



# CITY OF QUINCY SMALL BUSINESS PLAN MARCH 2020

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## **ACKNOWLEDGMENTS**

The Quincy Small Business Plan reflects the completion of work to identify the strengths, opportunities for growth and assistance of the small business community

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MAPC staff provided professional planning and technical assistance and worked with the City of Quincy Planning and Community Development department, Economic Development department and the Quincy Chamber of Commerce.

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# INTRODUCTION

Small businesses are the anchor of our communities. In small towns or large urban metropolises, small businesses can respond to local demand and provide jobs, but also contribute to unique district identities. Jane Jacobs, noted urban planner and activist, once said that

***“The trust of a city street is formed over time from many, many little public sidewalk contacts. It grows out of people stopping by at the bar for a beer, getting advice from the grocer and giving advice to the newsstand man, comparing opinions with other customers at the bakery and nodding hello to the two boys drinking pop on the stoop, hearing about a job from the hardware man and borrowing a dollar from the druggist?”***

*-Jane Jacobs, “The Uses of Sidewalks: Contact,” The Death and Life of Great American Cities (1961)*

It is this very variety and mix of small businesses that can define the path of a community as it grows and changes.

In Quincy, small businesses have always played a prominent role. As the city transitioned from an industrial economy to a wider service-based economy towards the end of the 20th century, small businesses shaped this evolution. Dunkin’, what is now considered a key New England establishment, was founded as small businesses in Quincy during this time.<sup>1</sup>

Today, you can walk around any neighborhood in Quincy and be exposed to a dense variety of small businesses; from your local coffee shop neighbored by your insurance provider. But things are changing for these business owners. Recent development located near public transit is expected to bring additional residents and often, higher rent and traffic. Many of the small businesses interviewed in this Plan reference this struggle.

This growth and development have also brought a growing diversity of residents. The last three decades have seen Quincy become the first stop for many immigrants entering the Greater Boston region. The 2017 American Community Survey showed that the city of Quincy has a population of approximately 93,824. Of this population **60% of residents identify as White, 5% as African-American, 29% as Asian and 3% as Hispanic or Latino**. In 1990 the Asian population was only 7% of the entire population. As we track these changes within the small business landscape of Quincy, it is clear that the number of number of Asian and Asian-American owned businesses have grown to address demand for Asian restaurants, barber shops and even health care.

Small business owners keep the city of Quincy and its diverse residents flourishing, and it is important that the City as well as its key municipal partners understand what small businesses need to succeed.

The Quincy Small Business Plan intends to provide a comprehensive understanding of the small business landscape and its strengths, gaps and opportunities. The Plan will also provide recommendations of how the City of Quincy and its partners such as the Chamber of Commerce can fill some of these gaps and provide ample opportunity for the small business community to continue to thrive in Quincy.

It is important to note that the Plan was finalized during the initial period of the COVID-19 crisis in March 2020. That crisis severely impacted small businesses throughout the country and raised questions for municipalities and business support organizations regarding how to best support affected businesses and how to best promote small business resiliency in future work. These questions will be addressed below.

# WHAT IS A SMALL BUSINESS?

The Quincy Small Business Plan observes best practices by drawing on techniques used in small business plans from several other municipalities around the country. These plans include the City of Baltimore's Small Business & Entrepreneurship Strategic Plan for Growth (March 2015), the City of Chicago's Neighborhood Small Business Growth Strategy (March 2013) and the City of Boston's Small Business Plan (March 2016). Additionally, the MAPC project team also utilized methods outlined by larger institutional resources such as the National League of Cities' "Supporting Entrepreneurship and Small Business: A Tool Kit for Local Leaders" (2012) and research from the Federal Reserve Bank of Kansas City. Our research concludes that the following are key topic areas in small business development:

## THE FIVE C'S

**Culture:** The community values small businesses

**Climate:** Policies support small business success

**Capacity:** Small business owners have the skills, resources & infrastructure to succeed

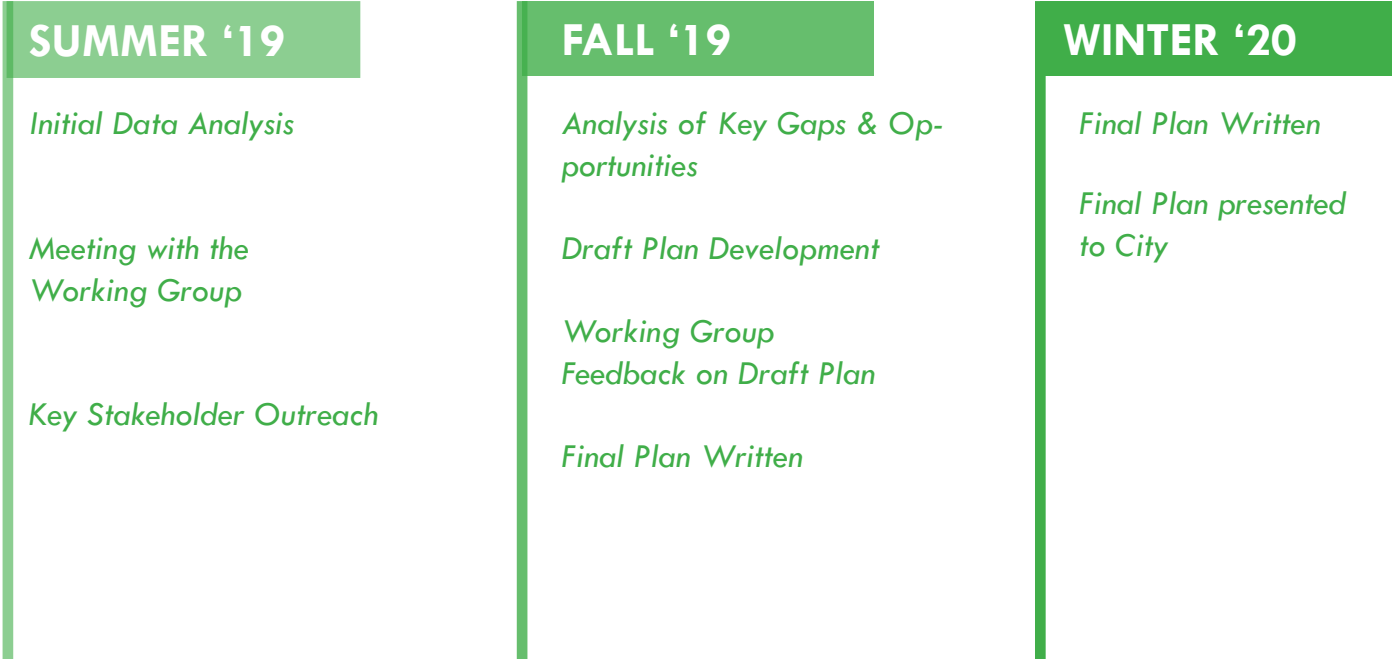
**Connectivity:** Support systems are connected, mentorship opportunities available

**Capital:** Financial resources are available to be successful in a competitive market

# THE PLANNING PROCESS

The Small Business Plan was conducted over an eight-month planning process that started in July 2019 and was completed in February 2020. MAPC staff worked with staff from the City of Quincy and the Quincy Chamber of Commerce to form an active working group that met five times over the course of the project.

The goal of the working group was to be a collaborative and productive force that would provide both recommendations and context for an existing conditions analysis of the small business landscape, outreach to small business owners and support service providers and final recommendations for the plan. The following chart outlines in detail the schedule for the Small Business Plan, and the proceeding chapters provide an analysis of findings.



# SMALL BUSINESS LANDSCAPE

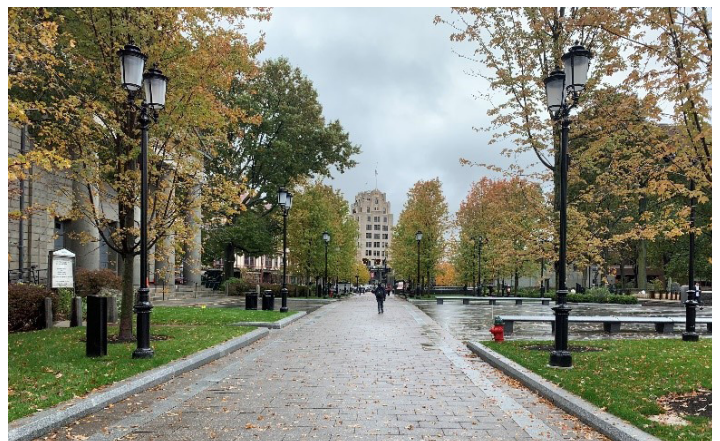
## Methodology

In order to analyze the small business landscape, the MAPC project team utilized several data sources including Infogroup, Surveys of Business Owners and Self-Employed Persons and CoStar. Specific methodology and origin of data is outlined below.

**InfoGroup Business Listing:** Infogroup collects information on both private and public US companies. Individual businesses are located by address geocoding and information pertaining to employment counts are confirmed through a telephone interview process. Sales volume, which is harder to obtain from private businesses is modeled using the US Department of Commerce data on sales per employee for each 6-digit NAICS code. Infogroup then uses data from their database on number of employees, industry NAICS codes and the state to calculate estimated sales volume.

**CoStar:** CoStar is an online database of private real estate information. Information is gathered through brokers, building owners and websites dedicated to providing broker information.

**Survey of Business Owners and Self-Employed Persons (SBO):** The SBO survey is conducted every 5 years by the US Census and includes all non-farm businesses filing tax forms as individual proprietorships, partnerships and any types of corporations with receipts of \$1,000 or more. In order to determine if a business is minority- or women-owned, the SBO utilizes data from the Social Security Administration, syndicated lists of industry magazines, internet, trade and special interest groups, racial distributions by zip code and veteran status responses.



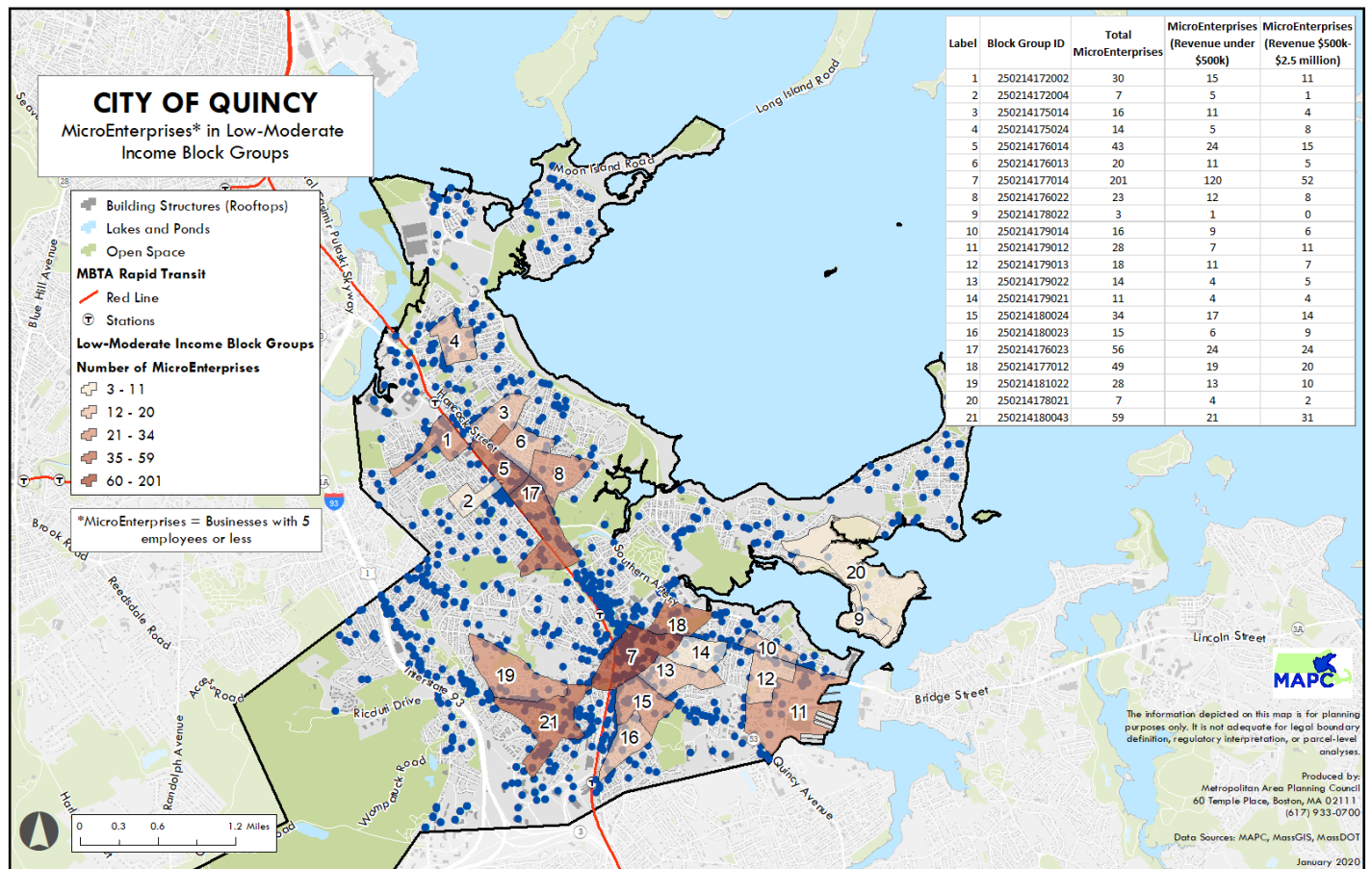
*The Hancock Adams Common opened in Quincy Center in 2018  
(Sources: Jenn Kaplan)*



## Findings

This plan defines small businesses as having fewer than 50 employees. Within this definition, it is important to draw a distinction for businesses that qualify as Microenterprises. Microenterprises have 5 or fewer employees and the owner is of Low-Moderate Income under regulation of the Federal Government's Office of Housing and Urban Development (HUD).

EMPLOYEE COUNT	CATEGORY	BUSINESS COUNT
1-5 employees, Low-Moderate Income (LMI) Census Block Group	Microenterprise	692
1-50 employees, 1-5 employee businesses are outside LMI Block Groups	Small Business	2,305
<b>TOTAL</b>		<b>2,997</b>



## Findings (contd)

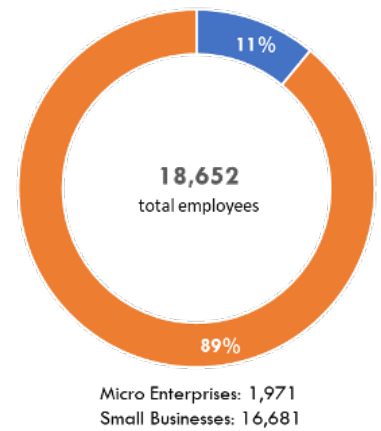
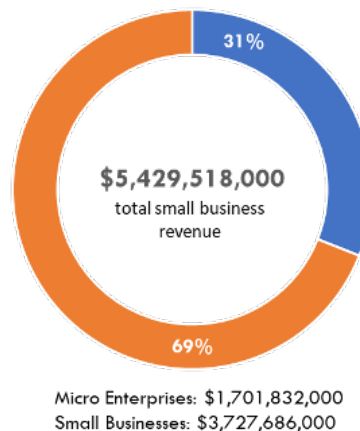
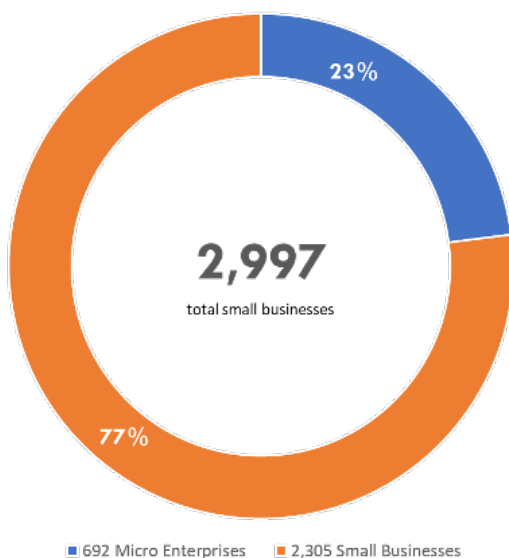
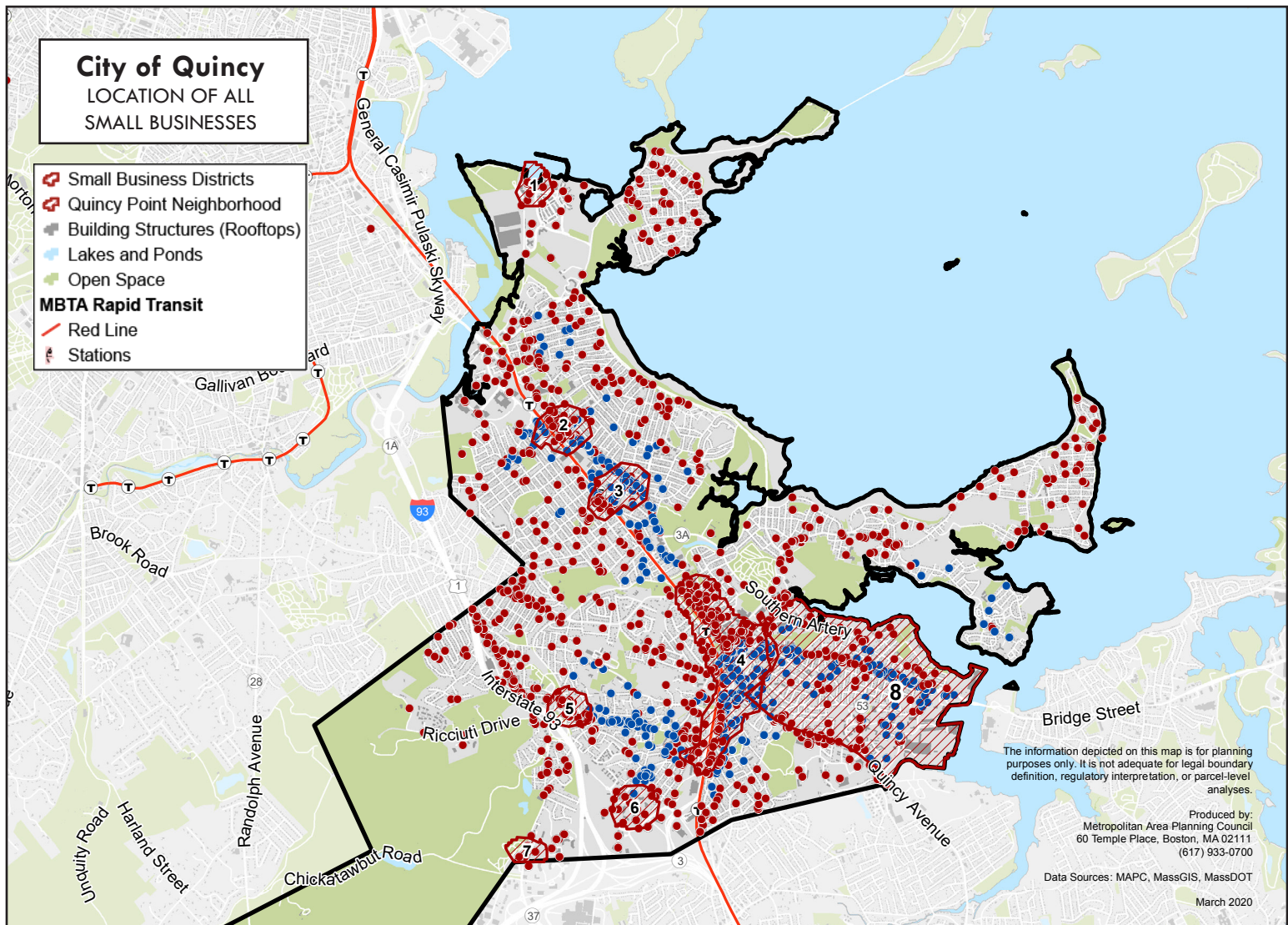
For small businesses that do not qualify as Microenterprises but have 1-50 employees, this Plan has designated a small business district identifier. There are 8 small business districts in the City of Quincy. The chart below details each district and the corresponding small business make-up and distance to the nearest MBTA station. It is important to understand accessibility to public transit as it can impact reach and retention of customers in the region. The full descriptions of NAICS business categories used in this chart are included in the Appendix A.

The 2,997 small businesses in Quincy employ 18,652 people and generate \$5,429,518,000 in revenue. These numbers will only grow as the city's economy continues to move in an upwards trajectory.

*\*The neighborhood of Wollaston contains an MBTA station, so the distance represents the distance from the Wollaston Station to the furthest edge of the district.*

*\*\*The Quincy Center small business district extends along the Red line, so the indicated distance represents the furthest edge of the district from the Quincy Center Station.*

SMALL BUSINESS DISTRICT	DISTANCE TO MBTA STATION	TOP 3 BUSINESS TYPES BY NAICS DESCRIPTION (INFOGROUP USA 2016)
1. Marina Bay 109 total businesses	1.33 miles	Professional, Scientific, and Technical Services (25%) Finance and Insurance (13%) Health Care and Social Assistance (11%)
2. North Quincy 195 total businesses	0.13 miles	Retail Trade (18%) Other Services (except Public Administration) (14%) Professional, Scientific, and Technical Services (15%)
3. Wollaston 203 total businesses	0.38 miles*	Other Services (except Public Administration) (27%) Retail Trade (20%) Professional, Scientific, and Technical Services (9%)
4. Quincy Center 1,220 total businesses	1.05 miles**	Professional, Scientific, and Technical Services (23%) Health Care and Social Assistance (16%) Other Services (except Public Administration) (12%)
5. West Quincy 105 total businesses	0.99 miles	Health Care and Social Assistance (27%) Professional, Scientific, and Technical Services (19%) Retail Trade (10%)
6. South Quincy 160 total businesses	0.28 miles	Health Care and Social Assistance (39%) Finance and Insurance (16%) Professional, Scientific, and Technical Services (13%)
7. Batterymarch Park 98 total businesses	1.13 miles	Finance and Insurance (35%) Health Care and Social Assistance (24%) Professional, Scientific, and Technical Services (14%)
8. Quincy Point 618 total businesses	0.42 miles	Transportation and Warehousing (15%) Construction (15%) Professional, Scientific, and Technical Services (14%)





## Development Context

As we discuss the small businesses landscape, it is also important to understand the current real estate opportunities for small businesses in Quincy. For the purposes of this Plan, the MAPC project team focused on neighborhoods with MBTA stations which include North Quincy, Wollaston, Quincy Center as they have experienced the most growth within the past decade. A full list of real estate metrics for neighborhoods that have significant populations of small businesses are in Appendix D.

As we compare metrics across all three neighborhoods, it is observed that there is a higher retail vacancy rate in Quincy Center than Wollaston, North Quincy and the national average retail-vacancy-rate of 10%. It should be noted that Quincy Center has seen active construction of market-rate housing and public spaces by both developers and the City of Quincy over the last decade, including developments such as the Hancock Adams Common (2008) and West of Chestnut apartment complex (2016). Stakeholders in the Small Business Plan have anecdotally reported that these vacancies could be attributed to landlords keeping properties intentionally empty as they anticipate high-end retail or food service businesses to move in with this strong market.

It should be noted that another impact of the strong real estate market and active construction in Quincy Center has been the displacement of small business owners.

Since 2007 when the City of Quincy's urban revitalization plan declared Quincy Center blighted, redevelopment has made waves through the neighborhood. Redevelopment has allowed major developers such as FoxRock Properties to spend nearly \$35 million purchasing property in and around Quincy Center since 2014. While the tool of eminent domain, used to take land in mandated urban revitalization districts, entitles businesses and residents displaced to compensation and relocation assistance from the City it does not necessitate the same location. Stakeholder feedback revealed that while some businesses have managed to relocate within Quincy Center, some small businesses that were interviewed in this process anecdotally told us that for them it meant moving further outside the center of the city.

### Quincy Real Estate Metrics

(Source: CoStar 2020 YTD)

NEIGHBORHOOD	NORTH QUINCY (.5 mile radius from MBTA station)	WOLLASTON (.5 mile radius from MBTA station)	QUINCY CENTER (.5 mile radius from MBTA station)
Inventory SF	2,800,000 SF	904,000 SF	2,800,000 SF
Under Construction	50,000 SF*	N/A	5,800 SF
Vacancy Rate	4.3%	0.9%	6.5%
Market Rent/SF (2020 YTD)	\$26.52	\$22.14	\$23.19
Market Sale Price/SF	\$289	\$211	\$240

\*This number was not reflected in the Costar database but was instead confirmed by city staff to reflect the retail and residential construction around North Quincy MBTA station.



## Immigrant and Minority-owned Businesses

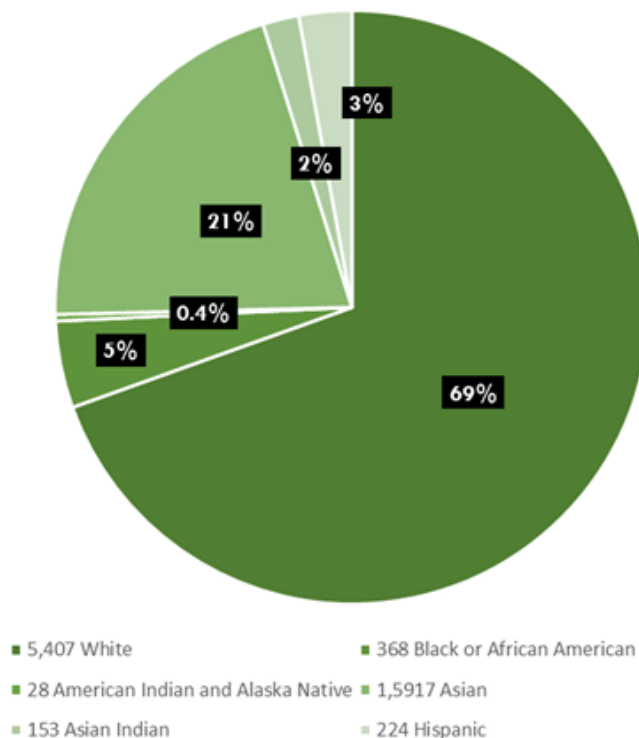
The immigrant and minority community of Quincy continues to grow and has had a clear impact on the small business community. While the data for Quincy's minority-owned small businesses is limited, the 2012 Survey of Business Ownership (US Census) surveyed 7,780 businesses of which approximately 30% owners identified as minorities. A further breakdown is in the chart below.

Data on immigrant-ownership of small businesses is not currently available at the municipal scale, however, the City of Boston Small Business Plan completed in 2016 reports on state level information.

"Across Massachusetts, 7% of sole proprietorships and 9% of firms with employees have foreign-born owners. Foreign-born entrepreneurs have made important contributions across economic sectors but industry representation diverges from native-owned firms with higher concentration in sectors like accommodation and food services that often create lower-paying jobs and don't always provide a clear path to wealth creation for the owner."

As Quincy continues to be a welcoming city for new residents to this country, it is important that the City takes note of services and resources that allow immigrant-business owners to pursue avenues of building wealth.

**Ethnic Breakdown of Quincy Businesses**



# COMMUNITY OUTREACH

Over the course of the Small Business Plan, the MAPC team spoke to 45 small business owners, 10 small business support businesses, and 10 resource organizations that included government, ethnic and minority institutions.

The purpose of including community outreach as part of the Small Business Plan was for the City of Quincy and Chamber of Commerce to better understand the needs, priorities, and goals of small businesses through direct feedback. Given the City's demographics and history of being a welcoming city for recent immigrant residents and minority residents in the region, there was also a specific focus on identifying the needs of immigrant- and minority-owned businesses. It was envisioned that successful engagement would result in stronger partnerships between small businesses, the City and the Chamber all driven by a clear understanding of needs of, and resources available for, the small business community.

## Equity Considerations

An important component to doing successful engagement in Quincy was to identify and connect with the community members who are representative of the immigrant-and minority-business community. To this end, it was important for the working group and MAPC staff to work closely with community organizations already well established and trusted in the community. Quincy Asian Resources Inc and Boston Chinatown Neighborhood Center were two community organizations that were instrumental in the team's ability to reach Asian business owners. It was also important for the City and MAPC to provide adequate resources for translation, interpretation, and access to venues that were accessible to all stakeholders and community members throughout the outreach process. The specific methodology is discussed below.

## Outreach Methodology

The goal of the Small Business Study was to speak with representatives of the following stakeholder groups:

- Small business owners
- Small business service providers (banks, insurance agents, real estate, etc)
- Community based organizations (CBO)

While it is important that this study identifies key needs and gaps in services for small business owners that the City can address, there are multiple levels of support that a small business owner needs access to. Small business service providers such as banks and brokers provide key services to small businesses within cycles of growth and financing. CBO's can help connect small businesses with workshops on social media marketing, financial management and other professional development opportunities. If there are trusted providers of these services within Quincy's neighborhood, the City is encouraged to support and not necessarily replace these organizations and their functions.

To reach these stakeholders, MAPC staff conducted questionnaires both online and in-person. Two separate questionnaires were used; one for small business owners and one for small business service providers. The questions for both documents focused on the following themes: general demographics of the business and business owners, current services utilized that are provided by either the City or community-based organizations, key needs and plans for growth. Full copies of the surveys are provided in Appendix B. All online questionnaires were translated into Mandarin, Cantonese and Spanish to reach business owners and service providers who may be more comfortable communicating in their native language.

To reach Mandarin-speaking businesses in-person, MAPC staff worked with a representative from QARI, a long-time resident and active community advocate. He assisted the project team by providing culturally-appropriate outreach and at times, interpretation.

All answers to the questionnaires were also kept confidential and the data stored in a password protected server. To protect this confidentiality, participants were told that all questions were optional in the survey and nothing was required to participate.

## Who did we hear from?

Forty-six small businesses responded to at least one question on the business survey and twenty-two small business service providers responded to at least one question on the business support survey. Of the businesses we heard from, 94% of the respondents were business owners and 6% employees.

In order to understand the demographics of the small businesses, the MAPC project team asked a broad range of questions relating to both industry and tenure. The below series of informational graphics depicts the general demographics of the small business owners who answered the small business needs survey. Where business size is important, information disaggregated by employee size is included.

# GENERAL DEMOGRAPHICS

## How many employees do businesses have?

(Percentages based on 43 total responses, 8 % responses were from businesses with more than 50 employees)



54%  
0-5 employees



2%  
21-50 employees



19%  
6-20 employees



## How many business owners live in Quincy?

(Percentages based on 42 total responses)



55%  
Live and Work in Quincy

## How long have businesses been around ?

(Percentages based on 42 total responses)



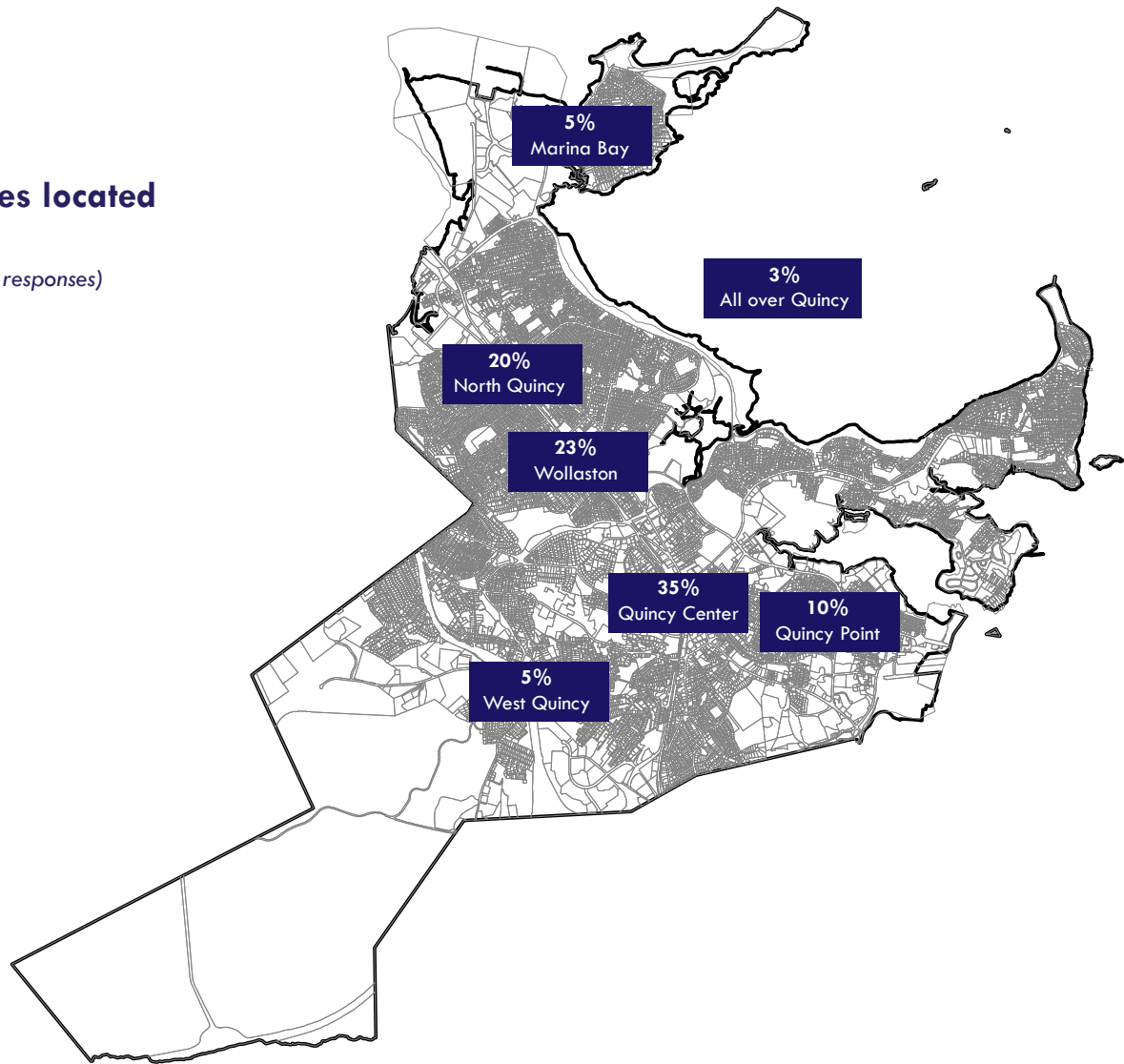
35 years  
Average Years in Business





## Where are businesses located in Quincy?

(Percentages based on 40 total responses)



The numbers to the right represent the top business types of those surveyed. A full list is included in Appendix C. Types of businesses are organized by NAICS code and self-reporting unless not answered. Business owners that offer multiple services may have answered more than one.

While MAPC Team reached a smaller sample of businesses than the universe of small businesses in Quincy, the type of businesses reached was a close reflection of the entire city's distribution of small business types.

## What are the most concentrated businesses in the City of Quincy?

Employee Count	Business Type	Count
0-4 employees	Attorneys	164
5-9 employees	Restaurants	57
10-19 employees	Restaurants	19
20-49 employees	Restaurants	245

Source InfoGroup USA 2016

## GENERAL DEMOGRAPHICS (CONTD)

### What type of businesses are in Quincy?

#### 0-5 Employees

(Percentages based on 25 total responses)



#### 21-50 Employees

(Percentages based on the one person who answered this question therefore making the below percentage 1/1)



#### 6-20 Employees

(Percentages based on 25 total responses)



#### Unknown Number of Employees

(Percentages based on 4 total responses)



## ARE BUSINESSES READY TO GROW?

### How many locations do businesses have?

(Percentages based on 45 total responses)



**84%**

Have one location in Quincy



**16%**

Have one location outside of Quincy

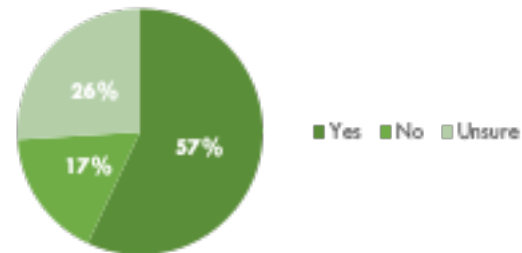
Our respondent feedback showed that businesses in the 0-20 employee range are ready to grow but only within the right circumstances. These reasons included:

- Offering new services at the current location
- Finding a consistent customer base in the city
- Municipality procuring more clean energy services, a service that the business offers
- Family members express interest in continuing the business
- The above chart excludes the 21-50 employee group because there was only 1 respondent.

### Are businesses expecting growth in the next 3-5 years?

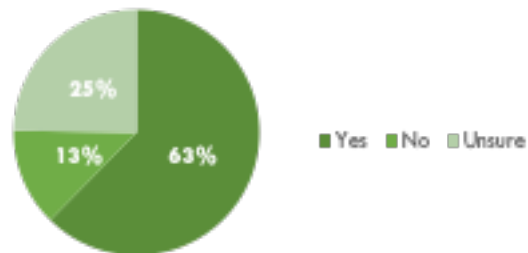
#### 0-5 Employees

(Percentages based on 23 total responses)



#### 6-20 Employees

(Percentages based on 8 total responses)



### How much revenue do businesses expect in 2020?

(Percentages based on 28 total responses)



**46% of respondents**

Expect \$100,000 - \$500,000



**25% of respondents**

Expect \$501,000 - \$1,000,000



**14% of respondents**

Expect \$1,000,001 - \$5,000,000



**14% of respondents**

Expect more than \$5,000,000

# WHAT RESOURCES ARE BUSINESSES UTILIZING?

Small businesses owners rarely operate alone. There is an entire eco-system of support services that include customers, community-based organizations, banking/insurance, family and city services that help small business owners run their daily financial and operational needs. The MAPC team asked small business owners to identify their networks of support.

## Did businesses work with community organizations when starting?

(Percentages based on 27 total responses)



## Did businesses work with the City of Quincy when starting?

(Percentages based on 31 total responses)



## Do businesses work with other local or regional businesses?

(Percentages based on 29 total responses)



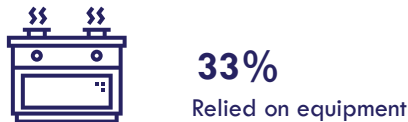
## Where do customers come from?

(Percentages based on 41 total responses)



## What service products did businesses Work with for start-up costs?

(Percentages based on 27 total responses)





## WHAT CHALLENGES ARE BUSINESSES FACING?

### 0-5 Employees

(Percentages based on 15 total responses)

**47%** Parking/Construction

**40%** Rising Retail Costs

**13%** Finding qualified employees

### 6-20 Employees

(Percentages based on 6 total responses)

**50%** Parking/Construction

**50%** Finding qualified employees

### 21-50 Employees

(Percentages based on 3 total responses)

**33%** Rising retail costs

**33%** Finding qualified employees

**33%** Licensing and permitting with the city

## WHAT TYPES OF SUPPORT ARE BUSINESSES SEEKING?

### 0-5 Employees

(Percentages based on 6 total responses)

**50%** Assistance with growing business

**50%** PR/Marketing

### 6-20 Employees

(Percentages based on 6 total responses)

**33%** Assistance with growing business

**33%** Bandwidth (capacity)

**33%** Networking with other businesses

### 21-50 Employees

(Percentages based on 4 total responses)

**25%** Assistance with growing business

**25%** Financial assistance

**25%** Legal assistance

**25%** Location assistance

The challenges that small businesses are facing are the solutions they are seeking are indicative of a strong market in Quincy. Rising business costs are reflective of a strong real estate market, consistent with the earlier analysis of the development context which includes possible displacement of small businesses to other areas of the city. The MAPC project team heard about concerns about parking from many small business owners in Quincy Center which has over the past seven years experienced the shift from a car-focused space to pedestrian and transit -focused space.

These specific challenges anticipate several services that the City of Quincy, Chamber of Commerce and a greater network of support organizations could offer.

The recommendation section of this report will analyze the support programming identified as being sought after by business owners

## CASE STUDY: ASIAN-OWNED BUSINESSES

The MAPC project team and Working Group were aware that reaching the Asian small business population would be imperative to the understanding of the small business landscape in Quincy. It was with the support of several individuals and organizations that the Plan was able to incorporate the feedback of Asian business owners.

The MAPC project team partnered with Quincy Asian Resources Inc (QARI) to do direct outreach to business owners, which was a separate effort from the online survey. From either conducting door-to-door outreach or direct contact from a representative from QARI, 40% of the small businesses that the Plan reached were Plan were Asian business owners either located in the Wollaston or North Quincy neighborhoods.

Many of the challenges faced were consistent with the larger small business population: Finding qualified employees, licensing and permitting with the City, rising real estate costs, losing customers due to increased housing prices and parking.

However, one concern that came up anecdotally in addition to this feedback was the need for translation and interpretation services at the municipal level. Currently, the City only offers interpretation as an ad hoc service, but the project team heard that the Asian business community could benefit from more formal interpretation being offered in the departments that small businesses often interact with including licensing and permitting. Details of these solutions are detailed further in the recommendation section of this report.



*Asian-owned businesses in Quincy are community establishments that provide important support to both the culture and economy of Quincy. (Sources: MAPC)*

## CASE STUDY: FARMERS MARKET TO BRICK-AND-MORTAR

In addition to traditional brick-and-mortar businesses, the MAPC project team also interviewed with Bonez Brothers which is a small BBQ restaurant that was originally established at the Quincy Farmer's Market. This business which is within the food service industry, initially had established a presence at the Quincy Farmer's Market. Eventually, due to their success and encouragement from long-time customers, the business owner decided to find a brick-and-mortar location within the City. This business owner's case is an example of future opportunities for a similar growth trajectory for vendors from Quincy Farmer's Market and beyond.

# KEY OPPORTUNITIES AND NEEDS

The MAPC project team analyzed the potential opportunities for small businesses in the city and the services needed to take advantage of such opportunities using a combination of data analysis, literature review and analysis of information gathered through outreach.

Businesses that have survived the first five years of operations (during which the majority of business failures occur) have stabilized their business model, and now have an opportunity to grow. Increasing their revenues would allow for additional job creation, as well as additional tax revenue for the City of Quincy. An analysis of the businesses shows that 35% have revenues of less than \$500,000.

If targeted investments were made to provide support to these businesses, the potential increases in revenue might significantly improve individual business performance, as well as generate additional jobs and revenue for the City.

In addition to increasing revenue, it is clear that many businesses need to reduce their expenses in order to continue to compete in the changing retail and small business landscape. With the advent of online retail shopping and other online services, many small businesses find that they must price their products more competitively, and therefore, reducing costs is the only mechanism for survival.

## Key Needs

Based on the data analysis, discussions with the Working Group and analysis of the stakeholder feedback, MAPC then categorized the needs into the following categories:

- Business growth through new customer revenue
- Attracting new customers through increased marketing
- Adding products and services to attract new clients
- Customer retention, particularly in light of increased competition, rising costs
- Financial management, to better manage operations, price competitively and wisely, and reduce expenses
- Expense reduction through health care and other insurance assistance
- Employee recruitment and hiring
- Succession planning, for those business owners seeking to retire
- Visual merchandising, to improve the attractiveness and effectiveness of store layouts and displays
- Location assistance, both finding an appropriate location and lease negotiations
- District-wide/citywide marketing to highlight the city's small businesses
- District amenity support to enhance the customer experience (parking, streetscape improvements)
- Assistance navigating City processes (licensing/permitting)

## Analysis of Services Available

There are a range of entities that provide assistance to small businesses located in Quincy.

### *Local Organizations*

- **Quincy Chamber of Commerce:** The Chamber offers a range of services for its members, such as trainings, marketing support and networking.
  - » The Chamber recently launched a partnership with Interise, a program designed to provide technical assistance to a group of businesses owners over the course of several months, to support them in their growth goals.
  - » The Chamber also provides flexible office space to business owners at their location at 1400 Hancock Street.
- **Quincy Asian Resources Inc (QARI):** While not specifically focused on small businesses, Quincy Asian Resources, Inc., provides a range of services in which small business owners participate.
- **Boston Chinatown Neighborhood Center:** Similarly, while not specifically focused on small businesses, the BCNC provides services to Asian residents, some of whom are business owners.

### *Government Entities*

- **City of Quincy:** The City of Quincy provides assistance with licensing and permitting. The City also has a team that serves as liaisons to businesses in Quincy, assisting with City government navigation, access to resources and other support
- **MassHire South Shore:** While not focused on small businesses, MassHire South Shore can provide employment assistance to small businesses in need of employees.



- **Mass Office of Business Development:** The Massachusetts Office of Business Development (MOBD) helps businesses relocating to Massachusetts and businesses wishing to expand their current operations here. Their staff operates in regions across the state and works closely with the private and public sectors to coordinate a range of resources.
- **MassDevelopment:** The state's economic development and finance authority, and provides a range of services including financial support for private developers interested in acquiring and developing commercial properties.
- **Mass Growth Capital:** A quasi state agency that provides financial support to small businesses.
- **Small Business Administration, Boston Office:** The SBA offers guidance on loans with SBA participating lenders, and hosts workshops on a range of topics. They also support the following programs:
  - » Service Core of Retired Executives (SCORE): Operated under the Small Business Administration, SCORE provides mentors who can assist new and existing businesses with business planning, strategies to increase profits, improve employee and customer satisfaction and achieve work/life balance. SCORE Southeast Mass offers workshops and 1-1 mentoring.
  - » Center for Women and Enterprise: CWE offers courses on starting and growing your business on a range of topics.

#### *Private Small Business Services*

In addition to these public institutions, Quincy has a strong base of private small business providers, including accountants, insurance agents and others.

#### *Lending Landscape*

While small business lending declined significantly during the recession in 2007-2008,<sup>3</sup> the small business lending market is now strong. Quincy has a strong base of local, regional and national financial institutions that offer a range of products for small businesses. While small business loans are not an option for new businesses, businesses that have been in operation for several years and have a track record of revenue and strong expense management, have options to secure loans from institutions in Quincy.

However, as demonstrated through the feedback from the surveys, many business owners have limited lending options, particularly when just beginning their businesses, and are forced to rely on credit cards to finance their operations. Such a decision, while necessary, can negatively affect personal credit thereby further limiting financing options in the future.

In addition, lack of access to capital has been cited as one of the biggest barriers to success for businesses owned by people of color. On a national scale, research has shown that businesses owned by people of color pay higher interest rates on loans, are more likely to receive a denial, and have less than half of the median amount of loans and equity investments when compared with companies that have white ownership. In addition, while controlling for business size and creditworthiness, research has shown higher rates of loan rejection for minority-owned businesses.<sup>4</sup>

In the case of women-owned businesses, although nationally 30% of small business owners are women, women-owned businesses only receive 16% of traditional small business loans and only 17% of SBA loans. In addition, only 7% of venture capital deals go to women-owned firms.<sup>5</sup>

Research has also shown that immigrants have fewer capital options when starting a business (such as savings and home equity) given that Boston's foreign-born residents have lower average and median incomes than native-born residents and have lower rates of homeownership. They also lack credit histories and might lack an understanding of U.S. financial systems and government programs.<sup>6</sup>

As a result, for those businesses, a combination of financial management support and grants for specific capital purchases or improvements might allow them to develop the financial cushion necessary to grow their business and potentially access traditional lending in the future.

## Gaps

While there are several small business assistance organizations in the area, MAPC identified a number of gaps:

- **Awareness and navigation of small business resources, particularly in languages other than English:** The City of Quincy has a business guide and a range of resources available on its website to assist new and existing businesses. Provision of these resources in other languages will further increase access for immigrant-owned businesses in the city.
- **Quincy-based workshops:** The majority of the assistance organizations listed above offer workshops in Boston. Providing more workshops in Quincy, in partnership with the Chamber of Commerce, SCORE SE Mass, and other organizations will allow for increased participation of Quincy businesses.
- **1-1 Assistance:** While SCORE offers mentoring, many business owners are not able to take advantage of the services available given that they work long hours at their business. Offering on-site businesses assistance will allow business owners to receive assistance, while also providing that assistance in the context of their business.
- **Culturally appropriate assistance in a variety of languages:** Quincy has a strong base of immigrant-owned businesses. While the majority of workshops and services offered by small business organizations are only offered in English, stakeholders interviews revealed that these business owners would take advantage of assistance offered in their preferred language and tailored to the needs of their business.
- **Financial assistance for storefront and façade improvements:** As mentioned earlier, businesses with fewer options for accessing traditional credit might benefit from targeted grants to allow them to build their business. Storefront and façade improvement grants can serve both to boost the ability of the business to attract and retain customers, while also enhancing the look and feel of the district.
- **Networking and access to resources:** Often women, immigrants and business owners of color lack strong networks to allow them to obtain necessary information, resources, clients, financing and other supports.<sup>7</sup> Providing opportunities for business owners to build connections with each other and to connect with resources providers can address this gap.
- **District-wide/citywide assistance with marketing:** The Chamber plays a key role in promoting businesses in Quincy, through a range of activities and a member directory on their website. The City also promotes small businesses through Fair Saturday, held on the Small Business Saturday, on the Saturday after Thanksgiving. Increased citywide marketing to target Quincy residents and visitors could help Quincy businesses access new customers and could serve to further establish Quincy as a destination for visitors.

## COVID-19

As mentioned above, the Plan was finalized in March 2020 as the COVID-19 crisis was unfolding. The crisis affected Quincy's small businesses in two ways. First, as early as January 2020, Asian owned businesses in Quincy reported a decrease in customers due to customer fears of acquiring the virus. Across the country, politicians and local leaders organized marketing campaigns to encourage people to patronize Asian businesses, but the impact was devastating according to QARI.

As the infection rate increased in the U.S., and as state and municipal governments imposed social restrictions, and mandated the closure of businesses, all small businesses in Quincy experienced a significant decline in their business. Those particularly affected were those unable to do business online, those whose workers could not work remotely, and those that were deemed non-essential according to the Governor's advisory enacted on March 24, 2020.

Such a situation exposed the following needs:

- Business Capacity
  - » Insufficient capacity to receive online or phone orders, lack of delivery capability, lack of online marketing.
- Business Licensing and Regulations:
  - » Inability for some restaurants to provide take-out due to licensing restrictions.
- Financial Capacity:
  - » Lack of savings or reserves to weather reductions in revenue due to unexpected events.
- Insurance:
  - » Insufficient insurance coverage, given that business interruption insurance does not cover business interruption due to pandemics.
- Staffing
  - » Inability to retain workers given the additional demands of childcare

The City is committed to providing small businesses with the assistance they need from the federal, state, and local level. One program that directly responds to several of the needs listed above is the Chamber administering a \$900,000 allocation from the city's Affordable Housing Trust Fund to provide rental assistance to local workers in the hospitality industry that have been impacted by restaurant closures.

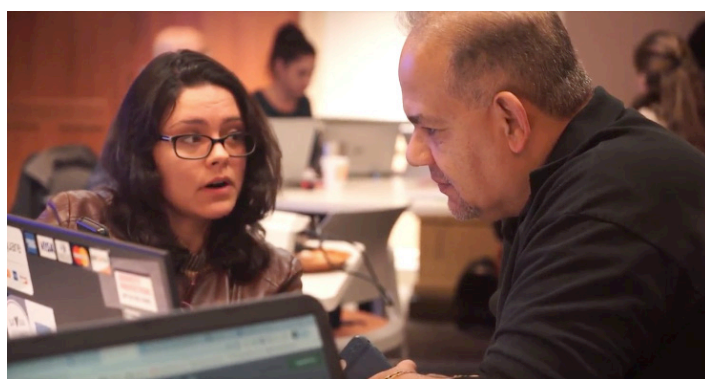
## Recommendations

Based on the analysis of the opportunities and needs facing Quincy's small businesses, as well as the gaps in the services available, MAPC developed a list of recommendations for the City of Quincy and the Chamber of Commerce to pursue, either on their own or in partnership with other entities. MAPC then worked with the City and the Chamber to determine the relative impact of each activity based on the resources required, to then determine which activities to prioritize.

An Implementation Matrix detailing each of these recommendations, expected timeline, responsible parties and resources needed is included at the end of the document.

### Translation/Interpretation for City Services

Through the stakeholder interviews and discussions with the project working group, it is clear that there is an opportunity to provide improved language access to Quincy business owners. While the City has made significant progress in this area, and benefits from the work of Betty Yau in the Mayor's Office and others, the provision of services in multiple languages will allow the City to better serve a wider range of business owners. The City is currently exploring options for the provision of such services.



*Professional development organizations like SCORE hold workshops to teach business owners a variety of skill-sets like content creation and social media strategy pictured above. (Source: SCORE Northeast)*

### Workshops

Workshops serve as a point of entry for many business owners and could represent a starting point for more comprehensive assistance. The City has an opportunity to partner with the Chamber of Commerce, SCORE and other organizations to offer workshops on a range of topics. The City should also explore offering workshops in a variety of languages through simultaneous translation.

Workshops can be offered on a range of topics responding to the needs identified above, such as ways to attract new customers, institutional procurement, customer retention, financial management, hiring and employee management, lease negotiations and other legal issues, succession planning and visual merchandising.

### One-on-One Assistance

As mentioned above, one-on-one assistance provided at the site of a business allows a business owner to receive support at a convenient time and in the context of their business, to ensure that the assistance is tailored to their needs. Programs in other cities have provided coaching to businesses for a period of three to six months, to address topics such as financial management, visual merchandising, business operations and growth planning, marketing and legal support. While more resource intensive per business than workshops, tailored assistance has been shown to be more effective in contributing to longer-term behavior change and sustained business growth. Assistance can be paired with targeted financial support, such as visual merchandising assistance paired with funding for a storefront improvement. As with the workshops, one-on-one assistance should be offered in a variety of languages.



*The Quincy Chamber of Commerce offers grant programs as well as networking events for small business owners to take advantage of (Source: Quincy Chamber of Commerce)*

### **Storefront Improvement/Façade Improvement Program**

Many cities offer small grants to businesses to purchase and install new signage or renovate the façade of their business. The grants are generally offered as a matching program, with the businesses contributing a certain amount towards the storefront improvement. In addition to financial assistance, the program provides businesses with support through the design process as well as the permitting process. While these programs do provide significant benefits to the business through a new sign or new façade, it is recommended that this program be paired with one-on-one assistance to address deeper issues in the business, such as marketing, financial management, etc.

### **Referrals to local resources (banks, realtors, small business organizations)**

Given the breadth of the needs of small businesses in Quincy and given the resources in the area, the City has an opportunity to expand partnerships with local organizations and businesses. The City has done an excellent job partnering with a range of non-profit and private entities, such as banks, realtors and other organizations. Additional materials on the City website can formalize these referrals, by directing businesses with specific needs to the appropriate institution.

### **Grants for Businesses**

If paired with continued assistance, grants for capital purchases can be a tool for spurring business growth. These should only be used in specific cases in which the business is receiving support to fully take advantage of the capital injection and address any underlying issues. There are several grant programs being currently run through the Quincy Chamber that the City can potentially partner on.



## Networking Events

Networking events can be powerful tools for providing access to information and building deeper connections between business owners. Events can be targeted to a specific constituency (women-owned businesses, immigrant-owned businesses, restaurants, retailers) or to a specific district. District-based events are a tool to provide district-specific information and encourage collaboration between businesses. The City could bring back district-business meetings which have been held in the past. The meetings would involve businesses meeting regularly with public safety officers as well as city staff to discuss neighborhood-specific challenges being faced.

## Citywide marketing

The City, in partnership with the Chamber of Commerce, should expand its efforts to promote small businesses to its residents. The City promoted small businesses on Small Business Saturday in 2019 as part of its Fair Saturday programming. The City used its platform to highlight local businesses and encouraged residents to patronize businesses in their neighborhood. Such promotions can be expanded throughout the Holiday Season, and throughout the year.

## Parking and Wayfinding

Stakeholder feedback also revealed that parking, as in most small business districts, continues to be a concern to small business owners. While the City has made investments, there are still perceptions that parking is limited and fears that such perceptions might discourage customers. Continuing to provide wayfinding signage, and continuing to make upgrades to the streetscape will provide district-level benefits for all businesses.



*Experimenting with lighting and wayfinding can provide both district-level benefits for small businesses. This is the walkway from Ross Lot to 1495 Hancock (Source: Lauren Manning)*

## Outreach

All of these services should be promoted with the assistance of City staff and partners with the cultural competency and language capacity needed to communicate with Quincy businesses.

## Emergency Response

Sustained assistance in the areas above, will build the capacity of businesses to withstand economic shocks such as the COVID-19 crisis. To further prepare for such a situation, City staff and partners should develop more robust communication mechanisms through coordination with the City Clerk's Office and the Inspectional Services Department to develop a comprehensive database of small businesses for outbound and inbound communications during emergencies. Emergency assistance in the form of small grants as well as regulatory changes such as delayed tax payments, license and permit fee waivers and other measures should also be explored.



## Endnotes

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6. "New Bostonians, 2013-2014." Boston Redevelopment Authority, Research Division. September, 2014. Web. January 2016. <[http://www.bostonredevelopmentauthority.org/getattachment b01ce3c5-c476-4a3a-ad56-2199058bad16/](http://www.bostonredevelopmentauthority.org/getattachment/b01ce3c5-c476-4a3a-ad56-2199058bad16/)>
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# Implementation Matrix

Goal/Strategy/Action	Parties Responsible
<b>GOAL 1: IMPROVE THE CONNECTION BETWEEN CITY GOVERNMENT AND SMALL BUSINESSES, PARTICULARLY TO SPEAKERS OF OTHER LANGUAGES</b>	
Strategy 1: Provide increased translation and interpretation services	Planning and CD Dept (Language Assistance Working Group) is currently leading efforts to undertake a Language Needs Assessment.
Strategy 2: Continue to increase outreach to Quincy businesses, including speakers of other languages	Economic Development, Planning and CD Department
<b>Actions: Work with internal city staff, partnership with other organizations, build comprehensive database of small business contacts to ensure efficient communication during emergencies</b>	
<b>GOAL 2: BUILD THE CAPACITY OF SMALL BUSINESSES IN QUINCY</b>	
Strategy 1: Provide workshops on a range of topics, in multiple languages	Planning and CD Department
<b>Action: City-run/sponsored workshops (Interise, etc), Partnership with other organizations</b>	
Strategy 2: Provide one-on-one assistance to small businesses	Planning and CD Department
Strategy 3: Provide referrals to partner organizations	Economic Development
Strategy 4: Provide storefront improvement and façade improvement grants	Economic Development, Planning and CD Department
Strategy 5: Provide small grants, paired with one-on-one assistance	Planning and CD Department
Strategy 6: Pursue grants for climate resilience and mitigative improvements to small businesses	Planning and CD Department
Strategy 7: Develop emergency assistance protocols that include streamline grant assistance if needed, expedited licensing and permitting, reduced fees, tax payment deferrals, etc.	Economic Development, Planning and CD Department
<b>GOAL 3: BUILD CONNECTIONS BETWEEN BUSINESSES IN QUINCY</b>	
Strategy 1: In partnership with other organizations, host networking events for businesses	Economic Development
<b>Action: Host events for business owners of specific backgrounds: immigrants, women, Host events to business owners in particular industries: restaurants, retailers, etc.</b>	

Partners	Timeline	Potential Resources (Technical Resources and/or funding)
City Council (Nina Liang led)	Fall 2020 Needs Assessment, Fall 2021 Budget Ask	Funding needed for assessment and for equipment/ services. Some funding is currently available for limited interpretation services.
Betty Yau, New England Language School, QARI, Quincy Chamber of Commerce	FY 2021	Resources are needed for additional staff hours, or subcontractors.
SCORE MA (marketing, social and other workshops), Chamber (Interise), SEED (finance)	FY 2021	Funding need for workshop presenters, content and marketing. Explore requesting funding from financial institutions.
Interise instructor to assess needs of each participant	Current/Ongoing	CDBG
Ask banks or other institutions for referrals. Expand relationships with brokers	Current/ongoing	Economic Development
Chamber (President's Walk), Banks (gap financing as part of CRA)	FY 2022	CDBG
Interise	FY 2022	CDBG for eligible businesses: Micro grants for equipment.
MVP Program, Energy Utility Companies or Contractor for Utility, Office of Healthy Homes	FY 2022	CDBG , VW settlement, MVP Action Grants if applicable, MassEVIP Workplace Charging Program.
Mayor's Office; Inspectional Services Department	FY 2021	CDBG
QARI, South Shore and Regional Orgs, Center for Women and Enterprise, SCORE	FY 2021	Funding need for marketing, event content. Explore requesting funding from financial institutions and other partners.

Goal/Strategy/Action	Parties Responsible
<b>GOAL 4: STRENGTHEN QUINCY'S BUSINESS DISTRICTS</b>	
Strategy 1: Improve parking by providing additional signage to direct people to parking, and analyze need for increased parking at particular locations. (New garage has been built in Quincy Center and increased parking capacity at North Quincy T station)	Economic Development, Planning and CD Department
Strategy 2: Improve wayfinding signage	Economic Development, Planning and CD Department
Strategy 3: Host district networking events for business owners: safety updates, etc.	Economic Development
Strategy 4: Implement streetscape improvements, public art or other improvements	Economic Development
Strategy 5: Evaluate commercial district zoning	Economic Development, Planning and CD Department
<b>GOAL 5: INCREASE SUPPORT FOR SMALL BUSINESSES FROM QUINCY RESIDENTS AND VISITORS</b>	
Strategy 1. Implement citywide marketing campaign to promote small businesses	Economic Development
<b>Action: Host events to promote small businesses, such as Fair Saturday, implement targeted marketing strategy for Quincy's small businesses.</b>	

Partners	Timeline	Potential Resources (Technical Resources and/or funding)
Public Works; Transportation; Chamber of Commerce	FY 2022	Funding for parking study (could be done with state funding--DLTA) or other.
Working with consultant to direct people to free parking and restaurants during construction wrapping up; design of new parking signs. (A good example is the lighting in the parking area outside of the Fat Cat).	FY 2022	Funding for wayfinding could be secured through state funding (Mass Downtown Initiative or other source). Explore requesting funding from partner institutions.
Mayor's Office; Local business leaders: Marina Bay (first meeting to occur in Spring 2020).	Immediate begin in FY 2020	Resources for refreshments, materials, marketing could be provided by business sponsors.
Public Works, Transportation	FY 2021	Explore requesting funding from partner institutions
City Council pursuing zoning overhaul in FY 2021	FY 2021	Funding for consultants to assist with evaluation (if needed) could be provided by DLTA or internal sources.
Quincy 400, Art Week, Chamber of Commerce; Marina Bay business group	Current/Ongoing	Corporate sponsorship or partner institution funding for materials, campaign; Explore requesting free advertising from the MBTA.



# APPENDIX A

NAICS descriptions of sectors relevant to Quincy small business districts. Information from US Census.

- **Construction:** This industry comprises establishments primarily responsible for the construction (including new work, additions, alterations, maintenance, and repairs) of commercial and institutional buildings and related structures, such as stadiums, grain elevators, and indoor swimming facilities. This industry includes establishments responsible for the on-site assembly of modular or prefabricated commercial and institutional buildings. Included in this industry are commercial and institutional building general contractors, commercial and institutional building for-sale builders, commercial and institutional building design-build firms, and commercial and institutional building project construction management firms.
- **Health Care and Social Assistance:** The Health Care and Social Assistance sector comprises establishments providing health care and social assistance for individuals. The sector includes both health care and social assistance because it is sometimes difficult to distinguish between the boundaries of these two activities. The industries in this sector are arranged on a continuum starting with those establishments providing medical care exclusively, continuing with those providing health care and social assistance, and finally finishing with those providing only social assistance. The services provided by establishments in this sector are delivered by trained professionals. All industries in the sector share this commonality of process, namely, labor inputs of health practitioners or social workers with the requisite expertise. Many of the industries in the sector are defined based on the educational degree held by the practitioners included in the industry.
- **Finance and Insurance:** The Finance and Insurance sector comprises establishments primarily engaged in financial transactions (transactions involving the creation, liquidation, or change in ownership of financial assets) and/or in facilitating financial transactions. Three principal types of activities are identified:
  - » Raising funds by taking deposits and/or issuing securities and, in the process, incurring liabilities. Establishments engaged in this activity use raised funds to acquire financial assets by making loans and/or purchasing securities. Putting themselves at risk, they channel funds from lenders to borrowers and transform or repackage the funds with respect to maturity, scale, and risk. This activity is known as financial intermediation.
  - » Pooling of risk by underwriting insurance and annuities. Establishments engaged in this activity collect fees, insurance premiums, or annuity considerations; build up reserves; invest those reserves; and make contractual payments. Fees are based on the expected incidence of the insured risk and the expected return on investment.
  - » Providing specialized services facilitating or supporting financial intermediation, insurance, and employee benefit programs.
  - » In addition, monetary authorities charged with monetary control are included in this sector.
- **Professional, Scientific, and Technical Services (NAICS Sector 54):** The Professional, Scientific, and Technical Services sector comprises establishments that specialize in performing professional, scientific, and technical activities for others. These activities require a high degree of expertise and training. The establishments in this sector specialize according to expertise and provide these services to clients in a variety of industries and, in some cases, to households. Activities performed include: legal advice and representation; accounting, bookkeeping, and payroll services; architectural, engineering, and specialized design services; computer services; consulting services; research services;

advertising services; photographic services; translation and interpretation services; veterinary services; and other professional, scientific, and technical services.

- Retail Trade: The Retail Trade sector comprises establishments engaged in retailing merchandise, generally without transformation, and rendering services incidental to the sale of merchandise. The retailing process is the final step in the distribution of merchandise; retailers are, therefore, organized to sell merchandise in small quantities to the general public. This sector comprises two main types of retailers: store and nonstore retailers.
  - » Store retailers operate fixed point-of-sale locations, located and designed to attract a high volume of walk-in customers. In general, retail stores have extensive displays of merchandise and use mass-media advertising to attract customers. They typically sell merchandise to the general public for personal or household consumption, but some also serve business and institutional clients. In addition to retailing merchandise, some types of store retailers are also engaged in the provision of after-sales services, such as repair and installation.
  - » Nonstore retailers, like store retailers, are organized to serve the general public, but their retailing methods differ. The establishments of this subsector reach customers and market merchandise with methods, such as the broadcasting of "infomercials," the broadcasting and publishing of direct-response advertising, the publishing of paper and electronic catalogs, door-to-door solicitation, in-home demonstration, selling from portable stalls (street vendors, except food), and distribution through vending machines.
- Transportation and Warehousing: The Transportation and Warehousing sector includes industries providing transportation of passengers and cargo, warehousing and storage for goods, scenic and sightseeing transportation, and support activities related to modes of transportation. Establishments in these industries use transportation equipment or transportation related facilities as a productive asset. The type of equipment depends on the mode of transportation. The modes of transportation are air, rail, water, road, and pipeline.
- Other Services (except Public Administration): The Other Services (except Public Administration) sector comprises establishments engaged in providing services not specifically provided for elsewhere in the classification system. Establishments in this sector are primarily engaged in activities, such as equipment and machinery repairing, promoting or administering religious activities, grantmaking, advocacy, and providing drycleaning and laundry services, personal care services, death care services, pet care services, photofinishing services, temporary parking services, and dating services.

# APPENDIX B

## Quincy Small Business Needs Survey

The City of Quincy is conducting a survey to develop a Small Business Plan and we need your help!

The survey is confidential and all questions are optional. You can only submit the survey once, but your answers are saved until you hit “submit” at the end, so you do not have to complete the survey in one sitting. It is likely to take 10 minutes to complete.

It's important that your voice is heard. Thank you for sharing your thoughts and for helping the City of Quincy understand your experience as a small business owner or employee! For more information about Quincy's Small Business Plan please contact the Metropolitan Area Planning Council, the City's partners on this project:

Betsy Cowan  
Chief of Economic Development  
Metropolitan Area Planning Council  
bcowan@mapc.org

What is your name?

---

What is your contact information? Please enter your phone number and/or email address.

- ☐ Phone number
- ☐ Email

Are you a resident of Quincy?

- Yes
- No

What is the name of your business?

---

What is your relationship or affiliation to this business?

- Owner
- Employee
- Volunteer
- Other

When was your business established?

---

What type of business is it?

- ☐ Accommodation and Food Services
- ☐ Administrative and Support and Waste Management and Remediation Services
- ☐ Agriculture, Forestry, Fishing and Hunting
- ☐ Arts, Entertainment, and Recreation
- ☐ Construction
- ☐ Educational Services
- ☐ Finance and Insurance
- ☐ Health Care and Social Assistance
- ☐ Information
- ☐ Management of Companies and Enterprises
- ☐ Manufacturing
- ☐ Mining, Quarrying, and Oil and Gas Extraction
- ☐ Professional, Scientific, and Technical Services
- ☐ Public Administration
- ☐ Real Estate and Rental and Leasing
- ☐ Retail Trade
- ☐ Transportation and Warehousing
- ☐ Utilities
- ☐ Wholesale Trade
- ☐ Other

How many locations do you have in Quincy?

- One
- Multiple

How many locations do you have outside of Quincy?

- One
- Multiple
- None

How many employees does your business have?

- 0-5
- 6-20
- 21-50
- 51-100
- More than 100

How much do you expect in revenue for 2020?

Please note that this information is for the use of the Small Business Plan only. Specific answers will not be made public.

- \$100,00 - \$500,000
- \$501,000 - \$1,000,000
- \$1,000,001 - \$5,000,000
- More than \$5,000,000

Where do most of your customers come from?

- ☐ Quincy
- ☐ Boston
- ☐ Braintree
- ☐ Dedham
- ☐ Hingham
- ☐ Milton
- ☐ Randolph
- ☐ Weymouth
- ☐ Other

What service organizations does your business work with:

- ☐ Banking
- ☐ Insurance
- ☐ Other

What service products did your business work with for start-up costs:

- ☐ Credit Cards
- ☐ Equipment
- ☐ Family
- ☐ Loans
- ☐ Square Space
- ☐ Other

Did you consult any of the following community organizations when you were starting your business?

- ☐ Center for Women & Enterprise
- ☐ City of Quincy Asian Office
- ☐ MA Office of Business Development
- ☐ Mass Growth Capital
- ☐ MassDevelopment
- ☐ New England Guangxi Chamber of Commerce
- ☐ Quincy Asian Resources
- ☐ Quincy Chamber of Commerce
- ☐ SBA Boston
- ☐ SCORE Quincy
- ☐ South Shore Chamber of Commerce
- ☐ Other

Which City of Quincy departments (if any) did you work with when starting your business?

- ☐ City Clerk's Office
- ☐ Community Development Office
- ☐ Inspectional Services
- ☐ Planning Office
- ☐ None (5)
- ☐ Other

Do you work with other local or regional businesses?  
(An example may be a small bakery buys supplies from another local or regional business)

- Yes
- No

If yes = What type of work do you collaborate on?

---

Who do you rely on outside of your employees to operate your business?

- ☐ Other business owners
- ☐ Family
- ☐ Volunteers
- ☐ Other

Do you expect your business to grow within the next 3-5 years?

- Yes
- No
- Unsure

If yes = Where do you plan to grow your business?

- ☐ Quincy
- ☐ Boston
- ☐ Braintree
- ☐ Dedham
- ☐ Hingham
- ☐ Milton
- ☐ Randolph
- ☐ Weymouth
- ☐ Other

If no = Why not?

---

What are the top 3 challenges of doing business in Quincy?

- ☐ Finding qualified employees
- ☐ Licensing and permitting with the City
- ☐ Losing customers due to increasing housing prices
- ☐ Marketing
- ☐ Parking
- ☐ Responding to new customers
- ☐ Rising real estate costs
- ☐ Safety
- ☐ Other

What type of support do you need to run or start your business?

- ☐ Assistance with growing my business (coaching, workshops)
- ☐ Assistance with licensing and permitting
- ☐ Bandwidth
- ☐ Financial assistance
- ☐ Legal assistance (lease negotiation, other legal assistance)
- ☐ Location assistance (finding a location)
- ☐ PR/Marketing
- ☐ Networking with other business owners
- ☐ Other



Do you have any additional thoughts on what sort of support should be offered for small businesses in Quincy?

---

May we contact you with information about upcoming focus groups and additional efforts to understand the needs of small businesses within Quincy?

- Yes
- No

How do you prefer to receive information?

- ☐ Phone call
- ☐ E-mail
- ☐ US Post (snail mail)
- ☐ Facebook
- ☐ Other

## Quincy Small Business Support Survey

The City of Quincy is conducting a survey to develop a Small Business Plan and we need your help!

The survey is confidential and all questions are optional. You can only submit the survey once, but your answers are saved until you hit “submit” at the end, so you do not have to complete the survey in one sitting. It is likely to take 10 minutes to complete.

It’s important that your voice is heard. Thank you for sharing your thoughts and for helping the City of Quincy understand your experience in supporting small businesses! For more information about Quincy’s Small Business Plan please contact the Metropolitan Area Planning Council, the City’s partners on this project:

Betsy Cowan  
Chief of Economic Development  
Metropolitan Area Planning Council  
bcowan@mapc.org

What is the name of your business/organization?

---

What is your contact information? Please enter your phone number and/or email address.

- ☐ Phone number
- ☐ Email

What is your relationship or affiliation to this business?

- Owner or Director
- Employee
- Volunteer
- Other

When was your business/organization established?

---

How many locations do you have in Quincy?

- One
- Multiple

Do you provide services that support the small business community of Quincy?

- Yes
- No

**If no = skip to end of survey**

If yes = What type of services do you provide?

- ☐ Coaching/technical assistance (business planning, succession planning, etc.)
- ☐ Financial assistance (loans, grants)
- ☐ Financial management/accounting/tax preparation
- ☐ HR consulting/support
- ☐ Language assistance (translation/interpretation)
- ☐ Legal assistance
- ☐ Licensing and permitting assistance
- ☐ Marketing services/support
- ☐ Other

What type of businesses do you work with?

- ☐ Accommodation and Food Services
- ☐ Administrative and Support and Waste Management and Remediation Services
- ☐ Agriculture, Forestry, Fishing and Hunting
- ☐ Arts, Entertainment, and Recreation
- ☐ Construction
- ☐ Educational Services
- ☐ Finance and Insurance
- ☐ Health Care and Social Assistance
- ☐ Information
- ☐ Management of Companies and Enterprises
- ☐ Manufacturing
- ☐ Mining, Quarrying, and Oil and Gas Extraction
- ☐ Professional, Scientific, and Technical Services
- ☐ Public Administration
- ☐ Real Estate and Rental and Leasing
- ☐ Retail Trade

- ☐ Transportation and Warehousing
- ☐ Utilities
- ☐ Wholesale Trade
- ☐ Other

How do you market your services?

- ☐ Online (website or social media)
- ☐ Direct mailing
- ☐ Newspaper
- ☐ Membership in a business association
- ☐ Paid advertising  
(billboards, MBTA bus stops, etc.)
- ☐ Other

If online = Where do you list online?

- Website
- Social media handles

If newspaper = Which newspapers do you post/  
advertise in?

---

If membership in a business association = Which  
business associations do you have memberships in?

---

Do you work with any City of Quincy (if any)  
departments or employees when assisting small  
businesses?

- ☐ City Clerk's Office
- ☐ Community Development Office
- ☐ Inspectional Services
- ☐ Planning Office
- ☐ None
- ☐ Other

How would you describe the small business community  
of Quincy?

---

Are there specific locations in Quincy that are  
experiencing small business growth?

- Yes
- No

If yes = Why do you think this location has  
experienced growth?

---

What do you think are some challenges for the small  
business community in Quincy?

- ☐ Assistance with growing my business  
(coaching, workshops)
- ☐ Assistance with licensing and permitting
- ☐ Financial assistance
- ☐ Legal assistance  
(lease negotiation, other legal assistance)
- ☐ Location assistance (finding a location)
- ☐ Networking with other business owners
- ☐ Other

How can the City better communicate with businesses/  
share information about existing resources?

---

Do you have any additional thoughts on what sort of support should be offered for small businesses in Quincy?

---

May we contact you with information about upcoming focus groups and additional efforts to understand the needs of small businesses within Quincy?

- Yes
- No

How do you prefer to receive information?

- ☐ Phone call
- ☐ E-mail
- ☐ US Post (snail mail)
- ☐ Facebook
- ☐ Other

# APPENDIX C

Businesses that were part of the plan's outreach, identified themselves by different categories. While the earlier chapter of the report includes businesses with 0-50 employees, the below list includes all businesses that either answered the questionnaire on-line or in person which includes businesses with more 50 employees. Many businesses identified themselves as one or more sector.

INDUSTRY OR INDUSTRIES	COUNT
Accommodation and Food Services	11
Arts, Entertainment, and Recreation, Other	2
Construction	1
Educational Services	2
Finance and Insurance	2
Health Care and Social Assistance	2
Health Care and Social Assistance, Other	1
Manufacturing	1
Manufacturing, Retail Trade, Wholesale Trade	1
Other	8
Professional, Scientific, and Technical Services	3
Professional, Scientific, and Technical Services, Other	3
Professional, Scientific, and Technical Services, Real Estate and Rental and Leasing	1
Real Estate and Rental and Leasing	3
Retail Trade	4



# APPENDIX D

Below is a full list of real estate metrics for the City of Quincy's neighborhoods identified as having strong small business districts. Metrics below are based on office, retail and industrial numbers (storage warehouses are excluded). Residential is not included and therefore if a business is marketed as residential space it may not be reflected in CoStar's database.

Quincy Real Estate Metrics (Source: CoStar)			
NEIGHBORHOOD	NORTH QUINCY (.5 mile radius from MBTA station)	WOLLASTON (.5 mile radius from MBTA station)	QUINCY CENTER (.5 mile radius from MBTA station)
Inventory SF	2,800,000 SF	904,000 SF	2,800,000 SF
Under Construction	50,000 SF*	N/A	5,800 SF
Vacancy Rate	4.3%	0.9%	6.5%
Market Rent/SF (As of August 2019)	\$26.52	\$22.14	\$23.19
Market Sale Price/SF	\$289	\$211	\$240

\*This number was not reflected in the Costar database but was instead confirmed by city staff to reflect the retail and residential construction around North Quincy MBTA station.

<b>MARINA BAY</b> <i>(Approximate location)</i>	<b>WEST QUINCY</b> <i>(Approximate location)</i>	<b>SOUTH QUINCY</b> <i>(Approximate location)</i>	<b>QUINCY POINT</b> <i>(Approximate location)</i>
205,000 SF	739,000 SF	452,000 SF	1,600,000 SF
N/A	22,800 SF	N/A	0 SF
10.4%	1.3%	1.6%	15.6%
\$42.51	\$22.36	\$18.83	\$11.80
\$397	\$221	\$210	\$117



