

## **Strategy # 11: Focus Economic Growth**

MetroFuture anticipates that the region will add over 290,000 new jobs from 2000 – 2030. This plan is not an economic development strategy *per se*, in the sense that it does not analyze specific industry sectors or recommend particular incentive programs for attracting and retaining jobs. MetroFuture’s role in economic development falls into two broad categories: establishing the preconditions that support robust economic growth, and recommending how that growth should be sustainably distributed throughout the region.

The most prominent preconditions for economic growth include a well-educated and healthy workforce (Strategies 6 and 7), diverse housing opportunities (Strategy 3), an efficient transportation system (Strategy 4), and coordinated public policy (Strategy 1). The recommendations in this strategy also seek to lay the groundwork for economic growth, through streamlined permitting, stronger institutional/civic collaboration, and support for the many small businesses and creative industries that are sometimes overlooked in the regional planning process.

While MetroFuture supports robust economic growth, it also seeks to focus that growth in appropriate locations. In an age of scarce resources, investments in transportation, housing, and education must be coordinated in order to be effective. Patterns of economic development can either reinforce these investments, or can diminish their effectiveness through lack of coordination. Economic development planning and incentive programs should recognize this need for coordination and should seek to achieve it through consistency with MetroFuture land use plan and the Sustainable Development Principles.

### **A. Create jobs in MetroFuture-consistent locations**

MetroFuture calls for significant changes in the region’s development patterns, with a greater focus on growth in city, town, and village centers and other locations where infrastructure is available to support growth. MetroFuture calls for a larger share of new job growth in the Inner Core and Regional Urban Centers, with a relatively smaller share in the lowest density Developing Suburbs. MetroFuture also seeks to curb commercial and industrial sprawl by focusing economic development in town centers, near transit, and existing major employment centers. This approach will conserve open space, and the concentration of jobs will make them easier to serve with new transit. Infrastructure upgrades may be needed to support additional growth, but there will be less need to extend infrastructure to new locations.

A variety of tools can be used to focus economic growth in locations consistent with the MetroFuture plan. State and local economic incentive programs should be adjusted to prioritize assistance to proposals consistent with MetroFuture and the Commonwealth’s Sustainable Development Principles. Municipalities need assistance with new zoning and planning tools to redevelop existing commercial and industrial land for higher density uses. The public sector can encourage market response to these plans through prompt and predictable permitting processes and by marketing smart-growth locations to the development community. More resources are needed to address environmental

contamination that is a barrier to development of otherwise ideal sites in appropriate locations.

**1) Target economic incentive programs and technical assistance to locations consistent with the MetroFuture land use plan**

Economic growth is critical to the region's well-being, and it must be planned well to preserve the region's scarce fiscal and economic resources. Policies that seek to focus commercial and industrial growth need not obstruct economic development. MAPC analysis indicates that there is enough land in smart growth locations to support robust economic growth, as long as the zoning in those locations supports compact growth. With appropriate planning, permit streamlining, and infrastructure improvements, development in smart growth locations can be as attractive to developers as outlying locations. This will be reinforced when the public sector chooses to curtail programs that subsidize or expedite economic development in areas less suitable for growth.

There are now a variety of state and local efforts to facilitate economic growth through planning, streamlined permitting, infrastructure development, and marketing in designated growth areas. The two most prominent such initiatives are the Chapter 43D Expedited Permitting program and the Patrick Administration's Growth Districts Initiative. MetroFuture strongly supports application of these strategies in locations that are consistent with the MetroFuture land use plan.

The Administration should make greater efforts to coordinate with MAPC on the designation of Growth Districts, and it should require appropriate land use controls to ensure sustainable design and multimodal access within those Districts. The state can also use the Chapter 43D program to help focus economic growth in Smart Growth locations. As a first step, limited resources for 43D Technical Assistance grants should be directed to proposals in locations consistent with the Commonwealth's Sustainable Development Principles and the MetroFuture land use plan. Ultimately, the Interagency Permitting Board should approve Priority Development Sites only in locations consistent with the Principles and the MetroFuture land use plan.

State and local government can also influence the location of new economic development through capital improvement funding programs, such as the Public Works Economic Development Program (PWED) and the Massachusetts Opportunity Relocation and Expansion (MORE) Jobs Capital Program. Beginning in Fiscal Year 2009, the PWED Program will be administered to explicitly support the Commonwealth's Sustainable Development Principles. Criteria for awarding the PWED grants will include multimodal transportation opportunities, energy conservation, and brownfields redevelopment. The MORE program also supports capital project related to job creation but does not require any demonstration of consistency with the Sustainable Development Principles, or even local land use plans; the program should be modified to require this consistency.

The Economic Development Incentive Program (EDIP) is a tax incentive program designed to stimulate business growth and foster job creation. Through this incentive program, a three way partnership is developed between the state, a growing company, and a municipality. Participating companies may receive a 5% investment tax credit (known as the Economic Opportunity Area Credit), and local tax incentives (either a Special Tax Assessment or a Tax Increment Financing) in exchange for job creation and private investment commitments. The EDIP program is only available to job growth in Economic Opportunity Areas, which are designated based on very broad criteria (“blighted,” “decadent,” or “substandard.”) The designation of EOAs or Certified Projects should include a determination of consistency with the Commonwealth Sustainable Development Principles and the MetroFuture land use plan.

MAPC can also use its relationships with local government to facilitate job growth in appropriate locations. MAPC provides technical assistance to municipalities directly (often funded by programs such as the District Local Technical Assistance program). The Massachusetts Department of Housing and Community Development also offers 57 grant and technical assistance programs to municipalities. MAPC should target its technical assistance efforts to location and proposals consistent with MetroFuture and should make extra efforts to connect municipalities with grant programs that can support MetroFuture-consistent economic development.

**1.a EOHD should modify the process for designation of Growth Districts to include formal coordination with regional planning agencies**

**1.b The Interagency Permitting Board should prioritize Ch. 43D Technical Assistance grant funding to locations consistent with MetroFuture**

**1.c The Massachusetts Office of Business Development should adopt the Sustainable Development Principles as a criteria for MORE grant evaluation**

**1.d The Legislature should revise criteria for Economic Opportunity Areas to reflect the Sustainable Development Principles and MetroFuture**

**1.e MAPC should use subregional networks to promote Department of Housing and Community Development technical assistance programs**

**2) Increase employment density in appropriate suburban job centers**

MetroFuture sees tremendous opportunities for increased density of use in many suburban employment centers. Many suburban office parks and industrial parks are built with individual buildings separated by large areas of parking and landscaping. Like suburban residential neighborhoods, these low density

developments are difficult to serve with transit because large numbers of employees are dispersed across many buildings and many acres. Floor area ratios of 0.25 or even 0.1 prevent the creation of additional density.

If managed correctly, more intensive development within existing office and industrial parks could yield positive benefits: municipalities can support more economic growth with less loss of open space; a higher density of employment will make new transit service more feasible; new investments can be leveraged to upgrade existing infrastructure; and landowners will be able to realize higher returns on their property.

Such increases in density may also bring challenges which can be addressed through innovative zoning tools. Traffic impacts can be addressed by requiring transportation management programs that mitigate increases in trip generation. Landowners who add new development should be expected to invest considerable resources in first-class transportation management programs, especially if they are granted relief from parking requirements. For example, Stanford University has added millions of square feet of new buildings over recent decades without increasing the amount of parking—the University provides transit passes and comprehensive shuttle services, and is assessed significant fines when auto traffic onto the campus exceeds permitted levels. New development can also be leveraged to make improvements to transportation and stormwater infrastructure, using financing tools such as District Improvement Financing or Impact Fees (described in Strategies 9 and 2, respectively).

In order to make a strategy of economic “densification” effective, municipalities must also take steps to reduce the supply of buildable land outside of existing developed areas. A commercial/industrial Transfer of Development Rights program can be established to help mitigate the concerns of landowners in areas outside of designated districts. Because the design of economic development areas is important to community character, the use of visualization tools and design best practices will be critical to ensuring that new development is well received and complementary to the surrounding community.

### **2.a MAPC should partner with interested municipalities to pilot innovative tools in industrial/office park redevelopment**

### **3) Streamline approvals through community involvement, expedited permitting, and pre-permitting**

Productive relationships between municipalities and the development community attract economic investment and the opportunity for meaningful growth to Metro Boston. These relationships should be encouraged. Long-term prosperity depends on it. Where the permitting process brings satisfactory results, the applicants, the public, and the economy stand to benefit. MetroFuture recommends that municipalities adopt a set of best practices that can make permitting more predictable, equitable, cost effective, and efficient.

Inefficient permitting and approval processes can discourage economic development. Developers who face a long, costly, and uncertain permitting process are likely to shift their resources and efforts to other locations, regions, or states. This is especially concerning if inefficient permitting in smart growth locations causes developers to choose alternate locations that are inconsistent with the MetroFuture land use plan.

Application of streamlined permitting processes does not require municipalities to lower their standards or feel pressured to approve bad proposals. Applied appropriately, Permit Streamlining Best Practices should reinforce local jurisdiction; encourage community supported projects; preserve local resources; and maintain the standard of review.

With the Massachusetts Association of Regional Planning Agencies, MAPC developed “A Best Practices Guide for Streamlined Local Permitting.” This guide establishes four broad categories of best practices:

- 1) Fostering better communication
- 2) Standardizing forms and procedures
- 3) Providing sufficient resources
- 4) Encouraging proactive planning

The Commonwealth has also sought to encourage more efficient permitting through the Chapter 43D Priority Development Site process. In order to qualify for this program, municipalities must adopt certain permitting best practices and must commit to rendering decisions within 180 days. The implementation of this program should be monitored over time in order to ensure that it is administered efficiently and provides an appropriate balance between local oversight and expedited permitting.

### **3.a Municipalities should adopt permitting best practices**

### **3.b MAPC and allied organizations should monitor implementation of the 43D program and make recommendations for its improvement after five years**

### **3.c MAPC should support industry-municipal collaboration for permit streamlining in appropriate locations**

## **4) Bring a Smart Growth perspective to economic development marketing**

Marketing and information are critical to ensuring that the development community invests in areas consistent with MetroFuture. Various public agencies, quasi-public organizations, and public/private partnerships provide statewide and national marketing to priority development sites and other designated locations. Examples include the Massachusetts Office of Business Development, the Massachusetts Alliance for Economic Development, MassDevelopment, and municipal economic development departments.

These various organizations and practitioners influence the decisions made by developers and firms about where to build or locate. While marketing professionals must be responsive to the preferences of their target market, they can also act as tastemakers by presenting information that will re-frame location decisions within a smart growth context. For example, issues of transit access and proximity of workforce will become more important as transportation costs continue to rise. Marketing materials that simply list the number of on-site parking spaces will increasingly be seen as out-of-touch by companies that recognize that residential and commuting patterns will change rapidly as energy costs rise.

Effective marketing of MetroFuture-consistent economic development locations requires two things: providing more accessible information about the costs and benefits of individual sites from a sustainability perspective; and fostering attention to sustainability in the profession of regional economic development planning.

Through the Smart Workplace project, MAPC has already begun to establish a framework for evaluating economic development sites within the context of infrastructure, zoning, sensitive natural resources, parcel data, and other information. This tool is primarily designed to support the economic development planning efforts of municipal staff and officials, by providing additional, readily available information about constraints or advantages of alternative locations. This tool should be expanded to include additional criteria relevant to regional sustainability: potential employees within a given commute time via car or transit; transportation-related greenhouse gas emission estimates; wind energy potential; and other factors. Some of these criteria will need to be developed through modeling, but it is important that the tool should remain based on statistical criteria in order to ensure its credibility. Objective measures will be more compelling than a subjective “MetroFuture Score.”

Economic development professionals have the capacity to be strong allies in the implementation of MetroFuture. The Massachusetts Economic Development Council’s Strategic Plan identifies “social responsibility and a dedication to equitably building healthy, just and competitive communities” as one of the organization’s four Core Values. Similarly, state agencies operate under the Commonwealth’s Sustainable Development Principles which are equally consistent with the MetroFuture plan. Stronger relationships between MAPC and these agencies and professionals are necessary to identify ways that principles of sustainability can be applied to support their economic development mission.

**4.a MAPC should continue to update the Smart Workplace Project to include more Smart Growth and transportation criteria**

**4.b Formalize coordination between MAPC and the Massachusetts Alliance for Economic Development**

## **B. Capitalize on existing medical and educational institutions**

Metro Boston's universities, hospitals, and research institutes are enormously successful, well-established, and world-renowned: they are the region's "global marker." These institutions have a tremendous impact on Boston's economy, quality of life, identity, and civic leadership.

The impact of education and medical institutions is hard to overestimate. The region's 75 colleges and universities employ more than 50,000 faculty and staff, and the eight largest universities have an economic impact totaling more than \$7 billion. The research activities of education and medical institutions also spin off innovation and talent into the for-profit sector, especially in areas of emerging technology. Many of the region's most prominent companies (such as Boston Scientific and EMC) were founded by graduates of local colleges, and major companies are creating new facilities here to facilitate interaction with the region's education and health institutions.

Higher education and medical institutions are also increasingly providing the economic and civic leadership that was once the province of corporations, but now lacking due to mergers and acquisitions. New campus-based institutes and think tanks inform and influence local policy and practice. Higher education institutions also enhance local quality of life through school district partnerships, public service programs, scholarships for local students, and continuing education programs. The concentration of medical institutions improves the region's health through access to world-class hospitals and research centers that support public health efforts.

While major institutions are not likely to leave the region in the near future, the benefits they provide are not guaranteed. It will take collaboration and investment to ensure that the region fully capitalizes on available opportunities. Stronger institutional/civic relationships are needed to ensure that the growth of universities and hospitals is supported and fully leveraged to improve economic competitiveness and quality of life. Sustained support for research programs, especially at state universities, is necessary to ensure continued innovation. Meanwhile, efforts that facilitate interaction between researchers and the for-profit sector should be expanded to create a pipeline from laboratory to production line.

### **5) Create formal alliances to support higher education/civic collaboration**

Regions across the United States are witnessing the emergence of structured, formal engagement between post-secondary institutions, municipalities, and civic and business interests. There is an emerging and commonly-held recognition that the continued success of academic institutions is in the best interests of both the private and public sector. Economic development partnerships between universities and the public sector have demonstrated the ability to leverage the unique capacities of each. And perhaps most importantly, these partnerships may be able to engage university and government leadership in a new and productive style of campus-community interactions based on mutually beneficial strategic planning of university expansion, workforce development, and sustainable urban development.

The Carol R. Goldberg Seminar report, “A New Era of Higher Education-Community Partnerships” (2005) identifies a need for “organized vehicles to accelerate higher education-civic partnerships and offer a strategic approach to connecting currently disconnected partnerships.” Existing higher education consortia may include certain segments or focus on specific issues, but there is “no organization whose singular mission is to promote the interests of both public and private colleges and universities in the region and strengthen their partnerships as a collective with business, government, and civic stakeholders.”

In response, the Goldberg Seminar report recommends the formation of a new Boston Metropolitan Alliance of College and University Presidents. The role of such an alliance would be three-fold:

- Promote the visibility and impact of the higher education sector on the region and advance the collective agenda of member institutions.
- Facilitate civic building and economic development partnerships across colleges and universities and with local business, government, and civic institutions.
- Work with individual universities and colleges and civic authorities to promote a new approach to campus-community interactions based on a spirit of partnership and planned, strategic engagement.

The Alliance would work with, and reinforce, the important continuing leadership of consortia that focus on specific issues—including the Boston Higher Education Partnership, the Massachusetts Campus Compact, and the Boston Consortium for Higher Education.

### **5.a Higher education institutions should form a new Boston Metropolitan Alliance of College and University Presidents**

#### **6) Support research programs and public/private collaboration at public post-secondary universities**

The University of Massachusetts Boston holds potential to be a major presence in the thriving Massachusetts life sciences, biotechnology, and information technology sectors. It will require initial public sector investment to build that capacity. The university has a strategic plan in place that commits organizational resources the construction of new laboratory facilities and the addition of world-class research and teaching faculty.

There are proven ancillary benefits to building strong research and development capacity within a public university in an urban location. Public/Private research and development ventures on a public university campus will align higher education with industry needs and economic development goals. University R&D is the supporting the infrastructure of the innovation economy, whose emerging businesses can now account for up to 75 percent of net new jobs. Finding quality start-up internship opportunities in the innovation economy is extraordinarily difficult. Students at places like MIT and Stanford University have long had this access. For the first time, UMass Boston students have the

opportunity. Product development that comes from public/private R&D should provide a second local wave of economic opportunity as these new businesses now require manufacturing capacity, but this is often not the case.

The University of Massachusetts Boston has strong connections to the private and public sectors in Metropolitan Boston, cultivated for many years as a core value of the university. With this network of motivated partners--university, business, municipal, state, federal--the region can plan cooperatively to harness the benefits of high-level research and development in the innovation economy to capture the downstream production, service and support jobs (i.e., middle class jobs) so vital to a prosperous economy.

**6.a MAPC should take a lead role in encouraging and supporting the development of research and development capacity, such as the Venture Development Center, at public universities**

**7) Support coordination of creative economy initiatives**

The region's "creative economy" will be a major driver for growth over the coming decades. This category includes those industries that have their origin in individual creativity, skill, and talent, the primary products of which are ideas, products, and/or services. Creative economy industries include architecture and design, business consulting, research, performing and visual arts, advertising, films and media, software development, and education.

Some of these activities occur under the umbrella of large institutions, corporations, or nonprofit organizations; micro-businesses and sole proprietorships are major drivers of the creative economy. Recent data from the North Shore indicate that 90% of creative economy establishments employ fewer than ten people. Nevertheless, the creative economy has a significant economic impact: the same North Shore study indicates that the creative economy represents 10% to 12% of that area's total private sector employment.

Unlike many other sectors, the success of the creative economy is built on a sense of place, not something typically thought of as an economic driver. Highly educated, skilled creative workers have options about where they might live. Their skills and abilities are portable, and they are seeking vibrant neighborhoods, good urban design, and high quality of life. Also, the proximity afforded by those areas creates opportunities for interactions and "convergence" that generates new business activity.

The creative economy will not necessarily respond to the same economic development strategies that motivate traditional industries. The North Shore Creative Economy Initiative has identified four broad strategies for growing the creative economy: build a collaborative and coordinated regional approach; foster collaboration through "convergence" of different enterprises in virtual or physical environments; build capacity of creative enterprises through training and education; and market the region as a unique and competitive center of creative activity.

**7.a MAPC should develop a strategy for coordination with the Creative Economy Industry Director and the Massachusetts Creative Economy Council**

**7.b The Legislature should deepen strategic state investments in Creative Economy initiatives**

**C. Support small businesses and entrepreneurs**

Small businesses are a critically important component of the region's economy. Statewide, micro-businesses (<4 employees) and sole proprietors together comprise 86% of all business establishments; employ 30% of non-government workers; and were responsible for 30% of net new jobs from 1994 – 2004. Although many economic development plans and programs fail to address the significance or needs of very small businesses, the impact of these enterprises will continue to grow in coming decades. In many sectors, the nature of professional work is changing, from a growth-oriented corporate culture to a network of contractors and opportunistic alliances. In this new paradigm, economic growth is realized through the multiplication of many small enterprises, not the expansion of a limited number of firms. Business consulting, information technology, arts and culture, and design are all examples of sectors where entrepreneurs can be successful on a small scale with very limited capital needs. Many entrepreneurs in these fields may eschew the increased overhead, rent, and capital costs that accompany growth in favor of informal partnerships with other small businesses, tailored to specific opportunities.

MetroFuture supports the growth of small businesses in a variety of ways. The land use plan emphasizing development in city and town centers will yield office and retail spaces more conducive to small businesses than are conventional office parks and commercial strips. Town and village centers also offer greater opportunities for the networking and collaboration that small businesses thrive on, so long as the zoning is supportive. Economic development policies and programs can also help to support small businesses; first by acknowledging their significance and addressing their needs, such as technical assistance in a variety of areas: business planning, cash flow, marketing, and law. Like every enterprise, small businesses also need access to capital, though often in smaller amounts than larger companies; new models of lending and new sources of capital are critical to ensure that these businesses can thrive. More streamlined procedures for international transactions will help the many small enterprises that do business overseas, especially immigrant and transnational entrepreneurs, and small import/export operations.

**8) Develop economic development plans that support small businesses**

One key step to supporting small businesses is to acknowledge their importance in economic development plans. Many economic development professionals are focused on attracting or retaining corporate employers, which provide economic benefits that are easy to define. Support for small businesses and entrepreneurs is often harder to define, and it may be harder to measure the outcomes.

Additional research is necessary to develop a better understanding of micro-businesses and sole proprietorships in Metro Boston. Research topics might include: in what sectors are these entrepreneurs most common? How do they

structure their contractual relationships with other businesses? How are they affected by tax programs and incentives? What are the economic impacts of these businesses? Such research could be conducted by academic institutions (such as Salem State College, which has already been looking at the issue) or industry associations, in cooperation with state agencies.

Based on this research, public and private partners (including MAPC) can develop a set of best practices for municipal economic development staff to help inform their planning efforts. The research results can also help to support ongoing discussion with state agencies to modify policies as necessary.

**8.a The Massachusetts Office of Business Development should support additional research on micro-business and sole proprietorships in Metro Boston**

**8.b Institutional and industry partners should develop strategies and municipal best practices to support small businesses**

**9) Facilitate access to capital for small businesses**

Many segments of the small business market often require small loans (less than \$30,000) that are not a priority to many mainstream financial institutions. Micro-businesses and sole proprietorships with few assets to collateralize may find it very difficult to secure the capital necessary to take advantage of certain opportunities. Innovative lending models and new incentives for conventional lenders are necessary to create the access to capital that will allow the small business sector to thrive.

Community-based lending programs and microlending already play a critical role in providing access to capital for small businesses. Many community development corporations (CDCs) and other nonprofits operate lending programs through which public funding and private grants are loaned to small businesses. Various other microloan programs are operated by small community groups (such as Main Street organizations), funded by private donations, developer mitigation payments, or other sources. Even some venture capital investors include small business loans in their portfolio through instruments such as the New Markets Venture Capital program.

While these programs exist, small businesses may face a variety of challenges in accessing capital through these alternative mechanisms. Entrepreneurs may not be aware of community lending programs, there may be no such programs in their vicinity, or they may meet linguistic or legal barriers to borrowing. Some programs may simply not have enough money to loan out to all applicants. Borrowers may need technical assistance in order to utilize funds effectively.

There are existing strategies that can be used to overcome these barriers. Regional community lending and microloan programs are necessary to serve small businesses beyond the reach of CDCs and existing programs. Conventional lending institutions should provide their expertise to help

strengthen community lending programs and should make it standard practice to refer unsuccessful loan applicants to those programs. State-level lending assistance must reach deeper into communities with large numbers of immigrant entrepreneurs to make them aware of opportunities. Community lending programs should collaboratively develop protocols for program evaluation in order to document the importance of these programs and identify best practices.

**9.a MAPC, the Massachusetts Association of CDCs, and academic institutions should establish a “community lending research agenda”**

**9.b The region’s philanthropic institutions should collaborate on development of a regional microloan program**

**9.c Congress should restore the Community Development Financial Institutions Fund and the Micro Loan program to 2001 levels, or establish comparable programs**

**9.d The Executive Office of Housing and Economic Development should establish a program to provide targeted financing outreach to small businesses owned and operated by immigrants.**

**9.e The Legislature and the Governor should invest in successful and proven programs such as the Enterprise Center at Salem State College**

**10) Expand access to appropriate technical assistance, business services, and training**

Small businesses often have a great need for technical assistance and training. By necessity, entrepreneurs must “multi-task” at nearly every aspect of their business; in doing so, they often find themselves far from their area of expertise, lost in the weeds of finance or contract negotiations.

In order to help small businesses overcome these challenges and thrive, the region needs to expand access to technical assistance, training, and business service programs; and it needs to do so in a way that recognizes the important distinctions between different types of enterprises and entrepreneurs. Design and media professionals may face intellectual property issues that are irrelevant to retail merchants. Immigrant business owners may have different expectations and needs than private consultants with corporate experience. Technical assistance programs are often predicated on misplaced assumptions that undervalue the skills and abilities of the people who are seeking those services, and misunderstand their cultural sensibilities. The problem is often compounded because representation from the entrepreneur community is not involved in designing the support services.

The programs of concern here take a variety of forms: training programs build small business capacity in specific skills or content areas; technical assistance provides targeted support for specific efforts or initiatives (such as a business plan); business services include professional advice such as auditing or legal

counsel for lease negotiation.

A more effective technical assistance system for small businesses requires a variety of actions: service providers, entrepreneurs, and the public sector should collaborate on the design and coordinated delivery of these programs; service providers through develop a common program evaluation methodology in order to document success and define best practices; more public funding is needed to support these programs.

**10.a The Massachusetts Office of Business Development should develop a region-wide inventory of technical assistance programs in order to increase access and reduce redundancy.**

**10.b MAPC should identify a candidate organization to develop a technical assistance program assessment methodology for community organizations**

**10.c As part of the Immigrant Research Agenda, MAPC and allied organizations should develop “best practices” for delivery of technical assistance to immigrant entrepreneurs**

**11) Support unconventional work locations: home offices, live/work spaces, and business incubators**

Micro-businesses and sole proprietorships generally have little need for conventional office and industrial spaces. Many work out of their own home or studios; others share office space with other small businesses. A new generation of “virtual” business incubators (such as the Enterprise Center at Salem State College) serve as resource facilities where member businesses access services, meeting space, and training, without necessarily having their desk at that location.

Despite the interest in home-based businesses and support facilities, barriers remain due to land use controls and lack of resources. Many municipalities still have zoning prohibitions on home offices. Zoning may also inadvertently discourage the creation of small studio and office spaces in town centers, due to dimensional requirements, parking standards, use limitations, or other constraints. While a good supply of artist studio and live/work space is only one component of the larger creative economy strategy, it can help to catalyze urban revitalization built around creative activities.

**11.a MAPC should seek funding and collaborators to develop and disseminate “best practices” for municipal regulation of home-based businesses and live/work spaces**

**11.b Public institutions of higher education and chambers of commerce should seek opportunities to replicate the Enterprise Center model in other portions of the region**

**12) Provide financial services that operate smoothly in a transnational milieu**

A quarter of Massachusetts businesses do business outside of the United States. However, there are many barriers to smooth transnational financial transactions, especially for smaller businesses conducting smaller transactions at branch locations of their financial institution. These barriers may be a drain on economic growth and may prevent small businesses from fully participating in the global economy. While federal regulations on international money transfers are beyond the scope of this recommendation, financial institutions need to improve services in order to facilitate international transactions, especially for small businesses.

The barriers to international transactions may also prevent immigrants from fully participating in the region's economy. Current market research on immigrants challenges conventional wisdom about immigration. A new, transnational way of life is emerging that immigrants create for themselves. Many immigrants pursue financial and investment goals for themselves and their families in the United States, while at the same time planning or sustaining investment projects with family or business associates back home.

**12.a MAPC and allied organizations should investigate international money transfer as part of the "Immigrant Research Agenda"**