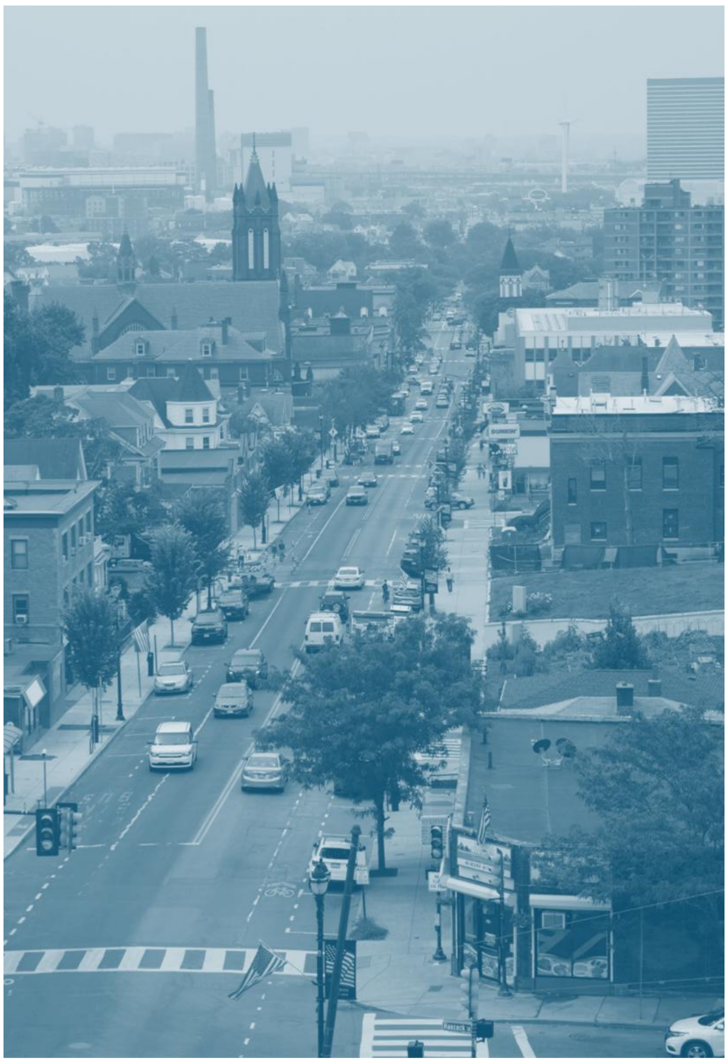
Small Business Resilience Plan

Business Support Ecosystem Strategies for Small Business Retention and Vitality in the Inner Core North Subregion of Metro Boston



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Contents

Cover Photo: City of Everett, MAPC

Introduction

Small businesses foster safe, walkable, and inviting neighborhoods where people want to live, shop, and spend time. In Massachusetts, there are almost 126,000 businesses with 1-19 employees across sectors, forming a significant portion of the state economy and offering critical job opportunities (Small Business Administration 2024). Small business ownership is a demonstrated way to build family wealth and to take charge of one's career (LISC Massachusetts).

At the same time, the Greater Boston region is becoming more expensive. Residential rent increases are outpacing income growth, and the housing shortage forces residents to move further from the Inner Core or out of the region (MAPC 2023). This displacement is also affecting small businesses, with countless stories of long-time business owners who can no longer afford the rising rents of the region's hot real estate market, whether as a long-standing bowling alley, beloved restaurant, or popular clothing store. In May 2025, the City of Boston launched an Anti-Displacement Action Plan that includes strategies to retain commercial and cultural businesses in recognition of the direct and economic factors – such as a lack or non-renewal of a lease, redevelopment or demolition of an existing property, or rent increases – that cause small businesses to close or move locations (Boston Anti-Displacement Action Plan 2025). This municipal action plan is one example of regional stakeholders working to counter business displacement.

A first line of defense against displacement of small businesses is the robust business support ecosystem, which is made up of technical assistance providers, financial institutions, Chambers of Commerce, business associations, advocacy groups, municipal departments, state agencies, and other entities who are actively supporting entrepreneurship and the dynamic small business economy (see Appendix C for a full list). The Metropolitan Area Planning Council (MAPC), as the regional planning agency, offers economic and industry data analysis and trend compilation, qualitative and quantitative research, and convening and networking support to this ecosystem.

The Small Business Resilience Plan seeks to identify the strategies that this business support ecosystem can take, whether as individual actors or as a collective whole, to help small businesses stay in place long-term. For this Plan, we define "small businesses" as those with fewer than 50 employees. The Plan targets the small business sectors of restaurant, retail, entertainment, hospitality, and recreation that make up the bulk of main street storefront businesses. It focuses on a subregion of 10 municipalities just north of Boston ("Inner Core North subregion") and surrounding the Encore Boston Harbor Hotel and Casino where there are rising real estate costs and neighborhoods with dense concentrations of small storefront businesses: Chelsea, Everett, Revere, Cambridge, Somerville, Medford, Malden, Melrose, Saugus, and Lynn (see Map 1).

The Small Business Resilience Plan is intended to help business support stakeholders make decisions about programming, partnerships, funding, and policy efforts and work together to help long-term businesses stay and thrive in their localities.

Map 1. Map of the Inner Core North Subregion of the Small Business Resilience Plan

Approach

The Small Business Resilience Plan (SBRP) was funded by the Massachusetts Gaming Commission Community Mitigation Fund and conducted by the Metropolitan Area Planning Council (MAPC) Economic Development Division in 2025.

Phase I – Small Business Resilience Plan Study

MAPC's project team assembled a nine-member Advisory Committee of business support organizations and municipal representatives to guide the process and outcomes of the Plan (members are listed in Appendix A). The project team conducted background research on business support ecosystem actors (business support entities are listed in Appendix C); compiled data on small business activity in the target industries of restaurant, retail, entertainment, hospitality, and recreation; and reviewed existing studies on the state of small businesses in Massachusetts.

The project team then surveyed business support ecosystem stakeholders on small business resilience needs. The stakeholder list was compiled through research on business support entities in the Inner Core North subregion and was reviewed and approved by several ecosystem leaders. The overarching research question was, "How can the business support ecosystem enable long-term stability of small businesses?" Out of 51 organizations contacted, 34 organizations responded.

Following the survey, business support stakeholders in the Inner Core North subregion attended one of five live sessions to discuss the nuanced methods and challenges of helping existing businesses become economically resilient. These sessions consisted of one Advisory Committee meeting and four focus groups, which attracted 41 business support experts, including executive directors of business support organizations, municipal staff, financial lenders, and other hands-on small business support providers. Focus group sessions provided the opportunity to discuss the nuanced opportunities, challenges, and creative strategies to help small businesses stay in place long term. Participants included a large share of organizations that work primarily with businesses owned by people of color and women. Each engagement included a presentation of survey results – which almost all attendees had participated in – and discussion of how these results could be interpreted and implemented.

These live conversations not only formed the recommendations of this Plan, but they provided an opportunity for regional business support stakeholders to form relationships with each other. The conversations also served to gather buy-in among stakeholders to target support to existing businesses and community business anchors.

The MAPC project team then coded the focus group responses into themes and analyzed these qualitative results alongside the survey data. This process resulted in eight primary strategy recommendations across four categories that the business support ecosystem can enact to help small businesses remain in place and avoid displacement, with nine additional strategies that require further research or additional time to design and/or implement.

After these recommendations were drafted, another focus group of small business owners provided feedback on the recommendations and identified the most helpful strategies to them, along with additional suggested strategies. This feedback was incorporated into the recommendations.

Phase II – Implementation Grid and Pilot Project

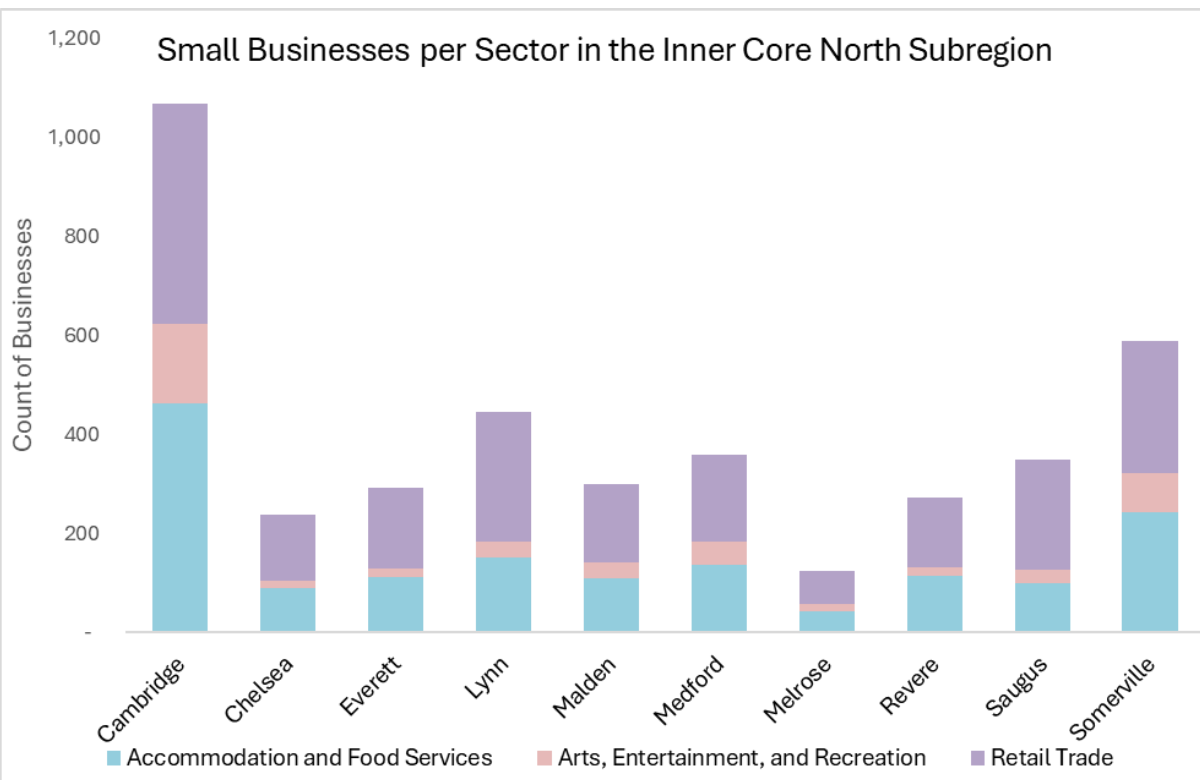
After completion of the Phase I study, the project team compiled an implementation grid of the strategy recommendations to outline the lead organization types and potential resources available to advance each strategy. With support from the project Advisory Committee, the project team also set up a Pilot Project to implement one recommendation with remaining project funds. The Implementation Matrix and Pilot Project sections are detailed at the end of the study.

Existing Conditions

There are over 4,000 small businesses and over 30,000 small business employees within the SBRP geography of Chelsea, Everett, Revere, Cambridge, Somerville, Medford, Malden, Melrose, Saugus, and Lynn and in the target sectors of restaurant, retail, entertainment, hospitality, and recreation (DataAxle 2025). The SBRP defines "small businesses" as businesses with under 50 employees. While the federal Small Business Administration defines small businesses as having under 500 employees, MAPC chose to follow the Commonwealth of Massachusetts definition to align with state data and to best reflect the kinds of businesses under consideration.

Small businesses – those with under 50 employees – in this geography and sectors have an average of eight employees. Accommodation and Food Service sector businesses have on average been in business for 18 years, while Arts, Entertainment, Recreation, and Retail sector businesses have been in business for an average of about 30 years. In terms of credit, Arts, Entertainment, and Recreation sector businesses have an average credit limit of $500, while Accommodation and Food Service sectors have an average credit limit of $2,950, and Retail businesses have a higher average credit limit of $4,280 (DataAxle 2025). Business counts per industry in each municipality are shown in Chart 1.

Chart 1: Small Businesses per Sector and Municipality – DataAxle 2025



The present study focuses on small business resilience. According to the Economic Development Administration, “economic resilience aims to better prepare regions to anticipate, withstand, and bounce back from any type of shock, disruption, or stress it may experience” (Economic Development Administration). This not only pertains to sudden or unexpected disruptions like the COVID-19 pandemic, but ongoing policy changes or economic downturns that affect the ability of businesses to stay in business.

The impetus for the Small Business Resilience Plan was recognition of the rising costs of doing business in Massachusetts among small business supporters, but also the proven impacts of the Encore Boston Harbor Hotel and Casino on small businesses. Encore Boston Harbor is a regional economic driver, bringing new jobs, local procurement, and tax and other revenue to local government entities, totaling $489 million payments in wages, business to business expenditures, and government revenue in 2022 (Encore Boston Harbor Economic Impacts Report 2023). Encore Boston Harbor is also implementing supplier diversity efforts to contribute to the local small business economy. However, while casino patrons spent an estimated $330.1 million at businesses outside the casino during their visits during a SEIGMA Encore Boston Harbor Patron Study, “patrons shifted [an estimated] $818.9 million away from other Massachusetts businesses during the same time, and instead spent that money at the casino leading to a net loss in consumer spending to businesses outside the casino” (not accounting for casino employee spending or spending by businesses that did business with the casino) (Encore Boston Harbor Economic Impacts Report 2023). This reallocated spending away from local businesses along with the market pressures experienced by small businesses in the region is the reason for this study’s geographic and sector foci.

Within the Small Business Resilience Plan’s 10-municipality geography, there are 277 businesses of any size registered with the Massachusetts Supplier Diversity Office as a minority-owned, women-owned, or other disadvantaged business (Massachusetts Supplier Diversity Office). The Supplier Diversity Office figure likely underrepresents the number of businesses owned by people of color and women in this region, given the processes required for Diverse Supplier certification. As of 2020, 15% of businesses were at least 50% owned by entrepreneurs of color in Massachusetts (UMass Amherst Donahue Institute Supporting Diverse Small Business Owners in Boston 2024.

The Small Business Resilience Plan recognizes that business owners of these demographic groups may face unique or compounded challenges to being resilient to economic disruptions, and may be more likely to experience business displacement or closure. Several studies and initiatives in Metro Boston indicate that stakeholders in Metro Boston are providing rigorous analysis and propose actionable strategies to increase small business resilience. The Color of the Capital Gap report by Boston Indicators, The Boston Foundation, and the Coalition for an Equitable Economy in 2021 demonstrates that "entrepreneurs of color receive less favorable treatment by small business loan officers," even when controlling for credit worthiness, and entrepreneurs of color are less likely to have family networks for financing to start a business which causes greater dependence on banks, credit unions, and investors (Boston Indicators and the Boston Foundation Color of the Capital Gap 2021). These challenges together can cause smaller and less profitable businesses for entrepreneurs of color than white entrepreneurs; specifically, Black and Latinx entrepreneurs have particularly low capital access. The report suggests that solutions to close racial wealth gaps and increase small business loan access must be localized, such as by scaling mission-driven funds like CDFIs with state grants to increase their lending and technical assistance capacity. Other strategies include creating a statewide credit enhancement fund to reduce risk for lenders, or establishing a public bank to partner with lenders which would increase the supply of small business capital and allow lending at lower rates. These capital access strategies enable businesses to grow and scale for long-term business success and resilience.

Similarly, Supporting Diverse Small Business Owners in Boston by the University of Massachusetts Donahue Institute in 2024 found that access to capital is a primary challenge for businesses owned by people of color. In the study's core neighborhoods of Dorchester, Roxbury, East Boston, and Mattapan in Boston, "business owners and stakeholders emphasized the importance of access to capital, especially for members of groups that have experienced histories of being systematically excluded from traditional pathways to build capital, such as homeownership" (UMass Amherst Donahue Institute Supporting Diverse Small Business Owners in Boston 2024). Needed capital includes microloans, especially ones under $15,000, and targeted space-related funds for small business owners like Boston's SPACE grant program (Boston SPACE Grants). The study shows that culturally relevant and sector-specific technical assistance is needed for small businesses in these neighborhoods, including technical assistance to obtain certifications and establish procurement opportunities with anchor institutions, along with legal, technological, and collective ownership support. A business support provider who participated in the Small Business Resilience Plan noted that businesses rarely hear back from financial institutions when loans are rejected; an explanation of the rejection and educational materials from the financial institution would help businesses prepare for future success.

Emerging bodies of research explore tactics to promote resilience or prevent displacement of existing and future small businesses, similar to the present study. The Small Business Anti-Displacement Network (SBAN) offers a toolkit of strategies with national commercial anti-displacement examples for states, regions, and municipalities to consider, such as commercial tenant protections or community ownership strategies (Small Business Anti-Displacement Toolkit). In addition, the City of Boston released an Anti-Displacement Action Plan in spring of 2025 recognizing the need for proactive interventions to address residential, commercial, and cultural displacement in Boston. The Action Plan includes recommendations such as formalized sitefinding assistance for businesses looking to locate in Boston, enhancing the commercial acquisition assistance program, and exploring innovative financial models to build community wealth, among others (Boston Anti-Displacement Action Plan 2025). This example demonstrates an innovative and localized approach to small business resilience.

Survey Results

The Small Business Resilience Plan survey asked, "How can the business support ecosystem enable long-term stability of small businesses?" Organizations and agencies surveyed included groups active in the Inner Core North subregion and who support businesses in the target sectors of restaurant, retail, entertainment, hospitality, and recreation. These organizations were identified through lists such as the Massachusetts Small Business Resource Toolkit, Boston Impact Initiative Small Business Resources, Massachusetts Association of Community Development Corporations membership, and other recommended organizations vetted by Advisory Committee members. In total, 57 organizations were identified to have met these criteria; 51 were contacted, resulting in 35 responses from 34 organizations (see Table 1). All ten municipalities in the Plan geography participated; the municipal representatives took a slightly modified version of the survey compared to the other support organizations (see Appendix D for survey questions). The business support organization survey included technical assistance providers, financial institutions, business associations, Chambers of Commerce, advocacy organizations, and others (see Table 2 for the distribution).

Table 1: Response Entity Type

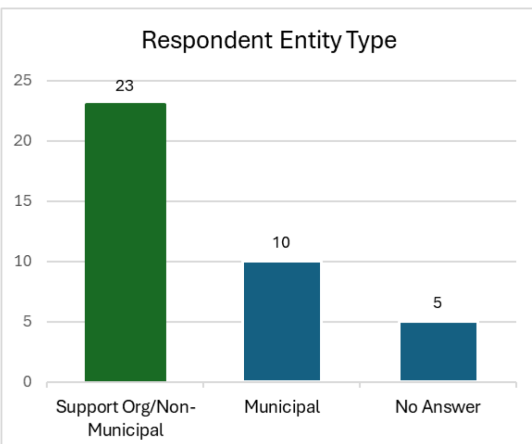
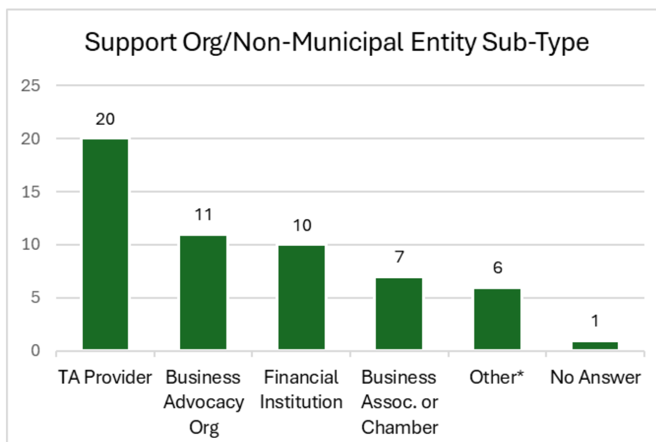


Table 2: Support Org Respondents by Sub Type



** "Other" business support organizations include quasi-public agencies, district place-makers, English language educators for businesses, and other groups.*

The support organizations described the characteristics of the businesses they support. Most organizations surveyed have a client list that is over half BIPOC-owned businesses (see Table 3), and most organizations surveyed have a client list primarily of businesses with less than 10 employees (see Table 4).

Table 3: BIPOC Owners Serviced

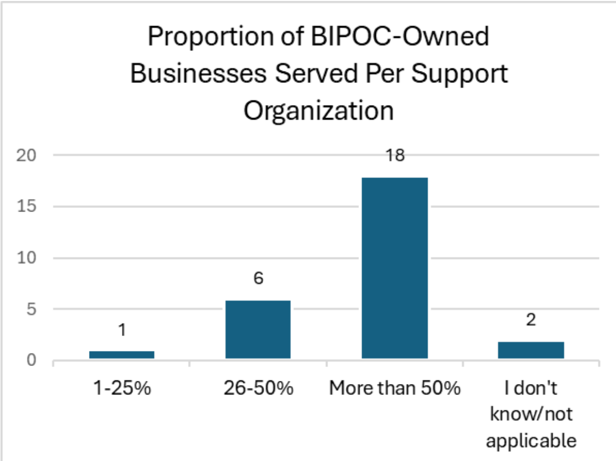
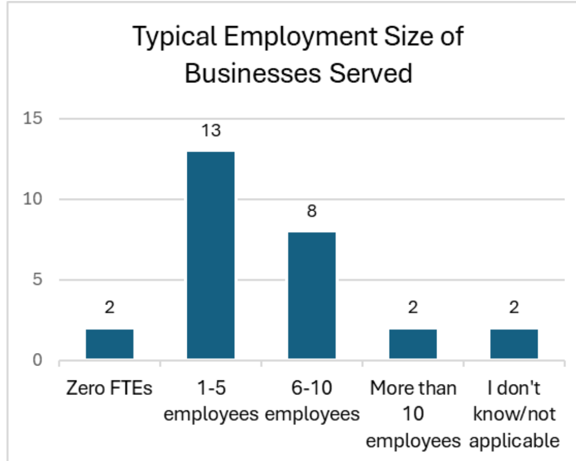
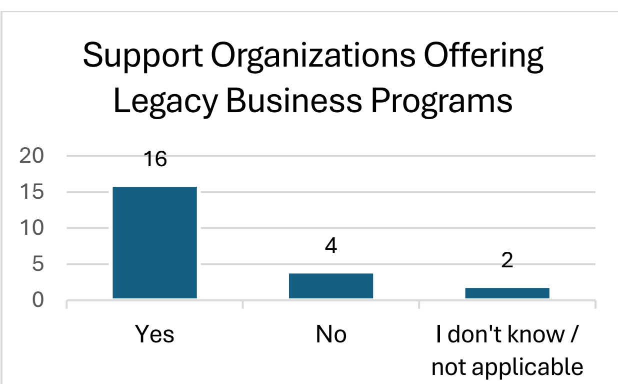


Table 4: Employment Size Serviced



Given the focus of this study on keeping existing small businesses in place, we asked business support organizations about programming or funding for businesses that have been in business for five years or longer, also called “legacy business programs,” as opposed to programming or funding for new entrepreneurs. Sixteen organizations responded that they do offer services targeted at existing, established business owners (see Table 5). We also asked service providers which other business support organizations they hear businesses mention working with; the answers with three or more responses included local Chambers of Commerce (various), SCORE Business Mentoring, Black Economic Council of Massachusetts, North Shore Latino Business Association, Entrepreneurship for All / E Para Todos, and others. When asked about formal partnerships between business support organizations, a wide array of partnerships were named.

Table 5: Legacy Business Programs



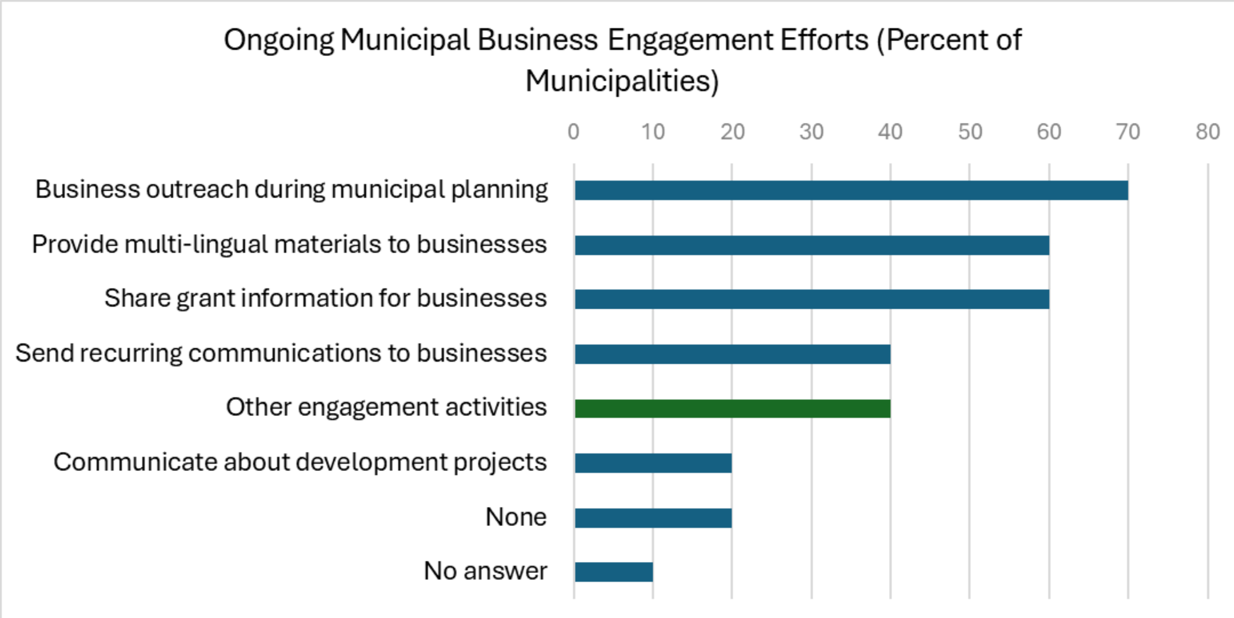
In the municipal survey, we asked two questions about existing services. The first pertained to the formal business assistance programs offered by municipalities, and the second pertained to the ongoing engagements that municipalities pursue with business owners. Tables 6 and 7 display the percentage of municipalities out of the ten cities and towns included in the Plan that offer a variety of small business services. More than half provide technical assistance to small businesses, and regularly share grant information for businesses. Half of these municipalities have programs to help fund capital improvements for small businesses.

Table 6: Municipal Business Assistance Programs

Other Municipal Business Assistance Programs Offered (fill-in answers)

- Storefront or façade improvement
- Retail interior accessibility
- Microenterprise lending for hiring/retention
- Equipment grants
- Weatherization grants
- TDI District
- Co-locating similar businesses for shared tenancy
- Vacant Storefront District
- Membership drive for Chamber
- *Many of these and other programs were funded through ARPA and COVID emergency funds that are now depleted or no longer offered*

Table 7: Ongoing Municipal Business Engagement Services



Other Ongoing Municipal Business Engagement Efforts (fill-in answers)

- Regular outreach for miscellaneous business support – not just formal planning
- Collaboration with the Chamber of Commerce and other business associations

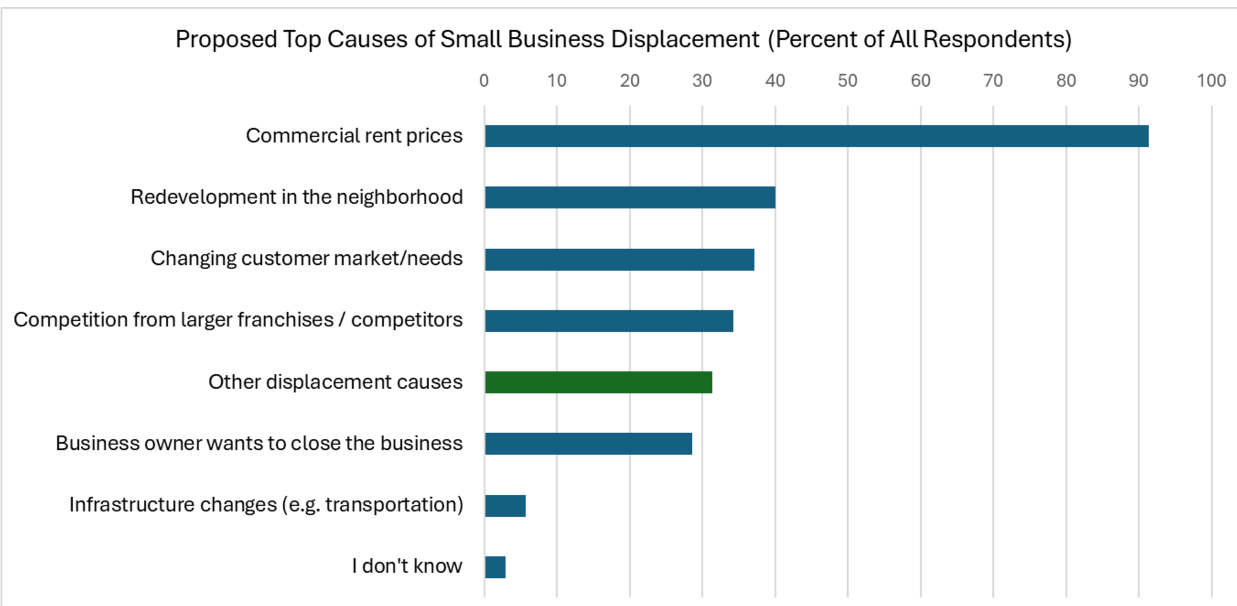
Survey participants were then provided a list of potential actions that business support stakeholders could take to support long-term business stability and reduce vulnerability to displacement. These measures were developed through the initial Project Advisory Committee meeting and additional research. Categorized for convenience, the list includes:

Space-Related Support
Commercial leasing support | Commercial tenant rights advocacy | Relocation assistance | Commercial property acquisition assistance | Small business-friendly zoning | Climate change planning or adaptation | Giving business owners a voice over the pace of development in their neighborhood
Employee and Language Support
Employee ownership or cooperative ownership structures | Employee hiring assistance English language support for business owners and/or employees | Translating materials into languages spoken by business owners/employees
Financial Support
Mid-range financial planning (more than 1 year) | Long-range financial planning (more than 3 years) | Growth projections | Relocation financing | Expansion financing
Technical Assistance

Succession planning | Business insurance support | Business expansion planning | Obtaining institutional contracts | Strategizing around competing businesses | Staying abreast of a changing market and customer needs | Digital systems (e.g. digital marketing, Square Online Payments) | Emergency/disaster planning | Customer delivery services | Marketing for legacy businesses
Other

Out of this list, municipal and other business support organizations named the top cause of small business displacement to be commercial rent prices, when asked to choose up to three causes of displacement (see Table 8). An Advisory Committee member noted that this may be somewhat misleading, as commercial rent prices relate to other response options such as redevelopment in the neighborhood or infrastructure changes, but still shows that the cost of commercial real estate is challenging small businesses in the Inner Core North area. The challenge of commercial rent prices is also reflected in a 2025 Massachusetts Retailers Survey, which found that 76% of small business retailers report that business operating costs such as rent, utilities, taxes, and health insurance have increased faster than sales revenue increases since 2019, thereby limiting profits (UMass Amherst Donahue Institute 2025 Massachusetts Retailers Survey).

Table 8: Proposed Top Causes of Business Displacement



Other Proposed Top Causes of Small Business Displacement (fill-in answers)

- Lack of staff
- Lack of available space
- Rising operational costs

- Disputes with property owners and management
- Lack of business plan/vision, marketing
- General gentrification; customers moving away
- Economic uncertainty
- Systemic procurement barriers
- Lacking social service supports e.g. childcare
- Saturation of product/service

To counteract this displacement, municipalities and other types of business support entities already have many programs and practices in place as shown in Tables 9 and 10. For instance, half of the municipalities in this geography are working on small business-friendly zoning and are providing multilingual materials for businesses. The business support organization (non-municipal) survey showed a particularly wide range of actions that organizations are taking to counteract displacement. Commercial property acquisition assistance, expansion financing, obtaining institutional contracts, and long-range financial planning (more than three years) all received seven responses, which corresponds to the number of capital providers who took the survey. Actions with lower response rates are not shown in either chart, for brevity.

Table 9: Municipal Actions to Counteract Business Displacement

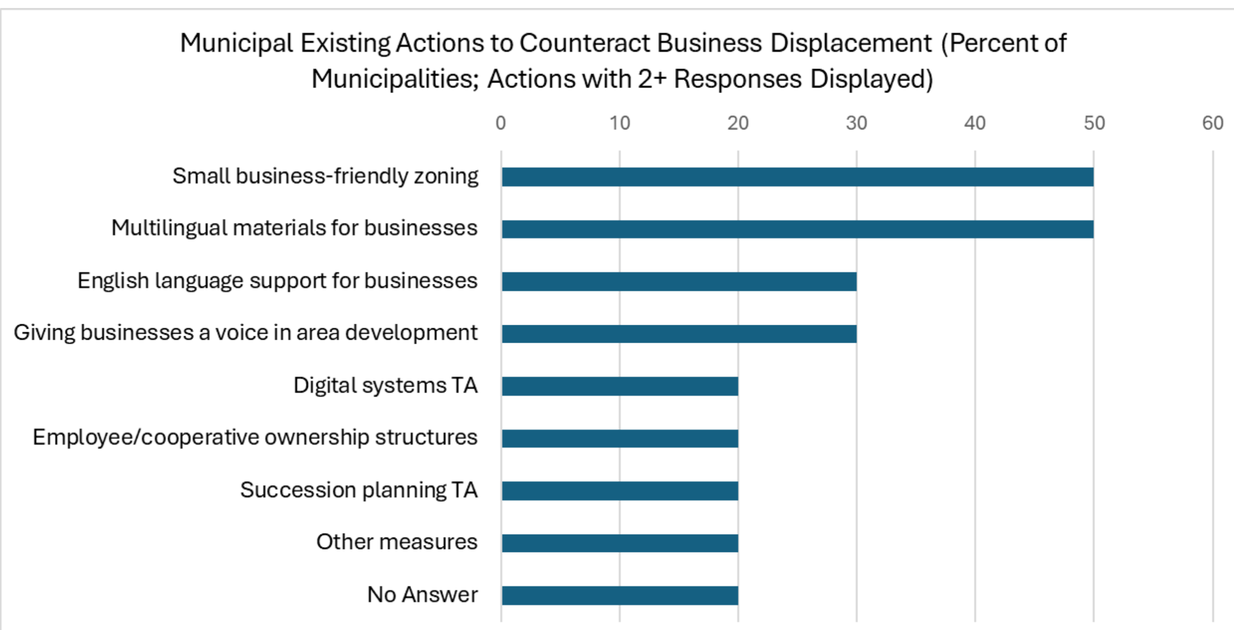


Table 10: Support Organization actions to Counteract Business Displacement

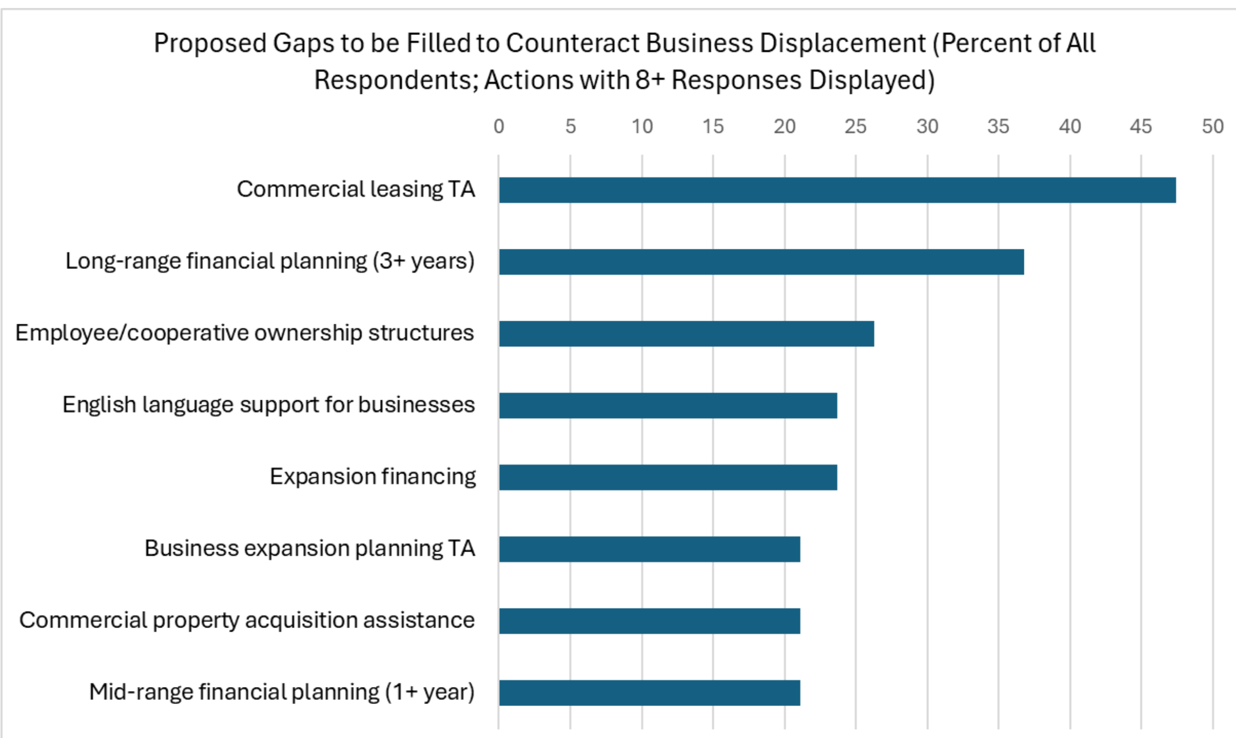
Other Support Organization Existing Actions to Counteract Business Displacement (fill-in answers)

- Cooperative practices such as group purchasing or bidding on large contracts
- Certification TA
- District placemaking
- Advocacy for businesses with local government

Amid this wide array of business support offerings, some business resilience actions are underway by only a few organizations. Recognizing that 17 identified business support organizations in this subregion did not respond to the survey, several measures received five or fewer responses across the municipal and non-municipal surveys. These gaps in existing business support ecosystem actions include commercial tenant rights advocacy, relocation assistance, relocation financing, climate change planning or adaptation, emergency/disaster planning, and customer delivery services. An optional open-response question prompted participants share their own ideas of what resilience planning they think businesses would benefit from that they aren’t currently receiving. Common responses included microgrants and low interest loans, financial management education, statewide commercial tenant rights advocacy, commercial lease negotiation support and leasing education, clean and updated information on available commercial properties, and more one-on-one, hands-on direct support.

Many of these "missing measures" align with responses to the final survey question, "what gaps in small business resilience support need to be filled to counteract displacement and/or closure" of small storefront businesses? Participants could choose up to five measures (see Table 11). Commercial leasing support received the highest ranking; this aligns with the response to the earlier question of top causes of displacement, in which respondents identified commercial rent prices to be a top concern. Respondents identified long-range financial planning (more than 3 years ahead) as the second most important gap to fill to counteract displacement. Commercial tenant rights advocacy received only 10% support, even though it can be considered a different approach to commercial leasing support. When viewing responses only from financial providers, succession planning ranked higher and commercial leasing support ranked lower than when looking at all survey responses combined. When looking at responses from organizations that primarily serve businesses owned by people of color, obtaining institutional contracts ranked higher than when looking at all survey responses combined.

Table 11: Proposed Gaps to Fill to Counteract Business Displacement



Small Business Stabilization Themes

The following themes provide an analysis of the feedback offered by over 40 business support stakeholders in the survey, focus groups, and Advisory Committee meetings regarding the potential actions and considerations of helping small storefront businesses stay in place for the long term. Advisory Committee and focus group participants voiced gratitude for the opportunity to speak with each other about business stability through this Plan, recognizing the ongoing need for collaboration and knowledge-sharing, particularly between municipal and non-municipal business support entities.

Technical Assistance

Technical assistance opportunities voiced by business support providers to uplift business resilience span across two types. The first is advisory or consultative review and education to help a business owner understand processes like how to write a business plan or how to use the QuickBooks accounting platform. The second is direct technical support to advance an individual business's revenue or stability, such as the business support provider filing a permit on behalf of the business, responding to an RFP, or sourcing an accountant for the business. Both types of technical assistance are important not only for new businesses, but for existing business owners who want to increase revenue, expand product lines, relocate, or otherwise grow their business, as per the focus group feedback. All types of business support stakeholders voiced that there are great existing support services for things like creating a business plan, marketing strategies, and digital systems, which should all continue to be available to existing businesses.

Succession planning was named a vital technical assistance function to grow wealth for a business owner's family, and to have consistent thriving business districts for residents, neighborhoods, and communities. Business owners often assume they will give the business to a family member or sell a business to a ready buyer, but there are many options when an owner wants to discontinue their ownership. This long-term planning is important to conduct as soon as possible, as it will help a business succeed over time. The Northeast Transition Initiative, a regional leader in small business succession planning, finds that 200,000 small businesses in New England and New York state intend to retire over the next few years, and only 1 in 17 have an exit strategy documented (Northeast Transition Initiative). Furthermore, "only 1 in 5 commercial business listings find a buyer and fewer than 1 in 5 family transitions succeed," showing an imminent need for small business succession strategies (Northeast Transition Initiative).

Cooperative ownership as an exit strategy is popularizing in New England, and many business support stakeholders voiced interest in it. The Cooperative Fund of the Northeast is a community development loan fund that supports worker owned businesses in New England, including coaching for aspiring or existing co-ops. According to the Cooperative Fund of the Northeast, "advancing community based, cooperative, and democratically owned or managed enterprises" can support economic, social, and racial justice (Cooperative Fund of the Northeast). While transitioning small businesses to cooperative ownership takes hands-on and individualized technical support, it has the potential to help small businesses stay rooted in communities long-term. Transferring the business to a worker cooperative should be an option for owners who are seeking to sell or transfer their business, and this option should be integrated into succession planning technical assistance services.

Over half of municipalities in the project geography have direct and/or indirect **partnerships with technical assistance providers,** and all types of business support stakeholders encouraged this type of partnership for municipalities who do not have these relationships. For example, EDIC Lynn has had formal partnerships with Entrepreneurship for All and the North Shore Latino Business Association, among others, to conduct technical assistance for Lynn businesses (EDIC Lynn). To form a cohesive business support ecosystem, municipal staff who interface with small businesses – including economic development staff, licensing departments, and others – can familiarize themselves with business support organizations and conduct referrals whenever a business owner seems to need support. Municipalities can recommend third party organizations to provide advice or support. Municipalities can also speak with interested property owners about the business support providers available to potential tenants so that property owners can also provide referrals and rent space to successful businesses.

However, the business support ecosystem lacks enough technical assistance to help businesses **navigate government systems** that would help businesses grow and thereby be more resilient. For example, small businesses often need help navigating institutional procurement systems and responding to RFPs. Institutional procurement is a great way to grow a business and diversify revenue streams, which in turn gives a business contingency plans in the event of economic shocks, but municipal procurement can be hard to access due to large contracts and a time-intensive application process. Another complex municipal process voiced by support providers is that small businesses struggle to navigate the liquor license process, recognizing that liquor licenses significantly boost a food business's revenue and diversity of products. Technical assistance providers are not as well versed as they could be in helping businesses navigate this process; while the process does not require an attorney, some technical providers refer businesses to attorneys, and only a few specialized attorneys know how to navigate the process well.

Finally, **technical assistance for employee hiring** is needed for small businesses, especially for businesses owned by people of color. It is difficult to grow the staff of a small business beyond family members, and it is important to hire the right people to make a business thrive and grow. Participants of the business owner focus group emphasized challenges keeping employees over time, and they would appreciate help finding consistent employees. Collective job boards for local businesses, such as through a Chamber of Commerce, may help. Technical assistance providers voiced a need for businesses to have someone with an MBA or equivalent experience to run the business side of a financially successful and resilient business.

Language and Culturally Relevant Business Support

In order to reach the businesses that could benefit most, this **outreach must be done in partnership** with an organization or person who is trusted and known in the community, and who "speaks the language" – literally and figuratively – of business owners. A municipality can hire a long-time resident as a business liaison, or a trusted community-based organization can partner with cities and other business district organizations to conduct outreach in the languages and cultural competencies that business prefer. Otherwise, businesses are less likely to take advice (no matter how sound is is), or they may not know whether that advice could really help their business. Business support providers, including municipal staff, often hear that businesses don't know where to go for help that matches their language and cultural context. The need for trusted small business outreach is especially important in the current political environment with low trust in government and fear prevalent in new immigrant communities.

Support providers noted a need for **financial education among new immigrant entrepreneurs** to enable them to show robust financial projections to banks, thereby building credit and developing opportunities for growth and resilience. Financial capability is relevant for all businesses, and in-language financial education is critical for the region's many immigrant-owned businesses. Projections and credit are both needed for a business to survive long-term, whether to withstand economic downturns that decrease a business's customer base, or a when a business must relocate due to development or rising rents, or to replace equipment in the region's old building stock; technical assistance for these business resilience functions must be provided in the appropriate language. Focus group participants mentioned a need for succession planning assistance and financial education in Spanish for Latine business owners, given the large number of Latine-owned businesses in the area and difficulty engaging them. A technical assistance leader stated during a focus group, “a Spanish-speaking [Certified Public Accountant] is rare.” Municipal capacity for language support in commonly spoken languages in the jurisdiction is helpful for residents and for business owners (MAPC Language Access Guide). All types of business support entities can partner with English for New Bostonians, which teaches English to entrepreneurs in the context and words of business ownership, such as financing, licensing, marketing, and management. These language-based courses are opportunities for owners to learn how to make a business more economically resilient, and to hear about other business support opportunities (English for New Bostonians).

Capital Access

A focus group participant stated, “the economics of having a small business today are brutal.” This common sentiment refers to expensive real estate, competition from online retail, complicated supply chains, and other high costs in the current economic context of the SBRP geography. A restaurant industry technical assistance provider estimated that it takes three to four years for a restaurant to make money back from the initial investment. Another technical assistance provider stated that for middle stage companies, capital challenges are cash flow, microlending, business lines of credit, and general access to capital (in contrast, earlier stage companies need seed money, a good business plan, and language support).

In addition to long-range business planning, including succession planning and growth projections, the business support ecosystem can contribute to financial sustainability for existing small businesses by providing **risk management technical assistance**. Businesses benefit from education on insurance and how to protect themselves as business owners. This includes considerations like the financial impact of not reporting some or all payments in cash, since banks need tax return information to provide loans. A financial lender stated in a focus group that “the numbers speak for themselves” if a business wants a loan, referring to revenue, expenses, and growth projections. Risk management support will set businesses up for long-term financial health.

Small businesses need loans to grow or update their businesses, and loans are hard to acquire when a business has a low or no credit score, or the owner lacks collateral. A **loan loss reserve** is needed to incentivize financial institutions to take on riskier loans, which could be through a statewide credit enhancement fund as recommended by Boston Indicators in the Color of the Capital Gap report (Boston Indicators and the Boston Foundation Color of the Capital Gap 2021). Other financial institutions have established systems to take on riskier loans, such as Ascendus or other CDFIs (Ascendus). Municipal representatives and technical assistance providers who participated in focus groups voiced a desire to point businesses to a capital risk pool to protect loans, and felt there weren't sufficient resources for this given the changing economic context. One technical assistance provider tried setting up a small fund in partnership with other business support organizations and local government to provide seed money for businesses who needed funds to relocate to a new property. This was not utilized by the businesses they worked with, but the strategy of localized and collective support may be effective in other contexts.

Finally, Advisory Committee members and focus group participants voiced a need for **microloans and microgrants**. This need applies not only to new businesses, but existing businesses who want to finance things like expansions and relocations, or when a routine inspection reveals a broken sprinkler system. Traditional banks typically do not offer small-dollar microloans given the expense of documenting a loan and the risk associated with offering them, especially when an attorney must be hired to seek out collateral from businesses who don't pay. During the height of the COVID-19 pandemic, several municipalities provided microgrants through COVID relief funds and are struggling to continue programs as COVID relief funds expire. The MassDevelopment Equity Investment Program remains open in Fiscal Year 2026; a focus group participant stated that it allowed EDIC Lynn to provide direct grants to businesses, saying, "it made a huge difference – those businesses were able to stay open and it's such a public benefit to have them stay open" (MassDevelopment Transformative Development Initiative). In Revere, a revolving loan fund through the Community Development Block Grant (CDBG) program has provided a sustainable funding stream for loans of $10,000-$75,000 to support rent, utility costs, and other expenses for Revere businesses (Revere Small Business Loan Program).

Commercial Real Estate

The condition, availability, and affordability of commercial property shapes the experience and success of small storefront businesses. Business support stakeholders spoke about structural space-related challenges such as rising operational costs and property owner dynamics. While the topic of commercial vacancy was brought up several times as an issue that affects neighborhoods, one technical assistance provider stated, "vacancy is a symptom and not a problem" of how difficult it is to run a business in the current real estate market.

Businesses will continue to be subject to rising rents as long as they don't own their properties. Programs to support **commercial acquisition** can help small business owners purchase properties and build wealth. Programs could include lease negotiation initiatives to add Right of First Refusal to commercial leases, capital support to purchase the property, or technical assistance to apply for the Small Business Administration 504 program that helps existing businesses purchase real estate with low downpayment, as long as the business has proven financial success metrics and will lead to business growth or job creation. While Right of First Refusal may support commercial acquisition, it also may lead to higher rent during a business tenancy. Also, businesses located in redeveloping properties would have to not only purchase the value of the first floor, but the value of the non-business space, if there is not an option for commercial condos in the new development. This adds additional challenges to commercial acquisition in the project geography. Some municipalities of Inner Core North may be able to encourage commercial acquisition in the near term to get ahead of potential incoming larger redevelopment projects that will raise costs.

Small business support providers also emphasized the influence of commercial leases over a business owner's experience. There is a need for **commercial lease negotiation support and education**. Even business owners in existing storefronts can benefit from education on leasing terms and tenant-friendly options they can leverage if they have to relocate or want to expand. Several resources exist through Lawyers for Civil Rights such as a model small business lease (Lawyers for Civil Rights Model Lease) and free legal assistance (Lawyers for Civil Rights Bizgrow). However, additional attention is needed to ensure more equitable commercial lease terms in the Inner Core North subregion, such as live lease negotiation with landlords or building understanding among business owners of the importance of lease negotiation.

Several opportunities exist for municipalities to set the conditions for small business success. Municipalities can **establish partnerships for displaced businesses to find new space**, such as a network of geographically proximate organizations who are familiar with commercial vacancies and can help relocate a business near its original location. Municipalities can also **create set-asides for local businesses** in new large developments; for example, Suffolk Downs includes a 10% set-aside for local businesses, with flexible lease terms. Cities can provide **property walkthrough services prior to when a business signs a lease**, so that the business owner has full knowledge of a facility and is not caught off guard with expenses such as sprinkler system replacement; this service is provided in Fitchburg, Massachusetts.

Business support stakeholders also noted the high costs of build-out when a business enters a space. Municipal programs through zoning regulation or tax control may help alleviate costs for small businesses. For new developments, municipalities may consider **encouraging developers to help rental tenants finance the build-out of the space**, alongside local business requirements. Municipalities can also create requirements that developers lease a percentage of the ground floor of a development of a certain size to local small businesses at affordable rates; while this is more complex to establish and requires a definition of "affordable" commercial space, this tactic has been implemented through a zoning amendment in Boston's South End neighborhood (Boston Planning and Development Agency South End Zoning Amendment 2021). Another option is developing **shared facilities and cooperatively owned workspaces** in which small scale businesses can expand. Shared use spaces were frequently mentioned by business support providers as a strategy to grow successful business ventures; examples of local shared use spaces include a GreenRoots shared kitchen in Chelsea and Commonwealth Kitchen in nearby Dorchester. These types of spaces make it easier for a business owner to innovate in a stable environment and build a thriving business that is popular in the community. While shared use spaces may be more relevant for new entrepreneurs than established storefront business ventures, this kind of facility could house long established home-based or mobile businesses ready for expanded, full year, or full day business operations. For older buildings where improvements are often more expensive due to ADA accessibility requirements, municipalities can consider **ADA improvement grants** structured similarly to facade improvement grants to allow businesses to move into the property with lower upfront costs. This may also help fill vacancies in commercial districts.

Restrictions on chain businesses – sometimes referred to as franchises or formula businesses – were considered by focus groups participants as a potential strategy to catalyze property availability for local small businesses. For example, Central Square in Cambridge restricts businesses with 10+ stores statewide or 20+ stores nationwide from opening in the Square without a special permit (Small Business Anti-Displacement Network Toolkit). This idea was ultimately considered by focus group participants as less effective in other areas of the Inner Core North subregion. Franchise restrictions may not help districts that already experience vacancies, and in areas struggling with low foot traffic, franchises help to draw customers and potentially pull other businesses to the district. Franchisees are also small business owners, meeting the goal of local family wealth building. However, franchise restrictions may still be considered in areas with high foot traffic like Central Square.

Finally, study participants voiced support for **district management strategies** to promote neighborhood vitality in an atmosphere that attracts customers and helps businesses succeed. Participants mentioned business improvement districts to draw customers to small businesses or Transformative Development Initiative (TDI) fellows through MassDevelopment who can provide hands-on capacity to steward a district and support and advocate for businesses within it.

Collective Support or Advocacy

The business support ecosystem is strongest as a collective. Advisory Committee members and focus group participants voiced appreciation for the opportunity provided by the meetings to speak with different types of business support entities, including public sector actors, about small business resilience. Statewide, various convenings of business support entities are provided through organizations like MACDC, BECMA, the Coalition for an Equitable Economy, and more. The Worcester Business Resource Alliance convenes business support stakeholders to focus on the Worcester region, and South Shore region stakeholders are convened by New Bedford Source Link. There is opportunity for regular **convenings of the business support ecosystem in the Inner Core North subregion** to include the entities that the Small Business Resilience Plan brought together.

Participants suggested **collective advocacy for commercial tenant rights** due to the challenges of lease negotiation, especially given the power imbalance often experienced by entrepreneurs of color and entrepreneurs who speak languages other than English. As long as commercial tenant rights in Massachusetts continue to be defined by the terms of each unique lease, there will continue to be a need for lease negotiation support. Suggestions include a framework to opt out of a commercial lease in cases where zoning or other municipal regulations bar a business's ability to operate, basic sanitary conditions, protection against discrimination, right to legal counsel, and other ways to make the conditions of commercial tenancy more tenant-friendly.

Recommendations

The business support ecosystem has many opportunities when it comes to supporting small business resilience. Options span between structural, proactive practices that can create more stable conditions for business resilience and reactive practices to help businesses keep up with market pressures and succeed in our neighborhoods. The recommendations prioritize areas identified as ecosystem gaps, recognizing that existing organizations are conducting critical work to advocate for or implement many of them.

Recommendations focus on the project geography of ten "Inner Core North" cities and towns north of Boston including Chelsea, Everett, Revere, Cambridge, Somerville, Medford, Malden, Melrose, Saugus, and Lynn. The recommendations pertain to the target sectors of Retail, Restaurant/Food Services, Hospitality, Entertainment, and Recreation. They have been categorized as explained through the criteria below into short-term recommendations versus recommendations needing further exploration, capacity, or stakeholder engagement. The discussion and charts that follow summarize the screening process, considerations, and how strategies were selected as recommendations.

To ensure that each strategy proposed in the SBRP is actionable, impactful, and aligned with small business support organization priorities, we apply a structured evaluation process using five criteria. These criteria were used to categorize the recommended strategies into primary recommendations and strategies for future implementation or research: primary strategies met all of the criteria while secondary strategies for future implementation or research met only some of the criteria.

Table 12: Recommendation Criteria

Criteria	***Description***	***Items Considered***
Applicability to Existing Small Businesses	The strategy directly targets business resilience in the face of economic challenges	Extent to which the strategy advances longevity, growth, or wealth building of small storefront businesses in the Inner Core North geography
Emphasis by Plan Participants	The strategy was prioritized by Plan participants	Extent to which the strategy was ranked highly in the survey and discussed by the Advisory Committee or support organization focus groups, and the relevancy of which was agreed upon by business owners in the business focus group.
Achievability by Business	The strategy can reasonably be addressed	Extent to which ecosystem actors – whether municipal departments,

Support Ecosystem Actors	by business support ecosystem actors, either individually or collectively.	technical assistance providers, financial institutions, or other business support organizations – have capacity and resources to act on the strategy in a scalable manner, either on their own or in partnership between multiple ecosystem actors.
Structural Impact	The strategy focuses on structural or proactive actions to support resilience of many businesses over time.	Extent to which the strategy proactively targets systems, with the potential for scalable impact. While mitigating "downstream" effects of the market or economic changes on the basis of individual businesses is needed (reactive support), we focus the recommendations on structural strategies that proactively mitigate economic challenges.
Specificity	The strategy defines clear actions to support small business resilience.	Extent to which business support ecosystem actors would need to conduct additional research to understand the strategy before preparing to implement it.

The following eight strategies compose the recommended actions for business support actors to promote small business resilience in the Inner Core North subregion. Not any one strategy will build business resilience on its own, and the strategies cannot be executed by actors working separately. Small business resilience will be built through partnerships across the business support ecosystem as actors work collectively on technical assistance, language access, financial support, land use regulations, and other methods of small business engagement and support.

Commercial Lease Support

Commercial leasing can be daunting for small business owners. Commercial leases often start from a landlord's existing lease template and use complex legal and real estate terminology that is unfamiliar to entrepreneurs, especially those who speak languages other than English or who don't have a college degree. Lease negotiation is much easier when an attorney or someone with experience can review a lease, workshop it with a business owner, and conduct negotiation with a landlord. This not only clarifies and improves a lease's terms and conditions for the business owner, but the presence of an attorney can balance the power dynamic with a landlord and yield mutually beneficial results. However, many small business owners do not have the financial means to hire someone for these services. In the business support organization survey, commercial lease negotiation support was the highest ranked gap that needs to be filled to counteract small business displacement. Business focus group participants agreed education would set up new business owners for success, even if lease negotiation itself isn't conducted by an attorney.

1. **Strategy 1: Provide lease negotiation educational materials and workshops**, especially for immigrant entrepreneurs, to help them prepare for lease negotiation. This strategy supports a new business's ability to stay in place long term by empowering and equipping new entrepreneurs to advocate for more favorable lease conditions and a good working relationship with their landlord, and it similarly supports existing business owners who need to relocate their business due to redevelopment, rising rent costs, or other reasons. Educational materials and workshops could be provided by technical assistance providers, municipal departments, or commercial real estate brokers; a challenge with lease negotiation is providing support before an entrepreneur signs a lease, so trusted partnerships are critical to implementation.
2. **Strategy 2: Establish channels for low- to no-cost experts to help businesses with lease negotiation**. Existing lease review and support services are provided by entities such as Lawyers for Civil Rights and local higher ed law clinics, and these services could be augmented by on-the-ground community-based business support organizations, and/or supplemented with real-time lease negotiation services. To implement this, nonprofit business support organizations can set up attorneys for lease negotiation services as tax-deductible charitable donations, which may incentivize interested attorneys. A small fee could be paid by business owners prior to receiving legal services to ensure services are used. Alternatively, multiple business support organizations could pursue collective cost-sharing of an attorney for small business legal support in the Inner Core North subregion, whether focused on commercial leasing or any kind of legal services for small businesses. A successful structure could result in more stable leases in the geography or sector of the host organization's target businesses, thereby keeping businesses in place over time. Aside from attorneys, commercial real estate brokers familiar with the locality, or other experts who have experience negotiating commercial leases, could act as partners to business support entities.
3. **Strategy 3: Establish pre-lease property walkthrough services** for aspiring commercial tenants. This proactive system by a municipality shifts the burden from the business tenant onto the property owner to ensure a commercial space is in good condition. This process has been implemented in the City of Fitchburg, Massachusetts: aspiring tenants file a "Form of Intent" with the building

department – this is for all development in the City, but when related to new businesses it alerts the economic development director – requesting help with a walkthrough of a potential leasable property. This walkthrough with City staff helps the business fully understand the conditions of a property and the potential costs of building it out and opening it to customers. In Fitchburg, this did not cause any capacity constraints on the building inspector, because it front-loaded the work to save resources in the long run; checking out properties upfront decreases or eliminates code compliance problems later (even though the walkthrough is not an official "inspection"). It also gives the City leverage to ensure cooperation from the property owner, which is harder to achieve after a business has signed a lease. Overall, this saves time and money for the municipality, business owners, and property owners. Entrepreneurs in Fitchburg learn about this service through the Chamber of Commerce, through a local CDC that also provides business technical assistance, and through City Hall. Non-municipal business support organizations should encourage entrepreneurs to work with the City or Town prior to signing a lease to ensure a smooth permitting and licensing process, even if the municipality doesn't offer a walkthrough or other help for business owners to check out a property.

Succession Planning Technical Assistance

When a business owner wants to move on from running a business, there are many options to consider. A 2024 MassINC survey of small business leaders in Massachusetts shows that over the next five years, 54% of businesses anticipate an ownership transfer and 40% anticipate retirement, while just 22% of businesses report having a set succession plan (MassINC Business Survey 2024). Succession could mean passing a business to a family member, selling the business to a variety of entities, establishing a cooperative ownership structure, or others. Succession planning is critical to helping business owners and their families build wealth, as well as to retain neighborhood business anchors. Succession planning is especially important now as the "silver tsunami" of older business owners consider retirement. While succession planning technical assistance is a more individualized than structural business resilience approach, it can deeply benefit each participating business.

4. **Strategy 4: Establish succession planning technical assistance** in target sectors, languages, or business districts for existing business owners. The City of Cambridge hosts a popular succession planning program including workshops for any business and one-on-one coaching for eligible businesses (Cambridge succession planning program). This combination of educational support and hands-on coaching

strengthens long-term business resilience in Cambridge. Implementation in other geographis could involve partnerships between municipalities and technical assistance providers who offer succession planning in the appropriate languages. Succession planning includes elements of long-term financial planning such as keeping good financial records, loan-readiness like credit repair, or making good daily financial decisions, so succession planning can be leveraged for business success in these other areas. Long-range financial planning was identified in the survey as a top need for business support, and succession planning was specifically ranked highly as a top need by financial support providers.

5. **Strategy 5: Promote cooperative ownership structures as an exit strategy for small businesses**. Business owners who want to build long-term wealth cannot always rely on selling their business to another entrepreneur or investor upon retirement, so cooperative employee ownership can be considered. Employee ownership is becoming more common in Massachusetts; as of 2024, the number of worker owned cooperatives has tripled over the last decade (Cooperatizing Boston Report for the Solidarity Economy Initiative 2024). To implement this strategy, business support entities can set up cooperative ownership technical assistance programs either alongside other succession planning or as standalone programs. This may require not only multi-business educational workshops, but direct, hands-on assistance with interested businesses to establish the business, financial, and legal structures.

Procurement Navigation Support

Requests for Proposals (RFPs) solicited by government and other institutions are complex and time consuming in ways that restrict the ability of small businesses across sectors to respond, according to business support providers who participated in the Small Business Resilience Plan. Institutional spending can help a small business thrive by generating revenue – business growth being a form of business resilience – and diversifying a small business's funding streams, which helps the business withstand economic shocks. The UMass Donahue Institute's "Supporting Diverse Small Business Owners in Boston" report shows that existing small businesses owned by people of color in Boston want more opportunities for procurement with anchor institutions and need help navigating the procurement system.

6. **Strategy 6: Provide procurement navigation support to businesses**. Business support providers can provide technical assistance for sector-specific procurement support, both in terms of educating business owners on procurement systems, but also providing one-on-one direct assistance to respond to RFPs. For example, the

Massachusetts Clean Energy Center (MassCEC) is establishing a procurement navigation support program, among other programming, for small clean energy sector businesses (MassCEC Climate Critical Underrepresented Business Support). A similar model could be replicated for the Small Business Resilience Plan target sector businesses. Business focus group participants emphasized the need not only for education on *how* to become a vendor for larger institutions, but for direct assistance filling out all the required forms. This direct assistance can include helping businesses attain minority-, women-, or veteran-owned business enterprises (MWVBEs) to attain more contracts through the Commonwealth.

7. **Strategy 7: Help agencies and institutions simplify RFPs**. The need for procurement support (Strategy 6) will remain constant if RFPs continue to be complex and capacity intensive. Business advocacy groups or other actors such as MAPC could work with government agencies, educational institutions, and other large institutions to simplify RFP processes in ways that make it easier for small businesses to respond and to hold long-term, consistent contracts. This structural approach has the potential to benefit all types of businesses long-term. This strategy is separate from but just as important as strategies like group bidding or split purchasing that make procurement more economically accessible for otherwise qualified small businesses. Small business owners in the study voiced an interest in more accessible ways to become institutional vendors. This strategy was also identified through the 2025-2029 Comprehensive Economic Development Strategy of Greater Boston's Economic Development District.

Reducing Upfront Costs of Expansion or Relocation

Financing business relocations or expansions can be difficult and costly in the Inner Core North real estate market. When an existing business needs to move – whether due to redevelopment, rising rents, or other factors out of their control – or when a successful business wants to expand to a larger space, they must factor in the high costs of building out a space where they can relocate. This financial hurdle exists both for moving into a new property with "vanilla box" commercial space, and for older buildings that require costly ADA improvements when a business makes changes to the property. The survey of business support providers shows expansion financing to be a high-priority gap to be filled to help businesses stay in place long term, and relocation financing is being provided by very few entities who participated in the survey.

8. **Strategy 8: Encourage property owners to provide Tenant Improvement Allowance (TIA) and/or to partition ground-floor spaces in new mixed-use developments**, especially for local small businesses. Commercial lease

negotiation support was the highest ranked gap noted in the survey, but negotiating TIA is rare and challenging for small businesses, so this strategy serves as a structural form of district-based relocation support. Tenant Improvement Allowances could partially or fully finance the build-out of new facilities; when coupled with a long lease for the business, this benefits the landlord because the business will stay long-term, and the landlord helps the business with upfront costs. This arrangement may also help developers attract tenants. A municipality can survey businesses and/or property owners on build-out costs and current landlord TIA in the community to determine how and where to target this strategy, as well as a reasonable balance of build-out cost sharing. Furthermore, business support providers note that many ground-floor commercial spaces in mixed-use developments are too large for small, local businesses, both in terms of rent and cost to retrofit the space. Municipalities can work with developers to encourage smaller storefront spaces. This strategy requires active and intentional relationship-building with property owners in a community.

Strategies for Future Implementation or Research

Many additional strategies were noted through engagements with business support entities and by prior research that may help small businesses stay in place and be resilient to economic shocks and pressures. These recommendations meet some but not all of the primary recommendation criteria: applicability to existing small businesses, emphasis by Plan participants, achievability by business support ecosystem actors, structural and proactive impact, and specificity. The strategy areas either need additional capacity or resources to implement, or additional and longer-term research to become implementable and/or scalable, with attention to shifts in the policy landscape, market fluctuations, and business support ecosystem shifts.

1. **Future Strategy 1: Establish a loan loss reserve** to incentivize financial institutions to take on riskier loans. Historically, new business owners without family wealth or credit histories struggle to acquire loans, and the Color of the Capital Gap report recommends a statewide Credit Enhancement Fund to guarantee loans so that lenders are more comfortable lending to businesses who have riskier credit profiles or insufficient collateral (Boston Indicators and the Boston Foundation Color of the Capital Gap 2021). While SBA Guarantees were named by financial institutions as a beneficial resource, business support stakeholders also voiced a need for a local loan loss reserve. This strategy needs

additional ecosystem resources to be realized, and a state public bank could be considered.

2. **Future Strategy 2: Establish a sustainable microgrant or microloan program**. The lack of microgrants and microloans was a commonly voiced concern by study participants, and these programs are hard to come by in the current economic landscape. The University of Massachusetts Donahue Institute finds that there is a need for microloans under $15,000 (UMass Amherst Donahue Institute Supporting Diverse Small Business Owners in Boston 2024). It is increasingly difficult for municipalities to offer business loans given anti-aid restrictions and a challenging federal funding environment. Along with greater resources, further conversations are needed with CDFIs and other nonprofit small business funders to establish a regional program, and additional research is needed to assess municipal opportunities for funding a micro-loan program through creative sources like municipal parking fees.
3. **Future Strategy 3: Collective advocacy for commercial tenant rights** by municipalities and other business support ecosystem entities. Commercial lease negotiation support is a critical need because a business's rights as a commercial tenant in Massachusetts are dependent on what is written in a lease. There are no commercial tenant rights in the same sense as residential tenant rights in Massachusetts, and small businesses tend to be renters who do not own their properties. On one hand, business support ecosystem actors could collectively determine incentives for landlords to participate in more tenant-friendly leases. Alternatively, collective advocacy could be positioned as a "Commercial Tenant Bill of Rights" for state legislation to establish rights such as: right to review lease with counsel, establishing a minimum amount of time for tenants to review lease terms before signing; right to transparency in leases, for more understandable lease terms; right to documentation of complaints or violations; right to fair eviction process; right to honoring a lease upon building sale; right to basic sanitary conditions; protections against tenant harassment; and protections against discrimination based on race, ethnicity, gender, sexual orientation, or others (Kelly O'Laughlin, City of Somerville Economic Development Planner and the Small Business Anti-Displacement Network Toolkit). The concept of a Commercial Tenant Bill of Rights and the suggested rights within are long-term policy levers requiring significant grassroots, institutional, and legislative coalition-building.
4. **Future Strategy 4: Provide commercial acquisition assistance to small businesses**, especially businesses owned by people of color. Property ownership is a recognized channel to build family wealth, but business owners of color are less likely to own the property where they operate and property costs are prohibitively

high (Small Business Anti-Displacement Network Toolkit). Services from technical assistance organizations and financial providers may help small businesses be better positioned to acquire property. This work is capacity-intensive and requires more research to make it scalable. Municipalities can consider integrating small business condos in large site redevelopment projects, or alternatively, to encourage Right of First Refusal in new commercial leases. Financial institutions can consider programs specifically for commercial acquisition.

5. **Future Strategy 5: Establish partnerships for relocation site assistance**. When a business needs to leave an existing storefront, they either search for a new site independently, or ask municipal offices for sitefinding support. Each municipal office has its own system, if any, for tracking commercial vacancies, and they typically don't have knowledge of vacancies beyond the municipal boundaries. The CoStar real estate information platform is a popular asset for site search, but it doesn't include all available or upcoming small commercial spaces for a variety of reasons. The business support ecosystem in the Inner Core North area can establish a regional and up-to-date commercial vacancy tracking and referral system that all interested partners – whether government, business support organizations, Chambers of Commerce, or other entities – can use to help retain businesses regionally. This in-depth data tracking strategy may be time-intensive and costly to maintain. In the shorter term, the business support ecosystem can establish a more informal email list system where business support partners can send out a call for space for specific businesses, and regional partners can respond with what's available in their communities that fits the needs of that business. This may also help fill vacancies in commercial districts. Business support organizations can also make a practice of notifying the appropriate municipality(ies) when a business is looking for space, because municipal staff are most likely to hear about available or upcoming commercial space.
6. **Future Strategy 6: Provide financial education technical assistance to existing immigrant small business owners**, especially in Spanish. Business owners and new immigrant entrepreneurs don't always have the financial capability to grow or maintain a more financially resilient business venture. The region also lacks enough Spanish-speaking CPAs to conduct accounting for Spanish-speaking business owners, according to Spanish-speaking business support providers. While many excellent mid- and long-range financial planning technical assistance exists, it is difficult to connect with existing business owners to help them recognize the benefits of financial assistance and the opportunities they may be missing. Helping these existing businesses will require culturally appropriate outreach from trusted partners in an individualized and capacity-intensive manner. Alternatively, English

language courses for existing immigrant business owners and employees can include financial education. In the survey, 25% of respondents named language support as a critical need for business resilience, and English language courses may double as a channel for financial education.

7. **Future strategy 7: Advance business-friendly land use and development regulations and incentives**. There are examples around the country of localities using zoning or other legal outlets to prevent small business displacement, and these strategies require more research in the Inner Core North region. Example regulations or incentives can include requiring landlords to provide relocation assistance for tenants impacted by a development, local business requirements (often seen in Community Benefit Agreements which are outside of zoning), franchise restrictions, or density bonuses for developers to encourage other cost-sharing opportunities between the tenant and landlord for property-related expenses. Store size caps are also used to promote smaller spaces in new developments, making it easier for small, local businesses to locate there (Small Business Anti-Displacement Network Toolkit). Given the expense of moving into a new location and the difficulty of negotiating for Tenant Improvement Allowances from the landlord, small businesses could also benefit from regulations that require property owners to support fit-out costs, even if it is in exchange for tenant recruitment support from the municipality or other benefits to the property owner.
8. **Future Strategy 8: Establish climate change impact mitigation measures for small businesses**. While study participants rarely mentioned climate impacts in this planning process, other programs in the region have demonstrated a need for climate resilience interventions for small businesses. For example, the City of Everett has created an "Electrify Everett" program in partnership with National Grid to provide rebates for business weatherization projects (Electrify Everett). The statewide Climate Resilience Playbook by MAPC also provides recommendations for supporting small businesses throughout the growing climate challenges (MAPC Climate Resilience Playbook 2025). The business focus group participants described rapidly rising insurance costs due to regional flood concerns. Business climate resilience must be recognized alongside economic resilience in the face of increasing natural disasters and climate emergencies in order for businesses to achieve long-term stability.
9. **Future Strategy 9: Stabilize rent**. Additional research is needed to consider rent affordability strategies. Survey participants named the high cost of the rent as the top cause of business displacement in this region. Rent control is currently illegal in Massachusetts, but there may be opportunities for municipal incentives, property owner engagements, or pathways for local property ownership that could support

lower baseline rent or smaller rent increases across the Inner Core North subregion. Business support entities could consider strategies to build pathways for local property ownership (rather than investor-owned properties) such as Community Land Trusts. A critical question for policy-based rent affordability strategies is to define commercial affordability in an accurate and equitable manner.

Implementation Matrix

The accompanying Implementation Matrix converts the recommended strategies into actions for business support entities, with timeframe and technical assistance or financial resources that may support the strategy. The resources listed are suggestions, and funding or assistance is not guaranteed. The Implementation Matrix should be used by business support entities, either alone or in partnership, to incorporate the strategies into their programming to help small businesses stay, thrive, and grow in Inner Core North communities.

Small Business Resilience Plan Implementation Matrix				
Timeline: Near-term = within 2 years; Mid-term = 2-3 years; Long-term = 4+ years				
Strategy/Action	**Parties Responsible**	**Partners**	**Action Time-line**	**Potential Resources** (TA and/or funding opportunities)
Commercial Leasing				
Strategy 1: Provide lease negotiation educational materials and workshops. Offer lease negotiation education, especially for new immigrant and BIPOC small business owners. Empower and equip entrepreneurs who have to relocate storefronts, renegotiate an existing lease, or move into a storefront for the first time to negotiate more tenant-friendly lease terms.	TA Providers	Legal aid groups and CRE brokers (provide education), community-based orgs and munis (connect with business owners before they sign a lease)	Near-term	Lawyers for Civil Rights (LCR)
Strategy 2: Establish channels for low- to no-cost experts to help businesses with lease negotiation. Identify attorneys or other community leaders who can assist small businesses to actively negotiate commercial leases with their landlords, and establish referrals to help entrepreneurs take advantage of this service.	TA Providers	Legal aid groups, commercial real estate brokers, community-based organization	Near-term	Lawyers for Civil Rights (LCR)

Strategy 3: Establish pre-lease property walkthrough services for aspiring commercial tenants. Establish municipal systems and policies as implemented in the City of Fitchburg, MA, in which aspiring commercial tenants file a "form of intent" - this is for all development in the City, but when related to new businesses it alerts the economic development director - requesting help with a walkthrough of a potential leasable property before signing a lease. This ensures businesses are aware of potential issues or buildout costs of the property before committing to a lease, and the municipality can alert the business of zoning, permitting, or licensing requirements, which saves time and resources for the municipality, business, and property owner.	Municipalities	Municipal Economic Development or Inspectional Services Departments	Mid-term	State and Other Grants (such as OneStop, MAPC TAP, others)
Future Strategy 3: Collective advocacy for commercial tenant rights. Coordinate across all small business support ecosystem actors and policymakers to either identify incentives for landlords to participate in more tenant-friendly small business leases, or to develop a "Commercial Tenant Bill of Rights" for state legislation to establish rights such as: the right to review a commercial lease with legal counsel, with a minimum amount of time for tenants to review leases; right to documentation of complaints or violations; and other rights for small business owners.	Small Business Advocacy Organizations	Developers	Long-term	Existing business support organization forums
Succession Planning				
Strategy 4: Establish succession planning technical assistance. Provide educational succession planning workshops and hands-on 1-1 coaching for small businesses, similar to the City of Cambridge's popular succession planning program. Target businesses with long tenure or cultural/community value, and include long-term financial planning in the programming.	TA Providers	Succession planning organizations (educational content), municipalities (advertising programs, encouraging use)	Near-term	Massachusetts Business Front Door, Northeast Transition Initiative

Strategy 5: Promote cooperative ownership structures as an exit strategy for small businesses. Establish cooperative ownership TA programs, either alone or in conjunction with succession planning programs, with educational workshops and 1-1 coaching. Target businesses with long tenure or cultural/community value, and include long-term financial planning in the programming.	TA Providers	Cooperative ownership organizations (educational content), municipalities (advertising programs, encouraging use)	Mid-term	Massachusetts Center for Employee Ownership (MassCEO), Cooperative Fund of the Northeast, Northeast Transition Initiative
Procurement Navigation				
Strategy 6: Provide procurement navigation support to small businesses. Help small businesses obtain institutional contracts through 1-1 assistance completing vendor applications. Consider sector-specific programs akin to MassCEC's procurement navigation support program for small clean energy sector businesses. Support can include registering the business on COMMBUYS and similar platforms, as well as assisting businesses to become MWVBE certified with the Commonwealth.	TA Providers (help fill out paperwork, create financial projections, etc)	Municipalities (identify contracting opportunities)	Mid-term	SBDCs, CDFIs, Small Business Purchasing Program, continued TA provider support
Strategy 7: Help agencies and institutions simplify RFPs. Collaborate with large purchasing institutions, such as government agencies, healthcare, or education, to simplify RFP processes. Include simplifying initial applications; enable long-term, consistent contracts; and develop strategies like group bidding or split purchasing to make procurement more accessible for otherwise qualified small businesses.	Small Business Advocacy Organizations and TA Providers	Government institutions, educational and healthcare institutions, large purchasing organizations	Mid-term	*Resources not yet defined; City of Boston Inclusive Quote Contract as example*
Space Related Supports				
Strategy 8: Reduce upfront costs of expansion or relocation for small businesses. Among other land use policies (see Future Strategy 7), work with property owners or establish local programs to provide TIA to build out facilities for small businesses moving in, and/or partition ground-floor spaces in new mixed-use developments.	Municipalities	Developers	Long-term	MassDevelopment, MA Vacant Storefronts Program, MA Business Front Door, CDBG small business loans

Future Strategy 4: Provide commercial acquisition assistance to small businesses. Provide technical and financial assistance to small businesses to best position themselves for property acquisition and ownership. Additionally, research and develop opportunities to make property acquisition easier for small businesses, such as integrating small business condos into large site redevelopment projects, creating property acquisition programs, or helping businesses integrate Right of First Refusal into new commercial leases.	Municipalities, TA Providers	Financial Institutions	Long-term	Local bank and small business loan programs, Community Benefits Agreements Proceeds
Future Strategy 5: Establish partnerships for relocation site assistance. Coordinate across regional municipalities, community-based organizations, and business support organizations to identify sites and refer small businesses to suitable available properties when a business has to relocate and/or to fill commercial vacancies. In the shorter term, development disclosures could be implemented, while regional coordination processes would need a longer timeline.	Municipalities	TA Providers, community-based organizations, business associations	Mid-term	MassDevelopment Site Readiness Program, continued municipal and TA provider support
Future Strategy 7: Advance business-friendly land use and development regulations and incentives. Research and develop municipal land use strategies and other policies that proactively enable businesses to stay and thrive long-term, such as store size caps in new developments or development disclosures.	Municipalities	TA Providers, MAPC	Mid-term	State and Other Grants (such as OneStop, MAPC TAP, others)
Future Strategy 8: Establish climate change impact mitigation measures for small businesses. Establish partnerships or programs that help small businesses stay resilient to climate change impacts, such as rebates for weatherization projects or district-wide cool roof initiatives that lower utility costs for small businesses.	Municipalities	Utility companies, State programs	Mid-term	MassSave for Businesses, MassCEC, MassDevelopment

Future Strategy 9: Stabilize rent. Research rent affordability strategies to mitigate increasing rent prices, such as through incentives or building pathways for local property ownership (rather than national/overseas investor). Some strategies may require defining commercial affordability.	State	All small business support ecosystem actors and policymakers	Long-term	Community Land Trusts
Financial Assistance				
Future Strategy 1: Establish a loan loss reserve. Incentivize financial institutions to take on "riskier" loans to small businesses through a statewide loan loss reserve, as recommended in the Color of the Capital Gap report by Boston Indicators and the Boston Foundation. Potential to consider a state public bank to fill this role.	State	Financial Institutions	Long-term	*Resources not yet defined, CDBG small business loans*
Future Strategy 2: Establish a sustainable microgrant or microloan program. Coordinate regional conversations and research opportunities for CDFIs, other financial institutions, or municipalities to offer microgrants or microloans to small businesses. Consider creative sources such as parking fees or a state public bank.	Financial Institutions	Municipalities	Long-term	*Resources not yet defined, CDBG small business loans*
Future Strategy 6: Provide financial education TA to existing immigrant small business owners, especially in Spanish. Build relationships with business owners to help them recognize the benefits of financial assistance and recruit Spanish-speaking CPAs. In addition or separately, include business financial education in English-language courses for business owners/employees.	TA Providers	Financial Institutions	Near-term	Massachusetts Business Front Door, SBDCs, CDBG small business loans, continued TA provider support

Pilot Project – Commercial Leasing Education

The Massachusetts Gaming Commission Community Mitigation Fund award for this initiative included a small portion of funds for a Pilot Project to implement an outcome of the study. Out of the eight primary strategies that resulted from this Plan, the Small Business Resilience Plan Advisory Committee members selected Strategy 1: Lease Negotiation Education as the Pilot Project strategy due to its structural impacts and that it can be implemented in the short term.

MAPC partnered with Lawyers for Civil Rights (LCR) to facilitate three commercial lease negotiation educational sessions and provide resources for small business owners and aspiring entrepreneurs. MAPC and LCR collaborated with the Chelsea Chamber of Commerce and La Colaborativa who conducted outreach to entrepreneurs in and around the City of Chelsea, targeted toward a) businesses currently lacking a storefront who want to move into a storefront, including home-based and mobile vendors; b) businesses who anticipate moving storefronts due to cost increases or development in the area; c) businesses not satisfied with their current lease or space; and d) any other small business community members who want to learn about commercial lease negotiation. In total, three lease negotiation workshops were held in 2026 in both English and Spanish, with follow-up support resources.

An additional workshop was held virtually as a “Train the Trainer: Commercial Lease Negotiation” session. This session targeted small business support providers of all types who may be in a position to help a business owner in immediate need of commercial lease negotiation support; small businesses often do not have time and/or funds to work with an attorney on their lease, but other business support providers may be able to help negotiate tenant-friendly terms. This virtual session was hosted by LCR and MAPC in spring of 2026.

Appendices

Appendix A. Advisory Committee Members

- Alberto Calvo, Hispanic American Institute (with support from Nader Acevedo)
- Sergio Espinoza, Manka Food Services Consulting
- Betty Francisco, Boston Impact Initiative
- Lauren Grymek, City of Melrose
- Jennifer Hassell, Chelsea Chamber of Commerce
- Matt Lattanzi, City of Everett
- Michelle Miller, Center for Women and Enterprise
- Kelly O'Laughlin, City of Somerville
- Tom Skwierawski, City of Revere

Appendix B. MAPC Project Team

Principal Author:

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Supported By:

- Raul Gonzalez, Principal Economic Development Planner
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- John Cruz, Senior Housing and Land Use Planner
- Josh Fiala, Land Use Director
- Andrea Harris-Long, Deputy Director

Appendix C. Business Support Ecosystem Inventory

	Organization	**Primary Business Support Role**
1	Amplify Latinx	Advocacy Organization
2	Ascendus	Capital Provider
3	Black Economic Council of Massachusetts (BECMA)	Advocacy Organization
4	BHCC Enterprise Center for Entrepreneurship and Training	TA Provider
5	Boston Impact Initiative	Capital Provider
6	Cambridge Chamber of Commerce	Chamber/Business Association
7	Center for Women and Enterprise	TA Provider

8	Chelsea Chamber of Commerce	Chamber/Business Association
9	City of Cambridge	Municipality
10	City of Chelsea	Municipality
11	City of Everett	Municipality
12	City of Lynn	Municipality
13	City of Malden	Municipality
14	City of Medford	Municipality
15	City of Melrose	Municipality
16	City of Revere	Municipality
17	City of Somerville	Municipality
18	Cooperative Fund of the Northeast	Capital & TA Provider
19	East Cambridge Savings Bank	Capital Provider
20	East Somerville Main Streets	TA Provider
21	EDIC of Lynn	Other
22	English for New Bostonians	TA Provider
23	Entrepreneurship for All/E Para Todos	TA Provider
24	Everett Chamber of Commerce	Chamber/Business Association
25	Everett Co-Operative Bank	Capital Provider
26	Greater Lynn Chamber of Commerce	Chamber/Business Association
27	Greater New England Minority Supplier Development Council	TA Provider
28	Hispanic American Institute	Advocacy Organization
29	Interise	TA Provider
30	La Colaborativa	TA Provider
31	Latino Support Network	Other
32	Lawyers for Civil Rights	Advocacy Organization
33	LISC Massachusetts	TA Provider
34	Local Enterprise Assistance Fund (LEAF)	Capital Provider
35	Massachusetts LGBT Chamber of Commerce	Chamber/Business Association
36	MACDC Community Business Network	Advocacy Organization
37	Malden Chamber of Commerce	Chamber/Business Association
38	MANKA Food Services Consulting	TA Provider
39	Mass Growth Capital Corporation (MGCC)	Capital Provider
40	MassBay Credit Union	Capital Provider
41	Massachusetts Clean Energy Center (MassCEC)	Capital & TA Provider
42	MassDevelopment	Capital Provider
43	MassHire Metro North	Other
44	Melrose Chamber of Commerce	Chamber/Business Association
45	Metro Credit Union	Capital Provider
46	Nectar Community Investments	Capital & TA Provider
47	North Cambridge Co-operative Bank	Capital Provider
48	North Shore CDC	TA Provider

49	North Shore Latino Business Association	Chamber/Business Association
50	Revere Chamber of Commerce	Chamber/Business Association
51	SCORE Northeast Massachusetts	TA Provider
52	Somerville Arts Council	Other
53	Somerville Chamber of Commerce	Chamber/Business Association
54	Somerville Community Corporation	Other
55	Town of Saugus	Municipality
56	Union Square Main Streets	TA Provider
57	Women Encouraging Empowerment	Other

Appendix D. Business Support Ecosystem Survey Questions

The survey was administered on Qualtrics and sent to participants over email during the winter-spring season of 2025. It yielded 35 responses from 51 business support ecosystem stakeholders contacted in the Inner Core North subregion, including all ten municipal economic development departments. Survey questions:

Introductory Questions

1. Name
2. Email Address
3. Organization or Municipality Name
4. Organization Type (select one)
    a. Business support organization / non-municipal, including technical assistance provider, capital provider, credit union, business association, chamber of commerce, business advocacy organization, other nonprofit organization or agency
    b. Municipality

*From here, the survey branches into two: one for **business support organizations (non-municipal)**, and one for **municipal staff**.*

Business Support Organization Survey (Non-municipal)

Existing Services and Businesses Served

5. What is your organization type? Select all that apply:
    a. Small Business Technical Assistance Provider
    b. Small Business Capital Provider, including Credit Union
    c. Business Association or Chamber of Commerce
    d. Small Business Advocacy Organization

    e. Other: ___
6. Which of the target business sectors of this Plan does your organization support? Select all that apply:
    a. Retail
    b. Food Services, including Restaurant
    c. Hospitality
    d. Entertainment
    e. Recreation
    f. Not applicable
7. How many businesses does your organization work with per month, on average? Select one:
    a. 1-5 businesses monthly
    b. 6-10 businesses monthly
    c. More than 10 businesses monthly
    d. I don't know / not applicable
8. Do you have targeted programs or services for businesses that have been in business for 5 years or longer (legacy businesses)?
    a. Yes
    b. No
9. What percentage of businesses you support are BIPOC-owned? Select one:
    a. 0%
    b. 1-25%
    c. 26-50%
    d. More than 50%
    e. I don't know / not applicable
10. What is the typical size, by employment, of the businesses you frequently serve? Select one:
    a. Zero full time employees (e.g. startup)
    b. 1-5 employees
    c. 6-10 employees
    d. More than 10 employees
    e. I don't know / not applicable
11. Do you have a formal partnership with any municipalities to support small businesses?
    a. Yes
    b. No
    c. I don't know/not applicable

12. Do you have a formal partnership with any other community-based organization(s), such as technical assistance or capital providers, to support small businesses?
    a. Yes, with these organizations: ___
    b. No
    c. I don't know
13. Apart from your organization, which organizations do businesses most frequently mention working with for business support? Fill in one or two organizations as appropriate:
    a. Organization 1: ____
    b. Organization 2: ____
    c. I don't know

Displacement and Resilience

14. What do you think are the top three causes of small business displacement and/or closure in the Plan geography (10 communities north of Boston) for Retail, Food Services, Hospitality, Entertainment, and Recreation sectors overall? Select up to three:
    a. Commercial rent prices
    b. Competition from larger franchises and other competitors
    c. Redevelopment in the neighborhood
    d. Changing customer market/needs
    e. Climate change
    f. Infrastructure changes (e.g. transportation)
    g. Business owner wants to close the business
    h. I don't know
    i. Other displacement causes: ____
15. Does your organization support businesses with any of the following resilience measures for Retail, Food Services, Hospitality, Entertainment, and Recreation sectors? Select all measures that you are currently taking to keep existing businesses in place long-term (select all that apply; options are sorted into categories for your convenience):

    Space-Related Support

    a. Commercial leasing support
    b. Commercial tenant rights advocacy
    c. Relocation assistance
    d. Commercial property acquisition assistance
    e. Small business-friendly zoning

f. Climate change planning or adaptation
g. Giving business owners a voice over the pace of development in their neighborhood

Employee and Language Support

h. Employee ownership or cooperative ownership structures
i. Employee hiring assistance
j. English language support for business owners and/or employees
k. Translating materials into languages spoken by business owners/employees

Financial Support

l. Mid-range financial planning (more than 1 year)
m. Long-range financial planning (more than 3 years)
n. Growth projections
o. Relocation financing
p. Expansion financing

Technical Assistance

q. Succession planning
r. Business insurance support
s. Business expansion planning
t. Obtaining institutional contracts
u. Strategizing around competing businesses
v. Staying abreast of a changing market and customer needs
w. Digital systems (e.g. digital marketing, Square Online Payments)
x. Emergency/disaster planning
y. Customer delivery services
z. Marketing for legacy businesses

Other

aa. Other measures your community is taking to support long-term business resilience: ____

16. What gaps in small business resilience support need to be filled in the Plan geography (10 communities just north of Boston) to counteract displacement and/or closure? Select the top five measures across all categories you think are most important to pursue (choose up to 5; options are sorted into categories for your convenience):

[Same options as question 16]

17. Optional: What do you wish municipalities did for or with you to support long-term small business resilience?
    a. ___
18. Optional: What resilience planning do you think businesses would benefit from that they aren't receiving?
    a. ___
19. Optional: What questions do you have about how to help businesses stay in place and/or grow over time?
    a. ___

Municipal Economic Development Staff Survey

Existing Business Services

20. What business assistance programs does your municipality operate? Select all that apply:
    a. Shop local programs
    b. Direct technical assistance to small businesses
    c. Technical assistance through a separate entity
    d. Targeted programs or services for businesses that have been in your community for 5 years or longer (legacy business programs)
    e. Programs or services for business owners in languages other than English
    f. Funding for capital improvements to small businesses or small business properties *(if selected add question to put in link/description)*
    g. Other business support programs: ___
    h. None
21. What ongoing business engagement activities does your municipality conduct? Select all that apply:
    a. Send recurring communications to businesses (e.g. email newsletters)
    b. Share information about public and private grants available for businesses
    c. Communicate with businesses about new real estate development projects or property ownership changes at or near their properties
    d. Conduct targeted outreach to small business owners during municipal planning efforts (e.g. land use or climate planning)
    e. Provide multi-lingual materials for businesses
    f. Other engagement activities: ___
    g. None

22. Do you have a formal partnership with any community-based organization(s), such as technical assistance or capital providers, to support small businesses?
    a. Yes, with these organizations: ___
    b. No
23. Which organizations do businesses most frequently mention working with for business support? Fill in one or two organizations as appropriate:
    a. Organization 1: ____
    b. Organization 2: ____
    c. I don't know
24. Do you have close working relationships with commercial property owners in your municipality?
    a. Yes, a few
    b. Yes, many
    c. No, and our primary barrier to working with property owners is: ___
    d. I don't know
25. Are there community benefits agreements with major developers in your community?
    a. Yes, in this circumstance (link or describe): ___
    b. No
    c. I don't know
26. What percentage of businesses you work with are BIPOC-owned? Select one:
    a. 0%
    b. 1-25%
    c. 26-50%
    d. More than 50%
    e. I don't know

Displacement and Resilience Questions

27. What are the top three causes of small business displacement and/or closure in your municipality for this Plan's target sectors of Retail, Food Services, Hospitality, Entertainment, and Recreation? Select up to three:
    a. Commercial rent prices
    b. Competition from larger franchises and other competitors
    c. Redevelopment in the neighborhood
    d. Changing customer market/needs
    e. Climate change
    f. Infrastructure changes (e.g. transportation)
    g. Business owner wants to close the business

h. I don’t know
i. Other displacement causes: ___

28. Does your municipality support businesses with any of the following resilience measures for Retail, Food Services, Hospitality, Entertainment, and Recreation sectors? Select all measures you are currently taking to keep existing businesses in place long-term (select all that apply; options are sorted into categories for your convenience):

Space-Related Support

a. Commercial leasing support
b. Commercial tenant rights advocacy
c. Relocation assistance
d. Commercial property acquisition assistance
e. Small business-friendly zoning
f. Climate change planning or adaptation
g. Giving business owners a voice over the pace of development in their neighborhood

Employee and Language Support

h. Employee ownership or cooperative ownership structures
i. Employee hiring assistance
j. English language support for business owners and/or employees
k. Translating materials into languages spoken by business owners/employees

Financial Support

l. Mid-range financial planning (more than 1 year)
m. Long-range financial planning (more than 3 years)
n. Growth projections
o. Relocation financing
p. Expansion financing

Technical Assistance

q. Succession planning
r. Business insurance support
s. Business expansion planning
t. Obtaining institutional contracts
u. Strategizing around competing businesses
v. Staying abreast of a changing market and customer needs

w. Digital systems (e.g. digital marketing, Square Online Payments)
x. Emergency/disaster planning
y. Customer delivery services
z. Marketing for legacy businesses

Other

aa. Other measures your community is taking to support long-term business resilience: ____

29. What gaps in small business resilience support need to be filled in your community to counteract displacement and/or closure? Select the top five measures across all categories you think are most important to pursue (choose 3 up to 5; options are sorted into categories for your convenience):

    [Same options as question 28]

30. Optional: What do you wish business support organizations did for or with you to support long-term small business resilience?
    a. ___
31. Optional: What resilience planning do you think businesses would benefit from that they aren't receiving?
    a. ___
32. Optional: What questions do you have about how to help businesses stay in place and/or grow over time?
    a. ___