

Winter 2024 Edition

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North Central Massachusetts

Chamber Report

Building Businesses. Building Communities.

Optimism Ahead Despite Housing Challenges



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MASSACHUSETTS**

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Chamber Report

a publication of

The North Central Massachusetts Chamber of Commerce

The Chamber Report (USPS 773-650) is published quarterly by the North Central Mass. Chamber of Commerce, 860 South Street, Fitchburg, MA, for \$15 per year which is withheld from annual membership dues. Periodicals postage paid at Fitchburg, MA.

About the Cover: The housing crisis in Massachusetts has reached a critical point, with soaring prices, limited inventory, and growing concerns about our state's economic competitiveness. In this edition's feature article, we dive deep into North Central Massachusetts' housing challenges and explore the innovative solutions emerging across our region. With the Governor and Legislature's recent housing reform bill, and our communities actively seeking solutions, this discussion couldn't be more timely.

Inside these pages, you'll also meet our newly selected Community Leadership Institute Class of 2025 and learn about an exciting new affinity partnership we're launching to benefit our members. We've also packed this edition with the latest Chamber news, updates on our advocacy efforts, and insights into our upcoming initiatives.

As your Chamber, we continue to drive initiatives that help our members thrive while strengthening North Central Massachusetts' economy. The Chamber Report serves as your quarterly window into our recent accomplishments, upcoming plans, and the impactful work we do to support your business success.

Thank you for reading. We trust you'll find this edition both informative and inspiring!

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North Central Massachusetts Chamber of Commerce and Applewild School Announce Educational Partnership

The North Central Massachusetts Chamber of Commerce and Applewild School have announced a groundbreaking new affinity partnership aimed at supporting Chamber members and their families by offering exclusive benefits, including tuition discounts and preferential access to Applewild's renowned educational programs.

The partnership addresses one of the region's most pressing challenges: access to high-quality childcare and education. By offering substantial savings and priority enrollment, this program supports local employers' efforts to reduce barriers to employment while providing valuable benefits to Chamber members.

Key features of the affinity program include:

- **Application fee waiver (\$70 value) for both K-9 and Preschool programs**
- **\$1,500 tuition discount for K-9 students**
- **Preferential enrollment access for preschool-age children (18 months - 5 years)**

"We are excited to launch this new benefit for our members and their families. This isn't just about discounted tuition; it's about breaking down barriers to employment and providing our members with access to quality childcare and education," said Roy M. Nascimento, President &

CEO of the North Central Massachusetts Chamber of Commerce. "This innovative partnership embodies our commitment to creative solutions that address our community's most pressing challenges. By connecting our members with world-class education, we're not only enhancing the value of Chamber membership but also catalyzing economic growth and family prosperity in our region."

Amy Jolly, Head of School at Applewild School, shared her perspective on the partnership: "We are thrilled to join forces with the North Central Massachusetts Chamber of Commerce in this innovative program. As a longstanding Chamber member and community-focused institution, we see this as an opportunity to extend our educational expertise to a broader range of local families. This partnership reinforces our commitment to the region and allows us to contribute more directly to its economic vitality by supporting working families with high-quality educational options."

Applewild School, known for its comprehensive programs serving children from 18 months through 9th grade, brings a strong reputation and full accreditation to this partnership. With its campus in Fitchburg and a satellite preschool location in Devens, the school is well-positioned to serve families throughout North Central Massachusetts.



Roy Nascimento, President & CEO of the North Central Massachusetts Chamber of Commerce is pictured with Amy Jolly, Head of School at Applewild School following the announcement of the affinity partnership.

Chamber members and their employees can access these exclusive benefits by providing proof of membership during the application process to Applewild School. The school's admissions team will work directly with the Chamber to verify

membership and apply the appropriate discounts.

For more information about this affinity program and how to take advantage of its benefits, Chamber members are encouraged to visit applewild.org/ncmcc or northcentralmass.com/affinity-programs. ◇

We are listening!

We would like to hear from you about how to better serve the community.

We will be holding online listening sessions this winter and spring. If you, your business, or community association are willing to take part, please contact us at the email below.

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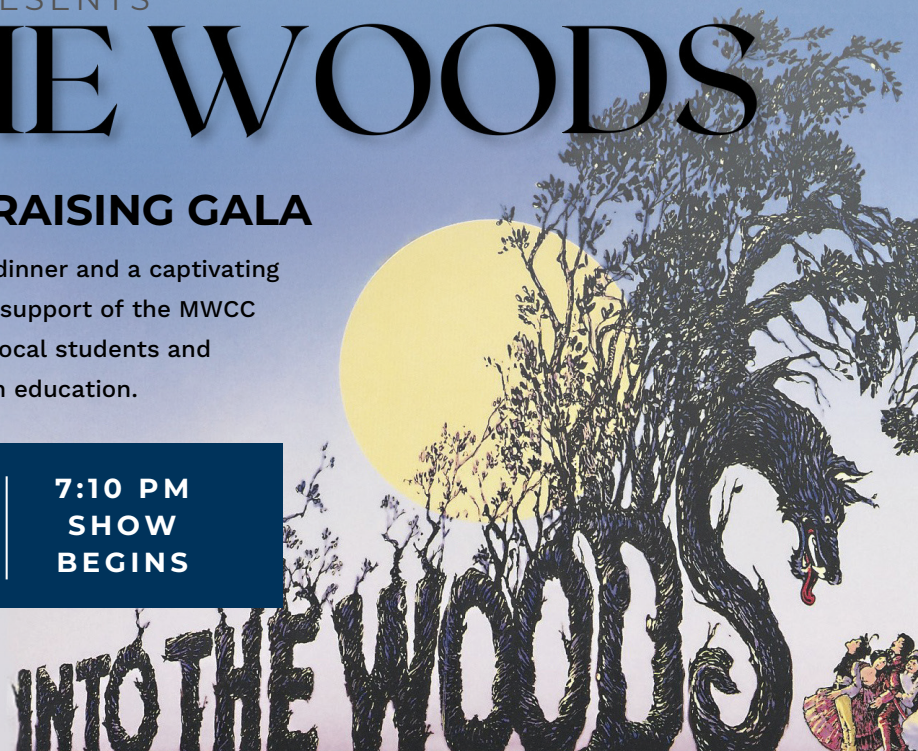
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Community Leadership Institute

► *Class of 2025 Announced* ◀

The Chamber is pleased to announce the participants selected for the 2025 Community Leadership Institute (CLI). This prestigious nine-month program equips future leaders with essential skills and deep regional knowledge, focusing on key sectors and topics including media and crisis communications; non-profit governance and volunteerism; healthcare; arts and culture; government and the legislative process; manufacturing; economic development; and education.

Established in 1989, CLI has graduated more than 300 community leaders over its 36-year history, with over 100 alumni in the past five years alone. The program identifies and develops emerging leaders from diverse backgrounds who will shape our region's future.

The Community Leadership Institute delivers its comprehensive curriculum through monthly sessions from October through June. Each participant, sponsored by their respective business organization, gains extensive exposure to regional challenges and opportunities. The

Chamber accepts applications annually during July and August, selecting participants who demonstrate strong leadership potential and commitment to community service.

"CLI continues to be our flagship leadership development program, preparing the next generation of regional leaders," says Roy Nascimento, President & CEO of the North Central Massachusetts Chamber of Commerce. "This year's class represents the diverse talent and potential within North Central Massachusetts."

"The caliber of this year's class is exceptional," notes Dr. Michael Greenwood, Chair of the Community Leadership Institute Program. "These emerging leaders bring fresh perspectives and energy that will undoubtedly strengthen our region's future economic and social fabric."

For more information on the Community Leadership Institute, please visit www.northcentralmass.com/overview/cli or contact Maureen Babcock at mbabcock@northcentralmass.com or 978.353.7600 ext. 222. ♦

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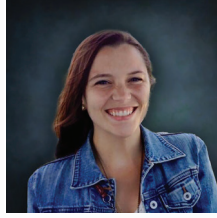


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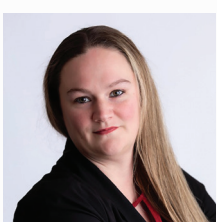
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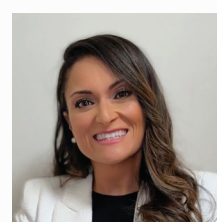
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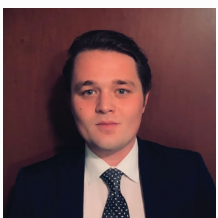
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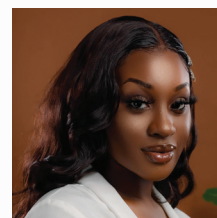
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CLI CLASS OF 2025

Chamber Welcomes Patrick O'Hara to its Professional Staff

O'Hara brings a consultative approach and marketing experience to serve Chamber members

The Chamber is pleased to announce the appointment of Patrick O'Hara as Manager of Membership Recruitment and Engagement.

In this position, he will be responsible for managing marketing and outreach to prospective members while also providing superior frontline customer service and support for current members. Additionally, he will drive a membership strategy that projects the Chamber's message/brand to all of our stakeholders. He replaces Tracy Gagnon, who retired in September.

O'Hara brings to the Chamber extensive marketing and sales experience. He has

worked with businesses in Central Massachusetts for over 25 years helping them with marketing, advertising and sales strategies. Most recently, he served as Territory Sales Manager for Land.com CoStar. He previously worked at CBS Radio, WXLO, and was a manager at WCRN830 AM.

O'Hara's experience as a small business owner also adds valuable perspective to his role at the Chamber. He was the founder of O'Hara Management Inc., a real estate management and development firm and he also owned and operated Tempest Advertising, a full-service advertising agency with customers like

Kelly's Roast Beef, Colonial Automotive Group, Cully's Snowmobile Ranch, and Elite Entertainment.

"I am excited to have Patrick join our team, he will be a great help in supporting our efforts to promote our members and the communities of North Central Massachusetts," said Roy Nascimento, President & CEO of the North Central Massachusetts Chamber of Commerce. "His energy, experience and marketing knowledge will make a positive contribution to our efforts to engage business leaders and advance the regional economy."

O'Hara holds a Bachelor's degree in Economics from



Patrick O'Hara.

Northeastern University and has earned various Google certifications. He resides in Westminister and is actively involved in the community, most notably serving as the Founder, President, and Coach of the Ashburnham-Westminster Whalers Hockey Club.

Members can reach out to Patrick O'Hara at 978.353.7600 ext. 239 or via email at pohara@northcentralmass.com. ◇

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AUGUST – OCTOBER

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CHAMBER updates: Your Chamber in Action

As your dynamic partner in North Central Massachusetts, we continue to drive initiatives that strengthen our business community and foster regional growth. Our impact spans from direct business support to innovative community development, and we are pleased to share these updates with you that are not covered elsewhere in the newsletter. For Tourism news, see page 18. Government Affairs updates are on page 12.

SMALL BUSINESS LENDING:

Our commitment to small business remains strong. For FY2024 which ended September 30, 2024, the Chamber's economic development arm, the **North Central Massachusetts Development Corporation** (NCMDC), approved and closed 27 loans to small businesses for a total of \$1,101,500. The loans ranged from \$1,000 to \$250,000 and helped leverage another \$2,424,000 in capital from our banking partners and \$158,329 in borrower capital. These loans helped create 19.5 new jobs and retained another 29.5 jobs. We currently have a total of 98 loans in our loan portfolio with a total principal balance of \$3,149,392.

BUSINESS ASSISTANCE:

Beyond lending, our team also provided a total of 2,175 hours of hands on technical assistance in FY2024 to small businesses in the region. We also connected them with resources available through our partners like **NewVue Communities**, the **Small Business Development Center at Clark University** (SBDC), **SCORE** and the **Center for Women and Enterprise** (CWE). In addition, we continue to connect them as needed with professionals who can provide technical assistance beyond the scope of what we can do directly, including services for marketing, public relations, website/media design, bookkeeping and legal.

INITIATE PROSPERITY: ONLINE RESOURCES:

Members have access to Initiate Prosperity, our comprehensive online platform featuring 300+ business resources in English and Spanish.



Lauren Jones, Massachusetts Secretary of Labor and Workforce Development, addresses a special joint meeting convened by the Chamber of the Manufacturing Council and the Talent Compact.

Since launching in October 2023, users have logged 70+ hours accessing interactive tools, templates, videos, and customized technical assistance guides.

Interested in signing up for Initiate? Access is complimentary for members, but pre-registration is required. Contact Sandie Cataldo, Senior Economic Development Manager at scataldo@northcentralmass.com or 978.353.7600 ext. 232.

WORKNORTHCENTRAL.COM:

Our online jobs board, WorkNorthCentral.com, continues to be a vital tool for Chamber members. From January 1 to October 31, 2024, we've seen impressive engagement with over 1,500 job opportunities posted and more than 22,000 page views. To extend our reach, we also share these listings on our dedicated Work North Central Facebook page.

As a reminder, postings are complimentary for members. You can easily post your employment opportunities directly or email your

listings to Sabbra Reyes at sreyes@northcentralmass.com.

Take advantage of this powerful platform to connect with top talent in our region. Post your job openings today and tap into our growing network of job seekers!

WORKFORCE & TALENT:

The Chamber convened a special joint meeting in September between our **Manufacturing Council** and **North Central Massachusetts Talent Compact**. Lauren Jones, Massachusetts Secretary of Labor and Workforce Development, shared key insights on the Healey administration's workforce initiatives and led a discussion on addressing our region's pressing labor challenges. This strategic dialogue advanced our ongoing efforts to strengthen North Central Massachusetts' workforce development and enhance regional economic growth.

SOLAR INITIATIVE:

Our Pleasant Street solar field, launched in August 2014, continues to deliver significant benefits to participating manufacturers. As of October, 2024 the initiative has produced 14,622,546 kWh of Net Metering Credits to the manufacturers participating in the program and a collective savings of \$3,106,809 to participants.

This innovative program not only promotes sustainable energy practices but also contributes substantially to cost reduction for local businesses. As we celebrate a decade of operation, these figures underscore the long-term economic and environmental impact of our solar initiative.

SHOP LOCAL GIFT CARD

PROGRAM: We currently have 41 member merchants that are participating in the **Gift Local eGift Card** program. Since January 1, 2024 through the end of October we have sold 59 gift cards valued at \$2,600. During the same timeframe, 55 cards valued at \$1,787.41 were redeemed at participating small businesses.

As we approach the holiday season—our peak sales period—we invite more businesses to join this free program. Every card redeemed supports our local economy.

Want to participate? Contact Patrick O'Hara: pohara@northcentralmass.com or 978.353.7600 ext. 239.

AMBASSADOR PROGRAM

GROWING: Our Chamber Ambassadors—dedicated volunteers who champion member engagement and represent us at key events—continue to expand with two new additions in the last few months. We invite passionate members to join this influential group.

Interested in becoming an Ambassador? Contact Patrick O'Hara: pohara@northcentralmass.com or 978.353.7600 ext. 239.

GATEWAY SIGN INITIATIVE

EXPANDS: Our commitment to strengthening regional identity continues with the recent addition of attractive welcome signs in Groton and Lancaster. These new installations complement our existing network of gateway signs in communities across North Central Massachusetts, including Fitchburg,



Chamber staff showcase the new office furniture at our offices. Special thanks to AIS, Inc. for their donation of the new furniture.

Gardner, Hubbardston, Leominster, Lunenburg, Pepperell, Sterling, and Westminster. Beyond beautification, these signs serve as powerful symbols of community pride, enhance visitor navigation, and contribute to economic development by creating a more cohesive regional brand. We hope to sponsor additional signs for other member communities in North Central Massachusetts as funding becomes available.

DIGITAL REACH EXPANDS:

Our strategic focus on fresh content and enhanced SEO practices continues to drive growth across our digital platforms, creating strong visibility for our members and communities. The Chamber's main website, northcentralmass.com, demonstrated strong performance for fiscal year 2024 (ending June 30, 2024), attracting over 53,500 visitors and generating 137,700 pageviews—a 19.2% increase from the previous fiscal year.

Even more impressive has been the dramatic growth of our tourism platform, VisitNorthCentral.com.

The site recorded more than 112,000 visitors and 207,000 pageviews throughout FY2024, representing a remarkable 50% increase in traffic. This momentum has continued into FY2025, with early metrics showing an extraordinary 89% surge in visitors and a 60% increase in pageviews compared to the same period last year.

These significant gains in digital engagement reflect growing interest in our region and demonstrate the effectiveness of our digital marketing strategies in showcasing North Central Massachusetts.

PODCAST HITS NEW

MILESTONES: Our Inside North Central Massachusetts podcast has reached new milestones with 147 episodes and 5,800+ downloads—a 25% increase from last year. The series, sponsored by **Franklin Professional Associates**, continues to spotlight our region's business leaders and success stories. Want to share your story? Contact Travis Condon at tcondon@northcentralmass.com or 978.353.7600 ext. 224 to book your guest spot.

CHAMBER OFFICE GETS

UPGRADE: Thanks to **AIS, Inc.**'s generous \$50,000 furniture donation, we've modernized our back office space with new open concept staff furniture. In keeping with our community-focused mission, we donated our previous furnishings to local non-profits, extending the impact of this upgrade throughout North Central Massachusetts. ♦

GOVERNMENT AFFAIRS UPDATE

ADVOCACY IN ACTION

The Chamber has maintained an active presence in both federal and state-level advocacy throughout the latter months of 2024, hosting several key events and engaging on critical policy issues affecting our business community and the economic growth of the region.



As part of our advocacy efforts, Chamber President Roy Nascimento along with multiple area restaurants including, Chamber Member the Groton Inn, met with Senator John Cronin and Representative Margaret Scarsdale in October to discuss member concerns and opposition to ballot question 5, which would go on to be defeated in the November election.

FEDERAL ENGAGEMENT

The Chamber has strengthened its federal advocacy efforts this fall. Our annual Congressional Luncheon brought together Congressman Jim McGovern and Congresswoman Lori Trahan for a discussion on federal issues. Made possible through premier sponsor **Fitchburg State University** and supporting sponsor **Care Central VNA & Hospice, Inc.**, the event provided members direct access to their federal representatives.

Further enhancing our federal presence, Chamber President Roy Nascimento represented our region at the prestigious Committee of 100 (CCC100) meeting in October. This select group, convened by the US

Chamber of Commerce, comprises the nation's 100 leading chamber executives. Nascimento's participation enabled direct engagement with national business leaders, members of Congress, and chamber executives from across the country. His appointment to the CCC100 strengthens our ability to advocate for regional priorities while gaining early insights into federal policies affecting our business community.

Looking ahead to 2025, we are monitoring several critical federal issues that could significantly impact our local economy. These include the upcoming expiration of various provisions within the 2017 Tax Cuts and Jobs Act, particularly changes to the R&D tax credit and the expiration of the pass-through deduction

for small businesses. Additionally, potential new tariff policies under the new Trump administration warrant careful monitoring for their potential effects on our local economy.

ELECTIONS AND ENGAGEMENT

Maintaining our non-partisan stance, the Chamber served as an objective resource for both incumbent officials and candidates throughout the election cycle. While we do not endorse candidates, we actively facilitate dialogue between our elected representatives and candidates with the business community to ensure our region's economic priorities are clearly communicated and understood.

Our Annual Legislative and Candidates Reception

exemplified this approach. Thanks to the generous support of premier sponsor **Mount Wachusett Community College** and supporting sponsor **Open Sky Community Services**, the event provided a valuable forum for meaningful interaction between our legislative delegation, local officials, candidates, and business leaders.

Throughout the quarter, we also fostered engagement through individual meetings with officials and candidates, as well as focused discussions addressing specific concerns that our members had approached us about. The November election resulted in no changes to the North Central Massachusetts Legislative delegation, with incumbents maintaining their seats.



In late October, State Representative Mike Kushmerek organized a tour of downtown Fitchburg tourism assets for Representative Mindy Domb, Chair of the legislature's Joint Committee on Tourism, Arts and Cultural Development. The Chamber joined city and community leaders to highlight the impact of the tourism sector to our regional economy, as well as transformative projects like the Fitchburg Art Museum and NewVue Communities' Artist Preference Housing - initiatives that strengthen the creative economy while addressing housing needs. This strategic visit supports the Chamber's work to position tourism as a catalyst for regional economic growth and attract increased state support for tourism and cultural development for the region.

BALLOT QUESTION ADVOCACY

The Chamber actively engaged in advocacy regarding two significant ballot questions. With Question 2's passage leaving Massachusetts without statewide graduation standards, we will advocate for thoughtful development of new standards that maintain educational excellence while ensuring student preparedness. We appreciate voters' rejection of Question 5, recognizing its potential impact on our region's hospitality sector. Special thanks to our legislative delegation members who opposed Question 5 and

our member restaurants for their grassroots advocacy.

2025 POLICY AGENDA

The Chamber's Board of Directors approved our Public Policy Agenda for 2025. Developed through stakeholder input and vetted by our Government Affairs Committee, this agenda will guide our advocacy efforts throughout the coming year.

The agenda focuses on six key priorities: **economic competitiveness, small business, manufacturing, education, transportation, and real estate**. While maintaining our longstanding positions on core issues, the 2025 agenda includes refined policy

positions around plastics manufacturing, housing accessibility, and healthcare costs. These updates reflect the evolving needs of our business community while maintaining focus on long-term economic growth.

The complete agenda is available on our website.

STATE AND LOCAL LEGISLATIVE UPDATE

We recently provided testimony supporting the northern tier rail extension and submitted recommendations for the federally mandated Community Economic Development Strategy (CEDs). On Beacon Hill, we are monitoring the

economic development bill and climate legislation during the closing days of informal session, which runs through December.

As Massachusetts operates on a two-year legislative cycle, any bills not passed by session's end must be refiled in January when the new session begins. The Chamber will closely monitor new legislation affecting our business community as the process restarts in 2025.

For information about the Chamber's public policy work, contact Public Affairs Manager Travis Condon at 978.353.7600, ext. 224, or tcondon@northcentralmass.com. ◇

Housing and affordability remain a challenge in North Central Massachusetts

However bright spots signal optimism



The Crescent Street Townhouses in Fitchburg, developed by Nick Pelletier in 2020, transformed an abandoned downtown lot into seven market-rate rental units using Massachusetts' Housing Development Incentive Program (HDIP).



Artist's rendering of NewVue Communities' planned Fitchburg Arts Community, a housing development project at the former B.F. Brown School site.

When we crafted the *One North Central Plan* back in 2021, we envisioned it as a roadmap for prosperity in our region. It brought business and community leaders together to design a blueprint for our region's future.

Our objective has been to inspire the region's public and private sectors to work together in building an economically sound and prosperous region capable of benefiting from future growth and development. Never has the need been greater than now.

Emerging out of the pandemic, the *One North Central* plan has been put to the test. Our region has experienced great challenges, particularly in the real estate market. Historically low interest rates during the pandemic years prompted record refinancing, juxtaposed against a backdrop of one of the highest foreclosure rates in the nation.

The "Golden Handcuff" Era

We're seeing some bright spots. Inflation, which has gripped the United States for several years, has eased to the point that the Federal Reserve recently lowered the prime interest rate. This is great news for lenders as the potential promise of future Fed rate cuts



Jacob Zapata of The Tocci Group showcases the construction progress on one of their latest mixed-use developments on Fitchburg's Main Street, which will feature ground-floor retail spaces with market-rate apartments above.

means mortgage loan rates can further ease downward. We may never see pandemic-era rates of 3%, however, the hope is for something much more affordable than the 7% range we've been hovering around in recent months.

As of early October, the average interest rate on a 30-year fixed-rate mortgage was 6.32% APR, according to data compiled by Freddie Mac. A year ago, Freddie Mac reported the average interest rate was 7.57% compared to 2021 when it was 2.99%.

The hope is that lower interest rates will ease what one local, leading real estate broker calls "The Golden Handcuffs." "Right now, people aren't moving," said Rick Healey, president of **Foster-Healey Real Estate** of Gardner and Leominster,

adding "we have very low supply and high demand, which is creating even higher housing prices."

In turn, Baby Boomers who might be interested in downsizing are staying put to continue benefiting from the low home refinance rates they locked in during the pandemic. Conversely, those needing more space can't find those larger homes and often, due to supply and demand constraints, are finding available homes too costly.

The numbers support this. According to the Warren Group, 2023 ended with the lowest volume of single-family home sales in 12 years and persistently high prices, both of which contribute mightily to the affordability and access problem the Commonwealth is now trying to address. Data

for 2024 through September show sales this year are running half a percentage point ahead of last year's pace as historic prices continue to break records.

"We have a lot of inventory, however, much of it is locked up due to conditions in the market," said Nick Pelletier, president of **Pelletier Properties** and a developer in Leominster. "We can fix this by building more inventory to help bring prices down." That said, Pelletier added the cost to build, particularly with the Commonwealth's strict energy codes, keeps builders from constructing lower-cost starter homes in favor of more profitable, and expensive, larger ones.

Pelletier notes the other challenge is affordability. "When people say, 'affordable

housing,' often they move toward what the industry definition is—low income, subsidized, or even Section 8. However, for most people, affordable may simply mean, 'can I afford to live here on my income?' regardless of income level."

"If you look at the area of Massachusetts with closest proximity to Boston while having the most affordability, it is North Central Massachusetts," continued Pelletier. North Central Massachusetts has long been viewed as affordable, with great commuter rail access, and easy driving access to Boston and Worcester. Commuters love the lifestyle of North Central Massachusetts which has more open space, is less

Continued on page 16

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densely populated, and is less expensive.

“We love that our North Central communities are chosen for affordability and accessibility to Boston,” said Roy M. Nascimento, president and CEO, North Central Massachusetts Chamber of Commerce. “What the One North Central plan showed us is how to maintain this quality of life for our citizens who both live here and work for the many wonderful businesses in industries anchoring local communities in our region.”

According to livingcost.org, the average dollar amount needed for single person to live in the City of Boston per month is \$3,467, which includes housing, utilities, food, and transportation. Comparatively, Leominster is \$2,743 and Fitchburg \$2,682. “It is critical that we consider the diversity of our communities and provide attainable housing for all income levels,” added Nascimento.

Balancing attainability and accessibility

Earlier this summer, Massachusetts Governor Maura Healey signed legislation to spur the production of about 45,000 new units and the preservation of 27,000 more. However, the Commonwealth is expected to have a 220,000-plus housing unit shortage, state-wide by 2030, according to a recent article in the State House News.

“In North Central Massachusetts, there is a recognition now in the



Gardner Downtown Crossing owner Jonathan Bombaci received a loan from the North Central Massachusetts Development Corporation (NCMDC) to convert a downtown Gardner building into a mixed-use development with ground-floor commercial space and 14 upper-level apartments. Joining the ceremonial check presentation are Gardner Mayor Michael Nicholson, State Representative Jon Zlotnik, and North Central Massachusetts Chamber and Development Corporation staff.

planning boards that increasing density is necessary,” said Rick Healey. “We’re not creating any more land and we need to get creative in how we develop denser communities while maintaining green space.” Healey continued that multifamily condominiums, townhouse, and cluster developments surrounded by green space are critical. “We have to be flexible in how we develop our land,” he said.

Pelletier adds that all types of housing are needed—both rentals and for sale, along with one-, two-, and three-bedroom units across the income spectrum. “We currently have about 6,000 homes on the market in the region,” noted Pelletier, adding, “it’s getting better. A few years ago, we only had 3,000 on the market.”

Marc Dohan is the Executive Director of **NewVue Communities**, a non-profit community development

corporation dedicated to creating strong and healthy neighborhoods where residents choose to live, work, and invest throughout North Central Massachusetts. “We do a first-time homebuyer class. People are really challenged between interest rates and availability, and are finding it much harder to buy that first home. They learn a lot but need to move farther away from the main cities of Leominster and Fitchburg to buy something.”

“Some people have accepted the fact that buying a home might be unattainable. We must fix that,” concluded Pelletier.

Fitchburg setting the tone for the future, making what’s old, new again.

The City of Fitchburg has taken the housing and affordability issue to heart with an aggressive effort to develop Main Street, taking old, abandoned, yet historical

buildings and converting them into affordable apartments.

Jacob Zapata is a Partner and Chief Operating Officer for the **Tocci Group**. Based in Fitchburg, The Tocci Group is charged with working with the City of Fitchburg to redevelop these buildings and turn them into hundreds of apartments. “Main Street is one of the longest downtown main streets in the Commonwealth and the area is becoming an attractive destination,” commented Zapata. “We thought we’d attract tenants from other parts of North Central Massachusetts; however, we’re finding they are also coming in from New Hampshire, something we did not expect.”

The Tocci Group also focuses on creating retail opportunities to complement the residential units. “People are craving a fresh, clean, affordable product. It’s a great idea for businesses! It’s

inexpensive right on Main Street—open a business for \$12-\$16 per square foot in rent and they can do pretty well.” He added that by attracting new businesses in a highly desirable business climate coupled with affordably priced, high-quality apartments to feed a large housing shortage, is a win for everyone in the Fitchburg and the North Central Region.

Pelletier Properties is also developing in Fitchburg and Pelletier said rehabilitating old buildings is a great reuse of property, however, the cost can be challenging. “When you look at the cost to retrofit these buildings, the numbers don’t always make sense. We rely on government incentives and grants to make these projects feasible so that we’re not carrying debt too far into the future,” added Pelletier.

Enter *One North Central* and its **Regional Business Investment Fund (RBIF)**. The RBIF differs from other loan programs in that it is very flexible and geared towards real estate projects. The fund includes very low rates (some as low as 0%) for projects in lower-to-middle income (LMI) communities, flexible repayment terms and can be used to cover soft costs and other expenses not typically covered by traditional lenders.

A recent \$250,000 loan through the RBIF to the Gardner Downtown Crossing, LLC (GDX) is helping this developer fit out a three-story mixed-use building that was constructed in Gardner in 1900. When completed, the building will feature commercial space as well as 14 units of housing. GDX was able to leverage the RBIF

loan with an additional \$1.9 million in financing from a traditional lender. “This is an excellent example of Mayor Michael Nicholson’s leadership in partnering with local community and business leaders to bring this important project to fruition,” comments Nascimento.

Also, unlike our other loan programs, the RBIF can be used for housing projects, and non-profits are eligible. “The RBIF, coupled with other incentives, provides a catalyst and incentive for builders to come into our communities to create dynamic urban settings that are affordable to all citizens,” added Nascimento.

Diversity through the arts

One local developer is fine-tuning his approach to amplifying Fitchburg’s burgeoning arts community through the creation of the Artist Preference Housing Project, which broke ground a year ago after a decade of planning.

The project, spearheaded by NewVue Communities, is a new affordable artist housing development that offers studio, 1-, 2-, and 3-bedroom apartments as part of beautiful renovations of the historic former B.F. Brown Middle School, High School Annex, and City Stables. Artist community cohesion will be reinforced with public art, gallery and studio space, and a landscape plan that knits the entire site together by creating an arts campus that connects to the Fitchburg Art Museum.

“Two huge anchors of culture within Fitchburg-- **Fitchburg State University** and the **Fitchburg Art**

Museum—led us to believe that artist housing would fit perfectly into the city’s diverse culture and desire to revitalize the downtown area,” added Dohan, whose firm, NewVue Communities, is spearheading the project.

In addition to housing, the community also features artist amenities, such as a soundproof room, small classrooms, and an auditorium that can also serve as open

sewer systems, and roads,” added Nascimento.

The vast and vibrant development in Fitchburg has placed a spotlight on the city as extensive work is being done to fix the roads, sewers, and electrical grids to accommodate the growth happening along Main Street. “I applaud Mayor [Samantha] Squallia and her efforts within the Commonwealth to secure funding to address

“**T**wo huge anchors of culture within Fitchburg — Fitchburg State University and the Fitchburg Art

Museum—led us to believe that artist housing would fit perfectly into the city’s diverse culture and desire to revitalize the downtown area.” — Marc Dohan

studio areas for all types of creatives, including writers, painters, photographers, and musicians. Demand for the 68 units, slated for completion in early 2025, has been overwhelming with over 1,000 applications.

Are North Central communities prepared for growth?

Many communities throughout North Central Massachusetts date back well over 100 years with aging infrastructures that are being addressed as part of future growth initiatives throughout the region. “It is imperative that we work collectively to address future growth in our communities by ensuring we have adequate schools, water and

critical infrastructure needs in Fitchburg,” commented Zapata. “Fitchburg. Don’t sleep on it. It’s the next town to really be redeveloped.”

“Whether it’s Ashburnham, Ashby, Clinton, Leominster, Gardner, Fitchburg, Shirley, or any of the other wonderful towns in between, North Central Massachusetts is poised for tremendous growth in the future,” added Nascimento. “We have incredible business leaders who care about our communities, our citizens, and the responsible, affordable growth that is needed to keep our region vibrant for many years to come. I’m excited about the future and look forward to continuing the tremendous progress we have made to date.” ♦

TOURISM

Update

Visit North Central Massachusetts

Record-Breaking Tourism Growth

North Central Massachusetts continues to grow as a premier New England destination, with visitor spending reaching an impressive \$496.9 million in CY2023—a 1.1% increase from 2022 and a remarkable 19.7% jump from 2019. The results come from a new economic impact study recently unveiled by the state. Our thriving tourism sector now supports 4,300 local jobs and generates \$117.3 million in direct earnings, while contributing \$8.2 million in local tax revenue and \$33 million in state taxes. Our tourism impact extends deeper into the local economy through indirect spending, creating a powerful multiplier effect. When local hospitality, restaurants and other businesses in the local visitor economy thrive then they in turn invest in various local services and suppliers further contributing to our region's economic growth.

Expanding Our Reach Regional Partnerships & Media Engagement

We have strengthened our "Super Region" collaboration with two neighboring regional tourism councils (Discover Central MA and MetroWest Boston Visitors Bureau), launching an innovative off-season marketing campaign. Through partnerships with CM Communications, a specialized Boston-based PR agency, we have hosted regional travel writer press trips and we also participated again in the Dream Destinations Travel Show this past fall, positioning our region as a must-visit destination.

Digital Presence & Engagement

Our social media impact continues to grow. From July 1, 2024 through the first week of November, our Visit North Central Massachusetts Facebook page had a total reach of 470,665, a 24.2% increase over



Vicky Tippawong, Marketing Manager of the Chamber showcases local attractions and businesses at the recent Dream Destination Travel Show.

the same timeframe the previous year. Our Facebook channel also attracted 6,000 new followers. In addition, the page also had 9,145 content interactions and 8,767 link clicks during the same timeframe. On Instagram, the page achieved a reach of 19,226 and we gained 167 new followers. We also had 2,323 content interactions and 259 link clicks during the same timeframe. From July 1, 2024 to the end of October, VisitNorthCentral.com saw continued growth with 58,500+ visitors,

an 89% increase over the same timeframe the previous year, and 93,700+ pageviews, a 60% increase.

Johnny Appleseed Visitor Center Updates

Thanks to funding from several local cultural councils, we were able to successfully host our "Saturday Showcase" initiative again during weekends this fall season at the Johnny Appleseed Visitor Center. These popular events highlighted local culture and experiences in the region through

an engaging mix of activities. Visitors enjoyed musical performances, meet-and-greets with local authors, face painting, arts and crafts demonstrations, and even visits from alpacas from local farms, among many other memorable experiences.

On the infrastructure front, we've completed important improvements in partnership with MassDOT to ensure reliable year-round service at the center. Recent upgrades include a new furnace and building generator installation. Additionally, we are excited to announce that several fast-charging EV car stations will soon be installed at the center as part of a national infrastructure initiative to expand charging stations along major highways. This addition will help us better serve the growing number of electric vehicle travelers along Route 2.

Guide to North Central

The *Fall/Winter edition of the Guide to North Central Massachusetts* was published in September and is continuing to see strong demand. This publication is a glossy, full color magazine which we

publish to showcase our region through compelling stories and strong visuals. In collaboration with Sitka Creations, we are currently working on the 2025 Spring/Summer edition. Members interested in advertising should contact the Chamber to reserve an ad.

Email Newsletter

Our new quarterly visitor opt-in electronic newsletter now reaches over 3,200 subscribers, maintaining an impressive 44% open rate and 8% click-through rate—above industry standards.

Branding & Advertising

We are launching two exciting tourism campaigns for North Central Massachusetts, supported by grants from the Massachusetts Office of Travel & Tourism and the Massachusetts 250th Anniversary celebration. Running from January through June 2025, these strategic initiatives will showcase our region's unique attractions and rich heritage to visitors from both nearby states and across the region.

Our Massachusetts Office of Travel & Tourism

campaign leverages an integrated approach combining targeted print and digital media. The campaign's messaging continues to emphasize our region's convenient location and authentic New England charm with compelling taglines such as "Everything You Love About New England... A Lot Closer to Home" and "Drive To, Not Through, North Central MA." These messages position our region as a destination worth exploring rather than simply passing through.

In parallel, our Massachusetts 250th Anniversary campaign celebrates our region's revolutionary spirit and ongoing transformation. Through carefully crafted messaging like "North Central Massachusetts is Revolutionary" and "North Central Massachusetts: A Region in Revolution," we'll highlight our area's significant role in both historical and modern revolutions. From our pivotal contributions to the Agricultural and Industrial Revolutions to today's vibrant economic and cultural renaissance, the campaign tells the story of a region that continues to evolve while honoring its historic roots in the agricultural and industrial revolution.

Photography & Visual Content

We coordinated a series of professional photo shoots to capture the authentic character and vibrant offerings of North Central Massachusetts. Our shoots showcased four of the region's most iconic attractions and fourteen distinctive local restaurants, creating a rich library of compelling visuals. These new images beautifully portray the unique experiences awaiting visitors to our region, from historic landmarks to contemporary dining destinations. The fresh photography will enhance our marketing efforts across our website, social media channels, email campaigns, and printed materials, helping us tell our region's story in a more engaging and visually appealing way.

We're always eager to expand our visual storytelling capabilities. If your business or attraction has high-quality photos that capture the spirit of North Central Massachusetts, we'd love to feature them in our marketing initiatives. Whether it's seasonal events,

Continued on page 21



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Passing the Torch:

A New Chapter at the Johnny Appleseed Visitor Center

After nearly three decades of dedicated service at the Chamber, Diane Burnette, Manager of the Johnny Appleseed Visitor Center, will retire at the end of December, marking the end of an era that has helped shape North Central Massachusetts tourism.

Throughout her remarkable 30-year tenure, Diane has been the welcoming face of our region, greeting countless visitors and serving as an ambassador for North Central Massachusetts. Her deep knowledge of local attractions, warm personality, and commitment to excellence have made the visitor center a must-stop destination for travelers exploring our region.

"Diane's contributions to our organization and the communities of North Central Massachusetts cannot be overstated," says Roy M. Nascimento, President & CEO of the North Central Massachusetts Chamber of



Pictured: Diane Burnette and Sabbra Reyes at the Johnny Appleseed Visitor Center.

Commerce and Visit North Central Massachusetts. "She has not only managed the visitor center with exceptional skill but has also played a crucial role in promoting our region and supporting local businesses. Her dedication has helped countless visitors discover the beauty and charm of North Central Massachusetts."

As we bid farewell to Diane, we are pleased to announce that Sabbra Reyes, our current Assistant Manager, will step into the

role of Visitor Center Manager effective December 2, 2024. Sabbra brings fifteen years of experience at the visitor center to her new position, along with a deep understanding of our region and its attractions.

"I am honored to follow in Diane's footsteps and continue the tradition of excellence she has established," says Reyes. "The Johnny Appleseed Visitor Center plays a vital role in showcasing our region, and I look forward to working with our team to enhance the visitor experience

while maintaining the high standards that Diane has set."

To ensure a smooth transition, Diane and Sabbra have been working closely together, sharing insights and preparing for this leadership change. Sabbra's promotion represents not only a recognition of her capabilities but also our commitment to maintaining the exceptional service our visitors have come to expect.

Please join us in thanking Diane for her years of dedicated service and congratulating Sabbra on her well-deserved promotion. The Chamber will recognize Diane at a special edition of our Business After Hours series on January 15, 2025 from 5:00 p.m. to 7:00 p.m. at the Brew Barn at Red Apple Farm. Proceeds from the event will benefit the Johnny Appleseed Visitor Center.

For more information or to register, please visit www.northcentralmass.com. ♦

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behind-the-scenes moments, or stunning views of your location, sharing your images helps us showcase the full breadth of experiences our region offers. Please contact the Chamber to learn more.

New Sports Tourism Opportunity

We have partnered with Playeasy, a comprehensive digital platform connecting sports event organizers with local venues and businesses. This "one-

stop shop" streamlines event planning—from venue selection to hotel bookings—while showcasing our region's facilities and attractions to organizers nationwide. The platform generates qualified leads for our member venues and

businesses, creating new opportunities for our members.

We invite you to join us in promoting our region's unique attractions and experiences. Stay tuned for more updates and opportunities to get involved! ♦

Out & About



[linkedin.com/company/north-central-massachusetts-chamber-of-commerce/](https://www.linkedin.com/company/north-central-massachusetts-chamber-of-commerce/)



[facebook.com/ncmchamber](https://www.facebook.com/ncmchamber)



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See what the Chamber and our members have been up to the last several months.



Congratulations to Chamber members Brittany and Anthony Knowles, the new owners of **Bin There Dump That** - Wachusett Area, MA located at 615 South Street in Fitchburg, on their ribbon-cutting ceremony! Brittany and Anthony bring a fresh approach to providing residential-friendly dumpsters across Central Massachusetts. They offer services in North Central areas such as Lunenburg, Fitchburg, Leominster, Hudson, Marlborough, Clinton, and more.



Congratulations to Chamber Member **North County Land Trust**, in partnership with Mount Grace Land Conservation Trust, on the grand opening of the Monomac Hill Conservation Area located on Lakeview Drive in Winchendon! This 194-acre area is now open for passive recreation, celebrating a significant conservation milestone.



Congratulations to Chamber Member **Moon Hill Brewing and Gardner Ale House** for recently receiving a \$1,000 small business grant from the Chamber! Many thanks to National Grid for providing the funds to support this grant program. Small businesses are essential to the foundation of North Central Massachusetts communities and economy. We are proud to partner with **NationalGrid** on this opportunity to support local businesses.



We are grateful to Chamber member **Catania Oils** for hosting Chamber President Roy Nascimento and former Membership Manager Tracy Gagnon for a insightful meeting and tour of their Ayer facility. Joseph Basile, President & CEO of Catania Oils, and Ann Marie Abdo, HR Manager, graciously led the tour and discussed the company's history and roots in the community.



We are grateful to Chamber member **EasyPak** for hosting a valuable meeting at their Leominster facility. Roy Nascimento, President & CEO, and Tracy Gagnon, former Manager of Membership Recruitment and Engagement, represented the North Central Massachusetts Chamber of Commerce. A big thank you to Mark Davis, General Manager of Easy Pak, and Emy Melendez, HR Manager, for their warm welcome and informative discussion. It's partnerships like these that continue to strengthen our business community!



We hosted our **annual sponsors reception** to honor the incredible businesses and organizations that made our 2023-24 programs possible. Your support enables us to build stronger businesses and vibrant communities. To all our sponsors: Thank you for believing in our mission and helping us create impactful experiences for our members.



We celebrated **Johnny Appleseed's 250th birthday** in Leominster, and it was unforgettable! Special thanks to the Leominster Cultural Council for taking time at the Johnny Appleseed Festival to recognize and celebrate our special weekend programming at the Johnny Appleseed Visitor Center. We were also honored to join the City of Leominster's Johnny Appleseed Parade. Our team handed out candy and more than 25 pounds of apples!



Congratulations to Chamber member **Diamond Hearts Art Studio** located at 112 Main Street in Gardner on their recent opening. Diamond Hearts Art Studio offers a variety of classes, including pour painting, resin art, and more. Participants can choose from public and private sessions to fit their schedules.

ATTEND A CHAMBER EVENT!

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Spreading the North Central Mass Love at **The Big E!** Mission accomplished at the fall's Big E! Our dream team of Diane Burnette and Sabbra Reyes from the Johnny Appleseed Visitors Center & Maureen Babcock from the Chamber rocked the Massachusetts booth. They showcased our region's best and distributed our hot-ticket *Guides to North Central Massachusetts*. Each guide = potential visitors, investors, and new neighbors!



In October, the Chamber held its quarterly **Women's Leadership Connection luncheon** at Chocksett Inn in Sterling, bringing together a fantastic group of empowered women from the North Central region! A huge thank you to our guest speakers, Towma Rastad and Barbara Foster, for sharing your inspiring stories.

In October, we held the **9th Annual Congressional Luncheon!** We were honored to have Congressman Jim McGovern and Congresswoman Lori Trahan with us to discuss key issues affecting our region, including taxes, childcare costs, and initiatives to combat misinformation.



We held our **Work North Central Career & Hiring Event** in October. The event was a big success in connecting hundreds of students and job seekers with employers and resource providers, opening doors to exciting career and employment opportunities in North Central Massachusetts.



The **Young Professionals of North Central Massachusetts** enjoyed a fantastic evening of networking at **Thirsty Robot Brewing** for the Oktoberfest Brewery Tour. Attendees had a great time exploring the beer-making process and learning about the brewery's history.



Thank you to **AIS (Affordable Interior Systems)** for hosting an outstanding joint Manufacturing Council Reception and Business After Hours at their Leominster facility in October! Over 75 business leaders and professionals from throughout North Central Massachusetts gathered for an evening of valuable networking and relationship building. The energy and engagement demonstrated the strength of our manufacturing community. Special appreciation to the AIS team for their exceptional hospitality and warm welcome.

CONNECT WITH US ON SOCIAL MEDIA

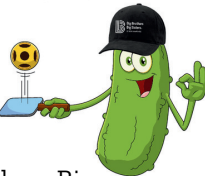
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FEATURED Member Profile

Antonioni Consulting Helps Businesses Find a Clear Path Forward!

Maria Antonioni's approach is highly individualized and holistic. "My goal is to understand how your unique non-profit or small business functions as a whole and how it can be strengthened at every level to build a healthier, more integrated organization," she said. "As an executive development consultant, we help clients build healthy, fulfilling careers that capitalize on their personal strengths."

"Helping organizations find a clear path forward" is the first headline readers see on Antonioni Consulting's website. Maria Antonioni founded her consulting business in Leominster in June 2023 after more than 20 years of experience in executive leadership. **Antonioni Consulting, Inc.** helps nonprofits, businesses, and individuals map out a clear path to success through improved organizational health and professional development.

Areas of focus include:

- + Improving workplace culture and team unity
- + Communicating clearly and effectively
- + Boosting morale and productivity
- + Strengthening executive leadership
- + Unifying your organization's mission and purpose

Her goal is to understand how unique non-profit organizations or small businesses function as a whole and how they can be strengthened at every level to build a healthier, more integrated organization. With her background in nonprofit leadership, education and healthcare, Maria uses a "highly individualized and holistic approach." "We help clients build healthy, fulfilling careers that capitalize on their personal strengths," she added.

In defining what separates her business from her competition, Maria notes "leading with empathy and understanding builds trust among employees so that collective growth becomes a team effort." She adds "our approach prioritizes listening to and empowering members at every level of an organization, making work individually rewarding and transforming your mission into a shared sense of purpose."

According to her website, Antonioni Consulting "enables organizations, teams and individuals to transform and thrive through critical insights." "We understand that no person or organization is an island that they can only be fully understood within the largest context of the relationships, experience, strengths, goals and



Maria Antonioni

myriad other factors that shape their professional lives," the website continues. "This real world approach promotes the growth and well being of your organizations, group or career as an integrated whole."

"We are committed to providing the honest assessment, practical advice and actionable tools you need to define and achieve success," the website concludes.

Contact information:
ismaria@antonioniconsulting.com; 781.664.7362. ◇

Want to showcase your business here?

Contact Patrick O'Hara, Manager of Membership Recruitment & Engagement, at 978.353.7600 ext. 239 or via email at pohara@northcentralmass.com to learn more about being featured in an upcoming Member Profile spotlight. It's a great way to share your story with fellow Chamber members.

Calendar of Upcoming Events

Connect. Network. Learn.

Visit Our Calendar & Register Today: Scan the QR code or visit northcentralmass.com to browse and register for upcoming programs.

From exclusive signature events to focused educational seminars, the Chamber hosts diverse opportunities to expand your network and strengthen your business. Stay ahead of regional developments and industry trends through our year-round programming.

Questions? Contact Valerie Bruno: 978.353.7600 ext. 235 | vbruno@northcentralmass.com



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