

EXCERPTS FROM CITY OF QUINCY APPLICATION FOR DISTRICT IMPROVEMENT FINANCING

MUNICIPAL DESCRIPTION

The City of Quincy is approximately 7 miles southeast of downtown Boston; 43 miles from Providence, Rhode Island; 100 miles from Hartford, Connecticut; 150 miles from Albany, New York; and 225 miles from New York, New York. It abuts the towns of Weymouth to the east, Braintree and Randolph to the south, Milton to the west and Boston to the north. Highways 93 intersect the City, as does the Massachusetts Bay Transportation Authority (MBTA) Red Line Subway and Old Colony Commuter Line to Boston. Route 128 passes just to the south.

Quincy, which is known as the "City of Presidents," is part of Norfolk County and contains 88,025 residents and a population density of 5,178 people per square mile (information from the 2002 U.S. Census). The City is the most populous of communities on what is commonly referred to in Massachusetts as the "South Shore," which extends along the coast down to Cape Cod. However, it is more frequently viewed as a medium-sized city within the Boston metropolitan region. Quincy has approximately 27 miles of coastline that is enveloped by two natural peninsulas that border Quincy Bay. The land area of the City is approximately 17 square miles.

THE HISTORY AND DEVELOPMENT OF QUINCY

Local History

Quincy's history is closely linked with that of its neighbors, Braintree and Randolph. Originally, the area was inhabited by the Massachusetts tribe of the Algonquin Indians. In early 1625 an Englishman, Captain Wollaston, made his way to the area with a cargo of indentured servants. He was under the employ of another Englishman, Humphrey Rastall. Wollaston moved on, leaving behind the name "Mount Wollaston." Thomas Morton, who followed in Wollaston's footprints from England in search of riches, renamed the area "Ma-re Mount," or Merrymount, as it is now known, when he arrived a few months later.

The infamous Morton reigned over Merrymount, teaching local Indians the use of firearms he traded for furs. However, his debauchery ultimately forced Captain Myles Standish to have him deported, though he would return several times and remained a thorn in the side of local religious leaders until his death. Shortly after, perhaps in response to Morton's escapades, an independent church was formed to meet the needs of the area's growing population. This development led to the establishment of the Town of Braintree in 1640, of which Quincy was a precinct. Given their independent nature, Quincy's inhabitants soon became desirous of home rule. The town was incorporated by the Massachusetts General Court in honor of Colonel John Quincy, an eminent citizen who resided on Mount Wollaston.

In 1789, Quincy's most famous citizens became nationally prominent, with the election of native son John Adams as vice president of the newly formed Union. Eight years later he became president of the United States. His son, John Quincy Adams, eventually followed in his footsteps

and attained the presidency, and following his tenure he became regarded by many as the finest diplomat in the Foreign Service Corps. The Adams were but one of many prominent and influential families residing in Quincy during the colonial years and thereafter. During its early history Quincy was an agricultural community, similar to many of its neighboring towns. The early advent of industry in the area gave rise to some of the first grist mills and iron furnaces in the country. Despite its proximity to the ocean, early on Quincy's commerce was largely geared toward the exploitation of terrestrial resources.

After 1830, industrial production began to take over as the primary employer of Quincy's citizens. Granite quarrying, followed by shipbuilding, became the two most prominent industries within the Town. The construction of Kings Chapel and Bunker Hill Monument (in Boston) using Quincy granite was one of the primary reasons the demand for the area's beautiful granite began to exceed supply. The demand throughout the region for the cumbersome quarried granite led to the development of the first commercial common carrier rail-line in the country, which was operated by local industrialist Gridley Brant and the Granite Railway Company. Their first contract was with the Bunker Hill Monument Association in 1827, and horses were initially used to haul the rail cars. Soon, however, the operation grew much more efficient. The early utilization of innovative transportation technologies, such as the rail track switch, the rail car turntable, and the swivel trucked rail car, led to Quincy's eventual development as a major industrial shipbuilding center engaged in global trade.

By 1845 the population of Quincy was a mere 4,300 people. During this period, Quincy's prominent citizens and business leaders attempted to prevent the total depletion of their prized resource -granite by passing an ordinance prohibiting the sale of Quincy granite outside of the Town's borders. However, Quincy granite continued to be exported around the world because of lax enforcement of the ordinance, probably due to the comfortable living granite provided to many of Quincy's most influential citizens. During the industry's zenith, immigrants from Ireland, Italy, Finland, Scotland and the Sudan came to work in the quarries and, by settling in the City, helped to enrich the character of its neighborhoods. The Town grew from both foreign immigration and regional migration, as the development of the railroad dramatically increased Quincy's accessibility to craftsmen and laborers. The burgeoning town center evolved around the Stone (First Parish) Church and the Town House, both of which are still in use today. Smaller, predominantly residential neighborhoods sprang up throughout the City in areas such as South Quincy, and Quincy Point. These neighborhoods retain their residential character today, although Quincy Point developed into one of the largest industrial manufacturing locations in the world with the growth of shipbuilding.

The population of Quincy jumped from 7,442 in 1870 to 10,529 in 1880. The Wollaston area absorbed much of the growth as the remaining Indians were displaced by rapid residential development. Population growth in Quincy remained constant from this period until the Great Depression, due to local and regional economic growth and accessibility to Boston. However, the granite quarrying industry eventually began to decline following World War II, when the introduction of cement provided a cheap, reliable substitute for granite. The last quarry in Quincy closed in 1963. Shipbuilding, historically the second most prominent employer in the city, began its rise in a little shop located on the Fore River in present day Braintree. In 1883, the owners of a small machine shop located there began to experiment with the potential capabilities of marine

engines. By 1884, the business had grown so fast that it was forced to move to the Fore River in eastern Quincy, to accommodate the expansion resulting from the successful development of its products. In 1913, the Bethlehem Steel Corporation took possession of the operation and, over the next several decades, the manufacturing facility became one of the greatest shipyards in the world. General Dynamics later replaced Bethlehem Steel as the owner and Quincy continued to be a leading shipbuilding center into the 1970s. Subsequent defense cutbacks and a general degeneration in domestic shipbuilding have resulted in the decline of the once prominent industry locally. Quincy has made the transition to a rich social and economic mixture of small and medium-sized residential neighborhoods, local shopping districts and commercial enterprises and developments.

In recent times, the extent and diversity of Quincy's retail and commercial economy make it a focus of daily shopping for many of its residents, tourists and the region's commuters who are employed within its borders. The years following World War II in Quincy were marked by extensive residential development of single-family dwellings. During the prosperous post-war years, young families were drawn to the manufacturing jobs available in Quincy. Furthermore, some neighborhoods that had previously only attracted the Boston region's summer vacationers, such as Squantum and Houghs Neck, began to establish year-round populations that weatherized their homes for the harsh New England winter.

Present Day

Quincy thrived into the early 1960s due to peacetime prosperity, plentiful and affordable housing construction, and an abundance of manufacturing jobs that afforded Quincy's residents one of the better standards of living on the South Shore. Even into the 1960s and 1970s, real estate properties in Quincy were relatively inexpensive, particularly compared to Boston. This enviable condition endured despite the fact that Quincy's population was over 87,000 at its peak.

Today Quincy continues to attract professionals from Metro Boston and immigrants from around the world, in particular Asians, thereby adding to the cultural diversity of the community. They come for Quincy's numerous economic opportunities in a multitude of trades and industries, as well as a superior quality of life in close proximity to Boston. Quincy also continues to attract urban professionals and corporate offices from Boston, who continue to relish the City's low cost of living, convenient location, excellent transportation facilities and numerous amenities. Quincy expects to account for a significant proportion of the South Shore's future commercial, residential, and retail growth.

Regional Development

Like Quincy, the region initially evolved with an emphasis on coastal development, due to a lack of water borne access into the interior of New England, and the prominence of colonial trade during early settlement. The prominence of whaling in the region in nearby towns like New Bedford resulted in the development of global colonial trade for whale oil and blubber. Quincy never adopted an emphasis on colonial trade due to the abundance of its highly sought after granite, and the proximity of excellent ports in Boston that superseded local facilities. However, its development was intricately linked with the region because of the early development of local

transportation routes, and the intensive exploitation of natural resources to meet the construction needs of the growing region. As Boston's role as an international shipping center waned with the transformation of the global marketplace and the decline of colonial trade, Quincy's global economic status ironically increased as shipbuilding became a prominent industry. With the decline of labor-intensive manufacturing industries such as shipbuilding in the United States due to increased foreign competition, Quincy subsequently followed the lead of Boston as the region shifted its economic focus to service-based industries and information related enterprises.

The region around Boston has experienced significant growth in "back office" operations that serve headquarters of growth industries in Boston, such as financial services, publishing, and insurance, as mentioned before. Since the disastrous real estate driven recession in the early 1990s in New England subsided, Quincy has experienced significant growth in office space to accommodate regional corporate growth, as has the South Shore in general.

Employment and Wages by Industry in Quincy

Year	Industry	Establishments	Total Wages	Average Employment	Average Weekly Wage
2003	Total, All Industries--All Ownership	2,280	\$2,225,766,988	45,835	\$934
	Total, All Industries--Private Ownership	2,243	\$2,065,603,651	42,398	\$937
	Finance and Insurance	139	\$836,890,277	13,358	\$1,205
	Health Care and Social Assistance	235	\$199,409,750	5,834	\$657
	Retail Trade	253	\$114,789,014	4,369	\$505
	Accommodation and Food Services	197	\$48,871,933	3,022	\$311
	Management of Companies and Enterprises	14	\$197,721,364	2,435	\$1,561
	Other Services, Ex. Public Admin	366	\$47,163,013	2,076	\$437
	Administrative and Waste Services	112	\$46,678,824	1,956	\$459
	Professional and Technical Services	317	\$122,277,311	1,916	\$1,227
	Information	57	\$96,537,493	1,845	\$1,006
	Construction	217	\$95,561,018	1,639	\$1,121
	Manufacturing	74	\$51,625,869	944	\$1,052
	Wholesale Trade	103	\$107,340,893	935	\$2,208
	Transportation and Warehousing	36	\$60,716,253	874	\$1,336
	Real Estate and Rental and Leasing	81	\$23,346,089	587	\$764
	Educational Services	15	\$11,936,566	398	\$577
Arts, Entertainment, and Recreation	26	\$4,727,584	209	\$436	

Year	Industry	Establishments	Total Wages	Average Employment	Average Weekly Wage
2002	Total, All Industries--All Ownership	2,222	\$2,142,018,332	47,539	\$866
	Total, All Industries--Private Ownership	2,185	\$1,972,142,630	44,001	\$862
	Finance and Insurance	137	\$836,860,466	14,608	\$1,102
	Health Care and Social Assistance	238	\$196,225,218	5,968	\$632
	Retail Trade	251	\$121,628,073	4,306	\$543
	Accommodation and Food Services	193	\$47,854,103	3,086	\$298
	Management of Companies and Enterprises	15	\$179,309,966	2,450	\$1,408
	Administrative and Waste Services	119	\$48,301,355	2,112	\$440
	Information	63	\$102,350,901	2,057	\$957
	Professional and Technical Services	305	\$122,004,691	1,979	\$1,186
	Other Services, Ex. Public Admin	340	\$41,307,894	1,972	\$403
	Construction	203	\$106,876,691	1,830	\$1,123
	Manufacturing	77	\$46,310,059	950	\$937
	Wholesale Trade	99	\$31,947,484	749	\$820
	Real Estate and Rental and Leasing	73	\$33,713,350	711	\$912
	Transportation and Warehousing	34	\$43,441,762	704	\$1,187
	Educational Services	13	\$10,182,819	333	\$588
	Arts, Entertainment, and Recreation	23	\$3,814,187	184	\$398

Year	Industry	Establishments	Total Wages	Average Employment	Average Weekly Wage
2001	Total, All Industries--All Ownership	2,158	\$2,170,066,722	47,299	\$882
	Total, All Industries--Private Ownership	2,121	\$2,004,802,077	43,802	\$880
	Finance and Insurance	148	\$917,059,852	14,664	\$1,203
	Health Care and Social Assistance	222	\$175,544,122	5,696	\$593
	Retail Trade	261	\$116,329,365	4,308	\$519
	Accommodation and Food Services	186	\$46,368,170	3,102	\$287
	Management of Companies and Enterprises	15	\$165,335,228	2,205	\$1,442
	Administrative and Waste Services	119	\$46,512,028	2,162	\$414
	Information	54	\$104,636,021	2,125	\$947
	Professional and Technical Services	292	\$122,162,425	2,016	\$1,166
	Construction	178	\$110,079,991	1,943	\$1,089
	Other Services, Ex. Public Admin	324	\$38,905,347	1,920	\$390
	Manufacturing	83	\$45,021,334	999	\$867
	Wholesale Trade	97	\$37,551,462	849	\$850
	Transportation and Warehousing	34	\$39,639,936	683	\$1,117
	Real Estate and Rental and Leasing	70	\$26,674,253	654	\$785
	Educational Services	16	\$9,648,961	312	\$596
	Arts, Entertainment, and Recreation	20	\$3,317,894	164	\$390

DISTRICT INFORMATION - DISTRICT DESCRIPTION

QUINCY CENTER DISTRICT

The Quincy Center District will have a proposed duration of thirty (30) years from the date of its approval by the Massachusetts Economic Assistance Coordinating Council. Quincy Center (in which the District is located) was the original nucleus around which the commercial and administrative heart of Quincy developed. It was in this neighborhood that the Adams families built their homes and many other prominent citizens of the Boston social and business scenes sunk their roots in the area. The first substantial transportation routes in Quincy were established through the Center, and these conduits became major thoroughfares from Boston to the rest of the South Shore as the region developed. Quincy Center ultimately developed into the main retail center in Quincy. In the 1950s', Quincy College was established across from the main branch of the recently expanded Thomas Crane Public Library. City Hall sits adjacent to the Quincy Center Red Line and Old Colony Commuter Rail. More recently, the area has rebounded somewhat from competition from suburban retail malls. Significant new office space has been created in new mixed-use developments such as Presidents Place. These new offices and residential complexes now coming online, combined with the many historic sites in Quincy Center, a YMCA, Quincy College, Quincy District Court House, and the existing businesses, provide the underpinning for a revived business district.

PROPOSED BOUNDARIES AND RATIONALE FOR THE DISTRICT

The DIF boundary overlaps the recently proposed “Quincy Center Zoning District”. One major difference from the City’s zoning boundaries that use the middle of a street or road as a boundary line, the DIF boundaries that are streets and roads will include the entire public right of way.

To the North:

Dimmock Street was chosen as the northwestern boundary so as to include the City Hall campus and the Church of the Presidents historic site. This area has been identified for open space and traffic improvements. From Hancock Street while including the parcels fronting on Hancock Street, the northern boundary will follow Huntley Road to Woodward Avenue then northwest on Woodward Avenue before turning northeast on to Russell Park and finally to the Southern Artery. Once at the Southern Artery, the boundary goes southeast where it turns southwest on Coddington Street. This area includes Quincy College, Quincy High School, and the Vocational Technical High School.

To the East:

This boundary follows the back property lines of parcels fronting on Washington Street, Revere Road, and Mechanic Street that are a mix of retail, office and residential. The City owned Hancock surface parking lot lies within the western boundary. This site has been identified for development in addition to road improvements for this area.

To the South:

This boundary follows School Street from Elm Street east to Fort Street.

To the West:

From Fort Street the boundary goes north on Granite Street. At the intersection of Granite Street and Burgin Parkway the boundary follows Burgin Parkway north to Dimmock Street. Included in this area are two large suburban commercial developments that lie north and south the Granite Street Connector.

BUSINESS AND COMMERCIAL LOCATIONS

As Quincy's "downtown" the Center has an important functional as well as symbolic significance to the City which needs to be reinforced and improved to maintain the Center's competitive advantage as a business location, and, to improve the perception and self-image that Quincy residents have of their community. As an urban district the Center is comprised of three sub areas and one key intersection with distinctive land use and urban design characteristics:

1. The civic/cultural/institutional office area(i.e. Coddington and upper Hancock Streets);
2. The traditional retail area (i.e. lower Hancock Street and the Concourse);
3. The Granite Plaza retail area (i.e. between Granite and School Streets and the Burgin Parkway); and
4. The Hancock and Granite Street Intersection

The Civic/Cultural/Institutional Office Area

This area is characterized by public, educational, religious and institutional land uses, office sub district such as Quincy College, Quincy High School and the Technical High School, the YMCA, City Hall, post office, library, several churches, and the district courthouse, Quincy Mutual Fire Insurance, President's Place (with Harvard Vanguard Medical Associates), the Stop & Shop Headquarters Office Building, the MBTA subway, and commuter rail and bus stations, among others. These facilities generate a significant number of employees and visitors to the Center which are important to the retailers on lower Hancock Street.

Recently, the City has seen the construction of two multi-story apartment buildings adding 300 residential units to this area of the downtown. Monroe Place is an eight story apartment building with 111 units and 1st floor retail that is located adjacent to the MBTA Station. The Residences at Presidents Place is a ten story apartment building with 200 units located between the Presidents Place office building and Quincy College. The Residences at Presidents Place triggered the City's Inclusionary Zoning Ordinance that has resulted in 20 (10%) units of Affordable Housing.

Within the District, this sub district is defined by upper Hancock, Coddington, Temple, Washington and Chestnut Streets. The Upper Hancock, Temple, and parts of the Washington and Coddington streetscape has been improved with decorative lighting, below grade utilities, street trees and sidewalk improvements. However, these types of improvements have not been made on Coddington in front of Quincy College, or along most of Washington and Chestnut Streets.

There are several important open spaces in this area, which include the lawn in front of the library, the plaza between City Hall and the MBTA station and the historic Hancock Cemetery.

There is also a small plaza in front of the Stop & Shop headquarters with public open space potential.

Major public parking facilities include the MBTA garage, the garage at President's Place and the parking lot at the courthouse. Additionally, there are several private lots.

The Traditional Retail Area (i.e., Lower Hancock Street)

This area is characterized primarily by street level retail along lower Hancock with office and commercial space above. Retail uses are also located in a more fragmented pattern on Rossway, Parkway, Hancock Court, Cottage Avenue, Elm Street and Revere Road. The retail on the east side of lower Hancock tends to be one-story while the retail on the west side tends to have office and commercial uses above. There is an assisted living facility at the intersection of Parkway and Rossway, that has been the only significant residential development within this area. Streetscape improvements have been made along Hancock Street and are planned for Rossway.

The street pattern in this area is somewhat disorienting and difficult to understand. Driving into and within this area is not easy due in part to the lack of coherent signage and street pattern. Parking is available on the street, in a city owned garage on the Rossway and in the Hancock Street lot (which is a proposed redevelopment). Private parking facilities are scattered throughout this area. A major new east-west street known as the "Concourse" will be constructed from the Burgin Parkway to McGrath Highway, which will greatly improve access to this area and link Route 3 and Route 3A. There are no public open spaces in this area.

The Granite Plaza Retail Area (i.e., Between Granite Street, School Street and the Burgin Parkway.

This area is characterized by new suburban strip mall retail with large surface parking lots and direct access to the Burgin Parkway. This area has no street pattern and is not well connected to the Center. Functionally it is not part of the pedestrian oriented Center; however, when the Concourse is completed, there will be a direct link between the area and lower Hancock Street.

Parking is provided in large surface lots directly in front of the retail stores. There are no public open space or streetscape improvements in this area.

The Intersection of Hancock and Granite Streets

This intersection is the most heavily traveled and visually prominent location in the Center. As such, it has significance visually and as the symbolic "heart" of the Center. This intersection is characterized by heavy automobile and pedestrian movements in addition to tall buildings such as the Stop & Shop and Granite Trust buildings. This location, at which the Civic/Cultural/Institutional/Office area intersects with the "traditional" retail area, is a strategic site for visual and public space improvements, and, has the potential to become the visual and pedestrian landmark of the Center.

Downtown Employment Shoppers And Residents

The Quincy Center Business and Professional Assoc. has tracked current employment for the City Center. Employment was verified at 5,522 with an estimated 2,000 additional uncounted employees. Total weekday employment, visitors, students and residents would bring the total population to at least 10,000.

Cultural Center

Quincy Center serves as the cultural and civic center for the city characterized by public, educational, religious and institutional land uses such as Quincy College, Quincy High School and Technical High School, the YMCA, City Hall, post office, library, several churches, the district courthouse, MBTA light rail/commuter rail/ bus station, Adams National Historic Park, Quincy 2000, Quincy Center Business and Professional Assoc., among others. These facilities generate a significant number of employees and visitors to Quincy Center and sponsor a myriad of community events including;

- First Night New Years Festival-Downtown
- Presidents Day Festival-United First Parish Church (resting place for John Adams, John Quincy Adams and their wives)
- Memorial Day Parade-Downtown
- Flag Day Parade-Downtown
- Christmas Parade-Downtown
- May “Cleaner, Greener Quincy”—Citywide
- “Planting Pride in Quincy”—Citywide
- “Adopt-an-Island” and “Adopt-a-Sidewalk”—Citywide
- Skating rink on library lawn
- Summer Concert Series-Library Lawn
- Winter Concert Series-Library
- Seasonal Poetry Series-Library
- Monthly Art Exhibits-Library
- A number of special events for the kids-Library
- Hosting Public and Community Group meetings and forums-Library
- Quincy Center Business and Professional Assoc. – Business Community
- July Sidewalk Festival-Downtown
- October Harvest Fest-Downtown
- Stop & Shop Jimmy Fundraiser’s-Downtown
- Spirit of Quincy’s Past- Historic Hancock Graveyard
- 4th of July reenactment of the Continental Congress at the Adams Historic site
- 2003 & 2005 Babe Ruth World Series

OBJECTIVES/GOALS (DISTRICT)

The Goal of the Quincy Center District is to revitalize Quincy Center by;

Creating a new zoning district for Quincy Center with the purpose to channel new development toward underutilized sites within Quincy Center; to encourage mixed-use development; to encourage new development in areas accessible to public transit; to provide a predictable, clear and understandable process for the review of new development; to foster an economy that promotes opportunity for Quincy residents by creating new jobs; to enhance the architectural character of the downtown; to encourage ground floor uses within the district that serve the public; to improve traffic access and circulation; to create active pedestrian and street life in the downtown; and to create a one-stop-shop for developers.

Creating a District Improvement Financing (DIF) program for a term no longer than thirty (30) years. The DIF will make the downtown self-sustaining in its efforts to revitalization by taking advantage of tax and revenue growth created within the District and investing it back into the District in the form of:

- a) Upgrading existing infrastructure
- b) Upgrading existing public buildings/structures
- c) Promoting and encourage infill development and redevelopment
- d) Promoting mixed use development – first floor retail with residential above
- e) Creating additional traffic capacity
- f) Creating additional public areas
- g) Promoting affordable and market rate housing in the QCD
- h) Creating adequate parking

Creating a master Tax Increment Financing Agreement to encourage new private investment in the QCD. The City would reserve 5% of new growth in the form of a local property tax incentive. This would permit potential new investment to also qualify for the 5% Economic Opportunity Area Tax Credit from the Commonwealth.

The City believes that building more residential units in the downtown is a key ingredient to revitalization. New downtown residents will broaden the retail base and will add people that are invested in the success of the downtown. The City will encourage new mixed-use residential development that will follow “sustainable growth” principals and take advantage of the proximity to services and mass transit.

Encouraging residential development was one of the objectives of the new Quincy Center Zoning District (QCZD). Permitted uses as-of-right in the district include multi-family and mixed-use commercial/retail/residential. Parking requirements have been revised for residential uses to relate to expected occupancy of development.

New housing in the downtown will offer housing to a variety of age groups and various household compositions. These groups include housing for seniors, empty nesters, and young professionals. Smaller size rental and home ownership housing will give residents access to

different sizes and types of housing while meeting affordability needs and the first time homebuyer's budget.

Affordable Housing

The City of Quincy is committed to the creation of affordable housing. Over the years the City has dedicated portions of its CDBG and HOME entitlement funds from U.S. Department of HUD towards the creation of affordable housing for individuals, families, and the elderly. The City's current strategy continues to use CDBG and HOME money for affordable housing in addition to the new Inclusionary Zoning Ordinance (IZO) enacted in 2001. This ordinance has already created 21 affordable housing units in the City with over 20 more units of which the terms are currently being negotiated with the Affordable Housing Trust Committee. These two primary strategies along with other actions listed in this executive summary are directed towards addressing the need for affordable housing in Quincy.

The following is the *Affordable Housing Strategy* that is approved by the Massachusetts Department of Housing and Community Development:

Housing Goals & Strategies

- Create housing in the downtown shopping area and other shopping districts that are close to public transportation in the City to accommodate low/moderate and middle income households.
- Continue to support the Inclusionary Zoning Ordinance (IZO) and work towards the creation of additional affordable housing units in the City.
- Leverage money acquired in lieu of unit creation from the IZO with other funding sources for the creation of affordable housing.
- Continue to work towards acquiring more affordable rental units for low and moderate-income individuals and families (particularly for families with more than one child and the elderly) using the City's HOME and McKinney Homeless Assistance funds.
- Address the shortage of rental housing units and support services made available to physically and mentally disabled individuals.
- Continue down payment and closing cost assistance programs to assist low and moderate income families with making the transition from renters to homeowners.
- Educate people about the difficulties encountered by low and moderate income homeowners regarding homeowner responsibilities such as home maintenance and budgeting.
- Educate the real estate community, bankers, and landlords concerning the Americans with Disabilities Act (ADA), and Lead Paint Abatement Programs.
- Continue homebuyer and credit counseling workshops for area residents.
- Address the need for more support services to transition residents out of public housing.
- Increase the number of documents translated into other languages, particularly Chinese and Vietnamese and the continuing need for translation services for minority families that do not speak or understand English well.
- Implement "Smart Growth zoning districts" for the City's urban centers and mass transit stations.
- Explore any new State or Federal Affordable Housing initiatives or programs.
- Review zoning regulations and explore changes that would encourage redevelopment and

in-fill as a result of the lack of undeveloped residentially zoned land.

Public Input for District Goals

In early 2004, Quincy Mayor William J. Phelan organized a series of public meetings, some in the form of a community charrette, entitled Quincy Downtown Redevelopment. This provided the public and City officials the opportunity to work together to reach common goals. The overall goal of the District is to revitalize the traditional commercial/retail hub of Quincy without impacting current residential tax revenue. In the long run, the District should broaden the City's commercial and residential tax revenues. In particular the objectives of the Quincy Center District are as follows:

Goals as stated from the Downtown Public Workshop

Stakeholder	Goals
City of Quincy	Reassert the role of downtown as the heart of a diverse community and ensure new development supports vitality for the changing 21st-century city. Provide sufficient housing to support retail and civic space and draw the entire community downtown.
Business Community	Expand support for downtown retail, provide essential parking and enhance the quality and character of Hancock Street.
Residential Neighborhood	Create compatible uses and assure a transition to appropriate scale as development approaches nearby neighborhoods. Create additional green space amenities for people who live downtown and address Town Brook issues (ecological health and downstream flooding).
The Courthouse	Provide parking to support active facility (currently uses up to 50% of municipal surface lot).

ASSESSED VALUE (AV) INFORMATION

Major Taxpayers:

LOCATION	OWNER	ASD - 2005	TAX - 2004
1250 HANCOCK ST	TR PRESIDENTS PLACE	\$34,028,600	\$890,768.18
1513 HANCOCK STREET	QUINCE LIMITED	\$9,728,600	\$226,952.45
61 WASHINGTON STREET	QUINCY MUTUAL FIRE	\$6,656,500	\$206,781.58
164 PARKINGWAY	HANCOCK PARK LIMITED	\$11,044,300	\$194,190.35
122R GRANITE STREET	CH/MIDLAND PROJECT	\$10,000,300	\$168,375.62
1400 HANCOCK STREET	SOUTH SHORE BANK	\$7,101,400	\$165,548.02
1563 HANCOCK STREET	MESSINA QUINCY FAIR LIMITED	\$4,182,600	\$94,100.13
153 PARKINGWAY	ATLANTIC-QUINCY REALTY LLC	\$4,610,900	\$91,978.12
45 SCHOOL STREET	OCONNELL P ETAL TRS-HANCOCK	\$8,740,900	\$81,341.07
23 SCHOOL STREET	HANCOCK COURT ASSOCIATES	\$7,272,200	\$67,654.61
1218 HANCOCK STREET	HAJJAR CHARLES C ETAL TREES	\$2,557,400	\$65,307.45
1156 HANCOCK STREET	MASONIC TEMPLE ASSOCIATION	\$2,494,600	\$62,744.78
223 PARKINGWAY	ATLANTIC-QUINCY REALTY LLC	\$2,505,200	\$62,416.91
1150 HANCOCK STREET	MALA ASSOCIATES	\$2,796,600	\$61,438.53
15 COTTAGE AVENUE	BRISBANE LLC	\$2,471,500	\$61,294.26
1495 HANCOCK STREET	FERRARA JAMES J TRUSTEE	\$3,239,600	\$60,452.28
31 HANCOCK COURT	PARKINGWAY ENTERPRISES	\$2,723,900	\$60,381.46
24 SAVILLE AVENUE	TR PRESIDENTS PLACE	\$2,936,900	\$59,159.14
100 PARKINGWAY	ATLANTIC-QUINCY REALTY LLC	\$2,491,600	\$54,191.18
TOTAL		\$138,289,400	\$2,963,838.44

Assessed Values

Year	Amount
1996	\$149,016,500
1999	\$178,506,900
2002	\$220,888,200
2003	\$228,379,000
2004	\$231,218,700
2005	\$271,614,500

Tax Income

Year	Amount
1996	\$3,388,609.72
1999	\$4,249,470.39
2002	\$4,357,032.77
2003	\$4,634,071.33
2004	\$4,370,199.20
2005	\$4,318,390.46

Personal Property

Year	Amount
2005	\$1,507,500

There is no serious history of delinquencies or major pending abatement applications within the District. The major personal property taxes within the District are for the following properties:

GOAL ATTAINMENT (PROGRAM)

The Goal of the Quincy Center District is to revitalize Quincy Center by;

Creating a new zoning district for Quincy Center with the purpose to channel new development toward underutilized sites within Quincy Center; to encourage mixed-use development; to encourage new development in areas accessible to public transit; to provide a predictable, clear and understandable process for the review of new development; to foster an economy that promotes opportunity for Quincy residents by creating new jobs; to enhance the architectural character of the downtown; to encourage ground floor uses within the district that serve the public; to improve traffic access and circulation; to create active pedestrian and street life in the downtown; and to create a one-stop-shop for developers.

Creating a District Improvement Financing (DIF) program for a term no longer than thirty (30) years. The DIF will make the downtown self-sustaining in its efforts to revitalization by taking advantage of tax and revenue growth created within the District and investing it back into the District in the form of:

- i) Upgrading existing infrastructure
- j) Upgrading existing public buildings/structures
- k) Promoting and encourage infill development and redevelopment
- l) Promoting mixed use development – first floor retail with residential above
- m) Creating additional traffic capacity
- n) Creating additional public areas
- o) Promoting affordable and market rate housing in the QCD
- p) Creating adequate parking

Creating a master Tax Increment Financing Agreement to encourage new private investment in the QCD. The City would reserve 5% of new growth in the form of a local property tax incentive. This would permit potential new investment to also qualify for the 5% Economic Opportunity Area Tax Credit from the Commonwealth.

The City believes that building more residential units in the downtown is a key ingredient to revitalization. New downtown residents will broaden the retail base and will add people that are invested in the success of the downtown. The City will encourage new mixed-use residential development that will follow “sustainable growth” principals and take advantage of the proximity to services and mass transit.

Encouraging residential development was one of the objectives of the new Quincy Center Zoning District (QCZD). Permitted uses as-of-right in the district include multi-family and mixed-use commercial/retail/residential. Parking requirements have been revised for residential uses to relate to expected occupancy of development.

New housing in the downtown will offer housing to a variety of age groups and various household compositions. These groups include housing for seniors, empty nesters, and young

professionals. Smaller size rental and home ownership housing will give residents access to different sizes and types of housing while meeting affordability needs and the first time homebuyer's budget.

Transportation within District

Roads:

Quincy Center is directly connected to Interstate Highway 93 and Route 3 via the four lane Thomas Burgin Parkway. The major roads within the district are aligned north-south. Included are Hancock Street, Washington Street, and Burgin Parkway. These roads carry the majority of the autos that pass through downtown.

There is no primary east-west road within the district. It is believed that this fact has hampered development in the area and as such a proposed east-west "Concourse" has been suggested for some time but to date only partially realized.

Mass Transit:

The MBTA subway line runs north-south through the district with the Quincy Center station located in the northern part of the district giving the area direct access to Boston and other points within the MBTA System. In addition to the light rail, Quincy Center also serves as a stop for the Commuter rail line that services the entire south shore coast. Included are the operational Plymouth/Kingston and the Middleborough/Lakeville lines in addition to the Greenbush line that is currently under construction. The MBTA operates a bus station from the Quincy Center station that services all of Quincy along with the service to the surrounding communities of Weymouth, Braintree, Hingham, Randolph, Milton, Holbrook, Brockton, Dorchester, Mattapan and Boston.

Proposed Development Activities:

Phase II of Proposed Quincy Center Concourse

The Quincy Center Concourse:

The concourse currently connects Burgin Parkway to the Parkingway. The need to extend the Concourse to link with McGrath Highway and ultimately Route 3A has been under discussion for many years. This will open up Quincy Square and the District for both commercial and residential development.

The City has recently hired a consultant to complete the Phase II Concourse study and designed that will be completed in the spring of 2005.

Parking Improvements

The City is aware that adequate parking for employees, visitors, and residents is lacking in downtown. The problem will get worse if the Hancock surface lot is developed eliminating over 400 available public spaces. It is generally recognized that a new parking garage will be required to meet both the current and future demand for parking. The City intends to conduct

a comprehensive parking study in the spring of 2005 to help city planners create adequate parking to address the current parking situation and to have the framework established for future parking facilities. Specifically the parking study will look at the expansion of the Ross parking garage and the construction of a new garage over the MBTA rail line right-of-way.

All of the above projects will be undertaken by the City. Some such as a new parking garage will likely await the identification of potential new businesses or developers seeking to relocate or expand operations in the District.

Esthetic Improvements

Green space, streetscapes and other esthetic improvements in the District will enhance parking and the quality of life. The City, through the work of Quincy 2000, has established a Design Handbook and Guidelines (1995), a Commercial Building Renovation Program Architectural Handbook (1995), and a Directional and Interpretive Sign Program (1997). These programs will help the City maintain the historic downtown and will help improve its esthetics.

The Quincy Center District has good pedestrian volume throughout. As an ongoing initiative pedestrian facilities will need to be maintained and enhanced. New development will be required to incorporate pedestrian friendly streetscapes and design.

FINANCIAL PLAN

Existing Potential Sources of District Revenue:

Current estimated annual parking revenue receipts-\$600,000

New buildings, not fully assessed and anticipated growth above adjusted base rate using existing tax rate (less 5% TIF exemption reserved for new business investment)-\$100,000

Total FY 2006 Estimated Receipts: \$700,000

Preliminary Project Cost Estimates:

Concourse Extension; \$12,000,000

New Parking Garage: \$9,000,000

Other Parking and Streetscaping etc.: \$2,000,000

Total Project Costs: \$23,000,000

Anticipated State and Federal Grants; \$3,500,000

Net Project Cost to be Financed: \$19,500,000

Revenue Adjustments: Net New Parking Revenues: \$436,000

Total Revenues without New Private Investment: \$1,136,000Proposed 25 Year Revenue Bond Issue at 6.25% Interest with Capitalized Interest and Debt Service Reserve Funds and \$19,719,000 Available for Project: Average Annual Debt Service for First Five Years (beginning three years after bonds are issued):
\$1,746,942FY 2006 Revenue Shortfall: **\$610,000**Using FY 2005 commercial tax rate of \$22.32 per \$1,000-Needed New Growth-
\$27,329,749 Plus 5% TIF Exemption Reserve: \$28,696,236Assume Underwriter Needs 1.2 Debt Service Coverage (**\$2,096,330**)**Needed New Growth: \$34,435,483 for Financing****1.) Potential Growth in Revenues from Captured Assessed Valuation:****Year 1-\$100,000**

Year 5-\$600,000

Year 10-\$1,000,000

Year 15-\$2,000,000

Year 20-\$2,500,000

Year 25-\$3,250,000

Year 30-\$4,000,000

Assumes constant tax rate and unadjusted for inflation.

Implementation Schedule:

The schedule for the Program is thirty (30) years as follows:

March, 2005-Complete Application for Development District and Development Program

April, 2005-Public Hearing and City Council Approval of Application and Master TIF Agreement

April-May, 2005-Review and Approval of District and Program by EACC and staff

June-July, 2005-Retain Consultants to Scope Public Improvements and financing

July, 2005-Engage Financial Analyst and Underwriter

September, 2005-Receive Consultants' Reports on project

(Assuming a Private Projects of an Estimated Tax Valuation in Excess of \$30,000,000)

October, 2005-Public Hearing and City Council Approval of Invested Revenue District and Invested Revenue District Development Program

November, 2005-EACC Approves IRR and IRDDP and Solicit Bids on Design of Concourse and Parking Garage

December-January, 2006-Complete Purchase or takings for Concourse Right of Away

February, 2006-Award Contracts for Design of Concourse and Garage

May, 2006-Solicit Bids for Construction of Concourse and Garage

June, 2006-Award Construction Contracts

July, 2006-Grants for Program in Place and Bonds Issued

June, 2008-Concourse Extension and Garage Completed

July, 2008-New Growth of at Least \$30,000,000 Completed

August, 2008-Streetscaping Improvements Completed

August, 2010-\$600,000 in Annual Captured Taxes

August, 2015-\$1,000,000 in Annual Captured Taxes

August, 2012-\$10,000,000 in Additional Public Improvements in District Completed

August, 2020-\$2,000,000 in Annual Captured Taxes

August, 2025-\$2,500,000 in Annual Captured Taxes

August, 2030-\$20,000,000 in Additional Public Improvements in District Completed and \$3,250,000 in Annual Captured Taxes

August, 2035-\$4,000,000 in Captured Taxes-District and Program Terminate