

MILL STREET CORRIDOR

BRIEFING BOOK

A Project being conducted by:
The Urban Land Institute
Technical Assistance Program

In Partnership with:
The City of Gardner
And
The Gardner Redevelopment Authority

Thursday, February 17, 2010 at 9:00 a.m.
Levi Heywood Memorial Library Conference Room
55 West Lynde Street
Gardner, MA 01440

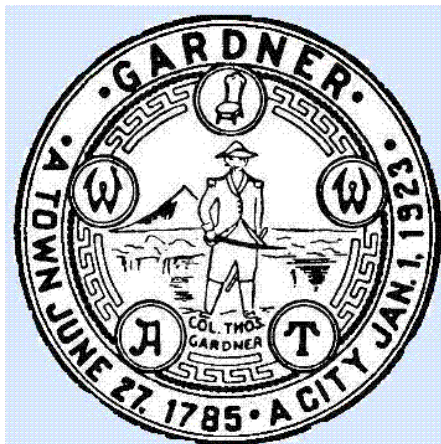


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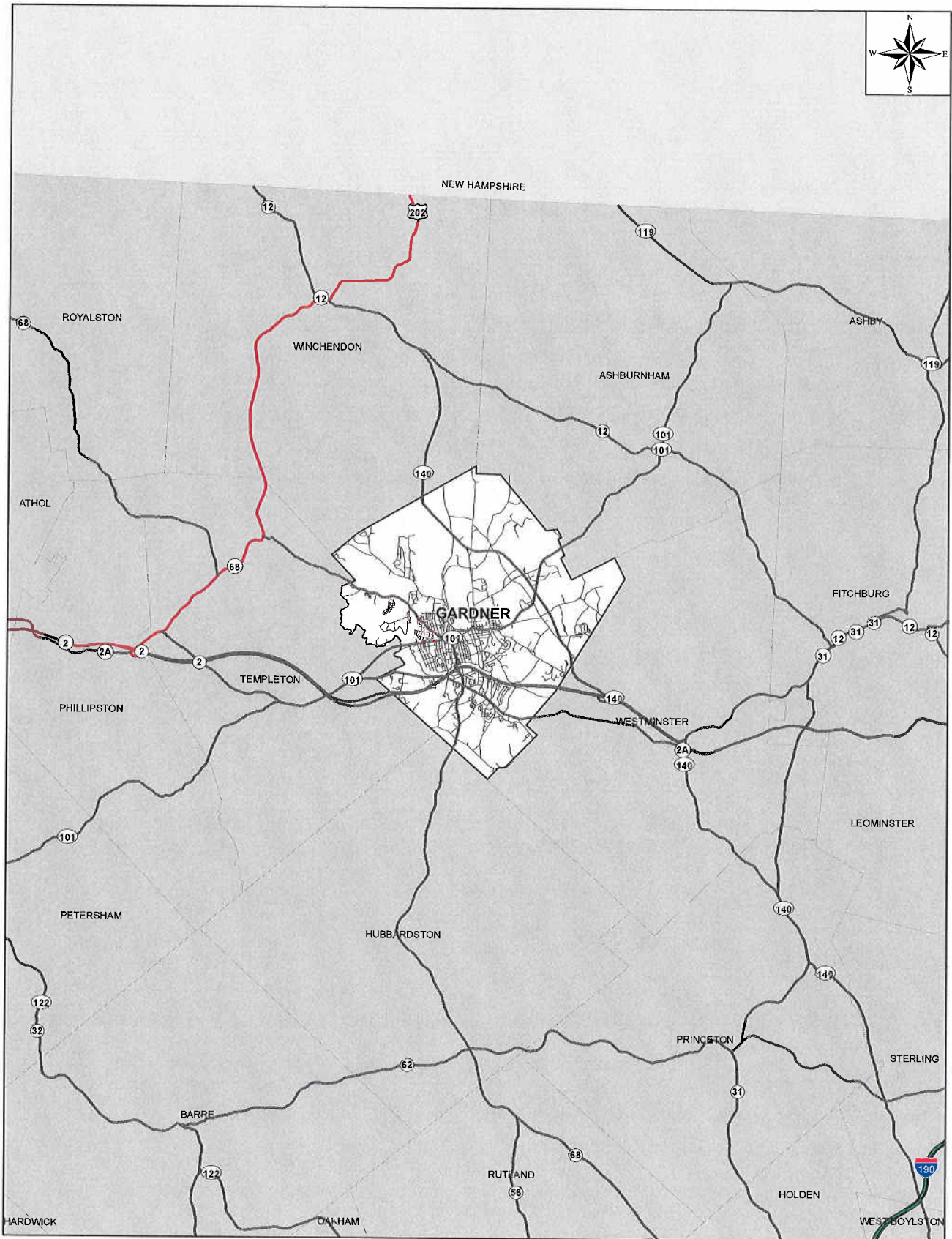
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I. General Information

1.) City of Gardner Information and Statistics

- a. Maps
- b. Demographic information
- c. Regional Comprehensive Economic Development Strategy
(Executive Summary)
- d. Labor information including unemployment and employment
breakdown
- e. List of largest employers and manufacturers
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A. Maps



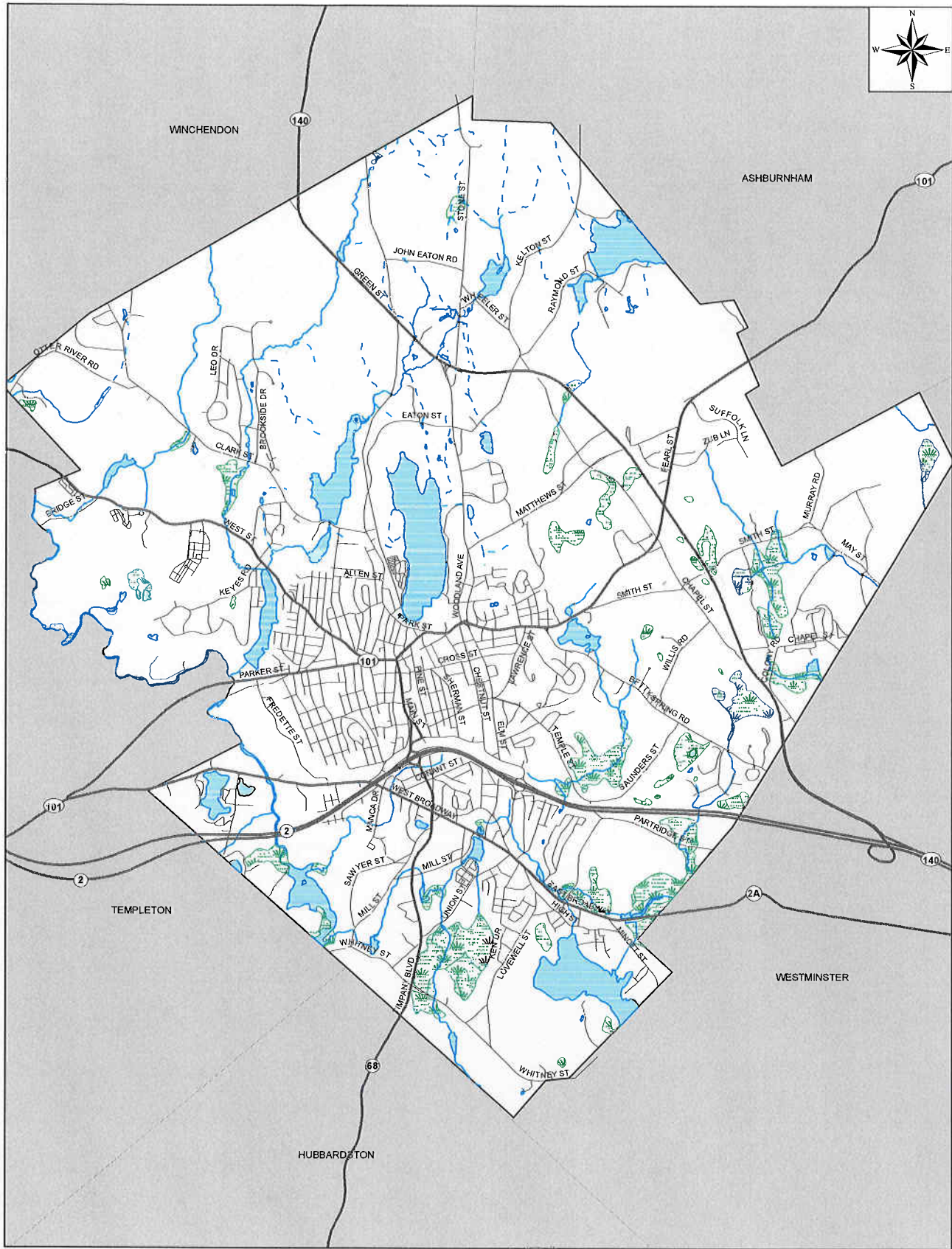
North Central Massachusetts Gardner, Massachusetts

Legend

- City of Gardner
- Surrounding Cities and towns
- EOT Roads**
- Interstate
- U.S. Highway
- State Route
- Non-Numbered Route (Gardner)



NOTES:
-Data from Office of Geographic Information (MassGIS),
Commonwealth of Massachusetts Information Technology Division
& City of Gardner Engineering
-NAD83 datum, Massachusetts State Plane Mainland Zone coordinate system.



City of Gardner Gardner, Massachusetts

- Legend**
- Roads
 - State Route
 - ▭ City of Gardner
 - ▭ Surrounding Cities and Towns
 - Perennial Stream
 - - - Intermittent Stream
 - ▭ Surface Water Body
 - ▨ Wetland



NOTES:
 - Data from Office of Geographic Information (MassGIS),
 Commonwealth of Massachusetts Information Technology Division
 & City of Gardner Engineering
 - NAD83 datum, Massachusetts State Plane Mainland Zone coordinate system.

B. Demographic information

FACT SHEET

Gardner city, Massachusetts

View a Fact Sheet for a race, ethnic, or ancestry group

Census 2000 Demographic Profile Highlights:

General Characteristics - show more >>

	Number	Percent	U.S.		
Total population	20,770				
Male	10,645	51.3	49.1%	map	brief
Female	10,125	48.7	50.9%	map	brief
Median age (years)	37.5	(X)	35.3	map	brief
Under 5 years	1,244	6.0	6.8%	map	
18 years and over	15,841	76.3	74.3%		
65 years and over	3,341	16.1	12.4%	map	brief
One race					
White	20,442	98.4	97.6%		
Black or African American	19,343	93.1	75.1%	map	brief
American Indian and Alaska Native	476	2.3	12.3%	map	brief
Asian	70	0.3	0.9%	map	brief
Native Hawaiian and Other Pacific Islander	284	1.4	3.6%	map	brief
Some other race	16	0.1	0.1%	map	brief
Two or more races	253	1.2	5.5%	map	
Hispanic or Latino (of any race)	328	1.6	2.4%	map	brief
Household population	848	4.1	12.5%	map	brief
Group quarters population	19,492	93.8	97.2%	map	brief
Average household size	1,278	6.2	2.8%	map	
Average family size	2.35	(X)	2.59	map	brief
Total housing units	2.97	(X)	3.14	map	
Occupied housing units	8,838			map	
Owner-occupied housing units	8,282	93.7	91.0%		brief
Renter-occupied housing units	4,520	54.6	66.2%	map	
Vacant housing units	3,762	45.4	33.8%	map	brief
	556	6.3	9.0%	map	

Social Characteristics - show more >>

	Number	Percent	U.S.		
Population 25 years and over	14,286				
High school graduate or higher	11,168	78.2	80.4%	map	brief
Bachelor's degree or higher	2,176	15.2	24.4%	map	
Civilian veterans (civilian population 18 years and over)	2,608	16.4	12.7%	map	brief
Disability status (population 5 years and over)	4,256	23.3	19.3%	map	brief
Foreign born	1,469	7.1	11.1%	map	brief
Male, Now married, except separated (population 15 years and over)	4,646	54.9	56.7%		brief
Female, Now married, except separated (population 15 years and over)	3,739	45.6	52.1%		brief
Speak a language other than English at home (population 5 years and over)	2,557	13.1	17.9%	map	brief

Economic Characteristics - show more >>

	Number	Percent	U.S.		
In labor force (population 16 years and over)	10,093	61.5	63.9%		brief
Mean travel time to work in minutes (workers 16 years and over)	24.1	(X)	25.5	map	brief
Median household income in 1999 (dollars)	37,334	(X)	41,994	map	
Median family income in 1999 (dollars)	47,164	(X)	50,046	map	
Per capita income in 1999 (dollars)	18,624	(X)	21,587	map	
Families below poverty level	360	7.0	9.2%	map	brief
Individuals below poverty level	1,863	9.6	12.4%	map	

Housing Characteristics - show more >>

	Number	Percent	U.S.		
Single-family owner-occupied homes	3,487				
Median value (dollars)	106,300	(X)	119,600	map	brief
Median of selected monthly owner costs	(X)	(X)			brief
With a mortgage (dollars)	998	(X)	1,088	map	
Not mortgaged (dollars)	317	(X)	295		



DP-1. Profile of General Demographic Characteristics: 2000
 Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data
 Geographic Area: Gardner city, Massachusetts

NOTE: For information on confidentiality protection, nonsampling error, definitions, and count corrections see <http://factfinder.census.gov/home/en/datanotes/expsf1u.htm>.

Subject	Number	Percent
Total population	20,770	100.0
SEX AND AGE		
Male	10,645	51.3
Female	10,125	48.7
Under 5 years	1,244	6.0
5 to 9 years	1,492	7.2
10 to 14 years	1,405	6.8
15 to 19 years	1,234	5.9
20 to 24 years	1,154	5.6
25 to 34 years	2,932	14.1
35 to 44 years	3,666	17.7
45 to 54 years	2,692	13.0
55 to 59 years	903	4.3
60 to 64 years	707	3.4
65 to 74 years	1,586	7.6
75 to 84 years	1,245	6.0
85 years and over	510	2.5
Median age (years)	37.5	(X)
18 years and over	15,841	76.3
Male	8,065	38.8
Female	7,776	37.4
21 years and over	15,171	73.0
62 years and over	3,764	18.1
65 years and over	3,341	16.1
Male	1,348	6.5
Female	1,993	9.6
RACE		
One race	20,442	98.4
White	19,343	93.1
Black or African American	476	2.3
American Indian and Alaska Native	70	0.3
Asian	284	1.4
Asian Indian	21	0.1
Chinese	51	0.2
Filipino	20	0.1
Japanese	11	0.1
Korean	29	0.1
Vietnamese	45	0.2
Other Asian ¹	107	0.5
Native Hawaiian and Other Pacific Islander	16	0.1
Native Hawaiian	9	0.0
Guamanian or Chamorro	6	0.0
Samoan	0	0.0
Other Pacific Islander ²	1	0.0
Some other race	253	1.2
Two or more races	328	1.6
Race alone or in combination with one or more other races³		
White	19,619	94.5
Black or African American	593	2.9
American Indian and Alaska Native	156	0.8
Asian	338	1.6

Subject	Number	Percent
Native Hawaiian and Other Pacific Islander	32	0.2
Some other race	371	1.8
HISPANIC OR LATINO AND RACE		
Total population	20,770	100.0
Hispanic or Latino (of any race)	848	4.1
Mexican	119	0.6
Puerto Rican	506	2.4
Cuban	18	0.1
Other Hispanic or Latino	205	1.0
Not Hispanic or Latino	19,922	95.9
White alone	18,882	90.9
RELATIONSHIP		
Total population	20,770	100.0
In households	19,492	93.8
Householder	8,282	39.9
Spouse	3,677	17.7
Child	5,736	27.6
Own child under 18 years	4,542	21.9
Other relatives	621	3.0
Under 18 years	218	1.0
Nonrelatives	1,176	5.7
Unmarried partner	602	2.9
In group quarters	1,278	6.2
Institutionalized population	1,238	6.0
Noninstitutionalized population	40	0.2
HOUSEHOLDS BY TYPE		
Total households	8,282	100.0
Family households (families)	5,086	61.4
With own children under 18 years	2,509	30.3
Married-couple family	3,677	44.4
With own children under 18 years	1,582	19.1
Female householder, no husband present	1,053	12.7
With own children under 18 years	719	8.7
Nonfamily households	3,196	38.6
Householder living alone	2,687	32.4
Householder 65 years and over	1,118	13.5
Households with individuals under 18 years	2,694	32.5
Households with individuals 65 years and over	2,286	27.6
Average household size	2.35	(X)
Average family size	2.97	(X)
HOUSING OCCUPANCY		
Total housing units	8,838	100.0
Occupied housing units	8,282	93.7
Vacant housing units	556	6.3
For seasonal, recreational, or occasional use	34	0.4
Homeowner vacancy rate (percent)	1.4	(X)
Rental vacancy rate (percent)	5.4	(X)
HOUSING TENURE		
Occupied housing units	8,282	100.0
Owner-occupied housing units	4,520	54.6
Renter-occupied housing units	3,762	45.4
Average household size of owner-occupied unit	2.64	(X)
Average household size of renter-occupied unit	2.01	(X)

(X) Not applicable

¹ Other Asian alone, or two or more Asian categories.

² Other Pacific Islander alone, or two or more Native Hawaiian and Other Pacific Islander categories.

³ In combination with one or more other races listed. The six numbers may add to more than the total population and the six percentages may add to more than 100 percent because individuals may report more than one race.

Source: U.S. Census Bureau, Census 2000 Summary File 1, Matrices P1, P3, P4, P8, P9, P12, P13, P17, P18, P19, P20, P23, P27, P28, P33, PCT5, PCT8, PCT11, PCT15, H1, H3, H4, H5, H11, and H12.



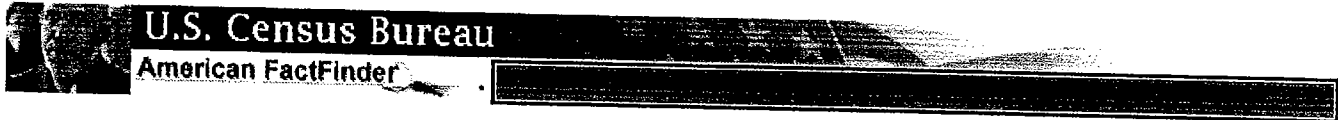
DP-2. Profile of Selected Social Characteristics: 2000
 Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data
 Geographic Area: **Gardner city, Massachusetts**

NOTE: Data based on a sample except in P3, P4, H3, and H4. For information on confidentiality protection, sampling error, nonsampling error, definitions, and count corrections see <http://factfinder.census.gov/home/en/datanotes/expsf3.htm>.

Subject	Number	Percent
SCHOOL ENROLLMENT		
Population 3 years and over enrolled in school	5,256	100.0
Nursery school, preschool	345	6.6
Kindergarten	300	5.7
Elementary school (grades 1-8)	2,427	46.2
High school (grades 9-12)	1,234	23.5
College or graduate school	950	18.1
EDUCATIONAL ATTAINMENT		
Population 25 years and over	14,286	100.0
Less than 9th grade	1,260	8.8
9th to 12th grade, no diploma	1,858	13.0
High school graduate (includes equivalency)	4,879	34.2
Some college, no degree	2,689	18.8
Associate degree	1,424	10.0
Bachelor's degree	1,468	10.3
Graduate or professional degree	708	5.0
Percent high school graduate or higher	78.2	(X)
Percent bachelor's degree or higher	15.2	(X)
MARITAL STATUS		
Population 15 years and over	16,660	100.0
Never married	4,398	26.4
Now married, except separated	8,385	50.3
Separated	451	2.7
Widowed	1,490	8.9
Female	1,177	7.1
Divorced	1,936	11.6
Female	1,074	6.4
GRANDPARENTS AS CAREGIVERS		
Grandparent living in household with one or more own grandchildren under 18 years	319	100.0
Grandparent responsible for grandchildren	109	34.2
VETERAN STATUS		
Civilian population 18 years and over	15,883	100.0
Civilian veterans	2,608	16.4
DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION		
Population 5 to 20 years	4,352	100.0
With a disability	454	10.4
Population 21 to 64 years	10,874	100.0
With a disability	2,507	23.1
Percent employed	61.9	(X)
No disability	8,367	76.9
Percent employed	84.9	(X)
Population 65 years and over	3,037	100.0
With a disability	1,295	42.6
RESIDENCE IN 1995		
Population 5 years and over	19,530	100.0
Same house in 1995	11,170	57.2
Different house in the U.S. in 1995	8,191	41.9

Subject	Number	Percent
Same county		
Different county	6,150	31.5
Same state	2,041	10.5
Different state	912	4.7
Elsewhere in 1995	1,129	5.8
	169	0.9
NATIVITY AND PLACE OF BIRTH		
Total population		
Native	20,770	100.0
Born in United States	19,301	92.9
State of residence	18,797	90.5
Different state	15,687	75.5
Born outside United States	3,110	15.0
Foreign born	504	2.4
Entered 1990 to March 2000	1,469	7.1
Naturalized citizen	251	1.2
Not a citizen	860	4.1
	609	2.9
REGION OF BIRTH OF FOREIGN BORN		
Total (excluding born at sea)		
Europe	1,469	100.0
Asia	173	11.8
Africa	156	10.6
Oceania	74	5.0
Latin America	0	0.0
Northern America	257	17.5
	809	55.1
LANGUAGE SPOKEN AT HOME		
Population 5 years and over		
English only	19,530	100.0
Language other than English	16,973	86.9
Speak English less than 'very well'	2,557	13.1
Spanish	829	4.2
Speak English less than "very well"	808	4.1
Other Indo-European languages	312	1.6
Speak English less than "very well"	1,444	7.4
Asian and Pacific Island languages	380	1.9
Speak English less than "very well"	152	0.8
	87	0.4
ANCESTRY (single or multiple)		
Total population		
Total ancestries reported		
Arab	23,804	114.6
Czech ¹	113	0.5
Danish	22	0.1
Dutch	51	0.2
English	57	0.3
French (except Basque) ¹	1,922	9.3
French Canadian ¹	3,915	18.8
German	3,761	18.1
Greek	1,005	4.8
Hungarian	110	0.5
Irish ¹	16	0.1
Italian	3,534	17.0
Lithuanian	1,591	7.7
Norwegian	311	1.5
Polish	111	0.5
Portuguese	1,365	6.6
Russian	141	0.7
Scotch-Irish	63	0.3
Scottish	210	1.0
Slovak	414	2.0
Subsaharan African	4	0.0
Swedish	122	0.6
Swiss	562	2.7
Ukrainian	46	0.2
United States or American	26	0.1
Welsh	823	4.0
West Indian (excluding Hispanic groups)	47	0.2
Other ancestries	18	0.1
	3,444	16.6

(X) Not applicable.



DP-3. Profile of Selected Economic Characteristics: 2000
 Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data
 Geographic Area: Gardner city, Massachusetts

NOTE: Data based on a sample except in P3, P4, H3, and H4. For information on confidentiality protection, sampling error, nonsampling error, definitions, and count corrections see <http://factfinder.census.gov/home/en/datanotes/expsf3.htm>.

Subject	Number	Percent
EMPLOYMENT STATUS		
Population 16 years and over		
In labor force	16,409	100.0
Civilian labor force	10,093	61.5
Employed	10,080	61.4
Unemployed	9,619	58.6
Percent of civilian labor force	461	2.8
Armed Forces	4.6	(X)
Not in labor force	13	0.1
	6,316	38.5
Females 16 years and over		
In labor force	8,069	100.0
Civilian labor force	4,765	59.1
Employed	4,765	59.1
	4,586	56.8
Own children under 6 years		
All parents in family in labor force	1,387	100.0
	945	68.1
COMMUTING TO WORK		
Workers 16 years and over		
Car, truck, or van -- drove alone	9,481	100.0
Car, truck, or van -- carpoled	7,559	79.7
Public transportation (including taxicab)	1,189	12.5
Walked	173	1.8
Other means	322	3.4
Worked at home	41	0.4
Mean travel time to work (minutes)	197	2.1
	24.1	(X)
Employed civilian population 16 years and over		
	9,619	100.0
OCCUPATION		
Management, professional, and related occupations	2,757	28.7
Service occupations	1,626	16.9
Sales and office occupations	2,519	26.2
Farming, fishing, and forestry occupations	19	0.2
Construction, extraction, and maintenance occupations	618	6.4
Production, transportation, and material moving occupations	2,080	21.6
INDUSTRY		
Agriculture, forestry, fishing and hunting, and mining	22	0.2
Construction	475	4.9
Manufacturing	2,571	26.7
Wholesale trade	284	3.0
Retail trade	1,054	11.0
Transportation and warehousing, and utilities	292	3.0
Information	270	2.8
Finance, insurance, real estate, and rental and leasing	430	4.5
Professional, scientific, management, administrative, and waste management services	521	5.4
Educational, health and social services	2,069	21.5
Arts, entertainment, recreation, accommodation and food services	708	7.4
Other services (except public administration)	332	3.5
Public administration	591	6.1
CLASS OF WORKER		
Private wage and salary workers	7,595	79.0
Government workers	1,589	16.5
Self-employed workers in own not incorporated business	420	4.4

Subject	Number	Percent
Unpaid family workers	15	0.2
INCOME IN 1999		
Households		
Less than \$10,000	8,312	100.0
\$10,000 to \$14,999	890	10.7
\$15,000 to \$24,999	616	7.4
\$25,000 to \$34,999	1,209	14.5
\$35,000 to \$49,999	1,159	13.9
\$50,000 to \$74,999	1,469	17.7
\$75,000 to \$99,999	1,654	19.9
\$100,000 to \$149,999	853	10.3
\$150,000 to \$199,999	371	4.5
\$200,000 or more	50	0.6
Median household income (dollars)	41	0.5
	37,334	(X)
With earnings		
Mean earnings (dollars)	6,222	74.9
With Social Security income	49,224	(X)
Mean Social Security income (dollars)	2,537	30.5
With Supplemental Security Income	10,709	(X)
Mean Supplemental Security Income (dollars)	488	5.9
With public assistance income	5,612	(X)
Mean public assistance income (dollars)	265	3.2
With retirement income	4,875	(X)
Mean retirement income (dollars)	1,364	16.4
	13,034	(X)
Families		
Less than \$10,000	5,119	100.0
\$10,000 to \$14,999	264	5.2
\$15,000 to \$24,999	189	3.7
\$25,000 to \$34,999	587	11.5
\$35,000 to \$49,999	724	14.1
\$50,000 to \$74,999	942	18.4
\$75,000 to \$99,999	1,254	24.5
\$100,000 to \$149,999	759	14.8
\$150,000 to \$199,999	322	6.3
\$200,000 or more	50	1.0
Median family income (dollars)	28	0.5
	47,164	(X)
Per capita income (dollars)	18,624	(X)
Median earnings (dollars):		
Male full-time, year-round workers	35,804	(X)
Female full-time, year-round workers	26,913	(X)
POVERTY STATUS IN 1999 (below poverty level)		
Families		
Percent below poverty level	360	(X)
With related children under 18 years	(X)	7.0
Percent below poverty level	277	(X)
With related children under 5 years	(X)	10.5
Percent below poverty level	149	(X)
	(X)	16.1
Families with female householder, no husband present		
Percent below poverty level	238	(X)
With related children under 18 years	(X)	23.0
Percent below poverty level	208	(X)
With related children under 5 years	(X)	28.7
Percent below poverty level	119	(X)
	(X)	48.2
Individuals		
Percent below poverty level	1,863	(X)
18 years and over	(X)	9.6
Percent below poverty level	1,249	(X)
65 years and over	(X)	8.5
Percent below poverty level	354	(X)
Related children under 18 years	(X)	11.7
Percent below poverty level	604	(X)
Related children 5 to 17 years	(X)	12.8
Percent below poverty level	399	(X)
Unrelated individuals 15 years and over	(X)	11.3
	767	(X)

Subject	Number	Percent
(X) Not applicable.	(X)	18.4

(X) Not applicable.

[Detailed Occupation Code List \(PDF 42KB\)](#)

[Detailed Industry Code List \(PDF 44KB\)](#)

[User note on employment status data \(PDF 63KB\)](#)

Source: U.S. Census Bureau, Census 2000 Summary File 3, Matrices P30, P32, P33, P43, P46, P49, P50, P51, P52, P53, P58, P62, P63, P64, P65, P67, P71, P72, P73, P74, P76, P77, P82, P87, P90, PCT47, PCT52, and PCT53



U.S. Census Bureau
American FactFinder

DP-4. Profile of Selected Housing Characteristics: 2000
Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data
Geographic Area: **Gardner city, Massachusetts**

NOTE: Data based on a sample except in P3, P4, H3, and H4. For information on confidentiality protection, sampling error, nonsampling error, definitions, and count corrections see <http://factfinder.census.gov/home/en/datanotes/expsf3.htm>.

Subject	Number	Percent
Total housing units	8,838	100.0
UNITS IN STRUCTURE		
1-unit, detached	4,017	45.5
1-unit, attached	180	2.0
2 units	1,015	11.5
3 or 4 units	1,288	14.6
5 to 9 units	668	7.6
10 to 19 units	431	4.9
20 or more units	1,070	12.1
Mobile home	169	1.9
Boat, RV, van, etc.	0	0.0
YEAR STRUCTURE BUILT		
1999 to March 2000	70	0.8
1995 to 1998	232	2.6
1990 to 1994	287	3.2
1980 to 1989	960	10.9
1970 to 1979	865	9.8
1960 to 1969	664	7.5
1940 to 1959	1,696	19.2
1939 or earlier	4,064	46.0
ROOMS		
1 room	152	1.7
2 rooms	385	4.4
3 rooms	1,119	12.7
4 rooms	1,863	21.1
5 rooms	1,903	21.5
6 rooms	1,519	17.2
7 rooms	798	9.0
8 rooms	557	6.3
9 or more rooms	542	6.1
Median (rooms)	5.0	(X)
Occupied Housing Units		
YEAR HOUSEHOLDER MOVED INTO UNIT	8,282	100.0
1999 to March 2000	1,461	17.6
1995 to 1998	2,443	29.5
1990 to 1994	1,122	13.5
1980 to 1989	1,417	17.1
1970 to 1979	652	7.9
1969 or earlier	1,187	14.3
VEHICLES AVAILABLE		
None	1,023	12.4
1	3,469	41.9
2	2,985	36.0
3 or more	805	9.7
HOUSE HEATING FUEL		
Utility gas	1,104	13.3
Bottled, tank, or LP gas	279	3.4
Electricity	1,093	13.2
Fuel oil, kerosene, etc.	5,706	68.9
Coal or coke	14	0.2
Wood	36	0.4
Solar energy	0	0.0

Subject	Number	Percent
Other fuel	43	0.5
No fuel used	7	0.1
SELECTED CHARACTERISTICS		
Lacking complete plumbing facilities	24	0.3
Lacking complete kitchen facilities	30	0.4
No telephone service	102	1.2
OCCUPANTS PER ROOM		
Occupied housing units		
	8,282	100.0
1.00 or less	8,115	98.0
1.01 to 1.50	118	1.4
1.51 or more	49	0.6
Specified owner-occupied units		
	3,487	100.0
VALUE		
Less than \$50,000	26	0.7
\$50,000 to \$99,999	1,441	41.3
\$100,000 to \$149,999	1,622	46.5
\$150,000 to \$199,999	289	8.3
\$200,000 to \$299,999	85	2.4
\$300,000 to \$499,999	24	0.7
\$500,000 to \$999,999	0	0.0
\$1,000,000 or more	0	0.0
Median (dollars)	106,300	(X)
MORTGAGE STATUS AND SELECTED MONTHLY OWNER COSTS		
With a mortgage		
	2,439	69.9
Less than \$300	0	0.0
\$300 to \$499	50	1.4
\$500 to \$699	220	6.3
\$700 to \$999	955	27.4
\$1,000 to \$1,499	981	28.1
\$1,500 to \$1,999	196	5.6
\$2,000 or more	37	1.1
Median (dollars)	998	(X)
Not mortgaged		
	1,048	30.1
Median (dollars)	317	(X)
SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999		
Less than 15 percent	1,127	32.3
15 to 19 percent	781	22.4
20 to 24 percent	481	13.8
25 to 29 percent	352	10.1
30 to 34 percent	228	6.5
35 percent or more	512	14.7
Not computed	6	0.2
Specified renter-occupied units		
	3,758	100.0
GROSS RENT		
Less than \$200	274	7.3
\$200 to \$299	312	8.3
\$300 to \$499	1,251	33.3
\$500 to \$749	1,409	37.5
\$750 to \$999	337	9.0
\$1,000 to \$1,499	63	1.7
\$1,500 or more	0	0.0
No cash rent	112	3.0
Median (dollars)	498	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999		
Less than 15 percent	839	22.3
15 to 19 percent	563	15.0
20 to 24 percent	479	12.7
25 to 29 percent	513	13.7
30 to 34 percent	243	6.5
35 percent or more	964	25.7
Not computed	157	4.2

(X) Not applicable.

Source: U.S. Census Bureau, Census 2000 Summary File 3, Matrices H1, H7, H20, H23, H24, H30, H34, H38, H40, H43.

C. Regional Comprehensive Economic
Development Strategy

“BUILDING A BETTER MONTACHUSETT”

Montachusett Region Comprehensive Economic Development Strategy Five Year Annual Report, Evaluation and Work Plan

October 2009



Prepared by:	Montachusett Regional Planning Commission (MRPC) 1427R Water Street Fitchburg, MA 01420
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II. ANALYSIS OF ECONOMIC AND COMMUNITY DEVELOPMENT PROBLEMS AND OPPORTUNITIES

A. EXECUTIVE SUMMARY

The Montachusett Region, settled as early as the 17th Century, began as small settlements through an era of agrarianism into the age of industrialization and now into the era of information and communications. The physical landscape can be described as “typical New England”. Our landscape differs from several urban centers with a strong presence of missed-uses (commercial, housing and in some cases industry) with well-established neighborhoods to small, sparsely populated rural communities containing “town commons”. The population and workforce have weathered changes and have adjusted their work skills to conform to the needs of the business community that drives our regional economy.

- From 1990 to 2000, the population of the Montachusett Region increased by approximately 6.1%. (During this period the number of jobs in the region increased by only 1.9%).
- Residents in the Montachusett region are concentrated in Athol, Winchendon, Gardner, Fitchburg, Leominster, Townsend, Lunenburg, Groton and Clinton.
- Towns are typically growing faster than their urban counterparts.
- There are slightly more females than males in the Montachusett Region.
- The regional population is aging consistent with the state and nation. The average age of persons in the Montachusett Region is higher than the state and national averages.
- The working age population grew proportionately with the total population growth between 1980 to 1990 and 1990 to 2000.
- Population in the region grew at a faster rate than the regional job growth rate.
- The Montachusett Region’s landscape is “typical New England”, with hilly terrain dominated by Mount Wachusett located in the Towns of Westminster and Princeton. Three watersheds can be found in the area. These are the Nashua River, Millers River and Chicopee River watersheds.
- Within the Montachusett Region, the highest concentrations of employment by industry are in the Services & Public Administration (45.7%), Manufacturing (24.4%), Wholesale & Retail Trade (15.0%), Construction (5.9%) and Finance, Insurance & Real Estate (FIRE) (5.0%) sectors.
- Businesses with the highest number and concentration in the Montachusett Region include Services (31.3%), Retail Trade (16.3%), Construction (10.5%), Finance, Insurance and Real Estate (6.3%) and Manufacturing (6.1%).
- Notable job losses have occurred in the Manufacturing, Transportation, Communications and Utilities (TCU), Wholesale & Retail Trade and Finance, Insurance & Real Estate (FIRE) sectors.
- A significant gain in jobs occurred in the Services & Public Administration sector.
- The unemployment rate of the Montachusett region was higher than the national rate in 1990 through 1992, 1994 through 1995 and 2002 through 2007. The unemployment rate of the Montachusett region was higher than the state rate in 1990 through 1991 and all of the years from 1994 through 2008.
- Job losses in the manufacturing sector have been attributed to the shift in manufacturing out of the United States into nations expanding their manufacturing bases. This trend has been identified in local Master Plans as early as 1967 (Templeton Master Plan).

- The average commuting time (one way) for a resident of the Montachusett Region is higher than both the State and National averages.
- Seven to nine commuters drive to work alone in their personal vehicles.
- There is an insufficient supply of housing affordable to the entire workforce, especially those of low- and moderate-incomes (ex. Working families and senior citizens).
- Statistically, the residents of the communities in the western Montachusett Region face greater socio-economic challenges (ex. in the areas of employment, education and health) than their counterparts residing in the eastern Montachusett Region.
- While there may exist some available industrial space in some communities which will allow local businesses to expand and remain within a community, many communities that need such space do not have the land with the necessary utilities and/or buildings available to afford opportunities for local expansions or relocations into the community by businesses.
- Brownfields must be redeveloped in order to:
 - Eliminate environmental hazards from our air, soils and water
 - Mitigate or eliminate environmental injustices.
 - Produce public benefits for communities such as new housing, jobs and open spaces.
 - Support smart growth and sustainable development initiatives.

III. BACKGROUND AND HISTORY OF THE ECONOMIC DEVELOPMENT SITUATION OF THE MONTACHUSETT REGION AND SUPPORTING DATA

A. BACKGROUND AND HISTORY: ENVIRONMENT

The Montachusett Region's earliest settlements were founded as trading outposts for the Massachusetts Bay Colony. Lancaster and Groton were settled in the mid-1600's to ensure the flow of animal pelts from the interior to Boston. By the second half of the eighteenth century, most communities in the region were settled. Originally, local economies focused on agriculture but, since farming provided a poor return, manufacturing quickly became the dominant economic force in the region.

Montachusett communities harnessed swift-flowing streams and rivers for water-powered manufacturing. The first mills were allied with agricultural production, but the nineteenth century saw the establishment of other industries, including paper, textile and woodworking industries. By the mid-nineteenth century, the production of lumber and wood products became the region's largest industry, and the City of Gardner was known internationally as a major center of chair manufacturing.

The growth of the region was accelerated by railroad connections enabling the easy transport of raw materials, finished goods and people. Communities with an industrial base prospered and expanded with the influx of foreign-born and US-born migrants. Smaller towns, such as Ashby and Hubbardston, did not see widespread growth. However, their industrialized neighbors enjoyed their heyday during the late Victorian era.

The 20th Century saw a period of economic decline that was caused by the migration of industries to southern states and exacerbated by the Great Depression. The smaller industrialized communities suffered most severely and revived most slowly. Today, the region's more urbanized communities are dominated by "mature" manufacturing industries, such as Gardner's surviving furniture mills and Leominster's surviving plastics companies. Local economies, recognizing the instability of the region's industrial base, are currently undergoing the transition away from specialization in manufacturing industries (Montachusett Regional Planning Commission, 1990). A foray into tourism in order to diversify the economy has proven successful with the creation of the Johnny Appleseed theme marketing and creation of the Johnny Appleseed Trail Association, Inc. (JATA) and the Johnny Appleseed Trail Visitors Center in Lancaster. The JATA offers higher visibility of the agri-tourism businesses such as Red Apple Farm in Phillipston and Sholan Farm in Leominster. This attempt at diversification has thus far proven to be successful providing additional jobs in the Region, adding entry-level jobs for many new workers and lessening the Region's dependence upon the manufacturing sector.

The Montachusett Region includes 228,005 people in the twenty-two communities where 107,227 people hold jobs in a historically manufacturing region. This Region can boast the highest concentration of manufacturing jobs in the Commonwealth of Massachusetts. The region's manufacturing employment is declining following national and state trends where there continues to be a "shift" in employment from the manufacturing sector to the services sector. Future, potential areas of job growth should be fully understood as communities plan

to redevelop and create areas for business development (ex. industrial park construction and downtown redevelopment) in the future.

The region's topography includes is dotted by high peaks such as Mount Wachusett and Mount Watatic and other rolling hills typical of the New England landscape. Three watersheds named the Chicopee River, Millers River and Nashua River, other streams, mountain paths, rail-trails, urbanized downtowns and neighborhoods, historic village centers and new housing subdivisions are connected by a local, state and interstate road system and a commuter and freight rail system linking Boston to Albany. This is the environment within which residents and visitors live, work and play. Within this physical environment private and public sector entities grapple with the issues surrounding growth and how to improve upon the economic condition of the business community and families born within and relocating to the Montachusett Region.

B. BACKGROUND AND HISTORY: THE ECONOMIC DEVELOPMENT SITUATION

Job losses. Job losses have occurred from the manufacturing sector.

Diversification. The region continues to undergo diversification of its economy. Following national and state trends, for decades, there is an ongoing trend in the reduction in the number of manufacturing jobs and an increase in jobs in the service sector. In addition, there have been local and regional efforts to boost tourism in the region.

Emerging Markets. New types of manufacturing jobs are anticipated to be created in relation to markets yet to emerge and products related to electronics, biotechnology and nanotechnology. The types of service sector jobs that are growing are in the health care and hospitality sectors.

Existing Cluster(s). There are existing clusters of business in the region. While the area once benefited from furniture and paper manufacturing, these sectors have given way to the emerging polymers, plastics, metals fabrication and food processing facilities supported by a business services cluster (ex finance, insurance and real estate). While small in terms of real numbers, the existing and anticipated future growth in the health care, hospitality, electronics, biotechnology and nanotechnology sectors should be encouraged.

Housing Foreclosures. According to a report conducted by MRPC and Jim Campen, Cambridge, MA titled "Foreclosures Bankruptcies Subprime Lending" funded by a grant from Neighbor works America, foreclosure starts in the region totaled 264 for the year 2003. By the year 2005, foreclosure starts had increased to 582, a 122% increase over two years. Since the report was finalized in March 2007 foreclosure starts have steadily increased nationally and statewide and almost certainly in the Montachusett Region. Foreclosures negatively impact communities in many different ways including declining city revenues and an increase in abandoned and/or dilapidated housing structures.

Transportation and Transit Related to Jobs. The Montachusett Region is benefiting by an increase in population due to the relatively lower cost of land and housing available in proximity to major and secondary employment centers in Boston, Worcester, Franklin County and Southern New Hampshire. A network of local, state and interstate roads and a commuter rail "link" connecting Fitchburg to Boston enables existing and new resident's

access to jobs in the aforementioned employment centers and to jobs within the Montachusett Region. Significant improvements are needed to the:

- Rail system to facilitate the development of high-speed rail access.
- Road system to improve safety and capacity especially along State Route 2 and its feeder roads.

a) Demographic and socioeconomic data including labor force characteristics

From 1990 to 2000, the population of the Montachusett Region increased by approximately 6.1%. (During this period the number of jobs in the region increased by only 1.9%).

Population Changes from 1960 to 2000

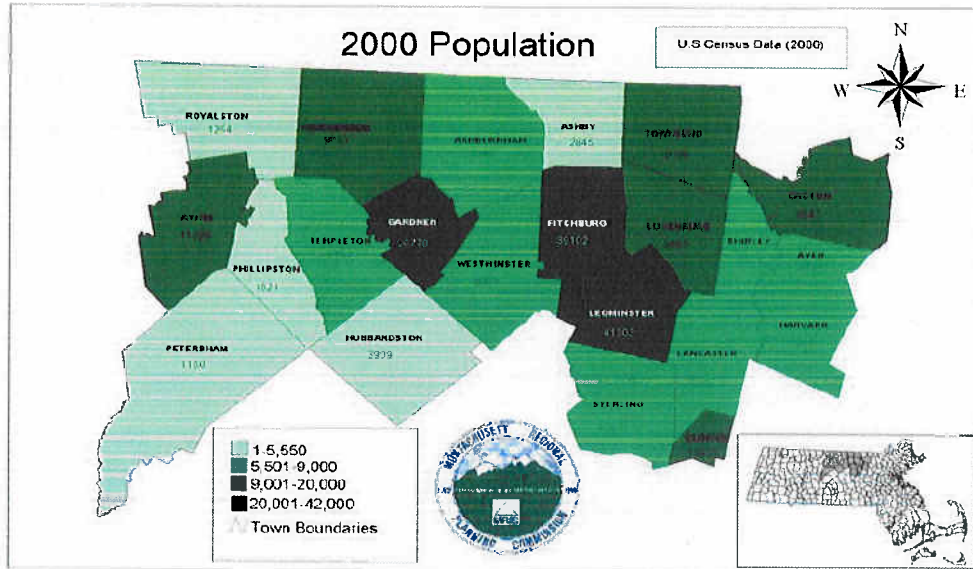
Community	1960	1970	1980	1990	2000	Projected 2010	Projected 2020	80-90*% Change	90-00*% Change
Ashburnham	2,758	3,484	4,075	5,433	5,546	5,993	6,658	33.3%	2.1%
Ashby	1,883	2,274	2,311	2,717	2,845	2,864	2,925	17.6%	4.7%
Athol	11,637	11,185	10,634	11,451	11,299	11,288	11,412	7.7%	-1.3%
Ayer Total	14,927	8,325	6,993	6,871	7,287	7,328	7,257	-1.7%	6.1%
Devens	-	2,462	710	620	266	-	-	-	-
Ayer	-	5,863	6,283	6,251	7,287	-	-	-0.5%	16.6%
Clinton	12,848	13,383	12,771	13,222	13,435	13,583	13,796	3.5%	1.6%
Fitchburg	43,021	43,343	39,580	41,194	39,102	38,863	38,837	4.1%	-5.1%
Gardner	19,038	19,748	17,900	20,125	20,770	21,429	22,303	12.4%	3.2%
Groton	3,904	5,109	6,154	7,511	9,547	10,725	11,751	22.1%	27.1%
Harvard Total	2,563	12,494	12,170	12,329	5,981	6,104	6,286	1.3%	-51.5%
Devens	-	9,532	8,118	7,667	751	-	-	-	-
Harvard	-	2,962	4,052	4,662	5,981	-	-	15.1%	28.3%
Hubbardston	1,217	1,437	1,797	2,797	3,909	5,197	7,196	55.6%	39.8%
Lancaster	3,958	6,095	6,334	6,661	7,380	6,068	5,696	5.2%	10.8%
Leominster	27,929	32,939	34,508	38,145	41,303	44,072	47,325	10.5%	8.3%
Lunenburg	6,334	7,419	8,405	9,117	9,401	9,189	8,880	8.5%	3.1%
Petersham	890	1,014	1,024	1,131	1,180	1,191	1,209	10.4%	4.3%
Phillipston	695	872	953	1,485	1,621	1,901	2,304	55.8%	9.2%
Royalston	800	809	955	1,147	1,254	1,240	1,273	20.1%	9.3%
Shirley Total	5,202	4,909	5,124	6,118	6,373	7,335	7,056	19.4%	4.2%
Devens	-	957	718	686	0	-	-	-	-
Shirley	-	3,952	4,406	5,432	6,373	-	-	23.3%	17.3%
Sterling	3,193	4,247	5,440	6,481	7,257	7,656	7,967	19.1%	12.0%
Templeton	5,371	5,863	6,070	6,438	6,799	7,096	7,362	6.1%	5.6%
Townsend	3,650	4,281	7,201	8,496	9,198	9,507	10,123	18.0%	8.3%
Westminster	4,022	4,273	5,139	6,191	6,907	7,395	7,953	20.5%	11.6%
Winchendon	6,237	6,635	7,019	8,805	9,611	10,768	12,404	25.4%	9.2%
Total	182,077	200,138	202,557	223,865	228,005	236,792	247,973	10.5%	1.8%
Devens *	-	12,951	9,546	8,973	1,017	-	-	-	-
Total	182,077	200,138	202,557	214,892	228,005	236,792	247,973	12.6%	6.1%

Source: US Decennial Census (Devens population data has not been duplicated.)

* Growth in population is largely attributed to loss of former military base, For Devens in the early 1990s.

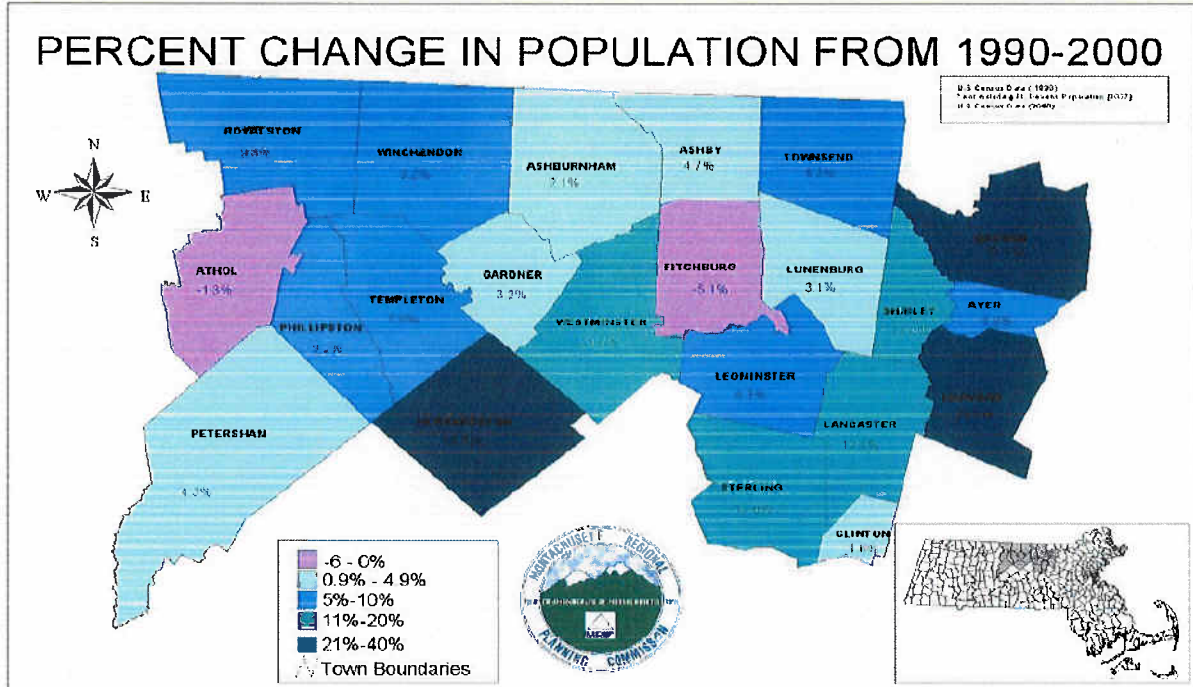
Concentration of Population in 2000

Residents of the Montachusett Region are concentrated in, from west to east, Athol, Winchendon, Gardner, Fitchburg, Leominster, Townsend, Lunenburg, Groton and Clinton.



Percent Change in Population from 1990 to 2000

The most significant growth rate, by percentage, occurred in, from west to east, Hubbardston, Groton and Harvard. Athol and Fitchburg experienced population losses.



Males & Females by Community in 1990 and 2000

Community	1990			2000					% change '90-'00	
	Population	Female	Male	Population	Female	Male	Female	Male		
Ashburnham	5,433	2,665	2,768	5,546	2,729	49.2%	2817	50.8%	2.4%	1.8%
Ashby	2,717	1,371	1,346	2,845	1,417	49.8%	1428	50.2%	3.4%	6.1%
Athol	11,451	5,912	5,539	11,299	5,830	51.6%	5469	48.4%	-1.4%	-1.3%
Ayer	6,871	3,545	3,326	7,287	3,702	50.8%	3585	49.2%	4.4%	7.8%
Clinton	13,222	6,931	6,291	13,435	6,963	51.8%	6472	48.2%	0.5%	2.9%
Fitchburg	41,194	21,664	19,530	39,102	20,443	52.3%	18659	47.7%	-5.6%	-4.5%
Gardner	20,125	10,055	10,070	20,770	10,125	48.7%	10645	51.3%	0.7%	5.7%
Groton	7,511	3,749	3,762	9,547	4,816	50.4%	4731	49.6%	28.5%	25.8%
Harvard	12,329	5,191	7,138	5,981	2,662	44.5%	3319	55.5%	-48.7%	-53.5%
Hubbardston	2,797	1,380	1,417	3,909	1,932	49.4%	1,977	50.6%	40.0%	39.5%
Lancaster	6,661	3,375	3,286	7,380	3,268	44.3%	4,112	55.7%	-3.2%	25.1%
Leominster	38,145	19,718	18,427	41,303	21,443	51.9%	19,860	48.1%	8.7%	7.8%
Lunenburg	9,117	4,596	4,521	9,401	4,746	50.5%	4,655	49.5%	3.3%	3.0%
Petersham	1,131	591	540	1,180	586	49.7%	594	50.3%	-0.8%	10.0%
Phillipston	1,485	722	763	1,621	806	49.7%	815	50.3%	11.6%	6.8%
Royalston	1,147	558	589	1,254	605	48.2%	649	51.8%	8.4%	10.2%
Shirley	6,118	2,886	3,232	6,373	2,680	42.1%	3,693	57.9%	-7.1%	14.3%
Sterling	6,481	3,243	3,238	7,257	3,645	50.2%	3,612	49.8%	12.4%	11.6%
Templeton	6,438	3,206	3,232	6,799	3,382	49.7%	3,417	50.3%	5.5%	5.7%
Townsend	8,496	4,286	4,210	9,198	4,637	50.4%	4,561	49.6%	8.2%	8.3%
Westminster	6,191	3,131	3,060	6,907	3,462	50.1%	3,445	49.9%	10.6%	12.6%
Winchendon	8,805	4,461	4,344	9,611	4,845	50.4%	4,766	49.6%	8.6%	9.7%
Total	223,865	113,236	110,629	228,005	114,724	50.3%	113,281	49.7%	1.3%	2.4%
% of Population		50.6%	49.4%		50.3%		49.7%			

Source: US Census

There were slightly more females than males in the Montachusett Region in 1990 and 2000.

Montachusett Median Age by Community: 1980 – 2000

	1980	1990	2000
Community	Median Age	Median Age	Median Age
Ashburnham	30.4	32.9	37.3
Ashby	29.7	33.4	38.2
Athol	33.2	33.3	38.6
Ayer	25.7	29.5	34.8
Clinton	30.4	32.9	37.1
Fitchburg	30.1	31.1	34.1
Gardner	33.2	33.9	37.5
Groton	29.7	34.1	36.5
Harvard	23.3	25.0	40.6
Hubbardston	28.5	32.0	35.9
Lancaster	27.5	31.2	35.9
Leominster	30.1	32.8	36.3
Lunenburg	32.1	35.7	39.4
Petersham	33.9	39.4	43.2
Phillipston	*	32.1	36.6
Royalston	*	33.7	38
Shirley	27.6	32.2	36.6
Sterling	30.0	34.1	38.1
Templeton	32.0	34.8	38
Townsend	27.7	31.3	35.4
Westminster	31.0	35.1	38.6
Winchendon	30.3	33.2	35
Region Avg.	29.8	32.9	37.4
Mass. Avg.	31.1	33.5	36.5
National Avg.	n/a	32.9	35.3

Source: U.S. Department of Commerce, Bureau of the Census 1980, 1990, 2000

The regional population is aging, consistent with the state and nation. In 1990 the average age of residents in the Montachusett Region was lower than the state average but equal to the national average. This is no longer true. In 2000, the average age of residents in the Montachusett Region surpassed the state and national average age.

Working Age Population by Community – 1980, 1990 and 2000

	1980 Census	Working Age Population 1980	1990 Census	Working Age Population 1990		2000 Census	Working Age Population 2000	
Ashburnham	4,075	2,667	5,433	3,619		5,546	4,192	
Ashby	2,311	1,490	2,717	1,770		2,845	1,926	
Athol	10,634	6,467	11,451	6,034		11,299	7,022	
Ayer	6,993	4,874	6,871	4,738		7,287	4,985	
Clinton	12,771	8,290	13,222	8,703		13,435	8,798	
Fitchburg	39,580	26,097	41,194	26,304		39,102	24,897	
Gardner	17,900	11,405	20,125	12,813		20,770	13,288	
Groton	6,154	3,982	7,511	5,204		9,547	6,179	
Harvard	3,744	8,838	12,329	8,952		5,981	4,188	
Hubbardston	1,797	1,167	2,797	1,868		3,909	2,600	
Lancaster	6,334	4,170	6,661	4,711		7,380	5,307	
Leominster	34,508	22,818	38,145	25,603		41,303	26,730	
Lunenburg	8,405	5,746	9,117	6,123		9,401	6,275	
Petersham	1,024	642	1,131	734		1,180	867	
Phillipston	953	595	1,485	1,001		1,621	1,108	
Royalston	955	591	1,147	699		1,254	835	
Shirley	4,712	3,509	6,118	4,324		6,373	4,601	
Sterling	5,440	3,559	6,481	4,412		7,257	5,262	
Templeton	6,070	3,945	6,438	4,181	6.0%	6,799	4,442	6.2%
Townsend	7,201	4,647	8,496	5,552		9,198	6,298	
Westminster	5,139	3,455	6,191	4,150		6,907	4,639	
Winchendon	7,019	4,343	8,805	5,457		9,611	6,208	
Totals	193,719	133,297	223,865	146,952		228,005	150,647	
		68.8%		65.6%			66.1%	
Pop Increases			30,146			4,140		
			15.6%			1.8%		
Workforce Increases				13,655			3,695	
				10.2%			2.5%	

Source: Census 2000, 1990, 1980 & 1970

The working age population grew proportionately with the total population growth between 1980 to 1990 and 1990 to 2000.

*Please note that for 1980-1990 Population - Ayer, Harvard, Shirley populations include the Fort Devens Military Personnel.

Educational Attainment

	High School Diploma	Associate's Degree Earned	Bachelor's Degree Earned	Graduate of Professional Degree Earned
Montachusett Region	31.4%	17.1%	16.7%	10.6%
Massachusetts	27.3%	7.2%	17.1%	13.7%
Nation	28.6%	6.3%	21.0%	8.9%

Source: US Census 2000

In 1990 and 2000, the percentage of high school graduates in the larger urban centers was lower than average, meaning that far more people in cities lack high school degrees. In 2000, the percentage of Montachusett residents with a bachelor's degree decreased to 16.7%.

In 1990, the percentage of Montachusett residents with a bachelor's degree was 22.7%. (This trails the comparable statewide rate of 27.2%, but exceeds the nation-wide rate of 20.3%. Again, in 1990 Harvard contained the largest percentage of four-year college graduates (41.5%). Towns containing the lowest percentages of four-year college graduates included Templeton (10.5%), Athol (12.1%), Clinton (13.1%), Winchendon (13.4%), and Fitchburg (13.5%).)

The percentage of Montachusett residents age 25 and over who graduated from high school stood at 71.7% in 1980, slightly beneath the state average of 72.2% but above the national rate of 66.3%. Between 1980 and 1990, the region's graduation rate increased by 10.6%, to 82.2%. This rate significantly exceeds that of the nation (75.2%) and slightly exceeds the state level (80.0%). Also during the 1980's, all Montachusett communities, except Harvard, experienced at least a 5% increase in the number of high school graduates. Harvard began and ended the decade with the region's highest percentage of high school graduates (1980 - 95%, 1990 - 97%). The percentage of Winchendon residents with high school diplomas jumped from 58.5% in 1980 to 76.8% in 1990, representing an 18% increase over the course of the decade. The percentage of Athol residents with a high school diploma increased by 13.7% during that period.

b) *Geographic, climate, environmental and natural resource profile*

1. *Geography*

As previously discussed, the Montachusett Region's landscape is mostly hilly terrain dominated by Mount Wachusett located in the Towns of Westminster and Princeton and containing the Nashua River, Millers River and Chicopee River watersheds.

2. *Climatic*

The area has been blessed to be able to experience four distinct seasons each year (summer, fall, winter and spring). Businesses and residents in the region can take full advantage of mountain biking, camping, canoeing, hiking, angling and picnicking in the summer, promoting tourist-related activities such as the sale of apples and pumpkins at local apple orchards in the fall, skiing, snowmobiling and ice-fishing in the winter and the re-start of outdoor activities in each succeeding spring.

3. *Environment*

Residents and visitors alike take advantage of the outdoor environment as described above. Some of the Region's communities can boast of public access to lakes and ponds for swimming, boating and fishing, while other towns are working proactively to improve public access to its bodies of water. The air is reasonably clear with limited airborne pollutants. However, recent housing development surges in the late 1980s and 1994 to present represents an increase in population and, correspondingly, increases in emissions from vehicles used for commuting from the Montachusett Region into the Metro-Boston Region for jobs. Air quality should be constantly monitored to identify any increases in pollutants. Lastly, within the 22 city and town region, the Massachusetts Department of Environmental Protection has identified over 1,100 sites where contamination of the ground has occurred. The vast majority of these locations are petroleum products that were cleaned from the location of the spill almost immediately. Some of these sites have been converted to "active reuse" (ex. Putnam Place in Fitchburg [commercial office space]; West Lynde Street in Gardner, once the home of the former Conant-Ball furniture manufacturing facility is now home to a new public library and municipal parking; and, Wasa Street in Gardner, formerly a welding shop is now the site of three new single-family homes that have been sold to families of moderate-income, increasing the supply of affordably-priced homes in the Montachusett Region). However, there remain a small number of former manufacturing sites on which are located high levels of contamination (ex. solvents, PCBs, asbestos). Some sites still lie dormant with no redevelopment plans in place (ex. former Temple-Stuart manufacturing facility in Templeton). Technical assistance must be provided to help both the public and private sectors create and implement redevelopment plans for these difficult-to-develop brownfield sites.

4. *Natural Resources*

The mountains, hills, water, forest lands and open spaces are both being protected for use by future generations while other natural resources are being used to support local economic activities while some natural resources are being lost. Mount Wachusett, in Westminster (highest peak in the Region), is used as a ski area in the winter and serves as a venue for outdoor festivals in the warmer months. Conversely, a former ski area on Mount Watatic, in Ashburnham and Ashby (second-highest peak in the Region), has been acquired and

preserved as open space. Each community continues to deal with striking the balance between allowing the “correct” amount of development with the protection of natural resources. All Montachusett Region communities have completed Community Development Plans and/or Comprehensive Plans. Community Development Plans were completed in June 2004 for Ashburnham, Ashby, Athol, Ayer, Clinton, Fitchburg, Gardner, Groton, Harvard, Hubbardston, Lancaster, Leominster, Lunenburg, Phillipston, Royalston, Shirley, Sterling, Templeton, Townsend and Westminster while Petersham and Winchendon have completed Comprehensive Plans). Within these plans can be found the local goals, objectives and action steps needed to balance housing, commercial and industrial development with the preservation of natural resources.

c) Infrastructure of the Area

1. Water

Both municipally-owned and controlled water collection, storage and distribution systems and private wells can be found in the majority of cities and towns in the Montachusett Region. Municipally-owned systems are more prevalent in the more densely populated communities, such as Athol, Ayer, Clinton, Fitchburg, Gardner, Leominster and Winchendon. Other communities also have municipal water collection, storage and distribution systems.

2. Sewer

Both municipally-owned and controlled wastewater treatment facilities and private septic systems can be found in the majority of cities and towns in the Montachusett Region. Municipally-owned wastewater treatment plants are more prevalent in the more densely populated communities, such as Athol, Ayer, Clinton, Fitchburg, Gardner, Leominster and Winchendon. Other communities also have municipal wastewater treatment systems.

3. Communications

The Internet and the World Wide Web depend upon the existence and improvements to a stable communications network. Both the private and public sectors require the availability of a durable communications network to facilitate the verbal and data exchanges. The MRPC wishes to emulate the projects known as Berkshire Connect and Monadnock Connect, helping both the telecommunications industry ensure that it continuously provides the best possible communication amenities to both the private and public sectors.

4. Electrical distribution systems and renewable energy

Virtually all homes and businesses receive their electricity through a regional power grid. Private and municipally-owned electrical utility companies distribute the power to the Montachusett Region. Some of these are Massachusetts Electric, Sterling Municipal Lighting Plant and the Templeton Municipal Lighting Plant.

Both public and private professionals are analyzing the possible installation of electrical systems fueled by renewable energy sources (ex. wind energy conversion systems [“windmills”], photovoltaic and biomass) and some communities are expressing interest in renewable energy bylaws. In fact, MRPC provided technical assistance to the Town of

Templeton through an Executive Office of Energy and Environmental Affairs (EOEEA) Smart Growth Grant to draft a wind energy conversion system bylaw that was passed at Town Meeting in March of 2008.

MRPC also organized CEDS meeting in February and October of 2008 that featured presentations by a representative of the Massachusetts Technology Collaborative Renewable Energy Trust Program. The Renewable Energy Trust Program seeks to maximize economic and environmental benefits by promoting clean energy technology. Discussion included an overview of renewable energy opportunities for communities, businesses, and others. Both presentations were very well attended and included local officials, Fitchburg State College, Heywood Hospital, HealthAlliance, Trustees of Reservations, Nashua River Watershed Association, and others.

The MRPC should make every effort to continue to provide technical assistance to local officials, businesses, and others with funding opportunities, and the review and possible adoption of zoning bylaws and ordinances concerning the installation of energy conversion systems.

5. All transportation modes

Approximately 70% to 90% of the commuters in the Montachusett Region went to work alone in their personal vehicle.

Means of Transportation to Work by Community in 2000

	Car, truck, or van-drove alone	Car, truck, or van-carpooled	Public Transportation (including taxicab)	Walked	Other Means	Worked at home	
Ashburnham	2490	226	23	17	8	56	2820
	88.3%	8.0%	0.8%	0.6%	0.3%	2.0%	100.0%
Ashby	1327	88	6	10	0	76	1507
	88.1%	5.8%	0.4%	0.7%	0.0%	5.0%	100.0%
Athol	3811	736	57	266	59	75	5004
	76.2%	14.7%	1.1%	5.3%	1.2%	1.5%	100.0%
Ayer	3248	339	78	98	41	57	3861
	84.1%	8.8%	2.0%	2.5%	1.1%	1.5%	100.0%
Clinton	5512	736	38	221	84	135	6726
	82.0%	10.9%	0.6%	3.3%	1.2%	2.0%	100.0%
Fitchburg	13151	2280	378	681	278	361	17129
	76.8%	13.3%	2.2%	4.0%	1.6%	2.1%	100.0%
Gardner	7559	1189	173	322	41	197	9481
	79.7%	12.5%	1.8%	3.4%	0.4%	2.1%	100.0%
Groton	3997	248	100	142	34	238	4759
	84.0%	5.2%	2.1%	3.0%	0.7%	5.0%	100.0%
Harvard	2315	112	89	32	31	173	2752
	84.1%	4.1%	3.2%	1.2%	1.1%	6.3%	100.0%
Hubbardston	1775	182	0	12	13	92	2074
	85.6%	8.8%	0.0%	0.6%	0.6%	4.4%	100.0%
Lancaster	2442	219	10	224	24	168	3087
	79.1%	7.1%	0.3%	7.3%	0.8%	5.4%	100.0%

Leominster	16740	1798	343	339	189	445	19854
	84.3%	9.1%	1.7%	1.7%	1.0%	2.2%	100.0%
Lunenburg	4338	276	28	47	37	227	4953
	87.6%	5.6%	0.6%	0.9%	0.7%	4.6%	100.0%
Petersham	405	59	3	70	7	47	591
	68.5%	10.0%	0.5%	11.8%	1.2%	8.0%	100.0%
Phillipston	745	58	2	6	4	35	850
	87.6%	6.8%	0.2%	0.7%	0.5%	4.1%	100.0%
Royalston	448	68	2	13	7	39	577
	77.6%	11.8%	0.3%	2.3%	1.2%	6.8%	100.0%
Shirley	2427	220	30	3	39	72	2791
	87.0%	7.9%	1.1%	0.1%	1.4%	2.6%	100.0%
Sterling	3494	239	27	26	7	148	3941
	88.7%	6.1%	0.7%	0.7%	0.2%	3.8%	100.0%
Templeton	2723	286	0	50	34	126	3219
	84.6%	8.9%	0.0%	1.6%	1.1%	3.9%	100.0%
Townsend	4202	330	23	26	23	182	4786
	87.8%	6.9%	0.5%	0.5%	0.5%	3.8%	100.0%
Westminster	3059	253	24	28	6	123	3493
	87.6%	7.2%	0.7%	0.8%	0.2%	3.5%	100.0%
Winchendon	3678	507	30	51	60	103	4429
	83.0%	11.4%	0.7%	1.2%	1.4%	2.3%	100.0%

Source: US Census

d) Major Sector of the Montachusett Economy and Location, Number and Classification of Businesses by SIC (Standard Industrial Classification)

From 1990 to 2000:

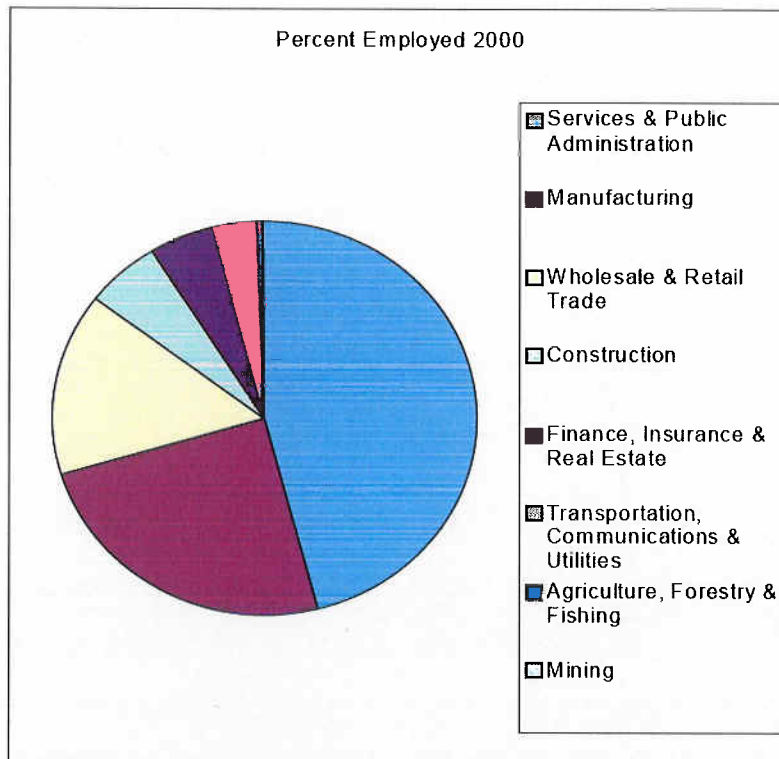
- At least 2,015 new jobs were created in the Montachusett Region. (However, new job growth of 1.9% did not keep pace with population growth in the region at 6.1 %.)
- A significant job gain occurred in the Services & Public Administration sector. This sector increased by 12,844 new jobs 35.5%).
- The construction trade gained 574 new jobs increasing 9.9% over the 1990 level.
- Less people were employed in the Wholesale & Retail Trade sector in 2000 than in 1990. This sector decreased by 5,186 jobs (24.3%).
- The number of manufacturing jobs declined by 4,709 (15.2%). However, it should be noted that the percentage of jobs in the region in Manufacturing remains slightly higher than both the Commonwealth of Massachusetts (12.8%) and the Nation (14.1%).

Employment by SIC – 1990 & 2000

	Number Employed 1990	Percent Employed 1990	Number Employed 2000	Percent Employed 2000	Percent Increase or Decrease 1990-2000
Agriculture, Forestry & Fishing	1,152	1.1%	544	0.5%	-52.8%
Mining	68	0.1%	30	0.0%	-55.9%
Construction	5,790	5.5%	6,364	5.9%	9.9%
Manufacturing	30,918	29.4%	26,209	24.4%	-15.2%
Transportation, Communications & Utilities	5,062	4.8%	3,616	3.4%	-28.6%
Wholesale & Retail Trade	21,282	20.2%	16,114	15.0%	-24.3%
Finance, Insurance & Real Estate	4,780	4.5%	5,346	5.0%	11.8%
Services & Public Administration	36,160	34.4%	49,004	45.7%	35.5%
Total	105,212	100.0%	107,227	100.0%	1.9%

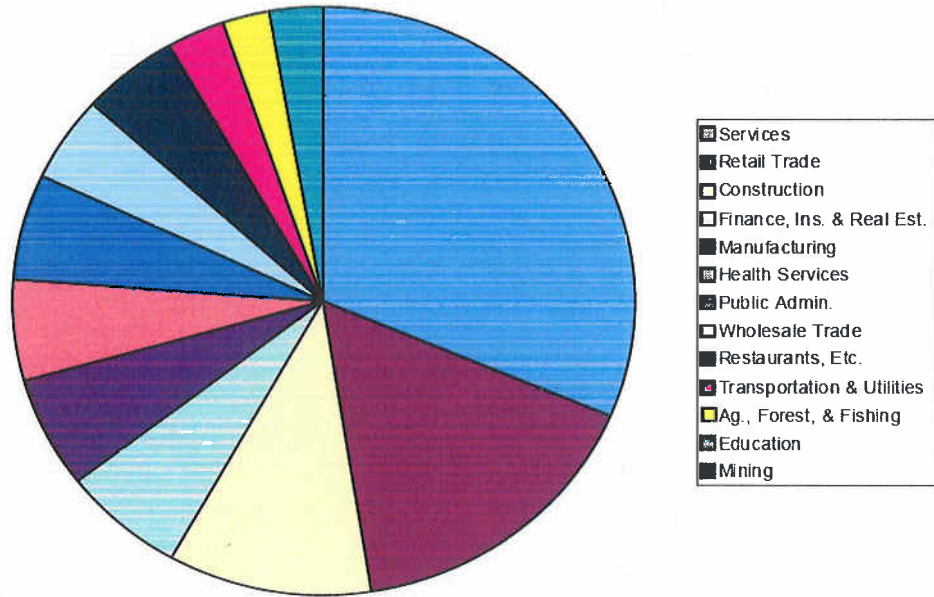
Source: Info-USA & the Massachusetts Executive Office of Environmental Affairs

2000 EMPLOYMENT BY SIC



ESTABLISHMENTS BY SIC

Establishments by SIC - 2000



Employment by SIC by Community – 1990 & 2000

Community	Year	Agric, Forest, Fish	Mining	Constr	Manufact	Trans, Com, Util	Whlsl & Retail Trade	Finance, Insurance, RE	Services & Public Admin	*Total	% of total
Ashburnham	1990	25	0	124	766	96	508	210	994	2,723	2.59%
	2000	8	7	216	601	46	343	113	1,506	2,840	2.65%
Ashby	1990	37	0	155	408	73	290	22	440	1,425	1.35%
	2000	23	0	123	269	79	265	30	671	1,460	1.36%
Athol	1990	64	0	252	1,609	222	906	187	1,561	4,801	4.56%
	2000	8	0	230	1,626	164	702	246	2,037	5,013	4.68%
Ayer	1990	10	0	132	905	238	675	142	1,232	3,334	3.17%
	2000	14	0	192	951	172	584	181	1,725	3,819	3.56%
Clinton	1990	70	16	515	2,345	304	1,208	290	2,147	6,895	6.55%
	2000	22	0	349	1,723	237	926	404	2,959	6,620	6.17%
Fitchburg	1990	130	6	1,029	4,821	852	3,973	766	6,371	17,948	17.06%
	2000	26	0	758	4,086	534	2,899	763	7,911	16,977	15.83%
Gardner	1990	21	0	325	2,801	422	1,758	339	3,098	8,764	8.33%
	2000	6	16	475	2,571	292	1,338	430	4,221	9,349	8.72%
Groton	1990	125	0	180	1,229	112	658	166	1,560	4,030	3.83%
	2000	8	0	225	887	174	660	242	2,424	4,620	4.31%
Harvard	1990	67	0	146	776	96	619	200	1,694	3,598	3.42%
	2000	65	0	70	498	20	313	184	1,416	2,566	2.39%
Hubbardston	1990	61	5	138	396	62	208	57	495	1,422	1.35%
	2000	21	0	182	472	76	224	117	932	2,024	1.89%
Lancaster	1990	77	0	172	754	115	608	101	1,566	3,393	3.22%
	2000	5	0	250	674	91	382	153	1,511	3,066	2.86%
Leominster	1990	115	15	948	6,065	863	4,476	1,061	5,990	19,533	18.57%
	2000	91	0	1,045	5,148	619	2,993	999	8,685	19,580	18.26%
Lunenburg	1990	83	21	314	1,245	352	1,089	189	1,567	4,860	4.62%
	2000	21	7	375	817	254	686	315	2,184	4,659	4.34%
Petersham	1990	15	0	57	81	41	103	22	247	566	0.54%
	2000	17	0	33	73	9	56	21	374	583	0.54%
Phillipston	1990	21	0	54	181	58	140	33	230	717	0.68%
	2000	22	0	67	200	15	150	21	357	832	0.78%
Royalston	1990	9	0	30	170	22	100	15	167	513	0.49%
	2000	20	0	52	142	21	64	18	259	576	0.54%
Shirley	1990	0	5	167	976	140	424	169	899	2,780	2.64%
	2000	4	0	205	609	131	351	143	1,260	2,703	2.52%
Sterling	1990	34	0	225	880	204	648	281	1,024	3,296	3.13%
	2000	29	0	271	838	124	516	211	1,872	3,861	3.60%
Templeton	1990	54	0	187	874	216	608	96	1,032	3,067	2.92%
	2000	21	0	203	702	126	850	171	1,437	3,510	3.27%
Townsend	1990	57	0	209	1,517	172	898	198	1,322	4,373	4.16%
	2000	23	0	456	1,108	110	719	238	2,051	4,705	4.39%
Westminster	1990	45	0	190	824	237	726	91	1,047	3,160	3.00%
	2000	70	0	193	872	206	494	200	1,452	3,487	3.25%
Winchendon	1990	32	0	241	1,295	165	659	145	1,477	4,014	3.82%
	2000	20	0	394	1,342	116	599	146	1,760	4,377	4.08%
Total	1990	1,152	68	5,790	30,918	5,062	21,282	4,780	36,160	105,212	
	2000	544	30	6,364	26,209	3,616	16,114	5,346	49,004	107,227	

Services include: business & repair, personal, entertainment & recreation, health, educational and other professional

Source: U. S. Census, 1990 and 2000

According to the US Census, the number of workers increased from 1990 to 2000. Notable losses occurred in: 1. Manufacturing; 2. Transportation, Communications, Utilities; 3. Wholesale & Retail Trade; and, 4. Finance, Insurance & Real Estate. A significant gain occurred in Services & Public Administration.

Unemployment Rate: US, Massachusetts and the Montachusett Region – 1990 – 2008
Annualized Labor Force and Unemployment Rates

Year	Montachusett Region	Worcester County	Middlesex County	MA	US
1990	6.2%	6.7%	4.9%	6.0%	5.6%
1991	9.7%	10.0%	7.3%	9.1%	6.8%
1992	8.0%	8.9%	7.3%	8.6%	7.5%
1993	6.4%	6.8%	5.7%	6.9%	6.9%
1994	6.1%	5.6%	4.9%	6.0%	6.1%
1995	5.6%	5.3%	4.3%	5.4%	5.6%
1996	4.6%	4.3%	3.2%	4.3%	5.4%
1997	4.1%	4.0%	3.0%	4.0%	4.9%
1998	3.3%	3.4%	2.5%	3.3%	4.5%
1999	3.7%	3.4%	2.5%	3.2%	4.2%
2000	3.0%	2.9%	1.9%	2.6%	4.0%
2001	4.2%	4.1%	3.1%	3.7%	4.7%
2002	6.2%	6.1%	4.9%	5.3%	5.8%
2003	6.6%	6.2%	5.3%	5.8%	6.0%
2004	6.1%	5.6%	4.5%	5.2%	5.5%
2005	5.8%	5.2%	4.1%	4.8%	5.1%
2006	5.8%	5.4%	4.1%	5.0%	4.6%
2007	4.9%	4.9%	3.6%	4.5%	4.6%
2008	5.6%	5.6%	4.2%	5.1%	5.8%

Source: Massachusetts Division of Employment and Training and US Bureau of Economic Analysis

The unemployment rate of the Montachusett region was higher than the national rate in 1990 through 1992, 1994 through 1995 and 2002 through 2007. The unemployment rate of the Montachusett region was higher than the state rate in 1990 through 1991 and equal to or higher than the state rate all of the years from 1994 through 2008. Now, given the national and state recession, the regional unemployment rate for 2009 is expected to rise sharply, even more than the state rate. In fact, June 2009 employment statistics indicate that 15 out of 22 MRPC communities were at or above the state unemployment rate of 8.7% with the more urbanized communities like Athol (11.6%), Fitchburg (11.9%), and Gardner (11.8%) among the highest.

Mean Travel Time to Work

	Mean travel time to work (minutes)
Ashburnham	31.4
Ashby	31.4
Athol	24.6
Ayer	28.3
Clinton	24.0
Fitchburg	23.2
Gardner	24.1
Groton	33.5
Harvard	32.2
Hubbardston	35.5
Lancaster	26.2
Leominster	25.5
Lunenburg	26.0
Petersham	29.6
Phillipston	29.4
Royalston	35.1
Shirley	30.9
Sterling	28.8
Templeton	25.2
Townsend	36.4
Westminster	28.7
Winchendon	29.5
Montachusett Region	29.1
Massachusetts	27.0
U.S.	25.5

Source: U.S. Census 2000

The average commuting time (one way) for a resident of the Montachusett Region (29.1 minutes) was higher than both the State (27.0 minutes) and National (25.5 minutes) averages.

Income Characteristics of Median Family Income (MFI), Median Household Income (MHI) and Per Capita Income (PCI)

Median Family Income. Region-wide the median family income rose 60.1% from \$38,901 in 1990 to \$62,292 in 2000. In 2000, Communities like Harvard, Groton and Sterling have MFIs higher than the regional average while the MFIs in Athol, Fitchburg and Gardner have the lowest MFIs in the Region.

Median Family Income

	Median Family Income, 1990	Median Family Income 2000	% Change
Region Average	\$38,901	\$62,292	60.1%
Massachusetts	\$44,367	\$61,664	39.0%
US	\$35,225	\$50,046	42.1%

Sources: U.S. Department of Commerce, Bureau of the Census 1990 and 2000

In 1990, median family income in the Montachusett Region averaged \$38,901, below the statewide median family income of \$44,367. The region's 1990 median family income represents a 148% increase from the 1980 regional level of \$15,700. The comparable statewide median for 1980 was \$21,329.

Comparison of the state and regional median family incomes over the 1980s shows Montachusett making significant gains, ending the decade nearly even with the state median. The overall increase in income, however, masks significant variations within towns and cities in the region. Within the region, the contrast between urban areas and wealthier, small towns ranged from a high of \$60,000 in Groton, to a low of \$32,939 in Ayer. Fitchburg (\$33,357) and Athol (\$33,263) also showed relatively low median family income levels, although other urban centers such as Leominster (\$41,927) and Clinton (\$40,139) compared favorably with the suburban towns.

Median Household Income.

The regional average MHI rose 25.4% to \$54,629 in 2000 surpassing the Massachusetts (\$50,502) and National (\$41,994) averages.

Median Household Income

	Median Household Income 1990	Median Household Income 2000	% Change
Region Average	\$43,576	\$54,629	25.4%
Massachusetts	\$44,367	\$50,502	13.8%
US	\$21,329	\$41,994	96.9%

Source: U.S. Department of Commerce, Bureau of the Census 1990 and 2000

Per Capita Income. In 2000, region-wide the per capita income (CPI) rose 31.5% from \$15,526 in 1990 to \$20,417 in 2000. In 2000, communities like Harvard, Groton and Sterling have CPIs

higher than the regional average while the CPIs in Athol, Fitchburg and Royalston have the lowest CPIs in the Region.

In 1990, average per capita income for the Montachusett Region was \$15,526. This ranks the region above the national per capita income of \$13,546, but below the statewide average of \$17,070. Within the region, per capita income in 1990 ranged from a high of \$22,832 in Groton to a low of \$12,140 in Fitchburg, the most populous community in the region. Again, Leominster (\$15,960) and Clinton (\$15,328) showed higher per capita income levels than other urban areas, indicating healthier local economies.

Per Capita Income

Community	Per Capita Income, 1990	Per Capita Income, 2000	% Change
Region Average	\$15,526	\$20,417	31.5%
Massachusetts	\$17,224	\$25,952	73.9%
US	\$14,420	\$21,587	49.7%

Sources: U.S. Department of Commerce, Bureau of the Census 1990 and 2000

Consumer Price Index

In the Boston-Brockton-Nashua-Worcester-Lawrence area, the “cost of living” (also known as the Consumer Price Index) rose 32.2% from 1990 to 2000.

Consumer Price Index by Year

YEAR	ANNUAL CPI % INCREASE
1990	5.8%
1991	4.4%
1992	2.5%
1993	2.9%
1994	1.3%
1995	2.4%
1996	3.0%
1997	2.8%
1998	2.3%
1999	2.5%
2000	4.3%

TEN-YEAR CPI % INCREASE: 32.2%

Source: U.S. Bureau of Labor Statistics

The Median Family Income of the Montachusett Region, State and Nation grew at rates higher than the Consumer Price Index. The Montachusett Region’s Median Family Income also grew at a greater rate than the Consumer Price Index.

Increase in Median Family Income vs. Consumer Price Index: 1990 - 2000

	% Increase: 1990- 2000
Region Average	60.1%
Massachusetts	39.0%
US	42.1%
Consumer Price Index	32.2%

Source: U.S. Bureau of Labor Statistics

The Median Household income of the Nation grew at a rate approximately three times greater than the Consumer Price Index. The rates of growth of the Median Household Income of the Montachusett region and the State grew slower than the Consumer Price Index.

Increase in Median Household Income vs. Consumer Price Index: 1990 - 2000

	% Increase: 1990- 2000
Region Average	25.4%
Massachusetts	13.8%
US	96.9%
Consumer Price Index	32.2%

Source: U.S. Bureau of Labor Statistics

The State and Nation's Per Capita Income outpaced the Consumer Price Index. The growth rate of the Montachusett Region's Per Capita Income grew only slightly less than the Consumer Price Index.

Increase in Per Capita Income vs. Consumer Price Index: 1990 - 2000

	% Increase: 1990- 2000
Region Average	31.5%
Massachusetts	73.9%
US	49.7%
Consumer Price Index	32.2%

Source: U.S. Bureau of Labor Statistics

e) Relationship of the Montachusett Region's Economy to the County, State and Nation

The Montachusett Region's economy is both related to and in many cases separated from the former Worcester County, Commonwealth of Massachusetts and the Nation's economies with particular regard to types of businesses and jobs in the region and certain advantages and disadvantages. While the region many enjoy the highest concentration of manufacturing jobs in the Commonwealth, this sector has been experiencing decline for decades consistent with

state and national trends. Regional cooperation and independent economic planning and implementation initiatives have led to the growth of the regional tourism industry (agricultural-tourism, eco-tourism and historic tourism). The Montachusett Region is within commuting distance for many people working in the metropolitan Boston, Metropolitan Worcester, Metropolitan Greenfield and Southern New Hampshire Region. The growth in regional population is clearly linked to the stabilization and growth of jobs in the home construction trade. While an increasing population has raised the levels of income, educational and skills of the regional workforce, continued housing construction has strained many services offered by municipalities such as schools and public safety.

f) Factors Affecting the Economic Performance of the Montachusett Region

This section will explore the factors that directly affect economic performance in the Montachusett Region such as: state and local laws; financial resources; transportation systems, business, personal, and property taxes; bonding capacity; land use patterns; and, education systems and workforce development.

1. State and Local Laws

a. State Laws

While some federal, state and local laws are considering “unfunded mandates”, others have been viewed as tools that should be utilized to facilitate improvements. At the state level, a number of statutes have been created, while some are undergoing scrutiny for future changes to be made, in order to provide “tools” that may be used by cities and towns to implement local improvements. In order to compile a complete list of statutory tools available to municipalities would be an exhaustive process and should be completed, at some future date, outside of the scope of the development of a Comprehensive Economic Development Strategy (CEDS). However, in the interest of informing local and federal officials of some of the statutory tools available to municipalities in order to promote sound community and economic development projects, the MRPC identifies the following of Massachusetts’ statutes as “tools” available for municipalities within the Montachusett Region that can be exercised in order to improve local economic conditions.

- Economic Development Incentive Program (EDIP). In 1992, the State of Massachusetts enacted the Economic Development Incentive Program in order to stimulate investment in the state-wide economy. Private enterprises that are expanding and creating jobs can apply for tax incentives through the municipality.
- Development Initiative Financing (DIF). This statute enables municipalities to fund infrastructure improvements to attract business and/or housing development.
- Local economic development organizations can be created by municipalities or residents wishing to affect positive economic change. Some of these organizations include Community Development Corporations, Industrial Development Commissions, Economic Development and Industrial Corporations, Redevelopment Authorities and Municipal Community Planning and Development Departments.
- Community Preservation Act. The Community Preservation Act (CPA) is a tool to help communities preserve open space and historic sites, and create affordable housing and recreational facilities. The CPA was signed by Governor Cellucci and Lieutenant Governor Swift on September 14, 2000. Robert Durand, Secretary of

- Chapter 43D. On August 2, 2006, Governor Romney signed a new law allowing communities to expedite permitting of commercial and industrial developments. Chapter 43D is for Designated Priority Development Sites only and a participating community must render permitting decisions on these sites within 180 days. Priority Development Sites are determined by the participating community and approved by the state. A Priority Development Site must be zoned for Commercial or Industrial Development, and the site must be eligible for the development or redevelopment of a building of at least 50,000 square feet. By adopting Ch 43D, a community automatically becomes eligible for a \$100,000 grant that could be used for economic development related purposes including permitting software, training, and engineering services for the Priority Development Sites. Other advantages for a community to designate Priority Development Sites include eligibility for and priority consideration for PWED and CDAG funding, brownfields remediation assistance, and enhanced online marketing through photos, a video of the community, and highlights within the community focusing on Priority Development Sites.

b. Local Laws

Local laws vary from community to community. However, consistent among virtually all of the cities and towns in the Montachusett Region are local zoning bylaws (in the nineteen towns) and ordinances (in the three cities). Zoning laws identify the areas in which commercial and industrial enterprises may locate and expand (use zoning). “Use zoning” can be interpreted as the municipally-adopted statement of where it wishes to allow and encourage local business growth. Zoning dimension requirements are also included within zoning bylaws and ordinances.

2. Financial Resources

Many resources exist for businesses for the start-up and expansion of enterprises retaining and creating jobs. Samples of some of the programs available from the private and public sector lenders to businesses in the Montachusett Region include, but are certainly not limited to, the Ayer Business Loan Fund, Gardner Business Loan Fund, North Central Massachusetts Development Corporation Microloan Program and the Western Massachusetts Enterprise Fund available through the Greater Gardner and Twin Cities Community Development Corporations. Private sector lenders also exist within the region and market their products to local businesses.

The quality of the infrastructure in the Montachusett Region’s communities varies. While some state- and local-funded projects are underway, much of the region’s infrastructure requires reconstruction. Due to a lack of funding necessary to address all infrastructure needs, additional funding is needed to maintain and improve infrastructure supporting regional economic development.

3. Transportation Systems, Businesses, Personal and Property Taxes

Within the Montachusett Region are located a local, state and interstate road network, a commuter rail line from Fitchburg to Boston operated by the Massachusetts Bay Transit Authority (MBTA) and two active municipal airports in Fitchburg and Gardner.. There are no

rivers used for the navigation of goods. (Rivers and streams are, however, used by canoeists, kayakers and anglers for outdoor activities.)

Business, Personal and Property Taxes. As of FY 2009, nineteen of the twenty-two communities have “single tax classification” while Ayer, Clinton and Fitchburg have “dual tax classification” with differing tax rates for residential and business land uses.

FY 2009 Residential and Business Property Tax Rates

MUNICIPALITY	RESIDENTIAL TAX RATE (PERSONAL AND PROPERTY)	COMMERCIAL AND INDUSTRIAL TAX RATE (PERSONAL AND PROPERTY)
Ashburnham	13.88	13.88
Ashby	11.96	11.96
Athol	11.47	11.47
Ayer	10.61	24.74
Clinton	12.11	22.91
Fitchburg	12.70	18.45
Gardner	13.07	13.07
Groton	14.32	14.32
Harvard	13.43	13.43
Hubbardston	9.51	9.51
Lancaster	14.84	14.84
Leominster	12.03	12.03
Lunenburg	13.04	13.04
Petersham	12.38	12.38
Phillipston	11.37	11.37
Royalston	N/A	N/A
Shirley	11.43	11.43
Sterling	13.25	13.25
Templeton	10.20	10.20
Townsend	13.64	13.64
Westminster	13.00	13.00
Winchendon	12.13	12.13

Source: Massachusetts Department of Revenue, Division of Local Services

4. Bonding Capacity

Bond ratings range from A1 to Baa1 in the Montachusett Region. The bond ratings of the communities are typically average to strong.

MOODYS BOND RATING – 2008

MUNICIPALITY	BOND RATE (MOODYS)
Ashburnham	A3
Ashby	Not Available from www.mass.gov (DLS)
Athol	A3
Ayer	A2
Clinton	A3
Fitchburg	Baa1
Gardner	Baa1
Groton	A2
Harvard	Not Available from www.mass.gov (DLS)

Hubbardston	Not Available from www.mass.gov (DLS)
Lancaster	A3
Leominster	A1
Lunenburg	A2
Petersham	Not Available from www.mass.gov (DLS)
Phillipston	Not Available from www.mass.gov (DLS)
Royalston	Not Available from www.mass.gov (DLS)
Shirley	A3
Sterling	A1
Templeton	A3
Townsend	A2
Westminster	A2
Winchendon	Baa1

Source: Massachusetts Department of Revenue, Division of Local Services
<http://www.dls.state.ma.us/Allfiles.htm>

Definitions of Moody's Bond Ratings can be found in the appendix.

5. Land Use Patterns

Multiple land uses exist within the Montachusett Region including residential, mixed use (ex. downtowns, central business districts and village centers), commercial, residential, non-permanently and permanently protected open space. Municipalities are making concerted efforts to preserve natural resources and open spaces while still fostering residential, commercial and industrial developments, as evidenced by recently completed Community Development and Comprehensive Plans.

6. Education Systems and Workforce Development

Within the region can be found public school districts educating young persons from pre-kindergarten through high school and private schools educating residents at approximately the same age levels. The area also has new charter schools. Montachusett Technical Vocational High School is located in Fitchburg offering trade school curriculum at the high school level. Located in Gardner, Mount Wachusett Community College (MWCC) offers two-year programs while Fitchburg State College offers four-year programs. In addition, there are many private sector educational operators offering training courses. The North Central Massachusetts Workforce Investment Board, Inc. promotes the economic and social welfare of the region through education, employment and training programs that increase employability of young people and adults. The new Job Corps at Devens also increases the chances of young adults to obtain work in the region.

g) Other Factors that Indirectly Affect the Economic Performance in the Montachusett Region

1. Housing

In 2000, Ashby, Harvard and Hubbardston have the highest percentage of owner-occupied dwelling units. Clinton, Fitchburg and Gardner have the lowest percentage of owner-occupied dwelling units.

Occupied Units 2000

Community	Units Occupied	Owner Occupied	% Owner Occupied	Renter Occupied
Ashburnham	1,929	1,714	88.9%	215
Ashby	978	899	91.9%	79
Athol	4,487	3,156	70.3%	1,331
Ayer	2,982	1,661	55.7%	1,321
Clinton	5,597	3,028	41.1%	2,569
Fitchburg	14,943	7,708	51.2%	7,235
Gardner	8,282	4,520	54.6%	3,762
Groton	3,268	2,740	83.8%	528
Harvard	1,809	1,638	90.6%	171
Hubbardston	1,308	1,195	91.4%	113
Lancaster	2,049	1,622	79.2%	427
Leominster	16,491	9,545	57.9%	6,946
Lunenburg	3,535	3,085	87.3%	450
Petersham	438	362	82.6%	76

Phillipston	580	527	90.9%	53
Royalston	449	393	97.5%	56
Shirley	2,067	1,457	70.5%	610
Sterling	2,573	2,186	85.0%	387
Templeton	2,411	1,996	82.8%	415
Townsend	3,110	2,624	84.4%	486
Westminster	2,529	2,169	85.8%	360
Winchendon	3,447	2,492	72.3%	955

Source: U.S. Department of Commerce, Bureau of the Census

Region-wide, a significant number of new dwelling units were created between 1980 and 1990 as the percentage of new units realized was 15.9% (11,946 units). The 1991 recession slowed the development of new units. However, the Montachusett Region has been experiencing continued new housing construction since 1994. Between 1990 and 2000 new dwelling units increased by another 3.9% (3,367 units).

Number of Dwelling Units

Community	Number of Dwelling Units			%	%
	1980	1990	2000	Change '80-'90	Change '90-'00
Ashburnham	1,849	2,279	2,204	23.30%	-3.30%
Ashby	802	959	1,011	19.60%	5.40%
Athol	4,212	4,840	4,824	14.90%	-0.30%
Ayer	2,802	2,891	3,154	3.20%	9.10%
Clinton	4,943	5,635	5,844	14.00%	3.70%
Fitchburg	15,347	16,665	16,002	8.60%	-4.00%
Gardner	7,477	8,654	8,838	15.70%	2.10%
Groton	2,249	2,774	3,393	23.30%	22.30%
Harvard	2,807	3,141	2,225	11.90%	-29.20%
Hubbardston	623	1,025	1,360	64.50%	32.70%
Lancaster	2,010	2,095	2,141	4.20%	2.20%
Leominster	12,988	15,533	16,976	19.60%	9.30%
Lunenburg	3,133	3,486	3,668	11.30%	5.20%
Petersham	364	448	474	23.10%	5.80%
Phillipston	304	631	739	107.60%	17.10%
Royalston	358	469	526	31.00%	12.20%
Shirley	1,829	2,183	2,156	19.40%	-1.20%
Sterling	1,793	2,308	2,637	28.70%	14.30%
Templeton	2,082	2,276	2,597	9.30%	14.10%
Townsend	2,404	2,894	3,184	20.40%	10.00%
Westminster	1,982	2,405	2,694	21.30%	12.00%
Winchendon	2,636	3,349	3,660	27.00%	9.30%
Total	74,994	86,940	90,307	15.90%	3.90%

Source: U.S. Department of Commerce, Bureau of the Census 1980, 1990, and 2000

Communities with the highest percentage of homes with mortgages include Groton, Phillipston and Townsend. Communities with the lowest percentage of homes with mortgages include Athol, Clinton, Fitchburg and Petersham.

Mortgage Information Year 2000

City/Town	Mortgaged	Percent Mortgaged	Not Mortgaged	Percent Not Mortgaged
Ashburnham	1,125	75.9%	357	24.1%
Ashby	552	78.3%	153	21.7%
Athol	1,783	67.6%	853	32.4%
Ayer	999	76.4%	309	23.6%
Clinton	1,558	67.6%	747	32.4%
Fitchburg	3,736	66.9%	1,850	33.1%
Gardner	2,439	69.9%	1,048	30.1%
Groton	2,008	84.9%	357	15.1%
Harvard	1,110	77.4%	324	22.6%
Lancaster	1,059	73.9%	374	26.1%
Hubbardston	768	81.3%	177	18.7%
Leominster	5,465	72.1%	2,119	27.9%
Lunenburg	1,861	69.8%	807	30.2%
Petersham	152	67.6%	73	32.4%
Phillipston	350	84.3%	65	15.7%
Royalston	181	71.8%	71	28.2%
Shirley	810	74.3%	280	25.7%
Sterling	1,471	76.1%	461	23.9%
Templeton	1,240	73.9%	438	26.1%
Townsend	1,907	84.3%	355	15.7%
Westminster	1,424	71.0%	582	29.0%
Winchendon	1,546	79.0%	411	21.0%
Totals	33,544	73.3%	12,211	26.7%

Source: U.S. Department of Commerce, Bureau of the Census 2000

There are concentrations of “affordable” housing. These concentrations can be found in Clinton, Fitchburg, Gardner and Leominster. No “affordable” housing units can be found in Ashby or Petersham.

Subsidized Housing Units

	Year Round Units (2000)	Total Development Units	Total Subsidized Housing Units (SHI)	% Subsidized Housing Units
Ashburnham	1,997	146	61	3.1%
Ashby	1,000	0	0	0.0%
Athol	4,775	250	250	5.2%
Ayer	3,141	346	271	8.6%
Clinton	5,817	560	560	9.6%
Fitchburg	15,963	1,668	1,667	10.4%
Gardner	8,804	1,403	1,403	15.9%
Groton	3,339	269	192	5.8%
Harvard	2,156	225	69	3.2%
Hubbardston	1,348	56	56	4.2%
Lancaster	2,103	192	103	4.9%
Leominster	16,937	1,464	1,427	8.4%
Lunenburg	3,605	70	70	1.9%
Petersham	453	0	0	0.0%
Phillipston	598	6	6	1.0%
Royalston	470	3	3	0.6%
Shirley	2,140	61	61	2.9%
Sterling	2,611	66	56	2.1%
Templeton	2,492	479	324	13.0%
Townsend	3,162	92	86	2.7%
Westminster	2,609	276	123	4.7%
Winchendon	3,563	393	393	11.0%

Source: Department of Housing and Community Development – MGL Chapter 40B, Sections 20 through 23 Affordable Housing Statute – Subsidized Housing Inventory through September 9, 2008 (Updated 5/8/09 – MRPC)

2. Health Services

Health care is available at local hospitals, such as Nashoba in Ayer, Health Alliance in Leominster and Fitchburg, Heywood in Gardner and Athol Memorial Hospital. HMO Clinics are also available. Fallon Health Care has such a facility in Leominster and Fitchburg. Elder care is also available at facilities throughout the region. With the aging of the population, it appears that there may exist a deficit of “assisted living” facilities for senior citizens. The Winchendon Housing Authority completed construction of such a facility while the Fitchburg Housing Authority is planning the construction of an assisted living center.

3. Schools

Within the region can be found public school districts educating young persons from pre-kindergarten through high school and private schools educating residents at approximately

the same age levels. The area also has new charter schools. Montachusett Technical Vocational High School (Monty Tech) located in Fitchburg and Leominster Center for Technical Education (LCTE) provide vocational training to high school students. Located in Gardner, Mount Wachusett Community College (MWCC) offers two-year programs while Fitchburg State College offers four-year programs as does Atlantic Union College in Lancaster and University of Massachusetts-Lowell has a campus at Devens. In addition, there are many private sector educational operators offering training courses.

4. Educational, Cultural and Recreational Facilities

Within the region can be found local and state-owned parks and museums. Samples of some of these include the:

- Fitchburg Art Museum, Gardner Heritage State Park and the Heartlands Museum in Harvard.
- Historic societies and museums can be found in most of the communities. Local history museums can be found in Athol, Fitchburg, Gardner, Leominster, Templeton, Westminster and Winchendon.
- Mount Watatic in Ashby, Oxbow Wildlife Reservation in Harvard and Lancaster, Bearsden Conservation Area in Athol, Groton-Ayer Rail-Train, Tully Mountain, Tully Dam and Tully Lake are located in Orange and Royalston, Birch Hill Reservation in Templeton and Winchendon and Mount Wachusett Reservation, Ski Area and Lodge are some examples are excellent outdoor conservation and recreation areas.
- Both the National Plastics Museum in Leominster and the Toy Town Aviation Museum in Winchendon occupy former school buildings.

5. Public Safety

Every municipality in the Montachusett Region has a local police force. In addition, the Commonwealth of Massachusetts provides a state police force. Each community has volunteer and/or full-time paid fire-fighting forces. Rescue and ambulance services vary from community to community from municipally-funded to volunteer services.

6. Environmental Issues Relating to Flood Plains, Air Quality, Wetlands, Historic Preservation, Hazardous Waste Contamination, Smart Growth Initiatives and Brownfield Reuse

Flood Plains. Within the Montachusett Region are located “500 Year” and “100 Year” Flood Plains. These flood plains are more prevalent in lowland areas near streams and tributaries linked to the Chicopee River, Millers River and Nashua River systems. A Federally-owned and operated flood control project known as the Birch Hill Reservation was created in the communities of Phillipston, Templeton, Royalston and Winchendon in order to control the Millers River, which is a tributary to the Connecticut River.

Wetlands. Wetlands exist in virtually every community in the Montachusett Region. They are protected under the Massachusetts Wetlands Protection Act. Municipal Conservation Commissions are responsible for reviewing projects for potential wetlands impacts and for ensuring that projects proponents do not unnecessarily disturb or destroy local wetlands.

Historic Preservation. Statewide there exists the Massachusetts Historic Commission (MHC). The MHC provides technical assistance and planning and implementation grant funds to municipal “historic commissions” and private “historic societies” in an effort to preserve and protect local, state and national historic assets in the Montachusett Region. Typically, “historic commissions” provide historic research and planning services to identify properties and potential districts having archaeological significance. “Historic societies” are quite active in the region promoting, coordinating and holding events to raise funds to continue preservation efforts such as improvements to the Athol Historic Society building which is the oldest standing meeting house in Athol.

Hazardous Waste Contamination and Brownfield Reuse. The Montachusett Region has a rich history of manufacturing since the 19th Century. It is no secret that once bustling manufacturing sites are now brownfields. The Federal Environmental Protection Agency (EPA) has indicated that, “Brownfields are real property, the expansion, redevelopment, or reuse of which may be complicated by the presence or potential presence of a hazardous substance, pollutant, or contaminant. Cleaning up and reinvesting in these properties takes development pressures off of undeveloped, open land, and both improves and protects the environment.”

According to the Massachusetts Department of Environmental Protection (DEP) there are more than 1,100 “brownfields” in the Montachusett Region, if one adheres to the strict Federal EPA meaning of a brownfield site. However, the vast majority of the DEP sites are “reportable releases” of, typically, a petroleum product that was addressed and removed from the site within 24 hours to three days of the initial occurrence. Additional information concerning the Massachusetts DEP and brownfields can be found in the appendix.

The MRPC through the MRCEDS process has aggressively and proactively sought out and helped to redevelop brownfields for active reuse. The following serves as a summary of the efforts of the MRPC, MRCEDS Committee and the MRBRI Steering Committee:

- 1997 – Montachusett Region Comprehensive Economic Development Strategy Included “Brownfields Reuse” for 1st Time
- 1998 - MRCEDS Committee Appointed MRBRI Steering Committee (Private & Public Sector Reps)
- 1998 – More than 800 Brownfields Identified in the Montachusett Region
- Brownfields Goal Developed: Access Resources (Ex. Federal EPA Brownfields Dollars) to “Return brownfield sites to active reuse.” 1998, 2001, 2004, 2007, and 2009 – Federal EPA Awarded Brownfields Site Assessment Funds awarded to MRPC. To date, a total of 48 Phase I and Phase 2 Site Assessments have been completed in the Montachusett Region.

Nineteen of the twenty-two communities in the Montachusett Region have “21E” or “brownfield” sites within their communities according to the Mass DEP. The majority of these sites are residences and small businesses with minor cleanup requirements. Others, however, are faced with significant cleanup issues prior to redevelopment.

Serious contamination, or the possibility of serious contamination, often prevents underutilized or abandoned industrial and commercial properties from being returned to active use. Therefore, they continue to sit idle, contribute little to the tax base, threaten the health, safety and welfare of the community, and visually degrade the surrounding

community. With this in mind, all communities are encouraged to implement action steps that can be found in the MRCEDS Action Plan, below.

There remain, however, sites that appear to have had more of an impact upon the environment than “24 hour reportable releases”. Even some of these sites have been nominated for Phase One and Phase Two Site Assessments work managed by the MRPC with the assistance of Federal EPA Brownfield Site Assessment grant funds. Of the twenty sites nominated for study, at least half have been subject to site cleanup and redevelopment activities. Some of the Montachusett Region’s Brownfield Reuse success stories include:

- Fitchburg. Conversion of the former GE Steam Turbine Plant into Putnam Place for local business expansions. The City of Fitchburg and its Redevelopment Authority used EDA funds for pre-development and development costs.
- Gardner. Conversion of a former manufacturing site into a new public library.
- Gardner. Conversion of a former manufacturing site into additional municipal parking in the central business district.
- Gardner. Conversion of a former welding shop into three, new affordable homes for families. This innovative project was a team effort between the MRPC (which provided EPA Brownfield Site Assessment funds), the City of Gardner Department of Community Development and Planning (which provided Community Development Block Grant funds and technical assistance), the Greater Gardner Community Development Corporation (which provided construction management and homeowner identification and training services), Monty Tech High School (which provided the design and labor) and GFA Credit Union based in Gardner (which provided project financing).
- Leominster. Conversion of a former municipally-owned site into a site facilitating the expansion of an existing business and the creation of new jobs in the I-190 Industrial Park. The site is now home to Home of Crisci Tool & Die and Innovative Fulfillment Services.

Other successful regional projects that did not access EDA or EPA funding include:

- Ayer. Construction of New Fire Station on Brownfield in Downtown. Athol. Construction of New Police Station.
- Athol. Creation of Additional Parking in Downtown on Brownfield. In addition, both Fitchburg and Gardner have successfully accessed the EPA Brownfields Site Assessment Grant program to assess additional properties in the communities.

In 2001, the Federal EPA awarded a Brownfields Cleanup Revolving Loan Fund (BCRLF) grant to the MRPC. Utilizing these funds, MRPC loaned Stone Street Realty Trust \$350,000 to cleanup the Former Amory Packaging Site located at 184 Stone Street in the Town of Clinton. Cleanup was successfully concluded in December 2007.

Smart Growth Initiatives. Under the State’s Office for Commonwealth Development, Sustainable Development Principles were developed. Having been updated in 2007, they are used as a guide by the Commonwealth to fund projects.

- Concentrate Development and Mixed Uses.
- Advance Equity.

- Make Efficient Decisions.
- Protect Land and Ecosystems.
- Use Natural Resources Wisely.
- Expand Housing Opportunities.
- Provide Transportation Choice.
- Increase Job and Business Opportunities.
- Promote Clean Energy.
- Plan Regionally.

Many communities in the Montachusett Region have Master/Comprehensive Plans (see Appendix C for statutory reference), Executive Order 418/Community Development Plans, Local or Regional Economic Development Plans, Open Space and Recreation Plans, Capital Improvements Plans, Watershed Protection Plans, Growth Management Plans, Sustainable Growth Management Plans

IV. COMMUNITY PARTICIPATION IN THIS PLANNING EFFORT

A. PUBLIC MEETINGS AND INPUT

One meeting of the MRCEDS Committee was held on September 16, 2009 where participants had an opportunity to comment on this document. Members of the Montachusett Economic Development District (MEDDD) were also invited to provide input into the revised document. Finally, the Planning Commissioners were asked to comment on the revised MRCEDS at its September 29, 2009 meeting of the MPRC.

B. REGIONAL SURVEYS

In Spring 2009, the MRPC distributed a survey to local officials, Chambers of Commerce, and representatives of minority groups and low- and moderate-income groups, asking them to identify local and regional economic planning and development projects that should be accomplished in order to retain and create jobs. Summaries of project requests needed, by community, are provided within the Action Plan.

In May 2009, MRPC also distributed a survey to local officials in the twenty-two municipalities in the Montachusett Region in response to the award of a \$200,000 brownfield site assessment award, asking them to identify local "brownfields" that should undergo Phase One and Phase Two Site Assessments. The goal of assessing these sites is to help communities return abandoned and underutilized sites to active reuse. This program is ongoing while funds remain available.

V. STATE OF THE REGIONAL ECONOMY

A. STRENGTHS

Assets of the Montachusett Region identified by the attendees at public meetings include:

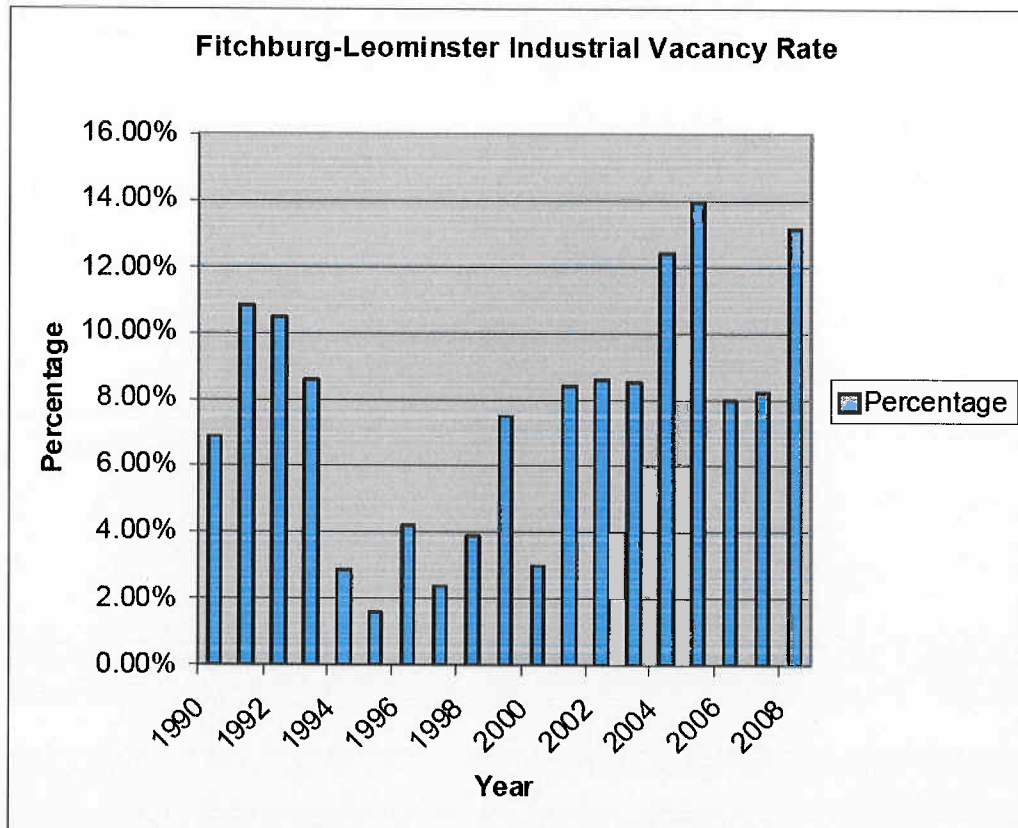
- The existence of a strong education, worker training and development system exists and works proactively with the business community to identify training needs and develop curricula needed by the commercial and industrial enterprises in the region.
- The regional economy has been working toward diversification.
- Cost of housing is good, relative to Metro-Boston residents who commute out of the region.
- Available manufacturing space.
- Plastics, metals, paper and food processing manufacturing cluster supported by the services industry and augmented by sufficient and growing retail and service market and a growing tourism trade.
- The North Central Massachusetts Chamber of Commerce (NCMCC) has been providing assistance to plastics companies helping them transition from old to emerging markets.
- The area boasts both four-year and two-year colleges (Fitchburg State College and Mount Wachusett Community College).
- The FSC and the MWCC are connected with Worcester State College and Quinsigamond Community College through a four-college consortium.
- Availability of Labor Force.
- Lower housing costs than east of the Montachusett Region.
- Good highway access, in eastern Montachusett Region, to Interstate 495, I-190 and State Route 2.
- There are very good public and private schools in the region.
- The Health Care Industry in North Central Massachusetts (contained within the Montachusett Region) and Central Massachusetts (mostly Worcester County) is the largest employer in the Central Massachusetts Region.
- Interstate 190 and State Route 2 are assets.
- \$20 Million in improvements to State Routes 12, 13 and John Fitch Highway.
- Safety improvements to State Route 2 are being implemented and must continue.
- The area has good commuter rail and bus and train connections, but higher speed passenger rail access between the Montachusett Region and Boston is needed.
- Access to education is good.
- Municipal airports in Fitchburg and Gardner and private airports in Shirley and Sterling.
- Quality of life is high.

The availability of industrial space in Fitchburg and Leominster is an asset as expanding businesses need places to grow their enterprises locally retaining the existing workforce and creating new job opportunities for those born and raised in the Montachusett Region.

However, many of the industrial buildings in the region's inventory have multiple stories. These buildings with low ceilings are not as useful to manufacturers as are single story buildings.

Several buildings in the Fitchburg-Leominster area have been converted to other uses (ex. housing). This occurred in the 1980s, prior to the creation of the Montachusett Region Comprehensive Economic Development Strategy. In Gardner the former Heywood-Wakefield furniture-manufacturing site was converted to housing and commercial-office uses while Whitney Carriage in Leominster was also converted to housing. The current residential market downturn has put mill conversions on hold. But, when the residential market turns around, conversions will most likely continue. For example, there are mill properties in various stages of being proposed or approved in Fitchburg including 1380 Main Street, 18 Newport Street, 93 Nockege Street, and part of 245 River Street. If these projects materialize, over 60,000 square feet of mill space will be removed from the industrial mill space market.

The vacancy rate of modern industrial space in the Fitchburg-Leominster area has ranged from a low of 1.60% in 1995 to a high of 13.90% in 2005. While the vacancy rate rose substantially from the year 2006 to 2007, it should be noted that almost half the rate is attributed to one large building (566,858 sq. ft. available) located at 25 Tucker Drive, Leominster that was vacated when the business sold in 2007.



Fitchburg-Leominster industrial vacancy rate information provided to the Montachusett Regional Planning Commission from The Foster Company, a firm experienced with real estate appraisal, consulting and property development, located at 100 Erdman Way, Leominster, MA, 01453-1804, 978-534-1350 (phone), 978-534-1913 (fax), <http://www.thefostercompany.com/contactus.html>.

B. WEAKNESSES

Liabilities of the Montachusett Region identified by the attendees at public meetings included

- The continued increase of manufacturing outside of the United States contributes to the decline of manufacturing in the Montachusett Region and Massachusetts.
- A connector to Downtown Fitchburg is still needed.
- Non-local ownership of businesses.
- High energy costs.
- A large percentage of the regional economy has been based upon manufacturing. During periods of economic decline manufacturers are usually hit first and recover last.
- High cost of housing for the regional population that works in the Montachusett Region.
- Transit: Lack of a reverse commute for those living in the Metropolitan Boston area accessing jobs in the Montachusett Region.
- Perceptions and/or realities of crime in Fitchburg were viewed as a liability to the redevelopment of Downtown Fitchburg.
- State Route 2 “pinching out” from a two-lane to a one-lane highway in Phillipston; State Routes 2 and 12 intersection during the peak early morning and afternoon commuting times is dangerous due to increased volume and the lack of safe roadways and intersections.
- High-speed internet access has improved in urban areas. However, the lack of high-speed communication infrastructure and the lack of services available from the telecommunications companies in the less urban areas inhibits regional business growth for large businesses as well as home-based entrepreneurs.

C. GROWTH SECTORS AND CLUSTERS

- A cluster exists within the Montachusett Region. It consists of manufacturers in the plastics, metals and paper products augmented by a growing food processing industry. These industries are supported by an existing services (finance, insurance, real estate and legal) and retail sectors.
- While small in terms of real numbers, the existing and anticipated future growth in the health care, hospitality, electronics, biotechnology and nanotechnology sectors should be encouraged.

D. OPPORTUNITIES

Potential opportunities identified by attendees at public meetings include:

- Convert State Route 2 to an Interstate Highway, opening the door to more funding for needed improvements.
- Devens has another 3 to 4 million square feet of developable space. The Devens Enterprise Commission’s goals are to create 8,000 jobs at the site.
- The “Boston commuters” moving into the Montachusett Region may be “Ideal” potential employees helping companies in the region grow in the future.

- Quality of life – recreation and family oriented events. Family-friendly region. Good network of state parks.
- Not built out. Have time to plan for the future. Preservation of open space and planned development.
- We may be in a prime location between Manchester International Airport, T.F. Green International Airport, Logan International Airport, Hartford International Airport and Bedford Airport. However, providing consistent passenger transportation at Worcester Airport would aid residents and businesses in the Montachusett Region.

E. THREATS

Risks Associated with Not Implementing Plan Identified were identified as:

- An increase in urban decay.
- The region may become stale and growth may stagnate.
- We may experience more sprawl in the rural communities if we do not balance development with preservation and if we do not strive to meet the ten Massachusetts' Sustainable Development Principles.
- The steady loss of manufacturers and manufacturing jobs provide less wealth distributed to residents through employment in the Montachusett Region. The region is threatened with a decline in job and pay quality and quantity. Any lack of training the workforce with enhanced skills for new and emerging employment opportunities will contribute to a decline in spending power.

F. ECONOMIC DEVELOPMENT PARTNERS

A significant number of key organizations exist to plan for and implement economic planning and development projects. These are:

Municipal Organizations

- Ashburnham. Industrial Development Commission and Downtown Focus Committee.
- Athol. Community Development Office, Industrial Park Commission and Economic Development and Industrial Corporation in the formative stage.
- Ayer. Community Development Office and Industrial Development Finance Authority.
- Clinton. Community Development Office.
- Devens Enterprise Commission.
- Fitchburg. Community Development and Planning Office, Industrial Development Commission and Redevelopment Authority.
- Gardner. Community Development and Planning Office and Redevelopment Authority.
- Lancaster. Industrial Development Commission.
- Leominster. Community Development and Planning Office and Industrial Development Commission.
- Sterling. Industrial Development Commission.
- Westminster. Industrial Development Commission.
- Winchendon. Community Development Office and Redevelopment Authority.

Non-profits

- Greater Gardner Community Development Corporation, Inc.
- Twin Cities Community Development Corporation, Inc.
- Montachusett Opportunity Council, Inc.
- Montachusett Enterprise Center, Inc. An affiliate of the MRPC.
- North Central Massachusetts Community Reinvestment Act Coalition.
- North Central Massachusetts Development Corporation.
- North Quabbin Community Coalition, Inc.

Downtown Organizations

- Athol. Athol Downtown Partnership, Inc.
- Ayer Downtown Business Association.
- Clinton. Uptown, Inc.
- Fitchburg Downtown Business Association.
- Gardner. Square Two Association, Inc.
- Leominster Downtown Business Association.
- Shirley. Shirley Village Partnership, Inc.

Chambers of Commerce

- Nashoba Valley Chamber of Commerce, based at Devens.
- Greater Gardner Chamber of Commerce, based in Gardner.
- North Central Massachusetts Chamber of Commerce, based in Leominster.
- North Quabbin Chamber of Commerce, based in Athol.
- Wachusett Chamber of Commerce, based in Clinton.

Education and Job Training Partners

- Cushing Academy (Ashburnham) and Groton School (Groton) (private schools).
- Four College Consortium: Fitchburg State College, Mount Wachusett Community College, Worcester State College and Quinsigamond Community College.
- Leominster Center for Technical Education and Montachusett Regional Vocational Technical High School.
- North Central Massachusetts Workforce Investment Board, Inc.
- Shriver Job Corps, Devens.
- University of Massachusetts, Lowell at Devens Campus.
- Pre-K, Elementary, Middle and High Schools in virtually all communities in the Montachusett Region.

Local businesspersons' associations also exist in many of the communities.

G. RESOURCES FOR ECONOMIC DEVELOPMENT

There are multiple resources available for the future economic development of the Montachusett Region. For the purpose of this Strategy, we define the necessary resources as human, education, land and buildings, financial capital, physical infrastructure, laws and regulations and a supportive administrative infrastructure.

- **Human.** Sufficient human resources must exist and continue to be available to the business community so that labor can be supplied to produce the products and services that help to fuel the regional economy.
- **Education.** The continued education of the residents must be continued to enable the work force to adapt to changing market conditions. The existing educational system must continuously be enhanced to help educate the work force in accordance with the needs of the business community.
- **Land and buildings.** Land and buildings for business use are available to facilitate the expansion of and relocation of existing businesses retaining and generating jobs in the Montachusett Region. Brownfields, tax title, and municipally-owned parcels should be examined for their potential benefit to the economy of the municipalities and region.
- **Natural Resources.** Many natural resources are used to support local economic activities (ex. wind, rivers and biomass for energy, forests for forestry, sand for mining and rivers and steams for eco-tourism). A balanced use of our natural resources should be promoted so as to not squander the resources available.
- **Financial capital.** Businesses need financial capital to aid with growth opportunities. Programs exist both in the private and public sectors to aid commercial and industrial enterprises to finance new and ongoing operations generating and retaining jobs.
- **Physical infrastructure.** The physical infrastructure (ex. roads, bridges, water and wastewater systems, electricity and high speed communications) must be constantly monitored and improved to aid the business community with its shipment of goods and services and workers to access places of employment.
- **Laws and regulations.** Some laws and regulations exist both to aid businesses to expand. Others are viewed as hurdles to business growth. The public and private sectors should work together to create laws and regulations that fuel growth, and minimize the number of extraneous laws and regulations that inhibit improvements to local and regional economies.
- **Supportive administrative infrastructure.** Both the public and private sectors have staff resources available to assist businesses expand (ex. staff from Chambers of Commerce, local municipal community and economic development entities and other non-profit organizations). Consistent marketing of the availability of services to the business community and use of these staff resources by the business community are needed to encourage growth.
- **Sustainable development.** Economic development initiatives should be in conformance with local, regional and state economic development plans and as many Massachusetts Sustainable Development Principles as possible.

6. Devens

- Bristol-Myers Squibb's announced its decision to construct a \$750 million manufacturing plant at Devens, employing 350 at the outset (fall 2009) and eventually employing up to 550 employees. Bristol-Myers Squibb's decision to build a production facility in Devens was a significant milestone for the state's biotech industry. The plant, already under construction, is due to include four buildings covering about 397,000 square feet in its first phase. The company produces Orencia, a biological treatment for rheumatoid arthritis. Future expansion phases on the site could take employment up to 1,000 people. The Devens plant is the largest single capital investment in Bristol-Myers Squibb's history, a project due to be operationally complete in 2009 and ready to go before federal regulators in 2010. This is the biggest private investment by far in Devens, which is already home to about 80 companies.

7. Fitchburg

- Chapter 43D was adopted in Fitchburg. In 2007 there was a majority vote of the local governing body (City Council) to accept provisions of Chapter 43D of the MA General Laws, as amended, pursuant to Section 11 of Chapter 205 of the Acts of 2006, and to approve the filing of an application with the Interagency Permitting Board for the designation of three (3) Priority Development Sites. Priority Development Sites, all zoned for industrial purposes and approved by the state's Interagency Permitting Board, include 135 Intervale Road, 0 Princeton Road, and 0 Airport Road.
- A Natural Hazard Pre-Disaster Mitigation Plan was completed for the community with assistance from MRPC. This plan is integrated with a regional plan as well as the overall state plan. Plans need local, state and federal approval and will make communities eligible for pre-disaster mitigation funding. The report outlines actions that can be taken now to reduce the impact of natural disasters when and if they occur. The plan also reduces the region's vulnerability to natural disasters by effectively identifying appropriate projects for funding made available in the future.
- Utilizing MRPC's FY 07 Brownfield Initiative program, funding for a Phase 1 Environmental Site Assessment (ESA) was attained. Work was performed for the property identified as 80 Lunenburg Street. Utilizing MRPC's FY09 Brownfield Initiative program, work is underway to perform a Phase II ESA for 80 Lunenburg Street, a Phase I for 155 Airport Road, and a Phase II for 360 Pearl Street.

8. Gardner

Urban Revitalization Plan. In an effort to further the overall revitalization of the central business district, and the redevelopment of former industrial sites in Rear Main Street, the City, in cooperation with the Gardner Redevelopment Authority (GRA) has undertaken to establish an Urban Renewal Area within the downtown area of the City. The URP process started in November 2005 with the formation of an Urban Renewal Plan Steering Committee, a dedicated group of residents, business owners and municipal officials that established the framework for the URP by defining the Urban Renewal Area and securing funding for the study. The Urban Revitalization Plan submitted by RKG Associates in September 2007 identified 3 preferred

implementation options for the Rear Main Street corridor. Additional traffic and engineering studies are ongoing. The City has recently entered into a contract with BSC Group to finalize the Urban Renewal Plan in early 2010 and submit the final plan to the Executive Office of Housing and Economic Development for State approval.

43D Expedited Permitting. MGL Chapter 43D is a local option statute that offers communities a tool for targeted economic development via an expedited permitting process. The City has designated 3 Priority Development Sites: the Summit Industrial Park; the north end of the Rear Main Street Corridor, which is part of the Urban Renewal Area; and the former S. Bent factory site. The City will use a technical assistance grant to conduct a Traffic and Parking Study for Main Street and the Rear Main Street corridor. The study performed by Tighe & Bond Consulting Engineers includes options and cost estimates for increasing the parking capacity, and extending Derby Drive to Willow Street.

Economic Development Coordinator. In early 2008 the City of Gardner, in cooperation with the Gardner Redevelopment Authority and Greater Gardner Industrial Foundation, created the new position of Economic Development Coordinator. The position is responsible to develop and implement strategic plans to retain and attract business and industry to the city, represent the city to various public and private entities; coordinate economic development efforts; compile and distribute economic development information and assist local businesses.

Heywood Wakefield Assisted Living Project (HW3). The project received a \$9.3 million HUD grant to construct 78 units of affordable assisted living. The project has also received preliminary approval for \$10.9 million of tax-exempt financing from MassDevelopment. A request for \$1.75 million of additional financing is pending with DHCD and the Massachusetts Affordable Housing Trust. DHCD recently approved \$1.75 million additional funding for the project.

The North End Rear Main Street Redevelopment Project includes a medical office building for Heywood Hospital, an office building for a local financial institution and supporting public infrastructure. In conjunction with the National Development Council the City and Heywood Hospital are exploring a creative financing arrangement that combines New Market Tax Credits and the HUD 108 program. A key component of this project is the development of additional parking to support the proposed developments. A parking needs assessment completed in 2003 recommended that an additional 317 parking spaces were necessary to support current uses and known, or projected future development projects. Of these, 234 spaces are needed in the immediate vicinity of the North End of Rear Main Street. A feasibility study prepared in conjunction with the parking needs assessment indicated that 73 new spaces can be accommodated by the construction of a single story parking deck, and that this expansion would, in part, meet the demand for additional spaces in this key downtown area to support housing and other development strategies as outlined in the City of Gardner Urban Renewal Plan.

District Improvement Financing. The City has prepared an application to establish a District Improvement Financing (DIF) plan for the downtown Urban Renewal Area and for proposed development at the Route 140 / Route 101 area in order to simulate and encourage private investment through strategic public investments. The DIF program, created by MGL 40Q in

2003, permits a portion of future property tax revenue collected from new private investment within the DIF District to pay for debt service for bonds used to finance public infrastructure improvements. The DIF Districts were approved by the State in December of 2008.

Mount Wachusett Community College Biomass and Biotechnology Projects. Mount Wachusett Community College has received federal grants to support its biomass energy project, which converts waste products from local wood manufacturing activities into energy to power the college facilities. The college also received a federal grant to train students to prepare them for careers in biotechnology and bioengineering jobs.

Bent Mill reuse project. The City acquired the S. Bent Mill in early 2007 through a tax title foreclosure. Formerly a furniture manufacturing complex, the property contains 27 acres of land and 250,000 SF of derelict mill building unsuitable for reuse. Using a combination of grants and loans from EPA, DEP and MassDevelopment, the City's environmental engineering consultants completed 21E assessment work in spring 2008, with remediation completed in March, 2009. A Hazardous Materials Inventory, of all the buildings, was conducted in the fall of 2008. Additional funding is needed to abate the hazardous materials, demolish the abandoned, deteriorated mill buildings, to upgrade the rail spur and road, and to extend the gas main to the site.

Heritage State Park Center. The downtown Visitors Center was closed due to budget cuts by the Department of Conservation and Recreation (DCR) more than 5 years ago. The facility is located in the former Lake Street Fire Station donated by the City to the State about 20 years ago. Mayor Hawke has approached DCR on several occasions to discuss options that would reopen the downtown Visitors Center, a critical piece of the Urban Revitalization Plan.

Utilizing MRPC's FY07 Brownfield Initiative program, funding for two Phase I Environmental Site Assessments was attained. Work was performed for the properties identified as 13-17 West Lynde Street, and 58 Rear Main Street, Gardner. Now, under MRPC's FY09 Brownfield Initiative program, Phase II ESA's are being performed on the same properties.

9. Groton

- In the Fall of 2007 it was voted at Town Meeting that the Town accept provisions of Chapter 43D of the MA General Laws (See Attachment 1, Chapter 43D of the MA General Laws) as amended pursuant to Section 11 of Chapter 205 of the acts of 2006. The filing of a formal proposal with the state's Interagency Permitting Board was approved for the designation of the Station Overlay District as a Priority Development Site.
- A Natural Hazard Pre-Disaster Mitigation Plan was completed for the community with assistance from MRPC. This plan is integrated with a regional plan as well as the overall state plan. Plans need local, state and federal approval and will make communities eligible for pre-disaster mitigation funding. The report outlines actions that can be taken now to reduce the impact of natural disasters when and if they occur. The plan also reduces the region's vulnerability to natural disasters by effectively identifying appropriate projects for funding made available in the future.

D. Labor information including
unemployment and employment
breakdown

Labor Force and Unemployment Data Selection Criteria: Geographic Area: Metropolitan
 NECTA Area: Leominster-Fitchburg-Gardner, MA Metropolitan NECTA Time Frame: 2010 Not
 Seasonally Adjusted Data

Year	Month	Labor Force	Employed	Unemployed	Area Rate	Massachusetts Rate
2010	January	73,259	63,629	9,630	13.1	10.4
2010	February	73,142	63,850	9,292	12.7	10
2010	March	73,186	64,409	8,777	12	9.3
2010	April	72,836	64,345	8,491	11.7	9.1
2010	May	72,734	64,123	8,611	11.8	9.1
2010	June	73,403	65,005	8,398	11.4	8.8
2010	July	73,619	64,672	8,947	12.2	9.1
2010	August	73,002	64,946	8,056	11	8.3
2010	September	72,220	64,653	7,567	10.5	8

Labor Force and Unemployment Data Selection Criteria: Geographic Area: City or
 Town Area: Gardner Time Frame: 2010 Not Seasonally Adjusted Data

Year	Month	Labor Force	Employed	Unemployed	Area Rate	Massachusetts Rate
2010	January	9,985	8,586	1,399	14	10.4
2010	February	9,946	8,616	1,330	13.4	10
2010	March	9,953	8,692	1,261	12.7	9.3
2010	April	9,893	8,683	1,210	12.2	9.1
2010	May	9,881	8,653	1,228	12.4	9.1
2010	June	9,977	8,772	1,205	12.1	8.8
2010	July	9,972	8,727	1,245	12.5	9.1
2010	August	9,869	8,764	1,105	11.2	8.3
2010	September	9,773	8,724	1,049	10.7	8

Labor Force and Unemployment Data Selection Criteria: Geographic Area: City or Town Time Frame: 2010 Not Seasonally Adjusted Data
























Area	Year	Month	Labor Force	Employed	Unemployed	Area Rate	Massachusetts Rate
Fitchburg	2010	January	18,817	16,178	2,639	14	10.4
Fitchburg	2010	February	18,731	16,233	2,498	13.3	10
Fitchburg	2010	March	18,729	16,376	2,353	12.6	9.3
Fitchburg	2010	April	18,657	16,360	2,297	12.3	9.1
Fitchburg	2010	May	18,672	16,303	2,369	12.7	9.1
Fitchburg	2010	June	18,904	16,527	2,377	12.6	8.8
Fitchburg	2010	July	18,993	16,442	2,551	13.4	9.1
Fitchburg	2010	August	18,802	16,512	2,290	12.2	8.3
Fitchburg	2010	September	18,631	16,438	2,193	11.8	8
Gardner	2010	January	9,985	8,586	1,399	14	10.4
Gardner	2010	February	9,946	8,616	1,330	13.4	10
Gardner	2010	March	9,953	8,692	1,261	12.7	9.3
Gardner	2010	April	9,893	8,683	1,210	12.2	9.1
Gardner	2010	May	9,881	8,653	1,228	12.4	9.1
Gardner	2010	June	9,977	8,772	1,205	12.1	8.8
Gardner	2010	July	9,972	8,727	1,245	12.5	9.1
Gardner	2010	August	9,869	8,764	1,105	11.2	8.3
Gardner	2010	September	9,773	8,724	1,049	10.7	8
Leominster	2010	January	20,630	18,019	2,611	12.7	10.4
Leominster	2010	February	20,659	18,081	2,578	12.5	10
Leominster	2010	March	20,686	18,240	2,446	11.8	9.3
Leominster	2010	April	20,629	18,222	2,407	11.7	9.1
Leominster	2010	May	20,612	18,159	2,453	11.9	9.1
Leominster	2010	June	20,773	18,409	2,364	11.4	8.8
Leominster	2010	July	20,855	18,314	2,541	12.2	9.1
Leominster	2010	August	20,684	18,392	2,292	11.1	8.3
Leominster	2010	September	20,419	18,308	2,111	10.3	8


U.S. Bureau of Labor Statistics

Economy at a Glance

Leominster-Fitchburg-Gardner, MA

Leominster-Fitchburg-Gardner, MA

Data Series	Back Data	Apr 2010	May 2010	June 2010	July 2010	Aug 2010	Sept 2010
Labor Force Data							
Civilian Labor Force ⁽¹⁾		72.8	72.7	73.4	73.6	73.0	72.2 (P)
Employment ⁽¹⁾		64.3	64.1	65.0	64.7	64.9	64.7 (P)
Unemployment ⁽¹⁾		8.5	8.6	8.4	8.9	8.1	7.6 (P)
Unemployment Rate ⁽²⁾		11.7	11.8	11.4	12.2	11.0	10.5 (P)
Nonfarm Wage and Salary Employment							
Total Nonfarm ⁽³⁾		47.2	47.6	47.7	46.8	46.9	47.4 (P)
12-month % change		-3.9	-3.8	-2.9	-3.1	-2.1	-1.9 (P)
Mining, Logging and Construction ⁽³⁾		1.5	1.6	1.7	1.7	1.7	1.7 (P)
12-month % change		-6.3	-11.1	-10.5	-15.0	-15.0	-10.5 (P)
Manufacturing ⁽³⁾		6.7	6.6	6.6	6.5	6.6	6.6 (P)
12-month % change		-10.7	-10.8	-10.8	-11.0	-9.6	-9.6 (P)
Trade, Transportation, and Utilities ⁽³⁾		10.2	10.3	10.4	10.2	10.2	10.4 (P)
12-month % change		-2.9	-2.8	-2.8	-1.9	-1.0	-1.0 (P)
Information ⁽³⁾		0.5	0.5	0.5	0.5	0.5	0.5 (P)
12-month % change		-16.7	-16.7	0.0	0.0	0.0	0.0 (P)
Financial Activities ⁽³⁾		1.6	1.7	1.7	1.7	1.7	1.7 (P)
12-month % change		0.0	0.0	0.0	0.0	0.0	0.0 (P)
Professional and Business Services ⁽³⁾		2.7	2.7	2.8	2.9	2.9	2.6 (P)
12-month % change		-6.9	-6.9	-3.4	-12.1	-12.1	-10.3 (P)
Education and Health Services ⁽³⁾		8.6	8.6	8.5	8.5	8.5	8.6 (P)
12-month % change		-1.1	-1.1	-1.2	-1.2	0.0	0.0 (P)
Leisure and Hospitality ⁽³⁾		5.2	5.3	5.4	5.6	5.6	5.5 (P)
12-month % change		2.0	0.0	3.8	5.7	7.7	7.8 (P)
Other Services ⁽³⁾		1.3	1.3	1.3	1.3	1.3	1.3 (P)

Data Series	Back Data	Apr 2010	May 2010	June 2010	July 2010	Aug 2010	Sept 2010
12-month % change		-7.1	-7.1	-7.1	0.0	0.0	(P) -7.1
Government (3)		8.9	9.0	8.8	7.9	7.9	(P) 8.5
12-month % change		-3.3	-1.1	0.0	0.0	1.3	(P) 1.2
Consumer Price Index: Boston-Brockton-Nashua, MA-NH-ME-CT							
CPI-U, All items (4)			238.083		236.132		236.474
CPI-U, All items, 12-month % change (4)			2.7		1.3		-0.1
CPI-W, All items (5)			238.863		236.657		236.844
CPI-W, All items, 12-month % change (5)			3.2		1.8		0.5
Footnotes							
(1) Number of persons, in thousands, not seasonally adjusted.							
(2) In percent, not seasonally adjusted.							
(3) Number of jobs, in thousands, not seasonally adjusted. See About the data .							
(4) All Urban Consumers, base: 1982-84=100, not seasonally adjusted.							
(5) Urban Wage Earners and Clerical Workers, base: 1982-84=100, not seasonally adjusted.							
(P) Preliminary							

Data extracted on: November 10, 2010

Source: U.S. Bureau of Labor Statistics

Note: More data series, including additional geographic areas, are available through the "Databases & Tables" tab at the top of this page.

Geographically based survey data available from BLS:

Employment & Unemployment

- [Employment, Hours, and Earnings from the CES survey \(State and Area\)](#)
- [Local Area Unemployment Statistics](#)
- [Create Customized Maps -- Unemployment Rates](#)
- [Quarterly Census of Employment and Wages](#)
- [Mass Layoff Statistics](#)
- [Occupational Employment Statistics](#)
- [Geographic Profile](#)

Prices & Living Conditions

- [Consumer Price Index](#)
- [Consumer Expenditure Survey](#)

Compensation & Working Conditions

- [National Compensation Survey](#)
- [Employment Cost Index](#)
- [Injuries, Illnesses, and Fatalities](#)

E. List of largest employers and manufacturers

City of Gardner, Economic Development

Largest Manufacturers and Support Industries

Company Name	Number of Employees
<u>Garlock Printing</u>	258
<u>New England Woodenware</u>	130
<u>ACT Fastening Solutions a division of</u>	100
<u>Engineering & Data Solutions, Inc.</u>	80
Dennecrepe Corporation	64
<u>Data Guide Cable</u>	60
<u>Kirk Eastern Co., Inc.</u>	54
<u>Biomedical Polymers, Inc.</u>	41
<u>A Jandris & Sons</u>	40
<u>New England Peptide</u>	35
<u>Seaman Paper Corporate Offices</u>	25
<u>Specialty Wholesale Supply</u>	25
<u>Standard Chair of Gardner, Inc.</u>	25
<u>360 Imaging, Inc</u>	23
Specialized Paper Converting, Inc.	23
<u>Travers Printing, Inc.</u>	22
<u>Precision Optics Corporation</u>	20
<u>Mack Prototype</u>	20
<u>American Screw & Barrel, Inc.</u>	13
Raborne Electric Corporation	13
<u>Royal Steam Heater Company</u>	12
<u>F.E. Inc.,</u>	10
<u>Graphite Insulating Systems, Inc.</u>	9
Royco Distributors, Inc.	6

City of Gardner, Economic Development

Ten Largest Employers

Company Name	Number of Employees
<u>Mount Wachusett Community College</u>	1030
<u>Heywood Hospital</u>	1000
<u>North Central Correctional Institution</u>	400
<u>Garlock Printing</u>	224
<u>Wal-Mart</u>	220
<u>Legend Rehabilitation & Nursing Center</u>	150
North Central Human Services	130
<u>New England Woodenware</u>	130
<u>Advanced Cable Ties</u>	100
Wachusett Manor	100

F. Crime rate statistics

GARDNER POLICE DEPARTMENT

ANNUAL REPORT FY '08-09

CONVEYANCE LICENSES ISSUED	8
HACKNEY LICENSES GRANTED	21
BIKE REGISTRATIONS	10
CITATIONS ISSUED	1868
PARKING TICKETS ISSUED	3382
ACCIDENTS	631
CALLS FOR SERVICE	26117
OFFENSES	3296
LICENSE TO CARRY FIREARMS	93
FIREARMS IDENTIFICATION CARDS	20

CASE ACTIVITY STATISTICS

TOTAL FELONIES	1368
TOTAL CRIME RELATED INCIDENTS	1569
TOTAL NON CRIME RELATED INCIDENTS	971
TOTAL ARRESTS (ON VIEW)	695
TOTAL ARRESTS (BASED ON INCIDENTS/WARRANTS)	132
TOTAL ARRESTS	831
TOTAL PROTECTIVE CUSTODIES	110
TOTAL JUVENILE ARRESTS	74
TOTAL JUVENILES HANDLED	13
TOTAL JUVENILES REFERRED	61
TOTAL HEARINGS	77
TOTAL SUMMONS	269
TOTAL OPEN WARRANTS	94
TOTAL RESTRAINT ORDERS	230
DOMESTIC VIOLENCE RELATED ARRESTS	139

CRIMES AGAINST PERSONS	OFFENSES
ACCIDENTAL DEATH	0
ARMED ROBBERY	2
ARMED BANK ROBBERY	0
ASSAULT WITH A DANGEROUS WEAPON	2
ASSAULT AND BATTERY	3
ASSAULT AND BATTERY WITH DANGEROUS WEAPON	4
ASSAULT AND BATTERY ON CHILD WITH INJURY	1
ASSAULT WITH INTENT TO RAPE	1
ASSAULT TO MAIM	0
ATTEMPTED MURDER	1
ARMED KIDNAPPING	0
INDECENT ASSAULT AND BATTERY ON CHILD	12
INDENCENT ASSAULT AND BATTERY ON CHILD OVER 14	4
INDUCING A MINOR FOR SEX	1
OPEN AND GROSS LEWDNESS	0
ATTEMPTED SUICIDE	1
SUICIDE	1
DISTRIBUTING FOOD WITH HARMFUL SUBSTANCE	0
VIOLATION OF 209A ORDER	0
KIDNAPPING BY RELATIVE	1
KIDNAPPING	1
MURDER	0
MAYHEM	0
NATURAL DEATH	1
OVERDOSE	0
POSSESSION OF CHILD PORNOGRAPHY	2
PURSE SNATCHING	0
INDECENT EXPOSURE	0
RAPE	15
AGGREVATED RAPE	1
RAPE OF A CHILD	2
MISSING PERSON	0
STALKING	0
STATUTORY RAPE OF A CHILD	1
THREAT TO COMMIT A CRIME	2
UNARMED BURGLARY	0
UNARMED ROBBERY	2
INTIMIDATION OF A WITNESS	0
CRIMINAL HARASSMENT	0
PERSON UNDER 21 IN POSSESSION OF ALCOHOL	0
ALCOHOL VIOLATION	2
TOTAL CRIME AGAINST PERSON	63
TOTAL CRIMES	274



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Victim Race And Sex By Age

	<u>00-10</u>	<u>11-17</u>	<u>18-24</u>	<u>25-34</u>	<u>35-54</u>	<u>> 55</u>	<u>TOTALS</u>	<u>Hispanic</u>
Asian/Pacific Islander								
Female	0	0	0	3	1	1	5	1
Male	0	1	0	0	1	2	4	1
Unknown	0	0	0	0	0	0	0	0
Black								
Female	2	2	11	10	7	0	32	6
Male	2	1	10	2	13	1	29	4
Unknown	0	0	0	0	0	0	0	0
American Indian/Alaskan Native								
Female	0	0	0	0	0	0	0	0
Male	0	0	0	0	0	0	0	0
Unknown	0	0	0	0	0	0	0	0
Unknown								
Female	1	1	6	5	13	8	34	1
Male	5	0	1	11	11	3	31	1
Unknown	1	0	0	0	0	0	1	0
White								
Female	12	51	154	164	263	84	728	23
Male	16	48	144	114	216	119	657	28
Unknown	0	0	0	0	0	0	0	0
TOTALS	<u>39</u>	<u>104</u>	<u>326</u>	<u>309</u>	<u>525</u>	<u>218</u>	<u>1521</u>	<u>65</u>

Arrests On View & Based on Incident/Warrants By Race, Sex and Age

	<u>00-10</u>	<u>11-17</u>	<u>18-24</u>	<u>25-34</u>	<u>35-54</u>	<u>> 55</u>	<u>TOTALS</u>	<u>Hispanic</u>
Asian/Pacific Islander								
Female	0	0	0	0	1	0	1	1
Male	0	0	2	0	1	0	3	0
Unknown	0	0	0	0	0	0	0	0
Black								
Female	0	2	1	0	2	0	5	1
Male	0	3	23	17	12	0	55	6
Unknown	0	0	0	0	0	0	0	0
American Indian/Alaskan Native								
Female	0	0	0	0	0	0	0	0
Male	0	0	0	0	0	0	0	0
Unknown	0	0	0	0	0	0	0	0
Unknown								
Female	0	1	1	3	5	0	10	2
Male	0	1	6	5	7	0	19	4
Unknown	0	0	0	0	0	0	0	0
White								
Female	0	22	38	31	33	4	128	7
Male	1	63	156	131	132	13	496	39
Unknown	0	0	0	0	0	0	0	0
TOTALS	<u>1</u>	<u>92</u>	<u>227</u>	<u>187</u>	<u>193</u>	<u>17</u>	<u>717</u>	<u>60</u>

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Summons Arrests By Race, Sex and Age

	<u>00-10</u>	<u>11-17</u>	<u>18-24</u>	<u>25-34</u>	<u>35-54</u>	<u>> 55</u>	<u>TOTALS</u>	<u>Hispanic</u>
Asian/Pacific Islander								
Female	0	0	0	0	0	0	0	0
Male	0	0	0	0	0	0	0	0
Unknown	0	0	0	0	0	0	0	0
Black								
Female	0	0	0	0	0	0	0	0
Male	0	0	0	0	0	0	0	0
Unknown	0	0	0	0	0	0	0	0
American Indian/Alaskan Native								
Female	0	0	0	0	0	0	0	0
Male	0	0	0	0	0	0	0	0
Unknown	0	0	0	0	0	0	0	0
Unknown								
Female	0	0	0	0	0	0	0	0
Male	0	0	0	0	0	0	0	0
Unknown	0	0	0	0	0	0	0	0
White								
Female	0	0	0	0	0	0	0	0
Male	0	0	0	0	0	4	4	0
Unknown	0	0	0	0	0	0	0	0
TOTALS	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>4</u>	<u>4</u>	<u>0</u>

Protective Custody Arrests By Race, Sex and Age

	<u>00-10</u>	<u>11-17</u>	<u>18-24</u>	<u>25-34</u>	<u>35-54</u>	<u>> 55</u>	<u>TOTALS</u>	<u>Hispanic</u>
Asian/Pacific Islander								
Female	0	0	0	0	0	0	0	0
Male	0	0	0	0	0	0	0	0
Unknown	0	0	0	0	0	0	0	0
Black								
Female	0	0	0	0	0	0	0	0
Male	0	0	0	0	0	0	0	0
Unknown	0	0	0	0	0	0	0	0
American Indian/Alaskan Native								
Female	0	0	0	0	0	0	0	0
Male	0	0	0	0	0	0	0	0
Unknown	0	0	0	0	0	0	0	0
Unknown								
Female	0	0	0	0	0	0	0	0
Male	0	0	0	0	1	0	1	0
Unknown	0	0	0	0	0	0	0	0
White								
Female	0	0	1	11	10	0	22	0
Male	0	1	18	30	34	4	87	2
Unknown	0	0	0	0	0	0	0	0
TOTALS	<u>0</u>	<u>1</u>	<u>19</u>	<u>41</u>	<u>45</u>	<u>4</u>	<u>110</u>	<u>2</u>

Crime Comparison Report For the period ending 12/31/2009

Group A Crimes Against Persons

Crime IBR Category	Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Kidnaping/ Abduction	2009	1		1					5			1		8
	2008				1	1			2					4
	Pct	n/a		n/a	n/a	n/a			+150%			n/a		+100%
Forcible Rape	2009	1			1	2		2	3			3	2	14
	2008			3	1	1	2	3			2	1	1	14
	Pct	n/a		n/a	0%	+100%	n/a	-33%	n/a		n/a	+200%	+100%	0%
Forcible Sodomy	2009			1										1
	2008				1				1		2			4
	Pct			n/a	n/a				n/a		n/a			-75%
Forcible Fondling	2009		1			1								2
	2008	2												2
	Pct	n/a	n/a			n/a								0%
Aggravated Assault	2009	4	4	10	17	9	10	6	9	8	3	8	6	94
	2008	20	3	6	3	4	9	7	2	4	6	8	7	79
	Pct	-80%	+33%	+67%	+467%	+125%	+11%	-14%	+350%	+100%	-50%	0%	-14%	+19%
Simple Assault	2009	23	23	31	29	23	23	25	26	22	28	26	22	301
	2008	21	30	32	33	32	20	42	28	12	26	35	20	331
	Pct	+10%	-23%	-3%	-12%	-28%	+15%	-40%	-7%	+83%	+8%	-26%	+10%	-9%
Intimidation	2009	10	11	9	8	9	13	4	16	9	8	11	13	121
	2008	16	10	20	11	23	18	10	13	12	8	8	6	155
	Pct	-38%	+10%	-55%	-27%	-61%	-28%	-60%	+23%	-25%	0%	+38%	+117%	-22%
Statutory Rape	2009	4		2	1	2	2	3	1	2	2	1		20
	2008		2		2	1	1	4	4			1	1	16
	Pct	n/a	n/a	n/a	-50%	+100%	+100%	-25%	-75%	n/a	n/a	0%	n/a	+25%
Total Crimes Against Persons	2009	43	39	54	56	46	48	40	60	41	41	50	43	561
	2008	59	45	61	52	62	50	66	50	28	44	53	35	605
	Pct	-27%	-13%	-11%	+8%	-26%	-4%	-39%	+20%	+46%	-7%	-6%	+23%	-7%

Filters/Options Applied

Date Used Report Date used

Crime Comparison Report For the period ending 12/31/2009

Group A Crimes Against Property

Crime IBR Category	Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Robbery	2009					1	5		3	2		3		14
	2008		1		1				2	1	2	1		8
	Pct		n/a		n/a	n/a	n/a		+50%	+100%	n/a	+200%		+75%
Arson	2009					1	1	1						3
	2008							1	1	1				3
	Pct					n/a	n/a	0%	n/a	n/a				0%
Burglary/ Breaking and Entering	2009	13	6	7	12	18	14	14	21	19	18	23	10	175
	2008	12	5	14	17	15	11	26	32	24	16	16	18	206
	Pct	+8%	+20%	-50%	-29%	+20%	+27%	-46%	-34%	-21%	+13%	+44%	-44%	-15%
Larceny (pick-pocket)	2009			2		1	1							4
	2008									1				1
	Pct			n/a		n/a	n/a			n/a				+300%
Larceny (purse snatching)	2009						1							1
	2008						n/a							n/a
	Pct													
Larceny (shoplifting)	2009	3		9	11	9	3	7	1	5	2	3	4	57
	2008	8	6	7	2	3	2	3	1	4	9	3	5	53
	Pct	-63%	n/a	+29%	+450%	+200%	+50%	+133%	0%	+25%	-78%	0%	-20%	+8%
Larceny (from building)	2009	2	5	1	3	7	3	3	8	2	6	7	1	48
	2008	2	1	4	6	5	5	11	4	6	5	8	4	61
	Pct	0%	+400%	-75%	-50%	+40%	-40%	-73%	+100%	-67%	+20%	-13%	-75%	-21%
Larceny (from motor vehicles)	2009						1							1
	2008				1				1	2	1			5
	Pct				n/a		n/a		n/a	n/a	n/a			-80%
Larceny (all other)	2009	27	20	16	22	27	21	29	33	30	28	29	26	308
	2008	24	14	20	31	36	20	39	38	27	28	24	28	329
	Pct	+13%	+43%	-20%	-29%	-25%	+5%	-26%	-13%	+11%	0%	+21%	-7%	-6%
Motor Vehicle Theft	2009	3	2	1	2	2	1	3	4	2	1	3	5	29
	2008	3	2	6	2	5	3	5	7	1	1	2	4	41
	Pct	0%	0%	-83%	0%	-60%	-67%	-40%	-43%	+100%	0%	+50%	+25%	-29%
Counterfeit/ Forgery	2009	3	4		2	2	1	1	1	2			1	17
	2008	2	2	3	1	3	2	3	1	3	1	3	1	25
	Pct	+50%	+100%	n/a	+100%	-33%	-50%	-67%	0%	-33%	n/a	n/a	0%	-32%
Fraud (false pretense;swindle)	2009	3	3	3	2	2	1	3	2		1	1		21
	2008	2	3	4	4	1	3	6	2	6	3	3		37
	Pct	+50%	0%	-25%	-50%	+100%	-67%	-50%	0%	n/a	-67%	-67%		-43%

Filters/Options Applied

Date Used	Report Date used
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Crime Comparison Report For the period ending 12/31/2009

Group A Crimes Against Property

Crime IBR Category	Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Fraud (credit/debit card;ATM)	2009				2	1					2		2	7
	2008	3	1	1	1		1	2			2	2	2	15
	Pct	n/a	n/a	n/a	+100%	n/a	n/a	n/a			0%	n/a	0%	-53%
Fraud (impersonation)	2009	1		1		1		1		1		3	3	11
	2008	6	3	1	2	2	2	5	1	1	3	1	6	33
	Pct	-83%	n/a	0%	n/a	-50%	n/a	-80%	n/a	0%	n/a	+200%	-50%	-67%
Embezzlement	2009		1		1	1	1					2		6
	2008					1	1	1						3
	Pct		n/a		n/a	0%	0%	n/a				n/a		+100%
Stolen Property	2009			2	2		7	3	3	1		1	1	20
	2008		1		2	1	1			3	4		3	15
	Pct		n/a	n/a	0%	n/a	+600%	n/a	n/a	-67%	n/a	n/a	-67%	+33%
Destruction of Property/Vandalism	2009	13	14	30	21	30	19	27	32	25	21	25	15	272
	2008	25	13	35	30	29	37	38	44	29	21	21	24	346
	Pct	-48%	+8%	-14%	-30%	+3%	-49%	-29%	-27%	-14%	0%	+19%	-38%	-21%
Total Crimes Against Property	2009	68	55	72	80	103	79	92	108	89	79	100	68	993
	2008	87	52	95	100	101	89	140	134	109	96	84	95	1182
	Pct	-22%	+6%	-24%	-20%	+2%	-11%	-34%	-19%	-18%	-18%	+19%	-28%	-16%

Filters/Options Applied

Date Used Report Date used

Crime Comparison Report For the period ending 12/31/2009

Group A Crimes Against Society

Crime IBR Category	Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Drug/ Narcotic Violations	2009	4	8	5	1	6	9	2	1	2	5	2	7	52
	2008	10	4	8	9	7	9	10	7	3	9	5	4	85
	Pct	-60%	+100%	-38%	-89%	-14%	0%	-80%	-86%	-33%	-44%	-60%	+75%	-39%
Pornography/Obscene Material	2009							1						1
	2008	1												1
	Pct	n/a						n/a						0%
Weapon Law Violations	2009	1	1	1	1		1	2		2	3		2	14
	2008			1		1	5	1	3				1	12
	Pct	n/a	n/a	0%	n/a	n/a	-80%	+100%	n/a	n/a	n/a		+100%	+17%
Total Crimes Against Society	2009	5	9	6	2	6	10	5	1	4	8	2	9	67
	2008	11	4	9	9	8	14	11	10	3	9	5	5	98
	Pct	-55%	+125%	-33%	-78%	-25%	-29%	-55%	-90%	+33%	-11%	-60%	+80%	-32%

Filters/Options Applied

Date Used

Report Date used

Crime Comparison Report For the period ending 12/31/2009

Group B Crimes														
Crime IBR Category	Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Bad Checks	2009	1	1		1	1				1	1			6
	2008	1	1			1		1		2				6
	Pct	0%	0%		n/a	0%		n/a		-50%	n/a			0%
Curfew/Loitering/Vagrancy	2009													
	2008										1			1
	Pct										n/a			n/a
Disorderly Conduct	2009	5	6	9	10	9	8	12	8	10	9	3	2	91
	2008	10	6	11	16	8	12	13	13	8	12	16	6	131
	Pct	-50%	0%	-18%	-38%	+13%	-33%	-8%	-36%	+25%	-25%	-81%	-67%	-31%
Driving under Influence	2009	7	4	4	4	1	1	2	1	3	2	2	2	33
	2008	1	3	2	3	3	2	2	1	2		2	3	24
	Pct	+600%	+33%	+100%	+33%	-67%	-50%	0%	0%	+50%	n/a	0%	-33%	+38%
Drunkenness	2009	8	3	10	10	16	10	12	9	10	16	9	6	119
	2008	14	3	9	16	9	13	8	10	13	10	13	12	130
	Pct	-43%	0%	+11%	-38%	+78%	-23%	+50%	-10%	-23%	+60%	-31%	-50%	-8%
Family Non Violent Offenses	2009			1	2					1				4
	2008										2			2
	Pct			n/a	n/a					n/a	n/a			+100%
Liquor Law Violations	2009	2		2	13	4	13	4	2	4	4		5	53
	2008	1	3	2	1	3	6	4	2		6		1	29
	Pct	+100%	n/a	0%	+1200	+33%	+117%	0%	0%	n/a	-33%		+400%	+83%
Runaways (under 18yr old)	2009	1		2			2	1	3		2	1		12
	2008	2		1	1	5		1	2		2		4	18
	Pct	-50%		+100%	n/a	n/a	n/a	0%	+50%		0%	n/a	n/a	-33%
Trespass of Real Property	2009	7	2	3	4	15	2	7	3	8	3	3	5	62
	2008	5	3	11	9	7	6	9	9	11	10	7	1	88
	Pct	+40%	-33%	-73%	-56%	+114%	-67%	-22%	-67%	-27%	-70%	-57%	+400%	-30%
All Other Offenses	2009	50	60	52	38	41	40	29	29	23	32	33	30	457
	2008	34	24	44	41	32	29	33	38	25	35	30	19	384
	Pct	+47%	+150%	+18%	-7%	+28%	+38%	-12%	-24%	-8%	-9%	+10%	+58%	+19%
Total Group B Crimes	2009	81	76	83	82	87	76	67	55	60	69	51	50	837
	2008	68	43	80	87	68	68	71	75	61	76	70	46	813
	Pct	+19%	+77%	+4%	-6%	+28%	+12%	-6%	-27%	-2%	-9%	-27%	+9%	+3%

Filters/Options Applied

Date Used Report Date used

G. Visitor / Tourism Statistics

1. Estimated Economic Impact of domestic travelers to North Central (Johnny Appleseed Tourism Center) region in CY2008 was \$116.2 million
2. Estimated Lodging room's state occupancy taxes collected for FY2009 was \$790,000.

Source: Massachusetts Office of Travel and Tourism

H. School ratings

Massachusetts School and District Profiles
Massachusetts School and District Profiles
Gardner

Cohort 2009 Graduation Rates

4-Year Graduation Rate (2009)

4-Year Graduation Rate (2009)							
Student Group	# in Cohort	% Graduated	% Still in School	% Non-Grad Completers	% GED	% Dropped Out	% Permanently Excluded
All Students	279	66.7	7.9	0.0	7.2	17.9	0.4
Male	150	64.7	10.0	0.0	3.3	21.3	0.7
Female	129	69.0	5.4	0.0	11.6	14.0	0.0
Lim. English Prof.	8	50.0	12.5	0.0	0.0	37.5	0.0
Special Education	45	40.0	24.4	0.0	6.7	26.7	2.2
Low Income	86	47.7	16.3	0.0	10.5	25.6	0.0
Black or Afr. Amer.	8	50.0	37.5	0.0	0.0	12.5	0.0
Asian	6	100.0	0.0	0.0	0.0	0.0	0.0
Hispanic	14	50.0	14.3	0.0	0.0	35.7	0.0
Amer. Ind. or Alaska Nat.	-	-	-	-	-	-	-
White	247	67.6	6.9	0.0	8.1	17.0	0.4
Nat. Haw. or Pacif. Isl.	-	-	-	-	-	-	-
Multi-race, Non-Hisp.	-	-	-	-	-	-	-

* NOTE: Graduation rates will not be publicly reported for cohort counts fewer than 6.

4-Year Adjusted Cohort Graduation Rate (2009)

4-Year Adjusted Cohort Graduation Rate (2009)							
Student Group	# in Cohort	% Graduated	% Still in School	% Non-Grad Completers	% GED	% Dropped Out	% Permanently Excluded
All Students	225	74.7	5.8	0.0	4.9	14.2	0.4
Male	123	73.2	7.3	0.0	1.6	17.1	0.8
Female	102	76.5	3.9	0.0	8.8	10.8	0.0
Lim. English Prof.	-	-	-	-	-	-	-
Special Education	35	51.4	14.3	0.0	2.9	28.6	2.9
Low Income	65	50.8	10.8	0.0	12.3	26.2	0.0
Black or Afr. Amer.	-	-	-	-	-	-	-
Asian	-	-	-	-	-	-	-
Hispanic	11	54.5	9.1	0.0	0.0	36.4	0.0
Amer. Ind. or Alaska Nat.	-	-	-	-	-	-	-
White	201	76.6	5.0	0.0	5.5	12.4	0.5
Nat. Haw. or Pacif. Isl.	-	-	-	-	-	-	-
Multi-race, Non-Hisp.	-	-	-	-	-	-	-

* NOTE: Graduation rates will not be publicly reported for cohort counts fewer than 6.

5-Year Graduation Rate (2008)

5-Year Graduation Rate (2008)							
Student Group	# in Cohort	% Graduated	% Still in School	% Non-Grad Completers	% GED	% Dropped Out	% Permanently Excluded
All Students	287	66.9	7.7	0.0	8.0	17.4	0.0
Male	138	63.0	8.0	0.0	10.1	18.8	0.0
Female	149	70.5	7.4	0.0	6.0	16.1	0.0
Lim. English Prof.	-	-	-	-	-	-	-
Special Education	43	46.5	16.3	0.0	4.7	32.6	0.0
Low Income	70	48.6	10.0	0.0	12.9	28.6	0.0
Black or Afr. Amer.	8	75.0	0.0	0.0	12.5	12.5	0.0
Asian	-	-	-	-	-	-	-
Hispanic	20	65.0	10.0	0.0	0.0	25.0	0.0
Amer. Ind. or Alaska Nat.	-	-	-	-	-	-	-
White	252	67.5	7.5	0.0	8.3	16.7	0.0
Nat. Haw. or Pacif. Isl.	-	-	-	-	-	-	-
Multi-race, Non-Hisp.	-	-	-	-	-	-	-

* NOTE: Graduation rates will not be publicly reported for cohort counts fewer than 6.

5-Year Adjusted Cohort Graduation Rate (2008)

5-Year Adjusted Cohort Graduation Rate (2008)							
Student Group	# in Cohort	% Graduated	% Still in School	% Non-Grad Completers	% GED	% Dropped Out	% Permanently Excluded
All Students	189	81.5	2.6	0.0	5.3	10.6	0.0
Male	87	79.3	1.1	0.0	8.0	11.5	0.0
Female	102	83.3	3.9	0.0	2.9	9.8	0.0
Lim. English Prof.	-	-	-	-	-	-	-
Special Education	23	56.5	13.0	0.0	0.0	30.4	0.0
Low Income	50	54.0	6.0	0.0	12.0	28.0	0.0
Black or Afr. Amer.	8	75.0	0.0	0.0	12.5	12.5	0.0
Asian	-	-	-	-	-	-	-
Hispanic	15	80.0	0.0	0.0	0.0	20.0	0.0
Amer. Ind. or Alaska Nat.	-	-	-	-	-	-	-
White	163	82.2	3.1	0.0	4.9	9.8	0.0
Nat. Haw. or Pacif. Isl.	-	-	-	-	-	-	-
Multi-race, Non-Hisp.	-	-	-	-	-	-	-

* NOTE: Graduation rates will not be publicly reported for cohort counts fewer than 6.

**Massachusetts School and District Profiles
Gardner**

Indicators (2009-10)

	District	State
Attendance Rate	93.9	94.6
Average # of days absent	10.3	9.3
In-School Suspension Rate	0.9	3.7
Out-of-School Suspension Rate	11.5	6.0
Retention Rate	2.7	2.1
Truancy Rate	3.7	2.2

Massachusetts School and District Profiles Gardner

Teacher Data (2009-10)

	District	State
Total # of Teachers	178.6	69,908.9
% of Teachers Licensed in Teaching Assignment	98.9	97.1
Total # of Classes in Core Academic Areas	857	280,489
% of Core Academic Classes Taught by Teachers Who are Highly Qualified	99.4	97.3
Student/Teacher Ratio	14.6 to 1	13.7 to 1

Massachusetts School and District Profiles Gardner

Total Expenditure Per Pupil, All Funds, By Function

Function	2008				2009			
	Total Exp	% of Total	Per Pupil	Per Pupil (State)	Total Exp	% of Total	Per Pupil	Per Pupil (State)
Administration	\$996,228	3.29%	\$353	\$421	\$1,094,537	3.41%	\$411	\$437
Instructional Leadership	\$2,249,707	7.42%	\$798	\$800	\$2,243,596	6.98%	\$842	\$826
Classroom and Specialist Teachers	\$11,218,356	37.00%	\$3,977	\$4,701	\$12,389,667	38.57%	\$4,648	\$4,907
Other Teaching Services	\$1,626,948	5.37%	\$577	\$879	\$1,578,017	4.91%	\$592	\$938
Professional Development	\$821,642	2.71%	\$291	\$216	\$895,484	2.79%	\$336	\$224
Instructional Materials, Equipment and Technology	\$563,602	1.86%	\$200	\$362	\$458,114	1.43%	\$172	\$357
Guidance, Counseling and Testing	\$884,013	2.92%	\$313	\$339	\$917,533	2.86%	\$344	\$353
Pupil Services	\$2,350,042	7.75%	\$833	\$1,129	\$2,772,331	8.63%	\$1,040	\$1,170
Operations and Maintenance	\$2,321,175	7.66%	\$823	\$1,061	\$2,431,568	7.57%	\$912	\$1,100
Insurance, Retirement Programs and Other	\$4,249,496	14.02%	\$1,507	\$2,069	\$4,030,414	12.55%	\$1,512	\$2,214
Payments To Out-Of-District Schools	\$3,039,666	10.02%	\$18,333	\$20,494	\$3,311,423	10.31%	\$17,456	\$20,928
TOTAL EXPENDITURES	\$30,320,875	100.00%	\$10,153	\$12,448	\$32,122,684	100.00%	\$11,250	\$13,006

Massachusetts School and District Profiles Gardner

MCAS Tests of Spring 2010 Percent of Students at Each Performance Level for Gardner

* NOTE: Performance level percentages are not calculated if student group less than 10.

* NOTE: Grade 10 Science and Technology/Engineering results represent the highest performance level attained by class of 2012 students in grades 9 or 10 in any of the four subjects (Biology, Chemistry, Introductory Physics, and Technology/Engineering). In addition, only students enrolled in Massachusetts since October 2008 are included in state-level results; only students enrolled in the same district since October 2008 are included in district-level results; only students enrolled in the same school since October 2008 are included in school-level results.

Data Last Updated on September 14, 2010.

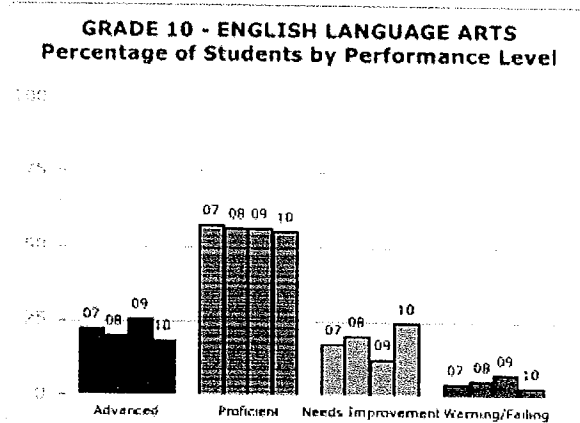
Grade and Subject	Advanced/ Above Proficient		Proficient		Needs Improvement		Warning/ Failing		Students Included	CPI	SGP	Included in SGP
	DISTRICT	STATE	DISTRICT	STATE	DISTRICT	STATE	DISTRICT	STATE				
GRADE 03 - READING	14	14	52	49	28	30	5	8	187	89.4	N/A	N/A
GRADE 03 - MATHEMATICS	20	25	44	40	27	24	9	11	187	86.0	N/A	N/A
GRADE 04 - ENGLISH LANGUAGE ARTS	8	11	39	43	42	35	11	12	186	76.9	43.5	170
GRADE 04 - MATHEMATICS	16	16	27	32	45	41	12	11	187	75.5	54.0	170
GRADE 05 - ENGLISH LANGUAGE ARTS	6	16	47	47	37	28	11	10	187	78.9	52.0	173
GRADE 05 - MATHEMATICS	10	25	21	30	44	28	26	17	187	63.9	38.0	171
GRADE 05 - SCIENCE AND TECHNOLOGY	5	15	32	38	52	36	11	11	187	72.9	N/A	N/A
GRADE 06 - ENGLISH LANGUAGE ARTS	3	15	52	54	33	21	12	9	209	79.1	36.5	188
GRADE 06 - MATHEMATICS	15	27	34	32	30	25	21	16	209	73.8	61.0	189
GRADE 07 - ENGLISH LANGUAGE ARTS	13	11	64	61	19	21	4	7	202	91.2	50.0	189
GRADE 07 - MATHEMATICS	14	14	39	39	34	27	13	19	205	77.8	60.5	190
GRADE 08 - ENGLISH LANGUAGE ARTS	13	17	64	61	16	16	8	7	200	88.8	51.0	180
GRADE 08 - MATHEMATICS	15	22	22	29	32	28	31	21	199	63.9	27.5	180
GRADE 08 - SCIENCE AND TECHNOLOGY	1	4	26	36	49	41	24	19	199	62.9	N/A	N/A
GRADE 10 - ENGLISH LANGUAGE ARTS	18	26	55	52	24	18	3	4	194	91.0	52.0	139
GRADE 10 - MATHEMATICS	39	50	24	25	27	17	10	7	191	82.3	51.0	140
GRADE 10 - SCIENCE AND TECHNOLOGY	12	18	34	47	42	28	13	8	182	74.5	N/A	N/A
ALL GRADES - ENGLISH LANGUAGE ARTS	10	16	54	52	28	24	8	8	1,365	85.1	47.0	1,039
ALL GRADES - MATHEMATICS	18	26	30	33	34	27	18	15	1,365	74.7	47.0	1,040

Massachusetts School and District Profiles Gardner

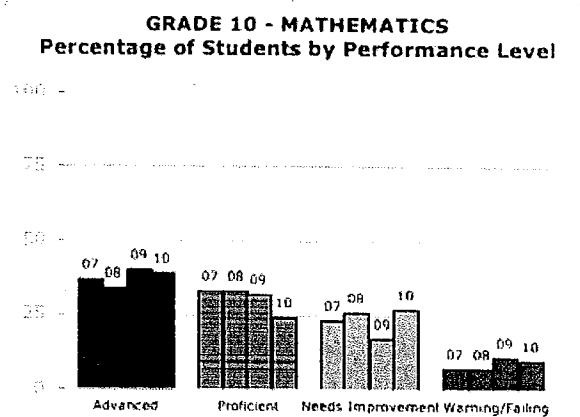
MCAS Annual Comparisons

* NOTE: Performance level percentages are not calculated if student group less than 10. Data Last Updated on September 14, 2010

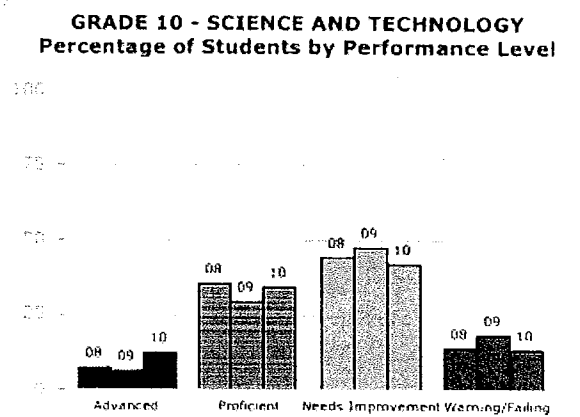
GRADE 10 - ENGLISH LANGUAGE ARTS				
PERFORMANCE LEVEL	2007	2008	2009	2010
ADVANCED	22	20	25	18
PROFICIENT	57	56	56	55
NEEDS IMPROVEMENT	17	20	12	24
FAILING	4	5	7	3



GRADE 10 - MATHEMATICS				
PERFORMANCE LEVEL	2007	2008	2009	2010
ADVANCED	37	34	40	39
PROFICIENT	33	33	32	24
NEEDS IMPROVEMENT	23	26	17	27
FAILING	7	7	11	10

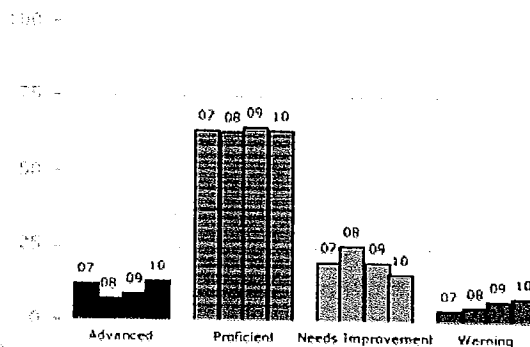


GRADE 10 - SCIENCE AND TECHNOLOGY			
PERFORMANCE LEVEL	2008	2009	2010
ADVANCED	7	6	12
PROFICIENT	35	29	34
NEEDS IMPROVEMENT	44	47	42
FAILING	14	18	13



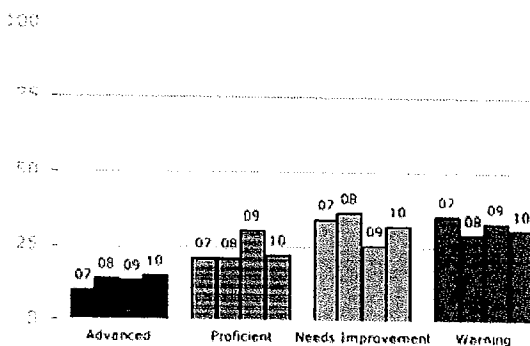
GRADE 08 - ENGLISH LANGUAGE ARTS				
PERFORMANCE LEVEL	2007	2008	2009	2010
ADVANCED	12	7	9	13
PROFICIENT	64	63	65	64
NEEDS IMPROVEMENT	20	25	20	16
WARNING	4	5	7	8

GRADE 08 - ENGLISH LANGUAGE ARTS
Percentage of Students by Performance Level



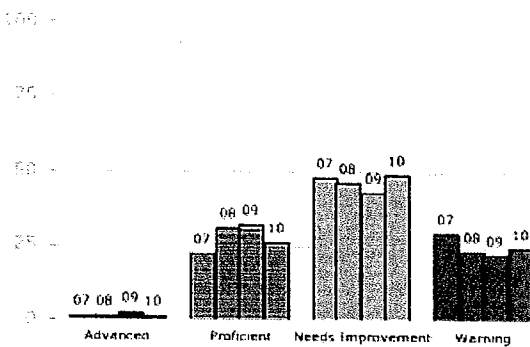
GRADE 08 - MATHEMATICS				
PERFORMANCE LEVEL	2007	2008	2009	2010
ADVANCED	10	14	13	15
PROFICIENT	21	21	30	22
NEEDS IMPROVEMENT	34	36	25	32
WARNING	35	29	33	31

GRADE 08 - MATHEMATICS
Percentage of Students by Performance Level

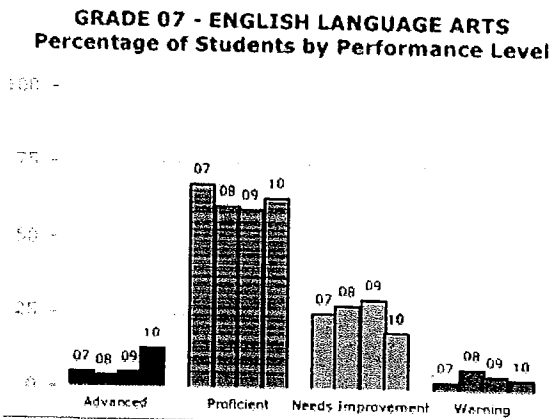


GRADE 08 - SCIENCE AND TECHNOLOGY				
PERFORMANCE LEVEL	2007	2008	2009	2010
ADVANCED	1	1	2	1
PROFICIENT	22	31	32	26
NEEDS IMPROVEMENT	48	46	43	49
WARNING	29	23	22	24

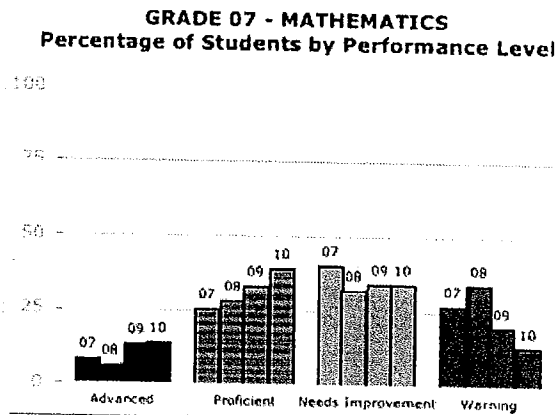
GRADE 08 - SCIENCE AND TECHNOLOGY
Percentage of Students by Performance Level



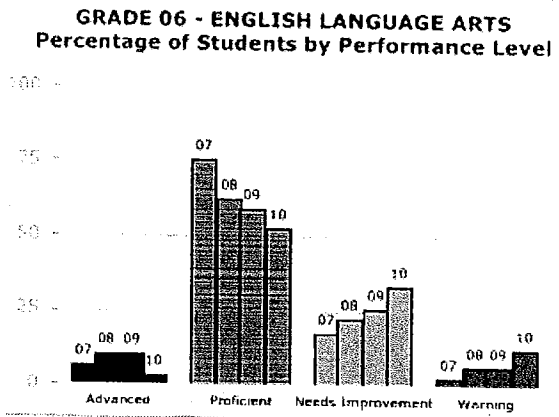
GRADE 07 - ENGLISH LANGUAGE ARTS				
PERFORMANCE LEVEL	2007	2008	2009	2010
ADVANCED	5	4	5	13
PROFICIENT	68	61	60	64
NEEDS IMPROVEMENT	25	28	30	19
WARNING	3	7	5	4



GRADE 07 - MATHEMATICS				
PERFORMANCE LEVEL	2007	2008	2009	2010
ADVANCED	8	6	13	14
PROFICIENT	25	28	33	39
NEEDS IMPROVEMENT	40	32	34	34
WARNING	27	34	20	13

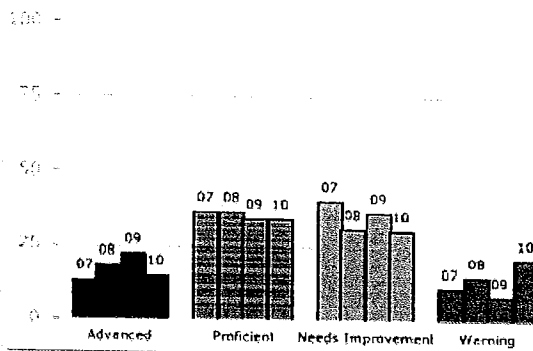


GRADE 06 - ENGLISH LANGUAGE ARTS				
PERFORMANCE LEVEL	2007	2008	2009	2010
ADVANCED	6	10	10	3
PROFICIENT	75	62	59	52
NEEDS IMPROVEMENT	17	22	25	33
WARNING	2	6	6	12



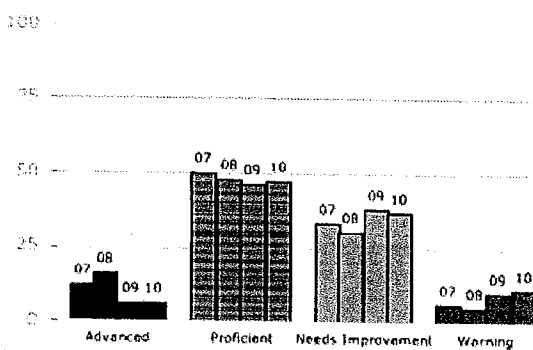
GRADE 06 - MATHEMATICS				
PERFORMANCE LEVEL	2007	2008	2009	2010
ADVANCED	13	18	22	15
PROFICIENT	36	36	34	34
NEEDS IMPROVEMENT	40	31	36	30
WARNING	11	15	8	21

GRADE 06 - MATHEMATICS
Percentage of Students by Performance Level



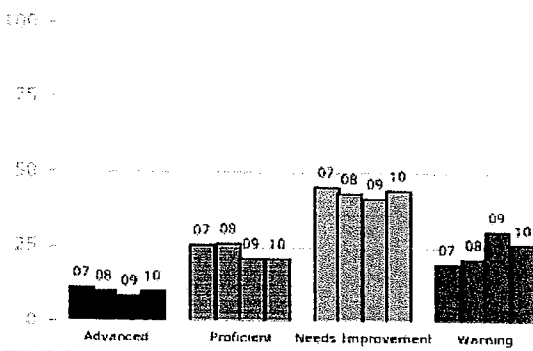
GRADE 05 - ENGLISH LANGUAGE ARTS				
PERFORMANCE LEVEL	2007	2008	2009	2010
ADVANCED	12	16	6	6
PROFICIENT	50	48	46	47
NEEDS IMPROVEMENT	33	30	38	37
WARNING	6	5	10	11

GRADE 05 - ENGLISH LANGUAGE ARTS
Percentage of Students by Performance Level

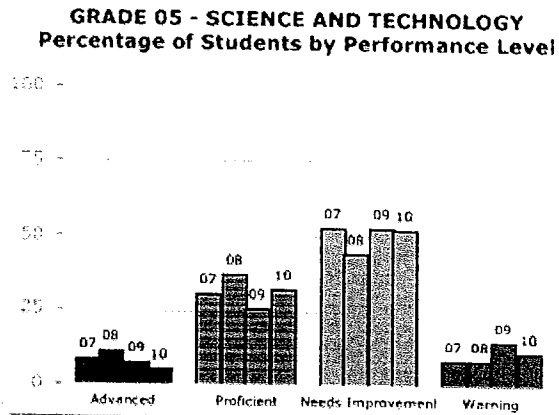


GRADE 05 - MATHEMATICS				
PERFORMANCE LEVEL	2007	2008	2009	2010
ADVANCED	11	10	8	10
PROFICIENT	25	26	21	21
NEEDS IMPROVEMENT	45	43	41	44
WARNING	19	21	30	26

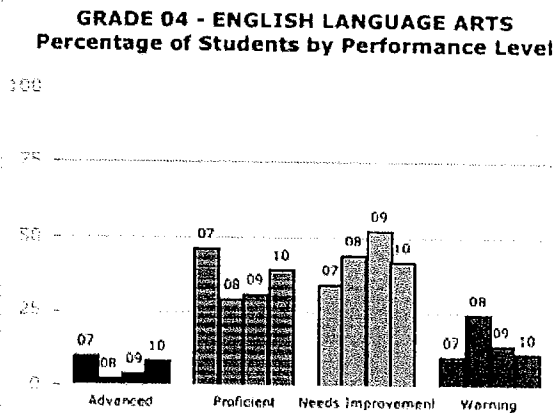
GRADE 05 - MATHEMATICS
Percentage of Students by Performance Level



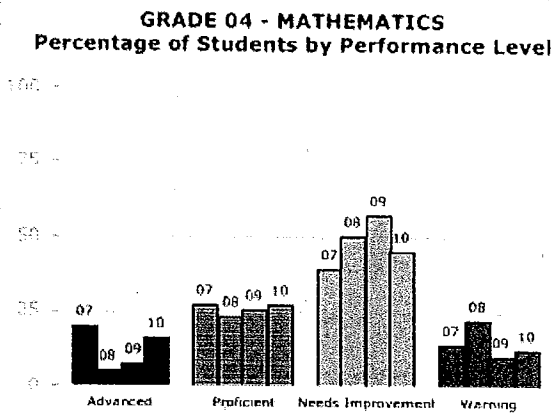
GRADE 05 - SCIENCE AND TECHNOLOGY				
PERFORMANCE LEVEL	2007	2008	2009	2010
ADVANCED	8	11	7	5
PROFICIENT	30	37	25	32
NEEDS IMPROVEMENT	53	44	53	52
WARNING	8	8	15	11



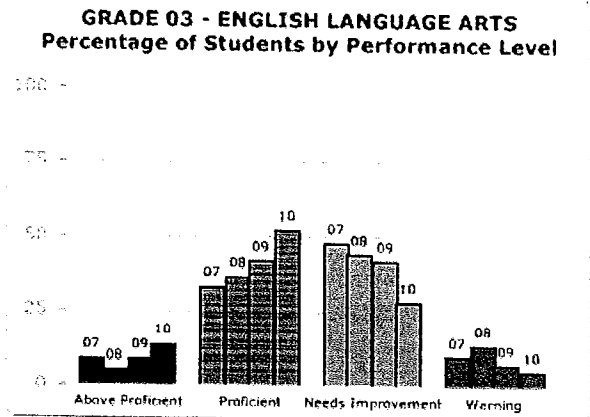
GRADE 04 - ENGLISH LANGUAGE ARTS				
PERFORMANCE LEVEL	2007	2008	2009	2010
ADVANCED	10	2	4	8
PROFICIENT	46	29	31	39
NEEDS IMPROVEMENT	34	44	52	42
WARNING	10	24	14	11



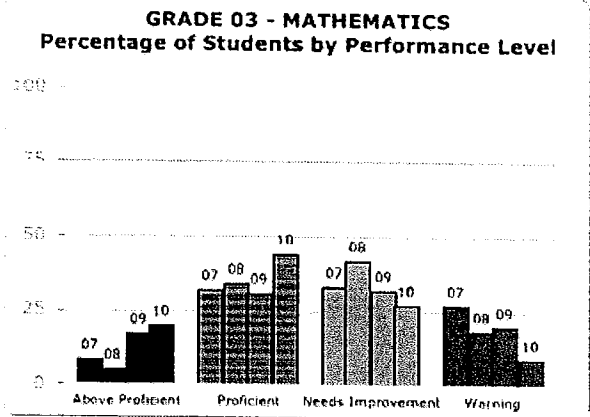
GRADE 04 - MATHEMATICS				
PERFORMANCE LEVEL	2007	2008	2009	2010
ADVANCED	20	5	7	16
PROFICIENT	27	23	25	27
NEEDS IMPROVEMENT	39	50	57	45
WARNING	14	22	10	12



GRADE 03 - ENGLISH LANGUAGE ARTS				
PERFORMANCE LEVEL	2007	2008	2009	2010
ABOVE PROFICIENT	9	5	9	14
PROFICIENT	33	36	42	52
NEEDS IMPROVEMENT	48	44	42	28
WARNING	10	14	7	5



GRADE 03 - MATHEMATICS				
PERFORMANCE LEVEL	2007	2008	2009	2010
ABOVE PROFICIENT	8	5	17	20
PROFICIENT	32	34	31	44
NEEDS IMPROVEMENT	33	42	32	27
WARNING	27	18	20	9



Ranking:


Massachusetts City Rankings

(change.state)

Below you can view the rankings of cities, sort by rank and other information, or search for a city using this search box:

Gardner

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- [Massachusetts High School Rankings](#)
- [Massachusetts District Rankings](#)

[Ranking FAQ](#)



Massachusetts City School Rankings

Rank (of 335)	City	# Ranked Elementary Schools	# Ranked Middle Schools	# Ranked High Schools	# Alt. Schools	# Private Schools	Rank score*
271	Nantucket	1	1	1	0	1	0.354
272	Palmer	1	1	2	1	1	0.351
273	Charlestown	2	1	1	0	3	0.349
274	Westminster	2	0	0	0	1	0.346
275	Sheffield	4	0	1	0	1	0.340
276	South Dennis	0	1	0	0	0	0.339
277	Clinton	1	1	1	0	1	0.336
278	Chesterfield	1	0	0	0	0	0.331
279	Methuen	5	0	1	0	9	0.326
280	Gardner	3	1	1	0	3	0.325

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Source: National Center for Education Statistics, U.S. Dept of Education, and MA Dept. of Education

* Rank score is determined by averaging the ranks of the individual schools within each city. For more information, see our [Ranking FAQ](#).

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280 out of 335

Ranking frequently asked questions

1. How does SchoolDigger.com calculate school rankings?

We rank schools based on the most recently reported test scores. Our ranking system for most states is as follows: we take all the schools that have test scores for Math and English. We take the average Math score across all the grades, and the average English score across all the grades, and add them together to make a combined score. That combined score is then sorted. The highest combined score is ranked #1, the second highest #2, and so on.

2. Why isn't a specific school included on the ranking list?

Schooldigger.com only ranks schools that are designated as "Regular" elementary, middle, or high schools by the U.S. Department of Education. Schools labeled as "Other" or "Alternative" are not included. We only rank schools that have current published test scores from that state's Department of Education. Private schools are not listed since they are usually not required to administer state tests.

3. How does the star system work?

Schools, districts, and cities in the top 10% of the ranking list get five stars. Here's a table of the star ranking:

%	Stars
90-100%	☆☆☆☆☆
70-90%	☆☆☆☆
50-70%	☆☆☆
30-50%	☆☆
10-30%	☆
0-10%	

4. How are districts ranked?

District rankings are calculated as follows: for each district, we determine a Rank Score by averaging the rank percentile of the schools within each district.

For instance, take this example of one district:

School	Rank	Rank Percentile
Lincoln Elementary	15th of 100 Elementary Schools	.85
Jefferson Elementary	25th of 100 Elementary Schools	.75
Jackson High School	5th of 50 High Schools	.90
Average rank percentage (Rank Score):		.8333

This calculation is made for all districts, and then the list of districts is sorted by Rank Score. The district with the highest score is ranked #1.

5. How are cities ranked?

Cities are ranked the same way as districts. See #4 for an explanation.

6. Why are some districts or cities not included in the ranking list?

Some districts and cities are not ranked because there is not enough information to rank them. For districts or cities with 9 or fewer schools, 50% of the schools must have a Schooldigger ranking to be included. For districts or cities with 10 or more schools, 30% of the schools must have a Schooldigger ranking to be included.

7. I object to using test scores as the only way to rank schools!

We would be the first to argue that this is not the ultimate way to rank schools and that there are certainly many, many more criteria - objective and subjective - that add to, or subtract from, the overall quality of a school. But we believe that listing schools by test scores is useful, and as a tool should be used by parents in conjunction with all the other criteria available.

If you have any questions or comments, please [contact us](#).

I. Financial Information for City

Annual Report

CITY OF GARDNER, MASSACHUSETTS

**For The Fiscal Year Ended
June 30, 2009**

Filing Date: March 26, 2010

CITY OF GARDNER, MASSACHUSETTS
/s/ Charline Daigle, Treasurer

CITY OF GARDNER, MASSACHUSETTS

General

The City of Gardner is located in Worcester County, 35 miles north of Worcester and 60 miles west of Boston. It borders the Towns of Ashburnham, Hubbardston, Templeton, Westminster and Winchendon. Established as a Town in 1785 and incorporated as a city in 1923, Gardner currently has a population of approximately 20,770 (2000 U.S. Bureau of the Census) and occupies a land area of 22 square miles. Executive authority is vested in a Mayor, while legislative power is vested in an eleven member City Council.

PRINCIPAL OFFICIALS

<u>Town</u>	<u>Name</u>	<u>Manner of Selection</u>	<u>Term Expires</u>
Mayor	Mark P. Hawke	Elected	2012
Treasurer	Charline M. Daigle	Appointed	2013
Collector	Charline M. Daigle	Appointed	2013
City Auditor	Calvin D. Brooks	Appointed	2011
Clerk	Alan L. Agnelli	Appointed	2013
City Solicitor	John Flick	Appointed	2011

Municipal Services

The City provides governmental services for the territory within its boundaries, including police and fire protection, collection and disposal of residential and a portion of commercial solid waste, public education in grades K-12, water and sewer services, street maintenance and parks and recreational facilities including a municipal golf course. Technical education in grades 9-12 is provided by the Montachusett Regional Vocational Technical School District.

The Water Department provides water services throughout the City, including all industrial areas. Water storage capacity is 582 million gallons, and the water is provided by four separate reservoirs and lakes. Average consumption is 1.9 million gallons per day.

The City's sewer department provides sewer services to approximately 75% of the City's population, including all industrial areas.

The Gardner Housing Authority provides housing for the elderly, veterans and low income families.

The principal services formerly provided by the county are jail and house of correction, a county hospital, registry of deeds and certain engineering services. Legislation passed by the state legislature abolished the county governments of Franklin and Middlesex counties as of July 1, 1997, Hampden and Worcester Counties as of July 1, 1998 with their assets, functions, debts and other obligations being assumed by the Commonwealth. The abolishment of the Middlesex County government was in part in response to a default by the county in the payment of general obligation notes of the county. The legislation also required the state secretary for administration and finance to establish a plan to recover the Commonwealth's expenditures for liabilities and other debts assumed and paid by the Commonwealth on behalf of an abolished county. Unless these provisions are changed by further legislation, the state treasurer shall assess upon each city and town within the jurisdiction of an abolished county an amount equal to the county tax paid by each city and town for the fiscal year immediately prior to the abolishment of the county until such expenditures by the Commonwealth are recovered. Legislation to abolish all other counties has been proposed and is being considered by the legislature.

Education

The City's public school facilities presently include three elementary schools, one middle school and one high school. Capacity in the Gardner school system is estimated at 3,200. The following table sets forth the trend in public school enrollments.

PUBLIC SCHOOL ENROLLMENTS AS OF - OCTOBER 1,

	Actual				
	2005	2006	2007	2008	2009
Elementary	1,324	1,273	1,234	1,240	1,172
Middle School	743	729	705	648	594
Senior High	1,058	1,061	882	937	867
Total	<u>3,125</u>	<u>3,063</u>	<u>2,821</u>	<u>2,825</u>	<u>2,633</u>

SOURCE: Office of the Superintendent of Schools.

Industry and Commerce

Due to the reclassification the U.S. Department of Labor now uses the North American Industry Classification System (NAICS) as the basis for the assignment and tabulation of economic data by industry.

Industry	Calendar Year Average				
	2004	2005	2006	2007	2008
Construction	204	158	168	144	154
Manufacturing	1,538	1,494	1,559	1,546	1,246
Trade, Transportation and Utilities	1,404	1,429	1,387	1,477	1,451
Information	259	245	242	227	227
Financial Activities	228	229	224	199	167
Professional and Business Services	342	288	293	302	310
Education and Health Services	2,903	2,935	2,976	3,224	3,320
Leisure and Hospitality	796	820	782	752	803
Other Services	439	450	465	253	254
Total Employment	<u>8,113</u>	<u>8,048</u>	<u>8,096</u>	<u>8,124</u>	<u>7,932</u>
Number of Establishments	497	489	488	489	500
Average Weekly Wages	\$ 643	\$ 657	\$ 673	\$ 710	\$ 743
Total Wages	<u>\$ 289,029,449</u>	<u>\$ 293,435,827</u>	<u>\$ 301,745,968</u>	<u>\$ 319,916,878</u>	<u>\$ 329,201,231</u>

Source: Massachusetts Department of Education and Training. Data based upon place of employment, not place of residence.

Largest Employers

The following table sets forth the City's largest employers, exclusive of the City itself.

<u>Name</u>	<u>Production/Function</u>	<u>Approximate No. of Employees</u>
Mt. Wachusett Community College	Educational Facility	1,030
Heywood Memorial Hospital	Hospital	1,000
No. Central Corrections Inst.	Correctional Facility	400
Wal-Mart	Department Store	220
Garlock Printing & Converting	Printing Company	224
Legend Rehabilitation & Nursing Center	Rehabilitation Care Facility	150
North Central Human Services	Human Services	130
New England Woodenware	Carton Manufacturer	130
Wachusett Manor Nursing Home	Nursing Home	100
Advanced Cable Ties	Manufacturer - CableTies	100

Unemployment

The following table sets forth the City's average unemployment rates for calendar years 2004 through October 2009 and also the unemployment rates for the Commonwealth of Massachusetts and the United States for the same period.

<u>Year</u>	<u>City of Gardner</u>		<u>Massachusetts</u>	<u>United States</u>
	<u>Labor Force</u>	<u>Unemployment Rate</u>	<u>Unemployment Rate</u>	<u>Unemployment Rate</u>
2009 (Oct.)	9,834	11.7 %	9.3 %	9.5 %
2008	9,782	7.6	5.3	5.8
2007	9,776	6.0	4.5	4.6
2006	9,864	6.2	4.9	4.6
2005	9,864	7.1	4.8	4.6

SOURCE: Mass. Department of Employment and Training and U.S. Bureau of Labor Statistics. Data based upon place of residence, not place of employment. Monthly data are unadjusted.

Building Permits

The following table sets forth the number of building permits issued and the estimated dollar value of new construction and alterations for fiscal years 2005 through 2009 (through June 30 of each year). The estimated dollar values are builders' estimates and are generally considered to be conservative. Permits are filed and estimated valuations are shown for both private construction and City projects.

Fiscal Year	New Construction				Additions/Alterations		Total	
	Residential		Non-Residential		No.	Value	No.	Value
	No.	Value	No.	Value				
2009	13	\$4,265,020	22	\$23,940,269	587	\$3,206,947	622	\$31,412,236
2008	11	2,874,270	3	4,544,800	622	4,544,800	636	11,963,870
2007	37	8,675,000	9	4,640,000	726	10,353,540	772	23,668,540
2006	40	9,354,600	5	12,602,348	878	12,905,237	923	34,862,185
2005	62	15,175,200	4	10,720,000	915	16,425,824	981	42,321,024

SOURCE: City of Gardner Building Department.

Transportation and Utilities

The principal limited access highway serving Gardner is the cross state route 2 which originates in Boston and extends westward to New York State. Route 2 is the Commonwealth's principal east-west highway second only to the Massachusetts Turnpike. Various bus and truck lines provide competitive services to local and long distance points. The Gardner municipal airport provides access for private and corporate planes and Conrail provides freight service to the City.

Income Levels and Population

The following table compares federal census figures to prior years' averages for the City, the Commonwealth and the United States.

	<u>Gardner</u>	<u>Massachusetts</u>	<u>United States</u>
Median Age:			
2000	37.5	36.5	35.3
1990	33.9	33.6	32.9
1980	33.4	31.2	30.0
Median Family Income:			
2000	\$47,164	\$61,664	\$50,046
1990	35,430	44,367	35,225
1980	18,413	21,166	19,908
Per Capita Income:			
2000	\$18,624	\$25,952	\$21,587
1990	13,207	17,224	14,420
1980	6,638	7,459	7,313

On the basis of the 2000 federal census, the City has a population density of 944 persons per square mile.

POPULATION TRENDS

<u>2000</u>	<u>1990</u>	<u>1980</u>
20,770	21,125	17,900

PROPERTY TAXATION

Tax Levy Computation

One of the principal revenue sources of the City is the tax on real and personal property. The amount to be levied in each year is the amount appropriated or required by law to be raised for municipal expenditures less estimated receipts from other sources and less appropriations voted from available funds. The total amount levied is subject to certain limits prescribed by law; for a description of those limits, see "Tax Limitations" below. As to the inclusion of debt service and final judgments. The estimated receipts for a fiscal year from other sources may not exceed the actual receipts during the preceding fiscal year from the same sources unless approved by the State Commissioner of Revenue. Excepting special funds the use of which is otherwise provided for by law, the deduction for appropriations voted from available funds for a fiscal year cannot exceed the "free cash" as of the beginning of the prior fiscal year as certified by the State Director of Accounts plus up to nine months' collections and receipts on account of earlier years' taxes after that date. Subject to certain adjustments, free cash is surplus revenue (undesignated fund balance) less uncollected and overdue property taxes from earlier years. Although an allowance is made in the tax levy for abatements (see "Overlay" below) no reserve is generally provided for uncollectible real property taxes. Since some of the levy is inevitably not collected, this creates a cash deficiency which may or may not be offset by other items.

The table below illustrates the manner in which the tax levy was determined for the fiscal years indicated.

TAX LEVY COMPUTATION

	Fiscal 2006	Fiscal 2007	Fiscal 2008	Fiscal 2009	Fiscal 2010
Total Appropriations(1)	\$48,548,888	\$52,651,225	\$53,497,780	\$54,469,314	\$52,904,971
Additions:					
State and County Assessments	858,996	886,527	977,889	1,134,578	1,253,018
Overlay Reserve	209,381	196,084	216,693	198,494	192,170
Other Local Expenditures	560,970	721,562	996,258	1,324,800	964,826
Total Additions	1,629,347	1,804,173	2,190,840	2,657,872	2,410,013
Gross Amount to be Raised	50,178,235	54,455,398	55,688,620	57,127,186	55,314,984
Deductions:					
Local Estimated Receipts:	9,788,160	11,338,349	11,469,253	11,610,701	11,859,615
State Aid(2):					
Current Year	24,182,606	25,834,123	26,215,736	27,027,316	24,757,341
Available Funds(3):					
Free Cash	277,470	779,355	871,792	524,355	500,572
Other	648,060	588,278	546,434	789,397	333,404
Total Deductions	34,896,296	38,540,105	39,103,215	39,951,769	37,450,932
Net Amount to be Raised (Tax Levy)	\$15,281,939	\$15,915,293	\$16,585,405	\$17,175,417	\$17,864,052

- (1) Includes only appropriations to date; does not include potential additional supplemental appropriations from free cash and other available funds.
- (2) Includes state aid as well as other payments from the Commonwealth. The City's state aid in fiscal 2009 has been cut by \$513,927. Fiscal 2010 state aid is expected to be reduced by an additional \$991,720. The City will address this loss in its budget process.
- (3) Transfers from other available funds, including "Free Cash" generally made as an offset to a particular appropriation item.

Assessed Valuations and Tax Levies

Fiscal Year	Real Estate Valuation	Personal Property Valuation	Total Assessed Valuation	Tax Rate Per \$1,000 Valuation	Tax Levy	Tax Levy Per Capita(1)
2010	\$1,170,964,800	\$31,192,161	\$1,369,562,761	\$14.86	\$17,864,052	\$860
2009	1,283,169,400	30,940,525	1,369,562,761	13.07	17,175,417	827
2008	1,341,512,100	28,050,661	1,369,562,761	12.11	16,585,405	798.53
2007	1,340,763,100	26,530,138	1,367,293,238	11.64	15,915,293	766.26
2006	1,214,521,000	26,903,847	1,241,424,847	12.31	15,281,940	735.77

(1) Based on the 2000 federal census population of 20,770.

Classification of Property

The following is a breakdown of the City's fiscal years 2010, 2009 and 2008 real estate valuation by type of property.

Property Type	2010		2009		2008	
	Amount	% of Total	Amount	% of Total	Amount	% of Total
Residential (1)	\$ 1,048,997,249	87.26 %	\$ 1,131,324,884	88.17 %	\$ 1,188,487,887	88.59 %
Commercial	98,461,512	8.19	97,009,516	7.56	97,869,413	7.30
Industrial	54,698,200	4.55	54,835,000	4.27	55,154,800	4.11
Total Real Estate	\$ 1,202,156,961	100.00 %	\$ 1,283,169,400	100.00 %	\$ 1,341,512,100	100.00 %

(1) Includes Personal.

State Equalized Valuation and Estimated Full Value Tax Rate

In order to determine appropriate relative values for the purposes of certain distributions to and assessments upon cities and towns, the Commissioner of Revenue biennially makes a redetermination of the fair cash value of the taxable property in each municipality as of January 1 of even numbered years. This is known as the "equalized value".

The following table sets forth the trend in State equalized valuations of the City.

Year	State Equalized Valuation
2008	\$1,486,717,200
2006	1,332,210,800
2004	1,080,097,100
2002	784,411,800
2000	653,616,700

SOURCE: State Department of Revenue.

LARGEST TAXPAYERS

The following is a list of the ten largest taxpayers in the City based upon assessed valuations for fiscal year 2010. All of these taxpayers are current in their property tax payments.

Name	Nature of Business	Total Assessed Valuation for Fiscal 2010	% of City's Total Valuation
Mountain Climber LLC	Apartments	\$ 7,979,700	0.68 %
Cedar Timpany LLC	Shopping Plaza	6,283,500	0.54
OEV Gardner LTD. Partnership	Apartments	5,908,500	0.50
Wal-Mart Real Estate	Department Store	4,982,600	0.43
Rodgers Family Holdings Inc.	Over 55 Housing	3,681,200	0.31
Black Point Realty	Manufacturer	3,265,400	0.28
Wakefield Place Assoc. Ltd. Partnership	Apartments	3,150,200	0.27
National Industrial	Manufacturer	3,023,900	0.26
Gardner Plaza Associates LLC	Shopping Plaza	2,952,700	0.25
Mass-West Corporation (MAKI's)	Home Building Supply	2,876,900	0.25
Totals		<u>\$ 44,104,600</u>	<u>3.77 %</u>

Overlay

The City is authorized by law to increase each tax levy by an amount approved as reasonable by the Commissioner of Revenue for an "overlay" to provide for tax abatements. If abatements are granted in excess of the applicable overlay reserve, the resultant "overlay deficit" is required to be added to the next tax levy. Any balance in the overlay account, in excess of the amount of the warrant remaining to be collected or abated, is transferred to a reserve fund to be used for extraordinary or unforeseen expenses. At the end of the fiscal year, the reserves are closed to available fund balance. Abatements are granted where exempt real or personal property has been assessed or where taxable real or personal property has been overvalued or disproportionately valued. The assessors may also abate uncollectible personal property taxes. They may abate real and personal property taxes on broad grounds (including inability to pay) with the approval of the State Commissioner of Revenue.

The following table sets forth the amount of the overlay reserve for each of the last five fiscal years and actual abatements granted against each levy.

Fiscal Year	Net Tax Levy	Overlay Reserve	Overlay as a % of Net Levy	Abatement Granted as June 30, 2009
2009	\$ 16,976,923	\$ 198,494	1.17 %	\$ 145,223
2008	16,368,712	216,693	1.32	205,627
2007	15,719,209	196,084	1.25	158,349
2006	15,072,558	209,381	1.39	164,347
2005	14,372,896	221,587	1.54	191,437

Tax Collections

The taxes for each fiscal year are due in two installments on November 1, (subject to deferral if tax bills are sent out late) and May 1. Interest accrues on delinquent taxes currently at the rate of 14 percent per annum retroactive to one month before the due date. Under recent legislation, cities and towns are authorized to establish a municipal tax amnesty program through June 30, 2004 permitting the payment of delinquent property taxes without interest or with reduced interest during the period of the program. Real property (land and buildings) is subject to a lien for the taxes assessed upon it (subject to any paramount federal lien and subject to bankruptcy and insolvency laws). If the property has not been transferred, an unenforced lien expires on the third November 15 after the first year. If the property has not been transferred by the third November 15, an unenforced lien expires upon a later transfer of the property. Provision is made, however, for continuation of the lien where it could not be enforced because of a legal impediment. The persons against whom real or personal property taxes are assessed are personally liable for the tax (subject to bankruptcy and insolvency laws). In the case of real property, this personal liability is effectively extinguished by sale or taking of the property as described below.

The table below compares the City's net tax collections with its net (gross tax levy less overlay reserve for abatements) tax levies for the following fiscal years.

Fiscal Year	Gross Tax Levy	Overlay Reserve for Abatements	Net Tax Levy	Collections During Fiscal Year Payable(1)		Collections as of June 30, 2009(1)(2)	
				Dollar Amount	% of Net Levy	Dollar Amount	% of Net Levy
2009	\$17,175,417	\$198,494	\$16,976,923	\$16,241,761	95.7 %	\$16,241,761	95.7 %
2008	16,585,405	216,693	16,368,712	15,540,045	94.9	16,052,005	98.1
2007	15,915,293	196,084	15,719,209	15,099,973	96.1	15,644,691	99.5
2006	15,281,940	209,381	15,072,559	14,653,654	97.2	15,045,867	99.8
2005	14,594,483	221,587	14,372,896	14,008,004	97.5	14,251,295	99.2

(1) Actual dollar collections, net of refunds. Does not include abatements, proceeds of tax titles or tax possessions attributable to each levy or other non-cash credits.

(2) Collections for the current fiscal year are comparable to prior years.

Tax Titles and Possessions

Massachusetts law permits a municipality either to sell by public sale (at which the municipality may become the purchaser) or to take real property for nonpayment of taxes thereon. In either case the property owner can redeem the property by paying the unpaid taxes, with interest (at a rate of 16%) and other charges, but if the right of redemption is not exercised within six months (which may be extended an additional year in the case of certain installment payments) it can be foreclosed by petition to the land court.

Upon such foreclosure, a tax title purchased or taken by the municipality becomes a "tax possession" and may be held and disposed of like any land held for municipal purposes. Uncollectible real property taxes are ordinarily not written off until they become municipal tax titles (either by purchase at the public sale or by taking), at which time the tax is written off in full by reserving the amount of tax and charging surplus.

The following table sets forth the balances of tax titles and possessions at the end of the fiscal years indicated.

Fiscal Year	Total Tax Titles and Possessions
2009	\$ 1,006,846
2008	920,623
2007	840,941
2006	843,829
2005	827,679

Sale of Tax Receivables

Cities and towns are authorized to sell delinquent property tax receivables by public sale or auction, either individually or in bulk. The Town does not expect to utilize this option at the present time.

Taxation to Meet Deficits

As noted elsewhere (see "Overlay" above) overlay deficits, i.e. tax abatements in excess of the overlay included in the tax levy to cover abatements, are required to be added to the next tax levy. It is generally understood that revenue deficits, i.e. those resulting from non-property tax revenues being less than anticipated, are also required to be added to the tax levy (at least to the extent not covered by surplus revenue).

Amounts lawfully expended since the prior tax levy and not included therein are also required to be included in the annual tax levy. The circumstances under which this can arise are limited since municipal departments are generally prohibited from incurring liabilities in excess of appropriations except for major disasters, mandated items, contracts in aid of housing and renewal projects and other long-term contracts. In addition, utilities must be paid at established rates and certain established salaries, e.g. civil service, must legally be paid for work actually performed, whether or not covered by appropriations.

In the opinion of Bond Counsel cities and towns are authorized to appropriate sums, and thus to levy taxes, to cover deficits arising from other causes, such as "free cash" deficits arising from a failure to collect taxes. This is not generally understood, however, and it has not been the practice to levy taxes to cover free cash deficits. Except to the extent that such deficits have been reduced or eliminated by subsequent collections of uncollected taxes (including sales of tax titles and tax possessions), lapsed appropriations, non-property tax revenues in excess of estimates, other miscellaneous items or funding loans authorized by special act, they remain in existence.

Tax Limitations

Chapter 580 of the Acts of 1980, which was proposed by an initiative petition known as "Proposition 2½", was adopted at the November 4, 1980 general election and took effect on December 4, 1980. The law is subject to amendment or repeal by the legislature. The legislation (as subsequently amended) imposes two separate limits on the annual tax levy of a city or town.

The primary limitation is that the tax levy cannot exceed 2½ percent of the full and fair cash value. If a city or town exceeds the primary limitation, it must reduce its tax levy by at least 15 percent annually until it is in compliance, provided that the reduction can be reduced in any year to not less than 7½ percent by majority vote of the voters, or to less than 7½ percent by two-thirds vote of the voters.

For cities and towns at or below the primary limit, a secondary limitation is that the tax levy cannot exceed the maximum levy limit for the preceding fiscal year as determined by the State Commissioner of Revenue by more than 2½ percent, subject to exceptions for property added to the tax rolls or property which has had an increase, other than as part of a general revaluation, in its assessed valuation over the prior year's valuation.

This "growth" limit on the tax levy may be exceeded in any year by a majority vote of the voters, but an increase in the secondary or growth limit under this procedure does not permit a tax levy in excess of the primary limitation, since the two limitations apply independently. In addition, if the voters vote to approve taxes in excess of the "growth" limit for the purpose of funding a stabilization fund, such increased amount may only be taken into account for purposes of calculating the maximum

levy limit in each subsequent year if the board of selectmen of a town or the city council of a city votes by a two-thirds vote to appropriate such increased amount in such subsequent year to the stabilization fund.

The applicable tax limits may also be reduced in any year by a majority vote of the voters.

The State Commissioner of Revenue may adjust any tax limit "to counterbalance the effects of extraordinary, non-recurring events which occurred during the base year".

The statute further provides that the voters may exclude from the taxes subject to the tax limits and from the calculation of the maximum tax levy (a) the amount required to pay debt service on bonds and notes issued before November 4, 1980, if the exclusion is approved by a majority vote of the voters, and (b) the amount required to pay debt service on any specific subsequent issue for which similar approval is obtained. Even with voter approval, the holders of the obligations for which unlimited taxes may be assessed do not have a statutory priority or security interest in the portion of the tax levy attributable to such obligations. It should be noted that Massachusetts General Laws Chapter 44, Section 20 requires that the taxes excluded from the levy limit to pay debt service on any such bonds and notes be calculated based on the true interest cost of the issue. Accordingly, the Department of Revenue limits the amount of taxes which may be levied in each year to pay debt service on any such bonds and notes to the amount of such debt service, less a pro rata portion of any original issue premium received by the city or town that was not applied to pay costs of issuance.

Voters may also exclude from the Proposition 2½ limits the amount required to pay specified capital outlay expenditures or for the city or town's apportioned share for certain capital outlay expenditures by a regional governmental unit. In addition, the city council of a city, with the approval of the mayor if required, or the board of selectmen or the town council of a town may vote to exclude from the Proposition 2½ limits taxes raised in lieu of sewer or water charges to pay debt service on bonds or notes issued by the municipality (or by an independent authority, commission or district) for water or sewer purposes, provided that the municipality's sewer or water charges are reduced accordingly.

In addition, Proposition 2½ limits the annual increase in the total assessments on cities and towns by any county, district, authority, the Commonwealth or any other governmental entity (except regional school districts, the MWRA and certain districts for which special legislation provides otherwise) to the sum of (a) 2½ percent of the prior year's assessments and (b) "any increases in costs, charges or fees for services customarily provided locally or for services subscribed to at local option". Regional water districts, regional sewerage districts and regional veterans districts may exceed these limitations under statutory procedures requiring a two-thirds vote of the district's governing body and either approval of the local appropriating authorities (by two-thirds vote in districts with more than two members or by majority vote in two-member districts) or approval of the registered voters in a local election (in the case of two-member districts). Under Proposition 2½ any State law to take effect on or after January 1, 1981 imposing a direct service or cost obligation on a city or town will become effective only if accepted or voluntarily funded by the city or town or if State funding is provided. Similarly, State rules or regulations imposing additional costs on a city or town or laws granting or increasing local tax exemptions are to take effect only if adequate State appropriations are provided. These statutory provisions do not apply to costs resulting from judicial decisions.

The City has been in full compliance with Proposition 2 1/2 since fiscal 1982 following the completion of a professional revaluation of all real and personal property in the City to full value.

The following table sets forth the City's tax levy, the primary levy limits based upon 2.5% of estimated full value and the maximum levy limits as determined by the State Department of Revenue for the following fiscal years.

Fiscal Year	Estimated Full Valuation(1)	Primary Levy Limit(2)	Maximum Levy Limit	Actual Tax Levy	(Over) Under Primary Levy Limit	(Over) Under Maximum Levy Limit
2010	\$ 1,202,156,961	\$ 30,053,924	\$ 17,874,711	\$ 17,864,052	\$ 12,189,872	\$10,659
2009	1,314,109,925	32,852,748	17,187,007	17,175,417	15,677,331	11,590
2008	1,369,562,761	34,239,069	16,595,697	16,585,405	17,653,664	10,292
2007	1,367,293,238	34,128,331	15,928,462	15,915,293	18,213,038	13,169
2006	1,241,424,847	31,035,621	15,283,155	15,281,940	15,753,681	1,215

(1) Total assessed valuation.

(2) 2 1/2% of assessed valuation.

Pledged Taxes

Taxes on certain property in designated development districts may be pledged for the payments of costs of economic development projects within such districts and may therefore be unavailable for other municipal purposes. (See "Tax Increment Financing for Development Districts" below).

Initiative Petitions

Various proposals have been made in recent years for legislative amendments to the Massachusetts Constitution to impose limits on state and local taxes. To be adopted, such amendments must be approved by two successive legislatures and then by the voters at a state election.

Community Preservation Act

The Massachusetts Community Preservation Act (the "CPA") permits cities and towns that accept its provisions to levy a surcharge on its real property tax levy and to receive state matching funds for the acquisition, creation, preservation, rehabilitation and restoration of open space, historic resources and affordable housing. The provisions of the CPA must be accepted by the voters of the city or town at an election after such provisions have first been accepted by either a vote of the legislative body of the city or town or an initiative petition signed by 5% of its registered voters.

A city or town may approve a surcharge of up to 3% of the real property tax levy, and it may accept one or more exemptions to the surcharge under the CPA, including an exemption for low-income individuals and families and for low and moderate-income senior citizens, an exemption for \$100,000 of the value of each taxable parcel of residential real property, and an exemption for commercial and industrial properties in cities and towns with classified tax rates. The surcharge is not counted in the total taxes assessed for the purpose of determining the permitted levy amount under Proposition 2 ½ (see "Tax Limitations" under "PROPERTY TAX"). A city or town may revoke its acceptance of the provisions of the CPA at any time after 5 years from the date of such acceptance and may change the amount of the surcharge or the exemptions to the surcharge at any time, provided that any such revocation or change must be approved pursuant to the same process as acceptance of the CPA.

Any city or town that accepts the provisions of the CPA will receive annual state matching grants to supplement amounts raised by its surcharge on the real property tax levy. The state matching funds are raised from certain recording and filing fees of the registers of deeds. Those amounts are deposited into a state trust fund and are distributed to cities and towns that have accepted the provision of the CPA, which distributions are not subject to annual appropriation by the state legislature. The amount distributed to each city and town is based on a statutory formula which requires that 80% of the amount in the state trust fund be used to match an equal percentage of the amount raised locally by each city and town, and that the remaining 20% of the amount in the fund be distributed only to those cities and towns that levy the maximum 3% surcharge base on a formula which takes into account equalized property valuation and population, resulting in larger distributions to those communities with low valuations and small populations. The total state distribution made to any city or town may not, however, exceed 100% of the amount raised locally by the surcharge on the real property tax levy.

The amounts raised by the surcharge on real property taxes and received in state matching funds are required to be deposited in a dedicated community preservation fund. Each city or town that accepts the provisions of the CPA is required to establish a community preservation committee to study the community preservation needs of the community and to make recommendations to the legislative body of the city or town regarding the community preservation projects that should be funded from the community preservation fund. Upon the recommendations of the committee, the legislative body of the city or town may appropriate amounts from the fund for permitted community preservation purposes or may reserve amounts for spending in future fiscal years, provided that at least 10% of the total annual revenues to the fund must be spent or set aside for open space purposes, 10% for historic resource purposes and 10% for affordable housing purposes.

The CPA authorizes cities and towns that accept its provisions to issue bonds and notes in anticipation of the receipt of surcharge revenues to finance community preservation projects approved under the provisions of the CPA. Bonds and notes issued under the CPA are general obligations of the city or town and are payable from amounts on deposit in the community preservation fund. In the event that a city or town revokes its acceptance of the provisions of the CPA, the surcharge shall remain in effect until all contractual obligations incurred by the city or town prior to such revocation, including the payment of bonds or notes issued under the CPA, have been fully discharged.

The City has not adopted the Community Preservation Act.

CITY FINANCES

Budget and Appropriation Process

Within 120 days after the annual organization of the City Government (which is in early January), the Mayor is required to submit a budget of proposed expenditures for the fiscal year beginning the next July 1. The City Council may make appropriations for the recommended purposes and may reduce or reject any item. Without a recommendation of the Mayor, the City Council may not increase any item or make an appropriation for a purpose not included in the proposed budget (except by a two-thirds vote in case of the failure of the Mayor to recommend an appropriation for such a purpose within 7 days after a request from the City Council). If the City Council fails to act on any item of the proposed budget within 45 days, that item takes effect.

If the Mayor does not make a timely budget submission, provision is made for preparation of a budget by the City Council. Provision is also made for supplementary appropriations upon recommendation of the Mayor. Water, sewer and golf course expenditures are required to be included in the budget adopted by the City Council. School Committees are not autonomous with respect to school expenditures for current purposes. The school budget is limited to the amount appropriated by the City Council, but the school committee retains full power to allocate the funds appropriated.

City department heads are generally required to submit their budget requests to the Mayor between November 1 and December 1. This does not apply to the school department, which must submit its requests in time for the Mayor to include them in his or her submission to the City Council.

Mandatory items, such as state assessments, the overlay for abatements, abatements in excess of overlays, principal and interest not otherwise provided for and final judgments are included in the tax levy whether or not included in the budget. Revenues are not required to be set forth in the budget but estimated non-tax revenues are taken into account by the assessors in fixing the tax levy. (See "PROPERTY TAXATION--Tax Levy Computation".)

The following table lists the City's budgets for the fiscal years indicated.

	For Fiscal Years Ended June 30,				
	2006	2007 (1)	2008 (2)	2009	2010
General Government	\$ 1,344,088	\$ 1,692,562	\$ 1,873,707	\$ 1,952,793	\$ 2,292,703
Education	19,911,086	20,707,371	21,002,095	21,592,535	21,553,014
Public Safety	4,373,796	4,991,643	5,209,861	5,107,136	4,895,958
Public Works	1,559,933	3,079,016	1,882,490	1,898,091	1,804,190
Human Services	2,056,566	609,946	657,069	771,501	922,192
Debt Service	2,425,084	2,385,134	2,391,544	2,327,219	1,892,964
Culture and Recreation	1,039,670	1,182,375	1,224,485	1,233,195	903,379
Intergovernmental	858,996	886,527	889,262	1,134,578	1,253,018
Unclassified	9,001,013	9,159,085	10,089,057	10,374,450	9,651,161
Total	\$ 42,570,232	\$ 44,693,659	\$ 45,219,570	\$ 46,391,498	\$ 45,168,579

(1) In fiscal year 2007, solid waste collections and disposal was removed from the Health Department budget to a newly created budgetary department in the public works classification.

(2) In fiscal year 2008, solid waste collections and disposal was removed from the City budget to a newly created solid waste enterprise fund.

Revenues

Property Taxes: Property taxes are a major source of revenue for the City. The total amount levied is subject to certain limits prescribed by law; for a description of those limits see "PROPERTY TAXATION--Tax Limitations" above.

State Aid: The City's state aid entitlement is based upon a number of different formulas, and while said formulas might indicate that a particular amount of state aid is owed, the amount of state aid actually paid is limited to the amount appropriated by the state legislature. The state annually estimates state aid but actual payments may vary from the estimate. In fiscal 2009 state aid in the General Fund totaled \$23,233,712.

Motor Vehicle Excise: An excise is imposed on the registration of motor vehicles (subject to exemptions) at a rate of \$25 per \$1,000 of valuation. Valuations are determined by a statutory formula based on manufacturer's list price and year of manufacture. Bills not paid when due bear interest at 8 per cent per annum. Provision is also made for non-renewal of registration and operating license by the registrar of motor vehicles.

The amount of excise taxes received by the City in fiscal year 2009 was \$1,621,696.

Water and Sewer: The City provides water and sewer services to about 75% of the residential and commercial property in the City. Separate self supporting enterprise funds were established in fiscal 1992. Services are billed based on metered consumption on a quarterly basis. The most recent rate increase for water was effective July 2009 and the most recent rate increase for sewer was effective July 2008.

In fiscal 2009 revenues in the water enterprise fund totaled \$3,218,416 and expenditures, including debt services totaled approximately \$3,842,703. In fiscal 2009 revenues in the sewer enterprise fund totaled \$2,980,379 and expenditures, including debt services totaled \$2,344,048.

Annual Audits

The City's accounts were independently audited for each of the fiscal years ended June 30, 1997 through 2009 by McKenna & Company, Certified Public Accountants. Attached as Appendix A is the audit prepared for fiscal year ended June 30, 2009.

The attached report speaks only as its date, and only to the matters expressly set forth therein. The auditors have not been engaged to review this Official Statement or to perform audit procedures regarding the post-audit period, nor have the auditors been requested to give their consent to the inclusion of their report in Appendix A. Except as stated in their report, the auditors have not been engaged to verify the financial information set out in Appendix A and are not passing upon and do not assume responsibility for the sufficiency, accuracy or completeness of the financial information presented in that appendix.

Financial Statements

Set forth on the following pages are Combined Governmental Funds Balance Sheets for fiscal years ended June 30, 2009, 2008 and 2007; and a Comparative Statement of Revenues, Expenditures and Changes in General Fund Balance for fiscal years 2005 to 2009. Said statements have been extracted from the City's audited financials.

CITY OF GARDNER, MASSACHUSETTS
Combined Balance Sheet
Governmental Funds
June 30, 2009 (1)

	General	Stabilization	Debt Service	Nonmajor Governmental Funds	Totals Governmental Funds
ASSETS					
Cash and short term investments	\$ 4,116,458	\$ 287,122	\$ -	\$ 3,464,892	\$ 7,868,472
Receivables, net of allowance for uncollectibles:					-
Real estate and personal property taxes	1,103,492	-	-	-	1,103,492
Tax Liens	435,192	-	-	-	435,192
Motor vehicle excise	354,160	-	-	-	354,160
Intergovernmental	7,271,919	-	-	-	7,271,919
Departmental and other	563,008	-	-	6,980	569,988
Tax foreclosures	572,921	-	-	-	572,921
Due from Commonwealth	-	-	-	2,529,731	2,529,731
Cash - restricted	-	-	-	1,163,608	1,163,608
TOTAL ASSETS	\$ 14,417,150	\$ 287,122	\$ -	\$ 7,165,211	\$ 21,869,483
LIABILITIES AND FUND BALANCES					
LIABILITIES:					
Warrants payable	\$ 876,830	\$ -	\$ -	\$ 496,119	\$ 1,372,949
Accrued payroll and withholdings	401,085	-	-	-	401,085
Other liabilities	14,930	-	-	580,494	595,424
Deferred revenues	10,156,601	-	-	2,533,187	12,689,788
Bonds and notes payable	-	-	-	1,275,000	1,275,000
TOTAL LIABILITIES	11,449,446	-	-	4,884,800	16,334,246
Fund Balances:					
Reserved for:					
Encumbrances and continuing appropriations	1,674,483	-	-	-	1,674,483
Stabilization	-	287,122	-	-	287,122
Perpetual permanent funds	-	-	-	435,949	435,949
Other specific purposes	(102,250)	-	-	3,544,866	3,442,616
Unreserved:					
Designated for subsequent years' expenditures	159,819	-	-	-	159,819
Undesignated, reported in:					
General fund	1,235,652	-	-	-	1,235,652
Special revenue funds	-	-	-	-	-
Capital projects funds	-	-	-	(1,751,031)	(1,751,031)
Permanent funds	-	-	-	50,627	50,627
TOTAL FUND BALANCES	2,967,704	287,122	-	2,280,411	5,535,237
TOTAL LIABILITIES AND FUND BALANCES	\$ 14,417,150	\$ 287,122	\$ -	\$ 7,165,211	\$ 21,869,483

(1) Extracted from the audited financial statements of the City.

CITY OF GARDNER, MASSACHUSETTS
Combined Balance Sheet
Governmental Funds
June 30, 2008 (1)

	General	Stabilization	Debt Service	Nonmajor Governmental Funds	Totals Governmental Funds
ASSETS					
Cash and short term investments	\$ 3,625,490	\$ 281,968	\$ -	\$ 2,796,262	\$ 6,703,720
Receivables, net of allowance for uncollectibles:					-
Real estate and personal property taxes	1,041,195	-	-	-	1,041,195
Tax Liens	347,701	-	-	-	347,701
Motor vehicle excise	451,338	-	-	-	451,338
Intergovernmental	-	-	-	-	-
Departmental and other	472,444	-	-	7,030	479,474
Tax foreclosures	572,921	-	-	-	572,921
Due from Commonwealth	8,134,642	-	-	2,755,043	10,889,685
Other assets	-	-	-	-	-
Cash - restricted	-	-	-	1,189,829	1,189,829
Investments - restricted	-	-	-	-	-
TOTAL ASSETS	\$ 14,645,731	\$ 281,968	\$ -	\$ 6,748,164	\$ 21,675,863
LIABILITIES AND FUND BALANCES					
LIABILITIES:					
Warrants payable	\$ 816,666	\$ -	\$ -	\$ 794,098	\$ 1,610,764
Accrued payroll and withholdings	353,706	-	-	-	353,706
Other liabilities	14,930	-	-	580,557	595,487
Deferred revenues	10,814,486	-	-	2,758,550	13,573,036
Bonds and notes payable	-	-	-	1,700,000	1,700,000
TOTAL LIABILITIES	11,999,788	-	-	5,833,205	17,832,993
Fund Balances:					
Reserved for:					
Encumbrances and continuing appropriations	1,793,241	-	-	-	1,793,241
Stabilization	-	281,968	-	-	281,968
Debt Service	-	-	-	-	-
Perpetual permanent funds	-	-	-	427,993	427,993
Other specific purposes	(100,000)	-	-	1,829,631	1,729,631
Unreserved:					
Designated for subsequent years' expenditures	173,369	-	-	-	173,369
Undesignated, reported in:					
General fund	779,333	-	-	-	779,333
Special revenue funds	-	-	-	-	-
Capital projects funds	-	-	-	(1,398,337)	(1,398,337)
Permanent funds	-	-	-	55,672	55,672
TOTAL FUND BALANCES	2,645,943	281,968	-	914,959	3,842,870
TOTAL LIABILITIES AND FUND BALANCES	\$ 14,645,731	\$ 281,968	\$ -	\$ 6,748,164	\$ 21,675,863

(1) Extracted from the audited financial statements of the City.

CITY OF GARDNER, MASSACHUSETTS
Combined Balance Sheet
Governmental Funds
June 30, 2007 (1)

	General	Stabilization	Debt Service	Nonmajor Governmental Funds	Totals Governmental Funds
ASSETS					
Cash and short term investments	\$ 3,734,202	\$ 269,363	\$ -	\$ 3,886,494	\$ 7,890,059
Receivables, net of allowance for uncollectibles:					-
Real estate and personal property taxes	863,815	-	-	-	863,815
Tax Liens	266,840	-	-	-	266,840
Motor vehicle excise	454,507	-	-	-	454,507
Intergovernmental	8,887,901	-	-	-	8,887,901
Departmental and other	354,385	-	-	5,655	360,040
Tax foreclosures	575,368	-	-	-	575,368
Due from Commonwealth	-	-	-	2,230,213	2,230,213
Other assets	60	-	-	-	60
Cash - restricted	-	-	-	1,283,393	1,283,393
Investments - restricted	-	-	7,823,194	-	7,823,194
TOTAL ASSETS	\$ 15,137,078	\$ 269,363	\$ 7,823,194	\$ 7,405,755	\$ 30,635,390
LIABILITIES AND FUND BALANCES					
LIABILITIES:					
Warrants payable	\$ 752,522	\$ -	\$ -	\$ 612,183	\$ 1,364,705
Accrued payroll and withholdings	327,970	-	-	-	327,970
Other liabilities	15,154	-	-	659,197	674,351
Deferred revenues	11,202,524	-	-	2,214,867	13,417,391
Bonds and notes payable	-	-	-	983,000	983,000
TOTAL LIABILITIES	12,298,170	-	-	4,469,247	16,767,417
Fund Balances:					
Reserved for:					
Encumbrances and continuing appropriations	1,636,030	-	-	-	1,636,030
Stabilization	-	269,363	-	-	269,363
Debt Service	-	-	7,823,194	-	7,823,194
Perpetual permanent funds	-	-	-	424,993	424,993
Other specific purposes	-	-	-	2,656,217	2,656,217
Unreserved:					
Designated for subsequent years' expenditures	206,946	-	-	-	206,946
Undesignated, reported in:					
General fund	995,932	-	-	-	995,932
Special revenue funds	-	-	-	-	-
Capital projects funds	-	-	-	(244,660)	(244,660)
Permanent funds	-	-	-	54,958	54,958
TOTAL FUND BALANCES	2,838,908	269,363	7,823,194	2,891,508	13,822,973
TOTAL LIABILITIES AND FUND BALANCES	\$ 15,137,078	\$ 269,363	\$ 7,823,194	\$ 7,360,755	\$ 30,590,390

(1) Extracted from the audited financial statements of the City.

CITY OF GARDNER, MASSACHUSETTS
Combined Statement of Revenues, Expenditures, Transfers and Changes in Fund Balance
General Fund (1)

	For Fiscal Year Ended June 30,				
	2005	2006	2007	2008	2009
REVENUES					
Taxes and Excises	\$ 16,189,344	\$ 16,760,236	\$ 17,592,284	\$ 17,821,769	\$ 16,861,960
Motor Vehicle and other excise taxes	-	-	-	-	1,675,692
User Charges	763,093	887,313	474,873	635,561	359,307
Licenses and Permits	314,202	232,101	216,379	198,584	323,390
Intergovernmental	23,458,408	23,861,776	26,289,943	25,525,410	24,083,544
Penalties, Fines & Forfeits	186,309	428,555	238,693	458,000	515,787
Interest Earnings	12,914	106,870	219,210	153,551	61,150
Tax Liens	-	-	-	-	42,860
Payments in Lieu of Taxes	-	-	-	-	29,922
Other	754,508	406,004	413,708	415,783	458,435
Total Revenues	<u>41,678,778</u>	<u>42,682,855</u>	<u>45,445,090</u>	<u>45,208,658</u>	<u>44,412,047</u>
EXPENDITURES					
General Government	1,444,972	1,641,985	1,870,973	2,131,919	2,060,192
Public Safety	4,451,111	4,820,997	5,035,220	5,177,686	5,093,870
Education	20,274,580	20,131,386	20,940,839	21,441,667	21,362,141
Public Works	1,806,111	1,970,133	3,238,341	2,489,676	2,262,709
Human Services	2,033,170	1,927,852	759,062	817,399	959,177
Culture and Recreation	1,039,686	1,061,975	1,164,313	1,238,745	1,205,110
Retirement	-	-	-	-	2,524,646
Debt Service	2,332,409	2,368,851	3,143,797	2,340,783	2,274,301
Intergovernmental	811,829	829,366	887,112	1,011,574	-
Employee Benefits	2,766,808	2,928,232	8,479,390	8,749,397	5,877,085
State and County Charges	-	-	-	-	1,197,718
Insurance	367,352	371,550	399,462	412,595	385,660
Total Expenditures	<u>37,328,028</u>	<u>38,052,327</u>	<u>45,918,509</u>	<u>45,811,441</u>	<u>45,202,609</u>
Excess (Deficiency) of Revenues over Expenditures	<u>4,350,750</u>	<u>4,630,528</u>	<u>(473,419)</u>	<u>(602,783)</u>	<u>(790,562)</u>
Other Financing Sources:					
Operating Transfers In	774,354	719,928	489,896	577,300	1,078,014
Operating Transfers Out	(4,358,588)	(4,534,308)	(25,072)	(202,762)	(10,441)
Sale of capital assets	-	32,050	14,479	35,280	44,750
Total Other Financing Sources	<u>(3,584,234)</u>	<u>(3,782,330)</u>	<u>479,303</u>	<u>409,818</u>	<u>1,112,323</u>
Excess (Deficiency) of Revenues over and Other Financing Sources Over Expenditures and Other Uses	<u>766,516</u>	<u>848,198</u>	<u>5,884</u>	<u>(192,965)</u>	<u>321,761</u>
Fund Equity, Beginning of Year	<u>1,218,310</u>	<u>1,984,826</u>	<u>2,833,024</u>	<u>2,838,908</u>	<u>2,645,943</u>
Fund Equity, End of Year	<u>\$ 1,984,826</u>	<u>\$ 2,833,024</u>	<u>\$ 2,838,908</u>	<u>\$ 2,645,943</u>	<u>\$ 2,967,704</u>

(1) Extracted from the audited financial statements of the City.

(2) As restated.

(3) In fiscal 2008, solid waste expenses of \$1,242,256 were removed from Human Services to Public Works and Health Insurance expenses of \$5,392,262 were removed from Operating Transfers Out to Employee Benefits.

Free Cash (Uniform System of Accounting)

Under Massachusetts Uniform Municipal Accounting System an amount known as "free cash" is certified as of the beginning of each fiscal year by the Massachusetts Department of Revenue, Bureau of Accounts. This unrestricted fund balance (known as "free cash") is generated when actual revenue collections exceed budget estimates and/or unexpended appropriation balances lapse at year end to the general treasury.

	Undesignated Fund Balance <u>(June 30)</u>	Free Cash <u>(July 1)</u>
2009	\$1,236,862	\$865,160
2008	779,333	500,572
2007	995,932	524,355
2006	1,201,285	871,792
2005	1,165,994	799,378

Stabilization Fund

As of June 30, 2009 the Stabilization Fund had a balance of \$287,122. The fund is intended to be used, when necessary, for unexpected or emergency capital expenditures.

Tax Increment Financing for Development Districts

Under recent legislation, cities and towns are authorized to establish development districts to encourage increased residential, industrial and commercial activity. All or a portion of the taxes on growth in assessed value in such districts may be pledged and used solely to finance economic development projects pursuant to the city or town's development program for the district. This includes pledging such "tax increments" for the payment of bonds issued to finance such projects. As a result of any such pledge, tax increments raised from new growth properties in development districts are not available for other municipal purposes. Tax increments are taken into account in determining the total taxes assessed for the purpose of calculating the maximum permitted tax levy under Proposition 2 ½ (see "Tax Limitations" under "PROPERTY TAXATION" above).

The Commonwealth's Economic Assistance Coordinating Council (EACC) provisionally approved the designation of the Downtown Gardner Urban Renewal Area District under MGL 40Q and Chapter 23A, Section 3B on December 30, 2008. The provisionally designated District is located primarily in the City's downtown core along Main Street from West Gardner Square to Union Square. Approval of a financial plan by the EACC is required before final approval of the Program and District can be made.

INDEBTEDNESS

Authorization Procedure and Limitations

Bonds and notes are generally authorized on behalf of the City by vote of two-thirds of all the members of the City Council with the approval of the Mayor. Provision is made for a referendum on the filing of a petition bearing the requisite number of signatures. Borrowings for certain purposes require state administrative approval. Temporary loans in anticipation of certain state and county reimbursements are generally authorized by majority vote but provision is made for temporary loans in anticipation of current revenues and federal grants and for other purposes in certain circumstances without City Council authorization.

The general debt limit of the City consists of a normal debt limit and a double debt limit. The normal debt limit is 5 per cent of the valuation of taxable property as last equalized by the State Department of Revenue. The City can authorize debt up to this amount without State approval. It can authorize debt up to twice this amount (the double debt limit) with the approval of a state board consisting of the attorney general, the state treasurer, the state auditor and the director of accounts.

There are many categories of general obligation debt which are exempt from and do not count against the general debt limit. Among others, these exempt categories include revenue anticipation notes and grant anticipation notes, emergency loans, loans exempted by special laws, certain school bonds, sewer bonds, solid waste disposal facility bonds and economic development bonds supported by tax increment financing; and subject to special debt limits, bonds for water (limited to 10 per cent of equalized valuation), housing, urban renewal and economic development (limited to 5 1/2 per cent) and electric and gas (subject to a separate limit equal to the general debt limit, including the same doubling provision). Revenue bonds are not subject to these debt limits. The general debt limit and water debt limit apply at the time debt is authorized.

Types of Obligations

General Obligations. Massachusetts cities and towns are authorized to issue general obligation indebtedness of these types:

Serial Bonds and Notes. These are generally required to be payable in equal or diminishing annual principal amounts beginning no later than the end of the next fiscal year commencing after the date of issue and ending within the terms permitted by law. Level debt service is permitted for bonds or notes issued for certain purposes, including self-supporting enterprise purposes, certain state-aided school projects and certain community preservation and open space projects and certain small municipal renewable energy generating facilities projects, as well as for those projects for which debt service has been exempted from property tax limitations. The principal amounts of certain economic development bonds supported by tax increment financing may be payable in equal, diminishing or increasing amounts beginning within 5 years after the date of issue. The maximum terms of serial bonds and notes vary from one year to 40 years, depending on the purpose of the issue. Most of the purposes are capital projects. Bonds or notes may be made callable and redeemed prior to their maturity, and a redemption premium may be paid. Refunding bonds or notes may be issued subject to the maximum applicable term measured from the date of the original bonds or notes and must produce present value savings over the debt service of the refunded bonds. Generally, the first principal payment of the refunding bonds cannot be later than the first principal payment of any of the bonds or notes being refunded thereby, however, principal payments made before the first principal payment of any bonds or notes being refunded thereby may be in any amount.

Serial bonds may be issued as "qualified bonds" with the approval of the state Municipal Finance Oversight Board composed of the State Treasurer, the State Auditor, the Attorney General and the Director of Accounts, subject to such conditions and limitations (including restrictions on future indebtedness) as may be required by the Board. Qualified bonds may mature not less than 10 nor more than 30 years from their dates and are not subject to the amortization requirements described above. The State Treasurer is required to pay the debt service on qualified bonds and thereafter to withhold the amount of the debt service paid by the State from state aid or other state payments; administrative costs and any loss of interest income to the State are to be assessed upon the city or town.

Bond Anticipation Notes. These generally must mature within two years of their original dates of issuance, but may be refunded from time to time for a period not to exceed five years from their original dates of issuance, provided that for each year that the notes are refunded beyond the second year they must be paid in part from revenue funds in an amount at least equal to the minimum annual payment that would have been required if the bonds had been issued at the end of the second year. For certain school projects, however, notes may be refunded from time to time for a period not to

exceed seven years without having to pay any portion of the principal of the notes from revenue funds. The maximum term of bonds issued to refund bond anticipation notes (except for certain school projects) is measured from the date of the original issue of the notes.

Revenue Anticipation Notes. These are issued to meet current expenses in anticipation of taxes and other revenues. They must mature within one year but, if payable in less than one year, may be refunded from time to time up to one year from the original date of issue.

Grant Anticipation Notes. These are issued for temporary financing in anticipation of federal grants and state and county reimbursements. They must generally mature within two years, but may be refunded from time to time as long as the municipality remains entitled to the grant or reimbursement.

Revenue Bonds. Cities and towns may issue revenue bonds for solid waste disposal facilities and for projects financed under the Commonwealth's Water Pollution Abatement or Drinking Water Revolving Loan Programs and for certain economic development projects supported by the increment financings. In addition, cities and towns having electric departments may issue electric revenue bonds, and notes in anticipation of such bonds, subject to the approval of the State Department of Telecommunications and Energy.

**CITY OF GARDNER
DIRECT DEBT SUMMARY
As of June 30, 2009**

Long Term Debt Outstanding (1):		
MWPAT (2)	\$ 8,944,544	
School (3)	8,244,660	
Water (4)	5,225,335	
Sewer (5)	950,005	
Other (6)	62,790	
Total Outstanding		\$ 23,427,334
Temporary Loans		
Bond Anticipation Notes (7)		1,275,000
TOTAL DIRECT DEBT		\$ 24,702,334

- (1) Principal amount only. Excludes lease and installment purchase obligations, overlapping debt and unfunded pension liability.
- (2) Not subject to the City's debt limit. Does not reflect subsidy from MWPAT.
- (3) The City receives annual state school building assistance reimbursement payments of \$807,991 applicable to this school debt. \$6,814,660 is not subject to the debt limit.
- (4) Debt service is paid from revenues of the self-supporting enterprise funds. Not subject to the debt limit.
- (5) Debt service is paid from revenues of the self-supporting enterprise funds. \$750,005 is not subject to the debt limit.
- (6) Subject to the debt limit.
- (7) Payable May 7, 2010.

Debt Ratios

The following table sets forth the percentage of debt to full valuation and per capita debt ratios at the end of the current and four most recent fiscal years. The table considers the principal amount of general obligation bonds of the City of Gardner only. The table does not deduct anticipated state grant payments applicable to the principal amount of outstanding or debt that may be supported in whole, or part, by non-tax revenues.

<u>Fiscal Year End</u>	<u>General Obligation Bonds Outstanding</u>	<u>Population (2000 Federal Census)</u>	<u>Estimated Full Valuation(1)</u>	<u>Per Capita Debt</u>	<u>Debt as a % of Full Valuation</u>
2009	\$23,427,334	20,770	\$1,314,109,925	\$ 1,127.94	1.8 %
2008	26,072,400	20,770	1,369,562,761	1,255.29	1.9
2007	28,844,513	20,770	1,367,293,238	1,388.76	2.1
2006	31,889,890	20,770	1,241,424,847	1,535.38	2.6
2005	34,719,728	20,770	1,161,056,691	1,671.63	3.0

(1) Local Assessed Valuation.

Projected Principal Payments by Purpose

The following table sets forth the projected principal payments by purpose on outstanding general obligation bonds of the City of Gardner. As indicated in the table, of the total \$23,427,334 bonds outstanding, \$11,192,708, or approximately 47.8% of the total outstanding, is to be paid by the end of fiscal 2014 and \$20,375,250, or approximately 87% of the total outstanding, is to be paid by the end of fiscal 2019.

**CITY OF GARDNER
Projected Principal Payments by Purpose
As of June 30, 2009**

<u>Fiscal Year</u>	<u>MWPAT</u>	<u>School</u>	<u>Water</u>	<u>Sewer</u>	<u>Other</u>	<u>Total Debt Outstanding</u>
2010	\$ 588,580	\$ 998,200	\$ 564,900	\$ 156,900	\$ 4,485	\$ 2,313,065
2011	609,108	990,500	468,800	155,700	4,485	2,228,593
2012	627,035	985,500	464,300	155,200	4,485	2,236,520
2013	645,134	976,500	464,700	153,800	4,485	2,244,619
2014	665,427	936,600	459,200	104,200	4,485	2,169,912
2015	688,860	940,190	455,575	104,235	4,485	2,193,345
2016	712,350	958,661	437,179	99,160	4,485	2,211,835
2017	739,506	732,509	335,681	11,810	4,485	1,823,991
2018	766,403	726,000	330,000	9,000	4,485	1,835,888
2019	797,998	-	315,000	-	4,485	1,117,483
2020	816,279	-	310,000	-	4,485	1,130,764
2021	239,712	-	310,000	-	4,485	554,197
2022	249,113	-	310,000	-	4,485	563,598
2023	258,513	-	-	-	4,485	262,998
2024	267,914	-	-	-	-	267,914
2025	272,614	-	-	-	-	272,614
	<u>\$ 8,944,544</u>	<u>\$ 8,244,660</u>	<u>\$ 5,225,335</u>	<u>\$ 950,005</u>	<u>\$ 62,790</u>	<u>\$ 23,427,334</u>

Debt Service Requirements

The following table sets forth the required principal and interest payments on outstanding general obligation bonds of the City as of June 30, 2009.

CITY OF GARDNER General Obligation Bonds As of June 30, 2009

Fiscal Year	Outstanding Debt		SBAB Subsidy	MWPAT Subsidy	Total Net Debt Service
	Total Principal	Total Interest			
2010	\$ 2,313,065	\$ 1,075,820	\$ (807,991)	\$ (357,069)	\$ 2,223,825
2011	2,228,593	942,173	(807,991)	(328,720)	2,034,055
2012	2,236,520	867,675	(807,991)	(328,480)	1,967,724
2013	2,244,619	773,069	(807,991)	(318,973)	1,890,723
2014	2,169,912	678,900	(807,991)	(309,125)	1,731,695
2015	2,193,345	566,390	(807,991)	(291,547)	1,660,197
2016	2,211,835	457,559	(807,991)	(278,016)	1,583,388
2017	1,823,991	348,932	(807,991)	(264,272)	1,100,660
2018	1,835,888	253,321	(807,991)	(250,157)	1,031,061
2019	1,117,483	181,473	-	(238,480)	252,485
2020	1,130,764	126,725	-	(215,988)	1,041,501
2021	554,197	83,040	-	(34,111)	603,126
2022	563,598	54,813	-	(30,970)	587,441
2023	262,998	25,423	-	(27,600)	260,821
2024	267,914	11,519	-	(24,081)	255,352
2025	272,614	-	-	(17,151)	255,463
	<u>\$ 23,427,334</u>	<u>\$ 6,446,833</u>	<u>\$ (7,271,919)</u>	<u>\$ (3,314,741)</u>	<u>\$ 18,479,517</u>

Authorized Unissued Debt and Prospective Financing

As of June 30, 2009, the City had \$1,605,000 authorized unissued debt; \$1,275,000 for various capital expenditures, \$250,000 for water main replacement, \$50,000 for computer hardware and \$30,000 for survey department mapping update project.

The City does not currently have plans to issue bonds to permanently finance these issues.

Overlapping Debt

The City of Gardner is a member of the Montachusett Area Regional Transit Authority and the Montachusett Regional Vocational Technical School District.

The following table sets forth the outstanding bonded debt, exclusive of temporary loans in anticipation of bonds or current revenue, of each of the overlapping entities and the City's gross share of such debt and the fiscal 2010 dollar assessment for each.

Overlapping Entity	Outstanding Debt as of June 30, 2009	Gardner's Estimated Share(1)	FY 2010 Dollar Assessment(2)
Montachusett Area Regional Transit Authority(3)	\$ -	---	\$ 209,048
Montachusett Regional Vocational Technical School District(4)	9,925,000	9.9	\$ 683,780

- (1) Estimated share based on debt service only.
- (2) Estimated dollar assessment based upon total net operating expenses, inclusive (where applicable) of debt service.
- (3) SOURCE: The municipal share is based on a percentage furnished by the M.A.R.T. as that used in the most recent assessment of aggregate net cost of service of the Authority, including debt service and net operating expenses, although assessments for various categories of service are separately calculated by different formulae. Although the Commonwealth is not bound to do so, it is anticipated that the Commonwealth will from year to year provide contract assistance to the Authority absorbing up to 50 per cent of the aggregate net cost of service.
- (4) SOURCE: Montachusett Regional Vocational Technical High School. Debt as of June 30, 2009. Pursuant to special laws a number of cities may participate in regional school districts, primarily for vocational education. The operating expenses and debt service of regional school districts are apportioned among the member municipalities in accordance with the agreements establishing the district.

Contractual Obligations

Obligations to make payments on account of municipal contracts are generally limited to currently available appropriations. A Massachusetts city or town has general statutory authority to enter into contracts for the exercise of any of its corporate powers for any period of time deemed to serve its best interests, but in most cases only when funds are available for the first fiscal year; obligations for succeeding fiscal years are in those cases expressly subject to availability and appropriation of funds. Specific authority exists in relatively few cases for long-term contractual obligations that are not subject to annual appropriation, including contracts for refuse disposal (20 year maximum term) and certain contracts by municipal electric departments. Municipalities may also enter into long-term contracts in aid of housing and renewal projects. There is implied authority to make other long-term contracts required to carry out authorized municipal functions, such as contracts to purchase water from private water companies.

Pursuant to the Home Rule Amendment to the Massachusetts Constitution, cities and towns may also be empowered to make other contracts and leases.

The City has a limited number of contractual obligations (all of which are subject to annual appropriation by the City Council). The City's main contractual obligation is a 20 year agreement with Earth Tech for the operation and management of the City's sewer and water facilities. Pursuant to the agreement, the City budgeted \$2,564,373 for fiscal 2010 and spent \$2,571,344 for fiscal 2009 expenditures.

In addition, the City has a contract with United Waste Systems for disposal of solid waste. This is a 5 year contract which is in effect through June 30, 2010. The fiscal 2009 cost of this contract was \$1,094,828.

RETIREMENT PLAN

Teachers, certain administrative personnel and other professional employees of the City's school department participate individually in a contributory retirement plan administered by the Massachusetts Teachers' Retirement Board. The City does not contribute to this plan.

Substantially all of the other City employees participate in the City of Gardner Retirement system which is partially funded by employee contributions. The employee contributions are 5% of regular compensation for employees who entered service before January 1, 1975, 7% for those who entered after January 1, 1975, 8% for those who entered service after January 1, 1984 and 9% for those who entered service after July 1, 1996. Members hired after 1978 contribute an additional 2% of pay over \$30,000. The amount required to pay the pensions over and above employee contributions and investment income is provided on a pay-as-you-go basis by the City. Legislation enacted in 1977 authorizes cities and towns to establish a special fund to offset the anticipated future cost of funding the contributory retirement system. The appropriation to the fund in any year may not exceed five percent of the preceding year's tax levy and the aggregate amount in the fund may not exceed ten percent of the equalized valuation.

In 1983 legislation was enacted establishing the Pension Reserves Investment Trust ("PRIT") Fund to receive and manage funds to offset future pension costs of the PRIT Fund. To induce systems to participate, the law provides that annual appropriations by the state for unfunded pension liabilities will be deposited in the PRIT Fund and shared by all participating systems in proportion to their interests in the assets of the PRIT Fund. The law calls for annual State appropriations amounting to at least 1.3% of State payroll. The City is presently a member of the PRIT Fund.

In addition to the contributory systems, the City provides non-contributory pensions to a limited number of employees, primarily persons who entered service prior to July 1, 1937 and their dependents. The annual required contributions of the City to each retirement system for the last five fiscal years and the current year are as follows:

<u>Fiscal Year</u>	<u>Contributory</u>	<u>Non-Contributory</u>
2009 (budgeted)	\$ 2,432,310	\$ 34,106
2008	2,361,526	33,504
2007	2,276,768	32,911
2006	2,183,990	32,325
2005	2,031,881	31,746
2004	1,962,954	31,173

Chapter 697 of the Acts of 1987, which was enacted on January 12, 1988, provides for the funding of the State's current unfunded pension liability over a period not greater than 40 years. In addition, Chapter 697 contains significant financial incentives for each local governmental unit to establish its own state-approved funding schedule to eliminate its unfunded actuarial liability by June 30, 2028. Annual state pension funding grants are to be provided for the first fifteen years of an approved funding schedule, beginning with the fiscal year ending June 30, 1990; the grants would be funded from designated percentages of increases in state revenues. The funding provisions for local systems are subject to local acceptance. The City adopted the applicable legislation provisions of Chapter 697 beginning in fiscal 1990 and has an approved funding schedule to eliminate the unfunded liability by 2026.

Other Post-Employment Benefits

In addition to pension benefits, cities and towns may provide retired employees with health care and life insurance benefits. The portion of the cost of such benefits paid by cities or towns is generally provided on a pay-as-you-go basis. The pay-as-you-go cost to the City for such benefits in recent years has been as follows:

<u>Fiscal Year</u>	<u>Benefit Costs</u>
2009	\$ 2,649,259
2008	1,887,187
2007	1,753,102
2006	1,441,384
2005	1,476,954
2004	1,380,519

The Governmental Accounting Standards Board ("GASB") recently promulgated its Statement Nos. 43 and 45, which will for the first time require public sector entities to report the future costs of these non-pension, post-employment benefits in their financial statements. These new accounting standards do not require pre-funding the payment of these costs as the liability for such costs accrues, but the basis applied by the standards for measurement of costs and liabilities for these benefits is conservative if they continue to be funded on a pay-as-you-go basis and will result in larger yearly cost and liability accruals than if the cost of such benefits were pre-funded in a trust fund in the same manner as traditional pension benefits. Cities and towns that choose to self-insure all or a portion of the cost of the health care benefits they provide to employees and retirees may establish a trust fund for the purpose of paying claims. In addition, cities and towns may establish a trust fund for the purpose of pre-funding other post-employment benefits liability in the same manner as traditional pension benefits.

The City is required to implement the new GASB reporting requirements for other post-employment benefits beginning in fiscal year 2009. The City has not yet performed an actuarial valuation of its non-pension, post-employment benefit liability, but it expects to do so in time to satisfy the new GASB reporting requirements. In fiscal 2008, the City budgeted to hire an outside firm to perform an actuarial valuation of its post-employment benefit liability and expects such valuation to be performed in fiscal year 2008.

EMPLOYEE RELATIONS

The City employs approximately 524 full time equivalent employees of whom 328 are employed by the school department, 40 by the police department, 34 by the fire department, 24 by the public works department (including water/sewer) and the balance in various other departments of the City. City employees (other than managerial and confidential employees) are entitled to join unions and to bargain collectively on questions of wages, hours and other terms and conditions of employment. Approximately 404 full and part-time employees are represented by the following unions:

<u>Collective Bargaining Unit</u>	<u>Number Employees Covered by Contract</u>	<u>Contract Expiration</u>
Gardner Education Association (GEA) - Teachers	210	June 30, 2011
AFSCME Local 1717 - School Secretarial & Custodians	17	June 30, 2011
Gardner Education Association (GEA) - Paraprofessionals	59	June 30, 2011
S.E.I.U. – Local 888 (formerly N.A.G.E.) - DPW	16	June 30, 2011
Supervisory Foremen – DPW	6	June 30, 2011
Teamsters Local 170 - Superior Officers	7	June 30, 2011
Teamsters Local 170 – Police Officers	21	June 30, 2011
Teamsters Local 170 – Dispatchers	6	June 30, 2011
I.A.F.F. Local 2215 - Firefighters	30	June 30, 2008 (1)
AFSCME Council 93 Local 1717.04 - City Hall	26	June 30, 2011

(1) Currently in negotiation.

LITIGATION

In the opinion of the City, there is no litigation pending or threatened which, individually or collectively, will materially affect the financial position of the City.

CITY OF GARDNER, MASSACHUSETTS

/s/ Charline Daigle,
City Treasurer

March 26, 2010

U.S. Local Government Ratings (MA)¹

Moody's Recalibrates U.S. Municipal Scale Underlying and Enhanced Ratings to the Global Scale

April 23, 2010

¹ List may contain issues from states recalibrated in Week 1.

State	Issuer Name	Sale Description	Municipal Underlying	GSR Underlying
MA	FRAMINGHAM (TOWN OF) MA	General Obligation Bonds, Series 2004	A1	Aa2
MA	FRAMINGHAM (TOWN OF) MA	General Obligation Bonds, Series 2002	A1	Aa2
MA	FRAMINGHAM (TOWN OF) MA	General Obligation Bonds, 2003	A1	Aa2
MA	FRAMINGHAM (TOWN OF) MA	General Obligation	A1	Aa2
MA	FRAMINGHAM (TOWN OF) MA	General Obligation	A1	Aa2
MA	FRAMINGHAM (TOWN OF) MA	General Obligation Bonds, Series 2006	A1	Aa2
MA	FRANKLIN (TOWN OF) MA	General Obligation Bonds, Series 2005	A1	Aa2
MA	FRANKLIN (TOWN OF) MA	General Obligation Municipal Purpose Loan of 2000 Bonds	A1	Aa2
MA	FRANKLIN (TOWN OF) MA	General Obligation Water Bonds, Series 2007	A1	Aa2
MA	FRANKLIN (TOWN OF) MA	General Obligation Bonds, Series 2004	A1	Aa2
MA	FRANKLIN (TOWN OF) MA	General Obligation Refunding Bonds, Series 2004	A1	Aa2
MA	FRANKLIN (TOWN OF) MA	General Obligation Limited Tax Bonds	A1	Aa2
MA	FRANKLIN (TOWN OF) MA	General Obligation Municipal Purpose Loan, 2003	A1	Aa2
MA	FREETOWN-LAKEVILLE REGIONAL SCHOOL DISTRICT, MA	General Obligation School Bonds, Series 2003	A3	A1
MA	GARDNER (CITY OF) MA	General Obligation Bonds	Baa1	A1
MA	GARDNER (CITY OF) MA	General Obligation Bonds	Baa1	A1
MA	GARDNER (CITY OF) MA	General Obligation Limited Tax Bonds, 2003	Baa1	A1
MA	GARDNER (CITY OF) MA	General Obligation	Baa1	A1
MA	GEORGETOWN (TOWN OF) MA	General Obligation Refunding Bonds, Series 2009	A1	Aa2
MA	GEORGETOWN (TOWN OF) MA	General Obligation Bonds, Series 2005	A1	Aa2
MA	GEORGETOWN (TOWN OF) MA	General Obligation Bonds, Series 1999	A1	Aa2
MA	GEORGETOWN (TOWN OF) MA	General Obligation, Limited Tax Series 2003	A1	Aa2
MA	GLOUCESTER (CITY OF) MA	General Obligation State Qualified Municipal Purpose Loan of 2009 Bonds	A2	Aa3
MA	GLOUCESTER (CITY OF) MA	General Obligation Municipal Purpose Loan of 2005 Bonds	A2	Aa3
MA	GLOUCESTER (CITY OF) MA	General Obligation Bonds	A2	Aa3
MA	GLOUCESTER (CITY OF) MA	General Obligation Bonds, Series 2004	A2	Aa3
MA	GLOUCESTER (CITY OF) MA	General Obligation Municipal Purpose Loan of 1999	A2	Aa3

2.) Description of areas of concern and current initiatives

- a. Map
- b. Urban Renewal Plan (the entire document can be viewed at:
http://www.gardner-ma.gov/Pages/GardnerMA_CommDev/URP_Web_Oct2010.pdf)
- c. Route 140 Corridor
- d. Mill Street Corridor (see Section III)
- e. Community Development Strategy