



Rapid Recovery Planning Program

2021

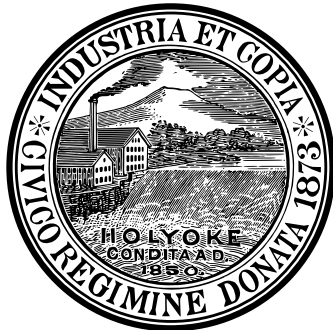
Funding Assistance
Summary Report

City of Holyoke

*Downtown Holyoke
Source: Flickr.Com/Photos/Josepha*



Acknowledgements



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What This Funding Resource Report Provides

The RRP Funding Assistance Program gives RRP communities the opportunity to prioritize funding opportunities for key projects identified in the RRP Final Plan. This document acts as a framework and guide that outlines funding needs relative to the priority project(s), funding best practices, targeted funding programs, and grant pursuit strategies. Through working with communities to address particular needs and opportunities, the RRP Funding Assistance Team aims to develop tailored guidance that will position each community to have a successful outcome when pursuing RRP project funding opportunities with the State, non-profits and Federal resources.

Ultimately, this report includes a Community Funding Alternative Matrix based on the community's identified needs. The report outlines funding options and a recommended sequence for pursuing funding. Grant timing, capital available, competitiveness, application and compliance requirements, and other key attributes have been included in this final report.

The report is organized to provide the following information:

- **RRP Program Background** – This section provides an overview of the Rapid Recovery Program, its goals, involved communities, and phases. The three phases developed through the RRP program involved robust data collection efforts, the creation of publicly-vetted project ideas, and the development of a final plan.
- **RRP Funding Assistance Program Process & Overview** – This section documents the process for RRP communities to apply for funding assistance and identify priority projects from their RRP Final Plan. It also outlines the various levels of funding assistance that is determined for each community applicant as well as funding program categories as defined by the State and RRP Funding Assistance Team.
- **Recommended Approach to Attaining Funding** – Developing an approach to pursue grant programs can help communities prioritize funding programs and identify opportunities based on internal capacity, level of effort, and project readiness. This section includes funding application best practices, key components to include in grant program applications, and immediate next steps for RRP communities.
- **Priority Projects and Applicable Funding Programs** – This portion of the report includes the RRP Final Plan project rubrics for the identified priority project(s). The Funding Assistance Team developed a matrix of funding resources that provides details such as grant program goals, eligible use of funds, level of effort to apply, and grant program maximum amount.

Rapid Recovery Plan Program Background



Peabody
Source: Stantec

This plan has been made possible through technical assistance provided by the Baker-Polito Administration's Rapid Recovery Planning program.

The Rapid Recovery Planning (RRP) program is a key part of the Baker-Polito Administration's Partnerships for Recovery Plan, the strategy established to help communities stabilize and grow the Massachusetts economy as a result of the economic impacts brought on by COVID-19. The plan invests \$774 million in efforts to get people back to work, support small businesses, foster innovation, revitalize downtowns, and keep people in stable housing.

In addition to the planning program, recovery efforts include a Small Business Relief Program administered by the Massachusetts Growth Capital Corporation. This program, which concluded in May 2021, provided more than \$687.2 million to over 15,000 businesses across the Commonwealth, with a focus on businesses located in Gateway Cities, among demographic priorities, or operating in sectors most impacted by the pandemic. Cities, towns, and non-profit entities are using Regional Pilot Project Grant Program funding for recovery solutions that seek to activate vacant storefronts, support regional supply chain resiliency, and create small business support networks. To promote recovery in the tourism industry and support the ongoing My Local MA marketing initiative encouraging residents to support their local economies by shopping, dining and staying local, another \$1.6 million in grants were awarded through the new Travel and Tourism Recovery Grant Pilot Program. Through April 2021, MassDOT's Shared Streets and Spaces Grant Program has invested \$26.4 million in municipal Shared Streets projects to support public health, safe mobility, and renewed commerce.

In support of the overall recovery strategy, the Administration made \$9.5 million in awards for 125 communities to create Rapid Recovery Plans, through the MA Downtown Initiative Program. These plans address the impacts of COVID-19 on local downtowns and small businesses by partnering with Plan Facilitators and Subject Matter Experts to pursue locally-driven, actionable strategies.

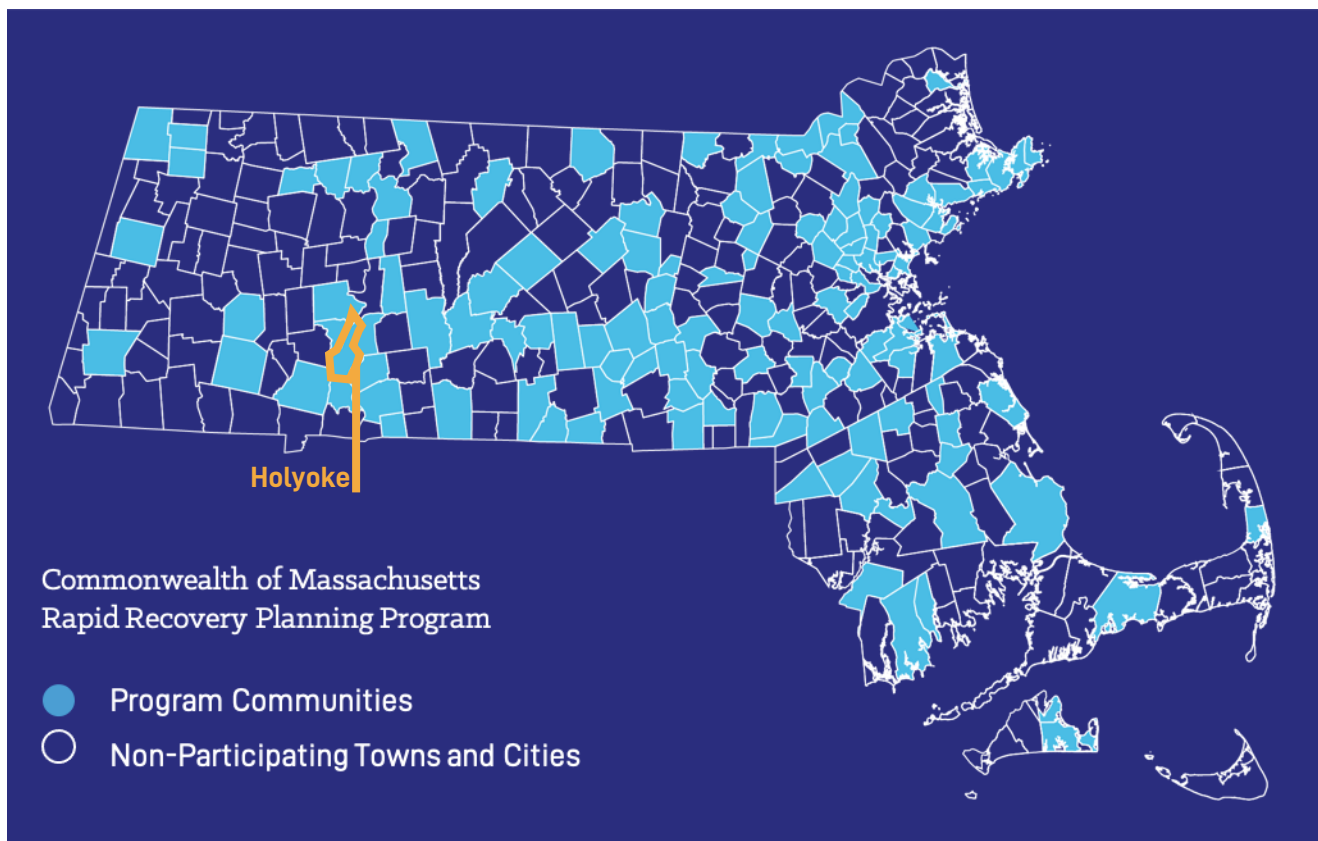
For more information,
contact DHCD:
100 Cambridge St, Suite 300
Boston, MA 02114
617-573-1100
mass.gov/DHCD



125 communities participated in the Rapid Recovery Plan Program

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

The 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 these downtowns, town centers, and commercial districts.



Rapid Recovery Plan (RRP) Program Summary

The Rapid Recovery Plan (RRP) Program was 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. A plan was developed for each community, summarizing key findings from the diagnostic phase of the program and including a range of priority project recommendations.

Each Rapid Recovery Plan was developed across three phases:

- **Phase 1 - Diagnostic; Phase 2- Project Recommendations; and Phase 3 - Plan Development.**

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).

Following the diagnostic efforts in Phase 1, Plan Facilitators, in close coordination with communities, developed and refined a set of recommendations that addressed priority challenges and opportunities. These project recommendations were 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.

The framework was designed to ensure a 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.

During Phase 3, Plan Facilitators and the communities' RRP representatives worked together to develop the RRP Final Plan, which incorporated all project rubrics as developed through Phase 2, key findings and summaries from the diagnostic data results, and local and regional best practices and case studies as communities work to implement their projects.

RRP Funding Assistance Approach



Walpole
Source: Stantec

Rapid Recovery Plan (RRP) Program

Funding Assistance Summary

The Rapid Recovery Plan (RRP) Program was 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 CARES Act and ARPA have made significant funding resources available to communities across America with similar recovery needs. The pursuit of this and other financial assistance is the next key step to making many RRP projects a reality for communities, regardless of their current level of staff capacity. The funding assistance program is available to each RRP community to help them confidently initiate the funding process for key projects, with a preference for those that can be implemented in the short-term. Self-directed funding resources will continue to be available for communities who do not require assistance at Rapid Recovery Plan (RRP) Program | Mass.gov.

Adequate and early funding to support recovery projects is recognized as a key barrier for most municipalities. To address this challenge, the RRP is providing funding assistance through individual consultations. This report summarizes the relevant funding options for specific RRP projects discussed during a consultation with Holyoke and offers tactical recommendations to securing funding to support community recovery projects.

Rapid Recovery Program Funding Process

The Commonwealth assembled a funding resource team comprised of consultants to help identify appropriate funding sources, application requirements, key aspects to highlight in applications, expected levels of effort, grant timelines, etc. In some cases, regional planning agency (RPA) staff participated in the process.

The following process was outlined to help communities finalize and pursue their preferred funding sources.



STEP 1. Community identifies catalyst projects from RRP

The choice of which 1-2 RRP projects to be reviewed for funding assistance was determined by the community.



STEP 2. Community applies for funding assistance

Each RRP community was invited to submit a basic application for specific funding assistance for up to 2 projects. The application included general information about the community and questions to determine the appropriate funding assistance for projects identified within a Rapid Recovery Plan.



STEP 3. Community and funding team initial meeting

Each community received an initial 1-hour online meeting between the RRP community and a member(s) of the Funding Resource team. The meeting focused on sharing information about the project, local capacity to pursue funding, and potential funding options for each project.



STEP 4. Community Funding Alternatives Matrix

Following the initial meeting, the Funding Resource team created a Community Funding Alternatives Matrix based on each community's identified needs. This includes outlined funding options and a recommended sequence for pursuing funding.



STEP 5. Final Document Created

The summary document was prepared to include community-specific details about grant timing, funding program capital availability and competitiveness, and application and compliance requirements.

Rapid Recovery Program Levels of Funding Assistance

During the initial community meeting, staff discussed four levels of potential community support available, generally identified as follows:



The community is sufficiently resourced and self-directed. Funding team support will stop after the initial call.



After the initial call and delivery of a Community Funding Alternatives Matrix, a follow-up call of up to 1-hour will be held with the community to review the available funding related to the project(s) and provide direction on how to access the information related to the funding resource(s) and any insights on how to strengthen a potential application.



For communities with limited staff capacity, the same assistance as Level 1 will be provided, as well as up to 2-hours of follow-up emails and call(s).



For communities seeking extra assistance, Level 2 review and assistance will be provided, plus an additional 2-hours of emailed edits/comments on the community's grant(s) application materials.

Rapid Recovery Program Funding Categories

The Funding Resource Team compiled a comprehensive list of Private, Foundational, Federal, and State resources within the following categories:

INFRASTRUCTURE

- Wastewater
- Drinking Water
- Storm Water
- Dams/Levees

BUSINESS SUPPORT ATTRACTION

- Space Activation
- Business Recruitment, Retention and Expansion

CULTURAL ARTS

- Cultural District Formation
- Public Art
- Placemaking
- Cultural Facilities
- Outdoor Programming
- Community Center

CAPACITY BUILDING

- Community/Economic Development
- Staff Capacity and Training
- Planning
- Stakeholder Engagement

PERMITS/REGULATORY TOOLS

- Zoning/Regulations
- Permits
- Guidelines

REDEVELOPMENT

- Housing
- Commercial Rehabilitation
- Facade Improvements
- Public Buildings

ENVIRONMENT/OUTDOOR RECREATION

- Parks
- Open Spaces
- Water Access
- Shoreline
- Habitat
- Brownfields
- Disaster Mitigation/Recovery/Preparedness

TRANSPORTATION

- Streetscape
- Trails
- Roads
- Bridges
- Public Transit
- AV/EV
- Parking
- Smart Mobility
- Alternative Transportation

WAYFINDING

- Wayfinding

BRANDING AND MARKETING

- Branding/Marketing

MISC.

- Data
- Social Services
- Workforce Development
- Policy/Advocacy

Recommended Approach to Attaining Funding



Marshfield
Source: Stantec

City of Holyoke: Funding Application Approach & Strategy

As with many communities in Massachusetts, the effects of the COVID-19 pandemic highlighted the need for reinvestment in the aging public and private infrastructure of the City's Downtown. Holyoke is small city with many cultural amenities and a diversified business sector, including many restaurant, service, manufacturing, medical, and retail-oriented businesses. Holyoke has culturally diverse population with the Latinx community making up about 58% of the City's population. While there has been recent investment in the Downtown area, which features many retail destinations and cultural institutions, the District struggles with the prevalence of many older buildings that require significant capital investment to bring up to modern codes for new businesses. In addition, new entrepreneurs struggle with navigating the local laws and regulations as well as understanding and accessing business and financial sources that are available to them.

The RRP has offered a unique opportunity for the City of Holyoke to pursue one key initiative to develop a comprehensive program to develop creative capital solutions to increase access to capital for small businesses. The City envisions partnering with Entrepreneurship for All (EforAll), an entrepreneur support program, to provide capital funds to support new business entrepreneurs and provide technical assistance for small businesses. EforAll is a non-profit organization based in Massachusetts with a mission of accelerating economic and social impact in communities nationwide through inclusive entrepreneurship. In addition, the City benefits from having a large number of potential partners and sponsors for the program, including the Holyoke Chamber of Commerce, Holyoke Economic Development Industrial Corporation (EDIC), Holyoke Gas Company, Pioneer Valley Planning Commission (PVPC), Common Capital, Western Massachusetts Economic Development Corporation, and Holyoke Community College.

The proposed Program is both innovative and ambitious, and we recommend accessing a variety of funding sources to fund its different aspects. As we assume the City will have many partners collaborating on this program, we have detailed grant programs that may be suitable for non-profit organizations and private businesses and as well as the City itself. In addition, certain grant programs will be more focused toward the enhancements needed to improve the physical environment of Downtown while other grant programs are more suited to providing the organizational framework for the program and small business support. We also recommend grant support for the creative economy and the established cultural and artistic community and institutions in Holyoke.

Highlights of City of Holyoke's recommended funding approach include:

Work Closely with the Pioneer Valley Planning Commission

- Working closely with the Pioneer Valley Planning Commission will help to identify and monitor additional funding opportunities and support development of the scopes for each project.

Line Up Organizational Partners

- Continue discussing the projects in the community to build additional support and identify potential project partners.
- Share funding program source possibilities with community partners and gauge interest in providing assistance, up to championing grant applications to relieve capacity constraints within the City.

Monitor Other Funding Sources

- Continue to explore additional funding sources, including future programs funded by the Massachusetts Legislature, state agencies, as well as nonprofit and private sources.

Make Community Outreach a Key Component

- For the Creative Capital Solutions program, outreach to small businesses will be a vital element so ensure that potential grant applications include public/business outreach to this audience as a key component.

Funding Application Best Practices and General Requirements

Documentation to Assemble

- DUNS number (Required for all Federal and some State grants)*
- SAM's** registration up to date (Required for some grants)
- Supporting studies / reports / design documents
- Cost estimates
- Letters of support

Correspondence with Funder

- Connect early with funding agency to clarify any requirements and notify of intent to apply, when applicable

Correspondence with Other Project Partners

- Keep regular communication with project partners and other parties who will be impacted by the project. Let them know early on of intentions to apply to funding and if any effort is required on their part to support application packages.



Pursuing Federal Grant Programs

Federal programs including (but not limited to) the US Economic Development Administration (EDA) Travel, Tourism, and Outdoor Recreation Grants and Public Works and Economic Adjustment Assistance Program should be pursued using a joint application approach. If feasible, communities should work with their Regional Planning Association and fellow RPA municipalities to create one (or a few) region-wide applications.

Applications should involve communities with common-themed projects, and will ultimately be submitted and managed by the RPA. Although most communities are individually eligible for these competitive federal grants, region-wide applications increase the chance of receiving a larger pool of grant money.



***DUNS number-** This number is often referenced by lenders and potential business partners to help predict the reliability and/or financial stability of the company in question. D-U-N-S, which stands for data universal numbering system, is used to maintain up-to-date and timely information on more than hundreds of millions global businesses.

To find your number, go to www.SAM.gov and click "Check Status" located at the top of the page. Search by entering your DUNS number or business name. If found, your registration status will be displayed.

****SAM-** Both current and potential government vendors are required to register their business in the System of Award Management SAM in order to be awarded contracts by the US Government. This is sometimes referred to as "self-certifying" your business. Vendors are required to complete a one-time registration to provide basic information relevant to procurement and financial transactions.

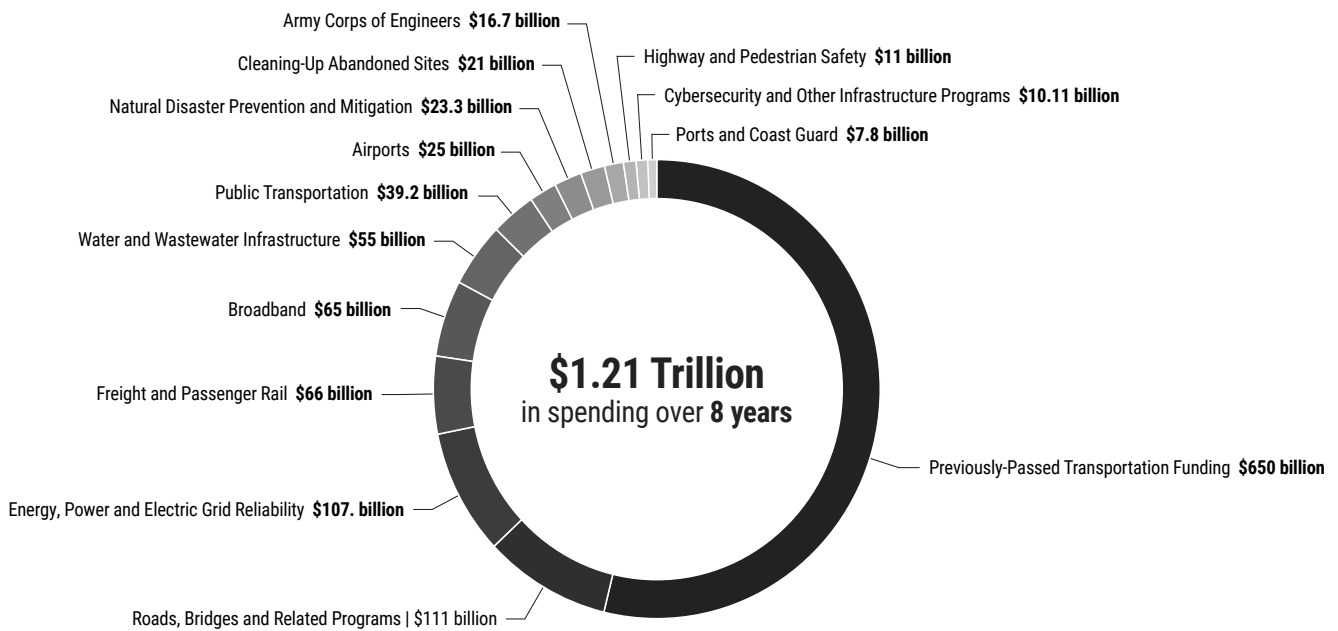
To create an account and access SAM as a new user, go to www.sam.gov, click on "Create a User Account", select account type, and complete registration.

Further details and contact information is available here- https://www.sba.gov/sites/default/files/articles/Registering_on_SAM.pdf

Funding Application Best Practices and General Requirements

Additional Federal Funding

The Infrastructure Investment and Jobs Act (IIJA) was signed into law by President Biden on Monday, November 15th. Totalling \$1.2 trillion in spending over eight years with \$550 billion in new spending, this is the biggest infrastructure package in decades. The IIJA will have a significant impact on Massachusetts communities and projects. State agencies, regional transportation planning organizations, and other government entities will receive direct allocations from formula funding programs. Over 150 new programs were created through the legislation, and several are discretionary grant programs.



Though there is much greater policy and program detail in the 2,700-page legislation, the chart above provides a summary breakdown of where the funding will go.
Source: Stantec

Funding Application Best Practices and General Requirements

Additional Federal Funding - IJA in Massachusetts

The table below highlights funding that Massachusetts is entitled to through formula allocations. Funding will be split into annual amounts, 2022-2026, and does not include additional discretionary grant programs that can be leveraged to support projects in Massachusetts.

Massachusetts IJA Funding	
Infrastructure	Massachusetts Funding
Roads, highways and alternative transportation	\$4.2 billion
Bridge replacement and repair	\$1.1 billion
Transit	\$2.5 billion
EV charging network	\$63 million
Broadband	\$100 million
Water and wastewater	\$1.1 billion
Airports	\$244 million

Though the IJA does not create an immediate opportunity for the projects described in this report, it is important to track emerging opportunities from the legislation. Funding levels and programs in the IJA that may create viable funding options include:

- A 60%, 5-year increase in Surface Transportation Block Grant Program (STBGP) Transportation Alternative Program
- The creation of the federal, \$7.3B Promoting Resilient Operations for Transformative, Efficient, and Cost-saving Transportation (PROTECT) grant program
- \$500 million in federal funding to Healthy Streets for cool and porous pavement and tree cover
- Over \$7B in energy efficiency and low-income weatherization funding

Priority Project: Applicable Funding Program and Application Process



Worcester
Source: Stantec

Project 1: Develop Creative Capital Solutions to Increase Access to Capital for Small Businesses



Fall River
Source: Stantec

Develop Creative Capital Solutions to Increase Access to Capital for Small Businesses




Category	 Private Realm
Location	City-wide
Origin	Third Eye Network (Plan Facilitator)
Budget	 High: \$250,000 to \$750,000
Timeframe	 Short-term: Less than five years, include one year for environmental scanning, up to a year for financial program development and one to two years for marketing and community adoption
Risk	 Medium: Key risks include organizational environmental factors such as culture, staff constraints, internal structural and socio-political dynamics that tend to inhibit equitable participation in capital programs
Key Performance Indicators	New program development; participation rates; awards by size and volume; number of businesses created, expanded, and sustained; number of jobs created, expanded, and sustained
Partners & Resources	EforAll for start-up capital, Holyoke Economic Development and Industrial Corporation, Holyoke Gas and Electric, Office of Community Development, and other capital providers; resource considerations include Opportunity Zones, Community Development Block Grant, MA Downtown Initiative Program, BIZ-M-POWER, Build Back Better Regional Challenge, Hometown Grant Program



Image of Holyoke Gas and Electric Department. Photo Credit: Third Eye Network

Diagnostic

The physical exteriors of buildings located within the district require significant capital improvement as conveyed via the diagnostic phase. About half of all storefronts have clear visible signage reflecting basic business information and interior lighting that helps illuminate sidewalks at night. However, more than 25% of properties require significant building façade improvements, (e.g., power washing, painting, and structural enhancements). There were also unsatisfactory evaluations for windows, awnings, and outdoor displays and dining availability. Nearly all storefronts within the study area were either boarded up or have limited transparency. Very few were equipped with awnings and there were no instances of spillover retail or restaurant activity in the district.

According to survey respondents, 90% of businesses reported being impacted by COVID with 70% acknowledging declines in revenues. Respondents were generally dissatisfied with the conditions of private buildings, storefronts, and signs. A significant number of them were in favor of obtaining low-cost financing for renovating storefronts and building façade improvements (30%), and purchasing property (20%). Yet, access to capital barriers persist for start-ups, microenterprises, businesses operating informally and main street (e.g., “brick-and-mortar”) businesses, especially those owned by People of Color. This project recommendations aims to elevate the importance of alternative inclusive sources and uses of capital.

Action Item

Build the internal capacity and operational alignment within the city to systematically develop and enhance culturally and contextually congruent financial assistance programs with appropriate levels training for underserved and marginalized small business segments.

Perform a biennial environmental scan of the local, regional, state financial ecosystem and develop new financial assistance programs to close gaps within the local funding ecosystem.

Explore permissible alternative uses and policy setting opportunities for Community Development Block Grants (CDBG) to optimize the resource.

Develop a comprehensive marketing and promotions strategy coupled with hand-on technical assistance aimed at increasing access to capital start-ups, microenterprises, businesses operating informally and main street businesses, especially those owned by People of Color.



Image of the Greater Holyoke Chamber of Commerce building. Photo Credit: Third Eye Network

Process

Develop Creative Capital Solutions

- Establish and maintain a database of local, regional, and state-wide organizations offering small business financial assistance programs.
- Identify the range of existing financial programs administered by the city and local providers. Categorize all existing local uses of CDBG and other financial assistance programs.
- Review the CDBG manual and alternative funding guidelines to explore the range of possible uses.
- Develop new financial programs to close gaps in the capital stack. Use diverse funding sources and work diligently to mitigate application barriers by removing nonessential submission requirements for non-CDBG backed funds.
- Hire a new marketing director and staff to promote all funding alternatives, using culturally-relevant communication methods and avenues.

Equitable CDBG Administration

- Conduct an analysis of current needs of diverse businesses aligned with eligible uses of CDBG.
- Complete substantial amendments of the city's annual action plan and policies for CDBG.
- Open the application period and host information sessions.
- Establish an inclusive application review protocol and score submissions using three to seven person committees.
- Select and notify successful applicants.
- Execute the grant agreement.
- Prepare requests for proposals to procure a bench of technical assistance providers.
- Host technical assistance workshops and classes on an ongoing basis. Possible topics include digital marketing, business modeling, pricing strategy, accounting, government and corporate contracting, certification training (e.g., MWBE, HUD Section 3, SDVOB, etc.), and grant reporting.
- Complete reimbursement requests on an ongoing basis. Where permitted, provide direct vendor pay as an alternative to reimbursable expenses in order to mitigate financial barriers to grant administration (e.g., match requirements for newer and smaller businesses).
- Collect reporting documentation and initiate award close out procedures with HUD.



Image of a municipal parking facility on Dwight Street. Photo Credit: Third Eye Network

Traffic, Parking, and Wayfinding Studies and Strategies



Applicable Potential Funding Resources

The first step in creating an actionable funding plan is to define future projects and initiatives. Through the development of a Rapid Recovery Plan (RRP), Holyoke has identified the projects the City would like to implement to catalyze recovery. The RRP Project Category type has also been identified.

Recommended funding sources for each project are listed below and outlined in detail on the following pages of this section. Funding sources were selected based on the following factors:

1. **Relevancy** to project
2. Ability to **close funding gap**
3. **Timing** of project in relation to active status of opportunity
4. Level of **competitiveness** of community in relation to popularity of opportunity
5. Level of **effort** to prepare application and successfully manage the project in the context of community capacity

Project 1 of 1: Traffic, Parking, and Wayfinding Studies and Strategies		
Program Name	Priority to Pursue	Grant Program Strategy
District Local Technical Assistance	1	Work with PVPC to define scope and programmatic details for the Small Business Capital Solutions Program
Massachusetts Downtown Initiative	2	Utilize the grant to help provide guidance on overall organizational structure of the program
Economic Adjustment Assistance Grant Program	3	Pursue this flexible federal grant which can be used for a variety of technical, planning, workforce development, entrepreneurship, and public works and infrastructure projects.
Urban Agenda Grant Program	4	Consider preparing an application as the funding maximum of \$250K to support the development of the program (especially given the opportunity to receive funding for consultants, partner agencies, and personnel)
Community Planning Grant Program	5	Position application as developing a plan for physical improvements for the Downtown, which will help to spur economic development

Program Name	Priority to Pursue	Grant Program Strategy
Transformative Development Initiative (TDI) Creative Catalyst Grant Program	6	Utilize this program available to graduated TDI Districts for grants of between \$20,000 and \$100,000 to support public-facing projects that enhance local arts and cultural infrastructure and contribute to economic revitalization.
Massachusetts Community Development Block Grant Program	7	Utilize CDBG funding after an overall framework and plan for the program is finalized.
Biz-M-Power	8	Encourage outreach to the small business community on this matching grant program provided by the Massachusetts Growth Capital Corporation
Business Equity COVID-19 Emergency Fund	9	Target assistance to the business community for this program, which provides no-interest bridge loans.
Hometown Grant Program	10	Pursue once the program is ready to be implemented.

FUNDING SOURCE #1

District Local Technical Assistance

Central Massachusetts Regional Planning Commission

Level of Effort to Apply and Manage



Purpose/Goals	The Pioneer Valley Planning Commission (PVPC) provides planning assistance through the District Local Technical Assistance Program. The program is funded annually by the Commonwealth of Massachusetts to help municipalities with sustainable development and to encourage communities to form partnerships to achieve planning and development goals consistent with state and regional priorities.
Eligible Applicants	All municipalities in the PVPC geography.
Eligible Use of Funds	In the past, funding has been used to support initiatives in housing and wastewater, as well as to study redevelopment options and support local planning efforts.
Loan or Grant Maximum	No specific amount identified
Terms Requirements/ Notes	Not identified
Funding Cycle	Not identified; municipalities are encouraged to contact PVPC directly.
Contact	eweiss@pvpc.org
Program/ Application Website	http://www.pvpc.org/dlta

FUNDING SOURCE #2

Massachusetts Downtown Initiative
Metropolitan Area Planning Council

Level of Effort to Apply and Manage



<p>Purpose/Goals</p>	<p>The Department's Massachusetts Downtown Initiative (MDI) offers a range of services and assistance to communities seeking help on how to revitalize their downtowns. The primary mission of the MDI is to make downtown revitalization an integral part of community development in cities and towns across the Commonwealth. MDI's guiding principle is that the most effective approach to downtown revitalization is a holistic one that addresses economic and community development needs, and provides a framework of interrelated activities that promote positive change in a downtown to keep it healthy and prosperous.</p> <p>Through the Technical Assistance Program, MDI provides consultant services to assist a community with its downtown revitalization efforts.</p>
<p>Eligible Applicants</p>	<p>All municipalities, although some funding is set aside for non-entitlement CDBG communities.</p>
<p>Eligible Use of Funds</p>	<p>'Funds would be used as technical assistance in the form of consulting services. Eligible activities can include defining district management approaches (such as a Business Improvement District), design issues (including streetscapes and signage programs), economic issues such as feasibility studies, strategies to increase housing stock, downtown mobility needs (such as a parking study or multimodal plan), small business support, and assistance with wayfinding and branding.</p>
<p>Loan or Grant Maximum</p>	<p>\$25,000, with funding for up to 20 awards in the 2021 cycle.</p>
<p>Terms/ Requirements/ Notes</p>	<p>Applications will be reviewed to determine overall consistency with the goals of the MDI, support of the Department of Housing and Community Development's (DHCD) and the Commonwealth's priorities and initiatives, and impact on local downtown/ town/village center revitalization efforts. DHCD will evaluate applications based on an achievable project scope, project leadership, timeline, budget, expected outcomes and impact, progress to date, and responsiveness to the Commonwealth's Sustainable Development Principles.</p>
<p>Funding Cycle</p>	<p>Annually; the most recent cycle opened in January 2021 with full applications due in June 2021.</p>
<p>Contact</p>	<p>Elizabeth Hahn elizabeth.hahn@mass.gov</p>
<p>Program/ Application Website</p>	<p>https://www.mass.gov/service-details/massachusetts-downtown-initiative-mdi</p>

Level of Effort to Apply and Manage

Easy

Difficult

Purpose/Goals	<p>Seek proposals from municipalities for projects that entail community-driven responses to community-defined economic opportunities, and that build leadership, collaboration, and capacity at the local level</p> <p>In December 2019, the Administration released a new economic development plan for the state entitled: Partnerships for Growth: A plan to enable the Commonwealth's regions to build, connect and lead. The plan aligns the administration's economic development programs, funding, and legislative efforts within four central pillars – Respond to the Housing Crisis, Build Vibrant Communities, Support Business Competitiveness, and Train a Skilled Workforce – to address challenges and foster opportunities over the next four years. The Urban Agenda Grant Program is one of the state's most important tools to partner with community based organizations to pursue these opportunities.</p>
Eligible Applicants	Municipality or Community-based organization.
Eligible Use of Funds	<p>This program is designed to support community economic development that is grounded in collaboration and local leadership development. Generally, applicants should base their project proposal on locally significant economic opportunities. The key is that the project be in direct response to a need or opportunity that the community group has identified and deemed important. The primary funding priorities of the program, based on the development continuum outlined in the Community One Stop for Growth, will be the Creation or Expansion of a Cross Sector Community Consortium or Coalition, Early Stage Strategy Development, and Community Led Strategy Implementation.</p>
Loan or Grant Maximum	\$250,000
Terms/ Requirements/ Notes	<p>Applicants may request general operating funds to cover any and all reasonable expenses associated with the implementation of the proposed project plan. Generally, the budget should include the costs for personnel, consultants, partner agency subcontracts, supplies and materials, etc. The budget may include an allocation for indirect overhead costs. While not required, applicants are also asked to identify match funds, if any. Additional consideration is given to applications that include in kind and/or cash support from the municipality, other organizations, and/or private sources. Program should be completed within one year</p>
Funding Cycle	<p>MAPC periodically issues a call for project concepts; the last call was solicited in February 2021. A new funding cycle should become available in December 2021 for projects in 2022.</p>
Contact	ONestop@mass.gov
Program/ Application Website	https://www.mass.gov/service-details/urban-agenda-grant-program

FUNDING SOURCE #4

Community Planning Grant Program

Massachusetts Department of Housing and Community Development

Level of Effort to Apply and Manage



Purpose/Goals	The Commonwealth of Massachusetts introduced a new grant program in 2021 to support technical assistance for community planning projects. Eligible projects are aimed at supporting the public realm, such as through the creation of a housing production plan, supporting transit-oriented development, corridor studies, zoning revisions, and parking management plans.
Eligible Applicants	Municipalities
Eligible Use of Funds	<p>'Eligible projects should support Massachusetts Sustainable Development Principles. These include aspiring to concentrate development and mix uses, advance equity, make more efficient decisions, protecting land and ecosystems, using natural resources wisely, expanding housing opportunities, providing transportation choices, increase job and business opportunities, and promoting clean energy.</p> <p>Community planning processes are covered under this program, including master plans, housing production plans, zoning review and updates, urban renewal plans, land use plans, downtown plans, parking management plans, feasibility studies, and other strategic plans.</p>
Loan or Grant Maximum	\$75,000
Terms Requirements/ Notes	Applications are submitted through the Community One Stop for Growth. DHCD reserves the right to reduce the amount of the award from the original request. Funding availability is subject to approval of state budgets. A project description and budget must be provided, along with a letter from the municipal CEO outlining support for the applicant and/or the proposed project.
Funding Cycle	The 2021 application cycle closed on June 4 for projects which must be completed by June 30, 2022.
Contact	onestop@mass.gov
Program/ Application Website	https://www.mass.gov/service-details/community-planning-grant-program

**Transformative Development Initiative (TDI)
Creative Catalyst Grant Program**
MassDevelopment

Level of Effort to Apply and Manage



Purpose/Goals	The goal of this program is to support the implementation of locally initiated projects, and clusters of projects, that will be used to test new approaches and build a more inclusive and sustainable arts and culture network, as well as those that serve to make the arts and culture ecosystem of these communities more equitable and representative.
Eligible Applicants	Individual
Eligible Use of Funds	<p>Projects, or “clusters” of projects as defined below, should be contextual in their city and neighborhood, and should highlight unique aspects of the community and built environment in new and creative ways.</p> <p>While projects should advance local priorities—identified through previous TDI work, public planning, or other means—we are looking to fund projects that bring a new idea, program, or concept to the table.</p> <p>Projects should enhance and make more sustainable or resilient the role that local arts and cultural assets play in inclusive economic development within the district.</p>
Loan or Grant Maximum	\$100,000
Terms/ Requirements/ Notes	<p>To be funded, projects must be actionable in the near term, serve active TDI District partnership priorities, engage and build capacity in local communities and partners, catalyze market demand and support TDI District goals, and demonstrate an existing financial feasibility gap. Funding availability per project is anticipated to be in the range of \$50,000-\$1,000,000 per project.</p> <p>Funding can be used for hard costs, soft costs, or acquisition costs as part of the applicant’s overall capital stack. Funds cannot not be used for pre-development costs, operating funds, staff salaries, or furniture, fixtures, or equipment.</p>
Funding Cycle	Rolling
Contact	lchristopher@massdevelopment.com
Program/ Application Website	https://www.massdevelopment.com/what-we-offer/key-initiatives/tdi/tdi-creative-catalyst

**Massachusetts Community Development Block
Grant Program**
Housing and Community Development

Level of Effort to Apply and Manage



Purpose/Goals	The Community Development Fund (CDF) awards grants to communities throughout the Commonwealth. This program helps eligible cities and towns to meet a broad range of community development needs in housing, infrastructure, revitalization, economic development and public social services.
Eligible Applicants	Municipalities with a population of under 50,000 that do not receive CDBG funds directly from the federal Department of Housing and Urban Development (HUD) are eligible for CDBG funding.
Eligible Use of Funds	Eligible CDBG projects include but are not limited to: housing rehabilitation or development; micro-enterprise or other business assistance; infrastructure community/public facilities; public social services; planning; removal of architectural barriers to allow access by persons with disabilities; downtown or area revitalization. Applications can be submitted by individual communities or regionally by multiple communities with one lead community.
Loan or Grant Maximum	Varies based on project.
Terms/ Requirements/ Notes	Project must meet one of the three national objectives of the CDBG program: (a) benefit low- and moderate-income persons; (b) prevent or eliminate conditions of slums or blight; or (c) address an urgent or critical community need.
Funding Cycle	The FY2022 deadline for Community Development Fund/Mini-Entitlement Communities was on September 10, 2021.
Contact	Mark Southard Mark.Southard@mass.gov
Program/ Application Website	https://www.mass.gov/service-details/community-development-block-grant-cdbg

FUNDING SOURCE #7
Biz-M-Power
Massachusetts Growth Capital Corporation

Level of Effort to Apply and Manage



Purpose/Goals	The Biz-M-Power crowdfunding matching grant program offers small businesses in Massachusetts financial assistance with their acquisition, expansion, improvement or lease of a facility, purchase or lease of equipment, or with meeting other capital needs for the business. Eligible applicants will be empowered to advance their business with an innovative approach to obtaining capital. Through crowdfunding campaigns, these businesses connect with their local residents and stakeholders to advance projects that support economic success and transformation for their business and in their communities.
Eligible Applicants	Preference shall be given to low to moderate (LMI) brick-and-mortar small businesses owned by women, minorities, immigrants, non-native English speakers, U.S. military veterans, disabled individuals, members of the LGBTQ+ community, and businesses operating in Massachusetts Gateway Cities.
Eligible Use of Funds	Acquire, expand, improve or lease a facility; or Purchase or lease equipment; or Meet other capital needs of a business Funds CANNOT be used for ongoing business operations such as payroll, benefits, buying of inventory, and general working capital.
Loan or Grant Maximum	\$20,000
Terms/ Requirements/ Notes	Prospective applicants will partner with an organization from MGCC's network of Small Business Technical Assistance (SBTA) Providers first who will then serve as a sponsor to eligible small businesses. Partnership with a SBTA Sponsor will maximize the potential positive impact of this grant. SBTA Providers' understanding of the landscape of small businesses in Massachusetts, familiarity with small businesses' areas of greatest needs, and extensive network of collaborators optimize this effort.
Funding Cycle	6/30/2022 (until funding is dispersed) Apply now through 12/6 and the next round of application reviews will begin 12/7.
Contact	617.523.6262
Program/ Application Website	https://www.empoweringsmallbusiness.org/what-we-offer/bizmpower

Level of Effort to Apply and Manage



<p>Purpose/Goals</p>	<p>The Fund provides flexible loans and crisis response support teams to Massachusetts-based Black and Latinx businesses with revenues of at least \$250,000.</p> <p>Loans – Funding up to \$100,000. Flexible loans may be used for working capital and other demonstrated business needs (e.g., salaries and wages, inventory, equipment, marketing, etc.)</p> <p>Response Support Teams – Strategic advisors & crisis management expert consultants will partner with businesses to assess the existing and potential COVID-19 impact on their business, develop financial forecasts and scenarios, and co-create near and medium-term plans to mitigate COVID-19 impact (including how to leverage federal, state, and local government resources).</p>
<p>Eligible Applicants</p>	<p>Business</p>
<p>Eligible Use of Funds</p>	<p>Black or Latinx majority owned (51% or more) for profit small business in Massachusetts</p> <p>Minimum annual revenue of at least \$250,000</p>
<p>Loan or Grant Maximum</p>	<p>\$100,000</p>
<p>Terms/ Requirements/ Notes</p>	<p>Visit website for additional information.</p>
<p>Funding Cycle</p>	<p>MassDOT reviews Tier 3 applications and awards funds twice a year. Projects selected for funding must provide a Notice to Proceed within four months of the bi-annual application deadlines.</p>
<p>Program/ Application Website</p>	<p>https://fbequity.org/business-equity-covid-19-emergency-fund/</p>

FUNDING SOURCE #9
Hometown Grant Program
T-Mobile

Level of Effort to Apply and Manage



Purpose/Goals	We're focusing on revitalizing community spaces in towns with 50,000 people or less. Submit a proposal for a town project of your choice, and if selected, use the funds to get started. For example, you could implement tech upgrades at your library, refresh a local park, or break ground on a new place where neighbors can connect.
Eligible Applicants	Public Entity
Eligible Use of Funds	The T-Mobile Hometown Grants program will help fund projects to build, rebuild, or refresh community spaces that help foster local connections in your town. For example, this might include the town square pavilion, a historic building, an outdoor park, a ball field, or a library-- every town has places where friends and neighbors connect.
Loan or Grant Maximum	\$50,000
Terms/ Requirements/ Notes	Visit website for additional information
Funding Cycle	February 12 2021
Program/ Application Website	https://www.t-mobile.com/brand/hometown-grants

Level of Effort to Apply and Manage

Easy

Difficult

Purpose/Goals	<p>Assists state and local interests in designing and implementing strategies to adjust or bring about change to an economy. The program focuses on areas that have experienced or are under threat of serious structural damage to the underlying economic base.</p> <p>Through this ARPA EAA NOFO, EDA aims to assist communities and regions impacted by the coronavirus pandemic, including historically underserved communities. The pandemic has caused, and continues to cause, economic injury to U.S. communities and regions in devastating and unprecedented ways.</p>
Eligible Applicants	<p>District Organization of an EDA-designated Economic Development District; Indian Tribe or a consortium of Indian Tribes; State, county, city, or other political subdivision of a State, including a special purpose unit of a State or local government engaged in economic or infrastructure development activities, or a consortium of political subdivisions; Institution of higher education or a consortium of institutions of higher education; Public or private non-profit organization or association acting in cooperation with officials of a political subdivision of a State.</p>
Eligible Use of Funds	<p><i>A wide range of technical, planning, and public works and infrastructure assistance through:</i></p> <ul style="list-style-type: none"> * Strategy Grants to support the development, updating or refinement of a Comprehensive Economic Development Strategy (CEDS). * Implementation Grants to support the execution of activities identified in a CEDS, such as infrastructure improvements, including site acquisition, site preparation, construction, rehabilitation and equipping of facilities. <p>Specific activities may be funded as separate investments or as multiple elements of a single investment.</p>
Loan or Grant Maximum	<p>\$10,000,000</p>
Terms/ Requirements/ Notes	<p>Must align with regional Comprehensive Economic Development Strategy (CEDS) document or the creation of a CEDS.</p>
Funding Cycle	<p>3/31/2022</p>
Contact	<p>https://eda.gov/contact/</p>
Program/ Application Website	<p>https://www.grants.gov/web/grants/view-opportunity.html?oppld=334743</p>

Develop Creative Capital Solutions to Increase Access to Capital for Small Businesses



Funding Application Process and Timeline

Funding success for Holyoke is contingent on several factors. Coordination with state agencies and local and regional partners is critical. The City bears some, if not all, financial responsibility for several project areas presented in this Plan. In some cases, third parties have contracts with the City to deliver services and build public infrastructure. It is in Holyoke's best interest to align funding activities with key stakeholders to maximize access to shared resources and minimize duplicative efforts.

General Observations and Level of Support Needed

The table below documents the key programs to further investigate and activities Holyoke can take in the next six months to one year to secure funding to advance initiatives. The following page contains a high level timeline for highlighted grant programs specific to Holyoke's priority projects.

Project 1: Develop Creative Capital Solutions to Increase Access to Capital for Small Businesses

Timeline (When?)	Step	Action Item (How?)	Funding Program
As Soon As Possible	1.1	Determine project eligibility and scope of study	<i>Funding Program #1</i> Economic Adjustment Assistance grant program
	2.1	Reach out to PVPC to discuss whether assistance can be provided to develop a scope for the Creative Capital Solutions for Small Businesses Program.	<i>Funding Program #2</i> District Local Technical Assistance
Early Winter 2022	2.2	City conducts external and internal outreach to community partners, such as EforAll, EDIC, and the Chamber.	<i>Funding Program #2</i> District Local Technical Assistance
	1.2	Determine level of local match (if any) and compile application materials	<i>Funding Program #1</i> Economic Adjustment Assistance grant program
	3.1	Determine project goals of the program and focus on supporting economic development within the Downtown.	<i>Funding Program #3</i> Urban Agenda Grant Program
	4.1	Determine project eligibility with DHCD. Consider planning effort focused on physical improvements to Downtown to improve quality of built environment.	<i>Funding Program #4</i> Community Planning Grant Program
	5.1	Determine how Biz-M-Power program can be utilized by small, entrepreneurial businesses.	<i>Funding Program #5</i> Biz-M-Power
	6.1	Determine how Business Equity COVID-19 Emergency Fund program can be utilized by small, entrepreneurial businesses.	<i>Funding Program #6</i> Business Equity COVID-19 Emergency Fund
Mid Winter 2022	2.3	Review and provide input applicable grant programs	<i>Funding Program #2</i> District Local Technical Assistance
	1.3	Apply for ARPA grant to fund the design and engineering study	<i>Funding Program #1</i> Economic Adjustment Assistance grant program
	3.2	Reach out to community partners/collaborators and PVPC to line up letters of support and grant materials needed. Review terms/requirements when grant application is available.	<i>Funding Program #3</i> Urban Agenda Grant Program
	4.2	Define project narrative, scope, and cost of planning effort.	<i>Funding Program #4</i> Community Planning Grant Program

Timeline (When?)	Step	Action Item (How?)	Funding Program
Mid Winter 2022	7.1	Contact MassDevelopment to utilize this program to fund public art and placemaking and the stabilization of culturally significant organizations and creative businesses.	<i>Funding Program #7</i> Transformative Development Initiative (TDI) Creative Catalyst Program
	8.1	Contact DHCD to determine eligible use of funds toward small business support programs and grants for capital investments.	<i>Funding Program #8</i> Massachusetts Community Development Block Grant Program
Mid Winter 2022 & Beyond	6.2	Include as part of outreach efforts to small businesses seeking financial resources	<i>Funding Program #6</i> Business Equity COVID-19 Emergency Fund
	5.2	Include as part of outreach efforts to small businesses in the City Biz-M-Power program can be utilized by small, entrepreneurial businesses.	<i>Funding Program #5</i> Biz-M-Power
Late Winter 2022	7.2	Include as part of outreach efforts to small businesses seeking financial resources	<i>Funding Program #7</i> Transformative Development Initiative (TDI) Creative Catalyst Program
Early Spring 2022	9.1	Define programmatic components in need of technical assistance.	<i>Funding Program #9</i> Massachusetts Downtown Initiative
	9.2	Line up letters of support from partner organizations and refine scope and budget for proposal.	
Late Spring 2022	9.3	Prepare application materials, presenting vision of the Creative Capital Solutions for Small Business Program would work in practice.	
	3.3	Assemble applications materials and submit.	<i>Funding Program #3</i> Urban Agenda Grant Program
	4.3	Prepare application materials. Include letters of support for partner organizations.	<i>Funding Program #4</i> Community Planning Grant Program
Summer 2022	8.2	Complete analysis of current needs of diverse businesses that could be supported with eligible uses of CDBG.	<i>Funding Program #8</i> Massachusetts Community Development Block Grant Program

Timeline (When?)	Step	Action Item (How?)	Funding Program
Early Fall 2022	8.3	Complete amendments of the City's annual action plan and policies for CDBG.	<i>Funding Program #8</i> Massachusetts Community Development Block Grant Program
Fall 2022 & Beyond	10.1	As this funding will support implementation and not planning, use other planning processes, such as Community Planning Grant Program and Massachusetts Downtown Initiative, to define investments which could be included as part of a grant application.	<i>Funding Program #10</i> Hometown Grant Program