cluster of shops, restaurants and other businesses. To support recovery efforts and attract foot traffic and economic development opportunity overall, the Project Team has identified two main themes for COVID-19 Recovery:

Improving Marketing and Promotions: The proximity to the Greenwood Commuter rail station has created an opportunity for the area, however it is limited by transience. Patrons engage at limited time frames and therefore the activity dissipates. An assessment of business amenities to identify needs gaps can help to establish a business attraction and retention plan to incorporate diverse activity opportunities.

Placemaking/Marketing of the Corridor: The Town should employ placemaking tactics and other creative strategies that will draw a growing diverse audience and patronize local establishments to commercial corridor. These strategies can build on existing local branding efforts and support growing diversity of the Town's demographics.

Diagnostic

Diagnostic Process

The first phase of the process focused on data collection in quantitative and qualitative methods. The goals were to identify the impacts businesses experienced as a result of COVID-19, challenges related to recovery efforts, as well as impacts of external and ongoing conditions.

In summary, the process consisted of the following:

- 1. Business Survey:** In the spring of 2021, a survey developed by DHCD was administered via email to a listserv of local businesses in the both corridors.
- 2. Land Use and Planning Research:** The Plan facilitator conducted research to understand and identify interconnected topics and issues of the surrounding landscape and recent and current planning initiatives. This included transportation and streetscape projects, recent community branding initiatives, economic development strategies over the last 20 years, and reviewing documentation from the 2004 Envision Wakefield master plan and the current Vision 2030 planning process.
- 3. Field Work Storytelling collection:** In spring 2021 as part of learning about the community and current conditions in the corridor and business needs, the Plan Facilitator accompanied Town staff to conduct a field walk through Main St and connecting streets. Observations were documented. We stopped along select businesses and engaged them in real time. The Plan Facilitator conducted follow-up discussions with select establishments and organizations to gain more insight and ideas on consumer behavior and additional needs to promote activity in the corridor.
- 4. Stakeholder meeting:** In summer 2021, the Plan Facilitator and Town staff presented a summary of the Local Rapid Response project and findings to stakeholders. This included business leaders, the Town administrator and a representative of the Lynnfield-Wakefield Chamber of Commerce. Additional feedback for recommendations was collected.

WE NEED YOUR INPUT
as we start our economic recovery.

Wakefield is participating in the Massachusetts Local Rapid Recovery Plan (LRRP) Program that helps communities develop plans for targeted commercial districts.

Since your business is in our downtown area of focus, we need your feedback! An initial component of the program includes a survey of owners or managers of downtown business establishments, including for-profits and non-profits, even if your business is temporarily closed.

Your input will help develop a plan that meets the needs of local businesses and inform future policy decisions.

The survey will ask a few questions about your satisfaction with your business location, impacts of COVID on your business, and your opinion regarding potential strategies to support your business and improve the commercial district.

Use the link or QR code to access the survey
<https://www.surveymonkey.com/r/LRRPBiz>

Designated Downtown Study Area

Questions?
Contact Erin Kokinda,
Wakefield's Community and
Economic Development Director.
ekokinda@wakefield.ma.us
781.246.6397

Logos: Town of Wakefield, dhcd, Lynnfield-Wakefield Chamber of Commerce

**MAIN ST & GREENWOOD
COMMERCIAL DISTRICTS
MEETING**

**A Conversation on COMING BACK from
the COVID-19 Pandemic**

TUESDAY, JULY 20, 2021 8:30-10AM

**VIRTUAL MEETING – RSVP AT
<https://wakefieldlrrp.eventbrite.com>**

The Town of Wakefield has been undergoing a research and action initiative with the state to develop strategies to support businesses and other establishments specific to the Main St and Greenwood corridors. We issued a survey and want to discuss ideas for next steps. We invite owners and operators of establishments in these areas to this open meeting and get your feedback.

For more information, email ekokinda@wakefield.ma.us.

Logos: dhcd, Lynnfield-Wakefield Chamber of Commerce, ENG (English), Town of Wakefield

ENG This meeting will be held in English. If you need language interpretation, contact us to request by 7/16/21

Key Findings



The Corridors Need Infrastructure Changes

We examined the conditions of the public and private realms during the field work analysis visit. There is a need to upgrade the façade of facilities, storefronts, and business signs. Business owners corroborated this anecdotally. The survey results revealed expressed desire for:

- Renovation of business signs, storefronts and building facades
- Improvement and development of public spaces and overall street improvements

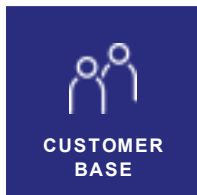
There is limited public transit access along MBTA bus route 137, and limited bike infrastructure. There are limited public spaces outside of the green space surrounding the lake for public outdoor activity. Stakeholder feedback suggests a need to reexamine the walking distance from municipal parking to commercial hot spots. There are strengths in the recent community branding projects, current studies and roadway projects which the Town can build on to improve conditions.



The Town is anchored by Main Street

The study area has a predominantly retail and service-based character both in terms of land use and economic activity. Outdoor seating has proven to be popular for businesses and has been approved by the Town Council from April – December of this year.

With so many businesses being small operations, the business owners are active and vocal about their interests. 51 businesses responded to the survey. Overall, 925 reported being impacted by the COVID-19 pandemic in some way. Many of the businesses expressed concerns about having access to appropriate marketing tools and tutorials in the wake of having to pivot their business operations in response to the pandemic.



The Town's consumer and resident base is growing

A growing population of young adults and young families will soon dramatically shift demographics of what was a predominantly older community. Development project proposals are increasingly requesting special zoning permits in residential sections nearby and surrounding the commercial districts. Additional research is needed to what is suitable for mixed residential and business uses and the necessary regulatory measures.

Large parts of Wakefield have a history of being primarily single-residency use zoning outside of its commercial districts. The proximity to the lake presents just one reason for more public transit along Main St. Another is to support and encourage more foot traffic to the growing diversity of shops and amenities along the Main and in the wider downtown area.



The Town has strong relationships with businesses it can build on

The director of planning, town administrator and other municipal staff have been working closely in partnership with organizations, such as the Lynnfield-Wakefield Chamber of Commerce and Main Streets. For a small group, they are a dedicated team and their passions have helped to work through ongoing needs and tasks.

The Town staff has collective heart but needs capacity. Still, having boots on ground on the regular to support business needs is timely and labor intensive. In order to carry out the efforts outlined in the recommendations, there is an immediate need to increase staff in the planning department to support various economic development and community development projects and programs.

A Robust Hub for Cultural, Economic and Community Vitality

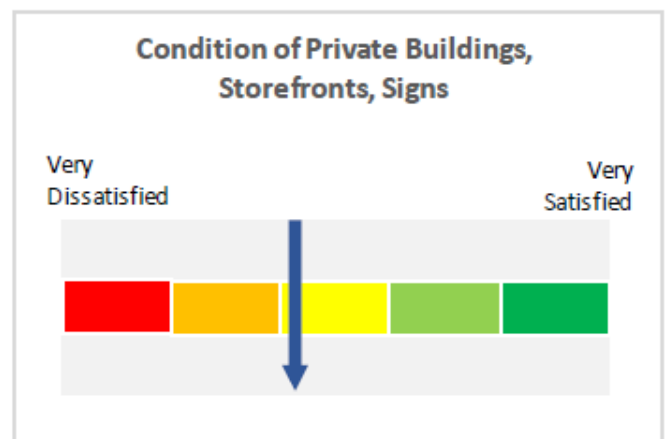
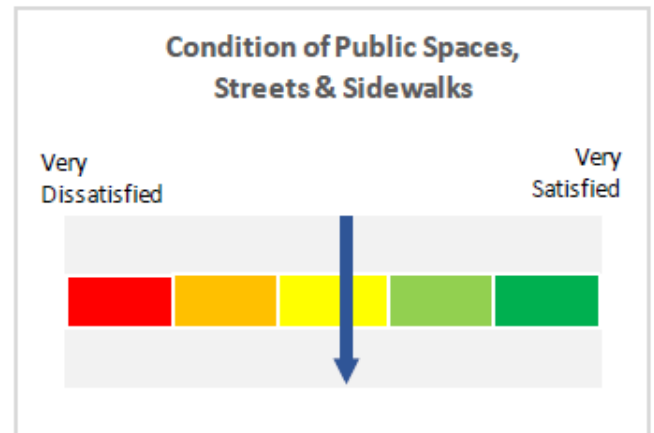
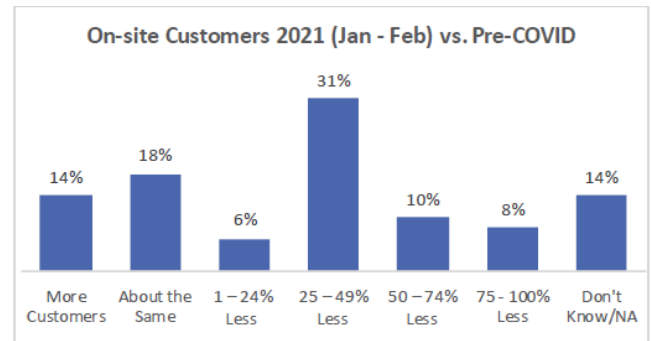
MARKETING IN THE PUBLIC REALM

Businesses experienced less foot traffic. 55% of businesses reported less on-site customers in January and February of 2021 than before COVID. 49% of businesses reported a reduction in on-site customers of 25% or more. Many activities take place by the lake, and understandably so. But there is some distance between the lake and the cluster of restaurant and retail businesses on Main St. Placing outdoor performances and activities from open and green activities to available spots and parcels closer to the business hubs can be explored. Activating the public realm through place-based strategies inspired by the local culture and community branding will help to draw people to spend time at and patronize businesses.

STREETSCAPE

Business owners reported moderate satisfaction with conditions of the streets and sidewalks, and low moderate satisfaction with storefronts and signage. Signs are aged and outdated, yet the approval process for updating them can be a bit onerous.

Main Street has a fair amount of historic and older buildings, some of which have undergone interior renovations. Ground floor shops, restaurants, and services have the promising potential to be paired with expanded housing, such as upper level residential. Future planning and zoning for the area should emphasize uses and activities that complement these amenities.





Highlights from the Business Environment

REVENUE GENERATORS

56% of businesses generated less revenue in 2020 than they did in 2019. For 36% of businesses, revenue declined by 25% or more.

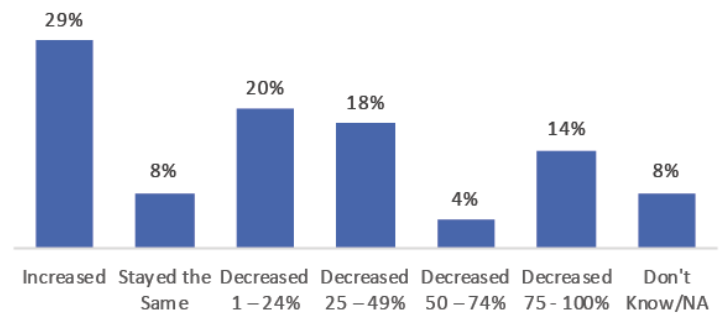
Revenue loss is tied to a reduced foot traffic. 55% of businesses had less on-site customers in January and February of 2021 than before COVID.

49% of businesses reported a reduction in on-site customers of 25% or more.

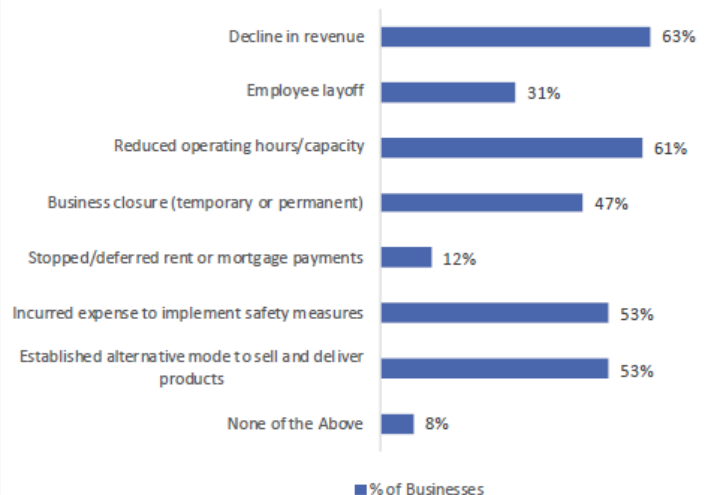
Business owners have named the difficulty of not knowing what funds to access, and where to access them.

Interventions and recovery support programs must be unique to Wakefield and innovative. Fortunately, there has been a wealth of work already in progress, which not only aligns with town wide planning processes, but also align with roadway reconstruction projects, housing developments and local business development support networks.

Revenue in 2020 Compared to 2019



COVID Impacts Reported by Businesses



Project Recommendations

1. Streetscape Enhancements Study

Category	 Public Realm
Location	Study Area
Origin	Business Leaders: Community and Economic Development Director; 1:1 discussions and Stakeholder Meeting
Budget	 Medium Budget \$200,000
Timeframe	 Short Term 6 months
Risk	 Low Risk
Key Performance Indicators	Increase in customer activity; increased foot traffic during peak hours
Partners & Resources	Wakefield Planning, Town Administrator, Public Works; Wakefield Main Streets



Preliminary designs of North Main St. Credit: VHB

Diagnostic

The commercial district enclosed in the north area Main Street is safe and comfortable for walking and driving. However, there is room for improvement.

In 2018, Wakefield began the Envision Wakefield Downtown Revitalization initiative, conceptualizing a refreshed and improved downtown streetscape. The Town submitted a preliminary design to the Massachusetts Department of Transportation (MassDOT) as part of a proposal for Transportation Improvement Program (TIP) funding.

Roadway reconstruction projects along Albion Street are already underway. Using the redesign process of Albion St as a model, and building upon past discussions on streetscape improvements regarding north and south ends of Main St and Water St, an overarching streetscape study can be applied to prioritize the retail sections of Main St. This study will align with existing processes and allows for targeted resources allocated to expedite the roadway assessment processes.

As identified and supported by intakes collected by Wakefield Main Streets, businesses would like to see more vibrancy of the corridor reflected in the built environment. Among their concerns are lighting, bike infrastructure, seating such as benches, wayfinding and signage. This was reinforced during the stakeholder meeting.



Albion St at Main St. Photo Credit: Google Commons

Action Items

Conduct a streetscape audit the Main St & Greenwood commercial districts including to assess:

- Walkability including sidewalks and crosswalks;
- Placement of crosswalks;
- Specific sites with capacity for outdoor seating;
- Lighting conditions during the day and evening;
- Parking access and status of meters; and
- Tree canopies

This study can be funded to support and enhance the ongoing design process with MassDOT as the project advances.

Process

- Identify and prioritize elements of the physical space of the streetscape to focus improvements.
- Hire a consultant(s) to conduct the assessment.
- Aligning with existing Complete Streets efforts, select priorities for each streetscape zone. Selections can include or vary between:
 - Sidewalk conditions
 - Landscape elements
 - Street furniture (public or private)
 - Pedestrian amenities
 - Curb extensions
 - Pedestrian refuge zones at prominent intersections
 - Feasibility of the location public transit stops
 - Feasibility for bicycle lanes
 - Walking distant for retail clusters to green spaces, circles and commons
 - Public utilities
 - Newspaper boxes
 - And possibly other items
- Conduct a road diet feasibility assessment.
- Assess universal design limitations and needs such as uprooted trees, ADA accessible pathways, wheelchair access, broken pavement.
- Identify indicators which connect built environment elements to the neighborhood and Town's character and identity.



A Light Fixture on Main St. Photo Credit: A. Michel

2. Crosswalk Improvements

Category	 Public Realm
Location	Main St commercial district
Origin	Business Leaders: Urban land Institute; Community and Economic Development Director; 1:1 discussions and Stakeholder Meeting
Budget	 Medium Budget \$150,000
Timeframe	 Medium Term 6 months – 1 year
Risk	 Low Risk
Key Performance Indicators	Increase in customer activity; improved safety; increased foot traffic during off-peak hours
Partners & Resources	Public Works; Wakefield Main Streets



Crosswalk on Main St. Source: Town of Wakefield

Diagnostic

Main St is an extremely busy corridor, with high traffic activity occurring even off-peak hours. Field observations revealed several potential crosswalk improvements including placement, lighting.

Processes, as part of Envision Downtown and a 2021 technical Assistance panel from experts with the Urban Land Institute, identified pedestrian connectivity challenges which prompts safety concerns. These observations were reinforced during our own walk-through. In particular, we identified that the placements and conditions of crosswalks were a considerable distance from core commercial hubs in the district.

In addition to changing the placement locations of crosswalks, increasing their visibility improves safety. Installed reflective crosswalk signs, high visibility markings, advanced and in-street YIELD or STOP markings and signs, and protected intersections provide drivers more time to react to pedestrians, and influence pedestrians to avoid jay-walking and use the crosswalks.

Other improvements to support American Disabilities Act accommodations, such as curb extensions are important to promote safety for active transit and traffic calming.



Crosswalk on Main St. Source: [loopnet.com](https://www.loopnet.com)

Action Items

- As part of the streetscape study, conduct a crosswalk safety assessment.
- Identify high priority crosswalk improvement sites.
- Install improvements immediately.

Process

- Hire a transportation engineer to conduct the assessment.
- Consultant(s) will conduct a crosswalk safety assessment as part of the larger streetscape research project.
- Key observations for the study can include, but are not limited to:
 - Identify crosswalk sites which need to be moved
 - Identify universally applicable options to improve crosswalk visibility such as flashing lights
 - Prepare a costs summary for signage and marking improvements such as high visibility markings, advanced and in-street YIELD or STOP markings and signs
 - Compare lighting during the day versus the evening
 - Curb extensions



*A flashing crosswalk light and multiple signage installed on Main St in Northfield, MA.
Source: The Recorder*

3. Storefront Improvement Initiative

Category	 Private Realm
Location	Main St and Greenwood commercial areas
Origin	Business Leaders
Budget	 Medium Budget \$250,000
Timeframe	 Short Term: 1 year
Risk	 Low Risk
Key Performance Indicators	Physical improvements to business façade or interiors
Partners & Resources	Wakefield Planning, Town Administrator, Lynnfield-Wakefield Chamber of Commerce; Wakefield Main Streets, Town Council



Hobby Bunker storefront. Credit: Unknown



Emily, a staff person at Kidcasso. Credit: A. Michel

Diagnostic

Some of the businesses along the Main St commercial district have made recent renovations to their storefronts, whilst others have identified a desire to upgrade their antiquated signage, awnings and make other façade improvements to their storefronts. 48% of businesses indicated that the regulatory environment poses an obstacle to business operation, with 28% specifically identifying signage regulations as a barrier. Participants reinforced these desires during the stakeholder meeting.

As most of the small businesses rent their spaces, such beautification tasks are cost-prohibitive, and must undergo a review process.

A Storefront Improvement program supports business owners and property owners by providing funding to alleviating the expense burden and helps to enhance aesthetics to build a customer base. The district will also be more attractive to potential tenants to incentivize filling vacancies.



Albion St at Main St. Photo Credit: Google Commons

Action Items

A Storefront Improvement program can consist of the following activities:

- Hire a Consultant team comprised of an expert in retail management and a design consultant;
- Determine the program stipulations and objectives;
- Decide on guidelines such as eligibility criteria and program timeline;
- Select funding caps for select project types;
- Prepare program materials such as documentation and outreach collateral;
- Launch the program; and
- Issue a program evaluation process

Process

- Identify a consulting agency to assist in administering the program. Designate which municipal department staff and/or partner will co-administer the program, such as Main Streets or the Lynnfield-Wakefield Chamber of Commerce.
- Develop the language and issue an RFP to recruit a consultant team.
- Decide on the program focus and specify which elements of a storefront which are included in the funding opportunity and award amounts.



Sweetbay storefront. Credit: A. Michel




Process continued...

- With the help from the Consultant team, establish the program design guidelines, the process steps and timeline. This includes reviewing the permitting requirements and align the program structure accordingly.
- Identify the eligibility for the program and clarify if business owners versus property owners are eligible and the application terms and conditions required for either party.
- Determine how funding will be administered, such as in the form of grants, loans or some other structure. It should also be determined whether the Town or a partner will manage the administering of awards.
- Get necessary approval from leadership, such as the Town Administrator and the Town Council.



Public Kitchen, Wakefield, MA. Photo Credit: Favermann Design

4. Small Business Microfinance Initiative

Category	 Public Realm
Location	Main St and Greenwood Commercial Corridors
Origin	Business Leaders
Budget	 Medium Budget \$150,000
Timeframe	 Short Term: 1 year
Risk	 Medium Risk
Key Performance Indicators	Revenue increase through goods purchased to support business operations
Partners & Resources	Wakefield Planning staff, Town Administrator, Lynnfield-Wakefield Chamber of Commerce; Wakefield Main Streets, Town Council

Diagnostic

While the business survey results conveyed anticipated challenges and opportunities the small business owners of both corridors face, direct feedback and storytelling from the businesses revealed that they experienced more nuanced challenges due to the pandemic, which contributed to financial hardships. These challenges include, but are not limited to, interior renovations to accommodate social distancing. These unexpected costs exacerbated their financial strain given they were already experiencing reduced revenue income. This also means that resources could not be allocated towards equipment which many businesses identified as a need.

What began as an international strategy to support entrepreneurs in developing countries, microfinance is growing in popularity in the United States as a vehicle to help small business owners access capital in small doses. Microfinance is the supply of loans, savings and other financial services cash poor entrepreneurs and small businesses.

Often provided via small, low interest loans, these small lending amounts support to support small but important business expenses. Since the loans are generally small such as \$1,000 or less, microloan programs are less risky than typical lending. **A pilot micro-finance program** which allows flexible funding would alleviate some of the financial woes for business owners as they attempt to recoup their losses.

Action Items

- Conduct research and recruit a lending partner.
- Establish the criteria for funding allotments.
- Implement the pilot program.
- Conduct ongoing evaluation processes.

Process

- Research and identify a lending partner with expertise in small business microfinance. There are number of regional agencies and organizations that can provide this service such as Local Initiatives Support Corporation, and national and international organizations like Kiva.
- Research and ensure compliance with all state and federal laws for financial lending.
- Research lending practices in different areas. Decide on the whether the funding will be distributed as grants or loans.
- Establish the standards for screening clients.
- Create reasonable billing plans for pay back.
- Design outreach materials and an outreach strategy. Work closely with local partners to get the word out.
- Hold at least one informational session to orient local business owners to the pilot program.
- Create a digital tool for tracking applications, entries and other important record keeping.

Process continued...

- Establish the structure of the funding model and repayment plans.
- Consider and decide on the program elements such as
 - whether to mandate low minimum deposits;
 - the minimum and loan sizes;
 - whether to include interest rates or fees;
 - credit and collateral requirements; and/or
 - whether to include special guidelines sensitive to the needs of women and people of color.
- Prepare evaluation tools to assessment the program's efficacy when completed.

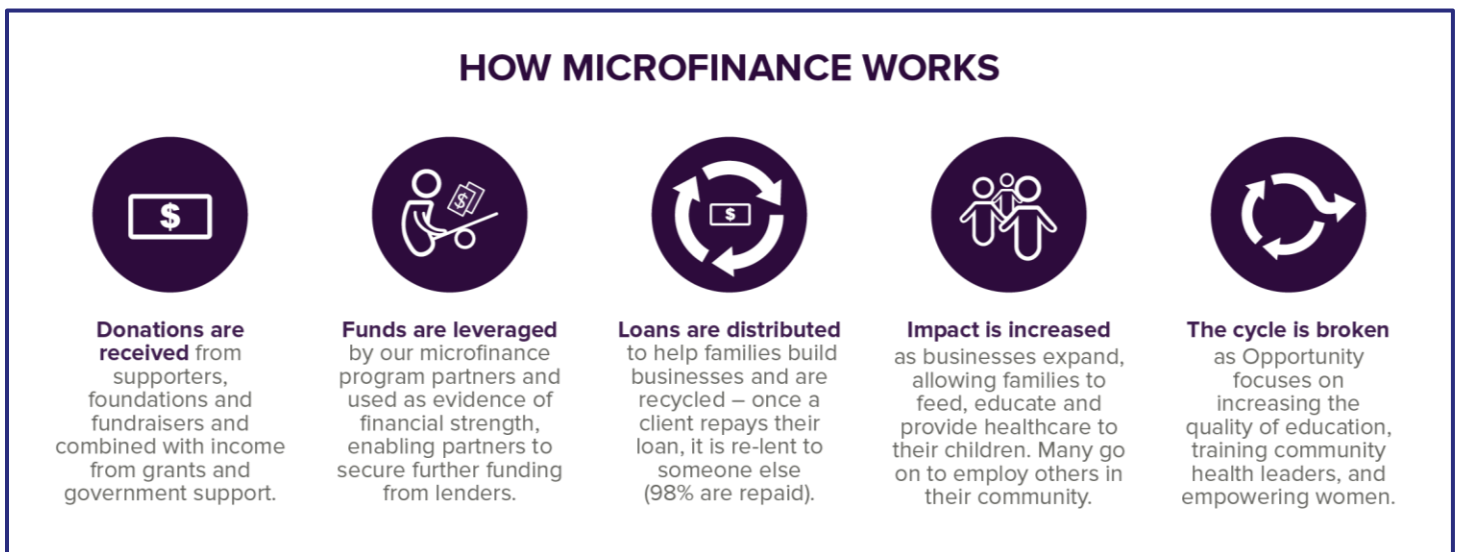


Diagram of a microfinance loan program's impact. Source: Opportunity International, Australia

5. Small Business Digital Marketing Workshops

Category	 Revenue/ Sales
Location	Study Areas
Origin	Business Leaders
Budget	 Medium Budget: \$40,000
Timeframe	 Short Term: 4 – 6 weeks
Risk	 Medium Risk
Key Performance Indicators	Small businesses report skills learned and improvements in managing sales
Partners & Resources	Wakefield Planning, Town Administrator, Lynnfield-Wakefield Chamber of Commerce; Wakefield Main Streets, Town Council

DIGITAL MARKETING TRAINING & GRANT PROGRAM



Wakefield's Digital marketing grant program. Source: Town of Wakefield

Diagnostic

In addition to interior design and renovations to accommodate social distancing and other COVID-19 response changes, business owners also reported that they experienced a loss of foot traffic. Many of them had to change their business models in order to better reach customers.

Some of the approaches included adding or converting operations online and switching to e-commerce. The costs associated with these shifts included developing a website and acquiring materials for packing and shipping.

The 2020 Digital Marketing Training and Grant Program the Town established to address these needs received positive feedback. Grants of up to \$2,000 are available to eligible businesses to implement digital marketing services. Business owners identified that they would like continue with digital marketing training, as some did not take advantage the first time, and others would like to keep learning. However, they do not have the capacity to research workshops.

This program would essentially be a *continuation* of the successful Town-sponsored digital marketing program, with more customized elements.

Action Items

- Conduct a focus group to understand the current nuanced marketing needs of the small businesses.
- Hire a facilitator.
- Implement the program.
- Conduct a program evaluation.

Process

- Plan and hold a focus group. Ensure diversity of business types represented in the room. Inquire about their learning goals and assess capacity.
- Document the objectives of the workshop series.
- Create a project budget including a facilitator fee and allotment for materials.
- Recruit a facilitator. Consider their experience in digital business growth and experience working with small businesses. The facilitator will help you identify content elements need to be produced and what messaging will be used to outreach to businesses.
- Establish a program launch date and duration.
- Recruit participants using creative outreach methods and cultural competency techniques to ensure diverse participation.
- Evaluate the program. How will you measure success?

6. Youth Jobs Program

Category	 Revenue/ Sales
Location	Study Area
Origin	Business Leaders: Community and Economic Development Director
Budget	 Medium Budget: Up to \$200,000
Timeframe	 Long Term: Ongoing
Risk	 Medium Risk
Key Performance Indicators	Staffing stability; Revenue generation
Partners & Resources	Community and Economic development Director, Town Administrator, Wakefield Main Streets; Boys and Girls Club of Stoneham and Wakefield, Wakefield Youth Action Team, High School



Youth members of the Wakefield Youth Action Team: Credit: Youth Action Team



Teens standing outside Wakefield Academy: Credit: Youth Action Team

Diagnostic

Participants in the stakeholder meeting raised staffing shortages as a major concern. During this pandemic multiple industries have seen mass resignations, and employees refusing to return to their positions after temporary lay-offs. The retail, restaurant and hospitality industries have been hardest hit. According to the federal Labor Department, 4.3 million workers left their jobs in August 2021. 37% reflects food and retail industries. The staff shortages prevent businesses from operating at full capacity.

Some business owners inquired whether it was feasible to institute a community volunteer program. However, a **youth jobs program** presents greater opportunity. Youth job programs can offer local businesses to meet their staffing needs whilst providing training and professional development for teenagers and young adults. They learn on-the-job skills which they carry with them to future careers while supporting a heavy burden for a local small business owner for a specific timeframe. This can be framed as either just the summer or ideally, year-round engagement. Investing in young people in the community shows a commitment to positive outcomes for children, youth and families.

Action Items

- Identify partner agencies.
- Design program structure.
- Recruit the youth participants.
- Monitor progress overtime and track assessments.

Process

- Identify partner agencies such as the high school, youth programs, etc.
- Recruit a coordinator or partner agency to facilitate the administration of the program.
- Determine a program schedule and structure.
- Identify select businesses interested in partnering.
- Prepare are a pre and post evaluation survey for youth participants and for the businesses.
- Recruit the participants.
- Monitor youth development goals through progress reports.
- At the conclusion of the pilot, evaluate and determine the efficacy to consider implementation on an ongoing basis.

7. Shop Local Business Marketing Campaign

Category	 Public Realm  Cultural Arts
Location	Corridors and extending commercial streets
Origin	Business Leaders: Community and Economic Development Director; 1:1 discussions and Stakeholder Meeting
Budget	 Medium Budget \$100,000
Timeframe	 Short Term: 1 year, with renewal if successful
Risk	 Low Risk
Key Performance Indicators	Increase in customer activity; increased foot traffic during peak hours
Partners & Resources	Wakefield Planning staff, Town Administrator; Wakefield Main Streets; Lynnfield-Wakefield Chamber of Commerce; Public Works; Cultural Council; Albion Cultural Exchange

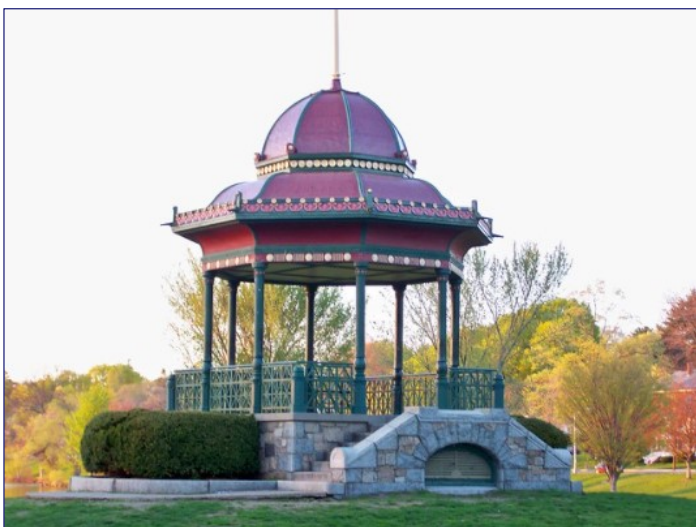


Image of the Gazebo . Photo Credit: Flickr



Generic model of 'Shop Local' banners. Credit: Google Creative Commons

Diagnostic

Business owners expressed a desire to see more creative means to promote their establishments and encourage patronage in the district. An exploratory process is required to identify and prototype a myriad of potential project ideas. Building on the recent local branding campaign, and the pending Welcome Project - activities and programs to encourage business foot traffic – there are a several ways placemaking strategies can be deployed to market the Main streets whilst through arts and culture. Amongst these creative interventions are:

A Shop Local Campaign to encourage consumers to eat, play and buy locally. These promotions can feature local businesses and displayed across Town banners. This strategy aligns well with the Lynnfield-Wakefield Chamber of Commerce's intent to relaunch a discount incentive program to encourage local shopping.



'Buy Local' graphic for Bedford, MA. Source: Town of Bedford

Action Items

- Hire a coordinator.
- Assess projects which are most feasible.
- Establish a schedule to pilot programming.
- Collect feedback on efficacy from businesses and residents.
- Relaunch successful programs.

Process

- Collect ideas from local business owners.
- Prepare a projects proposal based a feasibility rating.
- Present the proposal before Town Administrator and Town Council.
- Recruit and hire a programs coordinator.
- Launch programs at intervals.
- Work with the coordinator to develop an evaluation process.

8. Jersey Barrier Painting Program

Category	 Public Realm  Cultural Arts
Location	Commercial corridors
Origin	Business Leaders: Community and Economic Development Director; 1:1 discussions and Stakeholder Meeting
Budget	 Low Budget \$10,000
Timeframe	 Short Term: 3 months
Risk	 Medium Risk
Key Performance Indicators	Increase in business patronage; local beautification through placemaking
Partners & Resources	Community and Economic Development Director, Town Administrator; Wakefield Main Streets; Lynnfield-Wakefield Chamber of Commerce; Public Works; Cultural Council; Albion Cultural Exchange



Artists paint barriers as part of a program sponsored by the City of Salem, MA. Source: Wicked Local

Diagnostic

Capitalizing on the enthusiasm for outdoor seating and dining, the Town could launch a program to **hire local artists to paint the jersey barriers**, bringing aesthetically colorful designs which uplift aspects of the community and/or the businesses.

With support from the department of Public Works and local arts and culture agencies, such as the Albion Cultural Exchange, the initiative provides local artists with short term gig work and provides beautification to the area, adding to other potential creative placemaking projects. Businesses can apply for services through a sign-up form for a specific timeframe.



Artists paint a jersey barrier for a restaurant in Newton, MA. Source: Newton Community Pride

Action Items

- Hire a coordinator.
 - Assess projects which are most feasible.
 - Establish a schedule to pilot programming.
 - Collect feedback on efficacy from businesses and residents.
 - Relaunch successful programs.
- Prepare a projects proposal based on a feasibility rating.
 - Present the proposal before Town Administrator and Town Council.
 - Recruit and hire a programs coordinator.
 - Coordinator will recruit artists.
 - Artists are expected to meet with the business owners to identify branding interests.
 - Work with the coordinator to develop an evaluation process.

9. Outdoor Performances Program

Category	 Public Realm  Cultural Arts
Location	Main St commercial district
Origin	Business Leaders: Community and Economic Development Director; Town Administrator
Budget	 Medium Budget \$20,000
Timeframe	 Short Term: seasonal during the summer, with renewal if successful
Risk	 Medium Risk
Key Performance Indicators	Increase in customer activity; increased foot traffic during peak hours
Partners & Resources	Wakefield Planning staff, Town Administrator; Wakefield Main Streets; Lynnfield-Wakefield Chamber of Commerce; Public Works; Cultural Council; Albion Cultural Exchange



Wakefield Summer Band performs at the gazebo near Lake. Credit: Wakefield Summer Band



A band performs at Washington Park in New York City. Source: The Village Sun

Diagnostic

Particularly amenable during the warmer months, identifying usable outdoor common spaces for public performances such as music and family friendly programming. A roster of local artists can perform, providing outdoor music to attract diverse audiences and foster patronage of the nearby establishments.

The Town can use an underutilized parcel or portion of a site to situate a local band to perform live music. More creatively, a parklet could be the method to transform a parking space into a temporary stage.

It is important to test out this project and treat the first few sessions as a trial period. There is moderate risk that nearby residents and businesses will be concerned about the music being too loud or disruptive. Therefore, it is necessary to conduct a period of inquiry and stakeholder engagement prior to confirming implementation.

Action Items

- Hire a coordinator. This could be the same coordinator managing the jersey painting project.
- Assess feasibility.
- Establish a schedule to pilot programming.
- Recruit and schedule performers.
- Collect feedback on efficacy from businesses and residents.
- Relaunch the program the following summer if deemed successful.



A band performs outdoors on a designated sidewalk. Credit: The Chronicle



*Banner for the outdoor music series in downtown Bellingham, WA.
Source: Downtown Bellingham Partnership*

Process

- Collect feedback from local business owners and abutters.
- Present the proposal before Town Administrator and Town Council.
- Prepare an outreach plan and recruit performers.
- Develop and implement an evaluation process.



Best Practice

Saturday Sidewalk Jams



Saturday Sidewalk Jams



Location

Hudson, MA

Project Description

To “create a welcoming vibe to attract more people to come downtown,” Hudson Downtown Business Improvement District (BID) began sponsoring free Saturday Sidewalk Jams in the summer of 2021.

Live music was scheduled outdoors on Saturdays through early September, weather permitting. Musical bands performed at designated locations in the downtown area for a few hours during the afternoon and the evening. All of the performances took place in the commercial district along Main, Washington or South streets.

The process included the BID forming a music committee which included performers to organize and oversee the program. Eager to participate, performers and varying genres filled the schedule in a matter of a few week.

The program operated in subsequence with a 2020 relief grant, which was offered to arts-related businesses. The grant provided a subsidy for space rent half of the amount up to \$500, a month for a 12-month period. The grant program was designed to incentivize cultural arts and creative businesses to locate in the downtown.

The program also strengthened partnerships with local businesses in ways that encourage innovative thinking. A bank hosted jams in its drive-thru and worked with local partners to have a piano donated for performances at the site.

10. Additional Proposed Project: Upzoning Study

A Place to Be with a Variety of Responsive Housing Options

With changing demographics and uncertainty due to the pandemic and the rise in costs of living in the urban core, young professionals, such as Millennials are migrating to nearby suburbs. Wakefield projects that hundreds of the outgoing young adults will soon flock to the Town as new development projects are underway. As such, it is important to examine the current zoning structure of the Main St corridor. Housing options will be an important part of long-term recovery from the COVID-19 pandemic. A growing attraction to transit oriented development present an opportunity for revising zoning standards of single floor properties.

Wakefield will benefit from an increase in, as zoning by-laws Section 190-32A(1) states, “development[s] (in appropriate locations) of attractive, functional multifamily dwellings and mixed-use projects that create street-level, sidewalk activity that responds to the social and economic characteristics and needs of the present and future Wakefield.”

Further, as more industrial and limited industrial units are projected to be redeveloped into mixed use facilities combining residential and commercial, there is an opportunity for promoting multi-use projects that include limited industrial and other expansion of standard as opposed to special overlay zoning of multi-residence.

With the migration opportunities particularly for young professional adults and young families interested in living in communities nearby metropolitan areas, it will be necessary to assess specific sections along the commercial corridors and nearby residential pockets were housing or housing with other uses, including mid-rise apartments and garden apartments or combinations of the same, can be standardized rather than granted by special permit. This presents a pre-emptive approach to fast changing needs and growth opportunities not only for the commercial establishments but also the Town administration to accommodate market shifts and stakeholders of various and new backgrounds.



*Main St, near Lincoln St, 1960s
Source: Beebe Memorial Library*